

**CLAIMS RUN-OFF PATTERNS**

**UPDATE**

**Presented to**

**General Insurance Study Group**

**October 1990**

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## Update on Claims Run-off Patterns - October 1990

The attached tables update those in Section C of the report of the working party on claims run-off patterns presented to the General Insurance Study Group in October 1989, by including data from the 1988 returns in their calculation.

2. The methodology is as described in Section B of that report, to which reference should be made, except that minor changes to the text would be appropriate to accommodate the extra year of run-off. Data discrepancies were again present and were treated in similar fashion to last year.

3. Note that run-off patterns for the fire risk group become highly unstable in the tail (they did so last year also, but to a lower degree), particularly for the company incurred (CI) method. This appears to be due to the negative payments combined with the positive outstandings. Clearly the CI method is often inappropriate under such circumstances. We intend before next year to consider how the CI method can be adapted to cope or whether to drop these tables and replace them with some indication of how company estimates imply a run-off pattern different from that derived from each of the other methods.

4. The authors consider that with the worsening of inflation prospects by the end of 1988, an assumption of 10% for future inflation implicit in company estimates was more appropriate to this data than the 8% used previously. To facilitate comparisons with the previous results, figures on the inflation adjusted chain ladder (IACL) and average claim (AVC) methods have been calculated using the 8% assumption also.

5. While updating the programs a few minor errors in those used for the last report have been discovered. The first author takes full responsibility as he undertook the final checking of the relevant programs last year. The patterns affected are:

AVC for employers liability and the five starred motor companies: there was an error in calculating the tail factors. Although some of the figures in the tail are rather different, those differences are less than those that could arise from adopting other reasonable approaches to the data and from the intrinsic uncertainty in the company's estimates used.

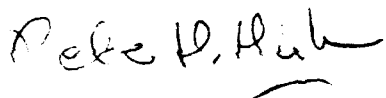
BCL (basic chain ladder) for motor. The majority of companies are unaffected and the effect on the aggregate run-off pattern is slight. The companies affected are Avon, Britannic, Commercial Union, Cornhill, General Accident, Guardian Royal Exchange, National Farmers Union Mutual and Sun Alliance.

IACL for non-comprehensive motor. The weighted mean terms were not quite correctly calculated.

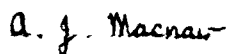
6. Revised tables corresponding to pages 15, 16, 21, 22, 23, 24, 29, 30, 31, 32, 38, 39 (EL), 45 (EL), 48, 49, 50 in Section C last year are attached.

7. We would invite comments or suggestions from any recipients of these tables. In particular we would be interested to learn of any use made of them or of the tables presented to GISG by the working party.

8. Our thanks go to Carol Buchanan who updated the data and revised the programs.



P H Hinton



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7 September 1990

**RUN-OFF PATTERNS & MEAN TERMS**

6.	Fire	IACL (10%)	Run-off patterns
7.			Mean terms
8.		IACL (8%)	Run-off patterns
9.			Mean terms
10.		BCL	Run-off patterns
11.			Mean terms
12.		AV CLAIM (10%)	Run-off patterns
13.			Mean terms
14.		AV CLAIM (8%)	Run-off patterns
15.			Mean terms
16.		CO INC	Run-off patterns
17.			Mean terms
18.	EL	IACL (10%)	Run-off patterns
19.			Mean terms
20.		IACL (8%)	Run-off patterns
21.			Mean terms
22.		BCL	Run-off patterns
23.			Mean terms
24.		AV CLAIM (10%)	Run-off patterns
25.			Mean terms
26.		AV CLAIM (8%)	Run-off patterns
27.			Mean terms
28.		CO INC	Run-off pattenrs
29.			Mean terms
30.	COMP	IACL (10%)	Run-off patterns
31.			Mean terms
32.		IACL (8%)	Run-off patterns
33.			Mean terms
34.		BCL	Run-off patterns
35.			Mean terms
36.		AV CLAIM (10%)	Run-off patterns
37.			Mean terms
38.		AV CLAIM (8%)	Run-off patterns
39.			Mean terms
40.		CO INC	Run-off patterns
41.			Mean terms

42.	NON COMP	IACL (10%)	Run-off patterns
43.			Mean terms
44.		IACL (8%)	Run-off patterns
45.			Mean terms
46.		BCL	Run-off patterns
47.			Mean terms
48.		AV CLAIM (10%)	Run-off patterns
49.			Mean terms
50.		AV CLAIM (8%)	Run-off patterns
51.			Mean terms
52.		CO INC	Run-off patterns
53.			Mean terms

In the tables above "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. 10% and 8% refer to the assumption for future inflation taken to be implicit in the company estimates for outstandings and used in preparing the patterns for the inflation adjusted chain ladder and average claim methods.

#### **SENSITIVITY ANALYSES**

54.	Variation in Ult mean term	IACL	FIRE/EL
55.			COMP/NON-COMP
56.		BCL	FIRE/EL
57.			COMP/NON-COMP
58.		AV CLAIM	FIRE/EL
59.			COMP/NON-COMP
60.		CO INC	FIRE/EL
61.			COMP/NON-COMP

#### **WEIGHTED MEAN TERMS**

62.	FIRE
63.	EL
64.	COMP
65.	NON-COMP

## APPENDIX

### REVISED SECTION C TABLES

#### RUN-OFF PATTERNS & MEAN TERMS

A15. EL	AV CLAIM	Run-off patterns
A16.		Mean terms
A21. COMP	BCL	Run-off patterns
A22.		Mean terms
A23.	AV CLAIM	Run-off patterns
A24.		Mean terms
A29. NON-COMP	BCL	Run-off patterns
A30.		Mean terms
A31.	AV CLAIM	Run-off patterns
A32.		Mean terms

#### SENSITIVITY ANALYSES

A38. Variation in Ult mean term	BCL	COMP/NON-COMP
A39.	AV CLAIM	EL
A45. Variation in assumed future inflation	AV CLAIM	EL

#### WEIGHTED MEAN TERMS

A48. EL
A49. COMP
A50. NON-COMP

## Risk Group : FIRE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 10.00%

RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8+
Avon	30,521	432	370	69	30	17	10	7	4	61
Britannic	2,994	566	375	51	1	7	0	-2	0	1
Commercial Union	567,000	467	391	93	30	11	-1	-1	0	8
Co-operative	48,165	560	337	68	20	0	6	0	4	5
Eagle Star	799,561	510	361	67	27	18	6	3	1	8
Ecclesiastical	112,076	263	524	115	33	4	2	-5	-4	67
Economic	13,651	494	394	57	26	11	4	0	0	15
General Accident	376,490	475	410	70	25	14	3	0	-1	4
Guardian Royal	647,298	518	363	69	25	6	6	2	1	8
Ins. Co. of North America	44,837	316	424	125	58	36	10	5	14	13
Iron Trades Mutual	29,547	573	378	37	5	3	2	1	0	2
Legal & General	64,348	419	428	98	22	6	2	2	-5	28
Minster	12,583	395	419	122	50	6	0	0	1	7
Municipal General	49,875	519	363	64	33	20	7	-16	0	9
Municipal Mutual	355,464	268	326	197	98	49	21	13	9	18
National Employers Mutual	68,013	496	352	69	30	16	17	5	4	12
National Farmers Union Mutual	101,737	619	372	11	1	0	-3	-2	0	2
Norwich Union	160,294	440	445	83	22	4	3	-4	-4	12
Provincial	52,372	530	389	54	29	-10	2	-3	-35	44
Prudential	133,065	497	411	61	18	5	1	0	-1	9
Refuge	18,791	750	233	16	2	1	0	1	-13	9
Royal	335,783	487	427	78	14	-8	-1	-1	-7	10
Sun Alliance & London	1,377,217	494	368	79	29	12	7	3	-3	11
Wesleyan & General	19,118	658	277	38	13	7	-4	1	1	8
TOTAL	5,465,711	473	380	85	32	13	6	2	-1	11
TOTAL (Future Inflation 8.00%)	5,465,711	480	378	83	30	12	5	2	0	10

## Risk Group : FIRE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 10.00%

MEAN TERMS

Name	0	1	2	3	4	5	6	7	8+
Avon	1.86	1.90	3.52	4.13	4.24	4.04	3.54	2.86	2.00
Britannic	1.01	.67	.73	1.28	.45	-.25	-1.25	3.00	2.00
Commercial Union	1.29	.98	1.29	1.78	2.86	5.52	4.09	2.87	2.00
Co-operative	1.14	.96	1.45	2.29	3.55	2.52	2.86	1.91	2.00
Cornhill	1.18	.88	1.28	1.47	1.27	14.53	2.18	.86	2.00
Eagle Star	1.27	1.07	1.68	1.97	2.12	2.83	3.02	2.76	2.00
Ecclesiastical	1.97	1.49	2.92	4.72	5.86	5.25	4.43	3.15	2.00
Economic	1.29	1.05	1.99	2.56	3.38	4.05	4.00	3.00	2.00
General Accident	1.22	.88	1.24	1.42	1.54	2.94	4.99	4.17	2.00
Guardian Royal	1.23	1.02	1.63	2.19	2.96	2.78	3.02	2.61	2.00
Ins. Co. of North America	1.79	1.38	1.82	2.04	2.20	2.65	2.32	1.69	2.00
Iron Trades Mutual	1.01	.69	1.14	2.24	2.41	2.59	3.03	3.00	2.00
Legal & General	1.47	1.17	2.05	3.74	4.90	4.92	4.19	3.48	2.00
Minster	1.41	1.01	1.14	1.36	3.32	4.48	3.62	2.62	2.00
Municipal General	1.20	.95	1.35	1.35	1.69	49.08	-4.12	3.00	2.00
Municipal Mutual	2.13	1.73	1.72	1.87	2.08	2.33	2.29	2.16	2.00
National Employers Mutual	1.40	1.28	2.08	2.38	2.42	2.27	2.69	2.37	2.00
National Farmers Union Mutual	.89	.52	.28	.55	-.47	-1.64	-245.78	3.00	2.00
Norwich Union	1.26	.86	1.27	2.26	4.98	7.27	11.32	4.21	2.00
Provincial	1.21	1.01	2.46	5.33	-88.78	15.84	19.78	13.06	2.00
Prudential	1.19	.86	1.48	2.39	3.91	4.68	4.38	3.38	2.00
Refuge	.78	.62	1.34	52.17	-8.72	-6.37	-7.33	-5.72	2.00
Royal	1.13	.73	.86	3.95	-3.69	57.91	15.38	9.36	2.00
Sun Alliance & London	1.30	1.07	1.60	2.05	2.57	3.02	3.70	4.08	2.00
Wesleyan & General	.99	.94	1.80	2.65	3.80	6.90	3.50	2.76	2.00
TOTAL	1.34	1.09	1.61	2.10	2.72	3.30	3.50	3.13	2.00
TOTAL <Future Inflation 8.00%>	1.31	1.07	1.57	2.06	2.69	3.29	3.50	3.12	2.00



## Risk Group : FIRE

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	30,521	441	371	67	29	17	10	6	3	56
Britannic	2,994	571	372	50	1	7	0	-2	0	1
Commercial Union	567,888	473	389	91	29	11	-1	0	0	7
Co-operative	48,165	566	334	66	19	0	6	0	4	5
Cornhill	44,023	510	389	62	18	20	-5	-1	6	1
Eagle Star	799,561	517	360	66	26	17	5	2	1	7
Ecclesiastical	112,076	269	525	113	32	4	2	-4	-3	62
Economic	13,651	500	392	56	25	10	4	0	0	13
General Accident	376,490	481	408	69	24	13	3	0	-1	3
Guardian Royal	647,298	525	361	68	24	6	6	2	1	7
Ins. Co. of North America	44,837	323	425	123	56	34	9	5	12	12
Iron Trades Mutual	29,547	578	375	36	4	2	2	1	0	2
Legal & General	64,348	425	426	96	22	6	1	2	-4	26
Minster	12,583	401	418	119	48	6	0	0	1	6
Municipal General	49,875	526	361	62	31	19	7	-14	0	8
Municipal Mutual	355,464	276	329	195	95	47	20	12	8	17
National Employers Mutual	68,013	503	351	67	29	15	15	4	4	11
National Farmers Union Mutual	101,737	623	368	10	1	0	-2	-2	0	2
Norwich Union	160,294	446	442	81	21	4	2	-4	-3	11
Provincial	52,372	535	386	53	28	-9	2	-2	-31	40
Prudential	133,065	503	408	59	17	4	1	0	-1	8
Refuge	18,791	754	230	15	2	1	0	1	-12	8
Royal	335,783	493	424	76	14	-7	-1	-1	-7	9
Sun Alliance & London	1,377,217	500	367	77	28	12	7	3	-3	10
Wesleyan & General	19,118	663	275	37	13	7	-3	1	1	7
TOTAL	5,465,711	480	378	83	30	12	5	2	0	10
TOTAL based on 1987 data	4,328,147	495	358	82	31	13	4	1	16<7+>	

## Risk Group : FIRE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 8.00%

MEAN TERMS

Name	0	1	2	3	4	5	6	7	8+
Avon	1.79	1.82	3.42	4.06	4.20	4.03	3.54	2.87	2.00
Britannic	1.00	.66	.72	1.28	.46	-.25	-1.25	3.00	2.00
Commercial Union	1.27	.96	1.26	1.74	2.81	5.53	4.09	2.88	2.00
Co-operative	1.13	.94	1.42	2.25	3.56	2.52	2.89	1.94	2.00
Cornhill	1.17	.86	1.26	1.45	1.25	16.30	2.22	.89	2.00
Eagle Star	1.25	1.05	1.64	1.93	2.09	2.82	3.03	2.77	2.00
Ecclesiastical	1.92	1.44	2.83	4.66	5.84	5.24	4.42	3.15	2.00
Economic	1.26	1.03	1.95	2.52	3.36	4.05	4.00	3.00	2.00
General Accident	1.21	.87	1.22	1.39	1.52	2.92	4.96	4.14	2.00
Guardian Royal	1.21	1.00	1.58	2.15	2.94	2.77	3.02	2.62	2.00
Ins. Co. of North America	1.75	1.35	1.78	2.02	2.18	2.67	2.35	1.73	2.00
Iron Trades Mutual	1.00	.68	1.12	2.21	2.40	2.59	3.05	3.00	2.00
Legal & General	1.44	1.14	1.98	3.66	4.87	4.91	4.18	3.46	2.00
Minster	1.39	.99	1.12	1.34	3.29	4.49	3.63	2.63	2.00
Municipal General	1.18	.94	1.33	1.34	1.66	35.56	-4.20	3.00	2.00
Municipal Mutual	2.09	1.69	1.68	1.84	2.06	2.33	2.31	2.18	2.00
National Employers Mutual	1.36	1.24	2.02	2.33	2.39	2.25	2.69	2.38	2.00
National Farmers Union Mutual	.88	.52	.30	.56	-.47	-1.64	-659.16	3.00	2.00
Norwich Union	1.25	.85	1.24	2.20	4.89	7.17	11.15	4.18	2.00
Provincial	1.19	.99	2.36	5.08	-107.07	14.89	18.22	12.28	2.00
Prudential	1.17	.85	1.45	2.34	3.88	4.67	4.37	3.37	2.00
Refuge	.77	.61	1.29	27.32	-9.52	-6.58	-7.54	-5.79	2.00
Royal	1.12	.72	.84	3.66	-3.55	53.59	14.82	9.10	2.00
Sun Alliance & London	1.27	1.05	1.56	2.01	2.54	3.01	3.69	4.05	2.00
Wesleyan & General	.98	.91	1.74	2.58	3.75	6.98	3.50	2.77	2.00
TOTAL	1.31	1.07	1.57	2.06	2.69	3.29	3.50	3.12	2.00
TOTAL based on 1987 data	1.33	1.14	1.70	2.20	2.75	3.15	2.84	2.00(7+)	

## Risk Group : FIRE

Method : BASIC CHAIN LADDER

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8+
Avon	30,521	448	377	65	28	16	9	6	3	50
Britannic	2,994	578	370	44	1	8	0	-1	0	0
Commercial Union	567,888	478	390	88	27	10	0	0	0	7
Co-operative	48,165	573	331	65	18	0	5	0	3	5
Cornhill	44,023	513	390	61	17	19	-4	-1	5	1
Eagle Star	799,561	523	360	64	24	15	4	2	1	7
Ecclesiastical	112,076	272	526	113	31	4	2	-3	-3	58
Economic	13,651	502	394	55	22	11	3	0	0	13
General Accident	376,490	488	405	67	23	12	3	0	-1	3
Guardian Royal	647,298	531	361	65	23	5	6	2	1	7
Ins. Co. of North America	44,837	335	423	119	53	34	8	4	11	12
Iron Trades Mutual	29,547	586	368	36	4	2	1	1	0	2
Legal & General	64,348	428	430	94	20	5	1	2	-3	24
Minster	12,583	408	416	114	49	6	0	0	1	6
Municipal General	49,875	524	368	60	29	19	6	-13	0	7
Municipal Mutual	355,464	286	334	191	92	44	19	11	7	17
National Employers Mutual	68,013	512	352	65	27	14	14	4	3	10
National Farmers Union Mutual	101,737	616	375	10	1	0	-2	-1	0	1
Norwich Union	160,294	450	444	79	18	3	2	-3	-3	9
Provincial	52,372	535	386	52	26	-8	2	-2	-26	35
Prudential	133,065	511	406	55	16	4	1	0	-1	7
Refuge	18,791	760	225	15	2	1	0	1	-9	7
Royal	335,783	497	424	73	13	-8	-1	-1	-5	8
Sun Alliance & London	1,377,217	506	368	74	26	11	6	2	-2	9
Wesleyan & General	19,118	668	272	36	12	6	-2	1	1	6
TOTAL	5,465,711	486	379	80	29	11	5	2	0	9
TOTAL based on 1987 data	4,328,147	510	353	78	29	12	4	1	14(7+)	

## Risk Group : FIRE

Method : BASIC CHAIN LADDER

Name	MEAN TERMS								
	0	1	2	3	4	5	6	7	8+
Avon	1.72	1.71	3.32	3.97	4.15	4.02	3.55	2.87	2.00
Britannic	.99	.66	.78	1.31	.47	-.25	-1.25	3.00	2.00
Commercial Union	1.25	.94	1.24	1.73	2.82	5.36	4.09	2.89	2.00
Co-operative	1.11	.93	1.39	2.25	3.50	2.57	2.97	2.03	2.00
Cornhill	1.15	.84	1.23	1.44	1.25	18.11	2.39	1.01	2.00
Eagle Star	1.22	1.02	1.60	1.91	2.09	2.89	3.07	2.79	2.00
Ecclesiastical	1.89	1.40	2.75	4.60	5.81	5.17	4.35	3.13	2.00
Economic	1.25	1.01	1.94	2.54	3.24	4.08	4.00	3.00	2.00
General Accident	1.19	.86	1.20	1.36	1.50	2.79	4.68	4.05	2.00
Guardian Royal	1.19	.97	1.54	2.12	2.96	2.77	3.06	2.65	2.00
Ins. Co. of North America	1.71	1.32	1.77	2.01	2.18	2.78	2.47	1.84	2.00
Iron Trades Mutual	.99	.68	1.08	2.18	2.42	2.66	2.99	3.00	2.00
Legal & General	1.42	1.10	1.92	3.63	4.86	4.83	4.08	3.42	2.00
Minster	1.38	.98	1.12	1.28	3.26	4.54	3.67	2.67	2.00
Municipal General	1.17	.92	1.33	1.34	1.62	25.39	-4.42	3.00	2.00
Municipal Mutual	2.03	1.65	1.66	1.83	2.08	2.38	2.38	2.24	2.00
National Employers Mutual	1.32	1.19	1.96	2.28	2.38	2.25	2.72	2.41	2.00
National Farmers Union Mutual	.89	.52	.43	.08	-.69	-1.98	39.06	3.00	2.00
Norwich Union	1.23	.83	1.19	2.25	4.95	6.66	9.77	4.09	2.00
Provincial	1.19	.98	2.30	4.64	74.43	11.96	13.85	10.09	2.00
Prudential	1.15	.83	1.45	2.37	3.90	4.67	4.30	3.33	2.00
Refuge	.77	.61	1.22	15.63	-12.60	-7.23	-8.23	-6.27	2.00
Royal	1.11	.71	.81	3.69	-3.26	24.43	12.77	8.29	2.00
Sun Alliance & London	1.25	1.01	1.52	1.98	2.54	3.03	3.68	3.94	2.00
Wesleyan & General	.96	.89	1.68	2.55	3.61	6.43	3.55	2.79	2.00
TOTAL	1.29	1.03	1.53	2.04	2.70	3.30	3.52	3.11	2.00
TOTAL based on 1987 data	1.29	1.10	1.65	2.17	2.75	3.17	2.85	2.00(7+)	

## Risk Group : FIRE

Method : AVERAGE CLAIM

Future Inflation 10.00%

RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8+
Avon	30,521	423	365	75	32	19	12	8	3	64
Britannic	2,994	562	382	51	1	4	0	-2	0	1
Commercial Union	567,888	466	392	93	32	11	-2	0	1	8
Co-operative	48,165	550	349	65	19	-1	7	0	3	8
Cornhill	44,023	501	391	65	19	22	-5	-1	6	2
Eagle Star	799,561	513	364	65	26	16	5	2	1	7
Ecclesiastical	112,076	277	526	106	32	5	2	-2	-3	57
Economic	13,651	516	382	57	25	7	3	0	0	10
General Accident	376,490	468	414	72	26	14	3	0	-1	4
Guardian Royal	647,298	520	364	67	25	6	6	2	2	8
Ins. Co. of North America	44,837	371	427	112	39	21	8	5	11	5
Iron Trades Mutual	29,547	542	398	49	3	2	3	0	0	2
Legal & General	64,348	454	414	88	20	5	1	1	-4	21
Minster	12,583	376	421	123	66	7	0	0	1	6
Municipal General	49,875	535	348	68	34	13	6	-11	0	7
Municipal Mutual	355,464	266	329	196	97	50	21	14	10	18
National Employers Mutual	68,013	488	360	67	29	17	17	5	4	12
National Farmers Union Mutual	101,737	620	372	10	1	0	-3	-2	0	1
Norwich Union	160,294	438	449	80	23	5	2	-5	-4	11
Provincial	52,372	518	396	54	30	-8	1	-3	-29	41
Prudential	133,065	495	418	59	17	4	1	0	-1	7
Refuge	18,791	751	235	14	1	1	0	1	-10	7
Royal	335,783	491	423	79	14	-6	-2	-1	-6	9
Sun Alliance & London	1,377,217	500	366	78	29	12	7	3	-3	10
Wesleyan & General	19,118	665	279	35	11	7	-4	1	1	6
TOTAL	5,465,711	474	381	84	31	13	5	2	-1	11
TOTAL (Future Inflation 8.00%)	5,465,711	481	379	82	30	12	5	2	0	10

## Risk Group : FIRE

Method : AVERAGE CLAIM

Future Inflation 10.00%

## MEAN TERMS

Name	0	1	2	3	4	5	6	7	8+
Avon	1.92	1.96	3.47	4.10	4.17	3.95	3.52	2.88	2.00
Britannic	1.00	.64	.63	1.16	.41	-.25	-1.25	3.00	2.00
Commercial Union	1.29	.97	1.27	1.74	2.99	6.60	4.04	2.86	2.00
Co-operative	1.16	.97	1.59	2.60	4.06	2.82	3.22	2.23	2.00
Cornhill	1.19	.89	1.30	1.53	1.34	16.57	2.44	1.14	2.00
Eagle Star	1.25	1.04	1.65	1.96	2.14	2.81	3.04	2.76	2.00
Ecclesiastical	1.87	1.40	2.80	4.47	5.64	5.13	4.28	3.12	2.00
Economic	1.21	.96	1.71	2.23	3.37	3.94	4.00	3.00	2.00
General Accident	1.24	.89	1.24	1.40	1.60	3.31	5.48	4.02	2.00
Guardian Royal	1.23	1.01	1.62	2.18	2.93	2.78	3.02	2.59	2.00
Ins. Co. of North America	1.55	1.17	1.59	1.94	2.07	2.24	1.88	1.34	2.00
Iron Trades Mutual	1.05	.70	1.07	2.61	2.59	2.53	3.59	3.00	2.00
Legal & General	1.35	1.06	1.82	3.47	4.90	5.12	4.38	3.55	2.00
Minster	1.46	1.03	1.14	1.14	3.14	4.52	3.69	2.69	2.00
Municipal General	1.17	.94	1.26	1.29	2.02	9.47	-5.84	3.00	2.00
Municipal Mutual	2.14	1.73	1.73	1.88	2.08	2.33	2.26	2.13	2.00
National Employers Mutual	1.41	1.28	2.12	2.40	2.40	2.25	2.66	2.37	2.00
National Farmers Union Mutual	.89	.52	.25	1.05	-.23	-1.27	-29.49	3.00	2.00
Norwich Union	1.26	.85	1.24	2.05	4.86	7.93	13.67	4.27	2.00
Provincial	1.24	1.03	2.49	4.80	60.50	12.16	12.99	8.71	2.00
Prudential	1.17	.82	1.37	2.19	3.78	4.65	4.41	3.38	2.00
Refuge	.78	.60	1.29	29.17	-12.13	-7.88	-8.63	-5.83	2.00
Royal	1.13	.73	.86	3.36	-4.60	2,096.27	13.75	8.54	2.00
Sun Alliance & London	1.28	1.05	1.55	2.00	2.56	3.02	3.71	4.12	2.00
Wesleyan & General	.96	.87	1.68	2.55	3.78	8.15	3.43	2.74	2.00
TOTAL	1.33	1.08	1.59	2.08	2.73	3.35	3.54	3.13	2.00
TOTAL (future inflation 8.00%)	1.31	1.05	1.55	2.04	2.70	3.34	3.54	3.12	2.00

## Risk Group : FIRE

Method : AVERAGE CLAIM

Future Inflation 8.00%

RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8+
Avon	30,521	432	366	74	31	18	11	7	3	58
Britannic	2,994	567	379	50	1	4	0	-2	0	1
Commercial Union	567,888	472	390	91	30	11	-2	0	0	7
Co-operative	48,165	556	347	64	18	-1	6	0	3	7
Cornhill	44,023	507	389	64	18	21	-5	-1	5	2
Eagle Star	799,561	520	362	64	25	15	5	2	1	7
Ecclesiastical	112,076	283	527	104	31	5	2	-2	-2	53
Economic	13,651	522	380	55	24	7	3	0	0	9
General Accident	376,490	474	412	70	25	13	3	0	-1	4
Guardian Royal	647,298	526	362	66	24	6	6	2	1	7
Ins. Co. of North America	44,837	378	427	110	38	20	7	5	9	5
Iron Trades Mutual	29,547	547	395	47	3	2	2	0	0	2
Legal & General	64,348	460	413	86	19	5	1	1	-3	19
Minster	12,583	383	420	121	63	6	0	0	1	6
Municipal General	49,875	541	345	66	33	12	6	-10	0	7
Municipal Mutual	355,464	273	333	194	94	47	20	13	9	17
National Employers Mutual	68,013	495	359	66	28	16	16	5	4	11
National Farmers Union Mutual	101,737	624	367	10	1	0	-2	-1	0	1
Norwich Union	160,294	444	447	78	22	4	2	-4	-3	10
Provincial	52,372	524	393	52	29	-8	1	-3	-26	38
Prudential	133,065	500	415	58	16	4	1	0	-1	6
Refuge	18,791	754	232	14	1	1	0	1	-9	7
Royal	335,783	496	420	77	13	-5	-2	-1	-6	8
Sun Alliance & London	1,377,217	506	364	76	28	11	6	3	-3	9
Wesleyan & General	19,118	670	276	34	11	6	-3	1	1	6
TOTAL	5,465,711	481	379	82	30	12	5	2	0	10
TOTAL based on 1987 data	4,328,147	490	364	83	31	13	4	1	15(7+)	

Risk Group : FIRE

Method : AVERAGE CLAIM

Future Inflation 8.00%

MEAN TERMS

Name	0	1	2	3	4	5	6	7	8+
Avon	1.85	1.88	3.37	4.03	4.14	3.94	3.52	2.88	2.00
Britannic	.99	.64	.63	1.16	.41	-.25	-1.25	3.00	2.00
Commercial Union	1.27	.96	1.24	1.70	2.94	6.63	4.04	2.86	2.00
Co-operative	1.14	.95	1.55	2.56	4.08	2.83	3.24	2.26	2.00
Cornhill	1.18	.87	1.27	1.50	1.32	18.33	2.47	1.17	2.00
Eagle Star	1.23	1.02	1.61	1.92	2.12	2.80	3.05	2.77	2.00
Ecclesiastical	1.83	1.35	2.72	4.41	5.62	5.13	4.28	3.12	2.00
Economic	1.19	.94	1.67	2.19	3.35	3.94	4.00	3.00	2.00
General Accident	1.22	.87	1.22	1.37	1.58	3.28	5.44	4.00	2.00
Guardian Royal	1.20	.99	1.58	2.13	2.91	2.78	3.03	2.60	2.00
Ins. Co. of North America	1.52	1.14	1.55	1.91	2.06	2.25	1.91	1.38	2.00
Iron Trades Mutual	1.04	.70	1.05	2.58	2.58	2.53	3.59	3.00	2.00
Legal & General	1.33	1.03	1.76	3.39	4.86	5.11	4.37	3.54	2.00
Minster	1.44	1.02	1.12	1.12	3.11	4.53	3.69	2.69	2.00
Municipal General	1.16	.93	1.24	1.28	1.99	8.95	-6.00	3.00	2.00
Municipal Mutual	2.09	1.69	1.69	1.85	2.06	2.34	2.27	2.15	2.00
National Employers Mutual	1.38	1.24	2.06	2.35	2.37	2.23	2.67	2.38	2.00
National Farmers Union Mutual	.88	.52	.27	1.08	-.23	-1.27	-32.07	3.00	2.00
Norwich Union	1.24	.84	1.21	1.99	4.76	7.80	13.43	4.23	2.00
Provincial	1.22	1.01	2.40	4.61	55.00	11.67	12.35	8.38	2.00
Prudential	1.15	.81	1.34	2.15	3.75	4.64	4.40	3.37	2.00
Refuge	.77	.60	1.24	20.17	-13.66	-8.24	-8.96	-5.92	2.00
Royal	1.12	.72	.84	3.15	-4.45	610.88	13.28	8.32	2.00
Sun Alliance & London	1.25	1.03	1.52	1.96	2.53	3.00	3.70	4.09	2.00
Wesleyan & General	.95	.85	1.63	2.48	3.72	8.30	3.43	2.74	2.00
TOTAL	1.31	1.05	1.55	2.04	2.70	3.34	3.54	3.12	2.00
TOTAL based on 1987 data	1.33	1.13	1.68	2.20	2.76	3.19	2.84	2.00(7+)	



## Risk Group : FIRE

Method: COMPANY INCURRED

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8+
Avon	30,521	447	366	74	30	17	9	5	2	52
Britannic	2,994	570	338	51	2	38	0	1	0	0
Commercial Union	567,888	459	381	91	31	17	-3	-2	2	24
Co-operative	48,165	526	346	76	25	-5	11	0	10	9
Cornhill	44,023	490	380	63	19	24	-109	-34	98	70
Eagle Star	799,561	519	356	64	27	17	6	3	1	8
Ecclesiastical	112,076	288	522	107	33	6	1	-7	-30	80
Economic	13,651	498	395	56	23	6	5	5	5	5
General Accident	376,490	448	400	74	30	27	11	1	-2	10
Guardian Royal	647,298	524	359	66	25	6	7	3	1	8
Ins. Co. of North America	44,837	316	393	134	58	38	15	13	22	10
Iron Trades Mutual	29,547	490	414	72	6	5	6	6	0	0
Legal & General	64,348	422	404	106	25	10	1	4	-11	39
Minster	12,583	388	396	107	49	9	2	0	12	37
Municipal General	49,875	551	339	61	27	17	14	-9	0	0
Municipal Mutual	355,464	269	321	192	94	53	24	18	14	15
National Employers Mutual	68,013	509	350	65	30	16	14	3	2	11
National Farmers Union Mutual	101,737	635	337	23	24	-3	-16	1	0	0
Norwich Union	160,294	421	428	84	26	17	10	-84	2,089	-1,992
Provincial	52,372	506	388	58	33	-9	3	4	17	0
Prudential	133,065	479	400	68	21	8	3	-2	-34	56
Refuge	18,791	729	242	20	2	1	0	-2	7	0
Royal	335,783	480	413	86	22	-2	-104	257	-264	112
Sun Alliance & London	1,377,217	500	363	77	29	12	7	4	-8	15
Wesleyan & General	19,118	655	279	37	14	8	-4	1	1	9
TOTAL	5,465,711	472	373	84	32	15	7	4	-1	14
TOTAL based on 1987 data	4,328,147	481	360	84	34	16	6	2	17(7+)	

## Risk Group : FIRE

Method : COMPANY INCURRED

## MEAN TERMS

Name	0	1	2	3	4	5	6	7	8+
Avon	1.75	1.75	3.20	3.95	4.17	4.06	3.64	2.92	2.00
Britannic	1.10	.90	1.40	1.50	.56	1.50	.50	--	--
Commercial Union	1.44	1.23	1.97	2.91	3.92	5.85	4.10	2.81	2.00
Co-operative	1.27	1.12	1.81	2.76	4.02	2.46	2.64	1.64	2.00
Cornhill	1.75	1.96	5.23	8.74	11.00	20.60	3.07	1.54	2.00
Eagle Star	1.26	1.07	1.71	2.00	2.16	2.76	2.93	2.70	2.00
Ecclesiastical	1.87	1.43	2.98	5.18	7.20	7.05	6.27	4.49	2.00
Economic	1.25	.99	1.81	2.28	2.80	2.45	2.00	1.75	2.00
General Accident	1.39	1.11	1.74	1.92	1.83	2.66	4.29	3.59	2.00
Guardian Royal	1.23	1.03	1.66	2.20	2.88	2.68	2.91	2.66	2.00
Ins. Co. of North America	1.89	1.53	1.93	2.16	2.14	2.19	1.74	1.25	2.00
Iron Trades Mutual	1.17	.81	1.13	2.02	1.58	.99	.50	--	--
Legal & General	1.55	1.32	2.23	3.93	4.95	5.28	4.47	4.01	2.00
Minster	1.74	1.52	2.39	3.26	4.52	4.21	3.38	2.38	2.00
Municipal General	1.13	.89	1.11	.86	.32	-1.28	.50	--	--
Municipal Mutual	2.17	1.78	1.79	1.92	2.00	2.12	1.94	1.79	2.00
National Employers Mutual	1.34	1.21	1.97	2.24	2.41	2.42	3.03	2.67	2.00
National Farmers Union Mutual	.86	.50	-.52	-5.86	1.34	.50	-.41	1.75	2.00
Norwich Union	-3.51	-7.41	-30.72	-70.87	-117.77	-206.37	-360.93	-50.75	2.00
Provincial	1.23	.97	1.67	2.07	4.53	2.04	1.26	.44	2.00
Prudential	1.43	1.29	2.91	5.04	7.03	8.14	8.40	6.75	2.00
Refuge	.83	.73	1.64	3.23	3.31	2.90	1.80	.50	--
Royal	1.38	1.19	2.87	12.16	-143.05	276.97	1.72	-1.34	2.00
Sun Alliance & London	1.30	1.11	1.72	2.28	2.92	3.53	4.50	5.67	2.00
Wesleyan & General	1.00	.96	1.91	2.74	3.95	6.78	3.52	2.77	2.00
TOTAL	1.38	1.17	1.9	2.31	2.78	3.23	3.36	3.20	2.00
TOTAL based on 1987 data	1.38	1.20	1.77	2.20	2.62	2.95	2.79	2.00<7+>	

## Risk Group : EMPLOYERS LIABILITY

Method : INFLATION ADJUSTED CHAIN LADDER

## Future Inflation 10.00%

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3,540	19	130	176	187	155	217	70	36	7	1	0	0	0	0	0
Commercial Union	109,042	54	186	213	191	141	98	52	26	16	12	6	3	1	1	1
Co-operative	14,668	34	139	180	177	154	115	71	50	21	8	13	12	0	0	26
Cornhill	18,155	23	154	234	218	131	96	49	28	40	13	6	0	0	2	6
Eagle Star	365,878	21	154	191	169	124	87	56	42	23	18	13	12	16	15	59
General Accident	103,718	27	162	223	179	149	88	56	31	21	14	19	3	5	1	22
Guardian Royal	161,666	42	194	201	163	140	93	59	37	25	12	8	6	7	2	9
Iron Trades Mutual	27,466	20	144	192	169	137	97	84	43	89	17	7	0	1	3	0
Iron Trades Employers	249,654	44	206	201	168	125	79	55	37	29	17	17	7	2	0	13
Legal & General	20,292	17	115	195	181	153	86	84	43	17	8	5	15	-9	17	72
National Employers Mutual	48,784	21	146	196	181	130	101	66	43	24	15	8	5	18	3	42
Norwich Union	34,552	18	130	196	204	144	99	50	49	32	9	15	1	3	8	40
Orion	6,287	11	96	179	167	145	106	103	141	29	7	1	0	0	0	15
Pearl	5,844	18	95	220	197	168	116	45	45	38	24	12	0	2	39	-19
Provincial	14,911	18	147	238	190	128	99	56	33	24	31	4	4	2	3	25
Prudential	27,494	43	136	206	201	138	84	71	41	32	5	12	2	2	14	14
Royal	51,910	30	161	176	157	118	81	57	32	21	20	9	3	4	22	108
Sun Alliance & London	102,997	17	120	169	174	134	101	65	40	32	18	4	6	14	3	104
Wesleyan & General	127	40	175	157	89	368	0	171	0	0	0	0	0	0	0	0
TOTAL	1,366,985	30	165	198	175	133	90	58	38	26	16	12	7	8	6	38
TOTAL <Future Inflation 8%>	1,366,985	33	174	205	177	132	88	56	36	24	15	10	6	6	5	33

## Risk Group : EMPLOYERS LIABILITY

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 10.00%

MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3.99	3.06	2.45	1.96	1.53	1.01	.97	.71	.66	.50	--	--	--	--	--
Commercial Union	3.59	2.77	2.32	2.03	1.85	1.74	1.77	1.81	1.69	1.50	1.64	1.93	2.43	2.83	4.00
Co-operative	4.45	3.59	3.11	2.83	2.71	2.79	3.10	3.53	4.45	4.84	4.54	4.89	6.00	5.00	4.00
Cornhill	3.90	2.98	2.45	2.22	2.23	2.17	2.28	2.19	1.90	2.91	4.15	5.61	4.61	3.86	4.00
Eagle Star	5.13	4.23	3.93	3.97	4.22	4.59	4.98	5.26	5.52	5.38	5.16	4.73	4.28	4.08	4.00
General Accident	4.21	3.31	2.88	2.77	2.77	3.07	3.38	3.76	3.94	4.02	4.04	5.25	4.85	4.79	4.00
Guardian Royal	3.96	3.11	2.77	2.58	2.44	2.49	2.61	2.77	2.97	3.39	3.41	3.40	3.42	4.32	4.00
Iron Trades Mutual	4.34	3.42	2.92	2.64	2.39	2.16	1.82	1.52	.90	1.23	1.41	2.01	1.00	.23	4.00
Iron Trades Employers	3.97	3.14	2.86	2.72	2.70	2.78	2.79	2.84	2.87	3.10	3.29	4.46	5.21	4.98	4.00
Legal & General	5.20	4.28	3.78	3.73	3.92	4.48	4.83	5.98	6.86	6.83	6.35	5.68	5.63	4.12	4.00
National Employers Mutual	4.76	3.85	3.44	3.35	3.48	3.67	4.10	4.61	5.15	5.39	5.34	4.89	4.23	4.71	4.00
Norwich Union	4.71	3.78	3.28	3.12	3.30	3.61	4.07	4.20	4.88	5.72	5.40	5.80	4.94	4.25	4.00
Orion	4.74	3.78	3.14	2.80	2.50	2.22	1.84	1.55	3.38	6.04	7.49	7.00	6.00	5.00	4.00
Pearl	4.31	3.38	2.68	2.40	2.20	2.15	2.17	1.70	1.27	.77	-.04	-1.34	-2.34	-3.55	4.00
Provincial	4.32	3.38	2.89	2.84	2.93	3.04	3.43	3.74	3.88	4.04	5.92	5.50	5.14	4.50	4.00
Prudential	4.23	3.40	2.88	2.67	2.73	2.84	2.85	3.21	3.57	4.52	3.98	4.21	3.50	2.74	4.00
Royal	5.63	4.79	4.64	4.80	5.22	5.77	6.32	6.83	6.92	6.73	6.59	5.98	5.11	4.24	4.00
Sun Alliance & London	5.73	4.82	4.42	4.37	4.66	5.11	5.74	6.29	6.59	6.91	6.79	6.01	5.27	4.88	4.00
Wesleyan & General	3.76	2.89	2.42	1.90	1.13	1.50	.50	--	--	--	--	--	--	--	--
TOTAL	4.57	3.70	3.35	3.28	3.41	3.70	4.08	4.46	4.82	5.10	5.15	5.06	4.66	4.37	4.00
TOTAL (Future Inflation 8%)	4.39	3.52	3.18	3.11	3.23	3.53	3.92	4.32	4.72	5.04	5.12	5.06	4.67	4.38	4.00

Risk Group : EMPLOYERS LIABILITY

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	9	10	11	12	13	14+
Avon	3,540	20	136	181	189	154	211	67	34	6	1	0	0	0	0	0
Commercial Union	109,042	57	193	217	192	138	94	50	24	14	11	5	2	1	1	1
Co-operative	14,668	36	146	185	180	154	112	68	47	19	7	11	11	0	0	22
Cornhill	18,155	25	161	239	219	129	93	46	27	36	12	5	0	0	2	5
Eagle Star	365,878	23	164	199	172	125	85	54	39	21	17	11	10	14	13	52
General Accident	103,718	28	169	229	181	148	86	53	29	19	13	17	3	4	1	19
Guardian Royal	161,666	45	203	206	164	139	91	56	35	23	10	7	6	6	1	8
Iron Trades Mutual	27,466	21	151	199	171	137	95	80	40	82	15	6	0	1	2	0
Iron Trades Employers	249,654	47	215	206	169	123	76	53	35	27	16	15	6	2	0	11
Legal & General	20,292	18	122	203	186	154	85	81	41	16	8	5	13	-8	15	62
National Employers Mutual	48,784	23	155	203	184	130	99	64	41	22	13	7	4	16	2	37
Norwich Union	34,552	19	137	203	207	144	97	48	47	30	8	14	1	3	7	34
Orion	6,287	12	101	186	171	146	104	99	134	27	6	1	0	0	0	13
Pearl	5,844	19	100	227	200	168	114	43	43	35	22	11	0	1	33	-16
Provincial	14,911	19	154	245	192	127	97	53	31	22	28	3	3	2	3	22
Prudential	27,494	46	142	212	204	137	81	68	38	29	5	10	2	2	12	12
Royal	51,910	33	172	184	161	119	80	55	31	20	18	8	3	3	19	94
Sun Alliance & London	102,997	18	128	177	179	136	100	63	39	30	17	4	5	12	2	90
Wesleyan & General	127	42	183	160	89	363	0	163	0	0	0	0	0	0	0	0
TOTAL	1,366,985	33	174	205	177	132	88	56	36	24	15	10	6	6	5	33
TOTAL based on 1987 data	1,166,036	33	181	213	181	135	87	55	35	23	14	9	5	7	24(13+)	

## Risk Group : EMPLOYERS LIABILITY

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 8.00%

## MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3.94	3.01	2.41	1.94	1.51	1.00	.96	.71	.66	.50	--	--	--	--	--
Commercial Union	3.51	2.69	2.26	1.98	1.80	1.69	1.73	1.77	1.66	1.47	1.63	1.93	2.45	2.87	4.00
Co-operative	4.32	3.46	2.99	2.72	2.60	2.67	2.99	3.43	4.38	4.81	4.52	4.89	6.00	5.00	4.00
Cornhill	3.81	2.89	2.37	2.14	2.16	2.10	2.22	2.13	1.84	2.84	4.10	5.63	4.63	3.88	4.00
Eagle Star	4.89	4.00	3.70	3.74	4.00	4.37	4.80	5.11	5.43	5.33	5.14	4.73	4.29	4.09	4.00
General Accident	4.08	3.18	2.75	2.65	2.64	2.94	3.25	3.65	3.85	3.97	4.00	5.25	4.86	4.79	4.00
Guardian Royal	3.84	3.00	2.67	2.49	2.35	2.40	2.53	2.69	2.92	3.36	3.40	3.42	3.46	4.35	4.00
Iron Trades Mutual	4.24	3.32	2.83	2.57	2.34	2.12	1.79	1.50	.88	1.20	1.38	2.01	1.00	.23	4.00
Iron Trades Employers	3.85	3.01	2.74	2.62	2.60	2.68	2.70	2.75	2.79	3.04	3.24	4.45	5.21	4.98	4.00
Legal & General	4.97	4.05	3.55	3.50	3.68	4.23	4.60	5.79	6.75	6.78	6.33	5.67	5.64	4.13	4.00
National Employers Mutual	4.57	3.67	3.26	3.17	3.30	3.49	3.93	4.46	5.04	5.33	5.32	4.89	4.23	4.72	4.00
Norwich Union	4.53	3.61	3.12	2.95	3.12	3.43	3.90	4.04	4.74	5.65	5.35	5.80	4.94	4.26	4.00
Orion	4.63	3.68	3.05	2.72	2.44	2.17	1.79	1.50	3.28	5.98	7.48	7.00	6.00	5.00	4.00
Pearl	4.21	3.28	2.60	2.33	2.13	2.09	2.14	1.68	1.27	.80	.01	-1.27	-2.27	-3.49	4.00
Provincial	4.18	3.25	2.76	2.71	2.79	2.90	3.30	3.61	3.77	3.95	5.90	5.49	5.14	4.51	4.00
Prudential	4.09	3.27	2.75	2.55	2.60	2.71	2.72	3.08	3.45	4.46	3.93	4.20	3.51	2.74	4.00
Royal	5.31	4.48	4.34	4.49	4.92	5.51	6.10	6.68	6.83	6.69	6.59	5.99	5.12	4.26	4.00
Sun Alliance & London	5.45	4.54	4.15	4.10	4.39	4.86	5.52	6.11	6.47	6.85	6.78	6.00	5.27	4.88	4.00
Wesleyan & General	3.70	2.84	2.39	1.88	1.12	1.50	.50	--	--	--	--	--	--	--	--
TOTAL	4.39	3.52	3.18	3.11	3.23	3.53	3.92	4.32	4.72	5.04	5.12	5.06	4.67	4.38	4.00
TOTAL based on 1987 data	4.12	3.25	2.88	2.76	2.80	2.99	3.26	3.57	3.91	4.23	4.38	4.35	3.97	4.00<13+>	

## Risk Group : EMPLOYERS LIABILITY

Method: BASIC CHAIN LADDER

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3,540	19	134	183	190	169	193	63	40	8	1	0	0	0	0	0
Commercial Union	109,042	50	186	212	193	140	101	54	26	15	13	5	3	1	1	1
Co-operative	14,668	35	139	183	178	154	110	70	52	20	8	13	13	0	0	24
Cornhill	18,155	23	151	234	217	132	97	50	30	38	14	6	0	0	2	6
Eagle Star	365,878	21	156	191	168	123	88	58	42	23	18	13	12	16	15	58
General Accident	103,718	28	165	224	177	148	87	56	31	21	14	19	3	5	1	21
Guardian Royal	161,666	45	197	199	163	141	92	59	37	25	11	8	6	7	2	8
Iron Trades Mutual	27,466	20	143	189	166	137	96	86	43	94	16	7	0	1	3	0
Iron Trades Employers	249,654	47	204	198	165	125	79	57	37	30	18	18	7	2	0	13
Legal & General	20,292	18	123	204	180	150	83	82	42	15	7	5	14	-9	17	69
National Employers Mutual	48,784	21	146	196	181	130	102	67	43	23	16	8	5	19	3	41
Norwich Union	34,552	18	132	195	201	139	99	53	52	33	9	15	1	3	8	40
Orion	6,287	11	101	188	175	155	112	94	116	25	7	1	0	0	0	15
Pearl	5,844	20	98	226	195	165	109	46	43	37	24	12	0	1	42	-21
Provincial	14,911	17	142	232	191	132	102	54	35	23	33	4	4	2	3	25
Prudential	27,494	42	137	211	201	134	84	73	40	28	5	12	2	2	15	14
Royal	51,910	32	165	175	157	118	80	56	31	21	20	9	3	4	22	106
Sun Alliance & London	102,997	17	119	167	173	133	103	66	41	33	19	4	6	14	3	102
Wesleyan & General	127	46	177	175	91	342	0	169	0	0	0	0	0	0	0	0
TOTAL	1,366,985	31	166	197	173	132	91	59	39	26	16	12	7	8	6	37
TOTAL based on 1987 data	1,166,036	31	173	206	177	135	90	59	38	25	15	10	6	8	26(13+)	

## Risk Group : EMPLOYERS LIABILITY

Method: BASIC CHAIN LADDER

## MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3.95	3.01	2.41	1.94	1.51	1.07	1.04	.72	.64	.50	--	--	--	--	--
Commercial Union	3.61	2.77	2.33	2.03	1.85	1.71	1.75	1.80	1.69	1.46	1.67	1.90	2.39	2.79	4.00
Co-operative	4.43	3.57	3.09	2.82	2.71	2.80	3.06	3.41	4.35	4.68	4.38	4.75	6.00	5.00	4.00
Cornhill	3.92	3.00	2.46	2.23	2.23	2.17	2.27	2.19	1.94	2.81	4.05	5.59	4.59	3.83	4.00
Eagle Star	5.10	4.21	3.91	3.94	4.18	4.52	4.91	5.22	5.50	5.37	5.13	4.71	4.26	4.06	4.00
General Accident	4.18	3.28	2.85	2.76	2.75	3.04	3.34	3.71	3.88	3.97	3.98	5.19	4.80	4.77	4.00
Guardian Royal	3.93	3.09	2.76	2.56	2.41	2.46	2.56	2.72	2.92	3.30	3.26	3.22	3.21	4.24	4.00
Iron Trades Mutual	4.37	3.45	2.95	2.67	2.41	2.18	1.82	1.52	.88	1.25	1.38	1.99	.99	.21	4.00
Iron Trades Employers	4.00	3.17	2.89	2.76	2.72	2.78	2.77	2.82	2.82	3.03	3.19	4.37	5.19	4.98	4.00
Legal & General	5.08	4.17	3.69	3.68	3.89	4.44	4.79	5.98	6.92	6.87	6.36	5.69	5.64	4.11	4.00
National Employers Mutual	4.76	3.85	3.43	3.34	3.46	3.64	4.06	4.59	5.10	5.29	5.29	4.83	4.17	4.70	4.00
Norwich Union	4.72	3.79	3.31	3.15	3.32	3.57	3.99	4.13	4.85	5.69	5.38	5.78	4.91	4.23	4.00
Orion	4.59	3.64	3.00	2.66	2.39	2.17	1.90	1.70	3.61	5.99	7.49	7.00	6.00	5.00	4.00
Pearl	4.26	3.34	2.65	2.40	2.20	2.15	2.12	1.66	1.19	.62	-.29	-1.71	-2.71	-3.94	4.00
Provincial	4.35	3.42	2.91	2.83	2.91	3.02	3.43	3.66	3.83	3.94	5.90	5.48	5.13	4.49	4.00
Prudential	4.21	3.38	2.86	2.67	2.74	2.83	2.85	3.30	3.75	4.57	3.99	4.24	3.51	2.72	4.00
Royal	5.57	4.74	4.61	4.76	5.18	5.76	6.29	6.80	6.87	6.71	6.58	5.97	5.10	4.23	4.00
Sun Alliance & London	5.73	4.82	4.42	4.35	4.63	5.04	5.66	6.21	6.49	6.85	6.78	5.98	5.25	4.88	4.00
Wesleyan & General	3.68	2.83	2.37	1.91	1.16	1.50	.50	--	--	--	--	--	--	--	--
TOTAL	4.56	3.69	3.35	3.28	3.39	3.66	4.03	4.42	4.77	5.05	5.10	5.02	4.63	4.35	4.00
TOTAL based on 1987 data	4.26	3.38	3.01	2.89	2.92	3.09	3.34	3.63	3.93	4.21	4.33	4.28	3.91	4.00<13+>	



## Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

## Future Inflation 10.00%

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3,540	20	131	174	197	138	240	71	24	4	1	0	0	0	0	0
Commercial Union	109,042	44	157	203	197	154	112	60	29	17	15	6	3	1	1	1
Co-operative	14,668	32	129	177	170	150	124	77	48	23	9	14	15	0	0	34
Cornhill	18,155	24	157	237	220	134	93	49	28	33	14	4	0	0	2	5
Eagle Star	365,878	20	147	187	169	125	90	59	44	24	18	12	12	17	17	60
General Accident	103,718	27	161	229	193	155	88	53	27	17	11	15	3	4	1	16
Guardian Royal	161,666	41	196	211	170	140	95	56	35	22	10	6	5	5	1	8
Iron Trades Mutual	27,466	18	139	188	164	134	103	85	47	94	18	6	0	1	3	0
Iron Trades Employers	249,654	45	199	197	166	127	81	58	38	31	19	18	6	2	0	13
Legal & General	20,292	18	122	199	181	150	85	82	42	17	8	6	14	-8	16	68
National Employers Mutual	48,784	18	132	188	174	130	107	76	51	27	16	8	5	20	4	42
Norwich Union	34,552	18	131	196	199	143	98	52	53	33	9	16	1	3	8	40
Orion	6,287	10	97	147	139	114	72	76	285	47	2	0	0	0	0	11
Pearl	5,844	18	100	234	193	169	117	42	41	34	21	12	0	1	28	-11
Provincial	14,911	17	143	227	194	134	104	56	34	26	29	3	4	3	3	24
Prudential	27,494	46	147	211	199	134	80	69	38	35	4	9	2	2	11	12
Royal	51,910	30	164	174	155	118	81	57	32	21	21	9	3	4	22	109
Sun Alliance & London	102,997	19	139	189	188	134	99	59	33	24	13	4	5	10	2	83
Wesleyan & General	127	23	153	160	93	446	0	125	0	0	0	0	0	0	0	0
TOTAL	1,366,985	29	161	197	176	134	92	60	39	26	16	11	7	8	7	38
TOTAL (Future Inflation 8%)	1,366,985	31	170	204	179	134	90	57	37	24	14	10	6	6	6	33

Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

Future Inflation 10.00%

MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3.96	3.03	2.42	1.91	1.50	.90	.86	.72	.76	.50	--	--	--	--	--
Commercial Union	3.80	2.95	2.43	2.09	1.88	1.74	1.79	1.83	1.72	1.48	1.76	1.97	2.41	2.80	4.00
Co-operative	4.66	3.79	3.30	3.05	2.93	2.99	3.41	4.00	4.79	5.17	4.82	5.02	6.00	5.00	4.00
Cornhill	3.83	2.91	2.37	2.14	2.13	2.10	2.19	2.15	1.92	2.70	4.38	5.56	4.56	3.83	4.00
Eagle Star	5.22	4.31	3.98	3.99	4.22	4.54	4.93	5.20	5.50	5.36	5.12	4.67	4.19	4.03	4.00
General Accident	4.03	3.13	2.65	2.49	2.47	2.77	3.13	3.58	3.83	3.98	3.99	5.20	4.79	4.76	4.00
Guardian Royal	3.83	2.97	2.60	2.41	2.26	2.28	2.42	2.60	2.88	3.40	3.55	3.52	3.53	4.31	4.00
Iron Trades Mutual	4.42	3.49	2.98	2.69	2.43	2.15	1.83	1.50	.88	1.17	1.41	1.98	.96	.20	4.00
Iron Trades Employers	4.03	3.19	2.91	2.76	2.71	2.77	2.77	2.81	2.79	3.01	3.21	4.47	5.19	4.98	4.00
Legal & General	5.11	4.19	3.71	3.68	3.87	4.40	4.76	5.89	6.77	6.77	6.32	5.69	5.64	4.14	4.00
National Employers Mutual	4.93	4.01	3.56	3.43	3.48	3.56	3.88	4.37	4.98	5.26	5.19	4.74	4.08	4.65	4.00
Norwich Union	4.72	3.79	3.30	3.14	3.30	3.57	3.98	4.09	4.81	5.69	5.35	5.81	4.95	4.25	4.00
Orion	5.17	4.21	3.62	3.23	2.86	2.40	1.73	1.00	2.33	7.35	7.79	7.00	6.00	5.00	4.00
Pearl	4.22	3.29	2.61	2.37	2.16	2.14	2.28	1.86	1.52	1.19	.67	-.22	-1.22	-2.36	4.00
Provincial	4.34	3.41	2.90	2.79	2.86	2.96	3.37	3.65	3.82	4.11	5.86	5.39	5.02	4.44	4.00
Prudential	4.09	3.27	2.77	2.58	2.61	2.69	2.64	2.95	3.17	4.51	4.00	4.19	3.52	2.78	4.00
Royal	5.64	4.80	4.67	4.82	5.23	5.78	6.33	6.82	6.91	6.71	6.60	5.99	5.12	4.25	4.00
Sun Alliance & London	5.19	4.28	3.91	3.89	4.26	4.78	5.60	6.31	6.69	7.00	6.81	6.04	5.30	4.88	4.00
Wesleyan & General	3.78	2.86	2.30	1.74	.94	1.50	.50	--	--	--	--	--	--	--	--
TOTAL	4.58	3.70	3.34	3.26	3.37	3.65	4.03	4.44	4.81	5.10	5.15	5.04	4.63	4.34	4.00
TOTAL (Future Inflation 8%)	4.40	3.53	3.17	3.09	3.20	3.48	3.87	4.30	4.70	5.04	5.12	5.04	4.64	4.35	4.00

## Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

## Future Inflation 8.00%

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3,540	21	137	178	199	136	233	67	23	3	1	0	0	0	0	0
Commercial Union	109,042	47	164	208	198	152	109	57	27	16	14	5	3	1	1	1
Co-operative	14,668	34	136	184	173	150	122	74	45	21	8	12	13	0	0	30
Cornhill	18,155	25	163	243	221	132	90	47	26	30	13	4	0	0	2	4
Eagle Star	365,878	21	156	195	173	126	89	57	42	22	17	11	10	15	14	52
General Accident	103,718	29	168	235	195	153	85	50	26	16	10	13	2	3	1	14
Guardian Royal	161,666	44	204	215	171	138	91	53	32	20	9	5	4	4	1	7
Iron Trades Mutual	27,466	19	147	195	167	134	101	82	44	87	16	6	0	1	2	0
Iron Trades Employers	249,654	48	208	202	167	126	79	55	35	28	17	16	6	2	0	11
Legal & General	20,292	19	129	207	185	151	84	79	40	16	8	5	12	-7	14	59
National Employers Mutual	48,784	20	140	196	178	130	105	74	48	25	14	7	5	17	3	37
Norwich Union	34,552	19	138	203	203	142	96	50	50	31	8	14	1	3	7	34
Orion	6,287	11	103	154	143	115	71	74	272	44	2	0	0	0	0	10
Pearl	5,844	19	106	241	196	168	114	40	39	31	19	11	0	1	23	-9
Provincial	14,911	18	150	234	197	133	101	53	32	24	26	3	3	2	3	21
Prudential	27,494	49	154	217	200	133	78	66	36	33	4	8	2	2	9	10
Royal	51,910	33	174	182	159	119	81	55	31	20	19	8	3	3	19	95
Sun Alliance & London	102,997	21	147	197	192	134	97	57	32	23	12	3	4	9	2	71
Wesleyan & General	127	25	160	164	93	440	0	119	0	0	0	0	0	0	0	0
TOTAL	1,366,985	31	170	204	179	134	90	57	37	24	14	10	6	6	6	33
TOTAL based on 1987 data	1,166,036	32	179	214	182	136	88	55	35	22	13	9	5	7	23(13+)	

Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

Future Inflation 8.00%

MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3.90	2.98	2.38	1.89	1.48	.89	.85	.71	.75	.50	--	--	--	--	--
Commercial Union	3.72	2.88	2.37	2.04	1.83	1.69	1.74	1.79	1.69	1.45	1.75	1.96	2.44	2.84	4.00
Co-operative	4.51	3.65	3.16	2.92	2.80	2.87	3.29	3.89	4.72	5.13	4.80	5.02	6.00	5.00	4.00
Cornhill	3.75	2.83	2.30	2.07	2.07	2.03	2.13	2.09	1.86	2.63	4.33	5.58	4.58	3.84	4.00
Eagle Star	4.97	4.07	3.75	3.76	4.00	4.33	4.74	5.06	5.41	5.31	5.11	4.67	4.20	4.04	4.00
General Accident	3.92	3.02	2.54	2.38	2.36	2.65	3.01	3.47	3.75	3.92	3.95	5.20	4.80	4.76	4.00
Guardian Royal	3.72	2.87	2.52	2.33	2.18	2.20	2.35	2.53	2.82	3.37	3.55	3.54	3.57	4.34	4.00
Iron Trades Mutual	4.31	3.39	2.89	2.62	2.37	2.11	1.80	1.48	.87	1.15	1.39	1.98	.96	.21	4.00
Iron Trades Employers	3.90	3.07	2.79	2.65	2.61	2.67	2.68	2.73	2.72	2.95	3.16	4.46	5.20	4.98	4.00
Legal & General	4.88	3.97	3.49	3.45	3.64	4.16	4.53	5.70	6.66	6.72	6.30	5.68	5.65	4.15	4.00
National Employers Mutual	4.74	3.83	3.38	3.26	3.31	3.39	3.72	4.22	4.87	5.20	5.17	4.74	4.09	4.65	4.00
Norwich Union	4.54	3.62	3.14	2.97	3.12	3.40	3.81	3.93	4.68	5.62	5.31	5.82	4.96	4.26	4.00
Orion	5.05	4.10	3.53	3.16	2.81	2.37	1.70	.97	2.25	7.30	7.79	7.00	6.00	5.00	4.00
Pearl	4.13	3.20	2.52	2.29	2.09	2.08	2.24	1.83	1.51	1.20	.71	-1.14	-1.14	-2.28	4.00
Provincial	4.21	3.27	2.77	2.66	2.72	2.83	3.24	3.52	3.71	4.01	5.83	5.39	5.03	4.45	4.00
Prudential	3.97	3.15	2.66	2.46	2.50	2.57	2.53	2.83	3.06	4.44	3.96	4.18	3.52	2.79	4.00
Royal	5.32	4.49	4.36	4.52	4.93	5.51	6.11	6.67	6.82	6.66	6.60	6.00	5.13	4.27	4.00
Sun Alliance & London	4.95	4.04	3.67	3.65	4.01	4.53	5.37	6.14	6.58	6.94	6.80	6.03	5.30	4.88	4.00
Wesleyan & General	3.74	2.82	2.28	1.72	.93	1.50	.50	--	--	--	--	--	--	--	--
TOTAL	4.40	3.53	3.17	3.09	3.20	3.48	3.87	4.30	4.70	5.04	5.12	5.04	4.64	4.35	4.00
TOTAL based on 1987 data	4.11	3.23	2.85	2.73	2.76	2.96	3.24	3.55	3.90	4.22	4.36	4.31	3.92	4.00<13+>	

## Risk Group : EMPLOYERS LIABILITY

Method : COMPANY INCURRED

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	3,540	24	141	186	176	120	163	83	53	27	27	0	0	0	0	0
Commercial Union	109,042	49	168	197	185	146	108	51	35	21	19	6	7	3	2	3
Co-operative	14,668	32	131	172	167	155	124	72	52	25	10	18	13	0	14	14
Cornhill	18,155	22	140	201	185	116	94	41	26	51	15	46	0	3	15	46
Eagle Star	365,878	21	150	186	168	127	93	51	48	26	20	13	11	14	12	61
General Accident	103,718	26	156	213	179	154	93	51	35	25	16	22	4	7	1	20
Guardian Royal	161,666	44	202	205	162	132	92	49	40	28	14	9	6	11	-3	11
Iron Trades Mutual	27,466	18	134	181	156	126	103	69	59	99	33	9	0	3	3	6
Iron Trades Employers	249,654	45	194	186	157	123	82	52	44	35	21	19	13	4	0	25
Legal & General	20,292	16	112	190	174	152	97	81	52	21	10	6	14	-6	9	71
National Employers Mutual	48,784	21	142	196	181	138	112	64	48	26	15	7	4	11	8	30
Norwich Union	34,552	18	124	190	192	141	96	42	61	47	11	18	2	3	5	51
Orion	6,287	13	119	182	172	140	94	117	125	25	2	0	0	4	4	4
Pearl	5,844	17	95	218	185	157	113	47	59	49	29	12	0	1	16	2
Provincial	14,911	17	140	219	182	132	111	63	38	28	32	4	4	2	4	24
Prudential	27,494	49	146	201	188	138	83	53	42	45	6	13	3	2	6	26
Royal	51,910	30	161	180	162	124	86	54	35	21	20	8	3	3	15	97
Sun Alliance & London	102,997	17	122	170	175	137	105	58	43	33	18	5	5	11	2	98
Wesleyan & General	127	40	277	205	94	292	0	91	0	0	0	0	0	0	0	0
TOTAL	1,366,985	30	159	191	170	133	94	53	44	29	18	13	8	8	6	43
TOTAL based on 1987 data	1,166,036	30	166	198	173	135	93	62	41	27	17	12	6	9	32<13+>	

## Risk Group : EMPLOYERS LIABILITY

Method : COMPANY INCURRED

## MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
Avon	4.16	3.25	2.71	2.35	2.04	1.56	1.48	1.25	1.00	.50	--	--	--	--	--
Commercial Union	3.88	3.05	2.60	2.31	2.14	2.07	2.23	2.16	2.14	2.00	2.35	2.16	2.83	3.15	4.00
Co-operative	4.55	3.68	3.18	2.88	2.68	2.67	2.91	3.10	3.53	3.66	3.21	3.41	3.75	2.75	4.00
Cornhill	5.00	4.10	3.70	3.70	4.01	4.22	4.65	4.49	4.08	4.52	4.09	5.68	4.68	3.88	4.00
Eagle Star	5.16	4.26	3.94	3.93	4.15	4.48	4.94	5.05	5.44	5.42	5.30	4.93	4.50	4.28	4.00
General Accident	4.28	3.39	2.94	2.80	2.76	3.04	3.37	3.50	3.60	3.71	3.65	4.86	4.42	4.72	4.00
Guardian Royal	3.94	3.09	2.79	2.64	2.54	2.60	2.77	2.74	2.92	3.33	3.48	3.53	3.56	6.71	4.00
Iron Trades Mutual	4.67	3.75	3.27	3.02	2.79	2.54	2.28	1.87	1.39	2.01	3.40	4.64	3.50	3.50	4.00
Iron Trades Employers	4.35	3.53	3.30	3.20	3.22	3.35	3.45	3.40	3.48	3.75	3.90	4.44	5.14	4.98	4.00
Legal & General	5.22	4.30	3.78	3.70	3.80	4.21	4.60	5.49	6.56	6.79	6.49	5.92	5.92	4.50	4.00
National Employers Mutual	4.61	3.70	3.24	3.08	3.09	3.19	3.61	3.95	4.58	5.02	5.16	4.73	4.07	4.10	4.00
Norwich Union	4.98	4.06	3.57	3.44	3.63	3.94	4.31	4.11	4.73	5.90	5.63	6.16	5.31	4.58	4.00
Orion	4.48	3.53	2.95	2.60	2.30	1.98	1.47	1.16	2.29	4.60	4.49	3.67	2.67	2.75	4.00
Pearl	4.50	3.57	2.90	2.68	2.51	2.48	2.52	2.08	1.92	2.07	2.55	2.81	1.81	.91	4.00
Provincial	4.45	3.51	3.01	2.89	2.88	2.89	3.24	3.50	3.64	3.92	5.74	5.43	5.06	4.36	4.00
Prudential	4.32	3.52	3.06	2.91	3.01	3.25	3.42	3.49	3.73	5.31	4.89	5.47	4.92	4.18	4.00
Royal	5.39	4.54	4.35	4.45	4.82	5.39	6.04	6.52	6.77	6.69	6.69	6.13	5.27	4.39	4.00
Sun Alliance & London	5.62	4.71	4.31	4.24	4.51	4.97	5.68	6.06	6.45	6.88	6.82	6.08	5.36	4.91	4.00
Wesleyan & General	3.19	2.30	2.03	1.69	.98	1.50	.50	--	--	--	--	--	--	--	--
TOTAL	4.72	3.85	3.51	3.44	3.55	3.84	4.26	4.45	4.83	5.16	5.23	5.15	4.76	4.44	4.00
TOTAL based on 1987 data	4.43	3.55	3.18	3.06	3.08	3.25	3.49	3.76	4.09	4.35	4.44	4.41	4.02	4.00(13+)	

## Risk Group : MOTOR - COMPREHENSIVE

Method : INFLATION ADJUSTED CHAIN LADDER

## Future Inflation 10.00%

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	41,893	627	237	34	35	20	24	13	4	2	2	1	0	0
Britannic	13,672	625	239	35	32	29	10	10	5	1	4	7	3	0
Commercial Union	320,305	644	229	37	30	29	15	9	4	2	1	0	0	0
Co-operative	323,537	597	221	39	38	29	22	18	10	9	4	2	0	12
Cornhill	257,108	610	235	41	38	24	19	9	5	5	3	8	0	3
Eagle Star *	421,194	620	238	40	34	25	16	11	8	5	2	0	0	0
General Accident	717,456	617	239	36	32	22	16	12	8	6	4	2	3	2
Guardian Royal	597,236	634	239	44	36	20	14	7	3	2	1	0	0	0
Iron Trades Mutual *	212,052	623	235	37	33	24	20	9	12	5	1	0	0	0
Legal & General	87,470	589	256	38	33	27	22	13	9	4	1	5	0	2
London & Edinburgh	104,991	579	258	44	49	20	20	16	8	2	3	1	0	0
National Employers Mutual	102,911	603	232	36	36	29	20	13	13	16	2	1	0	0
National Farmers Union Mutual	145,535	598	222	38	42	37	21	17	11	8	6	0	0	0
National Insurance and Guarantee	179,508	612	260	41	32	26	16	7	5	1	0	0	0	0
Norman *	28,215	606	237	42	42	25	21	9	4	10	3	0	0	0
Norwich Union *	432,138	577	281	39	38	26	14	10	7	7	0	0	0	0
Pearl	52,258	577	248	59	50	27	26	8	3	0	1	0	0	0
Provincial	191,970	608	236	40	37	29	18	14	7	8	1	3	0	0
Prudential	298,583	618	238	37	28	28	16	10	8	4	4	4	3	2
Royal *	455,876	616	233	42	35	28	16	15	6	4	1	0	1	2
Sun Alliance & London	680,749	615	248	40	35	24	17	10	5	3	1	1	0	0
Wesleyan & General	8,227	574	211	35	35	68	46	11	17	0	4	0	0	0
TOTAL	5,672,884	614	241	39	34	25	17	11	7	4	2	2	1	2
TOTAL <Future Inflation 8.00%>	5,672,884	623	240	39	33	24	16	10	6	4	2	1	1	2

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

## Risk Group : MOTOR - COMPREHENSIVE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 10.00%

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	1.27	1.55	2.39	2.02	1.83	1.42	1.38	1.54	1.30	.85	.50	--	--
Britannic	1.31	1.67	2.74	2.51	2.44	2.86	2.62	2.61	2.28	1.46	.80	.50	--
Commercial Union	1.20	1.45	2.17	1.85	1.51	1.46	1.30	1.28	1.30	1.53	2.59	3.62	2.00
Co-operative	1.60	2.22	3.32	3.09	3.03	2.99	3.00	3.23	3.24	3.59	3.43	2.94	2.00
Cornhill	1.40	1.81	2.80	2.62	2.70	2.69	2.92	2.85	2.45	2.10	1.51	2.71	2.00
Eagle Star *	1.29	1.58	2.39	2.15	1.99	1.84	1.64	1.39	1.20	1.27	2.32	3.11	2.00
General Accident	1.37	1.78	2.92	2.73	2.70	2.58	2.47	2.41	2.28	2.17	2.00	1.55	2.00
Guardian Royal	1.18	1.36	1.97	1.74	1.67	1.51	1.49	1.58	1.43	1.70	2.99	3.00	2.00
Iron Trades Mutual *	1.30	1.61	2.46	2.15	1.93	1.65	1.50	.97	.82	1.04	1.42	3.00	2.00
Legal & General	1.41	1.72	2.73	2.46	2.23	2.06	2.06	2.04	2.27	2.07	1.41	2.63	2.00
London & Edinburgh	1.39	1.61	2.35	2.03	2.07	1.68	1.44	1.49	1.62	1.10	1.50	2.16	2.00
National Employers Mutual	1.45	1.89	2.83	2.48	2.25	2.05	1.73	1.21	.70	.81	.94	3.00	2.00
National Farmers Union Mutual	1.48	1.93	2.71	2.29	2.04	1.92	1.61	1.37	1.06	.78	2.03	3.32	2.00
National Insurance and Guarantee	1.21	1.33	2.01	1.71	1.41	1.23	1.08	.73	.60	.50	--	--	--
Norman *	1.35	1.65	2.39	2.09	2.00	1.77	1.78	1.43	.74	.50	--	--	--
Norwich Union *	1.32	1.43	2.29	1.98	1.85	1.77	1.49	1.13	.76	3.42	2.91	3.00	2.00
Pearl	1.34	1.48	1.88	1.58	1.40	1.02	1.14	1.21	1.61	.92	.92	3.00	2.00
Provincial	1.37	1.71	2.54	2.24	2.04	1.91	1.66	1.54	1.16	1.40	.75	1.45	2.00
Prudential	1.37	1.78	2.89	2.73	2.53	2.64	2.64	2.50	2.51	2.05	1.71	1.53	2.00
Royal *	1.34	1.68	2.50	2.27	2.09	2.04	1.87	2.21	2.38	3.18	2.94	2.19	2.00
Sun Alliance & London	1.26	1.48	2.25	1.98	1.83	1.68	1.64	1.62	1.62	1.82	1.55	1.97	2.00
Wesleyan & General	1.61	2.10	2.66	2.08	1.46	1.29	1.42	.90	1.58	.60	.50	--	--
TOTAL	1.33	1.65	2.57	2.35	2.24	2.19	2.18	2.22	2.21	2.30	2.21	2.17	2.00
TOTAL (Future Inflation 8.00%)	1.28	1.58	2.48	2.27	2.17	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00

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



## 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	9	10	11	12+
Avon	41,893	636	236	34	34	19	22	12	4	2	2	1	0	0
Britannic	13,672	634	238	34	31	28	9	9	4	1	3	6	3	0
Commercial Union	320,305	652	228	36	29	28	14	8	4	2	1	0	0	0
Co-operative	323,537	609	221	38	37	27	20	16	9	8	3	2	0	9
Cornhill	257,108	620	235	40	37	22	17	8	4	4	2	7	0	3
Eagle Star *	421,194	629	237	40	33	23	15	10	7	4	2	0	0	0
General Accident	717,456	627	239	35	31	20	15	11	7	5	3	2	3	2
Guardian Royal	597,236	641	237	43	34	19	13	7	3	2	1	0	0	0
Iron Trades Mutual *	212,052	632	234	36	32	22	19	8	11	5	1	0	0	0
Legal & General	87,470	599	255	38	32	26	20	12	8	3	1	4	0	1
London & Edinburgh	104,991	588	257	43	47	19	19	15	7	2	3	1	0	0
National Employers Mutual	102,911	613	231	35	35	28	18	12	12	14	2	0	0	0
National Farmers Union Mutual	145,535	609	222	37	40	35	19	16	10	7	5	0	0	0
National Insurance and Guarantee	179,508	620	258	40	31	25	14	6	4	1	0	0	0	0
Norman *	28,215	616	236	41	40	23	20	8	4	9	3	0	0	0
Norwich Union *	432,138	586	280	38	36	25	13	9	7	6	0	0	0	0
Pearl	52,258	586	247	58	48	26	25	7	3	0	1	0	0	0
Provincial	191,970	617	235	39	36	27	16	13	6	7	1	2	0	0
Prudential	298,583	628	237	37	27	26	15	9	7	3	3	3	3	2
Royal *	455,876	625	232	41	33	27	15	14	6	4	1	0	1	2
Sun Alliance & London	680,749	624	247	39	34	23	15	9	5	3	1	1	0	0
Wesleyan & General	8,227	585	211	34	34	64	43	10	15	0	3	0	0	0
TOTAL	5,672,884	623	240	39	33	24	16	10	6	4	2	1	1	2
TOTAL based on 1987 data	4,561,226	625	239	39	34	24	15	10	6	4	1	1	2	2(11+)

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

## Risk Group : MOTOR - COMPREHENSIVE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 8.00%

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	1.23	1.50	2.33	1.98	1.80	1.39	1.36	1.52	1.29	.85	.50	--	--
Britannic	1.27	1.59	2.64	2.41	2.34	2.78	2.56	2.57	2.26	1.45	.79	.50	--
Commercial Union	1.16	1.41	2.12	1.81	1.48	1.43	1.27	1.25	1.26	1.48	2.53	3.66	2.00
Co-operative	1.51	2.09	3.17	2.95	2.89	2.86	2.87	3.11	3.14	3.53	3.40	2.94	2.00
Cornhill	1.34	1.72	2.69	2.52	2.60	2.60	2.84	2.80	2.42	2.09	1.50	2.71	2.00
Eagle Star *	1.25	1.52	2.33	2.09	1.94	1.81	1.61	1.37	1.18	1.25	2.30	3.11	2.00
General Accident	1.32	1.69	2.81	2.63	2.61	2.50	2.40	2.36	2.24	2.14	1.99	1.55	2.00
Guardian Royal	1.15	1.32	1.92	1.70	1.63	1.47	1.46	1.55	1.40	1.66	2.97	3.00	2.00
Iron Trades Mutual *	1.26	1.55	2.40	2.10	1.89	1.62	1.49	.96	.81	1.03	1.41	3.00	2.00
Legal & General	1.36	1.65	2.64	2.39	2.16	2.00	2.00	1.99	2.24	2.05	1.40	2.63	2.00
London & Edinburgh	1.34	1.55	2.29	1.97	2.03	1.65	1.41	1.46	1.60	1.08	1.49	2.16	2.00
National Employers Mutual	1.39	1.81	2.75	2.42	2.20	2.02	1.71	1.20	.69	.80	.92	3.00	2.00
National Farmers Union Mutual	1.42	1.86	2.64	2.24	1.99	1.89	1.59	1.35	1.05	.77	2.02	3.32	2.00
National Insurance and Guarantee	1.18	1.29	1.97	1.68	1.39	1.22	1.07	.73	.59	.50	--	--	--
Norman *	1.30	1.59	2.33	2.04	1.96	1.73	1.76	1.43	.73	.50	--	--	--
Norwich Union *	1.28	1.38	2.23	1.93	1.81	1.74	1.47	1.12	.75	3.39	2.90	3.00	2.00
Pearl	1.31	1.44	1.84	1.56	1.38	1.01	1.12	1.19	1.60	.92	.91	3.00	2.00
Provincial	1.32	1.65	2.47	2.18	1.99	1.87	1.63	1.51	1.15	1.38	.74	1.43	2.00
Prudential	1.32	1.70	2.79	2.63	2.44	2.56	2.57	2.45	2.47	2.03	1.70	1.53	2.00
Royal *	1.29	1.62	2.42	2.19	2.02	1.98	1.80	2.14	2.31	3.14	2.92	2.18	2.00
Sun Alliance & London	1.22	1.43	2.19	1.93	1.78	1.64	1.60	1.59	1.59	1.80	1.54	1.97	2.00
Wesleyan & General	1.55	2.03	2.62	2.05	1.43	1.27	1.41	.89	1.58	.60	.50	--	--
TOTAL	1.28	1.58	2.48	2.27	2.17	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00
TOTAL based on 1987 data	1.27	1.55	2.40	2.18	2.08	2.04	2.04	2.11	2.17	2.37	2.16	2.00	(11+)

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

## Risk Group : MOTOR - COMPREHENSIVE

Method : BASIC CHAIN LADDER

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	41,893	633	236	33	33	19	23	13	4	2	2	1	0	0
Britannic	13,672	635	239	33	29	26	9	10	5	1	3	7	3	0
Commercial Union	320,305	650	227	36	28	27	15	10	4	2	1	0	0	0
Co-operative	323,537	606	222	38	36	27	21	17	9	8	4	2	0	10
Cornhill	257,108	618	234	40	37	22	18	9	5	4	3	8	0	3
Eagle Star *	421,194	624	237	39	33	24	16	11	8	5	2	1	0	1
General Accident	717,456	624	239	35	30	20	15	12	8	5	4	2	3	2
Guardian Royal	597,236	643	235	43	34	19	13	7	3	2	1	0	0	0
Iron Trades Mutual *	212,052	635	228	35	32	23	19	8	13	6	1	0	0	0
Legal & General	87,470	598	253	37	31	26	22	13	8	4	1	5	0	2
London & Edinburgh	104,991	587	256	43	46	19	19	16	7	2	4	1	0	0
National Employers Mutual	102,911	607	230	35	35	28	19	13	13	17	3	1	0	0
National Farmers Union Mutual	145,535	607	221	36	39	35	21	16	11	8	5	0	0	0
National Insurance and Guarantee	179,508	619	260	39	30	24	15	7	4	1	0	0	0	0
Norman *	28,215	614	235	42	38	23	20	10	5	11	4	0	0	0
Norwich Union *	432,138	583	280	38	36	25	13	9	7	8	0	0	0	0
Pearl	52,258	584	248	56	48	25	26	8	3	0	1	0	0	0
Provincial	191,970	618	234	38	35	27	16	14	7	7	1	2	0	0
Prudential	298,583	628	236	36	26	26	15	9	8	3	3	4	3	2
Royal *	455,876	620	232	41	33	27	16	15	7	5	1	0	1	2
Sun Alliance & London	680,749	624	247	39	33	22	16	9	5	3	1	1	0	1
Wesleyan & General	8,227	576	209	35	34	66	45	11	18	0	4	0	0	0
TOTAL	5,672,884	622	240	38	32	23	16	11	6	4	2	2	1	2
TOTAL based on 1987 data	4,561,226	625	238	39	33	23	16	10	6	4	2	1	3(11+)	

\* For these companies separate Non Comp data were available

## Risk Group : MOTOR - COMPREHENSIVE

Method : BASIC CHAIN LADDER

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	1.25	1.54	2.42	2.06	1.86	1.42	1.35	1.55	1.33	.88	.50	--	--
Britannic	1.27	1.62	2.76	2.55	2.48	2.84	2.56	2.56	2.29	1.48	.82	.50	--
Commercial Union	1.18	1.45	2.19	1.89	1.56	1.46	1.28	1.27	1.24	1.45	2.61	3.69	2.00
Co-operative	1.55	2.15	3.28	3.06	3.00	2.93	2.92	3.14	3.13	3.48	3.39	2.93	2.00
Cornhill	1.37	1.78	2.80	2.64	2.74	2.72	2.93	2.90	2.51	2.13	1.50	2.72	2.00
Eagle Star *	1.28	1.58	2.42	2.16	1.98	1.83	1.64	1.39	1.22	1.34	2.26	3.10	2.00
General Accident	1.34	1.74	2.91	2.74	2.70	2.58	2.47	2.41	2.28	2.14	1.99	1.51	2.00
Guardian Royal	1.16	1.34	1.96	1.75	1.69	1.51	1.50	1.65	1.60	1.84	3.05	3.00	2.00
Iron Trades Mutual *	1.28	1.63	2.51	2.21	1.99	1.70	1.54	.98	.82	1.01	1.47	3.00	2.00
Legal & General	1.38	1.69	2.72	2.46	2.22	2.04	2.08	2.10	2.29	2.10	1.43	2.62	2.00
London & Edinburgh	1.36	1.58	2.35	2.04	2.08	1.69	1.44	1.53	1.65	1.07	1.55	2.19	2.00
National Employers Mutual	1.45	1.91	2.90	2.55	2.32	2.08	1.74	1.22	.70	.77	.89	3.00	2.00
National Farmers Union Mutual	1.45	1.91	2.71	2.30	2.03	1.90	1.62	1.37	1.06	.77	1.95	3.34	2.00
National Insurance and Guarantee	1.18	1.29	1.98	1.69	1.40	1.20	1.07	.73	.59	.50	--	--	--
Norman *	1.33	1.66	2.47	2.22	2.12	1.87	1.81	1.45	.75	.50	--	--	--
Norwich Union *	1.30	1.43	2.32	2.03	1.92	1.84	1.55	1.16	.75	3.31	2.88	3.00	2.00
Pearl	1.32	1.47	1.90	1.61	1.44	1.04	1.17	1.27	1.60	.86	1.00	3.00	2.00
Provincial	1.33	1.67	2.51	2.22	2.01	1.88	1.60	1.50	1.12	1.37	.76	1.47	2.00
Prudential	1.33	1.74	2.88	2.74	2.54	2.65	2.66	2.50	2.54	2.11	1.74	1.60	2.00
Royal *	1.34	1.70	2.57	2.35	2.16	2.09	1.90	2.23	2.42	3.18	2.92	2.16	2.00
Sun Alliance & London	1.23	1.44	2.24	1.98	1.84	1.70	1.67	1.64	1.68	1.94	1.69	2.08	2.00
Wesleyan & General	1.61	2.12	2.69	2.12	1.50	1.33	1.44	.92	1.55	.60	.50	--	--
TOTAL	1.30	1.62	2.56	2.35	2.25	2.18	2.17	2.21	2.20	2.28	2.19	2.15	2.00
TOTAL based on 1987 data	1.28	1.58	2.47	2.25	2.16	2.10	2.10	2.16	2.22	2.39	2.17	2.00	(11+)

\* For these companies separate Non Comp data were available

Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 10.00%

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	41,893	613	237	36	40	22	27	14	5	3	2	1	0	0
Britannic	13,672	622	238	35	33	31	10	10	5	1	4	8	3	0
Commercial Union	320,305	639	230	37	31	31	15	10	4	2	1	0	0	0
Co-operative	323,537	599	217	39	38	29	22	18	10	9	4	2	0	12
Cornhill	257,108	607	236	41	39	24	19	9	5	5	3	8	0	3
Eagle Star *	421,194	611	235	42	36	27	18	13	8	6	3	0	0	1
General Accident	717,456	612	240	37	33	23	17	13	8	6	4	2	3	2
Guardian Royal	597,236	631	239	44	36	21	14	8	3	2	1	0	0	0
Iron Trades Mutual *	212,052	606	247	43	36	26	20	9	9	5	1	0	0	0
Legal & General	87,470	578	256	41	36	29	24	14	10	4	2	5	0	2
London & Edinburgh	104,991	582	256	43	48	19	20	16	8	2	3	1	0	0
National Employers Mutual	102,911	601	232	37	36	30	20	13	13	16	2	1	0	0
National Farmers Union Mutual	145,535	583	222	39	47	39	23	19	12	9	6	0	0	0
National Insurance and Guarantee	179,508	613	258	41	32	27	16	7	5	1	0	0	0	0
Norman *	28,215	599	239	41	47	25	23	10	4	9	3	0	0	0
Norwich Union *	432,138	574	281	41	39	28	14	10	7	6	0	0	0	0
Pearl	52,258	573	248	61	50	28	27	8	3	0	1	0	0	0
Provincial	191,970	604	235	41	39	28	18	15	7	8	1	3	0	0
Prudential	298,583	610	239	39	30	29	17	10	9	4	4	4	3	2
Royal *	455,876	607	232	44	38	30	18	16	6	5	1	0	1	2
Sun Alliance & London	680,749	609	248	42	37	25	18	10	6	3	1	1	0	0
Wesleyan & General	8,227	579	208	35	35	67	45	11	17	0	4	0	0	0
TOTAL	5,672,884	610	241	40	35	26	18	11	7	5	2	2	1	2
TOTAL <Future Inflation 8.00%>	5,672,884	619	240	39	34	24	16	10	6	4	2	1	1	2

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

Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 10.00%

MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	1.33	1.63	2.42	2.02	1.85	1.42	1.38	1.54	1.30	.85	.50	--	--
Britannic	1.33	1.70	2.76	2.51	2.43	2.86	2.62	2.61	2.28	1.46	.80	.50	--
Commercial Union	1.21	1.48	2.18	1.85	1.50	1.46	1.30	1.28	1.30	1.53	2.59	3.62	2.00
Co-operative	1.60	2.25	3.33	3.09	3.03	2.99	3.00	3.23	3.24	3.59	3.43	2.94	2.00
Cornhill	1.41	1.82	2.80	2.62	2.69	2.69	2.92	2.85	2.45	2.10	1.51	2.71	2.00
Eagle Star *	1.35	1.68	2.47	2.22	2.02	1.87	1.64	1.45	1.20	1.14	2.47	3.15	2.00
General Accident	1.40	1.81	2.94	2.73	2.68	2.58	2.47	2.41	2.28	2.17	2.00	1.55	2.00
Guardian Royal	1.19	1.37	1.98	1.74	1.67	1.51	1.49	1.58	1.43	1.70	2.99	3.00	2.00
Iron Trades Mutual *	1.31	1.55	2.29	2.02	1.81	1.58	1.48	1.07	.86	1.12	1.36	3.00	2.00
Legal & General	1.46	1.77	2.73	2.46	2.24	2.06	2.06	2.04	2.27	2.07	1.41	2.63	2.00
London & Edinburgh	1.38	1.60	2.35	2.02	2.08	1.68	1.44	1.49	1.62	1.10	1.50	2.16	2.00
National Employers Mutual	1.45	1.89	2.82	2.48	2.24	2.05	1.73	1.21	.70	.81	.94	3.00	2.00
National Farmers Union Mutual	1.54	2.00	2.72	2.29	2.05	1.92	1.61	1.37	1.06	.78	2.03	3.32	2.00
National Insurance and Guarantee	1.21	1.34	2.01	1.71	1.41	1.23	1.08	.73	.60	.50	--	--	--
Norman *	1.37	1.66	2.36	1.99	1.93	1.65	1.69	1.43	.73	.50	--	--	--
Norwich Union *	1.32	1.43	2.22	1.90	1.74	1.69	1.43	1.09	.81	3.58	2.98	3.00	2.00
Pearl	1.35	1.50	1.88	1.59	1.39	1.02	1.14	1.21	1.61	.92	.92	3.00	2.00
Provincial	1.38	1.73	2.53	2.23	2.06	1.91	1.66	1.54	1.16	1.40	.75	1.45	2.00
Prudential	1.40	1.81	2.90	2.73	2.54	2.64	2.64	2.50	2.51	2.05	1.71	1.53	2.00
Royal *	1.37	1.72	2.47	2.21	2.03	1.98	1.81	2.16	2.34	3.22	3.01	2.26	2.00
Sun Alliance & London	1.29	1.51	2.26	1.98	1.83	1.68	1.64	1.62	1.62	1.82	1.55	1.97	2.00
Wesleyan & General	1.59	2.10	2.66	2.08	1.46	1.29	1.42	.90	1.58	.60	.50	--	--
TOTAL	1.35	1.68	2.58	2.35	2.24	2.19	2.18	2.22	2.21	2.30	2.21	2.17	2.00
TOTAL <Future Inflation 8.00%>	1.30	1.60	2.49	2.27	2.17	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00

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

Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 8.00%

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	41,893	622	236	35	39	21	25	13	4	2	2	1	0	0
Britannic	13,672	631	238	34	32	29	9	9	5	1	3	6	3	0
Commercial Union	320,305	647	228	37	29	29	14	9	4		1	0	0	0
Co-operative	323,537	611	218	38	37	28	21	17	9	6	3	2	0	9
Cornhill	257,108	617	235	40	37	23	18	9	4	4	3	7	0	3
Eagle Star *	421,194	620	234	41	34	26	16	12	7	5	3	0	0	0
General Accident	717,456	622	239	36	32	22	15	11	7	5	3	2	3	2
Guardian Royal	597,236	639	237	43	35	19	13	7	3	2	1	0	0	0
Iron Trades Mutual *	212,052	614	246	42	34	24	18	8	8	4	1	0	0	0
Legal & General	87,470	588	256	40	34	27	22	13	9	3	1	4	0	1
London & Edinburgh	104,991	591	256	42	47	18	18	15	7	2	3	1	0	0
National Employers Mutual	102,911	611	232	36	35	28	18	12	12	14	2	0	0	0
National Farmers Union Mutual	145,535	594	222	39	45	37	21	17	11	8	5	0	0	0
National Insurance and Guarantee	179,508	621	256	40	31	25	15	6	5	1	0	0	0	0
Norman *	28,215	608	238	41	45	23	22	9	4	8	2	0	0	0
Norwich Union *	432,138	582	280	40	38	26	13	9	6	5	0	0	0	0
Pearl	52,258	582	247	59	48	27	25	7	3	0	1	0	0	0
Provincial	191,970	613	235	40	37	27	17	13	7	7	1	2	0	0
Prudential	298,583	620	238	38	29	27	16	10	8	3	3	3	3	2
Royal *	455,876	616	231	43	37	28	16	15	6	4	1	0	1	2
Sun Alliance & London	680,749	618	247	41	36	24	16	9	5	3	1	1	0	0
Wesleyan & General	8,227	590	208	34	34	63	42	10	15	0	3	0	0	0
TOTAL	5,672,884	619	240	39	34	24	16	10	6	4	2	1	1	2
TOTAL based on 1987 data	4,561,226	620	240	40	35	25	16	10	6	4	2	1	2	2(11+)

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

Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 8.00%

MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	1.28	1.57	2.36	1.97	1.81	1.39	1.36	1.52	1.29	.85	.50	--	--
Britannic	1.28	1.62	2.66	2.41	2.33	2.78	2.56	2.57	2.26	1.45	.79	.50	--
Commercial Union	1.18	1.43	2.13	1.81	1.47	1.43	1.27	1.25	1.26	1.48	2.53	3.66	2.00
Co-operative	1.52	2.12	3.18	2.95	2.89	2.86	2.87	3.11	3.14	3.53	3.40	2.94	2.00
Cornhill	1.36	1.73	2.69	2.52	2.59	2.60	2.84	2.80	2.42	2.09	1.50	2.71	2.00
Eagle Star *	1.30	1.61	2.40	2.16	1.97	1.83	1.61	1.43	1.18	1.12	2.44	3.15	2.00
General Accident	1.34	1.72	2.83	2.63	2.59	2.50	2.40	2.36	2.24	2.14	1.99	1.55	2.00
Guardian Royal	1.16	1.33	1.93	1.70	1.63	1.47	1.46	1.55	1.40	1.66	2.97	3.00	2.00
Iron Trades Mutual *	1.27	1.49	2.24	1.98	1.78	1.55	1.46	1.06	.85	1.11	1.34	3.00	2.00
Legal & General	1.40	1.69	2.65	2.38	2.17	2.00	2.00	1.99	2.24	2.05	1.40	2.63	2.00
London & Edinburgh	1.34	1.54	2.29	1.97	2.04	1.65	1.41	1.46	1.60	1.08	1.49	2.16	2.00
National Employers Mutual	1.40	1.81	2.75	2.42	2.19	2.02	1.71	1.20	.69	.80	.92	3.00	2.00
National Farmers Union Mutual	1.48	1.93	2.66	2.23	2.01	1.89	1.59	1.35	1.05	.77	2.02	3.32	2.00
National Insurance and Guarantee	1.18	1.30	1.97	1.68	1.39	1.22	1.07	.73	.59	.50	--	--	--
Norman *	1.32	1.60	2.30	1.94	1.89	1.62	1.67	1.42	.72	.50	--	--	--
Norwich Union *	1.29	1.38	2.17	1.86	1.71	1.67	1.41	1.08	.79	3.56	2.97	3.00	2.00
Pearl	1.32	1.46	1.84	1.56	1.37	1.01	1.12	1.19	1.60	.92	.91	3.00	2.00
Provincial	1.34	1.66	2.46	2.17	2.01	1.87	1.63	1.51	1.15	1.38	.74	1.43	2.00
Prudential	1.35	1.73	2.79	2.63	2.45	2.56	2.57	2.45	2.47	2.03	1.70	1.53	2.00
Royal *	1.33	1.65	2.40	2.14	1.97	1.92	1.74	2.09	2.27	3.18	3.00	2.25	2.00
Sun Alliance & London	1.25	1.46	2.20	1.93	1.79	1.64	1.60	1.59	1.59	1.80	1.54	1.97	2.00
Wesleyan & General	1.54	2.03	2.62	2.05	1.43	1.27	1.41	.89	1.58	.60	.50	--	--
TOTAL	1.30	1.60	2.49	2.27	2.17	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00
TOTAL based on 1987 data	1.29	1.57	2.41	2.18	2.08	2.04	2.04	2.11	2.17	2.37	2.16	2.00	(11+)

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



## Risk Group : MOTOR - COMPREHENSIVE

Method : COMPANY INCURRED

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	41,893	606	233	32	37	25	26	16	10	6	7	2	0	0
Britannic	13,672	629	238	33	27	26	7	13	6	2	7	11	3	0
Commercial Union	320,305	635	226	37	30	28	19	13	6	3	1	1	0	2
Co-operative	323,537	583	212	37	37	31	26	23	13	12	5	3	0	17
Cornhill	257,108	613	235	39	36	24	22	10	5	5	3	5	0	2
Eagle Star *	421,194	616	234	41	34	26	18	11	8	5	3	1	0	2
General Accident	717,456	615	239	34	31	23	18	15	9	6	3	2	2	2
Guardian Royal	597,236	632	231	43	35	23	17	9	4	4	1	0	0	1
Iron Trades Mutual *	212,052	610	242	40	34	24	19	8	9	5	1	0	0	8
Legal & General	87,470	572	250	38	33	28	33	19	13	4	2	6	0	2
London & Edinburgh	104,991	582	257	43	45	20	18	23	8	2	2	1	0	0
National Employers Mutual	102,911	630	234	34	29	23	14	9	10	13	2	1	0	0
National Farmers Union Mutual	145,535	592	219	36	41	35	26	22	14	8	5	1	0	2
National Insurance and Guarantee	179,508	598	253	39	32	27	20	12	10	7	1	0	0	0
Norman *	28,215	604	240	41	44	26	24	6	4	9	2	0	0	0
Norwich Union *	432,138	573	275	40	38	29	15	10	8	5	1	2	0	3
Pearl	52,258	563	241	54	41	35	37	10	5	1	5	4	0	3
Provincial	191,970	615	238	39	36	25	16	14	5	7	1	3	1	0
Prudential	298,583	635	239	36	25	23	15	7	9	2	3	2	2	1
Royal *	455,876	609	230	42	36	29	16	14	9	7	1	0	1	3
Sun Alliance & London	680,749	609	241	40	35	26	19	13	8	4	2	2	0	1
Wesleyan & General	8,227	615	210	30	25	36	41	19	17	-1	2	0	0	5
TOTAL	5,672,884	610	238	39	33	26	19	14	8	5	3	2	1	2
TOTAL based on 1987 data	4,561,226	612	238	39	33	25	19	13	7	5	2	2	4(11+)	

\* For these companies separate Non Comp data were available

## Risk Group : MOTOR COMPREHENSIVE

Method : COMPANY INCURRED

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	1.44	1.87	2.85	2.44	2.22	1.88	1.74	1.51	1.19	.71	.50	--	--
Britannic	1.35	1.80	3.12	2.98	2.90	3.20	2.64	2.61	2.13	1.31	.71	.50	--
Commercial Union	1.28	1.63	2.47	2.20	1.90	1.79	1.76	2.05	2.53	3.01	3.40	3.69	2.00
Co-operative	1.79	2.60	3.77	3.49	3.33	3.20	3.13	3.30	3.29	3.64	3.42	2.93	2.00
Cornhill	1.38	1.78	2.74	2.51	2.43	2.30	2.53	2.53	2.23	2.02	1.57	2.72	2.00
Eagle Star *	1.35	1.70	2.59	2.39	2.25	2.17	2.12	1.96	1.94	2.09	2.67	3.17	2.00
General Accident	1.38	1.78	2.89	2.64	2.47	2.26	2.06	2.08	2.05	2.05	1.87	1.58	2.00
Guardian Royal	1.24	1.51	2.21	2.00	1.87	1.75	1.89	2.04	1.96	2.74	3.49	3.00	2.00
Iron Trades Mutual *	1.38	1.76	2.84	2.70	2.71	2.80	3.21	3.14	3.78	4.42	3.86	3.00	2.00
Legal & General	1.55	1.94	2.97	2.64	2.30	1.94	1.96	1.95	2.23	1.99	1.36	2.66	2.00
London & Edinburgh	1.38	1.60	2.37	2.04	1.99	1.57	1.11	1.27	1.63	1.25	1.49	2.29	2.00
National Employers Mutual	1.31	1.69	2.75	2.51	2.33	2.16	1.84	1.30	.79	1.01	1.00	3.00	2.00
National Farmers Union Mutual	1.55	2.07	2.89	2.46	2.17	1.94	1.68	1.56	1.54	1.78	3.29	3.33	2.00
National Insurance and Guarantee	1.34	1.59	2.46	2.16	1.86	1.61	1.39	.99	.59	.50	--	--	--
Norman *	1.33	1.60	2.29	1.93	1.82	1.58	1.85	1.38	.69	.50	--	--	--
Norwich Union *	1.39	1.58	2.54	2.28	2.19	2.32	2.31	2.30	2.63	3.43	2.81	3.00	2.00
Pearl	1.53	1.87	2.55	2.33	2.08	1.93	2.75	2.90	2.78	2.04	2.06	3.00	2.00
Provincial	1.33	1.65	2.51	2.24	2.11	1.97	1.72	1.80	1.40	1.61	.91	1.27	2.00
Prudential	1.27	1.60	2.68	2.55	2.33	2.36	2.44	2.10	2.38	1.91	1.75	1.51	2.00
Royal *	1.40	1.80	2.67	2.44	2.30	2.28	2.07	2.08	2.17	3.18	3.04	2.28	2.00
Sun Alliance & London	1.34	1.65	2.49	2.21	2.00	1.81	1.65	1.55	1.59	1.74	1.49	2.03	2.00
Wesleyan & General	1.52	2.14	3.10	2.64	2.09	1.75	1.93	2.05	4.85	3.55	3.87	3.00	2.00
TOTAL	1.38	1.76	2.73	2.49	2.31	2.18	2.11	2.14	2.17	2.27	2.16	2.17	2.00
TOTAL based on 1987 data	1.36	1.73	2.68	2.46	2.31	2.19	2.15	2.23	2.24	2.38	2.14	2.00	(11+)

\* For these companies separate Non Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 10.00%

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	10,739	394	227	92	105	51	67	36	11	7	6	3	0	0
Britannic	3,707	212	199	100	161	136	47	46	24	7	18	36	15	0
Commercial Union	24,651	286	248	145	121	88	52	33	15	7	3	1	0	1
Co-operative	58,134	228	223	123	111	88	65	53	29	26	11	6	1	34
Cornhill	29,059	277	252	134	107	77	55	27	15	14	9	23	1	9
Eagle Star *	51,520	233	223	134	133	80	71	48	23	10	13	4	5	24
General Accident	97,123	253	220	114	106	102	61	46	30	22	15	8	13	9
Guardian Royal	117,774	249	265	153	125	98	54	29	12	9	4	1	0	2
Iron Trades Mutual *	31,728	346	243	97	105	90	56	27	19	9	2	0	2	4
Legal & General	6,720	238	222	114	149	69	81	49	34	13	5	17	1	6
London & Edinburgh	70,321	302	259	112	108	80	54	45	21	6	9	2	0	1
National Employers Mutual	7,143	305	269	143	84	60	43	28	28	35	5	1	0	0
National Farmers Union Mutual	21,911	270	192	103	149	90	64	53	35	25	17	1	0	1
National Insurance and Guarantee	57,471	302	282	123	108	87	53	24	17	4	0	0	0	0
Norman *	1,043	330	267	55	61	23	12	25	226	0	0	0	0	0
Norwich Union *	97,470	275	231	124	113	88	69	41	20	17	10	9	4	0
Pearl	7,943	189	206	189	113	166	94	28	11	1	3	1	0	0
Provincial	23,755	252	227	142	136	77	58	46	23	25	4	8	1	0
Prudential	33,672	292	246	119	107	72	52	32	27	11	12	12	10	7
Royal *	40,013	225	284	156	112	88	56	34	15	17	8	5	0	0
Sun Alliance & London	115,077	271	261	150	110	85	55	31	17	10	3	3	1	1
Wesleyan & General	1,205	311	195	118	95	118	96	23	36	0	8	1	0	0
TOTAL	908,179	268	246	130	114	87	57	37	22	15	8	6	3	7
TOTAL (Future Inflation 8.00%)	908,179	279	251	130	112	84	54	35	20	13	7	5	3	6

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 10.00%

MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	2.20	2.31	2.39	2.00	1.88	1.42	1.38	1.54	1.30	.85	.50	--	--
Britannic	3.34	3.11	2.99	2.50	2.47	2.86	2.62	2.61	2.28	1.46	.80	.50	--
Commercial Union	2.42	2.19	2.08	1.80	1.59	1.46	1.30	1.28	1.30	1.53	2.59	3.62	2.00
Co-operative	3.35	3.19	3.29	3.09	3.01	2.99	3.00	3.23	3.24	3.59	3.43	2.94	2.00
Cornhill	2.76	2.62	2.75	2.64	2.63	2.69	2.92	2.85	2.45	2.10	1.51	2.71	2.00
Eagle Star *	3.13	2.92	2.91	2.70	2.75	2.67	2.88	3.35	3.54	3.18	3.21	2.59	2.00
General Accident	3.12	3.01	3.06	2.77	2.56	2.58	2.47	2.41	2.28	2.17	2.00	1.55	2.00
Guardian Royal	2.50	2.16	2.07	1.79	1.56	1.51	1.49	1.58	1.43	1.70	2.99	3.00	2.00
Iron Trades Mutual *	2.35	2.33	2.41	2.00	1.75	1.70	1.77	1.74	2.26	3.39	3.28	2.28	2.00
Legal & General	3.04	2.83	2.79	2.40	2.42	2.06	2.06	2.04	2.27	2.07	1.41	2.63	2.00
London & Edinburgh	2.49	2.34	2.43	2.10	1.88	1.68	1.44	1.49	1.62	1.10	1.50	2.16	2.00
National Employers Mutual	2.46	2.32	2.47	2.46	2.29	2.05	1.73	1.21	.70	.81	.94	3.00	2.00
National Farmers Union Mutual	2.96	2.87	2.72	2.25	2.16	1.92	1.61	1.37	1.06	.78	2.03	3.32	2.00
National Insurance and Guarantee	2.26	2.02	2.06	1.71	1.41	1.23	1.08	.73	.60	.50	--	--	--
Norman *	2.95	3.15	3.91	3.45	3.08	2.31	1.40	.50	--	--	--	--	--
Norwich Union *	2.75	2.61	2.59	2.29	2.08	1.90	1.85	1.80	1.47	1.23	.79	.50	--
Pearl	2.85	2.39	2.04	1.73	1.19	1.02	1.14	1.21	1.61	.92	.92	3.00	2.00
Provincial	2.79	2.56	2.46	2.20	2.15	1.91	1.66	1.54	1.16	1.40	.75	1.45	2.00
Prudential	2.77	2.70	2.87	2.69	2.68	2.64	2.64	2.50	2.51	2.05	1.71	1.53	2.00
Royal *	2.63	2.25	2.26	2.08	1.88	1.78	1.68	1.58	1.11	.95	.68	3.00	2.00
Sun Alliance & London	2.49	2.23	2.20	2.00	1.79	1.68	1.64	1.62	1.62	1.82	1.55	1.97	2.00
Wesleyan & General	2.63	2.60	2.42	2.03	1.54	1.29	1.42	.90	1.58	.60	.50	--	--
TOTAL	2.73	2.55	2.59	2.35	2.22	2.19	2.18	2.22	2.21	2.30	2.21	2.17	2.00
TOTAL (Future Inflation 8.00%)	2.63	2.46	2.51	2.27	2.15	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON 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	9	10	11	12+
Avon	10,739	406	230	92	103	49	63	33	10	6	5	3	0	0
Britannic	3,707	223	206	101	160	133	45	43	22	6	16	31	13	0
Commercial Union	24,651	296	252	145	118	85	49	31	14	6	3	1	0	1
Co-operative	58,134	240	230	125	111	86	62	50	27	24	10	5	1	29
Cornhill	29,059	288	257	134	105	74	53	26	13	13	8	20	1	8
Eagle Star *	51,520	243	229	136	131	78	68	45	21	9	11	4	4	21
General Accident	97,123	265	227	115	106	99	58	43	28	20	13	7	11	8
Guardian Royal	117,774	258	270	153	122	94	52	27	11	8	4	1	0	1
Iron Trades Mutual *	31,728	358	246	97	103	86	53	25	18	8	1	0	1	3
Legal & General	6,720	249	228	115	148	67	77	46	32	12	5	15	1	5
London & Edinburgh	70,321	313	264	112	106	77	51	41	19	5	8	2	0	1
National Employers Mutual	7,143	316	273	142	82	57	40	26	26	31	4	1	0	0
National Farmers Union Mutual	21,911	282	197	104	147	87	61	50	32	22	15	1	0	1
National Insurance and Guarantee	57,471	312	286	122	105	84	50	22	15	4	0	0	0	0
Norman *	1,043	345	274	56	60	22	12	23	208	0	0	0	0	0
Norwich Union *	97,470	286	236	124	111	85	66	39	18	15	8	8	3	0
Pearl	7,943	197	211	190	111	161	89	26	10	1	3	1	0	0
Provincial	23,755	263	232	142	134	74	55	43	21	23	3	7	1	0
Prudential	33,672	304	252	119	105	70	50	30	24	10	11	10	9	6
Royal *	40,013	233	290	157	110	85	53	32	14	16	7	4	0	0
Sun Alliance & London	115,077	281	265	150	108	82	52	29	16	9	3	3	1	1
Wesleyan & General	1,205	323	199	118	93	114	91	21	33	0	7	1	0	0
TOTAL	908,179	279	251	130	112	84	54	35	20	13	7	5	3	6
TOTAL based on 1987 data	703,698	286	252	132	113	83	53	33	19	12	5	4	8(11+)	

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : INFLATION ADJUSTED CHAIN LADDER

Future Inflation 8.00%

MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	2.12	2.24	2.34	1.96	1.84	1.39	1.36	1.52	1.29	.85	.50	--	--
Britannic	3.21	2.99	2.88	2.40	2.38	2.78	2.56	2.57	2.26	1.45	.79	.50	--
Commercial Union	2.35	2.13	2.04	1.76	1.56	1.43	1.27	1.25	1.26	1.48	2.53	3.66	2.00
Co-operative	3.19	3.03	3.14	2.95	2.88	2.86	2.87	3.11	3.14	3.53	3.40	2.94	2.00
Cornhill	2.64	2.50	2.64	2.54	2.53	2.60	2.84	2.80	2.42	2.09	1.50	2.71	2.00
Eagle Star *	2.99	2.80	2.80	2.59	2.65	2.56	2.78	3.27	3.49	3.15	3.20	2.59	2.00
General Accident	2.99	2.89	2.95	2.67	2.47	2.50	2.40	2.36	2.24	2.14	1.99	1.55	2.00
Guardian Royal	2.43	2.11	2.02	1.75	1.53	1.47	1.46	1.55	1.40	1.66	2.97	3.00	2.00
Iron Trades Mutual *	2.27	2.25	2.34	1.94	1.70	1.65	1.71	1.68	2.19	3.35	3.27	2.27	2.00
Legal & General	2.93	2.73	2.70	2.32	2.36	2.00	2.00	1.99	2.24	2.05	1.40	2.63	2.00
London & Edinburgh	2.40	2.27	2.37	2.04	1.84	1.65	1.41	1.46	1.60	1.08	1.49	2.16	2.00
National Employers Mutual	2.38	2.24	2.40	2.40	2.24	2.02	1.71	1.20	.69	.80	.92	3.00	2.00
National Farmers Union Mutual	2.86	2.78	2.65	2.19	2.12	1.89	1.59	1.35	1.05	.77	2.02	3.32	2.00
National Insurance and Guarantee	2.20	1.97	2.02	1.68	1.39	1.22	1.07	.73	.59	.50	--	--	--
Norman *	2.81	3.02	3.84	3.41	3.07	2.31	1.40	.50	--	--	--	--	--
Norwich Union *	2.66	2.52	2.52	2.23	2.02	1.85	1.81	1.77	1.45	1.22	.78	.50	--
Pearl	2.78	2.34	2.00	1.71	1.17	1.01	1.12	1.19	1.60	.92	.91	3.00	2.00
Provincial	2.70	2.48	2.39	2.14	2.10	1.87	1.63	1.51	1.15	1.38	.74	1.43	2.00
Prudential	2.65	2.58	2.76	2.59	2.59	2.56	2.57	2.45	2.47	2.03	1.70	1.53	2.00
Royal *	2.55	2.18	2.20	2.03	1.83	1.74	1.65	1.56	1.10	.94	.67	3.00	2.00
Sun Alliance & London	2.41	2.16	2.14	1.95	1.74	1.64	1.60	1.59	1.59	1.80	1.54	1.97	2.00
Wesleyan & General	2.55	2.53	2.38	1.99	1.51	1.27	1.41	.89	1.58	.60	.50	--	--
TOTAL	2.63	2.46	2.51	2.27	2.15	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00
TOTAL based on 1987 data	2.56	2.39	2.41	2.18	2.06	2.04	2.04	2.11	2.17	2.37	2.16	2.00	(11+)

\* For these companies separate Comp data were available

## Risk Group : MOTOR - NON COMPREHENSIVE

Method : BASIC CHAIN LADDER

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	10,739	412	226	86	100	47	64	38	11	6	6	4	0	0
Britannic	3,707	220	204	102	145	135	45	49	26	7	17	34	16	0
Commercial Union	24,651	294	250	142	117	83	53	35	15	7	3	1	0	1
Co-operative	58,134	236	229	123	107	85	64	52	29	26	12	6	1	31
Cornhill	29,059	281	257	134	105	72	53	28	14	13	8	24	1	10
Eagle Star *	51,520	238	228	131	130	78	72	48	22	10	13	4	5	23
General Accident	97,123	260	224	113	103	98	60	46	30	21	15	7	13	9
Guardian Royal	117,774	258	268	151	121	93	54	30	12	7	4	1	0	2
Iron Trades Mutual *	31,728	365	240	97	101	85	52	27	18	9	2	0	2	4
Legal & General	6,720	247	229	116	143	66	80	46	31	13	5	17	1	6
London & Edinburgh	70,321	308	261	110	106	77	54	46	20	5	10	2	0	1
National Employers Mutual	7,143	315	270	140	79	56	41	28	29	36	5	1	0	0
National Farmers Union Mutual	21,911	281	191	103	145	87	65	51	33	24	17	1	0	1
National Insurance and Guarantee	57,471	310	287	121	105	84	52	23	15	4	0	0	0	0
Norman *	1,043	319	262	53	62	27	12	24	240	0	0	0	0	0
Norwich Union *	97,470	283	236	122	109	83	67	42	20	17	9	8	4	0
Pearl	7,943	193	209	185	109	160	97	29	11	1	4	1	0	0
Provincial	23,755	261	230	141	134	74	55	48	22	24	4	7	1	0
Prudential	33,672	302	251	117	103	69	50	30	26	11	11	12	9	7
Royal *	40,013	211	284	154	115	91	57	37	16	20	9	5	0	0
Sun Alliance & London	115,077	279	266	148	106	82	53	30	17	10	3	3	1	2
Wesleyan & General	1,205	327	200	115	92	109	90	23	36	0	8	1	0	0
TOTAL	908,179	276	250	128	110	83	56	37	22	15	8	5	3	6
TOTAL based on 1987 data	703,698	285	251	131	111	82	54	35	20	13	5	4	5	11+

\* For these companies separate Comp data were available

## Risk Group : MOTOR - NON COMPREHENSIVE

Method : BASIC CHAIN LADDER

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	2.15	2.30	2.43	2.04	1.91	1.42	1.35	1.55	1.33	.88	.50	--	--
Britannic	3.31	3.10	3.02	2.56	2.47	2.84	2.56	2.56	2.29	1.48	.82	.50	--
Commercial Union	2.40	2.19	2.11	1.84	1.63	1.46	1.28	1.27	1.24	1.45	2.61	3.69	2.00
Co-operative	3.27	3.13	3.25	3.07	2.98	2.93	2.92	3.14	3.13	3.48	3.39	2.93	2.00
Cornhill	2.72	2.58	2.74	2.66	2.68	2.72	2.93	2.90	2.51	2.13	1.50	2.72	2.00
Eagle Star *	3.08	2.89	2.90	2.68	2.72	2.61	2.83	3.31	3.48	3.13	3.21	2.58	2.00
General Accident	3.08	2.98	3.06	2.79	2.57	2.58	2.47	2.41	2.28	2.14	1.99	1.51	2.00
Guardian Royal	2.46	2.14	2.07	1.81	1.59	1.51	1.50	1.65	1.60	1.84	3.05	3.00	2.00
Iron Trades Mutual *	2.27	2.30	2.38	2.00	1.77	1.72	1.77	1.79	2.23	3.34	3.28	2.28	2.00
Legal & General	2.96	2.76	2.75	2.39	2.41	2.04	2.08	2.10	2.29	2.10	1.43	2.62	2.00
London & Edinburgh	2.47	2.34	2.45	2.12	1.90	1.69	1.44	1.53	1.65	1.07	1.55	2.19	2.00
National Employers Mutual	2.44	2.33	2.51	2.53	2.35	2.08	1.74	1.22	.70	.77	.89	3.00	2.00
National Farmers Union Mutual	2.91	2.86	2.71	2.25	2.15	1.90	1.62	1.37	1.06	.77	1.95	3.34	2.00
National Insurance and Guarantee	2.21	1.98	2.04	1.70	1.40	1.20	1.07	.73	.59	.50	--	--	--
Norman *	3.05	3.24	3.97	3.47	3.08	2.32	1.41	.50	--	--	--	--	--
Norwich Union *	2.71	2.57	2.59	2.31	2.10	1.89	1.82	1.78	1.45	1.23	.81	.50	--
Pearl	2.84	2.40	2.07	1.77	1.23	1.04	1.17	1.27	1.60	.86	1.00	3.00	2.00
Provincial	2.73	2.52	2.43	2.17	2.12	1.88	1.60	1.50	1.12	1.37	.76	1.47	2.00
Prudential	2.70	2.65	2.86	2.69	2.69	2.65	2.66	2.50	2.54	2.11	1.74	1.60	2.00
Royal *	2.72	2.31	2.32	2.13	1.92	1.83	1.71	1.59	1.09	.94	.67	3.00	2.00
Sun Alliance & London	2.44	2.20	2.19	2.00	1.80	1.70	1.67	1.64	1.68	1.94	1.69	2.08	2.00
Wesleyan & General	2.56	2.56	2.43	2.05	1.59	1.33	1.44	.92	1.55	.60	.50	--	--
TOTAL	2.69	2.52	2.59	2.36	2.23	2.18	2.17	2.21	2.20	2.28	2.19	2.15	2.00
TOTAL based on 1987 data	2.60	2.44	2.48	2.26	2.14	2.10	2.10	2.16	2.22	2.39	2.17	2.00	(11+)

\* For these companies separate Comp data were available



Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 10.00%

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	10,739	344	224	111	117	58	75	40	13	7	7	4	0	0
Britannic	3,707	216	201	99	155	138	46	46	24	7	18	35	15	0
Commercial Union	24,651	288	249	144	121	87	52	33	15	7	3	1	0	1
Co-operative	58,134	234	224	122	108	89	64	53	29	26	11	6	1	34
Cornhill	29,059	271	249	132	106	84	57	28	15	15	9	24	1	10
Eagle Star *	51,520	234	221	132	127	80	73	49	25	10	13	5	5	27
General Accident	97,123	247	219	113	106	107	62	47	31	23	15	8	13	9
Guardian Royal	117,774	246	265	155	124	99	55	29	12	9	4	1	0	2
Iron Trades Mutual *	31,728	347	236	92	104	98	63	20	24	9	1	0	2	4
Legal & General	6,720	233	226	117	149	69	81	49	34	13	5	17	1	6
London & Edinburgh	70,321	303	260	113	107	80	54	44	21	6	9	2	0	1
National Employers Mutual	7,143	305	264	135	91	58	44	29	30	37	5	1	0	0
National Farmers Union Mutual	21,911	239	195	107	162	91	68	56	37	26	18	1	0	1
National Insurance and Guarantee	57,471	306	281	123	105	88	52	23	17	4	0	0	0	0
Norman *	1,043	296	275	54	74	36	19	21	224	0	0	0	0	0
Norwich Union *	97,470	286	237	125	114	87	65	37	17	14	8	7	2	0
Pearl	7,943	186	204	186	114	170	95	28	11	1	3	1	0	0
Provincial	23,755	257	228	145	133	75	56	45	23	24	4	8	1	0
Prudential	33,672	289	245	119	107	74	53	33	27	11	13	12	10	7
Royal *	40,013	223	267	149	114	94	63	38	17	22	8	4	0	0
Sun Alliance & London	115,077	269	258	150	111	87	56	32	18	10	3	4	1	2
Wesleyan & General	1,205	297	189	116	98	127	101	24	38	0	8	1	0	0
TOTAL	908,179	268	246	130	114	87	57	37	22	15	8	6	3	7
TOTAL (Future Inflation 8.00%)	908,179	279	251	130	112	84	54	35	20	13	7	5	3	6

\* For these companies separate Comp data were available

## Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 10.00%

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	2.39	2.39	2.37	2.01	1.87	1.42	1.38	1.54	1.30	.85	.50	--	--
Britannic	3.32	3.10	2.99	2.50	2.45	2.86	2.62	2.61	2.28	1.46	.80	.50	--
Commercial Union	2.41	2.18	2.09	1.80	1.60	1.46	1.30	1.28	1.30	1.53	2.59	3.62	2.00
Co-operative	3.32	3.19	3.29	3.10	2.99	2.99	3.00	3.23	3.24	3.59	3.43	2.94	2.00
Cornhill	2.81	2.66	2.79	2.65	2.58	2.69	2.92	2.85	2.45	2.10	1.51	2.71	2.00
Eagle Star *	3.18	2.99	3.01	2.81	2.83	2.73	2.96	3.41	3.63	3.23	3.16	2.58	2.00
General Accident	3.17	3.04	3.08	2.77	2.54	2.58	2.47	2.41	2.28	2.17	2.00	1.55	2.00
Guardian Royal	2.51	2.17	2.07	1.79	1.56	1.51	1.49	1.58	1.43	1.70	2.99	3.00	2.00
Iron Trades Mutual *	2.39	2.39	2.46	2.01	1.72	1.68	1.93	1.65	2.35	3.58	3.29	2.29	2.00
Legal & General	3.04	2.81	2.77	2.40	2.42	2.06	2.06	2.04	2.27	2.07	1.41	2.63	2.00
London & Edinburgh	2.48	2.34	2.43	2.10	1.88	1.68	1.44	1.49	1.62	1.10	1.50	2.16	2.00
National Employers Mutual	2.50	2.37	2.52	2.45	2.32	2.05	1.73	1.21	.70	.81	.94	3.00	2.00
National Farmers Union Mutual	3.09	2.90	2.72	2.24	2.19	1.92	1.61	1.37	1.06	.78	2.03	3.32	2.00
National Insurance and Guarantee	2.25	2.02	2.06	1.71	1.41	1.23	1.08	.73	.60	.50	--	--	--
Norman *	3.05	3.12	3.79	3.26	2.94	2.27	1.41	.50	--	--	--	--	--
Norwich Union *	2.62	2.48	2.46	2.16	1.95	1.79	1.77	1.74	1.42	1.16	.77	.50	--
Pearl	2.87	2.41	2.05	1.73	1.19	1.02	1.14	1.21	1.61	.92	.92	3.00	2.00
Provincial	2.76	2.54	2.44	2.20	2.15	1.91	1.66	1.54	1.16	1.40	.75	1.45	2.00
Prudential	2.79	2.72	2.88	2.70	2.67	2.64	2.64	2.50	2.51	2.05	1.71	1.53	2.00
Royal *	2.74	2.38	2.37	2.14	1.91	1.78	1.68	1.53	1.02	.93	.69	3.00	2.00
Sun Alliance & London	2.51	2.25	2.20	2.00	1.79	1.68	1.64	1.62	1.62	1.82	1.55	1.97	2.00
Wesleyan & General	2.72	2.66	2.46	2.03	1.53	1.29	1.42	.90	1.58	.60	.50	--	--
TOTAL	2.74	2.55	2.59	2.35	2.22	2.19	2.18	2.22	2.21	2.30	2.21	2.17	2.00
TOTAL (Future Inflation 8.00%)	2.63	2.46	2.51	2.27	2.15	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 8.00%

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	10,739	356	227	110	115	56	71	38	12	7	6	3	0	0
Britannic	3,707	227	208	101	154	135	45	43	22	6	16	31	13	0
Commercial Union	24,651	299	253	143	119	84	49	30	14	6	3	1	0	1
Co-operative	58,134	246	231	123	107	87	62	50	27	23	10	5	1	28
Cornhill	29,059	282	255	132	104	81	54	26	14	13	8	21	1	8
Eagle Star *	51,520	245	228	133	126	77	70	46	23	9	11	4	5	23
General Accident	97,123	259	225	114	105	104	60	44	28	20	13	7	11	8
Guardian Royal	117,774	255	269	155	122	96	52	27	11	8	4	1	0	1
Iron Trades Mutual *	31,728	359	240	92	101	94	60	19	22	8	1	0	1	4
Legal & General	6,720	243	233	118	147	67	77	46	32	12	5	15	1	5
London & Edinburgh	70,321	314	264	112	105	77	51	41	19	5	8	2	0	1
National Employers Mutual	7,143	317	269	135	89	56	42	27	27	33	5	1	0	0
National Farmers Union Mutual	21,911	251	200	108	160	88	65	53	34	24	16	1	0	1
National Insurance and Guarantee	57,471	316	285	122	103	84	49	22	15	4	0	0	0	0
Norman *	1,043	310	283	54	73	35	18	20	207	0	0	0	0	0
Norwich Union *	97,470	297	242	125	112	84	61	34	16	12	7	6	2	0
Pearl	7,943	194	209	187	113	165	91	26	10	1	3	1	0	0
Provincial	23,755	268	233	145	131	72	54	42	21	22	3	7	1	0
Prudential	33,672	301	251	119	105	72	50	30	25	10	11	10	9	6
Royal *	40,013	232	273	150	113	91	60	35	16	20	7	4	0	0
Sun Alliance & London	115,077	279	262	150	109	84	53	30	16	9	3	3	1	1
Wesleyan & General	1,205	309	194	116	97	123	96	23	35	0	7	1	0	0
TOTAL	908,179	279	251	130	112	84	54	35	20	13	7	5	3	6
TOTAL based on 1987 data	703,698	285	251	132	114	84	53	33	19	12	5	4	8(11+)	

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

Future Inflation 8.00%

MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	2.32	2.32	2.31	1.96	1.84	1.39	1.36	1.52	1.29	.85	.50	--	--
Britannic	3.19	2.98	2.89	2.41	2.35	2.78	2.56	2.57	2.26	1.45	.79	.50	--
Commercial Union	2.34	2.12	2.04	1.76	1.56	1.43	1.27	1.25	1.26	1.48	2.53	3.66	2.00
Co-operative	3.16	3.03	3.14	2.96	2.86	2.86	2.87	3.11	3.14	3.53	3.40	2.94	2.00
Cornhill	2.69	2.55	2.68	2.55	2.49	2.60	2.84	2.80	2.42	2.09	1.50	2.71	2.00
Eagle Star *	3.04	2.86	2.88	2.69	2.72	2.63	2.86	3.32	3.58	3.20	3.15	2.58	2.00
General Accident	3.03	2.92	2.97	2.68	2.45	2.50	2.40	2.36	2.24	2.14	1.99	1.55	2.00
Guardian Royal	2.44	2.11	2.02	1.75	1.52	1.47	1.46	1.55	1.40	1.66	2.97	3.00	2.00
Iron Trades Mutual *	2.30	2.31	2.40	1.96	1.67	1.63	1.87	1.59	2.28	3.55	3.28	2.28	2.00
Legal & General	2.93	2.71	2.69	2.32	2.36	2.00	2.00	1.99	2.24	2.05	1.40	2.63	2.00
London & Edinburgh	2.39	2.26	2.37	2.05	1.84	1.65	1.41	1.46	1.60	1.08	1.49	2.16	2.00
National Employers Mutual	2.40	2.29	2.45	2.39	2.28	2.02	1.71	1.20	.69	.80	.92	3.00	2.00
National Farmers Union Mutual	2.98	2.81	2.66	2.18	2.14	1.89	1.59	1.35	1.05	.77	2.02	3.32	2.00
National Insurance and Guarantee	2.19	1.97	2.02	1.68	1.39	1.22	1.07	.73	.59	.50	--	--	--
Norman *	2.91	2.99	3.72	3.21	2.92	2.27	1.41	.50	--	--	--	--	--
Norwich Union *	2.54	2.40	2.39	2.10	1.90	1.75	1.73	1.71	1.41	1.15	.76	.50	--
Pearl	2.81	2.37	2.02	1.71	1.17	1.01	1.12	1.19	1.60	.92	.91	3.00	2.00
Provincial	2.66	2.46	2.37	2.14	2.10	1.87	1.63	1.51	1.15	1.38	.74	1.43	2.00
Prudential	2.67	2.60	2.77	2.59	2.57	2.56	2.57	2.45	2.47	2.03	1.70	1.53	2.00
Royal *	2.66	2.31	2.31	2.09	1.86	1.74	1.65	1.51	1.01	.92	.69	3.00	2.00
Sun Alliance & London	2.43	2.18	2.15	1.95	1.74	1.64	1.60	1.59	1.59	1.80	1.54	1.97	2.00
Wesleyan & General	2.64	2.60	2.41	2.00	1.51	1.27	1.41	.89	1.58	.60	.50	--	--
TOTAL	2.63	2.46	2.51	2.27	2.15	2.12	2.11	2.16	2.15	2.26	2.18	2.16	2.00
TOTAL based on 1987 data	2.57	2.39	2.42	2.18	2.06	2.04	2.04	2.11	2.17	2.37	2.16	2.00	<11+>

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : COMPANY INCURRED

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	10,739	364	218	84	83	55	63	46	36	22	23	6	0	0
Britannic	3,707	260	228	105	99	116	42	52	33	6	20	31	8	0
Commercial Union	24,651	272	242	141	123	85	55	36	20	11	5	3	-2	8
Co-operative	58,134	218	205	114	98	85	73	61	35	36	15	9	1	49
Cornhill	29,059	279	256	141	109	84	51	27	14	13	7	14	1	6
Eagle Star *	51,520	246	231	134	130	76	68	40	29	11	11	5	3	15
General Accident	97,123	277	235	114	98	89	60	44	30	21	11	7	8	6
Guardian Royal	117,774	247	260	150	115	94	60	32	16	14	5	1	0	6
Iron Trades Mutual *	31,728	343	232	96	100	95	60	16	31	9	1	0	5	12
Legal & General	6,720	224	221	114	148	84	82	51	34	13	6	17	1	6
London & Edinburgh	70,321	327	281	119	106	68	40	28	17	5	5	2	0	1
National Employers Mutual	7,143	330	276	123	71	50	25	17	36	58	9	4	0	1
National Farmers Union Mutual	21,911	300	219	112	143	74	53	41	26	17	10	1	0	4
National Insurance and Guarantee	57,471	280	257	110	95	93	60	40	34	28	3	0	0	0
Norman *	1,043	337	300	60	77	29	13	12	117	0	0	11	11	33
Norwich Union *	97,470	273	225	121	111	91	72	33	27	20	13	10	3	0
Pearl	7,943	210	222	180	107	131	66	40	16	3	10	8	0	7
Provincial	23,755	268	231	141	124	77	58	41	27	19	3	9	2	1
Prudential	33,672	315	267	118	95	71	45	30	24	8	11	7	7	4
Royal *	40,013	226	252	146	109	92	67	27	22	35	14	10	0	0
Sun Alliance & London	115,077	272	255	146	110	88	53	33	19	12	4	5	1	2
Wesleyan & General	1,205	360	215	95	81	69	75	34	54	-1	5	0	0	12
TOTAL	908,179	270	244	126	107	84	59	41	25	17	9	7	4	7
TOTAL based on 1987 data	703,698	278	244	127	108	82	58	39	23	16	7	6	11(11+)	

\* For these companies separate Comp data were available

## Risk Group : MOTOR - NON COMPREHENSIVE

Method : COMPANY INCURRED

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11	12+
Avon	2.64	2.87	3.10	2.76	2.50	2.06	1.80	1.48	1.19	.71	.50	3.00	2.00
Britannic	3.08	2.99	3.09	2.76	2.48	2.69	2.29	2.25	2.13	1.31	.71	.50	--
Commercial Union	2.62	2.41	2.37	2.13	2.03	1.99	1.99	2.20	2.53	3.01	3.40	3.69	2.00
Co-operative	3.73	3.64	3.75	3.55	3.37	3.25	3.23	3.37	3.29	3.64	3.42	2.93	2.00
Cornhill	2.61	2.42	2.48	2.33	2.26	2.37	2.53	2.54	2.23	2.02	1.57	2.72	2.00
Eagle Star *	2.96	2.76	2.76	2.53	2.55	2.41	2.55	2.65	3.02	2.78	2.84	2.53	2.00
General Accident	2.90	2.81	2.93	2.67	2.44	2.36	2.23	2.14	2.05	2.05	1.87	1.58	2.00
Guardian Royal	2.63	2.33	2.30	2.08	1.88	1.85	1.95	2.03	1.96	2.74	3.49	3.00	2.00
Iron Trades Mutual *	2.51	2.56	2.69	2.33	2.13	2.29	2.74	2.37	3.55	4.04	3.29	2.29	2.00
Legal & General	3.10	2.84	2.78	2.36	2.30	2.03	2.02	2.02	2.23	1.99	1.36	2.66	2.00
London & Edinburgh	2.22	2.06	2.17	1.90	1.79	1.69	1.50	1.41	1.63	1.25	1.49	2.29	2.00
National Employers Mutual	2.51	2.50	2.90	2.98	2.87	2.67	2.11	1.36	.79	1.01	1.00	3.00	2.00
National Farmers Union Mutual	2.65	2.58	2.52	2.13	2.15	1.96	1.74	1.62	1.54	1.78	3.29	3.33	2.00
National Insurance and Guarantee	2.66	2.50	2.61	2.27	1.93	1.74	1.44	1.02	.59	.50	4.00	3.00	2.00
Norman *	2.90	3.12	4.28	4.03	4.25	3.79	3.02	2.19	4.80	3.80	2.80	2.38	2.00
Norwich Union *	2.83	2.70	2.69	2.38	2.15	2.00	2.01	1.70	1.40	1.11	.72	.50	--
Pearl	2.90	2.53	2.33	2.17	1.81	1.95	2.09	2.56	2.78	2.04	2.06	3.00	2.00
Provincial	2.72	2.53	2.46	2.23	2.13	1.92	1.73	1.55	1.40	1.61	.91	1.27	2.00
Prudential	2.50	2.41	2.64	2.48	2.39	2.39	2.33	2.22	2.38	1.91	1.75	1.51	2.00
Royal *	2.90	2.60	2.61	2.44	2.22	2.14	2.15	1.69	1.12	.99	.65	3.00	2.00
Sun Alliance & London	2.55	2.31	2.29	2.08	1.88	1.81	1.73	1.68	1.59	1.74	1.49	2.03	2.00
Wesleyan & General	2.59	2.76	2.91	2.60	2.29	1.97	2.03	1.75	4.85	3.55	3.87	3.00	2.00
TOTAL	2.80	2.65	2.72	2.50	2.34	2.26	2.20	2.19	2.17	2.27	2.16	2.17	2.00
TOTAL based on 1987 data	2.73	2.59	2.65	2.43	2.30	2.22	2.19	2.23	2.24	2.38	2.14	2.00	(11+)

\* For these companies separate Comp data were available

ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS

BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : FIRE Method : INFLATION ADJUSTED CHAIN LADDER

Assumed Outstanding Mean term		Future Inflation : 10%							
	0	1	2	3	4	5	6	7	8+
1	1.33	1.07	1.53	1.93	2.37	2.69	2.63	2.08	1.00
Diff	-.01	-.02	-.08	-.18	-.36	-.61	-.87	-1.05	-1.00
2	1.34	1.09	1.61	2.10	2.72	3.30	3.50	3.13	2.00
3	1.35	1.11	1.69	2.28	3.08	3.90	4.37	4.18	3.00
Diff	.01	.02	.08	.18	.36	.61	.87	1.05	1.00
4	1.36	1.13	1.76	2.46	3.43	4.51	5.24	5.23	4.00
Diff	.02	.04	.15	.35	.71	1.22	1.74	2.10	2.00

Risk Group : EMPLOYERS LIABILITY

Method : INFLATION ADJUSTED CHAIN LADDER

Assumed Outstanding Mean term		Future Inflation : 10%													
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
2	4.49	3.62	3.26	3.16	3.23	3.45	3.71	3.96	4.14	4.22	4.07	3.76	3.19	2.65	2.00
Diff	-.08	-.08	-.10	-.13	-.18	-.26	-.37	-.51	-.68	-.88	-1.09	-1.30	-1.47	-1.72	-2.00
4	4.57	3.70	3.35	3.28	3.41	3.70	4.08	4.46	4.82	5.10	5.15	5.06	4.66	4.37	4.00
6	4.65	3.78	3.45	3.41	3.59	3.96	4.45	4.97	5.50	5.99	6.24	6.36	6.14	6.08	6.00
Diff	.08	.08	.10	.13	.18	.26	.37	.51	.68	.88	1.09	1.30	1.47	1.72	2.00
8	4.72	3.86	3.54	3.54	3.76	4.22	4.81	5.48	6.19	6.87	7.32	7.65	7.61	7.80	8.00
Diff	.15	.16	.19	.25	.35	.51	.73	1.02	1.36	1.77	2.17	2.60	2.94	3.44	4.00

# ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS

## BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : MOTOR - COMPREHENSIVE      Method : INFLATION ADJUSTED CHAIN LADDER

Assumed Outstanding		Future Inflation : 10%											
Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	1.33	1.64	2.55	2.32	2.21	2.14	2.10	2.09	2.02	2.00	1.76	1.49	1.00
Diff	.00	-.01	-.02	-.02	-.03	-.05	-.08	-.12	-.19	-.30	-.44	-.68	-1.00
2	1.33	1.65	2.57	2.35	2.24	2.19	2.18	2.22	2.21	2.30	2.21	2.17	2.00
3	1.33	1.66	2.59	2.37	2.28	2.24	2.26	2.35	2.41	2.61	2.67	2.87	3.00
Diff	.00	.01	.02	.02	.04	.05	.08	.13	.20	.31	.46	.70	1.00
4	1.34	1.67	2.61	2.40	2.32	2.30	2.35	2.49	2.62	2.95	3.15	3.58	4.00
Diff	.01	.01	.04	.05	.07	.11	.17	.27	.41	.65	.94	1.41	2.00

Risk Group : MOTOR - NON COMPREHENSIVE      Method : INFLATION ADJUSTED CHAIN LADDER

Assumed Outstanding		Future Inflation : 10%											
Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	2.73	2.54	2.57	2.33	2.19	2.14	2.10	2.09	2.02	2.00	1.76	1.49	1.00
Diff	-.01	-.01	-.02	-.02	-.03	-.05	-.08	-.12	-.19	-.30	-.44	-.68	-1.00
2	2.73	2.55	2.59	2.35	2.22	2.19	2.18	2.22	2.21	2.30	2.21	2.17	2.00
3	2.74	2.57	2.61	2.38	2.26	2.24	2.26	2.35	2.41	2.61	2.67	2.87	3.00
Diff	.01	.01	.02	.02	.04	.05	.08	.13	.20	.32	.46	.69	1.00
4	2.75	2.58	2.63	2.40	2.30	2.30	2.35	2.49	2.62	2.95	3.15	3.58	4.00
Diff	.02	.03	.04	.05	.07	.11	.17	.27	.41	.65	.94	1.41	2.00



ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS

BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : FIRE

Method : BASIC CHAIN LADDER

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8+
1	1.28	1.02	1.47	1.87	2.35	2.69	2.64	2.07	1.00
Diff	-.01	-.02	-.07	-.17	-.35	-.61	-.87	-1.04	-1.00
2	1.29	1.03	1.53	2.04	2.70	3.30	3.52	3.11	2.00
3	1.30	1.05	1.60	2.21	3.05	3.91	4.39	4.16	3.00
Diff	.01	.02	.07	.17	.35	.61	.87	1.04	1.00
4	1.31	1.07	1.67	2.38	3.41	4.52	5.26	5.20	4.00
Diff	.02	.04	.14	.34	.70	1.22	1.75	2.09	2.00

Risk Group : EMPLOYERS LIABILITY

Method : BASIC CHAIN LADDER

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
2	4.49	3.61	3.26	3.15	3.22	3.41	3.67	3.92	4.10	4.18	4.03	3.73	3.18	2.64	2.00
Diff	-.07	-.08	-.09	-.12	-.17	-.25	-.36	-.50	-.67	-.87	-1.07	-1.28	-1.46	-1.71	-2.00
4	4.56	3.69	3.35	3.28	3.39	3.66	4.03	4.42	4.77	5.05	5.10	5.02	4.63	4.35	4.00
6	4.64	3.77	3.44	3.40	3.56	3.91	4.38	4.92	5.44	5.92	6.17	6.30	6.09	6.05	6.00
Diff	.07	.08	.09	.12	.17	.25	.36	.50	.67	.87	1.07	1.28	1.46	1.71	2.00
8	4.71	3.85	3.54	3.53	3.74	4.16	4.74	5.41	6.11	6.79	7.24	7.58	7.55	7.76	8.00
Diff	.15	.15	.19	.25	.35	.50	.71	.99	1.34	1.74	2.14	2.57	2.92	3.42	4.00

ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS  
 BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : MOTOR - COMPREHENSIVE Method : BASIC CHAIN LADDER

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	1.30	1.61	2.55	2.34	2.22	2.14	2.10	2.10	2.03	2.00	1.77	1.49	1.00
Diff	.00	.00	-.01	-.02	-.03	-.04	-.07	-.11	-.17	-.28	-.42	-.66	-1.00
2	1.30	1.62	2.56	2.35	2.25	2.18	2.17	2.21	2.20	2.28	2.19	2.15	2.00
3	1.30	1.62	2.58	2.37	2.28	2.22	2.23	2.32	2.37	2.56	2.62	2.81	3.00
Diff	.00	.00	.01	.02	.03	.04	.07	.11	.17	.28	.42	.66	1.00
4	1.30	1.63	2.59	2.39	2.30	2.27	2.30	2.42	2.54	2.84	3.04	3.47	4.00
Diff	.00	.01	.03	.04	.05	.08	.13	.22	.34	.56	.84	1.32	2.00

Risk Group : MOTOR - NON COMPREHENSIVE Method : BASIC CHAIN LADDER

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	2.68	2.51	2.57	2.34	2.21	2.14	2.10	2.10	2.03	2.00	1.77	1.49	1.00
Diff	-.01	-.01	-.01	-.02	-.03	-.04	-.07	-.11	-.17	-.28	-.42	-.66	-1.00
2	2.69	2.52	2.59	2.36	2.23	2.18	2.17	2.21	2.20	2.28	2.19	2.15	2.00
3	2.69	2.53	2.60	2.38	2.26	2.22	2.23	2.32	2.37	2.56	2.62	2.81	3.00
Diff	.01	.01	.01	.02	.03	.04	.07	.11	.17	.28	.42	.66	1.00
4	2.70	2.54	2.61	2.40	2.29	2.27	2.30	2.42	2.54	2.84	3.04	3.47	4.00
Diff	.01	.02	.03	.04	.05	.08	.13	.22	.34	.56	.84	1.32	2.00

ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS

BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : FIRE

Method : AVERAGE CLAIM

Assumed Outstanding		Future Inflation : 10%									
Mean term	0	1	2	3	4	5	6	7	8+		
1	1.32	1.06	1.51	1.90	2.37	2.73	2.66	2.08	1.00		
Diff	-.01	-.02	-.07	-.18	-.36	-.62	-.88	-1.05	-1.00		
2	1.33	1.08	1.59	2.08	2.73	3.35	3.54	3.13	2.00		
3	1.34	1.10	1.66	2.25	3.09	3.98	4.42	4.18	3.00		
Diff	.01	.02	.07	.18	.36	.62	.88	1.05	1.00		
4	1.35	1.12	1.74	2.43	3.45	4.60	5.30	5.23	4.00		
Diff	.02	.04	.15	.35	.72	1.24	1.76	2.10	2.00		

Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

Assumed Outstanding		Future Inflation : 10%													
Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
2	4.51	3.63	3.25	3.14	3.20	3.40	3.67	3.94	4.13	4.22	4.07	3.75	3.18	2.63	2.00
Diff	-.08	-.08	-.09	-.12	-.17	-.25	-.36	-.50	-.68	-.88	-1.08	-1.29	-1.46	-1.71	-2.00
4	4.58	3.70	3.34	3.26	3.37	3.65	4.03	4.44	4.81	5.10	5.15	5.04	4.63	4.34	4.00
6	4.66	3.78	3.44	3.38	3.55	3.90	4.39	4.94	5.49	5.98	6.23	6.33	6.09	6.04	6.00
Diff	.08	.08	.09	.12	.17	.25	.36	.50	.68	.88	1.08	1.29	1.46	1.71	2.00
8	4.73	3.86	3.53	3.51	3.72	4.15	4.75	5.44	6.16	6.86	7.31	7.62	7.55	7.75	8.00
Diff	.15	.16	.19	.25	.35	.50	.72	1.01	1.36	1.76	2.16	2.58	2.91	3.41	4.00

# ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS

## BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

Assumed Outstanding		Future Inflation : 10%											
Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	1.35	1.67	2.56	2.32	2.21	2.14	2.10	2.09	2.01	1.99	1.76	1.49	1.00
Diff	.00	-.01	-.02	-.02	-.03	-.05	-.08	-.12	-.19	-.30	-.45	-.68	-1.00
2	1.35	1.68	2.58	2.35	2.24	2.19	2.18	2.22	2.20	2.30	2.21	2.17	2.00
3	1.35	1.68	2.60	2.37	2.28	2.24	2.26	2.35	2.40	2.61	2.67	2.87	3.00
Diff	.00	.01	.02	.02	.04	.05	.08	.13	.20	.31	.46	.69	1.00
4	1.36	1.69	2.62	2.40	2.32	2.30	2.35	2.49	2.62	2.95	3.15	3.58	4.00
Diff	.01	.02	.04	.05	.08	.11	.17	.27	.42	.65	.95	1.41	2.00

Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

Assumed Outstanding		Future Inflation : 10%											
Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	2.73	2.54	2.57	2.33	2.19	2.14	2.10	2.09	2.01	1.99	1.76	1.49	1.00
Diff	-.01	-.01	-.02	-.02	-.03	-.05	-.08	-.12	-.19	-.30	-.45	-.68	-1.00
2	2.74	2.55	2.59	2.35	2.22	2.19	2.18	2.22	2.20	2.30	2.21	2.17	2.00
3	2.74	2.57	2.61	2.38	2.26	2.24	2.26	2.35	2.40	2.61	2.67	2.87	3.00
Diff	.01	.01	.02	.02	.04	.05	.08	.13	.20	.31	.46	.69	1.00
4	2.76	2.58	2.63	2.41	2.30	2.30	2.35	2.49	2.62	2.95	3.15	3.58	4.00
Diff	.02	.03	.04	.05	.07	.11	.17	.27	.42	.65	.95	1.41	2.00

ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS

BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : FIRE Method : COMPANY INCURRED

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8+
1	1.37	1.15	1.70	2.11	2.42	2.64	2.53	2.12	1.00
Diff	-.01	-.03	-.09	-.20	-.36	-.59	-.83	-1.08	-1.00
2	1.38	1.17	1.79	2.31	2.78	3.23	3.36	3.20	2.00
3	1.40	1.20	1.88	2.50	3.13	3.82	4.20	4.28	3.00
Diff	.01	.03	.09	.20	.36	.59	.83	1.08	1.00
4	1.41	1.23	1.97	2.70	3.49	4.41	5.03	5.36	4.00
Diff	.03	.05	.18	.40	.72	1.18	1.67	2.16	2.00

Risk Group : EMPLOYERS LIABILITY

Method : COMPANY INCURRED

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
2	4.64	3.76	3.40	3.30	3.36	3.57	3.87	3.93	4.14	4.25	4.12	3.82	3.25	2.69	2.00
Diff	-.09	-.09	-.11	-.14	-.19	-.27	-.39	-.52	-.70	-.91	-1.12	-1.34	-1.51	-1.75	-2.00
4	4.72	3.85	3.51	3.44	3.55	3.84	4.26	4.45	4.83	5.16	5.23	5.15	4.76	4.44	4.00
6	4.81	3.94	3.62	3.58	3.75	4.12	4.65	4.96	5.53	6.07	6.35	6.49	6.28	6.19	6.00
Diff	.09	.09	.11	.14	.19	.27	.39	.52	.70	.91	1.12	1.34	1.51	1.75	2.00
8	4.90	4.03	3.72	3.72	3.94	4.39	5.04	5.48	6.23	6.98	7.47	7.82	7.79	7.94	8.00
Diff	.17	.18	.21	.28	.39	.55	.78	1.03	1.39	1.82	2.24	2.67	3.02	3.50	4.00

ASSUMED FUTURE INFLATION : SENSITIVITY ANALYSIS  
 BASED ON EACH GROUP'S AGGREGATE DATA

Risk Group : MOTOR - COMPREHENSIVE      Method : COMPANY INCURRED

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	1.38	1.75	2.71	2.47	2.29	2.14	2.05	2.04	2.01	1.99	1.75	1.50	1.00
Diff	.00	-.01	-.01	-.02	-.03	-.04	-.06	-.10	-.17	-.28	-.42	-.67	-1.00
2	1.38	1.76	2.73	2.49	2.31	2.18	2.11	2.14	2.17	2.27	2.16	2.17	2.00
3	1.38	1.76	2.74	2.51	2.34	2.22	2.17	2.24	2.34	2.55	2.58	2.83	3.00
Diff	.00	.01	.01	.02	.03	.04	.06	.10	.17	.28	.42	.67	1.00
4	1.38	1.77	2.75	2.52	2.37	2.26	2.23	2.35	2.51	2.82	3.00	3.50	4.00
Diff	.00	.01	.03	.04	.05	.08	.12	.20	.33	.55	.83	1.33	2.00

Risk Group : MOTOR - NON COMPREHENSIVE

Method : COMPANY INCURRED

Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12+
1	2.79	2.64	2.71	2.48	2.31	2.21	2.13	2.09	2.01	1.99	1.75	1.50	1.00
Diff	-.01	-.01	-.02	-.02	-.03	-.04	-.07	-.11	-.17	-.28	-.42	-.67	-1.00
2	2.80	2.65	2.72	2.50	2.34	2.26	2.20	2.19	2.17	2.27	2.16	2.17	2.00
3	2.80	2.66	2.74	2.52	2.37	2.30	2.27	2.30	2.34	2.55	2.58	2.83	3.00
Diff	.01	.01	.02	.02	.03	.04	.07	.11	.17	.28	.42	.67	1.00
4	2.81	2.67	2.75	2.54	2.40	2.34	2.33	2.41	2.51	2.82	3.00	3.50	4.00
Diff	.01	.02	.03	.04	.06	.09	.13	.21	.33	.55	.83	1.33	2.00

WEIGHTED MEAN TERMS <USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS>

Risk Group : FIRE

Name	METHOD						SENSITIVITY ANALYSIS OF AGGREGATE DATA					
							WEIGHTED MEAN TERM					
							BY ASSUMED MEAN TERM FOR TAIL					
							METHOD					
	8% IACL	8% BCL	8% AVC	CI	10% IACL	10% AVC	Assumed Mean term for tail	10% IACL	BCL	10% AVC	CI	
Avon	2.75	2.64	2.78	2.66	2.84	2.87	1	1.34	1.27	1.32	1.47	
Britannic	.69	.69	.65	1.00	.69	.66	2	1.45	1.37	1.43	1.60	
Commercial Union	1.21	1.17	1.20	1.85	1.24	1.23	3	1.56	1.46	1.53	1.73	
Co-operative	1.24	1.21	1.32	1.56	1.27	1.35	4	1.67	1.56	1.64	1.86	
Cornhill	1.00	.98	1.03	3.55	1.02	1.05						
Eagle Star	1.35	1.31	1.31	1.40	1.39	1.35						
Ecclesiastical	2.47	2.41	2.32	2.67	2.55	2.40						
Economic	1.53	1.50	1.33	1.34	1.57	1.37						
General Accident	1.02	1.00	1.03	1.43	1.04	1.05						
Guardian Royal	1.34	1.29	1.32	1.38	1.38	1.36						
Ins. Co. of North America	1.63	1.62	1.38	1.76	1.67	1.41						
Iron Trades Mutual	.81	.81	.84	.92	.83	.85						
Legal & General	1.82	1.75	1.60	2.15	1.89	1.66						
Minster	1.15	1.14	1.14	2.23	1.17	1.16						
Municipal General	1.17	1.15	1.13	.90	1.20	1.16						
Municipal Mutual	1.78	1.76	1.78	1.84	1.82	1.82						
National Employers Mutual	1.64	1.58	1.65	1.61	1.70	1.70						
National Farmers Union Mutual	.56	.57	.55	.28	.57	.56						
Norwich Union	1.16	1.11	1.12	36.54	1.19	1.15						
Provincial	2.08	1.98	2.05	1.25	2.19	2.14						
Prudential	1.18	1.15	1.09	2.53	1.21	1.11						
Refuge	1.01	.95	.92	.97	1.05	.95						
Royal	.96	.92	.95	3.15	.99	.98						
Sun Alliance & London	1.38	1.33	1.34	1.54	1.42	1.38						
Wesleyan & General	1.36	1.30	1.23	1.47	1.41	1.27						
TOTAL	1.41	1.37	1.39	1.60	1.45	1.43						
TOTAL based on 1987 data	1.50	1.45	1.48	1.56	n/a	n/a						

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

Risk Group : EMPLOYERS LIABILITY

METHOD

Name	8%				10%			
	IACL	BCL	AVC	CI	IACL	AVC	CI	AVC
Avon	2.16	2.17	2.13	2.45	2.19	2.15		
Commercial Union	2.21	2.26	2.29	2.54	2.26	2.34		
Co-operative	3.13	3.22	3.35	3.15	3.25	3.49		
Cornhill	2.45	2.53	2.38	4.05	2.52	2.45		
Eagle Star	4.15	4.33	4.17	4.35	4.36	4.38		
General Accident	3.01	3.12	2.78	3.14	3.15	2.90		
Guardian Royal	2.71	2.77	2.56	2.85	2.80	2.64		
Iron Trades Mutual	2.60	2.67	2.64	3.00	2.66	2.69		
Iron Trades Employers	2.82	2.94	2.84	3.42	2.93	2.95		
Legal & General	4.17	4.33	4.10	4.33	4.40	4.33		
National Employers Mutual	3.63	3.79	3.67	3.49	3.81	3.84		
Norwich Union	3.50	3.68	3.50	3.97	3.68	3.67		
Orion	2.89	2.90	3.05	2.69	2.97	3.11		
Pearl	2.43	2.43	2.44	2.84	2.47	2.50		
Provincial	3.08	3.22	3.06	3.24	3.22	3.19		
Prudential	2.91	3.04	2.79	3.33	3.04	2.91		
Royal	5.02	5.25	5.04	5.01	5.28	5.30		
Sun Alliance & London	4.77	4.99	4.37	4.90	5.02	4.61		
Wesleyan & General	2.08	2.08	2.00	1.84	2.10	2.02		
TOTAL	3.54	3.70	3.52	3.86	3.71	3.70		
TOTAL based on 1987 data	3.10	3.22	3.07	3.39	n/a	n/a		

SENSITIVITY ANALYSIS OF AGGREGATE DATA

WEIGHTED MEAN TERM

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : EMPLOYERS LIABILITY

Assumed Mean term for tail	10% IACL		10% BCL		10% AVC		CI
	2	3.44	3.43	3.43	3.70	3.86	
4		3.71	3.70	3.70	3.96	4.16	
6		3.99	3.96	3.96	4.23	4.46	
8		4.26	4.23	4.23			



WEIGHTED MEAN TERMS <USING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS>

Risk Group : MOTOR - COMPREHENSIVE

METHOD

NAME	8% IACL	BCL	8% AVC	CI	10% IACL	10% AVC
Avon	1.72	1.77	1.77	2.11	1.77	1.82
Britannic	2.04	2.10	2.06	2.36	2.13	2.15
Commercial Union	1.59	1.64	1.61	1.93	1.64	1.65
Co-operative	2.65	2.73	2.67	3.14	2.79	2.81
Cornhill	2.20	2.29	2.20	2.19	2.30	2.31
Eagle Star *	1.78	1.85	1.86	2.06	1.84	1.92
General Accident	2.18	2.25	2.20	2.20	2.28	2.30
Guardian Royal	1.51	1.55	1.52	1.78	1.56	1.57
Iron Trades Mutual *	1.78	1.87	1.70	2.38	1.84	1.75
Legal & General	2.01	2.07	2.04	2.25	2.09	2.11
London & Edinburgh	1.78	1.82	1.77	1.81	1.83	1.83
National Employers Mutual	2.06	2.16	2.06	2.03	2.12	2.12
National Farmers Union Mutual	2.03	2.08	2.07	2.24	2.09	2.12
National Insurance and Guarantee	1.45	1.46	1.46	1.82	1.49	1.49
Norman *	1.81	1.91	1.79	1.78	1.86	1.84
Norwich Union *	1.64	1.70	1.61	2.00	1.69	1.66
Pearl	1.51	1.55	1.52	2.15	1.54	1.55
Provincial	1.90	1.92	1.91	1.93	1.96	1.97
Prudential	2.18	2.25	2.19	2.05	2.27	2.29
Royal *	1.93	2.05	1.93	2.16	2.01	2.00
Sun Alliance & London	1.67	1.71	1.69	1.91	1.73	1.75
Wesleyan & General	1.98	2.04	1.98	2.37	2.01	2.01
TOTAL	1.95	2.01	1.96	2.13	2.03	2.05

TOTAL based on 1987 data

1.89 1.94 1.91 2.11 n/a n/a

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

SENSITIVITY ANALYSIS OF AGGREGATE DATA

WEIGHTED MEAN TERM

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : MOTOR - COMPREHENSIVE

Assumed Mean term for tail	10% IACL	BCL	10% AVC	CI
1	2.00	1.98	2.01	2.10
2	2.03	2.01	2.05	2.13
3	2.06	2.03	2.08	2.16
4	2.10	2.06	2.12	2.19

METHOD

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

Risk Group : MOTOR - NON COMPREHENSIVE

METHOD

NAME	8% IACL	BCL	8% AVC	CI	10% IACL	10% AVC
Avon	2.05	2.11	2.07	2.58	2.09	2.11
Britannic	2.65	2.74	2.64	2.72	2.73	2.73
Commercial Union	1.91	1.96	1.91	2.28	1.95	1.95
Co-operative	3.01	3.10	3.01	3.49	3.14	3.14
Cornhill	2.54	2.64	2.56	2.39	2.64	2.66
Eagle Star *	2.76	2.84	2.83	2.66	2.87	2.95
General Accident	2.70	2.78	2.71	2.63	2.78	2.79
Guardian Royal	1.91	1.95	1.91	2.19	1.95	1.95
Iron Trades Mutual *	2.10	2.15	2.13	2.51	2.16	2.19
Legal & General	2.47	2.52	2.46	2.52	2.54	2.53
London & Edinburgh	2.10	2.16	2.10	1.97	2.15	2.15
National Employers Mutual	2.19	2.27	2.21	2.53	2.24	2.27
National Farmers Union Mutual	2.36	2.40	2.36	2.31	2.41	2.41
National Insurance and Guarantee	1.79	1.80	1.79	2.24	1.83	1.83
Norman *	2.75	2.83	2.70	3.53	2.80	2.75
Norwich Union *	2.28	2.33	2.18	2.41	2.34	2.23
Pearl	1.88	1.93	1.89	2.28	1.91	1.92
Provincial	2.23	2.25	2.21	2.28	2.28	2.27
Prudential	2.58	2.66	2.59	2.44	2.68	2.68
Royal *	2.04	2.14	2.12	2.39	2.09	2.17
Sun Alliance & London	2.01	2.06	2.02	2.14	2.06	2.07
Wesleyan & General	2.10	2.14	2.12	2.60	2.13	2.15
TOTAL	2.35	2.42	2.35	2.52	2.43	2.43
TOTAL based on 1987 data	2.26	2.34	2.28	2.47	n/a	n/a

\* For these companies separate Comp data were available

SENSITIVITY ANALYSIS OF AGGREGATE DATA

WEIGHTED MEAN TERM

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : MOTOR - NON COMPREHENSIVE

Assumed Mean term for tail	METHOD		
	10% IACL	BCL	10% AVC CI
1	2.39	2.38	2.39 2.48
2	2.43	2.42	2.43 2.52
3	2.47	2.45	2.47 2.56
4	2.52	2.49	2.52 2.60

## Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

## RUN-OFF PATTERN PER MILLE

Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13+
Avon	2,729	23	151	190	199	117	222	76	20	0	2	0	0	0	0
Commercial Union	96,849	50	168	214	196	154	100	52	26	17	10	6	4	1	2
Co-operative	12,939	35	144	180	173	162	130	83	49	23	6	8	3	0	3
Cornhill	14,576	26	173	251	224	128	83	43	29	34	3	2	0	1	2
Eagle Star	313,672	23	168	209	182	129	88	54	38	20	17	10	10	20	32
General Accident	88,894	28	172	245	195	150	79	46	24	15	9	15	2	4	16
Guardian Royal	134,024	43	209	215	170	139	88	51	32	21	9	7	3	0	13
Iron Trades Mutual	21,669	21	155	209	178	142	108	69	43	46	19	7	0	2	2
Iron Trades Employers	217,328	46	218	212	171	126	74	53	36	25	16	9	2	3	9
Legal & General	18,212	19	130	210	182	156	82	79	41	16	9	4	15	1	55
National Employers Mutual	44,051	21	146	193	180	137	109	76	43	25	11	8	4	14	33
Norwich Union	28,209	21	150	211	209	159	103	42	34	25	7	19	1	3	16
Orion	5,316	12	87	162	135	89	72	79	307	50	0	0	0	0	7
Pearl	5,116	20	103	227	186	171	104	33	39	33	9	9	0	2	64
Provincial	12,075	20	161	253	199	131	101	62	20	22	14	3	3	5	6
Prudential	21,557	55	161	222	199	135	79	58	42	35	5	3	3	3	-1
Royal	44,870	35	185	191	162	112	85	57	29	20	20	7	4	3	90
Sun Alliance & London	83,832	24	167	221	194	143	97	55	30	21	8	4	5	4	27
Wesleyan & General	118	26	155	165	97	432	0	125	0	0	0	0	0	0	0
TOTAL	1,166,036	32	179	214	182	136	88	55	35	22	13	9	5	7	23

## Risk Group : EMPLOYERS LIABILITY

Method : AVERAGE CLAIM

## MEAN TERMS

Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13+
Avon	3.82	2.90	2.33	1.88	1.51	.88	.75	.64	1.50	.50	--	--	--	--
Commercial Union	3.67	2.84	2.34	2.03	1.83	1.77	1.84	1.89	1.80	1.81	1.86	2.13	3.04	4.00
Co-operative	4.07	3.20	2.67	2.28	1.94	1.71	1.60	1.58	1.81	2.29	2.07	3.12	5.00	4.00
Cornhill	3.60	2.68	2.16	1.91	1.88	1.79	1.73	1.47	1.17	3.19	3.82	4.77	3.77	4.00
Eagle Star	4.47	3.56	3.20	3.14	3.29	3.53	3.86	4.08	4.34	4.21	4.11	3.68	3.27	4.00
General Accident	3.88	2.97	2.50	2.39	2.40	2.76	3.12	3.52	3.71	3.74	3.51	4.59	4.06	4.00
Guardian Royal	3.74	2.88	2.55	2.38	2.27	2.37	2.59	2.85	3.27	4.09	4.43	4.97	4.90	4.00
Iron Trades Mutual	4.09	3.17	2.67	2.41	2.19	1.99	1.86	1.64	1.29	1.51	2.27	3.91	2.90	4.00
Iron Trades Employers	3.73	2.88	2.59	2.44	2.38	2.43	2.38	2.38	2.44	2.73	3.34	4.18	3.97	4.00
Legal & General	4.73	3.82	3.32	3.25	3.34	3.80	4.03	4.99	5.84	5.87	5.50	4.79	4.90	4.00
National Employers Mutual	4.56	3.65	3.20	3.01	3.00	3.06	3.37	3.93	4.48	4.86	4.69	4.37	3.66	4.00
Norwich Union	4.11	3.18	2.67	2.41	2.38	2.57	3.01	3.03	3.23	3.75	3.36	5.02	4.24	4.00
Orion	5.17	4.23	3.58	3.26	2.88	2.29	1.58	.81	1.52	8.33	7.00	6.00	5.00	4.00
Pearl	4.81	3.89	3.30	3.27	3.38	4.06	5.00	4.94	5.42	6.33	6.05	5.85	4.85	4.00
Provincial	3.83	2.90	2.37	2.20	2.12	2.03	2.17	2.58	2.40	2.73	3.70	3.32	3.07	4.00
Prudential	3.69	2.87	2.36	2.10	1.98	1.86	1.58	1.29	.97	1.25	.72	-.14	-2.33	4.00
Royal	4.95	4.11	3.96	4.09	4.45	4.86	5.47	6.10	6.25	6.16	6.24	5.65	4.85	4.00
Sun Alliance & London	4.11	3.20	2.76	2.61	2.65	2.87	3.35	3.95	4.43	5.19	5.18	4.77	4.41	4.00
Wesleyan & General	3.75	2.84	2.28	1.73	.95	1.50	.50	--	--	--	--	--	--	--
TOTAL	4.11	3.23	2.85	2.73	2.76	2.96	3.24	3.55	3.90	4.22	4.36	4.31	3.92	4.00

## Risk Group : MOTOR - COMPREHENSIVE

Method : BASIC CHAIN LADDER

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	31,691	649	229	35	31	22	20	7	2	2	3	0	0
Britannic	11,180	630	230	34	30	32	10	12	2	1	4	13	2
Commercial Union	264,077	655	225	36	29	28	13	8	4	1	1	0	0
Co-operative	239,737	614	222	39	36	27	20	15	9	7	2	2	10
Cornhill	206,572	619	235	39	36	25	18	10	5	5	3	1	4
Eagle Star *	326,819	626	231	40	33	26	14	9	9	6	3	0	1
General Accident	594,874	631	238	35	31	19	14	11	7	5	2	3	5
Guardian Royal	515,861	640	237	43	35	19	13	7	3	2	1	0	0
Iron Trades Mutual *	183,011	638	227	36	34	24	23	7	4	5	1	0	0
Legal & General	73,122	602	253	35	31	24	22	13	10	4	1	3	2
London & Edinburgh	76,420	590	253	42	46	18	20	18	8	2	0	1	1
National Employers Mutual	83,565	617	223	36	39	25	16	12	16	14	1	1	0
National Farmers Union Mutual	118,677	609	222	35	41	33	18	17	10	9	7	0	0
National Insurance & Guarantee	138,462	612	255	41	32	28	16	8	6	2	0	0	1
Norman *	20,622	599	235	41	49	25	23	7	6	15	0	0	0
Norwich Union *	306,017	582	280	39	36	28	14	10	8	2	0	0	0
Pearl	42,718	581	240	58	52	27	29	9	3	0	1	0	0
Provincial	158,504	612	239	42	37	23	16	14	6	6	1	3	1
Prudential	250,410	624	238	37	30	27	16	11	6	3	4	1	5
Royal *	361,770	623	227	43	36	28	17	14	5	4	1	1	2
Sun Alliance & London	550,728	628	246	40	34	20	15	9	4	2	1	1	1
Wesleyan & General	6,389	576	211	33	36	64	56	9	15	0	0	0	0
TOTAL	4,561,226	625	238	39	33	23	16	10	6	4	2	1	3

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

## Risk Group : MOTOR - COMPREHENSIVE

Method : BASIC CHAIN LADDER

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	1.18	1.44	2.22	1.91	1.67	1.41	1.68	1.66	1.11	.50	--	--
Britannic	1.36	1.82	2.98	2.77	2.67	3.23	2.99	3.26	2.48	1.59	.89	2.00
Commercial Union	1.16	1.40	2.08	1.75	1.42	1.39	1.26	1.27	1.71	1.57	1.74	2.00
Co-operative	1.47	2.02	3.07	2.85	2.78	2.76	2.78	2.93	3.00	3.20	2.60	2.00
Cornhill	1.33	1.68	2.59	2.35	2.30	2.28	2.42	2.43	2.19	2.22	2.33	2.00
Eagle Star *	1.29	1.62	2.45	2.23	2.06	2.00	1.76	1.36	1.13	1.15	2.44	2.00
General Accident	1.30	1.67	2.78	2.62	2.65	2.53	2.45	2.49	2.50	2.64	2.10	2.00
Guardian Royal	1.16	1.33	1.93	1.71	1.64	1.45	1.36	1.26	.97	.91	2.74	2.00
Iron Trades Mutual *	1.24	1.54	2.29	1.95	1.70	1.41	1.62	1.34	.83	1.09	.98	2.00
Legal & General	1.36	1.67	2.71	2.42	2.19	1.93	1.89	1.78	2.09	2.10	1.54	2.00
London & Edinburgh	1.35	1.58	2.32	1.98	1.99	1.51	1.20	1.21	1.73	2.06	1.28	2.00
National Employers Mutual	1.41	1.86	2.77	2.43	2.32	2.09	1.66	1.11	.69	.98	.70	2.00
National Farmers Union Mutual	1.44	1.90	2.74	2.33	2.14	2.02	1.64	1.40	.93	.51	-.20	2.00
National Insurance & Guarantee	1.24	1.40	2.12	1.83	1.53	1.44	1.38	1.20	1.81	3.26	3.00	2.00
Norman *	1.38	1.70	2.41	2.04	2.04	1.78	1.80	1.22	.50	--	--	--
Norwich Union *	1.28	1.37	2.16	1.83	1.60	1.49	1.18	.80	.88	3.31	1.93	2.00
Pearl	1.36	1.54	1.94	1.62	1.45	1.04	1.19	1.29	1.81	1.04	.95	2.00
Provincial	1.33	1.63	2.45	2.21	2.12	1.94	1.69	1.73	1.41	1.55	.85	2.00
Prudential	1.32	1.68	2.72	2.54	2.39	2.50	2.59	2.77	2.77	2.35	2.55	2.00
Royal *	1.31	1.64	2.37	2.11	1.90	1.79	1.64	1.85	1.74	2.30	2.41	2.00
Sun Alliance & London	1.21	1.41	2.18	1.95	1.89	1.74	1.75	1.92	2.00	2.14	1.67	2.00
Wesleyan & General	1.58	2.05	2.59	1.97	1.34	1.00	1.15	.52	.50	--	--	--
TOTAL	1.28	1.58	2.47	2.25	2.16	2.10	2.10	2.16	2.22	2.39	2.17	2.00

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

## Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	31,691	631	235	37	38	23	22	7	2	2	3	0	0
Britannic	11,180	624	230	35	34	35	10	11	1	1	4	11	3
Commercial Union	264,077	650	227	36	31	31	13	7	4	1	1	0	0
Co-operative	239,737	614	219	39	38	29	20	15	9	6	2	2	8
Cornhill	206,572	617	238	40	37	25	18	9	5	5	3	1	3
Eagle Star *	326,819	620	232	42	35	27	15	11	8	6	4	0	1
General Accident	594,874	625	239	36	33	20	15	11	7	5	2	2	5
Guardian Royal	515,861	636	239	44	36	19	13	6	3	2	1	0	0
Iron Trades Mutual *	183,011	612	249	43	36	25	19	8	4	4	1	0	0
Legal & General	73,122	586	257	40	35	26	22	13	10	4	1	3	2
London & Edinburgh	76,420	590	256	42	47	17	19	16	8	2	0	1	0
National Employers Mutual	83,565	619	230	38	37	25	15	11	13	11	1	1	0
National Farmers Union Mutual	118,677	591	225	38	47	36	19	18	10	9	6	0	0
National Insurance & Guarantee	138,462	615	253	41	32	28	15	7	6	1	0	0	1
Norman *	20,622	605	237	40	49	24	24	6	4	10	0	0	0
Norwich Union *	306,017	583	280	41	38	28	13	9	7	2	0	0	0
Pearl	42,718	580	242	61	51	28	27	8	3	0	1	0	0
Provincial	158,504	611	238	42	39	24	16	13	6	6	1	3	0
Prudential	250,410	620	239	39	31	27	16	10	6	3	4	1	5
Royal *	361,770	619	230	44	38	29	17	13	4	4	1	0	1
Sun Alliance & London	550,728	618	248	42	36	22	16	9	4	2	1	1	1
Wesleyan & General	6,389	590	212	33	35	60	48	8	13	0	0	0	0
TOTAL	4,561,226	620	240	40	35	25	16	10	6	4	2	1	2

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

Risk Group : MOTOR - COMPREHENSIVE

Method : AVERAGE CLAIM

MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	1.23	1.48	2.18	1.82	1.65	1.36	1.64	1.60	1.08	.50	--	--
Britannic	1.36	1.79	2.83	2.57	2.47	3.13	3.00	3.31	2.51	1.64	.97	2.00
Commercial Union	1.16	1.39	2.05	1.70	1.35	1.36	1.24	1.23	1.61	1.49	1.65	2.00
Co-operative	1.46	2.00	2.96	2.70	2.62	2.60	2.61	2.79	2.88	3.15	2.58	2.00
Cornhill	1.32	1.64	2.50	2.26	2.21	2.21	2.39	2.37	2.12	2.19	2.30	2.00
Eagle Star *	1.31	1.63	2.42	2.20	2.03	1.96	1.70	1.41	1.13	1.01	2.49	2.00
General Accident	1.31	1.67	2.73	2.54	2.57	2.49	2.43	2.48	2.49	2.66	2.13	2.00
Guardian Royal	1.16	1.32	1.90	1.66	1.59	1.42	1.36	1.25	.92	.89	2.75	2.00
Iron Trades Mutual *	1.25	1.44	2.11	1.84	1.63	1.41	1.44	1.23	.86	1.19	.98	2.00
Legal & General	1.40	1.68	2.62	2.34	2.13	1.90	1.84	1.73	2.07	2.07	1.53	2.00
London & Edinburgh	1.33	1.53	2.25	1.91	1.95	1.50	1.21	1.19	1.66	2.05	1.29	2.00
National Employers Mutual	1.35	1.72	2.59	2.28	2.16	1.98	1.61	1.08	.69	1.01	.69	2.00
National Farmers Union Mutual	1.49	1.93	2.67	2.24	2.08	1.97	1.59	1.35	.92	.51	-.25	2.00
National Insurance & Guarantee	1.22	1.38	2.08	1.80	1.50	1.43	1.37	1.18	1.85	3.30	3.00	2.00
Norman *	1.32	1.59	2.23	1.83	1.78	1.48	1.66	1.21	.50	--	--	--
Norwich Union *	1.27	1.34	2.06	1.72	1.51	1.42	1.13	.79	.87	3.30	2.03	2.00
Pearl	1.34	1.50	1.85	1.55	1.37	.99	1.11	1.18	1.83	1.16	.90	2.00
Provincial	1.33	1.64	2.43	2.17	2.10	1.93	1.72	1.70	1.39	1.53	.82	2.00
Prudential	1.32	1.66	2.64	2.46	2.31	2.44	2.52	2.69	2.72	2.29	2.55	2.00
Royal *	1.30	1.59	2.24	1.96	1.77	1.68	1.51	1.79	1.72	2.42	2.51	2.00
Sun Alliance & London	1.24	1.43	2.15	1.90	1.82	1.67	1.67	1.84	1.90	2.06	1.62	2.00
Wesleyan & General	1.50	1.95	2.51	1.91	1.30	.99	1.12	.51	.50	--	--	--
TOTAL	1.29	1.57	2.41	2.18	2.08	2.04	2.04	2.11	2.17	2.37	2.16	2.00

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



## Risk Group : MOTOR - NON COMPREHENSIVE

Method : BASIC CHAIN LADDER

## RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	9,107	406	228	93	115	49	64	21	7	7	11	0	0
Britannic	2,832	237	214	103	170	90	41	49	7	5	18	56	10
Commercial Union	20,396	298	250	152	112	93	46	27	13	3	2	1	1
Co-operative	43,687	240	229	126	110	91	63	47	28	21	6	6	32
Cornhill	22,891	302	253	132	100	80	52	28	15	14	9	4	11
Eagle Star *	36,853	241	222	138	130	79	69	44	23	8	10	4	30
General Accident	78,319	275	233	117	104	92	56	43	27	19	6	10	18
Guardian Royal	89,878	259	280	153	119	87	50	27	12	9	4	0	0
Iron Trades Mutual *	27,671	349	253	91	110	81	57	24	16	13	1	0	6
Legal & General	5,869	243	224	114	152	59	84	49	39	15	5	11	8
London & Edinburgh	50,816	315	255	111	107	71	57	49	23	6	1	3	1
National Employers Mutual	6,403	300	257	139	85	73	39	30	38	35	3	2	0
National Farmers Union Mutual	17,580	296	212	101	138	77	51	50	28	27	20	1	0
National Insurance & Guarantee	44,045	308	278	122	110	80	51	25	18	5	1	0	2
Norman *	769	382	320	59	74	31	6	35	93	0	0	0	0
Norwich Union *	76,576	274	226	121	112	89	75	36	20	21	9	13	4
Pearl	5,869	212	217	205	111	127	87	26	10	1	3	1	0
Provincial	19,609	269	240	140	127	71	52	47	19	19	3	10	2
Prudential	27,515	301	251	121	109	73	51	34	18	8	13	4	17
Royal *	26,999	265	266	148	116	90	61	25	18	7	2	1	0
Sun Alliance & London	89,025	292	259	156	104	78	50	29	14	8	2	4	4
Wesleyan & General	989	319	184	120	96	113	117	19	32	1	0	0	0
TOTAL	703,698	285	251	131	111	82	54	35	20	13	5	4	9

\* For these companies separate Comp data were available

## Risk Group : MOTOR - NON COMPREHENSIVE

Method : BASIC CHAIN LADDER

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	2.10	2.19	2.24	1.84	1.81	1.41	1.68	1.66	1.11	.50	--	--
Britannic	3.23	3.08	3.08	2.67	3.01	3.23	2.99	3.26	2.48	1.59	.89	2.00
Commercial Union	2.32	2.09	1.97	1.72	1.46	1.39	1.26	1.27	1.71	1.57	1.74	2.00
Co-operative	3.15	2.99	3.06	2.86	2.75	2.76	2.78	2.93	3.00	3.20	2.60	2.00
Cornhill	2.54	2.43	2.52	2.37	2.24	2.28	2.42	2.43	2.19	2.22	2.33	2.00
Eagle Star *	3.05	2.86	2.84	2.66	2.71	2.63	2.86	3.23	3.43	2.98	2.68	2.00
General Accident	2.91	2.82	2.92	2.67	2.50	2.53	2.45	2.49	2.50	2.64	2.10	2.00
Guardian Royal	2.39	2.06	2.01	1.75	1.55	1.45	1.36	1.26	.97	.91	2.74	2.00
Iron Trades Mutual *	2.32	2.29	2.43	2.00	1.83	1.74	1.92	1.88	1.95	3.34	3.00	2.00
Legal & General	2.98	2.78	2.74	2.34	2.39	1.93	1.89	1.78	2.09	2.10	1.54	2.00
London & Edinburgh	2.43	2.31	2.39	2.05	1.84	1.51	1.20	1.21	1.73	2.06	1.28	2.00
National Employers Mutual	2.54	2.42	2.54	2.46	2.23	2.09	1.66	1.11	.69	.98	.70	2.00
National Farmers Union Mutual	2.79	2.75	2.71	2.28	2.25	2.02	1.64	1.40	.93	.51	.20	2.00
National Insurance & Guarantee	2.28	2.07	2.12	1.80	1.59	1.44	1.38	1.20	1.81	3.26	3.00	2.00
Norman *	2.17	2.21	3.04	2.68	2.66	2.15	1.23	.50	--	--	--	--
Norwich Union *	2.82	2.70	2.69	2.39	2.18	2.02	2.13	2.01	1.66	1.57	1.15	2.00
Pearl	2.68	2.27	1.94	1.74	1.28	1.04	1.19	1.29	1.81	1.04	.95	2.00
Provincial	2.67	2.47	2.43	2.20	2.16	1.94	1.69	1.73	1.41	1.55	.85	2.00
Prudential	2.63	2.54	2.69	2.50	2.50	2.50	2.59	2.77	2.77	2.35	2.55	2.00
Royal *	2.44	2.14	2.08	1.81	1.54	1.36	1.34	1.05	.98	.95	.75	2.00
Sun Alliance & London	2.39	2.16	2.13	1.99	1.81	1.74	1.75	1.92	2.00	2.14	1.67	2.00
Wesleyan & General	2.59	2.57	2.34	1.92	1.40	1.00	1.15	.52	.50	--	--	--
TOTAL	2.60	2.44	2.48	2.26	2.14	2.10	2.10	2.16	2.22	2.39	2.17	2.00

\* For these companies separate Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

RUN-OFF PATTERN PER MILLE

NAME	SIZE	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	9,107	356	230	117	126	58	68	21	8	7	10	0	0
Britannic	2,832	238	214	103	178	98	42	44	6	5	17	46	11
Commercial Union	20,396	301	250	154	114	94	44	25	12	3	2	1	1
Co-operative	43,687	247	230	126	112	94	62	46	27	20	5	5	26
Cornhill	22,891	290	248	133	103	91	55	27	15	15	9	4	10
Eagle Star *	36,853	246	223	138	128	79	68	43	24	8	9	5	29
General Accident	78,319	269	232	118	107	100	56	42	26	19	6	9	17
Guardian Royal	89,878	259	277	155	121	92	49	25	11	9	3	0	0
Iron Trades Mutual *	27,671	354	231	91	110	97	63	17	22	9	1	0	5
Legal & General	5,869	244	228	118	155	60	78	47	37	13	5	9	7
London & Edinburgh	50,816	320	262	113	106	71	53	43	21	5	1	3	1
National Employers Mutual	6,403	312	255	142	98	63	39	27	33	28	2	2	0
National Farmers Union Mutual	17,580	257	214	106	158	83	54	53	30	27	19	1	0
National Insurance & Guarantee	44,045	312	278	124	109	81	49	23	18	5	1	0	2
Norman *	769	351	329	57	84	38	9	25	106	0	0	0	0
Norwich Union *	76,576	296	236	126	115	88	66	29	15	13	7	7	3
Pearl	5,869	210	218	207	119	128	82	23	9	1	2	1	0
Provincial	19,609	274	242	143	126	70	52	42	19	18	3	10	1
Prudential	27,515	301	250	122	112	74	51	33	18	8	13	3	15
Royal *	26,999	253	264	152	117	92	67	28	18	6	2	1	0
Sun Alliance & London	89,025	285	259	158	107	81	50	29	13	7	2	4	3
Wesleyan & General	989	298	180	120	104	128	119	19	31	0	0	0	0
TOTAL	703,698	285	251	132	114	84	53	33	19	12	5	4	8

\* For these companies separate Comp data were available

## Risk Group : MOTOR - NON COMPREHENSIVE

Method : AVERAGE CLAIM

## MEAN TERMS

NAME	0	1	2	3	4	5	6	7	8	9	10	11+
Avon	2.24	2.20	2.14	1.79	1.73	1.36	1.64	1.60	1.08	.50	--	--
Britannic	3.14	2.96	2.92	2.48	2.80	3.13	3.00	3.31	2.51	1.64	.97	2.00
Commercial Union	2.29	2.06	1.92	1.67	1.40	1.36	1.24	1.23	1.61	1.49	1.65	2.00
Co-operative	3.05	2.89	2.94	2.71	2.58	2.60	2.61	2.79	2.88	3.15	2.58	2.00
Cornhill	2.59	2.45	2.49	2.29	2.11	2.21	2.39	2.37	2.12	2.19	2.30	2.00
Eagle Star *	3.02	2.84	2.83	2.65	2.69	2.62	2.84	3.20	3.46	2.99	2.63	2.00
General Accident	2.91	2.80	2.86	2.59	2.40	2.49	2.43	2.48	2.49	2.66	2.13	2.00
Guardian Royal	2.39	2.05	1.97	1.71	1.49	1.42	1.36	1.25	.92	.89	2.75	2.00
Iron Trades Mutual *	2.34	2.35	2.38	1.91	1.64	1.60	1.90	1.54	2.06	3.47	3.00	2.00
Legal & General	2.92	2.70	2.65	2.27	2.34	1.90	1.84	1.73	2.07	2.07	1.53	2.00
London & Edinburgh	2.35	2.22	2.31	1.98	1.78	1.50	1.21	1.19	1.66	2.05	1.29	2.00
National Employers Mutual	2.43	2.31	2.37	2.28	2.17	1.98	1.61	1.08	.69	1.01	.69	2.00
National Farmers Union Mutual	2.91	2.75	2.66	2.20	2.21	1.97	1.59	1.35	.92	.51	-.25	2.00
National Insurance & Guarantee	2.25	2.04	2.09	1.77	1.55	1.43	1.37	1.18	1.85	3.30	3.00	2.00
Norman *	2.29	2.25	3.06	2.62	2.62	2.19	1.31	.50	--	--	--	--
Norwich Union *	2.56	2.43	2.40	2.10	1.90	1.79	1.95	1.88	1.60	1.48	1.18	2.00
Pearl	2.65	2.22	1.88	1.66	1.22	.99	1.11	1.18	1.83	1.16	.90	2.00
Provincial	2.62	2.42	2.37	2.16	2.14	1.93	1.72	1.70	1.39	1.53	.82	2.00
Prudential	2.61	2.51	2.64	2.43	2.43	2.44	2.52	2.69	2.72	2.29	2.55	2.00
Royal *	2.49	2.16	2.08	1.80	1.51	1.28	1.22	.98	.94	.97	.92	2.00
Sun Alliance & London	2.40	2.15	2.09	1.94	1.74	1.67	1.67	1.84	1.90	2.06	1.62	2.00
Wesleyan & General	2.67	2.60	2.32	1.87	1.35	.99	1.12	.51	.50	--	--	--
TOTAL	2.57	2.39	2.42	2.18	2.06	2.04	2.04	2.11	2.17	2.37	2.16	2.00

\* For these companies separate Comp data were available

ASSUMED MEAN TERM FOR OUTSTANDING : SENSITIVITY ANALYSIS  
 BASED ON EACH RISK GROUP'S AGGREGATE DATA

Risk Group : MOTOR - COMPREHENSIVE											
Method : BASIC CHAIN LADDER											
Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10 11+
1	1.28	1.58	2.45	2.23	2.12	2.03	1.99	1.99	1.94	1.92	1.50 1.00
Diff	.00	-.01	-.02	-.03	-.04	-.06	-.10	-.17	-.28	-.47	-.67 -1.00
2	1.28	1.58	2.47	2.25	2.16	2.10	2.10	2.16	2.22	2.39	2.17 2.00
3	1.28	1.59	2.49	2.28	2.20	2.16	2.20	2.34	2.50	2.87	2.83 3.00
Diff	.00	.01	.02	.03	.04	.06	.10	.17	.28	.47	.67 1.00
4	1.29	1.60	2.51	2.31	2.24	2.23	2.30	2.51	2.78	3.34	3.50 4.00
Diff	.01	.01	.04	.05	.08	.13	.21	.34	.56	.95	1.33 2.00

Risk Group : MOTOR - NON COMPREHENSIVE											
Method : BASIC CHAIN LADDER											
Assumed Outstanding Mean term	0	1	2	3	4	5	6	7	8	9	10 11+
1	2.59	2.42	2.46	2.23	2.10	2.03	1.99	1.99	1.94	1.92	1.50 1.00
Diff	-.01	-.01	-.02	-.03	-.04	-.06	-.10	-.17	-.28	-.47	-.67 -1.00
2	2.60	2.44	2.48	2.26	2.14	2.10	2.10	2.16	2.22	2.39	2.17 2.00
3	2.61	2.45	2.50	2.29	2.18	2.16	2.20	2.34	2.50	2.87	2.83 3.00
Diff	.01	.01	.02	.03	.04	.06	.10	.17	.28	.47	.67 1.00
4	2.62	2.46	2.52	2.31	2.22	2.23	2.30	2.51	2.78	3.34	3.50 4.00
Diff	.02	.02	.04	.05	.08	.13	.21	.34	.56	.95	1.33 2.00

ASSUMED MEAN TERM FOR OUTSTANDING : SENSITIVITY ANALYSIS

BASED ON EACH RISK GROUP'S AGGREGATE DATA

Risk Group : EMPLOYERS LIABILITY											Method : AVERAGE CLAIM				
Assumed															
Outstanding															
Mean term	0	1	2	3	4	5	6	7	8	9	10	11	12	13+	
2	4.07	3.19	2.80	2.65	2.65	2.78	2.96	3.15	3.32	3.41	3.31	3.00	2.40	2.00	
Diff	-.05	-.05	-.06	-.08	-.12	-.18	-.27	-.40	-.58	-.80	-1.05	-1.31	-1.52	-2.00	
4	4.11	3.23	2.85	2.73	2.76	2.96	3.24	3.55	3.90	4.22	4.36	4.31	3.92	4.00	
6	4.16	3.28	2.91	2.81	2.88	3.14	3.51	3.96	4.48	5.02	5.41	5.62	5.44	6.00	
Diff	.05	.05	.06	.08	.12	.18	.27	.40	.58	.80	1.05	1.31	1.52	2.00	
8	4.21	3.33	2.97	2.89	3.00	3.32	3.78	4.36	5.06	5.83	6.46	6.93	6.96	8.00	
Diff	.09	.09	.12	.16	.23	.36	.54	.80	1.16	1.61	2.10	2.62	3.04	4.00	

ASSUMED MEAN TERM FOR OUTSTANDING : SENSITIVITY ANALYSIS

BASED ON EACH RISK GROUP'S AGGREGATE DATA

Risk Group : EMPLOYERS LIABILITY														Method : AVERAGE CLAIM	
Assumed															
Outstanding	0	1	2	3	4	5	6	7	8	9	10	11	12	13	13+
Mean term															
8.00%	32	179	214	182	136	88	55	35	22	13	9	5	7	7	23
7.00%	34	183	217	183	135	87	54	34	21	13	8	5	7	7	21
Diff	2	4	3	1	-1	-1	-1	-1	-1	0	-1	0	0	0	-2
9.00%	31	175	211	181	136	89	56	36	23	14	9	5	8	8	25
Diff	-1	-4	-3	-1	0	1	1	1	1	1	0	0	1	1	2

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

Risk Group : EMPLOYERS LIABILITY

Name	METHOD			
	IACL	BCL	AVC	CI
Avon	2.12	2.12	2.11	2.55
Commercial Union	2.22	2.28	2.29	2.48
Co-operative	2.40	2.46	2.47	2.75
Cornhill	2.25	2.31	2.19	3.65
Eagle Star	3.51	3.64	3.47	3.70
General Accident	3.00	3.10	2.76	2.99
Guardian Royal	2.82	2.91	2.66	2.81
Iron Trades Mutual	2.51	2.56	2.53	2.72
Iron Trades Employers	2.61	2.71	2.62	3.08
Legal & General	3.88	4.03	3.78	3.84
National Employers Mutual	3.38	3.52	3.39	3.31
Norwich Union	2.81	2.93	2.81	3.19
Orion	2.80	2.79	3.02	2.63
Pearl	3.76	3.84	3.89	3.86
Provincial	2.43	2.51	2.46	2.98
Prudential	2.29	2.31	2.28	2.54
Royal	4.62	4.84	4.57	4.56
Sun Alliance & London	3.26	3.38	3.05	3.88
Wesleyan & General	2.20	2.25	2.01	1.83
TOTAL	3.10	3.22	3.07	3.39

SENSITIVITY ANALYSIS OF AGGREGATE DATA

WEIGHTED MEAN TERM

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : EMPLOYERS LIABILITY

Assumed Mean term for tail	METHOD		
	IACL	BCL	AVC
2	2.92	3.03	2.90
4	3.10	3.22	3.07
6	3.27	3.40	3.24
8	3.44	3.59	3.41
			3.82



WEIGHTED MEAN TERMS <USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS>

Risk Group : MOTOR - COMPREHENSIVE

NAME	METHOD				BY ASSUMED MEAN TERM FOR TAIL
	IACL	BCL	AVC	CI	
Avon	1.62	1.66	1.66	2.12	
Britannic	2.25	2.36	2.28	2.37	
Commercial Union	1.53	1.57	1.55	1.80	
Co-operative	2.42	2.54	2.45	3.05	
Cornhill	2.01	2.07	2.01	2.07	
Eagle Star *	1.82	1.90	1.89	1.93	
General Accident	2.13	2.18	2.16	2.18	
Guardian Royal	1.48	1.51	1.49	1.77	
Iron Trades Mutual *	1.65	1.73	1.62	2.30	
Legal & General	1.96	2.02	2.00	2.17	
London & Edinburgh	1.73	1.78	1.73	1.86	
National Employers Mutual	1.98	2.10	1.97	1.90	
National Farmers Union Mutual	2.03	2.09	2.07	2.28	
National Insurance & Guarantee	1.58	1.60	1.58	1.94	
Norman *	1.77	1.89	1.74	1.92	
Norwich Union *	1.53	1.58	1.52	1.75	
Pearl	1.54	1.60	1.54	1.97	
Provincial	1.89	1.91	1.90	1.93	
Prudential	2.11	2.16	2.11	2.20	
Royal *	1.79	1.88	1.79	2.02	
Sun Alliance & London	1.66	1.69	1.68	1.88	
Wesleyan & General	1.87	1.93	1.87	2.06	
TOTAL	1.89	1.94	1.91	2.11	

WEIGHTED MEAN TERM

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : MOTOR - COMPREHENSIVE

Assumed		METHOD			
Mean term		IACL	BCL	AVC	CI
for tail					
1	1.86	1.91	1.87	2.07	
2	1.89	1.94	1.91	2.11	
3	1.93	1.98	1.94	2.16	
4	1.97	2.02	1.98	2.20	

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

# WEIGHTED MEAN TERMS <USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS>

Risk Group : MOTOR - NON COMPREHENSIVE

## METHOD

NAME	IACL	BCL	AVC	CI
Avon	1.95	2.01	1.97	2.69
Britannic	2.76	2.89	2.78	3.08
Commercial Union	1.82	1.86	1.83	2.10
Co-operative	2.73	2.91	2.79	3.41
Cornhill	2.31	2.40	2.36	2.16
Eagle Star *	2.72	2.80	2.79	2.60
General Accident	2.61	2.70	2.66	2.66
Guardian Royal	1.84	1.87	1.85	2.00
Iron Trades Mutual *	2.10	2.17	2.12	2.36
Legal & General	2.42	2.48	2.42	2.35
London & Edinburgh	2.04	2.10	2.04	1.99
National Employers Mutual	2.17	2.28	2.18	2.30
National Farmers Union Mutual	2.33	2.39	2.36	2.43
National Insurance & Guarantee	1.89	1.92	1.90	2.31
Norman *	2.29	2.29	2.31	3.39
Norwich Union *	2.36	2.44	2.21	2.35
Pearl	1.82	1.87	1.83	2.26
Provincial	2.23	2.26	2.22	2.25
Prudential	2.47	2.57	2.51	2.47
Royal *	1.85	1.91	1.91	2.22
Sun Alliance & London	1.99	2.05	2.01	2.16
Wesleyan & General	2.01	2.04	2.04	2.15
TOTAL	2.26	2.34	2.28	2.47

\* For these companies separate Comp data were available

## SENSITIVITY ANALYSIS OF AGGREGATE DATA

### WEIGHTED MEAN TERM

### BY ASSUMED MEAN TERM FOR TAIL

Risk Group : MOTOR - NON COMPREHENSIVE

Assumed Mean term for tail	IACL	BCL	AVC	CI
1	2.24	2.29	2.24	2.42
2	2.28	2.34	2.28	2.47
3	2.30	2.38	2.33	2.53
4	2.33	2.43	2.37	2.59