

Automobile Accidents Compensations Administration

Analysis of Indicated Unpaid Claim Liabilities

as of June 30, 2010

September 27, 2010



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Mr. Javier Capestany
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Automobile Accidents Compensations Administration
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***Re: Automobile Accidents Compensations Administration
Analysis of Indicated Unpaid Claim Liability as of June 30, 2010***

Dear Mr. Capestany:

This report provides the details of our independent analysis of the loss and loss adjustment expense experience for Automobile Accidents Compensations Administration (“ACAA” or “the Company”). It provides our estimates of the unpaid claim liabilities for all Fiscal Accident Years (“FAY”) through the FAY beginning July 1, 2009 through June 30, 2010 using data evaluated as of June 30, 2010 and information provided by ACAA through the date of this report.

This is the second time Milliman has provided this analysis. Prior to the analysis as of June 30, 2009, a different actuarial firm had performed the analysis. Because this is now our second such analysis, we have incorporated into this year’s text some discussion regarding the reasons why this year’s results may differ from our prior analysis.

The undersigned professionals are members of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the opinion contained in this report.

Summary of Results

The table below contains our unpaid claim liability estimates, on an undiscounted basis, as of June 30, 2010. More detail regarding these values is contained in Sheet 1 of the Summary Exhibit.

	Milliman Estimated Undiscounted Unpaid Liability
Losses (Benefits)	\$126,661,665
Loss Adjustment Expenses (Beneficiaries Services)	39,265,116
Total	\$165,926,782

Based on the financial statements of ACAA as of June 30, 2009, this liability represents a decrease of \$424,983 or 0.3% from the previous carried amount. The major reasons for this decrease are (1) the fact that benefit payments continue to be lower than historical averages and (2) external data provided by ACAA demonstrating that these lower than expected benefit payments seem to be closely related to significant reductions in the number of accidents, injuries and deaths resulting from motor vehicle accidents in Puerto Rico in recent years. More discussion of the differences is included in later sections of this report.

Because ACAA carried discounted reserves in its financial statements in years prior to June 30, 2009, they have asked us to provide indicated discounted unpaid claim liabilities in addition to the undiscounted values provided above. Moreover, ACAA has asked Milliman to select the interest rate used for discounting purposes. We have performed these calculations for ACAA, using a risk free interest rate, and the table below displays the results on a discounted basis.

	Milliman Estimated Discounted Unpaid Liability
Losses (Benefits)	\$105,686,532
Loss Adjustment Expenses (Beneficiaries Services)	32,762,825
Total	\$138,449,357

These discounted amounts have been provided for information only because we understand that ACAA intends to carry undiscounted reserves in its balance sheet. Based

on the preliminary Financial Statement, ACAA does not appear to have sufficient assets to cover the discounted liabilities.

We have applied discounting only to the Extended Medical Benefits and the Death Benefits for dependents. These are the two benefit types with the longest payouts and it is consistent with past practice of ACAA. We have also applied discounting to the unpaid LAE liability, which is also consistent with the past practice of ACAA. There is a section later in this report regarding discounting, and it is important to read that section carefully in order to fully understand all of the issues relating to discounting of loss reserves in general and in the context of ACAA.

The effect of discounting ACAA's unpaid liabilities at a risk free interest rate is a reduction in the undiscounted value of \$27.4 million. Once discounting is taken into account, the Milliman indications are \$3.3 million or 2.4% higher than the discounted values calculated in our June 30, 2009 report.

Background

The Automobile Accidents Compensations Administration ("ACAA") is an agency of the Government of Puerto Rico and was created by the Act 138, June 26, 1968. ACAA was created to provide economic security to victims of automobile accidents on a no-fault basis through a package of statutory benefits, which include:

- (1) Basic Medical Benefits
- (2) Basic Prescription Drug Benefits
- (3) Extended Medical and Prescription Drug Benefits
- (4) Disability Benefits
- (5) Death Benefits for Dependents
- (6) Funeral Benefits
- (7) Dismemberment Benefits

The above benefits are payable to all victims of automobile accidents in Puerto Rico on a no-fault basis with certain exceptions.

To finance its benefits, ACAA is authorized by law to charge an annual premium of \$35 for each vehicle registered in the Commonwealth of Puerto Rico. ACAA is not subject to regulation by the Commonwealth of Puerto Rico's Insurance Code, except for changes in its rate structure, which must be submitted for prior approval to the Insurance

Commissioner. We understand that ACAA is not required to comply with statutory insurance accounting rules, nor is it required to file an NAIC annual statement. ACAA does, however, prepare balance sheet and income statements under generally accepted accounting principles (GAAP). The accounting period for these statements is fiscal year and the accounting date is June 30 of each year.

A critical value in preparing a balance sheet and income statement for a casualty insurance operation is an estimate of the unpaid claim liabilities including an estimate of the unpaid liabilities relating to the costs of paying all future claims, called loss adjustment expenses (“LAE”). This report has been prepared at the request of ACAA to provide an independent actuarial estimate of these unpaid liabilities. These liabilities are identified as “Reserves for Future Benefits” on the Balance Sheet of ACAA.

We understand that the annual charge per vehicle of \$35 has been in effect since the inception of ACAA. In recent years the financial condition of ACAA (as measured by the item on the Balance Sheet identified as “Net (Deficit) Assets”, sometimes referred to as “Surplus” by insurance companies) has deteriorated significantly. At June 30, 2000 this value was estimated to be \$111 million, but by June 30, 2007 it had fallen to \$32.8 million. As of June 30, 2009, Net (Deficit) Assets had decreased to a deficit of \$67.9 million and the preliminary balance sheet as of June 30, 2010 shows that this value has improved slightly to a deficit of \$67.6 million.

It is our understanding that ACAA has made rate filings with the Insurance Commissioner in the past to increase the \$35 per car charge, but so far no increases have been approved.

Our analysis is divided into 9 segments. The first segment contains a summary of the indications for the 7 statutory benefit categories as well as a comparison of Milliman’s indicated unpaid claim liabilities with those recommended by Milliman a year earlier. This section also presents our analysis of the appropriate LAE ratio. The second section displays the calculations used to project earned premium and exposures for all FAYs used in this analysis. These will be described later in this report.

Each of the other 7 segments contains an analysis of one of the 7 types of benefit categories enumerated above.

General Comments and Observations

In reviewing the data provided by ACAA we noticed a number of places where it appears that there is a downward trend in the costs per insured vehicle. We think that these apparent improvements in loss costs could be caused by one or more of the following:

- Statutory benefit reductions.
- Regulatory benefit reductions.
- Procedural changes by ACAA to reduce costs.
- Revised cash management procedures implemented by ACAA in response to cash flow constraints.
- Reductions in the number of accidents and injuries arising from motor vehicle usage in Puerto Rico.

We have asked ACAA about the above items and they were not able to identify very many specific actions that have been taken in recent years that correspond to any of the first three items in the above list.

Recently, ACAA has informed Milliman that in order to improve cash management, ACAA has adopted certain new policies that have resulted in payments being made only when cash is available to cover said expenses.

In addition, ACAA has provided us with external data obtained from the Police Department of Puerto Rico that clearly indicates a substantial reduction in accidents, injuries and deaths on the roads in recent years. We have included Summary Exhibit 5 that displays the information provided to us. While we think that the data for 2010 may be preliminary and not as reliable as the data for earlier years, it still seems quite clear from this data that accidents, injuries and deaths in the 2009 year are significantly lower than those in the 2004 year. Because these are the underlying drivers of ACAA benefit payments, we believe that this is an important reason for the apparent reduction in benefit payments in recent years.

We have taken this data into account, along with some other specific items ACAA has made us aware of, when reviewing the ACAA data and making our judgments. Because of the new external information the level of uncertainty has been reduced in our current analysis as compared with our prior analysis. For years prior to the most recent FAY (as displayed on Summary Exhibit Sheet 4 Line 2b), we have reduced our previous estimate of ultimate costs for benefits and loss expenses by almost \$15 million for all prior years. This is largely the result of the new external information we received this year and the reduced level of uncertainty it produces. We believe that there is still a considerable amount of uncertainty present so we have tried to be somewhat conservative, particularly

for the most recent FAY due to the immaturity of the data and the effect of cash management changes on benefits payments. Of course, given the amount of uncertainty, it is not possible to know whether our results are in fact conservative.

Data Availability

In performing this analysis, we have used all of the data and other information made available to us by ACAA. The data consists mainly of paid benefits by coverage in fiscal accident year triangle form, earned premium by fiscal accident year period and paid beneficiaries services by fiscal calendar year period. Due to the fact that ACAA is an agency of the Government of Puerto Rico and is not subject to regulation under the Insurance Code of Puerto Rico, it is not required to and does not collect certain other data (such as case reserves, claim counts and earned exposures) that could be useful in performing an analysis of this type.

This has limited the types of analyses that we could perform and increases the uncertainty in our projections. We have used all of the available data and believe that the results of our analysis are reasonable and comply with Actuarial Standards of Practice. Given that ACAA is carrying in its balance sheet the unpaid liabilities indicated by Milliman in this report, we are able to express an opinion that the carried reserves are reasonable.

Some additional comments about the available data follow:

Earned Premium and Earned Exposures. ACAA has provided us with this data; however, that information is provided to ACAA by the Treasury Department on a calendar year basis and the data they provide may not be an appropriate measure of the actual exposure of ACAA for the corresponding FAY.

Specifically, we understand that the earned premium amounts provided by the Treasury Department during a given 12 month period frequently contain premium adjustments related to prior FAYs. These adjustments can be quite large and we understand that the Treasury Department is not able to provide information that would enable ACAA to accurately assign these premium adjustments to the appropriate FAYs.

As a result, we have not directly used the earned premium or earned exposures obtained by ACAA from the Treasury Department for any FAY, but instead have estimated the earned premiums for each FAY based on the long term premium data as well as data we have obtained regarding automobile registrations in Puerto Rico. The method used to

estimate these values, as explained in a later section of the report, may not accurately quantify the exposure for any FAY, which adds to the uncertainty of our results.

Loss Adjustment Expenses. Due to the nature of ACAAs, detailed data regarding loss adjustment expenses is not maintained in its systems. The available data related to loss adjustment expense is the item called Beneficiaries Services as displayed in the annual financial statements. In order to estimate the unpaid liability associated with loss adjustment expenses, we have used the Beneficiaries Services data.

Methodology

This section presents a brief overview of the methodology used in this analysis. We have estimated ultimate losses using several methods. The primary methods used are the “Paid Loss Development Method”, the “Paid Loss Ratio Cape Cod Method” and the “Paid Bornhuetter-Ferguson Method”. Additional methods have been used for the Extended Medical Benefit analysis. Those additional methods are described in the section of this report relating to that portion of the analysis.

Paid Loss Development Method

The Paid Loss Development Method is one of the most fundamental actuarial loss projection tools. The method begins with an analysis of how paid losses for prior fiscal accident periods have developed over time, and then assumes that the development patterns exhibited in the past will be reproduced in the future. In order to apply the method, paid losses by fiscal accident year must first be compiled at different points in time. Then historical development factors are calculated by comparing the paid losses for each fiscal accident year at different points in time. After reviewing and analyzing the observed historical development factors, the actuary then selects a best estimate of the development factors which are likely to apply to the current evaluation of paid losses for each fiscal accident year. Finally, ultimate losses are estimated by multiplying the current paid losses for each fiscal accident year by the selected loss development factors.

The exhibits relating to each section of the analysis contain at least one exhibit that displays the historical ACAAs paid loss development data by fiscal accident year at various evaluation points. The most recent data for each fiscal accident year is valued as of June 30, 2010. We have compiled at least one triangle for each of the benefit categories analyzed.

The purpose of these exhibits is to display the underlying data and the derivation of the loss development factors used for each benefit category.

The first portion of each development triangle exhibit displays actual paid losses at various stages of development. The second portion of each sheet displays the point-to-point development factors calculated from the paid loss data in the first portion. The third part of each exhibit displays the volume weighted averages of all points, the last 3 points, the last 6 points, and the last 6 points arithmetic average excluding the highest and lowest development factor of the observed development factors for each point-to-point development period. The selected factors are generally based on the volume weighted average of 6 years. The selected point-to-point development factors are then converted to cumulative development factors.

Paid Bornhuetter-Ferguson Method

The Bornhuetter-Ferguson Method is a blending of the loss development method and an expected loss ratio method. This method is used to arrive at an alternate estimate of the ultimate losses when the loss development method produces uncertain results, typically for fairly immature FAYs.

In this method, we first obtain an *a-priori* estimated ultimate value for each FAY for each benefit type. Typically in this analysis, an *a-priori* ultimate loss ratio is selected and then multiplied by the earned premium to obtain an estimate of the ultimate losses.

Once the *a-priori* ultimate losses have been estimated, we use the selected paid loss development factors from the paid loss development method to estimate the expected unpaid losses. We multiply the expected ultimate losses by $(1 - 1/LDF)$ for the corresponding FAY and benefit type to arrive at the expected unpaid losses.

Finally, the ultimate losses from the Paid Bornhuetter-Ferguson are obtained by adding the expected unpaid losses to the actual inception to date paid losses.

Paid Loss Ratio Cape Cod Method

The analysis for each of the benefit categories includes at least one example of the Paid Loss Ratio Cape Cod Method. The Cape Cod exhibit displays the results of the Method and the method is explained in this section of the report.

In all cases we have applied the Paid Loss Development Method to ACAA's data as of June 30, 2010 to obtain estimated ultimate losses. It is desirable, however, to apply other methods to the data before making a final selection of ultimate losses. The Paid Loss Development Method can be expected to produce reasonable results for fairly mature fiscal accident years but is less likely to produce reasonable results for immature years. For this reason, it is desirable to supplement this method with one or more methods that are likely to produce more reasonable results for the immature years.

For this purpose, one of the additional methods we have selected is a method known as the Paid Loss Ratio Cape Cod Method. In this method, unpaid losses for each fiscal accident year are based on expected losses, which are calculated using the paid losses to date for several years combined and then smoothed. This smoothing process represents an improvement over the Paid Loss Development Method for immature years because it uses an exposure-based approach in conjunction with loss data for several years to estimate ultimate losses. The loss development approach, on the other hand, relies solely on the actual paid losses for a given year and historical loss development factors.

Another advantage of the Paid Loss Ratio Cape Cod Method over other similar methods is that the entire calculation is based on current data contained in this analysis. It does not rely on assumptions (except possibly for loss trend) based on data outside the current analysis.

A description of the Paid Loss Ratio Cape Cod method calculations follows:

- Col (1)** Ultimate Premium is the earned premium estimated by Milliman for each fiscal accident year.
- Col (2)** On-Level Factor. This column is used to adjust actual earned premium to the current rate level. Because ACAA has not had any rate changes, this column is filled with 1.000 values.
- Col (3)** On-Level Ultimate Premium. These values have been calculated by multiplying together Columns (1) and (2). This value is used as the measure of exposure for each year.
- Col (4)** Loss index. This column is primarily intended to adjust losses for anticipated changes in the frequency and severity of losses. Due to uncertainty surrounding the data provided and the recent operations of

ACAA, we have selected 0% annual rate of trend for all benefit categories for this analysis.

- Col (5)** Portion of ultimate losses paid. This value is calculated as the reciprocal of the selected paid loss development factor for the year. It represents the expected percentage of the true ultimate losses that remain unpaid as of the current maturity of the given fiscal accident year.
- Col (6)** Paid Loss to Date. These are the paid losses as of June 30, 2010 provided by ACAA.
- Col (7)** Development Method Trended Ultimate Losses. These values have been obtained by multiplying the current inception to date paid loss amounts (Col (6)) by the Loss Index (Col (4)) and dividing by the Portion of Ultimate Paid (Col (5)). They represent an estimate of the ultimate value of losses for each fiscal accident year trended to the cost level of the most recent fiscal accident year.
- Col (8)** Developed Loss to Exposure Ratio. This is the indicated ultimate loss ratio at the most recent fiscal accident year loss level derived from the data for each individual fiscal accident year. These amounts can and sometimes do show a large amount of fluctuation. They are calculated by dividing the amounts in column (7) by the exposure base in column (3).
- Col (9)** Expected Loss to Exposure Ratio. In order to smooth out the fluctuations in the indicated loss ratios in Column (8), we calculate a weighted average of those values. The weights are based on the exposures in Column (3), but two additional adjustments have been made to these weights.
1. The weights have been adjusted by dividing out the trend factor (Column (G)) and the loss development factor (Column (D)). This has the effect of reducing the relative weight given to any year with a large trend factor and/or a large loss development factor.
 2. We also introduce a decay factor into the weights. Decay is a geometrically weighted average used when calculating *a priori* estimates for each FAY. The premise behind the decay concept is that historical FAY's that are in close proximity to a given FAY

should receive more weight in calculating *a priori* estimates than FAY's that are further away, due to overlapping economic, claims, and or legal environments.

Note that in some instances we have judgmentally chosen to exclude certain FAYs from the column (9) averaging process. The rationale for these judgments is explained in the section describing the analysis for each category of benefits.

Col (10) Expected ultimate losses are obtained by multiplying the exposures (Column (3)) by the expected ultimate loss ratio (Column (9)) and dividing by the trend factor for the year (Column (4)). This produces an estimate of the ultimate losses based solely on the Cape Cod Method calculated pure premium.

Col (11) The indicated ultimate loss is obtained by adding together the actual paid loss to date (Column (6)) and the expected unpaid losses arising from the averaging process in column (9). The expected unpaid losses are obtained by multiplying together the expected ultimate losses (column (10)) and the expected unpaid portion of the ultimate losses (column (5))

Description of Exhibits

Following this text is a series of exhibits. The first exhibit is called "Summary Exhibit" and it consists of five sheets. The second exhibit is called "Exposures" and consists of four sheets. Following that are seven sets of exhibits each of which corresponds with our analysis of one of the seven benefit types described earlier in this report. This section will describe the exhibits and details of our methodology for each benefit type.

Summary Exhibit, Sheet 1

Column (1) of this exhibit displays a summary of the indicated unpaid claim liabilities resulting from our analysis of each of the 7 benefit types reviewed. It also displays our selected LAE ratio and the indicated unpaid liability for LAE (also referred to as "Beneficiaries Services" by ACA). Column (2) of this exhibit displays the indicated values as of June 30, 2009 obtained from Milliman's prior report. Columns (3) and (4) display the dollar and percentage changes, respectively, from last year's recommended liabilities to those recommended by Milliman as of June 30, 2010.

As you can see, our results indicate a moderate decrease in the carried liability. A slightly larger dollar and percentage increase is indicated for the discounted unpaid claim liabilities.

Summary Exhibit, Sheet 2

This sheet displays our analysis of Beneficiaries Services or LAE data. The data available to us for this analysis is found in the Financial Statements of ACAA. We have compared the Beneficiaries Services amounts paid to the Benefits amounts incurred for each year from FAY ending June 30, 2000 through FAY ending June 30, 2010. We observe that the ratio of Beneficiaries Services to Benefits has increased significantly over that period of time from 26% in 2000 to 35% in 2007 and 44% in 2008. The 2009 ratio dropped to 24%, but this is a misleading value. In the 2009 statement there was a significant increase in the carried reserves for benefits and loss adjustment expenses, both of which flow through the Benefits Incurred amount used in the calculation. This large increase in unpaid amounts has distorted the 2009 ratio. Note that the 2010 value has risen back to almost 49% based on the preliminary financial statement.

We understand that in the spring of 2010 ACAA implemented some staff reductions that should reduce future costs for Beneficiaries Services by a material amount. We have taken this reduction into account when selecting the ratio of Beneficiaries Services to Benefits in this year's analysis.

Based on this data and the staff reductions, we have selected a ratio of 31% this year. This is a reduction from the 35% selected in our prior analysis. We have given no weight to the exceptionally low value for the 2009 year or the exceptionally high value for the 2010 year on the grounds that both values are somewhat distorted. The selection is based mainly on the observed ratios for FAYs 2002 through 2007 and the expectation that the staff reductions will return the ratio to the levels of that time period once they have a chance to flow through the data. It should be noted that this estimate is still highly uncertain.

Summary Exhibit, Sheet 3

During the latter part of the fiscal period ending June 30, 2010, due to cash flow considerations, ACAA instituted new cash management procedures and, in connection with this, some medical claim payments were briefly delayed. As of June 30, 2010

ACAA had accumulated \$4.2 million of unpaid medical benefit claims. It is our understanding that any unpaid medical claims are carried for a very short term and are paid fairly quickly. These amounts were not recorded as paid loss in the data provided to Milliman, but this amount has been included as an Accounts Payable item on the liabilities page of ACAA's balance sheet and has also been recorded as paid benefits on the income statement.

Milliman's calculation of the unpaid claim liability must take this into account. The unpaid liability for each coverage is normally calculated by subtracting the paid amount for the coverage (derived from our data triangles) from the ultimate value that we have estimated for each coverage. This calculation is displayed in the first three columns of this exhibit. However, in order to avoid double counting the amount that already appears on the balance sheet as Accounts Payable, we have deducted this additional amount from our preliminary unpaid amount. This is displayed in columns (4) and (5) of the exhibit. The total amount in column (4) was provided by ACAA. The amounts for each individual coverage in column (4) have been estimated by Milliman based on current calendar year benefit payments for Basic Medical and Extended Medical coverages. ACAA was not able to provide us with a breakdown of the payments by coverage, but they have informed us that it applies only to these coverages.

Summary Exhibit, Sheet 4

This sheet is required for purposes of ACAA's financial statements. It presents a breakdown of the current fiscal calendar year incurred amounts between those amounts related to the current FAY and the changes in the incurred amounts related to all prior FAYs. Values are provided for fiscal calendar year 2008-2009 (obtained from Sheet 4 of Milliman's prior report) and for fiscal calendar year 2009-2010 (obtained from other exhibits in the current Milliman report) on both a discounted and undiscounted basis. The exhibit also displays paid amounts separately for the current FAY and all prior FAYs. These amounts are further divided between Benefit payments and Beneficiaries Services payments.

The unpaid claim liability at the end of the fiscal year (item 4) is obtained by adding the unpaid claim liability at the beginning of the year (row 1) and the amounts incurred during the current fiscal year (item 2c) and subtracting total paid amounts in the current fiscal period (item 3c). Item 4 agrees to the indicated unpaid claim liability displayed on Summary Exhibit, Sheet 1.

Summary Exhibit, Sheet 5

This sheet displays the external data provided to us by ACAA regarding the number of accidents, injuries and deaths occurring in Puerto Rico over the last several years arising from automobile usage. This data presents clear evidence that there has been a substantial decrease in all three of these measures over the past several years. We have relied on this information when making our judgments about how much credence to give to ACAA's own data, which shows a significant reduction in benefit payments in recent years.

Exposures Section

Our analysis for all 7 benefit types is heavily dependent on the amount of earned premium for each FAY, as provided by ACAA. Column (1) of Sheet 3 of the Exposures Section displays the actual earned premium amounts provided to us by FAY by ACAA. We understand that these are the amounts recorded as earned premium in the published financial statements and have been based on information provided to ACAA by the Treasury Department.

It should be noted that the actual earned premium for the 2007 - 2008 year in the financial statement as of June 30, 2009 was revised to include an additional \$6.6 million in premium received by ACAA from the Treasury Department in July of 2009. We have not included this additional amount in our calculations because we understand that it does not actually represent premium derived from vehicle registrations in the July 1, 2007 through June 30, 2008 period, but may in fact reflect premiums derived from several policy periods. Because we have been unable to determine an accurate allocation of these amounts by policy period we have elected not to use this additional premium in our analysis at this time. We do not believe that inclusion of this additional premium would have a material effect on the results.

Last year we relied on the amounts by FAY as provided by the Treasury Department. This year we have switched to using the amounts used by ACAA in its published financial statements because these values appear more reasonable than the values we used last year. The values directly from the Treasury Department display a significant amount of variation from one year to the next and, therefore, do not seem to provide a reasonable representation of the true exposure of ACAA.

While the values from the financial statements seem considerably more reasonable, given that the premium for ACAA should be close to directly proportional to the number of registered vehicles in Puerto Rico, there is still a bit more fluctuation in these values than seems reasonable to us. It seems somewhat unlikely that these values portray a truly accurate picture of the exposure to ACAA by year.

Because an accurate measure of exposure is critical to a sound actuarial analysis, we have decided to estimate the annual exposures by smoothing out these values over time and also using some available information on vehicle registrations to supplement the process. An analysis of these premium amounts over roughly the last 15 years indicates an average rate of increase of about 2.5% per year.

We were able to obtain some information about the number of insured vehicles in Puerto Rico over a few of the last ten years. Our analysis of this data also indicates that the total number of registered vehicles increased by about 2.5% per year over that period of time, suggesting that the 2.5% we calculated from the earned premium data is reasonable.

We used both sets of data to estimate the exposures by year. These calculations are displayed in the 4 sheets of the Exposures Section.

Basic Medical Benefits

The basic medical benefit provides payments for comprehensive medical and hospital services to beneficiaries within two years of the accident date. We understand that these benefits are paid directly by ACAA within approximately 120 days after the providers submit their bills.

The unpaid claim liability for the basic medical benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1993-6/30/1994 through 7/1/2009-6/30/2010. The inception to date payments (derived from the data used to estimate the ultimate values) as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability.

Data for earlier FAYs was not provided, so some additional liability for those older periods may be required, but we have not added anything for those years to our analysis because it is impossible to quantify with the data we received. Based on the data we

analyzed, the amount of unpaid liabilities for earlier FAYs is likely to be small and fairly immaterial.

Our analysis is displayed in the Basic Medical section of the attached exhibits and summarized on Exhibit 1. Exhibit 2 displays the results of the 3 methods used to analyze the experience for this benefit. We used the Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method and the Paid BF Method for this benefit. All of these methods are described in the section on methodology found earlier in this report.

We have some specific comments on this analysis:

- Data was provided for each accident month beginning with January 1994. We have grouped the data into fiscal accident periods starting with July and ending with June.
- Prior to the month of October 1995 the data for the basic prescription drug benefit was combined with the data for the basic medical benefit. As a result, we have concluded that the first FAY that can be used for analysis purposes is the one beginning July 1, 1996.
- For the reason given in the prior point, we have not included the three oldest FAYs in the averaging calculation of the Cape Cod Method, column (9) of Exhibit 3.
- We selected *a-priori* loss ratios for the BF method that vary by year. Generally the *a-priori* value for a given FAY is equal to the average ultimate loss ratio indicated by the Paid Loss Development Method for the five prior FAY's. For the FAY beginning 7/1/09, we selected 55% in an attempt to reflect a bit of conservatism in this calculation.
- Due to the low ultimate value indicated for the FAY beginning 7/1/09, we have excluded this year in the averaging process in Column (8) of the Paid Loss Ratio Cape Cod calculation displayed in Exhibit 3. This low result is at least partly due to the effect of the new cash management procedures on medical payments.
- The process used in deriving the final selections of ultimate values is displayed in Exhibit 2. Due to the low indicated loss ratios for the last two FAYs, we have decided to be a bit conservative in the final selection process for these two years. We believe that the low indicated loss ratios for these years are at least partially the result of the new cash management procedures. Because we expect these indicated values to increase in next year's analysis, our selection process must be conservative.

Basic Prescription Drugs Benefits

The basic prescription drug benefit provides payments for prescription drug services to beneficiaries within two years of the accident date. We understand that these benefits are paid through a private intermediary and the time lag between billing and payments has been reduced in recent years.

The unpaid claim liability for the basic prescription drug benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1993-6/30/1994 through 7/1/2009-6/30/2010. The inception to date payments as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability.

Data for earlier FAYs was not provided, so some additional liability for those older periods may be required, but we have not added anything for those years to our analysis. Based on the data we analyzed, the amount of unpaid liabilities for earlier FAYs is likely to be immaterial.

Our analysis is displayed in the Basic Prescription section of the attached exhibits and summarized on Exhibit 1. Exhibit 2 displays the results of the 3 methods used to analyze the experience for this benefit. We used the Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method and the Paid BF Method for this benefit. All of these methods are described in the section on methodology found earlier in this report.

We have some specific comments on this analysis:

- Data was provided for each accident month beginning with January 1994. We have grouped the data into fiscal accident periods starting with July and ending with June.
- Prior to the month of October 1995 the data for the basic prescription drug benefit was combined with the data for the basic medical benefit. As a result, we have concluded that the first FAY that can be used for analysis purposes is the one beginning July 1, 1996.
- For the reason given in the prior point, we have not included the three oldest FAYs in the averaging calculation of the Cape Cod Method, column (9) of Exhibit 3.
- Due to the unusually low indicated ultimate value for the FAY beginning 7/1/2009, we have also excluded this value in the averaging calculation of the Cape Cod Method, column (9) of Exhibit 3.

- We selected *a-priori* loss ratios for the BF method that vary by year. Generally the *a-priori* value for a given FAY is set equal to the average ultimate loss ratio indicated by the Paid Loss Development Method for the five prior FAY's. Due to the unusually low indicated ultimate loss ratios for the FAYs beginning 7/1/08 and 7/1/09 we have not allowed these values to affect the *a-priori* loss ratios for the last two years. The *a-priori* loss ratio calculated for the FAY beginning 7/1/07 is used for these last two years as well.
- In an attempt to be a little more conservative, the final selected ultimate values for the last two FAYs have been calculated by giving some weight to estimates that are not among the three methods displayed. For the 7/1/08 year we gave 50% weight to the ultimate value we selected in our prior report and 50% weight to the results of this year's analysis. For the 7/1/09 year we selected the ultimate value so that the ultimate loss ratio is equal to the average of the selected loss ratios for the 2006 through 2008 years.

Death Benefits

The Death Benefit provides death benefits for dependents, subject to a maximum of \$10,000 for primary dependent children, allocated on a decreasing scale as age increases. Benefits are paid at the rate of \$50 per week per family unit but ACA may authorize a higher weekly amount or payments in a lump sum if it determines that such actions shall inure to the benefit of the victim or his beneficiaries. Because even newborn children of the victim may be eligible for benefits and dependent children may receive payment until they attain the age of 21 and in some cases up to age 25, the time lag between the accident date and the ultimate payment date may be quite long.

The unpaid claim liability for the Death Benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1993-6/30/1994 through 7/1/2009-6/30/2010. The inception to date payments as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability.

Data for earlier FAYs was not provided, so some additional liability for those older periods may be required, but we have not added anything for those years to our analysis because it is impossible to quantify with the data we have received. Based on the data we analyzed, the amount of unpaid liabilities for earlier FAYs is likely to be small and fairly immaterial.

Our analysis is displayed in the Death Benefit section of the attached exhibits and summarized on Exhibit 1. Exhibit 2 displays the results of the 3 methods used to analyze the experience for this benefit. We used the Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method and the Paid BF Method for this benefit. All of these methods are described in the section on methodology found earlier in this report.

We have some specific comments on this analysis:

- We have used only the first 16 years of data in the Cape Cod Method for this benefit. We have not included the data for FAY 7/1/2009 in the averaging calculation in column (9) of Exhibit 3 due to the unusually low indication for that year.
- We selected *a-priori* loss ratios for the BF method that vary by year. Generally the *a-priori* value for a given FAY is set equal to the average ultimate loss ratio indicated by the Paid Loss Development Method for the five prior FAY's. Due to the unusually low indicated ultimate loss ratios for the FAYs beginning 7/1/08 and 7/1/09 we have not allowed these values to affect the *a-priori* loss ratios for the last two years. The *a-priori* loss ratio calculated for the FAY beginning 7/1/07 is used for these last two years as well.
- While there appears to be a significant downward trend in the ultimate costs per insured for this benefit, we have selected a 0% annual trend rate. We have also selected a .90 decay factor in the Cape Cod Method and *a-priori* loss ratios for the BF Method that are higher than the indications of recent years. These selections have been made in order to give some recognition to the appearance of improving experience, but not to give it excessive recognition.
- We have included a small tail factor in our selection of loss development factors for this benefit in order to account for possible development beyond the triangle data.

Note that exhibits 7 and 8 of this section display the calculations relating to the discounting of liabilities. A description of this process is contained in the section on "Discounting of Liabilities", later in this report.

Disability Benefits

The Disability Benefit provides for the payment of a loss of income benefit to victims of automobile accidents. The benefit equals 50 percent of the claimant's weekly income loss, subject to an absolute weekly maximum of \$100 during the first 52 weeks, and of

\$50 during the subsequent 52 weeks, while the beneficiary remains disabled. Spouses are entitled to a weekly benefit of \$25 during a maximum period of 16 weeks.

The unpaid claim liability for the Disability Benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1998-6/30/1999 through 7/1/2009-6/30/2010. The inception to date payments as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability.

Data for earlier FAYs was not provided, so some additional liability for those older periods may be required, but we have not added anything for those years to our analysis because it is impossible to quantify with the data we have received. Based on the data we analyzed, the amount of unpaid liabilities for earlier FAYs is likely to be immaterial.

Our analysis is displayed in the Disability Benefit section of the attached exhibits and summarized on Exhibit 1. Exhibit 2 displays the results of the 3 methods used to analyze the experience for this benefit. We used the Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method and the Paid BF Method for this benefit. All of these methods are described in the section on methodology found earlier in this report.

We have some specific comments on this analysis:

- We have used only the first 8 available years of data in the Cape Cod Method for this benefit. We have not averaged in the indicated results of the latest 4 years because they appear unusually low.
- We selected an *a-priori* loss ratio for the BF method of 6.0%. This selection is based primarily on a review of the indicated ultimate loss ratios for the years from 2001 through 2004 and is a reduction from the 6.5% selected in our prior report.
- We observed some fairly significant decreases in the ultimate cost per car and the ultimate loss ratio over time. Because these decreases appear surprisingly large we have decided to try to maintain a certain level of conservatism in analyzing this coverage.
- While there appears to be a significant downward trend in the ultimate costs per insured for this benefit, we have selected a 0% annual trend rate. We have also selected a 0.90 decay factor in the Cape Cod Method and an *a-priori* loss ratio for the BF Method that is higher than the indications of recent years. These selections have been made in order to give some recognition to the appearance of improving experience, but not to give it excessive recognition.

Dismemberment Benefits

The Dismemberment Benefit provides for the payment of benefits ranging from \$2,500 for the loss of three fingers to \$10,000 for the loss of vision in both eyes and the amputation of two limbs. Benefits are not provided for the loss of functional use of the member involved, except for the loss of vision.

The unpaid claim liability for the Dismemberment Benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1999-6/30/2000 through 7/1/2009-6/30/2010. The inception to date payments as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability.

Data for earlier FAYs was not provided, so some additional liability for those older periods may be required, but we have not added anything for those years to our analysis because it is impossible to quantify given the data we have received. Based on the data we analyzed, the amount of unpaid liabilities for earlier FAYs is likely to be immaterial.

Our analysis is displayed in the Dismemberment Benefit section of the attached exhibits and summarized on Exhibit 1. Exhibit 2 displays the results of the 3 methods used to analyze the experience for this benefit. We used the Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method and the Paid BF Method for this benefit. All of these methods are described in the section on methodology found earlier in this report.

We have some specific comments on this analysis:

- We have used only the first 8 available years of data in the Cape Cod Method for this benefit. We have not averaged in the indicated results of the latest 3 years because they appear unusually low.
- We selected an *a-priori* loss ratio for the BF method of 0.20%. This selection is based primarily on a review of the indicated ultimate loss ratios for the years from 2001 through 2005 and represents a decrease from the 0.22% selected in our prior report.
- While there appears to be a significant downward trend in the ultimate costs per insured for this benefit, we have selected a 0% annual trend rate. We have also selected a .90 decay factor in the Cape Cod Method and an *a-priori* loss ratio for the BF Method that is higher than the indications of recent years. These selections have been made in order to give some recognition to the appearance of improving experience, but not to give it excessive recognition

- We have included a small tail factor in our selection of loss development factors for this benefit in order to account for possible development beyond the triangle data.

Extended Medical Benefits

ACAA's statute calls for the provision of medical services, including rehabilitation services and prescription drugs, beyond the two years maximum time limit applicable to basic medical benefit ("EMB"), to quadriplegic or paraplegic beneficiaries, and to those victims of automobile accidents who suffer severe traumatic injuries or multiple fractures.

During the first two years after an automobile accident, ACAA does not know which claimants will be eligible for EMB. Therefore, during those two years, potential candidates for EMB receive basic medical and prescription benefits the same as other claimants and these costs are included in the payment histories provided for those benefits. As a result, the estimated ultimate costs for those basic benefits include the costs within the first two years of claimants who will eventually be identified as EMB beneficiaries. Because the data for payments also includes these amounts, the indicated unpaid obtained by subtracting paid to date from estimated ultimate, properly reflects only the unpaid amounts for the two basic benefits.

In order to estimate the unpaid claim liabilities for EMB, ACAA provided the payment history for all EMB beneficiaries identified as of June 30, 2010. ACAA provided data for each accident month from January 1970 through June 2008 valued as of each month from January 1970 through June 30, 2010 for these beneficiaries. Note that no data for accident months from July 2008 through June 2010 has been provided because no EMB claimants have yet been identified for any of these accident months. We have used this data to create a loss development triangle, which is displayed in Exhibit 12 of the Extended Medical section of the exhibits.

Note also that the list of EMB claimants as of June 30, 2010 differs from the list of such claimants as of June 30, 2009, and all previous June 30 evaluations. Basically this list has been expanded to include EMB claimants identified in the past 12 months. As a result of this, the loss development triangle as of June 30, 2010 differs from the triangle as of June 30, 2009, not just by the addition of a new diagonal but, potentially, every interior point on the triangle may have changed. In reality not every interior point has changed, but a large number of them have changed. We describe this phenomenon as the

triangle has been “restated” to reflect the entire history of the current (as of June 30, 2010) list of EMB claimants, which means that the data for some older accident periods at earlier valuations has in fact changed since last year. We refer to this process as the “restatement” of the development triangle.

In order to study the impact of this “restatement” on the EMB data, we obtained copies of the last six EMB triangles, i.e., valued as of June 30 for each year from 2005 through 2010. Our review of these triangles indicates that the “restatement” of the triangles has a significant effect on the data and must be taken into account when analyzing the data for this benefit.

The unpaid claim liability for the Extended Medical Benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1969-6/30/1970 through 7/1/2009-6/30/2010. The inception to date “fully restated” payments as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability. This process is described more fully below.

Exhibits 1 through 10

Our analysis is displayed in the Extended Medical Benefit section of the attached exhibits and summarized on Exhibit 1. Our analysis for this benefit has been divided into three groups of years because of data availability. The methods used and the summary of the results are shown in Exhibits 2 through 10.

Due to the highly uncertain nature of the results of this coverage for the most immature years, we have selected the ultimate values for the recent years using a process that relies more heavily on the results for earlier years than it does for the indicated results of the methods that rely directly on the data for these recent years.

Some specific comments regarding this selection process for the last 4 years are as follows:

- For FAY beginning 7/1/2006 we first selected a value based on a 50% - 50% weighting of the two Cape Cod methods, as we did for the previous years. We gave this result 75% weight and we gave the remaining 25% weight to the average ultimate loss ratio of the three preceding years, i.e., 2003, 2004 and 2005. The average ultimate loss ratio for the 2003 through 2005 years is 15.87%.

- For FAY beginning 7/1/2007 we first selected a value based on a loss ratio of 16.08% of earned premium. This is the loss ratio used preliminarily for the 2008 and 2009 FAYs as shown on Exhibit 2. We gave this value 50% weight and gave the remaining 50% weight to the average ultimate loss ratio of the three years from 2003 through 2005 (15.87%).
- For FAY beginning 7/1/2008 we gave 25% weight to the 16.08% loss ratio derived on Exhibit 2 and 75% weight to the 15.87% average loss ratio for the 2003 through 2005 years.
- For FAY beginning 7/1/2009 we gave 100% weight to the 15.87% average loss ratio for the 2003 through 2005 years.

For all FAYs prior to the 7/1/1993-6/30/1994 year, we have performed only the Paid Loss Development method. This is due to the fact that paid loss data and the paid loss triangle are the only pieces of information that ACAAs systems track. The loss development analysis for this group of years is displayed in Exhibit 10.

For FAYs 7/1/2008-6/30/2009 and 7/1/2009-6/30/2010 we have used a BF method, which is displayed on Exhibit 2. Based on three of the methods used for the analysis for years 7/93 through 7/07 (see Exhibits 5, 6 and 7), we selected *a-priori* ultimate loss ratios for the two latest years. These three selected ratios are displayed in columns (2) through (4) of Exhibit 2. We then selected the final ultimate loss ratio for the two latest FAYs as the average of the three preliminary selections; this value is shown in column (5). Ultimate losses for these two FAYs are then calculated by multiplying the selected ultimate loss ratio by the earned premium for the year. This is one reason why the earned premium amounts reported to us are critically important to our analysis. Because we have had to use an estimated earned premium amount for the latest year, the uncertainty of this particular portion of this analysis has been increased.

Actual paid losses for EMB for these two years are reported as zero because no EMB claimants have been identified for these years as of June 30, 2010. However, loss payments have been made for individuals who will be identified as EMB beneficiaries in the future, and they have been recorded in the data for basic medical and basic prescription drugs. In order to estimate the unpaid liability for these two most recent FAYs, it is necessary to estimate the “fully restated”¹ losses for these two years at 12 months (09-10 year) and 24 months (08-09 year) maturity. The estimated (fully restated) paid losses are calculated in column (9) and the unpaid losses are then calculated in

¹ The term “fully restated” as used in this report refers to data that includes adjustments Milliman has made to the actual paid amounts to reflect the estimated effect of all future restatements.

column (10) by subtracting these estimated paid losses from the estimated ultimate losses.

The process used to estimate the fully restated paid losses for these two years is to calculate them as a percentage of the inception to date paid losses for the basic medical and basic prescription benefits. Our analysis of ACA data (see Exhibit 15) indicates that fully restated EMB paid losses at 24 months maturity will equal approximately 14% of the paid to date losses for basic medical plus basic prescription drug benefits at 24 months maturity. Similarly the fully restated EMB paid losses at 12 months maturity will equal approximately 10% of the paid to date losses for basic medical plus basic prescription drug benefits at 12 months maturity.

Exhibit 3 displays the results of the 6 methods used to analyze the experience for this benefit for FAYs from 7/1/1993-6/30/1994 through 7/1/2007-6/30/2008. We used the Paid Loss Development Method, the Restated Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method, the Restated Paid Loss Ratio Cape Cod Method, the Paid BF Method and the Paid to Paid Loss Ratio Cape Cod Method for this benefit. Some of these methods are described in the section on methodology found earlier in this report.

The Paid Loss Development Method is displayed on Exhibit 8. It is based on selected loss development factors obtained from Exhibit 12. The data in Exhibit 12 is the current EMB loss development triangle provided by ACA and does not include any future restatement adjustments. All data in that triangle includes all actual restatements through June 30, 2010, but many of the values in this triangle will change in future years as a result of future restatements each time additional EMB claimants are identified. Note that, unlike the Paid Loss Development Method described earlier in this report and used for all of the other benefit categories, the selected loss development factors have been applied to “fully restated” paid losses rather than actual paid losses.

The Restated Paid Loss Development Method is displayed on Exhibit 9. It is based on selected loss development factors obtained from Exhibit 13. The data in Exhibit 13 is Milliman’s estimated “fully restated” EMB paid loss development triangle. The actual paid development triangle based on the data provided by ACA has been to reflect our estimate of the effect of all future restatements. We believe that the restated triangle represents an improvement over the unadjusted triangle because it reflects both the restatement development and the maturity development that can be expected to emerge over time. This method is identical to the Paid Loss Development Method except that the loss development factors have been derived from the restated triangle.

The Paid Loss Ratio Cape Cod Method (Exhibit 4) and the Restated Paid Loss Ratio Cape Cod (Exhibit 6) Methods are very similar to the description of the Cape Cod Method provided earlier in this report. In both cases, however, the selected loss development factors have been applied to the “fully restated” paid losses rather than actual paid losses. The selected loss development factors in Exhibit 4 are from the unadjusted loss development triangle (Exhibit 12), whereas the selected loss development factors in Exhibit 6 are from the adjusted (restated) loss development triangle (Exhibit 13).

The Paid to Paid Loss Ratio Cape Cod Method, displayed in Exhibit 5, is different from the other methods used in this analysis. It is a Cape Cod analysis like many of the others, but unlike the others that use the Earned Premium as the exposure base, this method uses our selected ultimate loss estimate for the Basic Medical plus Basic Prescription Benefits as the exposure base. The logic of this method is that it is reasonable to assume, *a-priori*, that ultimate losses for a given FAY for EMB will turn out to be a constant percentage of Basic Benefits. Such a ratio is developed in column (8) of Exhibit 5 and a Cape Cod average is developed in column (9). The data in these two columns indicates that ultimate EMB for a given FAY can be expected to be approximately 25.8% of ultimate Basic Medical and Prescription Benefits.

Exhibits 11 through 15

Exhibit 11 displays our selected “restatement” factors for each maturity from 36 months through 192 months. These values have been obtained from Exhibit 14. We have judgmentally selected a “restatement” factor of 1.0000 for all maturities beyond 192 months.

Exhibit 12 displays the current paid loss development triangle as of June 30, 2010. As previously explained it contains actual paid EMB losses for all EMB claimants identified as such as of June 30, 2010.

Exhibit 13, Sheet 1 displays a triangle of “Restatement Factors”, which have been obtained from Exhibit 14. These factors are applied to the values on the triangle in Exhibit 12 to adjust that data for all future restatements. The results of that process are displayed in Exhibit 13, Sheets 2 through 4.

The loss development factors and various averages of those factors arising from the restated triangle are displayed in Exhibit 13, Sheets 5 through 7. The selected loss development factors for each maturity have been set equal to the 9-year volume weighted average values. We have sorted these values from highest to lowest in order to eliminate the reversals that result from the pure averaging process.

The tail factor (i.e., the factor to develop losses from 468 months of maturity to ultimate) has been set equal to the 468 to ultimate factor on Exhibit 12. The tail factor on Exhibit 12 was selected from 492 to ultimate by examining incremental payment amounts for the oldest FAYs for the last several calendar years. Based on this analysis the 492 to ultimate factor has been selected as 1.020. However, because the oldest years of data available continue to pay losses even into 2010, there is no way to tell with any degree of certainty how much more remains to be paid given the data that is currently available.

We recommend that a detailed claim-by-claim study be made of the anticipated future claim payments for all claimants whose claims have not been closed by ACAA for at least the five or ten oldest accident years. Milliman's claims consultants have experience performing such studies and using the information to estimate future payments on the claims. Life annuity calculations can be performed. We have received some of the information needed for such a study but at this time we do not have sufficient data to complete such a study. We will continue working with ACAA and we hope that such an analysis can take place in 2011.

Exhibit 14 displays our analysis of the restatement process. Sheet 15 of that exhibit provides some detailed information about the calculations. In simple terms, by comparing the values for a given accident year at a given maturity over the six EMB development triangles we received, we can see that many of these values change each time the triangle is restated. We have used these comparisons to calculate restatement factors used to restate the current loss development triangle as well as to adjust current inception to date paid amounts to "fully restated" inception to date paid amounts.

Exhibit 14, Sheet 1 shows that, on average, the second time a FAY appears in the triangle evaluated at 36 months the value is 50.9% greater than the value that was there when it first appeared at 36 months. The third time a FAY appears at 36 months the value that appears is 3.26% higher than the second value, on average. So the current value of FAY 7/1/2007-6/30/2008 in the triangle, which is valued at 36 months, can be expected to increase by a factor of 1.6481, on average, before it stops changing. The 1.6481 is the

factor needed to take the actual paid number at 36 months and convert it to a “fully restated” amount at 36 months.

Exhibit 15 displays our analysis of the ratios of EMB paid amounts to Basic Medical and Basic Prescription Benefit paid amounts at maturities of 12 and 24 months. We have selected 12 and 24-month ratios from this data by relying on the indications from the mature FAYs on the exhibit because the values for the recent FAYs are likely to increase over time as future restatements occur.

Exhibits 16 and 17

Note that exhibits 16 and 17 of this section display the calculations relating to the discounting of liabilities. A description of this process is contained in the section on “Discounting of Liabilities”, later in this report.

Funeral Benefits

The Funeral Benefit provides for a payment of \$1,000 as a funeral benefit for victims of automobile accidents. The benefit is payable to any person who presents evidence, acceptable to ACA, of the actual payment of such expenses.

The unpaid claim liability for the Funeral Benefit was obtained by first estimating the ultimate cost of the benefit for each FAY from 7/1/1999-6/30/2000 through 7/1/2009-6/30/2010. The inception to date payments as of June 30, 2010 were subtracted from these estimated ultimate values to arrive at the estimated unpaid liability.

Data for earlier FAYs was not provided, so some additional liability for those older periods may be required, but we have not added anything for those years to our analysis because it is impossible to quantify with the data we have received. Based on the data we analyzed, the amount of unpaid liabilities for earlier FAYs is likely to be immaterial.

Our analysis is displayed in the Funeral Benefit section of the attached exhibits and summarized on Exhibit 1. Exhibit 2 displays the results of the 3 methods used to analyze the experience for this benefit. We used the Paid Loss Development Method, the Paid Loss Ratio Cape Cod Method and the Paid BF Method for this benefit. All of these methods are described in the section on methodology found earlier in this report.

We have some specific comments on this analysis:

- We have used only the first 8 of the available years of data in the Cape Cod Method for this benefit. We have excluded the three latest years from the averaging calculation because the indicated results are significantly lower than those of the earlier years.
- We selected an *a-priori* loss ratio for the BF method of 0.50%. This selection is based primarily on a review of the indicated ultimate loss ratios for all of the years in our analysis and represents a reduction from the 0.55% selected in our prior analysis.
- While there appears to be a significant downward trend in the ultimate costs per insured for this benefit, we have selected a 0% annual trend rate. We have also selected a .90 decay factor in the Cape Cod Method and an *a-priori* loss ratio for the BF Method that is higher than the indications of recent years. These selections have been made in order to give some recognition to the appearance of improving experience, but not to give it excessive recognition.

Discounting of Liabilities

At the request of ACAA, Milliman has provided an estimate of the discounted liabilities as of June 30, 2010 in addition to our undiscounted estimates. Milliman has also selected the interest rate used in these calculations, also at ACAA's request.

Under NAIC accounting rules, discounting of loss reserves is generally not permitted in statutory balance sheets and income statements. We understand that ACAA is not subject to statutory accounting rules and up until June 30, 2009 carried discounted reserves on its balance sheet. We have performed a discounting calculation for ACAA using payment patterns that we developed based on ACAA data. We are unaware of any accounting rules to which ACAA is subject that would require a different approach.

We have only applied discounting to the Extended Medical Benefits and Death Benefits components. These are the two benefit types with the longest payouts and it is consistent with past practice of ACAA. We have not applied any discounting to any of the five other benefit types. We applied the same overall average discount factor implied for losses to the unpaid amount for LAE.

The approach used to discount liabilities for each of the two benefit types where it applies is as follows:

1. We selected a payment pattern at annual 12 month intervals based on the data provided. This process involves creating a triangle in which the numerator of each cell in the triangle is the inception to date paid losses at each evaluation for each FAY, and the denominator of the triangle is the selected ultimate for the given FAY. This process is displayed on Exhibit 7 for the Death Benefit and Exhibit 16 for the Extended Medical Benefit.
2. Once the payment pattern has been selected, a projection of future payments for each FAY for each prospective 12 month (July to June) period is made. This is done by applying the selected payment pattern percentages to the unpaid liabilities. This process is displayed on Exhibit 8 for the Death Benefit and Exhibit 17 for the Extended Medical Benefit.
3. The total projected payments for each prospective 12 month (July to June) period are obtained by summing the projected amounts over all FAYs.
4. A discount factor that applies to each 12 month period is obtained (more discussion of this follows below) and is applied to the projected undiscounted payment for each 12 month period. This produces the discounted value of each future payment.
5. Finally, the discounted unpaid amount is obtained by summing all of the discounted values for each prospective 12 month period.

When selecting the interest rate for use in a discounting calculation such as this, it is important to select a rate that is risk free. The undiscounted liabilities are uncertain and one does not want to increase the amount of uncertainty in the estimate by incorporating an interest rate that contains an element of risk. For this reason we have selected US Treasury STRIPS as the source of the interest rate selection. These investments are considered risk free.

US Treasury STRIPS are sold with specific maturity dates and act like zero-coupon bonds. By investing a specific dollar amount in the instrument on a given date, a guaranteed repayment of a higher amount is provided at a specific date in the future. For example, using the rates as of July 30, 2010, purchasing a \$100 STRIPS with a maturity of November 15, 2011, would cost \$99.89. On November 15, 2011 (1.38 years later) the STRIPS would be redeemed for exactly \$100 and the owner would have a gain of \$0.11. This amounts to an annual average rate of return of 0.1%. Purchasing a \$100 STRIPS with a maturity of November 15, 2018 would cost \$80.09. When the STRIPS is redeemed 8.38 years later for exactly \$100, the owner would have a gain of \$19.91 amounting to an average annual rate of return of 2.7%. Average annual rates of return for the longest term bonds available are about 4.4%.

The risk free investment model we are using assumes that ACAA invests all of the funds necessary to cover all unpaid liabilities as of the statement date in US Treasury STRIPS. The dollar values for these STRIPS for the various maturity dates available in the future would correspond to the anticipated cash needs of ACAA at each of these future dates.

We have obtained US Treasury STRIPS rates as of July 30, 2010 from the Wall Street Journal. We are assuming that rates at June 30, 2010 were similar to those available on July 30. The information we obtained includes a Bid price and an Ask price for each available maturity in the future. For our purposes we have used the straight average of these two prices as the price to buy the instrument. Rates are available for dates beginning with August 15, 2010 and every three month date after that up to and including February 15, 2040. For dates beyond the end of the available data, we assumed the yield for investments with those maturities would be the same as the yield for the February 15 2040 maturity.

We have projected cash payments for each 12 month period beginning with the period from July 2010 to June 2011 and for each 12 month period beyond that. We have assumed that on average these payments are made at the midpoint of each period, or January 1 dates. The first payment is, therefore, assumed to occur on January 1, 2011, which is 0.5 years from the statement date of June 30, 2010. Similarly the second payment is assumed to occur on January 1, 2012, or 1.5 years from the statement date. In order to arrive at discount factors appropriate for these periods, we interpolated the price of STRIPS to 0.5, 1.5, etc. years from the June 30, 2010 date.

There are a number of concerns and caveats about this investment model and how it applies to ACAA. First, ACAA's assets as of June 30, 2010 are not entirely invested in US Treasury STRIPS. The assets are invested in various types of instruments including common stocks. While the expected returns on some of these investments may be greater than the returns on US Treasury STRIPS, these investments are subject to greater volatility and uncertainty and could actually produce losses rather than investment income or capital gains. In fact, ACAA's income statement as of June 30, 2009 showed significant realized capital losses during the immediately preceding 12 month period. These losses may have resulted from the fact that ACAA's incoming cash flow was not sufficient to meet its outgoing cash needs and investments had to be liquidated at a loss to meet the demand for cash.

A second concern is the fact that ACAA does not appear to have sufficient assets to invest to cover its liabilities as of June 30, 2010. On a discounted basis, our indicated claim liability for ACAA is \$138.4 million, whereas the preliminary balance sheet indicates cash and invested assets of approximately \$130 million, excluding investments in real estate. Hence, ACAA does not appear to have sufficient liquid assets to support the payment of claims and generate the investment stream necessary to support the indicated amount of discount.

Caveats and Recommendations

During the course of our work, we have used all of the data available to us to estimate the ultimate costs of ACAA's liabilities. In last year's report we made several recommendations regarding steps that ACAA should take in order to improve data availability. Some progress has been made on these issues since that time.

In May 2010 we met with ACAA staff and had extensive discussions regarding some of the issues that we raised. As a result of those discussions some progress has been achieved. We hope to continue to work with ACAA in the future to continue this progress.

Some of the specific recommendations we made last year and where these issues stand now are as follows:

- Recommendation: ACAA should work closely with the Treasury Department to obtain earned premium and earned exposure by FAY that is as accurate as possible. An accurate measurement of exposure by FAY is critical to a quality actuarial analysis. Once correct premium amounts for each historical FAY have been obtained, it is important that these amounts be updated again should the Treasury Department identify additional adjustments in the future.

Update: ACAA has continued to try to obtain improved information from the Treasury Department, but it doesn't seem that much can be done here. This year we have switched to the actual earned premium amounts recorded by ACAA because these values appear more reasonable than the data provided directly by the Treasury Department.

- Recommendation: ACAA should develop more detailed information about loss adjustment expenses. It would be very helpful if costs could be assigned to the FAYs to which they relate.

Update: ACAA has been working on a project that will provide more detailed information about loss adjustment expenses in the future. This project has not been completed yet, but we hope to have some additional information to work with in time for our next analysis.

- Recommendation: The selection of an appropriate tail factor for the EMB component is important. We recommend that ACAA develop a process in which projections of unpaid costs for each claim for at least the very mature FAYs are made. While none of these individual claim projections can be expected to be accurate, in aggregate this information is likely to be quite helpful in selecting a tail factor. Milliman can provide assistance in developing such a process.

Update: This year ACAA has provided us with data regarding 10 of the oldest EMB claims. Milliman can use this information to develop an estimate of the ultimate cost of these claims. Once we have obtained this information for a sufficient number of such claims, we can extrapolate the results of our estimates for these cases to the entire set of data. At this time we do not believe that 10 claims is a large enough sample for this purpose and we have not used this information in this analysis. We hope to continue working with ACAA over the next year to obtain information about a larger sample so that this data can be used in our next analysis.

- Recommendation: It seems likely that ACAA has implemented changes in its procedures over time, which have been designed to reduce loss costs. We recommend that ACAA develop a complete record of these changes and maintain this record in the future. With this information, it will be easier to understand and evaluate any trends in the data.

Update: This year ACAA has provided some additional information regarding recent activities that could have an effect on benefit payments and loss adjustment expenses. This information has been useful to us in this analysis. We recommend that more documentation of past changes be developed.

Disclosures

Intended Purpose. The intended purpose of this report is to provide ACAAA with an independent estimate of their unpaid liabilities for loss and loss adjustment expenses only.

Scope. This analysis includes all benefit categories of ACAAA as well as Beneficiaries Services. It is our understanding that Beneficiaries Services represents all Loss Adjustment Expenses in the usual insurance terminology.

Intended Measure. Our estimate is characterized as an actuarial central estimate. By that we mean that it is intended to represent an expected value over the range of reasonably possible outcomes. It has been selected from among a number of different estimation methods.

Constraints. There have been some constraints on our ability to provide this analysis. The data available for our review was somewhat limited. There have not been any unusual time constraints on our work.

Discounting. We have provided estimates on both a discounted and undiscounted basis with respect to the time value of money.

Dates. The estimated unpaid claim liabilities in this report are as of June 30, 2010, and have been based on data evaluated as of June 30, 2010 and information provided by the Company through the date of this report. Paid amounts used in this report are through June 30, 2010.

Recoverables and Collectibility. Our estimates are presented on a gross basis (i.e., direct) with respect to reinsurance recoverables. We understand that ACAAA does not cede any reinsurance. Our estimates are also net of any other types of recoverables that ACAAA may have, which have been included in the data provided.

Sensitivity. The sensitivity of key variables in the analysis was considered. Key variables include loss development factor selections, tail factors and trend rates. The overall results are potentially sensitive to any of these and reasonable alternative selections could change the results either upward or downward. With respect to loss development factor selections and tail factor selections for the Extended Medical

component, reasonable alternative selections could have a significant impact on our estimates.

LIMITATIONS

This work has been completed pursuant to the terms and conditions of the Consulting Services Agreement between Milliman, Inc. and ACAA, dated April 1, 2010.

In performing this analysis we have relied on data and other information provided by ACAA. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

In our projections of discounted reserves, we used annual effective interest rates that are based on current US Treasury STRIPS rates. However, future rates of return are not guaranteed and may exceed or fall below these assumed rates. Also, the actual timing of loss payment is subject to variability. Further, our projections assume the existence of valid assets underlying the unpaid claim liabilities and that these assets have scheduled maturities which are appropriate to meet the cash flow needs of ACAA.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience. Further, our projections make no provision for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in ACAA's historical database or that are not yet quantifiable. Our estimates do not include any explicit recognition of the possible impact of recent economic conditions on the claim environment and on the Companies' claim experience.

Distribution of Report

Milliman's work has been prepared solely for the internal use of the management of ACAA. No portion of Milliman's work may be provided to any other party without Milliman's prior written consent. Milliman does not intend to benefit or create a legal duty to any third party recipient of its work. References to Milliman or its estimates may not be made in communications with third parties.

Milliman's consent to release its work product to any third party may be conditioned on the third party signing a Third Party Release Agreement, subject to the following exceptions:

- (a) ACAA may provide a copy of the report to its audit firm to be used solely for audit purposes. In the event that any audit reveals any error or inaccuracy in the data underlying the report, Milliman requests that the auditor or ACAA notify Milliman as soon as possible.
- (b) ACAA may provide a copy of the report to governmental entities, only as required by law.

In the event that consent to release the report to any third party is provided, the report must be provided in its entirety. We recommend that any such party have its own actuary or other qualified professional review this report to ensure that the party understands the assumptions and uncertainties inherent in our estimates. No third party recipient of Milliman's work product should rely upon Milliman's work product. Furthermore, the third party receiving the report must agree not to distribute it further and must be informed that we are available to answer questions and/or provide clarification.

Use of Milliman Name

Milliman does not permit the use of Milliman's name, trademarks or service marks, or any reference to Milliman directly or indirectly in any media release, public announcement or public disclosure, including in any promotional or marketing materials, customer lists, referral lists, websites or business presentations without Milliman's prior written consent for each such use or release, which consent shall be given in Milliman's sole discretion.

* * * * *



Mr. Javier Capestany
September 27, 2010
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We greatly appreciate the opportunity to be of assistance to ACAA on this important project. Please feel free to call if we can provide any additional information or assistance regarding this analysis.

Very truly yours,

A handwritten signature in black ink that reads "Robert Aldoriso".

Robert P. Aldoriso, F.C.A.S., M.A.A.A.

A handwritten signature in black ink that reads "Timothy Porter".

Timothy R. Porter, F.C.A.S., M.A.A.A.

cc: Mr. Julio Alicea Vasallo, Executive Director
Mr. Manuel Sarmiento, Esq., Chairman of ACAA's Board of Directors
Mr. Hector Ramos, Esq., Director
Mr. José Carrión, Director
Dr. Victoriano Quintana, Director
Hon. Luis G. Rivera Marín, Director
Mr. Eduardo González-Green, Aquino, De Cordova, Alfaro & Co., LLP.

Automobile Accidents Compensations Administration
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)
	Milliman's Current Indicated <u>Unpaid Amounts</u>	Milliman's Prior Indicated 6/30/2009 <u>Unpaid Amounts</u>	Increase / (Decrease) in Indicated Unpaid Amounts <u>\$</u>	<u>%</u>
Undiscounted Unpaid Losses:				
Basic Medical	\$32,141,832	30,006,423	\$2,135,409	7.1%
Basic Prescription	1,838,806	1,196,851	641,955	53.6%
Death Benefit Coverages	12,586,284	13,324,425	(738,141)	-5.5%
Disability Coverages	4,420,959	4,109,536	311,422	7.6%
Dismemberment Coverages	299,318	287,042	12,276	4.3%
Extended Medical	75,092,554	74,032,801	1,059,753	1.4%
Funeral Coverages	281,912	266,451	15,461	5.8%
Total Loss Unpaid	126,661,665	123,223,529	3,438,136	2.8%
Selected LAE Ratio	31.00%	35.00%		
Total Undiscounted LAE Unpaid	39,265,116	43,128,235	(3,863,119)	-9.0%
Total Undiscounted Loss & LAE Unpaid	165,926,782	166,351,765	(424,983)	-0.3%
Discounted Unpaid Losses:				
Basic Medical	32,141,832	30,006,423	\$2,135,409	7.1%
Basic Prescription	1,838,806	1,196,851	641,955	53.6%
Death Benefit Coverages	12,104,514	12,822,430	(717,916)	-5.6%
Disability Coverages	4,420,959	4,109,536	311,422	7.6%
Dismemberment Coverages	299,318	287,042	12,276	4.3%
Extended Medical	54,599,191	51,453,911	3,145,280	6.1%
Funeral Coverages	281,912	266,451	15,461	5.8%
Total Loss Unpaid	105,686,532	100,142,644	5,543,888	5.5%
Selected LAE Ratio	31.00%	35.00%		
Total Discounted LAE Unpaid	32,762,825	35,049,925	(2,287,100)	-6.5%
Total Discounted Loss & LAE Unpaid	138,449,357	135,192,570	3,256,787	2.4%

Notes:

(1) See Summary Exhibit Sheet 3 Column 5. Discounted values based on Milliman analysis.

(2) See Summary Exhibit Sheet 1 Column 1 of 6/30/09 Milliman Analysis.

(3) = (1) - (2)

(4) = (3) / (2)

Automobile Accidents Compensations Administration
Selection of Ratio of LAE to Benefits
As of June 30, 2010

Fiscal Year Ending June 30	(1) Beneficiaries Services Paid	(2) Benefits Incurred	(3) = (1) / (2) Ratio
2000	16,962	65,351	25.96%
2001	17,286	79,684	21.69%
2002	18,016	55,081	32.71%
2003	18,799	62,373	30.14%
2004	19,172	60,184	31.86%
2005	20,826	58,371	35.68%
2006	22,033	64,835	33.98%
2007	22,180	62,806	35.32%
2008	24,028	54,500	44.09%
2009	24,624	102,927	23.92%
2010	24,376	50,044	48.71%
Total	228,302	666,112	34.27%
Volume Weighted Average 2000 through 2010			31.88%
Volume Weighted Average 2002 through 2010, excluding 2009			36.19%
Selected LAE to Loss Ratio =			31.00%

Columns (1) and (2) obtained from Financial Statements.
Note that 2010 data is preliminary and does not reflect any changes in loss or loss adjustment expense reserves.

Automobile Accidents Compensations Administration
Calculation of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)
	Milliman's Current Indicated <u>Ultimate Amounts</u>	Inception to Date Paid Amounts Based on Data <u>Triangles</u>	Milliman's Current Preliminary Indicated <u>Unpaid Amounts</u>	Estimated Paid Amounts Included in Accounts Payable <u>Liability</u>	Milliman's Current Indicated <u>Unpaid Amounts</u>
Undiscounted Losses:					
Basic Medical	\$712,306,476	\$676,358,884	\$35,947,592	\$3,805,759	\$32,141,832
Basic Prescription	42,870,984	41,032,178	1,838,806	0	1,838,806
Death Benefit Coverages	58,754,021	46,167,736	12,586,284	0	12,586,284
Disability Coverages	57,536,242	53,115,283	4,420,959	0	4,420,959
Dismemberment Coverages	1,869,134	1,569,816	299,318	0	299,318
Extended Medical	379,025,188	303,584,008	75,441,180	348,626	75,092,554
Funeral Coverages	4,512,032	4,230,121	281,912	0	281,912
Total Loss	1,256,874,077	1,126,058,026	130,816,051	4,154,385	126,661,665

Notes:

- (1) Indicated Ultimate Amounts are from Exhibit 1, Column (4) for each coverage.
- (2) Paid Amounts are from Exhibit 1, Column (3) for each coverage.
- (3) = (1) - (2)
- (4) Estimated by Milliman based on data provided by ACAA.
- (5) = (3) - (4)

Automobile Accidents Compensations Administration
Comparison of Unpaid Claim Liabilities
As of June 30, 2010

	(A)	(B)	(C)	(D)
	Discounted	Undiscounted	Discounted	Undiscounted
	Fiscal Year	Fiscal Year	Fiscal Year	Fiscal Year
	<u>2008-2009</u>	<u>2008-2009</u>	<u>2009-2010</u>	<u>2009-2010</u>
1. Unpaid Claim Liability at Beginning of Fiscal Year	\$115,085,301	\$115,085,301	\$135,192,570	\$166,351,765
2. Amounts Incurred during the Fiscal Year				
a. Current Policy Year Incurred	87,771,114	91,258,956	85,829,548	88,837,393
b. Change in Prior Year Incurred Amounts	8,621,205	36,292,558	(8,153,158)	(14,842,773)
c. Total (a + b)	96,392,319	127,551,514	77,676,391	73,994,621
3. Benefits Paid during the Fiscal Year				
a. Current Policy Year Paid				
Benefits	22,876,965	22,876,965	18,210,245	18,210,245
Claimant Services	10,904,214	10,904,214	8,870,015	8,870,015
Total	33,781,179	33,781,179	27,080,260	27,080,260
b. Prior Policy Years Paid				
Benefits	28,784,062	28,784,062	31,833,559	31,833,559
Claimant Services	13,719,809	13,719,809	15,505,785	15,505,785
Total	42,503,871	42,503,871	47,339,344	47,339,344
c. Total (a + b)				
Benefits	51,661,027	51,661,027	50,043,804	50,043,804
Claimant Services	24,624,023	24,624,023	24,375,800	24,375,800
Total	76,285,050	76,285,050	74,419,604	74,419,604
4. Unpaid Claim Liability at End of Fiscal Year (1. + 2.c. - 3.c. Total)	135,192,570	166,351,765	138,449,357	165,926,782

Notes: All values in Column (A) through Column (D) derived by Milliman.

Automobile Accidents Compensations Administration
Data Regarding Accidents, Injuries and Deaths
 As of June 30, 2010

Fiscal Year Ending June 30	Number of Accidents	Number of Injuries	Number of Deaths	Ratio to 2004 Year Accidents	Ratio to 2004 Year Injuries	Ratio to 2004 Year Deaths
1990			540			114.65%
1991			538			114.23%
1992			572			121.44%
1993			537			114.01%
1994			627			133.12%
1995			599			127.18%
1996			579			122.93%
1997			610			129.51%
1998			575			122.08%
1999			578			122.72%
2000			563			119.53%
2001			509			108.07%
2002			528			112.10%
2003			510			108.28%
2004	308,971	43,149	471	100.00%	100.00%	100.00%
2005	316,698	40,968	505	102.50%	94.95%	107.22%
2006	323,631	35,672	466	104.74%	82.67%	98.94%
2007	290,247	29,711	482	93.94%	68.86%	102.34%
2008	265,846	24,299	412	86.04%	56.31%	87.47%
2009	253,583	24,336	407	82.07%	56.40%	86.41%
2010	223,216	21,382	331	72.25%	49.55%	70.28%

Data provided by ACAA.

Data for Accidents and Injuries obtained by ACAA from Police Department of Puerto Rico.

Data for traffic deaths obtained by ACAA from Comisión Seguridad en el Tránsito.

Automobile Accidents Compensations Administration
Estimated Premium and Exposures by Fiscal Period
As of June 30, 2010

	(1)	(2)	(3)
Fiscal Year Beginning July 1	Car Units	Milliman Estimated Earned Premium	Percent Change
1993	1,672,555	58,539,423	
1994	1,716,522	60,078,280	2.6%
1995	1,759,145	61,570,082	2.5%
1996	1,802,826	63,098,926	2.5%
1997	1,878,358	65,742,544	4.2%
1998	1,938,624	67,851,831	3.2%
1999	1,988,585	69,600,474	2.6%
2000	2,043,321	71,516,240	2.8%
2001	2,085,386	72,988,526	2.1%
2002	2,131,963	74,618,692	2.2%
2003	2,180,516	76,318,069	2.3%
2004	2,222,484	77,786,939	1.9%
2005	2,288,333	80,091,661	3.0%
2006	2,361,490	82,652,162	3.2%
2007	2,412,297	84,430,397	2.2%
2008	2,472,054	86,521,906	2.5%
2009	2,533,292	88,665,227	2.5%
Total	35,487,754	1,242,071,379	

Average annual percentage increase over
15 year period from 1994 to 2009 = **2.63%**

Notes: Columns (1) and (2) from Sheet 2.

Automobile Accidents Compensations Administration
Estimated Premium and Exposures by Fiscal Period
 As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Beginning July 1	Smoothed Index Based on Premiums	Smoothed Index Based on Registrations	Weight Assigned to Premium Index	Weight Assigned to Regist. Index	Weighted Average Index	Estimated Smoothed Premium	Estimated Smoothed Cars
1993						\$58,539,423	1,672,555
1994	0.840	0.862	100.0%	0.0%	0.840	60,078,280	1,716,522
1995	0.861	0.883	100.0%	0.0%	0.861	61,570,082	1,759,145
1996	0.882	0.905	100.0%	0.0%	0.882	63,098,926	1,802,826
1997	0.911	0.928	50.0%	50.0%	0.919	65,742,544	1,878,358
1998	0.947	0.951	50.0%	50.0%	0.949	67,851,831	1,938,624
1999	0.975	0.972	50.0%	50.0%	0.973	69,600,474	1,988,585
2000	1.000	1.000	50.0%	50.0%	1.000	71,516,240	2,043,321
2001	1.034	1.007	50.0%	50.0%	1.021	72,988,526	2,085,386
2002	1.058	1.029	50.0%	50.0%	1.043	74,618,692	2,131,963
2003	1.083	1.051	50.0%	50.0%	1.067	76,318,069	2,180,516
2004	1.102	1.073	50.0%	50.0%	1.088	77,786,939	2,222,484
2005	1.120	1.120	50.0%	50.0%	1.120	80,091,661	2,288,333
2006	1.145	1.166	50.0%	50.0%	1.156	82,652,162	2,361,490
2007	1.154	1.207	50.0%	50.0%	1.181	84,430,397	2,412,297
2008	1.183	1.237	50.0%	50.0%	1.210	86,521,906	2,472,054
2009	1.212	1.267	50.0%	50.0%	1.240	88,665,227	2,533,292

Notes:

- (1) - From Sheet 3
- (2) - From Sheet 4
- (3), (4) - Judgmentally selected by Milliman
- (5) = (1) x (3) + (2) x (4)
- (6) - for 2000 year equals the actual value provided by ACAA.
 For 1993 = 1994 Col (6) detrended one year using trend rate shown on Sheet 1.
 For other years equals col (5) times the 2000 value in (6).
- (7) = (6) divided by \$35.

Automobile Accidents Compensations Administration
Estimated Premium and Exposures by Fiscal Period
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Beginning July 1	Earned Premium	Pct. Change	Rolling 3 Year Average	Rolling 3 Year Pct. Change	Rolling 5 Year Average	Rolling 5 Year Pct. Change	Smoothed Index Based on 5 Year Rolling Average
1993	57,602,134						0.820
1994	60,852,046	5.6%	59,042,507				0.840
1995	58,673,341	-3.6%	60,830,179	3.0%	61,256,728		0.861
1996	62,965,150	7.3%	62,609,819	2.9%	62,845,684	2.6%	0.882
1997	66,190,967	5.1%	64,901,012	3.7%	64,883,243	3.2%	0.911
1998	65,546,918	-1.0%	67,592,575	4.1%	67,451,823	4.0%	0.947
1999	71,039,839	8.4%	69,367,666	2.6%	69,433,566	2.9%	0.975
2000	71,516,240	0.7%	71,809,982	3.5%	71,229,217	2.6%	1.000
2001	72,873,866	1.9%	73,186,442	1.9%	73,642,977	3.4%	1.034
2002	75,169,220	3.1%	75,219,602	2.8%	75,331,236	2.3%	1.058
2003	77,615,720	3.3%	77,422,025	2.9%	77,157,361	2.4%	1.083
2004	79,481,135	2.4%	79,247,906	2.4%	78,524,323	1.8%	1.102
2005	80,646,862	1.5%	79,945,558	0.9%	79,790,553	1.6%	1.120
2006	79,708,678	-1.2%	80,618,636	0.8%	81,566,288	2.2%	1.145
2007	81,500,368	2.2%	82,567,815	2.4%	82,220,596	0.8%	1.154
2008	86,494,398	6.1%	83,582,480	1.2%			1.183
2009	82,752,675	-4.3%					1.212
Average annual changes		2.29%		2.51%		2.48%	

Notes:

- (1) - Provided by ACAA on September 10, 2010.
- (3) - Average of values in column (1) for the given year and the years before and after that year.
- (5) - Average of values in column (1) for the given year and the 2 years before and after that year.
- (7) - column (5) value divided by column (5) value for 2000 year.
Values in first 3 and last 2 rows are trended or detrended using the average rate of change in column (6).

Automobile Accidents Compensations Administration
Estimated Premium and Exposures by Fiscal Period
 As of June 30, 2010

	(1)	(2)	(3)	(4)
Calendar Year	Total Vehicle Registrations	Estimated Total Vehicle Registrations	Pct. Change	Smoothed Index Based on Estimated Vehicle Registrations
1993		1,764,556		0.841
1994		1,808,168	2.5%	0.862
1995		1,852,858	2.5%	0.883
1996		1,898,653	2.5%	0.905
1997		1,945,579	2.5%	0.928
1998	1,993,665	1,993,665	2.5%	0.951
1999		2,037,878	2.2%	0.972
2000	2,082,090	2,097,372	2.9%	1.000
2001	2,112,654	2,112,654	0.7%	1.007
2002		2,158,559	2.2%	1.029
2003		2,204,464	2.1%	1.051
2004	2,250,369	2,250,369	2.1%	1.073
2005		2,348,267	4.4%	1.120
2006	2,446,164	2,446,164	4.2%	1.166
2007	2,531,199	2,531,199	3.5%	1.207
2008		2,593,759	2.5%	1.237
2009		2,657,865	2.5%	1.267
Average annual change			2.59%	

Notes: (1) - Obtained by Milliman from information available on line.
 (2) - Estimated by Milliman based on the available values in column (1).
 (4) - column (2) value divided by column (2) value for 2000 year.

Automobile Accident Compensation Administration
Basic Medical Benefits
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
1993	58,539,423	1,672,555	19,894,986	19,942,727	47,742	34.067%	11.924
1994	60,078,280	1,716,522	39,702,567	39,768,920	66,353	66.195%	23.168
1995	61,570,082	1,759,145	36,820,198	36,885,437	65,240	59.908%	20.968
1996	63,098,926	1,802,826	37,464,438	37,532,795	68,357	59.482%	20.819
1997	65,742,544	1,878,358	41,116,857	41,190,233	73,376	62.654%	21.929
1998	67,851,831	1,938,624	43,586,767	43,670,094	83,326	64.361%	22.526
1999	69,600,474	1,988,585	48,696,586	48,789,286	92,700	70.099%	24.535
2000	71,516,240	2,043,321	46,402,993	46,516,365	113,372	65.043%	22.765
2001	72,988,526	2,085,386	41,558,004	41,704,252	146,248	57.138%	19.998
2002	74,618,692	2,131,963	44,054,037	44,212,756	158,719	59.252%	20.738
2003	76,318,069	2,180,516	45,354,073	45,540,296	186,224	59.672%	20.885
2004	77,786,939	2,222,484	45,997,140	46,239,347	242,207	59.444%	20.805
2005	80,091,661	2,288,333	48,550,269	48,898,065	347,796	61.053%	21.368
2006	82,652,162	2,361,490	44,087,037	44,643,613	556,576	54.014%	18.905
2007	84,430,397	2,412,297	40,721,684	41,604,615	882,930	49.277%	17.247
2008	86,521,906	2,472,054	37,353,914	41,155,632	3,801,719	47.567%	16.648
2009	88,665,227	2,533,292	14,997,336	44,012,043	29,014,707	49.638%	17.373
Total	1,242,071,379	35,487,754	676,358,884	712,306,476	35,947,592	57.348%	20.072

Notes

- (1)-(2) See Exposures, Sheet 1
- (3) Provided by ACAA
- (4) See Exhibit 2
- (5) = (4) - (3)
- (6) = (4) / (1)
- (7) = (4) / (2)

Automobile Accident Compensation Administration
Basic Medical Benefits
Selected Ultimate Loss & ALAE
As of June 30, 2010

	(1)	(2)	(3)	(4)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1993	19,930,797	19,930,797	19,954,658	19,942,727
1994	39,774,032	39,774,032	39,763,808	39,768,920
1995	36,887,215	36,887,215	36,883,660	36,885,437
1996	37,533,884	37,534,918	37,530,672	37,532,795
1997	41,195,370	41,192,524	41,187,942	41,190,233
1998	43,674,057	43,668,619	43,671,568	43,670,094
1999	48,801,669	48,786,865	48,791,706	48,789,286
2000	46,521,591	46,512,230	46,520,500	46,516,365
2001	41,693,497	41,699,134	41,709,371	41,704,252
2002	44,207,909	44,207,664	44,217,848	44,212,756
2003	45,537,853	45,535,190	45,545,402	45,540,296
2004	46,240,134	46,236,001	46,242,693	46,239,347
2005	48,912,190	48,894,149	48,901,981	48,898,065
2006	44,604,281	44,638,281	44,648,944	44,643,613
2007	41,485,723	41,608,778	41,600,451	41,604,615
2008	40,129,791	40,751,133	40,573,724	41,155,632
2009	29,386,370	39,640,880	38,875,543	44,012,043
Total	696,516,361	707,498,408	706,620,473	712,306,476

	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1993	0.0%	50.0%	50.0%	100.0%
1994	0.0%	50.0%	50.0%	100.0%
1995	0.0%	50.0%	50.0%	100.0%
1996	0.0%	50.0%	50.0%	100.0%
1997	0.0%	50.0%	50.0%	100.0%
1998	0.0%	50.0%	50.0%	100.0%
1999	0.0%	50.0%	50.0%	100.0%
2000	0.0%	50.0%	50.0%	100.0%
2001	0.0%	50.0%	50.0%	100.0%
2002	0.0%	50.0%	50.0%	100.0%
2003	0.0%	50.0%	50.0%	100.0%
2004	0.0%	50.0%	50.0%	100.0%
2005	0.0%	50.0%	50.0%	100.0%
2006	0.0%	50.0%	50.0%	100.0%
2007	0.0%	50.0%	50.0%	100.0%
2008	0.0%	50.0%	50.0%	100.0%
2009	0.0%	50.0%	50.0%	100.0%
Total				

Notes

- (1) See Exhibit 5
- (2) See Exhibit 3
- (3) See Exhibit 4
- (4) Weighted average of (1) through (3) based on (5) through (7) through Fiscal Year 2007. For Fiscal Year 2008 the value resulting from the above formula is given 75% weight with the remaining 25% weight given to the selected ultimate loss ratio for Fiscal Year 2007 multiplied by 2008 earned premium. For Fiscal Year 2009 the value resulting from the above formula is given 50% weight with the remaining 50% weight given to the selected A Priori loss ratio for Fiscal Year 2009 from Exhibit 4 multiplied by 2009 earned premium.
- (5)-(7) Selected by Milliman
- (8) Sum of (5) through (7)

Automobile Accident Compensation Administration
Basic Medical Benefits
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 13 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)	
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	
1993	58,539,423	1.000	58,539,423	1.000	99.8%	19,894,986	
1994	60,078,280	1.000	60,078,280	1.000	99.8%	39,702,567	
1995	61,570,082	1.000	61,570,082	1.000	99.8%	36,820,198	
1996	63,098,926	1.000	63,098,926	1.000	99.8%	37,464,438	
1997	65,742,544	1.000	65,742,544	1.000	99.8%	41,116,857	
1998	67,851,831	1.000	67,851,831	1.000	99.8%	43,586,767	
1999	69,600,474	1.000	69,600,474	1.000	99.8%	48,696,586	
2000	71,516,240	1.000	71,516,240	1.000	99.7%	46,402,993	
2001	72,988,526	1.000	72,988,526	1.000	99.7%	41,558,004	
2002	74,618,692	1.000	74,618,692	1.000	99.7%	44,054,037	
2003	76,318,069	1.000	76,318,069	1.000	99.6%	45,354,073	
2004	77,786,939	1.000	77,786,939	1.000	99.5%	45,997,140	
2005	80,091,661	1.000	80,091,661	1.000	99.3%	48,550,269	
2006	82,652,162	1.000	82,652,162	1.000	98.8%	44,087,037	
2007	84,430,397	1.000	84,430,397	1.000	98.2%	40,721,684	
2008	86,521,906	1.000	86,521,906	1.000	93.1%	37,353,914	
2009	88,665,227	1.000	88,665,227	1.000	51.0%	14,997,336	
Total	1,242,071,379		1,242,071,379			676,358,884	

	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	19,930,797	34.047%	34.047%	19,930,797	19,930,797	34.047%	35,811
1994	39,774,032	66.204%	66.204%	39,774,032	39,774,032	66.204%	71,465
1995	36,887,215	59.911%	59.911%	36,887,215	36,887,215	59.911%	67,017
1996	37,533,884	59.484%	60.370%	38,092,644	37,534,918	59.486%	70,480
1997	41,195,370	62.662%	60.390%	39,701,922	41,192,524	62.657%	75,667
1998	43,674,057	64.367%	60.357%	40,953,118	43,668,619	64.359%	81,851
1999	48,801,669	70.117%	60.239%	41,926,518	48,786,865	70.096%	90,279
2000	46,521,591	65.050%	59.916%	42,849,577	46,512,230	65.037%	109,237
2001	41,693,497	57.123%	59.500%	43,427,960	41,699,134	57.131%	141,130
2002	44,207,909	59.245%	59.151%	44,137,359	44,207,664	59.245%	153,627
2003	45,537,853	59.669%	58.804%	44,877,977	45,535,190	59.665%	181,117
2004	46,240,134	59.445%	58.434%	45,453,773	46,236,001	59.439%	238,861
2005	48,912,190	61.070%	58.026%	46,473,994	48,894,149	61.048%	343,880
2006	44,604,281	53.966%	57.514%	47,536,254	44,638,281	54.007%	551,244
2007	41,485,723	49.136%	57.050%	48,167,413	41,608,778	49.282%	887,094
2008	40,129,791	46.381%	56.763%	49,112,294	40,751,133	47.099%	3,397,219
2009	29,386,370	33.143%	56.763%	50,328,904	39,640,880	44.708%	24,643,544
Total	696,516,361			719,631,748	707,498,408	56.961%	31,139,524

Notes

- (1) See Exhibit 1
- (2) Based on information provided by ACAA
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 6
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^Lag] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accident Compensation Administration
Basic Medical Benefits
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	56.733%	99.8%	19,894,986	19,954,658	34.088%	59,673
1994	60,078,280	56.733%	99.8%	39,702,567	39,763,808	66.187%	61,241
1995	61,570,082	56.733%	99.8%	36,820,198	36,883,660	59.905%	63,462
1996	63,098,926	56.733%	99.8%	37,464,438	37,530,672	59.479%	66,234
1997	65,742,544	56.733%	99.8%	41,116,857	41,187,942	62.650%	71,085
1998	67,851,831	62.532%	99.8%	43,586,767	43,671,568	64.363%	84,801
1999	69,600,474	63.469%	99.8%	48,696,586	48,791,706	70.103%	95,120
2000	71,516,240	64.452%	99.7%	46,402,993	46,520,500	65.049%	117,508
2001	72,988,526	63.815%	99.7%	41,558,004	41,709,371	57.145%	151,367
2002	74,618,692	63.072%	99.7%	44,054,037	44,217,848	59.258%	163,811
2003	76,318,069	62.120%	99.6%	45,354,073	45,545,402	59.678%	191,330
2004	77,786,939	60.071%	99.5%	45,997,140	46,242,693	59.448%	245,553
2005	80,091,661	59.348%	99.3%	48,550,269	48,901,981	61.058%	351,712
2006	82,652,162	58.626%	98.8%	44,087,037	44,648,944	54.020%	561,907
2007	84,430,397	56.514%	98.2%	40,721,684	41,600,451	49.272%	878,767
2008	86,521,906	53.799%	93.1%	37,353,914	40,573,724	46.894%	3,219,811
2009	88,665,227	55.000%	51.0%	14,997,336	38,875,543	43.845%	23,878,207
Total	1,242,071,379			676,358,884	706,620,473	56.890%	30,261,589

Notes

- (1) See Exhibit 1
- (2) Judgementally selected
- (3),(4) See Exhibit 6
- (5) = (1) x (2) x [1 - (3)] + (4)
- (6) = (5) / (1)
- (7) = (5) - (4)

Automobile Accident Compensation Administration
Basic Medical Benefits
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Age-to-Age Devel. Factor	Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	19,894,986	1.002	1.002	99.8%	19,930,797	34.047%	35,811
1994	60,078,280	39,702,567	1.002	1.002	99.8%	39,774,032	66.204%	71,465
1995	61,570,082	36,820,198	1.002	1.002	99.8%	36,887,215	59.911%	67,017
1996	63,098,926	37,464,438	1.002	1.002	99.8%	37,533,884	59.484%	69,446
1997	65,742,544	41,116,857	1.002	1.002	99.8%	41,195,370	62.662%	78,514
1998	67,851,831	43,586,767	1.002	1.002	99.8%	43,674,057	64.367%	87,290
1999	69,600,474	48,696,586	1.002	1.002	99.8%	48,801,669	70.117%	105,083
2000	71,516,240	46,402,993	1.003	1.003	99.7%	46,521,591	65.050%	118,598
2001	72,988,526	41,558,004	1.001	1.003	99.7%	41,693,497	57.123%	135,493
2002	74,618,692	44,054,037	1.000	1.003	99.7%	44,207,909	59.245%	153,872
2003	76,318,069	45,354,073	1.001	1.004	99.6%	45,537,853	59.669%	183,781
2004	77,786,939	45,997,140	1.001	1.005	99.5%	46,240,134	59.445%	242,993
2005	80,091,661	48,550,269	1.002	1.007	99.3%	48,912,190	61.070%	361,921
2006	82,652,162	44,087,037	1.004	1.012	98.8%	44,604,281	53.966%	517,244
2007	84,430,397	40,721,684	1.007	1.019	98.2%	41,485,723	49.136%	764,038
2008	86,521,906	37,353,914	1.055	1.074	93.1%	40,129,791	46.381%	2,775,877
2009	88,665,227	14,997,336	1.824	1.959	51.0%	29,386,370	33.143%	14,389,034
Total	1,242,071,379	676,358,884				696,516,361	56.077%	20,157,477

Notes

- (1) See Exhibit 1
- (2)-(5) See Exhibit 6
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accident Compensation Administration
Basic Medical Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1993	4,977,904	18,357,041	19,763,906	19,887,318	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986	19,894,986
1994	21,790,379	37,444,859	39,442,665	39,702,283	39,702,479	39,702,532	39,702,532	39,702,532	39,702,532	39,702,567	39,702,567	39,702,567	39,702,567	39,702,567	39,702,567	39,702,567
1995	18,536,226	34,604,486	36,710,109	36,807,239	36,814,802	36,817,097	36,819,895	36,819,927	36,820,092	36,820,092	36,820,092	36,820,163	36,820,163	36,820,163	36,820,198	36,820,198
1996	18,140,702	34,817,452	37,104,653	37,414,719	37,446,675	37,456,642	37,458,141	37,460,746	37,463,376	37,463,471	37,463,566	37,464,289	37,464,428	37,464,438		
1997	20,528,745	38,045,208	40,569,131	40,939,753	40,970,671	40,975,698	41,080,573	41,099,016	41,101,502	41,107,102	41,108,966	41,109,151	41,116,857			
1998	20,644,350	39,052,567	42,707,174	43,068,362	43,124,579	43,440,584	43,536,819	43,546,953	43,548,785	43,553,457	43,553,814	43,586,767				
1999	17,917,202	44,801,994	47,924,330	48,260,147	48,464,766	48,551,104	48,589,728	48,595,632	48,597,293	48,600,732	48,696,586					
2000	22,340,615	42,877,599	45,447,657	45,732,815	46,125,995	46,166,579	46,191,360	46,235,274	46,238,470	46,402,993						
2001	16,207,398	37,933,832	40,630,948	40,979,464	41,092,346	41,335,321	41,477,457	41,509,925								
2002	20,440,423	41,613,497	43,637,588	43,831,386	43,956,547	44,009,891	44,017,253	44,054,037								
2003	24,954,412	42,690,409	44,665,032	44,939,123	45,220,315	45,333,700	45,354,073									
2004	25,501,310	43,200,380	45,450,280	45,822,886	45,948,721	45,997,140										
2005	23,744,585	45,682,135	48,164,936	48,443,131	48,550,269											
2006	20,591,670	41,271,652	43,704,168	44,087,037												
2007	21,164,961	38,113,547	40,721,684													
2008	20,186,506	37,353,914														
2009	14,997,336															
Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	
1993	3.688	1.077	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994	1.718	1.053	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995	1.867	1.061	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996	1.919	1.066	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997	1.853	1.066	1.009	1.001	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.892	1.094	1.008	1.001	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.001				
1999	2.501	1.070	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.002						
2000	1.919	1.060	1.006	1.009	1.001	1.001	1.001	1.000	1.004							
2001	2.341	1.071	1.009	1.003	1.006	1.003	1.001	1.001								
2002	2.036	1.049	1.004	1.003	1.001	1.000	1.001									
2003	1.711	1.046	1.006	1.006	1.003	1.000										
2004	1.694	1.052	1.008	1.003	1.001											
2005	1.924	1.054	1.006	1.002												
2006	2.004	1.059	1.009													
2007	1.801	1.068														
2008	1.850															
2009																
All Year Volume Weighted	1.945	1.062	1.007	1.003	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
6 Year Volume Weighted	1.824	1.055	1.007	1.004	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
3 Year Volume Weighted	1.885	1.060	1.008	1.004	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
6 Yr Avg Excl High and Low	1.821	1.054	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.824	1.055	1.007	1.004	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Cumulative	1.959	1.074	1.019	1.012	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002
% Paid	51.0%	93.1%	98.2%	98.8%	99.3%	99.5%	99.6%	99.7%	99.7%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%

Automobile Accident Compensation Administration
Basic Prescription Drugs Benefits
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
1993	58,539,423	1,672,555	104,085	104,085	0	0.178%	0.062
1994	60,078,280	1,716,522	773,101	773,101	0	1.287%	0.450
1995	61,570,082	1,759,145	2,809,539	2,809,539	0	4.563%	1.597
1996	63,098,926	1,802,826	3,313,465	3,313,465	0	5.251%	1.838
1997	65,742,544	1,878,358	3,458,944	3,458,944	0	5.261%	1.841
1998	67,851,831	1,938,624	3,732,188	3,732,188	0	5.500%	1.925
1999	69,600,474	1,988,585	4,275,771	4,275,771	0	6.143%	2.150
2000	71,516,240	2,043,321	3,441,590	3,441,590	0	4.812%	1.684
2001	72,988,526	2,085,386	2,775,412	2,775,412	0	3.803%	1.331
2002	74,618,692	2,131,963	2,264,085	2,264,085	0	3.034%	1.062
2003	76,318,069	2,180,516	2,397,571	2,397,571	0	3.142%	1.100
2004	77,786,939	2,222,484	2,151,949	2,151,949	0	2.766%	0.968
2005	80,091,661	2,288,333	2,504,935	2,504,935	0	3.128%	1.095
2006	82,652,162	2,361,490	2,531,142	2,531,142	0	3.062%	1.072
2007	84,430,397	2,412,297	2,041,248	2,041,248	0	2.418%	0.846
2008	86,521,906	2,472,054	1,611,027	1,998,605	387,579	2.310%	0.808
2009	88,665,227	2,533,292	846,125	2,297,352	1,451,227	2.591%	0.907
Total	1,242,071,379	35,487,754	41,032,178	42,870,984	1,838,806	3.452%	1.208

Notes

- (1)-(2) See Exposures, Sheet 1
- (3) Provided by ACAA
- (4) See Exhibit 2
- (5) = (4) - (3)
- (6) = (4) / (1)
- (7) = (4) / (2)

Automobile Accident Compensation Administration
Basic Prescription Drugs Benefits
Selected Ultimate Loss & ALAE
As of June 30, 2010

	(1)	(2)	(3)	(4)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1993	104,085	104,085	104,085	104,085
1994	773,101	773,101	773,101	773,101
1995	2,809,539	2,809,539	2,809,539	2,809,539
1996	3,313,465	3,313,465	3,313,465	3,313,465
1997	3,458,944	3,458,944	3,458,944	3,458,944
1998	3,732,188	3,732,188	3,732,188	3,732,188
1999	4,275,771	4,275,771	4,275,771	4,275,771
2000	3,441,590	3,441,590	3,441,590	3,441,590
2001	2,775,412	2,775,412	2,775,412	2,775,412
2002	2,264,085	2,264,085	2,264,085	2,264,085
2003	2,397,571	2,397,571	2,397,571	2,397,571
2004	2,151,949	2,151,949	2,151,949	2,151,949
2005	2,504,935	2,504,935	2,504,935	2,504,935
2006	2,531,142	2,531,142	2,531,142	2,531,142
2007	2,041,248	2,041,248	2,041,248	2,041,248
2008	1,718,839	1,792,355	1,768,271	1,998,605
2009	1,258,130	1,816,271	1,687,414	2,297,352
Total	41,551,995	42,183,653	42,030,711	42,870,984

	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1993	0.0%	50.0%	50.0%	100.0%
1994	0.0%	50.0%	50.0%	100.0%
1995	0.0%	50.0%	50.0%	100.0%
1996	0.0%	50.0%	50.0%	100.0%
1997	0.0%	50.0%	50.0%	100.0%
1998	0.0%	50.0%	50.0%	100.0%
1999	0.0%	50.0%	50.0%	100.0%
2000	0.0%	50.0%	50.0%	100.0%
2001	0.0%	50.0%	50.0%	100.0%
2002	0.0%	50.0%	50.0%	100.0%
2003	0.0%	50.0%	50.0%	100.0%
2004	0.0%	50.0%	50.0%	100.0%
2005	0.0%	50.0%	50.0%	100.0%
2006	0.0%	50.0%	50.0%	100.0%
2007	0.0%	50.0%	50.0%	100.0%
2008	0.0%	50.0%	50.0%	100.0%
2009	NA	NA	NA	0.0%
Total				

Notes

- (1) See Exhibit 5
- (2) See Exhibit 3
- (3) See Exhibit 4
- (4) Weighted average of (1) through (3) based on (5) through (7).
For Fiscal Year 2008, selected ultimate losses are based on the same formula as earlier years, but this value is given 50% weight with the remaining 50% weight given to the selected ultimate as of 6/30/09.
Fiscal Year 2009 selected ultimate is set equal to the final selected ultimate loss ratio of the 2006 to 2008 years combined multiplied by the 2009 premium.
- (5)-(7) Selected by Milliman
- (8) Sum of (5) through (7)

Automobile Accident Compensation Administration
Basic Prescription Drugs Benefits
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 13 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)	
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	
1993	58,539,423	1.000	58,539,423	1.000	100.0%	104,085	
1994	60,078,280	1.000	60,078,280	1.000	100.0%	773,101	
1995	61,570,082	1.000	61,570,082	1.000	100.0%	2,809,539	
1996	63,098,926	1.000	63,098,926	1.000	100.0%	3,313,465	
1997	65,742,544	1.000	65,742,544	1.000	100.0%	3,458,944	
1998	67,851,831	1.000	67,851,831	1.000	100.0%	3,732,188	
1999	69,600,474	1.000	69,600,474	1.000	100.0%	4,275,771	
2000	71,516,240	1.000	71,516,240	1.000	100.0%	3,441,590	
2001	72,988,526	1.000	72,988,526	1.000	100.0%	2,775,412	
2002	74,618,692	1.000	74,618,692	1.000	100.0%	2,264,085	
2003	76,318,069	1.000	76,318,069	1.000	100.0%	2,397,571	
2004	77,786,939	1.000	77,786,939	1.000	100.0%	2,151,949	
2005	80,091,661	1.000	80,091,661	1.000	100.0%	2,504,935	
2006	82,652,162	1.000	82,652,162	1.000	100.0%	2,531,142	
2007	84,430,397	1.000	84,430,397	1.000	100.0%	2,041,248	
2008	86,521,906	1.000	86,521,906	1.000	93.7%	1,611,027	
2009	88,665,227	1.000	88,665,227	1.000	67.3%	846,125	
Total	1,242,071,379		1,242,071,379			41,032,178	

	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	104,085	0.178%	0.178%	104,085	104,085	0.178%	0
1994	773,101	1.287%	1.287%	773,101	773,101	1.287%	0
1995	2,809,539	4.563%	4.563%	2,809,539	2,809,539	4.563%	0
1996	3,313,465	5.251%	4.226%	2,666,562	3,313,465	5.251%	0
1997	3,458,944	5.261%	4.203%	2,762,886	3,458,944	5.261%	0
1998	3,732,188	5.500%	4.159%	2,821,794	3,732,188	5.500%	0
1999	4,275,771	6.143%	4.090%	2,846,835	4,275,771	6.143%	0
2000	3,441,590	4.812%	3.983%	2,848,391	3,441,590	4.812%	0
2001	2,775,412	3.803%	3.864%	2,820,065	2,775,412	3.803%	0
2002	2,264,085	3.034%	3.750%	2,798,349	2,264,085	3.034%	0
2003	2,397,571	3.142%	3.654%	2,788,872	2,397,571	3.142%	0
2004	2,151,949	2.766%	3.569%	2,776,459	2,151,949	2.766%	0
2005	2,504,935	3.128%	3.501%	2,803,844	2,504,935	3.128%	0
2006	2,531,142	3.062%	3.438%	2,841,222	2,531,142	3.062%	0
2007	2,041,248	2.418%	3.379%	2,852,628	2,041,248	2.418%	0
2008	1,718,839	1.987%	3.341%	2,890,902	1,792,355	2.072%	181,329
2009	1,258,130	1.419%	3.341%	2,962,516	1,816,271	2.048%	970,146
Total	41,551,995			43,168,049	42,183,653	3.396%	1,151,475

Notes

- (1) See Exhibit 1
- (2) Based on information provided by ACAA
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 6
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^Lag] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accident Compensation Administration
Basic Prescription Drugs Benefits
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	3.385%	100.0%	104,085	104,085	0.178%	0
1994	60,078,280	3.385%	100.0%	773,101	773,101	1.287%	0
1995	61,570,082	3.385%	100.0%	2,809,539	2,809,539	4.563%	0
1996	63,098,926	3.385%	100.0%	3,313,465	3,313,465	5.251%	0
1997	65,742,544	3.385%	100.0%	3,458,944	3,458,944	5.261%	0
1998	67,851,831	3.385%	100.0%	3,732,188	3,732,188	5.500%	0
1999	69,600,474	4.425%	100.0%	4,275,771	4,275,771	6.143%	0
2000	71,516,240	5.365%	100.0%	3,441,590	3,441,590	4.812%	0
2001	72,988,526	5.394%	100.0%	2,775,412	2,775,412	3.803%	0
2002	74,618,692	5.086%	100.0%	2,264,085	2,264,085	3.034%	0
2003	76,318,069	4.624%	100.0%	2,397,571	2,397,571	3.142%	0
2004	77,786,939	4.151%	100.0%	2,151,949	2,151,949	2.766%	0
2005	80,091,661	3.491%	100.0%	2,504,935	2,504,935	3.128%	0
2006	82,652,162	3.168%	100.0%	2,531,142	2,531,142	3.062%	0
2007	84,430,397	3.027%	100.0%	2,041,248	2,041,248	2.418%	0
2008	86,521,906	2.897%	93.7%	1,611,027	1,768,271	2.044%	157,244
2009	88,665,227	2.897%	67.3%	846,125	1,687,414	1.903%	841,289
Total	1,242,071,379			41,032,178	42,030,711	3.384%	998,533

Notes

- (1) See Exhibit 1
- (2) Judgementally selected
- (3),(4) See Exhibit 6
- (5) = (1) x (2) x [1 - (3)] + (4)
- (6) = (5) / (1)
- (7) = (5) - (4)

Automobile Accident Compensation Administration
Basic Prescription Drugs Benefits
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Age-to-Age Devel. Factor	Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	104,085	1.000	1.000	100.0%	104,085	0.178%	0
1994	60,078,280	773,101	1.000	1.000	100.0%	773,101	1.287%	0
1995	61,570,082	2,809,539	1.000	1.000	100.0%	2,809,539	4.563%	0
1996	63,098,926	3,313,465	1.000	1.000	100.0%	3,313,465	5.251%	0
1997	65,742,544	3,458,944	1.000	1.000	100.0%	3,458,944	5.261%	0
1998	67,851,831	3,732,188	1.000	1.000	100.0%	3,732,188	5.500%	0
1999	69,600,474	4,275,771	1.000	1.000	100.0%	4,275,771	6.143%	0
2000	71,516,240	3,441,590	1.000	1.000	100.0%	3,441,590	4.812%	0
2001	72,988,526	2,775,412	1.000	1.000	100.0%	2,775,412	3.803%	0
2002	74,618,692	2,264,085	1.000	1.000	100.0%	2,264,085	3.034%	0
2003	76,318,069	2,397,571	1.000	1.000	100.0%	2,397,571	3.142%	0
2004	77,786,939	2,151,949	1.000	1.000	100.0%	2,151,949	2.766%	0
2005	80,091,661	2,504,935	1.000	1.000	100.0%	2,504,935	3.128%	0
2006	82,652,162	2,531,142	1.000	1.000	100.0%	2,531,142	3.062%	0
2007	84,430,397	2,041,248	1.000	1.000	100.0%	2,041,248	2.418%	0
2008	86,521,906	1,611,027	1.067	1.067	93.7%	1,718,839	1.987%	107,812
2009	88,665,227	846,125	1.394	1.487	67.3%	1,258,130	1.419%	412,004
Total	1,242,071,379	41,032,178				41,551,995	3.345%	519,817

Notes

- (1) See Exhibit 1
- (2)-(5) See Exhibit 6
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accident Compensation Administration
Basic Prescription Drugs Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1993			104,030	104,085	104,085	104,085	104,085	104,085	104,085	104,085	104,085	104,085	104,085	104,085	104,085	104,085
1994		514,831	772,911	773,101	773,101	773,101	773,101	773,101	773,101	773,101	773,101	773,101	773,101	773,101	773,101	773,101
1995	1,543,433	2,516,217	2,809,179	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539	2,809,539
1996	1,901,376	2,976,219	3,312,490	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465	3,313,465
1997	1,971,851	3,025,514	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944	3,458,944
1998	1,818,243	3,345,343	3,732,153	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188	3,732,188
1999	2,628,519	3,934,443	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771	4,275,771
2000	2,272,633	3,270,334	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590	3,441,590
2001	1,903,222	2,593,432	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412	2,775,412
2002	1,387,409	2,130,257	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085	2,264,085
2003	1,542,072	2,189,434	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571	2,397,571
2004	1,292,261	2,002,601	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949	2,151,949
2005	1,656,685	2,335,930	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935	2,504,935
2006	1,716,138	2,386,976	2,532,630	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142
2007	1,550,688	2,386,976	2,532,630	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142	2,531,142
2008	1,212,608	1,611,027	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248	2,041,248
2009	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125	846,125
Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	
1993			1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994		1.501	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1995	1.630	1.116	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996	1.565	1.113	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997	1.534	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.840	1.116	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1999	1.497	1.087	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.439	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2001	1.363	1.070	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	1.535	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003	1.420	1.095	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004	1.550	1.075	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005	1.410	1.072	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006	1.391	1.061	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
2007	1.274	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008	1.329	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2009	1.329	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
All Year Volume Weighted	1.509	1.096	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Year Volume Weighted	1.394	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Year Volume Weighted	1.334	1.057	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Yr Avg Excl High and Low	1.387	1.068	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.394	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	1.487	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
% Paid	67.3%	93.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Automobile Accident Compensation Administration
Death Benefits for Dependents
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
1993	58,539,423	1,672,555	3,667,316	3,674,192	6,876	6.276%	2.197
1994	60,078,280	1,716,522	4,174,603	4,183,350	8,747	6.963%	2.437
1995	61,570,082	1,759,145	3,809,428	3,821,246	11,818	6.206%	2.172
1996	63,098,926	1,802,826	4,009,936	4,026,889	16,953	6.382%	2.234
1997	65,742,544	1,878,358	3,875,787	3,901,775	25,988	5.935%	2.077
1998	67,851,831	1,938,624	3,719,121	3,759,533	40,412	5.541%	1.939
1999	69,600,474	1,988,585	3,478,533	3,541,345	62,812	5.088%	1.781
2000	71,516,240	2,043,321	3,117,987	3,218,840	100,853	4.501%	1.575
2001	72,988,526	2,085,386	3,178,629	3,327,472	148,843	4.559%	1.596
2002	74,618,692	2,131,963	3,277,962	3,527,026	249,064	4.727%	1.654
2003	76,318,069	2,180,516	2,559,284	2,990,777	431,493	3.919%	1.372
2004	77,786,939	2,222,484	2,285,379	2,966,524	681,145	3.814%	1.335
2005	80,091,661	2,288,333	1,829,613	2,898,359	1,068,746	3.619%	1.267
2006	82,652,162	2,361,490	1,615,996	3,146,209	1,530,213	3.807%	1.332
2007	84,430,397	2,412,297	1,075,955	3,141,735	2,065,780	3.721%	1.302
2008	86,521,906	2,472,054	418,112	3,156,779	2,738,667	3.649%	1.277
2009	88,665,227	2,533,292	74,094	3,471,969	3,397,875	3.916%	1.371
Total	1,242,071,379	35,487,754	46,167,736	58,754,021	12,586,284	4.730%	1.656

Notes

- (1)-(2) See Exposures, Sheet 1
- (3) Provided by ACAA
- (4) See Exhibit 2
- (5) = (4) - (3)
- (6) = (4) / (1)
- (7) = (4) / (2)

Automobile Accident Compensation Administration
Death Benefits for Dependents
Selected Ultimate Loss & ALAE
As of June 30, 2010

	(1)	(2)	(3)	(4)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1993	3,674,651	3,673,653	3,674,732	3,674,192
1994	4,184,974	4,182,648	4,184,052	4,183,350
1995	3,821,968	3,820,242	3,822,249	3,821,246
1996	4,028,540	4,025,348	4,028,430	4,026,889
1997	3,902,489	3,899,214	3,904,336	3,901,775
1998	3,758,732	3,755,703	3,763,363	3,759,533
1999	3,537,495	3,536,755	3,545,935	3,541,345
2000	3,205,089	3,213,645	3,224,035	3,218,840
2001	3,314,771	3,323,552	3,331,392	3,327,472
2002	3,522,559	3,524,146	3,529,906	3,527,026
2003	2,918,624	2,997,595	2,983,960	2,990,777
2004	2,850,975	2,993,889	2,939,160	2,966,524
2005	2,662,598	2,965,020	2,831,697	2,898,359
2006	2,920,424	3,273,624	3,018,794	3,146,209
2007	2,780,137	3,384,758	2,898,713	3,141,735
2008	2,035,978	3,473,995	2,839,564	3,156,779
2009	1,953,852	3,865,540	3,078,398	3,471,969
Total	55,073,858	59,909,326	57,598,715	58,754,021

	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1993	0.0%	50.0%	50.0%	100.0%
1994	0.0%	50.0%	50.0%	100.0%
1995	0.0%	50.0%	50.0%	100.0%
1996	0.0%	50.0%	50.0%	100.0%
1997	0.0%	50.0%	50.0%	100.0%
1998	0.0%	50.0%	50.0%	100.0%
1999	0.0%	50.0%	50.0%	100.0%
2000	0.0%	50.0%	50.0%	100.0%
2001	0.0%	50.0%	50.0%	100.0%
2002	0.0%	50.0%	50.0%	100.0%
2003	0.0%	50.0%	50.0%	100.0%
2004	0.0%	50.0%	50.0%	100.0%
2005	0.0%	50.0%	50.0%	100.0%
2006	0.0%	50.0%	50.0%	100.0%
2007	0.0%	50.0%	50.0%	100.0%
2008	0.0%	50.0%	50.0%	100.0%
2009	0.0%	50.0%	50.0%	100.0%
Total				

Notes

- (1) See Exhibit 5
- (2) See Exhibit 3
- (3) See Exhibit 4
- (4) Weighted average of (1) through (3) based on (5) through (7)
- (5)-(7) Selected by Milliman
- (8) Sum of (5) through (7)

Automobile Accident Compensation Administration
Death Benefits for Dependents
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 16 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)	
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	
1993	58,539,423	1.000	58,539,423	1.000	99.8%	3,667,316	
1994	60,078,280	1.000	60,078,280	1.000	99.8%	4,174,603	
1995	61,570,082	1.000	61,570,082	1.000	99.7%	3,809,428	
1996	63,098,926	1.000	63,098,926	1.000	99.5%	4,009,936	
1997	65,742,544	1.000	65,742,544	1.000	99.3%	3,875,787	
1998	67,851,831	1.000	67,851,831	1.000	98.9%	3,719,121	
1999	69,600,474	1.000	69,600,474	1.000	98.3%	3,478,533	
2000	71,516,240	1.000	71,516,240	1.000	97.3%	3,117,987	
2001	72,988,526	1.000	72,988,526	1.000	95.9%	3,178,629	
2002	74,618,692	1.000	74,618,692	1.000	93.1%	3,277,962	
2003	76,318,069	1.000	76,318,069	1.000	87.7%	2,559,284	
2004	77,786,939	1.000	77,786,939	1.000	80.2%	2,285,379	
2005	80,091,661	1.000	80,091,661	1.000	68.7%	1,829,613	
2006	82,652,162	1.000	82,652,162	1.000	55.3%	1,615,996	
2007	84,430,397	1.000	84,430,397	1.000	38.7%	1,075,955	
2008	86,521,906	1.000	86,521,906	1.000	20.5%	418,112	
2009	88,665,227	1.000	88,665,227	1.000	3.8%	74,094	
Total	1,242,071,379		1,242,071,379			46,167,736	

	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	3,674,651	6.277%	5.423%	3,174,760	3,673,653	6.276%	6,337
1994	4,184,974	6.966%	5.404%	3,246,525	4,182,648	6.962%	8,045
1995	3,821,968	6.208%	5.353%	3,295,741	3,820,242	6.205%	10,814
1996	4,028,540	6.384%	5.289%	3,337,405	4,025,348	6.379%	15,412
1997	3,902,489	5.936%	5.208%	3,423,769	3,899,214	5.931%	23,427
1998	3,758,732	5.540%	5.116%	3,471,322	3,755,703	5.535%	36,582
1999	3,537,495	5.083%	5.019%	3,493,065	3,536,755	5.082%	58,222
2000	3,205,089	4.482%	4.922%	3,519,898	3,213,645	4.494%	95,658
2001	3,314,771	4.541%	4.834%	3,528,561	3,323,552	4.554%	144,923
2002	3,522,559	4.721%	4.751%	3,545,411	3,524,146	4.723%	246,184
2003	2,918,624	3.824%	4.665%	3,560,037	2,997,595	3.928%	438,311
2004	2,850,975	3.665%	4.591%	3,571,353	2,993,889	3.849%	708,510
2005	2,662,598	3.324%	4.531%	3,629,277	2,965,020	3.702%	1,135,407
2006	2,920,424	3.533%	4.490%	3,711,188	3,273,624	3.961%	1,657,628
2007	2,780,137	3.293%	4.461%	3,766,492	3,384,758	4.009%	2,308,802
2008	2,035,978	2.353%	4.445%	3,845,628	3,473,995	4.015%	3,055,883
2009	1,953,852	2.204%	4.445%	3,940,892	3,865,540	4.360%	3,791,446
Total	55,073,858			60,061,323	59,909,326	4.823%	13,741,590

Notes

- (1) See Exhibit 1
- (2) Based on information provided by ACAA
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 6
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^Lag] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accident Compensation Administration
Death Benefits for Dependents
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	6.347%	99.8%	3,667,316	3,674,732	6.277%	7,416
1994	60,078,280	6.347%	99.8%	4,174,603	4,184,052	6.964%	9,449
1995	61,570,082	6.347%	99.7%	3,809,428	3,822,249	6.208%	12,821
1996	63,098,926	6.347%	99.5%	4,009,936	4,028,430	6.384%	18,494
1997	65,742,544	6.347%	99.3%	3,875,787	3,904,336	5.939%	28,549
1998	67,851,831	6.187%	98.9%	3,719,121	3,763,363	5.546%	44,242
1999	69,600,474	5.810%	98.3%	3,478,533	3,545,935	5.095%	67,402
2000	71,516,240	5.456%	97.3%	3,117,987	3,224,035	4.508%	106,048
2001	72,988,526	5.096%	95.9%	3,178,629	3,331,392	4.564%	152,763
2002	74,618,692	4.863%	93.1%	3,277,962	3,529,906	4.731%	251,944
2003	76,318,069	4.520%	87.7%	2,559,284	2,983,960	3.910%	424,676
2004	77,786,939	4.237%	80.2%	2,285,379	2,939,160	3.778%	653,781
2005	80,091,661	3.999%	68.7%	1,829,613	2,831,697	3.536%	1,002,084
2006	82,652,162	3.800%	55.3%	1,615,996	3,018,794	3.652%	1,402,797
2007	84,430,397	3.522%	38.7%	1,075,955	2,898,713	3.433%	1,822,757
2008	86,521,906	3.522%	20.5%	418,112	2,839,564	3.282%	2,421,452
2009	88,665,227	3.522%	3.8%	74,094	3,078,398	3.472%	3,004,305
Total	1,242,071,379			46,167,736	57,598,715	4.637%	11,430,979

Notes

- (1) See Exhibit 1
- (2) Judgementally selected
- (3),(4) See Exhibit 6
- (5) = (1) x (2) x [1 - (3)] + (4)
- (6) = (5) / (1)
- (7) = (5) - (4)

Automobile Accident Compensation Administration
Death Benefits for Dependents
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Age-to-Age Devel. Factor	Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	3,667,316	1.002	1.002	99.8%	3,674,651	6.277%	7,335
1994	60,078,280	4,174,603	1.002	1.002	99.8%	4,184,974	6.966%	10,371
1995	61,570,082	3,809,428	1.003	1.003	99.7%	3,821,968	6.208%	12,540
1996	63,098,926	4,009,936	1.005	1.005	99.5%	4,028,540	6.384%	18,604
1997	65,742,544	3,875,787	1.007	1.007	99.3%	3,902,489	5.936%	26,702
1998	67,851,831	3,719,121	1.011	1.011	98.9%	3,758,732	5.540%	39,611
1999	69,600,474	3,478,533	1.017	1.017	98.3%	3,537,495	5.083%	58,962
2000	71,516,240	3,117,987	1.028	1.028	97.3%	3,205,089	4.482%	87,103
2001	72,988,526	3,178,629	1.014	1.043	95.9%	3,314,771	4.541%	136,142
2002	74,618,692	3,277,962	1.030	1.075	93.1%	3,522,559	4.721%	244,597
2003	76,318,069	2,559,284	1.061	1.140	87.7%	2,918,624	3.824%	359,340
2004	77,786,939	2,285,379	1.094	1.247	80.2%	2,850,975	3.665%	565,596
2005	80,091,661	1,829,613	1.167	1.455	68.7%	2,662,598	3.324%	832,985
2006	82,652,162	1,615,996	1.242	1.807	55.3%	2,920,424	3.533%	1,304,428
2007	84,430,397	1,075,955	1.430	2.584	38.7%	2,780,137	3.293%	1,704,182
2008	86,521,906	418,112	1.885	4.869	20.5%	2,035,978	2.353%	1,617,865
2009	88,665,227	74,094	5.415	26.370	3.8%	1,953,852	2.204%	1,879,758
Total	1,242,071,379	46,167,736				55,073,858	4.434%	8,906,122

Notes

- (1) See Exhibit 1
- (2)-(5) See Exhibit 6
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accident Compensation Administration
Death Benefits for Dependents
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1993	189,925	865,902	1,546,163	2,138,897	2,647,551	3,044,902	3,323,871	3,510,146	3,566,581	3,610,856	3,637,941	3,663,416	3,667,316	3,667,316	3,667,316	3,667,316	3,667,316
1994	190,750	923,870	1,785,594	2,506,627	3,026,996	3,467,474	3,776,510	3,978,212	4,044,523	4,083,548	4,128,748	4,164,003	4,168,603	4,168,603	4,168,603	4,174,603	
1995	157,707	950,658	1,664,464	2,348,817	2,817,030	3,182,429	3,445,145	3,637,881	3,705,518	3,754,037	3,791,178	3,805,803	3,807,703	3,809,003	3,809,428		
1996	238,555	1,066,882	1,810,976	2,411,408	2,872,603	3,238,252	3,500,613	3,665,143	3,835,721	3,901,700	3,960,933	3,990,461	3,993,936	4,009,936			
1997	217,667	1,008,746	1,740,742	2,298,206	2,778,935	3,145,838	3,415,452	3,684,999	3,776,188	3,816,441	3,847,998	3,863,473	3,875,787				
1998	225,128	1,057,760	1,701,764	2,216,539	2,724,433	3,082,846	3,346,205	3,530,698	3,610,033	3,662,370	3,695,721	3,719,121					
1999	194,111	820,685	1,446,061	1,963,380	2,404,028	2,879,746	3,136,465	3,293,154	3,373,483	3,440,258	3,478,533						
2000	125,500	680,183	1,262,242	1,776,315	2,179,697	2,552,582	2,818,628	2,988,503	3,082,008	3,117,987							
2001	122,296	679,825	1,218,203	1,865,658	2,305,373	2,644,670	2,893,243	3,076,624	3,178,629								
2002	166,857	766,795	1,423,295	2,015,851	2,469,704	2,831,226	3,096,728	3,277,962									
2003	123,138	483,828	1,094,516	1,538,055	1,977,924	2,327,277	2,559,284										
2004	12,100	550,109	1,076,278	1,556,287	1,967,977	2,285,379											
2005	82,325	597,507	1,093,500	1,499,136	1,829,613												
2006	125,829	639,446	1,151,971	1,615,996													
2007	143,028	631,894	1,075,955														
2008	85,262	418,112															
2009	74,094																

Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	
1993	4.559	1.786	1.383	1.238	1.150	1.092	1.056	1.016	1.012	1.008	1.007	1.001	1.000	1.000	1.000	1.000	
1994	4.843	1.933	1.404	1.208	1.146	1.089	1.053	1.017	1.010	1.011	1.009	1.001	1.000	1.000	1.001		
1995	6.028	1.751	1.411	1.199	1.130	1.083	1.056	1.019	1.013	1.010	1.004	1.000	1.000	1.000			
1996	4.472	1.697	1.332	1.191	1.127	1.081	1.047	1.047	1.017	1.015	1.007	1.001	1.004				
1997	4.634	1.726	1.320	1.209	1.132	1.086	1.079	1.025	1.011	1.008	1.004	1.003					
1998	4.698	1.609	1.302	1.229	1.132	1.085	1.055	1.022	1.014	1.009	1.006						
1999	4.228	1.762	1.358	1.224	1.198	1.089	1.050	1.024	1.020	1.011							
2000	5.420	1.856	1.407	1.227	1.171	1.104	1.060	1.031	1.012								
2001	5.559	1.792	1.531	1.236	1.147	1.094	1.063	1.033									
2002	4.596	1.856	1.416	1.225	1.146	1.094	1.059										
2003	3.929	2.262	1.405	1.286	1.177	1.100											
2004	45.464	1.956	1.446	1.265	1.161												
2005	7.258	1.830	1.371	1.220													
2006	5.082	1.802	1.403														
2007	4.418	1.703															
2008	4.904																
2009																	
All Year Volume Weighted	5.059	1.799	1.386	1.224	1.149	1.090	1.058	1.026	1.014	1.010	1.006	1.001	1.001	1.000	1.001	1.000	
6 Year Volume Weighted	5.809	1.885	1.430	1.242	1.167	1.094	1.061	1.030	1.014	1.011	1.006	1.001	1.001	1.000	1.001	1.000	
3 Year Volume Weighted	4.771	1.777	1.406	1.257	1.160	1.096	1.061	1.029	1.015	1.009	1.006	1.002	1.001	1.000	1.001	1.000	
6 Yr Avg Excl High and Low	5.415	1.861	1.418	1.238	1.164	1.094	1.059	1.028	1.014	1.010	1.006	1.001	1.001	1.000	1.001	1.000	
Selected	5.415	1.885	1.430	1.242	1.167	1.094	1.061	1.030	1.014	1.011	1.006	1.004	1.002	1.001	1.001	1.000	1.002
Cumulative	26.370	4.869	2.584	1.807	1.455	1.247	1.140	1.075	1.043	1.028	1.017	1.011	1.007	1.005	1.003	1.002	1.002
% Paid	3.8%	20.5%	38.7%	55.3%	68.7%	80.2%	87.7%	93.1%	95.9%	97.3%	98.3%	98.9%	99.3%	99.5%	99.7%	99.8%	99.8%

Automobile Accident Compensation Administration
Death Benefits for Dependents
Payment Pattern Selection
As of June 30, 2010

Fiscal Year Starting July 1	Age (in months):																	Ultimate Loss *
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	
1993	189,925	865,902	1,546,163	2,138,897	2,647,551	3,044,902	3,323,871	3,510,146	3,566,581	3,610,856	3,637,941	3,663,416	3,667,316	3,667,316	3,667,316	3,667,316	3,667,316	3,674,192
1994	190,750	923,870	1,785,594	2,506,627	3,026,996	3,467,474	3,776,510	3,978,212	4,044,523	4,083,548	4,128,748	4,164,003	4,168,603	4,168,603	4,168,603	4,174,603	4,174,603	4,183,350
1995	157,707	950,658	1,664,464	2,348,817	2,817,030	3,182,429	3,445,145	3,637,881	3,705,518	3,754,037	3,791,178	3,805,803	3,807,703	3,809,003	3,809,428			3,821,246
1996	238,555	1,066,882	1,810,976	2,411,408	2,872,603	3,238,252	3,500,613	3,665,143	3,835,721	3,901,700	3,960,933	3,990,461	3,993,936	4,009,936				4,026,889
1997	217,667	1,008,746	1,740,742	2,298,206	2,778,935	3,145,838	3,415,452	3,684,999	3,776,188	3,816,441	3,847,998	3,863,473	3,875,787					3,901,775
1998	225,128	1,057,760	1,701,764	2,216,539	2,724,433	3,082,846	3,346,205	3,530,698	3,610,033	3,662,370	3,695,721	3,719,121						3,759,533
1999	194,111	820,685	1,446,061	1,963,380	2,404,028	2,879,746	3,136,465	3,293,154	3,373,483	3,440,258	3,478,533							3,541,345
2000	125,500	680,183	1,262,242	1,776,315	2,179,697	2,552,582	2,818,628	2,988,503	3,082,008	3,117,987								3,218,840
2001	122,296	679,825	1,218,203	1,865,658	2,305,373	2,644,670	2,893,243	3,076,624	3,178,629									3,327,472
2002	166,857	766,795	1,423,295	2,015,851	2,469,704	2,831,226	3,096,728	3,277,962										3,527,026
2003	123,138	483,828	1,094,516	1,538,055	1,977,924	2,327,277	2,559,284											2,990,777
2004	12,100	550,109	1,076,278	1,556,287	1,967,977	2,285,379												2,966,524
2005	82,325	597,507	1,093,500	1,499,136	1,829,613													2,898,359
2006	125,829	639,446	1,151,971	1,615,996														3,146,209
2007	143,028	631,894	1,075,955															3,141,735
2008	85,262	418,112																3,156,779
2009	74,094																	3,471,969

Fiscal Year Starting July 1	Age (in months):																	Arithmetic Avg	Selected	Incremental
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204			
1993	5.2%	23.6%	42.1%	58.2%	72.1%	82.9%	90.5%	95.5%	97.1%	98.3%	99.0%	99.7%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%		
1994	4.6%	22.1%	42.7%	59.9%	72.4%	82.9%	90.3%	95.1%	96.7%	97.6%	98.7%	99.5%	99.6%	99.6%	99.6%	99.8%				
1995	4.1%	24.9%	43.6%	61.5%	73.7%	83.3%	90.2%	95.2%	97.0%	98.2%	99.2%	99.6%	99.6%	99.7%	99.7%					
1996	5.9%	26.5%	45.0%	59.9%	71.3%	80.4%	86.9%	91.0%	95.3%	96.9%	98.4%	99.1%	99.2%	99.6%						
1997	5.6%	25.9%	44.6%	58.9%	71.2%	80.6%	87.5%	94.4%	96.8%	97.8%	98.6%	99.0%	99.3%							
1998	6.0%	28.1%	45.3%	59.0%	72.5%	82.0%	89.0%	93.9%	96.0%	97.4%	98.3%	98.9%								
1999	5.5%	23.2%	40.8%	55.4%	67.9%	81.3%	88.6%	93.0%	95.3%	97.1%	98.2%									
2000	3.9%	21.1%	39.2%	55.2%	67.7%	79.3%	87.6%	92.8%	95.7%	96.9%										
2001	3.7%	20.4%	36.6%	56.1%	69.3%	79.5%	87.0%	92.5%	95.5%											
2002	4.7%	21.7%	40.4%	57.2%	70.0%	80.3%	87.8%	92.9%												
2003	4.1%	16.2%	36.6%	51.4%	66.1%	77.8%	85.6%													
2004	0.4%	18.5%	36.3%	52.5%	66.3%	77.0%														
2005	2.8%	20.6%	37.7%	51.7%	63.1%															
2006	4.0%	20.3%	36.6%	51.4%																
2007	4.6%	20.1%	34.2%																	
2008	2.7%	13.2%																		
2009	2.1%																			
Arithmetic Avg	4.1%	21.7%	40.1%	56.3%	69.5%	80.6%	88.3%	93.6%	96.1%	97.5%	98.6%	99.3%	99.5%	99.7%	99.7%	99.8%	99.8%			
Selected	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204			
Incremental	4.11%	21.66%	40.11%	56.30%	69.51%	80.61%	88.26%	93.64%	96.15%	97.53%	98.63%	99.31%	99.52%	99.68%	99.72%	99.76%	99.79%	99.79%		
	4.11%	17.55%	18.45%	16.19%	13.22%	11.10%	7.65%	5.39%	2.50%	1.39%	1.10%	0.68%	0.21%	0.16%	0.04%	0.04%	0.03%			
Selected	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408	420		
Incremental	99.82%	99.85%	99.88%	99.91%	99.94%	99.97%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		

* See Exhibit 1

Automobile Accident Compensation Administration
Death Benefits for Dependents
Payout of Outstanding Loss
As of June 30, 2010

Fiscal Year Starting July 1	Indicated Unpaid*	Payments in fiscal year starting July 1:																							Totals
		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	
1993	6,876	1,375	1,375	1,375	1,375	917	458	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,876
1994	8,747	1,458	1,458	1,458	1,458	1,458	1,458	972	486	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,747
1995	11,818	2,954	1,477	1,477	1,477	1,477	1,477	985	492	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,818
1996	16,953	2,575	3,595	1,797	1,797	1,797	1,797	1,797	1,198	599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,953
1997	25,988	3,026	3,487	4,869	2,434	2,434	2,434	2,434	2,434	1,623	811	0	0	0	0	0	0	0	0	0	0	0	0	0	25,988
1998	40,412	13,204	3,168	3,651	5,097	2,549	2,549	2,549	2,549	2,549	1,699	850	0	0	0	0	0	0	0	0	0	0	0	0	40,412
1999	62,812	19,311	14,214	3,410	3,930	5,487	2,743	2,743	2,743	2,743	2,743	1,829	914	0	0	0	0	0	0	0	0	0	0	0	62,812
2000	100,853	50,163	15,584	11,471	2,752	3,172	4,428	2,214	2,214	2,214	2,214	2,214	1,476	738	0	0	0	0	0	0	0	0	0	0	100,853
2001	148,843	66,395	41,009	12,740	9,377	2,250	2,593	3,620	1,810	1,810	1,810	1,810	1,810	1,207	603	0	0	0	0	0	0	0	0	0	148,843
2002	249,064	152,387	43,125	26,636	8,275	6,091	1,461	1,684	2,351	1,176	1,176	1,176	1,176	784	392	0	0	0	0	0	0	0	0	0	249,064
2003	431,493	197,953	142,889	40,437	24,976	7,759	5,711	1,370	1,579	2,205	1,102	1,102	1,102	1,102	1,102	735	367	0	0	0	0	0	0	0	431,493
2004	681,145	288,645	189,240	136,600	38,657	23,876	7,417	5,460	1,310	1,510	2,108	1,054	1,054	1,054	1,054	703	351	0	0	0	0	0	0	0	681,145
2005	1,068,746	398,988	268,098	188,854	136,321	38,578	23,828	7,402	5,449	1,307	1,507	2,103	1,052	1,052	1,052	1,052	701	351	0	0	0	0	0	0	1,068,746
2006	1,530,213	462,725	388,530	267,783	188,632	136,161	38,533	23,800	7,394	5,442	1,306	1,505	2,101	1,050	1,050	1,050	1,050	700	350	0	0	0	0	0	1,530,213
2007	2,065,780	558,352	455,835	382,745	263,795	185,823	134,133	37,959	23,445	7,284	5,361	1,286	1,482	2,070	1,035	1,035	1,035	1,035	690	345	0	0	0	0	2,065,780
2008	2,738,667	645,085	565,867	461,970	387,896	267,346	188,324	135,939	38,470	23,761	7,382	5,433	1,303	1,502	2,097	1,049	1,049	1,049	699	350	0	0	0	0	2,738,667
2009	3,397,875	621,745	653,909	573,607	468,289	393,202	271,003	190,900	137,798	38,996	24,086	7,483	5,508	1,321	1,523	2,126	1,063	1,063	1,063	1,063	1,063	709	354	0	3,397,875
Total	12,586,284	3,456,342	2,792,858	2,120,879	1,546,540	1,080,377	689,863	421,343	231,237	93,218	53,304	27,844	18,978	12,272	10,300	8,492	6,319	5,249	4,197	3,152	2,107	1,058	354	0	12,586,284
Calendar Year Percentage Paid		27.5%	22.2%	16.9%	12.3%	8.6%	5.5%	3.3%	1.8%	0.7%	0.4%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Discounted to 6/10 using STRIPS ¹ as of 7/30/2010	Z-Coup =	0.9998	0.9975	0.9819	0.9524	0.9196	0.8830	0.8360	0.7935	0.7593	0.7168	0.6814	0.6456	0.6101	0.5797	0.5489	0.5195	0.4955	0.4702	0.4474	0.4251	0.4047	0.3866	0.3697	
		3,455,700	2,785,989	2,082,485	1,472,968	993,466	609,145	352,223	183,476	70,781	38,208	18,973	12,252	7,487	5,971	4,661	3,283	2,601	1,974	1,410	896	428	137	0	12,104,514
Cumulative Percentage Paid**		12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288
		4.1%	21.7%	40.1%	56.3%	69.5%	80.6%	88.3%	93.6%	97.5%	98.6%	99.3%	99.5%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%

¹ Zero Coupon STRIPS are calculated from 7/30/2010 Wall Street Journal - Market Data Center
* See Exhibit 1
** See Exhibit 7

Automobile Accident Compensation Administration
Disability Benefits
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
1998	67,851,831	1,938,624	6,512,783	6,512,783	0	9.599%	3.359
1999	69,600,474	1,988,585	6,885,429	6,885,429	0	9.893%	3.462
2000	71,516,240	2,043,321	5,501,282	5,501,282	0	7.692%	2.692
2001	72,988,526	2,085,386	4,896,319	4,896,336	17	6.708%	2.348
2002	74,618,692	2,131,963	5,192,026	5,192,100	74	6.958%	2.435
2003	76,318,069	2,180,516	5,396,353	5,396,620	266	7.071%	2.475
2004	77,786,939	2,222,484	3,071,008	3,071,921	913	3.949%	1.382
2005	80,091,661	2,288,333	4,745,918	4,749,062	3,144	5.930%	2.075
2006	82,652,162	2,361,490	4,080,052	4,091,544	11,492	4.950%	1.733
2007	84,430,397	2,412,297	3,483,298	3,541,412	58,114	4.194%	1.468
2008	86,521,906	2,472,054	2,566,840	3,214,243	647,403	3.715%	1.300
2009	88,665,227	2,533,292	783,976	4,483,511	3,699,535	5.057%	1.770
Total	933,042,124	26,658,346	53,115,283	57,536,242	4,420,959	6.167%	2.158

Notes

- (1)-(2) See Exposures, Sheet 1
- (3) Provided by ACAA
- (4) See Exhibit 2
- (5) = (4) - (3)
- (6) = (4) / (1)
- (7) = (4) / (2)

Automobile Accident Compensation Administration
Disability Benefits
Selected Ultimate Loss & ALAE
As of June 30, 2010

	(1)	(2)	(3)	(4)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1998	6,512,783	6,512,783	6,512,783	6,512,783
1999	6,885,429	6,885,429	6,885,429	6,885,429
2000	5,501,282	5,501,282	5,501,282	5,501,282
2001	4,896,336	4,896,337	4,896,334	4,896,336
2002	5,192,105	5,192,106	5,192,094	5,192,100
2003	5,396,644	5,396,639	5,396,600	5,396,620
2004	3,071,570	3,071,979	3,071,863	3,071,921
2005	4,748,833	4,749,255	4,748,868	4,749,062
2006	4,088,427	4,091,544	4,090,211	4,091,544
2007	3,518,984	3,541,412	3,534,671	3,541,412
2008	2,884,876	3,214,243	3,139,143	3,214,243
2009	2,034,944	4,483,511	4,054,357	4,483,511
Total	54,732,214	57,536,521	57,023,635	57,536,242

	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1998	0.0%	50.0%	50.0%	100.0%
1999	0.0%	50.0%	50.0%	100.0%
2000	0.0%	50.0%	50.0%	100.0%
2001	0.0%	50.0%	50.0%	100.0%
2002	0.0%	50.0%	50.0%	100.0%
2003	0.0%	50.0%	50.0%	100.0%
2004	0.0%	50.0%	50.0%	100.0%
2005	0.0%	50.0%	50.0%	100.0%
2006	0.0%	100.0%	0.0%	100.0%
2007	0.0%	100.0%	0.0%	100.0%
2008	0.0%	100.0%	0.0%	100.0%
2009	0.0%	100.0%	0.0%	100.0%
Total				

Notes

- (1) See Exhibit 5
- (2) See Exhibit 3
- (3) See Exhibit 4
- (4) Weighted average of (1) through (3) based on (5) through (7)
- (5)-(7) Selected by Milliman
- (8) Sum of (5) through (7)

Automobile Accident Compensation Administration
Disability Benefits
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90

Calculation includes the 8 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)	
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	
1998	67,851,831	1.000	67,851,831	1.000	100.0%	6,512,783	
1999	69,600,474	1.000	69,600,474	1.000	100.0%	6,885,429	
2000	71,516,240	1.000	71,516,240	1.000	100.0%	5,501,282	
2001	72,988,526	1.000	72,988,526	1.000	100.0%	4,896,319	
2002	74,618,692	1.000	74,618,692	1.000	100.0%	5,192,026	
2003	76,318,069	1.000	76,318,069	1.000	100.0%	5,396,353	
2004	77,786,939	1.000	77,786,939	1.000	100.0%	3,071,008	
2005	80,091,661	1.000	80,091,661	1.000	99.9%	4,745,918	
2006	82,652,162	1.000	82,652,162	1.000	99.8%	4,080,052	
2007	84,430,397	1.000	84,430,397	1.000	99.0%	3,483,298	
2008	86,521,906	1.000	86,521,906	1.000	89.0%	2,566,840	
2009	88,665,227	1.000	88,665,227	1.000	38.5%	783,976	
Total	933,042,124		933,042,124			53,115,283	
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1998	6,512,783	9.599%	7.521%	5,102,832	6,512,783	9.599%	0
1999	6,885,429	9.893%	7.454%	5,188,001	6,885,429	9.893%	0
2000	5,501,282	7.692%	7.319%	5,234,035	5,501,282	7.692%	0
2001	4,896,336	6.708%	7.181%	5,241,510	4,896,337	6.708%	18
2002	5,192,105	6.958%	7.063%	5,270,348	5,192,106	6.958%	80
2003	5,396,644	7.071%	6.947%	5,301,634	5,396,639	7.071%	286
2004	3,071,570	3.949%	6.819%	5,304,391	3,071,979	3.949%	972
2005	4,748,833	5.929%	6.787%	5,436,098	4,749,255	5.930%	3,338
2006	4,088,427	4.947%	6.787%	5,609,888	4,091,544	4.950%	11,492
2007	3,518,984	4.168%	6.787%	5,730,583	3,541,412	4.194%	58,114
2008	2,884,876	3.334%	6.787%	5,872,541	3,214,243	3.715%	647,403
2009	2,034,944	2.295%	6.787%	6,018,015	4,483,511	5.057%	3,699,535
Total	54,732,214			65,309,876	57,536,521	6.167%	4,421,238

Notes

- (1) See Exhibit 1
- (2) Based on information provided by ACAA
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 6
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^{Lag}] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accident Compensation Administration
Disability Benefits
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1998	67,851,831	6.000%	100.0%	6,512,783	6,512,783	9.599%	0
1999	69,600,474	6.000%	100.0%	6,885,429	6,885,429	9.893%	0
2000	71,516,240	6.000%	100.0%	5,501,282	5,501,282	7.692%	0
2001	72,988,526	6.000%	100.0%	4,896,319	4,896,334	6.708%	15
2002	74,618,692	6.000%	100.0%	5,192,026	5,192,094	6.958%	68
2003	76,318,069	6.000%	100.0%	5,396,353	5,396,600	7.071%	247
2004	77,786,939	6.000%	100.0%	3,071,008	3,071,863	3.949%	855
2005	80,091,661	6.000%	99.9%	4,745,918	4,748,868	5.929%	2,950
2006	82,652,162	6.000%	99.8%	4,080,052	4,090,211	4.949%	10,159
2007	84,430,397	6.000%	99.0%	3,483,298	3,534,671	4.186%	51,373
2008	86,521,906	6.000%	89.0%	2,566,840	3,139,143	3.628%	572,303
2009	88,665,227	6.000%	38.5%	783,976	4,054,357	4.573%	3,270,381
Total	933,042,124			53,115,283	57,023,635	6.112%	3,908,352

Notes

- (1) See Exhibit 1
- (2) Judgementally selected
- (3),(4) See Exhibit 6
- (5) = (1) x (2) x [1 - (3)] + (4)
- (6) = (5) / (1)
- (7) = (5) - (4)

Automobile Accident Compensation Administration
Disability Benefits
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Age-to-Age Devel. Factor	Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1998	67,851,831	6,512,783	1.000	1.000	100.0%	6,512,783	9.599%	0
1999	69,600,474	6,885,429	1.000	1.000	100.0%	6,885,429	9.893%	0
2000	71,516,240	5,501,282	1.000	1.000	100.0%	5,501,282	7.692%	0
2001	72,988,526	4,896,319	1.000	1.000	100.0%	4,896,336	6.708%	17
2002	74,618,692	5,192,026	1.000	1.000	100.0%	5,192,105	6.958%	79
2003	76,318,069	5,396,353	1.000	1.000	100.0%	5,396,644	7.071%	291
2004	77,786,939	3,071,008	1.000	1.000	100.0%	3,071,570	3.949%	563
2005	80,091,661	4,745,918	1.000	1.001	99.9%	4,748,833	5.929%	2,916
2006	82,652,162	4,080,052	1.001	1.002	99.8%	4,088,427	4.947%	8,375
2007	84,430,397	3,483,298	1.008	1.010	99.0%	3,518,984	4.168%	35,686
2008	86,521,906	2,566,840	1.113	1.124	89.0%	2,884,876	3.334%	318,036
2009	88,665,227	783,976	2.310	2.596	38.5%	2,034,944	2.295%	1,250,968
Total	933,042,124	53,115,283				54,732,214	5.866%	1,616,931

Notes

- (1) See Exhibit 1
- (2)-(5) See Exhibit 6
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accident Compensation Administration
Disability Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132	144
1998	2,629,038	5,819,804	6,456,122	6,506,899	6,508,009	6,511,354	6,512,783	6,512,783	6,512,783	6,512,783	6,512,783	6,512,783
1999	2,757,881	6,234,699	6,824,683	6,872,432	6,884,392	6,885,429	6,885,429	6,885,429	6,885,429	6,885,429	6,885,429	6,885,429
2000	2,352,734	4,929,791	5,439,054	5,479,888	5,501,282	5,501,282	5,501,282	5,501,282	5,501,282	5,501,282		
2001	2,005,504	4,360,763	4,755,999	4,883,564	4,896,319	4,896,319	4,896,319	4,896,319	4,896,319	4,896,319		
2002	1,953,531	4,133,643	5,134,954	5,185,989	5,192,026	5,192,026	5,192,026	5,192,026	5,192,026			
2003	1,969,182	4,909,761	5,357,620	5,394,256	5,395,071	5,395,917	5,396,353					
2004	335,999	2,634,640	3,041,997	3,065,272	3,070,172	3,071,008						
2005	1,838,101	4,275,340	4,713,125	4,744,135	4,745,918							
2006	1,711,219	3,710,854	4,046,572	4,080,052								
2007	1,404,941	3,161,505	3,483,298									
2008	1,246,898	2,566,840										
2009	783,976											

Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-Ult
1998	2.214	1.109	1.008	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	2.261	1.095	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	2.095	1.103	1.008	1.004	1.000	1.000	1.000	1.000	1.000	1.000		
2001	2.174	1.091	1.027	1.003	1.000	1.000	1.000	1.000	1.000			
2002	2.116	1.242	1.010	1.001	1.000	1.000	1.000					
2003	2.493	1.091	1.007	1.000	1.000	1.000						
2004	7.841	1.155	1.008	1.002	1.000							
2005	2.326	1.102	1.007	1.000								
2006	2.169	1.090	1.008									
2007	2.250	1.102										
2008	2.059											
2009												
All Year Volume Weighted	2.313	1.115	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Year Volume Weighted	2.499	1.129	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Year Volume Weighted	2.163	1.098	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Yr Avg Excl High and Low	2.310	1.113	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	2.310	1.113	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	2.596	1.124	1.010	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
% Paid	38.5%	89.0%	99.0%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**Automobile Accident Compensation Administration
Dismemberment Benefits
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
1999	69,600,474	1,988,585	200,100	200,100	0	0.287%	0.101
2000	71,516,240	2,043,321	250,935	250,935	0	0.351%	0.123
2001	72,988,526	2,085,386	159,650	159,650	0	0.219%	0.077
2002	74,618,692	2,131,963	153,784	153,795	11	0.206%	0.072
2003	76,318,069	2,180,516	151,841	151,896	55	0.199%	0.070
2004	77,786,939	2,222,484	145,475	145,709	234	0.187%	0.066
2005	80,091,661	2,288,333	199,691	200,664	973	0.251%	0.088
2006	82,652,162	2,361,490	146,750	150,730	3,980	0.182%	0.064
2007	84,430,397	2,412,297	100,090	124,999	24,909	0.148%	0.052
2008	86,521,906	2,472,054	55,350	146,831	91,481	0.170%	0.059
2009	88,665,227	2,533,292	6,150	183,825	177,675	0.207%	0.073
Total	865,190,293	24,719,723	1,569,816	1,869,134	299,318	0.216%	0.076

Notes

- (1)-(2) See Exposures, Sheet 1
- (3) Provided by ACAA
- (4) See Exhibit 2
- (5) = (4) - (3)
- (6) = (4) / (1)

Automobile Accident Compensation Administration
Dismemberment Benefits
Selected Ultimate Loss & ALAE
As of June 30, 2010

	(1)	(2)	(3)	(4)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1999	200,100	200,100	200,100	200,100
2000	250,935	250,935	250,935	250,935
2001	159,650	159,650	159,650	159,650
2002	153,794	153,796	153,794	153,795
2003	151,892	151,900	151,892	151,896
2004	145,680	145,725	145,694	145,709
2005	200,834	200,726	200,603	200,664
2006	150,149	150,968	150,492	150,730
2007	115,160	124,999	122,187	124,999
2008	104,232	146,831	136,503	146,831
2009	55,318	183,825	163,766	183,825
Total	1,687,743	1,869,454	1,835,615	1,869,134

	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1999	0.0%	50.0%	50.0%	100.0%
2000	0.0%	50.0%	50.0%	100.0%
2001	0.0%	50.0%	50.0%	100.0%
2002	0.0%	50.0%	50.0%	100.0%
2003	0.0%	50.0%	50.0%	100.0%
2004	0.0%	50.0%	50.0%	100.0%
2005	0.0%	50.0%	50.0%	100.0%
2006	0.0%	50.0%	50.0%	100.0%
2007	0.0%	100.0%	0.0%	100.0%
2008	0.0%	100.0%	0.0%	100.0%
2009	0.0%	100.0%	0.0%	100.0%
Total				

Notes

- (1) See Exhibit 5
- (2) See Exhibit 3
- (3) See Exhibit 4
- (4) Weighted average of (1) through (3) based on (5) through (7)
- (5)-(7) Selected by Milliman
- (8) Sum of (5) through (7)

Automobile Accident Compensation Administration
Dismemberment Benefits
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90

Calculation includes the 8 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)	
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	
1999	69,600,474	1.000	69,600,474	1.000	100.0%	200,100	
2000	71,516,240	1.000	71,516,240	1.000	100.0%	250,935	
2001	72,988,526	1.000	72,988,526	1.000	100.0%	159,650	
2002	74,618,692	1.000	74,618,692	1.000	100.0%	153,784	
2003	76,318,069	1.000	76,318,069	1.000	100.0%	151,841	
2004	77,786,939	1.000	77,786,939	1.000	99.9%	145,475	
2005	80,091,661	1.000	80,091,661	1.000	99.4%	199,691	
2006	82,652,162	1.000	82,652,162	1.000	97.7%	146,750	
2007	84,430,397	1.000	84,430,397	1.000	86.9%	100,090	
2008	86,521,906	1.000	86,521,906	1.000	53.1%	55,350	
2009	88,665,227	1.000	88,665,227	1.000	11.1%	6,150	
Total	865,190,293		865,190,293			1,569,816	
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1999	200,100	0.287%	0.243%	168,802	200,100	0.287%	0
2000	250,935	0.351%	0.241%	172,414	250,935	0.351%	0
2001	159,650	0.219%	0.236%	172,504	159,650	0.219%	0
2002	153,794	0.206%	0.232%	173,483	153,796	0.206%	12
2003	151,892	0.199%	0.230%	175,222	151,900	0.199%	59
2004	145,680	0.187%	0.228%	177,100	145,725	0.187%	250
2005	200,834	0.251%	0.227%	181,854	200,726	0.251%	1,035
2006	150,149	0.182%	0.225%	186,342	150,968	0.183%	4,218
2007	115,160	0.136%	0.225%	190,351	124,999	0.148%	24,909
2008	104,232	0.120%	0.225%	195,067	146,831	0.170%	91,481
2009	55,318	0.062%	0.225%	199,899	183,825	0.207%	177,675
Total	1,687,743			1,993,039	1,869,454	0.216%	299,638

Notes

- (1) See Exhibit 1
- (2) Based on information provided by ACAA
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 6
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^{Lag}] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accident Compensation Administration
Dismemberment Benefits
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1999	69,600,474	0.200%	100.0%	200,100	200,100	0.287%	0
2000	71,516,240	0.200%	100.0%	250,935	250,935	0.351%	0
2001	72,988,526	0.200%	100.0%	159,650	159,650	0.219%	0
2002	74,618,692	0.200%	100.0%	153,784	153,794	0.206%	10
2003	76,318,069	0.200%	100.0%	151,841	151,892	0.199%	51
2004	77,786,939	0.200%	99.9%	145,475	145,694	0.187%	219
2005	80,091,661	0.200%	99.4%	199,691	200,603	0.250%	912
2006	82,652,162	0.200%	97.7%	146,750	150,492	0.182%	3,742
2007	84,430,397	0.200%	86.9%	100,090	122,187	0.145%	22,097
2008	86,521,906	0.200%	53.1%	55,350	136,503	0.158%	81,153
2009	88,665,227	0.200%	11.1%	6,150	163,766	0.185%	157,616
Total	865,190,293			1,569,816	1,835,615	0.212%	265,799

Notes

- (1) See Exhibit 1
- (2) Judgementally selected
- (3),(4) See Exhibit 6
- (5) = (1) x (2) x [1 - (3)] + (4)
- (6) = (5) / (1)
- (7) = (5) - (4)

Automobile Accident Compensation Administration
Dismemberment Benefits
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Age-to-Age Devel. Factor	Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1999	69,600,474	200,100	1.000	1.000	100.0%	200,100	0.287%	0
2000	71,516,240	250,935	1.000	1.000	100.0%	250,935	0.351%	0
2001	72,988,526	159,650	1.000	1.000	100.0%	159,650	0.219%	0
2002	74,618,692	153,784	1.000	1.000	100.0%	153,794	0.206%	10
2003	76,318,069	151,841	1.000	1.000	100.0%	151,892	0.199%	51
2004	77,786,939	145,475	1.001	1.001	99.9%	145,680	0.187%	205
2005	80,091,661	199,691	1.004	1.006	99.4%	200,834	0.251%	1,143
2006	82,652,162	146,750	1.017	1.023	97.7%	150,149	0.182%	3,399
2007	84,430,397	100,090	1.125	1.151	86.9%	115,160	0.136%	15,070
2008	86,521,906	55,350	1.637	1.883	53.1%	104,232	0.120%	48,882
2009	88,665,227	6,150	4.776	8.995	11.1%	55,318	0.062%	49,168
Total	865,190,293	1,569,816				1,687,743	0.195%	117,927

Notes

- (1) See Exhibit 1
- (2)-(5) See Exhibit 6
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accident Compensation Administration
Dismemberment Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132
1999	29,800	112,084	174,675	199,625	200,100	200,100	200,100	200,100	200,100	200,100	200,100
2000	28,955	139,910	219,585	237,960	250,935	250,935	250,935	250,935	250,935	250,935	250,935
2001	28,550	94,407	139,975	159,550	159,650	159,650	159,650	159,650	159,650	159,650	
2002	30,100	76,025	138,384	153,784	153,784	153,784	153,784	153,784	153,784		
2003	28,125	71,350	124,916	149,741	151,841	151,841	151,841				
2004	4,750	66,600	113,450	129,275	135,475	145,475					
2005	23,250	99,646	173,841	199,691	199,691						
2006	15,700	87,350	135,750	146,750							
2007	12,750	63,311	100,090								
2008	12,900	55,350									
2009	6,150										

Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-Ult
1999	3.761	1.558	1.143	1.002	1.000	1.000	1.000	1.000	1.000	1.000	
2000	4.832	1.569	1.084	1.055	1.000	1.000	1.000	1.000	1.000		
2001	3.307	1.483	1.140	1.001	1.000	1.000	1.000	1.000			
2002	2.526	1.820	1.111	1.000	1.000	1.000	1.000				
2003	2.537	1.751	1.199	1.014	1.000	1.000					
2004	14.021	1.703	1.139	1.048	1.074						
2005	4.286	1.745	1.149	1.000							
2006	5.564	1.554	1.081								
2007	4.966	1.581									
2008	4.291										
2009											

All Year Volume Weighted	4.030	1.629	1.128	1.018	1.010	1.000	1.000	1.000	1.000	1.000	
6 Year Volume Weighted	4.551	1.694	1.136	1.021	1.010	1.000	1.000	1.000	1.000	1.000	
3 Year Volume Weighted	4.982	1.637	1.125	1.017	1.023	1.000	1.000	1.000	1.000	1.000	
6 Yr Avg Excl High and Low	4.776	1.695	1.135	1.016	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	4.776	1.637	1.125	1.017	1.004	1.001	1.000	1.000	1.000	1.000	1.000
Cumulative	8.995	1.883	1.151	1.023	1.006	1.001	1.000	1.000	1.000	1.000	1.000
% Paid	11.1%	53.1%	86.9%	97.7%	99.4%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Restated Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
Prior	NA	NA	156,572,017	170,439,458	13,867,441	NA	NA
1993	58,539,423	1,672,555	9,735,430	11,100,178	1,364,748	18.96%	6.637
1994	60,078,280	1,716,522	9,138,296	10,650,602	1,512,306	17.73%	6.205
1995	61,570,082	1,759,145	9,419,378	11,001,350	1,581,972	17.87%	6.254
1996	63,098,926	1,802,826	9,710,445	11,406,559	1,696,114	18.08%	6.327
1997	65,742,544	1,878,358	10,098,983	11,985,136	1,886,153	18.23%	6.381
1998	67,851,831	1,938,624	9,848,357	11,900,731	2,052,374	17.54%	6.139
1999	69,600,474	1,988,585	9,652,290	11,943,804	2,291,514	17.16%	6.006
2000	71,516,240	2,043,321	10,629,742	12,974,820	2,345,077	18.14%	6.350
2001	72,988,526	2,085,386	9,988,429	12,325,011	2,336,582	16.89%	5.910
2002	74,618,692	2,131,963	9,789,650	12,314,403	2,524,753	16.50%	5.776
2003	76,318,069	2,180,516	9,319,404	12,069,661	2,750,257	15.81%	5.535
2004	77,786,939	2,222,484	9,019,860	12,019,388	2,999,528	15.45%	5.408
2005	80,091,661	2,288,333	9,641,663	13,084,808	3,443,145	16.34%	5.718
2006	82,652,162	2,361,490	8,485,452	12,478,674	3,993,221	15.10%	5.284
2007	84,430,397	2,412,297	5,495,172	13,486,368	7,991,196	15.97%	5.591
2008	86,521,906	2,472,054	5,455,092	13,774,862	8,319,770	15.92%	5.572
2009	88,665,227	2,533,292	1,584,346	14,069,373	12,485,027	15.87%	5.554
Total	1,242,071,379	35,487,754	303,584,008	379,025,188	75,441,180	16.79%	5.878

Notes See Exhibit 10 for all values on Prior row

(1)-(2) See Exposures, Sheet 1

(3) See Exhibit 2 for two latest years, See Exhibit 4 for remaining years.

(4) See Exhibit 2 for two latest years, See Exhibit 3 for remaining years.

(5) = (4) - (3)

(6) = (4) / (1)

(7) = (4) / (2)

Ultimate losses (Column (4)) for the latest 4 years have been adjusted to give varying amounts of weight to the average of the final ultimate loss ratios of the three prior years.

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Selection of Immature Years Ultimate Loss
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fiscal Year Starting July 1	Estimated Earned Premium	Restated Paid Loss Ratio Cape Cod Ultimate Loss Ratio	Paid to Paid Loss Ratio Cape Cod Ultimate Loss Ratio	BF Ultimate Loss Ratio	Selected Ultimate Loss Ratio	Ult Loss	Basic Medical & Prescrip. Paid Loss	Historical Ratio of Extended Paid Loss to Basic Paid Loss	Estimated Paid Loss	Unpaid Loss
2008	86,521,906	16.00%	16.06%	16.18%	16.08%	13,911,632	38,964,940	14.00%	5,455,092	8,456,541
2009	88,665,227	16.00%	16.06%	16.18%	16.08%	14,256,251	15,843,461	10.00%	1,584,346	12,671,905
Total	175,187,133					28,167,884	54,808,401		7,039,438	21,128,446

Notes

- | | |
|---|----------------------|
| (1) See Exposures, Sheet 1 | (6) = (1) x (5) |
| (2) Exhibit 6, Column (12), Average of years 2002 through 2005. | (7) Provided by ACAA |
| (3) Exhibit 5, Column (12), Average of years 2002 through 2005. | (8) See Exhibit 15 |
| (4) Exhibit 7, Column (7), Average of years 2002 through 2005. | (9) = (7) x (8) |
| (5) Judgementally selected based on (2), (3) and (4) | (10) = (6) - (9) |

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Selected Ultimate Loss
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Paid Loss Development Method	Restated Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Restated Paid Loss Ratio Cape Cod Method	Paid BF Method	Paid to Paid Loss Ratio Cape Cod Method	Selected Ultimate Loss & ALAE
1993	11,338,738	11,239,244	11,194,363	11,100,178	11,261,733	N/A	11,100,178
1994	10,731,782	10,623,324	10,706,968	10,598,170	10,783,175	10,703,034	10,650,602
1995	11,154,378	11,029,982	11,099,528	10,978,417	11,185,270	11,024,283	11,001,350
1996	11,595,712	11,460,447	11,505,228	11,376,488	11,602,081	11,436,631	11,406,559
1997	12,161,678	12,018,136	12,042,694	11,907,581	12,155,008	12,062,692	11,985,136
1998	11,963,685	11,817,884	11,929,855	11,787,164	12,019,347	12,014,297	11,900,731
1999	11,829,167	11,685,006	11,863,725	11,717,983	11,945,642	12,169,626	11,943,804
2000	13,157,924	12,996,267	12,991,662	12,841,505	13,099,192	13,108,135	12,974,820
2001	12,506,052	12,353,538	12,498,776	12,347,314	12,592,376	12,302,708	12,325,011
2002	12,406,601	12,255,720	12,461,789	12,308,200	12,520,342	12,320,607	12,314,403
2003	12,013,059	11,866,749	12,206,786	12,050,425	12,221,778	12,088,897	12,069,661
2004	11,889,284	11,745,703	12,171,628	12,014,028	12,137,119	12,024,749	12,019,388
2005	13,115,412	12,952,361	13,191,450	13,026,051	13,082,526	13,143,565	13,084,808
2006	12,098,114	11,937,673	12,602,615	12,424,380	12,364,292	12,108,603	12,266,491
2007	8,571,830	8,447,367	10,550,377	10,357,760	10,257,755	9,524,345	13,575,344
Total	176,533,416	174,429,402	179,017,445	176,835,643	179,227,637	166,032,170	180,618,288

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Fiscal Year Starting July 1	Paid Loss Development Method	Restated Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Restated Paid Loss Ratio Cape Cod Method	Paid BF Method	Paid to Paid Loss Ratio Cape Cod Method	Selected Ultimate Loss & ALAE
1993	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
1994	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
1995	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
1996	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
1997	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
1998	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
1999	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2000	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2001	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2002	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2003	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2004	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2005	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2006	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%
2007	NA	NA	NA	NA	NA	NA	0.0%
Total							

Notes

- (1) See Exhibit 8
- (2) See Exhibit 9
- (3) See Exhibit 4
- (4) See Exhibit 6
- (5) See Exhibit 7
- (6) See Exhibit 5
- (7) Weighted average of (1) through (6) based on (8) through (13)
For Fiscal Year 2007, selected ultimate loss ratio from Exhibit 2 is applied to estimated earned premium
- (8)-(13) Selected by Milliman
- (14) Sum of (8) through (13)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 14 years boxed in column (9)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	Restated Paid Loss
1993	58,539,423	1.000	58,539,423	1.000	85.86%	9,735,430	9,735,430
1994	60,078,280	1.000	60,078,280	1.000	85.15%	9,135,025	9,138,296
1995	61,570,082	1.000	61,570,082	1.000	84.45%	9,413,597	9,419,378
1996	63,098,926	1.000	63,098,926	1.000	83.74%	9,700,051	9,710,445
1997	65,742,544	1.000	65,742,544	1.000	83.04%	10,086,889	10,098,983
1998	67,851,831	1.000	67,851,831	1.000	82.32%	9,819,790	9,848,357
1999	69,600,474	1.000	69,600,474	1.000	81.60%	9,612,514	9,652,290
2000	71,516,240	1.000	71,516,240	1.000	80.79%	10,566,641	10,629,742
2001	72,988,526	1.000	72,988,526	1.000	79.87%	9,894,229	9,988,429
2002	74,618,692	1.000	74,618,692	1.000	78.91%	9,639,671	9,789,650
2003	76,318,069	1.000	76,318,069	1.000	77.58%	9,126,572	9,319,404
2004	77,786,939	1.000	77,786,939	1.000	75.87%	8,739,955	9,019,860
2005	80,091,661	1.000	80,091,661	1.000	73.51%	9,165,867	9,641,663
2006	82,652,162	1.000	82,652,162	1.000	70.14%	7,819,400	8,485,452
2007	84,430,397	1.000	84,430,397	1.000	64.11%	3,334,343	5,495,172
Total	1,066,884,246		1,066,884,246			135,789,974	139,972,553

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	11,338,738	19.37%	17.63%	10,317,705	11,194,363	19.12%	1,458,933
1994	10,731,782	17.86%	17.58%	10,564,669	10,706,968	17.82%	1,568,672
1995	11,154,378	18.12%	17.54%	10,801,751	11,099,528	18.03%	1,680,150
1996	11,595,712	18.38%	17.50%	11,039,173	11,505,228	18.23%	1,794,783
1997	12,161,678	18.50%	17.43%	11,460,145	12,042,694	18.32%	1,943,711
1998	11,963,685	17.63%	17.35%	11,772,355	11,929,855	17.58%	2,081,498
1999	11,829,167	17.00%	17.27%	12,016,952	11,863,725	17.05%	2,211,434
2000	13,157,924	18.40%	17.19%	12,292,615	12,991,662	18.17%	2,361,920
2001	12,506,052	17.13%	17.08%	12,469,907	12,498,776	17.12%	2,510,346
2002	12,406,601	16.63%	16.98%	12,668,237	12,461,789	16.70%	2,672,139
2003	12,013,059	15.74%	16.87%	12,877,037	12,206,786	15.99%	2,887,382
2004	11,889,284	15.28%	16.79%	13,059,162	12,171,628	15.65%	3,151,768
2005	13,115,412	16.38%	16.73%	13,402,497	13,191,450	16.47%	3,549,787
2006	12,098,114	14.64%	16.68%	13,787,592	12,602,615	15.25%	4,117,163
2007	8,571,830	10.15%	16.68%	14,084,228	10,550,377	12.50%	5,055,205
Total	176,533,416			182,614,023	179,017,445	16.78%	39,044,892

Notes

- (1),(2) Based on information provided by ACAA.
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6),(7) See Exhibit 8
- (8) = (4) x (7) / (5)
- (9) = (8) / (3)
- (10) Average of (9), weighted by [(3) x Decay^{Lag}] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (11) = (3) x (10) / (4)
- (12) = (11) x [1 - (5)] + (7)
- (13) = (12) / (1)
- (14) = (12) - (7)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid to Paid Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 11 years boxed in column (8)

Fiscal Year Starting July 1	(1) Estimated Earned Premium	(2) Basic Medical & Prescrip. Paid Loss	(3) Ultimate Basic Medical & Prescrip. Paid Loss (Exposure)	(4) Extended Medical Paid Loss	(5) Restated Extended Medical Paid Loss	(6) Portion of Ultimate Extended Medical Paid
1994	60,078,280	40,475,668	40,542,021	9,135,025	9,138,296	85.15%
1995	61,570,082	39,629,737	39,694,976	9,413,597	9,419,378	84.45%
1996	63,098,926	40,777,903	40,846,260	9,700,051	9,710,445	83.74%
1997	65,742,544	44,575,801	44,649,177	10,086,889	10,098,983	83.04%
1998	67,851,831	47,318,955	47,402,282	9,819,790	9,848,357	82.32%
1999	69,600,474	52,972,357	53,065,057	9,612,514	9,652,290	81.60%
2000	71,516,240	49,844,583	49,957,955	10,566,641	10,629,742	80.79%
2001	72,988,526	44,333,415	44,479,664	9,894,229	9,988,429	79.87%
2002	74,618,692	46,318,122	46,476,841	9,639,671	9,789,650	78.91%
2003	76,318,069	47,751,644	47,937,868	9,126,572	9,319,404	77.58%
2004	77,786,939	48,149,090	48,391,296	8,739,955	9,019,860	75.87%
2005	80,091,661	51,055,204	51,403,000	9,165,867	9,641,663	73.51%
2006	82,652,162	46,618,180	47,174,755	7,819,400	8,485,452	70.14%
2007	84,430,397	42,762,933	43,645,863	3,334,343	5,495,172	64.11%
Total	1,008,344,822	642,583,591	645,667,015	126,054,544	130,237,123	

Fiscal Year Starting July 1	(7) Dev. Method Ultimate Extended Losses	(8) Developed Loss to Exposure Ratio	(9) Expected Loss to Exposure Ratio	(10) Expected Extended Medical Ult Loss	(11) Indicated Extended Medical Ult Loss	(12) Ultimate Loss Ratio	(13) Unpaid Loss
1994	10,731,782	26.47%	25.99%	10,538,171	10,703,034	17.82%	1,564,738
1995	11,154,378	28.10%	25.99%	10,317,997	11,024,283	17.91%	1,604,905
1996	11,595,712	28.39%	25.99%	10,617,252	11,436,631	18.12%	1,726,186
1997	12,161,678	27.24%	25.93%	11,578,054	12,062,692	18.35%	1,963,709
1998	11,963,685	25.24%	25.84%	12,249,935	12,014,297	17.71%	2,165,940
1999	11,829,167	22.29%	25.78%	13,679,220	12,169,626	17.48%	2,517,335
2000	13,157,924	26.34%	25.82%	12,898,796	13,108,135	18.33%	2,478,392
2001	12,506,052	28.12%	25.85%	11,495,959	12,302,708	16.86%	2,314,279
2002	12,406,601	26.69%	25.82%	11,998,913	12,320,607	16.51%	2,530,957
2003	12,013,059	25.06%	25.77%	12,351,277	12,088,897	15.84%	2,769,493
2004	11,889,284	24.57%	25.73%	12,450,575	12,024,749	15.46%	3,004,889
2005	13,115,412	25.51%	25.72%	13,221,704	13,143,565	16.41%	3,501,902
2006	12,098,114	25.65%	25.72%	12,133,239	12,108,603	14.65%	3,623,150
2007	8,571,830	19.64%	25.72%	11,225,616	9,524,345	11.28%	4,029,173
Total	165,194,679			166,756,708	166,032,170	16.47%	35,795,047

Notes

- (1),(2) Based on information provided by ACAA.
- (3) Milliman selected ultimate loss for Basic Medical and Basic Prescription coverages.
- (4),(5),(6) See Exhibit 8
- (7) = (5) / (6)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^{Lag}] x (6) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9)
- (11) = (10) x [1 - (6)] + (5)
- (12) = (11) / (1)
- (13) = (11) - (5)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 14 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Restated Ultimate Paid	Estimated Restated Paid Loss
1993	58,539,423	1.000	58,539,423	1.000	86.62%	9,735,430
1994	60,078,280	1.000	60,078,280	1.000	86.02%	9,138,296
1995	61,570,082	1.000	61,570,082	1.000	85.40%	9,419,378
1996	63,098,926	1.000	63,098,926	1.000	84.73%	9,710,445
1997	65,742,544	1.000	65,742,544	1.000	84.03%	10,098,983
1998	67,851,831	1.000	67,851,831	1.000	83.33%	9,848,357
1999	69,600,474	1.000	69,600,474	1.000	82.60%	9,652,290
2000	71,516,240	1.000	71,516,240	1.000	81.79%	10,629,742
2001	72,988,526	1.000	72,988,526	1.000	80.85%	9,988,429
2002	74,618,692	1.000	74,618,692	1.000	79.88%	9,789,650
2003	76,318,069	1.000	76,318,069	1.000	78.53%	9,319,404
2004	77,786,939	1.000	77,786,939	1.000	76.79%	9,019,860
2005	80,091,661	1.000	80,091,661	1.000	74.44%	9,641,663
2006	82,652,162	1.000	82,652,162	1.000	71.08%	8,485,452
2007	84,430,397	1.000	84,430,397	1.000	65.05%	5,495,172
Total	1,066,884,246		1,066,884,246			139,972,553

	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	11,239,244	19.20%	17.42%	10,199,887	11,100,178	18.96%	1,364,748
1994	10,623,324	17.68%	17.38%	10,443,386	10,598,170	17.64%	1,459,874
1995	11,029,982	17.91%	17.34%	10,676,849	10,978,417	17.83%	1,559,039
1996	11,460,447	18.16%	17.29%	10,910,612	11,376,488	18.03%	1,666,043
1997	12,018,136	18.28%	17.23%	11,325,817	11,907,581	18.11%	1,808,597
1998	11,817,884	17.42%	17.15%	11,633,553	11,787,164	17.37%	1,938,807
1999	11,685,006	16.79%	17.06%	11,874,571	11,717,983	16.84%	2,065,692
2000	12,996,267	18.17%	16.98%	12,146,359	12,841,505	17.96%	2,211,763
2001	12,353,538	16.93%	16.88%	12,321,030	12,347,314	16.92%	2,358,885
2002	12,255,720	16.42%	16.77%	12,516,532	12,308,200	16.49%	2,518,550
2003	11,866,749	15.55%	16.67%	12,722,398	12,050,425	15.79%	2,731,021
2004	11,745,703	15.10%	16.59%	12,901,918	12,014,028	15.44%	2,994,167
2005	12,952,361	16.17%	16.53%	13,240,656	13,026,051	16.26%	3,384,388
2006	11,937,673	14.44%	16.48%	13,620,690	12,424,380	15.03%	3,938,927
2007	8,447,367	10.01%	16.48%	13,913,735	10,357,760	12.27%	4,862,588
Total	174,429,402			180,447,993	176,835,643	16.57%	36,863,090

Notes

- (1),(2) Based on information provided by ACAA.
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 9
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^{Lag}] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Restated Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	18.44%	85.86%	9,735,430	9,735,430	11,261,733	19.24%	1,526,304
1994	60,078,280	18.44%	85.15%	9,135,025	9,138,296	10,783,175	17.95%	1,644,879
1995	61,570,082	18.44%	84.45%	9,413,597	9,419,378	11,185,270	18.17%	1,765,891
1996	63,098,926	18.44%	83.74%	9,700,051	9,710,445	11,602,081	18.39%	1,891,636
1997	65,742,544	18.44%	83.04%	10,086,889	10,098,983	12,155,008	18.49%	2,056,025
1998	67,851,831	18.10%	82.32%	9,819,790	9,848,357	12,019,347	17.71%	2,170,990
1999	69,600,474	17.91%	81.60%	9,612,514	9,652,290	11,945,642	17.16%	2,293,352
2000	71,516,240	17.97%	80.79%	10,566,641	10,629,742	13,099,192	18.32%	2,469,449
2001	72,988,526	17.72%	79.87%	9,894,229	9,988,429	12,592,376	17.25%	2,603,946
2002	74,618,692	17.35%	78.91%	9,639,671	9,789,650	12,520,342	16.78%	2,730,692
2003	76,318,069	16.96%	77.58%	9,126,572	9,319,404	12,221,778	16.01%	2,902,374
2004	77,786,939	16.60%	75.87%	8,739,955	9,019,860	12,137,119	15.60%	3,117,259
2005	80,091,661	16.22%	73.51%	9,165,867	9,641,663	13,082,526	16.33%	3,440,864
2006	82,652,162	15.72%	70.14%	7,819,400	8,485,452	12,364,292	14.96%	3,878,840
2007	84,430,397	15.72%	64.11%	3,334,343	5,495,172	10,257,755	12.15%	4,762,583
Total	1,066,884,246			135,789,974	139,972,553	179,227,637	16.80%	39,255,084

Notes

- (1) See Exposures, Sheet 1
- (2) Judgementally selected
- (3),(4),(5) See Exhibit 8
- (6) = (1) x (2) x [1 - (3)] + (5)
- (7) = (6) / (1)
- (8) = (6) - (5)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Restatement Devel. Factor to Ultimate	Restated Paid Loss	Age-to-Age Devel. Factor	Maturity Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	9,735,430	1.000	9,735,430	1.008	1.165	85.86%	11,338,738	19.37%	1,603,308
1994	60,078,280	9,135,025	1.000	9,138,296	1.008	1.174	85.15%	10,731,782	17.86%	1,593,486
1995	61,570,082	9,413,597	1.001	9,419,378	1.008	1.184	84.45%	11,154,378	18.12%	1,734,999
1996	63,098,926	9,700,051	1.001	9,710,445	1.008	1.194	83.74%	11,595,712	18.38%	1,885,267
1997	65,742,544	10,086,889	1.001	10,098,983	1.008	1.204	83.04%	12,161,678	18.50%	2,062,695
1998	67,851,831	9,819,790	1.003	9,848,357	1.009	1.215	82.32%	11,963,685	17.63%	2,115,328
1999	69,600,474	9,612,514	1.004	9,652,290	1.009	1.226	81.60%	11,829,167	17.00%	2,176,877
2000	71,516,240	10,566,641	1.006	10,629,742	1.010	1.238	80.79%	13,157,924	18.40%	2,528,181
2001	72,988,526	9,894,229	1.010	9,988,429	1.011	1.252	79.87%	12,506,052	17.13%	2,517,623
2002	74,618,692	9,639,671	1.016	9,789,650	1.012	1.267	78.91%	12,406,601	16.63%	2,616,951
2003	76,318,069	9,126,572	1.021	9,319,404	1.017	1.289	77.58%	12,013,059	15.74%	2,693,655
2004	77,786,939	8,739,955	1.032	9,019,860	1.023	1.318	75.87%	11,889,284	15.28%	2,869,423
2005	80,091,661	9,165,867	1.052	9,641,663	1.032	1.360	73.51%	13,115,412	16.38%	3,473,750
2006	82,652,162	7,819,400	1.085	8,485,452	1.048	1.426	70.14%	12,098,114	14.64%	3,612,662
2007	84,430,397	3,334,343	1.648	5,495,172	1.094	1.560	64.11%	8,571,830	10.15%	3,076,658
Total	1,066,884,246	135,789,974		139,972,553				176,533,416	16.55%	36,560,863

Notes

- (1) See Exposures, Sheet 1
- (2) See Exhibit 12
- (3) See Exhibit 11
- (4) = (2) x (3)
- (5) See Exhibit 12

- (6) See Exhibit 12
- (7) = 1 / (6)
- (8) = (4) x (6)
- (9) = (8) / (1)
- (10) = (8) - (4)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Estimated Restated Paid Loss	Age-to-Age Devel. Factor	Maturity Devel. Factor to Ultimate	Portion of Restated Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1993	58,539,423	9,735,430	1.007	1.154	86.62%	11,239,244	19.20%	1,503,814
1994	60,078,280	9,138,296	1.007	1.163	86.02%	10,623,324	17.68%	1,485,028
1995	61,570,082	9,419,378	1.007	1.171	85.40%	11,029,982	17.91%	1,610,603
1996	63,098,926	9,710,445	1.008	1.180	84.73%	11,460,447	18.16%	1,750,002
1997	65,742,544	10,098,983	1.008	1.190	84.03%	12,018,136	18.28%	1,919,152
1998	67,851,831	9,848,357	1.008	1.200	83.33%	11,817,884	17.42%	1,969,527
1999	69,600,474	9,652,290	1.009	1.211	82.60%	11,685,006	16.79%	2,032,716
2000	71,516,240	10,629,742	1.010	1.223	81.79%	12,996,267	18.17%	2,366,525
2001	72,988,526	9,988,429	1.012	1.237	80.85%	12,353,538	16.93%	2,365,109
2002	74,618,692	9,789,650	1.012	1.252	79.88%	12,255,720	16.42%	2,466,069
2003	76,318,069	9,319,404	1.017	1.273	78.53%	11,866,749	15.55%	2,547,345
2004	77,786,939	9,019,860	1.023	1.302	76.79%	11,745,703	15.10%	2,725,843
2005	80,091,661	9,641,663	1.032	1.343	74.44%	12,952,361	16.17%	3,310,698
2006	82,652,162	8,485,452	1.047	1.407	71.08%	11,937,673	14.44%	3,452,220
2007	84,430,397	5,495,172	1.093	1.537	65.05%	8,447,367	10.01%	2,952,196
Total	1,066,884,246	139,972,553				174,429,402	16.35%	34,456,849

Notes

- (1) See Exposures, Sheet 1
- (2)-(5) See Exhibit 13
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Loss Development Method, Prior Fiscal Years
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Restatement Devel. Factor to Ultimate	Restated Paid Loss	Age-to-Age Devel. Factor	Maturity Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Unpaid Loss
1969	NA	1,759,777	1.000	1,759,777	1.020	1.020	98.04%	1,794,972	35,196
1970	NA	999,389	1.000	999,389	1.001	1.021	97.91%	1,020,710	21,322
1971	NA	4,467,727	1.000	4,467,727	1.003	1.024	97.64%	4,575,704	107,977
1972	NA	7,198,237	1.000	7,198,237	1.003	1.028	97.32%	7,396,493	198,256
1973	NA	5,897,530	1.000	5,897,530	1.004	1.031	96.95%	6,083,196	185,666
1974	NA	3,582,598	1.000	3,582,598	1.004	1.036	96.52%	3,711,621	129,023
1975	NA	4,496,641	1.000	4,496,641	1.004	1.041	96.09%	4,679,440	182,800
1976	NA	5,131,383	1.000	5,131,383	1.005	1.046	95.64%	5,365,165	233,782
1977	NA	4,552,384	1.000	4,552,384	1.005	1.051	95.14%	4,784,857	232,473
1978	NA	5,015,809	1.000	5,015,809	1.005	1.057	94.64%	5,299,972	284,163
1979	NA	5,728,850	1.000	5,728,850	1.006	1.063	94.12%	6,087,069	358,219
1980	NA	7,470,214	1.000	7,470,214	1.006	1.069	93.58%	7,982,891	512,677
1981	NA	6,315,969	1.000	6,315,969	1.006	1.075	93.04%	6,788,696	472,727
1982	NA	7,870,525	1.000	7,870,525	1.006	1.082	92.46%	8,512,255	641,730
1983	NA	9,683,565	1.000	9,683,565	1.006	1.088	91.88%	10,539,102	855,537
1984	NA	10,029,617	1.000	10,029,617	1.006	1.095	91.31%	10,984,673	955,056
1985	NA	8,743,554	1.000	8,743,554	1.006	1.102	90.72%	9,637,481	893,926
1986	NA	8,898,379	1.000	8,898,379	1.007	1.109	90.13%	9,872,414	974,035
1987	NA	8,576,261	1.000	8,576,261	1.007	1.117	89.55%	9,577,511	1,001,251
1988	NA	8,838,912	1.000	8,838,912	1.007	1.124	88.96%	9,935,936	1,097,025
1989	NA	6,908,820	1.000	6,908,820	1.007	1.132	88.37%	7,818,289	909,469
1990	NA	8,419,642	1.000	8,419,642	1.007	1.139	87.77%	9,592,825	1,173,184
1991	NA	9,101,205	1.000	9,101,205	1.007	1.147	87.16%	10,441,552	1,340,347
1992	NA	6,885,030	1.000	6,885,030	1.007	1.156	86.53%	7,956,634	1,071,603
Total		156,572,017		156,572,017				170,439,458	13,867,441

Notes

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|--|--------------------|
| (1) Provided by ACAA | (6) See Exhibit 12 |
| (2) See Exhibit 12 | (7) = (1) / (6) |
| (3) No restatement adjustment is made for older fiscal years | (8) = (4) x (6) |
| (4) = (2) x (3) | (9) = (8) - (4) |
| (5) See Exhibit 12 | |

Automobile Accident Compensation Administration
Extended Medical Benefits
Summary of Paid Loss Restatement Development Method Factors
 As of June 30, 2010

Age	36	48	60	72	84	96	108	120	132	144	156	168	180	192	Tail
Restatement Dev. Factor	1.6481	1.0852	1.0519	1.0320	1.0211	1.0156	1.0095	1.0060	1.0041	1.0029	1.0012	1.0011	1.0006	1.0004	1.0000

Incremental restatement development factors are selected based on Historical evaluations of the same fiscal years at the same age.
 See Exhibit 14 for the derivation of these factors.

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132	144	156	168
1969	0	0	0	55,560	105,193	163,284	188,612	207,449	245,972	302,764	357,315	415,325	470,172	543,831
1970	0	0	174,564	305,570	375,161	412,148	434,143	456,909	479,994	490,338	503,698	535,422	566,490	594,109
1971	0	1,066,028	1,753,984	2,220,550	2,409,437	2,521,218	2,589,147	2,652,507	2,713,514	2,766,393	2,817,834	2,883,944	2,957,489	3,018,527
1972	1,101,428	2,693,509	3,792,446	4,313,704	4,570,944	4,728,016	4,894,695	4,998,361	5,110,799	5,281,133	5,454,311	5,565,159	5,685,161	5,755,550
1973	639,510	2,114,410	2,820,483	3,214,223	3,440,612	3,593,744	3,703,951	3,786,542	3,904,987	4,047,432	4,147,054	4,312,577	4,440,871	4,527,483
1974	742,905	1,831,960	2,280,789	2,504,734	2,619,008	2,683,493	2,719,802	2,763,321	2,835,577	2,883,591	2,924,153	2,968,286	3,008,409	3,047,419
1975	820,521	2,123,082	2,782,250	3,172,967	3,369,422	3,479,070	3,556,018	3,590,450	3,632,196	3,671,967	3,723,967	3,758,582	3,809,923	3,830,223
1976	794,870	1,969,536	2,623,299	2,890,366	3,010,464	3,119,025	3,190,415	3,263,796	3,335,995	3,426,356	3,479,680	3,533,073	3,589,873	3,666,442
1977	720,048	1,989,200	2,533,903	2,823,296	2,970,024	3,138,413	3,287,355	3,400,861	3,486,240	3,581,250	3,681,709	3,789,133	3,866,819	3,953,955
1978	727,144	1,812,194	2,466,321	2,715,297	2,859,818	2,985,764	3,094,006	3,178,559	3,253,143	3,352,450	3,422,702	3,538,067	3,629,196	3,717,716
1979	847,981	2,347,929	3,019,590	3,504,986	3,741,356	3,944,061	4,117,534	4,245,073	4,412,569	4,578,919	4,733,882	4,882,414	4,990,138	5,102,958
1980	935,141	2,640,770	3,509,827	3,959,255	4,309,482	4,528,704	4,752,315	5,000,119	5,170,883	5,273,529	5,405,584	5,534,830	5,706,280	5,834,375
1981	977,680	2,956,564	3,676,440	4,000,801	4,214,933	4,396,824	4,531,413	4,669,005	4,809,534	4,951,901	5,050,701	5,169,090	5,339,787	5,456,157
1982	1,281,720	3,423,620	4,769,726	5,295,211	5,599,010	5,789,292	5,969,108	6,092,429	6,293,294	6,450,758	6,597,440	6,758,932	6,851,398	6,941,989
1983	1,998,135	4,739,847	5,898,046	6,520,635	6,934,013	7,144,192	7,286,731	7,432,176	7,582,172	7,764,121	7,953,459	8,125,284	8,275,398	8,455,607
1984	2,465,724	5,625,310	6,780,666	7,470,343	7,856,963	8,095,097	8,254,661	8,378,763	8,481,290	8,672,978	8,757,376	8,848,670	8,924,706	9,009,486
1985	2,423,356	5,251,653	6,297,264	6,796,683	7,017,617	7,201,808	7,391,065	7,603,329	7,906,422	8,122,938	8,201,571	8,280,518	8,310,300	8,358,012
1986	2,161,056	5,231,566	6,497,524	7,008,081	7,383,826	7,590,019	7,785,502	7,977,130	8,109,760	8,206,419	8,313,633	8,440,972	8,525,086	8,590,439
1987	1,953,120	4,633,422	5,872,455	6,463,851	6,739,486	6,957,569	7,198,645	7,410,395	7,572,540	7,719,094	7,794,307	7,866,294	7,961,321	8,087,604
1988	1,786,062	4,653,132	5,822,604	6,446,367	6,868,600	7,178,779	7,397,405	7,547,762	7,688,563	7,809,824	7,938,286	8,058,843	8,162,768	8,274,959
1989	1,350,013	3,993,572	4,970,797	5,529,708	5,963,340	6,199,347	6,330,261	6,431,795	6,523,279	6,627,485	6,674,103	6,728,977	6,756,182	6,789,418
1990	1,817,286	4,873,462	6,491,907	7,235,559	7,537,148	7,682,950	7,778,044	7,856,785	7,911,428	7,977,715	8,076,030	8,110,278	8,150,660	8,191,689
1991	1,563,486	4,688,040	6,135,362	6,865,854	7,222,313	7,514,019	7,716,671	7,945,201	8,131,774	8,351,244	8,504,028	8,585,698	8,680,818	8,794,346
1992	1,644,264	4,389,186	5,437,132	5,926,232	6,233,632	6,373,274	6,472,825	6,583,936	6,705,032	6,746,205	6,763,763	6,802,863	6,831,190	6,843,871
1993	2,515,952	6,110,077	7,340,837	8,020,267	8,414,194	8,756,035	9,005,531	9,284,880	9,409,825	9,472,592	9,516,357	9,563,162	9,611,693	9,637,229
1994	2,689,424	5,592,467	6,776,651	7,487,263	7,869,746	8,265,785	8,592,400	8,797,729	8,884,094	8,978,670	9,033,391	9,069,923	9,103,577	9,123,360
1995	2,294,450	5,459,297	6,815,014	7,525,920	7,992,978	8,340,128	8,563,625	8,712,127	8,865,353	9,024,427	9,125,336	9,205,519	9,299,638	9,377,075
1996	2,175,224	5,448,395	6,772,888	7,735,286	8,387,868	8,739,737	8,953,445	9,102,099	9,189,452	9,308,839	9,450,935	9,574,290	9,647,141	9,700,051
1997	2,795,591	6,171,343	7,509,432	8,520,122	8,989,026	9,265,982	9,466,774	9,578,586	9,726,733	9,848,460	9,940,436	10,017,182	10,086,889	
1998	1,952,400	5,378,790	7,124,615	8,016,951	8,394,571	8,772,784	9,043,804	9,281,067	9,431,619	9,567,394	9,711,302	9,819,790		
1999	1,545,682	5,896,830	7,262,495	7,995,277	8,531,918	8,892,309	9,166,069	9,350,436	9,463,989	9,548,113	9,612,514			
2000	2,672,882	6,679,628	8,152,091	9,076,356	9,711,348	10,010,689	10,165,450	10,365,016	10,442,313	10,566,641				
2001	2,577,377	6,512,466	8,114,128	8,753,932	9,129,178	9,419,138	9,696,759	9,808,178	9,894,229					
2002	2,843,401	6,984,449	8,318,090	8,948,970	9,289,065	9,457,074	9,560,565	9,639,671						
2003	2,802,731	6,254,913	7,648,316	8,382,018	8,722,301	8,997,355	9,126,572							
2004	3,039,227	6,401,179	7,753,462	8,366,313	8,588,986	8,739,955								
2005	2,560,395	6,427,489	8,014,132	8,765,190	9,165,867									
2006	2,341,752	5,829,151	7,191,050	7,819,400										
2007	1,385,893	2,812,124	3,334,343											
2008	0	0												
2009	0													

Automobile Accidents Compensations Administration
 Extended Medical and Prescription Drug Benefits
 Paid Losses
 As of June 30, 2010

Fiscal Year Starting July 1	180	192	204	216	228	240	252	264	276	288	300	312	324	336
1969	600,231	647,908	694,879	762,283	804,353	846,857	886,025	941,554	980,746	1,033,324	1,088,570	1,145,922	1,197,888	1,254,941
1970	617,821	674,167	692,912	711,914	725,028	731,201	740,364	759,477	775,944	791,918	796,653	833,788	848,827	858,963
1971	3,057,695	3,109,458	3,154,676	3,246,299	3,340,312	3,401,584	3,452,069	3,517,707	3,590,796	3,664,752	3,737,759	3,853,872	3,924,029	3,976,602
1972	5,822,768	5,916,430	6,036,326	6,126,488	6,210,394	6,271,620	6,332,179	6,417,514	6,493,240	6,585,140	6,699,895	6,770,026	6,850,895	6,901,833
1973	4,611,845	4,689,739	4,756,060	4,831,205	4,946,447	5,035,391	5,132,992	5,226,048	5,300,106	5,351,712	5,390,620	5,436,466	5,477,955	5,557,856
1974	3,074,831	3,098,742	3,120,111	3,135,980	3,150,719	3,177,322	3,195,654	3,211,937	3,225,469	3,263,059	3,348,410	3,411,060	3,517,236	3,538,309
1975	3,848,283	3,882,354	3,921,961	3,941,033	3,981,058	4,011,927	4,048,166	4,097,075	4,117,496	4,132,308	4,170,283	4,215,255	4,233,358	4,266,304
1976	3,715,831	3,772,001	3,826,391	3,905,273	3,990,780	4,095,802	4,156,164	4,216,930	4,260,237	4,325,133	4,407,294	4,516,945	4,611,773	4,697,434
1977	4,039,346	4,131,875	4,175,980	4,241,529	4,306,093	4,374,446	4,405,783	4,439,377	4,469,365	4,484,837	4,496,383	4,505,875	4,511,142	4,527,516
1978	3,811,833	3,893,227	3,984,119	4,089,870	4,172,608	4,250,272	4,346,171	4,477,071	4,577,286	4,675,981	4,745,929	4,885,635	4,971,976	4,999,466
1979	5,219,193	5,289,436	5,337,353	5,380,019	5,424,032	5,458,477	5,503,780	5,553,760	5,594,762	5,612,144	5,631,469	5,657,961	5,676,087	5,691,386
1980	5,973,652	6,067,142	6,199,177	6,321,834	6,401,242	6,537,161	6,672,725	6,773,060	6,845,907	6,993,630	7,074,570	7,142,977	7,213,580	7,305,412
1981	5,571,311	5,683,354	5,815,308	5,943,395	6,022,615	6,107,463	6,197,843	6,234,564	6,247,455	6,260,259	6,274,383	6,295,525	6,303,512	6,309,827
1982	7,012,437	7,078,212	7,147,710	7,228,096	7,315,341	7,372,295	7,514,926	7,615,639	7,669,316	7,707,186	7,752,874	7,790,897	7,834,961	7,870,525
1983	8,568,137	8,678,782	8,809,339	8,927,595	9,057,805	9,137,705	9,290,577	9,408,253	9,503,066	9,579,263	9,622,795	9,648,330	9,683,565	
1984	9,153,618	9,221,378	9,340,435	9,434,464	9,535,658	9,628,289	9,688,874	9,756,727	9,811,610	9,886,650	9,966,572	10,029,617		
1985	8,391,459	8,467,599	8,517,857	8,547,052	8,588,245	8,648,384	8,689,375	8,700,364	8,714,889	8,736,624	8,743,554			
1986	8,646,729	8,679,728	8,715,014	8,766,153	8,798,991	8,836,684	8,871,408	8,884,121	8,890,716	8,898,379				
1987	8,167,973	8,264,283	8,300,548	8,332,857	8,372,103	8,405,220	8,458,373	8,517,306	8,576,261					
1988	8,347,618	8,417,923	8,483,091	8,544,307	8,615,328	8,670,219	8,728,461	8,838,912						
1989	6,815,756	6,842,376	6,856,769	6,869,429	6,878,232	6,890,860	6,908,820							
1990	8,232,143	8,271,526	8,299,344	8,337,862	8,370,522	8,419,642								
1991	8,884,253	8,967,956	9,018,803	9,044,180	9,101,205									
1992	6,855,491	6,865,289	6,878,625	6,885,030										
1993	9,670,011	9,701,581	9,735,430											
1994	9,128,375	9,135,025												
1995	9,413,597													
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**Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Losses
As of June 30, 2010**

Fiscal Year Starting July 1	348	360	372	384	396	408	420	432	444	456	468	480	492
1969	1,292,864	1,370,074	1,433,576	1,507,458	1,595,215	1,681,410	1,709,071	1,711,856	1,716,240	1,716,330	1,718,695	1,724,713	1,759,777
1970	867,387	874,468	907,720	931,793	944,928	961,915	977,128	983,259	988,785	995,279	996,462	999,389	
1971	4,027,893	4,102,242	4,145,334	4,192,871	4,251,925	4,288,104	4,327,867	4,359,936	4,381,915	4,411,035	4,467,727		
1972	6,983,055	7,020,755	7,056,290	7,080,545	7,111,311	7,131,512	7,151,203	7,181,426	7,194,319	7,198,237			
1973	5,609,101	5,642,135	5,674,836	5,713,459	5,760,247	5,803,038	5,836,674	5,865,238	5,897,530				
1974	3,543,196	3,549,209	3,553,410	3,562,202	3,569,845	3,575,714	3,576,800	3,582,598					
1975	4,295,647	4,333,454	4,361,811	4,394,095	4,431,817	4,457,926	4,496,641						
1976	4,810,679	4,901,199	4,990,442	5,055,342	5,079,066	5,131,383							
1977	4,530,820	4,536,204	4,542,799	4,548,091	4,552,384								
1978	4,999,566	5,011,099	5,011,099	5,015,809									
1979	5,705,407	5,719,374	5,728,850										
1980	7,392,447	7,470,214											
1981	6,315,969												
1982													
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Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Losses

As of June 30, 2010

Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
1969				1.893	1.552	1.155	1.100	1.186	1.231	1.180	1.162	1.132	1.157	1.104
1970			1.750	1.228	1.099	1.053	1.052	1.051	1.022	1.027	1.063	1.058	1.049	1.040
1971		1.645	1.266	1.085	1.046	1.027	1.024	1.023	1.019	1.019	1.023	1.026	1.021	1.013
1972	2.445	1.408	1.137	1.060	1.034	1.035	1.021	1.022	1.033	1.033	1.020	1.022	1.012	1.012
1973	3.306	1.334	1.140	1.070	1.045	1.031	1.022	1.031	1.036	1.025	1.040	1.030	1.020	1.019
1974	2.466	1.245	1.098	1.046	1.025	1.014	1.016	1.026	1.017	1.014	1.015	1.014	1.013	1.009
1975	2.587	1.310	1.140	1.062	1.033	1.022	1.010	1.012	1.011	1.014	1.009	1.014	1.005	1.005
1976	2.478	1.332	1.102	1.042	1.036	1.023	1.023	1.022	1.027	1.016	1.015	1.016	1.021	1.013
1977	2.763	1.274	1.114	1.052	1.057	1.047	1.035	1.025	1.027	1.028	1.029	1.021	1.023	1.022
1978	2.492	1.361	1.101	1.053	1.044	1.036	1.027	1.023	1.031	1.021	1.034	1.026	1.024	1.025
1979	2.769	1.286	1.161	1.067	1.054	1.044	1.031	1.039	1.038	1.034	1.031	1.022	1.023	1.023
1980	2.824	1.329	1.128	1.088	1.051	1.049	1.052	1.034	1.020	1.025	1.024	1.031	1.022	1.024
1981	3.024	1.243	1.088	1.054	1.043	1.031	1.030	1.030	1.030	1.020	1.023	1.033	1.022	1.021
1982	2.671	1.393	1.110	1.057	1.034	1.031	1.021	1.033	1.025	1.023	1.024	1.014	1.013	1.010
1983	2.372	1.244	1.106	1.063	1.030	1.020	1.020	1.020	1.024	1.024	1.022	1.018	1.022	1.013
1984	2.281	1.205	1.102	1.052	1.030	1.020	1.015	1.012	1.023	1.010	1.010	1.009	1.009	1.016
1985	2.167	1.199	1.079	1.033	1.026	1.026	1.029	1.040	1.027	1.010	1.010	1.004	1.006	1.004
1986	2.421	1.242	1.079	1.054	1.028	1.026	1.025	1.017	1.012	1.013	1.015	1.010	1.008	1.007
1987	2.372	1.267	1.101	1.043	1.032	1.035	1.029	1.022	1.019	1.010	1.009	1.012	1.016	1.010
1988	2.605	1.251	1.107	1.065	1.045	1.030	1.020	1.019	1.016	1.016	1.015	1.013	1.014	1.009
1989	2.958	1.245	1.112	1.078	1.040	1.021	1.016	1.014	1.016	1.007	1.008	1.004	1.005	1.004
1990	2.682	1.332	1.115	1.042	1.019	1.012	1.010	1.007	1.008	1.012	1.004	1.005	1.005	1.005
1991	2.998	1.309	1.119	1.052	1.040	1.027	1.030	1.023	1.027	1.018	1.010	1.011	1.013	1.010
1992	2.669	1.239	1.090	1.052	1.022	1.016	1.017	1.018	1.006	1.003	1.006	1.004	1.002	1.002
1993	2.429	1.201	1.093	1.049	1.041	1.028	1.031	1.013	1.007	1.005	1.005	1.005	1.003	1.003
1994	2.079	1.212	1.105	1.051	1.050	1.040	1.024	1.010	1.011	1.006	1.004	1.004	1.002	1.001
1995	2.379	1.248	1.104	1.062	1.043	1.027	1.017	1.018	1.018	1.011	1.009	1.010	1.008	1.004
1996	2.505	1.243	1.142	1.084	1.042	1.024	1.017	1.010	1.013	1.015	1.013	1.008	1.005	
1997	2.208	1.217	1.135	1.055	1.031	1.022	1.012	1.015	1.013	1.009	1.008	1.007		
1998	2.755	1.325	1.125	1.047	1.045	1.031	1.026	1.016	1.014	1.015	1.011			
1999	3.815	1.232	1.101	1.067	1.042	1.031	1.020	1.012	1.009	1.007				
2000	2.499	1.220	1.113	1.070	1.031	1.015	1.020	1.007	1.012					
2001	2.527	1.246	1.079	1.043	1.032	1.029	1.011	1.009						
2002	2.456	1.191	1.076	1.038	1.018	1.011	1.008							
2003	2.232	1.223	1.096	1.041	1.032	1.014								
2004	2.106	1.211	1.079	1.027	1.018									
2005	2.510	1.247	1.094	1.046										
2006	2.489	1.234	1.087											
2007	2.029	1.186												
2008														
2009														
All Year Volume Weighted	2.510	1.255	1.107	1.054	1.035	1.026	1.021	1.019	1.018	1.015	1.014	1.013	1.012	1.010
12 Year Volume Weighted	2.467	1.232	1.102	1.052	1.035	1.024	1.019	1.013	1.013	1.011	1.009	1.008	1.007	1.006
9 Year Volume Weighted	2.471	1.223	1.094	1.048	1.032	1.023	1.017	1.012	1.011	1.010	1.008	1.007	1.006	1.005
6 Year Volume Weighted	2.318	1.218	1.085	1.044	1.029	1.022	1.016	1.012	1.013	1.011	1.008	1.006	1.006	1.004
12 Yr Avg Excl High and Low	2.429	1.226	1.101	1.052	1.036	1.024	1.019	1.013	1.012	1.010	1.008	1.008	1.007	1.006
Selected	2.471	1.223	1.094	1.048	1.032	1.023	1.017	1.012	1.011	1.010	1.009	1.009	1.008	1.008
Cumulative	4.714	1.908	1.560	1.426	1.360	1.318	1.289	1.267	1.252	1.238	1.226	1.215	1.204	1.194
% Paid	21.2%	52.4%	64.1%	70.1%	73.5%	75.9%	77.6%	78.9%	79.9%	80.8%	81.6%	82.3%	83.0%	83.7%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348
1969	1.079	1.072	1.097	1.055	1.053	1.046	1.063	1.042	1.054	1.053	1.053	1.045	1.048	1.030
1970	1.091	1.028	1.027	1.018	1.009	1.013	1.026	1.022	1.021	1.006	1.047	1.018	1.012	1.010
1971	1.017	1.015	1.029	1.029	1.018	1.015	1.019	1.021	1.021	1.020	1.031	1.018	1.013	1.013
1972	1.016	1.020	1.015	1.014	1.010	1.010	1.013	1.012	1.014	1.017	1.010	1.012	1.007	1.012
1973	1.017	1.014	1.016	1.024	1.018	1.019	1.018	1.014	1.010	1.007	1.009	1.008	1.015	1.009
1974	1.008	1.007	1.005	1.005	1.008	1.006	1.005	1.004	1.012	1.026	1.019	1.031	1.006	1.001
1975	1.009	1.010	1.005	1.010	1.008	1.009	1.012	1.005	1.004	1.009	1.011	1.004	1.008	1.007
1976	1.015	1.014	1.021	1.022	1.026	1.015	1.015	1.010	1.015	1.019	1.025	1.021	1.019	1.024
1977	1.023	1.011	1.016	1.015	1.016	1.007	1.008	1.007	1.003	1.003	1.002	1.001	1.004	1.001
1978	1.021	1.023	1.027	1.020	1.019	1.023	1.030	1.022	1.022	1.015	1.029	1.018	1.006	1.000
1979	1.013	1.009	1.008	1.008	1.006	1.008	1.009	1.007	1.003	1.003	1.005	1.003	1.003	1.002
1980	1.016	1.022	1.020	1.013	1.021	1.021	1.015	1.011	1.022	1.012	1.010	1.010	1.013	1.012
1981	1.020	1.023	1.022	1.013	1.014	1.015	1.006	1.002	1.002	1.002	1.003	1.001	1.001	1.001
1982	1.009	1.010	1.011	1.012	1.008	1.019	1.013	1.007	1.005	1.006	1.005	1.006	1.005	
1983	1.013	1.015	1.013	1.015	1.009	1.017	1.013	1.010	1.008	1.005	1.003	1.004		
1984	1.007	1.013	1.010	1.011	1.010	1.006	1.007	1.006	1.008	1.008	1.006			
1985	1.009	1.006	1.003	1.005	1.007	1.005	1.001	1.002	1.002	1.001				
1986	1.004	1.004	1.006	1.004	1.004	1.004	1.001	1.001	1.001					
1987	1.012	1.004	1.004	1.005	1.004	1.006	1.007	1.007						
1988	1.008	1.008	1.007	1.008	1.006	1.007	1.013							
1989	1.004	1.002	1.002	1.001	1.002	1.003								
1990	1.005	1.003	1.005	1.004	1.006									
1991	1.009	1.006	1.003	1.006										
1992	1.001	1.002	1.001											
1993	1.003	1.003												
1994	1.001													
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All Year Volume Weighted	1.010	1.010	1.010	1.011	1.010	1.011	1.011	1.008	1.009	1.009	1.011	1.010	1.009	1.008
12 Year Volume Weighted	1.006	1.006	1.007	1.008	1.008	1.010	1.009	1.007	1.007	1.008	1.009	1.009	1.008	1.008
9 Year Volume Weighted	1.005	1.004	1.005	1.007	1.006	1.009	1.008	1.006	1.007	1.006	1.008	1.007	1.007	1.007
6 Year Volume Weighted	1.004	1.004	1.004	1.005	1.005	1.005	1.007	1.005	1.005	1.006	1.005	1.006	1.005	1.007
12 Yr Avg Excl High and Low	1.006	1.006	1.006	1.008	1.007	1.011	1.009	1.007	1.007	1.008	1.009	1.009	1.008	1.007
Selected	1.008	1.008	1.008	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.006	1.006	1.006	1.006
Cumulative	1.184	1.174	1.165	1.156	1.147	1.139	1.132	1.124	1.117	1.109	1.102	1.095	1.088	1.082
% Paid	84.4%	85.2%	85.9%	86.5%	87.2%	87.8%	88.4%	89.0%	89.5%	90.1%	90.7%	91.3%	91.9%	92.5%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Paid Losses

As of June 30, 2010

Fiscal Year Starting July 1	348-360	360-372	372-384	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-Ult
1969	1.060	1.046	1.052	1.058	1.054	1.016	1.002	1.003	1.000	1.001	1.004	1.020	
1970	1.008	1.038	1.027	1.014	1.018	1.016	1.006	1.006	1.007	1.001	1.003		
1971	1.018	1.011	1.011	1.014	1.009	1.009	1.007	1.005	1.007	1.013			
1972	1.005	1.005	1.003	1.004	1.003	1.003	1.004	1.002	1.001				
1973	1.006	1.006	1.007	1.008	1.007	1.006	1.005	1.006					
1974	1.002	1.001	1.002	1.002	1.002	1.000	1.002						
1975	1.009	1.007	1.007	1.009	1.006	1.009							
1976	1.019	1.018	1.013	1.005	1.010								
1977	1.001	1.001	1.001	1.001									
1978	1.002	1.000	1.001										
1979	1.002	1.002											
1980	1.011												
1981													
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All Year Volume Weighted	1.009	1.007	1.008	1.008	1.009	1.006	1.004	1.004	1.003	1.008	1.003	1.020	
12 Year Volume Weighted	1.009	1.007	1.008	1.008	1.009	1.006	1.004	1.004	1.003	1.008	1.003	1.020	
9 Year Volume Weighted	1.007	1.006	1.006	1.008	1.009	1.006	1.004	1.004	1.003	1.008	1.003	1.020	
6 Year Volume Weighted	1.007	1.005	1.005	1.005	1.006	1.006	1.004	1.004	1.003	1.008	1.003	1.020	
12 Yr Avg Excl High and Low	1.008	1.007	1.008	1.008	1.009	1.006	1.004	1.004	1.003	1.008	1.003	1.020	
Selected	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.001	
Cumulative	1.075	1.069	1.063	1.057	1.051	1.046	1.041	1.036	1.031	1.028	1.024	1.021	1.020
% Paid	93.0%	93.6%	94.1%	94.6%	95.1%	95.6%	96.1%	96.5%	96.9%	97.3%	97.6%	97.9%	98.0%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restatement Factors Used to Adjust Paid Losses to Reflect Full Effect of All Future Restatements
As of June 30, 2010

Fiscal Year Starting July 1	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204
1970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1972	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1978	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
1996	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
1997	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
1998	1.002	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
1999	1.003	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
2000	1.004	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006
2001	1.010	1.009	1.009	1.009	1.009	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
2002	1.017	1.017	1.015	1.015	1.015	1.016	1.016	1.016	1.016	1.016	1.016	1.016	1.016	1.016
2003	1.024	1.023	1.022	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
2004	1.036	1.032	1.031	1.032	1.032	1.032	1.032	1.032	1.032	1.032	1.032	1.032	1.032	1.032
2005	1.058	1.054	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052	1.052
2006	1.092	1.085	1.085	1.085	1.085	1.085	1.085	1.085	1.085	1.085	1.085	1.085	1.085	1.085
2007	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648	1.648
2008														
2009														

All columns of restatement development factors are from Exhibit 14. They are used to adjust the current evaluation of data to reflect the impact of all future restatements.

**Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Losses
As of June 30, 2010**

Fiscal Year Starting July 1	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1970	174,564	305,570	375,161	412,148	434,143	456,909	479,994	490,338	503,698	535,422	566,490	594,109	617,821	674,167
1971	1,753,984	2,220,550	2,409,437	2,521,218	2,589,147	2,652,507	2,713,514	2,766,393	2,817,834	2,883,944	2,957,489	3,018,527	3,057,695	3,109,458
1972	3,792,446	4,313,704	4,570,944	4,728,016	4,894,695	4,998,361	5,110,799	5,281,133	5,454,311	5,565,159	5,685,161	5,755,550	5,822,768	5,916,430
1973	2,820,483	3,214,223	3,440,612	3,593,744	3,703,951	3,786,542	3,904,987	4,047,432	4,147,054	4,312,577	4,440,871	4,527,483	4,611,845	4,689,739
1974	2,280,789	2,504,734	2,619,008	2,683,493	2,719,802	2,763,321	2,835,577	2,883,591	2,924,153	2,968,286	3,008,409	3,047,419	3,074,831	3,098,742
1975	2,782,250	3,172,967	3,369,422	3,479,070	3,556,018	3,590,450	3,632,196	3,671,967	3,723,967	3,758,582	3,809,923	3,830,223	3,848,283	3,882,354
1976	2,623,299	2,890,366	3,010,464	3,119,025	3,190,415	3,263,796	3,335,995	3,426,356	3,479,680	3,533,073	3,589,873	3,666,442	3,715,831	3,772,001
1977	2,533,903	2,823,296	2,970,024	3,138,413	3,287,355	3,400,861	3,486,240	3,581,250	3,681,709	3,789,133	3,866,819	3,953,955	4,039,346	4,131,875
1978	2,466,321	2,715,297	2,859,818	2,985,764	3,094,006	3,178,559	3,253,143	3,352,450	3,422,702	3,538,067	3,629,196	3,717,716	3,811,833	3,893,227
1979	3,019,590	3,504,986	3,741,356	3,944,061	4,117,534	4,245,073	4,412,569	4,578,919	4,733,882	4,882,414	4,990,138	5,102,958	5,219,193	5,289,436
1980	3,509,827	3,959,255	4,309,482	4,528,704	4,752,315	5,000,119	5,170,883	5,273,529	5,405,584	5,534,830	5,706,280	5,834,375	5,973,652	6,067,142
1981	3,676,440	4,000,801	4,214,933	4,396,824	4,531,413	4,669,005	4,809,534	4,951,901	5,050,701	5,169,090	5,339,787	5,456,157	5,571,311	5,683,354
1982	4,769,726	5,295,211	5,599,010	5,789,292	5,969,108	6,092,429	6,293,294	6,450,758	6,597,440	6,758,932	6,851,398	6,941,989	7,012,437	7,078,212
1983	5,898,046	6,520,635	6,934,013	7,144,192	7,286,731	7,432,176	7,582,172	7,764,121	7,953,459	8,125,284	8,275,398	8,455,607	8,568,137	8,678,782
1984	6,780,666	7,470,343	7,856,963	8,095,097	8,254,661	8,378,763	8,481,290	8,672,978	8,757,376	8,848,670	8,924,706	9,009,486	9,153,618	9,221,378
1985	6,297,264	6,796,683	7,017,617	7,201,808	7,391,065	7,603,329	7,906,422	8,122,938	8,201,571	8,280,518	8,310,300	8,358,012	8,391,459	8,467,599
1986	6,497,524	7,008,081	7,383,826	7,590,019	7,785,502	7,977,130	8,109,760	8,206,419	8,313,633	8,440,972	8,525,086	8,590,439	8,646,729	8,679,728
1987	5,872,455	6,463,851	6,739,486	6,957,569	7,198,645	7,410,395	7,572,540	7,719,094	7,794,307	7,866,294	7,961,321	8,087,604	8,167,973	8,264,283
1988	5,822,604	6,446,367	6,868,600	7,178,779	7,397,405	7,547,762	7,688,563	7,809,824	7,938,286	8,058,843	8,162,768	8,274,959	8,347,618	8,417,923
1989	4,970,797	5,529,708	5,963,340	6,199,347	6,330,261	6,431,795	6,523,279	6,627,485	6,674,103	6,728,977	6,756,182	6,789,418	6,815,756	6,842,376
1990	6,491,907	7,235,559	7,537,148	7,682,950	7,778,044	7,856,785	7,911,428	7,977,715	8,076,030	8,110,278	8,150,660	8,191,689	8,232,143	8,271,526
1991	6,135,362	6,865,854	7,222,313	7,514,019	7,716,671	7,945,201	8,131,774	8,351,244	8,504,028	8,585,698	8,680,818	8,794,346	8,884,253	8,967,956
1992	5,437,132	5,926,232	6,233,632	6,373,274	6,472,825	6,583,936	6,705,032	6,746,205	6,763,763	6,802,863	6,831,190	6,843,871	6,855,491	6,865,289
1993	7,341,328	8,020,759	8,414,686	8,756,386	9,006,135	9,285,626	9,411,409	9,474,038	9,516,117	9,563,662	9,612,199	9,636,704	9,670,321	9,704,741
1994	6,777,105	7,487,723	7,870,206	8,266,322	8,592,693	8,797,881	8,884,472	8,979,944	9,033,070	9,070,389	9,104,523	9,123,060	9,129,171	9,138,296
1995	6,820,985	7,532,032	8,000,153	8,346,574	8,570,051	8,718,058	8,871,443	9,030,929	9,131,143	9,211,330	9,305,557	9,381,995	9,419,378	
1996	6,781,937	7,754,012	8,407,136	8,751,551	8,964,423	9,112,226	9,199,528	9,319,509	9,460,766	9,584,426	9,657,566	9,710,445		
1997	7,519,278	8,531,182	8,999,473	9,278,758	9,478,461	9,589,385	9,737,570	9,860,589	9,953,188	10,031,041	10,098,983			
1998	7,136,460	8,049,241	8,428,375	8,795,783	9,070,443	9,309,510	9,459,967	9,598,357	9,737,958	9,848,357				
1999	7,284,459	8,028,578	8,563,418	8,925,467	9,201,213	9,383,861	9,499,650	9,586,563	9,652,290					
2000	8,185,926	9,129,413	9,765,130	10,069,135	10,227,771	10,425,199	10,504,451	10,629,742						
2001	8,193,669	8,836,712	9,208,706	9,503,248	9,785,552	9,901,790	9,988,429							
2002	8,460,715	9,100,878	9,432,261	9,595,457	9,705,826	9,789,650								
2003	7,830,383	8,576,557	8,916,399	9,187,927	9,319,404									
2004	8,033,034	8,635,842	8,858,735	9,019,860										
2005	8,476,313	9,234,937	9,641,663											
2006	7,853,786	8,485,452												
2007	5,495,172													
2008														
2009														

Paid loss triangle on Exhibit 12 has been multiplied by factors displayed on Exhibit 13, Sheet 1 to develop this restated paid loss triangle.

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	204	216	228	240	252	264	276	288	300	312	324	336
1970	692,912	711,914	725,028	731,201	740,364	759,477	775,944	791,918	796,653	833,788	848,827	858,963
1971	3,154,676	3,246,299	3,340,312	3,401,584	3,452,069	3,517,707	3,590,796	3,664,752	3,737,759	3,853,872	3,924,029	3,976,602
1972	6,036,326	6,126,488	6,210,394	6,271,620	6,332,179	6,417,514	6,493,240	6,585,140	6,699,895	6,770,026	6,850,895	6,901,833
1973	4,756,060	4,831,205	4,946,447	5,035,391	5,132,992	5,226,048	5,300,106	5,351,712	5,390,620	5,436,466	5,477,955	5,557,856
1974	3,120,111	3,135,980	3,150,719	3,177,322	3,195,654	3,211,937	3,225,469	3,263,059	3,348,410	3,411,060	3,517,236	3,538,309
1975	3,921,961	3,941,033	3,981,058	4,011,927	4,048,166	4,097,075	4,117,496	4,132,308	4,170,283	4,215,255	4,233,358	4,266,304
1976	3,826,391	3,905,273	3,990,780	4,095,802	4,156,164	4,216,930	4,260,237	4,325,133	4,407,294	4,516,945	4,611,773	4,697,434
1977	4,175,980	4,241,529	4,306,093	4,374,446	4,405,783	4,439,377	4,469,365	4,484,837	4,496,383	4,505,875	4,511,142	4,527,516
1978	3,984,119	4,089,870	4,172,608	4,250,272	4,346,171	4,477,071	4,577,286	4,675,981	4,745,929	4,885,635	4,971,976	4,999,466
1979	5,337,353	5,380,019	5,424,032	5,458,477	5,503,780	5,553,760	5,594,762	5,612,144	5,631,469	5,657,961	5,676,087	5,691,386
1980	6,199,177	6,321,834	6,401,242	6,537,161	6,672,725	6,773,060	6,845,907	6,993,630	7,074,570	7,142,977	7,213,580	7,305,412
1981	5,815,308	5,943,395	6,022,615	6,107,463	6,197,843	6,234,564	6,247,455	6,260,259	6,274,383	6,295,525	6,303,512	6,309,827
1982	7,147,710	7,228,096	7,315,341	7,372,295	7,514,926	7,615,639	7,669,316	7,707,186	7,752,874	7,790,897	7,834,961	7,870,525
1983	8,809,339	8,927,595	9,057,805	9,137,705	9,290,577	9,408,253	9,503,066	9,579,263	9,622,795	9,648,330	9,683,565	
1984	9,340,435	9,434,464	9,535,658	9,628,289	9,688,874	9,756,727	9,811,610	9,886,650	9,966,572	10,029,617		
1985	8,517,857	8,547,052	8,588,245	8,648,384	8,689,375	8,700,364	8,714,889	8,736,624	8,743,554			
1986	8,715,014	8,766,153	8,798,991	8,836,684	8,871,408	8,884,121	8,890,716	8,898,379				
1987	8,300,548	8,332,857	8,372,103	8,405,220	8,458,373	8,517,306	8,576,261					
1988	8,483,091	8,544,307	8,615,328	8,670,219	8,728,461	8,838,912						
1989	6,856,769	6,869,429	6,878,232	6,890,860	6,908,820							
1990	8,299,344	8,337,862	8,370,522	8,419,642								
1991	9,018,803	9,044,180	9,101,205									
1992	6,878,625	6,885,030										
1993	9,735,430											
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Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Losses
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Fiscal Year Starting July 1	348	360	372	384	396	408	420	432	444	456	468	480
1970	867,387	874,468	907,720	931,793	944,928	961,915	977,128	983,259	988,785	995,279	996,462	999,389
1971	4,027,893	4,102,242	4,145,334	4,192,871	4,251,925	4,288,104	4,327,867	4,359,936	4,381,915	4,411,035	4,467,727	
1972	6,983,055	7,020,755	7,056,290	7,080,545	7,111,311	7,131,512	7,151,203	7,181,426	7,194,319	7,198,237		
1973	5,609,101	5,642,135	5,674,836	5,713,459	5,760,247	5,803,038	5,836,674	5,865,238	5,897,530			
1974	3,543,196	3,549,209	3,553,410	3,562,202	3,569,845	3,575,714	3,576,800	3,582,598				
1975	4,295,647	4,333,454	4,361,811	4,394,095	4,431,817	4,457,926	4,496,641					
1976	4,810,679	4,901,199	4,990,442	5,055,342	5,079,066	5,131,383						
1977	4,530,820	4,536,204	4,542,799	4,548,091	4,552,384							
1978	4,999,566	5,011,099	5,011,099	5,015,809								
1979	5,705,407	5,719,374	5,728,850									
1980	7,392,447	7,470,214										
1981	6,315,969											
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Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204
1970	1.750	1.228	1.099	1.053	1.052	1.051	1.022	1.027	1.063	1.058	1.049	1.040	1.091	1.028
1971	1.266	1.085	1.046	1.027	1.024	1.023	1.019	1.019	1.023	1.026	1.021	1.013	1.017	1.015
1972	1.137	1.060	1.034	1.035	1.021	1.022	1.033	1.033	1.020	1.022	1.012	1.012	1.016	1.020
1973	1.140	1.070	1.045	1.031	1.022	1.031	1.036	1.025	1.040	1.030	1.020	1.019	1.017	1.014
1974	1.098	1.046	1.025	1.014	1.016	1.026	1.017	1.014	1.015	1.014	1.013	1.009	1.008	1.007
1975	1.140	1.062	1.033	1.022	1.010	1.012	1.011	1.014	1.009	1.014	1.005	1.005	1.009	1.010
1976	1.102	1.042	1.036	1.023	1.023	1.022	1.027	1.016	1.015	1.016	1.021	1.013	1.015	1.014
1977	1.114	1.052	1.057	1.047	1.035	1.025	1.027	1.028	1.029	1.021	1.023	1.022	1.023	1.011
1978	1.101	1.053	1.044	1.036	1.027	1.023	1.031	1.021	1.034	1.026	1.024	1.025	1.021	1.023
1979	1.161	1.067	1.054	1.044	1.031	1.039	1.038	1.034	1.031	1.022	1.023	1.023	1.013	1.009
1980	1.128	1.088	1.051	1.049	1.052	1.034	1.020	1.025	1.024	1.031	1.022	1.024	1.016	1.022
1981	1.088	1.054	1.043	1.031	1.030	1.030	1.030	1.020	1.023	1.033	1.022	1.021	1.020	1.023
1982	1.110	1.057	1.034	1.031	1.021	1.033	1.025	1.023	1.024	1.014	1.013	1.010	1.009	1.010
1983	1.106	1.063	1.030	1.020	1.020	1.020	1.024	1.024	1.022	1.018	1.022	1.013	1.013	1.015
1984	1.102	1.052	1.030	1.020	1.015	1.012	1.023	1.010	1.010	1.009	1.009	1.016	1.007	1.013
1985	1.079	1.033	1.026	1.026	1.029	1.040	1.027	1.010	1.010	1.004	1.006	1.004	1.009	1.006
1986	1.079	1.054	1.028	1.026	1.025	1.017	1.012	1.013	1.015	1.010	1.008	1.007	1.004	1.004
1987	1.101	1.043	1.032	1.035	1.029	1.022	1.019	1.010	1.009	1.012	1.016	1.010	1.012	1.004
1988	1.107	1.065	1.045	1.030	1.020	1.019	1.016	1.016	1.015	1.013	1.014	1.009	1.008	1.008
1989	1.112	1.078	1.040	1.021	1.016	1.014	1.016	1.007	1.008	1.004	1.005	1.004	1.004	1.002
1990	1.115	1.042	1.019	1.012	1.010	1.007	1.008	1.012	1.004	1.005	1.005	1.005	1.005	1.003
1991	1.119	1.052	1.040	1.027	1.030	1.023	1.027	1.018	1.010	1.011	1.013	1.010	1.009	1.006
1992	1.090	1.052	1.022	1.016	1.017	1.018	1.006	1.003	1.006	1.004	1.002	1.002	1.001	1.002
1993	1.093	1.049	1.041	1.029	1.031	1.014	1.007	1.004	1.005	1.005	1.003	1.003	1.004	1.003
1994	1.105	1.051	1.050	1.039	1.024	1.010	1.011	1.006	1.004	1.004	1.002	1.001	1.001	
1995	1.104	1.062	1.043	1.027	1.017	1.018	1.018	1.011	1.009	1.010	1.008	1.004		
1996	1.143	1.084	1.041	1.024	1.016	1.010	1.013	1.015	1.013	1.008	1.005			
1997	1.135	1.055	1.031	1.022	1.012	1.015	1.013	1.009	1.008	1.007				
1998	1.128	1.047	1.044	1.031	1.026	1.016	1.015	1.015	1.011					
1999	1.102	1.067	1.042	1.031	1.020	1.012	1.009	1.007						
2000	1.115	1.070	1.031	1.016	1.019	1.008	1.012							
2001	1.078	1.042	1.032	1.030	1.012	1.009								
2002	1.076	1.036	1.017	1.012	1.009									
2003	1.095	1.040	1.030	1.014										
2004	1.075	1.026	1.018											
2005	1.089	1.044												
2006	1.080													
2007														
2008														
2009														
All Year Volume Weighted	1.106	1.054	1.035	1.026	1.021	1.018	1.018	1.014	1.014	1.013	1.012	1.010	1.010	1.010
12 Year Volume Weighted	1.101	1.051	1.035	1.024	1.019	1.013	1.013	1.010	1.009	1.008	1.007	1.006	1.007	1.006
9 Year Volume Weighted	1.093	1.047	1.032	1.023	1.017	1.012	1.012	1.010	1.008	1.007	1.006	1.005	1.005	1.004
6 Year Volume Weighted	1.082	1.043	1.028	1.022	1.016	1.012	1.013	1.011	1.008	1.006	1.006	1.004	1.004	1.004
12 Yr Avg Excl High and Low	1.100	1.051	1.035	1.024	1.019	1.013	1.012	1.010	1.008	1.008	1.007	1.006	1.006	1.006
Selected	1.093	1.047	1.032	1.023	1.017	1.012	1.012	1.010	1.009	1.008	1.008	1.008	1.007	1.007
Cumulative	1.537	1.407	1.343	1.302	1.273	1.252	1.237	1.223	1.211	1.200	1.190	1.180	1.171	1.163
% Paid	65.1%	71.1%	74.4%	76.8%	78.5%	79.9%	80.9%	81.8%	82.6%	83.3%	84.0%	84.7%	85.4%	86.0%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348
1970	1.027	1.018	1.009	1.013	1.026	1.022	1.021	1.006	1.047	1.018	1.012	1.010
1971	1.029	1.029	1.018	1.015	1.019	1.021	1.021	1.020	1.031	1.018	1.013	1.013
1972	1.015	1.014	1.010	1.010	1.013	1.012	1.014	1.017	1.010	1.012	1.007	1.012
1973	1.016	1.024	1.018	1.019	1.018	1.014	1.010	1.007	1.009	1.008	1.015	1.009
1974	1.005	1.005	1.008	1.006	1.005	1.004	1.012	1.026	1.019	1.031	1.006	1.001
1975	1.005	1.010	1.008	1.009	1.012	1.005	1.004	1.009	1.011	1.004	1.008	1.007
1976	1.021	1.022	1.026	1.015	1.015	1.010	1.015	1.019	1.025	1.021	1.019	1.024
1977	1.016	1.015	1.016	1.007	1.008	1.007	1.003	1.003	1.002	1.001	1.004	1.001
1978	1.027	1.020	1.019	1.023	1.030	1.022	1.022	1.015	1.029	1.018	1.006	1.000
1979	1.008	1.008	1.006	1.008	1.009	1.007	1.003	1.003	1.005	1.003	1.003	1.002
1980	1.020	1.013	1.021	1.021	1.015	1.011	1.022	1.012	1.010	1.010	1.013	1.012
1981	1.022	1.013	1.014	1.015	1.006	1.002	1.002	1.002	1.003	1.001	1.001	1.001
1982	1.011	1.012	1.008	1.019	1.013	1.007	1.005	1.006	1.005	1.006	1.005	
1983	1.013	1.015	1.009	1.017	1.013	1.010	1.008	1.005	1.003	1.004		
1984	1.010	1.011	1.010	1.006	1.007	1.006	1.008	1.008	1.006			
1985	1.003	1.005	1.007	1.005	1.001	1.002	1.002	1.001				
1986	1.006	1.004	1.004	1.004	1.001	1.001	1.001					
1987	1.004	1.005	1.004	1.006	1.007	1.007						
1988	1.007	1.008	1.006	1.007	1.013							
1989	1.002	1.001	1.002	1.003								
1990	1.005	1.004	1.006									
1991	1.003	1.006										
1992	1.001											
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1994												
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2002												
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2004												
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2006												
2007												
2008												
2009												
All Year Volume Weighted	1.010	1.010	1.010	1.011	1.011	1.008	1.009	1.009	1.010	1.009	1.008	1.008
12 Year Volume Weighted	1.007	1.008	1.008	1.010	1.009	1.007	1.007	1.008	1.009	1.009	1.008	1.008
9 Year Volume Weighted	1.005	1.007	1.006	1.009	1.008	1.006	1.007	1.006	1.008	1.007	1.007	1.007
6 Year Volume Weighted	1.004	1.005	1.005	1.005	1.007	1.005	1.005	1.006	1.005	1.006	1.005	1.007
12 Yr Avg Excl High and Low	1.006	1.008	1.007	1.011	1.009	1.007	1.007	1.008	1.009	1.009	1.008	1.007
Selected	1.007	1.007	1.007	1.007	1.007	1.006	1.006	1.006	1.006	1.006	1.006	1.006
Cumulative	1.154	1.147	1.139	1.132	1.124	1.117	1.110	1.103	1.096	1.089	1.082	1.076
% Paid	86.6%	87.2%	87.8%	88.4%	89.0%	89.5%	90.1%	90.7%	91.3%	91.8%	92.4%	92.9%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Restated Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	348-360	360-372	372-384	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-Ult
1970	1.008	1.038	1.027	1.014	1.018	1.016	1.006	1.006	1.007	1.001	1.003	
1971	1.018	1.011	1.011	1.014	1.009	1.009	1.007	1.005	1.007	1.013		
1972	1.005	1.005	1.003	1.004	1.003	1.003	1.004	1.002	1.001			
1973	1.006	1.006	1.007	1.008	1.007	1.006	1.005	1.006				
1974	1.002	1.001	1.002	1.002	1.002	1.000	1.002					
1975	1.009	1.007	1.007	1.009	1.006	1.009						
1976	1.019	1.018	1.013	1.005	1.010							
1977	1.001	1.001	1.001	1.001								
1978	1.002	1.000	1.001									
1979	1.002	1.002										
1980	1.011											
1981												
1982												
1983												
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2007												
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2009												
All Year Volume Weighted	1.007	1.006	1.006	1.006	1.006	1.006	1.005	1.004	1.003	1.011		
12 Year Volume Weighted	1.007	1.006	1.006	1.006	1.006	1.006	1.005	1.004	1.003	1.011		
9 Year Volume Weighted	1.007	1.006	1.006	1.006	1.006	1.006	1.005	1.004	1.003	1.011		
6 Year Volume Weighted	1.007	1.005	1.005	1.005	1.006	1.006	1.005	1.004	1.003	1.011		
12 Yr Avg Excl High and Low	1.007	1.006	1.006	1.006	1.006	1.006	1.005	1.004	1.003	1.011		
Selected	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.003	1.001	1.024	
Cumulative	1.070	1.064	1.058	1.052	1.047	1.042	1.037	1.032	1.028	1.025	1.024	
% Paid	93.5%	94.0%	94.5%	95.0%	95.5%	96.0%	96.4%	96.9%	97.2%	97.5%	97.6%	

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**

As of June 30, 2010
Data evaluated as of 36 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	174,564	174,564	174,564	174,564	174,564	174,564	174,564						1.0000	1.0000
1971	1,753,984	1,753,984	1,753,984	1,753,984	1,753,984	1,753,984	1,753,984					1.0000	1.0000	1.0000
1972	3,792,446	3,792,446	3,792,446	3,792,446	3,792,446	3,792,446	3,792,446				1.0000	1.0000	1.0000	1.0000
1973	2,820,483	2,820,483	2,820,483	2,820,483	2,820,483	2,820,483	2,820,483			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,280,789	2,280,789	2,280,789	2,280,789	2,280,789	2,280,789	2,280,789		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1975	2,782,250	2,782,250	2,782,250	2,782,250	2,782,250	2,782,250	2,782,250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1976	2,623,299	2,623,299	2,623,299	2,623,299	2,623,299	2,623,299	2,623,299	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1977	2,533,903	2,533,903	2,533,903	2,533,903	2,533,903	2,533,903	2,533,903	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	2,466,321	2,466,321	2,466,321	2,466,321	2,466,321	2,466,321	2,466,321	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	3,019,590	3,019,590	3,019,590	3,019,590	3,019,590	3,019,590	3,019,590	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1980	3,500,314	3,500,314	3,500,314	3,509,827	3,509,827	3,509,827	3,509,827	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	3,676,440	3,676,440	3,676,440	3,676,440	3,676,440	3,676,440	3,676,440	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	4,769,241	4,769,241	4,769,241	4,769,241	4,769,241	4,769,726	4,769,726	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	5,898,046	5,898,046	5,898,046	5,898,046	5,898,046	5,898,046	5,898,046	1.0000	1.0000	1.0027	1.0000	1.0000	1.0000	1.0000
1984	6,780,666	6,780,666	6,780,666	6,780,666	6,780,666	6,780,666	6,780,666	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
1985	6,297,264	6,297,815	6,297,264	6,297,264	6,297,264	6,297,264	6,297,264	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986	6,494,631	6,494,631	6,497,524	6,497,524	6,497,524	6,497,524	6,497,524	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	5,872,455	5,872,455	5,872,455	5,872,455	5,872,455	5,872,455	5,872,455	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	5,822,604	5,822,604	5,822,604	5,822,604	5,822,604	5,822,604	5,822,604	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	4,970,797	4,970,797	4,970,797	4,970,797	4,970,797	4,970,797	4,970,797	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1990	6,491,799	6,491,799	6,491,799	6,491,799	6,491,799	6,491,799	6,491,907	1.0001	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000
1991	6,095,606	6,101,659	6,114,905	6,114,905	6,114,905	6,114,905	6,135,362	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	5,425,142	5,425,142	5,425,142	5,435,312	5,435,312	5,437,132	5,437,132	1.0000	1.0000	1.0000	1.0000	1.0033	1.0000	1.0000
1993	7,328,830	7,329,442	7,329,442	7,340,837	7,340,837	7,340,837	7,340,837	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	1.0001
1994	6,775,044	6,775,044	6,775,044	6,776,651	6,776,651	6,776,651	6,776,651	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001
1995	6,794,884	6,815,853	6,816,739	6,812,991	6,816,717	6,815,014	6,815,014	1.0000	1.0022	1.0019	1.0000	1.0000	1.0008	1.0009
1996	6,720,785	6,780,297	6,776,293	6,785,314	6,779,050	6,772,888	6,772,888	1.0010	1.0000	1.0016	1.0000	0.9998	1.0005	1.0013
1997	7,323,233	7,398,356	7,447,704	7,455,809	7,485,890	7,509,432	7,509,432	1.0000	1.0000	1.0002	1.0005	0.9991	1.0000	1.0013
1998	7,000,585	7,070,079	7,072,733	7,103,956	7,115,356	7,124,615	7,124,615	1.0001	1.0000	0.9995	0.9991	1.0031	1.0004	1.0017
1999	7,056,719	7,097,728	7,154,390	7,222,957	7,259,404	7,262,495	7,262,495	1.0000	1.0001	1.0013	1.0040	1.0013	1.0014	1.0030
2000	7,840,782	7,931,956	8,062,395	8,084,175	8,126,420	8,152,091	8,152,091	1.0031	0.9994	1.0011	1.0016	1.0004	1.0011	1.0042
2001	7,539,419	7,735,356	7,858,135	7,976,432	8,026,497	8,114,128	8,114,128	1.0089	1.0067	1.0044	1.0050	1.0032	1.0056	1.0098
2002	5,343,795	7,674,886	7,986,525	8,175,729	8,269,759	8,318,090	8,318,090	1.0103	1.0004	1.0096	1.0052	1.0109	1.0073	1.0171
2003	-	4,312,329	7,059,609	7,372,049	7,564,888	7,648,316	7,648,316	1.0099	1.0080	1.0027	1.0063	1.0058	1.0065	1.0238
2004	-	-	4,571,677	7,349,150	7,549,957	7,753,462	7,753,462	1.0058	1.0164	1.0151	1.0115	1.0110	1.0120	1.0361
2005	-	-	-	5,273,094	7,819,621	8,014,132	8,014,132	1.0116	1.0159	1.0237	1.0262	1.0270	1.0209	1.0577
2006	-	-	-	-	5,206,577	7,191,050	7,191,050	1.0260	1.0406	1.0443	1.0273	1.0249	1.0326	1.0922
2007	-	-	-	-	-	3,334,343	3,334,343	1.4362	1.6371	1.6075	1.4829	1.3811	1.5090	1.6481
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 36 Restatement Factor 1.6481

Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors

As of June 30, 2010
Data evaluated as of 48 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	305,570	305,570	305,570	305,570	305,570	305,570	305,570						1.0000	1.0000
1971	2,220,550	2,220,550	2,220,550	2,220,550	2,220,550	2,220,550	2,220,550					1.0000	1.0000	1.0000
1972	4,313,704	4,313,704	4,313,704	4,313,704	4,313,704	4,313,704	4,313,704				1.0000	1.0000	1.0000	1.0000
1973	3,214,223	3,214,223	3,214,223	3,214,223	3,214,223	3,214,223	3,214,223			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,504,734	2,504,734	2,504,734	2,504,734	2,504,734	2,504,734	2,504,734		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,172,967	3,172,967	3,172,967	3,172,967	3,172,967	3,172,967	3,172,967	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1976	2,890,366	2,890,366	2,890,366	2,890,366	2,890,366	2,890,366	2,890,366	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1977	2,823,296	2,823,296	2,823,296	2,823,296	2,823,296	2,823,296	2,823,296	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	2,715,297	2,715,297	2,715,297	2,715,297	2,715,297	2,715,297	2,715,297	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	3,504,986	3,504,986	3,504,986	3,504,986	3,504,986	3,504,986	3,504,986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1980	3,949,741	3,949,741	3,949,741	3,949,741	3,959,255	3,959,255	3,959,255	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,000,801	4,000,801	4,000,801	4,000,801	4,000,801	4,000,801	4,000,801	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	5,294,726	5,294,823	5,294,823	5,294,726	5,294,726	5,295,211	5,295,211	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	6,520,635	6,520,635	6,520,635	6,520,635	6,520,635	6,520,635	6,520,635	1.0000	1.0000	1.0024	1.0000	1.0000	1.0000	1.0000
1984	7,470,343	7,470,343	7,470,343	7,470,343	7,470,343	7,470,343	7,470,343	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
1985	6,796,683	6,798,334	6,798,334	6,796,683	6,796,683	6,796,683	6,796,683	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986	7,005,188	7,011,542	7,011,542	7,008,081	7,008,081	7,008,081	7,008,081	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	6,463,851	6,464,400	6,464,400	6,463,851	6,463,851	6,463,851	6,463,851	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	6,446,367	6,446,367	6,446,367	6,446,367	6,446,367	6,446,367	6,446,367	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	5,529,708	5,529,708	5,529,708	5,529,708	5,529,708	5,529,708	5,529,708	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,235,450	7,235,450	7,235,450	7,235,450	7,235,450	7,235,450	7,235,559	1.0002	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
1991	6,825,945	6,832,842	6,832,842	6,845,319	6,845,319	6,845,319	6,865,854	1.0009	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	5,914,242	5,914,242	5,914,242	5,914,242	5,924,411	5,924,411	5,926,232	1.0001	1.0000	1.0000	1.0000	1.0030	1.0000	1.0000
1993	8,008,260	8,008,872	8,008,872	8,008,872	8,020,267	8,020,267	8,020,267	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	1.0001
1994	7,486,444	7,479,832	7,479,832	7,484,070	7,481,440	7,485,709	7,487,263	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001
1995	7,507,040	7,528,500	7,528,500	7,486,373	7,525,637	7,488,227	7,525,920	1.0000	1.0018	1.0017	1.0000	1.0002	1.0008	1.0008
1996	7,680,979	7,689,344	7,689,344	7,691,525	7,694,361	7,737,438	7,735,286	1.0010	1.0000	1.0014	1.0006	1.0050	1.0016	1.0024
1997	8,318,038	8,400,470	8,400,470	8,440,158	8,465,234	8,501,890	8,520,122	1.0000	1.0000	0.9996	0.9950	0.9997	0.9989	1.0013
1998	7,867,691	7,941,780	7,941,780	7,944,863	7,994,049	7,997,247	8,016,951	1.0001	1.0006	1.0052	1.0056	1.0021	1.0027	1.0040
1999	7,778,133	7,811,288	7,811,288	7,868,942	7,945,557	7,980,474	7,995,277	0.9991	0.9944	1.0004	1.0043	1.0025	1.0001	1.0042
2000	8,769,974	8,859,224	8,859,224	8,989,853	9,013,217	9,062,315	9,076,356	1.0029	1.0003	1.0030	1.0004	1.0019	1.0017	1.0058
2001	8,163,088	8,372,447	8,372,447	8,499,175	8,606,827	8,652,190	8,753,932	1.0011	1.0047	1.0062	1.0044	1.0015	1.0036	1.0095
2002	-	8,278,717	8,278,717	8,604,415	8,802,987	8,895,748	8,948,970	1.0099	1.0004	1.0097	1.0054	1.0118	1.0074	1.0170
2003	-	-	-	7,859,386	8,120,832	8,366,941	8,382,018	1.0094	1.0074	1.0026	1.0053	1.0060	1.0061	1.0232
2004	-	-	-	-	7,952,925	8,163,463	8,366,313	1.0043	1.0147	1.0127	1.0105	1.0018	1.0088	1.0322
2005	-	-	-	-	-	8,549,943	8,765,190	1.0102	1.0151	1.0231	1.0303	1.0248	1.0207	1.0536
2006	-	-	-	-	-	-	7,819,400	1.0256	1.0393	1.0333	1.0265	1.0252	1.0300	1.0852
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 48 Restatement Factor

1.0852

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors
As of June 30, 2010
Data evaluated as of 60 months.**

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	375,161	375,161	375,161	375,161	375,161	375,161	375,161						1.0000	1.0000
1971	2,409,437	2,409,437	2,409,437	2,409,437	2,409,437	2,409,437	2,409,437					1.0000	1.0000	1.0000
1972	4,570,944	4,571,443	4,570,944	4,570,944	4,570,944	4,570,944	4,570,944				1.0000	1.0000	1.0000	1.0000
1973	3,440,612	3,440,612	3,440,612	3,440,612	3,440,612	3,440,612	3,440,612			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,619,008	2,619,008	2,619,008	2,619,008	2,619,008	2,619,008	2,619,008		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,369,422	3,369,422	3,369,422	3,369,422	3,369,422	3,369,422	3,369,422	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,010,464	3,010,464	3,010,464	3,010,464	3,010,464	3,010,464	3,010,464	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	2,970,024	2,970,024	2,970,024	2,970,024	2,970,024	2,970,024	2,970,024	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	2,859,818	2,859,818	2,859,818	2,859,818	2,859,818	2,859,818	2,859,818	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	3,741,356	3,741,356	3,741,356	3,741,356	3,741,356	3,741,356	3,741,356	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1980	4,299,969	4,299,969	4,299,969	4,309,482	4,309,482	4,309,482	4,309,482	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,214,933	4,215,834	4,214,933	4,214,933	4,214,933	4,214,933	4,214,933	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	5,598,525	5,598,623	5,598,525	5,598,525	5,598,525	5,599,010	5,599,010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	6,934,013	6,934,013	6,934,013	6,934,013	6,934,013	6,934,013	6,934,013	1.0000	1.0000	1.0022	1.0000	1.0000	1.0000	1.0000
1984	7,856,963	7,856,963	7,856,963	7,856,963	7,856,963	7,856,963	7,856,963	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
1985	7,017,617	7,019,268	7,017,617	7,017,617	7,017,617	7,017,617	7,017,617	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1986	7,380,933	7,387,287	7,383,826	7,383,826	7,383,826	7,383,826	7,383,826	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	6,739,486	6,740,036	6,739,486	6,739,486	6,739,486	6,739,486	6,739,486	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	6,868,600	6,868,600	6,868,600	6,868,600	6,868,600	6,868,600	6,868,600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	5,963,340	5,963,340	5,963,340	5,963,340	5,963,340	5,963,340	5,963,340	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,537,039	7,537,039	7,537,039	7,537,039	7,537,039	7,537,039	7,537,148	1.0002	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
1991	7,182,405	7,189,302	7,201,778	7,201,778	7,201,778	7,201,778	7,222,313	1.0009	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,221,642	6,221,642	6,221,642	6,231,812	6,231,812	6,231,812	6,233,632	1.0001	1.0000	1.0000	1.0000	1.0029	1.0000	1.0000
1993	8,402,188	8,408,099	8,403,529	8,419,494	8,419,494	8,414,194	8,414,194	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	1.0001
1994	7,867,414	7,863,377	7,866,139	7,864,984	7,864,984	7,858,307	7,869,746	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001
1995	7,971,624	7,996,163	7,942,792	7,993,301	7,953,371	7,992,978	7,992,978	1.0000	1.0017	1.0016	0.9994	1.0015	1.0008	1.0009
1996	8,329,417	8,341,256	8,344,374	8,345,963	8,387,666	8,387,868	8,387,868	1.0010	1.0000	1.0019	0.9992	1.0050	1.0014	1.0023
1997	8,787,836	8,870,184	8,913,018	8,934,972	8,972,018	8,989,026	8,989,026	1.0000	0.9995	0.9999	0.9950	1.0000	0.9989	1.0012
1998	8,255,616	8,329,487	8,334,471	8,372,415	8,384,645	8,394,571	8,394,571	1.0007	1.0004	1.0064	1.0050	1.0019	1.0029	1.0040
1999	8,304,954	8,340,513	8,397,804	8,488,350	8,516,419	8,531,918	8,531,918	0.9995	0.9933	1.0002	1.0041	1.0012	0.9997	1.0037
2000	9,404,114	9,497,053	9,624,774	9,651,371	9,695,159	9,711,348	9,711,348	1.0031	1.0004	1.0025	1.0015	1.0018	1.0018	1.0055
2001	-	8,745,457	8,874,396	8,982,664	9,057,233	9,129,178	9,129,178	1.0014	1.0048	1.0046	1.0033	1.0017	1.0032	1.0087
2002	-	-	8,913,927	9,117,043	9,226,444	9,289,065	9,289,065	1.0094	1.0006	1.0108	1.0045	1.0079	1.0066	1.0154
2003	-	-	-	8,463,031	8,697,600	8,722,301	8,722,301	1.0089	1.0069	1.0028	1.0083	1.0068	1.0067	1.0223
2004	-	-	-	-	8,385,513	8,588,986	8,588,986	1.0043	1.0134	1.0122	1.0120	1.0028	1.0090	1.0314
2005	-	-	-	-	-	9,165,867	9,165,867	1.0099	1.0147	1.0228	1.0277	1.0243	1.0199	1.0519
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**
As of June 30, 2010
Data evaluated as of 72 months.

Fiscal Year	Data as of Starting July 1 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	412,148	412,148	412,148	412,148	412,148	412,148						1.0000	1.0000
1971	2,521,218	2,521,667	2,521,218	2,521,218	2,521,218	2,521,218					1.0000	1.0000	1.0000
1972	4,728,016	4,728,515	4,728,016	4,728,016	4,728,016	4,728,016				1.0000	1.0000	1.0000	1.0000
1973	3,593,744	3,593,744	3,593,744	3,593,744	3,593,744	3,593,744			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,683,493	2,683,493	2,683,493	2,683,493	2,683,493	2,683,493		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,479,070	3,479,290	3,479,070	3,479,070	3,479,070	3,479,070	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,119,025	3,119,025	3,119,025	3,119,025	3,119,025	3,119,025	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,138,413	3,138,413	3,138,413	3,138,413	3,138,413	3,138,413	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	2,985,764	2,985,764	2,985,764	2,985,764	2,985,764	2,985,764	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	3,944,061	3,944,061	3,944,061	3,944,061	3,944,061	3,944,061	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	4,519,191	4,519,191	4,519,191	4,528,704	4,528,704	4,528,704	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,396,824	4,398,172	4,396,824	4,396,824	4,396,824	4,396,824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	5,788,807	5,789,096	5,788,807	5,788,807	5,789,292	5,789,292	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	7,144,192	7,144,355	7,144,192	7,144,192	7,144,192	7,144,192	1.0000	1.0000	1.0021	1.0000	1.0000	1.0000	1.0000
1984	8,095,097	8,095,097	8,095,097	8,095,097	8,095,097	8,095,097	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
1985	7,201,808	7,203,459	7,201,808	7,201,808	7,201,808	7,201,808	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	7,587,126	7,593,480	7,590,019	7,590,019	7,590,019	7,590,019	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	6,957,569	6,958,119	6,957,569	6,957,569	6,957,569	6,957,569	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	7,178,779	7,178,779	7,178,779	7,178,779	7,178,779	7,178,779	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,199,347	6,199,347	6,199,347	6,199,347	6,199,347	6,199,347	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,682,842	7,682,852	7,682,842	7,682,842	7,682,842	7,682,950	1.0002	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
1991	7,474,110	7,481,027	7,493,484	7,493,484	7,493,484	7,514,019	1.0008	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,360,671	6,361,136	6,360,654	6,371,306	6,371,997	6,373,274	1.0001	1.0000	1.0000	1.0000	1.0027	1.0000	1.0000
1993	8,737,183	8,741,840	8,738,525	8,753,235	8,755,882	8,756,035	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000
1994	8,263,493	8,265,039	8,264,178	8,266,646	8,266,646	8,265,785	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0001
1995	8,318,253	8,342,418	8,342,548	8,336,240	8,337,132	8,340,128	1.0000	1.0017	1.0017	1.0003	0.9999	1.0007	1.0008
1996	8,681,973	8,693,788	8,696,124	8,697,605	8,739,430	8,739,737	1.0009	0.9999	1.0017	1.0000	1.0004	1.0006	1.0014
1997	9,050,762	9,133,110	9,175,060	9,212,838	9,250,033	9,265,982	1.0001	0.9996	1.0003	1.0001	1.0000	1.0000	1.0014
1998	8,631,921	8,705,814	8,710,767	8,750,676	8,763,048	8,772,784	1.0005	0.9999	0.9992	1.0048	1.0017	1.0012	1.0026
1999	8,665,093	8,700,520	8,759,681	8,848,682	8,876,301	8,892,309	1.0002	1.0000	1.0002	1.0040	1.0011	1.0011	1.0037
2000	-	9,789,660	9,923,029	9,950,251	9,993,602	10,010,689	1.0029	1.0003	1.0041	1.0014	1.0018	1.0021	1.0058
2001	-	-	9,164,356	9,315,165	9,380,876	9,419,138	1.0014	1.0046	1.0046	1.0031	1.0017	1.0031	1.0089
2002	-	-	-	9,304,853	9,390,304	9,457,074	1.0091	1.0006	1.0102	1.0044	1.0041	1.0057	1.0146
2003	-	-	-	-	8,910,480	8,997,355	1.0086	1.0068	1.0027	1.0071	1.0071	1.0065	1.0212
2004	-	-	-	-	-	8,739,955	1.0041	1.0136	1.0165	1.0092	1.0097	1.0106	1.0320
2005	-	-	-	-	-	-							
2006	-	-	-	-	-	-							
2007	-	-	-	-	-	-							
2008	-	-	-	-	-	-							
2009	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 72 Restatement Factor 1.0320

Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors
As of June 30, 2010
Data evaluated as of 84 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	434,143	434,143	434,143	434,143	434,143	434,143	434,143						1.0000	1.0000
1971	2,589,147	2,589,595	2,589,147	2,589,147	2,589,147	2,589,147	2,589,147					1.0000	1.0000	1.0000
1972	4,894,695	4,895,195	4,894,695	4,894,695	4,894,695	4,894,695	4,894,695				1.0000	1.0000	1.0000	1.0000
1973	3,703,951	3,703,951	3,703,951	3,703,951	3,703,951	3,703,951	3,703,951			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,719,802	2,719,811	2,719,802	2,719,802	2,719,802	2,719,802	2,719,802		0.9987	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,556,018	3,556,238	3,556,018	3,556,018	3,556,018	3,556,018	3,556,018	1.0013	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,190,415	3,190,415	3,190,415	3,190,415	3,190,415	3,190,415	3,190,415	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,287,355	3,287,372	3,287,355	3,287,355	3,287,355	3,287,355	3,287,355	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,094,006	3,094,006	3,094,006	3,094,006	3,094,006	3,094,006	3,094,006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,117,534	4,117,534	4,117,534	4,117,534	4,117,534	4,117,534	4,117,534	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	4,742,802	4,742,802	4,742,802	4,752,315	4,752,315	4,752,315	4,752,315	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,531,413	4,532,762	4,531,413	4,531,413	4,531,413	4,531,413	4,531,413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	5,968,624	5,968,960	5,968,624	5,968,624	5,969,108	5,969,108	5,969,108	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	7,286,731	7,286,894	7,286,731	7,286,731	7,286,731	7,286,731	7,286,731	1.0000	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000
1984	8,254,661	8,254,661	8,254,661	8,254,661	8,254,661	8,254,661	8,254,661	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
1985	7,391,065	7,392,715	7,391,065	7,391,065	7,391,065	7,391,065	7,391,065	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	7,782,609	7,788,963	7,785,502	7,785,502	7,785,502	7,785,502	7,785,502	1.0003	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,198,645	7,199,195	7,198,645	7,198,645	7,198,645	7,198,645	7,198,645	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	7,397,405	7,397,455	7,397,405	7,397,405	7,397,405	7,397,405	7,397,405	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,330,261	6,330,261	6,330,261	6,330,261	6,330,261	6,330,261	6,330,261	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,777,936	7,777,946	7,777,936	7,777,936	7,777,936	7,777,936	7,778,044	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	7,676,942	7,679,428	7,692,305	7,691,885	7,694,240	7,716,671	7,716,671	1.0008	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,462,179	6,462,462	6,462,179	6,472,632	6,472,679	6,472,825	6,472,825	1.0001	1.0000	1.0000	1.0000	1.0029	1.0000	1.0000
1993	8,990,943	8,992,301	8,991,376	9,003,696	9,006,576	9,005,531	9,005,531	1.0000	1.0000	1.0000	1.0003	1.0000	1.0001	1.0001
1994	8,591,091	8,590,736	8,590,333	8,592,343	8,592,698	8,592,400	8,592,400	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000
1995	8,527,611	8,548,907	8,568,051	8,559,738	8,557,762	8,563,625	8,563,625	1.0000	1.0017	1.0016	1.0003	1.0000	1.0007	1.0008
1996	8,889,469	8,905,093	8,907,692	8,884,786	8,952,566	8,953,445	8,953,445	1.0003	1.0000	1.0014	1.0000	1.0007	1.0005	1.0012
1997	9,254,037	9,333,503	9,375,730	9,414,666	9,449,935	9,466,774	9,466,774	1.0000	0.9999	1.0002	0.9998	1.0001	1.0000	1.0012
1998	8,898,726	8,971,833	8,974,936	9,017,415	9,034,250	9,043,804	9,043,804	1.0002	1.0000	0.9990	1.0076	1.0018	1.0017	1.0029
1999	-	8,969,394	9,033,426	9,119,839	9,142,029	9,166,069	9,166,069	1.0000	1.0022	0.9974	1.0037	1.0011	1.0009	1.0038
2000	-	-	10,079,079	10,109,516	10,149,300	10,165,450	10,165,450	1.0025	1.0003	1.0042	1.0019	1.0026	1.0023	1.0061
2001	-	-	-	9,588,065	9,624,802	9,696,759	9,696,759	1.0018	1.0045	1.0047	1.0024	1.0016	1.0030	1.0092
2002	-	-	-	-	9,493,878	9,560,565	9,560,565	1.0086	1.0003	1.0096	1.0039	1.0075	1.0060	1.0152
2003	-	-	-	-	-	9,126,572	9,126,572	1.0082	1.0071	1.0030	1.0038	1.0070	1.0058	1.0211
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**

As of June 30, 2010
Data evaluated as of 96 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	456,909	457,484	456,909	456,909	456,909	456,909	456,909						1.0000	1.0000
1971	2,652,507	2,652,956	2,652,507	2,652,507	2,652,507	2,652,507	2,652,507					1.0000	1.0000	1.0000
1972	4,998,361	4,998,860	4,998,361	4,998,361	4,998,361	4,998,361	4,998,361				1.0000	1.0000	1.0000	1.0000
1973	3,786,542	3,786,542	3,786,542	3,786,542	3,786,542	3,786,542	3,786,542				1.0000	1.0000	1.0000	1.0000
1974	2,763,321	2,763,335	2,763,321	2,763,321	2,763,321	2,763,321	2,763,321		0.9987	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,590,450	3,590,671	3,590,450	3,590,450	3,590,450	3,590,450	3,590,450	1.0013	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,263,796	3,263,796	3,263,796	3,263,796	3,263,796	3,263,796	3,263,796	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,400,861	3,401,353	3,400,861	3,400,861	3,400,861	3,400,861	3,400,861	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,178,559	3,178,599	3,178,559	3,178,559	3,178,559	3,178,559	3,178,559	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,245,073	4,245,073	4,245,073	4,245,073	4,245,073	4,245,073	4,245,073	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	4,990,606	4,990,610	4,990,606	5,000,119	5,000,119	5,000,119	5,000,119	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,669,005	4,670,369	4,669,005	4,669,005	4,669,005	4,669,005	4,669,005	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,091,944	6,092,280	6,091,944	6,091,944	6,092,429	6,092,429	6,092,429	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	7,432,176	7,432,339	7,432,176	7,432,176	7,432,176	7,432,176	7,432,176	1.0000	1.0000	1.0019	1.0000	1.0000	1.0000	1.0000
1984	8,378,763	8,378,763	8,378,763	8,378,763	8,378,763	8,378,763	8,378,763	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
1985	7,603,329	7,604,979	7,603,329	7,603,329	7,603,329	7,603,329	7,603,329	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	7,974,237	7,980,591	7,977,130	7,977,130	7,977,130	7,977,130	7,977,130	1.0003	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,410,395	7,410,945	7,410,395	7,410,395	7,410,395	7,410,395	7,410,395	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	7,547,762	7,547,902	7,547,762	7,547,762	7,547,762	7,547,762	7,547,762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,433,970	6,431,795	6,433,970	6,431,795	6,431,795	6,431,795	6,431,795	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,857,071	7,857,081	7,857,071	7,857,071	7,857,071	7,856,785	7,856,785	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	7,905,293	7,912,209	7,924,666	7,924,666	7,924,666	7,924,666	7,945,201	1.0008	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,573,621	6,573,471	6,573,621	6,583,641	6,583,641	6,583,936	6,583,936	1.0001	1.0000	0.9997	1.0000	1.0026	1.0000	1.0000
1993	9,272,934	9,273,605	9,273,605	9,285,000	9,284,653	9,284,880	9,284,880	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0001
1994	8,793,614	8,793,614	8,795,837	8,797,769	8,795,221	8,797,729	8,797,729	0.9997	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000
1995	8,676,053	8,697,329	8,716,493	8,711,495	8,709,599	8,712,127	8,712,127	1.0000	1.0016	1.0015	1.0000	1.0003	1.0007	1.0007
1996	9,015,002	9,053,802	9,056,543	9,028,844	9,101,239	9,102,099	9,102,099	1.0009	1.0001	1.0012	0.9997	1.0003	1.0004	1.0011
1997	9,364,489	9,445,390	9,487,562	9,525,098	9,560,367	9,578,586	9,578,586	1.0000	1.0000	1.0002	0.9998	1.0001	1.0000	1.0011
1998	-	9,206,176	9,212,142	9,266,948	9,266,948	9,283,903	9,281,067	1.0001	1.0003	0.9994	1.0080	1.0019	1.0019	1.0031
1999	-	-	9,216,948	9,306,639	9,326,396	9,350,436	9,350,436	1.0000	1.0022	0.9969	1.0037	0.9997	1.0005	1.0036
2000	-	-	-	10,307,328	10,347,003	10,365,016	10,365,016	1.0025	1.0003	1.0040	1.0018	1.0026	1.0022	1.0058
2001	-	-	-	-	9,740,781	9,808,178	9,808,178	1.0043	1.0045	1.0059	1.0021	1.0017	1.0037	1.0095
2002	-	-	-	-	-	9,639,671	9,639,671	1.0086	1.0006	1.0097	1.0038	1.0069	1.0060	1.0156
2003	-	-	-	-	-	-	-							
2004	-	-	-	-	-	-	-							
2005	-	-	-	-	-	-	-							
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 96 Restatement Factor 1.0156

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**
As of June 30, 2010

Data evaluated as of 108 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	479,994	479,994	479,994	479,994	479,994	479,994	479,994						1.0000	1.0000
1971	2,713,514	2,713,514	2,713,514	2,713,514	2,713,514	2,713,514	2,713,514					1.0000	1.0000	1.0000
1972	5,110,799	5,110,799	5,110,799	5,110,799	5,110,799	5,110,799	5,110,799				1.0000	1.0000	1.0000	1.0000
1973	3,904,987	3,904,987	3,904,987	3,904,987	3,904,987	3,904,987	3,904,987			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,835,577	2,835,577	2,835,577	2,835,577	2,835,577	2,835,577	2,835,577		0.9988	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,632,196	3,632,196	3,632,196	3,632,196	3,632,196	3,632,196	3,632,196	1.0012	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,335,995	3,335,995	3,335,995	3,335,995	3,335,995	3,335,995	3,335,995	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,486,240	3,486,240	3,486,240	3,486,240	3,486,240	3,486,240	3,486,240	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,253,143	3,253,143	3,253,143	3,253,143	3,253,143	3,253,143	3,253,143	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,412,569	4,412,569	4,412,569	4,412,569	4,412,569	4,412,569	4,412,569	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,161,370	5,161,370	5,161,370	5,161,370	5,170,883	5,170,883	5,170,883	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,809,534	4,809,534	4,809,534	4,809,534	4,809,534	4,809,534	4,809,534	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,292,809	6,292,809	6,292,809	6,292,809	6,292,809	6,293,294	6,293,294	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	7,582,172	7,582,172	7,582,172	7,582,172	7,582,172	7,582,172	7,582,172	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000
1984	8,481,290	8,481,290	8,481,290	8,481,290	8,481,290	8,481,290	8,481,290	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	7,906,422	7,906,422	7,906,422	7,906,422	7,906,422	7,906,422	7,906,422	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,106,867	8,106,867	8,106,867	8,106,867	8,109,760	8,109,760	8,109,760	1.0003	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,572,540	7,572,540	7,572,540	7,572,540	7,572,540	7,572,540	7,572,540	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	7,688,563	7,688,563	7,688,563	7,688,563	7,688,563	7,688,563	7,688,563	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,525,466	6,525,466	6,525,466	6,525,466	6,523,291	6,523,279	6,523,279	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,911,714	7,911,714	7,911,714	7,911,714	7,911,704	7,911,714	7,911,428	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	8,091,626	8,091,626	8,091,626	8,111,239	8,109,199	8,110,999	8,131,774	1.0008	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,693,655	6,693,655	6,693,655	6,693,062	6,703,815	6,703,232	6,705,032	1.0001	1.0000	0.9997	1.0000	1.0026	1.0000	1.0000
1993	9,397,853	9,397,853	9,397,853	9,398,525	9,409,945	9,409,425	9,409,825	1.0000	1.0003	1.0000	1.0002	1.0003	1.0002	1.0002
1994	8,883,548	8,883,548	8,883,548	8,883,322	8,885,155	8,885,155	8,884,094	0.9997	1.0000	0.9997	0.9999	1.0000	0.9999	1.0000
1995	8,826,038	8,826,038	8,826,038	8,866,478	8,864,720	8,862,824	8,865,353	1.0000	1.0018	1.0016	0.9999	0.9999	1.0006	1.0007
1996	9,102,288	9,102,288	9,102,288	9,143,859	9,116,160	9,188,555	9,189,452	1.0006	0.9999	1.0012	1.0000	1.0003	1.0004	1.0011
1997	-	9,590,912	9,590,912	9,635,709	9,675,496	9,710,765	9,726,733	1.0000	1.0000	1.0002	0.9998	1.0001	1.0000	1.0011
1998	-	-	9,361,744	9,405,040	9,421,894	9,431,619	9,431,619	1.0001	1.0000	0.9998	1.0079	1.0016	1.0019	1.0030
1999	-	-	-	9,419,865	9,442,869	9,463,989	9,463,989	1.0000	1.0022	0.9970	1.0036	1.0010	1.0008	1.0038
2000	-	-	-	-	10,424,127	10,442,313	10,442,313	1.0024	1.0003	1.0041	1.0018	1.0022	1.0022	1.0060
2001	-	-	-	-	-	9,894,229	9,894,229	1.0043	1.0047	1.0046	1.0024	1.0017	1.0035	1.0095
2002	-	-	-	-	-	-	-							
2003	-	-	-	-	-	-	-							
2004	-	-	-	-	-	-	-							
2005	-	-	-	-	-	-	-							
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 108 Restatement Factor 1.0095

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**

As of June 30, 2010

Data evaluated as of 120 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	490,338	490,338	490,338	490,338	490,338	490,338	490,338						1.0000	1.0000
1971	2,766,393	2,766,393	2,766,393	2,766,393	2,766,393	2,766,393	2,766,393					1.0000	1.0000	1.0000
1972	5,281,133	5,281,133	5,281,133	5,281,133	5,281,133	5,281,133	5,281,133				1.0000	1.0000	1.0000	1.0000
1973	4,047,432	4,047,432	4,047,432	4,047,432	4,047,432	4,047,432	4,047,432			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,883,591	2,883,591	2,883,591	2,883,591	2,883,591	2,883,591	2,883,591		0.9988	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,671,967	3,671,967	3,671,967	3,671,967	3,671,967	3,671,967	3,671,967	1.0012	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,426,356	3,426,356	3,426,356	3,426,356	3,426,356	3,426,356	3,426,356	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,581,250	3,581,250	3,581,250	3,581,250	3,581,250	3,581,250	3,581,250	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,352,450	3,352,450	3,352,450	3,352,450	3,352,450	3,352,450	3,352,450	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,578,919	4,578,919	4,578,919	4,578,919	4,578,919	4,578,919	4,578,919	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,264,016	5,264,016	5,264,016	5,273,529	5,273,529	5,273,529	5,273,529	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	4,951,901	4,951,901	4,951,901	4,951,901	4,951,901	4,951,901	4,951,901	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,450,273	6,450,273	6,450,273	6,450,273	6,450,273	6,450,273	6,450,273	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	7,764,121	7,764,121	7,764,121	7,764,121	7,764,121	7,764,121	7,764,121	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000
1984	8,672,978	8,672,978	8,672,978	8,672,978	8,672,978	8,672,978	8,672,978	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	8,122,938	8,122,938	8,122,938	8,122,938	8,122,938	8,122,938	8,122,938	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,203,526	8,203,526	8,203,526	8,206,419	8,206,419	8,206,419	8,206,419	1.0003	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,719,094	7,719,094	7,719,094	7,719,094	7,719,094	7,719,094	7,719,094	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	7,808,844	7,808,844	7,808,844	7,809,089	7,809,089	7,809,744	7,809,824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,627,498	6,627,498	6,627,498	6,630,095	6,627,498	6,627,485	6,627,485	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	7,978,202	7,978,202	7,978,202	7,978,191	7,978,191	7,977,715	7,977,715	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	8,311,336	8,311,336	8,311,336	8,330,709	8,330,709	8,330,709	8,351,244	1.0008	0.9999	1.0001	1.0000	0.9999	1.0000	1.0000
1992	6,734,245	6,734,245	6,734,245	6,744,405	6,744,405	6,744,425	6,746,205	1.0001	0.9999	0.9996	1.0000	1.0025	1.0000	1.0000
1993	9,461,037	9,461,037	9,461,037	9,461,709	9,473,232	9,473,129	9,472,592	1.0001	1.0004	1.0000	1.0000	1.0003	1.0002	1.0002
1994	8,978,003	8,978,003	8,978,003	8,978,003	8,979,610	8,979,610	8,978,670	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0001
1995	8,975,102	8,975,102	8,975,102	9,015,543	9,022,755	9,023,726	9,024,427	1.0000	1.0015	1.0015	1.0000	0.9999	1.0006	1.0007
1996	-	9,254,717	9,254,717	9,263,246	9,240,197	9,307,942	9,308,839	1.0008	1.0000	1.0012	1.0000	1.0001	1.0004	1.0011
1997	-	-	-	9,774,513	9,794,972	9,830,242	9,848,460	1.0000	1.0000	1.0002	1.0001	1.0001	1.0001	1.0012
1998	-	-	-	-	9,540,815	9,557,670	9,567,394	1.0000	1.0000	1.0008	1.0073	1.0019	1.0020	1.0032
1999	-	-	-	-	-	9,527,027	9,548,113	1.0000	1.0018	0.9975	1.0036	1.0010	1.0008	1.0040
2000	-	-	-	-	-	-	10,566,641	1.0027	1.0009	1.0021	1.0018	1.0022	1.0019	1.0060
2001	-	-	-	-	-	-	-							
2002	-	-	-	-	-	-	-							
2003	-	-	-	-	-	-	-							
2004	-	-	-	-	-	-	-							
2005	-	-	-	-	-	-	-							
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 120 Restatement Factor 1.0060

Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors
As of June 30, 2010
Data evaluated as of 132 months.

Fiscal Year	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	503,698	504,303	503,698	503,698	503,698	503,698						1.0000	1.0000
1971	2,817,834	2,818,283	2,817,834	2,817,834	2,817,834	2,817,834					1.0000	1.0000	1.0000
1972	5,454,311	5,454,811	5,454,311	5,454,311	5,454,311	5,454,311				1.0000	1.0000	1.0000	1.0000
1973	4,147,054	4,147,054	4,147,054	4,147,054	4,147,054	4,147,054			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,924,153	2,924,167	2,924,153	2,924,153	2,924,153	2,924,153		0.9988	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,723,967	3,724,187	3,723,967	3,723,967	3,723,967	3,723,967	1.0012	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,479,680	3,479,680	3,479,680	3,479,680	3,479,680	3,479,680	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,681,709	3,682,201	3,681,709	3,681,709	3,681,709	3,681,709	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,422,702	3,422,742	3,422,702	3,422,702	3,422,702	3,422,702	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,733,882	4,733,882	4,733,882	4,733,882	4,733,882	4,733,882	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,396,071	5,396,398	5,396,071	5,405,584	5,405,584	5,405,584	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	5,050,701	5,052,065	5,050,701	5,050,701	5,050,701	5,050,701	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,596,955	6,597,291	6,596,955	6,596,955	6,597,440	6,597,440	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	7,953,459	7,953,719	7,953,459	7,953,459	7,953,459	7,953,459	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000
1984	8,757,376	8,757,376	8,757,376	8,757,376	8,757,376	8,757,376	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	8,201,571	8,203,222	8,201,571	8,201,571	8,201,571	8,201,571	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,310,740	8,317,109	8,313,633	8,313,633	8,313,633	8,313,633	1.0003	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,793,619	7,794,857	7,794,307	7,794,307	7,794,307	7,794,307	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	7,938,621	7,938,730	7,938,202	7,938,567	7,938,597	7,938,286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,674,116	6,674,116	6,674,103	6,674,116	6,674,103	6,674,103	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	8,076,142	8,076,152	8,076,142	8,076,142	8,076,131	8,076,030	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	8,461,572	8,467,709	8,483,493	8,483,493	8,480,166	8,504,028	1.0008	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,751,823	6,751,813	6,751,813	6,762,003	6,762,043	6,763,763	1.0002	0.9999	1.0000	1.0000	1.0028	1.0000	1.0000
1993	9,504,802	9,505,057	9,505,474	9,516,997	9,516,894	9,516,357	1.0000	1.0000	1.0000	0.9996	1.0003	1.0000	1.0000
1994	9,031,816	9,031,786	9,031,786	9,033,393	9,033,431	9,033,391	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
1995	-	9,090,781	9,109,878	9,117,169	9,124,635	9,125,336	1.0000	1.0019	1.0015	1.0000	1.0000	1.0007	1.0006
1996	-	-	9,404,832	9,407,354	9,449,303	9,450,935	1.0007	1.0000	1.0012	1.0000	1.0001	1.0004	1.0010
1997	-	-	-	9,885,168	9,920,457	9,940,436	1.0000	1.0000	1.0002	1.0008	1.0002	1.0002	1.0013
1998	-	-	-	-	9,701,489	9,711,302	1.0000	1.0000	1.0008	1.0045	1.0020	1.0015	1.0027
1999	-	-	-	-	-	9,612,514	1.0000	1.0021	1.0003	1.0036	1.0010	1.0014	1.0041
2000	-	-	-	-	-	-							
2001	-	-	-	-	-	-							
2002	-	-	-	-	-	-							
2003	-	-	-	-	-	-							
2004	-	-	-	-	-	-							
2005	-	-	-	-	-	-							
2006	-	-	-	-	-	-							
2007	-	-	-	-	-	-							
2008	-	-	-	-	-	-							
2009	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 132 Restatement Factor 1.0041

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**

As of June 30, 2010
Data evaluated as of 144 months.

Fiscal Year	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	535,422	536,027	535,422	535,422	535,422	535,422						1.0000	1.0000
1971	2,883,944	2,884,393	2,883,944	2,883,944	2,883,944	2,883,944					1.0000	1.0000	1.0000
1972	5,565,159	5,565,658	5,565,159	5,565,159	5,565,159	5,565,159				1.0000	1.0000	1.0000	1.0000
1973	4,312,577	4,312,577	4,312,577	4,312,577	4,312,577	4,312,577			1.0000	1.0000	1.0000	1.0000	1.0000
1974	2,968,286	2,968,300	2,968,286	2,968,286	2,968,286	2,968,286		0.9989	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,758,582	3,758,802	3,758,582	3,758,582	3,758,582	3,758,582	1.0011	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,533,073	3,533,073	3,533,073	3,533,073	3,533,073	3,533,073	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,789,133	3,789,625	3,789,133	3,789,133	3,789,133	3,789,133	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,538,067	3,538,107	3,538,067	3,538,067	3,538,067	3,538,067	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,882,414	4,882,414	4,882,414	4,882,414	4,882,414	4,882,414	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,525,317	5,525,644	5,525,317	5,534,830	5,534,830	5,534,830	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	5,169,090	5,170,454	5,169,090	5,169,090	5,169,090	5,169,090	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,758,447	6,758,783	6,758,447	6,758,447	6,758,932	6,758,932	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	8,125,284	8,125,543	8,125,284	8,125,284	8,125,284	8,125,284	1.0000	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000
1984	8,848,670	8,848,670	8,848,670	8,848,670	8,848,670	8,848,670	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	8,280,518	8,282,169	8,280,518	8,280,518	8,280,518	8,280,518	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,438,079	8,444,390	8,440,914	8,440,914	8,440,501	8,440,972	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,866,054	7,866,844	7,866,294	7,866,294	7,866,294	7,866,294	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000
1988	8,058,803	8,058,923	8,058,759	8,058,759	8,058,779	8,058,843	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,728,977	6,728,977	6,728,977	6,728,977	6,728,977	6,728,977	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	8,110,389	8,110,399	8,110,389	8,110,389	8,110,389	8,110,278	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	8,545,789	8,552,706	8,565,163	8,565,163	8,565,163	8,585,698	1.0007	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1992	6,790,943	6,790,933	6,790,933	6,801,123	6,801,183	6,802,863	1.0001	1.0000	1.0000	1.0000	1.0024	1.0000	1.0000
1993	9,551,190	9,551,861	9,551,861	9,563,802	9,563,282	9,563,162	1.0000	1.0000	1.0000	1.0000	1.0002	1.0001	1.0001
1994	-	9,068,092	9,068,356	9,069,963	9,069,963	9,069,923	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0001
1995	-	-	9,190,020	9,197,312	9,204,818	9,205,519	1.0000	1.0015	1.0015	0.9999	1.0000	1.0006	1.0006
1996	-	-	-	9,521,209	9,568,254	9,574,290	1.0008	1.0000	1.0013	1.0000	1.0001	1.0004	1.0011
1997	-	-	-	-	9,999,352	10,017,182	1.0000	1.0000	1.0002	1.0008	1.0006	1.0003	1.0014
1998	-	-	-	-	-	9,819,790	1.0001	1.0000	1.0008	1.0049	1.0018	1.0015	1.0029
1999	-	-	-	-	-	-							
2000	-	-	-	-	-	-							
2001	-	-	-	-	-	-							
2002	-	-	-	-	-	-							
2003	-	-	-	-	-	-							
2004	-	-	-	-	-	-							
2005	-	-	-	-	-	-							
2006	-	-	-	-	-	-							
2007	-	-	-	-	-	-							
2008	-	-	-	-	-	-							
2009	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 144 Restatement Factor 1.0029

Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors
As of June 30, 2010
Data evaluated as of 156 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	566,490	567,095	566,490	566,490	566,490	566,490	566,490						1.0000	1.0000
1971	2,957,489	2,958,210	2,957,489	2,957,489	2,957,489	2,957,489	2,957,489					1.0000	1.0000	1.0000
1972	5,685,161	5,685,661	5,685,161	5,685,161	5,685,161	5,685,161	5,685,161				1.0000	1.0000	1.0000	1.0000
1973	4,440,871	4,440,871	4,440,871	4,440,871	4,440,871	4,440,871	4,440,871			1.0000	1.0000	1.0000	1.0000	1.0000
1974	3,008,409	3,008,543	3,008,409	3,008,409	3,008,409	3,008,409	3,008,409		0.9989	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,809,923	3,810,143	3,809,923	3,809,923	3,809,923	3,809,923	3,809,923	1.0011	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,589,873	3,589,873	3,589,873	3,589,873	3,589,873	3,589,873	3,589,873	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,866,819	3,867,311	3,866,819	3,866,819	3,866,819	3,866,819	3,866,819	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,629,196	3,629,276	3,629,196	3,629,196	3,629,196	3,629,196	3,629,196	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	4,990,138	4,990,138	4,990,138	4,990,138	4,990,138	4,990,138	4,990,138	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,696,767	5,697,094	5,696,767	5,706,280	5,706,280	5,706,280	5,706,280	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	5,339,787	5,341,151	5,339,787	5,339,787	5,339,787	5,339,787	5,339,787	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,850,913	6,851,249	6,850,913	6,850,913	6,851,398	6,851,398	6,851,398	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	8,275,398	8,275,658	8,275,398	8,275,398	8,275,398	8,275,398	8,275,398	1.0000	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000
1984	8,924,706	8,924,706	8,924,706	8,924,706	8,924,706	8,924,706	8,924,706	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	8,310,300	8,311,951	8,310,300	8,310,300	8,310,300	8,310,300	8,310,300	1.0001	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,522,193	8,528,917	8,525,441	8,525,441	8,525,441	8,525,441	8,525,086	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	7,961,081	7,961,870	7,961,321	7,961,321	7,961,321	7,961,321	7,961,321	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	8,162,768	8,162,932	8,162,768	8,162,768	8,162,768	8,162,768	8,162,768	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	6,756,182	6,756,182	6,756,182	6,756,182	6,756,182	6,756,182	6,756,182	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	8,150,771	8,148,279	8,150,771	8,150,771	8,148,269	8,150,660	8,150,660	1.0002	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
1991	8,639,248	8,647,029	8,660,284	8,659,885	8,659,885	8,680,818	8,680,818	1.0008	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000
1992	6,819,290	6,819,280	6,819,280	6,829,470	6,829,530	6,831,190	6,831,190	1.0001	1.0000	1.0000	0.9997	1.0024	1.0000	1.0000
1993	-	9,599,804	9,600,393	9,612,333	9,611,813	9,611,693	9,611,693	1.0000	1.0000	1.0000	1.0000	1.0002	1.0001	1.0001
1994	-	-	9,102,010	9,103,617	9,103,617	9,103,577	9,103,577	1.0000	1.0003	1.0000	1.0000	1.0000	1.0001	1.0001
1995	-	-	-	9,297,926	9,298,937	9,299,638	9,299,638	0.9997	1.0015	1.0015	0.9999	1.0000	1.0005	1.0006
1996	-	-	-	-	9,644,772	9,647,141	9,647,141	1.0009	1.0000	1.0012	1.0000	1.0001	1.0004	1.0011
1997	-	-	-	-	-	10,086,889	10,086,889	1.0000	1.0001	1.0002	1.0001	1.0002	1.0001	1.0012
1998	-	-	-	-	-	-	-							
1999	-	-	-	-	-	-	-							
2000	-	-	-	-	-	-	-							
2001	-	-	-	-	-	-	-							
2002	-	-	-	-	-	-	-							
2003	-	-	-	-	-	-	-							
2004	-	-	-	-	-	-	-							
2005	-	-	-	-	-	-	-							
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 156 Restatement Factor 1.0012

Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors
As of June 30, 2010
Data evaluated as of 168 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	594,109	594,714	594,109	594,109	594,109	594,109	594,109						1.0000	1.0000
1971	3,018,527	3,019,249	3,018,527	3,018,527	3,018,527	3,018,527	3,018,527					1.0000	1.0000	1.0000
1972	5,755,550	5,756,049	5,755,550	5,755,550	5,755,550	5,755,550	5,755,550				1.0000	1.0000	1.0000	1.0000
1973	4,527,483	4,527,483	4,527,483	4,527,483	4,527,483	4,527,483	4,527,483			1.0000	1.0000	1.0000	1.0000	1.0000
1974	3,047,419	3,047,553	3,047,419	3,047,419	3,047,419	3,047,419	3,047,419		0.9990	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,830,223	3,830,443	3,830,223	3,830,223	3,830,223	3,830,223	3,830,223	1.0010	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,666,442	3,666,442	3,666,442	3,666,442	3,666,442	3,666,442	3,666,442	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	3,953,955	3,954,447	3,953,955	3,953,955	3,953,955	3,953,955	3,953,955	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,717,716	3,717,796	3,717,716	3,717,716	3,717,716	3,717,716	3,717,716	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	5,102,958	5,102,958	5,102,958	5,102,958	5,102,958	5,102,958	5,102,958	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,824,862	5,825,189	5,824,862	5,834,375	5,834,375	5,834,375	5,834,375	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	5,456,157	5,457,520	5,456,157	5,456,157	5,456,157	5,456,157	5,456,157	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	6,941,504	6,941,840	6,941,504	6,941,504	6,941,989	6,941,989	6,941,989	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	8,455,607	8,455,866	8,455,607	8,455,607	8,455,607	8,455,607	8,455,607	1.0000	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000
1984	9,009,536	9,009,486	9,009,431	9,009,431	9,009,486	9,009,431	9,009,486	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	8,358,012	8,359,662	8,358,012	8,358,012	8,358,012	8,358,012	8,358,012	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,587,546	8,593,915	8,590,439	8,590,439	8,593,365	8,590,439	8,590,439	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	8,087,374	8,086,854	8,086,304	8,086,304	8,087,604	8,087,604	8,087,604	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
1988	8,261,086	8,261,250	8,274,966	8,274,959	8,274,959	8,274,959	8,274,959	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000
1989	6,790,113	6,790,113	6,789,418	6,790,113	6,790,113	6,790,113	6,789,418	1.0000	0.9998	1.0000	1.0002	1.0000	1.0000	1.0000
1990	8,190,595	8,189,308	8,190,595	8,190,595	8,189,298	8,191,689	8,191,689	1.0002	0.9996	1.0000	1.0000	0.9999	1.0000	1.0000
1991	8,752,775	8,760,556	8,773,811	8,773,412	8,773,412	8,773,412	8,794,346	1.0007	0.9999	1.0000	1.0000	1.0003	1.0000	1.0000
1992	-	6,831,572	6,834,921	6,845,111	6,845,111	6,845,171	6,843,871	0.9999	1.0017	1.0001	0.9998	1.0024	1.0000	1.0000
1993	-	-	9,625,929	9,637,869	9,637,349	9,637,229	9,637,229	1.0000	0.9999	1.0000	1.0000	0.9998	0.9999	0.9999
1994	-	-	-	9,123,400	9,123,400	9,123,400	9,123,360	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000
1995	-	-	-	-	9,376,014	9,377,075	9,377,075	0.9998	1.0015	1.0015	0.9999	1.0000	1.0006	1.0005
1996	-	-	-	-	-	9,700,051	9,700,051	1.0009	1.0005	1.0012	1.0000	1.0001	1.0005	1.0011
1997	-	-	-	-	-	-	-							
1998	-	-	-	-	-	-	-							
1999	-	-	-	-	-	-	-							
2000	-	-	-	-	-	-	-							
2001	-	-	-	-	-	-	-							
2002	-	-	-	-	-	-	-							
2003	-	-	-	-	-	-	-							
2004	-	-	-	-	-	-	-							
2005	-	-	-	-	-	-	-							
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 168 Restatement Factor 1.0011

**Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors**
As of June 30, 2010
Data evaluated as of 180 months.

Fiscal Year	Data as of July 1	Data as of 6/30/2005	Data as of 6/30/2006	Data as of 6/30/2007	Data as of 6/30/2008	Data as of 6/30/2009	Data as of 6/30/2010	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Selected Factor	Cumulative Selected Factor
1970	617,821	618,426	617,821	617,821	617,821	617,821	617,821						1.0000	1.0000
1971	3,057,695	3,058,417	3,057,695	3,057,695	3,057,695	3,057,695	3,057,695					1.0000	1.0000	1.0000
1972	5,822,768	5,823,267	5,822,768	5,822,768	5,822,768	5,822,768	5,822,768				1.0000	1.0000	1.0000	1.0000
1973	4,611,845	4,611,845	4,611,845	4,611,845	4,611,845	4,611,845	4,611,845			1.0000	1.0000	1.0000	1.0000	1.0000
1974	3,074,831	3,074,965	3,074,831	3,074,831	3,074,831	3,074,831	3,074,831		0.9990	1.0000	1.0000	1.0000	1.0000	1.0000
1975	3,848,283	3,848,503	3,848,283	3,848,283	3,848,283	3,848,283	3,848,283	1.0010	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1976	3,715,831	3,715,831	3,715,831	3,715,831	3,715,831	3,715,831	3,715,831	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1977	4,039,346	4,039,838	4,039,346	4,039,346	4,039,346	4,039,346	4,039,346	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	3,811,833	3,811,913	3,811,833	3,811,833	3,811,833	3,811,833	3,811,833	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1979	5,219,193	5,219,193	5,219,193	5,219,193	5,219,193	5,219,193	5,219,193	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1980	5,964,139	5,964,466	5,964,139	5,973,652	5,973,652	5,973,652	5,973,652	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1981	5,571,311	5,572,674	5,571,311	5,571,311	5,571,311	5,571,311	5,571,311	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
1982	7,011,952	7,012,288	7,011,952	7,011,952	7,012,437	7,012,437	7,012,437	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	8,568,137	8,568,397	8,568,137	8,568,137	8,568,137	8,568,137	8,568,137	1.0000	1.0000	1.0016	1.0000	1.0000	1.0000	1.0000
1984	9,153,638	9,153,638	9,153,638	9,153,638	9,153,638	9,153,618	9,153,618	1.0000	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000
1985	8,391,459	8,393,110	8,391,459	8,391,459	8,391,459	8,391,459	8,391,459	1.0001	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1986	8,643,836	8,649,789	8,646,729	8,646,313	8,649,239	8,646,729	8,646,729	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	8,167,908	8,168,523	8,167,973	8,167,973	8,167,973	8,167,973	8,167,973	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
1988	8,325,502	8,325,666	8,339,375	8,347,618	8,347,618	8,347,618	8,347,618	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000
1989	6,816,451	6,816,451	6,815,756	6,816,451	6,816,451	6,816,451	6,816,451	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1990	8,232,260	8,229,953	8,232,255	8,232,255	8,229,753	8,232,143	8,232,143	1.0002	0.9996	1.0000	1.0000	0.9999	1.0000	1.0000
1991	-	8,851,061	8,863,718	8,863,718	8,863,718	8,863,718	8,884,253	1.0007	0.9999	1.0010	1.0000	1.0003	1.0000	1.0000
1992	-	-	6,843,581	6,853,771	6,853,831	6,855,491	6,855,491	1.0001	1.0016	1.0001	0.9997	1.0023	1.0000	1.0000
1993	-	-	-	9,670,131	9,670,131	9,670,011	9,670,011	1.0000	0.9999	1.0000	1.0000	1.0000	1.0002	1.0000
1994	-	-	-	-	9,128,415	9,128,375	9,128,375	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	1.0001
1995	-	-	-	-	-	9,413,597	9,413,597	0.9997	1.0014	1.0015	1.0000	1.0000	1.0005	1.0006
1996	-	-	-	-	-	-	-							
1997	-	-	-	-	-	-	-							
1998	-	-	-	-	-	-	-							
1999	-	-	-	-	-	-	-							
2000	-	-	-	-	-	-	-							
2001	-	-	-	-	-	-	-							
2002	-	-	-	-	-	-	-							
2003	-	-	-	-	-	-	-							
2004	-	-	-	-	-	-	-							
2005	-	-	-	-	-	-	-							
2006	-	-	-	-	-	-	-							
2007	-	-	-	-	-	-	-							
2008	-	-	-	-	-	-	-							
2009	-	-	-	-	-	-	-							

See Exhibit 14, Sheet 15 for notes on how to read this exhibit.

Age 180 Restatement Factor 1.0006

Automobile Accident Compensation Administration
Extended Medical Benefits
Selection of Paid Loss Restatement Development Method Factors
As of June 30, 2010

Notes on Sheets 1 through 14 of this Exhibit.

Each year the paid loss history for Extended Medical Benefits is recast reflecting an updated list of claimants eligible to receive Extended Medical Benefits. Thus, the entire historical paid loss triangle is subject to change every year. We refer to this process as "Restatement". We have received the last 6 versions of the historical payment triangle from ACAA and compared the values for each fiscal period for each maturity evaluation across these 6 files and used this comparison to estimate the impact that future restatements will have on the historical triangle provided as of the current valuation date. We have made these comparisons for each 12 month maturity starting with 36 months and ending with 192 months. Beyond that maturity the restatement process appears to have no more than a minimal impact on the values and we have selected a restatement factor of 1.000 for all subsequent maturities.

The first 14 sheets of this exhibit display the calculations for each of these maturities. This sheet provides some assistance in how to read and interpret the information provided on those sheets. The numbers reproduced below all apply to the calculations pertaining to the 36 month maturity. Calculations for the other maturities are similar.

<u>Calculation Number 1 (First Report to Second Report)</u>						<u>Calculation Number 2 (Second Report to Third Report)</u>					
<u>Fiscal Year</u>	<u>First 36 month Valuation Date</u>	<u>First 36 month Valuation Paid</u>	<u>Second 36 month Valuation Date</u>	<u>Second 36 month Valuation Paid</u>	<u>Observed Restatement Ratio First to Second Report</u>	<u>Fiscal Year</u>	<u>Second 36 month Valuation Date</u>	<u>Second 36 month Valuation Paid</u>	<u>Third 36 month Valuation Date</u>	<u>Third 36 month Valuation Paid</u>	<u>Observed Restatement Ratio Second to Third Report</u>
2003	6/30/2006	4,312,329	6/30/2007	7,059,609	1.6371	2002	6/30/2006	7,674,886	6/30/2007	7,986,525	1.0406
2004	6/30/2007	4,571,677	6/30/2008	7,349,150	1.6075	2003	6/30/2007	7,059,609	6/30/2008	7,372,049	1.0443
2005	6/30/2008	5,273,094	6/30/2009	7,819,621	1.4829	2004	6/30/2008	7,349,150	6/30/2009	7,549,957	1.0273
2006	6/30/2009	5,206,577	6/30/2010	7,191,050	1.3811	2005	6/30/2009	7,819,621	6/30/2010	8,014,132	1.0249
				Average of above	1.5090					Average of above	1.0326
				Selected Value	1.5090					Selected Value	1.0326

Calculation Number 1 demonstrates that between the first report at 36 months and the second report at 36 months the average effect of the restatement over the last 5 years has been 1.509. We selected a ratio of 1.509 for this period.

But the values after the first restatement (i.e., second valuation) are not final and will continue to change for several more years.

As a result, additional calculations are required to estimate the impacts of the third, fourth, fifth, etc. valuations as of 36 months.

Calculation Number 2 demonstrates that between the second report at 36 months and the third report at 36 months the average effect of the restatement over the last 5 years has been 1.0326. We selected a ratio of 1.0326 for this period.

This process is continued for as many years as possible for the data we have been provided. The value for the most recent fiscal period evaluated at 36 months (i.e., fiscal period 2007) can be expected to be restated by a factor of 1.509 at the second valuation and further restated by a factor of 1.0326 at the third valuation. It can be expected to be restated many more times after that.

So in order to estimate the final restated value at 36 months for fiscal period 2007 all of these incremental restatement factors must be multiplied together. So the projected final 36 month value for fiscal period 2007 after all future reinstatements is calculated as follows:

First valuation at 36 months =	3,334,343
Restatement Factor reflecting all future restatements for the first 36 month report =	1.6481
Projected value after all restatements have been completed =	5,495,172

**Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Ratio of Extended Medical Paid Losses to Basic Medical and Basic Prescription
As of June 30, 2010**

Fiscal Year Starting July 1	(1) Extended Medical Paid Loss at Age 12	(2) Extended Medical Paid Loss at Age 24	(3) Basic Medical & Prescrip. Paid Loss at Age 12	(4) Basic Medical & Prescrip. Paid Loss at Age 24	(5) (1) / (3) Ratio at Age 12	(6) (2) / (4) Ratio at Age 24
1994	2,689,424	5,592,467	21,790,379	37,959,691	0.1234	0.1473
1995	2,294,450	5,459,297	20,079,659	37,120,702	0.1143	0.1471
1996	2,175,224	5,448,395	20,042,078	37,793,671	0.1085	0.1442
1997	2,795,591	6,171,343	22,500,597	41,070,722	0.1242	0.1503
1998	1,952,400	5,378,790	22,462,593	42,397,910	0.0869	0.1269
1999	1,545,682	5,896,830	20,545,721	48,736,437	0.0752	0.1210
2000	2,672,882	6,679,628	24,613,248	46,147,933	0.1086	0.1447
2001	2,577,377	6,512,466	18,110,620	40,527,263	0.1423	0.1607
2002	2,843,401	6,984,449	21,827,833	43,743,754	0.1303	0.1597
2003	2,802,731	6,254,913	26,496,484	44,879,842	0.1058	0.1394
2004	3,039,227	6,401,179	26,793,570	45,202,980	0.1134	0.1416
2005	2,560,395	6,427,489	25,401,270	48,018,065	0.1008	0.1339
2006	2,341,752	5,829,151	22,307,807	43,658,628	0.1050	0.1335
2007	1,385,893	2,812,124	22,715,650	40,089,383	0.0610	0.0701
				Selected	0.1000	0.1400

Notes

(1)-(4) Provided by ACAA

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payment Pattern Selection
As of June 30, 2010

Fiscal Year Starting July 1	Paid Loss															
	Age (in months):															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168		
1969	0	0	0	55,560	105,193	163,284	188,612	207,449	245,972	302,764	357,315	415,325	470,172	543,831		
1970	0	0	174,564	305,570	375,161	412,148	434,143	456,909	479,994	490,338	503,698	535,422	566,490	594,109		
1971	0	1,066,028	1,753,984	2,220,550	2,409,437	2,521,218	2,589,147	2,652,507	2,713,514	2,766,393	2,817,834	2,883,944	2,957,489	3,018,527		
1972	1,101,428	2,693,509	3,792,446	4,313,704	4,570,944	4,728,016	4,894,695	4,998,361	5,110,799	5,281,133	5,454,311	5,565,159	5,685,161	5,755,550		
1973	639,510	2,114,410	2,820,483	3,214,223	3,440,612	3,593,744	3,703,951	3,786,542	3,904,987	4,047,432	4,147,054	4,312,577	4,440,871	4,527,483		
1974	742,905	1,831,960	2,280,789	2,504,734	2,619,008	2,683,493	2,719,802	2,763,321	2,835,577	2,883,591	2,924,153	2,968,286	3,008,409	3,047,419		
1975	820,521	2,123,082	2,782,250	3,172,967	3,369,422	3,479,070	3,556,018	3,590,450	3,632,196	3,671,967	3,723,967	3,758,582	3,809,923	3,830,223		
1976	794,870	1,969,536	2,623,299	2,890,366	3,010,464	3,119,025	3,190,415	3,263,796	3,335,995	3,426,356	3,479,680	3,533,073	3,589,873	3,666,442		
1977	720,048	1,989,200	2,533,903	2,823,296	2,970,024	3,138,413	3,287,355	3,400,861	3,486,240	3,581,250	3,681,709	3,789,133	3,866,819	3,953,955		
1978	727,144	1,812,194	2,466,321	2,715,297	2,859,818	2,985,764	3,094,006	3,178,559	3,253,143	3,352,450	3,422,702	3,538,067	3,629,196	3,717,716		
1979	847,981	2,347,929	3,019,590	3,504,986	3,741,356	3,944,061	4,117,534	4,245,073	4,412,569	4,578,919	4,733,882	4,882,414	4,990,138	5,102,958		
1980	935,141	2,640,770	3,509,827	3,959,255	4,309,482	4,528,704	4,752,315	5,000,119	5,170,883	5,273,529	5,405,584	5,534,830	5,706,280	5,834,375		
1981	977,680	2,956,564	3,676,440	4,000,801	4,214,933	4,396,824	4,531,413	4,669,005	4,809,534	4,951,901	5,050,701	5,169,090	5,339,787	5,456,157		
1982	1,281,720	3,423,620	4,769,726	5,295,211	5,599,010	5,789,292	5,969,108	6,092,429	6,293,294	6,450,758	6,597,440	6,758,932	6,851,398	6,941,989		
1983	1,998,135	4,739,847	5,898,046	6,520,635	6,934,013	7,144,192	7,286,731	7,432,176	7,582,172	7,764,121	7,953,459	8,125,284	8,275,398	8,455,607		
1984	2,465,724	5,625,310	6,780,666	7,470,343	7,856,963	8,095,097	8,254,661	8,378,763	8,481,290	8,672,978	8,757,376	8,848,670	8,924,706	9,009,486		
1985	2,423,356	5,251,653	6,297,264	6,796,683	7,017,617	7,201,808	7,391,065	7,603,329	7,906,422	8,122,938	8,201,571	8,280,518	8,310,300	8,358,012		
1986	2,161,056	5,231,566	6,497,524	7,008,081	7,383,826	7,590,019	7,785,502	7,977,130	8,109,760	8,206,419	8,313,633	8,440,972	8,525,086	8,590,439		
1987	1,953,120	4,633,422	5,872,455	6,463,851	6,739,486	6,957,569	7,198,645	7,410,395	7,572,540	7,719,094	7,794,307	7,866,294	7,961,321	8,087,604		
1988	1,786,062	4,653,132	5,822,604	6,446,367	6,868,600	7,178,779	7,397,405	7,547,762	7,688,563	7,809,824	7,938,286	8,058,843	8,162,768	8,274,959		
1989	1,350,013	3,993,572	4,970,797	5,529,708	5,963,340	6,199,347	6,330,261	6,431,795	6,523,279	6,627,485	6,674,103	6,728,977	6,756,182	6,789,418		
1990	1,817,286	4,873,462	6,491,907	7,235,559	7,537,148	7,682,950	7,778,044	7,856,785	7,911,428	7,977,715	8,076,030	8,110,278	8,150,660	8,191,689		
1991	1,563,486	4,688,040	6,135,362	6,865,854	7,222,313	7,514,019	7,716,671	7,945,201	8,131,774	8,351,244	8,504,028	8,585,698	8,680,818	8,794,346		
1992	1,644,264	4,389,186	5,437,132	5,926,232	6,233,632	6,373,274	6,472,825	6,583,936	6,705,032	6,746,205	6,763,763	6,802,863	6,831,190	6,843,871		
1993	2,515,952	6,110,077	7,340,837	8,020,267	8,414,194	8,756,035	9,005,531	9,284,880	9,409,825	9,472,592	9,516,357	9,563,162	9,611,693	9,637,229		
1994	2,689,424	5,592,467	6,776,651	7,487,263	7,869,746	8,265,785	8,592,400	8,797,729	8,884,094	8,978,670	9,033,391	9,069,923	9,103,577	9,123,360		
1995	2,294,450	5,459,297	6,815,014	7,525,920	7,992,978	8,340,128	8,563,625	8,712,127	8,865,353	9,024,427	9,125,336	9,205,519	9,299,638	9,377,075		
1996	2,175,224	5,448,395	6,772,888	7,735,286	8,387,868	8,739,737	8,953,445	9,102,099	9,189,452	9,308,839	9,450,935	9,574,290	9,647,141	9,700,051		
1997	2,795,591	6,171,343	7,509,432	8,520,122	8,989,026	9,265,982	9,466,774	9,578,586	9,726,733	9,848,460	9,940,436	10,017,182	10,086,889			
1998	1,952,400	5,378,790	7,124,615	8,016,951	8,394,571	8,772,784	9,043,804	9,281,067	9,431,619	9,567,394	9,711,302	9,819,790				
1999	1,545,682	5,896,830	7,262,495	7,995,277	8,531,918	8,892,309	9,166,069	9,350,436	9,463,989	9,548,113	9,612,514					
2000	2,672,882	6,679,628	8,152,091	9,076,356	9,711,348	10,010,689	10,165,450	10,365,016	10,442,313	10,566,641						
2001	2,577,377	6,512,466	8,114,128	8,753,932	9,129,178	9,419,138	9,696,759	9,808,178	9,894,229							
2002	2,843,401	6,984,449	8,318,090	8,948,970	9,289,065	9,457,074	9,560,565	9,639,671								
2003	2,802,731	6,254,913	7,648,316	8,382,018	8,722,301	8,997,355	9,126,572									
2004	3,039,227	6,401,179	7,753,462	8,366,313	8,588,986	8,739,955										
2005	2,560,395	6,427,489	8,014,132	8,765,190	9,165,867											
2006	2,341,752	5,829,151	7,191,050	7,819,400												
2007	1,385,893	2,812,124	3,334,343													
2008	0	0														
2009	0															

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
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Fiscal Year Starting July 1	<u>Paid Loss</u>													
	180	192	204	216	228	240	252	264	276	288	300	312	324	336
1969	600,231	647,908	694,879	762,283	804,353	846,857	886,025	941,554	980,746	1,033,324	1,088,570	1,145,922	1,197,888	1,254,941
1970	617,821	674,167	692,912	711,914	725,028	731,201	740,364	759,477	775,944	791,918	796,653	833,788	848,827	858,963
1971	3,057,695	3,109,458	3,154,676	3,246,299	3,340,312	3,401,584	3,452,069	3,517,707	3,590,796	3,664,752	3,737,759	3,853,872	3,924,029	3,976,602
1972	5,822,768	5,916,430	6,036,326	6,126,488	6,210,394	6,271,620	6,332,179	6,417,514	6,493,240	6,585,140	6,699,895	6,770,026	6,850,895	6,901,833
1973	4,611,845	4,689,739	4,756,060	4,831,205	4,946,447	5,035,391	5,132,992	5,226,048	5,300,106	5,351,712	5,390,620	5,436,466	5,477,955	5,557,856
1974	3,074,831	3,098,742	3,120,111	3,135,980	3,150,719	3,177,322	3,195,654	3,211,937	3,225,469	3,263,059	3,348,410	3,411,060	3,517,236	3,538,309
1975	3,848,283	3,882,354	3,921,961	3,941,033	3,981,058	4,011,927	4,048,166	4,097,075	4,117,496	4,132,308	4,170,283	4,215,255	4,233,358	4,266,304
1976	3,715,831	3,772,001	3,826,391	3,905,273	3,990,780	4,095,802	4,156,164	4,216,930	4,260,237	4,325,133	4,407,294	4,516,945	4,611,773	4,697,434
1977	4,039,346	4,131,875	4,175,980	4,241,529	4,306,093	4,374,446	4,405,783	4,439,377	4,469,365	4,484,837	4,496,383	4,505,875	4,511,142	4,527,516
1978	3,811,833	3,893,227	3,984,119	4,089,870	4,172,608	4,250,272	4,346,171	4,477,071	4,577,286	4,675,981	4,745,929	4,885,635	4,971,976	4,999,466
1979	5,219,193	5,289,436	5,337,353	5,380,019	5,424,032	5,458,477	5,503,780	5,553,760	5,594,762	5,612,144	5,631,469	5,657,961	5,676,087	5,691,386
1980	5,973,652	6,067,142	6,199,177	6,321,834	6,401,242	6,537,161	6,672,725	6,773,060	6,845,907	6,993,630	7,074,570	7,142,977	7,213,580	7,305,412
1981	5,571,311	5,683,354	5,815,308	5,943,395	6,022,615	6,107,463	6,197,843	6,234,564	6,247,455	6,260,259	6,274,383	6,295,525	6,303,512	6,309,827
1982	7,012,437	7,078,212	7,147,710	7,228,096	7,315,341	7,372,295	7,514,926	7,615,639	7,669,316	7,707,186	7,752,874	7,790,897	7,834,961	7,870,525
1983	8,568,137	8,678,782	8,809,339	8,927,595	9,057,805	9,137,705	9,290,577	9,408,253	9,503,066	9,579,263	9,622,795	9,648,330	9,683,565	
1984	9,153,618	9,221,378	9,340,435	9,434,464	9,535,658	9,628,289	9,688,874	9,756,727	9,811,610	9,886,650	9,966,572	10,029,617		
1985	8,391,459	8,467,599	8,517,857	8,547,052	8,588,245	8,648,384	8,689,375	8,700,364	8,714,889	8,736,624	8,743,554			
1986	8,646,729	8,679,728	8,715,014	8,766,153	8,798,991	8,836,684	8,871,408	8,884,121	8,890,716	8,898,379				
1987	8,167,973	8,264,283	8,300,548	8,332,857	8,372,103	8,405,220	8,458,373	8,517,306	8,576,261					
1988	8,347,618	8,417,923	8,483,091	8,544,307	8,615,328	8,670,219	8,728,461	8,838,912						
1989	6,815,756	6,842,376	6,856,769	6,869,429	6,878,232	6,890,860	6,908,820							
1990	8,232,143	8,271,526	8,299,344	8,337,862	8,370,522	8,419,642								
1991	8,884,253	8,967,956	9,018,803	9,044,180	9,101,205									
1992	6,855,491	6,865,289	6,878,625	6,885,030										
1993	9,670,011	9,701,581	9,735,430											
1994	9,128,375	9,135,025												
1995	9,413,597													
1996														
1997														
1998														
1999														
2000														
2001														
2002														
2003														
2004														
2005														
2006														
2007														
2008														
2009														

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payment Pattern Selection
As of June 30, 2010

Fiscal Year Starting July 1	<u>Paid Loss</u>													Ultimate Loss*	Indicated Paid Percentage
	348	360	372	384	396	408	420	432	444	456	468	480	492		
1969	1,292,864	1,370,074	1,433,576	1,507,458	1,595,215	1,681,410	1,709,071	1,711,856	1,716,240	1,716,330	1,718,695	1,724,713	1,759,777	1,794,972	98.04%
1970	867,387	874,468	907,720	931,793	944,928	961,915	977,128	983,259	988,785	995,279	996,462	999,389		1,020,710	97.91%
1971	4,027,893	4,102,242	4,145,334	4,192,871	4,251,925	4,288,104	4,327,867	4,359,936	4,381,915	4,411,035	4,467,727			4,575,704	97.64%
1972	6,983,055	7,020,755	7,056,290	7,080,545	7,111,311	7,131,512	7,151,203	7,181,426	7,194,319	7,198,237				7,396,493	97.32%
1973	5,609,101	5,642,135	5,674,836	5,713,459	5,760,247	5,803,038	5,836,674	5,865,238	5,897,530					6,083,196	96.95%
1974	3,543,196	3,549,209	3,553,410	3,562,202	3,569,845	3,575,714	3,576,800	3,582,598						3,711,621	96.52%
1975	4,295,647	4,333,454	4,361,811	4,394,095	4,431,817	4,457,926	4,496,641							4,679,440	96.09%
1976	4,810,679	4,901,199	4,990,442	5,055,342	5,079,066	5,131,383								5,365,165	95.64%
1977	4,530,820	4,536,204	4,542,799	4,548,091	4,552,384									4,784,857	95.14%
1978	4,999,566	5,011,099	5,011,099	5,015,809										5,299,972	94.64%
1979	5,705,407	5,719,374	5,728,850											6,087,069	94.12%
1980	7,392,447	7,470,214												7,982,891	93.58%
1981	6,315,969													6,788,696	93.04%
1982														8,512,255	92.46%
1983														10,539,102	91.88%
1984														10,984,673	91.31%
1985														9,637,481	90.72%
1986														9,872,414	90.13%
1987														9,577,511	89.55%
1988														9,935,936	88.96%
1989														7,818,289	88.37%
1990														9,592,825	87.77%
1991														10,441,552	87.16%
1992														7,956,634	86.53%
1993														11,100,178	87.71%
1994														10,650,602	85.77%
1995														11,001,350	85.57%
1996														11,406,559	85.04%
1997														11,985,136	84.16%
1998														11,900,731	82.51%
1999														11,943,804	80.48%
2000														12,974,820	81.44%
2001														12,325,011	80.28%
2002														12,314,403	78.28%
2003														12,069,661	75.62%
2004														12,019,388	72.72%
2005														13,084,808	70.05%
2006														12,478,674	62.66%
2007														13,486,368	24.72%
2008														13,774,862	
2009														14,069,373	

* See Exhibit 1 and Exhibit 10

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payment Pattern Selection
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Fiscal Year Starting July 1	Paid Loss/ Ultimate Loss													
	Age (in months):													
	12	24	36	48	60	72	84	96	108	120	132	144	156	168
1969	0.0%	0.0%	0.0%	3.1%	5.9%	9.1%	10.5%	11.6%	13.7%	16.9%	19.9%	23.1%	26.2%	30.3%
1970	0.0%	0.0%	17.1%	29.9%	36.8%	40.4%	42.5%	44.8%	47.0%	48.0%	49.3%	52.5%	55.5%	58.2%
1971	0.0%	23.3%	38.3%	48.5%	52.7%	55.1%	56.6%	58.0%	59.3%	60.5%	61.6%	63.0%	64.6%	66.0%
1972	14.9%	36.4%	51.3%	58.3%	61.8%	63.9%	66.2%	67.6%	69.1%	71.4%	73.7%	75.2%	76.9%	77.8%
1973	10.5%	34.8%	46.4%	52.8%	56.6%	59.1%	60.9%	62.2%	64.2%	66.5%	68.2%	70.9%	73.0%	74.4%
1974	20.0%	49.4%	61.4%	67.5%	70.6%	72.3%	73.3%	74.5%	76.4%	77.7%	78.8%	80.0%	81.1%	82.1%
1975	17.5%	45.4%	59.5%	67.8%	72.0%	74.3%	76.0%	76.7%	77.6%	78.5%	79.6%	80.3%	81.4%	81.9%
1976	14.8%	36.7%	48.9%	53.9%	56.1%	58.1%	59.5%	60.8%	62.2%	63.9%	64.9%	65.9%	66.9%	68.3%
1977	15.0%	41.6%	53.0%	59.0%	62.1%	65.6%	68.7%	71.1%	72.9%	74.8%	76.9%	79.2%	80.8%	82.6%
1978	13.7%	34.2%	46.5%	51.2%	54.0%	56.3%	58.4%	60.0%	61.4%	63.3%	64.6%	66.8%	68.5%	70.1%
1979	13.9%	38.6%	49.6%	57.6%	61.5%	64.8%	67.6%	69.7%	72.5%	75.2%	77.8%	80.2%	82.0%	83.8%
1980	11.7%	33.1%	44.0%	49.6%	54.0%	56.7%	59.5%	62.6%	64.8%	66.1%	67.7%	69.3%	71.5%	73.1%
1981	14.4%	43.6%	54.2%	58.9%	62.1%	64.8%	66.7%	68.8%	70.8%	72.9%	74.4%	76.1%	78.7%	80.4%
1982	15.1%	40.2%	56.0%	62.2%	65.8%	68.0%	70.1%	71.6%	73.9%	75.8%	77.5%	79.4%	80.5%	81.6%
1983	19.0%	45.0%	56.0%	61.9%	65.8%	67.8%	69.1%	70.5%	71.9%	73.7%	75.5%	77.1%	78.5%	80.2%
1984	22.4%	51.2%	61.7%	68.0%	71.5%	73.7%	75.1%	76.3%	77.2%	79.0%	79.7%	80.6%	81.2%	82.0%
1985	25.1%	54.5%	65.3%	70.5%	72.8%	74.7%	76.7%	78.9%	82.0%	84.3%	85.1%	85.9%	86.2%	86.7%
1986	21.9%	53.0%	65.8%	71.0%	74.8%	76.9%	78.9%	80.8%	82.1%	83.1%	84.2%	85.5%	86.4%	87.0%
1987	20.4%	48.4%	61.3%	67.5%	70.4%	72.6%	75.2%	77.4%	79.1%	80.6%	81.4%	82.1%	83.1%	84.4%
1988	18.0%	46.8%	58.6%	64.9%	69.1%	72.3%	74.5%	76.0%	77.4%	78.6%	79.9%	81.1%	82.2%	83.3%
1989	17.3%	51.1%	63.6%	70.7%	76.3%	79.3%	81.0%	82.3%	83.4%	84.8%	85.4%	86.1%	86.4%	86.8%
1990	18.9%	50.8%	67.7%	75.4%	78.6%	80.1%	81.1%	81.9%	82.5%	83.2%	84.2%	84.5%	85.0%	85.4%
1991	15.0%	44.9%	58.8%	65.8%	69.2%	72.0%	73.9%	76.1%	77.9%	80.0%	81.4%	82.2%	83.1%	84.2%
1992	20.7%	55.2%	68.3%	74.5%	78.3%	80.1%	81.4%	82.7%	84.3%	84.8%	85.0%	85.5%	85.9%	86.0%
1993	22.7%	55.0%	66.1%	72.3%	75.8%	78.9%	81.1%	83.6%	84.8%	85.3%	85.7%	86.2%	86.6%	86.8%
1994	25.3%	52.5%	63.6%	70.3%	73.9%	77.6%	80.7%	82.6%	83.4%	84.3%	84.8%	85.2%	85.5%	85.7%
1995	20.9%	49.6%	61.9%	68.4%	72.7%	75.8%	77.8%	79.2%	80.6%	82.0%	82.9%	83.7%	84.5%	85.2%
1996	19.1%	47.8%	59.4%	67.8%	73.5%	76.6%	78.5%	79.8%	80.6%	81.6%	82.9%	83.9%	84.6%	85.0%
1997	23.3%	51.5%	62.7%	71.1%	75.0%	77.3%	79.0%	79.9%	81.2%	82.2%	82.9%	83.6%	84.2%	
1998	16.4%	45.2%	59.9%	67.4%	70.5%	73.7%	76.0%	78.0%	79.3%	80.4%	81.6%	82.5%		
1999	12.9%	49.4%	60.8%	66.9%	71.4%	74.5%	76.7%	78.3%	79.2%	79.9%	80.5%			
2000	20.6%	51.5%	62.8%	70.0%	74.8%	77.2%	78.3%	79.9%	80.5%	81.4%				
2001	20.9%	52.8%	65.8%	71.0%	74.1%	76.4%	78.7%	79.6%	80.3%					
2002	23.1%	56.7%	67.5%	72.7%	75.4%	76.8%	77.6%	78.3%						
2003	23.2%	51.8%	63.4%	69.4%	72.3%	74.5%	75.6%							
2004	25.3%	53.3%	64.5%	69.6%	71.5%	72.7%								
2005	19.6%	49.1%	61.2%	67.0%	70.0%									
2006	18.8%	46.7%	57.6%	62.7%										
2007	10.3%	20.9%	24.7%											
2008	0.0%	0.0%												
2009	0.0%													
Arithmetic Avg	19.0%	47.8%	59.3%	65.7%	69.2%	72.3%	74.2%	75.8%	77.1%	78.4%	79.4%	80.5%	81.4%	82.3%
Indicated Paid %			24.7%	62.7%	70.0%	72.7%	75.6%	78.3%	80.3%	81.4%	80.5%	82.5%	84.2%	85.0%
Selected	19.0%	47.8%	59.3%	65.7%	69.2%	72.3%	74.2%	75.8%	77.1%	78.4%	79.4%	80.3%	81.3%	82.2%
Incremental	19.0%	28.8%	11.5%	6.3%	3.6%	3.1%	1.9%	1.6%	1.4%	1.3%	1.0%	1.0%	1.0%	0.9%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payment Pattern Selection
As of June 30, 2010

Fiscal Year Starting July 1	Paid Loss/ Ultimate Loss													
	180	192	204	216	228	240	252	264	276	288	300	312	324	336
1969	33.4%	36.1%	38.7%	42.5%	44.8%	47.2%	49.4%	52.5%	54.6%	57.6%	60.6%	63.8%	66.7%	69.9%
1970	60.5%	66.0%	67.9%	69.7%	71.0%	71.6%	72.5%	74.4%	76.0%	77.6%	78.0%	81.7%	83.2%	84.2%
1971	66.8%	68.0%	68.9%	70.9%	73.0%	74.3%	75.4%	76.9%	78.5%	80.1%	81.7%	84.2%	85.8%	86.9%
1972	78.7%	80.0%	81.6%	82.8%	84.0%	84.8%	85.6%	86.8%	87.8%	89.0%	90.6%	91.5%	92.6%	93.3%
1973	75.8%	77.1%	78.2%	79.4%	81.3%	82.8%	84.4%	85.9%	87.1%	88.0%	88.6%	89.4%	90.1%	91.4%
1974	82.8%	83.5%	84.1%	84.5%	84.9%	85.6%	86.1%	86.5%	86.9%	87.9%	90.2%	91.9%	94.8%	95.3%
1975	82.2%	83.0%	83.8%	84.2%	85.1%	85.7%	86.5%	87.6%	88.0%	88.3%	89.1%	90.1%	90.5%	91.2%
1976	69.3%	70.3%	71.3%	72.8%	74.4%	76.3%	77.5%	78.6%	79.4%	80.6%	82.1%	84.2%	86.0%	87.6%
1977	84.4%	86.4%	87.3%	88.6%	90.0%	91.4%	92.1%	92.8%	93.4%	93.7%	94.0%	94.2%	94.3%	94.6%
1978	71.9%	73.5%	75.2%	77.2%	78.7%	80.2%	82.0%	84.5%	86.4%	88.2%	89.5%	92.2%	93.8%	94.3%
1979	85.7%	86.9%	87.7%	88.4%	89.1%	89.7%	90.4%	91.2%	91.9%	92.2%	92.5%	93.0%	93.2%	93.5%
1980	74.8%	76.0%	77.7%	79.2%	80.2%	81.9%	83.6%	84.8%	85.8%	87.6%	88.6%	89.5%	90.4%	91.5%
1981	82.1%	83.7%	85.7%	87.5%	88.7%	90.0%	91.3%	91.8%	92.0%	92.2%	92.4%	92.7%	92.9%	92.9%
1982	82.4%	83.2%	84.0%	84.9%	85.9%	86.6%	88.3%	89.5%	90.1%	90.5%	91.1%	91.5%	92.0%	92.5%
1983	81.3%	82.3%	83.6%	84.7%	85.9%	86.7%	88.2%	89.3%	90.2%	90.9%	91.3%	91.5%	91.9%	
1984	83.3%	83.9%	85.0%	85.9%	86.8%	87.7%	88.2%	88.8%	89.3%	90.0%	90.7%	91.3%		
1985	87.1%	87.9%	88.4%	88.7%	89.1%	89.7%	90.2%	90.3%	90.4%	90.7%	90.7%			
1986	87.6%	87.9%	88.3%	88.8%	89.1%	89.5%	89.9%	90.0%	90.1%	90.1%				
1987	85.3%	86.3%	86.7%	87.0%	87.4%	87.8%	88.3%	88.9%	89.5%					
1988	84.0%	84.7%	85.4%	86.0%	86.7%	87.3%	87.8%	88.0%						
1989	87.2%	87.5%	87.7%	87.9%	88.0%	88.1%	88.4%							
1990	85.8%	86.2%	86.5%	86.9%	87.3%	87.8%								
1991	85.1%	85.9%	86.4%	86.6%	87.2%									
1992	86.2%	86.3%	86.5%	86.5%										
1993	87.1%	87.4%	87.7%											
1994	85.7%	85.8%												
1995	85.6%													
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2009														
Arithmetic Avg	83.0%	83.7%	84.4%	85.1%	85.8%	86.6%	87.4%	88.2%	88.8%	89.5%	90.2%	91.1%	92.0%	92.6%
Indicated Paid %	85.6%	85.8%	87.7%	86.5%	87.2%	87.8%	88.4%	89.0%	89.5%	90.1%	90.7%	91.3%	91.9%	92.5%
Selected	83.2%	84.1%	85.0%	85.9%	86.8%	87.6%	88.4%	89.2%	90.0%	90.7%	91.4%	92.0%	92.7%	93.3%
Incremental	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payment Pattern Selection
As of June 30, 2010

Fiscal Year	<u>Paid Loss/ Ultimate Loss</u>														
	Starting July 1	348	360	372	384	396	408	420	432	444	456	468	480	492	
1969	72.0%	76.3%	79.9%	84.0%	88.9%	93.7%	95.2%	95.4%	95.6%	95.6%	95.8%	96.1%	96.1%	98.0%	
1970	85.0%	85.7%	88.9%	91.3%	92.6%	94.2%	95.7%	96.3%	96.9%	97.5%	97.6%	97.9%	97.9%		
1971	88.0%	89.7%	90.6%	91.6%	92.9%	93.7%	94.6%	95.3%	95.8%	96.4%	97.6%	97.6%			
1972	94.4%	94.9%	95.4%	95.7%	96.1%	96.4%	96.7%	97.1%	97.3%	97.3%					
1973	92.2%	92.7%	93.3%	93.9%	94.7%	95.4%	95.9%	96.4%	96.9%						
1974	95.5%	95.6%	95.7%	96.0%	96.2%	96.3%	96.4%	96.5%							
1975	91.8%	92.6%	93.2%	93.9%	94.7%	95.3%	96.1%								
1976	89.7%	91.4%	93.0%	94.2%	94.7%	95.6%									
1977	94.7%	94.8%	94.9%	95.1%	95.1%										
1978	94.3%	94.5%	94.5%	94.6%											
1979	93.7%	94.0%	94.1%												
1980	92.6%	93.6%													
1981	93.0%														
1982															
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Arithmetic Avg	93.2%	93.8%	94.3%	94.8%	95.2%	95.7%	96.2%	96.5%	96.5%	96.7%	97.0%	97.0%	98.0%		
Indicated Paid %	93.0%	93.6%	94.1%	94.6%	95.1%	95.6%	96.1%	96.5%	96.9%	97.3%	97.6%	97.9%	98.0%		
Selected	93.8%	94.4%	94.9%	95.3%	95.7%	95.3%	95.8%	96.3%	96.8%	97.3%	97.8%	98.3%	98.7%	99.1%	99.5%
Incremental	0.6%	0.5%	0.5%	0.5%	0.4%	-0.4%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

**Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payout of Outstanding Loss
As of June 30, 2010**

Fiscal Year Starting July 1	Indicated Unpaid*	Payments in fiscal year starting July 1:																			
		2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
1969	35,196	15,642	9,777	9,777	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	21,322	10,034	5,017	3,136	3,136	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	107,977	24,540	39,264	19,632	12,270	12,270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	198,256	36,714	36,714	58,743	29,371	18,357	18,357	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	185,666	29,010	29,010	29,010	46,417	23,208	14,505	14,505	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	129,023	17,436	17,436	17,436	27,897	13,948	8,718	8,718	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	182,800	21,762	21,762	21,762	21,762	21,762	34,819	17,409	10,881	10,881	0	0	0	0	0	0	0	0	0	0	0
1976	233,782	24,870	24,870	24,870	24,870	24,870	24,870	39,793	19,896	12,435	12,435	0	0	0	0	0	0	0	0	0	0
1977	232,473	(24,264)	27,312	27,312	27,312	27,312	27,312	43,700	21,850	13,656	13,656	0	0	0	0	0	0	0	0	0	0
1978	284,163	26,134	(26,931)	30,315	30,315	30,315	30,315	30,315	48,504	24,252	15,157	15,157	0	0	0	0	0	0	0	0	0
1979	358,219	32,171	29,986	(30,900)	34,783	34,783	34,783	34,783	34,783	55,653	27,827	17,392	17,392	0	0	0	0	0	0	0	0
1980	512,677	44,931	42,007	39,155	(40,348)	45,418	45,418	45,418	45,418	72,669	36,335	22,709	22,709	0	0	0	0	0	0	0	0
1981	472,727	40,402	37,889	35,423	33,018	(34,025)	38,300	38,300	38,300	38,300	38,300	61,280	30,640	19,150	19,150	0	0	0	0	0	0
1982	641,730	53,448	50,278	47,151	44,082	41,089	(42,342)	47,662	47,662	47,662	47,662	47,662	47,662	76,259	38,130	23,831	23,831	0	0	0	0
1983	855,537	69,387	65,476	61,593	57,762	54,003	50,336	(51,871)	58,388	58,388	58,388	58,388	58,388	93,421	46,711	29,194	29,194	0	0	0	0
1984	955,056	75,370	71,346	67,324	63,332	59,392	55,272	51,757	(53,335)	60,036	60,036	60,036	60,036	60,036	96,058	48,029	30,018	30,018	0	0	0
1985	893,926	68,588	65,133	61,656	58,180	54,730	51,325	47,986	44,727	(46,091)	51,882	51,882	51,882	51,882	83,011	41,506	25,941	25,941	0	0	0
1986	974,035	72,600	69,164	65,680	62,173	58,669	55,190	51,757	48,389	45,103	(46,478)	52,318	52,318	52,318	83,709	41,854	26,159	26,159	0	0	0
1987	1,001,251	72,433	69,229	65,953	62,631	59,287	55,945	52,628	49,354	46,142	43,009	(44,320)	49,889	49,889	79,823	39,911	24,945	24,945	0	0	0
1988	1,097,025	76,957	73,794	70,530	67,193	63,808	60,401	56,997	53,617	50,281	47,009	43,817	(45,153)	50,827	50,827	81,323	40,661	26,159	26,159	0	0
1989	909,469	61,809	59,464	57,020	54,498	51,919	49,304	46,672	44,041	41,429	38,852	36,324	33,857	(34,889)	39,273	39,273	62,837	31,273	20,945	20,945	0
1990	1,173,184	77,166	74,487	71,661	68,716	65,677	62,569	59,417	56,245	53,074	49,927	46,821	43,774	40,802	(42,046)	47,329	47,329	71,661	47,329	26,159	26,159
1991	1,340,347	85,237	82,555	79,688	76,666	73,515	70,263	66,938	63,566	60,172	56,781	53,413	50,091	46,831	43,651	(44,982)	50,634	50,634	66,938	47,329	26,159
1992	1,071,603	65,816	63,962	61,949	59,798	57,529	55,165	52,725	50,230	47,700	45,153	42,608	40,081	37,588	35,142	32,756	(33,754)	37,995	37,995	52,522	37,995
1993	1,364,748	80,863	78,854	76,632	74,220	71,643	68,926	66,093	63,170	60,180	57,149	54,098	51,048	48,021	45,034	42,103	39,244	(40,441)	45,522	45,522	45,522
1994	1,512,306	86,343	84,490	82,391	80,069	77,550	74,857	72,018	69,058	66,003	62,880	59,712	56,524	53,338	50,175	47,054	43,992	41,005	(42,255)	47,564	47,564
1995	1,581,972	86,925	85,358	83,526	81,451	79,156	76,665	74,003	71,196	68,269	65,250	62,162	59,031	55,879	52,729	49,602	46,517	43,490	40,537	(41,772)	47,021
1996	1,696,114	89,577	88,274	86,683	84,823	82,716	80,385	77,855	75,152	72,301	69,330	66,263	63,127	59,947	56,747	53,548	50,373	47,239	44,165	41,166	(42,421)
1997	1,886,153	95,617	94,564	93,189	91,509	89,545	87,320	84,860	82,189	79,335	76,326	73,189	69,952	66,642	63,285	59,906	56,529	53,177	49,869	46,624	43,458
1998	2,052,374	99,726	98,988	97,898	96,474	94,735	92,702	90,399	87,852	85,087	82,132	79,017	75,769	72,418	68,991	65,516	62,018	58,522	55,052	51,627	48,268
1999	2,291,514	106,566	106,168	105,382	104,222	102,706	100,854	98,690	96,238	93,526	90,583	87,438	84,121	80,664	77,096	73,448	69,748	66,024	62,302	58,608	54,962
2000	2,345,077	104,210	104,211	103,821	103,053	101,918	100,436	98,625	96,509	94,111	91,459	88,581	85,505	82,262	78,881	75,392	71,824	68,206	64,565	60,925	57,312
2001	2,336,582	130,166	98,048	98,049	97,683	96,959	95,892	94,497	92,793	90,802	88,546	86,051	83,343	80,449	77,398	74,217	70,934	67,577	64,173	60,747	57,323
2002	2,524,753	141,686	132,755	99,999	100,000	99,626	98,888	97,800	96,377	94,640	92,609	90,308	87,763	85,001	82,050	78,938	75,693	72,345	68,922	65,450	61,956
2003	2,750,257	166,542	144,995	135,855	102,334	102,335	101,953	101,198	100,084	98,628	96,850	94,771	92,417	89,813	86,986	83,966	80,781	77,461	74,035	70,531	66,978
2004	2,999,528	204,658	169,243	147,347	138,059	103,994	103,995	103,606	102,839	101,707	100,228	98,421	96,309	93,916	91,270	88,397	85,328	82,092	78,717	75,236	71,675
2005	3,443,145	346,826	211,262	174,704	152,101	142,514	107,350	107,351	106,950	106,158	104,989	103,462	101,597	99,416	96,947	94,215	91,250	88,082	84,741	81,258	77,664
2006	3,993,221	414,875	360,445	219,558	181,565	158,074	148,110	111,565	111,566	111,149	110,326	109,112	107,525	105,586	103,320	100,754	97,914	94,833	91,540	88,068	84,448
2007	7,991,196	1,244,723	700,924	608,965	370,939	306,750	267,063	250,229	188,487	188,489	187,785	186,394	184,342	181,661	178,386	174,558	170,221	165,425	160,219	154,656	148,789
2008	8,319,770	1,838,890	1,009,474	568,451	493,872	300,833	248,775	216,589	202,937	152,864	152,865	152,294	151,166	149,502	147,327	144,671	141,567	138,500	134,160	129,938	125,426
2009	12,485,027	4,439,286	1,778,323	976,225	549,728	477,605	290,924	240,581	209,455	196,253	147,829	147,830	147,278	146,187	144,578	142,475	139,906	136,904	133,503	129,741	125,658
Total	75,441,180	10,755,674	6,385,378	4,754,551	3,817,474	3,360,445	2,951,407	2,725,178	2,547,745	2,435,572	2,319,071	2,255,662	2,169,807	2,111,375	2,015,582	1,913,800	1,834,421	1,720,364	1,613,461	1,514,454	1,412,164

Calendar Year Percentage Paid	14.3%	8.5%	6.3%	5.1%	4.5%	3.9%	3.6%	3.4%	3.2%	3.1%	3.0%	2.9%	2.8%	2.7%	2.5%	2.4%	2.3%	2.1%	2.0%	1.9%
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Discounted to 6/10 using Z-Coup =	0.9993	0.9960	0.9848	0.9657	0.9383	0.9044	0.8639	0.8321	0.7933	0.7502	0.7097	0.6722	0.6393	0.6076	0.5767	0.5488	0.5238	0.4982	0.4744	0.4519
STRIPS ¹ as of 7/30/2010	10,748,035	6,360,091	4,682,479	3,686,693	3,153,254	2,669,358	2,354,380	2,120,034	1,932,237	1,739,661	1,600,736	1,458,576	1,349,875	1,224,596	1,103,715	1,006,775	901,210	803,860	718,461	638,155

Cumulative Percentage Paid**	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
	19.0%	47.8%	59.3%	65.7%	69.2%	72.3%	74.2%	75.8%	77.1%	78.4%	79.4%	80.3%	81.3%	82.2%	83.2%	84.1%	85.0%	85.9%	86.8%	87.6%

¹ Zero Coupon STRIPS are calculated from 7/30/2010 Wall Street Journal - Market Data Center

* See Exhibit 1

** See Exhibit 16, Sheet 4 through Sheet 6

Automobile Accidents Compensations Administration
Extended Medical and Prescription Drug Benefits
Payout of Outstanding Loss
 As of June 30, 2010

2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	Totals
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,196
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,322
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107,977
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	198,256
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185,666
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	129,023
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182,800
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	233,782
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	232,473
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	284,163
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	358,219
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	512,677
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	472,727
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	641,730
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	855,537
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	955,056
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	893,926
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	974,035
24,945	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,001,251
25,413	25,413	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,097,025
31,419	19,637	19,637	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	909,469
75,726	37,863	23,664	23,664	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,173,184
50,634	81,014	40,507	25,317	25,317	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,340,347
37,995	37,995	60,793	30,396	18,998	18,998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,071,603
45,522	45,522	45,522	72,836	36,418	22,761	22,761	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,364,748
47,564	47,564	47,564	47,564	76,103	38,051	23,782	23,782	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,512,306
47,021	47,021	47,021	47,021	47,021	75,234	37,617	23,511	23,511	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,581,972
47,751	47,751	47,751	47,751	47,751	47,751	76,402	38,201	23,876	23,876	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,696,114
(44,783)	50,410	50,410	50,410	50,410	50,410	50,410	80,656	40,328	25,205	25,205	0	0	0	0	0	0	0	0	0	0	0	0	0	1,886,153
44,990	(46,361)	52,187	52,187	52,187	52,187	52,187	52,187	83,499	41,750	26,093	26,093	0	0	0	0	0	0	0	0	0	0	0	0	2,052,374
51,385	47,896	(49,356)	55,558	55,558	55,558	55,558	55,558	55,558	88,893	44,446	27,779	27,779	0	0	0	0	0	0	0	0	0	0	0	2,291,514
53,747	50,250	46,838	(48,265)	54,330	54,330	54,330	54,330	54,330	54,330	86,928	43,464	27,165	27,165	0	0	0	0	0	0	0	0	0	0	2,345,077
53,923	50,569	47,278	44,068	(45,411)	51,118	51,118	51,118	51,118	51,118	81,788	40,894	25,559	25,559	0	0	0	0	0	0	0	0	0	0	2,336,582
58,463	54,996	51,575	48,219	44,945	(46,315)	52,135	52,135	52,135	52,135	83,415	41,708	26,067	26,067	0	0	0	0	0	0	0	0	0	0	2,524,753
63,402	59,829	56,281	52,780	49,345	45,995	(47,397)	53,352	53,352	53,352	85,363	42,682	26,676	26,676	0	0	0	0	0	0	0	0	0	0	2,750,257
68,065	64,431	60,799	57,194	53,636	50,146	46,741	(48,165)	54,218	54,218	86,748	43,374	27,109	27,109	0	0	0	0	0	0	0	0	0	0	2,999,528
73,988	70,261	66,510	62,761	59,039	55,367	51,764	48,249	(49,720)	55,967	55,967	55,967	55,967	55,967	55,967	55,967	89,547	44,774	27,984	27,984	0	0	0	0	3,443,145
80,713	76,894	73,020	69,122	65,226	61,357	57,541	53,796	50,143	(51,672)	58,165	58,165	58,165	58,165	58,165	58,165	93,064	46,532	29,082	29,082	29,082	0	0	0	3,993,221
142,674	136,363	129,910	123,366	116,780	110,197	103,662	97,214	90,888	84,716	(87,299)	98,268	98,268	98,268	98,268	98,268	98,268	157,229	78,615	49,134	49,134	0	0	0	7,991,196
120,668	115,709	110,591	105,358	100,050	94,709	89,370	84,070	78,841	73,710	68,705	(70,799)	79,696	79,696	79,696	79,696	79,696	79,696	127,513	63,757	39,848	39,848	0	0	8,319,770
121,295	116,694	111,898	106,948	101,887	96,755	91,589	86,427	81,301	76,244	71,282	66,442	(68,468)	77,071	77,071	77,071	77,071	77,071	77,071	123,313	61,657	38,535	38,535	0	12,485,027
1,322,524	1,237,723	1,140,401	1,074,255	1,009,589	934,608	869,570	806,419	743,377	683,840	560,315	546,872	510,451	603,179	550,222	498,864	446,657	415,620	340,264	265,286	150,639	78,383	38,535	0	75,441,180
1.8%	1.6%	1.5%	1.4%	1.3%	1.2%	1.2%	1.1%	1.0%	0.9%	0.7%	0.7%	0.7%	0.8%	0.7%	0.7%	0.6%	0.6%	0.5%	0.4%	0.2%	0.1%	0.1%	0.0%	100.0%
0.4306	0.4103	0.3916	0.3741	0.3567	0.3401	0.3254	0.3113	0.2974	0.2840	0.2722	0.2608	0.2499	0.2395	0.2295	0.2199	0.2107	0.2019	0.1935	0.1854	0.1776	0.1702	0.1631	0.1563	
569,543	507,812	446,628	401,866	360,093	317,856	283,001	251,016	221,048	194,238	152,504	142,628	127,569	144,447	126,261	109,694	94,112	83,915	65,831	49,181	26,760	13,343	6,286	0	54,947,817
252	264	276	288	300	312	324	336	348	360	372	384	396	408	420	432	444	456	468	480	492	504	516	528	540
88.4%	89.2%	90.0%	90.7%	91.4%	92.0%	92.7%	93.3%	93.8%	94.4%	94.9%	95.3%	95.7%	95.3%	95.8%	96.3%	96.8%	97.3%	97.8%	98.3%	99.1%	99.5%	99.8%	100.0%	100.0%

Automobile Accident Compensation Administration
Funeral Benefits
Summary of Indicated Unpaid Claim Liabilities
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	Car Units	Paid Loss	Selected Ultimate Loss	Unpaid Loss	Ultimate Loss Ratio	Ultimate Pure Premium
1999	69,600,474	1,988,585	520,544	520,544	0	0.748%	0.262
2000	71,516,240	2,043,321	448,940	448,940	0	0.628%	0.220
2001	72,988,526	2,085,386	460,304	460,304	0	0.631%	0.221
2002	74,618,692	2,131,963	474,036	474,318	282	0.636%	0.222
2003	76,318,069	2,180,516	536,767	537,053	286	0.704%	0.246
2004	77,786,939	2,222,484	265,785	266,242	457	0.342%	0.120
2005	80,091,661	2,288,333	386,240	386,863	623	0.483%	0.169
2006	82,652,162	2,361,490	369,864	371,010	1,146	0.449%	0.157
2007	84,430,397	2,412,297	329,433	333,664	4,231	0.395%	0.138
2008	86,521,906	2,472,054	305,578	328,849	23,272	0.380%	0.133
2009	88,665,227	2,533,292	132,630	384,246	251,616	0.433%	0.152
Total	865,190,293	24,719,723	4,230,121	4,512,032	281,912	0.522%	0.183

Notes

- (1)-(2) See Exposures, Sheet 1
- (3) Provided by ACAA
- (4) See Exhibit 2
- (5) = (4) - (3)
- (6) = (4) / (1)
- (7) = (4) / (2)

Automobile Accident Compensation Administration
Funeral Benefits
Selected Ultimate Loss & ALAE
As of June 30, 2010

	(1)	(2)	(3)	(4)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1999	520,544	520,544	520,544	520,544
2000	448,940	448,940	448,940	448,940
2001	460,304	460,304	460,304	460,304
2002	474,368	474,338	474,297	474,318
2003	537,143	537,072	537,034	537,053
2004	266,080	266,267	266,216	266,242
2005	386,812	386,894	386,832	386,863
2006	370,844	371,063	370,957	371,010
2007	332,468	333,664	333,287	333,664
2008	321,324	328,849	326,778	328,849
2009	274,621	384,246	361,849	384,246
Total	4,393,449	4,512,181	4,487,038	4,512,032

	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Paid Loss Development Method	Paid Loss Ratio Cape Cod Method	Paid BF Method	Selected Ultimate Loss & ALAE
1999	0.0%	50.0%	50.0%	100.0%
2000	0.0%	50.0%	50.0%	100.0%
2001	0.0%	50.0%	50.0%	100.0%
2002	0.0%	50.0%	50.0%	100.0%
2003	0.0%	50.0%	50.0%	100.0%
2004	0.0%	50.0%	50.0%	100.0%
2005	0.0%	50.0%	50.0%	100.0%
2006	0.0%	50.0%	50.0%	100.0%
2007	0.0%	100.0%	0.0%	100.0%
2008	0.0%	100.0%	0.0%	100.0%
2009	0.0%	100.0%	0.0%	100.0%
Total				

Notes

- (1) See Exhibit 5
- (2) See Exhibit 3
- (3) See Exhibit 4
- (4) Weighted average of (1) through (3) based on (5) through (7)
- (5)-(7) Selected by Milliman
- (8) Sum of (5) through (7)

Automobile Accident Compensation Administration
Funeral Benefits
Paid Loss Ratio Cape Cod
As of June 30, 2010

Decay Rate = 0.90
Calculation includes the 8 years boxed in column (8)

	(1)	(2)	(3)	(4)	(5)	(6)	
Fiscal Year Starting July 1	Estimated Earned Premium	On-Level Factor	On-Level Earned Premium	Loss Index	Portion of Ultimate Paid	Paid Loss to Date	
1999	69,600,474	1.000	69,600,474	1.000	100.0%	520,544	
2000	71,516,240	1.000	71,516,240	1.000	100.0%	448,940	
2001	72,988,526	1.000	72,988,526	1.000	100.0%	460,304	
2002	74,618,692	1.000	74,618,692	1.000	99.9%	474,036	
2003	76,318,069	1.000	76,318,069	1.000	99.9%	536,767	
2004	77,786,939	1.000	77,786,939	1.000	99.9%	265,785	
2005	80,091,661	1.000	80,091,661	1.000	99.9%	386,240	
2006	82,652,162	1.000	82,652,162	1.000	99.7%	369,864	
2007	84,430,397	1.000	84,430,397	1.000	99.1%	329,433	
2008	86,521,906	1.000	86,521,906	1.000	95.1%	305,578	
2009	88,665,227	1.000	88,665,227	1.000	48.3%	132,630	
Total	865,190,293		865,190,293			4,230,121	
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Fiscal Year Starting July 1	Dev. Method Trended Ultimate Losses	Developed Loss to Exposure Ratio	Expected Loss to Exposure Ratio	Expected Ult Loss	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1999	520,544	0.748%	0.596%	414,745	520,544	0.748%	0
2000	448,940	0.628%	0.591%	422,673	448,940	0.628%	0
2001	460,304	0.631%	0.586%	427,379	460,304	0.631%	0
2002	474,368	0.636%	0.579%	432,079	474,338	0.636%	302
2003	537,143	0.704%	0.571%	435,735	537,072	0.704%	305
2004	266,080	0.342%	0.558%	434,319	266,267	0.342%	482
2005	386,812	0.483%	0.553%	442,575	386,894	0.483%	654
2006	370,844	0.449%	0.549%	453,641	371,063	0.449%	1,199
2007	332,468	0.394%	0.549%	463,400	333,664	0.395%	4,231
2008	321,324	0.371%	0.549%	474,880	328,849	0.380%	23,272
2009	274,621	0.310%	0.549%	486,644	384,246	0.433%	251,616
Total	4,393,449			4,888,069	4,512,181	0.522%	282,061

Notes

- (1) See Exhibit 1
- (2) Based on information provided by ACAA
- (3) = (1) x (2)
- (4) Selected by Milliman.
- (5),(6) See Exhibit 6
- (7) = (4) x (6) / (5)
- (8) = (7) / (3)
- (9) Average of (8), weighted by [(3) x Decay^Lag] x (5) where Decay = 0.90, where Lag = absolute difference in years between the year in question and each of the years.
- (10) = (3) x (9) / (4)
- (11) = (10) x [1 - (5)] + (6)
- (12) = (11) / (1)
- (13) = (11) - (6)

Automobile Accident Compensation Administration
Funeral Benefits
Paid Bornhuetter Ferguson Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Starting July 1	Estimated Earned Premium	A Priori Ultimate Loss Ratio	Expected Percentage Paid	Paid Loss	Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1999	69,600,474	0.500%	100.0%	520,544	520,544	0.748%	0
2000	71,516,240	0.500%	100.0%	448,940	448,940	0.628%	0
2001	72,988,526	0.500%	100.0%	460,304	460,304	0.631%	0
2002	74,618,692	0.500%	99.9%	474,036	474,297	0.636%	261
2003	76,318,069	0.500%	99.9%	536,767	537,034	0.704%	267
2004	77,786,939	0.500%	99.9%	265,785	266,216	0.342%	431
2005	80,091,661	0.500%	99.9%	386,240	386,832	0.483%	592
2006	82,652,162	0.500%	99.7%	369,864	370,957	0.449%	1,093
2007	84,430,397	0.500%	99.1%	329,433	333,287	0.395%	3,854
2008	86,521,906	0.500%	95.1%	305,578	326,778	0.378%	21,200
2009	88,665,227	0.500%	48.3%	132,630	361,849	0.408%	229,219
Total	865,190,293			4,230,121	4,487,038	0.519%	256,917

Notes

- (1) See Exhibit 1
- (2) Judgementally selected
- (3),(4) See Exhibit 6
- (5) = (1) x (2) x [1 - (3)] + (4)
- (6) = (5) / (1)
- (7) = (5) - (4)

Automobile Accident Compensation Administration
Funeral Benefits
Paid Loss Development Method
As of June 30, 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Fiscal Year Starting July 1	Estimated Earned Premium	Paid Loss	Age-to-Age Devel. Factor	Devel. Factor to Ultimate	Portion of Ultimate Paid	Indicated Ult Loss	Ultimate Loss Ratio	Unpaid Loss
1999	69,600,474	520,544	1.000	1.000	100.0%	520,544	0.748%	0
2000	71,516,240	448,940	1.000	1.000	100.0%	448,940	0.628%	0
2001	72,988,526	460,304	1.000	1.000	100.0%	460,304	0.631%	0
2002	74,618,692	474,036	1.001	1.001	99.9%	474,368	0.636%	332
2003	76,318,069	536,767	1.000	1.001	99.9%	537,143	0.704%	376
2004	77,786,939	265,785	1.000	1.001	99.9%	266,080	0.342%	295
2005	80,091,661	386,240	1.000	1.001	99.9%	386,812	0.483%	572
2006	82,652,162	369,864	1.001	1.003	99.7%	370,844	0.449%	980
2007	84,430,397	329,433	1.007	1.009	99.1%	332,468	0.394%	3,035
2008	86,521,906	305,578	1.042	1.052	95.1%	321,324	0.371%	15,747
2009	88,665,227	132,630	1.969	2.071	48.3%	274,621	0.310%	141,991
Total	865,190,293	4,230,121				4,393,449	0.508%	163,328

Notes

- (1) See Exhibit 1
- (2)-(5) See Exhibit 6
- (6) = (2) x (4)
- (7) = (6) / (1)
- (8) = (6) - (2)

Automobile Accident Compensation Administration
Funeral Benefits
Paid Losses
As of June 30, 2010

Fiscal Year Starting July 1	12	24	36	48	60	72	84	96	108	120	132
1999	316,060	506,544	518,544	519,544	519,544	519,544	519,544	519,544	520,544	520,544	520,544
2000	259,040	437,940	445,940	448,940	448,940	448,940	448,940	448,940	448,940	448,940	448,940
2001	265,669	441,304	451,304	458,304	460,304	460,304	460,304	460,304	460,304	460,304	
2002	274,756	419,221	471,086	473,036	473,036	473,036	474,036	474,036			
2003	195,547	515,167	535,767	536,767	536,767	536,767	536,767				
2004	43,305	242,455	260,785	263,785	264,785	265,785					
2005	202,840	374,240	383,240	386,240	386,240						
2006	229,472	363,864	368,864	369,864							
2007	182,633	320,433	329,433								
2008	186,053	305,578									
2009	132,630										

Fiscal Year Starting July 1	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-Ult
1999	1.603	1.024	1.002	1.000	1.000	1.000	1.000	1.002	1.000	1.000	
2000	1.691	1.018	1.007	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.661	1.023	1.016	1.004	1.000	1.000	1.000	1.000			
2002	1.526	1.124	1.004	1.000	1.000	1.002	1.000				
2003	2.634	1.040	1.002	1.000	1.000	1.000					
2004	5.599	1.076	1.012	1.004	1.004						
2005	1.845	1.024	1.008	1.000							
2006	1.586	1.014	1.003								
2007	1.755	1.028									
2008	1.642										
2009											
All Year Volume Weighted	1.822	1.040	1.006	1.001	1.000	1.000	1.000	1.001	1.000	1.000	
6 Year Volume Weighted	2.040	1.051	1.007	1.001	1.000	1.000	1.000	1.001	1.000	1.000	
3 Year Volume Weighted	1.655	1.022	1.007	1.001	1.001	1.001	1.000	1.001	1.000	1.000	
6 Yr Avg Excl High and Low	1.969	1.042	1.007	1.001	1.000	1.001	1.000	1.001	1.000	1.000	
Selected	1.969	1.042	1.007	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Cumulative	2.071	1.052	1.009	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000
% Paid	48.3%	95.1%	99.1%	99.7%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%