

Exploratory Calculations of PDR Reserve

Exploratory Calculations of Premium Deficiency Reserve  
Based on 1998 Statutory Reports

Company	PDR Undiscounted			PDR Discounted			PDR Undiscounted			PDR Discounted		
	By Line of Business	Personal/Commercial	Total Company	By Line of Business	Personal/Commercial	Total Company	By Line of Business	Personal/Commercial	Total Company	By Line of Business	Personal/Commercial	Total Company
1	18	6	0	8	2	0	1.3%	0.4%	0.0%	0.6%	0.2%	0.0%
2	134	0	0	114	0	0	1.0%	0.0%	0.0%	0.8%	0.0%	0.0%
3	24	0	0	16	0	0	5.3%	0.0%	0.0%	3.7%	0.0%	0.0%
4	146	2	0	94	0	0	5.2%	0.1%	0.0%	3.4%	0.0%	0.0%
5	274	0	0	202	0	0	2.2%	0.0%	0.0%	1.6%	0.0%	0.0%
6	2	0	0	0	0	0	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
7	10	0	0	4	0	0	1.8%	0.0%	0.0%	0.7%	0.0%	0.0%
8	15	0	0	1	0	0	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
9	0	N/A	0	0	N/A	0	0.0%	N/A	0.0%	0.0%	N/A	0.0%
10	58	0	0	40	0	0	2.8%	0.0%	0.0%	1.9%	0.0%	0.0%
11	273	255	168	189	87	0	8.1%	7.6%	5.0%	5.6%	2.6%	0.0%
12	0	0	0	0	0	0	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%
13	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	1	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	7	0	0	3	0	0	0.6%	0.0%	0.0%	0.3%	0.0%	0.0%
16	64	0	0	49	0	0	1.4%	0.0%	0.0%	1.1%	0.0%	0.0%
17	18	8	8	15	1	0	2.0%	0.9%	0.9%	1.7%	0.1%	0.0%
18	0	N/A	0	0	N/A	0	0.0%	N/A	0.0%	0.0%	N/A	0.0%
19	5	0	0	2	0	0	1.4%	0.0%	0.0%	0.6%	0.0%	0.0%
20	8	0	0	2	0	0	1.0%	0.0%	0.0%	0.2%	0.0%	0.0%
21	2	0	0	1	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	179	58	150	120	5	0	2.5%	0.8%	2.1%	1.7%	0.1%	0.0%
24	1	0	0	1	0	0	0.2%	0.0%	0.0%	0.2%	0.0%	0.0%
25	2	0	0	1	0	0	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%
26	0	N/A	0	0	N/A	0	0.0%	N/A	0.0%	0.0%	N/A	0.0%
27	45	0	0	13	0	0	0.4%	0.0%	0.0%	0.1%	0.0%	0.0%
28	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
29	20	0	0	15	0	0	2.0%	0.0%	0.0%	1.5%	0.0%	0.0%
30	1	0	0	1	0	0	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%
31	6	0	0	1	0	0	0.8%	0.0%	0.0%	0.2%	0.0%	0.0%
32	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
33	5	2	0	4	0	0	0.3%	0.1%	0.0%	0.2%	0.0%	0.0%
34	55	0	0	28	0	0	3.2%	0.0%	0.0%	1.6%	0.0%	0.0%
35	6	0	0	4	0	0	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%
36	32	0	0	19	0	0	8.0%	0.0%	0.0%	4.6%	0.0%	0.0%
37	5	0	0	0	0	0	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
38	7	0	0	9	0	0	0.4%	0.0%	0.0%	0.6%	0.0%	0.0%
39	1	0	0	0	0	0	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
40	251	27	0	50	0	0	6.2%	0.7%	0.0%	1.2%	0.0%	0.0%
41	36	N/A	36	11	N/A	11	2.3%	N/A	2.3%	0.7%	N/A	0.7%
42	27	0	0	6	0	0	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
43	24	0	0	14	0	0	1.4%	0.0%	0.0%	0.8%	0.0%	0.0%
44	49	0	0	40	0	0	5.0%	0.0%	0.0%	4.1%	0.0%	0.0%
45	64	0	0	35	0	0	0.9%	0.0%	0.0%	0.5%	0.0%	0.0%
46	10	0	0	6	0	0	2.1%	0.0%	0.0%	1.2%	0.0%	0.0%
47	32	32	6	23	18	0	14.6%	14.3%	2.9%	10.7%	8.3%	0.0%
48	3	0	0	0	0	0	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
49	1	0	0	0	0	0	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
50	0	0	0	0	0	0	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1,923	390	368	1,142	113	11	1.2%	0.2%	0.2%	0.7%	0.1%	0.0%