

Accident Benefits - Other (Indexed)
31-Oct-11

As per Exhibit 4, Sheet 6 of the October 31, 2011 Actuarial Report					
Insurance Year	Incurred Dev Method	Incurred Born/Ferg Method	Paid Dev Method	Paid Born/Ferg Method	Selected - Highlighted Cells
94/95	2,334	2,334	756	1,166	2,334
95/96	2,835	2,835	-4,221	-2,299	2,835
96/97	2,089	2,089	4,583	3,873	2,089
97/98	2,195	2,195	3,037	2,787	2,195
98/99	2,098	2,098	5,780	4,639	2,098
99/00	1,676	1,676	6,207	4,749	1,676
00/01	1,262	1,268	5,478	4,133	1,268
01/02	1,473	1,476	4,146	3,243	1,476
02/03	1,301	1,268	-1,764	-1,019	1,268
03/04	1,397	1,409	5,201	3,905	1,409
04/05	1,447	1,419	-3,566	-1,913	1,419
05/06	1,700	1,791	564	1,923	1,791
06/07	2,743	2,941	-5,973	-5,520	2,341
07/08	2,624	2,600	-46	1,019	2,600
08/09	2,532	2,856	4,433	5,839	2,866
09/10	2,607	3,087	3,731	5,806	5,806
10/11	-275	519	6,353	5,595	5,595
11/12	-1,012	1,566	351	-2,411	-1,566
Total	31,026	31,705	35,049	35,516	39,500

Calculated external to October 31, 2011 Actuarial Report - See Note 1						
Insurance Year	Latest 9 Volume Weighted Selected out to 116-128 development period. Tail unchanged	Latest 6 Volume Weighted Selected out to 116-128 development period. Tail unchanged	Latest 3 Volume Weighted Selected out to 116-128 development period. Tail unchanged	Simple Average of Middle 4 of Last 6 Selected out to 116-128 development period. Tail unchanged.	Simple Average of Middle 3 of Last 5 Selected out to 116-128 development period. Tail unchanged.	Removal of tail factor from 126-140 months
94/95	2,334	2,334	2,334	2,334	2,334	-169
95/96	2,835	2,835	2,835	2,835	2,835	-397
96/97	2,089	2,089	2,089	2,089	2,089	-127
97/98	2,195	2,195	2,195	2,195	2,195	-220
98/99	2,098	2,098	2,098	2,098	2,098	-377
99/00	1,676	1,676	1,676	1,676	1,676	-246
00/01	1,268	1,268	1,268	1,268	1,268	-174
01/02	1,476	1,476	1,476	1,476	1,476	-233
02/03	-258	525	1,303	621	894	-523
03/04	-2,003	249	1,962	389	817	-334
04/05	-3,462	-602	1,422	-309	622	-389
05/06	-3,815	-408	1,796	-226	355	14
06/07	-4,723	-933	2,314	-439	507	447
07/08	-5,506	-1,587	2,667	-806	348	672
08/09	-6,548	-2,009	2,179	-1,169	589	922
09/10	4,545	4,550	5,792	4,399	4,762	-8,488
10/11	4,240	4,505	5,737	4,334	4,749	-5,270
11/12	-10,657	-9,179	-4,316	-8,559	-7,215	-2,762
Total	-12,216	11,081	36,825	14,204	22,397	-17,653
Difference from MPI Selected IBNR	-51,716	-28,419	-2,675	-25,296	-17,103	-57,153

Note 1: No change was made to the selected methodologies. Both paid and incurred selected factors were changed as Inc