

Report on the Actuarial Valuation

of the

State of Georgia

Subsequent Injury Trust Fund

*Actuarial Analysis
as of September 16, 2010*

December, 2010

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December 3, 2010

Mike Coan
Administrator
State of Georgia
Subsequent Injury Trust Fund
Marriott Marquis 2 Tower, Suite 1250
285 Peachtree Center Avenue
Atlanta, GA 30303-1229

Dear Mr. Coan:

Pinnacle Actuarial Resources, Inc is pleased to provide the enclosed report to the State of Georgia on the actuarial valuation of the present and projected Workers' Compensation liability of the Subsequent Injury Trust Fund (SITF or Fund) as of September 16, 2010, along with an estimate of future assessments of the Fund.

We would like to thank you for allowing us to work with you on this engagement. If you have any questions, or require anything further please call me at (317) 889-5760, or Chris Carlson at (614) 488-6594.

Sincerely,

John E. Wade, ACAS, MAAA
Senior Consulting Actuary

Christopher S. Carlson, FCAS, MAAA
Consulting Actuary

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Subsequent Injury Trust Fund Actuarial Valuation as of September 16, 2010

I. BACKGROUND

Purpose & Scope

Pinnacle Actuarial Resources, Inc. (Pinnacle) was retained by the State of Georgia Subsequent Injury Trust Fund (SITF or Fund) to provide an actuarial valuation of the statutory liabilities of the Fund, along with estimates of future assessments and the time until all claims for reimbursement against the Fund will be completely paid out.

For the purposes of this report, the accounting date (the date used to separate the paid versus unpaid claim estimates) and the valuation date (the date through which transactions are included in the data used to estimate the unpaid claim estimates), are both September 16, 2010. The review date (the date claims information was sent to the actuary) was also September 16, 2010.

Qualification to Provide Statement of Actuarial Opinion

This report is provided to the Fund by John E. Wade, ACAS, MAAA who meets the basic and continuing education requirements of the American Academy of Actuaries to make this statement of actuarial opinion.

Fund History

The Subsequent Injury Trust Fund was established as a mechanism to encourage the employment of workers with preexisting permanent physical conditions. The Fund reimburses insurance carriers and self insured employers (including group self insured employers) for benefits they must pay because a preexisting permanent impairment has merged with a subsequent permanent impairment as a result of a work-related accident. As such, the Fund reviews, adjusts, and settles these requested reimbursements.

There are some important dates and restrictions that impact the analysis of the Fund's liabilities. These include:

- Injuries occurring on or after July 1, 2006 are excluded from reimbursement by the Fund. An employer or insurer shall notify the administrator of the Fund of any possible claim against the Fund as soon as practicable, but in no event later than 78 calendar weeks

following the injury or the payment of an amount equivalent to 78 weeks of income or death benefits, whichever occurs last.

- For notices of claim filed with the fund on or before July 1, 2006, the employer or insurer shall have until June 30, 2009, to obtain a reimbursement agreement issued by the Fund.
- For notices of claim filed with the fund after July 1, 2006, the employer or insurer shall have three years from the date the notice was received by the Fund to obtain a reimbursement agreement issued by the Fund.
- The Fund will be dissolved and remaining claims administered by the Fund of Workers' Compensation on December 31, 2020, or sooner if all liabilities have been paid out sooner.
- Assessments of employers and insurers to cover the Fund's liabilities will continue until all liabilities have been resolved, but total industry assessments have been restricted to no more than \$100,000,000 annually beginning January 1, 2010.

The Fund establishes the amount it expects to disburse in the coming fiscal year based on past disbursements over the last year and establishes the assessment rate accordingly. Currently, the assessment amount is determined as 175% of the prior year disbursements less the balance of the Fund at the prior year-end, subject to the \$100 million cap.

Surplus as used throughout this report simply means the amount by which the current available Fund balance exceeds expected disbursements for the current year. Surplus is not used in the traditional insurance sense which would mean that the current available Fund balance would exceed all expected future obligations of the Fund as of the accounting date of this report.

Methodology

Our estimates should be considered Actuarial Central Estimates, i.e. all estimates in this report represent expected values within respective ranges of reasonably possible outcomes. Two different methods (Loss Development and Extended Exposure) were used to establish the estimated outstanding claims payments.

Under the Loss Development method, past payments were aggregated at various points in time from which development (age-to-age) patterns were established to project the payout on known and unknown claims. These analyses were conducted by coverage (medical versus indemnity) and on a combined coverage basis. Claims data were aggregated and analyzed under two

different accounting methods. The first aggregation was on an accident year basis. Under this method, claims are assigned and tracked to the calendar year in which the injury leading to the claim occurred. The second aggregation was on a report year basis. Under the report year method, claims are assigned and tracked to the calendar year in which the claim was reported to the Fund.

Under the second method, the Extended Exposure method, individual known claim awards were extended for the expected duration of the claim.

Liabilities for pending, IBNR and potential future claim activity on inactive claims not yet closed were determined by application of average claim payments on known claims and expected durations. (*IBNR, Incurred But Not Reported, claims represent accidents that have already occurred during the coverage period, but have not yet been presented to the Fund.*)

There are some key issues related to the Loss Development method used in the Fund analysis that bear noting. First, the annual payment periods were set with September 16 as the year ending point rather than the traditional December 31 or June 30. Therefore, the most recent twelve month calendar year used in the analysis runs from September 17, 2009 through September 16, 2010. Earlier time periods were set up in the same fashion. This aggregation was followed to take full advantage of the data as presented to us. Therefore we did not need to make any adjustments in the historic development periods for partial years of data.

Another issue relates to the manner in which claims are presented by employers and insurers to the Fund. In a traditional insurance setting, individual claims are recorded when they become known and transactional activity is recorded as it occurs. For the Fund, claim presentations are often delayed in their reporting as well as in their payment transactional activity. These delays can be sporadic in timing and in duration. It's not unusual for a claim's initial presentation reimbursement to be delayed for several years after an occurrence, or for subsequent reimbursement requests to be several years apart, even though the injured party has been receiving regular payments throughout the life of the claim.

Under the Extended Exposure method, future payout patterns on each claim were established based on future life/mortality expectations as of September 16, 2010. Under the development

method, the historic periodic payment summaries of the aggregated claims were used to estimate future payout patterns. These same patterns were applied to estimate pending, IBNR and potential future claims from current inactive files. Future assessment estimates followed the formula set by statute.

Future administrative expense estimates were based on consideration of historic Fund expenses and probable adjustments as the Fund winds down and administration of remaining liabilities is transferred to the Fund of Workers' Compensation. Future interest earnings of the Fund were calculated by multiplying the projected average fund balances at various points in time by the selected interest rate. Note that if the Fund ever moves into a deficit position, future interest earnings would be limited because the opportunity to earn investment income is restricted to the amount of time the Fund has monies available for investment.

Data

Electronic claims files were provided by the Fund. These files contained the following information:

- Date of Accident,
- Date Claim was Received by the Fund,
- Claim Status,
- Claim Payment Amount,
- Claim Payment Date,
- Claim Closure Date
- and other miscellaneous information.

Claim activity was identified as either medical or indemnity.

One notable absence from some of the claim file information was age or birth date of the injured worker. We have assumed an average age as of this valuation (56 years old as of September 16, 2010, consistent with records that do carry birth date) for each claim that did not carry enough information to determine the actual age. The projected mortality (death) date was then estimated using the 94 GAM tables to determine life expectancy. Note that this assumption only impacted the Extended Exposure method.

Historic administrative costs and fund balances were provided by the Fund.

Distribution & Use

This study has been conducted at the request of Fund officials.

The exhibits attached in support of our findings are an integral part of this report. These sections have been prepared so that our actuarial assumptions and judgments are documented. Judgments about the conclusions drawn in this report should be made only after considering the report in its entirety. We remain available to answer any questions that may arise regarding this report. We assume that the user of this report will seek such explanation on any matter in question.

Our conclusions are predicated on a number of assumptions as to future conditions and events. Those assumptions, which are documented in subsequent sections of this report, must be understood in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which are also discussed in this report.

Reliances & Limitations

We have prepared this report in conformity with its intended use by persons technically competent in the areas addressed and for the stated purposes only. Judgments as to conclusions, methods, and data contained in this report should be made only after studying the report in its entirety. Furthermore, we are available to explain any matter presented herein.

Throughout our analysis we have, without audit or verification, relied on historical data and qualitative information provided by the Fund. We have reviewed this data for consistency and believe it to be reasonable and accurate. However, we have made no attempt to audit or verify this information. The accuracy of our estimates is dependent upon the accuracy and completeness of this underlying data. Therefore, any material discrepancies discovered in this data by the Fund or its auditor should be reported to us and this report amended, as warranted. This lack of complete information adds to the potential uncertainty associated with calculating estimates of the liabilities.

There is a limitation upon the accuracy of these estimates and projections in that there is an inherent uncertainty in any estimate of loss reserves and financial projections. This uncertainty

is due to the fact that the ultimate liability for unpaid claims is subject to the outcome of events yet to occur, e.g., the likelihood of claimants bringing suit, the size of awards, changes in the standards of liability, and the attitudes of claimants toward settlement of their claims. Also, our financial projections are subject to a very high degree of uncertainty because they require prediction of future economic, legal, and judicial conditions. In our judgment, we have employed techniques and assumptions that are appropriate, and the conclusions presented herein are reasonable, given the information currently available. However, it should be recognized that future results will likely deviate, perhaps materially, from our estimates.

II. EXECUTIVE SUMMARY

The future reimbursement liability of the Subsequent Injury Trust Fund for the outstanding open claims is estimated to be \$1,199 million as of September 16, 2010 on an undiscounted basis, based on 6,881 open, active claims. Based on life expectancies and historic payment patterns, it is estimated that payment activity on open claims will extend through the year 2071. The table below summarizes estimated liabilities and claim counts for open claims, as well as expected future claim openings. Please note that future reimbursements reflect estimated payment patterns as well as collected future assessments. The estimated future reimbursements have not been discounted to present value.

***ESTIMATE OF OUTSTANDING LIABILITIES
ON OPEN AND FUTURE CLAIMS
(Liability dollar amounts in millions)***

Claim Category	Estimated Number of Claims	Estimated Outstanding Liability
Open	6,881	\$1,199.5
Pending	565	96.5
Inactive	30	5.1
IBNR	2	0.5
Total	7,478	\$1,301.6
<i>Estimated Reimbursements</i>		
<i>Projected Year of Claims Liability Close Out</i>		<i>2071</i>
<i>09/17/2010 – 12/31/2020</i>		<i>\$774.9</i>
<i>01/01/2021 – 12/31/2071</i>		<i>\$526.6</i>

III. SUBSEQUENT INJURY TRUST FUND ANALYSIS

Liability on Accepted Claims as of September 16, 2010

Two primary approaches were followed to determine the estimated liabilities on accepted claims.

Development Method

The calculations using the Development Method are displayed in Exhibits 4 and 5. This method projects paid claim amounts to their ultimate levels using historic development patterns. Similar projections are made to paid claim counts and average paid claim severities. These latter two projections are used to develop an alternative estimate of ultimate losses to be paid by the Fund. The development of paid losses leads directly to the estimated ultimate payments. We also project ultimate paid claim counts and ultimate average severity of paid claims. The product of ultimate claim counts and ultimate average severity is then another estimate of ultimate payments.

The key component of this method is calculated by comparing accumulated payments at successive annual valuation points to develop patterns of payment, often referred to as age-to-age factors or link ratios. As an example of this method, if claim payments have historically increased an average of 10% from the 132 month valuation to the 144 month valuation, then we can anticipate that ensuing accident year claim payments will increase by 10% as they progress from their 132 month valuation to their 144 month valuation.

Pinnacle has analyzed the historic fund data separated into annual accident periods ending September 16 each year. Hence, for the Accident Year ending September 16, 2000, the historic data is considered to be 132 months old as of the September 16, 2010 valuation. Continuing the example described above, we would expect this accident period to have an additional 10% of claims payments from September 17, 2010 to September 16, 2011. Similar adjustments are made for future valuations until all claims are estimated to be closed.

As accident periods age, the SITF development factors generally decrease reflecting less payments as claims close.

While our primary aggregation of data is into accident year periods (defined by the date of accident occurrence), we have also aggregated into report year time periods and performed similar development calculations. Report year refers to the year the claim was first presented to the Fund, regardless of when the claim was accepted by the Fund. Once a report year is completed, no new claims are added to it. Therefore, report year **reported** claim counts do not change at subsequent valuation points. However, report year **paid** claim counts can change with the passage of time. Accident year paid claim counts also change because of new payments on previously unpaid claims. Accident year claim counts also change because of new reportings of claims subsequent to the accident year in which they occurred. These latter claims are often referred to as IBNR claims, Incurred But Not Reported claims.

Our aggregation of data was also broken down by type of coverage, or payment. Medical payments were separated from Indemnity payments and each type of payment was projected to ultimate levels. We also analyzed and projected the data on a combined coverages basis.

When selecting age-to-age development factors, a review of a long history of past development factors can lend itself to stability or point out trends of change. Relying on more recent development periods is often considered to be reflective of current activity. However, one needs to be aware of the recent activity to know what to select as probable future activity. For example, if there has been an effort to close out claims or speed up payments, the age-to-age development factors will be larger than their historic counterparts. The reviewer must consider if that pattern will continue in the future. Otherwise, he may overstate or understate his liability estimates depending on his selections.

Pinnacle considered several statistics when selecting the age-to-age development factors. Within development periods we considered:

- an average of all historic development factors,
- a weighted average of all historic time periods,
- a simple three year average of the three most recent development factors,
- a simple average of the five most recent development factors, excluding the highest and lowest development factors,
- the selections that were made in the June 30, 2006 analysis, and
- actual recent individual development factors.

Generally speaking, for medical, we selected the weighted average of all historic time periods for developments between 60 and 252 months (5 to 21 years). This selection was in deference to the volatility that seems to be more prevalent in medical payments development. However, for indemnity and for combined (medical plus indemnity) coverages, we selected the simple average of the five most recent development factors, excluding the highest and lowest development factors, for developments between 108 and 252 months (9 to 21 years).

We were reluctant to rely on the five most recent developments for the 60 to 108 months (5 to 9 years) development factors for indemnity and combined. (Combined development factors tend to track indemnity factors since combined payments are heavily weighted with indemnity payments.) The development patterns in these time periods for indemnity and combined appeared to be inflated, perhaps reflective of the Fund trying to get caught up or close out claims. We don't think future indemnity payments can stay at those inflated values. Instead, we chose the five year average excluding high and low of the development factors from developments in 2001 through 2005 calendar years ending September 16 for the 60 to 108 months of development time periods.

It should be noted that since the most recent accident year is 2006, four years ago, the selection of development factors for the 12 to 60 months (1 to 5 years) is irrelevant since the data are already 5 years old. Selections were made as place holders in our tables.

A different approach was taken for developments from 252 to 408 months (21 to 34 years). Generally, workers' compensation claims in subsequent injury funds tend to be paid for long periods of time. Payments are reduced through attrition, that is, as claimants pass away. The patterns evident in the Georgia SITF does not drop down to lower levels as quickly in the older developments as one might expect. We believe that this is a function of the delayed acceptance of claims on the part of the Fund. As old reported claims are accepted, a backlog of claims payments are reimbursed. This type of pattern will not continue indefinitely since new claims reporting is basically shut off and the Fund will accept or deny all the remaining claims in due time.

Therefore, for the 252 to 408 months development factors we have gradually stepped our selections down to minimal levels, knowing that the life expectancy of claimants will reduce the

pool of claimants to very low levels by the time these claims are 34 years old (average age 90). Had we used the same method for determining the selected development factors beyond 252 months, our estimate of liabilities on open claims would have been over \$2.0 billion instead of \$1.2 billion. That did not seem reasonable, particularly in light of the fact that our alternative projection method (extended exposure, described later) produced results in the neighborhood of \$1.1 billion.

With the development method, each Accident Year is evaluated separately. Since second injury Workers' Compensation claims are, by nature, very long tailed – a long payment time horizon, and since the data base is limited in the number of years of evaluation that can be provided, tail factors must be applied to the developed payments to reflect the remaining exposure beyond the available historic data and payment patterns. Tail factors are selected based on the oldest available development factors and the anticipated remaining life expectancy of the injured worker.

Extended Exposure Method

Because of the difficulty in determining the loss development factors as described above, an alternative method was used to provide an additional estimate of future approved claim payments. This alternative procedure is referred to as the Extended Exposure Method as summarized in Exhibit 3. Under this approach, we extend every open claim by its anticipated payout pattern based on each claimant's date of accident, assumed age at accident date, assumed life expectancy, and the projected average annual payment of each claim. Claims were broken down between Medical payments versus Indemnity payments.

Claims with a past approval history were assumed to have an average future annual payment based on the past average approved amounts.

Age of claimant was not available for some of the claims in the file. For those records we have assumed the average age of the claimant to be 56 years, consistent with the current average age for the claimants with recorded birthdates. By assuming an average age on the uncoded records, projections on the entire open claim file are expected to balance out for older and younger claimants. The expected life expectancy is based on the mortality table discussed below.

A potential issue with this estimating technique is the calculation of each claim's average annual payment. The reimbursement history of the SITF, as reflected in the claims data base, clearly shows many claims have a sporadic payment history. While there may be several years between notice being filed and a first payment request being made, there are often gaps of one to several years between consecutive payments.

Another potential issue is the uncertainty introduced by "front end" loading of claim payments. Many claims will have large initial payments as the injured parties are nursed back to maximum medical improvement. After maximum medical improvement, the required ongoing payments are much smaller. Because of the many imprecisions within this method noted above, the variance in potential estimated outcomes can be quite large.

Selected Accepted Open Claims Liability Estimation Approach

Selected ultimate losses on accepted open claims, and therefore outstanding liabilities, were based upon a review of the methods discussed above. Final selections were based on the By Coverage, Accident Year, Paid Loss Development method, as summarized in Exhibit 2. Not only did this method produce outstanding liabilities in the middle of a tight range produced by all nine methods considered, it has additional benefits. First of all, it has an inherent claims payment pattern that is then used to project to runoff off outstanding liabilities. Secondly, it is a commonly used method in the industry. Third, it is the method utilized in the 2006 analysis, although that analysis looked at the claims on a combined (medical plus indemnity) basis only.

The Loss Development method is not without issue, as described above, nor is the Extended Exposure method. Perhaps in the future, a more reliable estimate could be made on a ground up approach similar to the Extended Exposure method. That would involve a more in-depth analysis of each individual claim file, filling in missing information such as birth date, and extending the payments for life expectancy (or claims life expectancy) of each claimant receiving payment (not necessarily the injured party).

Liability on Future Claims

Pinnacle has also estimated the liabilities for Future claims. These are claims that may be valid, even though the Fund has not yet accepted them. They fall into three categories:

- claims that are pending and not yet accepted,
- claims that are inactive but have not been closed, and
- incurred but not reported (IBNR) claims.

The liabilities from these claims is expected to have similar characteristics to the liabilities developed for the open claims (same average severities, same payout pattern, same expected date when the liabilities will be closed out, etc.).

Pending Claims Liabilities

As of September 16, 2010, there are 643 claims in the pending status category that have not been closed or accepted. Historically, a little over 12% of presented claims are denied. Using this information, it was estimated there will be 565 claims that will become accepted. Further 63% of the current claims involve indemnity payments. We have used this ratio to estimate the number of indemnity claims that will come from the current block of pending claims to be 356. Applying the average severities developed in Exhibit 7 to these estimated counts leads to an outstanding liability of \$96,510,000 for pending claims. We have assumed that the pending claims runoff will track with the estimated runoff of the current open claims.

The average severities of medical and indemnity claims developed in Exhibit 7 reflect the weighted average of the estimated ultimate severities from the paid loss development approach on the open claims, using the number of pending and inactive claims as the by accident year weights. The result was selected average severities of \$70,000 for medical claims and \$160,000 for indemnity claims.

Inactive Claims Liabilities

As of September 16, 2010 there are 336 inactive claims in the claims data base file without a closed date. It is felt that most of these files have simply not been coded as closed. However, it is possible that they have not been marked as pending either. We selected the inactive claims in the last three years to default into the pending category and defaulted the older claims into the closed category. Therefore, we assigned 34 claims to the pending category. Adjusting this for the denial rate of 12% left 30 medical and 19 indemnity claims. Applying the average severities developed in Exhibit 7 to these estimated counts leads to an outstanding liability of \$5,140,000

for pending claims. We have assumed that the pending claims runoff will track with the estimated runoff of the current open claims.

IBNR Claims Liabilities

Generally, development under the accident year format inherently picks up IBNR in its estimate of Ultimate counts or amounts. Report year generally would not pick up the IBNR claims. One would expect the projection of Ultimate claims would differ between an accident year and report year aggregations, that difference being IBNR at the time of valuation. However, in the situation where the valuation is subsequent to a date where no new claims will be accepted, regardless of accident occurrence date, the claim population becomes fixed and the IBNR drops to zero. The projection to Ultimate would be expected to be similar between the different aggregations. Because the Fund does not cover accident occurrences after June 30, 2006, and because regulations are in place that nearly all claims must be noticed within three years of occurrence, the opportunity for IBNR claims to materialize is negligible. (There were no claims received between July 23, 2010 and September 16, 2010.) However, because the tolling of the time period to submit a claim does not start until the company/employer actually makes a payment, it is remotely possible for the Fund to have some IBNR claims. For purposes of this study we have assumed there are two IBNR claims that will find their way into the Fund, representing less than half a million dollars of liability.

We have assumed that the average ultimate payments developed in Exhibit 7 apply to these two claims and that their runoff will track with the estimated runoff of the current open claims. This leads to an outstanding liability of \$460,000 for IBNR claims.

Because of the irregularity with which claims are presented to the Fund for reimbursement, the traditional development of IBNR in an accident year aggregation is more obscure. Since the estimated IBNR is so minimal, it has been added to the estimated liability under both aggregations, report year and accident year, of the loss development approach.

Future Cash Flow Analysis

The Cash Flow Analysis is shown in Exhibit 6. There are many aspects to projecting cash flows. These are discussed below.

a. Projected Assessments

Assessments are determined by applying the Assessment Rate (175%) to the prior year's paid claim amount, and then deducting the prior year's Fund balance. It is assumed that the assessment will never drop below zero. As of January 1, 2010 the annual assessments are capped at \$100,000,000. Although not stated, it is assumed that as long as the Fund has a positive balance it will pay claims beyond the \$100 million dollar assessment. That seems to already be the case since payments through September 16, 2010 have already cracked (barely) the assessments limitation. What is not as clear is what happens when the fund balance drops to zero before the end of the year.

b. Projected Investment Income

Investment income is earned on the surplus within the Fund and the cash balances reflecting the timing differences of revenues and payments. Projected future surplus levels have been used to estimate future investment income. The investment rate was set at 1.75% following analysis of past returns provided by the Fund. Again, this projected investment income is minor compared to assessments. Estimated investment returns are contained in the cash flow Exhibit 6.

It is assumed that payments occur evenly throughout the year, but assessments are realized at the end of the first quarter of the year.

c. Projected Claim Payments

The analysis to estimate future claim liabilities discussed above is carried further to estimate future payout patterns to spread the ultimate liabilities across the expected lifetime of each claim. The payment patterns of the by-coverage paid development methods are used. The open claims liabilities and future claims liabilities are combined and spread out by payments going through 2071. Assessments, expenses, and investment income are projected through 2071 as well.

d. Projected Administrative Expense

Administrative expense is made up primarily of fixed expense related to the operation of the Fund and therefore is subject to normal wage and office operation inflationary pressures. However, the number of claims being processed by the SITF should begin to decline, as well as the maintenance of open claims files. We have selected 2009 expenses as a starting point and reduce it by 1% a year through 2020. At the beginning of 2021, we make a one-time nominal

decrease of \$500,000 to reflect the possible staff savings cost when administration of the fund shifts to the Division of Workers' Compensation. After this point (2022), we begin using a 4% reduction in expenses each year to reflect a declining base of open claims.

e. **Projected Cash Flows**

The projected cash flows can be observed in Exhibit 6. Net revenue is calculated each year as the sum of assessments and investment income less the sum of anticipated payments, and expenses. The annual net revenue is added to the beginning Fund Balance to determine the ending Fund Balance. The beginning Fund Balance on January 1, 2010 was provided by the Fund. We adjusted claims payments for 2010 to reflect the fact that we had actual payments through September 16, 2010. To this amount, we added estimated payments for September 17 through December 31, 2010. This combination was simply accomplished by applying a pro rata factor to our estimated projected payment for the first year. Claims payments for subsequent years assumed the same pro rata relationship to all subsequent projected annual loss payments. In this way we were able to utilize our projected by-year liability payments, but converted from a September 16 end date to a December 31 end date.

Mortality Table Notes

We used the 1994 Group Annuity Mortality tables for this study. The Group Annuity tables are derived from the working population, as opposed to the entire population, therefore reflecting a better estimation of Workers' Compensation claimants. The 1994 GAM tables include margins for random variations in mortality rates and contingencies for other factors such as smaller blocks of business, mix of employment types (white-collar versus blue-collar, higher-income versus lower-income, etc.) and geographic concentration of risk. The margins were established so that the use of the GAM tables would produce reserves adequate to cover various business characteristics and random variations. Workers with underlying claims covered by the Fund might be expected to have shorter life expectancies than the average worker. On the other hand, individuals who have first dollar, and basically unlimited, medical coverage available through a workers' compensation system might be expected to have prolonged life expectancies. Since we have not measured either of these potentially offsetting conditions, we believe the use of the 1994 GAM tables provides a reasonable method of estimating mortality available to us.

Claims File Review

As part of our analysis, we reviewed random electronic claims files. This effort was not a claims audit. The purpose of the review was to develop a comfort level with the claims files and that the data generated from same would be reliable for use in an actuarial analysis. Our conclusion was that this was the case.

In our actuarial analysis, we did uncover a couple of anomalies. In one specific incident (Claim # 90734), it was noted that the injury date and birth date were the same, June 3, 2002. While it is possible that a dependent beneficiary was born on the same date as injury, it seems highly unlikely. Because of situations such as this, we restricted claimant birth year to pre-1990 for our study. This issue had minimal impact on our results.

IV. CONCLUDING REMARKS

The estimated liabilities of the Fund in this report are substantially greater than the estimates in the prior analysis (2006). This change reflects significant payment activity in the past four years. Our analysis included several additional methods over the prior analysis, but even the same methods between the analyses had far different results. Most of the difference is driven by the selection of the development factors in the later maturities. These selected factors in the prior report appear to be low in relationship to actual development in the ensuing four years. However, we also feel that the past developments will not carry on into the future at such aggressive levels. This will bear watching in subsequent studies.

The payment activity is quite different than what one would see for a traditional insurer. As such, the traditional development methods relied upon in this and the prior analyses are subject to more variation in results. We added an extended exposure method to our analysis, and the indications were similar to those derived from the development methods. Hence we feel more comfortable in the levels of liability we are projecting.

We have relied on the data provided and employed standard actuarial techniques to derive our estimates. We have provided the Fund with estimates we believe are appropriate.

Because of the variance in the results between the studies, and since there are major changes in the operation of the Fund (no or very few new claims coming into the system, assessment cap), we would recommend that the Fund review its liabilities again in another year, or at most, another two years.

EXHIBITS

- 1 Executive Summary
- 2 Summary of Methods Projecting Outstanding Liabilities on Accepted Claims
- 3 Extended Exposure Method of Estimating Accepted Outstanding Liabilities
- 4 Expected Outstanding Liabilities
 - a. Medical
 - b. Indemnity
 - c. Combined Coverages
- 5 Triangles
 - a. Medical
 - b. Indemnity
 - c. Combined Coverages
- 6 Cash Flow
- 7 Liability on Future Claims
- 8 Claim Counts

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Executive Summary

	<u>Number</u>	<u>Amount</u>
Number of Outstanding and Future Claims		
(1) Open	6,881	1,199,473,000
(2) Pending	565	96,510,000
(3) Inactive	30	5,140,000
(4) IBNR	2	460,000
(5) Total	7,478	1,301,583,000
Projected Year of Claims Liability Close Out		
(6) Open	2071	
(7) Pending	2071	
(8) Inactive	2071	
(9) IBNR	2071	
(10) Projected Annual Reimbursements to 2020		774,943,827

Footnotes

- (1) Number = Exhibit 8, Col (16). Amount = Exhibit 2, Col (10).
(2), (3), (4) Exhibit 7, Rows (7) through (12)
(6), (7), (8), (9) Exhibit 6
(10) [Sum of Exhibit 6 Col (4) CY 2010 to 2020] - Exhibit 6 Row (10)

Georgia Subsequent Injury Trust Fund

Data as of 9/16/2010

Summary of Outstanding Liabilities on Accepted Claims

Coverage	Paid Loss Development				Counts X Severity				Extended Exposure Accident Year	Selected
	By Coverage		Combined Coverage		By Coverage		Combined Coverage			
	Accident Year	Report Year	Accident Year	Report Year	Accident Year	Report Year	Accident Year	Report Year		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Medical	359,664,000	355,550,000			378,657,000	401,593,000			551,382,000	359,664,000
Indemnity	839,809,000	855,680,000			821,880,000	927,651,000			530,703,000	839,809,000
Total	1,199,473,000	1,211,230,000	1,045,379,000	1,294,060,000	1,200,537,000	1,329,244,000	1,015,854,000	1,220,081,000	1,082,085,000	1,199,473,000

Footnotes

- (1), (3) Exhibit 4, Page 1, Col (4)
(2), (4) Exhibit 4, Page 3, Col (4)
(5), (7) Exhibit 4, Page 1, Col (6)
(6), (8) Exhibit 4, Page 3, Col (6)
(9) Exhibit 3, Cols (2) and (4)
(10) Selected based on Cols (1) through (9)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Extended Exposure Method of Estimating Accepted Outstanding Liabilities

Accident Year Ending 9/16/yy	Medical Current Paid Losses	Medical Future Paid Losses	Indemnity Current Paid Losses	Indemnity Future Paid Losses
	(1)	(2)	(3)	(4)
1977	158,402	0	137,427	0
1978	955,567	0	456,671	77,325
1979	2,789,482	575,297	1,999,935	432,970
1980	2,035,006	17,061	1,708,663	255,191
1981	2,995,887	20,527	1,880,405	285,515
1982	4,438,177	257,452	3,154,874	851,911
1983	4,672,418	165,370	3,176,773	647,130
1984	7,653,537	555,124	4,066,974	912,124
1985	13,215,831	2,814,876	5,297,997	2,052,671
1986	17,861,759	133,352	6,684,221	1,254,574
1987	21,206,149	148,708	10,511,752	3,731,936
1988	37,288,389	646,304	16,236,615	4,498,544
1989	42,892,843	212,393	17,330,553	4,657,233
1990	49,390,696	1,214,980	21,312,299	7,315,197
1991	56,600,792	2,017,567	34,034,037	11,706,849
1992	51,749,715	305,344	32,396,166	8,054,567
1993	45,615,379	3,259,176	27,017,005	7,012,117
1994	35,932,333	564,038	36,046,259	7,838,047
1995	35,617,637	3,085,697	37,753,054	7,072,039
1996	35,391,505	3,874,797	47,956,538	12,715,207
1997	38,982,150	4,843,384	52,491,820	12,051,096
1998	44,077,270	4,872,348	57,586,691	18,846,683
1999	44,755,289	7,790,039	68,960,344	27,194,326
2000	42,912,437	15,977,849	73,861,607	38,229,182
2001	48,953,160	32,882,188	79,212,072	47,112,482
2002	53,126,105	36,131,360	77,807,568	64,243,549
2003	47,988,629	59,659,659	69,326,797	67,010,018
2004	42,723,937	72,354,110	58,088,052	57,843,209
2005	46,309,846	165,564,600	41,828,830	67,267,371
2006	24,191,111	131,438,107	22,802,835	49,533,583
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
Total	902,481,438	551,381,706	911,124,837	530,702,648

Footnotes

- (1) Exhibit 4a, Page 1, Col (1)
(2), (4) Projected average future payments on all open claims based on claimant's mortality. Please see report for more details.
(3) Exhibit 4b, Page 1, Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Expected Outstanding Liabilities

Accident Year Ending	Paid Losses	Expected % Paid	Estimated Ultimate Loss	Paid Loss Dev. Reserve	Cts x Severity Est. Ult.	Cts x Severity Reserve
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	158,402	99.40%	159,352	950	159,352	950
1978	955,567	99.21%	963,223	7,656	963,223	7,656
1979	2,789,482	98.91%	2,820,267	30,785	2,820,267	30,785
1980	2,035,006	98.42%	2,067,752	32,746	2,067,752	32,746
1981	2,995,887	97.83%	3,062,359	66,472	3,062,359	66,472
1982	4,438,177	97.15%	4,568,407	130,230	4,568,407	130,230
1983	4,672,418	96.38%	4,847,997	175,579	4,847,997	175,579
1984	7,653,537	95.52%	8,012,611	359,074	8,012,611	359,074
1985	13,215,831	94.57%	13,974,224	758,393	13,974,224	758,393
1986	17,861,759	93.54%	19,094,514	1,232,755	19,075,627	1,213,868
1987	21,206,149	92.43%	22,941,758	1,735,609	22,873,771	1,667,622
1988	37,288,389	91.34%	40,824,326	3,535,937	40,622,903	3,334,515
1989	42,892,843	90.17%	47,570,715	4,677,872	47,195,821	4,302,978
1990	49,390,696	89.01%	55,489,325	6,098,629	54,888,990	5,498,294
1991	56,600,792	87.79%	64,470,612	7,869,819	63,553,879	6,953,087
1992	51,749,715	86.60%	59,759,765	8,010,050	58,669,656	6,919,941
1993	45,615,379	85.12%	53,587,984	7,972,606	52,416,142	6,800,764
1994	35,932,333	83.77%	42,893,796	6,961,463	41,799,861	5,867,528
1995	35,617,637	82.32%	43,266,514	7,648,877	42,066,296	6,448,659
1996	35,391,505	80.54%	43,942,210	8,550,704	42,752,191	7,360,686
1997	38,982,150	78.06%	49,935,957	10,953,807	48,981,124	9,998,974
1998	44,077,270	75.90%	58,075,892	13,998,622	57,154,003	13,076,733
1999	44,755,289	73.33%	61,036,731	16,281,443	60,664,342	15,909,053
2000	42,912,437	70.46%	60,900,015	17,987,578	61,141,835	18,229,398
2001	48,953,160	66.99%	73,073,809	24,120,649	74,672,541	25,719,382
2002	53,126,105	62.87%	84,498,488	31,372,382	88,065,325	34,939,220
2003	47,988,629	57.72%	83,145,356	35,156,727	87,586,723	39,598,093
2004	42,723,937	51.65%	82,720,521	39,996,583	88,778,580	46,054,643
2005	46,309,846	44.34%	104,443,388	58,133,542	112,234,177	65,924,331
2006	24,191,111	34.56%	69,997,350	45,806,239	75,467,973	51,276,862
2007	0	23.04%	0	0	0	0
2008	0	11.52%	0	0	0	0
2009	0	2.30%	0	0	0	0
2010	0	0.02%	0	0	0	0
Total	902,481,438		1,262,145,216	359,663,778	1,281,137,953	378,656,515

Footnotes

- (1), (2) Exhibit 5a accident year paid loss triangle
(3) Col (1) / Col (2)
(4) Col (3) - Col (1)
(5) Exhibit 4a, Page 2, Col (3) x Exhibit 4a, Page 2, Col (6)
(6) Col (5) - Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Expected Outstanding Liabilities

Accident Year Ending	Paid Counts	Expected % Paid	Estimated Ultimate Cts.	Claim Severity	Expected % Paid	Estimated Ultimate Sev.
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	4	100.00%	4	39,601	99.40%	39,838
1978	14	100.00%	14	68,255	99.21%	68,802
1979	33	100.00%	33	84,530	98.91%	85,463
1980	34	100.00%	34	59,853	98.42%	60,816
1981	48	100.00%	48	62,414	97.83%	63,799
1982	60	100.00%	60	73,970	97.15%	76,140
1983	66	100.00%	66	70,794	96.38%	73,454
1984	105	100.00%	105	72,891	95.52%	76,311
1985	152	100.00%	152	86,946	94.57%	91,936
1986	192	100.00%	192	93,030	93.64%	99,352
1987	276	100.00%	276	76,834	92.71%	82,876
1988	453	100.00%	453	82,314	91.79%	89,675
1989	586	100.00%	586	73,196	90.88%	80,539
1990	721	100.00%	721	68,503	89.98%	76,129
1991	768	99.95%	768	73,699	89.10%	82,714
1992	794	99.91%	795	65,176	88.28%	73,825
1993	809	99.85%	810	56,385	87.15%	64,696
1994	863	99.77%	865	41,637	86.16%	48,322
1995	856	99.72%	858	41,609	84.90%	49,007
1996	892	99.52%	896	39,677	83.18%	47,698
1997	944	98.93%	954	41,295	80.45%	51,332
1998	916	98.37%	931	48,119	78.39%	61,381
1999	953	97.67%	976	46,963	75.53%	62,175
2000	1,041	96.65%	1,077	41,222	72.62%	56,763
2001	1,144	95.17%	1,202	42,791	68.88%	62,121
2002	1,157	93.26%	1,241	45,917	64.69%	70,984
2003	1,194	90.03%	1,326	40,191	60.86%	66,039
2004	1,165	85.88%	1,356	36,673	56.03%	65,447
2005	1,107	79.47%	1,393	41,834	51.92%	80,570
2006	808	68.47%	1,180	29,939	46.82%	63,950
2007	0	50.67%	0	0	40.26%	0
2008	0	25.34%	0	0	36.22%	0
2009	0	5.07%	0	0	28.27%	0
2010	0	0.14%	0	0	9.42%	0
Total	18,155		19,374			

Footnotes

- (1), (2) Exhibit 5a accident year paid counts triangle
(3) Col (1) / Col (2)
(4), (5) Exhibit 5a accident year paid severity triangle
(6) Col (4) / Col (5)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Expected Outstanding Liabilities

Report Year Ending	Paid Losses	Expected % Paid	Estimated Ultimate Loss	Paid Loss Dev. Reserve	Cts x Severity Est. Ult.	Cts x Severity Reserve
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	0	99.70%	0	0	0	0
1978	508,741	99.60%	510,778	2,036	515,370	6,629
1979	789,099	99.40%	793,842	4,743	802,578	13,479
1980	1,760,589	99.11%	1,776,486	15,896	1,799,617	39,028
1981	2,052,374	98.71%	2,079,189	26,815	2,110,458	58,083
1982	4,667,516	98.12%	4,756,868	89,353	4,833,206	165,690
1983	2,500,322	97.44%	2,566,024	65,702	2,609,793	109,471
1984	5,736,416	96.67%	5,934,253	197,836	6,041,460	305,044
1985	6,630,853	95.71%	6,928,132	297,279	7,053,294	422,441
1986	13,615,623	94.67%	14,382,534	766,911	14,642,367	1,026,744
1987	17,606,711	93.55%	18,821,604	1,214,893	19,161,633	1,554,922
1988	22,929,344	92.25%	24,854,669	1,925,325	25,278,735	2,349,392
1989	41,419,599	90.89%	45,570,972	4,151,373	46,302,833	4,883,234
1990	47,384,924	89.46%	52,968,332	5,583,408	53,766,022	6,381,098
1991	56,750,324	87.96%	64,519,537	7,769,213	65,432,676	8,682,352
1992	52,295,778	86.76%	60,279,789	7,984,011	61,104,246	8,808,468
1993	50,687,945	85.64%	59,187,211	8,499,265	59,809,229	9,121,283
1994	39,185,004	84.26%	46,504,655	7,319,651	46,739,357	7,554,353
1995	39,670,404	82.97%	47,812,559	8,142,155	47,900,108	8,229,705
1996	34,230,986	81.43%	42,037,901	7,806,915	42,040,246	7,809,261
1997	38,233,390	79.54%	48,068,580	9,835,190	48,119,569	9,886,179
1998	40,546,465	77.41%	52,378,815	11,832,350	52,507,502	11,961,037
1999	38,625,272	75.30%	51,296,485	12,671,213	51,566,730	12,941,458
2000	45,778,557	72.74%	62,937,407	17,158,850	63,649,742	17,871,185
2001	48,473,096	69.85%	69,392,905	20,919,809	71,011,483	22,538,388
2002	53,390,545	66.47%	80,327,969	26,937,424	83,353,323	29,962,778
2003	50,241,808	62.21%	80,761,236	30,519,428	85,840,358	35,598,550
2004	47,811,434	57.04%	83,828,185	36,016,751	90,033,956	42,222,521
2005	51,507,752	50.67%	101,649,524	50,141,772	110,948,782	59,441,030
2006	36,603,542	42.74%	85,648,959	49,045,417	93,715,360	57,111,817
2007	8,880,357	31.66%	28,051,957	19,171,600	31,727,776	22,847,419
2008	1,888,197	18.62%	10,139,789	8,251,592	12,143,083	10,254,886
2009	78,471	6.21%	1,264,183	1,185,713	1,513,945	1,435,474
2010	0	0.41%	0	0	0	0
Total	902,481,438		1,258,031,328	355,549,890	1,304,074,836	401,593,397

Footnotes

- (1), (2) Exhibit 5a report year paid loss triangle
(3) Col (1) / Col (2)
(4) Col (3) - Col (1)
(5) Exhibit 4a, Page 4, Col (3) x Exhibit 4a, Page 4, Col (6)
(6) Col (5) - Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Expected Outstanding Liabilities

Report Year Ending	Paid Counts	Expected % Paid	Estimated Ultimate Cts.	Claim Severity	Expected % Paid	Estimated Ultimate Sev.
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	0	100.00%	0	0	99.01%	0
1978	3	100.00%	3	169,580	98.71%	171,790
1979	16	100.00%	16	49,319	98.32%	50,161
1980	23	100.00%	23	76,547	97.83%	78,244
1981	27	100.00%	27	76,014	97.25%	78,165
1982	66	100.00%	66	70,720	96.57%	73,230
1983	45	100.00%	45	55,563	95.81%	57,995
1984	76	100.00%	76	75,479	94.95%	79,493
1985	86	100.00%	86	77,103	94.01%	82,015
1986	154	100.00%	154	88,413	92.99%	95,080
1987	201	100.00%	201	87,596	91.89%	95,332
1988	273	100.00%	273	83,990	90.71%	92,596
1989	533	100.00%	533	77,710	89.45%	86,872
1990	612	100.00%	612	77,426	88.13%	87,853
1991	755	99.95%	755	75,166	86.78%	86,619
1992	739	99.95%	739	70,766	85.63%	82,640
1993	813	99.95%	813	62,347	84.80%	73,526
1994	844	99.95%	844	46,428	83.88%	55,348
1995	917	99.90%	918	43,261	82.90%	52,184
1996	873	99.78%	875	39,211	81.60%	48,051
1997	958	99.52%	963	39,910	79.84%	49,986
1998	899	99.11%	907	45,102	77.91%	57,887
1999	867	98.70%	878	44,550	75.89%	58,706
2000	986	97.97%	1,006	46,429	73.41%	63,244
2001	1,133	97.09%	1,167	42,783	70.31%	60,852
2002	1,163	95.79%	1,214	45,908	66.87%	68,650
2003	1,197	93.87%	1,275	41,973	62.35%	67,314
2004	1,262	90.94%	1,388	37,885	58.39%	64,879
2005	1,147	86.39%	1,328	44,906	53.74%	83,561
2006	1,107	78.79%	1,405	33,066	49.57%	66,698
2007	295	64.52%	457	30,103	43.38%	69,388
2008	76	43.01%	177	24,845	36.15%	68,721
2009	9	17.20%	52	8,719	30.13%	28,940
2010	0	1.15%	0	0	25.11%	0
Total	18,155		19,278			

Footnotes

- (1), (2) Exhibit 5a report year paid counts triangle
(3) Col (1) / Col (2)
(4), (5) Exhibit 5a report year paid severity triangle
(6) Col (4) / Col (5)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Expected Outstanding Liabilities

Accident Year Ending	Paid Losses	Expected % Paid	Estimated Ultimate Loss	Paid Loss Dev. Reserve	Cts x Severity Est. Ult.	Cts x Severity Reserve
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	137,427	98.52%	139,489	2,061	139,489	2,061
1978	456,671	98.03%	465,839	9,168	465,839	9,168
1979	1,999,935	97.54%	2,050,284	50,349	2,050,284	50,349
1980	1,708,663	96.58%	1,769,196	60,533	1,769,196	60,533
1981	1,880,405	95.62%	1,966,493	86,088	1,966,493	86,088
1982	3,154,874	94.49%	3,338,900	184,026	3,335,601	180,727
1983	3,176,773	93.09%	3,412,507	235,735	3,399,059	222,286
1984	4,066,974	91.45%	4,447,405	380,431	4,416,823	349,849
1985	5,297,997	89.57%	5,915,244	617,247	5,857,308	559,312
1986	6,684,221	87.47%	7,642,083	957,862	7,545,064	860,843
1987	10,511,752	85.17%	12,342,595	1,830,843	12,150,306	1,638,554
1988	16,236,615	82.69%	19,636,501	3,399,886	19,274,275	3,037,659
1989	17,330,553	80.04%	21,651,170	4,320,616	21,190,060	3,859,507
1990	21,312,299	77.26%	27,584,111	6,271,812	26,918,471	5,606,172
1991	34,034,037	74.60%	45,621,390	11,587,353	44,493,752	10,459,715
1992	32,396,166	72.37%	44,763,769	12,367,603	43,587,661	11,191,495
1993	27,017,005	69.84%	38,686,847	11,669,842	37,670,338	10,653,332
1994	36,046,259	67.28%	53,579,868	17,533,609	52,088,893	16,042,634
1995	37,753,054	65.21%	57,890,714	20,137,659	56,277,354	18,524,300
1996	47,956,538	63.11%	75,983,387	28,026,849	73,850,814	25,894,276
1997	52,491,820	60.75%	86,413,365	33,921,545	83,938,390	31,446,569
1998	57,586,691	58.78%	97,971,947	40,385,256	94,872,239	37,285,548
1999	68,960,344	56.64%	121,755,244	52,794,900	117,820,650	48,860,305
2000	73,861,607	54.16%	136,373,864	62,512,257	132,223,217	58,361,610
2001	79,212,072	51.46%	153,927,898	74,715,826	148,951,144	69,739,073
2002	77,807,568	47.11%	165,176,252	87,368,684	159,806,541	81,998,973
2003	69,326,797	42.84%	161,832,807	92,506,009	160,679,884	91,353,086
2004	58,088,052	37.49%	154,939,455	96,851,403	156,797,003	98,708,951
2005	41,828,830	30.49%	137,210,626	95,381,796	142,980,166	101,151,336
2006	22,802,835	21.42%	106,444,239	83,641,404	116,488,703	93,685,868
2007	0	10.71%	0	0	0	0
2008	0	2.68%	0	0	0	0
2009	0	0.18%	0	0	0	0
2010	0	0.01%	0	0	0	0
Total	911,124,837		1,750,933,491	839,808,654	1,733,005,018	821,880,181

Footnotes

- (1), (2) Exhibit 5b accident year paid loss triangle
(3) Col (1) / Col (2)
(4) Col (3) - Col (1)
(5) Exhibit 4b, Page 2, Col (3) x Exhibit 4b, Page 2, Col (6)
(6) Col (5) - Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Expected Outstanding Liabilities

Accident Year Ending	Paid Counts	Expected % Paid	Estimated Ultimate Cts.	Claim Severity	Expected % Paid	Estimated Ultimate Sev.
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	5	100.00%	5	27,485	98.52%	27,898
1978	12	100.00%	12	38,056	98.03%	38,820
1979	28	100.00%	28	71,426	97.54%	73,224
1980	29	100.00%	29	58,919	96.58%	61,007
1981	34	100.00%	34	55,306	95.62%	57,838
1982	47	100.00%	47	67,125	94.58%	70,970
1983	45	100.00%	45	70,595	93.46%	75,535
1984	67	100.00%	67	60,701	92.08%	65,923
1985	92	100.00%	92	57,587	90.45%	63,666
1986	108	100.00%	108	61,891	88.59%	69,862
1987	150	100.00%	150	70,078	86.51%	81,002
1988	239	100.00%	239	67,936	84.24%	80,646
1989	272	100.00%	272	63,715	81.79%	77,905
1990	319	100.00%	319	66,810	79.17%	84,384
1991	418	100.00%	418	81,421	76.49%	106,444
1992	400	99.86%	401	80,990	74.43%	108,817
1993	411	99.78%	412	65,735	71.88%	91,454
1994	478	99.70%	479	75,411	69.41%	108,645
1995	484	99.37%	487	78,002	67.51%	115,544
1996	577	99.00%	583	83,114	65.59%	126,707
1997	640	98.14%	652	82,018	63.72%	128,718
1998	636	97.78%	650	90,545	62.08%	145,862
1999	714	96.94%	737	96,583	60.38%	159,965
2000	754	95.99%	785	97,960	58.19%	168,334
2001	821	94.82%	866	96,482	56.09%	172,026
2002	832	92.74%	897	93,519	52.50%	178,131
2003	868	89.25%	973	79,870	48.34%	165,218
2004	793	84.22%	942	73,251	43.99%	166,533
2005	695	76.16%	913	60,185	38.41%	156,683
2006	494	62.17%	795	46,160	31.49%	146,602
2007	0	36.40%	0	0	25.19%	0
2008	0	18.20%	0	0	21.90%	0
2009	0	3.64%	0	0	19.91%	0
2010	0	0.10%	0	0	4.98%	0
Total	11,462		12,436			

Footnotes

- (1), (2) Exhibit 5b accident year paid counts triangle
(3) Col (1) / Col (2)
(4), (5) Exhibit 5b accident year paid severity triangle
(6) Col (4) / Col (5)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Expected Outstanding Liabilities

Report Year Ending	Paid Losses	Expected % Paid	Estimated Ultimate Loss	Paid Loss Dev. Reserve	Cts x Severity Est. Ult.	Cts x Severity Reserve
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	0	99.01%	0	0	0	0
1978	131,235	98.71%	132,945	1,710	132,945	1,710
1979	693,706	98.22%	706,259	12,553	706,961	13,255
1980	1,463,949	97.64%	1,499,382	35,433	1,505,350	41,401
1981	1,702,407	96.77%	1,759,304	56,897	1,771,558	69,151
1982	2,435,966	95.62%	2,547,588	111,622	2,570,402	134,437
1983	2,142,547	94.21%	2,274,335	131,788	2,299,224	156,677
1984	3,493,629	92.54%	3,775,276	281,646	3,824,088	330,459
1985	3,502,506	90.64%	3,864,350	361,844	3,921,982	419,476
1986	5,525,977	88.51%	6,243,191	717,214	6,348,675	822,698
1987	6,398,873	86.19%	7,424,573	1,025,700	7,564,721	1,165,848
1988	10,188,069	83.67%	12,175,788	1,987,719	12,429,709	2,241,641
1989	19,266,815	81.00%	23,785,674	4,518,859	24,328,727	5,061,912
1990	15,391,433	78.19%	19,685,405	4,293,972	20,173,715	4,782,282
1991	27,969,482	74.88%	37,352,263	9,382,781	38,327,143	10,357,661
1992	31,754,268	73.07%	43,459,006	11,704,738	44,522,995	12,768,727
1993	30,930,552	70.66%	43,773,471	12,842,919	44,769,421	13,838,869
1994	31,401,705	67.94%	46,221,772	14,820,067	47,273,722	15,872,017
1995	35,822,353	65.58%	54,624,624	18,802,271	55,867,799	20,045,446
1996	45,800,908	63.70%	71,896,271	26,095,363	73,512,686	27,711,778
1997	49,899,951	61.58%	81,029,669	31,129,718	82,812,781	32,912,830
1998	54,531,434	59.55%	91,574,196	37,042,762	93,471,065	38,939,631
1999	57,492,010	57.59%	99,834,885	42,342,875	102,084,647	44,592,637
2000	67,905,277	55.29%	122,826,425	54,921,148	125,593,767	57,688,490
2001	77,463,781	53.03%	146,067,009	68,603,228	149,501,954	72,038,174
2002	85,718,305	49.76%	172,279,930	86,561,625	176,517,611	90,799,306
2003	76,857,539	46.13%	166,593,669	89,736,130	171,097,751	94,240,211
2004	68,831,310	41.41%	166,234,123	97,402,813	173,149,451	104,318,142
2005	51,100,121	35.58%	143,623,967	92,523,847	152,603,017	101,502,896
2006	35,472,643	27.54%	128,808,129	93,335,486	143,210,585	107,737,942
2007	8,880,417	17.21%	51,594,458	42,714,041	61,292,788	52,412,371
2008	863,557	6.62%	13,044,699	12,181,142	15,496,742	14,633,185
2009	0	1.10%	0	0	0	0
2010	0	0.04%	0	0	0	0
Total	911,032,723		1,766,712,634	855,679,911	1,838,683,981	927,651,259

Footnotes

- (1), (2) Exhibit 5b report year paid loss triangle
(3) Col (1) / Col (2)
(4) Col (3) - Col (1)
(5) Exhibit 4b, Page 4, Col (3) x Exhibit 4b, Page 4, Col (6)
(6) Col (5) - Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Expected Outstanding Liabilities

Report Year Ending	Paid Counts	Expected % Paid	Estimated Ultimate Cts.	Claim Severity	Expected % Paid	Estimated Ultimate Sev.
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	0	100.00%	0	0	99.01%	0
1978	3	100.00%	3	43,745	98.71%	44,315
1979	16	100.00%	16	43,357	98.13%	44,185
1980	23	100.00%	23	63,650	97.25%	65,450
1981	26	100.00%	26	65,477	96.10%	68,137
1982	44	100.00%	44	55,363	94.77%	58,418
1983	36	100.00%	36	59,515	93.19%	63,867
1984	50	100.00%	50	69,873	91.36%	76,482
1985	58	100.00%	58	60,388	89.30%	67,620
1986	92	100.00%	92	60,065	87.04%	69,007
1987	108	100.00%	108	59,249	84.59%	70,044
1988	150	100.00%	150	67,920	81.97%	82,865
1989	282	100.00%	282	68,322	79.19%	86,272
1990	265	100.00%	265	58,081	76.29%	76,127
1991	378	99.87%	378	73,993	73.07%	101,267
1992	396	99.87%	397	80,188	71.41%	112,290
1993	398	99.87%	399	77,715	69.18%	112,344
1994	448	99.79%	449	70,093	66.57%	105,299
1995	482	99.53%	484	74,320	64.42%	115,367
1996	556	99.24%	560	82,376	62.78%	131,206
1997	620	98.68%	628	80,484	61.06%	131,809
1998	629	98.15%	641	86,695	59.44%	145,860
1999	611	97.51%	627	94,095	57.75%	162,924
2000	717	96.65%	742	94,707	55.94%	169,301
2001	806	95.91%	840	96,109	54.03%	177,891
2002	889	94.79%	938	96,421	51.23%	188,209
2003	878	92.69%	947	87,537	48.46%	180,632
2004	872	89.22%	977	78,935	44.56%	177,157
2005	757	84.26%	898	67,503	39.74%	169,863
2006	662	73.52%	900	53,584	33.69%	159,042
2007	192	53.75%	357	46,252	26.95%	171,601
2008	17	26.88%	63	50,797	20.73%	245,004
2009	0	4.89%	0	0	17.28%	0
2010	0	0.16%	0	0	11.52%	0
Total	11,461		12,380			

Footnotes

- (1), (2) Exhibit 5b report year paid counts triangle
(3) Col (1) / Col (2)
(4), (5) Exhibit 5b report year paid severity triangle
(6) Col (4) / Col (5)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Expected Outstanding Liabilities

Accident Year Ending	Paid Losses	Expected % Paid	Estimated Ultimate Loss	Paid Loss Dev. Reserve	Cts x Severity Est. Ult.	Cts x Severity Reserve
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	295,829	98.81%	299,379	3,550	299,379	3,550
1978	1,412,239	98.42%	1,434,902	22,664	1,434,902	22,664
1979	4,789,417	97.83%	4,895,475	106,058	4,895,475	106,058
1980	3,743,669	97.06%	3,857,183	113,513	3,857,183	113,513
1981	4,876,292	96.19%	5,069,366	193,074	5,069,366	193,074
1982	7,593,052	95.24%	7,972,630	379,579	7,972,630	379,579
1983	7,849,190	94.20%	8,332,231	483,041	8,332,231	483,041
1984	11,720,512	93.09%	12,591,095	870,584	12,553,770	833,258
1985	18,513,828	91.89%	20,147,567	1,633,739	20,028,351	1,514,523
1986	24,545,980	90.62%	27,085,991	2,540,011	26,819,503	2,273,523
1987	31,717,901	89.28%	35,525,061	3,807,160	35,002,266	3,284,365
1988	53,525,004	87.88%	60,908,907	7,383,903	59,658,153	6,133,149
1989	60,223,396	86.41%	69,696,391	9,472,995	67,795,320	7,571,923
1990	70,702,995	84.88%	83,297,246	12,594,250	80,388,450	9,685,455
1991	90,634,829	83.38%	108,706,365	18,071,536	104,843,358	14,208,529
1992	84,145,881	82.01%	102,600,003	18,454,122	98,948,642	14,802,761
1993	72,632,384	80.18%	90,587,803	17,955,419	87,329,852	14,697,469
1994	71,978,593	78.46%	91,737,014	19,758,422	88,367,744	16,389,151
1995	73,370,691	76.91%	95,402,394	22,031,702	91,902,120	18,531,429
1996	83,348,044	74.98%	111,157,214	27,809,170	107,066,737	23,718,694
1997	91,473,970	72.09%	126,889,788	35,415,819	122,347,658	30,873,688
1998	101,663,962	69.85%	145,548,948	43,884,986	140,345,034	38,681,073
1999	113,715,633	67.15%	169,357,177	55,641,544	163,281,886	49,566,253
2000	116,774,044	64.14%	182,066,368	65,292,323	175,671,745	58,897,701
2001	128,165,231	60.45%	212,029,499	83,864,267	204,027,841	75,862,610
2002	130,933,673	55.33%	236,628,936	105,695,263	227,724,470	96,790,798
2003	117,315,427	51.15%	229,375,098	112,059,671	228,911,119	111,595,692
2004	100,811,989	45.70%	220,578,998	119,767,009	226,998,530	126,186,540
2005	88,138,676	38.27%	230,297,997	142,159,321	244,660,818	156,522,142
2006	46,993,946	28.50%	164,908,298	117,914,352	182,925,337	135,931,391
2007	0	16.28%	0	0	0	0
2008	0	5.43%	0	0	0	0
2009	0	0.90%	0	0	0	0
2010	0	0.02%	0	0	0	0
Total	1,813,606,275		2,858,985,323	1,045,379,048	2,829,459,872	1,015,853,597

Footnotes

- (1), (2) Exhibit 5c accident year paid loss triangle
(3) Col (1) / Col (2)
(4) Col (3) - Col (1)
(5) Exhibit 4c, Page 2, Col (3) x Exhibit 4c, Page 2, Col (6)
(6) Col (5) - Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Expected Outstanding Liabilities

Accident Year Ending	Paid Counts	Expected % Paid	Estimated Ultimate Cts.	Claim Severity	Expected % Paid	Estimated Ultimate Sev.
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	9	100.00%	9	32,870	98.81%	33,264
1978	26	100.00%	26	54,317	98.42%	55,189
1979	61	100.00%	61	78,515	97.83%	80,254
1980	63	100.00%	63	59,423	97.06%	61,225
1981	82	100.00%	82	59,467	96.19%	61,822
1982	107	100.00%	107	70,963	95.24%	74,511
1983	111	100.00%	111	70,713	94.20%	75,065
1984	172	100.00%	172	68,143	93.36%	72,987
1985	244	100.00%	244	75,876	92.44%	82,083
1986	300	100.00%	300	81,820	91.52%	89,398
1987	426	100.00%	426	74,455	90.62%	82,165
1988	692	100.00%	692	77,348	89.72%	86,211
1989	858	100.00%	858	70,190	88.83%	79,016
1990	1,040	100.00%	1,040	67,984	87.95%	77,297
1991	1,186	99.95%	1,187	76,421	86.49%	88,358
1992	1,194	99.82%	1,196	70,474	85.19%	82,726
1993	1,220	99.76%	1,223	59,535	83.37%	71,408
1994	1,341	99.67%	1,345	53,675	81.72%	65,681
1995	1,340	99.53%	1,346	54,754	80.21%	68,264
1996	1,469	99.29%	1,479	56,738	78.40%	72,370
1997	1,584	98.61%	1,606	57,749	75.82%	76,167
1998	1,552	98.13%	1,582	65,505	73.82%	88,738
1999	1,667	97.35%	1,712	68,216	71.54%	95,350
2000	1,795	96.45%	1,861	65,055	68.92%	94,392
2001	1,965	95.10%	2,066	65,224	66.05%	98,743
2002	1,989	93.14%	2,135	65,829	61.73%	106,638
2003	2,062	89.82%	2,296	56,894	57.06%	99,711
2004	1,958	85.30%	2,296	51,487	52.07%	98,886
2005	1,802	78.15%	2,306	48,912	46.10%	106,110
2006	1,302	65.74%	1,980	36,094	39.08%	92,363
2007	0	44.74%	0	0	32.56%	0
2008	0	22.37%	0	0	27.14%	0
2009	0	4.47%	0	0	18.09%	0
2010	0	0.13%	0	0	10.64%	0
Total	29,617		31,808			

Footnotes

- (1), (2) Exhibit 5c accident year paid counts triangle
(3) Col (1) / Col (2)
(4), (5) Exhibit 5c accident year paid severity triangle
(6) Col (4) / Col (5)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Expected Outstanding Liabilities

Report Year Ending	Paid Losses	Expected % Paid	Estimated Ultimate Loss	Paid Loss Dev. Reserve	Cts x Severity Est. Ult.	Cts x Severity Reserve
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	0	98.52%	0	0	0	0
1978	639,976	98.03%	652,824	12,848	652,824	12,848
1979	1,482,805	97.06%	1,527,698	44,893	1,520,135	37,330
1980	3,224,538	95.63%	3,371,996	147,458	3,338,774	114,236
1981	3,754,782	94.12%	3,989,311	234,530	3,930,569	175,787
1982	7,103,481	92.55%	7,675,478	571,997	7,525,276	421,795
1983	4,642,869	90.91%	5,107,030	464,161	4,982,497	339,628
1984	9,230,046	89.22%	10,345,703	1,115,657	10,043,902	813,856
1985	10,133,359	87.47%	11,585,366	1,452,007	11,192,267	1,058,908
1986	19,141,601	85.67%	22,343,968	3,202,368	21,480,115	2,338,515
1987	24,005,584	83.82%	28,638,168	4,632,584	27,423,218	3,417,634
1988	33,117,412	81.94%	40,417,085	7,299,672	38,588,927	5,471,515
1989	60,686,414	80.02%	75,840,296	15,153,882	72,268,440	11,582,026
1990	62,776,357	78.07%	80,413,417	17,637,060	76,551,424	13,775,066
1991	84,719,806	76.20%	111,183,410	26,463,605	105,673,387	20,953,581
1992	84,050,046	74.86%	112,281,094	28,231,048	106,714,953	22,664,907
1993	81,618,497	73.46%	111,107,136	29,488,639	105,443,807	23,825,310
1994	70,586,709	72.02%	98,005,108	27,418,399	93,009,691	22,422,982
1995	75,492,757	70.56%	106,984,654	31,491,898	101,410,232	25,917,476
1996	80,031,894	69.04%	115,919,978	35,888,084	109,898,494	29,866,600
1997	88,133,341	67.16%	131,228,410	43,095,069	124,301,739	36,168,398
1998	95,077,899	65.10%	146,055,552	50,977,653	138,210,114	43,132,215
1999	96,117,282	63.04%	152,467,793	56,350,511	144,397,039	48,279,757
2000	113,683,834	60.52%	187,858,670	74,174,836	177,688,490	64,004,656
2001	125,936,876	57.76%	218,029,552	92,092,676	206,421,557	80,484,681
2002	139,108,850	54.27%	256,321,105	117,212,255	243,228,681	104,119,831
2003	127,099,347	51.32%	247,665,210	120,565,863	240,682,736	113,583,389
2004	116,642,744	46.99%	248,234,120	131,591,377	247,575,012	130,932,268
2005	102,607,873	41.24%	248,817,821	146,209,948	255,075,227	152,467,353
2006	72,076,185	33.36%	216,070,533	143,994,348	229,962,309	157,886,124
2007	17,760,774	22.24%	79,865,073	62,104,299	87,171,919	69,411,145
2008	2,751,754	11.12%	24,747,685	21,995,931	33,764,810	31,013,056
2009	78,471	2.78%	2,822,878	2,744,407	3,466,285	3,387,815
2010	0	0.19%	0	0	0	0
Total	1,813,514,161		3,107,574,121	1,294,059,960	3,033,594,851	1,220,080,690

Footnotes

- (1), (2) Exhibit 5c report year paid loss triangle
(3) Col (1) / Col (2)
(4) Col (3) - Col (1)
(5) Exhibit 4c, Page 4, Col (3) x Exhibit 4c, Page 4, Col (6)
(6) Col (5) - Col (1)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Expected Outstanding Liabilities

Report Year Ending	Paid Counts	Expected % Paid	Estimated Ultimate Cts.	Claim Severity	Expected % Paid	Estimated Ultimate Sev.
9/16/yy	(1)	(2)	(3)	(4)	(5)	(6)
1977	0	100.00%	0	0	98.52%	0
1978	6	100.00%	6	106,663	98.03%	108,804
1979	32	100.00%	32	46,338	97.54%	47,504
1980	46	100.00%	46	70,099	96.58%	72,582
1981	53	100.00%	53	70,845	95.53%	74,162
1982	110	100.00%	110	64,577	94.39%	68,412
1983	81	100.00%	81	57,319	93.18%	61,512
1984	126	100.00%	126	73,254	91.90%	79,714
1985	144	100.00%	144	70,371	90.54%	77,724
1986	246	100.00%	246	77,811	89.11%	87,318
1987	309	100.00%	309	77,688	87.54%	88,748
1988	423	100.00%	423	78,292	85.82%	91,227
1989	815	100.00%	815	74,462	83.97%	88,673
1990	877	100.00%	877	71,581	82.01%	87,288
1991	1,133	99.92%	1,134	74,775	80.23%	93,198
1992	1,135	99.84%	1,137	74,053	78.88%	93,876
1993	1,211	99.84%	1,213	67,398	77.53%	86,936
1994	1,292	99.81%	1,294	54,634	76.03%	71,856
1995	1,399	99.70%	1,403	53,962	74.67%	72,270
1996	1,429	99.52%	1,436	56,006	73.18%	76,536
1997	1,578	99.16%	1,591	55,851	71.51%	78,106
1998	1,528	98.70%	1,548	62,224	69.70%	89,280
1999	1,478	98.18%	1,505	65,032	67.80%	95,923
2000	1,703	97.46%	1,747	66,755	65.65%	101,686
2001	1,939	96.59%	2,007	64,949	63.16%	102,827
2002	2,052	95.38%	2,151	67,792	59.96%	113,060
2003	2,075	93.39%	2,222	61,253	56.55%	108,324
2004	2,134	90.33%	2,362	54,659	52.16%	104,798
2005	1,904	85.63%	2,224	53,891	46.98%	114,717
2006	1,769	76.59%	2,310	40,744	40.92%	99,558
2007	487	59.74%	815	36,470	34.10%	106,937
2008	93	29.87%	311	29,589	27.28%	108,450
2009	9	9.96%	90	8,719	22.74%	38,349
2010	0	0.62%	0	0	20.67%	0
Total	29,616		31,771			

Footnotes

- (1), (2) Exhibit 5c report year paid counts triangle
(3) Col (1) / Col (2)
(4), (5) Exhibit 5c report year paid severity triangle
(6) Col (4) / Col (5)

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Losses (in 000's)**

Acc Yr 9/16/yy	Months of Maturity																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204		
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	5	67	81	100		
1978	0	0	0	0	0	0	0	0	0	0	0	0	29	170	253	313	393		
1979	0	0	0	0	0	0	0	0	35	41	48	223	387	499	732	998	1,154		
1980	0	0	0	0	0	0	0	0	0	0	127	502	729	1,082	1,276	1,457	1,597		
1981	0	0	0	0	0	0	0	0	273	700	1,017	1,281	1,589	1,884	2,065	2,292	2,592		
1982	0	0	0	7	15	22	26	34	376	861	1,150	1,551	1,953	2,493	2,753	2,956	3,068		
1983	0	0	0	0	0	0	7	518	1,258	1,755	2,249	2,680	2,985	3,241	3,464	3,577	3,733		
1984	0	0	0	0	0	0	728	1,854	2,680	3,639	4,291	4,738	5,202	5,694	6,047	6,285	6,423		
1985	0	0	0	0	76	1,306	2,702	3,712	4,787	5,601	6,253	6,697	7,403	7,827	8,145	8,375	8,779		
1986	0	0	0	0	1,787	4,682	6,552	8,569	10,202	11,638	12,749	14,040	14,745	15,138	15,604	15,995	16,469		
1987	0	0	0	2,856	6,444	9,168	11,730	13,687	15,457	16,926	17,780	18,425	18,709	18,883	19,042	19,233	19,431		
1988	0	0	3,113	7,847	12,463	17,725	21,746	25,038	28,404	30,105	31,888	32,692	33,193	33,823	34,337	35,378	35,692		
1989	0	1,566	6,358	12,365	19,152	24,435	28,823	32,091	35,380	36,796	37,410	37,760	38,098	38,669	39,161	39,501	39,891		
1990	238	2,731	7,993	16,378	23,397	30,514	36,187	40,275	42,615	43,642	44,590	44,961	45,612	46,138	46,845	47,127	47,713		
1991	84	1,875	7,686	15,824	25,767	34,429	39,332	42,593	44,658	45,895	46,979	48,309	49,332	50,707	51,540	52,696	53,785		
1992	87	2,443	7,230	15,861	26,051	33,056	37,469	39,505	40,627	41,636	42,302	43,633	45,205	45,727	47,402	48,893	49,860		
1993	43	1,422	6,404	14,189	22,475	28,120	30,867	32,872	33,939	35,353	37,897	39,814	40,567	41,771	43,456	44,203	44,804		
1994	15	1,428	6,481	15,225	21,099	24,872	27,266	28,835	29,950	31,288	32,138	32,501	33,404	34,100	35,223	35,561	35,932		
1995	18	1,901	7,079	13,339	18,593	21,434	23,479	25,373	27,052	28,548	29,336	30,645	31,606	32,308	34,423	35,618			
1996	4	1,171	5,634	12,262	16,307	19,226	21,437	23,477	26,837	28,092	29,491	31,147	32,412	34,044	35,392				
1997	4	1,141	7,473	13,279	17,175	20,410	23,669	26,824	28,850	31,350	33,481	35,137	37,466	38,982					
1998	7	2,029	6,699	12,114	17,245	22,626	27,365	30,882	33,618	36,561	39,241	41,516	44,077						
1999	66	1,526	5,395	11,371	17,422	22,946	27,448	31,537	35,627	39,561	42,631	44,755							
2000	87	1,612	6,365	12,585	20,166	25,109	29,211	33,474	36,799	39,689	42,912								
2001	76	1,385	7,078	17,980	23,801	30,245	35,862	40,517	44,730	48,953									
2002	11	2,465	9,414	18,479	27,476	36,682	42,683	48,023	53,126										
2003	2	1,350	6,643	16,131	28,572	36,886	42,356	47,989											
2004	0	667	5,802	16,480	28,121	36,575	42,724												
2005	0	827	15,008	26,012	36,988	46,310													
2006	0	826	6,409	15,359	24,191														
2007	0	0	0	0															
2008	0	0	0																
2009	0	0																	
2010	0																		

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977														14,710	1,209	1,226	1,103
1978													5,883	1,488	1,239	1,254	1,320
1979								1,168	1,192	4,613	1,733	1,291	1,467	1,362	1,157	1,127	1,108
1980										3,950	1,452	1,486	1,179	1,142	1,096	1,068	1,068
1981									2,568	1,452	1,260	1,240	1,186	1,096	1,110	1,039	1,039
1982				2,171	1,502	1,154	1,313	11,183	2,287	1,336	1,349	1,259	1,277	1,104	1,074	1,038	1,030
1983							72,937	2,428	1,395	1,281	1,191	1,114	1,086	1,069	1,033	1,044	1,015
1984							2,548	1,446	1,358	1,179	1,104	1,098	1,095	1,062	1,039	1,022	1,022
1985					17,225	2,069	1,374	1,290	1,170	1,116	1,071	1,105	1,057	1,041	1,028	1,048	1,031
1986					2,620	1,399	1,308	1,191	1,141	1,095	1,101	1,050	1,027	1,031	1,025	1,030	1,021
1987				2,257	1,423	1,279	1,167	1,129	1,095	1,050	1,036	1,015	1,009	1,008	1,010	1,010	1,021
1988			2,521	1,588	1,422	1,227	1,151	1,134	1,060	1,059	1,025	1,015	1,019	1,015	1,030	1,009	1,005
1989		4,060	1,945	1,549	1,276	1,180	1,113	1,103	1,040	1,017	1,009	1,009	1,015	1,013	1,009	1,010	1,010
1990	11,486	2,926	2,049	1,429	1,304	1,186	1,113	1,058	1,024	1,022	1,008	1,014	1,012	1,015	1,006	1,012	1,009
1991	22,399	4,100	2,059	1,628	1,336	1,142	1,083	1,049	1,028	1,024	1,028	1,021	1,028	1,016	1,022	1,021	1,023
1992	27,980	2,959	2,194	1,643	1,269	1,133	1,054	1,028	1,025	1,016	1,031	1,036	1,012	1,037	1,031	1,020	1,011
1993	32,828	4,505	2,216	1,584	1,251	1,098	1,065	1,032	1,042	1,072	1,051	1,019	1,030	1,040	1,017	1,014	1,018
1994	93,728	4,538	2,349	1,386	1,179	1,096	1,058	1,039	1,045	1,027	1,011	1,028	1,021	1,033	1,010	1,010	
1995	108,053	3,723	1,884	1,394	1,153	1,095	1,081	1,066	1,055	1,028	1,045	1,031	1,022	1,065	1,035		
1996	309,791	4,813	2,176	1,330	1,179	1,115	1,095	1,143	1,047	1,050	1,056	1,041	1,050	1,040			
1997	254,299	6,552	1,777	1,293	1,188	1,160	1,133	1,076	1,087	1,068	1,049	1,066	1,040				
1998	282,692	3,302	1,808	1,424	1,312	1,209	1,129	1,089	1,088	1,073	1,058	1,062					
1999	22,998	3,536	2,108	1,532	1,317	1,196	1,149	1,130	1,110	1,078	1,050						
2000	18,564	3,947	1,977	1,602	1,245	1,163	1,146	1,099	1,079	1,081							
2001	18,324	5,112	2,540	1,324	1,271	1,186	1,130	1,104	1,094								
2002	231,237	3,820	1,963	1,487	1,335	1,164	1,125	1,106									
2003	709,606	4,920	2,428	1,771	1,291	1,148	1,133										
2004		8,703	2,841	1,706	1,301	1,168											
2005		18,137	1,733	1,422	1,252												
2006		7,760	2,397	1,575													
2007																	
2008																	
2009																	
All Yr Avg	153.142	5,412	2,156	1,576	2,075	1,218	4,473	1,663	1,164	1,163	1,395	1,121	1,335	1,781	1,075	1,063	1,051
Wght Avg	38,240	4,734	2,130	1,521	1,283	1,165	1,117	1,089	1,066	1,052	1,041	1,035	1,029	1,032	1,022	1,018	1,016
3 Yr Avg		7,760	2,065	1,568	1,281	1,160	1,129	1,103	1,094	1,077	1,052	1,056	1,038	1,046	1,020	1,015	1,017
5 Yr ex hi/lo		7,128	2,263	1,589	1,287	1,165	1,136	1,103	1,090	1,073	1,052	1,045	1,031	1,039	1,024	1,015	1,013
Prior 6/06	55,437	6,020	2,508	1,731	1,344	1,204	1,139	1,094	1,070	1,052	1,043	1,038	1,031	1,032	1,024	1,029	1,023
Selected	100,000	5,000	2,000	1,500	1,283	1,165	1,117	1,089	1,066	1,052	1,041	1,035	1,029	1,032	1,022	1,018	1,016
LDF to Ult	4340.273	43,403	8,681	4,340	2,894	2,255	1,936	1,733	1,591	1,493	1,419	1,364	1,318	1,281	1,242	1,215	1,194
% of Ult	0.02%	2.30%	11.52%	23.04%	34.56%	44.34%	51.65%	57.72%	62.87%	66.99%	70.46%	73.33%	75.90%	78.06%	80.54%	82.32%	83.77%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Losses (in 000's)

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	110	122	133	145	152	153	154	155	156	157	157	157	157	158	158	158	158
1978	519	573	614	635	644	646	734	770	773	780	783	840	910	921	944	956	
1979	1,301	1,492	1,631	1,684	1,718	1,749	1,821	2,266	2,444	2,529	2,588	2,618	2,643	2,779	2,789		
1980	1,706	1,732	1,809	1,825	1,848	1,874	1,940	1,962	1,965	1,990	2,000	2,018	2,023	2,035			
1981	2,381	2,469	2,534	2,588	2,699	2,748	2,795	2,824	2,877	2,901	2,942	2,970	2,996				
1982	3,161	3,223	3,303	3,490	3,610	3,730	3,812	3,928	4,152	4,278	4,381	4,438					
1983	3,787	3,818	3,924	3,954	4,043	4,096	4,116	4,151	4,290	4,396	4,672						
1984	6,567	6,731	6,954	7,091	7,219	7,302	7,419	7,515	7,595	7,654							
1985	9,049	9,628	10,006	10,268	10,888	11,510	12,230	12,789	13,216								
1986	16,808	17,057	17,202	17,307	17,409	17,455	17,690	17,862									
1987	19,844	19,985	20,214	20,658	20,823	21,022	21,206										
1988	35,880	36,090	36,430	36,709	37,058	37,288											
1989	40,305	40,900	41,461	42,124	42,893												
1990	48,124	48,563	48,952	49,391													
1991	55,027	55,950	56,601														
1992	50,407	51,750															
1993	45,615																
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.114	1.084	1.093	1.047	1.011	1.003	1.006	1.006	1.008	1.000	1.000	1.000	1.008	1.001	1.000	1.000	
1978	1.105	1.072	1.033	1.015	1.003	1.136	1.049	1.003	1.009	1.005	1.072	1.083	1.013	1.024	1.012		
1979	1.147	1.093	1.032	1.020	1.018	1.041	1.244	1.079	1.035	1.023	1.012	1.010	1.051	1.004			
1980	1.016	1.044	1.009	1.012	1.014	1.035	1.012	1.001	1.013	1.005	1.009	1.002	1.006				
1981	1.037	1.026	1.021	1.043	1.018	1.017	1.010	1.019	1.008	1.014	1.010	1.009					
1982	1.020	1.025	1.056	1.034	1.033	1.022	1.031	1.057	1.030	1.024	1.013						
1983	1.008	1.028	1.008	1.022	1.013	1.005	1.008	1.033	1.025	1.063							
1984	1.025	1.033	1.020	1.018	1.011	1.016	1.013	1.011	1.008								
1985	1.064	1.039	1.026	1.060	1.057	1.063	1.046	1.033									
1986	1.015	1.008	1.006	1.006	1.003	1.013	1.010										
1987	1.007	1.011	1.022	1.008	1.010	1.009											
1988	1.006	1.009	1.008	1.009	1.006												
1989	1.015	1.014	1.016	1.018													
1990	1.009	1.008	1.009														
1991	1.017	1.012															
1992	1.027																
1993																	
1994																	
1995																	
1996																	
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1999																	
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2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
All Yr Avg	1.039	1.034	1.026	1.024	1.016	1.033	1.043	1.027	1.017	1.019	1.019	1.021	1.020	1.010	1.006	1.000	
Wght Avg	1.017	1.014	1.014	1.017	1.014	1.023	1.029	1.030	1.018	1.029	1.015	1.015	1.028	1.009	1.010	1.000	
3 Yr Avg	1.018	1.011	1.011	1.012	1.006	1.028	1.023	1.026	1.021	1.034	1.010	1.007	1.023	1.010			
5 Yr ex hi/lo	1.014	1.011	1.011	1.012	1.009	1.013	1.018	1.028	1.015	1.021	1.011	1.007					
Prior 6/06	1.022	1.018	1.011	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.004	1.001				
Selected	1.017	1.014	1.014	1.013	1.013	1.012	1.012	1.011	1.010	1.009	1.008	1.007	1.006	1.005	1.003	1.002	1.006
LDF to Ult	1.175	1.155	1.139	1.123	1.109	1.095	1.082	1.069	1.057	1.047	1.038	1.029	1.022	1.016	1.011	1.008	1.006
% of Ult	85.12%	86.60%	87.79%	89.01%	90.17%	91.34%	92.43%	93.54%	94.57%	95.52%	96.38%	97.15%	97.83%	98.42%	98.91%	99.21%	99.40%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Claims Count with Payment

Acc Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	3	3
1978	0	0	0	0	0	0	0	0	0	0	0	0	4	6	7	9	10
1979	0	0	0	0	0	0	0	0	1	1	1	15	21	23	26	28	28
1980	0	0	0	0	0	0	0	0	0	0	9	19	22	24	29	31	32
1981	0	0	0	0	0	0	0	0	0	14	22	31	38	40	43	46	48
1982	0	0	0	0	0	0	0	0	21	39	40	44	49	51	56	56	57
1983	0	0	0	0	0	0	0	23	39	46	54	58	62	63	64	65	65
1984	0	0	0	0	0	0	43	64	74	86	91	96	100	101	105	105	105
1985	0	0	0	0	0	55	95	112	120	130	137	142	149	150	151	151	151
1986	0	0	0	0	61	110	136	153	164	174	179	186	191	191	191	192	192
1987	0	0	0	79	152	187	211	227	236	253	260	271	272	272	272	272	273
1988	0	0	99	196	250	302	344	380	411	439	447	448	450	451	451	451	452
1989	0	41	170	265	371	434	486	520	556	573	574	576	578	581	583	583	585
1990	2	67	181	338	425	521	597	665	702	712	715	716	717	718	720	720	720
1991	5	46	184	306	441	575	696	734	746	754	760	763	764	764	764	765	765
1992	0	42	168	317	477	639	730	753	765	771	778	781	785	787	788	790	791
1993	1	31	205	390	584	713	751	775	783	789	794	796	797	798	801	805	805
1994	0	45	223	479	668	746	808	823	832	844	847	849	853	856	861	861	863
1995	0	48	273	516	689	761	793	816	827	831	838	840	842	847	854	856	
1996	1	55	343	600	708	771	801	817	842	852	861	869	875	884	892		
1997	2	80	398	644	733	804	839	870	889	905	915	926	937	944			
1998	1	113	356	552	675	757	807	837	862	877	891	907	916				
1999	5	103	321	520	661	762	827	873	903	925	943	953					
2000	8	127	381	583	746	849	915	957	992	1,011	1,041						
2001	3	99	347	627	819	952	1,023	1,059	1,098	1,144							
2002	4	78	311	616	839	997	1,066	1,112	1,157								
2003	1	61	293	621	902	1,024	1,116	1,194									
2004	0	46	290	682	911	1,067	1,165										
2005	0	48	364	712	964	1,107											
2006	0	56	302	604	808												
2007																	
2008																	
2009																	
2010																	

Acc Yr 9/16/yy	Report-to-Report Development Factors																	
	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	204-216	
1977														3.000	1.000	1.000	1.000	
1978													1.500	1.167	1.286	1.111	1.200	
1979									1.000	1.000	15.000	1.400	1.095	1.130	1.077	1.000	1.036	
1980										1.571	2.111	1.158	1.091	1.208	1.069	1.032	1.031	
1981										1.409	1.226	1.053	1.075	1.070	1.043	1.000		
1982									1.857	1.026	1.100	1.114	1.041	1.098	1.000	1.018	1.000	
1983								1.696	1.179	1.174	1.074	1.069	1.016	1.016	1.016	1.000	1.000	
1984								1.488	1.156	1.162	1.058	1.055	1.042	1.010	1.040	1.000	1.000	
1985						1.727		1.179	1.071	1.083	1.054	1.036	1.049	1.007	1.000	1.000	1.000	
1986					1.803	1.236		1.125	1.072	1.061	1.029	1.039	1.027	1.000	1.000	1.005	1.000	
1987				1.924	1.230	1.128		1.076	1.040	1.072	1.028	1.042	1.004	1.000	1.000	1.004	1.000	
1988			1.980	1.276	1.208	1.139		1.105	1.082	1.068	1.018	1.002	1.004	1.002	1.000	1.002	1.000	
1989		4.146	1.559	1.400	1.170	1.120		1.070	1.069	1.031	1.002	1.003	1.003	1.005	1.003	1.000	1.003	
1990	33.500	2.701	1.867	1.257	1.226	1.146		1.114	1.056	1.014	1.004	1.001	1.001	1.001	1.003	1.000	1.000	
1991	9.200	4.000	1.663	1.441	1.304	1.210		1.055	1.016	1.011	1.008	1.004	1.001	1.000	1.001	1.000	1.003	
1992		4.000	1.887	1.505	1.340	1.142		1.032	1.016	1.008	1.009	1.004	1.005	1.003	1.001	1.003	1.001	
1993	31.000	6.613	1.902	1.497	1.221	1.053		1.032	1.010	1.008	1.006	1.003	1.001	1.001	1.004	1.005	1.000	
1994		4.956	2.148	1.395	1.117	1.083		1.019	1.011	1.014	1.004	1.002	1.005	1.004	1.006	1.000	1.002	
1995		5.688	1.890	1.335	1.104	1.042		1.029	1.013	1.005	1.008	1.002	1.002	1.006	1.008	1.000		
1996	55.000	6.236	1.749	1.180	1.089	1.039		1.020	1.031	1.012	1.011	1.009	1.007	1.010	1.009			
1997	40.000	4.975	1.618	1.138	1.097	1.044		1.037	1.022	1.018	1.011	1.012	1.012	1.007				
1998	113.000	3.150	1.551	1.223	1.121	1.066		1.037	1.030	1.017	1.016	1.018	1.010					
1999	20.600	3.117	1.620	1.271	1.153	1.085		1.056	1.034	1.024	1.019	1.011						
2000	15.875	3.000	1.530	1.280	1.138	1.078		1.046	1.037	1.019	1.030							
2001	33.000	3.505	1.807	1.306	1.162	1.075		1.035	1.037	1.042								
2002	19.500	3.987	1.981	1.362	1.188	1.069		1.043	1.040									
2003	61.000	4.803	2.119	1.452	1.135	1.090		1.070										
2004		6.304	2.352	1.336	1.171	1.092												
2005		7.583	1.956	1.354	1.148													
2006		5.393	2.000	1.338														
2007																		
2008																		
2009																		
All Yr Avg	39.243	4.675	1.852	1.364	1.206	1.133		1.083	1.077	1.081	1.052	1.759	1.057	1.043	1.139	1.028	1.012	1.016
Wght Avg	35.939	4.392	1.852	1.336	1.170	1.094		1.052	1.036	1.026	1.016	1.013	1.010	1.005	1.007	1.003	1.002	1.002
3 Yr Avg		5.393	1.978	1.342	1.152	1.084		1.049	1.038	1.028	1.022	1.014	1.010	1.008	1.008	1.002	1.001	1.003
5 Yr ex hi/lo		5.500	2.033	1.351	1.161	1.081		1.048	1.036	1.021	1.015	1.011	1.007	1.006	1.006	1.002	1.000	1.001
Selected	35.000	5.000	2.000	1.351	1.161	1.081		1.048	1.036	1.021	1.015	1.011	1.007	1.006	1.006	1.002	1.000	1.001
LDF to Ult	690.727	19.735	3.947	1.974	1.461	1.258		1.164	1.111	1.072	1.051	1.035	1.024	1.017	1.011	1.005	1.003	1.002
% of Ult	0.14%	5.07%	25.34%	50.67%	68.47%	79.47%		85.88%	90.03%	93.26%	95.17%	96.65%	97.67%	98.37%	98.93%	99.52%	99.72%	99.77%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Claims Count with Payment

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1978	12	12	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14
1979	29	29	32	32	32	32	32	33	33	33	33	33	33	33	33	33	33
1980	33	33	33	33	33	33	33	33	33	34	34	34	34	34	34	34	34
1981	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48
1982	57	59	59	59	60	60	60	60	60	60	60	60	60	60	60	60	60
1983	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
1984	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
1985	151	151	151	152	152	152	152	152	152	152	152	152	152	152	152	152	152
1986	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
1987	273	273	274	274	275	275	276	276	276	276	276	276	276	276	276	276	276
1988	452	452	452	453	453	453	453	453	453	453	453	453	453	453	453	453	453
1989	585	586	586	586	586	586	586	586	586	586	586	586	586	586	586	586	586
1990	720	720	720	721	721	721	721	721	721	721	721	721	721	721	721	721	721
1991	767	767	768	768	768	768	768	768	768	768	768	768	768	768	768	768	768
1992	791	794	794	794	794	794	794	794	794	794	794	794	794	794	794	794	794
1993	809	809	809	809	809	809	809	809	809	809	809	809	809	809	809	809	809
1994																	
1995																	
1996																	
1997																	
1998																	
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Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408-Ult
1977	1.000	1.000	1.333	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	1.083	1.077	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	1.103	1.000	1.000	1.000	1.000	1.000	1.031	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	1.030	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	1.000	1.000	1.000
1982	1.035	1.000	1.000	1.017	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	1.015	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	1.000	1.000	1.000
1985	1.000	1.000	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	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	1.000	1.000	1.000
1987	1.000	1.004	1.000	1.004	1.000	1.004	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	1.002	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	1.002	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	1.000	1.000
1990	1.000	1.000	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	1.000	1.000
1991	1.000	1.001	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	1.000	1.000
1992	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	1.004	1.004	1.004	1.004
1993																	
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2008																	
2009																	
All Yr Avg	1.003	1.013	1.030	1.002	1.000	1.000	1.003	1.000	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wght Avg	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.000	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr Avg	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr ex hi/lo	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	1.000	1.000	1.000	1.000
Selected	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	1.000	1.000	1.000	1.000
LDF to Ult	1.001	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	1.000	1.000	1.000
% of Ult	99.85%	99.91%	99.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Claim Severity

Acc Yr 9/16/yy	Months of Maturity																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	
1977														4,573	22,422	27,109	33,241	
1978													7,226	28,339	36,138	34,833	39,303	
1979								34,773	40,615	48,395	14,884	18,420	21,704	28,173	35,640	41,228		
1980										14,114	26,406	33,117	45,100	44,003	46,995	49,902		
1981										19,479	31,835	32,798	33,719	39,721	43,814	44,890	47,748	
1982									17,919	22,068	28,753	35,254	39,857	48,887	49,165	52,790	53,816	
1983									22,535	32,266	38,160	41,655	46,201	48,139	51,450	52,127	57,430	
1984							16,919	28,964	36,211	42,312	47,156	49,357	52,017	56,378	57,591	59,858	61,174	
1985						23,748	28,444	33,140	39,889	43,084	45,641	47,165	49,682	52,178	53,943	55,466	58,137	
1986					29,296	42,562	48,173	56,008	62,206	66,887	71,223	75,482	77,200	79,257	81,695	83,308	85,775	
1987				36,146	42,396	49,027	55,594	60,296	65,495	66,901	68,386	67,987	68,782	69,424	70,007	70,708	71,177	
1988			31,443	40,037	49,851	58,693	63,214	65,890	69,110	68,577	71,338	72,974	73,762	74,996	76,136	78,444	78,965	
1989		38,193	37,400	46,659	51,622	56,302	59,307	61,713	63,633	64,217	65,174	65,556	65,913	66,555	67,171	67,755	68,189	
1990	118,907	40,768	44,161	48,455	55,053	58,567	60,614	60,565	60,705	61,294	62,363	62,794	63,616	64,260	65,062	65,454	66,267	
1991	16,738	40,752	41,772	51,713	58,429	59,876	56,512	58,028	59,864	60,869	61,814	63,314	64,570	66,370	67,461	68,884	70,307	
1992		58,177	43,036	50,033	54,614	51,731	51,327	52,464	53,107	54,003	54,373	55,868	57,586	58,103	60,155	61,890	63,034	
1993	43,305	45,859	31,239	36,382	38,485	39,439	41,101	42,415	43,345	44,807	47,729	50,017	50,900	52,344	54,252	54,910	55,657	
1994		31,736	29,063	31,785	31,585	33,340	33,745	35,037	35,998	37,072	37,944	38,281	39,161	39,844	40,909	41,302	41,637	
1995		39,612	25,931	25,851	26,985	28,166	29,608	31,095	32,711	34,353	35,007	36,482	37,536	38,144	40,308	41,609		
1996	3,779	21,286	16,426	20,437	23,032	24,937	26,763	28,736	31,873	32,972	34,252	35,842	37,043	38,511	39,677			
1997	2,243	14,258	18,777	20,620	23,431	25,385	28,211	30,832	32,452	34,640	36,591	37,945	39,985	41,295				
1998	7,176	17,953	18,817	21,946	25,548	29,889	33,909	36,896	39,000	41,689	44,041	45,773	48,119					
1999	13,270	14,814	16,806	21,868	26,357	30,113	33,190	36,125	39,454	42,768	45,207	46,963						
2000	10,857	12,696	16,705	21,586	27,032	29,575	31,925	34,978	37,096	39,257	41,222							
2001	25,189	13,987	20,397	28,677	29,062	31,770	35,056	38,260	40,738	42,791								
2002	2,665	31,600	30,271	29,999	32,749	36,792	40,040	43,186	45,917									
2003	1,903	22,132	22,672	25,976	31,677	36,021	37,954	40,191										
2004		14,492	20,005	24,164	30,868	34,279	36,673											
2005		17,239	41,230	36,533	38,369													
2006		14,747	21,220	25,429	29,939													
2007																		
2008																		
2009																		
2010																		
Acc Yr 9/16/yy	Report-to-Report Development Factors																	
	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	204-216	
1977														4.903	1.209	1.226	1.103	
1978													3.922	1.275	0.964	1.128	1.100	
1979								1.168	1.192	0.308	1.238	1.178	1.298	1.265	1.157	1.088		
1980										1.871	1.254	1.362	0.976	1.068	1.062	1.036		
1981										1.030	1.028	1.178	1.103	1.025	1.064	1.039		
1982										1.226	1.131	1.227	1.006	1.074	1.019	1.030		
1983									1.432	1.183	1.092	1.109	1.042	1.069	1.052	1.017	1.015	
1984							1.712	1.250	1.168	1.114	1.047	1.054	1.084	1.022	1.039	1.022	1.022	
1985						1.198	1.165	1.204	1.080	1.059	1.033	1.053	1.050	1.034	1.028	1.048	1.031	
1986					1.453	1.132	1.163	1.111	1.075	1.065	1.060	1.023	1.027	1.031	1.020	1.030	1.021	
1987				1.173	1.156	1.134	1.085	1.086	1.021	1.022	0.994	1.012	1.009	1.008	1.010	1.007	1.021	
1988			1.273	1.245	1.177	1.077	1.042	1.049	0.992	1.040	1.023	1.011	1.017	1.015	1.030	1.007	1.005	
1989		0.979	1.248	1.106	1.091	1.053	1.041	1.031	1.009	1.015	1.006	1.005	1.010	1.009	1.009	1.006	1.010	
1990	0.343	1.083	1.097	1.136	1.064	1.035	0.999	1.002	1.010	1.017	1.007	1.013	1.010	1.012	1.006	1.012	1.009	
1991	2.435	1.025	1.238	1.130	1.025	0.944	1.027	1.032	1.017	1.016	1.024	1.020	1.028	1.016	1.021	1.021	1.020	
1992		0.740	1.163	1.092	0.947	0.992	1.022	1.012	1.017	1.007	1.027	1.031	1.009	1.035	1.029	1.018	1.011	
1993	1.059	0.681	1.165	1.058	1.025	1.042	1.032	1.022	1.034	1.065	1.048	1.018	1.028	1.036	1.012	1.014	1.013	
1994		0.916	1.094	0.994	1.056	1.012	1.038	1.027	1.030	1.024	1.009	1.023	1.017	1.027	1.010	1.008		
1995		0.655	0.997	1.044	1.044	1.051	1.050	1.052	1.050	1.019	1.042	1.029	1.016	1.057	1.032			
1996	5.633	0.772	1.244	1.127	1.083	1.073	1.074	1.109	1.034	1.039	1.046	1.033	1.040	1.030				
1997	6.357	1.317	1.098	1.136	1.083	1.111	1.093	1.053	1.067	1.056	1.037	1.054	1.033					
1998	2.502	1.048	1.166	1.164	1.170	1.134	1.088	1.057	1.069	1.056	1.039	1.051						
1999	1.116	1.134	1.301	1.205	1.143	1.102	1.088	1.092	1.084	1.057	1.039							
2000	1.169	1.316	1.292	1.252	1.094	1.079	1.096	1.061	1.058	1.050								
2001	0.555	1.458	1.406	1.013	1.093	1.103	1.091	1.065	1.050									
2002	11.858	0.958	0.991	1.092	1.123	1.088	1.079	1.063										
2003	11.633	1.024	1.146	1.219	1.137	1.054	1.059											
2004		1.380	1.208	1.277	1.110	1.070												
2005		2.392	0.886	1.050	1.090													
2006		1.439	1.198	1.177														
2007																		
2008																		
2009																		
All Yr Avg	4.060	1.129	1.169	1.135	1.108	1.074	1.102	1.090	1.069	1.093	1.049	1.056	1.216	1.247	1.046	1.050	1.034	
Wght Avg	1.993	1.076	1.222	1.174	1.132	1.087	1.106	1.136	1.076	1.082	1.014	1.048	1.083	1.056	1.034	1.038	1.028	
3 Yr Avg		1.439	1.042	1.168	1.113	1.071	1.076	1.063	1.064	1.055	1.038	1.046	1.030	1.038	1.018	1.013	1.015	
5 Yr ex hi/lo		1.281	1.112	1.163	1.109	1.079	1.086	1.063	1.065	1.054	1.040	1.038	1.026	1.034	1.021	1.015	1.011	
Selected	3.000	1.281	1.112	1.163	1.109	1.079	1.086	1.063	1.065	1.054	1.040	1.038	1.026	1.034	1.021	1.015	1.011	
LDF to Ult	10.614	3.538	2.761	2.484	2.136	1.926	1.785	1.643	1.546	1.452	1.377	1.324	1.276	1.243	1.202	1.178	1.161	
% of Ult	9.42%	28.27%	36.22%	40.26%	46.82%	51.92%	56.03%	60.86%	64.69%	68.88%	72.62%	75.53%	78.39%	80.45%	83.18%	84.90%	86.16%	

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Claim Severity

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	36,650	40,815	44,249	36,267	37,957	38,363	38,486	38,729	38,949	39,257	39,257	39,257	39,257	39,572	39,601	39,601	39,601
1978	43,218	47,757	47,239	45,327	46,024	46,173	52,432	55,019	55,184	55,707	55,963	59,969	64,969	65,818	67,430	68,255	
1979	44,849	51,435	50,965	52,620	53,682	54,650	56,902	68,656	74,047	76,622	78,419	79,337	80,095	84,202	84,530		
1980	51,682	52,490	54,809	55,302	55,988	56,776	58,787	59,468	59,531	58,537	58,833	59,358	59,489	59,853			
1981	49,612	51,445	52,791	53,925	56,222	57,247	58,236	58,840	59,936	60,433	61,297	61,881	62,414				
1982	55,453	54,629	55,986	59,145	60,162	62,175	63,529	65,470	69,202	71,307	73,020	73,970					
1983	58,267	58,736	60,364	60,836	62,194	63,009	63,331	63,864	66,003	67,629	70,794						
1984	62,543	64,102	66,225	67,535	68,751	69,540	70,654	71,568	72,338	72,891							
1985	59,930	63,759	66,265	67,556	71,635	75,722	80,462	84,140	86,946								
1986	87,543	88,840	89,592	90,142	90,671	90,912	92,138	93,030									
1987	72,689	73,204	73,774	75,393	75,720	76,445	76,834										
1988	79,380	79,845	80,597	81,036	81,805	82,314											
1989	68,898	69,796	70,752	71,884	73,196												
1990	66,839	67,449	67,989	68,503													
1991	71,744	72,947	73,699														
1992	63,726	65,176															
1993	56,385																
1994																	
1995																	
1996																	
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2007																	
2008																	
2009																	
2010																	
Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.114	1.084	0.820	1.047	1.011	1.003	1.006	1.006	1.008	1.000	1.000	1.000	1.008	1.001	1.000	1.000	
1978	1.105	0.989	0.960	1.015	1.003	1.136	1.049	1.003	1.009	1.005	1.072	1.083	1.013	1.024	1.012	1.000	
1979	1.147	0.991	1.032	1.020	1.018	1.041	1.207	1.079	1.035	1.023	1.012	1.010	1.051	1.004			
1980	1.016	1.044	1.009	1.012	1.014	1.035	1.012	1.001	0.983	1.005	1.009	1.002	1.006				
1981	1.037	1.026	1.021	1.043	1.018	1.017	1.010	1.019	1.008	1.014	1.010	1.009					
1982	0.985	1.025	1.056	1.017	1.033	1.022	1.031	1.057	1.030	1.024	1.013						
1983	1.008	1.028	1.008	1.022	1.013	1.005	1.008	1.033	1.025	1.047							
1984	1.025	1.033	1.020	1.018	1.011	1.016	1.013	1.011	1.008								
1985	1.064	1.039	1.019	1.060	1.057	1.063	1.046	1.033									
1986	1.015	1.008	1.006	1.006	1.003	1.013	1.010										
1987	1.007	1.008	1.022	1.004	1.010	1.005											
1988	1.006	1.009	1.005	1.009	1.006												
1989	1.013	1.014	1.016	1.018													
1990	1.009	1.008	1.008														
1991	1.017	1.010															
1992	1.023																
1993																	
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2009																	
All Yr Avg	1.037	1.021	1.000	1.023	1.016	1.032	1.039	1.027	1.013	1.017	1.019	1.021	1.020	1.010	1.006	1.000	
Wght Avg	1.030	1.019	1.004	1.021	1.016	1.030	1.038	1.029	1.015	1.019	1.019	1.021	1.023	1.010	1.008	1.000	
3 Yr Avg	1.016	1.011	1.010	1.011	1.006	1.027	1.023	1.026	1.021	1.028	1.010	1.007	1.023	1.010			
5 Yr ex hi/lo	1.013	1.009	1.010	1.011	1.009	1.012	1.018	1.028	1.014	1.021	1.011	1.007					
Selected	1.013	1.009	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.009	1.008	1.007	1.006	1.005	1.003	1.002	1.006
LDF to Ult	1.147	1.133	1.122	1.111	1.100	1.089	1.079	1.068	1.057	1.047	1.038	1.029	1.022	1.016	1.011	1.008	1.006
% of Ult	87.15%	88.28%	89.10%	89.98%	90.88%	91.79%	92.71%	93.64%	94.57%	95.52%	96.38%	97.15%	97.83%	98.42%	98.91%	99.21%	99.40%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Losses (in 000's)**

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	18	52	68	90	118
1979	0	0	0	0	0	0	0	0	0	0	0	58	216	307	397	519	572
1980	0	0	0	0	0	0	0	35	41	48	187	375	471	702	885	1,023	1,135
1981	0	0	0	0	0	0	0	0	0	38	355	457	625	829	999	1,111	1,254
1982	0	0	0	0	0	0	0	0	240	841	1,332	1,863	2,259	2,709	3,007	3,299	3,410
1983	0	0	0	0	0	0	0	316	716	999	1,271	1,513	1,650	1,802	1,889	1,967	2,006
1984	0	7	15	22	26	34	641	1,587	2,149	2,764	3,177	3,650	3,972	4,357	4,546	4,752	4,805
1985	0	0	0	0	0	581	1,344	2,191	2,904	3,646	3,998	4,349	4,720	4,964	5,155	5,268	5,396
1986	0	0	0	76	1,815	3,893	4,967	6,172	7,134	7,863	8,668	9,456	10,061	10,376	10,741	11,309	11,573
1987	0	0	0	1,949	4,659	6,476	8,456	10,013	11,372	12,634	13,381	13,926	14,323	14,526	14,628	14,851	15,088
1988	0	7	2,477	5,860	8,631	11,115	13,050	14,966	16,460	17,933	18,958	19,367	19,669	20,001	20,467	20,949	21,365
1989	0	3,564	8,849	14,625	20,876	25,696	28,936	32,403	34,583	36,299	36,788	37,319	37,713	38,093	38,760	39,182	39,375
1990	1,258	7,019	13,661	21,618	27,094	32,176	35,834	39,041	40,354	41,384	41,799	42,264	42,990	43,871	44,522	44,967	45,427
1991	882	5,680	14,128	23,003	32,232	39,156	43,339	45,557	46,980	48,123	48,888	49,973	50,697	51,583	52,194	53,162	54,241
1992	364	6,096	13,347	22,971	32,028	37,721	42,214	44,013	45,234	45,916	46,827	47,696	48,722	49,252	49,887	50,637	51,289
1993	386	4,333	12,490	21,742	29,598	34,019	36,056	37,082	37,959	38,602	41,088	43,092	43,838	45,979	47,916	48,916	49,481
1994	233	4,424	12,334	20,987	25,950	28,718	30,710	31,908	32,993	34,154	34,998	35,355	36,176	37,136	37,830	38,427	39,185
1995	355	5,260	14,347	21,354	25,570	27,850	29,493	31,201	32,898	34,598	35,300	36,217	36,969	38,137	39,143	39,670	
1996	291	3,510	10,048	16,491	20,356	22,814	24,856	26,917	28,546	29,291	30,270	31,312	32,154	33,140	34,231		
1997	182	3,651	11,586	16,644	20,565	23,292	25,812	28,495	29,781	31,499	33,685	35,254	37,135	38,233			
1998	117	5,082	11,292	15,864	19,792	23,438	27,306	30,101	32,600	35,001	36,888	38,743	40,546				
1999	217	3,458	8,166	13,378	17,994	21,961	25,515	27,999	31,203	34,193	36,310	38,625					
2000	518	4,381	11,104	18,684	25,025	29,972	34,312	37,753	41,238	43,505	45,779						
2001	203	3,675	11,088	22,304	27,559	33,301	38,020	41,880	45,858	48,473							
2002	104	4,679	15,382	23,353	31,124	38,268	43,527	48,210	53,391								
2003	170	4,253	12,908	22,585	33,574	39,339	44,772	50,242									
2004	211	2,704	12,239	25,601	35,030	41,668	47,811										
2005	18	2,298	19,272	32,981	43,767	51,508											
2006	0	3,490	13,984	25,609	36,604												
2007	14	1,448	5,250	8,880													
2008	0	1,002	1,888														
2009	0	78															
2010	0																

Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978													2.815	1.320	1.325	1.310	1.398
1979												3.712	1.420	1.292	1.307	1.103	1.028
1980								1.168	1.192	3.874	1.999	1.257	1.491	1.260	1.155	1.110	1.109
1981										9.372	1.289	1.366	1.327	1.206	1.111	1.129	1.050
1982										3.506	1.582	1.399	1.213	1.199	1.110	1.097	1.034
1983										2.264	1.396	1.272	1.191	1.091	1.092	1.048	1.026
1984		2.171	1.502	1.154	1.313	19.057	2.475	1.354	1.286	1.149	1.149	1.088	1.097	1.043	1.045	1.011	1.019
1985							2.314	1.631	1.325	1.255	1.097	1.088	1.085	1.052	1.038	1.022	1.044
1986				23.930	2.146	1.276	1.243	1.156	1.102	1.102	1.091	1.064	1.031	1.035	1.053	1.023	1.041
1987				2.390	1.390	1.306	1.184	1.136	1.111	1.059	1.041	1.029	1.014	1.007	1.015	1.016	1.016
1988		348.643	2.365	1.473	1.288	1.174	1.147	1.100	1.090	1.057	1.022	1.016	1.017	1.023	1.024	1.020	1.013
1989		2.483	1.653	1.427	1.231	1.126	1.120	1.067	1.050	1.013	1.014	1.011	1.010	1.018	1.011	1.005	1.008
1990	5.578	1.946	1.582	1.253	1.188	1.114	1.090	1.034	1.026	1.010	1.011	1.017	1.020	1.015	1.010	1.010	1.008
1991	6.439	2.487	1.628	1.401	1.215	1.107	1.051	1.031	1.024	1.016	1.022	1.014	1.017	1.012	1.019	1.020	1.018
1992	16.735	2.189	1.721	1.394	1.178	1.119	1.043	1.028	1.015	1.020	1.019	1.021	1.011	1.013	1.015	1.013	1.008
1993	11.233	2.882	1.741	1.361	1.149	1.060	1.028	1.024	1.017	1.064	1.049	1.017	1.049	1.042	1.021	1.012	1.024
1994	18.961	2.788	1.702	1.237	1.107	1.069	1.039	1.034	1.035	1.025	1.010	1.023	1.027	1.019	1.016	1.020	
1995	14.823	2.728	1.488	1.197	1.089	1.059	1.058	1.054	1.052	1.020	1.026	1.021	1.032	1.026	1.013		
1996	12.077	2.863	1.641	1.234	1.121	1.090	1.083	1.061	1.026	1.033	1.034	1.027	1.031	1.033			
1997	20.098	3.174	1.437	1.236	1.133	1.108	1.104	1.045	1.058	1.069	1.047	1.053	1.030				
1998	43.389	2.222	1.405	1.248	1.184	1.165	1.102	1.083	1.074	1.054	1.050	1.047					
1999	15.902	2.361	1.638	1.345	1.220	1.162	1.097	1.114	1.096	1.062	1.064						
2000	8.461	2.535	1.683	1.339	1.198	1.145	1.100	1.092	1.055	1.052							
2001	18.102	3.017	2.012	1.236	1.208	1.142	1.102	1.095	1.057								
2002	44.802	3.287	1.518	1.333	1.230	1.137	1.108	1.107									
2003	25.023	3.035	1.750	1.487	1.172	1.138	1.122										
2004	12.793	4.526	2.092	1.368	1.189	1.147											
2005	128.751	8.388	1.711	1.327	1.177												
2006		4.007	1.831	1.429													
2007	107.139	3.626	1.691														
2008		1.884															
2009																	
All Yr Avg	30.018	18.784	1.704	2.400	1.244	2.048	1.196	1.161	1.215	1.619	1.131	1.209	1.189	1.082	1.072	1.052	1.053
Wght Avg	14.502	2.947	1.695	1.341	1.186	1.126	1.091	1.068	1.051	1.041	1.035	1.028	1.028	1.024	1.019	1.016	1.016
3 Yr Avg	107.139	3.172	1.745	1.375	1.179	1.141	1.110	1.098	1.069	1.056	1.054	1.042	1.031	1.026	1.017	1.015	1.017
5 Yr ex hi/lo		3.940	1.764	1.377	1.192	1.142	1.103	1.098	1.063	1.056	1.044	1.032	1.031	1.026	1.016	1.015	1.011
Selected	15.000	3.000	1.700	1.350	1.186	1.126	1.091	1.068	1.051	1.041	1.035	1.028	1.028	1.024	1.019	1.016	1.016
LDF to Ult	241.654	16.110	5.370	3.159	2.340	1.973	1.753	1.607	1.505	1.432	1.375	1.328	1.292	1.257	1.228	1.205	1.187
% of Ult	0.41%	6.21%	18.62%	31.66%	42.74%	50.67%	57.04%	62.21%	66.47%	69.85%	72.74%	75.30%	77.41%	79.54%	81.43%	82.97%	84.26%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Losses (in 000's)

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	166	202	214	228	231	232	299	334	335	340	342	392	463	475	497	509	0
1979	588	619	658	668	679	690	700	743	758	765	768	779	782	783	789		
1980	1,259	1,321	1,343	1,352	1,379	1,437	1,632	1,671	1,683	1,716	1,726	1,740	1,748	1,761			
1981	1,316	1,356	1,366	1,396	1,403	1,618	1,760	1,833	1,884	1,901	1,916	2,048	2,052				
1982	3,539	3,626	3,715	3,958	4,094	4,198	4,251	4,373	4,480	4,564	4,628	4,668					
1983	2,058	2,081	2,152	2,202	2,273	2,316	2,347	2,386	2,426	2,464	2,500						
1984	4,896	4,953	5,065	5,161	5,217	5,268	5,426	5,539	5,673	5,736							
1985	5,635	5,749	5,873	5,961	6,090	6,181	6,397	6,516	6,631								
1986	12,050	12,327	12,465	12,751	12,977	13,184	13,531	13,616									
1987	15,335	15,422	15,779	16,305	16,827	17,281	17,607										
1988	21,644	21,808	22,196	22,417	22,648	22,929											
1989	39,674	40,205	40,652	41,072	41,420												
1990	45,788	46,181	46,678	47,385													
1991	55,219	56,117	56,750														
1992	51,700	52,296															
1993	50,688																
1994																	
1995																	
1996																	
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2007																	
2008																	
2009																	
2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.217	1.063	1.064	1.014	1.003	1.290	1.118	1.001	1.017	1.006	1.146	1.182	1.025	1.048	1.023		
1979	1.052	1.064	1.015	1.017	1.016	1.014	1.062	1.021	1.009	1.004	1.014	1.004	1.001	1.008			
1980	1.049	1.017	1.007	1.020	1.042	1.136	1.024	1.007	1.020	1.006	1.008	1.005	1.007				
1981	1.030	1.008	1.022	1.005	1.153	1.088	1.041	1.028	1.009	1.008	1.069	1.002					
1982	1.025	1.025	1.065	1.034	1.025	1.013	1.029	1.025	1.019	1.014	1.008						
1983	1.011	1.034	1.023	1.033	1.019	1.013	1.016	1.017	1.015	1.015							
1984	1.012	1.023	1.019	1.011	1.010	1.030	1.021	1.024	1.011								
1985	1.020	1.022	1.015	1.022	1.015	1.035	1.018	1.018									
1986	1.023	1.011	1.023	1.018	1.016	1.026	1.006										
1987	1.006	1.023	1.033	1.032	1.027	1.019											
1988	1.008	1.018	1.010	1.010	1.012												
1989	1.013	1.011	1.010	1.008													
1990	1.009	1.011	1.015														
1991	1.016	1.011															
1992	1.012																
1993																	
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2007																	
2008																	
2009																	
All Yr Avg	1.033	1.024	1.025	1.019	1.031	1.066	1.037	1.017	1.014	1.009	1.049	1.048	1.011	1.028	1.023		
Wght Avg	1.013	1.014	1.017	1.016	1.021	1.029	1.018	1.020	1.014	1.011	1.026	1.018	1.008	1.023	1.023		
3 Yr Avg	1.012	1.011	1.012	1.017	1.018	1.027	1.015	1.020	1.015	1.012	1.028	1.004	1.011	1.028			
5 Yr ex hi/lo	1.011	1.013	1.016	1.017	1.014	1.025	1.019	1.022	1.015	1.009	1.031						
Selected	1.013	1.014	1.017	1.016	1.015	1.014	1.012	1.011	1.010	1.008	1.007	1.006	1.004	1.003	1.002	1.001	1.003
LDF to Ult	1.168	1.153	1.137	1.118	1.100	1.084	1.069	1.056	1.045	1.034	1.026	1.019	1.013	1.009	1.006	1.004	1.003
% of Ult	85.64%	86.76%	87.96%	89.46%	90.89%	92.25%	93.55%	94.67%	95.71%	96.67%	97.44%	98.12%	98.71%	99.11%	99.40%	99.60%	99.70%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Claims Count w/Payment

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3
1979	0	0	0	0	0	0	0	0	0	0	0	4	9	10	12	14	14
1980	0	0	0	0	0	0	0	1	1	1	11	16	18	20	22	23	23
1981	0	0	0	0	0	0	0	0	0	7	17	17	19	21	24	25	25
1982	0	0	0	0	0	0	0	0	19	31	41	49	54	56	59	62	64
1983	0	0	0	0	0	0	0	16	31	33	39	42	43	45	45	45	45
1984	0	0	0	0	0	0	34	51	60	66	67	70	73	74	76	76	76
1985	0	0	0	0	0	31	55	65	71	74	79	82	85	86	86	86	86
1986	0	0	0	0	63	99	116	128	134	142	147	150	152	153	153	154	154
1987	0	0	0	65	116	141	156	173	181	188	193	200	200	200	200	200	200
1988	0	0	86	150	188	212	230	242	255	266	269	270	270	270	270	271	271
1989	0	111	250	319	387	435	469	493	518	531	531	533	533	533	533	533	533
1990	17	155	267	377	442	504	544	591	604	607	608	609	610	611	611	611	611
1991	25	139	332	450	547	649	705	732	738	744	748	750	752	753	754	754	754
1992	6	125	265	416	538	662	711	721	727	729	732	733	734	734	734	735	736
1993	10	108	295	495	669	762	783	795	798	800	803	807	809	810	811	813	813
1994	3	146	367	599	737	782	807	816	820	825	829	830	833	834	838	838	844
1995	14	144	471	704	802	858	875	885	895	898	903	904	906	913	915	917	
1996	12	162	466	671	774	810	832	843	849	854	855	861	864	869	873		
1997	12	257	596	755	832	872	894	912	924	932	939	948	953	958			
1998	12	288	568	681	765	810	838	852	861	871	880	891	899				
1999	25	232	472	618	704	763	800	822	838	854	862	867					
2000	32	269	538	704	805	874	920	939	962	972	986						
2001	20	247	538	787	912	1,009	1,062	1,093	1,112	1,133							
2002	19	203	506	783	952	1,037	1,080	1,123	1,163								
2003	9	180	514	784	988	1,075	1,132	1,197									
2004	11	144	527	928	1,089	1,196	1,262										
2005	2	139	548	852	1,041	1,147											
2006	0	172	556	903	1,107												
2007	3	73	201	295													
2008	0	36	76														
2009	0	9															
2010	0																

Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978																	
1979													2.250	1.000	1.000	1.000	1.000
1980								1.000	1.000	11.000	1.455	1.125	1.111	1.100	1.045	1.000	1.000
1981										2.429	1.000	1.118	1.105	1.143	1.042	1.000	1.080
1982									1.632	1.323	1.195	1.102	1.037	1.054	1.051	1.032	1.000
1983								1.938	1.065	1.182	1.077	1.024	1.047	1.000	1.000	1.000	1.000
1984							1.500	1.176	1.100	1.015	1.045	1.043	1.014	1.027	1.000	1.000	1.000
1985						1.774	1.182	1.092	1.042	1.068	1.038	1.037	1.012	1.000	1.000	1.000	1.000
1986					1.571	1.172	1.103	1.047	1.060	1.035	1.020	1.013	1.007	1.000	1.007	1.000	1.000
1987				1.785	1.216	1.106	1.109	1.046	1.039	1.027	1.036	1.000	1.000	1.000	1.000	1.000	1.000
1988			1.744	1.253	1.128	1.085	1.052	1.054	1.043	1.011	1.004	1.000	1.000	1.000	1.004	1.000	1.000
1989		2.252	1.276	1.213	1.124	1.078	1.051	1.051	1.025	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000
1990	9.118	1.723	1.412	1.172	1.140	1.079	1.086	1.022	1.005	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000
1991	5.560	2.388	1.355	1.216	1.186	1.086	1.038	1.008	1.008	1.005	1.003	1.003	1.001	1.001	1.000	1.000	1.001
1992	20.833	2.120	1.570	1.293	1.230	1.074	1.014	1.008	1.003	1.004	1.001	1.001	1.000	1.000	1.001	1.001	1.000
1993	10.800	2.731	1.678	1.352	1.139	1.028	1.015	1.004	1.003	1.004	1.005	1.002	1.001	1.001	1.002	1.000	1.000
1994	48.667	2.514	1.632	1.230	1.061	1.032	1.011	1.005	1.006	1.005	1.001	1.004	1.001	1.005	1.000	1.007	
1995	10.286	3.271	1.495	1.139	1.070	1.020	1.011	1.011	1.003	1.006	1.001	1.002	1.008	1.002	1.002		
1996	13.500	2.877	1.440	1.154	1.047	1.027	1.013	1.007	1.006	1.001	1.007	1.003	1.006	1.005			
1997	21.417	2.319	1.267	1.102	1.048	1.025	1.020	1.013	1.009	1.008	1.010	1.005	1.005				
1998	24.000	1.972	1.199	1.123	1.059	1.035	1.017	1.011	1.012	1.010	1.013	1.009					
1999	9.280	2.034	1.309	1.139	1.084	1.048	1.028	1.019	1.019	1.019	1.009						
2000	8.406	2.000	1.309	1.143	1.086	1.053	1.021	1.024	1.010	1.014							
2001	12.350	2.178	1.463	1.159	1.106	1.053	1.029	1.017	1.019								
2002	10.684	2.493	1.547	1.216	1.089	1.041	1.040	1.036									
2003	20.000	2.856	1.525	1.260	1.088	1.053	1.057										
2004	13.091	3.660	1.761	1.173	1.098	1.055											
2005	69.500	3.942	1.555	1.222	1.102												
2006		3.233	1.624	1.226													
2007	24.333	2.753	1.468														
2008		2.111															
2009																	
All Yr Avg	19.519	2.571	1.481	1.229	1.134	1.096	1.070	1.076	1.053	1.579	1.046	1.087	1.023	1.028	1.018	1.002	1.010
Wght Avg	14.392	2.534	1.475	1.201	1.103	1.053	1.034	1.022	1.014	1.011	1.008	1.006	1.004	1.003	1.002	1.002	1.001
3 Yr Avg	24.333	2.699	1.549	1.207	1.096	1.050	1.042	1.026	1.016	1.011	1.009	1.006	1.006	1.004	1.002	1.003	1.000
5 Yr ex hi/lo		3.249	1.575	1.221	1.096	1.053	1.032	1.020	1.014	1.009	1.007	1.004	1.004	1.003	1.001	1.000	1.000
Selected	15.000	2.500	1.500	1.221	1.096	1.053	1.032	1.020	1.014	1.009	1.007	1.004	1.004	1.003	1.001	1.000	1.000
LDF to Ult	87.188	5.813	2.325	1.550	1.269	1.158	1.100	1.065	1.044	1.030	1.021	1.013	1.009	1.005	1.002	1.001	1.001
% of Ult	1.15%	17.20%	43.01%	64.52%	78.79%	86.39%	90.94%	93.87%	95.79%	97.09%	97.97%	98.70%	99.11%	99.52%	99.78%	99.90%	99.95%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Claims Count w/Payment**

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	0
1979	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	0
1980	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	0
1981	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	0
1982	64	65	65	65	65	65	65	65	66	66	66	66	66	66	66	66	0
1983	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	0
1984	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	0
1985	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	0
1986	154	154	154	154	154	154	154	154	154	154	154	154	154	154	154	154	0
1987	200	200	201	201	201	201	201	201	201	201	201	201	201	201	201	201	0
1988	271	271	271	271	273	273	273	273	273	273	273	273	273	273	273	273	0
1989	533	533	533	533	533	533	533	533	533	533	533	533	533	533	533	533	0
1990	611	611	611	612	612	612	612	612	612	612	612	612	612	612	612	612	0
1991	755	755	755	755	755	755	755	755	755	755	755	755	755	755	755	755	0
1992	736	739	739	739	739	739	739	739	739	739	739	739	739	739	739	739	0
1993	813	813	813	813	813	813	813	813	813	813	813	813	813	813	813	813	0
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
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	1.000	1.000	1.000
1979	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	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	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	1.000	1.000	1.000
1982	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.015	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	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	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	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	1.000	1.000	1.000
1987	1.000	1.005	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	1.000
1988	1.000	1.000	1.000	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	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	1.000	1.000	1.000
1990	1.000	1.000	1.000	1.002	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	1.000	1.000	1.000
1992	1.004	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	1.000	1.000
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
All Yr Avg	1.006	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wght Avg	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr Avg	1.001	1.000	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	1.000	1.000
5 Yr ex hi/lo	1.000	1.000	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	1.000	1.000
Selected	1.000	1.000	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	1.000	1.000
LDF to Ult	1.001	1.001	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	1.000	1.000
% of Ult	99.95%	99.95%	99.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Claim Severity

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977																	
1978													6,121	17,228	22,742	30,136	39,480
1979												14,568	24,033	30,722	33,068	37,047	40,877
1980								34,773	40,615	48,395	17,042	23,425	26,164	35,115	40,232	44,466	49,358
1981										5,407	20,866	26,896	32,880	39,475	41,645	44,426	50,164
1982									12,632	27,143	32,476	38,012	41,828	48,370	50,963	53,213	53,289
1983									19,753	23,087	30,272	32,579	36,024	38,377	40,052	41,988	43,711
1984							18,860	31,123	35,820	41,882	47,421	52,146	54,407	58,880	59,811	62,528	63,223
1985						18,727	24,429	33,711	40,904	49,264	50,603	53,031	55,527	57,726	59,940	61,261	62,744
1986					28,804	39,327	42,819	48,221	53,239	55,376	58,963	63,040	66,190	67,818	70,200	73,435	75,149
1987				29,987	40,160	45,926	54,204	57,881	62,831	67,203	69,334	69,631	71,617	72,630	73,141	74,256	75,440
1988			28,808	39,069	45,909	52,428	56,740	61,842	64,547	67,418	70,476	71,728	72,847	74,078	75,804	77,301	78,837
1989		32,112	35,395	45,846	53,943	59,071	61,698	65,727	66,762	68,359	69,280	70,017	70,756	71,468	72,721	73,512	73,874
1990	74,024	45,283	51,164	57,342	61,299	63,842	65,871	66,059	66,812	68,177	68,748	69,399	70,476	71,802	72,868	73,596	74,348
1991	35,282	40,862	42,555	51,117	58,925	60,333	61,474	62,236	63,658	64,682	65,358	66,630	67,416	68,503	69,223	70,506	71,938
1992	60,710	48,767	50,364	55,219	59,531	56,980	59,373	61,045	62,220	62,986	63,971	65,070	66,378	67,100	67,966	68,894	69,686
1993	38,574	40,122	42,338	43,923	44,242	44,644	46,048	46,643	47,568	48,252	51,168	53,398	54,187	56,765	59,083	60,167	60,862
1994	77,775	30,302	33,607	35,036	35,211	36,724	38,054	39,102	40,235	41,399	42,217	42,597	43,428	44,527	45,143	45,856	46,428
1995	25,347	36,527	30,461	30,333	31,882	32,459	33,706	35,256	36,757	38,528	39,092	40,063	40,805	41,771	42,779	43,261	
1996	24,219	21,666	21,562	24,577	26,300	28,165	29,875	31,930	33,623	34,299	35,403	36,368	37,216	38,136	39,211		
1997	15,137	14,205	19,440	22,045	24,717	26,711	28,873	31,245	32,230	33,797	35,874	37,188	38,966	39,910			
1998	9,761	17,646	19,880	23,295	25,872	28,935	32,585	35,330	37,863	40,185	41,918	43,482	45,102				
1999	8,699	14,907	17,301	21,647	25,559	28,783	31,893	34,062	37,235	40,038	42,123	44,550					
2000	16,181	16,286	20,640	26,540	31,086	34,293	37,296	40,206	42,867	44,759	46,429						
2001	10,151	14,879	20,609	28,340	30,218	33,004	35,800	38,316	41,239	42,783							
2002	5,497	23,050	30,399	29,825	32,694	36,903	40,303	42,930	45,908								
2003	18,883	23,625	25,112	28,807	33,982	36,594	39,552	41,973									
2004	19,214	18,776	23,223	27,588	32,167	34,839	37,885										
2005	8,923	16,529	35,168	38,710	42,043	44,906											
2006		20,289	25,152	28,360	33,066												
2007	4,505	19,836	26,121	30,103													
2008		27,837	24,845														
2009		8,719															
2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978													2,815	1,320	1,325	1,310	1,398
1979												1,650	1,278	1,076	1,120	1,103	0,959
1980								1,168	1,192	0,352	1,375	1,117	1,342	1,146	1,105	1,110	1,109
1981										3,859	1,289	1,223	1,201	1,055	1,067	1,129	0,972
1982									2,149	1,196	1,170	1,100	1,156	1,054	1,044	1,001	1,038
1983									1,169	1,311	1,076	1,106	1,065	1,044	1,048	1,041	1,020
1984							1,650	1,151	1,169	1,132	1,100	1,043	1,082	1,016	1,045	1,011	1,019
1985						1,305	1,380	1,213	1,204	1,027	1,048	1,047	1,040	1,038	1,022	1,024	1,044
1986					1,365	1,089	1,126	1,104	1,040	1,065	1,069	1,050	1,025	1,035	1,046	1,023	1,041
1987				1,339	1,144	1,180	1,068	1,086	1,070	1,032	1,004	1,029	1,014	1,007	1,015	1,016	1,016
1988			1,356	1,175	1,142	1,082	1,090	1,044	1,044	1,045	1,018	1,016	1,017	1,023	1,020	1,020	1,013
1989		1,102	1,295	1,177	1,095	1,044	1,065	1,016	1,024	1,013	1,011	1,011	1,010	1,018	1,011	1,005	1,008
1990	0.612	1,130	1,121	1,069	1,041	1,032	1,003	1,011	1,020	1,008	1,009	1,016	1,019	1,015	1,010	1,010	1,008
1991	1,158	1,041	1,201	1,153	1,024	1,019	1,012	1,023	1,016	1,010	1,019	1,012	1,016	1,011	1,019	1,020	1,017
1992	0,803	1,033	1,096	1,078	0,957	1,042	1,028	1,019	1,012	1,016	1,017	1,020	1,011	1,013	1,014	1,011	1,008
1993	1,040	1,055	1,037	1,007	1,009	1,031	1,013	1,020	1,014	1,060	1,044	1,015	1,048	1,041	1,018	1,012	1,024
1994	0,390	1,109	1,043	1,005	1,043	1,036	1,028	1,029	1,029	1,020	1,009	1,020	1,025	1,014	1,016	1,012	
1995	1,441	0,834	0,996	1,051	1,018	1,038	1,046	1,043	1,048	1,015	1,025	1,019	1,024	1,024	1,011		
1996	0,895	0,995	1,140	1,070	1,071	1,061	1,069	1,053	1,020	1,032	1,027	1,023	1,025	1,028			
1997	0,938	1,368	1,134	1,121	1,081	1,081	1,082	1,032	1,049	1,061	1,037	1,048	1,024				
1998	1,808	1,127	1,172	1,111	1,118	1,126	1,084	1,072	1,061	1,043	1,037	1,037					
1999	1,714	1,161	1,251	1,181	1,126	1,108	1,068	1,093	1,075	1,052	1,058						
2000	1,006	1,267	1,286	1,171	1,103	1,088	1,078	1,066	1,044	1,037							
2001	1,466	1,385	1,375	1,066	1,092	1,085	1,070	1,076	1,037								
2002	4,193	1,319	0,981	1,096	1,129	1,092	1,065	1,069									
2003	1,251	1,063	1,147	1,180	1,077	1,081	1,061										
2004	0,977	1,237	1,188	1,166	1,083	1,087											
2005	1,853	2,128	1,101	1,086	1,068												
2006		1,240	1,128	1,166													
2007	4,403	1,317	1,152														
2008		0,893															
2009																	
All Yr Avg	1,526	1,190	1,160	1,123	1,089	1,085	1,104	1,074	1,125	1,150	1,074	1,078	1,161	1,052	1,053	1,049	1,044
Wght Avg	1,175	1,192	1,198	1,160	1,103	1,098	1,143	1,078	1,083	1,024	1,065	1,053	1,064	1,036	1,038	1,036	1,036
3 Yr Avg	4,403	1,150	1,127	1,139	1,076	1,087	1,066	1,071	1,052	1,044	1,044	1,036	1,024	1,022	1,015	1,012	1,016
5 Yr ex hi/lo		1,265	1,125	1,143	1,084	1,087	1,068	1,072	1,051	1,044	1,034	1,027	1,025	1,022	1,016	1,012	1,011
Selected LDF to Ult	1,200	1,200	1,200	1,143	1,084	1,087	1,068	1,072	1,051	1,044	1,034	1,027	1,025	1,022	1,016	1,012	1,011
% of Ult	3.983	3.319	2.766	2.305	2.017	1.861	1.713	1.604	1.495	1.422	1.362	1.318	1.283	1.252	1.225	1.206	1.192
	25.11%	30.13%	36.15%	43.38%	49.57%	53.74%	58.39%	62.35%	66.87%	70.31%	73.41%	75.89%	77.91%	79.84%	81.60%	82.90%	83.88%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Medical Triangles
Paid Claim Severity

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977																	
1978	55,203	67,174	71,382	75,984	77,049	77,260	99,681	111,459	111,539	113,382	114,021	130,628	154,379	158,281	165,806	169,580	
1979	39,209	38,666	41,127	41,731	42,461	43,130	43,728	46,420	47,384	47,811	47,985	48,679	48,889	48,926	49,319		
1980	54,756	57,441	58,403	58,795	59,973	62,473	70,965	72,652	73,168	74,617	75,034	75,642	76,001	76,547			
1981	48,748	50,225	50,608	51,699	51,960	59,916	65,189	67,893	69,763	70,406	70,980	75,846	76,014				
1982	55,299	55,787	57,161	60,891	62,992	64,583	65,397	66,258	67,881	69,149	70,124	70,720					
1983	45,735	46,255	47,815	48,922	50,517	51,473	52,160	53,016	53,918	54,751	55,563						
1984	64,426	65,175	66,650	67,903	68,647	69,313	71,393	72,879	74,648	75,479							
1985	65,523	66,848	68,295	69,309	70,810	71,870	74,388	75,763	77,103								
1986	78,246	80,048	80,939	82,797	84,268	85,612	87,862	88,413									
1987	76,673	77,108	78,501	81,121	83,717	85,974	87,596										
1988	79,865	80,473	81,903	82,114	82,960	83,990											
1989	74,435	75,431	76,271	77,059	77,710												
1990	74,939	75,582	76,396	77,426													
1991	73,137	74,328	75,166														
1992	70,245	70,766															
1993	62,347																
1994																	
1995																	
1996																	
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2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.217	1.063	1.064	1.014	1.003	1.290	1.118	1.001	1.017	1.006	1.146	1.182	1.025	1.048	1.023		
1979	0.986	1.064	1.015	1.017	1.016	1.014	1.062	1.021	1.009	1.004	1.014	1.004	1.001	1.008			
1980	1.049	1.017	1.007	1.020	1.042	1.136	1.024	1.007	1.020	1.006	1.008	1.005	1.007				
1981	1.030	1.008	1.022	1.005	1.153	1.088	1.041	1.028	1.009	1.008	1.069	1.002					
1982	1.009	1.025	1.065	1.034	1.025	1.013	1.013	1.025	1.019	1.014	1.008						
1983	1.011	1.034	1.023	1.033	1.019	1.013	1.016	1.017	1.015	1.015							
1984	1.012	1.023	1.019	1.011	1.010	1.030	1.021	1.024	1.011								
1985	1.020	1.022	1.015	1.022	1.015	1.035	1.018	1.018									
1986	1.023	1.011	1.023	1.018	1.016	1.026	1.006										
1987	1.006	1.018	1.033	1.032	1.027	1.019											
1988	1.008	1.018	1.003	1.010	1.012												
1989	1.013	1.011	1.010	1.008													
1990	1.009	1.011	1.013														
1991	1.016	1.011															
1992	1.007																
1993																	
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2008																	
2009																	
All Yr Avg	1.028	1.024	1.024	1.019	1.031	1.066	1.036	1.017	1.014	1.009	1.049	1.048	1.011	1.028	1.023		
Wght Avg	1.026	1.022	1.024	1.018	1.028	1.070	1.038	1.016	1.015	1.008	1.062	1.074	1.016	1.038	1.023		
3 Yr Avg	1.011	1.011	1.009	1.017	1.018	1.027	1.015	1.020	1.015	1.012	1.028	1.004	1.011	1.028			
5 Yr ex hi/lo	1.010	1.013	1.016	1.017	1.014	1.025	1.016	1.022	1.015	1.009							
Selected	1.010	1.013	1.016	1.015	1.014	1.013	1.012	1.011	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.010
LDF to Ult	1.179	1.168	1.152	1.135	1.118	1.102	1.088	1.075	1.064	1.053	1.044	1.035	1.028	1.022	1.017	1.013	1.010
% of Ult	84.80%	85.63%	86.78%	88.13%	89.45%	90.71%	91.89%	92.99%	94.01%	94.95%	95.81%	96.57%	97.25%	97.83%	98.32%	98.71%	99.01%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Losses (in 000's)

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	55	60	66	70	75	91	103	113	117	122	122	122	122	136	137	137	137
1978	166	215	231	244	274	301	342	370	387	405	414	429	433	442	444	457	
1979	464	504	544	687	799	867	969	1,204	1,259	1,481	1,557	1,750	1,880	1,978	2,000		
1980	548	633	762	854	952	1,097	1,199	1,319	1,373	1,434	1,479	1,582	1,680	1,709			
1981	855	1,041	1,119	1,295	1,383	1,453	1,549	1,605	1,662	1,710	1,800	1,830	1,880				
1982	1,220	1,437	1,592	1,740	1,904	2,051	2,350	2,633	2,719	2,853	3,086	3,155					
1983	2,080	2,210	2,320	2,444	2,684	2,753	2,810	2,935	3,053	3,116	3,177						
1984	2,324	2,531	2,833	3,009	3,137	3,274	3,449	3,903	3,983	4,067							
1985	3,675	4,002	4,214	4,409	4,623	4,818	5,022	5,174	5,298								
1986	5,214	5,664	5,876	6,004	6,309	6,433	6,589	6,684									
1987	8,074	8,513	8,860	9,261	9,790	10,126	10,512										
1988	14,063	14,482	14,938	15,570	15,975	16,237											
1989	15,348	15,947	16,236	16,904	17,331												
1990	19,200	20,232	20,820	21,312													
1991	31,709	32,983	34,034														
1992	31,481	32,396															
1993	27,017																
1994																	
1995																	
1996																	
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2010																	

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.093	1.106	1.049	1.083	1.205	1.139	1.092	1.040	1.041	1.000	1.000	1.000	1.113	1.010	1.000	1.000	
1978	1.293	1.073	1.060	1.120	1.099	1.135	1.084	1.045	1.047	1.021	1.037	1.008	1.022	1.004	1.028		
1979	1.086	1.080	1.263	1.164	1.085	1.118	1.242	1.046	1.176	1.051	1.124	1.075	1.052	1.011			
1980	1.155	1.205	1.121	1.114	1.153	1.093	1.099	1.041	1.044	1.031	1.070	1.062	1.017				
1981	1.218	1.074	1.158	1.068	1.051	1.066	1.036	1.035	1.029	1.052	1.017	1.028					
1982	1.178	1.108	1.093	1.094	1.078	1.146	1.120	1.033	1.050	1.082	1.022						
1983	1.062	1.050	1.054	1.098	1.026	1.021	1.045	1.040	1.021	1.020							
1984	1.089	1.120	1.062	1.043	1.043	1.053	1.132	1.020	1.021								
1985	1.089	1.053	1.046	1.049	1.042	1.042	1.030	1.024									
1986	1.086	1.038	1.022	1.051	1.020	1.024	1.014										
1987	1.054	1.041	1.045	1.057	1.034	1.038											
1988	1.030	1.031	1.042	1.026	1.016												
1989	1.039	1.018	1.041	1.025													
1990	1.054	1.029	1.024														
1991	1.040	1.032															
1992	1.029																
1993																	
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2005																	
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2007																	
2008																	
2009																	
All Yr Avg	1.100	1.070	1.077	1.076	1.071	1.080	1.089	1.036	1.054	1.037	1.045	1.034	1.051	1.008	1.014	1.000	
Wght Avg	1.047	1.036	1.042	1.044	1.033	1.049	1.064	1.031	1.044	1.046	1.048	1.050	1.036	1.010	1.021	1.000	
3 Yr Avg	1.041	1.026	1.036	1.036	1.023	1.035	1.059	1.028	1.030	1.051	1.036	1.055	1.030	1.008			
5 Yr ex hi/lo	1.036	1.031	1.036	1.042	1.032	1.035	1.065	1.031	1.032	1.045	1.043	1.033					
Prior 6/06	1.022	1.018	1.011	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.004	1.001				
Selected	1.036	1.031	1.036	1.036	1.033	1.030	1.027	1.024	1.021	1.018	1.015	1.012	1.010	1.010	1.005	1.005	1.015
LDF to Ult	1.432	1.382	1.340	1.294	1.249	1.209	1.174	1.143	1.117	1.094	1.074	1.058	1.046	1.035	1.025	1.020	1.015
% of Ult	69.84%	72.37%	74.60%	77.26%	80.04%	82.69%	85.17%	87.47%	89.57%	91.45%	93.09%	94.49%	95.62%	96.58%	97.54%	98.03%	98.52%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Claims Count with Payment**

Acc Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	2	3
1978	0	0	0	0	0	0	0	0	0	0	0	0	2	3	3	3	5
1979	0	0	0	0	0	0	0	0	0	0	0	3	8	9	13	15	20
1980	0	0	0	0	0	0	0	0	0	0	1	5	7	14	17	20	22
1981	0	0	0	0	0	0	0	0	0	5	13	14	17	19	23	27	31
1982	0	0	0	0	0	0	0	0	7	10	14	23	25	28	31	34	44
1983	0	0	0	0	0	0	0	5	10	13	23	25	29	32	37	43	45
1984	0	0	0	0	0	0	11	21	26	30	36	40	44	49	58	66	67
1985	0	0	0	0	0	15	25	37	51	55	64	69	79	87	92	92	92
1986	0	0	0	0	13	35	49	60	66	73	79	84	98	104	105	106	108
1987	0	0	0	26	47	64	88	97	107	112	123	142	147	148	148	148	148
1988	0	0	9	46	70	102	127	164	181	194	227	234	236	237	237	237	237
1989	0	3	27	52	79	127	154	196	215	251	261	266	268	269	271	272	272
1990	0	3	21	72	120	172	212	235	287	305	311	313	315	316	317	318	318
1991	1	1	31	91	164	230	289	362	395	403	409	412	413	413	413	413	414
1992	0	6	27	102	166	227	312	366	378	384	386	386	391	393	394	396	398
1993	0	2	39	110	184	293	363	382	386	390	397	400	402	402	404	408	409
1994	0	3	37	108	258	369	421	437	448	456	461	463	468	469	474	475	478
1995	0	5	35	176	333	399	431	449	458	466	469	474	475	477	482	484	484
1996	0	2	76	315	429	489	511	522	542	549	553	558	563	570	577	577	577
1997	0	10	164	380	481	538	572	600	613	626	631	633	637	640	640	640	640
1998	0	19	122	319	438	511	552	573	593	608	617	629	636	636	636	636	636
1999	1	14	117	314	442	550	616	655	683	697	707	714	714	714	714	714	714
2000	0	14	138	344	512	598	663	701	724	739	754	754	754	754	754	754	754
2001	0	12	116	379	545	662	725	757	787	821	821	821	821	821	821	821	821
2002	0	14	112	350	577	701	753	797	832	832	832	832	832	832	832	832	832
2003	0	2	84	355	616	723	811	868	868	868	868	868	868	868	868	868	868
2004	0	3	83	380	560	712	793	793	793	793	793	793	793	793	793	793	793
2005	0	5	82	319	558	695	695	695	695	695	695	695	695	695	695	695	695
2006	0	4	58	284	494	494	494	494	494	494	494	494	494	494	494	494	494
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977														2.000	1.000	1.500	1.333
1978														1.500	1.000	1.000	1.000
1979													2.667	1.125	1.444	1.333	1.000
1980													5.000	1.400	2.000	1.214	1.176
1981										2.600	1.077	1.214	1.118	1.211	1.174	1.148	1.097
1982										1.429	1.400	1.643	1.087	1.120	1.107	1.097	1.294
1983										2.000	1.300	1.769	1.087	1.160	1.103	1.156	1.162
1984										1.909	1.238	1.154	1.200	1.111	1.100	1.114	1.138
1985										1.667	1.480	1.378	1.078	1.164	1.078	1.145	1.101
1986										2.692	1.400	1.224	1.100	1.106	1.082	1.063	1.167
1987										1.362	1.375	1.102	1.103	1.047	1.098	1.154	1.035
1988										1.522	1.457	1.245	1.291	1.104	1.072	1.170	1.031
1989										9.000	1.926	1.519	1.608	1.213	1.273	1.097	1.167
1990										7.000	3.429	1.667	1.433	1.233	1.108	1.221	1.063
1991										1.000	31.000	2.935	1.802	1.402	1.257	1.253	1.091
1992											4.500	3.778	1.627	1.367	1.374	1.173	1.033
1993											19.500	2.821	1.673	1.592	1.239	1.052	1.010
1994											12.333	2.919	2.389	1.430	1.141	1.038	1.025
1995											7.000	5.029	1.892	1.198	1.080	1.042	1.020
1996											38.000	4.145	1.362	1.140	1.045	1.022	1.038
1997											16.400	2.317	1.266	1.119	1.063	1.049	1.022
1998											6.421	2.615	1.373	1.167	1.080	1.038	1.035
1999											14.000	8.357	2.684	1.408	1.244	1.120	1.063
2000											9.857	2.493	1.488	1.168	1.109	1.057	1.033
2001											9.667	3.267	1.438	1.215	1.095	1.044	1.040
2002											8.000	3.125	1.649	1.215	1.074	1.058	1.044
2003											42.000	4.226	1.735	1.174	1.122	1.070	1.070
2004											27.667	4.578	1.474	1.271	1.114	1.114	1.114
2005											16.400	3.890	1.749	1.246	1.246	1.246	1.246
2006											14.500	4.897	1.739	1.739	1.739	1.739	1.739
2007																	
2008																	
2009																	
All Yr Avg																	
Wght Avg																	
3 Yr Avg																	
5 Yr ex hi/lo																	
Selected																	
LDF to Ult																	
% of Ult																	

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Claims Count with Payment**

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5
1978	5	9	10	12	12	12	12	12	12	12	12	12	12	12	12	12	12
1979	20	20	25	28	28	28	28	28	28	28	28	28	28	28	28	28	28
1980	22	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
1981	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
1982	45	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1983	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
1984	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67
1985	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92
1986	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
1987	148	148	148	148	149	149	149	150	150	150	150	150	150	150	150	150	150
1988	238	238	238	239	239	239	239	239	239	239	239	239	239	239	239	239	239
1989	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272	272
1990	318	318	318	318	319	319	319	319	319	319	319	319	319	319	319	319	319
1991	415	416	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418
1992	398	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
1993	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411
1994																	
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2009																	
2010																	
Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408-Ult
1977	1.000	1.000	1.000	1.250	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	1.800	1.111	1.200	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	1.250	1.120	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	1.273	1.036	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	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	1.000	1.000	1.000
1982	1.044	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	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	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	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	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	1.000	1.000	1.000
1987	1.000	1.000	1.000	1.007	1.000	1.007	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	1.004	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	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	1.000	1.000	1.000
1990	1.000	1.000	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	1.000	1.000
1991	1.002	1.005	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	1.000
1992	1.005	1.005	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	1.000
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2009																	
2010																	
All Yr Avg	1.070	1.027	1.023	1.020	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wght Avg	1.007	1.005	1.004	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr Avg	1.002	1.002	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr ex hi/lo	1.001	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	1.000	1.000	1.000
Selected	1.001	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	1.000	1.000	1.000
LDF to Ult	1.002	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	1.000	1.000	1.000
% of Ult	99.78%	99.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Claim Severity**

Acc Yr 9/16/yy	Months of Maturity																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	
1977															11,844	12,097	17,634	16,551
1978														9,145	21,176	28,697	37,964	28,846
1979													44,513	24,156	25,707	21,696	23,386	21,524
1980											44,091	23,320	23,554	19,630	20,733	21,390	22,182	
1981										17,088	13,837	16,685	21,873	22,874	22,471	20,931	21,318	
1982									16,140	19,974	19,802	18,083	20,777	23,354	25,207	25,602	23,244	
1983								17,240	17,915	20,345	17,256	21,782	43,302	42,358	38,210	37,483	42,774	
1984							9,906	17,348	20,424	23,502	21,412	23,140	24,924	25,226	26,150	28,800	31,633	
1985					24,250	27,490	24,122	23,252	24,690	23,643	26,624	26,348	25,894	29,329	33,423	36,363		
1986					20,703	21,027	22,691	24,763	25,658	26,717	27,268	29,383	31,988	35,293	40,552	44,918		
1987				23,114	21,757	22,170	22,563	25,415	27,383	30,325	31,157	32,267	36,315	40,484	43,710	46,891	50,215	
1988			18,931	16,192	21,257	24,230	28,376	30,405	33,362	34,622	34,863	39,668	44,909	47,678	50,936	54,897	57,145	
1989		17,085	13,835	14,255	19,733	23,593	26,527	27,737	28,987	29,493	34,554	38,681	41,335	46,203	49,163	51,719	53,452	
1990		8,777	15,204	17,923	23,887	29,705	32,313	34,738	33,389	37,227	41,092	44,079	47,946	50,396	52,771	54,744	57,112	
1991	39,461	39,461	18,507	24,959	34,493	37,921	36,363	37,949	44,899	51,210	55,465	60,179	63,257	66,572	68,602	71,115	74,208	
1992		7,125	12,322	27,990	31,704	33,726	36,341	44,639	51,325	56,921	61,187	65,157	68,281	69,668	72,970	75,750	77,443	
1993		26,588	22,611	22,579	30,157	27,238	36,320	42,229	46,260	50,177	53,308	57,356	58,753	59,944	61,767	63,168	64,361	
1994		22,935	25,575	25,284	26,483	40,323	47,151	53,234	57,298	60,575	64,136	65,510	67,356	69,975	72,072	74,105	75,411	
1995		25,346	30,193	21,976	35,674	45,816	52,338	58,693	62,672	66,578	68,980	71,480	73,259	75,264	76,853	78,002		
1996		4,369	17,842	29,365	40,241	47,388	55,976	60,815	66,501	72,096	74,795	76,915	79,323	80,566	83,114			
1997		35,739	24,978	30,250	40,952	54,206	59,707	64,338	66,949	71,553	74,243	77,040	79,490	82,018				
1998		30,291	27,922	32,065	46,097	54,827	63,960	69,805	77,060	81,954	85,027	88,391	90,545					
1999	6,261	31,383	29,290	40,530	50,459	60,121	67,067	75,305	82,973	89,001	92,987	96,583						
2000		17,631	38,473	38,587	50,662	61,693	71,605	79,980	87,195	94,407	97,960							
2001		62,453	36,774	42,569	52,792	63,544	74,014	81,336	92,233	96,482								
2002		40,933	32,356	35,619	47,327	62,061	74,439	88,312	93,519									
2003		2,000	30,672	38,594	51,040	62,735	75,072	79,870										
2004		25,995	36,763	42,304	52,869	65,336	73,251											
2005		28,548	39,810	38,085	51,851	60,185												
2006		48,137	46,259	41,900	46,160													
2007																		
2008																		
2009																		
2010																		

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977														1.021	1.458	0.939	0.829
1978													2.315	1.355	1.323	0.760	1.152
1979												0.543	1.064	0.844	1.078	0.920	1.077
1980										0.529	1.010	0.833	1.056	1.032	1.037	1.123	
1981									0.810	1.206	1.311	1.046	0.982	0.931	1.018	1.180	
1982								1.238	0.991	0.913	1.149	1.124	1.079	1.106	0.908	1.167	
1983								1.039	1.136	0.848	1.262	1.988	0.978	0.902	0.981	1.141	1.081
1984							1.751	1.177	1.151	0.911	1.081	1.077	1.012	1.037	1.101	1.098	1.097
1985						1.134	0.877	0.964	1.062	0.958	1.126	0.990	0.983	1.133	1.140	1.088	1.099
1986					1.476	1.016	1.079	1.091	1.036	1.041	1.021	1.078	1.089	1.103	1.149	1.108	1.075
1987				0.941	1.019	1.018	1.126	1.077	1.107	1.027	1.036	1.125	1.115	1.080	1.073	1.071	1.086
1988			0.855	1.313	1.140	1.171	1.072	1.097	1.038	1.007	1.138	1.132	1.062	1.068	1.078	1.041	1.034
1989		0.810	1.030	1.384	1.196	1.124	1.046	1.045	1.017	1.172	1.119	1.069	1.118	1.064	1.052	1.034	1.056
1990		1.732	1.179	1.333	1.244	1.088	1.075	0.961	1.115	1.104	1.073	1.088	1.051	1.047	1.037	1.043	1.057
1991	1.000	0.469	1.349	1.382	1.099	0.959	1.044	1.183	1.141	1.083	1.085	1.051	1.052	1.030	1.037	1.043	1.030
1992		1.729	2.272	1.133	1.064	1.078	1.228	1.150	1.109	1.075	1.065	1.048	1.020	1.047	1.038	1.022	1.021
1993		0.850	0.999	1.336	0.903	1.333	1.163	1.095	1.085	1.062	1.076	1.024	1.020	1.030	1.023	1.019	1.021
1994		1.115	0.989	1.047	1.523	1.169	1.129	1.076	1.057	1.059	1.021	1.028	1.039	1.030	1.028	1.018	
1995		1.191	0.728	1.623	1.284	1.142	1.121	1.068	1.062	1.036	1.036	1.025	1.027	1.021	1.015		
1996		4.084	1.646	1.370	1.178	1.181	1.086	1.093	1.084	1.037	1.028	1.031	1.019	1.028			
1997		0.699	1.211	1.354	1.324	1.101	1.078	1.041	1.069	1.038	1.038	1.032	1.032				
1998		0.922	1.148	1.438	1.189	1.167	1.091	1.104	1.064	1.037	1.040	1.024					
1999	5.012	0.933	1.384	1.245	1.191	1.116	1.123	1.102	1.073	1.045	1.039						
2000		2.182	1.003	1.313	1.218	1.161	1.117	1.090	1.083	1.038							
2001		0.589	1.158	1.240	1.204	1.165	1.099	1.134	1.046								
2002		0.790	1.101	1.329	1.311	1.199	1.186	1.059									
2003		15.336	1.258	1.322	1.229	1.197	1.064										
2004		1.414	1.151	1.250	1.236	1.121											
2005		1.394	0.957	1.361	1.161												
2006		0.961	0.906	1.102													
2007																	
2008																	
2009																	
All Yr Avg	3.006	2.067	1.175	1.291	1.209	1.132	1.128	1.082	1.089	1.019	1.047	1.091	1.100	1.048	1.084	1.017	1.070
Wght Avg	10.384	1.092	1.166	1.307	1.240	1.151	1.128	1.103	1.097	1.083	1.081	1.061	1.063	1.041	1.060	1.025	1.062
3 Yr Avg		0.961	0.931	1.238	1.209	1.172	1.116	1.094	1.067	1.040	1.039	1.029	1.026	1.026	1.022	1.020	1.024
5 Yr ex hi/lo		1.257	1.069	1.300	1.223	1.174	1.113	1.099	1.068	1.038	1.038	1.028	1.026	1.029	1.029	1.028	1.036

Selected	4.000	1.100	1.150	1.250	1.220	1.145	1.099	1.086	1.068	1.038	1.038	1.028	1.026	1.029	1.029	1.028	1.036
LDF to Ult	20.088	5.022	4.565	3.970	3.176	2.603	2.273	2.069	1.905	1.783	1.718	1.656	1.611	1.569	1.525	1.481	1.441
% of Ult	4.98%	19.91%	21.90%	25.19%	31.49%	38.41%	43.99%	48.34%	52.50%	56.09%	58.19%	60.38%	62.08%	63.72%	65.59%	67.51%	69.41%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Claim Severity

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	13,720	15,002	16,591	17,396	15,073	18,160	20,687	22,582	23,486	24,452	24,452	24,452	24,452	27,223	27,485	27,485	27,485
1978	33,243	23,874	23,057	20,373	22,816	25,070	28,460	30,862	32,260	33,776	34,494	35,783	36,068	36,868	37,020	38,056	
1979	23,181	25,177	21,748	24,530	28,542	30,976	34,623	42,993	44,966	52,901	55,597	62,488	67,157	70,656	71,426		
1980	24,899	22,593	26,282	29,449	32,812	37,828	41,358	45,468	47,353	49,445	50,993	54,546	57,932	58,919			
1981	25,152	30,624	32,900	38,100	40,684	42,743	45,550	47,198	48,869	50,307	52,934	53,813	55,306				
1982	27,116	30,575	33,865	37,031	40,503	43,644	50,004	56,013	57,843	60,707	65,665	67,125					
1983	46,221	49,109	51,559	54,318	59,654	61,180	62,442	65,225	67,840	69,242	70,595						
1984	34,688	37,770	42,284	44,910	46,828	48,859	51,473	58,260	59,444	60,701							
1985	39,948	43,500	45,806	47,922	50,251	52,368	54,591	56,243	57,587								
1986	48,274	52,441	54,411	55,595	58,414	59,567	61,008	61,891									
1987	54,554	57,522	59,862	62,575	65,705	67,957	70,078										
1988	59,090	60,849	62,503	65,147	66,841	67,936											
1989	56,428	58,628	59,693	62,147	63,715												
1990	60,378	63,623	65,473	66,810													
1991	76,406	79,287	81,421														
1992	79,098	80,990															
1993	65,735																
1994																	
1995																	
1996																	
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2008																	
2009																	
2010																	
Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.093	1.106	1.049	0.866	1.205	1.139	1.092	1.040	1.041	1.000	1.000	1.000	1.113	1.010	1.000	1.000	
1978	0.718	0.966	0.884	1.120	1.099	1.135	1.084	1.045	1.047	1.021	1.037	1.008	1.022	1.004	1.028		
1979	1.086	0.864	1.128	1.164	1.085	1.118	1.242	1.046	1.176	1.051	1.124	1.075	1.052	1.011			
1980	0.907	1.163	1.121	1.114	1.153	1.093	1.099	1.041	1.044	1.031	1.070	1.062	1.017				
1981	1.218	1.074	1.158	1.068	1.051	1.066	1.036	1.035	1.029	1.052	1.017	1.028					
1982	1.128	1.108	1.093	1.094	1.078	1.146	1.120	1.033	1.050	1.082	1.022						
1983	1.062	1.050	1.054	1.098	1.026	1.021	1.045	1.040	1.021	1.020							
1984	1.089	1.120	1.062	1.043	1.043	1.053	1.132	1.020	1.021								
1985	1.089	1.053	1.046	1.049	1.042	1.042	1.030	1.024									
1986	1.086	1.038	1.022	1.051	1.020	1.024	1.014										
1987	1.054	1.041	1.045	1.050	1.034	1.031											
1988	1.030	1.027	1.042	1.026	1.016												
1989	1.039	1.018	1.041	1.025													
1990	1.054	1.029	1.020														
1991	1.038	1.027															
1992	1.024																
1993																	
1994																	
1995																	
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2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
All Yr Avg	1.045	1.046	1.055	1.059	1.071	1.079	1.089	1.036	1.054	1.037	1.045	1.034	1.051	1.008	1.014	1.000	
Wght Avg	1.042	1.041	1.051	1.058	1.053	1.065	1.081	1.035	1.051	1.041	1.050	1.043	1.043	1.009	1.016	1.000	
3 Yr Avg	1.038	1.025	1.035	1.034	1.023	1.033	1.059	1.028	1.030	1.051	1.036	1.055	1.030	1.008			
5 Yr ex hi/lo	1.035	1.028	1.035	1.042	1.032	1.033	1.065	1.031	1.032	1.045	1.043	1.033					
Selected	1.035	1.028	1.035	1.033	1.030	1.027	1.024	1.021	1.018	1.015	1.012	1.011	1.010	1.010	1.005	1.005	1.015
LDF to Ult	1.391	1.344	1.307	1.263	1.223	1.187	1.156	1.129	1.106	1.086	1.070	1.057	1.046	1.035	1.025	1.020	1.015
% of Ult	71.88%	74.43%	76.49%	79.17%	81.79%	84.24%	86.51%	88.59%	90.45%	92.08%	93.46%	94.58%	95.62%	96.58%	97.54%	98.03%	98.52%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Losses (in 000's)**

Rpt Yr 9/16/yy	Months of Maturity																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	3	6	8	10	12
1979	0	0	0	0	0	0	0	0	0	0	0	36	100	137	182	231	266	
1980	0	0	0	0	0	0	0	0	0	4	4	34	84	117	166	219	273	314
1981	0	0	0	0	0	0	0	0	0	70	126	166	270	359	440	498	545	
1982	0	0	0	0	0	0	0	0	51	161	226	374	441	549	603	663	756	
1983	0	0	0	0	0	0	0	99	186	260	407	498	572	672	766	885	1,033	
1984	0	0	0	2	2	2	99	234	304	421	495	1,258	1,331	1,391	1,604	2,034	2,236	
1985	0	0	0	0	0	133	336	466	619	729	851	1,021	1,065	1,170	1,411	1,688	1,872	
1986	0	0	0	0	233	604	868	1,129	1,280	1,420	1,710	1,868	2,334	2,756	3,060	3,538	3,981	
1987	0	0	0	417	833	1,119	1,414	1,724	1,895	2,199	2,474	2,890	3,475	3,855	4,235	4,554	4,876	
1988	0	0	360	914	1,478	2,073	2,430	3,169	3,839	4,213	4,863	5,557	6,154	6,566	7,035	7,626	8,164	
1989	0	263	863	1,485	2,679	4,061	5,505	6,558	7,531	8,817	10,311	11,565	12,366	13,739	14,910	15,593	16,164	
1990	80	342	790	1,576	3,032	4,051	5,591	6,170	7,206	8,504	9,578	10,219	11,099	11,831	12,513	13,167	13,765	
1991	58	239	1,224	3,532	6,287	8,414	10,137	12,465	15,095	17,144	18,700	20,332	21,392	22,563	23,236	24,233	25,277	
1992	0	446	1,433	4,763	7,059	9,195	12,484	16,855	19,517	21,141	22,984	24,281	25,617	26,290	27,274	28,759	29,599	
1993	1	184	2,741	5,321	7,586	10,323	15,117	18,064	20,099	21,962	23,626	25,279	26,237	27,429	28,390	29,127	30,163	
1994	0	249	2,181	5,361	8,934	15,029	19,150	21,944	23,479	24,919	26,773	27,306	28,159	28,935	30,006	30,589	31,402	
1995	0	484	2,230	5,991	13,806	18,829	21,809	24,702	26,468	28,519	29,988	31,297	32,601	34,118	35,187	35,822		
1996	21	346	3,274	12,714	20,754	26,892	32,006	34,818	37,505	39,589	41,376	42,438	43,681	44,669	45,801			
1997	19	1,071	7,749	16,291	23,265	30,456	35,194	38,806	41,177	43,741	45,533	47,132	48,473	49,900				
1998	42	2,536	8,025	16,632	25,873	31,709	37,316	41,120	45,009	47,717	49,509	52,072	54,531					
1999	138	1,882	7,083	17,828	25,866	33,874	38,551	44,221	47,779	52,087	54,957	57,492						
2000	97	1,361	9,779	19,151	30,920	40,803	49,383	56,118	60,676	65,212	67,905							
2001	0	2,310	9,910	23,926	35,793	49,010	59,005	65,179	73,036	77,464								
2002	249	1,738	10,981	24,354	39,084	54,781	66,071	78,809	85,718									
2003	0	1,206	7,030	21,659	39,757	52,969	67,508	76,858										
2004	0	916	8,193	26,928	41,249	59,361	68,831											
2005	0	1,048	8,109	21,355	38,883	51,100												
2006	0	946	7,197	22,033	35,473													
2007	97	662	4,076	8,880														
2008	0	21	864															
2009	0	0																
2010	0																	

Rpt Yr 9/16/yy	Report-to-Report Development Factors																	
	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	204-216	
1977																		
1978														1.605	1.373	1.287	1.203	1.182
1979														1.371	1.326	1.274	1.149	1.203
1980														1.412	1.323	1.245	1.150	1.100
1981														1.328	1.226	1.130	1.095	1.123
1982														1.243	1.100	1.100	1.139	1.300
1983														1.174	1.140	1.156	1.168	1.137
1984				1.000	1.000	56.316	2.368	1.298	1.384	1.176	2.543	1.058	1.045	1.153	1.268	1.099	1.089	
1985						2.529	1.386	1.328	1.179	1.166	1.201	1.043	1.099	1.206	1.196	1.109	1.123	
1986						2.596	1.438	1.301	1.133	1.110	1.204	1.092	1.250	1.181	1.110	1.156	1.125	1.071
1987					1.997	1.342	1.264	1.219	1.100	1.160	1.125	1.168	1.202	1.109	1.099	1.075	1.071	1.092
1988			2.542	1.616	1.402	1.173	1.304	1.211	1.097	1.154	1.143	1.107	1.067	1.071	1.084	1.071	1.035	
1989		3.279	1.720	1.804	1.516	1.355	1.191	1.148	1.171	1.169	1.122	1.069	1.111	1.085	1.046	1.037	1.041	
1990	4.262	2.311	1.996	1.924	1.336	1.380	1.104	1.168	1.180	1.126	1.067	1.086	1.066	1.058	1.052	1.045	1.045	
1991	4.106	5.118	2.887	1.780	1.338	1.205	1.230	1.211	1.136	1.091	1.087	1.052	1.055	1.030	1.043	1.043	1.053	
1992		3.216	3.324	1.482	1.303	1.358	1.350	1.158	1.083	1.087	1.056	1.055	1.026	1.037	1.054	1.029	1.034	
1993	168.022	14.935	1.941	1.426	1.361	1.464	1.195	1.113	1.093	1.076	1.070	1.038	1.045	1.035	1.026	1.036	1.025	
1994		8.759	2.458	1.667	1.682	1.274	1.146	1.070	1.061	1.074	1.020	1.031	1.028	1.037	1.019	1.027		
1995		4.608	2.687	2.304	1.364	1.158	1.133	1.071	1.078	1.052	1.044	1.042	1.047	1.031	1.018			
1996	16.108	9.463	3.883	1.632	1.296	1.190	1.088	1.077	1.056	1.045	1.026	1.029	1.023	1.025				
1997	57.740	7.233	2.102	1.428	1.309	1.156	1.103	1.061	1.062	1.041	1.035	1.028	1.029					
1998	60.303	3.165	2.072	1.556	1.226	1.177	1.102	1.095	1.060	1.038	1.052	1.047						
1999	13.645	3.765	2.517	1.451	1.310	1.138	1.147	1.080	1.090	1.055	1.046							
2000	14.038	7.185	1.958	1.615	1.320	1.210	1.136	1.081	1.075	1.041								
2001		4.290	2.414	1.496	1.369	1.204	1.105	1.121	1.061									
2002		6.977	6.320	2.218	1.605	1.402	1.206	1.193	1.088									
2003			5.829	3.081	1.836	1.332	1.274	1.138										
2004			8.944	3.287	1.532	1.439	1.160											
2005			7.737	2.633	1.821	1.314												
2006			7.609	3.062	1.610													
2007		6.788	6.162	2.179														
2008			41.786															
2009																		

All Yr Avg	35.199	8.086	2.548	1.647	1.407	3.935	1.247	1.175	1.223	1.571	1.274	1.213	1.153	1.130	1.124	1.094	1.103
Wght Avg	22.727	5.704	2.529	1.621	1.352	1.210	1.145	1.097	1.077	1.061	1.054	1.047	1.044	1.043	1.043	1.043	1.046
3 Yr Avg	6.788	18.519	2.624	1.654	1.362	1.213	1.145	1.096	1.075	1.045	1.044	1.035	1.033	1.031	1.021	1.030	1.037
5 Yr ex hi/lo	1.000	7.222	2.925	1.679	1.368	1.207	1.141	1.088	1.066	1.042	1.042	1.034	1.034	1.034	1.029	1.036	1.040

Selected	25.000	6.000	2.600	1.600	1.292	1.164	1.114	1.078	1.066	1.042	1.042	1.034	1.034	1.034	1.029	1.036	1.040
LDF to Ult	2265.866	90.635	15.106	5.810	3.631	2.811	2.415	2.168	2.010	1.886	1.809	1.737	1.679	1.624	1.570	1.525	1.472
% of Ult	0.04%	1.10%	6.62%	17.21%	27.54%	35.58%	41.41%	46.13%	49.76%	53.03%	55.29%	57.59%	59.55%	61.58%	63.70%	65.58%	67.94%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Losses (in 000's)

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	14	15	20	26	38	46	56	84	87	94	99	102	120	125	127	131	0
1979	320	343	360	408	446	494	518	550	568	580	591	613	623	688	694		
1980	345	386	502	601	671	753	952	1,003	1,059	1,142	1,321	1,364	1,435	1,464			
1981	612	720	802	869	972	1,079	1,160	1,400	1,441	1,477	1,637	1,679	1,702				
1982	982	1,110	1,337	1,508	1,633	1,784	1,843	1,954	2,032	2,191	2,390	2,436					
1983	1,175	1,252	1,343	1,446	1,629	1,734	1,800	1,939	2,011	2,083	2,143						
1984	2,434	2,558	2,725	2,917	3,000	3,081	3,188	3,341	3,427	3,494							
1985	2,102	2,308	2,511	2,620	2,793	2,910	3,341	3,435	3,503								
1986	4,263	4,449	4,628	4,805	5,073	5,231	5,428	5,526									
1987	5,322	5,554	5,678	5,976	6,144	6,269	6,399										
1988	8,446	8,747	9,035	9,640	9,946	10,188											
1989	16,832	17,513	18,053	18,804	19,267												
1990	14,381	14,749	15,062	15,391													
1991	26,612	27,388	27,969														
1992	30,611	31,754															
1993	30,931																
1994																	
1995																	
1996																	
1997																	
1998																	
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2003																	
2004																	
2005																	
2006																	
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2008																	
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2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.101	1.320	1.305	1.437	1.196	1.233	1.504	1.036	1.080	1.048	1.035	1.169	1.044	1.015	1.035		
1979	1.072	1.050	1.132	1.094	1.108	1.049	1.061	1.033	1.022	1.017	1.039	1.016	1.103	1.009			
1980	1.120	1.300	1.197	1.115	1.123	1.265	1.053	1.056	1.079	1.156	1.033	1.052	1.020				
1981	1.177	1.114	1.085	1.118	1.111	1.075	1.207	1.030	1.025	1.108	1.025	1.014					
1982	1.130	1.205	1.127	1.083	1.092	1.033	1.060	1.040	1.078	1.091	1.019						
1983	1.065	1.073	1.076	1.127	1.065	1.038	1.077	1.037	1.036	1.029							
1984	1.051	1.065	1.070	1.029	1.027	1.035	1.048	1.026	1.019								
1985	1.098	1.088	1.043	1.066	1.042	1.148	1.028	1.020									
1986	1.043	1.040	1.038	1.056	1.031	1.038	1.018										
1987	1.044	1.022	1.052	1.028	1.020	1.021											
1988	1.036	1.033	1.067	1.032	1.024												
1989	1.040	1.031	1.042	1.025													
1990	1.026	1.021	1.022														
1991	1.029	1.021															
1992	1.037																
1993																	
1994																	
1995																	
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2003																	
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2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
All Yr Avg	1.071	1.099	1.097	1.101	1.076	1.093	1.117	1.035	1.048	1.075	1.030	1.063	1.056	1.012	1.035		
Wght Avg	1.038	1.034	1.048	1.040	1.038	1.056	1.052	1.031	1.041	1.081	1.026	1.032	1.045	1.010	1.035		
3 Yr Avg	1.031	1.024	1.044	1.028	1.025	1.069	1.031	1.027	1.044	1.076	1.026	1.027	1.056	1.012			
5 Yr ex hi/lo	1.034	1.025	1.044	1.038	1.027	1.037	1.045	1.031	1.046	1.076	1.031						
Selected	1.034	1.025	1.044	1.036	1.033	1.030	1.027	1.024	1.021	1.018	1.015	1.012	1.009	1.006	1.005	1.003	1.010
LDF to Ult	1.415	1.369	1.335	1.279	1.235	1.195	1.160	1.130	1.103	1.081	1.062	1.046	1.033	1.024	1.018	1.013	1.010
% of Ult	70.66%	73.07%	74.88%	78.19%	81.00%	83.67%	86.19%	88.51%	90.64%	92.54%	94.21%	95.62%	96.77%	97.64%	98.22%	98.71%	99.01%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Claims Count w/Payment**

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1
1979	0	0	0	0	0	0	0	0	0	0	0	2	5	5	6	10	11
1980	0	0	0	0	0	0	0	0	1	1	2	5	6	11	12	15	16
1981	0	0	0	0	0	0	0	0	1	1	7	7	13	16	19	21	21
1982	0	0	0	0	0	0	0	0	5	11	15	20	22	28	32	35	43
1983	0	0	0	0	0	0	0	6	9	11	19	21	23	26	30	35	35
1984	0	0	0	0	0	0	7	15	18	23	24	27	31	35	46	49	50
1985	0	0	0	0	0	6	15	21	30	33	38	41	44	51	58	58	58
1986	0	0	0	0	13	23	34	45	51	58	62	72	83	90	91	92	92
1987	0	0	0	20	39	53	64	72	78	83	93	103	107	107	107	108	108
1988	0	0	21	48	68	89	98	111	117	124	141	146	147	147	148	148	148
1989	0	15	57	82	123	156	191	216	235	272	279	281	282	282	282	282	282
1990	1	17	46	82	123	157	196	210	248	258	261	261	262	263	263	264	264
1991	3	14	65	132	192	245	281	339	357	365	371	373	373	375	376	376	377
1992	0	22	69	148	206	260	334	375	383	384	388	390	391	391	391	392	393
1993	1	17	98	168	231	316	364	375	379	380	382	388	391	392	394	397	398
1994	0	15	87	176	303	391	415	424	427	434	436	436	438	439	442	443	448
1995	0	21	83	247	377	423	442	449	456	465	468	472	472	477	480	482	
1996	2	18	158	367	464	501	526	532	541	543	545	547	550	553	556		
1997	1	42	279	438	513	542	566	581	592	599	604	608	615	620			
1998	2	84	284	452	520	559	583	592	603	609	613	623	629				
1999	3	59	233	388	469	533	555	577	589	597	604	611					
2000	3	53	265	444	554	627	663	685	704	711	717						
2001	0	60	264	509	619	721	759	778	793	806							
2002	4	49	279	534	684	773	818	854	889								
2003	0	35	216	507	698	764	824	878									
2004	0	23	221	563	697	822	872										
2005	0	26	209	458	662	757											
2006	0	28	181	454	662												
2007	1	13	93	192													
2008	0	2	17														
2009	0	0															
2010	0																

Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978													1.000	1.000	1.000	1.000	1.000
1979													2.500	1.000	1.200	1.667	1.100
1980									1.000	2.000	2.500	1.200	1.833	1.091	1.250	1.067	1.063
1981										7.000	1.000	1.857	1.231	1.188	1.105	1.000	1.143
1982									2.200	1.364	1.333	1.100	1.273	1.143	1.094	1.229	1.023
1983								1.500	1.222	1.727	1.105	1.095	1.130	1.154	1.167	1.000	1.029
1984								2.143	1.200	1.278	1.043	1.125	1.148	1.129	1.314	1.065	1.020
1985									2.500	1.400	1.429	1.100	1.152	1.079	1.073	1.159	1.137
1986						1.769	1.478	1.324	1.133	1.137	1.069	1.161	1.153	1.084	1.011	1.011	1.000
1987					1.950	1.359	1.208	1.125	1.083	1.064	1.120	1.108	1.039	1.000	1.000	1.009	1.000
1988						1.309	1.101	1.133	1.054	1.060	1.137	1.035	1.007	1.000	1.007	1.000	1.000
1989			3.800	1.439	1.500	1.268	1.224	1.131	1.088	1.157	1.026	1.007	1.000	1.004	1.000	1.000	1.000
1990		17.000	2.706	1.783	1.500	1.276	1.248	1.071	1.181	1.040	1.012	1.000	1.004	1.004	1.000	1.004	1.000
1991		4.667	4.643	2.031	1.455	1.276	1.147	1.206	1.053	1.022	1.016	1.005	1.000	1.005	1.003	1.000	1.003
1992			3.136	2.145	1.392	1.262	1.285	1.123	1.021	1.003	1.010	1.005	1.003	1.000	1.000	1.003	1.003
1993		17.000	5.765	1.714	1.375	1.368	1.152	1.030	1.011	1.003	1.005	1.016	1.008	1.003	1.005	1.008	1.003
1994			5.800	2.023	1.722	1.290	1.061	1.022	1.007	1.016	1.005	1.000	1.005	1.002	1.007	1.002	1.011
1995			3.952	2.976	1.526	1.122	1.045	1.016	1.016	1.020	1.006	1.009	1.000	1.011	1.006	1.004	
1996		9.000	8.778	2.323	1.264	1.080	1.050	1.011	1.017	1.004	1.004	1.004	1.005	1.005	1.005	1.005	
1997		42.000	6.643	1.570	1.171	1.057	1.044	1.027	1.019	1.012	1.008	1.007	1.012	1.008			
1998		42.000	3.381	1.592	1.150	1.075	1.043	1.015	1.019	1.010	1.007	1.016	1.010				
1999		19.667	3.949	1.665	1.209	1.136	1.041	1.040	1.021	1.014	1.012	1.012					
2000		17.667	5.000	1.675	1.248	1.132	1.057	1.033	1.028	1.010	1.008						
2001			4.400	1.928	1.216	1.165	1.053	1.025	1.019	1.016							
2002		12.250	5.694	1.914	1.281	1.130	1.058	1.044	1.041								
2003			6.171	2.347	1.377	1.095	1.079	1.066									
2004			9.609	2.548	1.238	1.179	1.061										
2005			8.038	2.191	1.445	1.144											
2006			6.464	2.508	1.458												
2007		13.000	7.154	2.065													
2008			8.500														
2009																	
All Yr Avg	19.425	5.679	2.036	1.395	1.225	1.197	1.149	1.097	1.114	1.416	1.126	1.161	1.094	1.067	1.077	1.026	1.033
Wght Avg	29.190	5.261	1.998	1.322	1.154	1.081	1.052	1.034	1.023	1.018	1.015	1.013	1.013	1.012	1.009	1.007	1.005
3 Yr Avg	13.000	7.373	2.255	1.381	1.139	1.066	1.045	1.029	1.013	1.009	1.012	1.009	1.008	1.006	1.005	1.005	1.002
5 Yr ex hi/lo	1.000	6.891	2.349	1.368	1.146	1.059	1.039	1.023	1.012	1.008	1.009	1.007	1.005	1.006	1.003	1.003	1.001
Selected	30.000	5.500	2.000	1.368	1.146	1.059	1.039	1.023	1.012	1.008	1.009	1.007	1.005	1.006	1.003	1.003	1.001
LDF to Ult	613.907	20.464	3.721	1.860	1.360	1.187	1.121	1.079	1.055	1.043	1.035	1.025	1.019	1.013	1.008	1.005	1.002
% of Ult	0.16%	4.89%	26.88%	53.75%	73.52%	84.26%	89.22%	92.69%	94.79%	95.91%	96.65%	97.51%	98.15%	98.68%	99.24%	99.53%	99.79%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Claims Count w/Payment**

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	0
1979	14	14	16	16	16	16	16	16	16	16	16	16	16	16	16	16	0
1980	17	21	23	23	23	23	23	23	23	23	23	23	23	23	23	23	0
1981	24	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	0
1982	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	0
1983	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	0
1984	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	0
1985	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	0
1986	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	0
1987	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	0
1988	148	148	149	150	150	150	150	150	150	150	150	150	150	150	150	150	0
1989	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	0
1990	264	264	264	265	265	265	265	265	265	265	265	265	265	265	265	265	0
1991	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	378	0
1992	394	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	0
1993	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	0
1994																	
1995																	
1996																	
1997																	
1998																	
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2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.000	1.000	3.000	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	1.143	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	1.000	
1980	1.235	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	1.000	
1981	1.083	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	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	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	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	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	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	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	1.000	1.000	
1988	1.000	1.007	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	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	1.000	1.000	
1990	1.000	1.000	1.004	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	1.000	1.000	
1992	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	
1993																	
1994																	
1995																	
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2006																	
2007																	
2008																	
2009																	
2010																	
All Yr Avg	1.022	1.017	1.155	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	
Wght Avg	1.004	1.003	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	1.000	
3 Yr Avg	1.002	1.000	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	1.000	
5 Yr ex hi/lo	1.000	1.000	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	1.000	
Selected	1.000	1.000	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	1.000	1.000
LDF to Ult	1.001	1.001	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	1.000	1.000
% of Ult	99.87%	99.87%	99.87%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Claim Severity

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977																	
1978																	
1979													3,465	5,560	7,631	9,822	11,813
1980								3,520	3,520	16,757	16,793	19,546	15,056	18,256	18,184	19,603	19,603
1981										70,491	17,970	23,656	20,798	22,446	23,173	23,696	25,946
1982									10,211	14,640	15,077	18,697	20,055	19,590	18,852	18,956	17,571
1983								16,424	20,663	23,604	21,405	23,695	24,889	25,841	25,522	25,286	29,524
1984							14,119	15,600	16,876	18,285	20,615	46,606	42,930	39,736	34,867	41,510	44,711
1985						22,162	22,419	22,195	20,629	22,105	22,390	24,914	24,208	22,950	24,328	29,103	32,274
1986					17,888	26,243	25,520	25,087	25,090	24,482	27,577	25,942	28,125	30,623	33,626	38,458	43,272
1987				20,860	21,367	21,107	22,089	23,939	24,297	26,491	26,597	28,054	32,473	36,024	39,580	42,170	45,146
1988			17,129	19,050	21,735	23,290	24,801	28,553	32,809	33,972	34,488	38,064	41,865	44,667	47,534	51,525	55,163
1989		17,556	15,148	18,114	21,780	26,035	28,821	30,363	32,048	32,415	36,957	41,156	44,005	48,719	52,872	55,293	57,318
1990	80,163	20,098	17,165	19,217	24,653	25,805	28,525	29,382	29,058	32,963	36,696	39,154	42,363	44,984	47,580	49,876	52,140
1991	19,409	17,077	18,824	26,760	32,745	34,344	36,075	36,770	42,284	46,970	50,404	54,510	57,350	60,169	61,799	64,449	67,049
1992		20,258	20,771	32,185	34,265	35,365	37,377	44,947	50,958	55,054	59,236	62,259	65,517	67,237	69,754	73,365	75,316
1993	1,092	10,795	27,966	31,670	32,842	32,668	41,530	48,169	53,031	57,795	61,848	65,151	67,101	69,971	72,055	73,368	75,785
1994		16,599	25,067	30,459	29,486	38,436	46,144	51,755	54,986	57,417	61,406	62,628	64,289	65,912	67,887	69,050	70,093
1995		23,042	26,867	24,255	36,621	44,512	49,342	55,015	58,044	61,332	64,078	66,307	69,070	71,527	73,305	74,320	
1996	10,740	19,222	20,722	34,644	44,729	53,677	60,848	65,448	69,326	72,908	75,920	77,583	79,421	80,775	82,376		
1997	18,555	25,509	27,774	37,194	45,350	56,192	62,180	66,792	69,556	73,023	75,386	77,520	78,818	80,484			
1998	21,024	30,186	28,258	36,796	49,755	56,725	64,006	69,459	74,642	78,353	80,766	83,582	86,695				
1999	45,964	31,890	30,401	45,947	55,151	63,554	69,461	76,639	81,118	87,247	90,988	94,095					
2000	32,318	25,681	36,901	43,133	55,812	65,077	74,484	81,925	86,188	91,718	94,707						
2001		38,500	37,537	47,005	57,824	67,976	77,740	83,778	92,100	96,109							
2002	62,262	35,461	39,359	45,607	57,141	70,868	80,771	92,282	96,421								
2003		34,459	32,547	42,720	56,958	69,331	81,927	87,537									
2004		39,826	37,070	47,829	59,181	72,215	78,935										
2005		40,314	38,801	46,626	58,735	67,503											
2006		33,779	39,761	48,531	53,584												
2007	97,458	50,888	43,832	46,252													
2008		10,333	50,797														
2009																	
2010																	

Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978																	
1979														1.605	1.373	1.203	1.182
1980														1.371	1.105	0.765	1.044
1981									1.000	4.761	1.002	1.164	0.770	1.213	0.996	1.078	1.035
1982											1.434	1.030	1.073	1.079	1.032	1.023	0.982
1983										1.258	1.142	0.907	1.107	1.050	1.038	0.988	0.991
1984									1.105	1.082	1.084	1.127	2.261	0.921	0.926	0.877	1.191
1985						1.012	0.990	0.929	1.072	1.013	1.113	0.972	0.948	1.060	1.196	1.109	1.123
1986					1.467	0.972	0.983	1.000	0.976	1.126	0.941	1.084	1.089	1.098	1.144	1.125	1.071
1987				1.024	0.988	1.047	1.084	1.015	1.090	1.004	1.055	1.158	1.109	1.099	1.065	1.071	1.092
1988			1.112	1.141	1.072	1.065	1.151	1.149	1.035	1.015	1.104	1.100	1.067	1.064	1.084	1.071	1.035
1989		0.863	1.196	1.202	1.195	1.107	1.053	1.056	1.011	1.140	1.114	1.069	1.107	1.085	1.046	1.037	1.041
1990	0.251	0.854	1.120	1.283	1.047	1.105	1.030	0.989	1.134	1.113	1.067	1.082	1.062	1.058	1.048	1.045	1.045
1991	0.880	1.102	1.422	1.224	1.049	1.050	1.019	1.150	1.111	1.073	1.081	1.052	1.049	1.027	1.043	1.040	1.050
1992		1.025	1.550	1.065	1.032	1.057	1.203	1.134	1.080	1.076	1.051	1.052	1.026	1.037	1.052	1.027	1.032
1993	9.884	2.591	1.132	1.037	0.995	1.271	1.160	1.101	1.090	1.070	1.053	1.030	1.043	1.030	1.018	1.033	1.025
1994		1.510	1.215	0.968	1.304	1.201	1.122	1.062	1.044	1.069	1.020	1.027	1.025	1.030	1.017	1.015	
1995		1.166	0.903	1.510	1.215	1.109	1.115	1.055	1.057	1.045	1.035	1.042	1.036	1.025	1.014		
1996	1.790	1.078	1.672	1.291	1.200	1.134	1.076	1.059	1.052	1.041	1.022	1.024	1.017	1.020			
1997	1.375	1.089	1.339	1.219	1.239	1.107	1.074	1.041	1.050	1.032	1.028	1.017	1.021				
1998	1.436	0.936	1.302	1.352	1.140	1.128	1.085	1.075	1.050	1.031	1.035	1.037					
1999	0.694	0.953	1.511	1.200	1.152	1.093	1.103	1.058	1.076	1.043	1.034						
2000	0.795	1.437	1.169	1.294	1.166	1.145	1.100	1.052	1.064	1.033							
2001		0.975	1.252	1.230	1.176	1.144	1.078	1.099	1.044								
2002	0.570	1.110	1.159	1.253	1.240	1.140	1.143	1.045									
2003		0.945	1.313	1.333	1.217	1.182	1.068										
2004		0.931	1.290	1.237	1.220	1.093											
2005		0.962	1.202	1.260	1.149												
2006		1.177	1.221	1.104													
2007	0.522	0.861	1.055														
2008		4.916															
2009																	
All Yr Avg	1.819	1.324	1.257	1.211	1.163	1.108	1.087	1.071	1.081	1.191	1.134	1.047	1.068	1.062	1.055	1.068	1.070
Wght Avg	1.392	1.168	1.280	1.242	1.195	1.134	1.110	1.082	1.141	1.007	1.102	1.043	1.039	1.040	1.044	1.056	1.057
3 Yr Avg	0.522	2.318	1.159	1.200	1.196	1.138	1.096	1.065	1.061	1.035	1.032	1.026	1.025	1.025	1.016	1.025	1.036
5 Yr ex hi/lo		1.006	1.237	1.250	1.204	1.143	1.094	1.062	1.055	1.035	1.032	1.029	1.027	1.028	1.026	1.033	1.039
Selected	1.500	1.200	1.300	1.250	1.180	1.121	1.088	1.057	1.055	1.035	1.032	1.029	1.027	1.028	1.026	1.033	1.039
LDF to Ult	8.682	5.788	4.823	3.710	2.968	2.516	2.244	2.063	1.952	1.851	1.788	1.731	1.682	1.638	1.593	1.552	1.502
% of Ult	11.52%	17.28%	20.73%	26.95%	33.69%	39.74%	44.56%	48.46%	51.23%	54.03%	55.94%	57.75%	59.44%	61.06%	62.78%	64.42%	66.57%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Indemnity Triangles
Paid Claim Severity

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977																	
1978	13,964	15,377	20,304	8,832	12,688	15,177	18,707	28,137	29,150	31,482	32,992	34,158	39,915	41,651	42,261	43,745	
1979	22,850	24,503	22,509	25,478	27,880	30,890	32,401	34,366	35,491	36,278	36,912	38,336	38,951	42,978	43,357		
1980	20,286	18,400	21,840	26,146	29,158	32,737	41,406	43,605	46,031	49,672	57,438	59,324	62,404	63,650			
1981	25,485	27,685	30,831	33,439	37,376	41,514	44,611	53,836	55,436	56,824	62,973	64,574	65,477				
1982	22,324	25,218	30,394	34,267	37,116	40,539	41,891	44,408	46,183	49,789	54,319	55,363					
1983	32,638	34,770	37,304	40,156	45,245	48,178	49,987	53,859	55,852	57,847	59,515						
1984	48,677	51,156	54,505	58,338	60,008	61,612	63,765	66,830	68,548	69,873							
1985	36,234	39,800	43,300	45,174	48,150	50,174	57,595	59,221	60,388								
1986	46,341	48,354	50,302	52,233	55,142	56,863	58,998	60,065									
1987	49,277	51,423	52,574	55,333	56,890	58,047	59,249										
1988	57,066	59,100	60,636	64,270	66,305	67,920											
1989	59,687	62,102	64,017	66,680	68,322												
1990	54,475	55,867	57,053	58,081													
1991	70,401	72,456	73,993														
1992	77,692	80,188															
1993	77,715																
1994																	
1995																	
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2010																	
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.101	1.320	0.435	1.437	1.196	1.233	1.504	1.036	1.080	1.048	1.035	1.169	1.044	1.015	1.035		
1979	1.072	0.919	1.132	1.094	1.108	1.049	1.061	1.033	1.022	1.017	1.039	1.016	1.103	1.009			
1980	0.907	1.187	1.197	1.115	1.123	1.265	1.053	1.056	1.079	1.156	1.033	1.052	1.020				
1981	1.086	1.114	1.085	1.118	1.111	1.075	1.207	1.030	1.025	1.108	1.025	1.014					
1982	1.130	1.205	1.127	1.083	1.092	1.033	1.060	1.040	1.078	1.091	1.019						
1983	1.065	1.073	1.076	1.127	1.065	1.038	1.077	1.037	1.036	1.029							
1984	1.051	1.065	1.070	1.029	1.027	1.035	1.048	1.026	1.019								
1985	1.098	1.088	1.043	1.066	1.042	1.148	1.028	1.020									
1986	1.043	1.040	1.038	1.056	1.031	1.038	1.018										
1987	1.044	1.022	1.052	1.028	1.020	1.021											
1988	1.036	1.026	1.060	1.032	1.024												
1989	1.040	1.031	1.042	1.025													
1990	1.026	1.021	1.018														
1991	1.029	1.021															
1992	1.032																
1993																	
1994																	
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2009																	
All Yr Avg	1.051	1.081	1.029	1.101	1.076	1.093	1.117	1.035	1.048	1.075	1.030	1.063	1.056	1.012	1.035		
Wght Avg	1.045	1.057	1.042	1.066	1.058	1.075	1.085	1.033	1.045	1.079	1.029	1.053	1.050	1.012	1.035		
3 Yr Avg	1.029	1.024	1.040	1.028	1.025	1.069	1.031	1.027	1.044	1.076	1.026	1.027	1.056	1.012			
5 Yr ex hi/lo	1.032	1.023	1.044	1.038	1.027	1.037	1.045	1.031	1.046	1.076	1.031	0.689					
Selected	1.032	1.023	1.044	1.038	1.035	1.032	1.029	1.026	1.023	1.020	1.017	1.014	1.012	1.009	1.006	1.003	1.010
LDF to Ult	1.446	1.400	1.369	1.311	1.263	1.220	1.182	1.149	1.120	1.095	1.073	1.055	1.041	1.028	1.019	1.013	1.010
% of Ult	69.18%	71.41%	73.07%	76.29%	79.19%	81.97%	84.59%	87.04%	89.30%	91.36%	93.19%	94.77%	96.10%	97.25%	98.13%	98.71%	99.01%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Losses (in 000's)

Acc Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	16	91	117	149
1978	0	0	0	0	0	0	0	0	0	0	0	0	47	234	339	427	537
1979	0	0	0	0	0	0	0	0	35	41	48	357	580	731	1,015	1,349	1,585
1980	0	0	0	0	0	0	0	0	0	0	171	618	893	1,357	1,629	1,885	2,085
1981	0	0	0	0	0	0	0	0	0	358	880	1,250	1,653	2,023	2,401	2,630	2,953
1982	0	0	0	7	15	24	27	35	489	1,060	1,427	1,967	2,472	3,147	3,535	3,827	4,090
1983	0	0	0	0	0	0	7	604	1,438	2,020	2,646	3,224	4,240	4,597	4,878	5,189	5,658
1984	0	0	0	0	0	0	837	2,218	3,211	4,344	5,062	5,664	6,298	6,930	7,564	8,186	8,543
1985	0	0	0	0	76	1,670	3,389	4,604	5,972	6,959	7,766	8,535	9,484	10,079	10,844	11,450	12,124
1986	0	0	0	0	1,969	5,406	7,582	9,931	11,836	13,511	14,860	16,330	17,625	18,465	19,309	20,294	21,320
1987	0	0	0	3,456	7,467	10,587	13,716	16,153	18,387	20,322	21,613	23,006	24,047	24,875	25,511	26,173	26,863
1988	0	0	3,283	8,592	13,951	20,197	25,349	30,025	34,443	36,822	39,802	41,975	43,791	45,075	46,409	48,389	49,236
1989	0	1,617	6,732	13,106	20,711	27,431	32,909	37,527	41,612	44,199	46,429	48,049	49,176	51,051	52,385	53,517	54,430
1990	238	2,758	8,312	17,668	26,264	35,623	43,037	48,439	52,197	54,996	57,369	58,757	60,715	62,063	63,573	64,535	65,874
1991	123	1,914	8,260	18,095	31,424	43,151	49,841	56,330	62,394	66,533	69,664	73,102	75,456	78,201	79,873	82,067	84,507
1992	87	2,486	7,563	18,715	31,314	40,712	48,807	55,843	60,027	63,494	65,920	68,784	71,902	73,107	76,152	78,890	80,682
1993	43	1,475	7,286	16,673	28,024	36,100	44,051	49,003	51,795	54,922	59,060	62,756	64,186	65,868	68,410	69,975	71,127
1994	15	1,497	7,427	17,956	27,931	39,751	47,117	52,098	55,619	58,911	61,705	62,832	64,927	66,925	69,385	70,761	71,979
1995	18	2,028	8,136	17,207	30,472	39,715	46,037	51,726	55,756	59,573	61,688	64,526	66,404	68,209	71,466	73,371	
1996	4	1,179	6,990	21,512	33,570	42,399	50,040	55,222	62,880	67,673	70,853	74,065	77,071	80,131	83,348		
1997	4	1,498	11,570	24,774	36,873	49,573	57,821	65,427	69,889	76,142	80,328	83,903	88,102	91,474			
1998	7	2,604	10,105	22,343	37,436	50,643	62,671	70,880	79,314	86,389	91,702	97,114	101,664				
1999	73	1,965	8,822	24,098	39,725	56,013	68,762	80,862	92,298	101,594	108,372	113,716					
2000	87	1,859	11,674	25,859	46,105	62,002	76,685	89,540	99,928	109,456	116,774						
2001	76	2,134	11,344	34,114	52,573	72,311	89,523	102,089	117,317	128,165							
2002	11	3,038	13,038	30,946	54,784	80,187	98,736	118,407	130,934								
2003	2	1,354	9,219	29,832	60,013	82,244	103,239	117,315									
2004	0	745	8,853	32,556	57,727	83,094	100,812										
2005	0	970	18,272	38,161	65,921	88,139											
2006	0	1,018	9,092	27,259	46,994												
2007	0	0	0	0													
2008	0	0	0														
2009	0	0															
2010	0																

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977														5.571	1.275	1.281	1.103
1978														1.452	1.261	1.257	1.275
1979									1.168	1.192	7.373	1.626	4.949	1.389	1.329	1.175	1.113
1980											3.613	1.445	1.519	1.200	1.157	1.106	1.081
1981										2.458	1.420	1.322	1.224	1.187	1.095	1.123	1.096
1982				2.171	1.621	1.143	1.293	13.820	2.167	1.346	1.378	1.257	1.273	1.123	1.083	1.069	1.071
1983								85.067	2.378	1.405	1.310	1.218	1.315	1.084	1.061	1.064	1.037
1984								2.651	1.448	1.353	1.165	1.119	1.112	1.100	1.091	1.082	1.044
1985					22.022	2.030	1.358	1.297	1.165	1.116	1.099	1.111	1.063	1.076	1.056	1.059	1.050
1986					2.745	1.402	1.310	1.192	1.142	1.100	1.099	1.079	1.048	1.046	1.051	1.051	1.033
1987					2.160	1.418	1.296	1.178	1.138	1.105	1.063	1.064	1.045	1.034	1.026	1.026	1.039
1988			2.617	1.624	1.448	1.255	1.184	1.147	1.069	1.081	1.055	1.043	1.029	1.030	1.043	1.017	1.014
1989		4.163	1.947	1.580	1.325	1.200	1.140	1.109	1.062	1.050	1.035	1.023	1.038	1.026	1.022	1.017	1.022
1990	11.596	3.014	2.126	1.486	1.356	1.208	1.126	1.078	1.054	1.043	1.024	1.033	1.022	1.024	1.015	1.021	1.022
1991	15.542	4.315	2.191	1.737	1.373	1.155	1.130	1.108	1.066	1.047	1.049	1.032	1.036	1.021	1.027	1.030	1.026
1992	28.469	3.042	2.475	1.673	1.300	1.199	1.144	1.075	1.058	1.038	1.043	1.045	1.017	1.042	1.036	1.023	1.015
1993	34.056	4.940	2.288	1.681	1.288	1.220	1.112	1.057	1.060	1.075	1.063	1.023	1.026	1.039	1.023	1.016	1.021
1994	98.244	4.962	2.417	1.556	1.423	1.185	1.106	1.068	1.059	1.047	1.018	1.033	1.031	1.037	1.020	1.017	
1995	115.255	4.012	2.115	1.771	1.303	1.159	1.124	1.078	1.068	1.035	1.046	1.029	1.027	1.048	1.027		
1996	312.103	5.927	3.077	1.561	1.263	1.180	1.104	1.139	1.076	1.047	1.045	1.041	1.040	1.040			
1997	333.977	7.723	2.141	1.488	1.344	1.166	1.132	1.068	1.089	1.055	1.045	1.050	1.038				
1998	362.892	3.880	2.211	1.676	1.353	1.238	1.131	1.119	1.089	1.061	1.059	1.047					
1999	27.066	4.489	2.732	1.648	1.410	1.228	1.176	1.141	1.101	1.067	1.049						
2000	21.406	6.279	2.215	1.783	1.345	1.237	1.168	1.116	1.095	1.067							
2001	28.241	5.315	3.007	1.541	1.375	1.238	1.140	1.149	1.092								
2002	284.999	4.292	2.373	1.770	1.464	1.231	1.199	1.106									
2003	711.708	6.809	3.236	2.012	1.370	1.255	1.136										
2004		11.889	3.677	1.773	1.439	1.213											
2005		18.834	2.088	1.727	1.337												
2006		8.928	2.998	1.724													
2007																	
2008																	
2009																	
All Yr Avg	170.397	6.267	2.523	1.721	2.378	1.259	5.050	1.801	1.169	1.165	1.520	1.136	1.293	1.326	1.089	1.079	1.062
Wght Avg	40.815	5.475	2.517	1.696	1.373	1.219	1.149	1.111	1.083	1.059	1.050	1.043	1.035	1.038	1.030	1.026	1.025
3 Yr Avg		8.928	2.543	1.742	1.382	1.233	1.159	1.124	1.096	1.065	1.051	1.046	1.035	1.042	1.023	1.019	1.021
5 Yr ex hi/lo		9.209	2.869	1.757	1.395	1.235	1.161	1.125	1.092	1.061	1.047	1.040	1.032	1.040	1.026	1.020	1.022
Prior 6/06	55.437	6.020	2.508	1.731	1.344	1.204	1.139	1.094	1.070	1.052	1.043	1.038	1.031	1.032	1.024	1.029	1.023
Selected	50.000	6.000	3.000	1.750	1.343	1.194	1.119	1.082	1.092	1.061	1.047	1.040	1.032	1.040	1.026	1.020	1.022
LDF to Ult	5526.894	110.538	18.423	6.141	3.509	2.613	2.188	1.955	1.807	1.654	1.559	1.489	1.432	1.387	1.334	1.300	1.275
% of Ult	0.02%	0.90%	5.43%	16.28%	28.50%	38.27%	45.70%	51.15%	55.33%	60.45%	64.14%	67.15%	69.85%	72.09%	74.98%	76.91%	78.46%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Losses (in 000's)

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	165	182	199	215	227	244	257	268	273	279	279	279	279	294	296	296	296
1978	685	788	845	879	918	947	1,076	1,141	1,160	1,185	1,197	1,269	1,342	1,364	1,388	1,412	
1979	1,764	1,995	2,175	2,371	2,517	2,616	2,790	3,469	3,703	4,010	4,145	4,368	4,524	4,757	4,789		
1980	2,253	2,365	2,571	2,679	2,799	2,971	3,139	3,281	3,338	3,424	3,479	3,600	3,703	3,744			
1981	3,237	3,511	3,653	3,884	4,082	4,201	4,344	4,429	4,538	4,611	4,742	4,800	4,876				
1982	4,381	4,660	4,895	5,230	5,513	5,782	6,162	6,561	6,871	7,132	7,467	7,593					
1983	5,867	6,028	6,244	6,399	6,727	6,849	6,926	7,086	7,343	7,512	7,849						
1984	8,891	9,261	9,787	10,100	10,356	10,575	10,867	11,418	11,578	11,721							
1985	12,725	13,630	14,220	14,677	15,512	16,328	17,253	17,964	18,514								
1986	22,022	22,721	23,078	23,312	23,717	23,888	24,279	24,546									
1987	27,918	28,498	29,074	29,919	30,613	31,148	31,718										
1988	49,943	50,572	51,368	52,279	53,033	53,525											
1989	55,653	56,847	57,697	59,028	60,223												
1990	67,324	68,796	69,772	70,703													
1991	86,736	88,933	90,635														
1992	81,888	84,146															
1993	72,632																
1994																	
1995																	
1996																	
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Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.107	1.091	1.078	1.058	1.075	1.054	1.041	1.020	1.022	1.000	1.000	1.000	1.054	1.005	1.000	1.000	
1978	1.151	1.072	1.041	1.044	1.032	1.135	1.060	1.017	1.022	1.010	1.060	1.058	1.016	1.018	1.017		
1979	1.131	1.090	1.090	1.062	1.039	1.067	1.243	1.067	1.083	1.034	1.054	1.036	1.052	1.007			
1980	1.049	1.087	1.042	1.045	1.061	1.057	1.045	1.017	1.026	1.016	1.035	1.029	1.011				
1981	1.085	1.040	1.063	1.051	1.029	1.034	1.020	1.025	1.016	1.028	1.012	1.016					
1982	1.064	1.050	1.068	1.054	1.049	1.066	1.065	1.047	1.038	1.047	1.017						
1983	1.027	1.036	1.025	1.051	1.018	1.011	1.023	1.036	1.023	1.045							
1984	1.042	1.057	1.032	1.025	1.021	1.028	1.051	1.014	1.012								
1985	1.071	1.043	1.032	1.057	1.053	1.057	1.041	1.031									
1986	1.032	1.016	1.010	1.017	1.007	1.016	1.011										
1987	1.021	1.020	1.029	1.023	1.017	1.018											
1988	1.013	1.016	1.018	1.014	1.009												
1989	1.021	1.015	1.023	1.020													
1990	1.022	1.014	1.013														
1991	1.025	1.019															
1992	1.028																
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2009																	
All Yr Avg	1.055	1.044	1.040	1.040	1.034	1.049	1.060	1.030	1.030	1.026	1.030	1.028	1.033	1.010	1.009	1.000	
Wght Avg	1.027	1.021	1.022	1.025	1.020	1.031	1.040	1.031	1.028	1.036	1.028	1.029	1.032	1.009	1.014	1.000	
3 Yr Avg	1.025	1.016	1.018	1.019	1.011	1.030	1.034	1.027	1.024	1.040	1.021	1.027	1.026	1.010			
5 Yr ex hi/lo	1.023	1.017	1.018	1.020	1.016	1.021	1.038	1.031	1.022	1.036	1.035	1.027					
Prior 6/06	1.022	1.018	1.011	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.004	1.001				
Selected	1.023	1.017	1.018	1.018	1.017	1.016	1.015	1.014	1.013	1.012	1.011	1.010	1.009	1.008	1.006	1.004	1.012
LDF to Ult	1.247	1.219	1.199	1.178	1.157	1.138	1.120	1.103	1.088	1.074	1.062	1.050	1.040	1.030	1.022	1.016	1.012
% of Ult	80.18%	82.01%	83.38%	84.88%	86.41%	87.88%	89.28%	90.62%	91.89%	93.09%	94.20%	95.24%	96.19%	97.06%	97.83%	98.42%	98.81%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Claims Count with Payment**

Acc Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	2	5	5	6
1978	0	0	0	0	0	0	0	0	0	0	0	0	6	9	10	12	15
1979	0	0	0	0	0	0	0	0	1	1	1	18	29	32	39	43	48
1980	0	0	0	0	0	0	0	0	0	0	10	24	29	38	46	51	54
1981	0	0	0	0	0	0	0	0	0	19	35	45	55	59	66	73	79
1982	0	0	0	0	0	0	0	0	28	49	54	67	74	79	87	90	101
1983	0	0	0	0	0	0	0	28	49	59	77	83	91	95	101	108	110
1984	0	0	0	0	0	0	54	85	100	116	127	136	144	150	163	171	172
1985	0	0	0	0	0	70	120	149	171	185	201	211	228	237	243	243	243
1986	0	0	0	0	74	145	185	213	230	247	258	270	289	295	296	298	300
1987	0	0	0	105	199	251	299	324	343	365	383	413	419	420	420	420	421
1988	0	0	108	242	320	404	471	544	592	633	674	682	686	687	688	688	689
1989	0	44	197	317	450	561	640	716	771	824	835	842	846	849	852	854	857
1990	2	70	202	410	545	693	809	900	989	1,017	1,026	1,029	1,032	1,034	1,037	1,038	1,038
1991	6	47	215	397	605	805	985	1,096	1,141	1,157	1,169	1,175	1,177	1,177	1,177	1,178	1,179
1992	0	48	195	419	643	866	1,042	1,119	1,143	1,155	1,164	1,167	1,176	1,180	1,182	1,186	1,189
1993	1	33	244	500	768	1,006	1,114	1,157	1,169	1,179	1,191	1,196	1,199	1,200	1,205	1,213	1,214
1994	0	48	260	587	926	1,115	1,229	1,260	1,280	1,300	1,308	1,312	1,321	1,325	1,335	1,336	1,341
1995	0	53	308	692	1,022	1,160	1,224	1,265	1,285	1,297	1,307	1,314	1,317	1,324	1,336	1,340	
1996	1	57	419	915	1,137	1,260	1,312	1,339	1,384	1,401	1,414	1,427	1,438	1,454	1,469		
1997	2	90	562	1,024	1,214	1,342	1,411	1,470	1,502	1,531	1,546	1,559	1,574	1,584			
1998	1	132	478	871	1,113	1,268	1,359	1,410	1,455	1,485	1,508	1,536	1,552				
1999	6	117	438	834	1,103	1,312	1,443	1,528	1,586	1,622	1,650	1,667					
2000	8	141	519	927	1,258	1,447	1,578	1,658	1,716	1,750	1,795						
2001	3	111	463	1,006	1,364	1,614	1,748	1,816	1,885	1,965							
2002	4	92	423	966	1,416	1,698	1,819	1,909	1,989								
2003	1	63	377	976	1,518	1,747	1,927	2,062									
2004	0	49	373	1,062	1,471	1,779	1,958										
2005	0	53	446	1,031	1,522	1,802											
2006	0	60	360	888	1,302												
2007	0	0	0	0													
2008	0	0	0														
2009	0	0															
2010	0																

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977														2.500	1.000	1.200	1.167
1978														1.111	1.200	1.250	1.133
1979									1.000	1.000	18.000	1.611	1.500	1.111	1.219	1.116	1.021
1980										1.842	2.400	1.208	1.310	1.211	1.109	1.059	1.019
1981										1.286	1.222	1.073	1.119	1.106	1.082	1.038	
1982								1.750	1.102	1.241	1.104	1.068	1.101	1.034	1.122	1.010	
1983								1.750	1.204	1.305	1.078	1.096	1.044	1.063	1.069	1.019	1.000
1984							1.574	1.176	1.160	1.095	1.071	1.059	1.042	1.087	1.049	1.006	1.000
1985						1.714	1.242	1.148	1.082	1.086	1.050	1.081	1.039	1.025	1.000	1.000	1.000
1986					1.959	1.276	1.151	1.080	1.074	1.045	1.047	1.070	1.021	1.003	1.007	1.007	1.000
1987				1.895	1.261	1.191	1.084	1.059	1.064	1.049	1.078	1.015	1.002	1.000	1.000	1.002	1.000
1988			2.241	1.322	1.263	1.166	1.155	1.088	1.069	1.065	1.012	1.006	1.001	1.001	1.000	1.001	1.001
1989		4.477	1.609	1.420	1.247	1.141	1.119	1.077	1.069	1.013	1.008	1.005	1.004	1.004	1.002	1.004	1.000
1990	35.000	2.886	2.030	1.329	1.272	1.167	1.112	1.099	1.028	1.009	1.003	1.003	1.002	1.003	1.001	1.000	1.000
1991	7.833	4.574	1.847	1.524	1.331	1.224	1.113	1.041	1.014	1.010	1.005	1.002	1.000	1.000	1.001	1.001	1.003
1992		4.063	2.149	1.535	1.347	1.203	1.074	1.021	1.010	1.008	1.003	1.008	1.003	1.002	1.003	1.003	1.000
1993	33.000	7.394	2.049	1.536	1.310	1.107	1.039	1.010	1.009	1.010	1.004	1.003	1.001	1.004	1.007	1.001	1.005
1994		5.417	2.258	1.578	1.204	1.102	1.025	1.016	1.016	1.006	1.003	1.007	1.003	1.008	1.001	1.004	
1995		5.811	2.247	1.477	1.135	1.055	1.033	1.016	1.009	1.008	1.005	1.002	1.005	1.009	1.003		
1996	57.000	7.351	2.184	1.243	1.108	1.041	1.021	1.034	1.012	1.009	1.009	1.008	1.011	1.010			
1997	45.000	6.244	1.822	1.186	1.105	1.051	1.042	1.022	1.019	1.010	1.008	1.010	1.006				
1998	132.000	3.621	1.822	1.278	1.139	1.072	1.038	1.032	1.021	1.015	1.019	1.010					
1999	19.500	3.744	1.904	1.323	1.189	1.100	1.059	1.038	1.023	1.017	1.010						
2000	17.625	3.681	1.786	1.357	1.150	1.091	1.051	1.035	1.020	1.026							
2001	37.000	4.171	2.173	1.356	1.183	1.083	1.039	1.038	1.042								
2002	23.000	4.598	2.284	1.466	1.199	1.071	1.049	1.042									
2003	63.000	5.984	2.589	1.555	1.151	1.103	1.070										
2004		7.612	2.847	1.385	1.209	1.101											
2005		8.415	2.312	1.476	1.184												
2006		6.000	2.467	1.466													
2007																	
2008																	
2009																	
All Yr Avg	42.723	5.336	2.138	1.435	1.247	1.153	1.104	1.091	1.081	1.082	1.921	1.076	1.062	1.124	1.037	1.049	1.023
Wght Avg	37.371	5.036	2.151	1.409	1.197	1.106	1.062	1.041	1.029	1.020	1.015	1.012	1.008	1.010	1.006	1.005	1.002
3 Yr Avg		6.000	2.389	1.443	1.181	1.092	1.053	1.038	1.028	1.019	1.012	1.009	1.008	1.009	1.003	1.002	1.002
5 Yr ex hi/lo		6.532	2.456	1.469	1.189	1.091	1.053	1.037	1.021	1.014	1.009	1.008	1.005	1.007	1.002	1.001	1.001
Selected	35.000	5.000	2.000	1.469	1.189	1.091	1.053	1.037	1.021	1.014	1.009	1.008	1.005	1.007	1.002	1.001	1.001
LDF to Ult	782.313	22.352	4.470	2.235	1.521	1.280	1.172	1.113	1.074	1.052	1.037	1.027	1.019	1.014	1.007	1.005	1.003
% of Ult	0.13%	4.47%	22.37%	44.74%	65.74%	78.15%	85.30%	89.82%	93.14%	95.10%	96.45%	97.35%	98.13%	98.61%	99.29%	99.53%	99.67%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Claims Count with Payment

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	7	7	7	8	9	9	9	9	9	9	9	9	9	9	9	9	9
1978	17	21	23	26	26	26	26	26	26	26	26	26	26	26	26	26	26
1979	49	49	57	60	60	60	60	61	61	61	61	61	61	61	61	61	61
1980	55	61	62	62	62	62	62	62	62	63	63	63	63	63	63	63	63
1981	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
1982	102	106	106	106	107	107	107	107	107	107	107	107	107	107	107	107	107
1983	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
1984	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172	172
1985	243	243	243	244	244	244	244	244	244	244	244	244	244	244	244	244	244
1986	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
1987	421	421	422	422	424	424	424	426	426	426	426	426	426	426	426	426	426
1988	690	690	691	692	692	692	692	692	692	692	692	692	692	692	692	692	692
1989	857	858	858	858	858	858	858	858	858	858	858	858	858	858	858	858	858
1990	1,038	1,038	1,038	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040	1,040
1991	1,182	1,183	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186	1,186
1992	1,189	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194
1993	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220
1994																	
1995																	
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2010																	

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.000	1.000	1.143	1.125	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	1.235	1.095	1.130	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	1.163	1.053	1.000	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980	1.109	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016	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	1.000	1.000	1.000
1982	1.039	1.000	1.000	1.009	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	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	1.000	1.000	1.000
1985	1.000	1.000	1.004	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	1.000	1.000	1.000
1987	1.000	1.002	1.000	1.005	1.000	1.005	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	1.001	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	1.000	1.000
1989	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	1.000	1.000	1.000	1.000
1990	1.000	1.000	1.000	1.002	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	1.001	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
1992	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	1.004	1.004	1.004	1.004
1993																	
1994																	
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2005																	
2006																	
2007																	
2008																	
2009																	
All Yr Avg	1.024	1.019	1.024	1.011	1.000	1.000	1.002	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wght Avg	1.003	1.003	1.003	1.001	1.000	1.001	1.001	1.000	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr Avg	1.002	1.001	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr ex hi/lo	1.001	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	1.000	1.000	1.000
Selected	1.001	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	1.000	1.000	1.000
LDF to Ult	1.002	1.002	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	1.000
% of Ult	99.76%	99.82%	99.95%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Claim Severity

Acc Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977														8,208	18,292	23,319	24,896
1978													7,866	25,951	33,906	35,616	35,817
1979									34,773	40,615	48,395	19,822	20,002	22,830	26,014	31,366	33,018
1980											17,112	25,763	30,809	35,716	35,403	36,954	38,609
1981										18,849	25,150	27,785	30,057	34,296	36,377	36,029	37,377
1982									17,474	21,641	26,432	29,360	33,411	39,837	40,628	42,519	40,497
1983								21,589	29,338	34,235	34,367	38,846	46,598	48,387	48,296	48,045	51,434
1984							15,491	26,094	32,107	37,447	39,859	41,646	43,738	46,202	46,404	47,871	49,667
1985						23,856	28,245	30,901	34,927	37,615	38,637	40,448	41,597	42,530	44,624	47,120	49,894
1986					26,614	37,286	40,983	46,623	51,461	54,702	57,596	60,482	60,985	62,593	65,234	68,099	71,067
1987				32,919	37,521	42,179	45,873	49,853	53,606	55,677	56,430	55,706	57,391	59,226	60,740	62,316	63,808
1988			30,400	35,504	43,596	49,992	53,820	55,192	58,180	58,171	59,053	61,547	63,836	65,612	67,455	70,333	71,459
1989		36,754	34,171	41,344	46,023	48,897	51,420	52,412	53,972	53,640	55,603	57,066	58,127	60,131	61,485	62,666	63,512
1990	118,907	39,397	41,151	43,093	48,191	51,404	53,198	53,821	52,778	54,077	55,916	57,102	58,833	60,023	61,305	62,173	63,463
1991	20,526	40,725	38,417	45,580	51,941	53,603	50,600	51,396	54,683	57,505	59,593	62,215	64,109	66,441	67,861	69,666	71,677
1992		51,795	38,783	44,667	48,700	47,012	46,840	49,904	52,517	54,973	56,633	58,941	61,142	61,955	64,426	66,518	67,857
1993	43,305	44,691	29,860	33,346	36,490	35,885	39,543	42,354	44,307	46,583	49,589	52,472	53,533	54,890	56,772	57,688	58,589
1994		31,186	28,567	30,589	30,163	35,651	38,338	41,348	43,453	45,316	47,175	47,890	49,150	50,509	51,973	52,965	53,675
1995		38,266	26,416	24,866	29,816	34,237	37,612	40,890	43,390	45,931	47,198	49,107	50,421	51,517	53,493	54,754	
1996	3,779	20,692	16,683	23,510	29,525	33,650	38,141	41,242	45,434	48,303	50,108	51,903	53,596	55,111	56,738		
1997	2,243	16,645	20,587	24,193	30,373	36,939	40,979	44,508	46,531	49,733	51,959	53,819	55,973	57,749			
1998	7,176	19,729	21,141	25,652	33,635	39,939	46,115	50,270	54,511	58,175	60,810	63,226	65,505				
1999	12,102	16,797	20,141	28,894	36,015	42,693	47,652	52,920	58,195	62,635	65,680	68,216					
2000	10,857	13,186	22,493	27,895	36,649	42,848	48,596	54,005	58,233	62,546	65,055						
2001	25,189	19,226	24,500	33,911	38,543	44,802	51,214	56,216	62,237	65,224							
2002	2,665	33,020	30,823	32,035	38,689	47,224	54,280	62,026	65,829								
2003	1,903	21,493	24,454	30,566	39,534	47,077	53,575	56,894									
2004		15,196	23,734	30,655	39,244	46,708	51,487										
2005		18,305	40,969	37,014	43,312	48,912											
2006		16,973	25,254	30,697	36,094												
2007																	
2008																	
2009																	
2010																	

Acc Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977														2.229	1.275	1.068	0.946
1978													3.299	1.307	1.050	1.006	1.125
1979									1.168	1.192	0.410	1.009	1.141	1.139	1.206	1.053	1.090
1980											1.506	1.196	1.159	0.991	1.044	1.045	1.061
1981										1.334	1.105	1.082	1.141	1.061	0.990	1.037	1.056
1982										1.238	1.221	1.111	1.138	1.192	1.021	1.047	0.952
1983										1.359	1.167	1.004	1.130	1.200	1.038	0.998	1.071
1984								1.684	1.230	1.166	1.064	1.045	1.050	1.056	1.004	1.032	1.038
1985						1.184	1.094	1.130	1.077	1.027	1.047	1.028	1.022	1.049	1.056	1.059	1.050
1986					1.401	1.099	1.138	1.104	1.063	1.053	1.050	1.008	1.026	1.042	1.044	1.044	1.033
1987				1.140	1.124	1.088	1.087	1.075	1.039	1.014	0.987	1.030	1.032	1.026	1.026	1.024	1.039
1988			1.168	1.228	1.147	1.077	1.025	1.054	1.000	1.015	1.042	1.037	1.028	1.028	1.043	1.016	1.013
1989		0.930	1.210	1.113	1.062	1.052	1.019	1.030	0.994	1.037	1.026	1.019	1.034	1.023	1.019	1.013	1.022
1990	0.331	1.045	1.047	1.118	1.067	1.035	1.012	0.981	1.025	1.034	1.021	1.030	1.020	1.021	1.014	1.021	1.022
1991	1.984	0.943	1.186	1.140	1.032	0.944	1.016	1.064	1.052	1.036	1.044	1.030	1.036	1.021	1.027	1.029	1.024
1992		0.749	1.152	1.090	0.965	0.996	1.065	1.052	1.047	1.030	1.041	1.037	1.013	1.040	1.032	1.020	1.015
1993	1.032	0.668	1.117	1.094	0.983	1.102	1.071	1.046	1.051	1.065	1.058	1.020	1.025	1.034	1.016	1.016	1.016
1994		0.916	1.071	0.986	1.182	1.075	1.079	1.051	1.043	1.041	1.015	1.026	1.028	1.029	1.019	1.013	
1995		0.690	0.941	1.199	1.148	1.099	1.087	1.061	1.059	1.028	1.040	1.027	1.022	1.038	1.024		
1996	5.475	0.806	1.409	1.256	1.140	1.133	1.081	1.102	1.063	1.037	1.036	1.033	1.028	1.030			
1997	7.422	1.237	1.175	1.255	1.216	1.109	1.086	1.045	1.069	1.045	1.036	1.040	1.032				
1998	2.749	1.072	1.213	1.311	1.187	1.155	1.090	1.084	1.067	1.045	1.040	1.036					
1999	1.388	1.199	1.435	1.246	1.185	1.116	1.111	1.100	1.076	1.049	1.039						
2000	1.215	1.706	1.240	1.314	1.169	1.134	1.111	1.078	1.074	1.040							
2001	0.763	1.274	1.384	1.137	1.162	1.143	1.098	1.107	1.048								
2002	12.391	0.933	1.039	1.208	1.221	1.149	1.143	1.061									
2003	11.297	1.138	1.250	1.293	1.191	1.138	1.062										
2004		1.562	1.292	1.280	1.190	1.102											
2005		2.238	0.903	1.170	1.129												
2006		1.488	1.216	1.176													
2007																	
2008																	
2009																	
All Yr Avg	4.186	1.144	1.181	1.188	1.145	1.097	1.108	1.091	1.075	1.067	1.039	1.054	1.169	1.107	1.050	1.029	1.038
Wght Avg	1.987	1.090	1.220	1.219	1.165	1.109	1.111	1.135	1.083	1.070	1.020	1.054	1.073	1.048	1.038	1.027	1.035
3 Yr Avg		1.488	1.059	1.209	1.170	1.130	1.101	1.082	1.066	1.045	1.038	1.036	1.027	1.032	1.020	1.016	1.018
5 Yr ex hi/lo		1.396	1.168	1.221	1.181	1.138	1.107	1.087	1.070	1.043	1.038	1.032	1.027	1.034	1.023	1.019	1.020
Selected	1.700	1.500	1.200	1.200	1.180	1.130	1.096	1.082	1.070	1.043	1.038	1.032	1.027	1.034	1.023	1.019	1.020
LDF to Ult	9.397	5.527	3.685	3.071	2.559	2.169	1.921	1.753	1.620	1.514	1.451	1.398	1.355	1.319	1.276	1.247	1.224
% of Ult	10.64%	18.09%	27.14%	32.56%	39.08%	46.10%	52.07%	57.06%	61.73%	66.05%	68.92%	71.54%	73.82%	75.82%	78.40%	80.21%	81.72%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Claim Severity

Acc Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	23,547	26,065	28,444	26,831	25,244	27,139	28,598	29,758	30,359	31,032	31,032	31,032	31,032	32,711	32,870	32,870	32,870
1978	40,284	37,522	36,725	33,810	35,313	36,434	41,368	43,869	44,604	45,585	46,054	48,806	51,630	52,456	53,395	54,317	
1979	36,005	40,718	38,150	39,512	41,950	43,602	46,505	56,876	60,698	65,734	67,943	71,603	74,157	77,985	78,515		
1980	40,969	38,767	41,466	43,209	45,148	47,913	50,635	52,920	53,835	54,352	55,224	57,143	58,772	59,423			
1981	39,470	42,812	44,544	47,363	49,779	51,233	52,976	54,013	55,347	56,234	57,829	58,536	59,467				
1982	42,951	43,964	46,178	49,340	51,526	54,035	57,588	61,316	64,213	66,651	69,790	70,963					
1983	53,339	54,798	56,762	58,169	61,155	62,261	62,967	64,421	66,755	68,289	70,713						
1984	51,692	53,845	56,899	58,722	60,211	61,484	63,183	66,384	67,315	68,143							
1985	52,365	56,089	58,519	60,153	63,572	66,916	70,707	73,622	75,876								
1986	73,406	75,737	76,927	77,705	79,058	79,628	80,931	81,820									
1987	66,314	67,691	68,895	70,898	72,200	73,462	74,455										
1988	72,382	73,293	74,339	75,548	76,637	77,348											
1989	64,940	66,255	67,246	68,797	70,190												
1990	64,859	66,277	67,218	67,984													
1991	73,381	75,176	76,421														
1992	68,871	70,474															
1993	59,535																
1994																	
1995																	
1996																	
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Acc Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977	1.107	1.091	0.943	0.941	1.075	1.054	1.041	1.020	1.022	1.000	1.000	1.000	1.054	1.005	1.000	1.000	
1978	0.931	0.979	0.921	1.044	1.032	1.135	1.060	1.017	1.022	1.010	1.060	1.058	1.016	1.018	1.017		
1979	1.131	0.937	1.036	1.062	1.039	1.067	1.223	1.067	1.083	1.034	1.054	1.036	1.052	1.007			
1980	0.946	1.070	1.042	1.045	1.061	1.057	1.045	1.017	1.010	1.016	1.035	1.029	1.011				
1981	1.085	1.040	1.063	1.051	1.029	1.034	1.020	1.025	1.016	1.028	1.012	1.016					
1982	1.024	1.050	1.068	1.044	1.049	1.066	1.065	1.047	1.038	1.047	1.017						
1983	1.027	1.036	1.025	1.051	1.018	1.011	1.023	1.036	1.023	1.036							
1984	1.042	1.057	1.032	1.025	1.021	1.028	1.051	1.014	1.012								
1985	1.071	1.043	1.028	1.057	1.053	1.057	1.041	1.031									
1986	1.032	1.016	1.010	1.017	1.007	1.016	1.011										
1987	1.021	1.018	1.029	1.018	1.017	1.014											
1988	1.013	1.014	1.016	1.014	1.009												
1989	1.020	1.015	1.023	1.020													
1990	1.022	1.014	1.011														
1991	1.024	1.017															
1992	1.023																
1993																	
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2007																	
2008																	
2009																	
All Yr Avg	1.032	1.026	1.018	1.030	1.034	1.049	1.058	1.030	1.028	1.024	1.030	1.028	1.033	1.010	1.009	1.000	
Wght Avg	1.029	1.024	1.021	1.031	1.030	1.043	1.053	1.031	1.029	1.028	1.031	1.030	1.032	1.010	1.011	1.000	
3 Yr Avg	1.023	1.015	1.017	1.018	1.011	1.029	1.034	1.027	1.024	1.037	1.021	1.027	1.026	1.010			
5 Yr ex hi/lo	1.022	1.015	1.017	1.019	1.016	1.019	1.038	1.031	1.017	1.032	1.035	1.027					
Selected	1.022	1.015	1.017	1.010	1.010	1.010	1.010	1.010	1.010	1.009	1.011	1.010	1.009	1.008	1.006	1.004	1.012
LDF to Ult	1.199	1.174	1.156	1.137	1.126	1.115	1.104	1.093	1.082	1.071	1.062	1.050	1.040	1.030	1.022	1.016	1.012
% of Ult	83.37%	85.19%	86.49%	87.95%	88.83%	89.72%	90.62%	91.52%	92.44%	93.36%	94.20%	95.24%	96.19%	97.06%	97.83%	98.42%	98.81%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Losses (in 000's)

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	22	57	76	100	130
1979	0	0	0	0	0	0	0	0	0	0	0	94	316	444	578	750	838
1980	0	0	0	0	0	0	0	35	44	52	221	459	588	868	1,104	1,295	1,449
1981	0	0	0	0	0	0	0	0	0	108	481	623	895	1,188	1,440	1,608	1,799
1982	0	0	0	0	0	0	0	0	291	1,002	1,558	2,237	2,700	3,257	3,610	3,963	4,166
1983	0	0	0	0	0	0	0	415	902	1,259	1,677	2,011	2,223	2,474	2,655	2,852	3,039
1984	0	7	15	24	27	35	740	1,821	2,453	3,185	3,672	4,909	5,303	5,748	6,150	6,786	7,041
1985	0	0	0	0	0	713	1,680	2,657	3,523	4,375	4,848	5,370	5,785	6,135	6,566	6,956	7,268
1986	0	0	0	76	2,047	4,497	5,835	7,301	8,414	9,283	10,377	11,324	12,395	13,132	13,800	14,847	15,554
1987	0	0	0	2,366	5,492	7,594	9,870	11,737	13,268	14,833	15,855	16,816	17,798	18,380	18,863	19,405	19,964
1988	0	7	2,837	6,775	10,109	13,188	15,481	18,135	20,298	22,146	23,821	24,924	25,823	26,567	27,502	28,574	29,529
1989	0	3,828	9,712	16,110	23,555	29,757	34,441	38,962	42,114	45,116	47,099	48,884	50,078	51,831	53,670	54,775	55,539
1990	1,339	7,360	14,450	23,194	30,126	36,228	41,425	45,211	47,561	49,888	51,376	52,483	54,089	55,702	57,036	58,134	59,192
1991	940	5,919	15,352	26,535	38,519	47,570	53,476	58,022	62,075	65,267	67,587	70,305	72,088	74,146	75,431	77,395	79,519
1992	364	6,542	14,780	27,735	39,087	46,916	54,698	60,868	64,751	67,057	69,810	71,977	74,339	75,541	77,161	79,396	80,888
1993	387	4,517	15,231	27,062	37,184	44,342	51,173	55,145	58,058	60,564	64,714	68,371	70,074	73,408	76,306	78,043	79,643
1994	233	4,673	14,515	26,347	34,885	43,747	49,860	53,852	56,472	59,074	61,771	62,661	64,335	66,071	67,836	69,016	70,587
1995	355	5,744	16,577	27,345	39,376	46,679	51,302	55,903	59,365	63,118	65,288	67,514	69,570	72,255	74,330	75,493	
1996	312	3,856	13,322	29,206	41,110	49,706	56,862	61,735	66,051	68,880	71,646	73,751	75,836	77,809	80,032		
1997	200	4,722	19,335	32,935	43,829	53,748	61,007	67,302	70,958	75,239	79,218	82,386	85,608	88,133			
1998	159	7,618	19,317	32,496	45,665	55,147	64,622	71,221	77,609	82,718	86,397	90,814	95,078				
1999	355	5,340	15,250	31,206	43,860	55,836	64,065	72,220	78,981	86,279	91,266	96,117					
2000	615	5,742	20,883	37,835	55,944	70,775	83,695	93,871	101,914	108,717	113,684						
2001	203	5,985	20,998	46,230	63,352	82,312	97,025	107,059	118,894	125,937							
2002	353	6,417	26,363	47,707	70,209	93,049	109,598	127,019	139,109								
2003	170	5,459	19,938	44,244	73,331	92,307	112,280	127,099									
2004	211	3,620	20,431	52,529	76,279	101,028	116,643										
2005	18	3,346	27,381	54,335	82,650	102,608											
2006	0	4,436	21,181	47,642	72,076												
2007	111	2,110	9,327	17,761													
2008	0	1,023	2,752														
2009	0	78															
2010	0																

Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978																	
1979													3.350	1.405	1.325	1.321	1.300
1980							1.269	1.176	4.257	2.076	1.282	1.475	1.272	1.173	1.118	1.107	1.083
1981									4.435	1.296	1.437	1.327	1.212	1.117	1.119	1.072	1.072
1982									3.444	1.554	1.436	1.207	1.206	1.108	1.098	1.051	1.085
1983									2.175	1.396	1.333	1.199	1.105	1.113	1.073	1.074	1.066
1984		2.171	1.621	1.143	1.293	20.904	2.461	1.347	1.298	1.153	1.337	1.080	1.084	1.070	1.104	1.037	1.041
1985						2.354	1.582	1.326	1.242	1.108	1.108	1.077	1.060	1.070	1.059	1.045	1.064
1986				26.997	2.197	1.297	1.251	1.152	1.103	1.118	1.091	1.095	1.059	1.051	1.076	1.048	1.049
1987				2.321	1.383	1.300	1.189	1.130	1.118	1.069	1.061	1.058	1.033	1.026	1.029	1.029	1.035
1988		399.261	2.388	1.492	1.305	1.174	1.171	1.119	1.091	1.076	1.046	1.036	1.029	1.035	1.039	1.033	1.019
1989		2.537	1.659	1.462	1.263	1.157	1.131	1.081	1.071	1.044	1.038	1.024	1.035	1.035	1.021	1.014	1.017
1990	5.499	1.963	1.605	1.299	1.203	1.143	1.091	1.052	1.049	1.030	1.022	1.031	1.030	1.024	1.019	1.018	1.017
1991	6.295	2.594	1.728	1.452	1.235	1.124	1.085	1.070	1.051	1.036	1.040	1.025	1.029	1.017	1.026	1.027	1.029
1992	17.959	2.259	1.877	1.409	1.200	1.166	1.113	1.064	1.036	1.041	1.031	1.033	1.016	1.021	1.029	1.019	1.018
1993	11.676	3.372	1.777	1.374	1.192	1.154	1.078	1.053	1.043	1.069	1.057	1.025	1.048	1.039	1.023	1.021	1.025
1994	20.028	3.106	1.815	1.324	1.254	1.140	1.080	1.049	1.046	1.046	1.014	1.027	1.027	1.017	1.017	1.023	
1995	16.186	2.886	1.650	1.440	1.185	1.099	1.090	1.062	1.063	1.034	1.034	1.030	1.039	1.029	1.016		
1996	12.354	3.455	2.192	1.408	1.209	1.144	1.086	1.070	1.043	1.040	1.029	1.028	1.026	1.029			
1997	23.587	4.095	1.703	1.331	1.226	1.135	1.103	1.054	1.060	1.053	1.040	1.039	1.029				
1998	47.857	2.536	1.682	1.405	1.208	1.172	1.102	1.090	1.066	1.044	1.051	1.047					
1999	15.026	2.856	2.046	1.405	1.273	1.147	1.127	1.094	1.092	1.058	1.053						
2000	9.340	3.637	1.812	1.479	1.265	1.183	1.122	1.086	1.067	1.046							
2001	29.480	3.508	2.202	1.370	1.299	1.179	1.103	1.111	1.059								
2002	18.153	4.108	1.810	1.472	1.325	1.178	1.159	1.095									
2003	32.120	3.653	2.219	1.657	1.259	1.216	1.132										
2004	17.127	5.644	2.571	1.452	1.324	1.155											
2005	187.489	8.184	1.984	1.521	1.241												
2006		4.775	2.249	1.513													
2007	19.010	4.421	1.904														
2008		2.690															
2009																	
All Yr Avg	28.776	21.532	1.928	2.624	1.302	2.168	1.213	1.169	1.220	1.412	1.153	1.202	1.185	1.093	1.085	1.064	1.069
Wght Avg	15.546	3.459	1.950	1.451	1.258	1.165	1.116	1.082	1.063	1.050	1.043	1.036	1.034	1.031	1.027	1.024	1.026
3 Yr Avg	19.010	3.962	2.046	1.495	1.275	1.183	1.131	1.097	1.073	1.049	1.048	1.038	1.031	1.028	1.019	1.021	1.024
5 Yr ex hi/lo		4.843	2.151	1.502	1.294	1.180	1.127	1.093	1.064	1.048	1.042	1.033	1.032	1.028	1.022	1.021	1.020
Selected	15.000	4.000	2.000	1.500	1.236	1.139	1.092	1.058	1.064	1.048	1.042	1.033	1.032	1.028	1.022	1.021	1.020
LDF to Ult	539.605	35.974	8.993	4.497	2.998	2.425	2.128	1.949	1.843	1.731	1.652	1.586	1.536	1.489	1.448	1.417	1.388
% of Ult	0.19%	2.78%	11.12%	22.24%	33.36%	41.24%	46.99%	51.32%	54.27%	57.76%	60.52%	63.04%	65.10%	67.16%	69.04%	70.56%	72.02%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Losses (in 000's)

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	180	217	234	254	269	277	355	419	422	435	441	494	583	600	624	640	0
1979	908	962	1,018	1,075	1,125	1,184	1,218	1,293	1,326	1,345	1,358	1,392	1,405	1,470	1,483	0	0
1980	1,604	1,708	1,846	1,954	2,050	2,190	2,585	2,674	2,742	2,859	3,047	3,104	3,183	3,225	0	0	0
1981	1,928	2,076	2,168	2,265	2,375	2,697	2,920	3,233	3,325	3,378	3,554	3,727	3,755	0	0	0	0
1982	4,521	4,736	5,053	5,466	5,728	5,982	6,094	6,327	6,512	6,755	7,018	7,103	0	0	0	0	0
1983	3,233	3,333	3,495	3,647	3,902	4,051	4,147	4,325	4,437	4,546	4,643	0	0	0	0	0	0
1984	7,330	7,511	7,791	8,078	8,218	8,348	8,614	8,880	9,101	9,230	0	0	0	0	0	0	0
1985	7,737	8,057	8,385	8,581	8,882	9,091	9,738	9,950	10,133	0	0	0	0	0	0	0	0
1986	16,313	16,776	17,092	17,556	18,050	18,416	18,959	19,142	0	0	0	0	0	0	0	0	0
1987	20,657	20,975	21,457	22,281	22,971	23,550	24,006	0	0	0	0	0	0	0	0	0	0
1988	30,089	30,555	31,231	32,058	32,594	33,117	0	0	0	0	0	0	0	0	0	0	0
1989	56,506	57,718	58,705	59,876	60,686	0	0	0	0	0	0	0	0	0	0	0	0
1990	60,169	60,930	61,740	62,776	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	81,830	83,506	84,720	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	82,311	84,050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	81,618	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.208	1.081	1.085	1.058	1.030	1.281	1.179	1.008	1.030	1.015	1.121	1.179	1.029	1.041	1.025		
1979	1.059	1.059	1.056	1.047	1.052	1.028	1.061	1.026	1.015	1.010	1.025	1.009	1.046	1.008			
1980	1.064	1.081	1.059	1.049	1.068	1.180	1.035	1.025	1.043	1.066	1.019	1.025	1.013				
1981	1.077	1.044	1.045	1.048	1.136	1.083	1.107	1.028	1.016	1.052	1.049	1.008					
1982	1.047	1.067	1.082	1.048	1.044	1.019	1.038	1.029	1.037	1.039	1.012						
1983	1.031	1.048	1.044	1.070	1.038	1.024	1.043	1.026	1.025	1.021							
1984	1.025	1.037	1.037	1.017	1.016	1.032	1.031	1.025	1.014								
1985	1.041	1.041	1.023	1.035	1.023	1.071	1.022	1.018									
1986	1.028	1.019	1.027	1.028	1.020	1.029	1.010										
1987	1.015	1.023	1.038	1.031	1.025	1.019											
1988	1.015	1.022	1.026	1.017	1.016												
1989	1.021	1.017	1.020	1.014													
1990	1.013	1.013	1.017														
1991	1.020	1.015															
1992	1.021																
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
All Yr Avg	1.046	1.040	1.043	1.038	1.043	1.077	1.058	1.023	1.026	1.034	1.045	1.055	1.029	1.025	1.025		
Wght Avg	1.021	1.020	1.026	1.023	1.026	1.038	1.030	1.024	1.025	1.038	1.026	1.024	1.024	1.018	1.025		
3 Yr Avg	1.018	1.015	1.021	1.020	1.020	1.040	1.021	1.023	1.025	1.037	1.027	1.014	1.029	1.025			
5 Yr ex hi/lo	1.019	1.018	1.025	1.025	1.020	1.028	1.030	1.026	1.026	1.037	1.031						
Selected	1.019	1.018	1.025	1.025	1.024	1.023	1.022	1.021	1.020	1.019	1.018	1.017	1.016	1.015	1.010	1.005	1.015
LDF to Ult	1.361	1.336	1.312	1.281	1.250	1.220	1.193	1.167	1.143	1.121	1.100	1.081	1.062	1.046	1.030	1.020	1.015
% of Ult	73.46%	74.86%	76.20%	78.07%	80.02%	81.94%	83.82%	85.67%	87.47%	89.22%	90.91%	92.55%	94.12%	95.63%	97.06%	98.03%	98.52%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Claims Count w/Payment

Rpt Yr 9/16/yy	Months of Maturity																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	4
1979	0	0	0	0	0	0	0	0	0	0	0	6	14	15	18	24	25	25
1980	0	0	0	0	0	0	0	1	2	2	13	21	24	31	34	38	39	39
1981	0	0	0	0	0	0	0	0	0	8	24	24	32	37	43	46	46	46
1982	0	0	0	0	0	0	0	0	24	42	56	69	76	84	91	97	107	107
1983	0	0	0	0	0	0	0	22	40	44	58	63	66	71	75	80	80	80
1984	0	0	0	0	0	0	41	66	78	89	91	97	104	109	122	125	126	126
1985	0	0	0	0	0	37	70	86	101	107	117	123	129	137	144	144	144	144
1986	0	0	0	0	76	122	150	173	185	200	209	222	235	243	244	246	246	246
1987	0	0	0	85	155	194	220	245	259	271	286	303	307	307	307	308	308	308
1988	0	0	107	198	256	301	328	353	372	390	410	416	417	417	418	419	419	419
1989	0	126	307	401	510	591	660	709	753	803	810	814	814	815	815	815	815	815
1990	18	172	313	459	565	661	740	801	852	865	869	870	872	874	874	875	875	875
1991	28	153	397	582	739	894	986	1,071	1,095	1,109	1,119	1,123	1,125	1,128	1,130	1,130	1,131	1,131
1992	6	147	334	564	744	922	1,045	1,096	1,110	1,113	1,120	1,123	1,125	1,125	1,125	1,127	1,129	1,129
1993	11	125	393	663	900	1,078	1,147	1,170	1,177	1,180	1,185	1,195	1,200	1,202	1,205	1,210	1,211	1,211
1994	3	161	454	775	1,040	1,173	1,222	1,240	1,247	1,259	1,265	1,266	1,271	1,273	1,280	1,281	1,281	1,292
1995	14	165	554	951	1,179	1,281	1,317	1,334	1,351	1,363	1,371	1,376	1,378	1,390	1,395	1,399	1,399	1,399
1996	14	180	624	1,038	1,238	1,311	1,358	1,375	1,390	1,397	1,400	1,408	1,414	1,422	1,429	1,429	1,429	1,429
1997	13	299	875	1,193	1,345	1,414	1,460	1,493	1,516	1,531	1,543	1,556	1,568	1,578	1,578	1,578	1,578	1,578
1998	14	372	852	1,133	1,285	1,369	1,421	1,444	1,464	1,480	1,493	1,514	1,528	1,528	1,528	1,528	1,528	1,528
1999	28	291	705	1,006	1,173	1,296	1,355	1,399	1,427	1,451	1,466	1,478	1,478	1,478	1,478	1,478	1,478	1,478
2000	35	322	803	1,148	1,359	1,501	1,583	1,624	1,666	1,683	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703
2001	20	307	802	1,296	1,531	1,730	1,821	1,871	1,905	1,939	1,939	1,939	1,939	1,939	1,939	1,939	1,939	1,939
2002	23	252	785	1,317	1,636	1,810	1,898	1,977	2,052	2,052	2,052	2,052	2,052	2,052	2,052	2,052	2,052	2,052
2003	9	215	730	1,291	1,686	1,839	1,956	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075
2004	11	167	748	1,491	1,786	2,018	2,134	2,134	2,134	2,134	2,134	2,134	2,134	2,134	2,134	2,134	2,134	2,134
2005	2	165	757	1,310	1,703	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904
2006	0	200	737	1,357	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769	1,769
2007	4	86	294	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487
2008	0	38	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93
2009	0	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Rpt Yr 9/16/yy	Report-to-Report Development Factors																	
	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	204-216	
1977																		
1978																		
1979														1.000	1.000	1.000	1.000	1.000
1980													2.333	1.071	1.200	1.333	1.042	1.160
1981													1.143	1.292	1.097	1.118	1.026	1.026
1982													1.333	1.156	1.162	1.070	1.000	1.109
1983													1.232	1.101	1.105	1.083	1.066	1.103
1984													1.101	1.105	1.083	1.066	1.103	1.009
1985													1.086	1.048	1.076	1.056	1.067	1.000
1986													1.072	1.048	1.119	1.025	1.008	1.000
1987													1.066	1.048	1.119	1.025	1.008	1.000
1988													1.059	1.049	1.062	1.051	1.000	1.000
1989													1.059	1.049	1.062	1.051	1.000	1.000
1990													1.059	1.049	1.062	1.051	1.000	1.000
1991													1.059	1.049	1.062	1.051	1.000	1.000
1992													1.059	1.049	1.062	1.051	1.000	1.000
1993													1.059	1.049	1.062	1.051	1.000	1.000
1994													1.059	1.049	1.062	1.051	1.000	1.000
1995													1.059	1.049	1.062	1.051	1.000	1.000
1996													1.059	1.049	1.062	1.051	1.000	1.000
1997													1.059	1.049	1.062	1.051	1.000	1.000
1998													1.059	1.049	1.062	1.051	1.000	1.000
1999													1.059	1.049	1.062	1.051	1.000	1.000
2000													1.059	1.049	1.062	1.051	1.000	1.000
2001													1.059	1.049	1.062	1.051	1.000	1.000
2002													1.059	1.049	1.062	1.051	1.000	1.000
2003													1.059	1.049	1.062	1.051	1.000	1.000
2004													1.059	1.049	1.062	1.051	1.000	1.000
2005													1.059	1.049	1.062	1.051	1.000	1.000
2006													1.059	1.049	1.062	1.051	1.000	1.000
2007													1.059	1.049	1.062	1.051	1.000	1.000
2008													1.059	1.049	1.062	1.051	1.000	1.000
2009													1.059	1.049	1.062	1.051	1.000	1.000
2010													1.059	1.049	1.062	1.051	1.000	1.000
All Yr Avg	21.631	2.989	1.619	1.274	1.159	1.119	1.088	1.128	1.067	1.405	1.062	1.110	1.044	1.042	1.039	1.011	1.020	1.020
Wght Avg	15.621	2.958	1.620	1.242	1.121	1.064	1.041	1.026	1.017	1.013	1.011	1.008	1.007	1.006	1.005	1.004	1.002	1.002
3 Yr Avg	21.500	3.184	1.743	1.267	1.113	1.057	1.043	1.027	1.015	1.010	1.010	1.007	1.007	1.005	1.003	1.004	1.001	1.001
5 Yr ex hi/lo	3.853	1.780	1.282	1.118	1.055	1.034	1.021	1.013	1.009	1.007	1.007	1.005	1.005	1.004	1.002	1.001	1.000	1.000
Selected	16.000	3.000	2.000	1.282	1.118	1.055	1.034	1.021	1.013	1.009	1.007	1.005	1.005	1.004	1.002	1.001	1.000	1.000
LDF to Ult	160.691	10.043	3.348	1.674	1.306	1.168	1.107	1.071	1.048	1.035	1.026	1.019	1.013	1.009	1.005	1.003	1.002	1.002
% of Ult	0.62%	9.96%	29.87%	59.74%	76.59%	85.63%	90.33%	93.39%	95.38%	96.59%	97.46%	98.18%	98.70%	99.16%	99.52%	99.70%	99.81%	99.81%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Claims Count w/Payment**

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	4	4	4	6	6	6	6	6	6	6	6	6	6	6	6	6	0
1979	29	30	32	32	32	32	32	32	32	32	32	32	32	32	32	32	6
1980	40	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	0
1981	51	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	0
1982	108	109	109	109	109	109	109	110	110	110	110	110	110	110	110	110	0
1983	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	0
1984	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	0
1985	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	144	0
1986	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	0
1987	308	308	309	309	309	309	309	309	309	309	309	309	309	309	309	309	0
1988	419	419	420	423	423	423	423	423	423	423	423	423	423	423	423	423	0
1989	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815	0
1990	875	875	875	877	877	877	877	877	877	877	877	877	877	877	877	877	0
1991	1,133	1,133	1,133														0
1992	1,130	1,135															0
1993	1,211																0
1994																	0
1995																	0
1996																	0
1997																	0
1998																	0
1999																	0
2000																	0
2001																	0
2002																	0
2003																	0
2004																	0
2005																	0
2006																	0
2007																	0
2008																	0
2009																	0
2010																	0
Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.000	1.000	1.500	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	1.034	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	1.000	
1980	1.100	1.045	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	1.039	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	1.000	
1982	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.009	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	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	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	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	1.000	1.000	
1987	1.000	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	1.000	1.000	
1988	1.000	1.002	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	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	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	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	1.000	1.000	
1992	1.004																
1993																	
1994																	
1995																	
1996																	
1997																	
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2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
All Yr Avg	1.012	1.008	1.039	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wght Avg	1.002	1.001	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Yr Avg	1.001	1.000	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	1.000	
5 Yr ex hi/lo	1.000	1.001	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	1.000	
Selected	1.000	1.001	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	1.000	1.000
LDF to Ult	1.002	1.002	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	1.000	1.000
% of Ult	99.84%	99.84%	99.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Claim Severity**

Rpt Yr 9/16/yy	Months of Maturity																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204
1977																	
1978													5,457	14,311	18,964	25,057	32,563
1979												15,732	22,589	29,614	32,136	31,256	33,528
1980								34,773	22,067	25,957	16,998	21,846	24,509	27,997	32,476	34,092	37,151
1981										13,543	20,022	25,951	27,972	32,111	33,483	34,962	39,108
1982									12,127	23,868	27,816	32,414	35,525	38,776	39,671	40,852	38,935
1983									18,845	22,541	28,605	28,919	31,914	33,677	34,848	35,650	37,986
1984								18,051	27,595	31,448	35,784	40,351	50,604	50,986	52,733	50,406	54,289
1985						19,284	23,998	30,899	34,882	40,888	41,440	43,659	44,845	44,780	45,596	48,308	50,472
1986					26,936	36,861	38,898	42,203	45,479	46,417	49,652	51,008	52,745	54,042	56,559	60,354	63,228
1987				27,840	35,431	39,145	44,862	47,906	51,226	54,734	55,437	55,498	57,974	59,871	61,444	63,005	64,818
1988			26,516	34,216	39,488	43,812	47,197	51,374	54,565	56,784	58,100	59,913	61,925	63,710	65,795	68,196	70,475
1989		30,379	31,636	40,175	46,186	50,350	52,184	54,953	55,928	56,184	58,147	60,054	61,521	63,597	65,853	67,208	68,146
1990	74,365	42,793	46,167	50,531	53,321	54,807	55,979	56,444	55,822	57,674	59,121	60,326	62,029	63,732	65,258	66,439	67,648
1991	33,581	38,686	38,669	45,592	52,123	53,211	54,235	54,175	56,689	58,852	60,400	62,604	64,078	65,732	66,753	68,491	70,308
1992	60,710	44,500	44,251	49,175	52,536	50,885	52,342	55,537	58,334	60,249	62,331	64,094	66,079	67,148	68,588	70,449	71,646
1993	35,166	36,133	38,754	40,818	41,316	41,134	44,614	47,133	49,327	51,325	54,611	57,214	58,395	61,071	63,325	64,498	65,766
1994	77,775	29,025	31,970	33,997	33,543	37,295	40,802	43,429	45,286	46,921	48,831	49,495	50,617	51,902	52,997	53,877	54,634
1995	25,347	34,811	29,923	28,754	33,398	36,439	38,954	41,906	43,942	46,308	47,621	49,065	50,486	51,982	53,283	53,962	
1996	22,294	21,422	21,349	28,137	33,207	37,915	41,872	44,898	47,519	49,306	51,176	52,380	53,632	54,718	56,006		
1997	15,400	15,793	22,097	27,607	32,587	38,011	41,785	45,078	46,806	49,144	51,340	52,947	54,597	55,851			
1998	11,370	20,478	22,673	28,681	35,537	40,283	45,477	49,322	53,011	55,890	57,868	59,983	62,224				
1999	12,692	18,350	21,631	31,020	37,391	43,083	47,281	51,623	55,348	59,462	62,255	65,032					
2000	17,564	17,832	26,007	32,957	41,166	47,152	52,871	57,803	61,173	64,597	66,755						
2001	10,151	19,495	26,181	35,671	41,379	47,579	53,281	57,220	62,411	64,949							
2002	15,369	25,464	33,584	36,224	42,915	51,408	57,744	64,248	67,792								
2003	18,883	25,389	27,312	34,271	43,494	50,194	57,403	61,253									
2004	19,214	21,675	27,314	35,231	42,709	50,064	54,659										
2005	8,923	20,277	36,171	41,477	48,532	53,891											
2006		22,178	28,740	35,108	40,744												
2007	27,743	24,530	31,723	36,470													
2008		26,915	29,589														
2009		8,719															
2010																	

Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	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	204-216
1977																	
1978													2.623	1.325	1.321	1.300	1.379
1979												1.436	1.311	1.085	0.973	1.073	0.934
1980							0.635	1.176	0.655	1.285	1.122	1.142	1.160	1.050	1.090	1.080	
1981									1.478	1.296	1.078	1.148	1.043	1.044	1.119	0.967	
1982								1.968	1.165	1.096	1.092	1.023	1.030	0.953	1.075		
1983								1.196	1.269	1.011	1.104	1.055	1.035	1.016	1.007	1.066	1.051
1984							1.529	1.140	1.138	1.128	1.254	1.008	1.034	0.956	1.077	1.029	1.041
1985						1.244	1.288	1.129	1.172	1.014	1.054	1.027	0.999	1.018	1.059	1.045	1.064
1986					1.368	1.055	1.085	1.078	1.021	1.070	1.027	1.034	1.025	1.047	1.067	1.048	1.049
1987				1.273	1.105	1.146	1.068	1.069	1.068	1.013	1.001	1.045	1.033	1.026	1.025	1.029	1.035
1988			1.290	1.154	1.110	1.077	1.089	1.062	1.041	1.023	1.031	1.034	1.029	1.033	1.037	1.033	1.019
1989		1.041	1.270	1.150	1.090	1.036	1.053	1.018	1.005	1.035	1.033	1.024	1.034	1.035	1.021	1.014	1.017
1990	0.575	1.079	1.095	1.055	1.028	1.021	1.008	0.989	1.033	1.025	1.020	1.028	1.027	1.024	1.018	1.018	1.017
1991	1.152	1.000	1.179	1.143	1.021	1.019	0.999	1.046	1.038	1.026	1.037	1.024	1.026	1.016	1.026	1.027	1.027
1992	0.733	0.994	1.111	1.068	0.969	1.029	1.061	1.050	1.033	1.035	1.028	1.031	1.016	1.021	1.027	1.017	1.017
1993	1.028	1.073	1.053	1.012	0.996	1.085	1.056	1.047	1.041	1.064	1.048	1.021	1.046	1.037	1.019	1.020	1.025
1994	0.373	1.101	1.063	0.987	1.112	1.094	1.064	1.043	1.036	1.041	1.014	1.023	1.025	1.021	1.017	1.014	
1995	1.373	0.860	0.961	1.161	1.091	1.069	1.076	1.049	1.054	1.028	1.030	1.029	1.030	1.025	1.013		
1996	0.961	0.997	1.318	1.180	1.142	1.104	1.072	1.058	1.038	1.038	1.024	1.024	1.020	1.024			
1997	1.026	1.399	1.249	1.180	1.166	1.099	1.079	1.038	1.050	1.045	1.031	1.031	1.023				
1998	1.801	1.107	1.265	1.239	1.134	1.129	1.085	1.075	1.054	1.035	1.037	1.037					
1999	1.446	1.179	1.434	1.205	1.152	1.097	1.092	1.072	1.074	1.047	1.045						
2000	1.015	1.458	1.267	1.249	1.145	1.121	1.093	1.058	1.056	1.033							
2001	1.921	1.343	1.362	1.160	1.150	1.120	1.074	1.091	1.041								
2002	1.657	1.319	1.079	1.185	1.198	1.123	1.113	1.055									
2003	1.345	1.076	1.255	1.269	1.154	1.144	1.067										
2004	1.128	1.260	1.290	1.212	1.172	1.092											
2005	2.273	1.784	1.147	1.170	1.110												
2006		1.296	1.222	1.161													
2007	0.884	1.293	1.150														
2008		1.099															
2009																	
All Yr Avg	1.217	1.188	1.203	1.161	1.121	1.095	1.102	1.048	1.115	1.048	1.078	1.060	1.136	1.049	1.046	1.052	1.050
Wght Avg	1.120	1.198	1.231	1.190	1.135	1.110	1.142	1.058	1.084	1.037	1.073	1.047	1.052	1.034	1.036	1.040	1.041
3 Yr Avg	0.884	1.229	1.173	1.181	1.146	1.120	1.085	1.068	1.057	1.039	1.037	1.031	1.024	1.023	1.016	1.017	1.023
5 Yr ex hi/lo		1.292	1.208	1.189	1.159	1.121	1.086	1.068	1.053	1.039	1.033	1.028	1.026	1.023	1.020	1.018	1.020
Selected	1.100	1.200	1.250	1.200	1.148	1.110	1.084	1.060	1.053	1.039	1.033	1.028	1.026	1.023	1.020	1.018	1.020
LDF to Ult	4.838	4.398	3.665	2.932	2.444	2.129	1.917	1.768	1.668	1.583	1.523	1.475	1.435	1.398	1.367	1.339	1.315
% of Ult	20.67%	22.74%	27.28%	34.10%	40.92%	46.98%	52.16%	56.55%	59.96%	63.16%	65.65%	67.80%	69.70%	71.51%	73.18%	74.67%	76.03%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Combined Coverages Triangle
Paid Claim Severity

Rpt Yr 9/16/yy	Months of Maturity																
	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408
1977																	
1978	44,893	54,225	58,612	42,408	44,869	46,219	59,194	69,798	70,344	72,432	73,507	82,393	97,147	99,966	104,033	106,663	
1979	31,311	32,057	31,818	33,604	35,170	37,010	38,065	40,393	41,437	42,044	42,448	43,508	43,920	45,952	46,338		
1980	40,106	38,808	40,122	42,470	44,565	47,605	56,186	58,129	59,599	62,144	66,236	67,483	69,202	70,099			
1981	37,801	39,168	40,906	42,741	44,806	50,889	55,094	60,997	62,735	63,743	67,052	70,316	70,845				
1982	41,865	43,447	46,356	50,144	52,547	54,877	55,909	57,518	59,202	61,405	63,802	64,577					
1983	39,914	41,151	43,144	45,026	48,174	50,008	51,194	53,391	54,778	56,127	57,319						
1984	58,176	59,612	61,831	64,107	65,219	66,257	68,366	70,478	72,227	73,254							
1985	53,726	55,953	58,228	59,588	61,683	63,132	67,624	69,100	70,371								
1986	66,314	68,195	69,481	71,367	73,375	74,860	77,067	77,811									
1987	67,067	68,102	69,439	72,108	74,341	76,213	77,688										
1988	71,812	72,923	74,358	75,786	77,054	78,292											
1989	69,332	70,819	72,031	73,468	74,462												
1990	68,765	69,634	70,560	71,581													
1991	72,224	73,703	74,775														
1992	72,842	74,053															
1993	67,398																
1994																	
1995																	
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Rpt Yr 9/16/yy	Report-to-Report Development Factors																
	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408- Ult
1977																	
1978	1.208	1.081	0.724	1.058	1.030	1.281	1.179	1.008	1.030	1.015	1.121	1.179	1.029	1.041	1.025		
1979	1.024	0.993	1.056	1.047	1.052	1.028	1.061	1.026	1.015	1.010	1.025	1.009	1.046	1.008			
1980	0.968	1.034	1.059	1.049	1.068	1.180	1.035	1.025	1.043	1.066	1.019	1.025	1.013				
1981	1.036	1.044	1.045	1.048	1.136	1.083	1.107	1.028	1.016	1.052	1.049	1.008					
1982	1.038	1.067	1.082	1.048	1.044	1.019	1.029	1.029	1.037	1.039	1.012						
1983	1.031	1.048	1.044	1.070	1.038	1.024	1.043	1.026	1.025	1.021							
1984	1.025	1.037	1.037	1.017	1.016	1.032	1.031	1.025	1.014								
1985	1.041	1.041	1.023	1.035	1.023	1.071	1.022	1.018									
1986	1.028	1.019	1.027	1.028	1.020	1.029	1.010										
1987	1.015	1.020	1.038	1.031	1.025	1.019											
1988	1.015	1.020	1.019	1.017	1.016												
1989	1.021	1.017	1.020	1.014													
1990	1.013	1.013	1.014														
1991	1.020	1.015															
1992	1.017																
1993																	
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2007																	
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2009																	
All Yr Avg	1.033	1.032	1.014	1.038	1.043	1.077	1.057	1.023	1.026	1.034	1.045	1.055	1.029	1.025	1.025		
Wght Avg	1.031	1.030	1.010	1.035	1.038	1.069	1.055	1.023	1.026	1.035	1.049	1.066	1.027	1.031	1.025		
3 Yr Avg	1.017	1.015	1.018	1.020	1.020	1.040	1.021	1.023	1.025	1.037	1.027	1.014	1.029	1.025			
5 Yr ex hi/lo	1.018	1.017	1.022	1.025	1.020	1.028	1.027	1.026	1.026	1.037							
Selected	1.018	1.017	1.022	1.024	1.022	1.020	1.018	1.016	1.015	1.014	1.013	1.012	1.011	1.010	1.005	1.005	1.015
LDF to Ult	1.290	1.268	1.246	1.219	1.191	1.165	1.142	1.122	1.104	1.088	1.073	1.059	1.047	1.035	1.025	1.020	1.015
% of Ult	77.53%	78.88%	80.23%	82.01%	83.97%	85.82%	87.54%	89.11%	90.54%	91.90%	93.18%	94.39%	95.53%	96.58%	97.54%	98.03%	98.52%

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Cash Flow

Calendar Year	Fund Begin Balance	Medical Paid Losses	Indemnity Paid Losses	Total Paid Losses	GSITF Expenses	Assessment Revenue	Investment Income	Fund End Balance	Assessment For Next Year
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2010	108,942,416	57,710,464	78,052,378	135,762,842	2,684,084	100,000,000	1,355,038	71,850,528	100,000,000
2011	71,850,528	43,796,942	68,317,635	112,114,576	2,657,243	100,000,000	918,866	57,997,574	100,000,000
2012	57,997,574	37,166,549	59,004,288	96,170,836	2,630,671	100,000,000	813,126	60,009,193	100,000,000
2013	60,009,193	32,161,980	52,537,817	84,699,797	2,604,364	100,000,000	948,191	73,653,224	74,571,421
2014	73,653,224	28,017,782	48,154,899	76,172,681	2,578,320	74,571,421	1,095,872	70,569,516	62,732,675
2015	70,569,516	24,715,758	45,022,128	69,737,886	2,552,537	62,732,675	1,021,780	62,033,547	60,007,754
2016	62,033,547	22,087,505	42,883,433	64,970,937	2,527,012	60,007,754	895,933	55,439,286	58,259,854
2017	55,439,286	19,880,186	42,249,842	62,130,029	2,501,742	58,259,854	793,261	49,860,631	58,866,920
2018	49,860,631	18,046,792	41,942,055	59,988,847	2,476,724	58,866,920	717,854	46,979,834	58,000,648
2019	46,979,834	16,484,306	41,865,710	58,350,016	2,451,957	58,000,648	675,784	44,854,293	57,258,234
2020	44,854,293	14,846,023	41,581,489	56,427,513	2,427,438	57,258,234	650,457	43,908,034	54,840,114
2021	43,908,034	13,283,564	40,925,236	54,208,800	1,927,438	54,840,114	641,640	43,253,550	51,611,850
2022	43,253,550	12,209,057	40,190,250	52,399,307	1,850,340	51,611,850	625,447	41,241,200	50,457,587
2023	41,241,200	11,315,974	38,900,915	50,216,889	1,776,326	50,457,587	602,286	40,307,858	47,571,699
2024	40,307,858	10,381,762	36,936,072	47,317,834	1,705,273	47,571,699	592,841	39,449,290	43,356,919
2025	39,449,290	9,508,248	34,743,274	44,251,523	1,637,062	43,356,919	577,517	37,495,141	39,945,023
2026	37,495,141	8,776,699	32,259,088	41,035,788	1,571,580	39,945,023	549,532	35,382,329	36,430,299
2027	35,382,329	8,042,662	29,157,251	37,199,913	1,508,717	36,430,299	523,411	33,627,409	31,472,439
2028	33,627,409	7,302,909	25,778,886	33,081,795	1,448,368	31,472,439	496,542	31,066,228	28,826,913
2029	31,066,228	6,540,243	22,442,581	28,982,824	1,390,433	26,826,913	457,420	27,977,303	22,742,639
2030	27,977,303	5,752,748	19,177,313	24,930,061	1,334,816	22,742,639	412,236	24,867,301	18,760,306
2031	24,867,301	4,940,155	16,053,808	20,993,963	1,281,423	18,760,306	366,268	21,718,489	15,020,945
2032	21,718,489	4,158,916	13,149,251	17,308,167	1,230,166	15,020,945	319,002	18,520,103	11,769,189
2033	18,520,103	3,413,339	10,470,910	13,884,249	1,180,960	11,769,189	271,750	15,495,833	8,801,602
2034	15,495,833	2,711,088	8,097,435	10,808,523	1,133,721	8,801,602	226,345	12,581,536	6,333,380
2035	12,581,536	2,059,847	6,066,124	8,125,972	1,088,373	6,333,380	182,699	9,883,270	4,337,180
2036	9,883,270	1,470,613	4,367,471	5,838,084	1,044,838	4,337,180	142,473	7,480,001	2,736,646
2037	7,480,001	961,963	2,941,317	3,903,280	1,003,044	2,736,646	106,926	5,417,250	1,413,990
2038	5,417,250	581,863	1,829,537	2,411,400	962,922	1,413,490	75,301	3,531,719	688,230
2039	3,531,719	344,229	1,211,662	1,555,891	924,405	688,230	45,146	1,784,799	938,010
2040	1,784,799	247,219	847,371	1,094,590	887,429	387,361	20,367	761,153	1,154,380
2041	761,153	247,264	847,754	1,095,017	851,932	1,154,380	4,003	-27,414	1,943,694
2042	-27,414	247,308	848,136	1,095,445	817,855	1,943,694	0	2,981	1,914,047
2043	2,981	247,344	848,499	1,095,843	785,141	1,914,047	0	36,044	1,881,681
2044	36,044	247,312	848,767	1,096,079	753,735	1,881,681	0	67,912	1,850,225
2045	67,912	247,060	848,696	1,095,756	723,586	1,850,225	0	98,796	1,818,777
2046	98,796	246,593	848,115	1,094,708	694,642	1,818,777	0	128,223	1,787,517
2047	128,223	246,174	847,603	1,093,777	666,856	1,787,517	0	155,106	1,759,005
2048	155,106	245,530	846,826	1,092,357	640,182	1,759,005	0	181,571	1,730,053
2049	181,571	244,660	845,563	1,090,223	614,575	1,730,053	0	206,826	1,701,064
2050	206,826	243,569	844,126	1,087,695	589,992	1,701,064	103	230,306	1,673,159
2051	230,306	241,695	842,119	1,083,814	566,392	1,673,159	572	253,831	1,642,843
2052	253,831	238,696	839,356	1,078,052	543,737	1,642,843	1,037	275,923	1,610,668
2053	275,923	234,762	835,321	1,070,083	521,987	1,610,668	1,475	295,996	1,576,650
2054	295,996	229,265	828,612	1,057,878	501,108	1,576,650	1,896	315,556	1,535,730
2055	315,556	220,888	819,083	1,039,971	481,063	1,535,730	2,305	332,556	1,487,394
2056	332,556	211,116	808,003	1,019,119	461,821	1,487,394	2,639	341,649	1,441,808
2057	341,649	199,723	792,284	992,006	443,348	1,441,808	2,900	351,003	1,385,008
2058	351,003	187,346	770,423	957,770	425,614	1,385,008	3,147	355,775	1,320,322
2059	355,775	175,978	749,719	925,697	408,589	1,320,322	3,238	345,048	1,274,921
2060	345,048	166,082	728,985	895,067	392,246	1,274,921	3,164	335,820	1,230,547
2061	335,820	157,652	702,461	860,113	376,556	1,230,547	3,154	332,851	1,172,347
2062	332,851	149,130	671,846	820,976	361,494	1,172,347	3,194	325,922	1,110,786
2063	325,922	140,169	633,451	773,620	347,034	1,110,786	3,210	319,264	1,034,571
2064	319,264	129,904	589,770	719,674	333,153	1,034,571	3,187	304,195	955,235
2065	304,195	118,332	538,664	656,996	319,827	955,235	3,067	285,674	864,070
2066	285,674	106,354	477,197	583,551	307,034	864,070	2,899	262,057	759,157
2067	262,057	93,694	408,125	501,819	294,752	759,157	2,618	227,262	650,921
2068	227,262	78,680	331,326	410,006	282,962	650,921	2,204	187,419	530,092
2069	187,419	62,149	251,068	313,217	271,644	530,092	1,656	134,306	413,824
2070	134,306	45,828	172,918	218,746	260,778	413,824	882	69,488	313,318
2071	69,488	43,812	131,435	175,247	250,347	313,318	0	-42,788	0
Total		434,611,457	968,553,676	1,403,165,133	70,269,798	1,501,006,687	17,703,313		1,247,275,780

(10) Calendar Year Paid losses
from 1/1/10 - 9/16/10 44,324,100 57,258,033 101,582,133

Footnotes

- (1) Prior year Col (8). For Calendar Year ending 2010, provided by client
- (2) Estimated Liabilities from Exhibit 4a, Page 1, Col (1) projected to future payment periods
- (3) Estimated Liabilities from Exhibit 4b, Page 1, Col (1) projected to future payment periods
- (4) Col (2) + Col (3)
- (5) Client data reduced by 0.99
- (6) Prior year Col (9). For Calendar Year ending 2010, provided by client
- (7) Maximum of {0.0175 x [Col (1) - 0.5 x [Col (4) + Col (5)] + 0.375 x Col (6) + 0.4 x Prior Year Col (7)]} and 0
- (8) Col (1) - Col (4) - Col (5) + [Col (6) + Col (7)]
- (9) Maximum of {minimum of [Col (4) x 1.75 - Col (8) and 100,000,000] and 0}
- Row (10) Paid losses in calendar year 2010

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Liability on Future Claims

Accident Year Ending 9/16/yy	Pending and Inactive Open Counts	Medical Ultimate Severity	Indemnity Ultimate Severity	Total
	(1)	(2)	(3)	(4)
1977	0	39,838	27,898	
1978	1	68,802	38,820	
1979	0	85,463	73,224	
1980	0	60,816	61,007	
1981	0	63,799	57,838	
1982	0	76,140	70,970	
1983	0	73,454	75,535	
1984	0	76,311	65,923	
1985	2	91,936	63,666	
1986	0	99,352	69,862	
1987	4	82,876	81,002	
1988	4	89,675	80,646	
1989	8	80,539	77,905	
1990	10	76,129	84,384	
1991	11	82,714	106,444	
1992	8	73,825	108,817	
1993	8	64,696	91,454	
1994	8	48,322	108,645	
1995	7	49,007	115,544	
1996	20	47,698	126,707	
1997	16	51,332	128,718	
1998	24	61,381	145,862	
1999	17	62,175	159,965	
2000	46	56,763	168,334	
2001	59	62,121	172,026	
2002	104	70,984	178,131	
2003	124	66,039	165,218	
2004	234	65,447	166,533	
2005	172	80,570	156,683	
2006	132	63,950	146,602	
Total	1,019			
(5) Average		67,579	156,742	
(6) Selected		70,000	160,000	
(7) Estimated Pending Count		565	356	
(8) Estimated Pending Amount		39,550,000	56,960,000	96,510,000
(9) Estimated Inactive Count		30	19	
(10) Estimated Inactive Amount		2,100,000	3,040,000	5,140,000
(11) Estimated IBNR Count		2	2	
(12) Estimated IBNR Amount		140,000	320,000	460,000

Footnotes

Col (1)	Exhibit 8, Col (7) + Exhibit 8, Col (10)
Cols (2), (3)	Exhibit 4, Page 2, Col (4)
Row (5)	Weighted average of Cols (2), (3)
Row (6)	Selected based on row (5)
Row (7)	Selected based on current pending counts and denied counts
Row (8)	Row (6) x Row (7)
Row (9)	Selected based on current inactive counts and denied counts
Row (10)	Row (6) x Row (9)
Row (11)	Selected
Row (12)	Row (6) x Row (11)

Georgia Subsequent Injury Trust Fund
Data as of 9/16/2010
Claim Counts

AY	Accepted			Denied			Inactive			Pending			Blank			Total		
	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1977	-	21	21	-	14	14	-	28	28	-	-	-	-	-	-	-	63	63
1978	2	77	79	1	56	57	-	143	143	1	-	1	-	-	-	4	276	280
1979	8	113	121	-	79	79	-	183	183	-	-	-	-	-	-	8	375	383
1980	8	184	192	-	85	85	-	230	230	-	-	-	-	-	-	8	499	507
1981	9	213	222	-	61	61	-	293	293	-	-	-	-	-	-	9	567	576
1982	16	216	232	-	55	55	-	334	334	-	-	-	-	-	-	16	605	621
1983	14	195	209	1	78	79	-	321	321	-	-	-	-	-	-	15	594	609
1984	19	245	264	2	78	80	-	368	368	-	-	-	-	-	-	21	691	712
1985	31	280	311	-	85	85	1	427	428	1	-	1	-	1	1	33	793	826
1986	21	311	352	-	85	85	-	508	508	-	-	-	-	-	-	21	924	945
1987	42	365	407	4	89	93	3	602	605	1	-	1	-	-	-	50	1,056	1,106
1988	48	495	543	9	99	108	1	881	882	3	-	3	-	-	-	61	1,475	1,536
1989	52	585	637	2	140	142	4	1,165	1,169	4	-	4	-	-	-	62	1,890	1,952
1990	71	709	780	5	138	143	4	1,688	1,692	6	-	6	-	-	-	86	2,535	2,621
1991	103	759	862	-	114	114	6	2,164	2,170	5	-	5	-	-	-	114	3,037	3,151
1992	74	807	881	-	101	101	1	2,591	2,592	7	-	7	-	1	1	82	3,500	3,582
1993	56	878	934	2	83	85	2	3,245	3,247	6	-	6	-	3	3	66	4,209	4,275
1994	61	925	986	-	67	67	3	4,057	4,060	5	1	6	-	5	5	69	5,055	5,124
1995	72	891	963	4	87	91	3	4,529	4,532	4	1	5	-	12	12	83	5,520	5,603
1996	106	911	1,017	3	86	89	10	4,757	4,767	10	2	12	-	62	62	129	5,818	5,947
1997	127	931	1,058	2	84	86	9	4,939	4,948	7	3	10	-	211	211	145	6,168	6,313
1998	160	897	1,057	9	84	93	13	6,099	6,112	11	6	17	2	-	2	195	7,086	7,281
1999	220	892	1,112	17	89	106	11	6,894	6,905	6	10	16	-	-	-	254	7,885	8,139
2000	294	915	1,209	16	72	88	19	7,845	7,864	27	8	35	-	-	-	356	8,840	9,196
2001	368	958	1,326	16	77	93	23	8,713	8,736	36	4	40	-	-	-	443	9,752	10,195
2002	480	874	1,354	16	70	86	33	10,328	10,361	71	12	83	-	-	-	600	11,284	11,884
2003	630	806	1,436	23	53	76	51	12,819	12,870	73	25	98	-	-	-	777	13,703	14,480
2004	745	699	1,444	17	42	59	115	15,969	16,084	119	27	146	-	1	1	996	16,738	17,734
2005	933	470	1,403	18	42	60	36	15,614	15,650	136	29	165	-	2	2	1,123	16,157	17,280
2006	908	203	1,111	15	36	51	28	11,771	11,799	104	33	137	-	8	8	1,055	12,051	13,106
2007	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	3	3
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,678	16,845	22,523	182	2,329	2,511	376	129,508	129,884	643	161	804	2	306	308	6,881	149,149	156,030

RY	Accepted			Denied			Inactive			Pending			Blank			Total		
	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts	Open Counts	Closed Counts	Total Counts
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1978	1	20	21	-	10	10	-	37	37	-	-	-	-	-	-	1	67	68
1979	3	81	84	1	56	57	-	143	143	1	-	1	-	-	-	5	280	285
1980	6	120	126	-	71	71	-	164	164	-	-	-	-	-	-	6	355	361
1981	7	172	179	-	65	65	-	223	223	-	-	-	-	-	-	7	460	467
1982	13	228	241	-	72	72	-	299	299	-	-	-	-	-	-	13	599	612
1983	12	211	223	-	66	66	-	306	306	-	-	-	-	-	-	12	583	595
1984	15	205	220	2	76	78	-	341	341	-	-	-	-	-	-	17	622	639
1985	20	206	226	-	76	76	-	347	347	-	-	-	-	-	-	20	629	649
1986	23	298	321	-	86	86	1	418	419	-	-	-	-	-	-	24	802	826
1987	24	337	361	-	70	70	-	461	461	-	-	-	-	-	-	24	868	892
1988	34	364	398	7	98	105	-	585	585	1	-	1	-	-	-	42	1,047	1,089
1989	59	560	609	6	122	128	1	839	840	3	-	3	-	-	-	69	1,511	1,580
1990	56	600	656	8	127	135	1	1,075	1,076	3	-	3	-	-	-	68	1,802	1,870
1991	82	742	824	-	144	144	5	1,821	1,826	1	-	1	-	-	-	88	2,707	2,795
1992	89	746	835	-	132	132	2	2,363	2,365	10	-	10	-	-	-	101	3,241	3,342
1993	64	859	923	1	79	80	1	2,727	2,728	2	-	2	-	-	-	68	3,665	3,733
1994	67	889	956	-	89	89	3	3,559	3,562	4	-	4	-	-	-	74	4,537	4,611
1995	55	988	1,043	2	91	93	3	4,446	4,449	1	-	1	-	-	-	61	5,525	5,586
1996	86	903	989	1	82	83	4	4,697	4,701	2	-	2	-	1	1	93	5,683	5,776
1997	104	980	1,084	3	83	86	8	4,771	4,779	13	-	13	-	292	292	128	6,126	6,254
1998	124	895	1,019	5	83	88	6	5,489	5,495	7	2	9	2	2	4	144	6,471	6,615
1999	153	840	993	12	86	98	7	6,135	6,142	-	10	10	-	-	-	172	7,071	7,243
2000	219	927	1,146	11	86	97	13	6,853	6,866	1	14	15	-	-	-	244	7,880	8,124
2001	304	986	1,290	18	74	92	19	7,952	7,971	22	2	24	-	-	-	363	9,014	9,377
2002	422	938	1,360	17	75	92	25	9,361	9,386	30	3	33	-	-	-	494	10,377	10,871
2003	525	883	1,408	21	65	86	41	12,429	12,470	66	5	71	-	-	-	653	13,382	14,035
2004	675	853	1,528	15	52	67	131	16,403	16,534	113	31	144	-	-	-	934	17,339	18,273
2005	801	603	1,404	19	46	65	24	15,803	15,827	102	39	141	-	-	-	946	16,491	17,437
2006	1,086	358	1,444	22	46	68	29	15,801	15,830	152	29	181	-	2	2	1,289	16,236	17,525
2007	378	52	430	5	16	21	14	3,049	3,063	62	26	88	-	9	9	459	3,152	3,611
2008	129	11	140	4	3	7	8	505	513	17	-	17	-	-	-	158	519	677
2009	38	-	38	2	2	4	3	130	133	27	-	27	-	-	-	70	132	202
2010	4	-	4	-	-	-	27	1	28	3	-	3	-	-	-	34	1	35
Total	5,678	16,845	22,523	182	2,329	2,511	376	129,533	129,909	643	161	804	2	306	308	6,881	149,174	156,055

Footnotes
All columns = client data