

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF DECEMBER 31, 2018**

**Turner Consulting, Inc.
May, 2019**

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May 30, 2019

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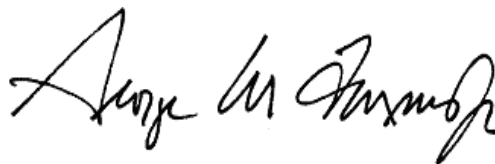
Re: NICA Outstanding Loss Reserves – Evaluated as of December 31, 2018

Dear Ms. Shipley:

Please find enclosed our report on loss and loss adjustment expense (LAE) reserves established for the Florida Birth Related Neurological Injury Association (NICA) as of December 31, 2018.

We have enjoyed working with you on this project and look forward to discussing any questions or comments you may have.

Sincerely,



George W. Turner Jr.
Fellow of the Casualty Actuarial Society,
Member of the American Academy of Actuaries

Cc: Tim Daughtry, Steve Lehmann

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INTRODUCTION

Purpose

Turner Consulting, Inc. (Turner Consulting) was requested by the Florida Birth Related Neurological Injury Compensation Association (NICA) to estimate the outstanding loss and loss adjustment expense (LAE) reserves related to claims incurred by NICA under the current definition of a “birth related neurological injury” (BRNI) as contained in Florida Statute 766.302. The loss and LAE reserve estimate is related to claims incurred prior to and evaluated as of December 31, 2018. The loss and LAE reserve estimates are developed on both a current (2018) cost level basis and after consideration of prospective period inflation and anticipated investment income.

Background

The Florida Birth Related Neurological Injury Compensation Association (NICA) was created by Florida Statute to provide care for children beginning in 1989 that meet the birth related injury criteria as defined in Florida Statutes 766.301 to 766.316. The NICA statute replaces the traditional tort liability remedies with a no-fault type system for those children that meet the requirements as defined in the statute.

The qualifying child must be severely mentally and physically impaired. In addition, a claim must be filed within five years after birth. Prior to the 1994 birth year, a claim had to be filed within seven years of birth.

Care is to be provided for the life of the child. Funds are collected from the various medical care providers during each birth year and invested until payments are required on behalf of the qualifying claimants. There are very limited resources for collecting additional funds from the insurance industry and the Florida Office of Insurance Regulation in the event the funds collected from the medical care providers is not adequate. Due to the significant time period expected between the

time when funds are collected and actual benefits are paid, the estimated impact of inflation as well as an estimate of anticipated investment income must be considered in the establishment of overall loss and LAE reserve levels.

In reports issued prior to September 30, 2012 certain care provided by parents or guardians to claimants paid for by NICA was described as “family care”. While the estimates as developed in the prior reports as well as in the current report are based on a review of all amounts paid and case reserves established related to all care as covered under the NICA statutes, a separate estimate of the amounts related to “family care” was also shown. In the current report a separate estimate is no longer shown for the expense previously labeled as “family care” other than the segregation of amounts estimated for the retrospective portion of the class action settlement as described in the next paragraph. However, a separate estimate of the reserve amounts related to “family residential or custodial care” as defined in Florida Statute 766.302 (10) will be calculated for purposes of the threshold calculation as described in Florida Statute 766.314 (9). This statute specifically excludes benefits related to “family residential or custodial care” for purposes of the threshold calculation in the statute.

A class action settlement agreement was entered into during September 2012 which was approved pursuant to a November 26, 2012 Final Judgment and Order by the Florida Circuit Court. The settlement terms may impact benefits payable to all parents or guardians of a child born with a “birth-related neurological injury” in the State of Florida during the time period of January 1, 1989 through June 6, 2002, who obtained a final order which imposed on NICA the “continuing obligation under provisions of Section 766.31, Florida Statutes, to pay future expenses as incurred”. The estimated impact on the case reserves of this settlement agreement have been incorporated into the case reserve estimates as provided by NICA. The impact is separated into estimates related to the retrospective portion of the settlement (currently defined as prior to August 1, 2012) and the prospective portion of the settlement (currently defined as subsequent to July 31, 2012). It is

our understanding that all of the retrospective portion has been paid in full as of December 31, 2018. The retroactive portion of the settlement has been paid based on information submitted in writing to NICA by class members that either NICA agrees to pay or is ordered to pay by an administrative law judge. The reserve estimates as shown in the attached exhibits no longer include separate reserve estimate for the retrospective portion of the settlement agreement.

Qualifications

I, George W. Turner Jr. am a consulting actuary for Turner Consulting, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the opinions as expressed in this report.

Distribution and Use

This report is intended solely for the use of NICA and its Board of Directors and advisors. Any further use or distribution of this report is not intended or authorized without our prior written consent.

Conditions and Limitations

In preparing the estimates as shown in this report we relied without audit or verification on loss, exposure and expense information provided to us by responsible employees of NICA.

The indicated ultimate loss and LAE estimates provided in this report are based on the accuracy of the loss projection methods including the estimation of claim frequency and average claim size for each birth year. In addition, the final loss and LAE reserve estimates will be affected by the prospective period inflation and investment returns realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of December 31, 2018. This uncertainty arises from the estimation of a number of internal and external factors that have yet to occur or be reported, but

which will impact the ultimate settlement value of claims incurred prior to December 31, 2018. Due to the level of uncertainty with regard to the impact of these factors on the ultimate number and settlement value of actual losses there can be no guarantee that actual losses will not vary, perhaps significantly, from the estimates as shown in this report. However, we have employed actuarial methods and assumptions that are appropriate given the information as provided.

The loss and LAE reserve estimates as shown in this report reflect consideration of payments made on the behalf of NICA claimants by other providers, such as health insurance coverage, Medicaid, etc. Since the payments made by these other providers in many cases reduce the amounts that would otherwise be paid by NICA, any change in the portion of benefits covered by these other providers will impact the loss and LAE reserve estimates as shown in this report. To the extent any of these providers change the level of benefit payments (e.g. change from a primary provider to an excess provider) from those made previously, the reserve estimates as shown in this report will need to be adjusted.

An additional source of variation is introduced in the development of loss and LAE reserve estimates on a present value basis. This variation arises from the fact that actual loss and LAE payments may occur more rapidly or more slowly than contemplated in the assumed payment pattern. Thus, the calculated investment income would differ from the actual investment income earned in proportion to the variation in actual payments from expected payments.

The loss and LAE reserves as contained in this report include explicit consideration of estimated prospective period inflation and investment returns. Specifically, the loss reserve estimates include consideration of the anticipated investment income earned on funds collected prior to the actual payment of claims. The estimated investment income is based on the assumption that sufficient assets will be available for investment to cover the present value of the ultimate losses. To the extent sufficient funds are not available the ultimate loss reserve estimates will

need to be increased to account for the reduction in anticipated investment income.

Estimates of outstanding loss reserves as shown in the text and the accompanying exhibits (e.g. Exhibit I, Sheets 1a through 1c) are before consideration of anticipated reinsurance recoveries under specific and aggregate excess coverage purchased by NICA. An estimate of the NICA net retained loss reserve after consideration of the estimated specific and aggregate excess coverage recoveries is shown in Exhibit I, Sheet 4a. The estimated specific and aggregate excess coverage recoveries shown in Exhibit I, Sheets 4a and 4b include consideration of the actual commutation or negotiated amounts received to date and also an estimate of amounts recoverable under the commutation clause of current NICA reinsurance treaties with General Reinsurance Corporation (Gen Re). All specific excess reinsurance coverage related to birth years 2001 and prior has been commuted.

The remaining reinsurance recoveries as of December 31, 2018 include specific and aggregate excess recoveries related to birth years 2002 and 2003 and also buffer layer (i.e. \$ 3.0 million excess of \$ 20.0 million) aggregate excess recoveries related to birth years 1999 to 2001. The remaining specific and aggregate excess recoveries are subject to final decisions to be made by an arbitration panel in a pending arbitration proceeding between NICA and Gen Re. The amounts that will be ultimately recovered may vary from the estimated amounts shown in Exhibit I, Sheets 4a, 4b, and 4c.

The estimated amounts recoverable under the Gen Re specific and aggregate excess coverage treaties purchased by NICA for these more recent birth years (e.g. 2002 and 2003) are based on our understanding of the primary findings as described in the Panel Award issued after the Phase I and Phase II hearings for the NICA / Gen Re commutation arbitration.

The Phase I Panel Award specified the order of operations as well as the evaluation date to be used to value the claims in the recovery calculation. The Phase I Panel Award made changes to the order of operations and the evaluation dates incorporated in the reinsurance recovery calculations shown in NICA reports evaluated as of September 30, 2017 and prior. One of the key findings of the Phase I Panel Award specifies the reinsurance commutation calculation is to be performed using loss information evaluated as of eighty-four months after the expiration of each birth year (e.g. as of 12/31/09 for BY 2002).

The primary directives included in the Phase II Panel Award issued on April 15, 2019 are included in our estimate of the specific and aggregate excess recovery shown in Exhibit I, Sheets 4a, 4b, and 4c. The primary changes included the replacement of the individual claimant life expectancies with one set of mortality assumptions for all claimants, reduction in some of the expense assumptions as included in the NICA reserve worksheets to include an assumed recovery from Medicaid, specification of 4.50% as the interest rate to use in adjusting the estimated recovery as of the commutation date to the current estimated settlement date, and an 80% reduction in level of loss development to be included in the calculation.

Our estimate of the impact of the changes as specified in the Phase I and II Panel Awards are reflected in the estimated recoveries as shown in Exhibit I, Sheets 4a, 4b, and 4c. This estimate as evaluated as of the proposed settlement date of July 31, 2019. The final actual settlement will be decided by the Arbitration Panel after the review of both the estimate as shown in Exhibit I, Sheets 4a, 4b, and 4c, and also a comparable estimate developed by Gen Re. and may differ significantly from the estimates shown in Exhibit 1, Sheets 4a, 4b, and 4c.

The final estimated Gen Re excess recovery as shown in Exhibit I, Sheet 4a of \$18.92 million includes consideration of the proposed interest adjustment through July 31, 2019. This estimate represents a slight increase in the recovery shown in

the prior NICA report of \$18.47 million evaluated as of September 30, 2018. However the estimate as shown in the prior report did not include the investment income adjustment.

The attached exhibits summarizing the assumptions and calculations underlying the estimates as set forth in this report are to be considered an integral part of the report. Thus an accurate understanding of the conclusions as set forth in the report is conditional upon an examination of both the text and the attached exhibits. Further, any distribution of this report should be provided in its entirety and with the understanding that we are available to answer questions with regard to the methods and assumptions underlying the conclusions herein.

Executive Summary

Overall, the outstanding loss and LAE (i.e. ALAE and ULAE) reserves after inflation and discount but prior to consideration of calculated reinsurance recoveries is \$856.5 million as of December 31, 2018 (see Exhibit I, Sheet 1a, Column (7)). This increased by \$20.81 million relative to the estimate as of September 30, 2018. The comparable estimate of outstanding loss and LAE reserves after consideration of calculated reinsurance recoveries is \$837.6 million (see Exhibit I, Sheet 4a, Column (12)). The change relative to the estimate shown in the prior report (i.e. September 30, 2018) is an increase of \$20.35 million. The comparable estimates of outstanding loss and ALAE reserves, excluding the consideration of ULAE reserves, are \$843.3 million and \$824.4 million, respectively.

Total case outstanding loss and ALAE reserves prior to adjustment for prospective inflation and discount increased by \$28.87 million during the quarter ending December 31, 2018. This includes an increase in case reserves of \$9.93 million related to new claims first reported during the quarter. Thus in the aggregate, case reserves established on claims reported prior to October 1, 2018 increased by \$18.94 million relative to the case loss and ALAE reserves established as of

September 30, 2018 (\$28.87 M minus \$9.93 M = \$18.94 M). The comparable estimate of case outstanding loss and ALAE reserves after inflation and discount increased by \$19.66 million during the quarter ending December 31, 2018.

The estimated ultimate loss and ALAE prior to reinsurance recoveries and after inflation and discount related to claims incurred in birth years 2017 and prior increased by \$7.42 million relative to the estimates as set forth in the September 30, 2018 report. Due to the addition of another quarter, estimated ultimate loss and ALAE related to birth year 2018 increased by \$17.06 million. In combination, the estimated ultimate loss and ALAE increased by \$24.48 million during the quarter (\$7.42 M plus \$17.06 M = \$24.48 M). Total loss and ALAE payments made during the quarter was \$4.25 million. Since estimated ultimate loss and ALAE increased by \$24.48 million and loss payments were \$4.25 million, the total outstanding loss and ALAE increased by \$20.23 million relative to the estimates as set forth in the September 30, 2018 report (\$24.48 M minus \$4.25 M = \$20.23 M).

The calculated reinsurance recoveries increased by approximately \$0.45 million relative to the estimates as set forth in the September 30, 2018 report (from \$18.47 million to \$18.92 million). Since the estimated ultimate loss and ALAE prior to reinsurance recoveries increased by \$24.48 million and the reinsurance recoveries increased by \$0.45 million, overall estimated ultimate loss and ALAE increased by \$24.03 million during the quarter (\$24.48 M minus \$0.45 M = \$24.03 M). Thus as mentioned above, since loss and ALAE payments during the quarter was \$4.25 million, the total outstanding loss and ALAE increased by \$19.77 million relative to the estimates as set forth in the September 30, 2018 report (\$24.03 M minus \$4.25 M = \$19.77 M). The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending December 31, 2018 are shown in the following table.

Ultimate Loss & ALAE
After Inflation & Discount
Prior to Reinsurance Recoveries

Ultimate Loss & ALAE
After Inflation & Discount
After Reinsurance Recoveries

| Birth Year | Ultimate Loss & ALAE After Inflation & Discount Prior to Reinsurance Recoveries | | | Ultimate Loss & ALAE After Inflation & Discount After Reinsurance Recoveries | | |
|---------------|---|---------------|---------------------|--|-------------|---------------------|
| | @ 12/31/18 | @ 9/30/18 | Change (2) - (3) | @ 12/31/18 | @ 9/30/18 | Change (5) - (6) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1989 | 26,130,433 | 25,845,092 | 285,341 | 26,130,433 | 25,845,092 | 285,341 |
| 1990 | 12,789,755 | 12,742,158 | 47,597 | 12,789,755 | 12,742,158 | 47,597 |
| 1991 | 25,355,757 | 25,076,807 | 278,949 | 25,355,757 | 25,076,807 | 278,949 |
| 1992 | 48,471,434 | 48,103,830 | 367,603 | 47,994,059 | 47,626,455 | 367,603 |
| 1993 | 43,548,946 | 42,860,844 | 688,102 | 22,140,881 | 21,452,779 | 688,102 |
| 1994 | 19,270,039 | 19,014,182 | 255,858 | 17,119,831 | 16,863,974 | 255,858 |
| 1995 | 30,676,297 | 30,128,259 | 548,038 | 27,803,720 | 27,255,682 | 548,038 |
| 1996 | 27,994,856 | 28,470,590 | (475,735) | 26,626,383 | 27,102,117 | (475,735) |
| 1997 | 37,068,365 | 36,738,417 | 329,948 | 34,511,886 | 34,181,939 | 329,948 |
| 1998 | 63,895,585 | 61,769,301 | 2,126,284 | 61,212,447 | 59,086,163 | 2,126,284 |
| 1999 | 27,176,655 | 26,264,717 | 911,938 | 21,129,456 | 20,381,569 | 747,887 |
| 2000 | 20,137,823 | 19,620,389 | 517,434 | 17,680,520 | 17,327,137 | 353,383 |
| 2001 | 26,591,498 | 26,147,415 | 444,083 | 23,576,633 | 23,296,601 | 280,032 |
| 2002 | 63,958,182 | 62,778,310 | 1,179,872 | 48,628,409 | 46,737,695 | 1,890,714 |
| 2003 | 17,290,259 | 17,146,884 | 143,376 | 14,618,210 | 15,146,521 | (528,311) |
| 2004 | 25,364,821 | 25,232,663 | 132,158 | 25,364,821 | 25,232,663 | 132,158 |
| 2005 | 30,343,034 | 30,112,746 | 230,287 | 30,343,034 | 30,112,746 | 230,287 |
| 2006 | 47,019,519 | 45,516,458 | 1,503,061 | 47,019,519 | 45,516,458 | 1,503,061 |
| 2007 | 38,309,381 | 37,810,260 | 499,121 | 38,309,381 | 37,810,260 | 499,121 |
| 2008 | 45,133,053 | 46,322,483 | (1,189,429) | 45,133,053 | 46,322,483 | (1,189,429) |
| 2009 | 54,524,864 | 54,219,435 | 305,428 | 54,524,864 | 54,219,435 | 305,428 |
| 2010 | 25,270,979 | 25,895,174 | (624,195) | 25,270,979 | 25,895,174 | (624,195) |
| 2011 | 44,915,237 | 45,395,337 | (480,100) | 44,915,237 | 45,395,337 | (480,100) |
| 2012 | 30,887,223 | 28,274,163 | 2,613,060 | 30,887,223 | 28,274,163 | 2,613,060 |
| 2013 | 30,212,648 | 32,713,552 | (2,500,904) | 30,212,648 | 32,713,552 | (2,500,904) |
| 2014 | 45,234,556 | 45,250,812 | (16,257) | 45,234,556 | 45,250,812 | (16,257) |
| 2015 | 46,009,484 | 45,415,817 | 593,667 | 46,009,484 | 45,415,817 | 593,667 |
| 2016 | 27,158,139 | 29,396,355 | (2,238,215) | 27,158,139 | 29,396,355 | (2,238,215) |
| 2017 | 47,971,650 | 47,025,221 | 946,429 | 47,971,650 | 47,025,221 | 946,429 |
| 2018 | 54,950,285 | 37,891,214 | 17,059,072 | 54,950,285 | 37,891,214 | 17,059,072 |
| Totals All | 1,083,660,757 | 1,059,178,885 | 24,481,873 | 1,020,623,253 | 996,594,377 | 24,028,876 |
| 1989 - 2017 | 1,028,710,472 | 1,021,287,671 | 7,422,801 | 965,672,968 | 958,703,164 | 6,969,804 |

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. A separate estimate of the ULAE reserve as of December 31, 2018 is developed on Exhibit I, Sheets 5a and 5b. The present value of the ULAE reserve estimate as of December 31, 2018 is \$13.21 million. The ULAE reserve estimate is comprised of two elements. The first (\$12.26 million) relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to December 31, 2018. The second component (\$0.95 million) is related to anticipated expenses associated with the collection of reinsurance recoveries.

The loss and LAE reserves are shown in the attached Exhibit I, Sheet 1a are stated on a present value basis. Since current case reserves established by NICA in the case reserve worksheets are recorded on a current (2018) cost level basis, both case reserves and the bulk / incurred but not reported (IBNR) reserves as shown in Exhibit I, Sheets 1a and 1c (excluding the retrospective portion of the class action settlement) have been adjusted to include the estimated impact of inflation between the current (2018) evaluation date and the time at which actual payments are expected to be made by NICA. In addition, the payment stream after adjustment for inflation has been discounted to reflect an estimate of the investment income expected to be earned by NICA on assets representing the reserve funds, between the evaluation date of this report and the time period payments are expected to be made.

The final present value loss and LAE reserve estimates related to all expected NICA benefits prior to consideration of anticipated specific and aggregate excess reinsurance recoveries are shown in Exhibit I, Sheet 1a. These estimates are based on our selected estimates with regard to the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 360 months and the payment pattern related to outstanding loss and LAE reserves for each birth year. The present value loss and LAE reserve estimate of \$856.5 million is shown in Column (7) of Exhibit I, Sheet 1a. The

reserve estimates as shown in Exhibit I, Sheet 1a include consideration of expected payments related to all NICA benefits. The estimated loss and LAE reserve estimates prior to consideration of the retrospective portion of the class action settlement agreement as described previously are shown in Column (7) of Exhibit I, Sheet 1c. The estimated amounts expected to be paid related to the retrospective portion of the class action settlement are shown in Exhibit I, Sheet 1b.

Alternative estimates of the direct (before reinsurance recoveries) basis loss and ALAE reserve based on variation in the inflation, interest rate and tail factor are shown in Exhibit I, Sheets 2b to 2f in order to illustrate the impact on the loss and ALAE reserve of changes in some of the underlying key assumptions. Exhibit I, Sheet 3 illustrates the estimated cash flow by year related to the estimated outstanding loss and ALAE reserve established as of December 31, 2018.

Actuarial Standards of Practice provide that a risk margin may be included in an unpaid claim estimate, and if it is, the risk margin and the basis for calculating it should be disclosed. As part of our determination of actuarially sound and appropriate reserve levels for NICA, we have determined an appropriate risk margin as described later in this report.

We recommend that NICA set the risk margin at a level no lower than \$75.5 million. This produces a confidence level of approximately 80% that the reserves held by NICA as of December 31, 2018 will equal reserve levels required at that date based on actual incurred losses emerging over the life of these claims. The risk margin indication is provided on an annual basis and is not updated quarterly.

Methodology

A change in procedure was included in our reports beginning with the September 2012 report. The change resulted in a segregation of the retrospective portion of the September 2012 class action paid and incurred amounts from other paid and incurred amounts. The retrospective portion of the class action is shown separately (Exhibit I, Sheet 1b) due to the short-term nature of these payments. As shown on Exhibit I, Sheet 1b, the majority of the payments related to retrospective portion of the class action have been made as of December 31, 2018.

The loss and LAE reserve amounts related to other than the retrospective portion of the class action are shown on Exhibit I, Sheet 1c. Specifically, the loss and LAE reserve amounts as set forth in Exhibit I, Sheet 1c and all following exhibits also described in the following text are based on information that excludes the retrospective portion of the class action settlement agreement shown in Exhibit I, Sheet 1b. The final reserve amounts shown in Exhibit I, Sheet 1a include both the retrospective portion shown in Exhibit I, Sheet 1b and the prospective portion of expenses that are included in the estimates shown in Exhibit I, Sheet 1c and the following exhibits.

As mentioned previously, the loss and LAE reserve estimates as shown in this report are adjusted to include the impact of prospective period inflation and anticipated investment income. The procedure used to estimate the loss and LAE reserves for all estimated NICA benefits, with the exception of those related to the retrospective portion of the class action settlement agreement, includes a three step process. This three step process is intended to explicitly recognize the impact of inflation and anticipated investment income. The first step is to adjust actual NICA historical paid and incurred loss development information to eliminate the historical impact of inflation on the paid and incurred loss development information. The actual historical incremental loss payments and case outstanding loss reserves are shown in Exhibit IX, Sheets 3a, 3b, and 3c, and Sheets 4a, 4b, and 4c, respectively. The historical loss payments and case reserve amounts are

adjusted to eliminate the estimated impact of inflation. The incremental loss payments and case outstanding loss reserves after adjustment to eliminate the impact of inflation are shown in Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c, respectively. The paid and case reserve amounts shown on Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c are adjusted to birth year cost levels. The birth year level paid and case outstanding amounts are used to develop the adjusted paid and incurred loss development triangles as shown in Exhibit VIII, Sheets 2a and 2b, and Exhibit VII, Sheets 2a and 2b, respectively.

The “second step” in the three step process is to adjust the birth year cost level estimates of outstanding loss and ALAE (see Exhibit IV, Sheet 1, Column (7)) to current (2018) cost levels. The adjustment of birth year level estimates of outstanding loss and ALAE related to all NICA benefits (except for the estimated retrospective portion of the September 2012 class action settlement) to 2018 cost level is shown in Exhibit III.

The final or “third” step in the three step loss reserve estimation process is to adjust the 2018 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2018 and subsequent) and anticipated investment income (discount). The prospective period inflation rate is based on a review of historical and recent inflation rates as measured by the Consumer Price Index (both the all items and medical services indices) over the time period from 1960 to 2018. The prospective period investment returns are selected based on the review of geometric averages for investment returns for a model portfolio invested per NICA’s current investment policy and for a conservative model portfolio over the period from 1926 to present as well as actual NICA investment returns over the period from 1991 to present. While the actual prospective period inflation rates and investment returns are subject to a significant degree of uncertainty the difference or increment between inflation and investment returns is of primary importance.

Based on a review of actual inflation and investment returns we selected an increment of one and one – half percent (1.50 %) and a prospective period inflation (combination of all items and medical services) rate of three and one-half (3.50%) percent. The indicated investment return percentage is then calculated to be five percent. In order to illustrate the impact on the loss reserve estimates of changes in the overall inflation and investment returns we also have included a range of estimates based on increments (average investment return minus average inflation rate) of one and two percent in addition to our selected estimate of one and one – half (1.50%) percent.

The loss and ALAE reserve estimates are developed based on the selected prospective period inflation rate, investment return and the assumed loss payment pattern for each birth year. The loss and ALAE payment patterns are developed separately for each birth year and are based on the estimated payments as shown in the NICA case reserve worksheets for the current open accepted claims. Due to the small number of open claims and the variability in the life expectancy for each claimant the payment patterns can vary by birth year. The estimated future period claim payments as shown in the NICA case reserve worksheets are all expressed at current (2018) cost levels. These prospective period claim payments are adjusted to include consideration of mortality on the prospective period loss and ALAE payment pattern. A summary of the estimated 2018 cost level payment patterns for each birth year are shown in Appendix A, Exhibit I, Sheets 1a, 1b, 2a, 2b, 3a, and 3b. An example of the calculation of the 2018 cost level payment pattern for the 1996 birth year is shown in Appendix A, Exhibit II, Sheets 1a, 1b, 2a, 2b, 3a, and 3b.

The loss reserves are developed based on a combination of the inflation rate, investment returns, estimated 2018 level loss and ALAE reserves by birth year and the assumed 2018 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2018 cost level basis, after prospective period inflation but before anticipated investment income and after prospective period inflation and

anticipated investment income are shown in columns (6), (7) and (8) of Exhibit I, Sheet 3, respectively.

Description of Loss Estimation Methods

The birth year level paid and incurred loss development triangles (i.e. after adjustment to eliminate the impact of inflation) are used to develop estimates of ultimate losses for each birth year. The historical NICA inflation rates used to restate actual NICA loss and ALAE payments and case outstanding amounts are estimated separately for loss and ALAE payments and case outstanding amounts. The estimated NICA inflation rates are shown in Exhibit IX, Sheets 8a, 8b and 8c on both a paid and case outstanding basis. Additional information related to the calculation of the historical NICA inflation rates is shown in Appendix B.

The estimated ultimate loss and ALAE by birth year related to all NICA benefits except for the retrospective portion of the class action settlement are selected based on the review of six loss estimation methods. The six methods used in the development of estimated birth year level ultimate loss and ALAE include two traditional loss development methods (i.e. paid and incurred loss projections), a frequency / severity method, the Bornhuetter – Ferguson (BF) method, a Cape Cod method, and an incremental payment method. The final indicated ultimate loss and ALAE based on each method in addition to the final selected birth year level estimates are shown in Exhibit IV, Sheet 2.

The projection methods (shown in Sheet 1 of Exhibits VII and VIII) are based on the review of historical NICA paid and incurred loss development (after elimination of the impact of inflation) for a given birth year. The loss and ALAE payment and reporting patterns experienced for the more mature birth years are used in order to estimate expected future development applicable to the more immature birth years.

The frequency / severity method shown in Exhibit VI, Sheet 1 is based on the estimation of the average claim size and the estimated ultimate number of

accepted claims excluding the deceased claims when reported to NICA for each birth year. Specifically, the average claim size for each birth year is calculated as a weighted average of the average claim size shown for each individual birth year and the average claim size developed based on all birth years combined. In the more recent birth years, relatively greater weight is provided to the average claim size developed for all years combined.

The Bornhuetter – Ferguson method summarized in Exhibit V is a combination of the actual birth year level incurred loss and ALAE as of December 31, 2018 (shown in column (5)) and estimated unreported loss and ALAE (shown in column (4)). The unreported loss and ALAE is developed using the loss reporting pattern developed based on the NICA incurred loss and ALAE development triangle shown in Exhibit VII, Sheets 2a and 2b and the estimated initial expected loss and ALAE by birth year based on the results of the frequency / severity method shown in Exhibit VI, Sheet 1, column (14).

The Cape Cod method shown in Exhibit VI, Sheet 2 is based on the estimated NICA exposure levels (i.e. insured physicians) by birth year, the estimated NICA loss reporting pattern and the actual NICA birth year level incurred loss and ALAE. An estimate of the 2018 level NICA pure premium is calculated by dividing the 2018 level incurred loss and ALAE for all birth years combined by the reported NICA exposures (i.e. insured physicians multiplied by estimated percent reported). The 2018 level NICA pure premium is adjusted to the historical birth year level cost basis and then used to estimate the unreported loss and ALAE for each birth year (column (10)). The indicated birth year level ultimate loss and ALAE is based on a combination of the unreported loss and ALAE shown in column (10) and the actual reported loss and ALAE shown in column (3).

The final method included is described as an incremental payment method. The estimated birth year level ultimate loss and ALAE developed using this method is shown in Appendix E. The birth year level estimates of ultimate loss and ALAE as

shown in columns (6), (7) and (8) of Appendix E, Exhibit I, Sheet 1 are based on alternative technology (utilization) increases of 1.00%, 2.00% and 3.00%, respectively. The estimated birth year level ultimate loss and ALAE is a combination of actual loss and ALAE payments as of December 31, 2018 adjusted to each birth year cost level and an estimate of the remaining birth year level loss and ALAE payments (i.e. outstanding loss and ALAE as of December 31, 2018). The estimated remaining birth year level payments are developed based on a combination of the remaining open accepted claimants by birth year and the estimated average incremental loss and ALAE payment per claimant.

The estimated incremental loss and ALAE payment per claimant is based on a review of the average NICA incremental loss and ALAE payments by development period. The actual incremental loss and ALAE payments are adjusted to 2018 level and used to estimate the average incremental payment per open accepted claim by development period (See Appendix E, Exhibit IV, Sheets 3a and 3b). The selected 2018 level average incremental loss and ALAE payments for development periods 360 months and subsequent are based on the actual averages for development periods prior to 360 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2018 level average incremental loss and ALAE payment per open claim is shown in Appendix E, Exhibit II, Sheet 1 (or Appendix E, Exhibit IV, Sheets 1a and 1b).

The selected 2018 level incremental loss and ALAE payment per claimant for each development interval is adjusted to the appropriate birth year level (as shown in Appendix E, Exhibit II, Sheet 3, Column (5)) and also to include differences in the average claimant severity by birth year (as shown in Appendix E, Exhibit II, Sheet 2, Column (5)). The estimated remaining open accepted claims by birth year and development period are based on a combination of the ultimate open accepted claimants by birth year as of December 31, 2018 (see Appendix E, Exhibit II, Sheet 3, Column (8)), reporting pattern (as shown in Exhibit X, Sheet 1c, Column (11)),

and assumed mortality rates (see Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b) developed using the average remaining life expectancy per open accepted claim (see Appendix E, Exhibit VII, Column (9)) for each birth year.

The estimated average remaining life expectancy per birth year is shown in Appendix E, Exhibit VII, Column (9). The remaining open accepted claimants by birth year and development period are shown in Appendix E, Exhibit III, Sheets 3a through 3g. The remaining birth year level incremental loss and ALAE payments are developed as a product of the average 2018 level incremental payments per claimant adjusted to each birth year cost / severity level and the remaining open accepted claims. The resulting estimated remaining birth year level incremental loss and ALAE payments are shown in Appendix E, Exhibit III, Sheets 1a through 1g. A summary of the combination of the actual birth year level payments as of December 31, 2018 and the estimated remaining payments is shown in Appendix E, Exhibit I, Sheet 1.

The four assumptions that most significantly impact the overall loss and LAE reserve estimate are as follows:

1. Incurred Loss Development Factor – 360 months to Ultimate
2. Prospective Period Average Inflation Rate
3. Prospective Period Average Investment Return
4. Loss and Loss Adjustment Expense Payment Pattern

The loss and LAE (ALAE and ULAE) reserve estimates based on our selected estimate for each of the first three assumptions are shown in Exhibit I, Sheet 1a. In order to illustrate the impact of changes in these assumptions on the NICA loss reserve estimate we have provided a summary of alternative loss reserve estimates based on changes to each of these three assumptions. As mentioned previously the actual inflation rates and investment returns are not as critical as the difference in these two rates. A summary of the overall loss and ALAE (excluding

ULAE) reserve estimates based on several alternative assumption sets is shown below. Our actuarial central estimate is shown in Exhibit I, Sheet 2a and also shown in the first line of the following table.

| Inflation Rate | Investment Return | Tail Factor 360:Ult. | Present Value Outstanding Loss and ALAE Reserve in Million (\$) |
|---------------------------|------------------------------|---------------------------------|--|
| ----- | ----- | ----- | ----- |
| 3.50% | 5.00% | 1.099 | \$843.304 |
| 3.00% | 5.00% | 1.099 | \$762.569 |
| 4.00% | 5.00% | 1.099 | \$937.911 |
| 7.50% | 9.00% | 1.099 | \$852.991 |
| 3.50% | 5.00% | 1.199 | \$937.425 |
| 3.50% | 5.00% | 1.000 | \$750.448 |

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending December 31, 2018 is sensitive to each of the four assumptions described previously. The most significant factors are the relationship between the anticipated inflation and investment income rates, the magnitude of the incurred loss development tail factor and the payment pattern applicable to each birth year. Due to the prospective nature of each of these assumptions any estimate is subject to uncertainty. In addition the lack of comparable insurance industry data for use as a benchmark in the selection of the loss development factor and payment pattern coupled with the long term over which payments are expected to be made creates levels of potential variation in excess of that normally experienced for usual long tailed lines of business. The

remainder of this report summarizes the approach we have used in an effort to develop an estimate for each of these key assumptions.

The loss and allocated loss adjustment expense (ALAE) reserve estimates as developed in Exhibit II, Sheet 1 and subsequent do not include a provision for unallocated loss adjustment expense (ULAE) reserves. ULAE reserves are intended to cover anticipated loss adjustment expenses not covered in the loss and ALAE reserve estimates.

A summary of the procedure used in the estimation of the ULAE reserve is shown in Sheets 5a and 5b of Exhibit I. The total ULAE reserve as shown in item III of Exhibit I, Sheet 5a is made up of two components. The calculation of the ULAE reserve related to specific claims administration and settlement expenses for claims incurred prior to December 31, 2018 is shown in Exhibit I, Sheet 5b. This procedure is similar to that utilized in the calculation of NICA loss and ALAE reserves in that current expense levels are projected forward to estimated prospective period cost levels and then adjusted to a present value basis. The present value calculation includes consideration of both anticipated investment income and expected mortality over the time period. The second component of the overall ULAE reserve is related to anticipated expenses related to the collection of recoveries under reinsurance treaties covering birth years 1999 through 2003. The current estimate of these expenses is based on a current estimated average annual expense of \$950,000 and an estimated duration for the recovery process of one year (Exhibit I, Sheet 5a, Item II). The total ULAE reserve as shown in Item III of Exhibit I, Sheet 5a of \$13.21 million is the combination of the portion related to claim settlement (\$12.26 million) and portion related to the collection of outstanding reinsurance recoveries on claims incurred during birth years 1999 through 2003 (\$0.95 million).

The prospective period inflation rate of three (3%) percent is selected to project anticipated ULAE expense payment as opposed to the three and one-half (3.5%)

percent inflation rate selected to inflate loss and ALAE reserve. The somewhat lower inflation rate is based on the greater concentration of general and administrative expense expected for prospective period ULAE payments.

The mortality adjustment is developed based on current estimates of remaining life expectancy as included in the current NICA reserve worksheets. The final mortality adjustment is a blended average of average mortality assumptions for each birth year.

Historical NICA Inflation

In order to measure NICA's historical inflationary increases in claims costs, we began by segregating NICA's claim costs into major claim cost groups. The following expense groups were identified:

- Family Residential or Custodial Care
- Nursing Care by Others
- Legal Costs
- Parental Awards
- Medical Expenses
- Other

Each of these major expense groups were then examined separately for inflationary impacts. For example, relative to nursing care, we tracked the hourly cost of nursing care as paid by NICA since the program began in 1989.

An increase in the hourly rate for most parents providing care occurred in June 2008. The increase in the hourly rate for most parents effective in June, 2008 (from \$9.70 per hour to \$15.00 per hour) resulted in cost under the expense category Nursing Care By Parents as shown on Appendix B, Exhibit I, Sheets 1, 2, and 3. Some of the major expense groups' inflation rates were estimated using CPI indices.

In addition, the daily rates used to estimate the future cost of custodial residential care were revised in December 2004, 2006, and 2012. The reserves for custodial residential care apply in the later years when the parents of NICA claimant have reached an age where they are no longer able to provide the level of care required. This change in the daily rate effectively results in the recognition of inflation that has taken place over a number of years related to the cost of custodial residential care. Since currently there are only two claims with current custodial residential care payments, this increase primarily affects case reserves. The estimated increase in the cost of custodial care recorded in 2004, 2006 and 2012 is 40%, 40%, and 95%, respectively.

We tabulated the total payments and case outstanding reserves by fiscal year for each of the major expense group. By far the largest expense category is nursing care with approximately forty-five percent of the total payments and eighty percent of the outstanding case reserves based on information provided for the period ending December 31, 2018. The historical inflation rate for each birth year is estimated by weighting the historical inflation rates by expense groups with that expense group's percentage of total payments (or case reserves) by year. Overall, the historical "true" inflation rate for NICA has been minimal. On a paid basis inflation has averaged approximately one percent over the time period from inception (1989) to current (2018) with the only major increase occurring during 2008 and 2009. This inflation rate does not include increases related to increased utilization of certain types of nursing and custodial care or increases in longevity relative to the initial estimates. These increases are reflected in the loss development triangles and are assumed to continue although at a decreasing rate as indicated by the declining loss development factors in the later development periods.

Prospective NICA Inflation

Future inflation is estimated as a differential to various consumer price indices depending on the type of expense. The largest category, nursing expense is

assumed to increase at approximately one to two percent above the CPI – all indices annual increase. The overall average annual NICA inflation rate is estimated to be 1.00 to 2.00 percent above the CPI – All items index. We are assuming a 2.00 % increase in CPI – All items currently which gives a current estimate of inflation of 3.50 %.

Discount Rate

Because of the long term nature of the liabilities of NICA it is reasonable to base discount rates to be used in the determination of NICA's reserve liabilities on a conservative estimate of investment returns likely to be realized on NICA's assets over a long term horizon. In determining assumptions for inflation and discount rates, we begin with the consumer price index for all items and determine anticipated inflation and discount rates based on long term relationships to the consumer price index.

The discount rate assumption is selected based on reasonable expectations for a prudent, conservative investment strategy. Appendix B, Exhibit II, Sheets 1 and 2 show the change in the CPI all items index as compared to returns for various classes of investments from 1926-2017. Specifically, we have examined returns for both large and small company stocks, long and intermediate government bonds, and treasury bills. These indices are taken from Ibbotson's 2009 SBBI Classic Yearbook and updated based on recent Federal Reserve data and U.S. Bureau of Labor Reports. We then calculated estimates of the overall return based on two "model" portfolios. One model portfolio is based on an asset allocation of 44% stocks and 56% fixed income. This model portfolio is labeled Model Portfolio (as shown in Column (13) of Appendix B, Exhibit II, Sheets 1 and 2). The second model portfolio is based on an asset allocation of 35% stocks, 60% bonds and 5% short term. This model portfolio is labeled Conservative Model Portfolio (as shown in Column (14) of Appendix B, Exhibit II, Sheets 1 and 2).

We also calculated the geometric average return, the arithmetic average return, and the standard deviation for each class of investment and the model portfolios. Returns were then calculated for the periods 1926-1929, 1930-1939, 1940-1949, 1950-1959, 1960-1969, 1970-1979, 1980-1989, 1990-1999, 2000-2009 and 2010-2018.

Overall, the results of the two model portfolios over ten year periods average from 0 % to 10 % above the CPI - All items index. Actual results for NICA were also calculated for the period 1991-2018. NICA's actual results were adversely affected by the dramatic decline in the stock market in 2008. Overall NICA's actual returns over the period from 1991 to 2018 have averaged approximately 3.3% above the CPI – All items index.

Based on this analysis, we recommend that the discount rate used in the discounting of NICA's reserve liabilities ranges from 2 % to 4 % above the CPI - All items index. In our current reserve calculations we have assumed a 3.0 % spread to the CPI - All items index. Based on a current selected CPI – All items inflation rate of two percent this produces a discount rate of 5.0 %. The 5.0 % appears to be reasonable based on NICA's actual average investment returns for the last twenty years and based on the long term average as indicated for the Conservative model portfolio.

It should be noted that in valuing NICA's reserve liabilities, the spread between inflation and interest rates is the key variable rather than the nominal values of each. Here we have assumed a 1.50 % spread between the medical inflation rate and the investment rate. So at current levels of inflation and interest, this produces an assumption of 3.50 % for inflation and 5.00 % for interest income. If it turns out to be 5.00 % inflation and 6.50 % interest income, this has a minimal impact on the overall reserve levels. It is the spread between these two key factors that is the critical variable.

Payment Pattern

The selection of the appropriate payment pattern is required to adjust current (2018) level loss reserves for both the estimated impact of future inflation and the consideration of anticipated investment income. The selected payment pattern has a significant impact on the final present value loss and loss adjustment expense reserve. Due to the long term nature of the NICA liabilities changes in the estimated payment pattern will likely evolve over time as additional NICA payment experience emerges.

The current selected loss and ALAE payment pattern varies by birth year and is based on a combination of the of the actual loss and ALAE payments made to date and the estimated future loss and ALAE payments as shown in the NICA case reserve worksheets. The estimated future loss and ALAE payments shown in the NICA case reserve worksheets are stated on current (2018) loss and expense levels. The estimated future loss and ALAE payments shown in these worksheets are adjusted to reflect the estimated impact of mortality. The survival probabilities used in this adjustment are based on the life expectancy as established by the NICA designated consulting physician. A slight change was made beginning December 31, 2013 in the life expectancies used in the development of the case reserve worksheets. The change is related to the claimants whose life expectancy remained the same based on the current review in comparison to the life expectancy established in the prior review by NICA's consulting physician. For these claimants the estimated remaining life expectancy was adjusted to account for the reduction in life expectancy that would be expected for one additional year of survival.

An example of the procedure used to estimate the payment pattern for birth year 1996 is shown in Appendix A, Exhibit II, Sheets 1a, 1b, 2a, 2b, 3a, and 3b. As described above the payment pattern selected for the 1996 birth year is based on a combination of loss and expense payments made to date relative to the estimated ultimate loss and expense and the estimated future loss and ALAE

payment based on the individual case reserve worksheets (adjusted for the probability of survival). A summary of the development of the remaining estimated payout percentages for the case reserve portion of the six open claims with reserve worksheets for the 1996 birth year is shown in Appendix A. The reserve payment pattern is combined with the actual payment pattern (1996 to 2018) to develop a full payment pattern for the 1996 birth year.

This process is repeated for each birth year and the resulting payment patterns are used for the birth years 2010 and prior. Alternatively, the loss and ALAE payment pattern used for birth years 2011 and subsequent is based on an average of the individual loss and ALAE payment patterns developed for 2010 and prior. The average payment pattern is used for the more recent birth years due to the relative immaturity of the case reserve estimates of the more recent birth years.

Incurred Projection Cumulative Development Factor

Due to the lack of available incurred loss and expense development information subsequent to 360 months of maturity (1989 birth year evaluated as of December 31, 2018) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 360 months, we developed an estimate of the remaining future loss development (tail factor) excluding the impact of anticipated inflation. The estimated incurred development factor as developed in Appendix C is intended to capture the incurred loss development over the remaining life of the NICA claims.

The approach selected to estimate the remaining incurred loss and loss expense development is to fit an inverse power curve to the weighted average development factors (after adjustment to remove the estimated impact of inflation) as shown in Exhibit VII, Sheet 2b. Fitted tail factors for the period from 360 to 624 months are developed based on alternative fits to factors beginning with the 48:60, 60:72 and 72:84 month factors shown in Exhibit VII, Sheet 2b. Fitted tail factors are developed based on the use of the alternative selections of the values to include in

the least squares fit to the inverse power curve that range from the first eleven factors to the first five factors beginning with the 48:60, 60:72 and 72:84 month factors. A summary of the indicated 360 to ultimate incurred loss and expense tail factors based on the alternative inverse power curve fitted values as well as the final selected incurred loss and expense development factor of 1.099 is shown in Appendix C, Exhibit I.

An illustration of the development of fitted values and the calculation of the indicated 360 months to ultimate tail factor is shown for one of the alternatives in Appendix C, Exhibit II, Sheets 1 and 2. The development of the fitted values for this one illustration is shown in Appendix C, Exhibit II, Sheet 1. The indicated tail factor is based on the extrapolation of the fitted factors for an additional twenty-three years (a rough estimate of the remaining life expectancy of NICA claimants that have or will attain the age of thirty). The extrapolated factors are shown for this one illustration in Column (7) of Appendix C, Exhibit II, Sheet 2.

Risk Margin

Actuaries using a discounted property/casualty loss and loss adjustment expense reserve may include an appropriate risk margin. As part of our determination of actuarially sound and appropriate reserve levels for NICA, we have determined a risk margin to include consideration of the process variation in the aggregate loss and LAE reserve shown in this report.

In order to determine an appropriate risk margin, we used a simulation model that simulates the ultimate payments of open claims. Thirty years of data were incorporated into the model (1989-2018). The data is based upon the actual claim count and claim payments reported by year to NICA, as well as estimated ultimate loss reserves and claim counts. The model is a frequency / severity model where the number of unpaid claims is first modeled and then the severity for each open claim is simulated. For years 1989 to 2013 the open claim count per year is fixed since there is a five year reporting requirement for claims to be made (prior to the

1995 birth year the claim reporting requirement was seven years). For the five years from 2014 to 2018, the number of claims per year is randomly generated based upon accepted claims reported to date and an estimate of the unreported claims. Once the number of claims is determined the severity of each individual open claim is then randomly simulated. The simulated severities are tested to be consistent with the estimated outstanding losses divided by the open claims. Losses for each year are simulated and summed across all thirty years to determine the aggregate losses for all years.

We ran 10,000 iterations to develop a distribution of aggregate losses. In order to determine the risk margin we calculate the mean loss and the losses at various percentiles. The losses at the percentiles are then compared to the mean to determine a risk margin factor. The risk margin factors are then multiplied by the expected reserves calculated based on an assumed inflation rate of 3.50 % and an interest rate of 5.00 % to determine the corresponding risk margin at each percentile.

In our work for self insured entities, we have found that most prudent self-insured's use a risk margin determined at a confidence level varying from 75 to 90%. In the past, NICA has used a contingency reserve developed at approximately the 75% to 80% confidence level. Updating the calculation through December 31, 2018, we recommend a gross risk margin of \$75.5 million based on maintaining the current 80% confidence level. We recommend that NICA set the risk margin at a level no lower than \$75.5 million. This produces a confidence level of approximately 80% that the reserves held by NICA will be adequate to cover its future incurred loss and loss adjustment expense levels for birth years from 1989 to 2018. The following table shows the indicated gross risk margins at various confidence levels as of December 31, 2018.

| Confidence Level ----- | Indicated Gross Risk Margin ----- |
|----------------------------------|---|
| 70.0% | \$ 44.46 Million |
| 75.0% | \$ 59.56 Million |
| 77.0% | \$ 65.71 Million |
| 78.0% | \$ 68.63 Million |
| 79.0% | \$ 71.59 Million |
| 80.0% | \$ 75.57 Million |
| 85.0% | \$ 91.77 Million |
| 90.0% | \$ 115.93 Million |
| 95.0% | \$ 151.67 Million |

The above calculated risk margins include consideration of potential adverse deviation from the discounted actuarial central reserve estimate due to process variation in the overall claim amounts (i.e. frequency and severity). The above margin does not include consideration of potential deviation due to parameter variation, including the variation in the inflation and investment parameters used in the calculation of NICA loss reserves.

Reinsurance Recoveries

NICA purchased reinsurance coverage excess of specific and aggregate attachments related to claims incurred during birth years from 1992 to 2003. The reinsurance coverage related to birth years 1992 and 1993 was commuted in 1998 and 2006, respectively. Recently reinsurance treaties provided by AUL/RMS, the reinsurer for birth years 1994 to 1998, and Munich Re, the reinsurer providing the specific excess coverage and aggregate excess coverage above \$ 23.0 million for birth years 1999 to 2001 were commuted. NICA received \$ 10.0 million and \$ 10.6 million in January 2013 from AUL/RMA and Munich Re, respectively for the commutation of specific and aggregate excess coverage provided under the two sets of reinsurance treaties. These agreed commutation amounts have been allocated to each respective birth year based on the previously estimated recovery amounts. The remaining outstanding reinsurance treaties were issued by Gen Re and provide aggregate excess coverage only for birth years 1999 to 2001 (\$3.0

million excess of \$20.0 million) and provide specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003. The commutation of the Gen Re treaties is currently subject to arbitration hearings. Recently a Panel Award was issued related to Phase II of the arbitration hearings.

The estimates as shown in the current report related to the Gen Re reinsurance recoveries reflect changes in the procedure used in prior reports in response to the findings set forth under the Phase I and II Panel Awards. As mentioned in prior reports, the primary findings of the Phase I Panel Award addressed the order of application of limits and the discounting of losses, the applicability of loss development, mortality adjustments and the valuation date of the commutation calculation. However, specific factors and assumptions to be utilized in these calculations were addressed in Phase II Panel Award.

Subsequently additional directives were provided in the Phase II Panel Award. As mentioned previously, these additional directives included specific details related to the elimination of individual claimant life expectancy estimates provided by Dr. Duchowny. Also included were specific adjustments to the prospective period expense estimates as included in the NICA reserve worksheets to consider the Panel's estimate of Medicaid recoveries. The invest rate to be used in the adjustment of the indicated excess recovery as of the commutation date to the proposed settlement date was selected by the Panel to be 4.50%. The Panel also decided to eliminate the majority of the loss development included in prior calculations.

A summary of the actual reinsurance recoveries and the estimated reinsurance recoverables related to both the specific and aggregate excess reinsurance purchased by NICA is shown in Exhibit I, Sheets 4a, 4b, and 4c. The final amounts that will actually be recovered under the Gen Re reinsurance treaties may vary from the estimates as shown in Exhibit I, Sheets 4a, 4b and 4c. To the extent the final amounts collected vary from the amounts calculated and shown in Exhibit I,

Sheets 4a, 4b, and 4c, the net retained loss and expense reserves evaluated as of December 31, 2018 will require adjustment.

Summary of Estimated Outstanding Loss & Expense
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables
Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 3.50% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.099 |

| Birth Year | Current Level Before Inflation and Present Value Adjust. | | | Loss & Expense - After Inflation and Present Value Adjustment | | | Selected Ultimate Loss and Expense Present Value Basis (4) + (7) |
|------------|--|--------------------------|--|--|--|--------------------------|---|
| | Case (a) Outstanding | Total (a) Outstanding | Actual (b) Paid Loss and Expense | Case (a) Outstanding | Incurred But Not Reported (IBNR) & Bulk (7) - (5) | Total (a) Outstanding | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1989 | 11,063,080 | 14,679,268 | 14,638,997 | 8,660,559 | 2,830,877 | 11,491,436 | 26,130,433 |
| 1990 | 5,845,800 | 7,885,329 | 6,279,135 | 4,826,658 | 1,683,963 | 6,510,621 | 12,789,755 |
| 1991 | 18,517,871 | 21,143,037 | 9,314,249 | 14,049,758 | 1,991,749 | 16,041,507 | 25,355,757 |
| 1992 | 36,649,523 | 42,812,481 | 15,500,157 | 28,224,984 | 4,746,293 | 32,971,277 | 48,471,434 |
| 1993 | 24,440,294 | 30,476,312 | 20,331,661 | 18,618,961 | 4,598,324 | 23,217,285 | 43,548,946 |
| 1994 | 13,200,205 | 16,288,817 | 7,475,545 | 9,558,076 | 2,236,419 | 11,794,495 | 19,270,039 |
| 1995 | 22,459,782 | 26,373,525 | 10,574,141 | 17,119,063 | 2,983,093 | 20,102,156 | 30,676,297 |
| 1996 | 20,236,740 | 23,813,473 | 9,627,567 | 15,608,561 | 2,758,728 | 18,367,289 | 27,994,856 |
| 1997 | 27,899,846 | 32,971,199 | 12,557,481 | 20,740,825 | 3,770,058 | 24,510,884 | 37,068,365 |
| 1998 | 49,059,998 | 57,858,079 | 21,092,727 | 36,294,122 | 6,508,736 | 42,802,859 | 63,895,585 |
| 1999 | 14,808,581 | 19,025,098 | 12,245,496 | 11,621,978 | 3,309,180 | 14,931,159 | 27,176,655 |
| 2000 | 15,527,012 | 18,353,019 | 6,195,510 | 11,795,839 | 2,146,474 | 13,942,313 | 20,137,823 |
| 2001 | 21,829,632 | 24,896,139 | 7,833,708 | 16,447,356 | 2,310,434 | 18,757,790 | 26,591,498 |
| 2002 | 54,332,744 | 63,811,708 | 16,227,654 | 40,640,357 | 7,090,171 | 47,730,528 | 63,958,182 |
| 2003 | 13,534,801 | 15,887,497 | 4,674,834 | 10,747,273 | 1,868,152 | 12,615,425 | 17,290,259 |
| 2004 | 23,640,984 | 27,613,124 | 5,141,005 | 17,314,626 | 2,909,190 | 20,223,816 | 25,364,821 |
| 2005 | 25,362,289 | 31,754,035 | 7,624,142 | 18,145,823 | 4,573,069 | 22,718,892 | 30,343,034 |
| 2006 | 41,574,013 | 51,635,878 | 8,963,008 | 30,640,747 | 7,415,764 | 38,056,511 | 47,019,519 |
| 2007 | 29,293,820 | 37,995,027 | 9,693,497 | 22,062,587 | 6,553,298 | 28,615,884 | 38,309,381 |
| 2008 | 45,364,479 | 56,446,345 | 5,678,602 | 31,708,530 | 7,745,921 | 39,454,451 | 45,133,053 |
| 2009 | 51,934,564 | 65,564,737 | 7,100,090 | 37,565,696 | 9,859,078 | 47,424,774 | 54,524,864 |
| 2010 | 26,041,086 | 33,629,650 | 2,866,667 | 17,348,756 | 5,055,556 | 22,404,312 | 25,270,979 |
| 2011 | 43,411,426 | 59,132,419 | 4,353,878 | 29,777,683 | 10,783,676 | 40,561,359 | 44,915,237 |
| 2012 | 29,653,018 | 41,386,607 | 2,732,433 | 20,172,577 | 7,982,213 | 28,154,790 | 30,887,223 |
| 2013 | 25,694,951 | 39,167,021 | 3,737,777 | 17,368,452 | 9,106,419 | 26,474,871 | 30,212,648 |
| 2014 | 36,514,597 | 60,977,047 | 4,231,511 | 24,553,660 | 16,449,385 | 41,003,045 | 45,234,556 |
| 2015 | 37,943,017 | 64,927,905 | 2,609,468 | 25,362,401 | 18,037,615 | 43,400,016 | 46,009,484 |
| 2016 | 6,522,721 | 39,938,001 | 569,989 | 4,342,408 | 22,245,743 | 26,588,151 | 27,158,139 |
| 2017 | 12,060,834 | 71,756,240 | 455,087 | 7,986,614 | 39,529,949 | 47,516,563 | 47,971,650 |
| 2018 | 11,089,886 | 83,613,959 | 30,277 | 7,284,150 | 47,635,858 | 54,920,008 | 54,950,285 |
| Totals: | | | | | | | |
| Excl. ULAE | 795,507,595 | 1,181,812,975 | 240,356,291 | 576,589,080 | 266,715,386 | 843,304,466 | 1,083,660,757 |
| ULAE (c) | N/A | N/A | N/A | - | 13,214,552 | 13,214,552 | N/A |
| Incl. ULAE | N/A | N/A | N/A | 576,589,080 | 279,929,938 | 856,519,018 | N/A |

Notes: (a) Exhibit I, Sheet 1c plus Column (4) of Exhibit I, Sheet 1b. The estimates shown on Exhibit I, Sheet 1c are prior to inclusion of the reserve estimate for the retrospective portion of the class action settlement. Exhibit I, Sheet 1b summarizes the estimated reserves related to the retrospective portion of the class action.

(b) See Exhibit I, Sheet 1c, Column (4) plus Exhibit I, Sheet 1b, Column (3).

(c) See Exhibit I, Sheet 5a. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent.

Summary of Case Reserves Related to Retroactive Portion of Class Action Settlement Agreement

Evaluated As of December 31, 2018

| Birth Year | Incurring Amounts Related to Retroactive Payments (a) @ 12/31/18 | Amounts Paid as of 12/31/18 Related to Retroactive Payments (a) | Case Reserves Related to Retroactive Payments (a) @ 12/31/18 (2) - (3) |
|------------|--|---|--|
| (1) | (2) | (3) | (4) |
| 1989 | 261,214 | 261,214 | - |
| 1990 | 758,051 | 758,051 | - |
| 1991 | 792,094 | 792,094 | - |
| 1992 | 1,951,145 | 1,951,145 | - |
| 1993 | 910,230 | 910,230 | - |
| 1994 | 634,196 | 634,196 | - |
| 1995 | 910,904 | 910,904 | - |
| 1996 | 797,021 | 797,021 | - |
| 1997 | 1,624,160 | 1,624,160 | - |
| 1998 | 2,006,630 | 2,006,630 | - |
| 1999 | 873,581 | 873,581 | - |
| 2000 | 222,222 | 222,222 | 10,000 |
| 2001 | 115,547 | 115,547 | - |
| 2002 | 840,587 | 840,587 | - |
| 2003 | - | - | - |
| 2004 | - | - | - |
| 2005 | - | - | - |
| 2006 | - | - | - |
| 2007 | - | - | - |
| 2008 | - | - | - |
| 2009 | - | - | - |
| 2010 | - | - | - |
| 2011 | - | - | - |
| 2012 | - | - | - |
| 2013 | - | - | - |
| 2014 | - | - | - |
| 2015 | - | - | - |
| 2016 | - | - | - |
| 2017 | - | - | - |
| 2018 | - | - | - |
| Totals: | 13,075,266 | 13,065,266 | 10,000 |

Note: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action settlement. The reserve estimates for the retrospective portion of this class action are excluded from the NICA reserve estimates as developed in Exhibit I, Sheet 1c and subsequent. The total reserves as shown in Exhibit I, Sheet 1a include both the retrospective estimates shown above plus the estimates for all prospective amounts.

Summary of Estimated Outstanding Loss & Expense
Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Prior to Consideration of Reinsurance Recoveries / Recoverables - Prior to Inclusion of Retrospective Portion of Class Action
Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 3.50% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.099 |

Excludes Case Reserves Related to Anticipated Retroactive Class Action Payments (a)

| Birth Year | Current Level Before Inflation and Present Value Adjust. | | Loss & Expense - After Inflation and Present Value Adjustment | | | | Selected Ultimate Loss and Expense Present Value Basis (4) + (7) | Average Inflation & Present Value Factor (7) / (3) |
|------------|--|--------------------------|--|--------------------------------------|--|--------------------------|---|---|
| | Case (b) Outstanding | Total (b) Outstanding | Actual (b) Paid Loss and Expense | Case (c) Outstanding (2) X (9) | Incurred But Not Reported (IBNR) & Bu k (7) - (5) | Total (c) Outstanding | | |
| | (1) | (2) | (3) | (4) | (5) | (6) | | |
| 1989 | 11,063,080 | 14,679,268 | 14,377,784 | 8,660,559 | 2,830,877 | 11,491,436 | 25,869,219 | 0.78283 |
| 1990 | 5,845,800 | 7,885,329 | 5,521,084 | 4,826,658 | 1,683,963 | 6,510,621 | 12,031,704 | 0.82566 |
| 1991 | 18,517,871 | 21,143,037 | 8,522,156 | 14,049,758 | 1,991,749 | 16,041,507 | 24,563,663 | 0.75871 |
| 1992 | 36,649,523 | 42,812,481 | 13,549,012 | 28,224,984 | 4,746,293 | 32,971,277 | 46,520,289 | 0.77013 |
| 1993 | 24,440,294 | 30,476,312 | 19,421,431 | 18,618,961 | 4,598,324 | 23,217,285 | 42,638,716 | 0.76181 |
| 1994 | 13,200,205 | 16,288,817 | 6,841,349 | 9,558,076 | 2,236,419 | 11,794,495 | 18,635,844 | 0.72409 |
| 1995 | 22,459,782 | 26,373,525 | 9,663,236 | 17,119,063 | 2,983,093 | 20,102,156 | 29,765,393 | 0.76221 |
| 1996 | 20,236,740 | 23,813,473 | 8,830,546 | 15,608,561 | 2,758,728 | 18,367,289 | 27,197,835 | 0.77130 |
| 1997 | 27,899,846 | 32,971,199 | 10,933,321 | 20,740,825 | 3,770,058 | 24,510,884 | 35,444,204 | 0.74340 |
| 1998 | 49,059,998 | 57,858,079 | 19,086,097 | 36,294,122 | 6,508,736 | 42,802,859 | 61,888,956 | 0.73979 |
| 1999 | 14,808,581 | 19,025,098 | 11,371,915 | 11,621,978 | 3,309,180 | 14,931,159 | 26,303,074 | 0.78481 |
| 2000 | 15,517,012 | 18,343,019 | 5,605,603 | 11,785,839 | 2,146,474 | 13,932,313 | 19,537,916 | 0.75954 |
| 2001 | 21,829,632 | 24,896,139 | 7,718,161 | 16,447,356 | 2,310,434 | 18,757,790 | 26,475,951 | 0.75344 |
| 2002 | 54,332,744 | 63,811,708 | 15,387,067 | 40,640,357 | 7,090,171 | 47,730,528 | 63,117,595 | 0.74799 |
| 2003 | 13,534,801 | 15,887,497 | 4,674,834 | 10,747,273 | 1,868,152 | 12,615,425 | 17,290,259 | 0.79405 |
| 2004 | 23,640,984 | 27,613,124 | 5,141,005 | 17,314,626 | 2,909,190 | 20,223,816 | 25,364,821 | 0.73240 |
| 2005 | 25,362,289 | 31,754,035 | 7,624,142 | 18,145,823 | 4,573,069 | 22,718,892 | 30,343,034 | 0.71546 |
| 2006 | 41,574,013 | 51,635,878 | 8,963,008 | 30,640,747 | 7,415,764 | 38,056,511 | 47,019,519 | 0.73702 |
| 2007 | 29,293,820 | 37,995,027 | 9,693,497 | 22,062,587 | 6,553,298 | 28,615,884 | 38,309,381 | 0.75315 |
| 2008 | 45,364,479 | 56,446,345 | 5,678,602 | 31,708,530 | 7,745,921 | 39,454,451 | 45,133,053 | 0.69897 |
| 2009 | 51,934,564 | 65,564,737 | 7,100,090 | 37,565,696 | 9,859,078 | 47,424,774 | 54,524,864 | 0.72333 |
| 2010 | 26,041,086 | 33,629,650 | 2,866,667 | 17,348,756 | 5,055,556 | 22,404,312 | 25,270,979 | 0.66621 |
| 2011 | 43,411,426 | 59,132,419 | 4,353,878 | 29,777,683 | 10,783,676 | 40,561,359 | 44,915,237 | 0.68594 |
| 2012 | 29,653,018 | 41,386,607 | 2,732,433 | 20,172,577 | 7,982,213 | 28,154,790 | 30,887,223 | 0.68029 |
| 2013 | 25,694,951 | 39,167,021 | 3,737,777 | 17,368,452 | 9,106,419 | 26,474,871 | 30,212,648 | 0.67595 |
| 2014 | 36,514,597 | 60,977,047 | 4,231,511 | 24,553,660 | 16,449,385 | 41,003,045 | 45,234,556 | 0.67243 |
| 2015 | 37,943,017 | 64,927,905 | 2,609,468 | 25,362,401 | 18,037,615 | 43,400,016 | 46,009,484 | 0.66843 |
| 2016 | 6,522,721 | 39,938,001 | 569,989 | 4,342,408 | 22,245,743 | 26,588,151 | 27,158,139 | 0.66574 |
| 2017 | 12,060,834 | 71,756,240 | 455,087 | 7,986,614 | 39,529,949 | 47,516,563 | 47,971,650 | 0.66219 |
| 2018 | 11,089,886 | 83,613,959 | 30,277 | 7,284,150 | 47,635,858 | 54,920,008 | 54,950,285 | 0.65683 |
| Totals: | | | | | | | | |
| Excl. ULAE | 795,497,595 | 1,181,802,975 | 227,291,025 | 576,579,080 | 266,715,386 | 843,294,466 | 1,070,585,491 | 0.71357 |
| ULAE (d) | N/A | N/A | N/A | - | 13,214,552 | 13,214,552 | N/A | N/A |
| Incl. ULAE | N/A | N/A | N/A | 576,579,080 | 279,929,938 | 856,509,018 | N/A | N/A |

Notes: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Baisey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exh bit I, Sheet 1b.

(b) See Exh bit III, Columns (8), (5) and (6) for case outstanding, total outstanding (case, bu k and IBNR) and paid, respectively.

(c) Based on application of the inflation and discount factors to the estimated payment stream as shown in Exh bit II, Sheets 2a, 2b, 3a, 3b, 4a and 4b.

(d) See Exh bit I, Sheet 5a. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent rather than the three and one-half percent inflation assumed for loss and ALAE.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 3.50% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.099 |

| | Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/18 ----- (2) | Case Outstanding Loss & ALAE @ 12/31/18 ----- (3) | Bulk / IBNR Loss & ALAE @ 12/31/18 (2) - (3) ----- (4) |
|--|--|---|---|
| I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments | | | |
| A. 2018 Level Basis (a) | 1,181,802,975 | 795,497,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns (b) | 3,545,862,825 | N/A | N/A |
| 2. After Anticipated Investment Returns (b) | 843,294,466 | 576,579,080 | 266,715,386 |
| II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c) | | | |
| A. 2018 Level Basis (d) | 1,181,812,975 | 795,507,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns | 3,545,872,825 | N/A | N/A |
| 2. After Anticipated Investment Returns (d) | 843,304,466 | 576,589,080 | 266,715,386 |

Notes: (a) See Exhibit I, Sheet 1c.

(b) See Exhibit I, Sheet 3, Columns (7) and (8). The allocation to case and bulk / IBNR is shown on Exhibit I, Sheet 1c, Columns (5) and (6).

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

(d) See Exhibit I, Sheet 1a.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 3.00% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.099 |

| | Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/18 ----- (2) | Case Outstanding Loss & ALAE @ 12/31/18 ----- (3) | Bulk / IBNR Loss & ALAE @ 12/31/18 (2) - (3) ----- (4) |
|--|--|---|---|
| I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments | | | |
| A. 2018 Level Basis (a) | 1,181,802,975 | 795,497,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns (b) | 2,952,295,994 | N/A | N/A |
| 2. After Anticipated Investment Returns (b) | 762,558,905 | 523,696,398 | 238,862,507 |
| II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c) | | | |
| A. 2018 Level Basis | 1,181,812,975 | 795,507,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns | 2,952,305,994 | N/A | N/A |
| 2. After Anticipated Investment Returns | 762,568,905 | 523,706,398 | 238,862,507 |

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.
 (c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 4.00% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.099 |

| | Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/18 ----- (2) | Case Outstanding Loss & ALAE @ 12/31/18 ----- (3) | Bulk / IBNR Loss & ALAE @ 12/31/18 (2) - (3) ----- (4) |
|--|--|---|---|
| I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments | | | |
| A. 2018 Level Basis (a) | 1,181,802,975 | 795,497,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns (b) | 4,297,806,388 | N/A | N/A |
| 2. After Anticipated Investment Returns (b) | 937,900,590 | 638,187,630 | 299,712,960 |
| II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c) | | | |
| A. 2018 Level Basis | 1,181,812,975 | 795,507,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns | 4,297,816,388 | N/A | N/A |
| 2. After Anticipated Investment Returns | 937,910,590 | 638,197,630 | 299,712,960 |

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.
 (c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 7.50% |
| (2) Prospective Investment Return (Est.) | 9.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.099 |

| | Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/18 ----- (2) | Case Outstanding Loss & ALAE @ 12/31/18 ----- (3) | Bulk / IBNR Loss & ALAE @ 12/31/18 (2) - (3) ----- (4) |
|---|--|---|---|
| I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments | | | |
| A. 2018 Level Basis (a) | 1,181,802,975 | 795,497,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns (b) | 21,107,862,544 | N/A | N/A |
| 2. After Anticipated Investment Returns (b) | 852,980,576 | 582,903,927 | 270,076,649 |
| II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c) | | | |
| A. 2018 Level Basis | 1,181,812,975 | 795,507,595 | 386,305,380 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns | 21,107,872,544 | N/A | N/A |
| 2. After Anticipated Investment Returns | 852,990,576 | 582,913,927 | 270,076,649 |

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.
 (c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 3.50% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.199 |

| | Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/18 ----- (2) | Case Outstanding Loss & ALAE @ 12/31/18 ----- (3) | Bulk / IBNR Loss & ALAE @ 12/31/18 (2) - (3) ----- (4) |
|---|--|---|---|
| I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments | | | |
| A. 2018 Level Basis (a) | 1,316,902,157 | 795,497,595 | 521,404,562 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns (b) | 3,972,879,159 | N/A | N/A |
| 2. After Anticipated Investment Returns (b) | 937,414,501 | 575,378,596 | 362,035,905 |
| II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c) | | | |
| A. 2018 Level Basis | 1,316,912,157 | 795,507,595 | 521,404,562 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns | 3,972,889,159 | N/A | N/A |
| 2. After Anticipated Investment Returns | 937,424,501 | 575,388,596 | 362,035,905 |

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.
 (c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2018

Assumptions :

| | |
|--|-------|
| (1) Prospective Inflation Rate (Est.) | 3.50% |
| (2) Prospective Investment Return (Est.) | 5.00% |
| (3) Incurred Loss Development Factor - 360 to Ult. | 1.000 |

| | Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/18 ----- (2) | Case Outstanding Loss & ALAE @ 12/31/18 ----- (3) | Bulk / IBNR Loss & ALAE @ 12/31/18 (2) - (3) ----- (4) |
|--|--|---|---|
| I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments | | | |
| A. 2018 Level Basis (a) | 1,048,442,846 | 795,497,595 | 252,945,251 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns (b) | 3,123,792,972 | N/A | N/A |
| 2. After Anticipated Investment Returns (b) | 750,437,563 | 578,041,028 | 172,396,535 |
| II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c) | | | |
| A. 2018 Level Basis | 1,048,452,846 | 795,507,595 | 252,945,251 |
| B. Prospective Period Cost Basis | | | |
| 1. Before Anticipated Investment Returns | 3,123,802,972 | N/A | N/A |
| 2. After Anticipated Investment Returns | 750,447,563 | 578,051,028 | 172,396,535 |

- Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.
 (c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
 Estimated Prospective Period Cost Level Basis - After Future Inflation & Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Before Consideration of Reinsurance Recoveries
 Excluding Estimated Retroactive Class Action Payments

Assumptions :

- (1) Prospective Inflation Rate (Est.) 3.50%
- (2) Prospective Investment Return (Est.) 5.00%

| Calendar Year | Prospective Period Level Basis Estimated Prospective Period Loss & ALAE | | | Calendar Year | Prospective Period Level Basis Estimated Prospective Period Loss & ALAE | | |
|---------------|---|---|--|--------------------|---|---|--|
| | 2018 Level Basis (a) Before Invest. Income | After Inflation Before (b) Invest. Income | After (c) Inflation and Invest. Income | | 2018 Level Basis (a) Before Invest. Income | After Inflation Before (b) Invest. Income | After (c) Inflation and Invest. Income |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 2019 | 32,557,926 | 33,122,789 | 32,324,532 | 2069 | 9,341,997 | 53,079,572 | 4,517,184 |
| 2020 | 23,061,735 | 24,283,009 | 22,569,324 | 2070 | 8,891,980 | 52,290,946 | 4,238,162 |
| 2021 | 26,981,104 | 29,404,283 | 26,027,793 | 2071 | 8,413,683 | 51,209,971 | 3,952,905 |
| 2022 | 26,631,567 | 30,039,172 | 25,323,598 | 2072 | 7,980,556 | 50,273,818 | 3,695,850 |
| 2023 | 27,659,911 | 32,291,063 | 25,925,701 | 2073 | 7,777,314 | 50,708,260 | 3,550,274 |
| 2024 | 25,786,101 | 31,157,141 | 23,824,098 | 2074 | 7,467,342 | 50,391,284 | 3,360,078 |
| 2025 | 29,851,330 | 37,331,544 | 27,186,012 | 2075 | 6,711,551 | 46,876,227 | 2,976,852 |
| 2026 | 25,448,696 | 32,939,587 | 22,845,381 | 2076 | 6,295,894 | 45,512,169 | 2,752,598 |
| 2027 | 25,432,003 | 34,070,110 | 22,504,248 | 2077 | 5,908,226 | 44,204,611 | 2,546,206 |
| 2028 | 27,805,822 | 38,553,967 | 24,253,294 | 2078 | 5,795,478 | 44,878,683 | 2,461,936 |
| 2029 | 25,303,778 | 36,312,742 | 21,755,617 | 2079 | 5,168,699 | 41,425,947 | 2,164,312 |
| 2030 | 25,337,534 | 37,633,825 | 21,473,430 | 2080 | 4,818,793 | 39,973,277 | 1,988,968 |
| 2031 | 25,158,692 | 38,676,078 | 21,017,264 | 2081 | 4,646,586 | 39,893,836 | 1,890,491 |
| 2032 | 28,007,394 | 44,562,282 | 23,062,792 | 2082 | 4,167,992 | 37,037,281 | 1,671,547 |
| 2033 | 26,200,883 | 43,147,040 | 21,266,997 | 2083 | 3,936,498 | 36,204,504 | 1,556,155 |
| 2034 | 24,543,410 | 41,832,164 | 19,637,048 | 2084 | 3,553,750 | 33,828,274 | 1,384,780 |
| 2035 | 24,427,176 | 43,091,244 | 19,264,849 | 2085 | 3,266,940 | 32,186,545 | 1,254,833 |
| 2036 | 24,428,365 | 44,601,608 | 18,990,561 | 2086 | 3,003,505 | 30,626,825 | 1,137,167 |
| 2037 | 24,128,633 | 45,596,256 | 18,489,584 | 2087 | 2,749,833 | 29,021,529 | 1,026,250 |
| 2038 | 25,918,498 | 50,692,844 | 19,577,414 | 2088 | 2,644,579 | 28,887,560 | 972,869 |
| 2039 | 26,293,159 | 53,225,522 | 19,576,692 | 2089 | 2,281,834 | 25,797,569 | 827,434 |
| 2040 | 23,732,342 | 49,723,091 | 17,417,595 | 2090 | 2,067,632 | 24,194,036 | 739,049 |
| 2041 | 23,354,180 | 50,643,359 | 16,895,197 | 2091 | 1,876,460 | 22,725,568 | 661,136 |
| 2042 | 23,087,165 | 51,816,591 | 16,463,429 | 2092 | 1,693,981 | 21,233,627 | 588,316 |
| 2043 | 23,611,769 | 54,848,795 | 16,596,987 | 2093 | 1,533,222 | 19,891,209 | 524,878 |
| 2044 | 22,284,001 | 53,576,222 | 15,439,917 | 2094 | 1,342,764 | 18,030,018 | 453,110 |
| 2045 | 21,998,761 | 54,741,600 | 15,024,536 | 2095 | 1,206,452 | 16,766,663 | 401,296 |
| 2046 | 23,087,437 | 59,461,429 | 15,542,813 | 2096 | 1,052,920 | 15,145,110 | 345,225 |
| 2047 | 20,794,222 | 55,429,714 | 13,799,000 | 2097 | 925,919 | 13,784,482 | 299,247 |
| 2048 | 21,564,784 | 59,495,679 | 14,105,910 | 2098 | 824,514 | 12,704,453 | 262,668 |
| 2049 | 19,562,152 | 55,859,532 | 12,613,153 | 2099 | 701,175 | 11,182,129 | 220,184 |
| 2050 | 19,007,419 | 56,175,139 | 12,080,398 | 2100 | 606,768 | 10,015,229 | 187,816 |
| 2051 | 18,370,037 | 56,191,599 | 11,508,512 | 2101 | 516,771 | 8,828,297 | 157,674 |
| 2052 | 17,738,311 | 56,158,304 | 10,953,993 | 2102 | 446,248 | 7,890,338 | 134,211 |
| 2053 | 19,174,953 | 62,831,348 | 11,672,008 | 2103 | 370,649 | 6,783,018 | 109,882 |
| 2054 | 16,845,551 | 57,130,450 | 10,107,588 | 2104 | 307,443 | 5,823,241 | 89,842 |
| 2055 | 16,226,682 | 56,957,706 | 9,597,167 | 2105 | 257,126 | 5,040,643 | 74,065 |
| 2056 | 15,785,392 | 57,348,028 | 9,202,796 | 2106 | 208,357 | 4,227,546 | 59,160 |
| 2057 | 15,264,261 | 57,395,685 | 8,771,851 | 2107 | 166,612 | 3,498,859 | 46,631 |
| 2058 | 15,644,819 | 60,885,570 | 8,862,108 | 2108 | 135,774 | 2,951,058 | 37,457 |
| 2059 | 14,189,033 | 57,152,728 | 7,922,648 | 2109 | 110,309 | 2,481,485 | 29,997 |
| 2060 | 14,588,291 | 60,817,550 | 8,029,214 | 2110 | 88,734 | 2,066,002 | 23,785 |
| 2061 | 13,177,911 | 56,860,600 | 7,149,345 | 2111 | 63,794 | 1,537,311 | 16,856 |
| 2062 | 12,716,775 | 56,791,354 | 6,800,608 | 2112 | 47,021 | 1,172,765 | 12,246 |
| 2063 | 12,668,848 | 58,557,522 | 6,678,192 | 2113 | 34,885 | 900,547 | 8,956 |
| 2064 | 11,692,272 | 55,935,153 | 6,075,356 | 2114 | 27,469 | 733,920 | 6,951 |
| 2065 | 11,214,133 | 55,525,437 | 5,743,671 | 2115 | 20,247 | 559,888 | 5,050 |
| 2066 | 10,797,264 | 55,332,503 | 5,451,156 | 2116 | 12,617 | 361,123 | 3,102 |
| 2067 | 10,844,956 | 57,522,103 | 5,397,017 | 2117 | 11,358 | 336,441 | 2,753 |
| 2068 | 10,326,442 | 56,688,898 | 5,065,563 | 2118 | 8,845 | 271,171 | 2,113 |
| Subtotals: | 1,050,313,878 | 2,440,417,960 | 787,863,954 | Subtotals: | 131,489,097 | 1,105,444,865 | 55,430,512 |
| | | | | Totals - All Years | 1,181,802,975 | 3,545,862,825 | 843,294,466 |

Notes: (a) See Exhibit II, Sheet 1, Columns (2) and (4).

(b) Calculated based on estimated incremental payments shown in columns (2) and (6) and the estimated annual inflation rate shown in Assumption #1 above. Payments are assumed to be made at the midpoint of each year.

(c) The inflated amounts before discount as shown in columns (3) and (7) are discounted to December 31, 2018 based on the assumed investment rate shown in Assumption # 2.

Summary of Estimates By Component - Outstanding Loss & Expense

Net of Estimated Reinsurance Recoveries / Recoverables
Evaluated As of December 31, 2018

| Birth Year | Prior to Reinsurance Recoverables | | | Specific X/S Recovery | | Aggregate X/S Recovery | | | | Net of Reinsurance Basis | | |
|------------|---|--|---|---------------------------------------|---|---|---|---|---|---|---|---------------|
| | Total O/S Loss and Exp. After Inflation and P.V. (a) Adjustment | Actual (b) Paid Loss and Expense | Current Value Ultimate Loss & ALAE (2) + (3) | Actual Recovered (c) @ 12/31/18 | Calculated Recoverable on Case O/S & Case Development Combined (d) | Calculated Recoverable on Case O/S & Case Development Combined (f) | Experience Refund Received to Date (g) | Additional Experience Refund Recoverable (h) | Paid Loss & Expense (3)-(5)-(7)-(9) | Outstanding Loss and Expense After Inflation and P.V. (2)-(6)-(8)-(10) | Indicated Ultimate After Inflation and P.V. (11) + (12) | |
| | | | | | | | | | | | | (1) |
| 1989 | 11,491,436 | 14,638,997 | 26,130,433 | | | | | | | 14,638,997 | 11,491,436 | 26,130,433 |
| 1990 | 6,510,621 | 6,279,135 | 12,789,755 | | | | | | | 6,279,135 | 6,510,621 | 12,789,755 |
| 1991 | 16,041,507 | 9,314,249 | 25,355,757 | | | | | | | 9,314,249 | 16,041,507 | 25,355,757 |
| 1992 | 32,971,277 | 15,500,157 | 48,471,434 | - | - | 477,375 | - | - | | 15,022,782 | 32,971,277 | 47,994,059 |
| 1993 | 23,217,285 | 20,331,661 | 43,548,946 | 11,408,065 | - | 10,000,000 | - | - | | (1,076,404) | 23,217,285 | 22,140,881 |
| 1994 | 11,794,495 | 7,475,545 | 19,270,039 | 1,726,833 | - | - | - | 423,375 | | 5,325,336 | 11,794,495 | 17,119,831 |
| 1995 | 20,102,156 | 10,574,141 | 30,676,297 | 2,497,577 | - | - | - | 375,000 | | 7,701,564 | 20,102,156 | 27,803,720 |
| 1996 | 18,367,289 | 9,627,567 | 27,994,856 | 959,723 | - | - | - | 408,750 | | 8,259,094 | 18,367,289 | 26,626,383 |
| 1997 | 24,510,884 | 12,557,481 | 37,068,365 | 2,132,728 | - | - | - | 423,750 | | 10,001,003 | 24,510,884 | 34,511,886 |
| 1998 | 42,802,859 | 21,092,727 | 63,895,585 | 2,683,139 | - | - | - | - | | 18,409,588 | 42,802,859 | 61,212,447 |
| 1999 | 14,931,159 | 12,245,496 | 27,176,655 | 3,143,106 | - | 2,597,638 | - | - | 306,456 | 6,504,753 | 14,624,703 | 21,129,456 |
| 2000 | 13,942,313 | 6,195,510 | 20,137,823 | 2,150,848 | - | - | - | - | 306,456 | 4,044,663 | 13,635,857 | 17,680,520 |
| 2001 | 18,757,790 | 7,833,708 | 26,591,498 | 2,708,409 | - | - | - | - | 306,456 | 5,125,299 | 18,451,334 | 23,576,633 |
| 2002 | 47,730,528 | 16,227,654 | 63,958,182 | - | 8,961,388 | - | 6,368,386 | - | - | 16,227,654 | 32,400,755 | 48,628,409 |
| 2003 | 12,615,425 | 4,674,834 | 17,290,259 | - | 2,672,049 | - | - | - | - | 4,674,834 | 9,943,376 | 14,618,210 |
| 2004 | 20,223,816 | 5,141,005 | 25,364,821 | | | | | | | 5,141,005 | 20,223,816 | 25,364,821 |
| 2005 | 22,718,892 | 7,624,142 | 30,343,034 | | | | | | | 7,624,142 | 22,718,892 | 30,343,034 |
| 2006 | 38,056,511 | 8,963,008 | 47,019,519 | | | | | | | 8,963,008 | 38,056,511 | 47,019,519 |
| 2007 | 28,615,884 | 9,693,497 | 38,309,381 | | | | | | | 9,693,497 | 28,615,884 | 38,309,381 |
| 2008 | 39,454,451 | 5,678,602 | 45,133,053 | | | | | | | 5,678,602 | 39,454,451 | 45,133,053 |
| 2009 | 47,424,774 | 7,100,090 | 54,524,864 | | | | | | | 7,100,090 | 47,424,774 | 54,524,864 |
| 2010 | 22,404,312 | 2,866,667 | 25,270,979 | | | | | | | 2,866,667 | 22,404,312 | 25,270,979 |
| 2011 | 40,561,359 | 4,353,878 | 44,915,237 | | | | | | | 4,353,878 | 40,561,359 | 44,915,237 |
| 2012 | 28,154,790 | 2,732,433 | 30,887,223 | | | | | | | 2,732,433 | 28,154,790 | 30,887,223 |
| 2013 | 26,474,871 | 3,737,777 | 30,212,648 | | | | | | | 3,737,777 | 26,474,871 | 30,212,648 |
| 2014 | 41,003,045 | 4,231,511 | 45,234,556 | | | | | | | 4,231,511 | 41,003,045 | 45,234,556 |
| 2015 | 43,400,016 | 2,609,468 | 46,009,484 | | | | | | | 2,609,468 | 43,400,016 | 46,009,484 |
| 2016 | 26,588,151 | 569,989 | 27,158,139 | | | | | | | 569,989 | 26,588,151 | 27,158,139 |
| 2017 | 47,516,563 | 455,087 | 47,971,650 | | | | | | | 455,087 | 47,516,563 | 47,971,650 |
| 2018 | 54,920,008 | 30,277 | 54,950,285 | | | | | | | 30,277 | 54,920,008 | 54,950,285 |
| Totals: | | | | | | | | | | | | |
| Excl. ULAE | 843,304,466 | 240,356,291 | 1,083,660,757 | 29,410,427 | 11,633,437 | 13,075,013 | 6,368,386 | 1,630,875 | 919,367 | 196,239,976 | 824,383,277 | 1,020,623,253 |
| ULAE (i) | | | | | | | | | | N/A | 13,214,552 | N/A |
| Incl. ULAE | | | | | | | | | | N/A | 837,597,829 | N/A |

- Notes: (a) See Exhibit I, Sheet 1a, Column (7).
- (b) See Exhibit I, Sheet 1a, Column (4).
- (c) See Exhibit I, Sheet 4b, Column (4).
- (d) See Exhibit I, Sheet 4b, Column (7).
- (e) See Exhibit I, Sheet 4b, Column (10).
- (f) See Exhibit I, Sheet 4b, Column (13).
- (g) See Exhibit I, Sheet 4b, Column (14).
- (h) See Exhibit I, Sheet 4b, Column (15).
- (i) See Exhibit I, Sheet 5a.

Summary of Estimated Reinsurance Recoveries / Recoverables

Evaluated As of December 31, 2018

| Birth Year | Specific Excess Reinsurance (a) | | | | | | Aggregate Excess Reinsurance (a) | | | | | | Experience Refund Received to Date (d) | Additional Experience Refund Recoverable (e) |
|------------|---------------------------------|--------------|---------------------------------|--|--|---|----------------------------------|--------------|---------------------------------|--|--|---|--|--|
| | Retention | Excess Layer | Actual Recovered (b) @ 12/31/18 | Calculated (c) Recoverable on Case O/S | Calculated (c) on Estimated Case Development | Calculated (c) Recoverable on Case O/S & Development Combined (5) + (6) | Retention | Excess Layer | Actual Recovered (b) @ 12/31/18 | Calculated (c) Recoverable on Case O/S | Calculated (c) on Estimated Case Development | Calculated (c) Recoverable on Case O/S & Development Combined (11) + (12) | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| 1989 | 100% | N/A | | | | | 100% | N/A | | | | | | |
| 1990 | 100% | N/A | | | | | 100% | N/A | | | | | | |
| 1991 | 100% | N/A | | | | | 100% | N/A | | | | | | |
| 1992 | 4,000,000 | 2,500,000 | - | Commuted | | | 21,530,000 | 10,000,000 | 477,375 | Commuted | | | | |
| 1993 | 4,000,000 | 2,500,000 | 11,408,065 | | | | 21,530,000 | 10,000,000 | 10,000,000 | | | | | |
| 1994 | 4,000,000 | 2,500,000 | 1,726,833 | | | | 21,530,000 | 10,000,000 | - | | | | 423,375 | |
| 1995 | 4,000,000 | 2,500,000 | 2,497,577 | | | | 19,940,000 | 10,000,000 | - | | | | 375,000 | |
| 1996 | 4,000,000 | 2,500,000 | 959,723 | | | | 19,940,000 | 10,000,000 | - | | | | 408,750 | |
| 1997 | 4,000,000 | 2,500,000 | 2,132,728 | | | | 22,900,000 | 10,000,000 | - | | | | 423,750 | |
| 1998 | 4,250,000 | 2,500,000 | 2,683,139 | | | | 23,500,000 | 10,000,000 | - | | | | | |
| 1999 | 4,250,000 | 2,500,000 | 3,143,106 | - | - | - | 20,000,000 | 13,000,000 | 2,597,638 | - | - | - | | 306,456 |
| 2000 | 4,250,000 | 2,500,000 | 2,150,848 | - | - | - | 20,000,000 | 13,000,000 | - | - | - | - | | 306,456 |
| 2001 | 4,250,000 | 2,500,000 | 2,708,409 | - | - | - | 20,000,000 | 13,000,000 | - | - | - | - | | 306,456 |
| 2002 | 4,250,000 | 2,500,000 | | 8,588,536 | 372,852 | 8,961,388 | 23,637,681 | 13,000,000 | | 6,103,420 | 264,966 | 6,368,386 | | |
| 2003 | 4,250,000 | 2,500,000 | | 2,560,875 | 111,175 | 2,672,049 | 25,144,928 | 13,000,000 | | - | - | - | | |
| 2004 | 100% | N/A | | | | | | | | | | | | |
| 2005 | 100% | N/A | | | | | | | | | | | | |
| 2006 | 100% | N/A | | | | | | | | | | | | |
| 2007 | 100% | N/A | | | | | | | | | | | | |
| 2008 | 100% | N/A | | | | | | | | | | | | |
| 2009 | 100% | N/A | | | | | | | | | | | | |
| 2010 | 100% | N/A | | | | | | | | | | | | |
| 2011 | 100% | N/A | | | | | | | | | | | | |
| 2012 | 100% | N/A | | | | | | | | | | | | |
| 2013 | 100% | N/A | | | | | | | | | | | | |
| 2014 | 100% | N/A | | | | | | | | | | | | |
| 2015 | 100% | N/A | | | | | | | | | | | | |
| 2016 | 100% | N/A | | | | | | | | | | | | |
| 2017 | 100% | N/A | | | | | | | | | | | | |
| 2018 | 100% | N/A | | | | | | | | | | | | |
| Totals: | | | 29,410,427 | 11,149,411 | 484,026 | 11,633,437 | | | 13,075,013 | 6,103,420 | 264,966 | 6,368,386 | 1,630,875 | 919,367 |

Notes: (a) The specific and aggregate excess recoveries and recoverables shown are based on final amounts received as a result of negotiations and arbitration proceedings for birth years 1992 to 2001 (AUL/RMS and Munich Re) and the estimates as developed for birth years 1999 to 2003. The reinsurance treaties provided by AUL/RMS and Munich Re have been commuted. The actual amounts that will be received for birth years 1999 to 2003 are subject to final decisions related to current arbitration proceedings between NICA and General Reinsurance Corporation. A Panel Award related to Phases I and II of these proceedings was received March 26, 2018 and April 15, 2019, respectively.

(b) The amounts recovered to date from the various reinsurers (AUL/RMS and Munich Re) are based on three separate reinsurance negotiation / arbitration proceedings. It is our understanding amounts received to date are \$21,408,065 (birth year 1993), \$10,000,000 (birth years 1994 to 1998), and \$10,600,000 (birth years 1999 to 2001). These amounts have been allocated to each birth year based on the calculated recoverables developed as of September 30, 2012.

(c) See Exhibit I, Sheet 4c, Item II. The remaining recoverables include an aggregate only layer (\$3 0 million excess of \$20.0 million) related to birth years 1999 to 2001 and both aggregate and specific excess layers related to birth years 2002 and 2003. All remaining specific and aggregate excess recoveries are related to treaties provided by General Reinsurance Corporation. Since the amount received for these birth years will be based on the final results of current arbitration proceedings, the ultimate amount may vary, perhaps significantly, from the amounts shown. The amounts as shown above are based on our understanding of the issues as provided in the Phases I and II Panel Award of the current arbitration proceedings.

(d) Actual experience refund received to date.

(e) Additional experience refund recoverable from General Reinsurance Corporation (Gen Re) related to profit share for birth years from 1999 to 2001. The total gross premium for these birth years (1999 - 2001) before consideration of loss and administrative expenses paid by Gen Re is \$1,265,822. The ultimate loss paid by Gen Re for these birth years (1999 - 2001) is zero, and the administrative expense amount is \$411,392 (32.5% of the total gross premium). The total net profit for these birth years (1999 - 2001) is \$854,430 (\$1,265,822 - \$411,392). Per Article XV of the treaty, Gen Re owes NICA 50% of this net profit, and the amount before adjustment for the investment income is \$427,215. The investment income adjustment is based on the 4.50% investment return as set forth in the Phase II Award, and the starting date for the profit sharing recovery is assumed to be March 1, 2002 as directed in Item C of Article XIV of the 1999-2001 American Re treaty (i.e. 60 days after the end of the 1999-2001 experience period). The current evaluation date is July 31, 2019. This recoverable amount is allocated to each birth year from 1999 to 2001.

Estimated Reinsurance Recovery
Birth Years 1999 - 2003

Evaluated As of December 31, 2018

| Birth Year | Specific Excess Recovery | | | Aggregate Excess Recovery | | | Combined Specific and Aggregate Excess Recovery | | |
|---|------------------------------------|--|--|------------------------------------|--|--|---|--|--|
| | Calculated Recoverable on Case O/S | Calculated Recoverable on Estimated Case Development | Calculated Recoverable on Case O/S & Case Development Combined (2) + (3) | Calculated Recoverable on Case O/S | Calculated Recoverable on Estimated Case Development | Calculated Recoverable on Case O/S & Case Development Combined (5) + (6) | Calculated Recoverable on Case O/S | Calculated Recoverable on Estimated Case Development | Calculated Recoverable on Case O/S & Case Development Combined (4) + (7) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| I. Evaluated As of 84 Months From End of Treaty Term (a) | | | | | | | | | |
| 1999 | - | - | - | - | - | - | - | - | - |
| 2000 | - | - | - | - | - | - | - | - | - |
| 2001 | - | - | - | - | - | - | - | - | - |
| 2002 | 5,695,316 | 247,249 | 5,942,565 | 4,047,360 | 175,707 | 4,223,067 | 9,742,676 | 422,956 | 10,165,632 |
| 2003 | 1,774,688 | 77,044 | 1,851,732 | - | - | - | 1,774,688 | 77,044 | 1,851,732 |
| Totals: | 7,470,004 | 324,293 | 7,794,297 | 4,047,360 | 175,707 | 4,223,067 | 11,517,364 | 500,000 | 12,017,364 |
| II. Present Values Based on Investment Rate of 4.50% (b) | | | | | | | | | |
| 1999 | - | - | - | - | - | - | - | - | - |
| 2000 | - | - | - | - | - | - | - | - | - |
| 2001 | - | - | - | - | - | - | - | - | - |
| 2002 | 8,588,536 | 372,852 | 8,961,388 | 6,103,420 | 264,966 | 6,368,386 | 14,691,956 | 637,818 | 15,329,773 |
| 2003 | 2,560,875 | 111,175 | 2,672,049 | - | - | - | 2,560,875 | 111,175 | 2,672,049 |
| Totals: | 11,149,411 | 484,026 | 11,633,437 | 6,103,420 | 264,966 | 6,368,386 | 17,252,830 | 748,992 | 18,001,822 |

Notes: (a) Based on no Stage II in the mortality calculation, no loss development, 15% reduction on all future payments after claimant attains age 21 except for the One Time and Periodic Expenses, and 75% reduction in Nursing Care by Others prior to attained age 21 for claims 445, 522, 534, 538, 605, 551, and 562 as specified in Phase II Award of NICA / Gen Re arbitration. Estimated recovery evaluated at point in time 84 months from end of treaty year as specified in Phase I Award of NICA / Gen Re arbitration. For example, the treaty covering birth year 2002 based on loss information evaluated as of 12/31/09, and all values are discounted to 12/31/09. The loss experience used in the estimation of reinsurance recovery applicable to birth year 2002 would be evaluated 84 months after the expiration of the 2002 treaty or as of December 31, 2009. The loss development impact of 20% of \$ 2.5 million or \$ 500,000 is allocated on a pro-rata basis to birth years 2002 and 2003 based on the indicated recovery prior to the impact of loss development as shown in Column (8) above. Additional clarification may be required with regard to the loss development provision. There is a difference in the amount of loss development included in our prior calculation and the impact on the recovery related to the inclusion of this loss development. That is the impact of the loss development on the recovery was \$2.5 million, but the actual loss development included to generate this impact was much greater. Since there may be some confusion with regard to this point, absent additional clarification from the Panel we have assumed the intent of the panel is to allow 20% of the impact of loss development in the recovery calculation. In order to apply the interest rate adjustment we have allocated the loss development impact awarded to each birth year based on the indicated recovery prior to the impact of loss development as shown in column (8).

(b) The investment income adjustment is based on the 4.50% investment return as set forth in the Phase II Award and starting dates of March 31, 2010 and March 31, 2011 for birth years 2002 and 2003, respectively as specified on page 9, paragraph 2 of the Phase II Award. The current evaluation date is July 31, 2019.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve

Evaluated As of December 31, 2018

| | |
|---|------------|
| I. ULAE Reserve Related to Settlement of Outstanding Claims (a) | 12,264,552 |
| II. ULAE Reserve Related to Collection of Reinsurance Recoveries on Claims Incurred Prior to December 31, 2018 (b) \$ 950,000 x 1 | 950,000 |
| III. Total ULAE Reserve (I) + (II) | 13,214,552 |

Notes: (a) See Exhibit I, Sheet 5b.

(b) The estimated unallocated loss adjustment expense related to the expense associated with the collection of reinsurance recoveries on claims incurred during birth years 1999 to 2003 is based on current expense budgets as prepared by NICA and a current estimate of one year for the arbitration of collection process related to these claims. Specifically, the estimate is based on average annual expense of \$ 950,000 over the next one year.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of December 31, 2018

Assumptions:

| | |
|---|---------|
| 1. Estimated Calendar Year 2018 Level ULAE Payment (a): | 628,775 |
| 2. Prospective Inflation Rate - Expense (b): | 3.00% |
| 3. Prospective Investment Return (b): | 5.00% |

| Year | 2018 Level Expense | Prospective Loss Level (Inflation) Factor | Present Value Factor | Before Mortality | | | After Mortality | |
|---------|--------------------|---|----------------------|-------------------------------|--|--|-------------------------------|--|
| | | | | Prospective Expense (2) x (3) | Present Value of Prospective Expense (5) x (4) | Weighted Average Probability of Survival | Prospective Expense (5) x (7) | Present Value of Prospective Expense (6) x (7) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1 | 628,775 | 1.015 | 0.976 | 638,137 | 622,758 | 0.9807 | 625,836 | 610,754 |
| 2 | 628,775 | 1.045 | 0.929 | 657,281 | 610,896 | 0.9615 | 631,976 | 587,377 |
| 3 | 628,775 | 1.077 | 0.885 | 676,999 | 599,260 | 0.9423 | 637,952 | 564,696 |
| 4 | 628,775 | 1.109 | 0.843 | 697,309 | 587,845 | 0.9232 | 643,750 | 542,694 |
| 5 | 628,775 | 1.142 | 0.803 | 718,229 | 576,648 | 0.9041 | 649,354 | 521,351 |
| 6 | 628,775 | 1.177 | 0.765 | 739,776 | 565,664 | 0.8851 | 654,750 | 500,650 |
| 7 | 628,775 | 1.212 | 0.728 | 761,969 | 554,890 | 0.8661 | 659,921 | 480,575 |
| 8 | 628,775 | 1.248 | 0.694 | 784,828 | 544,321 | 0.8471 | 664,851 | 461,110 |
| 9 | 628,775 | 1.286 | 0.661 | 808,373 | 533,953 | 0.8282 | 669,521 | 442,237 |
| 10 | 628,775 | 1.324 | 0.629 | 832,624 | 523,782 | 0.8094 | 673,913 | 423,941 |
| 11 | 628,775 | 1.364 | 0.599 | 857,603 | 513,805 | 0.7906 | 678,009 | 406,208 |
| 12 | 628,775 | 1.405 | 0.571 | 883,331 | 504,018 | 0.7718 | 681,794 | 389,024 |
| 13 | 628,775 | 1.447 | 0.543 | 909,831 | 494,418 | 0.7532 | 685,253 | 372,379 |
| 14 | 628,775 | 1.490 | 0.518 | 937,126 | 485,001 | 0.7346 | 688,372 | 356,261 |
| 15 | 628,775 | 1.535 | 0.493 | 965,239 | 475,762 | 0.7160 | 691,137 | 340,658 |
| 16 | 628,775 | 1.581 | 0.469 | 994,197 | 466,700 | 0.6976 | 693,530 | 325,560 |
| 17 | 628,775 | 1.629 | 0.447 | 1,024,022 | 457,811 | 0.6792 | 695,533 | 310,953 |
| 18 | 628,775 | 1.677 | 0.426 | 1,054,743 | 449,091 | 0.6609 | 697,124 | 296,823 |
| 19 | 628,775 | 1.728 | 0.406 | 1,086,385 | 440,536 | 0.6428 | 698,283 | 283,158 |
| 20 | 628,775 | 1.780 | 0.386 | 1,118,977 | 432,145 | 0.6247 | 698,987 | 269,947 |
| 21 | 628,775 | 1.833 | 0.368 | 1,152,546 | 423,914 | 0.6067 | 699,212 | 257,175 |
| 22 | 628,775 | 1.888 | 0.350 | 1,187,123 | 415,839 | 0.5888 | 698,933 | 244,831 |
| 23 | 628,775 | 1.945 | 0.334 | 1,222,736 | 407,919 | 0.5710 | 698,122 | 232,902 |
| 24 | 628,775 | 2.003 | 0.318 | 1,259,418 | 400,149 | 0.5532 | 696,753 | 221,376 |
| 25 | 628,775 | 2.063 | 0.303 | 1,297,201 | 392,527 | 0.5356 | 694,796 | 210,242 |
| 26 | 628,775 | 2.125 | 0.288 | 1,336,117 | 385,050 | 0.5181 | 692,225 | 199,490 |
| 27 | 628,775 | 2.189 | 0.274 | 1,376,201 | 377,716 | 0.5007 | 689,013 | 189,109 |
| 28 | 628,775 | 2.254 | 0.261 | 1,417,487 | 370,521 | 0.4833 | 685,136 | 179,090 |
| 29 | 628,775 | 2.322 | 0.249 | 1,460,011 | 363,464 | 0.4661 | 680,568 | 169,425 |
| 30 | 628,775 | 2.392 | 0.237 | 1,503,811 | 356,541 | 0.4490 | 675,285 | 160,104 |
| 31 | 628,775 | 2.463 | 0.226 | 1,548,926 | 349,749 | 0.4321 | 669,261 | 151,120 |
| 32 | 628,775 | 2.537 | 0.215 | 1,595,394 | 343,088 | 0.4152 | 662,474 | 142,464 |
| 33 | 628,775 | 2.613 | 0.205 | 1,643,255 | 336,553 | 0.3985 | 654,902 | 134,129 |
| 34 | 628,775 | 2.692 | 0.195 | 1,692,553 | 330,142 | 0.3820 | 646,526 | 126,109 |
| 35 | 628,775 | 2.773 | 0.186 | 1,743,330 | 323,854 | 0.3656 | 637,329 | 118,395 |
| 36 | 628,775 | 2.856 | 0.177 | 1,795,630 | 317,685 | 0.3493 | 627,296 | 110,982 |
| 37 | 628,775 | 2.941 | 0.168 | 1,849,498 | 311,634 | 0.3333 | 616,414 | 103,863 |
| 38 | 628,775 | 3.030 | 0.160 | 1,904,983 | 305,698 | 0.3174 | 604,672 | 97,033 |
| 39 | 628,775 | 3.121 | 0.153 | 1,962,133 | 299,875 | 0.3017 | 592,069 | 90,487 |
| 40 | 628,775 | 3.214 | 0.146 | 2,020,997 | 294,163 | 0.2863 | 578,603 | 84,218 |
| 41 | 628,775 | 3.311 | 0.139 | 2,081,627 | 288,560 | 0.2711 | 564,284 | 78,222 |
| 42 | 628,775 | 3.410 | 0.132 | 2,144,076 | 283,064 | 0.2561 | 549,127 | 72,496 |
| 43 | 628,775 | 3.512 | 0.126 | 2,208,398 | 277,672 | 0.2414 | 533,156 | 67,036 |
| 44 | 628,775 | 3.618 | 0.120 | 2,274,650 | 272,383 | 0.2270 | 516,402 | 61,838 |
| 45 | 628,775 | 3.726 | 0.114 | 2,342,889 | 267,195 | 0.2129 | 498,905 | 56,898 |
| 46 | 628,775 | 3.838 | 0.109 | 2,413,176 | 262,105 | 0.1992 | 480,710 | 52,212 |
| 47 | 628,775 | 3.953 | 0.103 | 2,485,571 | 257,113 | 0.1858 | 461,874 | 47,777 |
| 48 | 628,775 | 4.072 | 0.099 | 2,560,138 | 252,215 | 0.1728 | 442,463 | 43,590 |
| 49 | 628,775 | 4.194 | 0.094 | 2,636,943 | 247,411 | 0.1602 | 422,549 | 39,646 |
| 50 | 628,775 | 4.320 | 0.089 | 2,716,051 | 242,699 | 0.1481 | 402,212 | 35,941 |
| Totals: | 31,438,750 | | | 71,979,847 | 20,195,802 | | 31,491,118 | 12,264,552 |

Notes: (a) Estimated current level (2018) unallocated expense based on expense allocation of expected on-going claims expense.
(b) Investment and inflation rates consistent with selection used in loss and ALAE reserve estimates. Inflation rate slightly less than applied to loss and ALAE due to difference in expected inflation related to loss adjustment expenses.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Reserve @ 12/31/18 1,181,802,975

| Calendar Year | Estimated Prospective Period Payments 2018 Level Basis (a) | Calendar Year | Estimated Prospective Period Payments 2018 Level Basis (a) |
|---------------|---|--------------------|---|
| ----- (1) | ----- (2) | ----- (3) | ----- (4) |
| 2019 | 32,557,926 | 2069 | 9,341,997 |
| 2020 | 23,061,735 | 2070 | 8,891,980 |
| 2021 | 26,981,104 | 2071 | 8,413,683 |
| 2022 | 26,631,567 | 2072 | 7,980,556 |
| 2023 | 27,659,911 | 2073 | 7,777,314 |
| 2024 | 25,786,101 | 2074 | 7,467,342 |
| 2025 | 29,851,330 | 2075 | 6,711,551 |
| 2026 | 25,448,696 | 2076 | 6,295,894 |
| 2027 | 25,432,003 | 2077 | 5,908,226 |
| 2028 | 27,805,822 | 2078 | 5,795,478 |
| 2029 | 25,303,778 | 2079 | 5,168,699 |
| 2030 | 25,337,534 | 2080 | 4,818,793 |
| 2031 | 25,158,692 | 2081 | 4,646,586 |
| 2032 | 28,007,394 | 2082 | 4,167,992 |
| 2033 | 26,200,883 | 2083 | 3,936,498 |
| 2034 | 24,543,410 | 2084 | 3,553,750 |
| 2035 | 24,427,176 | 2085 | 3,266,940 |
| 2036 | 24,428,365 | 2086 | 3,003,505 |
| 2037 | 24,128,633 | 2087 | 2,749,833 |
| 2038 | 25,918,498 | 2088 | 2,644,579 |
| 2039 | 26,293,159 | 2089 | 2,281,834 |
| 2040 | 23,732,342 | 2090 | 2,067,632 |
| 2041 | 23,354,180 | 2091 | 1,876,460 |
| 2042 | 23,087,165 | 2092 | 1,693,981 |
| 2043 | 23,611,769 | 2093 | 1,533,222 |
| 2044 | 22,284,001 | 2094 | 1,342,764 |
| 2045 | 21,998,761 | 2095 | 1,206,452 |
| 2046 | 23,087,437 | 2096 | 1,052,920 |
| 2047 | 20,794,222 | 2097 | 925,919 |
| 2048 | 21,564,784 | 2098 | 824,514 |
| 2049 | 19,562,152 | 2099 | 701,175 |
| 2050 | 19,007,419 | 2100 | 606,768 |
| 2051 | 18,370,037 | 2101 | 516,771 |
| 2052 | 17,738,311 | 2102 | 446,248 |
| 2053 | 19,174,953 | 2103 | 370,649 |
| 2054 | 16,845,551 | 2104 | 307,443 |
| 2055 | 16,226,682 | 2105 | 257,126 |
| 2056 | 15,785,392 | 2106 | 208,357 |
| 2057 | 15,264,261 | 2107 | 166,612 |
| 2058 | 15,644,819 | 2108 | 135,774 |
| 2059 | 14,189,033 | 2109 | 110,309 |
| 2060 | 14,588,291 | 2110 | 88,734 |
| 2061 | 13,177,911 | 2111 | 63,794 |
| 2062 | 12,716,775 | 2112 | 47,021 |
| 2063 | 12,668,848 | 2113 | 34,885 |
| 2064 | 11,692,272 | 2114 | 27,469 |
| 2065 | 11,214,133 | 2115 | 20,247 |
| 2066 | 10,797,264 | 2116 | 12,617 |
| 2067 | 10,844,956 | 2117 | 11,358 |
| 2068 | 10,326,442 | 2118 | 8,845 |
| Subtotals: | 1,050,313,878 | Subtotals: | 131,489,097 |
| | | Totals - All Years | 1,181,802,975 |

Note: (a) See Column (2) of Exhibit II, Sheets 2a and 2b.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year ----- (1) | Totals All BY'S (c) ----- (2) |
|-------------------------------|--|
| Reserve @ 12/31/18 (a) | 1,181,802,975 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | |
|-------------------------|---------------|
| 2019 | 32,557,926 |
| 2020 | 23,061,735 |
| 2021 | 26,981,104 |
| 2022 | 26,631,567 |
| 2023 | 27,659,911 |
| 2024 | 25,786,101 |
| 2025 | 29,851,330 |
| 2026 | 25,448,696 |
| 2027 | 25,432,003 |
| 2028 | 27,805,822 |
| 2029 | 25,303,778 |
| 2030 | 25,337,534 |
| 2031 | 25,158,692 |
| 2032 | 28,007,394 |
| 2033 | 26,200,883 |
| 2034 | 24,543,410 |
| 2035 | 24,427,176 |
| 2036 | 24,428,365 |
| 2037 | 24,128,633 |
| 2038 | 25,918,498 |
| 2039 | 26,293,159 |
| 2040 | 23,732,342 |
| 2041 | 23,354,180 |
| 2042 | 23,087,165 |
| 2043 | 23,611,769 |
| 2044 | 22,284,001 |
| 2045 | 21,998,761 |
| 2046 | 23,087,437 |
| 2047 | 20,794,222 |
| 2048 | 21,564,784 |
| 2049 | 19,562,152 |
| 2050 | 19,007,419 |
| 2051 | 18,370,037 |
| 2052 | 17,738,311 |
| 2053 | 19,174,953 |
| 2054 | 16,845,551 |
| 2055 | 16,226,682 |
| 2056 | 15,785,392 |
| 2057 | 15,264,261 |
| 2058 | 15,644,819 |
| 2059 | 14,189,033 |
| 2060 | 14,588,291 |
| 2061 | 13,177,911 |
| 2062 | 12,716,775 |
| 2063 | 12,668,848 |
| 2064 | 11,692,272 |
| 2065 | 11,214,133 |
| 2066 | 10,797,264 |
| 2067 | 10,844,956 |
| 2068 | 10,326,442 |
| | |
| Subtotals 2019 to 2068: | 1,050,313,878 |

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

(c) Sum of columns (2) to (11) of Exhibit II Sheets 3a, 4a, and 5a.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year ----- (1) | Totals All BY'S (c) ----- (2) |
|-------------------------------|--|
| Reserve @ 12/31/18 (a) | 1,181,802,975 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | |
|-------------------------|---------------|
| 2069 | 9,341,997 |
| 2070 | 8,891,980 |
| 2071 | 8,413,683 |
| 2072 | 7,980,556 |
| 2073 | 7,777,314 |
| 2074 | 7,467,342 |
| 2075 | 6,711,551 |
| 2076 | 6,295,894 |
| 2077 | 5,908,226 |
| 2078 | 5,795,478 |
| 2079 | 5,168,699 |
| 2080 | 4,818,793 |
| 2081 | 4,646,586 |
| 2082 | 4,167,992 |
| 2083 | 3,936,498 |
| 2084 | 3,553,750 |
| 2085 | 3,266,940 |
| 2086 | 3,003,505 |
| 2087 | 2,749,833 |
| 2088 | 2,644,579 |
| 2089 | 2,281,834 |
| 2090 | 2,067,632 |
| 2091 | 1,876,460 |
| 2092 | 1,693,981 |
| 2093 | 1,533,222 |
| 2094 | 1,342,764 |
| 2095 | 1,206,452 |
| 2096 | 1,052,920 |
| 2097 | 925,919 |
| 2098 | 824,514 |
| 2099 | 701,175 |
| 2100 | 606,768 |
| 2101 | 516,771 |
| 2102 | 446,248 |
| 2103 | 370,649 |
| 2104 | 307,443 |
| 2105 | 257,126 |
| 2106 | 208,357 |
| 2107 | 166,612 |
| 2108 | 135,774 |
| 2109 | 110,309 |
| 2110 | 88,734 |
| 2111 | 63,794 |
| 2112 | 47,021 |
| 2113 | 34,885 |
| 2114 | 27,469 |
| 2115 | 20,247 |
| 2116 | 12,617 |
| 2117 | 11,358 |
| 2118 | 8,845 |
| | |
| Subtotals 2069 to 2118: | 131,489,097 |
| Totals 2019 to 2118: | 1,181,802,975 |

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

(c) Sum of columns (2) to (11) of Exhibit II Sheets 3a, 4a, and 5a.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year | BY 2009 | BY 2010 | BY 2011 | BY 2012 | BY 2013 | BY 2014 | BY 2015 | BY 2016 | BY 2017 | BY 2018 |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Reserve @ 12/31/18 (a) | 65,564,737 | 33,629,650 | 59,132,419 | 41,386,607 | 39,167,021 | 60,977,047 | 64,927,905 | 39,938,001 | 71,756,240 | 83,613,959 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | | | | | | | | | | |
|------|-----------|-----------|-----------|---------|---------|-----------|-----------|---------|-----------|-----------|
| 2019 | 1,739,239 | 1,016,300 | 849,371 | 541,755 | 653,747 | 1,147,020 | 1,102,990 | 819,308 | 1,272,450 | 1,006,519 |
| 2020 | 812,922 | 248,226 | 781,172 | 586,690 | 504,143 | 998,639 | 1,200,590 | 664,545 | 1,445,940 | 1,464,874 |
| 2021 | 1,592,520 | 576,705 | 838,057 | 539,583 | 545,958 | 770,110 | 1,045,279 | 723,349 | 1,172,809 | 1,664,599 |
| 2022 | 1,549,951 | 569,361 | 1,047,824 | 578,875 | 502,122 | 833,985 | 806,077 | 629,775 | 1,276,588 | 1,350,165 |
| 2023 | 1,698,389 | 635,731 | 935,950 | 723,769 | 538,686 | 767,022 | 872,935 | 485,657 | 1,111,445 | 1,469,637 |
| 2024 | 1,495,862 | 558,238 | 1,028,279 | 646,494 | 673,520 | 822,876 | 802,845 | 525,938 | 857,102 | 1,279,522 |
| 2025 | 1,823,946 | 659,112 | 1,022,917 | 710,268 | 601,610 | 1,028,843 | 861,308 | 483,709 | 928,192 | 986,715 |
| 2026 | 1,423,022 | 544,623 | 1,150,610 | 706,565 | 660,957 | 918,996 | 1,076,894 | 518,933 | 853,665 | 1,068,556 |
| 2027 | 1,400,669 | 539,469 | 1,094,274 | 794,767 | 657,510 | 1,009,652 | 961,917 | 648,823 | 915,828 | 982,759 |
| 2028 | 1,602,177 | 634,052 | 1,090,600 | 755,854 | 739,589 | 1,004,387 | 1,056,807 | 579,549 | 1,145,062 | 1,054,323 |
| 2029 | 1,329,976 | 525,722 | 1,106,918 | 753,316 | 703,377 | 1,129,768 | 1,051,296 | 636,720 | 1,022,806 | 1,318,222 |
| 2030 | 1,387,256 | 532,050 | 1,087,980 | 764,587 | 701,016 | 1,074,452 | 1,182,533 | 633,400 | 1,123,703 | 1,177,478 |
| 2031 | 1,659,210 | 524,526 | 1,082,339 | 751,506 | 711,505 | 1,070,845 | 1,124,633 | 712,469 | 1,117,843 | 1,293,633 |
| 2032 | 1,927,545 | 686,810 | 1,192,554 | 747,610 | 699,332 | 1,086,867 | 1,120,857 | 677,585 | 1,257,387 | 1,286,887 |
| 2033 | 1,726,569 | 646,352 | 1,295,850 | 823,739 | 695,706 | 1,068,272 | 1,137,628 | 675,310 | 1,195,823 | 1,447,533 |
| 2034 | 1,538,359 | 574,708 | 1,289,246 | 895,089 | 766,550 | 1,062,733 | 1,118,165 | 685,414 | 1,191,808 | 1,376,659 |
| 2035 | 1,506,301 | 567,003 | 1,331,399 | 890,528 | 832,946 | 1,170,952 | 1,112,367 | 673,688 | 1,209,640 | 1,372,037 |
| 2036 | 1,529,617 | 560,235 | 1,343,271 | 919,644 | 828,702 | 1,272,377 | 1,225,640 | 670,195 | 1,188,945 | 1,392,566 |
| 2037 | 1,482,729 | 564,389 | 1,328,637 | 927,844 | 855,796 | 1,265,893 | 1,331,802 | 738,441 | 1,182,780 | 1,368,741 |
| 2038 | 1,629,549 | 643,910 | 1,362,318 | 917,736 | 863,427 | 1,307,282 | 1,325,015 | 802,403 | 1,303,223 | 1,361,644 |
| 2039 | 1,663,914 | 634,838 | 1,345,285 | 941,001 | 854,021 | 1,318,938 | 1,368,337 | 798,314 | 1,416,105 | 1,500,301 |
| 2040 | 1,365,506 | 540,751 | 1,331,349 | 929,236 | 875,670 | 1,304,570 | 1,380,538 | 824,415 | 1,408,888 | 1,630,253 |
| 2041 | 1,327,343 | 532,817 | 1,338,626 | 919,610 | 864,722 | 1,337,640 | 1,365,498 | 831,766 | 1,454,953 | 1,621,945 |
| 2042 | 1,295,309 | 525,698 | 1,290,174 | 924,637 | 855,764 | 1,320,916 | 1,400,113 | 822,705 | 1,467,926 | 1,674,975 |
| 2043 | 1,358,219 | 570,140 | 1,260,505 | 891,169 | 860,442 | 1,307,232 | 1,382,608 | 843,560 | 1,451,934 | 1,689,910 |
| 2044 | 1,215,671 | 563,161 | 1,220,935 | 870,675 | 829,298 | 1,314,378 | 1,368,285 | 833,013 | 1,488,741 | 1,671,500 |
| 2045 | 1,184,493 | 555,212 | 1,198,071 | 843,343 | 810,227 | 1,266,804 | 1,375,765 | 824,384 | 1,470,127 | 1,713,873 |
| 2046 | 1,346,168 | 619,482 | 1,160,475 | 827,550 | 784,793 | 1,237,672 | 1,325,969 | 828,890 | 1,454,898 | 1,692,444 |
| 2047 | 1,108,269 | 536,829 | 1,137,305 | 801,581 | 770,096 | 1,198,819 | 1,295,476 | 798,888 | 1,462,851 | 1,674,912 |
| 2048 | 1,215,453 | 601,327 | 1,094,459 | 785,577 | 745,930 | 1,176,369 | 1,254,809 | 780,517 | 1,409,903 | 1,684,068 |
| 2049 | 1,039,056 | 519,071 | 1,063,579 | 755,981 | 731,037 | 1,139,454 | 1,231,310 | 756,015 | 1,377,480 | 1,623,112 |
| 2050 | 1,005,166 | 510,128 | 1,027,350 | 734,651 | 703,496 | 1,116,703 | 1,192,671 | 741,857 | 1,334,238 | 1,585,786 |
| 2051 | 975,776 | 501,820 | 995,313 | 709,627 | 683,647 | 1,074,633 | 1,168,858 | 718,577 | 1,309,252 | 1,536,006 |
| 2052 | 938,780 | 492,101 | 972,535 | 687,498 | 660,360 | 1,044,313 | 1,124,823 | 704,230 | 1,268,167 | 1,507,241 |
| 2053 | 1,137,784 | 588,865 | 948,788 | 671,764 | 639,767 | 1,008,740 | 1,093,086 | 677,699 | 1,242,847 | 1,459,943 |
| 2054 | 877,765 | 524,622 | 929,115 | 655,361 | 625,126 | 977,283 | 1,055,853 | 658,578 | 1,196,024 | 1,430,794 |
| 2055 | 842,615 | 514,170 | 897,340 | 641,772 | 609,862 | 954,918 | 1,022,926 | 636,145 | 1,162,279 | 1,376,891 |
| 2056 | 811,455 | 504,270 | 873,472 | 619,825 | 597,216 | 931,601 | 999,517 | 616,307 | 1,122,688 | 1,338,042 |
| 2057 | 783,815 | 494,863 | 846,161 | 603,338 | 576,792 | 912,285 | 975,111 | 602,203 | 1,087,678 | 1,292,465 |
| 2058 | 845,255 | 541,868 | 817,989 | 584,473 | 561,450 | 881,086 | 954,892 | 587,499 | 1,062,786 | 1,252,159 |
| 2059 | 720,597 | 474,078 | 807,953 | 565,014 | 543,895 | 857,650 | 922,236 | 575,317 | 1,036,835 | 1,223,504 |
| 2060 | 808,663 | 515,300 | 784,480 | 558,081 | 525,787 | 830,834 | 897,706 | 555,642 | 1,015,337 | 1,193,629 |
| 2061 | 662,224 | 453,492 | 759,757 | 541,868 | 519,336 | 803,172 | 869,637 | 540,862 | 980,613 | 1,168,879 |
| 2062 | 633,734 | 443,052 | 734,873 | 524,791 | 504,248 | 793,317 | 840,683 | 523,951 | 954,530 | 1,128,905 |
| 2063 | 656,791 | 466,336 | 707,780 | 507,603 | 488,357 | 770,270 | 830,368 | 506,507 | 924,685 | 1,098,878 |
| 2064 | 578,255 | 421,886 | 681,793 | 488,889 | 472,362 | 745,995 | 806,245 | 500,292 | 893,898 | 1,064,519 |
| 2065 | 551,294 | 411,166 | 657,291 | 470,938 | 454,947 | 721,562 | 780,835 | 485,758 | 882,931 | 1,029,076 |
| 2066 | 526,722 | 400,763 | 629,468 | 454,014 | 438,243 | 694,959 | 755,261 | 470,449 | 857,280 | 1,016,450 |
| 2067 | 577,291 | 428,951 | 611,316 | 434,796 | 422,493 | 669,443 | 727,416 | 455,041 | 830,262 | 986,921 |
| 2068 | 532,069 | 420,725 | 583,790 | 422,258 | 404,610 | 645,384 | 700,708 | 438,264 | 803,069 | 955,817 |

Subtotals 2019 to 2068: 59,441,261 27,115,306 50,966,892 35,343,144 33,150,194 51,167,909 53,985,114 32,922,859 58,602,245 67,546,263

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year | BY 2009 | BY 2010 | BY 2011 | BY 2012 | BY 2013 | BY 2014 | BY 2015 | BY 2016 | BY 2017 | BY 2018 |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Reserve @ 12/31/18 (a) | 65,564,737 | 33,629,650 | 59,132,419 | 41,386,607 | 39,167,021 | 60,977,047 | 64,927,905 | 39,938,001 | 71,756,240 | 83,613,959 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | | | | | | | | | | |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2069 | 450,432 | 367,709 | 556,140 | 403,244 | 392,942 | 618,066 | 675,526 | 422,173 | 773,462 | 924,512 |
| 2070 | 424,781 | 356,165 | 531,159 | 384,146 | 375,248 | 600,242 | 646,932 | 407,001 | 745,063 | 890,427 |
| 2071 | 401,256 | 344,888 | 506,002 | 366,890 | 357,476 | 573,215 | 628,276 | 389,773 | 718,287 | 857,734 |
| 2072 | 379,563 | 333,831 | 484,215 | 349,513 | 341,418 | 546,066 | 599,986 | 378,533 | 687,883 | 826,909 |
| 2073 | 383,516 | 345,104 | 461,276 | 334,464 | 325,248 | 521,537 | 571,569 | 361,488 | 668,046 | 791,907 |
| 2074 | 382,587 | 338,925 | 438,601 | 318,619 | 311,243 | 496,836 | 545,895 | 344,367 | 637,965 | 769,070 |
| 2075 | 314,619 | 299,252 | 419,561 | 302,957 | 296,499 | 475,443 | 520,040 | 328,899 | 607,750 | 734,441 |
| 2076 | 293,533 | 287,365 | 391,994 | 289,806 | 281,924 | 452,920 | 497,649 | 313,321 | 580,450 | 699,656 |
| 2077 | 274,114 | 275,686 | 373,526 | 270,764 | 269,686 | 430,656 | 474,073 | 299,830 | 552,959 | 668,228 |
| 2078 | 286,204 | 291,204 | 349,133 | 258,008 | 251,966 | 411,961 | 450,770 | 285,626 | 529,150 | 636,579 |
| 2079 | 237,615 | 252,278 | 328,942 | 241,159 | 240,095 | 384,894 | 431,202 | 271,586 | 504,082 | 609,169 |
| 2080 | 220,541 | 240,590 | 311,360 | 227,212 | 224,416 | 366,760 | 402,870 | 259,797 | 479,303 | 580,311 |
| 2081 | 230,187 | 247,182 | 290,912 | 215,068 | 211,437 | 342,809 | 383,889 | 242,727 | 458,497 | 551,785 |
| 2082 | 188,700 | 217,299 | 273,755 | 200,943 | 200,136 | 322,983 | 358,819 | 231,291 | 428,371 | 527,832 |
| 2083 | 186,172 | 218,845 | 251,624 | 189,092 | 186,992 | 305,720 | 338,068 | 216,187 | 408,190 | 493,151 |
| 2084 | 160,227 | 194,336 | 235,000 | 173,806 | 175,964 | 285,642 | 319,999 | 203,684 | 381,533 | 469,917 |
| 2085 | 146,586 | 182,797 | 218,344 | 162,323 | 161,739 | 268,796 | 298,983 | 192,797 | 359,467 | 439,229 |
| 2086 | 133,998 | 171,484 | 198,502 | 150,818 | 151,053 | 247,066 | 281,350 | 180,136 | 340,255 | 413,827 |
| 2087 | 122,338 | 160,383 | 185,370 | 137,112 | 140,347 | 230,743 | 258,605 | 169,512 | 317,909 | 391,709 |
| 2088 | 133,951 | 172,441 | 167,773 | 128,041 | 127,593 | 214,389 | 241,520 | 155,808 | 299,159 | 365,984 |
| 2089 | 100,401 | 138,434 | 154,477 | 115,887 | 119,152 | 194,906 | 224,402 | 145,514 | 274,975 | 344,399 |
| 2090 | 90,659 | 127,877 | 138,802 | 106,703 | 107,841 | 182,012 | 204,009 | 135,201 | 256,808 | 316,557 |
| 2091 | 81,250 | 117,458 | 126,089 | 95,875 | 99,295 | 164,734 | 190,512 | 122,914 | 238,607 | 295,643 |
| 2092 | 72,568 | 107,370 | 112,969 | 87,094 | 89,219 | 151,679 | 172,428 | 114,783 | 216,923 | 274,690 |
| 2093 | 68,315 | 102,862 | 98,963 | 78,032 | 81,047 | 136,288 | 158,763 | 103,887 | 202,572 | 249,727 |
| 2094 | 56,885 | 88,149 | 88,566 | 68,357 | 72,614 | 123,805 | 142,653 | 95,654 | 183,342 | 233,205 |
| 2095 | 53,673 | 82,944 | 78,249 | 61,176 | 63,611 | 110,923 | 129,587 | 85,947 | 168,813 | 211,068 |
| 2096 | 43,386 | 70,449 | 68,308 | 54,049 | 56,929 | 97,170 | 116,103 | 78,076 | 151,683 | 194,341 |
| 2097 | 37,344 | 62,225 | 58,661 | 47,182 | 50,297 | 86,962 | 101,708 | 69,951 | 137,790 | 174,621 |
| 2098 | 34,527 | 58,794 | 50,364 | 40,520 | 43,907 | 76,831 | 91,024 | 61,279 | 123,452 | 158,627 |
| 2099 | 26,906 | 47,281 | 42,922 | 34,788 | 37,706 | 67,070 | 80,420 | 54,841 | 108,146 | 142,121 |
| 2100 | 22,411 | 40,584 | 35,650 | 29,647 | 32,373 | 57,599 | 70,203 | 48,452 | 96,785 | 124,501 |
| 2101 | 18,440 | 34,445 | 29,724 | 24,625 | 27,589 | 49,451 | 60,289 | 42,297 | 85,510 | 111,421 |
| 2102 | 15,701 | 29,953 | 24,363 | 20,531 | 22,915 | 42,144 | 51,761 | 36,324 | 74,647 | 98,441 |
| 2103 | 12,372 | 24,935 | 19,760 | 16,828 | 19,106 | 35,005 | 44,112 | 31,186 | 64,105 | 85,935 |
| 2104 | 9,411 | 19,442 | 15,669 | 13,649 | 15,660 | 29,185 | 36,639 | 26,577 | 55,037 | 73,799 |
| 2105 | 7,294 | 15,578 | 12,553 | 10,823 | 12,701 | 23,921 | 30,548 | 22,075 | 46,905 | 63,360 |
| 2106 | 5,559 | 12,264 | 9,580 | 8,671 | 10,072 | 19,402 | 25,039 | 18,405 | 38,959 | 53,998 |
| 2107 | 4,173 | 9,477 | 7,277 | 6,617 | 8,069 | 15,385 | 20,308 | 15,086 | 32,482 | 44,850 |
| 2108 | 3,198 | 7,731 | 5,411 | 5,026 | 6,158 | 12,326 | 16,104 | 12,235 | 26,623 | 37,394 |
| 2109 | 8,083 | 5,527 | 4,032 | 3,737 | 4,678 | 9,406 | 12,901 | 9,703 | 21,593 | 30,650 |
| 2110 | - | 12,804 | 2,921 | 2,785 | 3,478 | 7,145 | 9,846 | 7,773 | 17,123 | 24,859 |
| 2111 | - | - | 7,030 | 2,018 | 2,592 | 5,313 | 7,479 | 5,932 | 13,718 | 19,713 |
| 2112 | - | - | - | 4,856 | 1,878 | 3,959 | 5,561 | 4,506 | 10,469 | 15,793 |
| 2113 | - | - | - | - | 4,519 | 2,868 | 4,144 | 3,350 | 7,952 | 12,052 |
| 2114 | - | - | - | - | - | 6,903 | 3,002 | 2,496 | 5,913 | 9,155 |
| 2115 | - | - | - | - | - | - | 7,225 | 1,809 | 4,406 | 6,807 |
| 2116 | - | - | - | - | - | - | - | 4,353 | 3,192 | 5,072 |
| 2117 | - | - | - | - | - | - | - | - | 7,683 | 3,675 |
| 2118 | - | - | - | - | - | - | - | - | - | 8,845 |
| Subtotals 2069 to 2118: | 6,123,475 | 6,514,344 | 8,165,528 | 6,043,463 | 6,016,827 | 9,809,139 | 10,942,790 | 7,015,141 | 13,153,996 | 16,067,696 |
| Totals 2019 to 2118: | 65,564,737 | 33,629,650 | 59,132,419 | 41,386,607 | 39,167,021 | 60,977,047 | 64,927,905 | 39,938,001 | 71,756,240 | 83,613,959 |

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year | BY 1999 | BY 2000 | BY 2001 | BY 2002 | BY 2003 | BY 2004 | BY 2005 | BY 2006 | BY 2007 | BY 2008 |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Reserve @ 12/31/18 (a) | 19,025,098 | 18,343,019 | 24,896,139 | 63,811,708 | 15,887,497 | 27,613,124 | 31,754,035 | 51,635,878 | 37,995,027 | 56,446,345 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | | | | | | | | | | |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2019 | 604,509 | 571,394 | 864,069 | 2,267,947 | 626,149 | 876,329 | 1,102,210 | 1,873,341 | 1,496,419 | 1,393,401 |
| 2020 | 539,035 | 435,000 | 562,989 | 1,292,105 | 406,855 | 427,109 | 773,286 | 862,895 | 1,015,429 | 632,032 |
| 2021 | 602,894 | 484,377 | 584,515 | 1,574,654 | 573,674 | 644,927 | 828,067 | 1,331,481 | 1,327,972 | 1,190,466 |
| 2022 | 642,333 | 724,879 | 704,127 | 1,539,217 | 549,737 | 625,908 | 756,828 | 1,292,060 | 1,258,066 | 1,166,667 |
| 2023 | 622,710 | 711,285 | 757,373 | 1,631,199 | 581,991 | 690,397 | 732,541 | 1,395,535 | 1,357,682 | 1,276,868 |
| 2024 | 606,335 | 654,989 | 676,372 | 1,935,546 | 515,866 | 602,146 | 607,771 | 1,295,897 | 1,143,028 | 1,129,932 |
| 2025 | 722,664 | 754,189 | 827,148 | 2,287,989 | 732,312 | 756,727 | 707,576 | 1,526,111 | 1,366,102 | 1,387,041 |
| 2026 | 686,449 | 585,706 | 641,106 | 1,834,651 | 588,495 | 733,679 | 525,901 | 1,227,946 | 1,029,728 | 1,085,959 |
| 2027 | 667,862 | 616,370 | 675,088 | 1,778,737 | 570,028 | 721,651 | 776,723 | 1,201,040 | 1,018,387 | 1,069,136 |
| 2028 | 671,542 | 613,826 | 792,740 | 1,949,616 | 612,471 | 809,350 | 821,161 | 1,536,697 | 1,150,536 | 1,219,418 |
| 2029 | 623,646 | 548,369 | 672,470 | 1,711,787 | 523,692 | 685,424 | 692,290 | 1,335,378 | 957,471 | 1,029,881 |
| 2030 | 605,603 | 519,160 | 658,522 | 1,683,785 | 510,953 | 673,634 | 688,309 | 1,303,547 | 916,085 | 1,163,706 |
| 2031 | 583,157 | 487,813 | 637,561 | 1,615,453 | 487,378 | 682,611 | 631,960 | 1,262,784 | 870,288 | 1,138,605 |
| 2032 | 633,856 | 545,268 | 724,505 | 1,866,580 | 560,463 | 812,980 | 803,114 | 1,414,254 | 1,037,711 | 1,273,383 |
| 2033 | 545,898 | 439,033 | 664,838 | 1,639,483 | 488,051 | 716,032 | 716,547 | 1,305,202 | 900,197 | 1,205,709 |
| 2034 | 524,615 | 406,565 | 586,726 | 1,488,307 | 429,309 | 634,643 | 660,598 | 1,163,919 | 865,283 | 1,073,506 |
| 2035 | 505,706 | 381,949 | 570,192 | 1,433,330 | 410,859 | 618,897 | 620,100 | 1,130,522 | 827,994 | 1,236,353 |
| 2036 | 488,918 | 359,645 | 589,479 | 1,396,924 | 395,502 | 606,720 | 606,545 | 1,101,521 | 795,100 | 1,212,985 |
| 2037 | 468,800 | 336,231 | 569,660 | 1,347,183 | 375,350 | 587,791 | 637,016 | 1,065,403 | 758,937 | 1,184,204 |
| 2038 | 469,960 | 335,801 | 627,272 | 1,467,503 | 404,867 | 656,861 | 703,523 | 1,252,696 | 849,849 | 1,301,047 |
| 2039 | 487,822 | 345,933 | 587,968 | 1,506,068 | 412,882 | 681,940 | 698,790 | 1,246,875 | 853,331 | 1,266,057 |
| 2040 | 415,799 | 275,998 | 520,797 | 1,271,752 | 325,590 | 542,180 | 586,402 | 1,061,477 | 667,651 | 1,106,900 |
| 2041 | 398,753 | 258,022 | 504,905 | 1,231,083 | 309,928 | 527,259 | 570,956 | 1,028,457 | 640,175 | 1,081,392 |
| 2042 | 383,374 | 241,725 | 491,884 | 1,204,770 | 296,778 | 515,427 | 578,018 | 999,003 | 615,921 | 1,058,437 |
| 2043 | 365,561 | 346,397 | 520,334 | 1,230,590 | 304,911 | 544,389 | 576,459 | 1,039,113 | 660,160 | 1,117,009 |
| 2044 | 349,407 | 325,152 | 458,374 | 1,157,776 | 265,719 | 483,391 | 527,668 | 932,865 | 612,008 | 1,005,778 |
| 2045 | 334,707 | 309,993 | 445,688 | 1,124,125 | 253,668 | 471,770 | 518,666 | 904,758 | 590,067 | 983,104 |
| 2046 | 355,981 | 320,732 | 463,435 | 1,203,965 | 287,349 | 552,959 | 589,480 | 985,957 | 683,254 | 1,062,996 |
| 2047 | 302,680 | 280,534 | 413,486 | 1,042,376 | 225,499 | 440,844 | 487,829 | 842,444 | 544,347 | 931,567 |
| 2048 | 300,947 | 280,604 | 457,049 | 1,115,996 | 244,148 | 492,161 | 526,757 | 904,592 | 610,161 | 1,017,732 |
| 2049 | 272,953 | 254,610 | 384,431 | 968,159 | 200,774 | 413,128 | 462,630 | 784,889 | 503,918 | 882,939 |
| 2050 | 258,520 | 242,693 | 370,153 | 937,006 | 189,016 | 399,447 | 464,511 | 756,877 | 484,916 | 858,866 |
| 2051 | 245,191 | 231,708 | 358,059 | 900,314 | 178,968 | 388,102 | 442,165 | 731,282 | 467,917 | 836,818 |
| 2052 | 230,557 | 220,802 | 342,088 | 860,545 | 166,670 | 372,413 | 426,293 | 702,307 | 449,060 | 811,158 |
| 2053 | 242,182 | 226,309 | 387,417 | 959,669 | 204,090 | 467,976 | 547,424 | 817,011 | 571,929 | 938,009 |
| 2054 | 204,532 | 201,504 | 316,498 | 799,150 | 146,965 | 391,364 | 467,445 | 685,587 | 416,871 | 765,696 |
| 2055 | 191,048 | 192,406 | 301,261 | 792,887 | 136,016 | 375,416 | 438,833 | 657,644 | 399,929 | 756,813 |
| 2056 | 178,566 | 184,007 | 288,019 | 758,831 | 126,560 | 361,540 | 426,605 | 631,746 | 384,620 | 846,244 |
| 2057 | 166,964 | 176,207 | 276,565 | 728,734 | 118,409 | 349,513 | 417,719 | 607,619 | 370,783 | 822,456 |
| 2058 | 161,414 | 177,077 | 300,591 | 763,360 | 125,414 | 376,967 | 448,260 | 640,981 | 415,310 | 876,656 |
| 2059 | 143,361 | 161,547 | 249,442 | 659,854 | 100,502 | 320,471 | 390,223 | 556,536 | 341,400 | 770,422 |
| 2060 | 147,471 | 158,748 | 253,318 | 680,554 | 113,237 | 363,992 | 425,567 | 584,836 | 397,688 | 810,717 |
| 2061 | 121,876 | 148,531 | 224,718 | 596,689 | 85,049 | 293,616 | 366,140 | 508,546 | 314,587 | 720,176 |
| 2062 | 111,755 | 142,506 | 212,672 | 568,250 | 77,901 | 280,370 | 363,856 | 485,216 | 301,722 | 695,175 |
| 2063 | 102,354 | 140,061 | 225,273 | 571,064 | 79,661 | 289,049 | 362,954 | 494,732 | 324,367 | 718,150 |
| 2064 | 92,799 | 131,239 | 189,252 | 506,653 | 64,754 | 254,310 | 330,105 | 439,915 | 276,962 | 645,472 |
| 2065 | 83,983 | 125,927 | 177,897 | 477,992 | 58,742 | 241,520 | 318,102 | 417,973 | 265,026 | 620,783 |
| 2066 | 75,836 | 120,807 | 167,798 | 453,734 | 53,551 | 229,997 | 316,677 | 397,216 | 254,055 | 597,288 |
| 2067 | 74,767 | 116,588 | 163,966 | 448,871 | 58,402 | 253,071 | 325,876 | 405,700 | 293,470 | 617,297 |
| 2068 | 63,055 | 116,580 | 167,595 | 432,859 | 50,153 | 229,219 | 305,241 | 390,586 | 271,412 | 602,260 |
| Subtotals 2019 to 2068: | 18,680,706 | 16,966,795 | 23,607,691 | 59,695,674 | 15,605,304 | 25,467,616 | 28,099,717 | 47,520,970 | 34,925,283 | 49,194,666 |

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year | BY 1999 | BY 2000 | BY 2001 | BY 2002 | BY 2003 | BY 2004 | BY 2005 | BY 2006 | BY 2007 | BY 2008 |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Reserve @ 12/31/18 (a) | 19,025,098 | 18,343,019 | 24,896,139 | 63,811,708 | 15,887,497 | 27,613,124 | 31,754,035 | 51,635,878 | 37,995,027 | 56,446,345 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | | | | | | | | | | |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2069 | 53,596 | 106,140 | 135,909 | 372,646 | 38,587 | 193,009 | 272,081 | 335,704 | 220,453 | 524,470 |
| 2070 | 47,041 | 101,432 | 125,114 | 347,018 | 33,975 | 180,252 | 264,707 | 315,749 | 209,137 | 499,724 |
| 2071 | 41,110 | 96,792 | 115,471 | 322,272 | 30,034 | 168,623 | 245,939 | 296,841 | 198,651 | 476,101 |
| 2072 | 35,746 | 92,191 | 106,819 | 300,900 | 26,659 | 157,969 | 235,646 | 278,848 | 188,911 | 453,469 |
| 2073 | 30,658 | 89,836 | 109,227 | 293,125 | 26,039 | 156,472 | 232,918 | 276,586 | 200,296 | 458,291 |
| 2074 | 28,567 | 83,101 | 91,994 | 267,470 | 24,697 | 156,107 | 235,396 | 257,798 | 204,880 | 436,167 |
| 2075 | 22,086 | 78,441 | 80,820 | 237,697 | 17,539 | 125,642 | 199,592 | 227,081 | 159,309 | 384,708 |
| 2076 | 18,370 | 73,855 | 72,433 | 217,417 | 14,910 | 115,077 | 186,424 | 210,854 | 149,455 | 361,859 |
| 2077 | 15,133 | 69,271 | 64,929 | 199,290 | 12,690 | 105,404 | 174,827 | 195,528 | 140,275 | 340,065 |
| 2078 | 12,927 | 68,019 | 67,248 | 197,830 | 12,793 | 107,419 | 180,920 | 198,112 | 155,822 | 350,005 |
| 2079 | 9,850 | 60,148 | 51,119 | 165,840 | 8,937 | 87,183 | 152,081 | 166,751 | 122,577 | 297,883 |
| 2080 | 7,760 | 55,638 | 44,845 | 150,507 | 7,380 | 78,670 | 140,981 | 153,286 | 114,065 | 277,519 |
| 2081 | 6,491 | 51,184 | 40,229 | 139,474 | 7,477 | 79,806 | 141,377 | 145,421 | 129,311 | 275,015 |
| 2082 | 4,545 | 46,799 | 33,610 | 122,666 | 4,844 | 62,949 | 122,116 | 128,189 | 97,748 | 238,318 |
| 2083 | 3,364 | 43,602 | 32,358 | 115,176 | 4,358 | 59,241 | 114,053 | 122,534 | 101,415 | 233,297 |
| 2084 | 2,432 | 38,340 | 24,314 | 98,672 | 3,022 | 49,258 | 99,860 | 105,602 | 82,643 | 201,594 |
| 2085 | 1,698 | 34,310 | 20,102 | 87,111 | 2,290 | 42,902 | 89,619 | 95,151 | 75,115 | 183,704 |
| 2086 | 1,150 | 30,445 | 16,493 | 76,903 | 1,715 | 37,199 | 82,034 | 85,371 | 68,106 | 166,768 |
| 2087 | 752 | 26,768 | 13,411 | 67,804 | 1,267 | 32,081 | 72,189 | 76,224 | 61,569 | 150,748 |
| 2088 | 523 | 24,498 | 12,352 | 62,679 | 1,273 | 32,495 | 71,570 | 74,455 | 77,683 | 155,542 |
| 2089 | 279 | 20,066 | 8,236 | 50,619 | 620 | 23,036 | 55,780 | 59,623 | 48,859 | 120,384 |
| 2090 | 158 | 17,078 | 6,322 | 43,549 | 420 | 19,312 | 49,659 | 52,217 | 43,205 | 106,647 |
| 2091 | 83 | 14,351 | 4,675 | 36,606 | 269 | 15,950 | 41,951 | 45,360 | 37,632 | 93,493 |
| 2092 | 41 | 11,894 | 3,391 | 30,601 | 167 | 13,060 | 35,879 | 39,073 | 32,547 | 81,355 |
| 2093 | 18 | 9,961 | 2,717 | 26,417 | 114 | 11,134 | 31,762 | 34,796 | 31,574 | 74,187 |
| 2094 | 7 | 7,804 | 1,628 | 20,523 | 56 | 8,449 | 25,736 | 28,148 | 23,514 | 59,831 |
| 2095 | 3 | 6,163 | 1,072 | 16,417 | 37 | 6,948 | 21,663 | 23,531 | 24,041 | 53,331 |
| 2096 | 1 | 4,779 | 680 | 12,984 | 15 | 5,192 | 17,325 | 19,349 | 16,134 | 42,120 |
| 2097 | 0 | 3,634 | 407 | 9,928 | 7 | 3,974 | 13,930 | 15,712 | 12,985 | 34,616 |
| 2098 | 0 | 2,846 | 271 | 7,896 | 4 | 3,257 | 11,925 | 13,625 | 12,281 | 30,414 |
| 2099 | 0 | 1,973 | 128 | 5,558 | 1 | 2,221 | 8,753 | 9,870 | 8,024 | 22,445 |
| 2100 | - | 4,863 | 65 | 3,969 | 0 | 1,614 | 6,742 | 7,612 | 6,080 | 17,617 |
| 2101 | - | - | 59 | 2,783 | 0 | 1,150 | 5,130 | 5,752 | 4,511 | 13,594 |
| 2102 | - | - | - | 5,690 | 0 | 807 | 3,875 | 4,254 | 4,022 | 10,821 |
| 2103 | - | - | - | - | 0 | 568 | 2,932 | 3,205 | 2,598 | 8,004 |
| 2104 | - | - | - | - | - | 1,078 | 2,030 | 2,169 | 1,562 | 5,535 |
| 2105 | - | - | - | - | - | - | 4,916 | 1,491 | 1,034 | 3,926 |
| 2106 | - | - | - | - | - | - | - | 3,038 | 657 | 2,714 |
| 2107 | - | - | - | - | - | - | - | - | 1,060 | 1,828 |
| 2108 | - | - | - | - | - | - | - | - | - | 3,568 |
| 2109 | - | - | - | - | - | - | - | - | - | - |
| 2110 | - | - | - | - | - | - | - | - | - | - |
| 2111 | - | - | - | - | - | - | - | - | - | - |
| 2112 | - | - | - | - | - | - | - | - | - | - |
| 2113 | - | - | - | - | - | - | - | - | - | - |
| 2114 | - | - | - | - | - | - | - | - | - | - |
| 2115 | - | - | - | - | - | - | - | - | - | - |
| 2116 | - | - | - | - | - | - | - | - | - | - |
| 2117 | - | - | - | - | - | - | - | - | - | - |
| 2118 | - | - | - | - | - | - | - | - | - | - |
| Subtotals 2069 to 2118: | 344,392 | 1,376,224 | 1,288,448 | 4,116,034 | 282,193 | 2,145,508 | 3,654,318 | 4,114,907 | 3,069,744 | 7,251,679 |
| Totals 2019 to 2118: | 19,025,098 | 18,343,019 | 24,896,139 | 63,811,708 | 15,887,497 | 27,613,124 | 31,754,035 | 51,635,878 | 37,995,027 | 56,446,345 |

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year | BY 1989 | BY 1990 | BY 1991 | BY 1992 | BY 1993 | BY 1994 | BY 1995 | BY 1996 | BY 1997 | BY 1998 |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Reserve @ 12/31/18 (a) | 14,679,268 | 7,885,329 | 21,143,037 | 42,812,481 | 30,476,312 | 16,288,817 | 26,373,525 | 23,813,473 | 32,971,199 | 57,858,079 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | | | | | | | | | | |
|------|---------|---------|---------|-----------|-----------|---------|---------|---------|-----------|-----------|
| 2019 | 761,199 | 313,645 | 778,514 | 1,485,825 | 1,806,592 | 659,623 | 914,192 | 790,453 | 1,079,031 | 2,144,385 |
| 2020 | 515,528 | 302,944 | 610,816 | 1,061,219 | 1,109,452 | 363,046 | 716,948 | 543,488 | 714,806 | 1,469,014 |
| 2021 | 519,695 | 387,911 | 624,297 | 1,290,251 | 1,141,568 | 365,601 | 767,874 | 750,179 | 977,564 | 1,544,168 |
| 2022 | 489,946 | 371,007 | 607,444 | 1,287,659 | 1,123,804 | 361,975 | 818,704 | 714,445 | 943,497 | 1,508,545 |
| 2023 | 534,526 | 388,234 | 675,637 | 1,436,865 | 1,101,545 | 395,199 | 844,059 | 781,867 | 995,296 | 1,509,882 |
| 2024 | 479,577 | 346,765 | 589,693 | 1,262,360 | 931,258 | 357,253 | 785,838 | 875,217 | 932,909 | 1,366,673 |
| 2025 | 621,185 | 380,141 | 742,042 | 1,541,969 | 989,602 | 451,206 | 987,098 | 990,509 | 1,112,693 | 1,860,407 |
| 2026 | 438,889 | 317,810 | 558,378 | 1,228,102 | 790,895 | 346,823 | 761,795 | 784,558 | 874,073 | 1,484,930 |
| 2027 | 422,351 | 307,505 | 545,369 | 1,209,127 | 742,466 | 345,605 | 747,605 | 749,188 | 850,481 | 1,411,617 |
| 2028 | 448,663 | 331,280 | 610,115 | 1,364,650 | 793,543 | 387,274 | 800,033 | 784,000 | 930,998 | 1,515,508 |
| 2029 | 407,503 | 280,139 | 521,899 | 1,221,465 | 659,977 | 335,020 | 709,033 | 679,743 | 797,640 | 1,332,828 |
| 2030 | 394,213 | 270,204 | 533,927 | 1,245,549 | 659,325 | 333,571 | 695,182 | 705,193 | 776,412 | 1,336,200 |
| 2031 | 380,337 | 256,135 | 517,541 | 1,182,132 | 647,551 | 326,930 | 675,035 | 674,182 | 756,425 | 1,296,305 |
| 2032 | 445,050 | 281,702 | 579,684 | 1,300,266 | 719,234 | 414,996 | 748,124 | 726,069 | 904,962 | 1,531,758 |
| 2033 | 385,324 | 255,625 | 542,338 | 1,244,670 | 666,309 | 353,557 | 680,855 | 646,105 | 785,867 | 1,306,461 |
| 2034 | 344,680 | 221,792 | 473,543 | 1,127,127 | 587,236 | 314,437 | 625,711 | 598,242 | 691,644 | 1,226,798 |
| 2035 | 333,753 | 210,787 | 459,158 | 1,069,590 | 571,562 | 310,171 | 609,711 | 575,730 | 671,356 | 1,212,593 |
| 2036 | 323,843 | 201,646 | 515,324 | 1,041,569 | 559,670 | 308,210 | 596,519 | 555,994 | 653,718 | 1,187,342 |
| 2037 | 312,926 | 189,449 | 499,253 | 1,007,624 | 544,203 | 301,470 | 578,318 | 534,002 | 632,524 | 1,151,236 |
| 2038 | 338,460 | 203,398 | 542,080 | 1,143,605 | 608,449 | 338,760 | 619,778 | 563,526 | 702,838 | 1,271,719 |
| 2039 | 352,424 | 196,864 | 496,067 | 1,067,304 | 599,626 | 377,893 | 620,206 | 552,458 | 735,497 | 1,366,099 |
| 2040 | 283,564 | 159,139 | 455,245 | 915,580 | 508,981 | 287,948 | 532,533 | 477,916 | 578,076 | 1,167,639 |
| 2041 | 274,152 | 149,500 | 440,815 | 885,103 | 498,034 | 283,301 | 517,567 | 460,601 | 560,794 | 1,138,465 |
| 2042 | 265,486 | 141,269 | 427,402 | 879,538 | 489,309 | 280,707 | 504,756 | 445,046 | 545,552 | 1,144,545 |
| 2043 | 279,863 | 143,137 | 447,666 | 911,576 | 523,699 | 301,121 | 515,883 | 443,196 | 587,158 | 1,137,825 |
| 2044 | 246,809 | 122,089 | 398,262 | 794,245 | 465,986 | 268,884 | 473,371 | 411,900 | 555,100 | 1,053,557 |
| 2045 | 238,507 | 114,438 | 385,126 | 766,267 | 494,314 | 314,281 | 460,604 | 397,580 | 618,052 | 1,030,748 |
| 2046 | 274,405 | 122,316 | 388,625 | 843,121 | 545,367 | 343,930 | 497,771 | 421,307 | 675,473 | 1,190,674 |
| 2047 | 220,572 | 97,140 | 356,990 | 704,532 | 469,775 | 299,844 | 429,980 | 367,072 | 580,336 | 971,350 |
| 2048 | 240,814 | 102,748 | 381,222 | 773,481 | 520,213 | 329,498 | 458,442 | 386,780 | 633,159 | 1,039,867 |
| 2049 | 203,581 | 81,985 | 330,258 | 645,618 | 446,688 | 286,954 | 401,417 | 338,894 | 544,817 | 917,416 |
| 2050 | 195,220 | 74,876 | 317,133 | 634,484 | 434,940 | 280,331 | 387,240 | 325,255 | 527,287 | 916,600 |
| 2051 | 187,415 | 68,673 | 304,718 | 589,159 | 424,646 | 275,322 | 374,439 | 312,593 | 511,059 | 867,976 |
| 2052 | 178,749 | 61,635 | 291,391 | 559,125 | 410,994 | 266,717 | 359,073 | 298,793 | 492,639 | 837,251 |
| 2053 | 223,099 | 70,752 | 310,553 | 645,662 | 485,394 | 313,600 | 403,107 | 324,101 | 580,279 | 987,107 |
| 2054 | 163,027 | 50,172 | 266,821 | 519,894 | 387,886 | 254,193 | 332,272 | 273,881 | 459,480 | 811,792 |
| 2055 | 154,641 | 44,312 | 254,185 | 475,679 | 373,924 | 245,357 | 317,321 | 260,900 | 441,532 | 757,660 |
| 2056 | 146,761 | 39,234 | 242,203 | 448,664 | 361,264 | 237,985 | 303,551 | 248,709 | 424,696 | 731,193 |
| 2057 | 139,348 | 34,817 | 230,784 | 423,093 | 349,755 | 231,922 | 290,773 | 237,193 | 408,828 | 708,070 |
| 2058 | 150,878 | 34,704 | 238,817 | 463,908 | 378,261 | 247,999 | 302,502 | 245,368 | 441,878 | 765,014 |
| 2059 | 123,685 | 26,147 | 207,630 | 370,555 | 322,440 | 215,109 | 262,667 | 213,322 | 374,744 | 651,897 |
| 2060 | 140,686 | 26,996 | 203,123 | 382,058 | 348,203 | 235,127 | 275,760 | 221,558 | 399,816 | 733,377 |
| 2061 | 108,823 | 19,202 | 185,856 | 321,590 | 295,967 | 199,254 | 235,776 | 190,629 | 341,909 | 599,137 |
| 2062 | 101,558 | 16,236 | 175,372 | 308,613 | 282,626 | 191,173 | 222,476 | 179,539 | 325,646 | 592,029 |
| 2063 | 106,280 | 15,302 | 173,989 | 302,501 | 293,144 | 198,332 | 220,867 | 174,034 | 342,957 | 576,204 |
| 2064 | 87,399 | 11,255 | 155,218 | 254,067 | 255,850 | 174,785 | 196,339 | 157,917 | 293,474 | 520,373 |
| 2065 | 80,525 | 9,210 | 145,562 | 233,251 | 242,442 | 166,501 | 183,569 | 147,425 | 277,614 | 494,290 |
| 2066 | 74,036 | 7,510 | 136,312 | 221,485 | 229,867 | 159,107 | 171,474 | 137,399 | 262,457 | 487,048 |
| 2067 | 82,339 | 7,201 | 129,636 | 210,903 | 240,328 | 169,792 | 173,835 | 139,005 | 273,115 | 516,862 |
| 2068 | 71,113 | 5,430 | 126,183 | 198,776 | 227,223 | 156,312 | 159,586 | 127,304 | 262,326 | 456,533 |

| | | | | | | | | | | |
|-------------------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| Subtotals 2019 to 2068: | 14,293,408 | 7,872,408 | 20,130,218 | 41,501,455 | 28,661,387 | 14,964,007 | 25,267,569 | 22,940,367 | 30,840,484 | 53,836,967 |
|-------------------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|

Notes: (a) See Exh bit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2018 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2018

| Calendar Year | BY 1989 | BY 1990 | BY 1991 | BY 1992 | BY 1993 | BY 1994 | BY 1995 | BY 1996 | BY 1997 | BY 1998 |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Reserve @ 12/31/18 (a) | 14,679,268 | 7,885,329 | 21,143,037 | 42,812,481 | 30,476,312 | 16,288,817 | 26,373,525 | 23,813,473 | 32,971,199 | 57,858,079 |

Estimated Prospective Period Loss & Expense Payments - 2018 Level Basis - (b)

| | | | | | | | | | | |
|-------------------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2069 | 55,007 | 3,611 | 109,849 | 159,441 | 189,857 | 133,758 | 135,216 | 108,030 | 216,716 | 393,712 |
| 2070 | 48,973 | 2,703 | 101,552 | 148,474 | 176,116 | 124,589 | 123,414 | 98,605 | 201,595 | 380,646 |
| 2071 | 43,384 | 2,000 | 93,627 | 128,132 | 163,217 | 116,226 | 112,286 | 89,645 | 187,162 | 342,373 |
| 2072 | 38,220 | 1,459 | 86,038 | 114,349 | 151,062 | 108,534 | 101,773 | 81,122 | 173,352 | 319,571 |
| 2073 | 37,887 | 1,156 | 80,699 | 109,187 | 149,208 | 106,577 | 95,395 | 74,359 | 177,069 | 308,174 |
| 2074 | 35,702 | 859 | 72,210 | 97,913 | 138,952 | 104,611 | 88,438 | 70,627 | 161,088 | 326,656 |
| 2075 | 24,315 | 458 | 64,906 | 78,746 | 114,717 | 84,183 | 72,218 | 57,331 | 133,047 | 249,254 |
| 2076 | 20,346 | 286 | 58,456 | 68,850 | 103,025 | 75,998 | 63,290 | 50,170 | 120,260 | 225,942 |
| 2077 | 16,858 | 172 | 52,335 | 60,003 | 92,174 | 68,488 | 55,087 | 43,556 | 108,200 | 204,417 |
| 2078 | 16,573 | 117 | 48,375 | 59,224 | 91,604 | 67,141 | 51,340 | 40,240 | 110,056 | 209,113 |
| 2079 | 11,074 | 52 | 41,058 | 45,014 | 72,061 | 54,284 | 40,502 | 31,806 | 85,706 | 163,751 |
| 2080 | 8,764 | 26 | 35,920 | 38,758 | 62,895 | 47,666 | 34,153 | 26,701 | 75,346 | 144,754 |
| 2081 | 8,949 | 15 | 31,166 | 34,082 | 58,913 | 47,876 | 30,724 | 24,030 | 72,622 | 147,930 |
| 2082 | 5,209 | 5 | 26,688 | 29,083 | 46,544 | 35,583 | 23,367 | 18,068 | 56,583 | 114,947 |
| 2083 | 4,654 | 2 | 22,704 | 25,363 | 42,194 | 31,785 | 19,649 | 14,696 | 53,838 | 98,174 |
| 2084 | 2,888 | 0 | 18,906 | 20,468 | 33,079 | 25,373 | 15,090 | 11,503 | 40,703 | 79,896 |
| 2085 | 2,073 | 0 | 15,575 | 17,238 | 27,298 | 20,817 | 11,790 | 8,922 | 33,789 | 66,373 |
| 2086 | 1,465 | 0 | 12,624 | 14,628 | 22,298 | 16,875 | 9,050 | 6,794 | 27,689 | 57,408 |
| 2087 | 1,019 | 0 | 10,053 | 11,994 | 18,007 | 13,490 | 6,812 | 5,070 | 22,367 | 44,180 |
| 2088 | 1,115 | 0 | 8,064 | 10,767 | 16,442 | 12,829 | 5,728 | 4,164 | 22,061 | 43,678 |
| 2089 | 1,387 | - | 6,013 | 8,069 | 11,196 | 8,012 | 3,577 | 2,623 | 13,796 | 27,114 |
| 2090 | - | - | 4,505 | 6,551 | 8,657 | 6,007 | 2,495 | 1,816 | 10,544 | 22,024 |
| 2091 | - | - | 11,495 | 5,198 | 6,577 | 4,365 | 1,685 | 1,219 | 7,872 | 15,304 |
| 2092 | - | - | - | 19,494 | 4,925 | 3,104 | 1,104 | 794 | 5,752 | 11,079 |
| 2093 | - | - | - | - | 13,909 | 2,226 | 725 | 501 | 4,601 | 8,125 |
| 2094 | - | - | - | - | - | 4,413 | 426 | 304 | 2,865 | 5,829 |
| 2095 | - | - | - | - | - | - | 622 | 186 | 2,218 | 4,229 |
| 2096 | - | - | - | - | - | - | - | 227 | 1,299 | 2,323 |
| 2097 | - | - | - | - | - | - | - | - | 2,519 | 1,464 |
| 2098 | - | - | - | - | - | - | - | - | - | 2,671 |
| 2099 | - | - | - | - | - | - | - | - | - | - |
| 2100 | - | - | - | - | - | - | - | - | - | - |
| 2101 | - | - | - | - | - | - | - | - | - | - |
| 2102 | - | - | - | - | - | - | - | - | - | - |
| 2103 | - | - | - | - | - | - | - | - | - | - |
| 2104 | - | - | - | - | - | - | - | - | - | - |
| 2105 | - | - | - | - | - | - | - | - | - | - |
| 2106 | - | - | - | - | - | - | - | - | - | - |
| 2107 | - | - | - | - | - | - | - | - | - | - |
| 2108 | - | - | - | - | - | - | - | - | - | - |
| 2109 | - | - | - | - | - | - | - | - | - | - |
| 2110 | - | - | - | - | - | - | - | - | - | - |
| 2111 | - | - | - | - | - | - | - | - | - | - |
| 2112 | - | - | - | - | - | - | - | - | - | - |
| 2113 | - | - | - | - | - | - | - | - | - | - |
| 2114 | - | - | - | - | - | - | - | - | - | - |
| 2115 | - | - | - | - | - | - | - | - | - | - |
| 2116 | - | - | - | - | - | - | - | - | - | - |
| 2117 | - | - | - | - | - | - | - | - | - | - |
| 2118 | - | - | - | - | - | - | - | - | - | - |
| Subtotals 2069 to 2118: | 385,861 | 12,921 | 1,012,819 | 1,311,026 | 1,814,925 | 1,324,810 | 1,105,956 | 873,107 | 2,130,715 | 4,021,112 |
| Totals 2019 to 2118: | 14,679,268 | 7,885,329 | 21,143,037 | 42,812,481 | 30,476,312 | 16,288,817 | 26,373,525 | 23,813,473 | 32,971,199 | 57,858,079 |

Notes: (a) See Exhibit III, Column (5).

(b) Prospective period payments are based on the estimated outstanding loss & expense reserve shown above and the assumed loss payment patterns shown in Appendix A.

Estimated 2018 Level Loss & ALAE Reserve - Before Inflation and Anticipated Investment Income
 Adjustment of Birth Year Level Estimated Outstanding to 2018 Level Outstanding Loss & Expense

Evaluated As of December 31, 2018

| Year of Birth | Birth Year Level (a) Outstanding Loss & ALAE | Outstanding Basis (b) Inflation - Cal. Year | 2018 Level Adjustment Factor (c) | 2018 Level Outstanding Loss & ALAE (2) x (4) | Actual Paid (d) Loss & ALAE @ 12/31/18 | Indicated | 2018 Level Case O/S (e) Loss & ALAE @ 12/31/18 | 2018 Level IBNR / Bulk Outstanding (5) - (8) |
|---------------|---|--|----------------------------------|--|---|---|---|--|
| | | | | | | 2018 Level Ultimate Loss & ALAE (5) + (6) | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1989 | 10,357,316 | 0.81% | 1.417 | 14,679,268 | 14,377,784 | 29,057,052 | 11,063,080 | 3,616,189 |
| 1990 | 5,608,663 | 0.53% | 1.406 | 7,885,329 | 5,521,084 | 13,406,413 | 5,845,800 | 2,039,529 |
| 1991 | 15,118,540 | 0.47% | 1.398 | 21,143,037 | 8,522,156 | 29,665,192 | 18,517,871 | 2,625,166 |
| 1992 | 30,758,087 | 0.42% | 1.392 | 42,812,481 | 13,549,012 | 56,361,492 | 36,649,523 | 6,162,957 |
| 1993 | 21,986,263 | 0.39% | 1.386 | 30,476,312 | 19,421,431 | 49,897,744 | 24,440,294 | 6,036,018 |
| 1994 | 11,797,202 | 0.35% | 1.381 | 16,288,817 | 6,841,349 | 23,130,166 | 13,200,205 | 3,088,612 |
| 1995 | 19,167,066 | 0.37% | 1.376 | 26,373,525 | 9,663,236 | 36,036,762 | 22,459,782 | 3,913,743 |
| 1996 | 17,370,076 | 0.24% | 1.371 | 23,813,473 | 8,830,546 | 32,644,019 | 20,236,740 | 3,576,733 |
| 1997 | 24,108,011 | 0.26% | 1.368 | 32,971,199 | 10,933,321 | 43,904,520 | 27,899,846 | 5,071,353 |
| 1998 | 42,413,991 | 0.35% | 1.364 | 57,858,079 | 19,086,097 | 76,944,176 | 49,059,998 | 8,798,080 |
| 1999 | 13,994,903 | 0.42% | 1.359 | 19,025,098 | 11,371,915 | 30,397,013 | 14,808,581 | 4,216,516 |
| 2000 | 13,549,173 | 0.30% | 1.354 | 18,343,019 | 5,605,603 | 23,948,622 | 15,517,012 | 2,826,007 |
| 2001 | 18,445,399 | 0.38% | 1.350 | 24,896,139 | 7,718,161 | 32,614,300 | 21,829,632 | 3,066,506 |
| 2002 | 47,455,243 | 0.29% | 1.345 | 63,811,708 | 15,387,067 | 79,198,775 | 54,332,744 | 9,478,964 |
| 2003 | 11,849,241 | 4.94% | 1.341 | 15,887,497 | 4,674,834 | 20,562,331 | 13,534,801 | 2,352,696 |
| 2004 | 21,912,133 | 0.01% | 1.210 | 21,913,124 | 3,141,000 | 22,134,129 | 23,040,304 | 3,312,140 |
| 2005 | 25,068,344 | 4.86% | 1.267 | 31,754,035 | 7,624,142 | 39,378,177 | 25,362,289 | 6,391,746 |
| 2006 | 42,744,126 | 0.50% | 1.208 | 51,635,878 | 8,963,008 | 60,598,885 | 41,574,013 | 10,061,865 |
| 2007 | 31,610,249 | 4.55% | 1.202 | 37,995,027 | 9,693,497 | 47,688,524 | 29,293,820 | 8,701,207 |
| 2008 | 49,098,514 | 0.35% | 1.150 | 56,446,345 | 5,678,602 | 62,124,948 | 45,364,479 | 11,081,866 |
| 2009 | 57,229,636 | 0.29% | 1.146 | 65,564,737 | 7,100,090 | 72,664,826 | 51,934,564 | 13,630,172 |
| 2010 | 29,438,883 | 0.42% | 1.142 | 33,629,650 | 2,866,667 | 36,496,317 | 26,041,086 | 7,588,565 |
| 2011 | 51,982,583 | 9.83% | 1.138 | 59,132,419 | 4,353,878 | 63,486,298 | 43,411,426 | 15,720,994 |
| 2012 | 39,958,813 | 0.72% | 1.036 | 41,386,607 | 2,732,433 | 44,119,040 | 29,653,018 | 11,733,589 |
| 2013 | 38,089,063 | 0.19% | 1.028 | 39,167,021 | 3,737,777 | 42,904,798 | 25,694,951 | 13,472,070 |
| 2014 | 59,411,558 | 0.17% | 1.026 | 60,977,047 | 4,231,511 | 65,208,558 | 36,514,597 | 24,462,450 |
| 2015 | 63,369,468 | 2.01% | 1.025 | 64,927,905 | 2,609,468 | 67,537,373 | 37,943,017 | 26,984,888 |
| 2016 | 39,761,525 | 0.22% | 1.004 | 39,938,001 | 569,989 | 40,507,989 | 6,522,721 | 33,415,280 |
| 2017 | 71,599,106 | 0.22% | 1.002 | 71,756,240 | 455,087 | 72,211,327 | 12,060,834 | 59,695,406 |
| 2018 | 83,613,959 | | 1.000 | 83,613,959 | 30,277 | 83,644,236 | 11,089,886 | 72,524,073 |
| Totals: | | | | | | | | |
| All Years | 1,008,567,155 | | | 1,181,802,975 | 227,291,025 | 1,409,094,000 | 795,497,595 | 386,305,380 |
| 1989 to 1998 | 198,685,215 | | | 274,301,520 | 116,746,014 | 391,047,535 | 229,373,139 | 44,928,381 |
| 1999 to 2018 | 809,881,940 | | | 907,501,455 | 110,545,011 | 1,018,046,466 | 566,124,456 | 341,376,999 |

Notes: (a) See Exhibit IV, Sheet 1, Column (7).

(b) Estimated NICA inflation rate by calendar year. Based on review of historical inflation in paid and outstanding loss & expense weighted by the estimated percentage of overall cost by component - see Appendix B.

(c) Factor to adjust the birth year level outstanding loss & expense to 2018 level - based on factors shown in column (3).

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of December 31, 2018.

See Exhibit IX, Sheets 6a - 1, 2, and 3.

(e) The 2018 level case outstanding as provided by NICA as of December 31, 2018. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of December 31, 2018

| Year of Birth | Birth Year Level | | | | | | Open (d) Accepted Claim Counts @ 12/31/18 |
|---------------|-----------------------------|---------------------------------------|---|--|---|---|---|
| | Ultimate (a) Loss & ALAE | Paid (b) Loss & ALAE @ 12/31/18 | Incurred (c) Loss & ALAE @ 12/31/18 | Case O/S Loss & ALAE @ 12/31/18 (4) - (3) | IBNR / Bulk Loss & ALAE @ 12/31/18 (2) - (4) | Case+IBNR Loss & ALAE @ 12/31/18 (2) - (3) | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1989 | 22,258,805 | 11,901,490 | 19,707,315 | 7,805,826 | 2,551,490 | 10,357,316 | 4 |
| 1990 | 10,174,453 | 4,565,791 | 8,723,780 | 4,157,990 | 1,450,673 | 5,608,663 | 3 |
| 1991 | 21,641,402 | 6,522,862 | 19,764,251 | 13,241,389 | 1,877,151 | 15,118,540 | 4 |
| 1992 | 41,582,298 | 10,824,211 | 37,154,599 | 26,330,388 | 4,427,699 | 30,758,087 | 9 |
| 1993 | 38,090,051 | 16,103,789 | 33,735,539 | 17,631,750 | 4,354,512 | 21,986,263 | 8 |
| 1994 | 17,795,413 | 5,998,211 | 15,558,481 | 9,560,269 | 2,236,932 | 11,797,202 | 4 |
| 1995 | 26,989,640 | 7,822,575 | 24,145,312 | 16,322,737 | 2,844,329 | 19,167,066 | 5 |
| 1996 | 24,861,140 | 7,491,063 | 22,252,191 | 14,761,127 | 2,608,949 | 17,370,076 | 6 |
| 1997 | 33,194,637 | 9,086,625 | 29,486,545 | 20,399,920 | 3,708,092 | 24,108,011 | 8 |
| 1998 | 58,204,362 | 15,790,371 | 51,754,758 | 35,964,387 | 6,449,604 | 42,413,991 | 11 |
| 1999 | 23,696,374 | 9,701,471 | 20,594,696 | 10,893,224 | 3,101,679 | 13,994,903 | 3 |
| 2000 | 18,418,564 | 4,869,391 | 16,331,118 | 11,461,727 | 2,087,446 | 13,549,173 | 5 |
| 2001 | 25,087,505 | 6,642,106 | 22,815,549 | 16,173,443 | 2,271,956 | 18,445,399 | 4 |
| 2002 | 60,392,984 | 12,937,741 | 53,343,705 | 40,405,964 | 7,049,279 | 47,455,243 | 13 |
| 2003 | 15,811,498 | 3,962,257 | 14,056,806 | 10,094,549 | 1,754,692 | 11,849,241 | 3 |
| 2004 | 26,056,758 | 4,444,603 | 22,947,856 | 18,503,253 | 3,108,902 | 21,612,155 | 5 |
| 2005 | 31,565,838 | 6,497,494 | 26,519,850 | 20,022,356 | 5,045,988 | 25,068,344 | 7 |
| 2006 | 50,311,984 | 7,567,858 | 41,982,783 | 34,414,925 | 8,329,201 | 42,744,126 | 9 |
| 2007 | 39,852,634 | 8,242,385 | 32,613,599 | 24,371,214 | 7,239,034 | 31,610,249 | 7 |
| 2008 | 54,195,381 | 5,096,867 | 44,556,083 | 39,459,215 | 9,639,298 | 49,098,514 | 9 |
| 2009 | 64,077,529 | 6,847,893 | 52,180,131 | 45,332,238 | 11,897,399 | 57,229,636 | 10 |
| 2010 | 32,238,079 | 2,799,196 | 25,595,165 | 22,795,969 | 6,642,914 | 29,438,883 | 5 |
| 2011 | 56,226,768 | 4,244,184 | 42,406,635 | 38,162,451 | 13,820,132 | 51,982,583 | 10 |
| 2012 | 42,641,332 | 2,682,520 | 31,312,540 | 28,630,020 | 11,328,792 | 39,958,813 | 7 |
| 2013 | 41,771,976 | 3,682,913 | 28,670,685 | 24,987,772 | 13,101,291 | 38,089,063 | 7 |
| 2014 | 63,582,211 | 4,170,652 | 39,747,796 | 35,577,143 | 23,834,415 | 59,411,558 | 12 |
| 2015 | 65,942,190 | 2,572,722 | 39,605,009 | 37,032,286 | 26,337,181 | 63,369,468 | 11 |
| 2016 | 40,327,403 | 565,878 | 7,059,776 | 6,493,899 | 33,267,627 | 39,761,525 | 3 |
| 2017 | 72,052,065 | 452,959 | 12,487,382 | 12,034,423 | 59,564,683 | 71,599,106 | 5 |
| 2018 | 83,644,236 | 30,277 | 11,120,164 | 11,089,886 | 72,524,073 | 83,613,959 | 4 |
| Totals: | 1,202,685,511 | 194,118,356 | 848,230,098 | 654,111,742 | 354,455,412 | 1,008,567,155 | 201 |

Notes: (a) See Exhibit IV, Sheet 2, Column (8).
 (b) See Exhibit VIII, Sheet 1, Column (2).
 (c) See Exhibit VII, Sheet 1, Column (2).
 (d) See Exhibit X, Sheet 1d, Column (5).

Development of Birth Year Level Ultimate Loss & ALAE

Evaluated As of December 31, 2018

| Year of Birth | Ultimate Loss & ALAE - Birth Year Level | | | | | | | Prior Selected Ultimate BY Level @ 9/30/18 | Increase or (Decrease) From 9/30/18 to 12/31/18 |
|---------------|---|-------------------------|------------------------|--------------------------|---------------------|--------------------------------|---------------|--|---|
| | Paid Projection (a) | Incurred Projection (b) | Frequency/Severity (c) | Bornhuetter-Ferguson (d) | Cape Cod Method (e) | Incremental Payment Method (f) | Selected (g) | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1989 | 31,836,485 | 21,658,340 | 23,310,874 | 21,807,203 | 21,736,185 | 22,111,770 | 22,258,805 | 21,980,154 | 278,652 |
| 1990 | 12,457,760 | 9,625,785 | 11,130,763 | 9,766,812 | 10,928,063 | 9,237,054 | 10,174,453 | 10,108,292 | 66,161 |
| 1991 | 18,242,570 | 21,895,026 | 21,201,633 | 21,827,547 | 22,313,813 | 25,647,064 | 21,641,402 | 21,426,727 | 214,675 |
| 1992 | 31,483,093 | 41,324,861 | 42,026,377 | 41,395,654 | 40,053,707 | 43,514,186 | 41,582,298 | 41,277,699 | 304,599 |
| 1993 | 49,181,132 | 37,672,132 | 38,807,272 | 37,790,750 | 36,834,176 | 42,831,184 | 38,090,051 | 37,594,975 | 495,076 |
| 1994 | 19,234,528 | 17,443,493 | 18,396,291 | 17,546,456 | 18,461,241 | 19,767,706 | 17,795,413 | 17,604,035 | 191,378 |
| 1995 | 26,338,970 | 27,178,957 | 26,668,035 | 27,121,929 | 27,260,922 | 32,597,907 | 26,989,640 | 26,520,705 | 468,935 |
| 1996 | 26,483,893 | 24,797,502 | 24,970,642 | 24,815,274 | 25,239,617 | 24,284,836 | 24,861,140 | 25,243,061 | (381,922) |
| 1997 | 33,891,707 | 32,859,356 | 33,771,565 | 32,952,989 | 32,605,923 | 39,536,113 | 33,194,637 | 32,953,786 | 240,851 |
| 1998 | 62,134,900 | 58,251,461 | 58,124,342 | 58,237,284 | 54,979,815 | 63,007,540 | 58,204,362 | 56,204,668 | 1,999,694 |
| 1999 | 40,274,796 | 23,226,279 | 24,493,039 | 23,369,806 | 23,724,373 | 22,098,741 | 23,696,374 | 22,879,992 | 816,382 |
| 2000 | 21,326,661 | 18,233,724 | 18,735,849 | 18,286,118 | 19,031,015 | 16,009,811 | 18,418,564 | 18,069,120 | 349,444 |
| 2001 | 30,836,129 | 25,473,603 | 24,424,752 | 25,364,160 | 25,770,415 | 27,411,590 | 25,087,505 | 24,701,504 | 386,001 |
| 2002 | 63,667,588 | 60,153,930 | 60,798,158 | 60,226,865 | 56,821,709 | 61,330,343 | 60,392,984 | 59,432,648 | 960,337 |
| 2003 | 20,765,968 | 16,009,909 | 15,479,396 | 15,945,190 | 18,101,339 | 15,617,016 | 15,811,498 | 15,707,145 | 104,353 |
| 2004 | 24,924,491 | 26,136,313 | 25,923,599 | 26,110,363 | 27,479,758 | 27,418,834 | 26,056,758 | 24,819,968 | 1,236,790 |
| 2005 | 39,169,468 | 30,808,704 | 32,802,544 | 31,086,265 | 32,049,164 | 30,157,688 | 31,565,838 | 31,373,147 | 192,691 |
| 2006 | 49,271,807 | 50,235,510 | 50,432,560 | 50,267,882 | 48,845,510 | 51,408,041 | 50,311,984 | 46,924,779 | 3,387,205 |
| 2007 | 57,956,504 | 39,609,957 | 40,228,698 | 39,719,246 | 40,581,467 | 36,757,793 | 39,852,634 | 39,397,089 | 455,545 |
| 2008 | 39,422,602 | 54,926,090 | 53,082,106 | 54,577,947 | 53,699,404 | 54,247,669 | 54,195,381 | 55,722,350 | (1,526,969) |
| 2009 | 58,262,836 | 65,289,432 | 62,261,663 | 64,681,494 | 62,576,332 | 59,493,857 | 64,077,529 | 63,758,674 | 318,856 |
| 2010 | 26,554,789 | 32,698,016 | 31,564,446 | 32,451,776 | 37,172,285 | 37,207,337 | 32,238,079 | 31,768,790 | 469,289 |
| 2011 | 46,704,826 | 56,341,787 | 56,065,149 | 56,273,366 | 55,898,975 | 47,872,842 | 56,226,768 | 56,525,249 | (298,482) |
| 2012 | 34,242,733 | 43,682,190 | 41,248,714 | 42,993,093 | 48,570,582 | 40,365,710 | 42,641,332 | 35,616,566 | 7,024,766 |
| 2013 | 55,240,147 | 41,996,537 | 41,485,128 | 41,834,262 | 48,563,502 | 29,368,358 | 41,771,976 | 45,048,098 | (3,276,122) |
| 2014 | 75,066,924 | 62,588,842 | 63,751,182 | 63,013,024 | 63,982,427 | 48,930,466 | 63,582,211 | 63,509,407 | 72,804 |
| 2015 | 62,513,135 | 63,923,103 | 66,604,239 | 64,943,080 | 66,279,250 | 64,252,184 | 65,942,190 | 65,025,496 | 916,694 |
| 2016 | 23,374,902 | 19,370,802 | 36,599,547 | 30,320,453 | 54,062,209 | 36,427,561 | 40,327,403 | 43,530,628 | (3,203,225) |
| 2017 | 56,131,649 | 58,247,459 | 73,503,945 | 70,233,183 | 72,419,067 | 58,266,864 | 72,052,065 | 70,306,584 | 1,745,481 |
| 2018 | N/A | N/A | 83,048,076 | 85,266,108 | 82,618,523 | 69,396,975 | 83,644,236 | 57,286,533 | N/A |
| Totals: | | | | | | | | | |
| All Years | N/A | N/A | 1,200,940,586 | 1,190,225,578 | 1,228,660,766 | 1,156,575,038 | 1,202,685,511 | N/A | N/A |
| 1989 - 2017 | 1,136,992,993 | 1,081,659,099 | 1,117,892,509 | 1,104,959,470 | 1,146,042,243 | 1,087,178,063 | 1,119,041,275 | 1,105,031,335 | 14,009,940 |
| 1989 - 2016 | 1,080,861,344 | 1,023,411,640 | 1,044,388,564 | 1,034,726,286 | 1,073,623,176 | 1,028,911,198 | 1,046,989,210 | 1,034,724,751 | 12,264,459 |

Notes: (a) See Exhibit VIII, Sheet 1, Column (5).
 (b) See Exhibit VII, Sheet 1, Column (5).
 (c) See Exhibit VI, Sheet 1, Column (14).
 (d) See Exhibit V, Column (6).
 (e) See Exhibit VI, Sheet 2, Column (11).
 (f) See Appendix E, Exhibit I, Sheet 1, Column (7).
 (g) Selected based on average of columns (3), (4), & (5) for birth years 2013 and prior. The selection for birth years 2014 and subsequent is based on average of columns (4), (5), & (6).

Estimation of Ultimate Loss & ALAE - Adjusted to Birth Year Level
Based on Bornhuetter-Ferguson Approach
Evaluated As of December 31, 2018

| Year of Birth | Birth Year Level Initial Expected Ultimate (a) Loss & ALAE | Expected Percent (b) Unreported @ 12/31/18 | Birth Year Level Expected Unreported Loss & ALAE (2) x (3) | Birth Year (c) Level Reported Loss & ALAE | Indicated Birth Year Level Ultimate Loss & ALAE (4) + (5) |
|---------------|---|--|--|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1989 | 23,310,874 | 9.0% | 2,099,888 | 19,707,315 | 21,807,203 |
| 1990 | 11,130,763 | 9.4% | 1,043,031 | 8,723,780 | 9,766,812 |
| 1991 | 21,201,633 | 9.7% | 2,063,296 | 19,764,251 | 21,827,547 |
| 1992 | 42,026,377 | 10.1% | 4,241,056 | 37,154,599 | 41,395,654 |
| 1993 | 38,807,272 | 10.4% | 4,055,211 | 33,735,539 | 37,790,750 |
| 1994 | 18,396,291 | 10.8% | 1,987,975 | 15,558,481 | 17,546,456 |
| 1995 | 26,668,035 | 11.2% | 2,976,617 | 24,145,312 | 27,121,929 |
| 1996 | 24,970,642 | 10.3% | 2,563,083 | 22,252,191 | 24,815,274 |
| 1997 | 33,771,565 | 10.3% | 3,466,444 | 29,486,545 | 32,952,989 |
| 1998 | 58,124,342 | 11.2% | 6,482,525 | 51,754,758 | 58,237,284 |
| 1999 | 24,493,039 | 11.3% | 2,775,110 | 20,594,696 | 23,369,806 |
| 2000 | 18,735,849 | 10.4% | 1,955,000 | 16,331,118 | 18,286,118 |
| 2001 | 24,424,752 | 10.4% | 2,548,611 | 22,815,549 | 25,364,160 |
| 2002 | 60,798,158 | 11.3% | 6,883,160 | 53,343,705 | 60,226,865 |
| 2003 | 15,479,396 | 12.2% | 1,888,384 | 14,056,806 | 15,945,190 |
| 2004 | 25,923,599 | 12.2% | 3,162,507 | 22,947,856 | 26,110,363 |
| 2005 | 32,802,544 | 13.9% | 4,566,415 | 26,519,850 | 31,086,265 |
| 2006 | 50,432,560 | 16.4% | 8,285,099 | 41,982,783 | 50,267,882 |
| 2007 | 40,228,698 | 17.7% | 7,105,647 | 32,613,599 | 39,719,246 |
| 2008 | 53,082,106 | 18.9% | 10,021,864 | 44,556,083 | 54,577,947 |
| 2009 | 62,261,663 | 20.1% | 12,501,363 | 52,180,131 | 64,681,494 |
| 2010 | 31,564,446 | 21.7% | 6,856,610 | 25,595,165 | 32,451,776 |
| 2011 | 56,065,149 | 24.7% | 13,866,731 | 42,406,635 | 56,273,366 |
| 2012 | 41,248,714 | 28.3% | 11,680,553 | 31,312,540 | 42,993,093 |
| 2013 | 41,485,128 | 31.7% | 13,163,577 | 28,670,685 | 41,834,262 |
| 2014 | 63,751,182 | 36.5% | 23,265,228 | 39,747,796 | 63,013,024 |
| 2015 | 66,604,239 | 38.0% | 25,338,072 | 39,605,009 | 64,943,080 |
| 2016 | 36,599,547 | 63.6% | 23,260,677 | 7,059,776 | 30,320,453 |
| 2017 | 73,503,945 | 78.6% | 57,745,801 | 12,487,382 | 70,233,183 |
| 2018 | 83,048,076 | 89.3% | 74,145,945 | 11,120,164 | 85,266,108 |
| Totals: | 1,200,940,586 | | 341,995,480 | 848,230,098 | 1,190,225,578 |

Notes: (a) See Exhibit VI, Sheet 1, Column (14).

(b) Based on cumulative development factors shown in Exhibit VII, Sheet 1, Col. (4) for all birth years.

(c) See Exhibit VII, Sheet 1, Column (2).

Estimated Ultimate Loss & Expense Based on Frequency / Severity Method - Birth Year Cost Level

| Year of Birth | Birth Year Level Ultimate Loss & ALAE Based On | | | Inflation Incurred Basis (c) | Adjustment Factor to 2018 Level (6) | Estimated 2018 Level Ultimate Loss & ALAE (4) x (6) (7) | Estimated Ultimate (d) Claim Cts. (8) | Indicated Average Claim Size | | Birth Year Level Average Claim Size Based on All Years (11) / (6) | Estimated % Rept. (e) (12) | Indicated Birth Year Level Average (f) Claim Size (13) | Estimated Birth Year Level Ultimate Loss & ALAE (13) x (8) (14) |
|--------------------|--|-------------------------|--------------|------------------------------|-------------------------------------|---|---------------------------------------|------------------------------|----------------------|---|----------------------------|--|---|
| | Adjusted Paid Proj. (a) | Adjusted Inc. Proj. (b) | Selected (4) | | | | | Birth Year Level (9) / (8) | 2018 Level (7) / (8) | | | | |
| | (2) | (3) | (4) | | | | | (9) | (10) | | | | |
| 1989 | 31,836,485 | 21,658,340 | 21,658,340 | 0.90% | 1.427 | 30,912,445 | 11 0 | 1,968,940 | 2,810,222 | 3,636,649 | 90.99% | 2,119,170 | 23,310,874 |
| 1990 | 12,457,760 | 9,625,785 | 9,625,785 | 0.63% | 1.415 | 13,615,798 | 7 0 | 1,375,112 | 1,945,114 | 3,669,464 | 90.63% | 1,590,109 | 11,130,763 |
| 1991 | 18,242,570 | 21,895,026 | 21,895,026 | 0.57% | 1.406 | 30,777,626 | 4 0 | 5,473,757 | 7,694,406 | 3,692,495 | 90.27% | 5,300,408 | 21,201,633 |
| 1992 | 31,483,093 | 41,324,861 | 41,324,861 | 0.54% | 1.398 | 57,760,219 | 13 0 | 3,178,835 | 4,443,094 | 3,713,575 | 89.91% | 3,232,798 | 42,026,377 |
| 1993 | 49,181,132 | 37,672,132 | 37,672,132 | 0.48% | 1.390 | 52,374,157 | 13 0 | 2,897,856 | 4,028,781 | 3,733,471 | 89.55% | 2,985,175 | 38,807,272 |
| 1994 | 19,234,528 | 17,443,493 | 17,443,493 | 0.41% | 1.384 | 24,134,500 | 7 0 | 2,491,928 | 3,447,786 | 3,751,498 | 89.19% | 2,628,042 | 18,396,291 |
| 1995 | 26,338,970 | 27,178,957 | 27,178,957 | 0.44% | 1.378 | 37,450,357 | 6 0 | 4,529,826 | 6,241,726 | 3,766,920 | 88.84% | 4,444,673 | 26,668,035 |
| 1996 | 26,483,893 | 24,797,502 | 24,797,502 | 0.31% | 1.372 | 34,019,426 | 7 0 | 3,542,500 | 4,859,918 | 3,783,472 | 89.74% | 3,567,235 | 24,970,642 |
| 1997 | 33,891,707 | 32,859,356 | 32,859,356 | 0.32% | 1.368 | 44,940,868 | 11 0 | 2,987,214 | 4,085,533 | 3,795,135 | 89.74% | 3,070,142 | 33,771,565 |
| 1998 | 62,134,900 | 58,251,461 | 58,251,461 | 0.41% | 1.363 | 79,411,385 | 15 0 | 3,883,431 | 5,294,092 | 3,807,445 | 88.85% | 3,874,956 | 58,124,342 |
| 1999 | 40,274,796 | 23,226,279 | 23,226,279 | 0.47% | 1.358 | 31,534,736 | 9 0 | 2,580,698 | 3,503,860 | 3,822,962 | 88.67% | 2,721,449 | 24,493,039 |
| 2000 | 21,326,661 | 18,233,724 | 18,233,724 | 0.38% | 1.351 | 24,640,143 | 6 0 | 3,038,954 | 4,106,691 | 3,840,977 | 89.57% | 3,122,641 | 18,735,849 |
| 2001 | 30,836,129 | 25,473,603 | 25,473,603 | 0.46% | 1.346 | 34,294,355 | 4 0 | 6,368,401 | 8,573,589 | 3,855,470 | 89.57% | 6,106,188 | 24,424,752 |
| 2002 | 63,667,588 | 60,153,930 | 60,153,930 | 0.36% | 1.340 | 80,612,842 | 17 0 | 3,538,466 | 4,741,932 | 3,873,195 | 88.68% | 3,576,362 | 60,798,158 |
| 2003 | 20,765,968 | 16,009,909 | 16,009,909 | 4.59% | 1.335 | 21,378,451 | 3 0 | 5,336,636 | 7,126,150 | 3,887,069 | 87.80% | 5,159,799 | 15,479,396 |
| 2004 | 24,924,491 | 26,136,313 | 26,136,313 | 0.92% | 1.277 | 33,369,209 | 6 0 | 4,356,052 | 5,561,535 | 4,065,444 | 87.80% | 4,320,600 | 25,923,599 |
| 2005 | 39,169,468 | 30,808,704 | 30,808,704 | 4.47% | 1.265 | 38,976,035 | 11 0 | 2,800,791 | 3,543,276 | 4,102,847 | 86.08% | 2,982,049 | 32,802,544 |
| 2006 | 49,271,807 | 50,235,510 | 50,235,510 | 0.58% | 1.211 | 60,833,541 | 12 0 | 4,186,293 | 5,069,462 | 4,286,248 | 83.57% | 4,202,713 | 50,432,560 |
| 2007 | 57,956,504 | 39,609,957 | 39,609,957 | 4.75% | 1.204 | 47,687,666 | 10 0 | 3,960,996 | 4,768,767 | 4,311,297 | 82.34% | 4,022,870 | 40,228,698 |
| 2008 | 39,422,602 | 54,926,090 | 54,926,090 | 1.08% | 1.149 | 63,130,922 | 10 0 | 5,492,609 | 6,313,092 | 4,515,919 | 81.12% | 5,308,211 | 53,082,106 |
| 2009 | 58,262,836 | 65,289,432 | 65,289,432 | 0.34% | 1.137 | 74,242,958 | 11 0 | 5,935,403 | 6,749,360 | 4,564,542 | 79.92% | 5,660,151 | 62,261,663 |
| 2010 | 26,554,789 | 32,698,016 | 32,698,016 | 0.48% | 1.133 | 37,057,112 | 6 0 | 5,449,669 | 6,176,185 | 4,579,936 | 78.28% | 5,260,741 | 31,564,446 |
| 2011 | 46,704,826 | 56,341,787 | 56,341,787 | 8.92% | 1.128 | 63,547,592 | 12 0 | 4,695,149 | 5,295,633 | 4,601,942 | 75.27% | 4,672,096 | 56,065,149 |
| 2012 | 34,242,733 | 43,682,190 | 43,682,190 | 0.71% | 1.035 | 45,232,008 | 7 0 | 6,240,313 | 6,461,715 | 5,012,659 | 71.68% | 5,892,673 | 61,248,714 |
| 2013 | 55,240,147 | 41,996,537 | 41,996,537 | 0.23% | 1.028 | 43,181,210 | 8 0 | 5,249,567 | 5,397,651 | 5,048,104 | 68.27% | 5,185,641 | 41,485,128 |
| 2014 | 75,066,924 | 62,588,842 | 62,588,842 | 0.19% | 1.026 | 64,209,076 | 13 0 | 4,814,526 | 4,939,160 | 5,059,529 | 63.51% | 4,903,937 | 63,751,182 |
| 2015 | 62,513,135 | 63,923,103 | 63,923,103 | 1.87% | 1.024 | 65,450,923 | 14 0 | 4,565,936 | 4,675,066 | 5,069,343 | 61.96% | 4,757,446 | 66,604,239 |
| 2016 | 23,374,902 | 19,370,802 | 19,370,802 | 0.26% | 1.005 | 19,468,801 | 9 0 | 2,152,311 | 2,163,200 | 5,164,377 | 36.45% | 4,066,616 | 36,599,547 |
| 2017 | 56,131,649 | 58,247,459 | 58,247,459 | 0.25% | 1.002 | 58,390,186 | 15 0 | 3,883,164 | 3,892,679 | 5,177,817 | 21.44% | 4,900,263 | 73,503,945 |
| 2018 | N/A | N/A | N/A | | 1.000 | N/A | 16 0 | N/A | N/A | 5,190,505 | N/A | 5,190,505 | 83,048,076 |
| Totals / Averages: | | | | | | | | | | | | | |
| 1992 - 2010 | 721,181,862 | 682,329,229 | 682,329,229 | | | 877,848,884 | 177 | 3,854,967 | 4,959,598 | | | | 682,991,334 |
| 1992 - 2011 | 767,886,688 | 738,671,017 | 738,671,017 | | | 941,396,476 | 189 | 3,908,312 | 4,980,934 | | | | 739,056,483 |
| 1992 - 2012 | 802,129,421 | 782,353,206 | 782,353,206 | | | 986,628,484 | 196 | 3,991,598 | 5,033,819 | | | | 780,305,197 |
| 1994 - 2010 | 640,517,637 | 603,332,236 | 603,332,236 | | | 767,714,508 | 151 | 3,995,578 | 5,084,202 | | | | 602,157,685 |
| 1995 - 2011 | 667,987,935 | 642,230,531 | 642,230,531 | | | 807,127,600 | 156 | 4,116,862 | 5,173,895 | | | | 639,826,543 |
| 1996 - 2012 | 675,891,698 | 658,733,764 | 658,733,764 | | | 814,909,250 | 157 | 4,195,756 | 5,190,505 | | | | 654,407,221 |
| 1997 - 2013 | 704,647,952 | 675,932,798 | 675,932,798 | | | 824,071,034 | 158 | 4,278,056 | 5,215,639 | | | | 670,921,707 |
| 1995 - 2012 | 702,230,668 | 685,912,720 | 685,912,720 | | | 852,359,608 | 163 | 4,208,053 | 5,229,200 | | | | 681,075,256 |

(15) Selected 2018 Level Average Claim Size ==> 5,190,505

Notes: (a) See Exhibit VIII, Sheet 1.

(b) See Exhibit VII, Sheet 1.

(c) See Exhibit IX, Sheets 8a, 8b and 8c , calendar year factors.

(d) Based on ultimate reported accepted claim counts for AAA and AAD only (Excluding DA claims). See Exhibit X, Sheet 1a, Column (10).

(e) See Exhibit VII, Sheet 1, Column (4) for basis of reporting pattern for all years other than the current birth year.

(f) The historical birth year level average claim size is based on a combination (wdt. avg.) of the average for all years (column (10)) and the average based on experience (column (9)) for all birth years prior to the current birth year. The calculation for the current birth year is shown in Item (15). The weights are based on reporting pattern as shown in column (12).

Estimation of Birth Year Level Ultimate Loss & ALAE
Based on Cape Cod Type Methodology

Evaluated As of December 31, 2018

| Year of Birth | Insured (a) Physicians | Birth Year Level (b) Incurred Loss & ALAE @ 12/31/18 | Expected Percent (c) Reported @ 12/31/18 | Exposure Adjusted to Expected Percent Reported (2) X (4) | Adjustment Factor to (d) 2018 Level | Incurred (Reported) | 2018 Level Loss & ALAE per Insured Physician (7) / (5) | Indicated (e) BY Level Unreported Loss & ALAE | Indicated BY Level Ultimate Loss & ALAE (3) + (10) |
|---------------|---------------------------|--|---|---|---|---|--|--|--|
| | | | | | | Loss & ALAE Adjusted to BY 2018 Level (3) X (6) | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (10) | (11) |
| 1989 | 570 | 19,707,315 | 90.99% | 518.7 | 1.427 | 28,127,794 | 54,232 | 2,028,869 | 21,736,185 |
| 1990 | 590 | 8,723,780 | 90.63% | 534.7 | 1.415 | 12,339,901 | 23,078 | 2,204,283 | 10,928,063 |
| 1991 | 653 | 19,764,251 | 90.27% | 589.5 | 1.406 | 27,782,415 | 47,133 | 2,549,563 | 22,313,813 |
| 1992 | 712 | 37,154,599 | 89.91% | 640.1 | 1.398 | 51,931,397 | 81,124 | 2,899,109 | 40,053,707 |
| 1993 | 731 | 33,735,539 | 89.55% | 654.6 | 1.390 | 46,901,259 | 71,647 | 3,098,637 | 36,834,176 |
| 1994 | 659 | 15,558,481 | 89.19% | 587.8 | 1.384 | 21,526,432 | 36,623 | 2,902,760 | 18,461,241 |
| 1995 | 682 | 24,145,312 | 88.84% | 605.9 | 1.378 | 33,270,245 | 54,913 | 3,115,610 | 27,260,922 |
| 1996 | 708 | 22,252,191 | 89.74% | 635.3 | 1.372 | 30,527,541 | 48,050 | 2,987,426 | 25,239,617 |
| 1997 | 737 | 29,486,545 | 89.74% | 661.4 | 1.368 | 40,327,964 | 60,978 | 3,119,378 | 32,605,923 |
| 1998 | 699 | 51,754,758 | 88.85% | 621.0 | 1.363 | 70,554,746 | 113,607 | 3,225,056 | 54,979,815 |
| 1999 | 665 | 20,594,696 | 88.67% | 589.7 | 1.358 | 27,961,788 | 47,421 | 3,129,677 | 23,724,373 |
| 2000 | 620 | 16,331,118 | 89.57% | 555.3 | 1.351 | 22,069,057 | 39,742 | 2,699,897 | 19,031,015 |
| 2001 | 676 | 22,815,549 | 89.57% | 605.5 | 1.346 | 30,715,896 | 50,731 | 2,954,866 | 25,770,415 |
| 2002 | 730 | 53,343,705 | 88.68% | 647.4 | 1.340 | 71,486,397 | 110,429 | 3,478,003 | 56,821,709 |
| 2003 | 785 | 14,056,806 | 87.80% | 689.2 | 1.335 | 18,770,422 | 27,234 | 4,044,533 | 18,101,339 |
| 2004 | 841 | 22,947,856 | 87.80% | 738.4 | 1.277 | 29,298,387 | 39,678 | 4,531,902 | 27,479,758 |
| 2005 | 891 | 26,519,850 | 86.08% | 767.0 | 1.265 | 33,550,213 | 43,744 | 5,529,314 | 32,049,164 |
| 2006 | 897 | 41,982,783 | 83.57% | 749.6 | 1.211 | 50,839,761 | 67,819 | 6,862,728 | 48,845,510 |
| 2007 | 963 | 32,613,599 | 82.34% | 792.9 | 1.204 | 39,264,532 | 49,520 | 7,967,868 | 40,581,467 |
| 2008 | 987 | 44,556,083 | 81.12% | 800.7 | 1.149 | 51,211,849 | 63,962 | 9,143,321 | 53,699,404 |
| 2009 | 1,044 | 52,180,131 | 79.92% | 834.4 | 1.137 | 59,335,901 | 71,114 | 10,396,201 | 62,576,332 |
| 2010 | 1,071 | 25,595,165 | 78.28% | 838.4 | 1.133 | 29,007,353 | 34,600 | 11,577,119 | 37,172,285 |
| 2011 | 1,091 | 42,406,635 | 75.27% | 821.2 | 1.128 | 47,830,210 | 58,247 | 13,492,340 | 55,898,975 |
| 2012 | 1,119 | 31,312,540 | 71.68% | 802.1 | 1.035 | 32,423,490 | 40,422 | 17,258,042 | 48,570,582 |
| 2013 | 1,143 | 28,670,685 | 68.27% | 780.3 | 1.028 | 29,479,452 | 37,779 | 19,892,817 | 48,563,502 |
| 2014 | 1,208 | 39,747,796 | 63.51% | 767.2 | 1.026 | 40,776,745 | 53,153 | 24,234,631 | 63,982,427 |
| 2015 | 1,273 | 39,605,009 | 61.96% | 788.7 | 1.024 | 40,551,604 | 51,415 | 26,674,241 | 66,279,250 |
| 2016 | 1,318 | 7,059,776 | 36.45% | 480.4 | 1.005 | 7,095,493 | 14,771 | 47,002,432 | 54,062,209 |
| 2017 | 1,356 | 12,487,382 | 21.44% | 290.7 | 1.002 | 12,517,981 | 43,061 | 59,931,684 | 72,419,067 |
| 2018 | 1,420 | 11,120,164 | 10.72% | 152.2 | 1.000 | 11,120,164 | 73,056 | 71,498,360 | 82,618,523 |

Totals / Averages:

| | | | | | | | | | |
|-------------|--------|-------------|--|--------|--|-------------|--------|-------------|-------------|
| 1992 - 2010 | 15,098 | 587,624,765 | | 13,014 | | 758,551,139 | 58,285 | 93,663,405 | 681,288,170 |
| 1992 - 2011 | 16,189 | 630,031,400 | | 13,836 | | 806,381,349 | 58,283 | 107,155,745 | 737,187,145 |
| 1992 - 2012 | 17,308 | 661,343,940 | | 14,638 | | 838,804,840 | 57,304 | 124,413,787 | 785,757,728 |
| 1994 - 2010 | 13,655 | 516,734,627 | | 11,720 | | 659,718,483 | 56,291 | 87,665,659 | 604,400,286 |
| 1995 - 2011 | 14,087 | 543,582,782 | | 11,953 | | 686,022,261 | 57,393 | 98,255,239 | 641,838,021 |
| 1996 - 2012 | 14,524 | 550,750,010 | | 12,149 | | 685,175,507 | 56,396 | 112,397,672 | 663,147,682 |
| 1997 - 2013 | 14,959 | 557,168,504 | | 12,294 | | 684,127,418 | 55,646 | 129,303,063 | 686,471,568 |
| 1995 - 2012 | 15,206 | 574,895,322 | | 12,755 | | 718,445,752 | 56,326 | 115,513,282 | 690,408,603 |

(9) Indicated 2018 Level Loss & ALAE per Insured Physician

56,396

Notes: (a) See Exhibit X, Sheet 1c, Columns (4) and (10).

(b) See Exhibit VII, Sheet 1.

(c) Based on cumulative development factors shown in Exhibit VII, Sheet 1, Column (4).

(d) See Exhibit VI, Sheet 1, Column (6).

(e) Calculation = [Item (9) / Column (6)] X [1.0 - Column (4)] X Column (2).

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of December 31, 2018

| Year of Birth ----- (1) | Combined Incurred Loss & ALAE ----- (2) | Loss Development Factors ----- | | Combined Incurred Loss & ALAE Projection (2) x (4) ----- (5) |
|-------------------------------|---|-----------------------------------|----------------------------|---|
| | | Incremental ----- (3) | Cumulative ----- (4) | |
| 1989 | 19,707,315 | 1.099 | 1.099 | 21,658,340 |
| 1990 | 8,723,780 | 1.004 | 1.103 | 9,625,785 |
| 1991 | 19,764,251 | 1.004 | 1.108 | 21,895,026 |
| 1992 | 37,154,599 | 1.004 | 1.112 | 41,324,861 |
| 1993 | 33,735,539 | 1.004 | 1.117 | 37,672,132 |
| 1994 | 15,558,481 | 1.004 | 1.121 | 17,443,493 |
| 1995 | 24,145,312 | 1.004 | 1.126 | 27,178,957 |
| 1996 | 22,252,191 | 0.990 | 1.114 | 24,797,502 |
| 1997 | 29,486,545 | 1.000 | 1.114 | 32,859,356 |
| 1998 | 51,754,758 | 1.010 | 1.126 | 58,251,461 |
| 1999 | 20,594,696 | 1.002 | 1.128 | 23,226,279 |
| 2000 | 16,331,118 | 0.990 | 1.117 | 18,233,724 |
| 2001 | 22,815,549 | 1.000 | 1.117 | 25,473,603 |
| 2002 | 53,343,705 | 1.010 | 1.128 | 60,153,930 |
| 2003 | 14,056,806 | 1.010 | 1.139 | 16,009,909 |
| 2004 | 22,947,856 | 1.000 | 1.139 | 26,136,313 |
| 2005 | 26,519,850 | 1.020 | 1.162 | 30,808,704 |
| 2006 | 41,982,783 | 1.030 | 1.197 | 50,235,510 |
| 2007 | 32,613,599 | 1.015 | 1.215 | 39,609,957 |
| 2008 | 44,556,083 | 1.015 | 1.233 | 54,926,090 |
| 2009 | 52,180,131 | 1.015 | 1.251 | 65,289,432 |
| 2010 | 25,595,165 | 1.021 | 1.278 | 32,698,016 |
| 2011 | 42,406,635 | 1.040 | 1.329 | 56,341,787 |
| 2012 | 31,312,540 | 1.050 | 1.395 | 43,682,190 |
| 2013 | 28,670,685 | 1.050 | 1.465 | 41,996,537 |
| 2014 | 39,747,796 | 1.075 | 1.575 | 62,588,842 |
| 2015 | 39,605,009 | 1.025 | 1.614 | 63,923,103 |
| 2016 | 7,059,776 | 1.700 | 2.744 | 19,370,802 |
| 2017 | 12,487,382 | 1.700 | 4.665 | 58,247,459 |
| 2018 | 11,120,164 | 2.000 | 9.329 | 103,740,120 |
| Totals: | 848,230,098 | | | 1,185,399,219 |

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|------------|------------|
| 1989 | 20,558,129 | 20,724,837 | 20,225,656 | 20,216,839 | 19,556,533 | 19,707,315 |
| 1990 | 8,143,861 | 8,197,155 | 8,246,879 | 8,710,201 | 8,723,780 | |
| 1991 | 20,127,718 | 20,193,569 | 19,634,317 | 19,764,251 | | |
| 1992 | 36,962,905 | 37,002,699 | 37,154,599 | | | |
| 1993 | 33,406,976 | 33,735,539 | | | | |
| 1994 | 15,558,481 | | | | | |
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| 2017 | | | | | | |
| 2018 | | | | | | |

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

| Year of Birth | 12:24 | 24:36 | 36:48 | 48:60 | 60:72 | 72:84 | 84:96 | 96:108 | 108:120 | 120:132 | 132:144 | 144:156 |
|---------------------------------------|---------|-------|-------|-------|-------|-------|-------|--------|---------|---------|---------|---------|
| 1989 | | | 1.169 | 0.850 | 1.036 | 0.650 | 1.103 | 1.076 | 1.043 | 0.894 | 0.905 | 1.299 |
| 1990 | | 2.411 | 1.155 | 0.952 | 0.818 | 1.002 | 0.820 | 0.948 | 1.015 | 1.040 | 1.163 | 1.212 |
| 1991 | | 2.314 | 0.946 | 0.717 | 1.062 | 0.979 | 0.988 | 1.067 | 1.019 | 1.416 | 1.082 | 0.970 |
| 1992 | 1.408 | 2.664 | 0.579 | 1.093 | 0.888 | 1.026 | 1.038 | 0.963 | 1.162 | 1.153 | 1.065 | 1.029 |
| 1993 | 1.587 | 1.839 | 1.266 | 1.108 | 1.289 | 1.055 | 1.200 | 1.339 | 0.943 | 0.915 | 1.049 | 1.046 |
| 1994 | 1.293 | 1.739 | 1.077 | 1.226 | 1.257 | 1.458 | 0.745 | 0.752 | 0.962 | 1.055 | 1.092 | 1.070 |
| 1995 | 1.068 | 5.552 | 1.996 | 0.900 | 1.062 | 1.616 | 0.923 | 1.043 | 1.030 | 1.141 | 0.991 | 0.932 |
| 1996 | 37.277 | 1.915 | 1.078 | 1.750 | 1.442 | 1.127 | 1.022 | 1.222 | 0.941 | 1.103 | 0.975 | 0.953 |
| 1997 | 993.757 | 1.193 | 1.097 | 1.690 | 1.156 | 1.049 | 0.794 | 1.126 | 1.000 | 1.012 | 0.997 | 1.224 |
| 1998 | 4.199 | 1.644 | 1.595 | 1.085 | 1.332 | 0.914 | 1.075 | 1.118 | 1.011 | 1.053 | 0.957 | 1.127 |
| 1999 | 1.760 | 1.951 | 1.537 | 1.064 | 0.970 | 1.121 | 0.837 | 1.029 | 1.086 | 0.853 | 1.155 | 0.890 |
| 2000 | 4.129 | 1.188 | 1.137 | 0.637 | 0.962 | 1.078 | 0.980 | 0.993 | 1.233 | 0.944 | 0.805 | 1.141 |
| 2001 | 30.302 | 1.884 | 1.050 | 1.135 | 1.432 | 1.184 | 0.955 | 0.973 | 1.125 | 0.927 | 1.117 | 0.967 |
| 2002 | 4.347 | 1.993 | 1.269 | 1.082 | 1.141 | 1.164 | 1.351 | 0.969 | 1.145 | 0.979 | 0.979 | 0.942 |
| 2003 | 2.263 | 9.052 | 2.028 | 0.919 | 1.062 | 1.114 | 1.213 | 1.090 | 0.974 | 0.950 | 1.030 | 0.978 |
| 2004 | 228.079 | 3.081 | 1.708 | 1.234 | 1.093 | 0.844 | 1.016 | 0.933 | 1.039 | 1.005 | 0.994 | 0.973 |
| 2005 | | 3.233 | 1.689 | 1.212 | 1.274 | 0.963 | 0.921 | 0.818 | 0.818 | 0.958 | 1.016 | 0.968 |
| 2006 | 2.268 | 2.598 | 1.724 | 1.119 | 1.281 | 0.927 | 0.991 | 1.019 | 1.045 | 0.999 | 0.907 | 1.042 |
| 2007 | 1.933 | 2.233 | 1.933 | 1.922 | 0.972 | 0.973 | 0.997 | 0.933 | 0.921 | 0.933 | 1.013 | |
| 2008 | 7.280 | 1.419 | 1.643 | 0.963 | 1.097 | 0.952 | 1.111 | 0.921 | 0.996 | 0.971 | | |
| 2009 | 5.074 | 2.670 | 1.210 | 1.098 | 0.957 | 1.054 | 1.060 | 1.121 | 1.008 | | | |
| 2010 | 31.737 | 1.831 | 1.212 | 0.953 | 1.013 | 0.943 | 1.061 | 1.024 | | | | |
| 2011 | 2.055 | 1.538 | 1.377 | 1.241 | 0.958 | 1.015 | 1.007 | | | | | |
| 2012 | 1.671 | 1.387 | 1.107 | 0.754 | 1.188 | 1.127 | | | | | | |
| 2013 | 1.673 | 1.709 | 1.136 | 1.095 | 0.958 | | | | | | | |
| 2014 | 3.554 | 1.607 | 1.038 | 1.037 | | | | | | | | |
| 2015 | | 1.351 | 1.599 | | | | | | | | | |
| 2016 | 1.066 | 2.219 | | | | | | | | | | |
| 2017 | 56.603 | | | | | | | | | | | |
| Simple Avg. - Incremental | 59.427 | 2.379 | 1.348 | 1.086 | 1.108 | 1.055 | 1.009 | 1.023 | 1.029 | 1.012 | 1.015 | 1.042 |
| Wtd Avg. All - Incremental | 3.278 | 1.833 | 1.296 | 1.066 | 1.098 | 1.022 | 1.022 | 1.029 | 1.021 | 0.990 | 1.002 | 1.031 |
| Wtd Latest Five - Incremental | 3.929 | 1.534 | 1.230 | 1.023 | 0.998 | 1.015 | 1.048 | 1.009 | 0.985 | 0.961 | 0.978 | 0.978 |
| Wtd Latest Three - Incremental | 10.611 | 1.545 | 1.228 | 0.963 | 1.013 | 1.029 | 1.040 | 1.018 | 1.008 | 0.955 | 0.969 | 1.003 |
| Wtd Avg. All - Cumulative | | 3.165 | 1.727 | 1.332 | 1.249 | 1.138 | 1.114 | 1.090 | 1.059 | 1.037 | 1.047 | 1.045 |
| Wtd Latest Five - Cumulative | | 1.942 | 1.266 | 1.029 | 1.006 | 1.007 | 0.993 | 0.947 | 0.939 | 0.954 | 0.992 | 1.015 |
| Selected Incremental - Prior 12/31/17 | 5.000 | 3.250 | 1.275 | 1.085 | 1.125 | 1.040 | 1.050 | 1.030 | 1.025 | 1.020 | 1.020 | 1.020 |
| Selected - Incremental | 2.000 | 1.700 | 1.700 | 1.025 | 1.075 | 1.050 | 1.050 | 1.040 | 1.021 | 1.015 | 1.015 | 1.015 |
| Selected - Cumulative | 9.329 | 4.665 | 2.744 | 1.614 | 1.575 | 1.465 | 1.395 | 1.329 | 1.278 | 1.251 | 1.233 | 1.215 |

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

| Year of Birth ----- | 156:168 ----- | 168:180 ----- | 180:192 ----- | 192:204 ----- | 204:216 ----- | 216:228 ----- | 228:240 ----- | 240:252 ----- | 252:264 ----- | 264:276 ----- | 276:288 ----- | 288:300 ----- |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989 | 0.868 | 1.038 | 1.054 | 1.096 | 1.183 | 0.977 | 0.960 | 0.927 | 1.023 | 0.977 | 1.008 | 0.956 |
| 1990 | 0.965 | 1.055 | 1.199 | 0.712 | 0.776 | 0.967 | 0.908 | 0.788 | 1.005 | 1.032 | 0.919 | 0.974 |
| 1991 | 1.176 | 1.017 | 1.121 | 1.112 | 1.057 | 0.930 | 1.008 | 1.036 | 1.108 | 0.930 | 1.011 | 1.010 |
| 1992 | 1.215 | 1.266 | 0.994 | 1.009 | 1.018 | 1.004 | 1.016 | 1.060 | 0.939 | 0.999 | 0.962 | 0.998 |
| 1993 | 0.932 | 0.938 | 0.983 | 0.844 | 1.019 | 0.910 | 1.046 | 0.906 | 1.003 | 1.011 | 0.991 | 0.978 |
| 1994 | 0.951 | 1.233 | 0.957 | 1.029 | 1.122 | 1.030 | 0.987 | 1.000 | 1.018 | 0.994 | 0.959 | 1.008 |
| 1995 | 1.129 | 1.035 | 0.953 | 0.939 | 0.941 | 1.062 | 1.005 | 0.991 | 1.010 | 1.028 | 1.014 | |
| 1996 | 0.947 | 1.000 | 0.736 | 1.100 | 0.967 | 1.052 | 0.960 | 1.004 | 1.022 | 0.992 | | |
| 1997 | 1.130 | 0.949 | 0.955 | 1.019 | 0.923 | 0.970 | 1.000 | 0.952 | 1.016 | | | |
| 1998 | 0.972 | 1.038 | 1.028 | 1.025 | 1.009 | 0.973 | 0.915 | 1.035 | | | | |
| 1999 | 0.990 | 1.017 | 0.881 | 1.016 | 0.974 | 0.985 | 1.020 | | | | | |
| 2000 | 0.876 | 1.014 | 0.993 | 1.007 | 1.074 | 1.020 | | | | | | |
| 2001 | 0.982 | 1.061 | 1.024 | 1.008 | 1.020 | | | | | | | |
| 2002 | 0.976 | 0.951 | 0.969 | 1.020 | | | | | | | | |
| 2003 | 0.999 | 1.153 | 1.008 | | | | | | | | | |
| 2004 | 1.137 | 1.028 | | | | | | | | | | |
| 2005 | 1.020 | | | | | | | | | | | |
| 2006 | | | | | | | | | | | | |
| 2007 | | | | | | | | | | | | |
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| 2014 | | | | | | | | | | | | |
| 2015 | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | |
| Simple Avg. - Incremental | 1.016 | 1.049 | 0.990 | 0.995 | 1.006 | 0.990 | 0.984 | 0.970 | 1.016 | 0.995 | 0.980 | 0.987 |
| Wtd Avg. All - Incremental | 1.007 | 1.027 | 0.982 | 0.987 | 1.003 | 0.983 | 0.983 | 0.984 | 1.008 | 0.995 | 0.985 | 0.988 |
| Wtd Latest Five - Incremental | 1.010 | 1.009 | 0.969 | 1.018 | 0.992 | 0.991 | 0.967 | 1.001 | 1.013 | 1.005 | 0.986 | 0.994 |
| Wtd Latest Three - Incremental | 1.055 | 0.996 | 0.988 | 1.015 | 1.017 | 0.984 | 0.960 | 1.003 | 1.016 | 1.006 | 0.991 | 0.992 |
| Wtd Avg. All - Cumulative | 1.014 | 1.007 | 0.980 | 0.998 | 1.011 | 1.008 | 1.025 | 1.042 | 1.060 | 1.052 | 1.057 | 1.073 |
| Wtd Latest Five - Cumulative | 1.038 | 1.027 | 1.018 | 1.050 | 1.031 | 1.039 | 1.049 | 1.085 | 1.084 | 1.070 | 1.065 | 1.080 |
| Selected Incremental - Prior 12/31/17 | 1.020 | 1.025 | 1.010 | 1.010 | 1.004 | 1.001 | 1.001 | 1.001 | 1.004 | 1.000 | 0.985 | 1.004 |
| Selected - Incremental | 1.030 | 1.020 | 1.000 | 1.010 | 1.010 | 1.000 | 0.990 | 1.002 | 1.010 | 1.000 | 0.990 | 1.004 |
| Selected - Cumulative | 1.197 | 1.162 | 1.139 | 1.139 | 1.128 | 1.117 | 1.117 | 1.128 | 1.126 | 1.114 | 1.114 | 1.126 |

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

| Year of Birth ----- | 300:312 ----- | 312:324 ----- | 324:336 ----- | 336:348 ----- | 348:360 ----- | 360:Ult. ----- |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989 | 1.008 | 0.976 | 1.000 | 0.967 | 1.008 | |
| 1990 | 1.007 | 1.006 | 1.056 | 1.002 | | |
| 1991 | 1.003 | 0.972 | 1.007 | | | |
| 1992 | 1.001 | 1.004 | | | | |
| 1993 | 1.010 | | | | | |
| 1994 | | | | | | |
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| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| Simple Avg. - Incremental | 1.006 | 0.990 | 1.021 | 0.984 | 1.008 | |
| Wtd Avg. All - Incremental | 1.005 | 0.990 | 1.012 | 0.978 | 1.008 | |
| Wtd Latest Five - Incremental | 1.005 | 0.990 | 1.012 | 0.978 | 1.008 | |
| Wtd Latest Three - Incremental | 1.005 | 0.995 | 1.012 | 0.978 | 1.008 | |
| Wtd Avg. All - Cumulative | 1.087 | 1.081 | 1.092 | 1.079 | 1.103 | |
| Wtd Latest Five - Cumulative | 1.087 | 1.081 | 1.092 | 1.079 | 1.103 | |
| Selected Incremental - Prior 12/31/17 | 1.004 | 1.004 | 1.004 | 1.004 | 1.105 | |
| Selected - Incremental | 1.004 | 1.004 | 1.004 | 1.004 | 1.004 | 1.099 |
| Selected - Cumulative | 1.121 | 1.117 | 1.112 | 1.108 | 1.103 | 1.099 |

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of December 31, 2018

| Year of Birth | Combined Paid Loss & ALAE | Loss Development Factors | | Combined Paid Loss & ALAE Projection (2) x (4) |
|---------------|---------------------------|--------------------------|------------|--|
| | | Incremental | Cumulative | |
| (1) | (2) | (3) | (4) | (5) |
| 1989 | 11,901,490 | 2.675 | 2.675 | 31,836,485 |
| 1990 | 4,565,791 | 1.020 | 2.729 | 12,457,760 |
| 1991 | 6,522,862 | 1.025 | 2.797 | 18,242,570 |
| 1992 | 10,824,211 | 1.040 | 2.909 | 31,483,093 |
| 1993 | 16,103,789 | 1.050 | 3.054 | 49,181,132 |
| 1994 | 5,998,211 | 1.050 | 3.207 | 19,234,528 |
| 1995 | 7,822,575 | 1.050 | 3.367 | 26,338,970 |
| 1996 | 7,491,063 | 1.050 | 3.535 | 26,483,893 |
| 1997 | 9,086,625 | 1.055 | 3.730 | 33,891,707 |
| 1998 | 15,790,371 | 1.055 | 3.935 | 62,134,900 |
| 1999 | 9,701,471 | 1.055 | 4.151 | 40,274,796 |
| 2000 | 4,869,391 | 1.055 | 4.380 | 21,326,661 |
| 2001 | 6,642,106 | 1.060 | 4.643 | 30,836,129 |
| 2002 | 12,937,741 | 1.060 | 4.921 | 63,667,588 |
| 2003 | 3,962,257 | 1.065 | 5.241 | 20,765,968 |
| 2004 | 4,444,603 | 1.070 | 5.608 | 24,924,491 |
| 2005 | 6,497,494 | 1.075 | 6.028 | 39,169,468 |
| 2006 | 7,567,858 | 1.080 | 6.511 | 49,271,807 |
| 2007 | 8,242,385 | 1.080 | 7.032 | 57,956,504 |
| 2008 | 5,096,867 | 1.100 | 7.735 | 39,422,602 |
| 2009 | 6,847,893 | 1.100 | 8.508 | 58,262,836 |
| 2010 | 2,799,196 | 1.115 | 9.487 | 26,554,789 |
| 2011 | 4,244,184 | 1.160 | 11.004 | 46,704,826 |
| 2012 | 2,682,520 | 1.160 | 12.765 | 34,242,733 |
| 2013 | 3,682,913 | 1.175 | 14.999 | 55,240,147 |
| 2014 | 4,170,652 | 1.200 | 17.999 | 75,066,924 |
| 2015 | 2,572,722 | 1.350 | 24.298 | 62,513,135 |
| 2016 | 565,878 | 1.700 | 41.307 | 23,374,902 |
| 2017 | 452,959 | 3.000 | 123.922 | 56,131,649 |
| 2018 | 30,277 | 10.000 | 1,239.220 | 37,520,310 |
| Totals: | 194,118,356 | | | 1,174,513,304 |

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|------------|------------|
| 1989 | 10,194,925 | 10,606,359 | 11,032,288 | 11,415,943 | 11,655,031 | 11,901,490 |
| 1990 | 3,989,746 | 4,130,948 | 4,257,989 | 4,389,142 | 4,565,791 | |
| 1991 | 5,387,848 | 5,733,668 | 6,106,980 | 6,522,862 | | |
| 1992 | 9,545,765 | 10,191,521 | 10,824,211 | | | |
| 1993 | 15,427,591 | 16,103,789 | | | | |
| 1994 | 5,998,211 | | | | | |
| 1995 | | | | | | |
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| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| 2018 | | | | | | |

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

| Year of Birth | 12:24 | 24:36 | 36:48 | 48:60 | 60:72 | 72:84 | 84:96 | 96:108 | 108:120 | 120:132 | 132:144 | 144:156 |
|---------------------------------------|-----------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 1989 | | | 1.281 | 1.456 | 1.288 | 1.132 | 1.105 | 1.120 | 1.071 | 1.062 | 1.219 | 1.033 |
| 1990 | | 1.963 | 1.480 | 1.221 | 1.067 | 1.183 | 1.039 | 1.058 | 1.046 | 1.041 | 1.035 | 1.052 |
| 1991 | | 1.372 | 1.273 | 2.112 | 1.322 | 1.052 | 1.072 | 1.026 | 1.065 | 1.071 | 1.082 | 1.066 |
| 1992 | 48.107 | 5.391 | 2.117 | 1.481 | 1.146 | 1.112 | 1.090 | 1.065 | 1.065 | 1.063 | 1.082 | 1.088 |
| 1993 | 68.174 | 6.105 | 2.058 | 1.494 | 1.331 | 1.313 | 1.199 | 1.160 | 1.142 | 1.120 | 1.085 | 1.106 |
| 1994 | 5.232 | 2.124 | 1.299 | 1.220 | 1.393 | 1.100 | 1.109 | 1.076 | 1.017 | 1.030 | 1.156 | 1.014 |
| 1995 | 121.953 | 5.104 | 1.783 | 1.079 | 1.059 | 1.127 | 1.045 | 1.122 | 1.112 | 1.333 | 1.097 | 1.104 |
| 1996 | 207.300 | 2.463 | 1.432 | 1.327 | 1.315 | 1.268 | 1.102 | 1.101 | 1.081 | 1.085 | 1.079 | 1.064 |
| 1997 | 72.680 | 2.358 | 1.208 | 1.401 | 1.424 | 1.202 | 1.106 | 1.107 | 1.076 | 1.104 | 1.114 | 1.117 |
| 1998 | 1,237.718 | 2.307 | 1.490 | 1.283 | 1.142 | 1.367 | 1.144 | 1.132 | 1.102 | 1.106 | 1.108 | 1.105 |
| 1999 | 2.998 | 1.175 | 1.314 | 1.490 | 1.225 | 1.150 | 1.151 | 1.254 | 1.125 | 1.099 | 1.104 | 1.100 |
| 2000 | 4.327 | 1.469 | 1.466 | 1.159 | 1.101 | 1.066 | 1.065 | 1.060 | 1.050 | 1.088 | 1.061 | 1.060 |
| 2001 | 4.151 | 2.033 | 1.594 | 1.191 | 1.307 | 1.309 | 1.106 | 1.060 | 1.065 | 1.070 | 1.062 | 1.083 |
| 2002 | 77.896 | 3.176 | 1.602 | 1.410 | 1.198 | 1.379 | 1.173 | 1.156 | 1.113 | 1.114 | 1.127 | 1.109 |
| 2003 | 2.154 | 1.220 | 1.173 | 1.311 | 1.703 | 1.101 | 1.079 | 1.125 | 1.118 | 1.093 | 1.113 | 1.146 |
| 2004 | 2,949.697 | 3.616 | 1.538 | 1.180 | 1.249 | 1.174 | 1.138 | 1.067 | 1.087 | 1.091 | 1.074 | 1.062 |
| 2005 | | 37.067 | 2.286 | 1.356 | 1.472 | 1.219 | 1.170 | 1.096 | 1.087 | 1.072 | 1.073 | 1.073 |
| 2006 | | 2.179 | 2.058 | 1.690 | 1.730 | 1.238 | 1.141 | 1.111 | 1.094 | 1.092 | 1.102 | 1.073 |
| 2007 | | | | | | | | | | | | |
| 2008 | | 3.167 | 1.529 | 1.424 | 1.166 | 1.241 | 1.213 | 1.196 | 1.176 | 1.119 | | |
| 2009 | 5.436 | 2.423 | 1.584 | 1.285 | 1.172 | 1.143 | 1.214 | 1.245 | 1.098 | | | |
| 2010 | 7.640 | 1.341 | 1.505 | 1.134 | 1.086 | 1.092 | 1.086 | 1.070 | | | | |
| 2011 | 15.774 | 4.885 | 1.773 | 1.492 | 1.332 | 1.214 | 1.145 | | | | | |
| 2012 | 5.839 | 9.164 | 1.828 | 1.250 | 1.126 | 1.173 | | | | | | |
| 2013 | 7.599 | 1.996 | 1.384 | 1.297 | 1.182 | | | | | | | |
| 2014 | 5.557 | 2.694 | 1.660 | 1.435 | | | | | | | | |
| 2015 | | 3.668 | 1.932 | | | | | | | | | |
| 2016 | 37.633 | 1.456 | | | | | | | | | | |
| 2017 | 86.631 | | | | | | | | | | | |
| Simple Avg. - Incremental | 226.294 | 4.214 | 1.627 | 1.372 | 1.272 | 1.192 | 1.124 | 1.116 | 1.091 | 1.098 | 1.098 | 1.081 |
| Wtd Avg. All - Incremental | 7.147 | 2.318 | 1.598 | 1.350 | 1.258 | 1.204 | 1.136 | 1.128 | 1.097 | 1.096 | 1.103 | 1.083 |
| Wtd Latest Five - Incremental | 11.031 | 2.649 | 1.680 | 1.329 | 1.182 | 1.172 | 1.168 | 1.161 | 1.115 | 1.097 | 1.090 | 1.090 |
| Wtd Latest Three - Incremental | 77.440 | 2.603 | 1.636 | 1.344 | 1.213 | 1.166 | 1.159 | 1.188 | 1.129 | 1.106 | 1.090 | 1.071 |
| Wtd Avg. All - Cumulative | | 90.210 | 38.912 | 24.348 | 18.030 | 14.334 | 11.902 | 10.480 | 9.293 | 8.472 | 7.728 | 7.006 |
| Wtd Latest Five - Cumulative | | 106.565 | 40.226 | 23.944 | 18.011 | 15.233 | 12.999 | 11.133 | 9.591 | 8.605 | 7.841 | 7.192 |
| Selected Incremental - Prior 12/31/17 | 10.000 | 3.000 | 1.600 | 1.300 | 1.175 | 1.175 | 1.150 | 1.150 | 1.100 | 1.100 | 1.100 | 1.080 |
| Selected - Incremental | 10.000 | 3.000 | 1.700 | 1.350 | 1.200 | 1.175 | 1.160 | 1.160 | 1.115 | 1.100 | 1.100 | 1.080 |
| Selected - Cumulative | 1,239.220 | 123.922 | 41.307 | 24.298 | 17.999 | 14.999 | 12.765 | 11.004 | 9.487 | 8.508 | 7.735 | 7.032 |

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

| Year of Birth | 156:168 | 168:180 | 180:192 | 192:204 | 204:216 | 216:228 | 228:240 | 240:252 | 252:264 | 264:276 | 276:288 | 288:300 |
|---------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989 | 1.045 | 1.046 | 1.043 | 1.040 | 1.041 | 1.035 | 1.020 | 1.020 | 1.021 | 1.030 | 1.029 | 1.040 |
| 1990 | 1.105 | 1.107 | 1.102 | 1.081 | 1.046 | 1.027 | 1.025 | 1.024 | 1.031 | 1.029 | 1.037 | 1.064 |
| 1991 | 1.073 | 1.067 | 1.068 | 1.101 | 1.202 | 1.129 | 1.125 | 1.103 | 1.186 | 1.068 | 1.080 | 1.077 |
| 1992 | 1.063 | 1.056 | 1.063 | 1.065 | 1.069 | 1.069 | 1.088 | 1.057 | 1.082 | 1.080 | 1.072 | 1.066 |
| 1993 | 1.095 | 1.066 | 1.058 | 1.052 | 1.051 | 1.052 | 1.052 | 1.059 | 1.056 | 1.046 | 1.045 | 1.038 |
| 1994 | 1.015 | 1.028 | 1.027 | 1.023 | 1.028 | 1.022 | 1.032 | 1.038 | 1.034 | 1.032 | 1.031 | 1.035 |
| 1995 | 1.129 | 1.018 | 1.205 | 1.135 | 1.050 | 1.088 | 1.080 | 1.082 | 1.069 | 1.076 | 1.052 | |
| 1996 | 1.068 | 1.071 | 1.071 | 1.048 | 1.046 | 1.056 | 1.045 | 1.043 | 1.051 | 1.051 | | |
| 1997 | 1.113 | 1.090 | 1.134 | 1.067 | 1.059 | 1.059 | 1.055 | 1.047 | 1.049 | | | |
| 1998 | 1.101 | 1.092 | 1.098 | 1.091 | 1.081 | 1.077 | 1.071 | 1.067 | | | | |
| 1999 | 1.062 | 1.069 | 1.060 | 1.049 | 1.043 | 1.037 | 1.027 | | | | | |
| 2000 | 1.071 | 1.064 | 1.052 | 1.052 | 1.055 | 1.059 | | | | | | |
| 2001 | 1.074 | 1.085 | 1.062 | 1.057 | 1.063 | | | | | | | |
| 2002 | 1.093 | 1.082 | 1.063 | 1.071 | | | | | | | | |
| 2003 | 1.101 | 1.082 | 1.068 | | | | | | | | | |
| 2004 | 1.060 | 1.071 | | | | | | | | | | |
| 2005 | 1.070 | | | | | | | | | | | |
| 2006 | | | | | | | | | | | | |
| 2007 | | | | | | | | | | | | |
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| 2014 | | | | | | | | | | | | |
| 2015 | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | |
| Simple Avg. - Incremental | 1.079 | 1.068 | 1.078 | 1.067 | 1.064 | 1.059 | 1.057 | 1.054 | 1.064 | 1.051 | 1.050 | 1.053 |
| Wtd Avg. All - Incremental | 1.078 | 1.070 | 1.075 | 1.064 | 1.059 | 1.057 | 1.054 | 1.054 | 1.058 | 1.052 | 1.048 | 1.049 |
| Wtd Latest Five - Incremental | 1.081 | 1.078 | 1.061 | 1.068 | 1.062 | 1.059 | 1.056 | 1.058 | 1.053 | 1.057 | 1.054 | 1.052 |
| Wtd Latest Three - Incremental | 1.074 | 1.079 | 1.064 | 1.064 | 1.052 | 1.060 | 1.054 | 1.056 | 1.055 | 1.054 | 1.044 | 1.046 |
| Wtd Avg. All - Cumulative | 6.468 | 5.998 | 5.607 | 5.218 | 4.903 | 4.632 | 4.381 | 4.158 | 3.945 | 3.729 | 3.546 | 3.382 |
| Wtd Latest Five - Cumulative | 6.598 | 6.105 | 5.662 | 5.335 | 4.995 | 4.702 | 4.439 | 4.204 | 3.975 | 3.776 | 3.573 | 3.390 |
| Selected Incremental - Prior 12/31/17 | 1.075 | 1.070 | 1.065 | 1.060 | 1.055 | 1.055 | 1.055 | 1.050 | 1.050 | 1.050 | 1.050 | 1.050 |
| Selected - Incremental | 1.080 | 1.075 | 1.070 | 1.065 | 1.060 | 1.060 | 1.055 | 1.055 | 1.055 | 1.055 | 1.050 | 1.050 |
| Selected - Cumulative | 6.511 | 6.028 | 5.608 | 5.241 | 4.921 | 4.643 | 4.380 | 4.151 | 3.935 | 3.730 | 3.535 | 3.367 |

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

| Year of Birth ----- | 300:312 ----- | 312:324 ----- | 324:336 ----- | 336:348 ----- | 348:360 ----- | 360:Ult. ----- |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989 | 1.040 | 1.040 | 1.035 | 1.021 | 1.021 | |
| 1990 | 1.035 | 1.031 | 1.031 | 1.040 | | |
| 1991 | 1.064 | 1.065 | 1.068 | | | |
| 1992 | 1.068 | 1.062 | | | | |
| 1993 | 1.044 | | | | | |
| 1994 | | | | | | |
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| 2013 | | | | | | |
| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| Simple Avg. - Incremental | 1.050 | 1.050 | 1.045 | 1.031 | 1.021 | |
| Wtd Avg. All - Incremental | 1.050 | 1.051 | 1.043 | 1.026 | 1.021 | |
| Wtd Latest Five - Incremental | 1.050 | 1.051 | 1.043 | 1.026 | 1.021 | |
| Wtd Latest Three - Incremental | 1.055 | 1.056 | 1.043 | 1.026 | 1.021 | |
| Wtd Avg. All - Cumulative | 3.224 | 3.071 | 2.922 | 2.800 | 2.729 | |
| Wtd Latest Five - Cumulative | 3.224 | 3.071 | 2.922 | 2.800 | 2.729 | |
| Selected Incremental - Prior 12/31/17 | 1.040 | 1.040 | 1.030 | 1.025 | 2.900 | |
| Selected - Incremental | 1.050 | 1.050 | 1.040 | 1.025 | 1.020 | 2.675 |
| Selected - Cumulative | 3.207 | 3.054 | 2.909 | 2.797 | 2.729 | 2.675 |

Incremental Paid Loss & ALAE - Adjusted to Birth Year Cost Level (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 |
|---------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|-----------|
| 1989 | | | 1,413,217 | 396,927 | 826,022 | 759,994 | 447,460 | 404,734 | 511,786 | 336,689 | 314,743 | 1,185,285 |
| 1990 | | 355,133 | 342,159 | 334,622 | 228,197 | 83,916 | 245,371 | 61,566 | 95,718 | 79,603 | 74,104 | 67,124 |
| 1991 | - | 217,493 | 80,819 | 81,317 | 422,049 | 258,493 | 54,760 | 80,317 | 31,431 | 79,417 | 92,848 | 114,475 |
| 1992 | 2,661 | 125,351 | 562,133 | 770,761 | 702,615 | 316,164 | 278,455 | 249,421 | 196,611 | 209,521 | 214,845 | 295,823 |
| 1993 | 1,687 | 113,322 | 587,124 | 742,850 | 713,901 | 713,930 | 899,182 | 751,217 | 724,647 | 744,159 | 717,313 | 570,438 |
| 1994 | 107,772 | 456,105 | 633,608 | 358,325 | 342,729 | 746,413 | 265,404 | 316,254 | 244,181 | 58,648 | 104,994 | 568,664 |
| 1995 | 1,025 | 123,977 | 513,054 | 499,884 | 89,679 | 71,935 | 164,571 | 66,089 | 186,871 | 191,494 | 636,106 | 247,066 |
| 1996 | 1,659 | 342,252 | 503,170 | 366,213 | 397,195 | 507,153 | 568,212 | 273,260 | 299,843 | 263,890 | 299,432 | 300,270 |
| 1997 | 5,303 | 380,120 | 523,594 | 189,469 | 440,086 | 651,880 | 442,281 | 279,556 | 312,535 | 246,340 | 362,424 | 436,040 |
| 1998 | 500 | 618,359 | 808,907 | 700,042 | 603,100 | 386,762 | 1,145,650 | 614,696 | 643,850 | 562,808 | 645,579 | 729,636 |
| 1999 | 327,794 | 655,039 | 172,113 | 363,127 | 744,495 | 510,069 | 417,002 | 481,506 | 933,463 | 574,713 | 512,126 | 589,767 |
| 2000 | 188,275 | 626,365 | 382,216 | 557,660 | 278,198 | 204,822 | 147,268 | 155,484 | 151,415 | 133,641 | 247,768 | 187,252 |
| 2001 | 113,392 | 357,292 | 486,004 | 568,397 | 291,856 | 556,909 | 733,939 | 330,375 | 207,850 | 235,529 | 270,706 | 258,976 |
| 2002 | 4,952 | 380,788 | 839,501 | 737,500 | 804,302 | 546,796 | 1,257,386 | 791,642 | 839,183 | 702,507 | 784,299 | 976,467 |
| 2003 | 217,366 | 250,813 | 103,101 | 98,684 | 208,059 | 617,623 | 150,560 | 129,556 | 222,122 | 236,536 | 207,331 | 276,315 |
| 2004 | 84 | 247,691 | 648,211 | 481,936 | 248,270 | 405,671 | 353,553 | 329,175 | 181,275 | 250,723 | 287,602 | 253,922 |
| 2005 | - | 17,109 | 617,088 | 815,890 | 516,076 | 929,009 | 634,099 | 599,942 | 396,369 | 393,777 | 354,839 | 386,073 |
| 2006 | - | 260,141 | 306,803 | 599,842 | 805,055 | 1,438,848 | 812,510 | 594,961 | 536,490 | 502,236 | 539,653 | 653,200 |
| 2007 | 112,800 | 507,200 | 507,100 | 1,014,100 | 507,100 | 1,014,100 | 507,100 | 1,014,100 | 507,100 | 1,014,100 | 507,100 | 1,014,100 |
| 2008 | - | 267,521 | 579,728 | 448,487 | 549,908 | 306,732 | 518,261 | 569,269 | 634,193 | 681,750 | 541,017 | |
| 2009 | 114,839 | 509,476 | 888,130 | 883,600 | 682,441 | 529,246 | 517,057 | 883,365 | 1,227,616 | 612,121 | | |
| 2010 | 116,166 | 771,370 | 302,406 | 600,954 | 240,358 | 174,109 | 203,134 | 207,809 | 182,890 | | | |
| 2011 | 11,245 | 166,126 | 689,061 | 669,958 | 756,172 | 761,432 | 653,402 | 536,788 | | | | |
| 2012 | 16,611 | 80,379 | 791,857 | 735,953 | 406,620 | 255,612 | 395,488 | | | | | |
| 2013 | 114,394 | 754,836 | 866,014 | 666,230 | 713,504 | 567,936 | | | | | | |
| 2014 | 116,952 | 532,973 | 1,101,034 | 1,156,315 | 1,263,379 | | | | | | | |
| 2015 | - | 362,968 | 968,508 | 1,241,247 | | | | | | | | |
| 2016 | 10,326 | 378,255 | 177,297 | | | | | | | | | |
| 2017 | 5,229 | 447,731 | | | | | | | | | | |
| 2018 | 30,277 | | | | | | | | | | | |

Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exhibit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

Incremental Paid Loss & ALAE - Adjusted to Birth Year Cost Level (a)

| Year of Birth | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989 | 219,441 | 305,474 | 327,734 | 323,153 | 311,766 | 332,976 | 295,143 | 172,201 | 178,977 | 189,251 | 276,047 | 278,106 |
| 1990 | 103,229 | 218,429 | 245,347 | 259,507 | 227,361 | 139,719 | 86,132 | 82,119 | 81,255 | 106,539 | 100,824 | 133,157 |
| 1991 | 100,255 | 117,199 | 115,407 | 124,972 | 198,288 | 439,277 | 336,891 | 369,098 | 341,547 | 680,151 | 294,863 | 372,417 |
| 1992 | 344,414 | 266,842 | 255,797 | 303,730 | 332,376 | 376,357 | 400,578 | 548,654 | 385,209 | 587,008 | 621,680 | 603,933 |
| 1993 | 774,404 | 766,449 | 582,693 | 544,549 | 516,361 | 528,814 | 570,208 | 600,847 | 715,515 | 720,700 | 629,747 | 637,846 |
| 1994 | 59,711 | 65,046 | 122,299 | 120,867 | 105,231 | 130,264 | 108,006 | 158,575 | 192,902 | 180,364 | 173,016 | 176,407 |
| 1995 | 289,219 | 396,040 | 63,479 | 725,997 | 575,809 | 242,821 | 449,221 | 445,220 | 488,797 | 443,189 | 524,191 | 386,840 |
| 1996 | 265,195 | 298,776 | 333,453 | 354,738 | 255,351 | 259,108 | 331,795 | 282,161 | 279,061 | 345,608 | 363,268 | |
| 1997 | 497,478 | 537,012 | 475,996 | 776,433 | 441,166 | 410,387 | 435,382 | 427,527 | 388,661 | 426,954 | | |
| 1998 | 784,385 | 833,985 | 831,666 | 973,699 | 989,759 | 957,343 | 988,708 | 980,752 | 990,187 | | | |
| 1999 | 630,497 | 429,238 | 509,274 | 467,796 | 410,116 | 378,715 | 336,393 | 258,228 | | | | |
| 2000 | 194,307 | 245,008 | 236,641 | 204,887 | 216,006 | 241,156 | 271,021 | | | | | |
| 2001 | 367,239 | 353,191 | 433,951 | 347,603 | 335,968 | 392,929 | | | | | | |
| 2002 | 948,523 | 890,708 | 860,433 | 714,435 | 858,318 | | | | | | | |
| 2003 | 395,814 | 314,584 | 281,306 | 252,486 | | | | | | | | |
| 2004 | 227,203 | 235,007 | 294,280 | | | | | | | | | |
| 2005 | 411,986 | 425,238 | | | | | | | | | | |
| 2006 | 518,120 | | | | | | | | | | | |
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Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exhibit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

Incremental Paid Loss & ALAE - Adjusted to Birth Year Cost Level (a)

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|---------|---------|---------|---------|---------|---------|
| 1989 | 387,799 | 411,434 | 425,930 | 383,655 | 239,088 | 246,458 |
| 1990 | 238,614 | 141,203 | 127,041 | 131,153 | 176,648 | |
| 1991 | 384,063 | 345,821 | 373,312 | 415,882 | | |
| 1992 | 594,824 | 645,756 | 632,690 | | | |
| 1993 | 559,688 | 676,197 | | | | |
| 1994 | 202,427 | | | | | |
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Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exhibit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

Case Outstanding Loss & ALAE - Adjusted to Birth Year Cost Level (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 1989 | | | 21,486,975 | 24,957,838 | 20,105,275 | 20,163,898 | 11,474,539 | 12,653,415 | 13,428,942 | 13,865,316 | 11,545,401 | 8,755,270 |
| 1990 | | 7,134,226 | 17,356,555 | 19,812,710 | 18,587,441 | 14,885,314 | 14,677,004 | 11,689,199 | 10,901,940 | 11,011,351 | 11,456,895 | 13,571,595 |
| 1991 | - | 4,581,361 | 10,806,859 | 10,129,754 | 6,737,471 | 6,943,546 | 6,716,726 | 6,541,075 | 7,026,866 | 7,105,791 | 10,509,006 | 11,365,907 |
| 1992 | 7,600,000 | 10,577,943 | 27,828,820 | 15,059,226 | 15,896,401 | 13,551,059 | 13,692,823 | 14,067,199 | 13,242,692 | 15,690,181 | 18,403,067 | 19,550,025 |
| 1993 | 6,300,000 | 9,884,508 | 17,691,197 | 21,844,798 | 23,636,328 | 30,372,637 | 31,310,341 | 37,587,113 | 51,124,207 | 47,154,066 | 41,927,886 | 43,734,500 |
| 1994 | 3,231,000 | 3,754,338 | 6,309,773 | 6,529,930 | 8,017,725 | 9,816,212 | 15,262,836 | 10,304,214 | 6,703,039 | 6,262,492 | 6,700,873 | 7,079,750 |
| 1995 | 1,151,975 | 1,106,141 | 6,197,628 | 12,508,311 | 11,059,742 | 11,747,976 | 19,621,567 | 17,921,382 | 18,580,111 | 18,988,083 | 21,301,861 | 20,851,861 |
| 1996 | 109,339 | 3,793,774 | 7,075,920 | 7,325,604 | 13,334,214 | 19,438,972 | 21,602,611 | 21,857,326 | 27,077,154 | 25,010,035 | 27,638,650 | 26,545,268 |
| 1997 | 5,786 | 10,634,347 | 12,235,243 | 13,326,153 | 22,836,799 | 25,988,811 | 26,922,513 | 20,552,153 | 23,204,232 | 22,949,467 | 22,905,595 | 22,384,403 |
| 1998 | 2,609,600 | 10,341,736 | 16,596,310 | 26,617,701 | 28,458,648 | 38,415,368 | 33,686,214 | 35,922,377 | 40,093,062 | 40,045,712 | 41,849,871 | 39,011,396 |
| 1999 | 4,336,617 | 7,226,022 | 14,863,163 | 23,103,112 | 23,940,493 | 22,639,228 | 25,294,218 | 20,169,276 | 19,922,072 | 21,458,132 | 17,039,870 | 19,969,388 |
| 2000 | 4,187,846 | 17,254,338 | 20,270,919 | 22,655,015 | 13,522,973 | 12,726,576 | 13,740,393 | 13,256,981 | 12,995,484 | 16,518,898 | 15,181,311 | 11,432,920 |
| 2001 | 59,108 | 4,756,423 | 8,889,094 | 8,815,476 | 9,923,319 | 14,433,771 | 16,793,055 | 15,557,423 | 14,828,607 | 16,902,702 | 15,117,789 | 17,116,352 |
| 2002 | 2,717,976 | 11,451,633 | 22,366,596 | 27,970,628 | 29,612,838 | 33,639,817 | 38,451,107 | 52,776,241 | 50,128,088 | 57,570,306 | 55,411,967 | 53,084,691 |
| 2003 | - | 23,819 | 3,882,486 | 8,364,451 | 7,427,862 | 7,325,486 | 8,183,731 | 10,150,858 | 10,999,733 | 10,420,998 | 9,576,014 | 9,660,677 |
| 2004 | 14,916 | 3,173,410 | 9,643,333 | 16,625,837 | 20,591,170 | 22,257,568 | 18,118,079 | 18,126,587 | 16,556,448 | 17,062,340 | 16,872,706 | 16,496,444 |
| 2005 | - | 5,502,519 | 17,211,603 | 28,690,523 | 34,554,927 | 43,644,975 | 41,284,262 | 37,163,688 | 29,255,506 | 22,709,262 | 21,180,353 | 21,213,064 |
| 2006 | 3,121,500 | 6,819,184 | 17,826,237 | 30,541,148 | 33,499,513 | 42,030,761 | 37,919,873 | 36,925,905 | 37,162,242 | 38,584,141 | 38,022,166 | 33,251,571 |
| 2007 | 5,555,555 | 5,555,555 | 11,111,111 | 22,222,222 | 33,333,333 | 44,444,444 | 55,555,555 | 66,666,666 | 77,777,777 | 88,888,888 | 99,999,999 | 111,111,111 |
| 2008 | 2,640,000 | 18,951,255 | 26,432,846 | 43,512,202 | 41,313,879 | 45,178,651 | 42,374,152 | 46,819,013 | 42,212,884 | 41,339,181 | 39,459,215 | |
| 2009 | 2,285,285 | 11,552,956 | 31,001,910 | 36,945,096 | 40,124,581 | 37,722,472 | 39,437,187 | 41,164,020 | 45,505,796 | 45,332,238 | | |
| 2010 | 251,122 | 10,769,064 | 20,154,792 | 24,083,388 | 22,619,361 | 22,768,918 | 21,132,503 | 22,367,836 | 22,795,969 | | | |
| 2011 | 8,013,755 | 16,310,816 | 24,488,165 | 33,378,132 | 41,040,606 | 38,449,860 | 38,409,278 | 38,162,451 | | | | |
| 2012 | 12,073,389 | 20,103,407 | 27,125,945 | 29,375,472 | 21,354,584 | 25,487,039 | 28,630,020 | | | | | |
| 2013 | 8,301,161 | 13,209,572 | 22,332,240 | 24,929,352 | 26,822,068 | 24,987,772 | | | | | | |
| 2014 | 6,342,848 | 22,309,080 | 35,147,038 | 35,409,942 | 35,577,143 | | | | | | | |
| 2015 | - | 17,976,628 | 23,439,277 | 37,032,286 | | | | | | | | |
| 2016 | 2,974,120 | 2,792,341 | 6,493,899 | | | | | | | | | |
| 2017 | 215,386 | 12,034,423 | | | | | | | | | | |
| 2018 | 11,089,886 | | | | | | | | | | | |

Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

Case Outstanding Loss & ALAE - Adjusted to Birth Year Cost Level (a)

| Year of Birth | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989 | 13,128,037 | 10,195,809 | 10,519,424 | 11,167,847 | 12,679,352 | 16,151,833 | 15,291,416 | 14,154,068 | 12,291,691 | 12,590,386 | 11,818,455 | 11,707,185 |
| 1990 | 16,767,312 | 15,883,868 | 16,634,190 | 20,190,233 | 13,338,258 | 9,534,299 | 9,027,007 | 7,815,876 | 5,367,311 | 5,302,708 | 5,485,630 | 4,611,372 |
| 1991 | 10,883,426 | 12,964,286 | 13,094,321 | 14,780,106 | 16,463,592 | 17,082,372 | 15,359,004 | 15,143,415 | 15,464,664 | 16,854,745 | 15,072,445 | 14,917,092 |
| 1992 | 19,891,778 | 24,826,016 | 32,379,402 | 31,864,710 | 31,881,410 | 32,193,845 | 31,947,588 | 32,012,343 | 33,943,969 | 30,833,926 | 30,163,785 | 28,090,724 |
| 1993 | 45,289,207 | 40,897,015 | 37,239,718 | 35,915,445 | 28,240,421 | 28,429,541 | 24,302,886 | 25,359,801 | 21,102,904 | 20,499,165 | 20,259,040 | 19,308,008 |
| 1994 | 7,812,251 | 7,151,340 | 9,703,164 | 8,972,866 | 9,255,859 | 10,830,109 | 11,191,090 | 10,824,332 | 10,636,476 | 10,738,807 | 10,469,948 | 9,633,117 |
| 1995 | 18,951,994 | 21,408,229 | 22,204,291 | 20,276,183 | 18,200,352 | 16,589,587 | 17,489,874 | 17,155,127 | 16,463,558 | 16,248,398 | 16,382,101 | 16,322,737 |
| 1996 | 24,828,010 | 22,968,639 | 22,646,680 | 14,978,456 | 16,763,495 | 15,770,672 | 16,557,717 | 15,364,099 | 15,175,207 | 15,308,370 | 14,761,127 | |
| 1997 | 27,857,205 | 31,551,760 | 29,197,652 | 26,862,182 | 27,062,428 | 24,013,583 | 22,628,734 | 22,211,864 | 20,348,919 | 20,399,920 | | |
| 1998 | 44,129,170 | 41,844,021 | 42,964,344 | 43,481,535 | 43,824,091 | 43,368,083 | 40,867,028 | 35,213,264 | 35,964,387 | | | |
| 1999 | 16,438,485 | 15,770,795 | 15,644,782 | 12,379,906 | 12,303,041 | 11,376,010 | 10,739,979 | 10,893,224 | | | | |
| 2000 | 13,307,590 | 10,987,652 | 10,957,336 | 10,654,052 | 10,546,313 | 11,409,926 | 11,461,727 | | | | | |
| 2001 | 16,030,447 | 15,310,556 | 16,114,768 | 16,283,539 | 16,118,674 | 16,173,443 | | | | | | |
| 2002 | 48,548,032 | 46,261,605 | 42,598,803 | 40,213,856 | 40,405,964 | | | | | | | |
| 2003 | 8,993,611 | 8,668,641 | 10,234,412 | 10,094,549 | | | | | | | | |
| 2004 | 15,717,056 | 18,170,253 | 18,503,253 | | | | | | | | | |
| 2005 | 19,932,684 | 20,022,356 | | | | | | | | | | |
| 2006 | 34,414,925 | | | | | | | | | | | |
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

Case Outstanding Loss & ALAE - Adjusted to Birth Year Cost Level (a)

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|-----------|-----------|
| 1989 | 10,363,204 | 10,118,479 | 9,193,368 | 8,800,896 | 7,901,502 | 7,805,826 |
| 1990 | 4,154,115 | 4,066,207 | 3,988,890 | 4,321,058 | 4,157,990 | |
| 1991 | 14,739,870 | 14,459,901 | 13,527,338 | 13,241,389 | | |
| 1992 | 27,417,141 | 26,811,178 | 26,330,388 | | | |
| 1993 | 17,979,385 | 17,631,750 | | | | |
| 1994 | 9,560,269 | | | | | |
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

Incremental Paid Loss & ALAE - Actual

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|---------|---------|---------|---------|---------|---------|
| 1989 | 569,746 | 607,809 | 631,717 | 572,932 | 359,140 | 371,971 |
| 1990 | 346,447 | 205,827 | 186,458 | 193,624 | 262,029 | |
| 1991 | 551,612 | 500,103 | 543,030 | 607,829 | | |
| 1992 | 847,835 | 925,839 | 911,416 | | | |
| 1993 | 789,652 | 958,565 | | | | |
| 1994 | 283,281 | | | | | |
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Case Outstanding Loss & ALAE - Actual

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|------------|------------|
| 1989 | 14,283,380 | 13,972,592 | 12,716,877 | 12,418,261 | 11,174,156 | 11,063,080 |
| 1990 | 5,690,411 | 5,579,543 | 5,583,278 | 6,061,758 | 5,845,800 | |
| 1991 | 20,118,697 | 20,132,585 | 18,876,339 | 18,517,871 | | |
| 1992 | 37,993,556 | 37,237,017 | 36,649,523 | | | |
| 1993 | 24,867,593 | 24,440,294 | | | | |
| 1994 | 13,200,205 | | | | | |
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Incurring Loss & ALAE - Actual - Without Retroactive Payments

| Year of Birth ----- | 300 ----- | 312 ----- | 324 ----- | 336 ----- | 348 ----- | 360 ----- |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1989 | 26,117,595 | 26,414,615 | 25,790,618 | 26,064,934 | 25,179,969 | 25,440,863 |
| 1990 | 10,363,557 | 10,458,516 | 10,648,709 | 11,320,812 | 11,366,883 | |
| 1991 | 26,989,890 | 27,503,881 | 26,790,665 | 27,040,026 | | |
| 1992 | 49,705,313 | 49,874,613 | 50,198,535 | | | |
| 1993 | 43,330,459 | 43,861,726 | | | | |
| 1994 | 20,041,554 | | | | | |
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Incurred Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

| Year of Birth ----- | 12:24 ----- | 24:36 ----- | 36:48 ----- | 48:60 ----- | 60:72 ----- | 72:84 ----- | 84:96 ----- | 96:108 ----- | 108:120 ----- | 120:132 ----- | 132:144 ----- | 144:156 ----- |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|------------------|------------------|
| 1989 | | | 1.174 | 0.854 | 1.041 | 0.654 | 1.108 | 1.080 | 1.046 | 0.899 | 0.915 | 1.298 |
| 1990 | | 2.422 | 1.160 | 0.956 | 0.821 | 1.006 | 0.822 | 0.951 | 1.018 | 1.045 | 1.167 | 1.217 |
| 1991 | | 2.323 | 0.950 | 0.721 | 1.067 | 0.981 | 0.991 | 1.070 | 1.023 | 1.419 | 1.086 | 0.974 |
| 1992 | 1.414 | 2.675 | 0.582 | 1.098 | 0.891 | 1.029 | 1.042 | 0.967 | 1.165 | 1.157 | 1.069 | 1.072 |
| 1993 | 1.593 | 1.847 | 1.272 | 1.111 | 1.292 | 1.060 | 1.205 | 1.342 | 0.947 | 0.919 | 1.094 | 1.054 |
| 1994 | 1.299 | 1.746 | 1.080 | 1.230 | 1.262 | 1.463 | 0.748 | 0.756 | 0.965 | 1.090 | 1.101 | 1.105 |
| 1995 | 1.072 | 5.568 | 2.002 | 0.904 | 1.066 | 1.621 | 0.926 | 1.047 | 1.076 | 1.151 | 1.034 | 0.935 |
| 1996 | 37.388 | 1.921 | 1.082 | 1.757 | 1.447 | 1.132 | 1.025 | 1.277 | 0.948 | 1.151 | 0.979 | 0.990 |
| 1997 | 996.546 | 1.197 | 1.102 | 1.695 | 1.161 | 1.052 | 0.829 | 1.136 | 1.042 | 1.016 | 1.036 | 1.233 |
| 1998 | 4.215 | 1.652 | 1.600 | 1.089 | 1.335 | 0.955 | 1.084 | 1.167 | 1.016 | 1.096 | 0.960 | 1.133 |
| 1999 | 1.768 | 1.957 | 1.543 | 1.068 | 1.013 | 1.130 | 0.871 | 1.032 | 1.128 | 0.854 | 1.163 | 0.892 |
| 2000 | 4.142 | 1.193 | 1.141 | 0.665 | 0.969 | 1.123 | 0.983 | 1.031 | 1.242 | 0.946 | 0.805 | 1.236 |
| 2001 | 30.431 | 1.890 | 1.096 | 1.144 | 1.494 | 1.189 | 0.990 | 0.975 | 1.131 | 0.930 | 1.209 | 0.971 |
| 2002 | 4.361 | 2.088 | 1.279 | 1.130 | 1.147 | 1.213 | 1.360 | 0.972 | 1.151 | 1.064 | 0.984 | 0.942 |
| 2003 | 2.285 | 9.437 | 2.126 | 0.922 | 1.103 | 1.120 | 1.220 | 1.096 | 1.054 | 0.953 | 1.031 | 0.977 |
| 2004 | 230.143 | 3.220 | 1.717 | 1.287 | 1.099 | 0.847 | 1.022 | 1.012 | 1.046 | 1.006 | 0.995 | 0.988 |
| 2005 | | 3.246 | 1.764 | 1.217 | 1.280 | 0.968 | 1.004 | 0.822 | 0.817 | 0.958 | 1.032 | 0.969 |
| 2006 | 2.280 | 2.715 | 1.733 | 1.124 | 1.290 | 1.012 | 0.997 | 1.021 | 1.047 | 1.017 | 0.909 | 1.044 |
| 2007 | 1.332 | 2.233 | 1.333 | 1.323 | 1.331 | 0.333 | 0.333 | 0.333 | 1.333 | 0.333 | 1.333 | 1.333 |
| 2008 | 7.313 | 1.425 | 1.649 | 1.055 | 1.104 | 0.953 | 1.113 | 0.938 | 0.998 | 0.973 | | |
| 2009 | 5.089 | 2.682 | 1.322 | 1.105 | 0.957 | 1.055 | 1.078 | 1.122 | 1.010 | | | |
| 2010 | 31.882 | 2.001 | 1.219 | 0.953 | 1.014 | 0.959 | 1.063 | 1.026 | | | | |
| 2011 | 2.255 | 1.546 | 1.379 | 1.242 | 0.974 | 1.016 | 1.008 | | | | | |
| 2012 | 1.683 | 1.390 | 1.109 | 0.768 | 1.190 | 1.130 | | | | | | |
| 2013 | 1.676 | 1.713 | 1.157 | 1.098 | 0.959 | | | | | | | |
| 2014 | 3.560 | 1.638 | 1.040 | 1.039 | | | | | | | | |
| 2015 | | 1.353 | 1.602 | | | | | | | | | |
| 2016 | 1.069 | 2.224 | | | | | | | | | | |
| 2017 | 56.732 | | | | | | | | | | | |
| Simple Avg. - Incremental | 59.670 | 2.420 | 1.366 | 1.099 | 1.122 | 1.068 | 1.021 | 1.037 | 1.043 | 1.026 | 1.031 | 1.057 |
| Wtd Avg. All - Incremental | 3.319 | 1.858 | 1.315 | 1.083 | 1.111 | 1.037 | 1.039 | 1.038 | 1.033 | 1.008 | 1.015 | 1.040 |
| Wtd Latest Five - Incremental | 3.955 | 1.544 | 1.239 | 1.030 | 1.003 | 1.017 | 1.053 | 1.014 | 0.987 | 0.966 | 0.983 | 0.979 |
| Wtd Latest Three - Incremental | 10.736 | 1.561 | 1.236 | 0.970 | 1.021 | 1.032 | 1.048 | 1.026 | 1.013 | 0.961 | 0.975 | 1.007 |
| Wtd Avg. All - Cumulative | | 4.312 | 2.321 | 1.764 | 1.629 | 1.466 | 1.415 | 1.361 | 1.312 | 1.271 | 1.261 | 1.242 |
| Wtd Latest Five - Cumulative | | 2.191 | 1.419 | 1.146 | 1.112 | 1.109 | 1.091 | 1.036 | 1.021 | 1.035 | 1.071 | 1.089 |

Incurred Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

| Year of Birth ----- | 156:168 ----- | 168:180 ----- | 180:192 ----- | 192:204 ----- | 204:216 ----- | 216:228 ----- | 228:240 ----- | 240:252 ----- | 252:264 ----- | 264:276 ----- | 276:288 ----- | 288:300 ----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989 | 0.874 | 1.041 | 1.086 | 1.104 | 1.224 | 0.980 | 0.987 | 0.927 | 1.027 | 0.981 | 1.067 | 0.957 |
| 1990 | 0.968 | 1.101 | 1.210 | 0.740 | 0.777 | 1.000 | 0.909 | 0.784 | 1.010 | 1.098 | 0.918 | 0.975 |
| 1991 | 1.227 | 1.025 | 1.170 | 1.119 | 1.102 | 0.934 | 1.014 | 1.042 | 1.201 | 0.935 | 1.014 | 1.013 |
| 1992 | 1.226 | 1.321 | 0.999 | 1.050 | 1.023 | 1.008 | 1.022 | 1.149 | 0.943 | 1.001 | 0.963 | 1.014 |
| 1993 | 0.970 | 0.942 | 1.019 | 0.844 | 1.023 | 0.912 | 1.121 | 0.906 | 1.006 | 1.014 | 1.003 | 0.978 |
| 1994 | 0.952 | 1.281 | 0.958 | 1.033 | 1.132 | 1.105 | 0.992 | 1.002 | 1.020 | 1.008 | 0.958 | 1.011 |
| 1995 | 1.176 | 1.038 | 0.958 | 0.944 | 1.013 | 1.070 | 1.007 | 0.993 | 1.025 | 1.031 | 1.016 | |
| 1996 | 0.949 | 1.004 | 0.735 | 1.186 | 0.971 | 1.055 | 0.960 | 1.019 | 1.024 | 0.993 | | |
| 1997 | 1.136 | 0.953 | 1.033 | 1.026 | 0.922 | 0.970 | 1.016 | 0.951 | 1.019 | | | |
| 1998 | 0.977 | 1.124 | 1.035 | 1.027 | 1.011 | 0.987 | 0.913 | 1.037 | | | | |
| 1999 | 1.059 | 1.022 | 0.876 | 1.018 | 0.984 | 0.985 | 1.023 | | | | | |
| 2000 | 0.876 | 1.016 | 0.994 | 1.022 | 1.079 | 1.022 | | | | | | |
| 2001 | 0.983 | 1.064 | 1.040 | 1.009 | 1.022 | | | | | | | |
| 2002 | 0.976 | 0.965 | 0.969 | 1.022 | | | | | | | | |
| 2003 | 1.013 | 1.159 | 1.009 | | | | | | | | | |
| 2004 | 1.142 | 1.030 | | | | | | | | | | |
| 2005 | 1.022 | | | | | | | | | | | |
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| 2015 | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | |
| Simple Avg. - Incremental | 1.031 | 1.068 | 1.006 | 1.010 | 1.022 | 1.003 | 0.997 | 0.981 | 1.031 | 1.008 | 0.991 | 0.991 |
| Wtd Avg. All - Incremental | 1.020 | 1.046 | 0.997 | 1.001 | 1.014 | 0.994 | 0.996 | 0.998 | 1.019 | 1.001 | 0.995 | 0.993 |
| Wtd Latest Five - Incremental | 1.012 | 1.017 | 0.972 | 1.021 | 0.995 | 0.997 | 0.969 | 1.005 | 1.018 | 1.009 | 0.990 | 1.000 |
| Wtd Latest Three - Incremental | 1.061 | 1.006 | 0.992 | 1.019 | 1.023 | 0.993 | 0.963 | 1.008 | 1.022 | 1.011 | 0.998 | 0.999 |
| Wtd Avg. All - Cumulative | 1.194 | 1.171 | 1.119 | 1.122 | 1.121 | 1.106 | 1.113 | 1.117 | 1.119 | 1.098 | 1.097 | 1.102 |
| Wtd Latest Five - Cumulative | 1.112 | 1.099 | 1.080 | 1.112 | 1.089 | 1.094 | 1.098 | 1.132 | 1.127 | 1.108 | 1.098 | 1.109 |

Incurred Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

| Year of Birth ----- | 300:312 ----- | 312:324 ----- | 324:336 ----- | 336:348 ----- | 348:360 ----- | 360:Ult. ----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989 | 1.011 | 0.976 | 1.011 | 0.966 | 1.010 | |
| 1990 | 1.009 | 1.018 | 1.063 | 1.004 | | |
| 1991 | 1.019 | 0.974 | 1.009 | | | |
| 1992 | 1.003 | 1.006 | | | | |
| 1993 | 1.012 | | | | | |
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| 2016 | | | | | | |
| 2017 | | | | | | |
| Simple Avg. - Incremental | 1.011 | 0.994 | 1.028 | 0.985 | 1.010 | |
| Wtd Avg. All - Incremental | 1.010 | 0.993 | 1.019 | 0.978 | 1.010 | |
| Wtd Latest Five - Incremental | 1.010 | 0.993 | 1.019 | 0.978 | 1.010 | |
| Wtd Latest Three - Incremental | 1.010 | 0.998 | 1.019 | 0.978 | 1.010 | |
| Wtd Avg. All - Cumulative | 1.109 | 1.098 | 1.106 | 1.085 | 1.110 | 1.099 |
| Wtd Latest Five - Cumulative | 1.109 | 1.098 | 1.106 | 1.085 | 1.110 | 1.099 |

Paid Loss & ALAE - Actual - Without Retroactive Payments

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|------------|------------|
| 1989 | 11,834,215 | 12,442,023 | 13,073,741 | 13,646,673 | 14,005,813 | 14,377,784 |
| 1990 | 4,673,146 | 4,878,973 | 5,065,431 | 5,259,055 | 5,521,084 | |
| 1991 | 6,871,193 | 7,371,296 | 7,914,327 | 8,522,156 | | |
| 1992 | 11,711,757 | 12,637,596 | 13,549,012 | | | |
| 1993 | 18,462,866 | 19,421,431 | | | | |
| 1994 | 6,841,349 | | | | | |
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| 2017 | | | | | | |
| 2018 | | | | | | |

Paid Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

| Year of Birth | 12:24 | 24:36 | 36:48 | 48:60 | 60:72 | 72:84 | 84:96 | 96:108 | 108:120 | 120:132 | 132:144 | 144:156 |
|--------------------------------|-----------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 1989 | | | 1.285 | 1.469 | 1.298 | 1.136 | 1.110 | 1.126 | 1.074 | 1.065 | 1.233 | 1.035 |
| 1990 | | 1.978 | 1.491 | 1.228 | 1.069 | 1.190 | 1.040 | 1.061 | 1.048 | 1.043 | 1.038 | 1.057 |
| 1991 | | 1.378 | 1.279 | 2.145 | 1.330 | 1.053 | 1.075 | 1.027 | 1.068 | 1.075 | 1.087 | 1.071 |
| 1992 | 48.870 | 5.450 | 2.131 | 1.489 | 1.149 | 1.115 | 1.094 | 1.068 | 1.069 | 1.067 | 1.087 | 1.094 |
| 1993 | 69.046 | 6.157 | 2.071 | 1.502 | 1.337 | 1.321 | 1.205 | 1.166 | 1.148 | 1.125 | 1.090 | 1.113 |
| 1994 | 5.275 | 2.138 | 1.304 | 1.225 | 1.404 | 1.103 | 1.113 | 1.079 | 1.018 | 1.032 | 1.169 | 1.015 |
| 1995 | 123.271 | 5.142 | 1.792 | 1.080 | 1.060 | 1.131 | 1.047 | 1.128 | 1.118 | 1.356 | 1.103 | 1.111 |
| 1996 | 209.175 | 2.477 | 1.438 | 1.334 | 1.323 | 1.277 | 1.105 | 1.106 | 1.086 | 1.090 | 1.084 | 1.073 |
| 1997 | 73.342 | 2.372 | 1.211 | 1.409 | 1.436 | 1.208 | 1.110 | 1.113 | 1.081 | 1.111 | 1.128 | 1.140 |
| 1998 | 1,249.666 | 2.320 | 1.498 | 1.290 | 1.145 | 1.382 | 1.150 | 1.138 | 1.108 | 1.119 | 1.129 | 1.124 |
| 1999 | 3.018 | 1.178 | 1.322 | 1.504 | 1.233 | 1.157 | 1.158 | 1.268 | 1.139 | 1.117 | 1.121 | 1.117 |
| 2000 | 4.362 | 1.476 | 1.475 | 1.163 | 1.105 | 1.069 | 1.069 | 1.067 | 1.059 | 1.105 | 1.072 | 1.071 |
| 2001 | 4.189 | 2.046 | 1.606 | 1.197 | 1.317 | 1.321 | 1.116 | 1.071 | 1.075 | 1.081 | 1.073 | 1.096 |
| 2002 | 78.653 | 3.207 | 1.613 | 1.419 | 1.203 | 1.414 | 1.198 | 1.177 | 1.127 | 1.127 | 1.141 | 1.121 |
| 2003 | 2.170 | 1.225 | 1.177 | 1.322 | 1.770 | 1.114 | 1.089 | 1.141 | 1.133 | 1.103 | 1.126 | 1.160 |
| 2004 | 2,991.202 | 3.642 | 1.546 | 1.194 | 1.286 | 1.195 | 1.154 | 1.074 | 1.096 | 1.101 | 1.081 | 1.068 |
| 2005 | | 37.545 | 2.371 | 1.394 | 1.512 | 1.234 | 1.181 | 1.102 | 1.092 | 1.076 | 1.078 | 1.077 |
| 2006 | | 2.256 | 2.171 | 1.730 | 1.761 | 1.246 | 1.145 | 1.115 | 1.097 | 1.096 | 1.106 | 1.077 |
| 2007 | | | | | | | | | | | | |
| 2008 | | 3.184 | 1.536 | 1.431 | 1.169 | 1.246 | 1.217 | 1.200 | 1.180 | 1.122 | | |
| 2009 | 5.471 | 2.439 | 1.592 | 1.289 | 1.175 | 1.146 | 1.219 | 1.251 | 1.101 | | | |
| 2010 | 7.706 | 1.344 | 1.511 | 1.136 | 1.087 | 1.094 | 1.089 | 1.072 | | | | |
| 2011 | 15.889 | 4.909 | 1.778 | 1.496 | 1.336 | 1.217 | 1.147 | | | | | |
| 2012 | 5.867 | 9.217 | 1.832 | 1.253 | 1.128 | 1.176 | | | | | | |
| 2013 | 7.635 | 2.001 | 1.387 | 1.301 | 1.185 | | | | | | | |
| 2014 | 5.575 | 2.707 | 1.666 | 1.439 | | | | | | | | |
| 2015 | | 3.684 | 1.938 | | | | | | | | | |
| 2016 | 37.848 | 1.459 | | | | | | | | | | |
| 2017 | 87.038 | | | | | | | | | | | |
| Simple Avg. - Incremental | 229.065 | 4.254 | 1.644 | 1.382 | 1.283 | 1.201 | 1.130 | 1.123 | 1.098 | 1.106 | 1.107 | 1.090 |
| Wtd Avg. All - Incremental | 7.226 | 2.337 | 1.613 | 1.361 | 1.270 | 1.214 | 1.143 | 1.135 | 1.104 | 1.104 | 1.113 | 1.093 |
| Wtd Latest Five - Incremental | 11.085 | 2.659 | 1.685 | 1.333 | 1.185 | 1.176 | 1.172 | 1.164 | 1.118 | 1.102 | 1.095 | 1.097 |
| Wtd Latest Three - Incremental | | 2.614 | 1.641 | 1.347 | 1.216 | 1.169 | 1.162 | 1.193 | 1.134 | 1.109 | 1.094 | 1.075 |
| Wtd Avg. All - Cumulative | | 114.612 | 49.046 | 30.399 | 22.328 | 17.580 | 14.486 | 12.675 | 11.171 | 10.122 | 9.166 | 8.239 |
| Wtd Latest Five - Cumulative | | 127.657 | 48.001 | 28.484 | 21.372 | 18.036 | 15.340 | 13.091 | 11.248 | 10.058 | 9.129 | 8.334 |

Paid Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

| Year of Birth ----- | 156:168 ----- | 168:180 ----- | 180:192 ----- | 192:204 ----- | 204:216 ----- | 216:228 ----- | 228:240 ----- | 240:252 ----- | 252:264 ----- | 264:276 ----- | 276:288 ----- | 288:300 ----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989 | 1.048 | 1.050 | 1.047 | 1.044 | 1.046 | 1.039 | 1.023 | 1.026 | 1.027 | 1.038 | 1.037 | 1.051 |
| 1990 | 1.115 | 1.118 | 1.113 | 1.090 | 1.051 | 1.032 | 1.032 | 1.031 | 1.040 | 1.036 | 1.047 | 1.080 |
| 1991 | 1.079 | 1.073 | 1.074 | 1.111 | 1.236 | 1.158 | 1.150 | 1.122 | 1.218 | 1.078 | 1.092 | 1.087 |
| 1992 | 1.068 | 1.061 | 1.070 | 1.076 | 1.086 | 1.085 | 1.108 | 1.069 | 1.099 | 1.096 | 1.085 | 1.078 |
| 1993 | 1.102 | 1.071 | 1.066 | 1.063 | 1.061 | 1.063 | 1.063 | 1.071 | 1.067 | 1.055 | 1.053 | 1.045 |
| 1994 | 1.017 | 1.033 | 1.034 | 1.029 | 1.035 | 1.028 | 1.040 | 1.048 | 1.043 | 1.039 | 1.039 | 1.043 |
| 1995 | 1.145 | 1.022 | 1.247 | 1.159 | 1.058 | 1.102 | 1.093 | 1.093 | 1.078 | 1.086 | 1.059 | |
| 1996 | 1.082 | 1.086 | 1.085 | 1.057 | 1.055 | 1.067 | 1.054 | 1.051 | 1.060 | 1.060 | | |
| 1997 | 1.133 | 1.105 | 1.157 | 1.077 | 1.067 | 1.067 | 1.062 | 1.053 | 1.056 | | | |
| 1998 | 1.118 | 1.106 | 1.113 | 1.104 | 1.091 | 1.087 | 1.080 | 1.075 | | | | |
| 1999 | 1.072 | 1.080 | 1.068 | 1.056 | 1.050 | 1.042 | 1.031 | | | | | |
| 2000 | 1.084 | 1.075 | 1.061 | 1.061 | 1.064 | 1.068 | | | | | | |
| 2001 | 1.085 | 1.097 | 1.071 | 1.065 | 1.071 | | | | | | | |
| 2002 | 1.101 | 1.090 | 1.069 | 1.078 | | | | | | | | |
| 2003 | 1.111 | 1.090 | 1.074 | | | | | | | | | |
| 2004 | 1.066 | 1.078 | | | | | | | | | | |
| 2005 | 1.074 | | | | | | | | | | | |
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| 2017 | | | | | | | | | | | | |
| Simple Avg. - Incremental | 1.088 | 1.077 | 1.090 | 1.076 | 1.075 | 1.070 | 1.067 | 1.064 | 1.076 | 1.061 | 1.059 | 1.064 |
| Wtd Avg. All - Incremental | 1.088 | 1.079 | 1.085 | 1.074 | 1.068 | 1.067 | 1.063 | 1.064 | 1.070 | 1.062 | 1.058 | 1.059 |
| Wtd Latest Five - Incremental | 1.089 | 1.087 | 1.069 | 1.077 | 1.071 | 1.068 | 1.064 | 1.066 | 1.062 | 1.067 | 1.064 | 1.062 |
| Wtd Latest Three - Incremental | 1.081 | 1.087 | 1.070 | 1.071 | 1.060 | 1.069 | 1.061 | 1.064 | 1.064 | 1.064 | 1.052 | 1.055 |
| Wtd Avg. All - Cumulative | 7.541 | 6.930 | 6.423 | 5.918 | 5.510 | 5.158 | 4.834 | 4.546 | 4.274 | 3.996 | 3.763 | 3.556 |
| Wtd Latest Five - Cumulative | 7.595 | 6.976 | 6.417 | 6.005 | 5.577 | 5.207 | 4.875 | 4.582 | 4.297 | 4.046 | 3.791 | 3.564 |

Paid Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

| Year of Birth ----- | 300:312 ----- | 312:324 ----- | 324:336 ----- | 336:348 ----- | 348:360 ----- | 360:Ult. ----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989 | 1.051 | 1.051 | 1.044 | 1.026 | 1.027 | |
| 1990 | 1.044 | 1.038 | 1.038 | 1.050 | | |
| 1991 | 1.073 | 1.074 | 1.077 | | | |
| 1992 | 1.079 | 1.072 | | | | |
| 1993 | 1.052 | | | | | |
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| 2017 | | | | | | |
| Simple Avg. - Incremental | 1.060 | 1.059 | 1.053 | 1.038 | 1.027 | |
| Wtd Avg. All - Incremental | 1.060 | 1.061 | 1.053 | 1.033 | 1.027 | |
| Wtd Latest Five - Incremental | 1.060 | 1.061 | 1.053 | 1.033 | 1.027 | |
| Wtd Latest Three - Incremental | 1.064 | 1.066 | 1.053 | 1.033 | 1.027 | |
| Wtd Avg. All - Cumulative | 3.357 | 3.168 | 2.986 | 2.836 | 2.746 | 2.675 |
| Wtd Latest Five - Cumulative | 3.357 | 3.168 | 2.986 | 2.836 | 2.746 | 2.675 |

Incremental Paid Loss & ALAE - Inflation Factors - Based on Accident Year Factors

| Year of Birth C.Y Ending | 1989 12/31/1989 | 1990 12/31/1990 | 1991 12/31/1991 | 1992 12/31/1992 | 1993 12/31/1993 | 1994 12/31/1994 | 1995 12/31/1995 | 1996 12/31/1996 | 1997 12/31/1997 | 1998 12/31/1998 | 1999 12/31/1999 | 2000 12/31/2000 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Assumptions: | | | | | | | | | | | | |
| I. Incremental Paid Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 1.75% | 1.75% | 1.49% | 1.46% | 1.62% | 1.30% | 1.00% | 1.09% | 0.91% | 0.92% | 0.97% | 0.98% |
| B. Calendar Year - 1/1 to 12/31 | 1.75% | 1.75% | 1.49% | 1.46% | 1.62% | 1.30% | 1.00% | 1.09% | 0.91% | 0.92% | 0.97% | 0.98% |
| II. Case O/S Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 0.81% | 0.81% | 0.53% | 0.47% | 0.42% | 0.39% | 0.35% | 0.37% | 0.24% | 0.26% | 0.35% | 0.42% |
| B. Calendar Year - 1/1 to 12/31 | 0.81% | 0.81% | 0.53% | 0.47% | 0.42% | 0.39% | 0.35% | 0.37% | 0.24% | 0.26% | 0.35% | 0.42% |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %) | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 | 0.90% | 0.90% | 0.63% | 0.57% | 0.54% | 0.48% | 0.41% | 0.44% | 0.31% | 0.32% | 0.41% | 0.47% |
| B. Calendar Year - 1/1 to 12/31 | 0.90% | 0.90% | 0.63% | 0.57% | 0.54% | 0.48% | 0.41% | 0.44% | 0.31% | 0.32% | 0.41% | 0.47% |

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989 | 1.000 | 1.017 | 1.033 | 1.048 | 1.065 | 1.078 | 1.089 | 1.101 | 1.111 | 1.121 | 1.132 | 1.143 |
| 1990 | 1.000 | 1.015 | 1.030 | 1.046 | 1.060 | 1.071 | 1.082 | 1.092 | 1.102 | 1.113 | 1.124 | 1.135 |
| 1991 | 1.000 | 1.015 | 1.031 | 1.044 | 1.055 | 1.066 | 1.076 | 1.086 | 1.096 | 1.107 | 1.119 | 1.132 |
| 1992 | 1.000 | 1.016 | 1.029 | 1.040 | 1.051 | 1.061 | 1.070 | 1.081 | 1.091 | 1.103 | 1.116 | 1.127 |
| 1993 | 1.000 | 1.013 | 1.023 | 1.034 | 1.044 | 1.053 | 1.063 | 1.074 | 1.085 | 1.098 | 1.109 | 1.125 |
| 1994 | 1.000 | 1.010 | 1.021 | 1.030 | 1.040 | 1.050 | 1.060 | 1.071 | 1.084 | 1.095 | 1.110 | 1.126 |
| 1995 | 1.000 | 1.011 | 1.020 | 1.029 | 1.039 | 1.050 | 1.061 | 1.073 | 1.084 | 1.099 | 1.115 | 1.126 |
| 1996 | 1.000 | 1.009 | 1.018 | 1.028 | 1.038 | 1.049 | 1.062 | 1.072 | 1.088 | 1.103 | 1.114 | 1.128 |
| 1997 | 1.000 | 1.009 | 1.019 | 1.029 | 1.040 | 1.052 | 1.063 | 1.078 | 1.093 | 1.104 | 1.118 | 1.191 |
| 1998 | 1.000 | 1.010 | 1.020 | 1.030 | 1.043 | 1.053 | 1.068 | 1.083 | 1.094 | 1.108 | 1.180 | 1.270 |
| 1999 | 1.000 | 1.010 | 1.020 | 1.033 | 1.043 | 1.058 | 1.073 | 1.083 | 1.097 | 1.169 | 1.258 | 1.268 |
| 2000 | 1.000 | 1.010 | 1.023 | 1.033 | 1.047 | 1.062 | 1.073 | 1.087 | 1.157 | 1.246 | 1.255 | 1.268 |
| 2001 | 1.000 | 1.012 | 1.022 | 1.037 | 1.051 | 1.062 | 1.076 | 1.145 | 1.233 | 1.242 | 1.255 | 1.265 |
| 2002 | 1.000 | 1.010 | 1.024 | 1.039 | 1.049 | 1.063 | 1.132 | 1.218 | 1.227 | 1.240 | 1.249 | 1.256 |
| 2003 | 1.000 | 1.014 | 1.028 | 1.039 | 1.052 | 1.121 | 1.206 | 1.215 | 1.228 | 1.237 | 1.244 | 1.251 |
| 2004 | 1.000 | 1.014 | 1.024 | 1.038 | 1.105 | 1.189 | 1.198 | 1.210 | 1.220 | 1.227 | 1.234 | 1.238 |
| 2005 | 1.000 | 1.010 | 1.023 | 1.090 | 1.173 | 1.182 | 1.194 | 1.203 | 1.210 | 1.216 | 1.221 | 1.230 |
| 2006 | 1.000 | 1.013 | 1.079 | 1.161 | 1.170 | 1.182 | 1.191 | 1.198 | 1.205 | 1.209 | 1.218 | 1.225 |
| 2007 | 1.000 | 1.065 | 1.146 | 1.155 | 1.167 | 1.176 | 1.182 | 1.189 | 1.194 | 1.202 | 1.209 | 1.215 |
| 2008 | 1.000 | 1.076 | 1.085 | 1.095 | 1.104 | 1.110 | 1.116 | 1.121 | 1.128 | 1.135 | 1.140 | |
| 2009 | 1.000 | 1.008 | 1.018 | 1.026 | 1.032 | 1.037 | 1.041 | 1.049 | 1.055 | 1.060 | | |
| 2010 | 1.000 | 1.010 | 1.018 | 1.024 | 1.029 | 1.033 | 1.040 | 1.047 | 1.052 | | | |
| 2011 | 1.000 | 1.008 | 1.014 | 1.019 | 1.023 | 1.030 | 1.036 | 1.041 | | | | |
| 2012 | 1.000 | 1.006 | 1.011 | 1.015 | 1.022 | 1.028 | 1.033 | | | | | |
| 2013 | 1.000 | 1.006 | 1.010 | 1.016 | 1.022 | 1.027 | | | | | | |
| 2014 | 1.000 | 1.004 | 1.011 | 1.017 | 1.022 | | | | | | | |
| 2015 | 1.000 | 1.007 | 1.013 | 1.018 | | | | | | | | |
| 2016 | 1.000 | 1.006 | 1.011 | | | | | | | | | |
| 2017 | 1.000 | 1.005 | | | | | | | | | | |
| 2018 | 1.000 | | | | | | | | | | | |

Note: (a) See Appendix B, Exhibits I and II.

Incremental Paid Loss & ALAE - Inflation Factors - Based on Accident Year Factors

| Year of Birth C.Y Ending | 2001 12/31/2001 | 2002 12/31/2002 | 2003 12/31/2003 | 2004 12/31/2004 | 2005 12/31/2005 | 2006 12/31/2006 | 2007 12/31/2007 | 2008 12/31/2008 | 2009 12/31/2009 | 2010 12/31/2010 | 2011 12/31/2011 | 2012 12/31/2012 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Assumptions: | | | | | | | | | | | | |
| I. Incremental Paid Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 1.05% | 1.22% | 0.99% | 1.42% | 1.41% | 0.99% | 1.32% | 6.50% | 7.62% | 0.78% | 1.00% | 0.78% |
| B. Calendar Year - 1/1 to 12/31 | 1.05% | 1.22% | 0.99% | 1.42% | 1.41% | 0.99% | 1.32% | 6.50% | 7.62% | 0.78% | 1.00% | 0.78% |
| II. Case O/S Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 0.30% | 0.38% | 0.29% | 4.94% | 0.87% | 4.86% | 0.50% | 4.55% | 0.35% | 0.29% | 0.42% | 9.83% |
| B. Calendar Year - 1/1 to 12/31 | 0.30% | 0.38% | 0.29% | 4.94% | 0.87% | 4.86% | 0.50% | 4.55% | 0.35% | 0.29% | 0.42% | 9.83% |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %) | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 | 0.38% | 0.46% | 0.36% | 4.59% | 0.92% | 4.47% | 0.58% | 4.75% | 1.08% | 0.34% | 0.48% | 8.92% |
| B. Calendar Year - 1/1 to 12/31 | 0.38% | 0.46% | 0.36% | 4.59% | 0.92% | 4.47% | 0.58% | 4.75% | 1.08% | 0.34% | 0.48% | 8.92% |

| Year of Birth | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989 | 1.155 | 1.169 | 1.181 | 1.198 | 1.214 | 1.226 | 1.243 | 1.323 | 1.424 | 1.435 | 1.450 | 1.461 |
| 1990 | 1.149 | 1.161 | 1.177 | 1.194 | 1.205 | 1.221 | 1.301 | 1.400 | 1.411 | 1.425 | 1.436 | 1.444 |
| 1991 | 1.144 | 1.160 | 1.176 | 1.188 | 1.203 | 1.282 | 1.379 | 1.390 | 1.404 | 1.415 | 1.423 | 1.431 |
| 1992 | 1.143 | 1.159 | 1.171 | 1.186 | 1.263 | 1.359 | 1.370 | 1.384 | 1.394 | 1.402 | 1.410 | 1.416 |
| 1993 | 1.141 | 1.152 | 1.167 | 1.243 | 1.338 | 1.348 | 1.362 | 1.372 | 1.380 | 1.388 | 1.393 | 1.403 |
| 1994 | 1.137 | 1.152 | 1.227 | 1.320 | 1.331 | 1.344 | 1.355 | 1.362 | 1.370 | 1.375 | 1.385 | 1.393 |
| 1995 | 1.141 | 1.215 | 1.307 | 1.318 | 1.331 | 1.341 | 1.349 | 1.356 | 1.362 | 1.371 | 1.379 | 1.386 |
| 1996 | 1.202 | 1.293 | 1.303 | 1.316 | 1.327 | 1.334 | 1.342 | 1.347 | 1.356 | 1.364 | 1.371 | |
| 1997 | 1.282 | 1.292 | 1.305 | 1.315 | 1.322 | 1.329 | 1.335 | 1.344 | 1.352 | 1.358 | | |
| 1998 | 1.280 | 1.293 | 1.303 | 1.310 | 1.317 | 1.323 | 1.332 | 1.339 | 1.346 | | | |
| 1999 | 1.280 | 1.290 | 1.298 | 1.305 | 1.310 | 1.319 | 1.327 | 1.333 | | | | |
| 2000 | 1.278 | 1.285 | 1.292 | 1.297 | 1.306 | 1.314 | 1.320 | | | | | |
| 2001 | 1.272 | 1.279 | 1.284 | 1.293 | 1.300 | 1.306 | | | | | | |
| 2002 | 1.263 | 1.268 | 1.277 | 1.285 | 1.291 | | | | | | | |
| 2003 | 1.256 | 1.265 | 1.272 | 1.278 | | | | | | | | |
| 2004 | 1.247 | 1.254 | 1.260 | | | | | | | | | |
| 2005 | 1.237 | 1.243 | | | | | | | | | | |
| 2006 | 1.231 | | | | | | | | | | | |
| 2007 | | | | | | | | | | | | |
| 2008 | | | | | | | | | | | | |
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| 2015 | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | |

Note: (a) See Appendix B, Exhibits I and II.

Incremental Paid Loss & ALAE - Inflation Factors - Based on Accident Year Factors

| Year of Birth | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|---------------|------------|------------|------------|------------|------------|------------|
| C.Y Ending | 12/31/2013 | 12/31/2014 | 12/31/2015 | 12/31/2016 | 12/31/2017 | 12/31/2018 |

Assumptions:

I. Incremental Paid Inflation Per Year

| | | | | | | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 (a) | 0.57% | 0.55% | 0.40% | 0.69% | 0.59% | 0.48% |
| B. Calendar Year - 1/1 to 12/31 | 0.57% | 0.55% | 0.40% | 0.69% | 0.59% | 0.48% |

II. Case O/S Inflation Per Year

| | | | | | | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 (a) | 0.72% | 0.19% | 0.17% | 2.01% | 0.22% | 0.22% |
| B. Calendar Year - 1/1 to 12/31 | 0.72% | 0.19% | 0.17% | 2.01% | 0.22% | 0.22% |

III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)

| | | | | | | |
|---------------------------------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 | 0.71% | 0.23% | 0.19% | 1.87% | 0.26% | 0.25% |
| B. Calendar Year - 1/1 to 12/31 | 0.71% | 0.23% | 0.19% | 1.87% | 0.26% | 0.25% |

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|-------|-------|-------|-------|-------|-------|
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989 | 1.469 | 1.477 | 1.483 | 1.493 | 1.502 | 1.509 |
| 1990 | 1.452 | 1.458 | 1.468 | 1.476 | 1.483 | |
| 1991 | 1.436 | 1.446 | 1.455 | 1.462 | | |
| 1992 | 1.425 | 1.434 | 1.441 | | | |
| 1993 | 1.411 | 1.418 | | | | |
| 1994 | 1.399 | | | | | |
| 1995 | | | | | | |
| 1996 | | | | | | |
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| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| 2018 | | | | | | |

Note: (a) See Appendix B, Exhibits I and II.

Case Outstanding Loss & ALAE - Inflation Factors - Based on Accident Year Factors

| Year of Birth C.Y Ending | 1989 12/31/1989 | 1990 12/31/1990 | 1991 12/31/1991 | 1992 12/31/1992 | 1993 12/31/1993 | 1994 12/31/1994 | 1995 12/31/1995 | 1996 12/31/1996 | 1997 12/31/1997 | 1998 12/31/1998 | 1999 12/31/1999 | 2000 12/31/2000 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Assumptions: | | | | | | | | | | | | |
| I. Incremental Paid Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 1.75% | 1.75% | 1.49% | 1.46% | 1.62% | 1.30% | 1.00% | 1.09% | 0.91% | 0.92% | 0.97% | 0.98% |
| B. Calendar Year - 1/1 to 12/31 | 1.75% | 1.75% | 1.49% | 1.46% | 1.62% | 1.30% | 1.00% | 1.09% | 0.91% | 0.92% | 0.97% | 0.98% |
| II. Case O/S Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 0.81% | 0.81% | 0.53% | 0.47% | 0.42% | 0.39% | 0.35% | 0.37% | 0.24% | 0.26% | 0.35% | 0.42% |
| B. Calendar Year - 1/1 to 12/31 | 0.81% | 0.81% | 0.53% | 0.47% | 0.42% | 0.39% | 0.35% | 0.37% | 0.24% | 0.26% | 0.35% | 0.42% |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %) | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 | 0.90% | 0.90% | 0.63% | 0.57% | 0.54% | 0.48% | 0.41% | 0.44% | 0.31% | 0.32% | 0.41% | 0.47% |
| B. Calendar Year - 1/1 to 12/31 | 0.90% | 0.90% | 0.63% | 0.57% | 0.54% | 0.48% | 0.41% | 0.44% | 0.31% | 0.32% | 0.41% | 0.47% |

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989 | 1.000 | 1.008 | 1.013 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.036 | 1.039 | 1.043 | 1.047 |
| 1990 | 1.000 | 1.005 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.028 | 1.031 | 1.034 | 1.038 | 1.042 |
| 1991 | 1.000 | 1.005 | 1.009 | 1.013 | 1.016 | 1.020 | 1.023 | 1.025 | 1.029 | 1.033 | 1.036 | 1.040 |
| 1992 | 1.000 | 1.004 | 1.008 | 1.012 | 1.015 | 1.018 | 1.020 | 1.024 | 1.028 | 1.031 | 1.035 | 1.038 |
| 1993 | 1.000 | 1.004 | 1.007 | 1.011 | 1.014 | 1.016 | 1.020 | 1.024 | 1.027 | 1.031 | 1.034 | 1.038 |
| 1994 | 1.000 | 1.003 | 1.007 | 1.010 | 1.012 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.031 | 1.035 |
| 1995 | 1.000 | 1.004 | 1.006 | 1.009 | 1.012 | 1.011 | 1.011 | 1.021 | 1.021 | 1.077 | 1.086 | 1.139 |
| 1996 | 1.000 | 1.002 | 1.005 | 1.008 | 1.013 | 1.016 | 1.020 | 1.022 | 1.073 | 1.082 | 1.135 | 1.141 |
| 1997 | 1.000 | 1.003 | 1.006 | 1.010 | 1.013 | 1.017 | 1.020 | 1.070 | 1.080 | 1.132 | 1.138 | 1.190 |
| 1998 | 1.000 | 1.003 | 1.008 | 1.011 | 1.014 | 1.017 | 1.068 | 1.077 | 1.129 | 1.135 | 1.187 | 1.191 |
| 1999 | 1.000 | 1.004 | 1.007 | 1.011 | 1.014 | 1.064 | 1.073 | 1.125 | 1.131 | 1.182 | 1.187 | 1.190 |
| 2000 | 1.000 | 1.003 | 1.007 | 1.010 | 1.060 | 1.069 | 1.121 | 1.126 | 1.178 | 1.182 | 1.185 | 1.190 |
| 2001 | 1.000 | 1.004 | 1.007 | 1.056 | 1.066 | 1.117 | 1.123 | 1.174 | 1.178 | 1.182 | 1.187 | 1.303 |
| 2002 | 1.000 | 1.003 | 1.052 | 1.062 | 1.113 | 1.119 | 1.170 | 1.174 | 1.177 | 1.182 | 1.298 | 1.308 |
| 2003 | 1.000 | 1.049 | 1.059 | 1.110 | 1.115 | 1.166 | 1.170 | 1.174 | 1.179 | 1.295 | 1.304 | 1.306 |
| 2004 | 1.000 | 1.009 | 1.058 | 1.063 | 1.111 | 1.115 | 1.118 | 1.123 | 1.234 | 1.243 | 1.245 | 1.247 |
| 2005 | 1.000 | 1.049 | 1.054 | 1.102 | 1.106 | 1.109 | 1.114 | 1.223 | 1.232 | 1.234 | 1.236 | 1.261 |
| 2006 | 1.000 | 1.005 | 1.051 | 1.054 | 1.057 | 1.062 | 1.166 | 1.175 | 1.177 | 1.179 | 1.203 | 1.205 |
| 2007 | 1.000 | 1.046 | 1.049 | 1.052 | 1.057 | 1.161 | 1.169 | 1.171 | 1.173 | 1.197 | 1.199 | 1.202 |
| 2008 | 1.000 | 1.004 | 1.006 | 1.011 | 1.110 | 1.118 | 1.120 | 1.122 | 1.145 | 1.147 | 1.150 | |
| 2009 | 1.000 | 1.003 | 1.007 | 1.106 | 1.114 | 1.116 | 1.118 | 1.141 | 1.143 | 1.146 | | |
| 2010 | 1.000 | 1.004 | 1.103 | 1.111 | 1.113 | 1.115 | 1.137 | 1.140 | 1.142 | | | |
| 2011 | 1.000 | 1.098 | 1.106 | 1.108 | 1.110 | 1.133 | 1.135 | 1.138 | | | | |
| 2012 | 1.000 | 1.007 | 1.009 | 1.011 | 1.031 | 1.033 | 1.036 | | | | | |
| 2013 | 1.000 | 1.002 | 1.004 | 1.024 | 1.026 | 1.028 | | | | | | |
| 2014 | 1.000 | 1.002 | 1.022 | 1.024 | 1.026 | | | | | | | |
| 2015 | 1.000 | 1.020 | 1.022 | 1.025 | | | | | | | | |
| 2016 | 1.000 | 1.002 | 1.004 | | | | | | | | | |
| 2017 | 1.000 | 1.002 | | | | | | | | | | |
| 2018 | 1.000 | | | | | | | | | | | |

Note: (a) See Appendix B, Exhibits I and II.

Case Outstanding Loss & ALAE - Inflation Factors - Based on Accident Year Factors

| Year of Birth C.Y Ending | 2001 12/31/2001 | 2002 12/31/2002 | 2003 12/31/2003 | 2004 12/31/2004 | 2005 12/31/2005 | 2006 12/31/2006 | 2007 12/31/2007 | 2008 12/31/2008 | 2009 12/31/2009 | 2010 12/31/2010 | 2011 12/31/2011 | 2012 12/31/2012 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Assumptions: | | | | | | | | | | | | |
| I. Incremental Paid Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 1.05% | 1.22% | 0.99% | 1.42% | 1.41% | 0.99% | 1.32% | 6.50% | 7.62% | 0.78% | 1.00% | 0.78% |
| B. Calendar Year - 1/1 to 12/31 | 1.05% | 1.22% | 0.99% | 1.42% | 1.41% | 0.99% | 1.32% | 6.50% | 7.62% | 0.78% | 1.00% | 0.78% |
| II. Case O/S Inflation Per Year | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 (a) | 0.30% | 0.38% | 0.29% | 4.94% | 0.87% | 4.86% | 0.50% | 4.55% | 0.35% | 0.29% | 0.42% | 9.83% |
| B. Calendar Year - 1/1 to 12/31 | 0.30% | 0.38% | 0.29% | 4.94% | 0.87% | 4.86% | 0.50% | 4.55% | 0.35% | 0.29% | 0.42% | 9.83% |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %) | | | | | | | | | | | | |
| A. Accident Year - 1/1 to 12/31 | 0.38% | 0.46% | 0.36% | 4.59% | 0.92% | 4.47% | 0.58% | 4.75% | 1.08% | 0.34% | 0.48% | 8.92% |
| B. Calendar Year - 1/1 to 12/31 | 0.38% | 0.46% | 0.36% | 4.59% | 0.92% | 4.47% | 0.58% | 4.75% | 1.08% | 0.34% | 0.48% | 8.92% |

| Year of Birth | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989 | 1.050 | 1.054 | 1.057 | 1.109 | 1.119 | 1.173 | 1.179 | 1.233 | 1.237 | 1.241 | 1.246 | 1.368 |
| 1990 | 1.046 | 1.049 | 1.100 | 1.110 | 1.164 | 1.170 | 1.223 | 1.227 | 1.231 | 1.236 | 1.357 | 1.367 |
| 1991 | 1.043 | 1.095 | 1.104 | 1.158 | 1.163 | 1.216 | 1.221 | 1.224 | 1.229 | 1.350 | 1.360 | 1.363 |
| 1992 | 1.089 | 1.099 | 1.152 | 1.158 | 1.211 | 1.215 | 1.218 | 1.224 | 1.344 | 1.354 | 1.356 | 1.359 |
| 1993 | 1.094 | 1.147 | 1.153 | 1.206 | 1.210 | 1.213 | 1.219 | 1.338 | 1.348 | 1.351 | 1.353 | 1.380 |
| 1994 | 1.143 | 1.149 | 1.201 | 1.205 | 1.209 | 1.214 | 1.333 | 1.343 | 1.345 | 1.348 | 1.375 | 1.378 |
| 1995 | 1.145 | 1.197 | 1.201 | 1.205 | 1.210 | 1.22 | 1.338 | 1.341 | 1.4 | 1.7 | 1.7 | 1.7 |
| 1996 | 1.192 | 1.197 | 1.200 | 1.205 | 1.324 | 1.333 | 1.336 | 1.338 | 1.365 | 1.368 | 1.371 | |
| 1997 | 1.194 | 1.197 | 1.202 | 1.320 | 1.330 | 1.333 | 1.335 | 1.362 | 1.365 | 1.368 | | |
| 1998 | 1.194 | 1.199 | 1.317 | 1.327 | 1.329 | 1.331 | 1.358 | 1.361 | 1.364 | | | |
| 1999 | 1.195 | 1.313 | 1.322 | 1.325 | 1.327 | 1.353 | 1.356 | 1.359 | | | | |
| 2000 | 1.307 | 1.317 | 1.319 | 1.321 | 1.348 | 1.351 | 1.354 | | | | | |
| 2001 | 1.313 | 1.315 | 1.317 | 1.344 | 1.347 | 1.350 | | | | | | |
| 2002 | 1.310 | 1.312 | 1.339 | 1.342 | 1.345 | | | | | | | |
| 2003 | 1.309 | 1.335 | 1.338 | 1.341 | | | | | | | | |
| 2004 | 1.272 | 1.275 | 1.278 | | | | | | | | | |
| 2005 | 1.264 | 1.267 | | | | | | | | | | |
| 2006 | 1.208 | | | | | | | | | | | |
| 2007 | | | | | | | | | | | | |
| 2008 | | | | | | | | | | | | |
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| 2015 | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | |

Note: (a) See Appendix B, Exhibits I and II.

Case Outstanding Loss & ALAE - Inflation Factors - Based on Accident Year Factors

| Year of Birth C.Y Ending | 2013 12/31/2013 | 2014 12/31/2014 | 2015 12/31/2015 | 2016 12/31/2016 | 2017 12/31/2017 | 2018 12/31/2018 | 2019 12/31/2019 |
|-----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|-----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|

Assumptions:

I. Incremental Paid Inflation Per Year

| | | | | | | | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|--|
| A. Accident Year - 1/1 to 12/31 (a) | 0.57% | 0.55% | 0.40% | 0.69% | 0.59% | 0.48% | |
| B. Calendar Year - 1/1 to 12/31 | 0.57% | 0.55% | 0.40% | 0.69% | 0.59% | 0.48% | |

II. Case O/S Inflation Per Year

| | | | | | | | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|--|
| A. Accident Year - 1/1 to 12/31 (a) | 0.72% | 0.19% | 0.17% | 2.01% | 0.22% | 0.22% | |
| B. Calendar Year - 1/1 to 12/31 | 0.72% | 0.19% | 0.17% | 2.01% | 0.22% | 0.22% | |

III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)

| | | | | | | | |
|---------------------------------|-------|-------|-------|-------|-------|-------|--|
| A. Accident Year - 1/1 to 12/31 | 0.71% | 0.23% | 0.19% | 1.87% | 0.26% | 0.25% | |
| B. Calendar Year - 1/1 to 12/31 | 0.71% | 0.23% | 0.19% | 1.87% | 0.26% | 0.25% | |

| Year of Birth ----- | 300 ----- | 312 ----- | 324 ----- | 336 ----- | 348 ----- | 360 ----- |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1989 | 1.378 | 1.381 | 1.383 | 1.411 | 1.414 | 1.417 |
| 1990 | 1.370 | 1.372 | 1.400 | 1.403 | 1.406 | |
| 1991 | 1.365 | 1.392 | 1.395 | 1.398 | | |
| 1992 | 1.386 | 1.389 | 1.392 | | | |
| 1993 | 1.383 | 1.386 | | | | |
| 1994 | 1.381 | | | | | |
| 1995 | | | | | | |
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| 2013 | | | | | | |
| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| 2018 | | | | | | |

Note: (a) See Appendix B, Exhibits I and II.

Ultimate Accepted Claim Counts
Evaluated As of December 31, 2018

| Year of Birth | Reported Accepted Claim Counts | | | | Ratio of AAD & AAA to the Combined [(3)+(4)]/(5) | IBNR Accepted Claim Counts | | Ultimate Accepted Claim Counts AAD & AAA Only (3)+(4)+(9) |
|---------------|--------------------------------|---------|---------|----------------------|--|----------------------------|--------------------------|---|
| | DA (a) | AAD (b) | AAA (c) | Combined (2)+(3)+(4) | | All Accepted Claim Counts | AAD & AAA Only (8) x (7) | |
| (1) | (2) | (3) | (4) | (5) | (6) | (8) | (9) | (10) |
| 1989 | 4 | 7 | 4 | 15 | 73% | - | - | 11 |
| 1990 | 3 | 4 | 3 | 10 | 70% | - | - | 7 |
| 1991 | 4 | - | 4 | 8 | 50% | - | - | 4 |
| 1992 | 1 | 4 | 9 | 14 | 93% | - | - | 13 |
| 1993 | 2 | 5 | 8 | 15 | 87% | - | - | 13 |
| 1994 | 9 | 3 | 4 | 16 | 44% | - | - | 7 |
| 1995 | 5 | 1 | 5 | 11 | 55% | - | - | 6 |
| 1996 | 10 | 1 | 6 | 17 | 41% | - | - | 7 |
| 1997 | 6 | 3 | 8 | 17 | 65% | - | - | 11 |
| 1998 | 3 | 4 | 11 | 18 | 83% | - | - | 15 |
| 1999 | 9 | 6 | 3 | 18 | 50% | - | - | 9 |
| 2000 | 7 | 1 | 5 | 13 | 46% | - | - | 6 |
| 2001 | 9 | - | 4 | 13 | 31% | - | - | 4 |
| 2002 | 5 | 4 | 13 | 22 | 77% | - | - | 17 |
| 2003 | 6 | - | 3 | 9 | 33% | - | - | 3 |
| 2004 | 7 | 1 | 5 | 13 | 46% | - | - | 6 |
| 2005 | 2 | 4 | 7 | 13 | 85% | - | - | 11 |
| 2006 | 1 | 3 | 9 | 13 | 92% | - | - | 12 |
| 2007 | 5 | 3 | 7 | 15 | 67% | - | - | 10 |
| 2008 | 1 | 1 | 9 | 11 | 91% | - | - | 10 |
| 2009 | 6 | 1 | 10 | 17 | 65% | - | - | 11 |
| 2010 | 6 | 1 | 5 | 12 | 50% | - | - | 6 |
| 2011 | 2 | 2 | 10 | 14 | 86% | - | - | 12 |
| 2012 | 4 | - | 7 | 11 | 64% | - | - | 7 |
| 2013 | 3 | 1 | 7 | 11 | 73% | - | - | 8 |
| 2014 | 3 | - | 12 | 15 | 80% | 1.00 | 1.00 | 13 |
| 2015 | 5 | 1 | 10 | 16 | 69% | 3.00 | 3.00 | 14 |
| 2016 | 3 | - | 3 | 6 | 50% | 8.00 | 6.00 | 9 |
| 2017 | 2 | 1 | 5 | 8 | 75% | 11.00 | 9.00 | 15 |
| 2018 | - | - | 4 | 4 | 100% | 15.00 | 12.00 | 16 |
| Totals All: | 133 | 62 | 200 | 395 | 66% | 38 | 31 | 293 |
| Latest 3 | 5 | 1 | 12 | 18 | 72% | 34 | 27 | 40 |
| Latest 5 | 13 | 2 | 34 | 49 | 73% | 38 | 31 | 67 |
| Latest 10 | 34 | 7 | 73 | 114 | 70% | 38 | 31 | 111 |
| Latest 15 | 50 | 19 | 110 | 179 | 72% | 38 | 31 | 160 |
| Latest 20 | 86 | 30 | 138 | 254 | 66% | 38 | 31 | 199 |
| 1995 - 2014 | 100 | 37 | 146 | 283 | 65% | 1 | 1 | 184 |

(7) Selected Ratio of AAD & AAA to all accepted claims 75%

Notes: (a) The accepted claims shown in Column (2), DA, are claims where claimant was deceased prior to presentation of the claim to NICA.

(b) The accepted claims shown in Column (3), AAD, are claims that deceased after acceptance as of December 31, 2018.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of December 31, 2018.

Ultimate Accepted Claim Counts
Evaluated As of December 31, 2018

| Year of Birth | Actual (a) Accepted Claim Cts. @ 12/31/18 | Reported Claim Cts. (b) @ 12/31/18 | Loss Development Factors | | Indicated Ultimate Reported Claim Cts. (3) x (5) | Ratio of Actual Accepted to Reported Claims (2) / (3) | Estimated Ultimate Accepted Claim Cts. (c) | Ratio of Ultimate Accepted to Ultimate Rept. Claims (8) / (6) | IBNR for All Accepted Claim Cts. (8) - (2) |
|---------------|--|--|--------------------------|------------|--|--|---|--|--|
| | | | Incremental | Cumulative | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1989 | 15 | 32 | 1.000 | 1.000 | 32.0 | 0.46875 | 15 | 0.46875 | - |
| 1990 | 10 | 39 | 1.000 | 1.000 | 39.0 | 0.25641 | 10 | 0.25641 | - |
| 1991 | 8 | 38 | 1.000 | 1.000 | 38.0 | 0.21053 | 8 | 0.21053 | - |
| 1992 | 14 | 48 | 1.000 | 1.000 | 48.0 | 0.29167 | 14 | 0.29167 | - |
| 1993 | 15 | 40 | 1.000 | 1.000 | 40.0 | 0.37500 | 15 | 0.37500 | - |
| 1994 | 16 | 36 | 1.000 | 1.000 | 36.0 | 0.44444 | 16 | 0.44444 | - |
| 1995 | 11 | 26 | 1.000 | 1.000 | 26.0 | 0.42308 | 11 | 0.42308 | - |
| 1996 | 17 | 40 | 1.000 | 1.000 | 40.0 | 0.42500 | 17 | 0.42500 | - |
| 1997 | 17 | 47 | 1.000 | 1.000 | 47.0 | 0.36170 | 17 | 0.36170 | - |
| 1998 | 18 | 42 | 1.000 | 1.000 | 42.0 | 0.42857 | 18 | 0.42857 | - |
| 1999 | 18 | 40 | 1.000 | 1.000 | 40.0 | 0.45000 | 18 | 0.45000 | - |
| 2000 | 13 | 38 | 1.000 | 1.000 | 38.0 | 0.34211 | 13 | 0.34211 | - |
| 2001 | 13 | 41 | 1.000 | 1.000 | 41.0 | 0.31707 | 13 | 0.31707 | - |
| 2002 | 22 | 50 | 1.000 | 1.000 | 50.0 | 0.44000 | 22 | 0.44000 | - |
| 2003 | 9 | 23 | 1.000 | 1.000 | 23.0 | 0.39130 | 9 | 0.39130 | - |
| 2004 | 13 | 31 | 1.000 | 1.000 | 31.0 | 0.41935 | 13 | 0.41935 | - |
| 2005 | 13 | 41 | 1.000 | 1.000 | 41.0 | 0.31707 | 13 | 0.31707 | - |
| 2006 | 13 | 34 | 1.000 | 1.000 | 34.0 | 0.38235 | 13 | 0.38235 | - |
| 2007 | 15 | 36 | 1.000 | 1.000 | 36.0 | 0.41667 | 15 | 0.41667 | - |
| 2008 | 11 | 42 | 1.000 | 1.000 | 42.0 | 0.26190 | 11 | 0.26190 | - |
| 2009 | 17 | 50 | 1.000 | 1.000 | 50.0 | 0.34000 | 17 | 0.34000 | - |
| 2010 | 12 | 40 | 1.000 | 1.000 | 40.0 | 0.30000 | 12 | 0.30000 | - |
| 2011 | 14 | 44 | 1.007 | 1.007 | 44.3 | 0.31818 | 14 | 0.31597 | - |
| 2012 | 11 | 50 | 1.010 | 1.017 | 50.9 | 0.22000 | 11 | 0.21631 | - |
| 2013 | 11 | 32 | 1.015 | 1.032 | 33.0 | 0.34375 | 11 | 0.33299 | - |
| 2014 | 15 | 43 | 1.100 | 1.136 | 48.8 | | 16 | 0.32767 | 1 |
| 2015 | 16 | 41 | 1.125 | 1.278 | 52.4 | | 19 | 0.36275 | 3 |
| 2016 | 6 | 19 | 1.250 | 1.597 | 30.3 | | 14 | 0.46143 | 8 |
| 2017 | 8 | 21 | 2.050 | 3.274 | 68.7 | | 19 | 0.27638 | 11 |
| 2018 | 4 | 7 | 3.500 | 11.458 | 80.2 | | 19 | 0.23690 | 15 |
| Totals: | 395 | 1,111 | | | 1,263 | | 433 | | 38 |

Notes:(a) Based on individual claim detail provided by NICA as of December 31, 2018.
 (b) See Exhibit X, Sheets 2a and 2b.
 (c) Based on Column (2) for birth years 2013 and prior. See Exhibit X, Sheet 1c, Column (16) for birth years 2014 and subsequent.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of December 31, 2018

| Year of Birth | Actual (a) Accepted Claim Cts. @ 12/31/18 | Reported (a) Claim Cts. @ 12/31/18 | Insured Physicians | Claim Frequency per Insured Physician Based on : | | Ratio of Accepted to Reported Claims (2) / (3) |
|---------------------------|--|--|-----------------------|--|---------------------------------|--|
| | | | | Accepted Claim Cts. (2) / (4) | Reported Claims (3) / (4) | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1989 | 15 | 32 | 570 | 0.0263 | 0.0561 | 0.4688 |
| 1990 | 10 | 39 | 590 | 0.0169 | 0.0661 | 0.2564 |
| 1991 | 8 | 38 | 653 | 0.0123 | 0.0582 | 0.2105 |
| 1992 | 14 | 48 | 712 | 0.0197 | 0.0674 | 0.2917 |
| 1993 | 15 | 40 | 731 | 0.0205 | 0.0547 | 0.3750 |
| 1994 | 16 | 36 | 659 | 0.0243 | 0.0546 | 0.4444 |
| 1995 | 11 | 26 | 682 | 0.0161 | 0.0381 | 0.4231 |
| 1996 | 17 | 40 | 708 | 0.0240 | 0.0565 | 0.4250 |
| 1997 | 17 | 47 | 737 | 0.0231 | 0.0638 | 0.3617 |
| 1998 | 18 | 42 | 699 | 0.0258 | 0.0601 | 0.4286 |
| 1999 | 18 | 40 | 665 | 0.0271 | 0.0602 | 0.4500 |
| 2000 | 13 | 38 | 620 | 0.0210 | 0.0613 | 0.3421 |
| 2001 | 13 | 41 | 676 | 0.0192 | 0.0607 | 0.3171 |
| 2002 | 22 | 50 | 730 | 0.0301 | 0.0685 | 0.4400 |
| 2003 | 9 | 23 | 785 | 0.0115 | 0.0293 | 0.3913 |
| 2004 | 13 | 31 | 841 | 0.0155 | 0.0369 | 0.4194 |
| 2005 | 13 | 41 | 891 | 0.0146 | 0.0460 | 0.3171 |
| 2006 | 13 | 34 | 897 | 0.0145 | 0.0379 | 0.3824 |
| 2007 | 15 | 36 | 963 | 0.0156 | 0.0374 | 0.4167 |
| 2008 | 11 | 42 | 987 | 0.0111 | 0.0426 | 0.2619 |
| 2009 | 17 | 50 | 1,044 | 0.0163 | 0.0479 | 0.3400 |
| 2010 | 12 | 40 | 1,071 | 0.0112 | 0.0373 | 0.3000 |
| 2011 | 14 | 44 | 1,091 | 0.0128 | 0.0403 | 0.3182 |
| 2012 | 11 | 50 | 1,119 | 0.0098 | 0.0447 | 0.2200 |
| 2013 | 11 | 32 | 1,143 | 0.0096 | 0.0280 | 0.3438 |
| Subtotals: | | | | | | |
| 89 to 13 | 346 | 980 | 20,264 | 0.0171 | 0.0484 | 0.3531 |
| 89 to 02 | 207 | 557 | 9,432 | 0.0219 | 0.0591 | 0.3716 |
| 03 to 13 | 139 | 423 | 10,832 | 0.0128 | 0.0391 | 0.3286 |
| 07 to 13 | 91 | 294 | 7,418 | 0.0123 | 0.0396 | 0.3095 |
| Selected Frequency =====> | | | | 0.0135 | 0.0400 | 0.3375 |

| Year of Birth | Actual (a) Accepted Claim Cts. @ 12/31/18 | Reported Claims (a) @ 12/31/18 | Insured Physicians @ 12/31/18 | Estimated Claim Reporting Pattern - Based on : | | Estimated B/F Method Ultimate Reported (9) + {[1-(12)] X [(10) X (6)Sel]}] | Estimated Ultimate Accepted Based on | | Final Selected Ultimate Accepted Claim Cts. |
|---------------|--|--------------------------------------|-------------------------------------|---|----------|---|---|---|---|
| | | | | Accepted | Reported | | Reported Claim Cts. (13) X (7) Sel. | Accepted (8) + {[1-(11)] x [(10) x (5)Sel]} | |
| (1) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 2014 | 15 | 43 | 1,208 | 95.24% | 88.06% | 48.77 | 16.46 | 15.78 | 16 |
| 2015 | 16 | 41 | 1,273 | 86.58% | 78.28% | 52.06 | 17.57 | 18.31 | 19 |
| 2016 | 6 | 19 | 1,318 | 69.26% | 62.62% | 38.71 | 13.06 | 11.47 | 14 |
| 2017 | 8 | 21 | 1,356 | 44.69% | 30.55% | 58.67 | 19.80 | 18.13 | 19 |
| 2018 | 4 | 7 | 1,420 | 14.90% | 8.73% | 58.84 | 19.86 | 20.31 | 19 |
| Subtotals: | | | | | | | | | |
| | 49 | 131 | 6,575 | | | 257.05 | 86.75 | 83.99 | 87.00 |

Notes: (a) Based on individual claim detail provided by NICA as of December 31, 2018. See Exh bit X, Sheet 1b.

Open Accepted Claim Counts
Evaluated As of December 31, 2018

| Year of Birth | Reported Open Accepted Claim Counts @ 12/31/18 | | | | IBNR Accepted Claim Counts | | | Total Open Accepted Claim Counts (Reported + IBNR) | | |
|---------------|--|---------|---------|----------------------|----------------------------|--------------------|--------------|--|----------------------------|---------------------|
| | DA (a) | AAD (b) | AAA (c) | Combined (2)+(3)+(4) | DA (8) - (7) | AAD & AAA Only (d) | Combined (d) | DA (2) + (6) | AAD & AAA Only (3)+(4)+(7) | Combined (9) + (10) |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1989 | - | - | 4 | 4 | - | - | - | - | 4 | 4 |
| 1990 | - | - | 3 | 3 | - | - | - | - | 3 | 3 |
| 1991 | - | - | 4 | 4 | - | - | - | - | 4 | 4 |
| 1992 | - | - | 9 | 9 | - | - | - | - | 9 | 9 |
| 1993 | - | - | 8 | 8 | - | - | - | - | 8 | 8 |
| 1994 | - | - | 4 | 4 | - | - | - | - | 4 | 4 |
| 1995 | - | - | 5 | 5 | - | - | - | - | 5 | 5 |
| 1996 | - | - | 6 | 6 | - | - | - | - | 6 | 6 |
| 1997 | - | - | 8 | 8 | - | - | - | - | 8 | 8 |
| 1998 | - | - | 11 | 11 | - | - | - | - | 11 | 11 |
| 1999 | - | - | 3 | 3 | - | - | - | - | 3 | 3 |
| 2000 | - | - | 5 | 5 | - | - | - | - | 5 | 5 |
| 2001 | - | - | 4 | 4 | - | - | - | - | 4 | 4 |
| 2002 | - | - | 13 | 13 | - | - | - | - | 13 | 13 |
| 2003 | - | - | 3 | 3 | - | - | - | - | 3 | 3 |
| 2004 | - | - | 5 | 5 | - | - | - | - | 5 | 5 |
| 2005 | - | - | 7 | 7 | - | - | - | - | 7 | 7 |
| 2006 | - | - | 9 | 9 | - | - | - | - | 9 | 9 |
| 2007 | - | - | 7 | 7 | - | - | - | - | 7 | 7 |
| 2008 | - | - | 9 | 9 | - | - | - | - | 9 | 9 |
| 2009 | - | - | 10 | 10 | - | - | - | - | 10 | 10 |
| 2010 | - | - | 5 | 5 | - | - | - | - | 5 | 5 |
| 2011 | - | - | 10 | 10 | - | - | - | - | 10 | 10 |
| 2012 | - | - | 7 | 7 | - | - | - | - | 7 | 7 |
| 2013 | - | - | 7 | 7 | - | - | - | - | 7 | 7 |
| 2014 | - | - | 12 | 12 | - | 1 | 1 | - | 13 | 13 |
| 2015 | 1 | - | 10 | 11 | - | 3 | 3 | 1 | 13 | 14 |
| 2016 | - | - | 3 | 3 | 2 | 6 | 8 | 2 | 9 | 11 |
| 2017 | - | - | 5 | 5 | 2 | 9 | 11 | 2 | 14 | 16 |
| 2018 | - | - | 4 | 4 | 3 | 12 | 15 | 3 | 16 | 19 |
| Totals All: | 1 | - | 200 | 201 | 7 | 31 | 38 | 8 | 231 | 239 |

Notes: (a) DA are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) AAD are claims that deceased after acceptance as of December 31, 2018.
 (c) AAA are accepted claims that are alive as of December 31, 2018.
 (d) See Exhibit X, Sheet 1a, Columns (9) and (8), respectively.

Reported Claim Counts

| Year of Birth | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|-----|-----|-----|-----|-----|-----|
| 1989 | 32 | 32 | 32 | 32 | 32 | 32 |
| 1990 | 39 | 39 | 39 | 39 | 39 | |
| 1991 | 38 | 38 | 38 | 38 | | |
| 1992 | 48 | 48 | 48 | | | |
| 1993 | 40 | 40 | | | | |
| 1994 | 36 | | | | | |
| 1995 | | | | | | |
| 1996 | | | | | | |
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| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| 2018 | | | | | | |

Reported Claim Counts
 Period to Period Development Factors

| Year of Birth ----- | 12:24 ----- | 24:36 ----- | 36:48 ----- | 48:60 ----- | 60:72 ----- | 72:84 ----- | 84:96 ----- | 96:108 ----- | 108:120 ----- | 120:132 ----- | 132:144 ----- | 144:156 ----- |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|------------------|------------------|
| 1989 | | 3.400 | 1.235 | 1.190 | 1.120 | 1.071 | 1.067 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1990 | 7.000 | 2.571 | 1.500 | 1.111 | 1.233 | 1.027 | 1.026 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1991 | | 2.833 | 1.412 | 1.208 | 1.172 | 1.000 | 1.088 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1992 | 2.200 | 2.818 | 1.258 | 1.077 | 1.119 | 1.021 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1993 | 3.000 | 3.556 | 1.063 | 1.029 | 1.143 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1994 | 5.333 | 1.750 | 1.107 | 1.000 | 1.161 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1995 | 3.000 | 2.333 | 1.429 | 1.150 | 1.087 | 1.000 | 1.040 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1996 | 5.500 | 1.727 | 1.211 | 1.348 | 1.258 | 1.000 | 1.000 | 1.000 | 1.026 | 1.000 | 1.000 | 1.000 |
| 1997 | 6.000 | 2.083 | 1.320 | 1.273 | 1.119 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1998 | 6.500 | 2.308 | 1.133 | 1.029 | 1.171 | 1.024 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1999 | 2.800 | 1.571 | 1.318 | 1.103 | 1.219 | 1.026 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2000 | 4.000 | 1.625 | 1.192 | 1.065 | 1.152 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2001 | 3.333 | 2.300 | 1.304 | 1.167 | 1.171 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2002 | 6.000 | 1.833 | 1.152 | 1.105 | 1.190 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2003 | 2.667 | 1.375 | 1.364 | 1.200 | 1.167 | 1.000 | 1.095 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2004 | 10.000 | 1.500 | 1.333 | 1.150 | 1.261 | 1.034 | 1.000 | 1.033 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2005 | | 2.333 | 1.429 | 1.167 | 1.114 | 1.026 | 1.025 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2006 | 4.500 | 1.889 | 1.412 | 1.167 | 1.179 | 1.000 | 1.000 | 1.030 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2007 | 3.000 | 1.833 | 1.182 | 1.192 | 1.032 | 1.031 | 1.091 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2008 | 9.000 | 2.000 | 1.333 | 1.208 | 1.276 | 1.000 | 1.108 | 1.024 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2009 | 3.000 | 1.733 | 1.308 | 1.147 | 1.205 | 1.021 | 1.000 | 1.042 | 1.000 | | | |
| 2010 | 3.250 | 1.923 | 1.280 | 1.125 | 1.083 | 1.000 | 1.000 | 1.026 | | | | |
| 2011 | 2.333 | 1.714 | 1.542 | 1.027 | 1.053 | 1.000 | 1.100 | | | | | |
| 2012 | 3.400 | 2.118 | 1.222 | 1.045 | 1.087 | 1.000 | | | | | | |
| 2013 | 2.400 | 1.917 | 1.174 | 1.148 | 1.032 | | | | | | | |
| 2014 | 7.000 | 2.286 | 1.188 | 1.132 | | | | | | | | |
| 2015 | | 2.615 | 1.206 | | | | | | | | | |
| 2016 | 1.857 | 1.462 | | | | | | | | | | |
| 2017 | 7.000 | | | | | | | | | | | |
| Simple Avg. - Incremental | 4.563 | 2.122 | 1.282 | 1.137 | 1.152 | 1.012 | 1.028 | 1.007 | 1.001 | 1.000 | 1.000 | 1.000 |
| Wtd Avg. All - Incremental | 4.072 | 2.043 | 1.261 | 1.127 | 1.149 | 1.011 | 1.024 | 1.007 | 1.001 | 1.000 | 1.000 | 1.000 |
| Wtd Latest Five - Incremental | 4.294 | 2.087 | 1.255 | 1.090 | 1.095 | 1.005 | 1.056 | 1.025 | 1.000 | 1.000 | 1.000 | 1.000 |
| Wtd Latest Three - Incremental | 4.700 | 2.125 | 1.191 | 1.101 | 1.061 | 1.000 | 1.031 | 1.031 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected Incremental - Prior 12/31/17 | 3.500 | 2.250 | 1.275 | 1.125 | 1.125 | 1.015 | 1.010 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected - Incremental | 3.500 | 2.050 | 1.250 | 1.125 | 1.100 | 1.015 | 1.010 | 1.007 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected - Cumulative | 11.458 | 3.274 | 1.597 | 1.278 | 1.136 | 1.032 | 1.017 | 1.007 | 1.000 | 1.000 | 1.000 | 1.000 |

Reported Claim Counts
 Period to Period Development Factors

| Year of Birth ----- | 300:312 ----- | 312:324 ----- | 324:336 ----- | 336:348 ----- | 348:360 ----- | 360:Ult. ----- |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 1990 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 1991 | 1.000 | 1.000 | 1.000 | | | |
| 1992 | 1.000 | 1.000 | | | | |
| 1993 | 1.000 | | | | | |
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| 2000 | | | | | | |
| 2001 | | | | | | |
| 2002 | | | | | | |
| 2003 | | | | | | |
| 2004 | | | | | | |
| 2005 | | | | | | |
| 2006 | | | | | | |
| 2007 | | | | | | |
| 2008 | | | | | | |
| 2009 | | | | | | |
| 2010 | | | | | | |
| 2011 | | | | | | |
| 2012 | | | | | | |
| 2013 | | | | | | |
| 2014 | | | | | | |
| 2015 | | | | | | |
| 2016 | | | | | | |
| 2017 | | | | | | |
| Simple Avg. - Incremental | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Wtd Avg. All - Incremental | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Wtd Latest Five - Incremental | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Wtd Latest Three - Incremental | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Selected Incremental - Prior 12/31/17 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Selected - Incremental | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Selected - Cumulative | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Payment Patterns After Consideration of Estimated Mortality - 2018 Level Basis (a)

| Calendar Year | Birth Year 2009 | Birth Year 2010 | Birth Year 2011 | Birth Year 2012 | Birth Year 2013 | Birth Year 2014 | Birth Year 2015 | Birth Year 2016 | Birth Year 2017 | Birth Year 2018 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year | | | | | | | | | | |
| Future Payments Based on 2018 Level - After Mortality | | | | | | | | | | |
| 2019 | 2.65% | 3.02% | 1.44% | 1.31% | 1.67% | 1.88% | 1.70% | 2.05% | 1.77% | 1.20% |
| 2020 | 1.24% | 0.74% | 1.32% | 1.42% | 1.29% | 1.64% | 1.85% | 1.66% | 2.02% | 1.75% |
| 2021 | 2.43% | 1.71% | 1.42% | 1.30% | 1.39% | 1.26% | 1.61% | 1.81% | 1.63% | 1.99% |
| 2022 | 2.36% | 1.69% | 1.77% | 1.40% | 1.28% | 1.37% | 1.24% | 1.58% | 1.78% | 1.61% |
| 2023 | 2.59% | 1.89% | 1.58% | 1.75% | 1.38% | 1.26% | 1.34% | 1.22% | 1.55% | 1.76% |
| 2024 | 2.28% | 1.66% | 1.74% | 1.56% | 1.72% | 1.35% | 1.24% | 1.32% | 1.19% | 1.53% |
| 2025 | 2.78% | 1.96% | 1.73% | 1.72% | 1.54% | 1.69% | 1.33% | 1.21% | 1.29% | 1.18% |
| 2026 | 2.17% | 1.62% | 1.95% | 1.71% | 1.69% | 1.51% | 1.66% | 1.30% | 1.19% | 1.28% |
| 2027 | 2.14% | 1.60% | 1.85% | 1.92% | 1.68% | 1.66% | 1.48% | 1.62% | 1.28% | 1.18% |
| 2028 | 2.44% | 1.89% | 1.84% | 1.83% | 1.89% | 1.65% | 1.63% | 1.45% | 1.60% | 1.26% |
| 2029 | 2.03% | 1.56% | 1.87% | 1.82% | 1.80% | 1.85% | 1.62% | 1.59% | 1.43% | 1.58% |
| 2030 | 2.12% | 1.58% | 1.84% | 1.85% | 1.79% | 1.76% | 1.82% | 1.59% | 1.57% | 1.41% |
| 2031 | 2.53% | 1.56% | 1.83% | 1.82% | 1.82% | 1.76% | 1.73% | 1.78% | 1.56% | 1.55% |
| 2032 | 2.94% | 2.04% | 2.02% | 1.81% | 1.79% | 1.78% | 1.73% | 1.70% | 1.75% | 1.54% |
| 2033 | 2.63% | 1.92% | 2.19% | 1.99% | 1.78% | 1.75% | 1.75% | 1.69% | 1.67% | 1.73% |
| 2034 | 2.35% | 1.71% | 2.18% | 2.16% | 1.96% | 1.74% | 1.72% | 1.72% | 1.66% | 1.65% |
| 2035 | 2.30% | 1.69% | 2.25% | 2.15% | 2.13% | 1.92% | 1.71% | 1.69% | 1.69% | 1.64% |
| 2036 | 2.33% | 1.67% | 2.27% | 2.22% | 2.12% | 2.09% | 1.89% | 1.68% | 1.66% | 1.67% |
| 2037 | 2.26% | 1.68% | 2.25% | 2.24% | 2.18% | 2.08% | 2.05% | 1.85% | 1.65% | 1.64% |
| 2038 | 2.49% | 1.91% | 2.30% | 2.22% | 2.20% | 2.14% | 2.04% | 2.01% | 1.82% | 1.63% |
| 2039 | 2.54% | 1.89% | 2.28% | 2.27% | 2.18% | 2.16% | 2.11% | 2.00% | 1.97% | 1.79% |
| 2040 | 2.08% | 1.61% | 2.25% | 2.25% | 2.24% | 2.14% | 2.13% | 2.06% | 1.96% | 1.95% |
| 2041 | 2.02% | 1.58% | 2.26% | 2.22% | 2.21% | 2.19% | 2.10% | 2.08% | 2.03% | 1.94% |
| 2042 | 1.98% | 1.56% | 2.18% | 2.23% | 2.18% | 2.17% | 2.16% | 2.06% | 2.05% | 2.00% |
| 2043 | 2.07% | 1.70% | 2.13% | 2.15% | 2.20% | 2.14% | 2.13% | 2.11% | 2.02% | 2.02% |
| 2044 | 1.85% | 1.67% | 2.06% | 2.10% | 2.12% | 2.16% | 2.11% | 2.09% | 2.07% | 2.00% |
| 2045 | 1.81% | 1.65% | 2.03% | 2.04% | 2.07% | 2.08% | 2.12% | 2.06% | 2.05% | 2.05% |
| 2046 | 2.05% | 1.84% | 1.96% | 2.00% | 2.00% | 2.03% | 2.04% | 2.08% | 2.03% | 2.02% |
| 2047 | 1.69% | 1.60% | 1.92% | 1.94% | 1.97% | 1.97% | 2.00% | 2.00% | 2.04% | 2.00% |
| 2048 | 1.85% | 1.79% | 1.85% | 1.90% | 1.90% | 1.93% | 1.93% | 1.95% | 1.96% | 2.01% |
| 2049 | 1.58% | 1.54% | 1.80% | 1.83% | 1.87% | 1.87% | 1.90% | 1.89% | 1.92% | 1.94% |
| 2050 | 1.53% | 1.52% | 1.74% | 1.78% | 1.80% | 1.83% | 1.84% | 1.86% | 1.86% | 1.90% |
| 2051 | 1.49% | 1.49% | 1.68% | 1.71% | 1.75% | 1.76% | 1.80% | 1.80% | 1.82% | 1.84% |
| 2052 | 1.43% | 1.46% | 1.64% | 1.66% | 1.69% | 1.71% | 1.73% | 1.76% | 1.77% | 1.80% |
| 2053 | 1.74% | 1.75% | 1.60% | 1.62% | 1.63% | 1.65% | 1.68% | 1.70% | 1.73% | 1.75% |
| 2054 | 1.34% | 1.56% | 1.57% | 1.58% | 1.60% | 1.60% | 1.63% | 1.65% | 1.67% | 1.71% |
| 2055 | 1.29% | 1.53% | 1.52% | 1.55% | 1.56% | 1.57% | 1.58% | 1.59% | 1.62% | 1.65% |
| 2056 | 1.24% | 1.50% | 1.48% | 1.50% | 1.52% | 1.53% | 1.54% | 1.54% | 1.56% | 1.60% |
| 2057 | 1.20% | 1.47% | 1.43% | 1.46% | 1.47% | 1.50% | 1.50% | 1.51% | 1.52% | 1.55% |
| 2058 | 1.29% | 1.61% | 1.38% | 1.41% | 1.43% | 1.44% | 1.47% | 1.47% | 1.48% | 1.50% |
| 2059 | 1.10% | 1.41% | 1.37% | 1.37% | 1.39% | 1.41% | 1.42% | 1.44% | 1.44% | 1.46% |
| 2060 | 1.23% | 1.53% | 1.33% | 1.35% | 1.34% | 1.36% | 1.38% | 1.39% | 1.41% | 1.43% |
| 2061 | 1.01% | 1.35% | 1.28% | 1.31% | 1.33% | 1.32% | 1.34% | 1.35% | 1.37% | 1.40% |
| 2062 | 0.97% | 1.32% | 1.24% | 1.27% | 1.29% | 1.30% | 1.29% | 1.31% | 1.33% | 1.35% |
| 2063 | 1.00% | 1.39% | 1.20% | 1.23% | 1.25% | 1.26% | 1.28% | 1.27% | 1.29% | 1.31% |
| 2064 | 0.88% | 1.25% | 1.15% | 1.18% | 1.21% | 1.22% | 1.24% | 1.25% | 1.25% | 1.27% |
| 2065 | 0.84% | 1.22% | 1.11% | 1.14% | 1.16% | 1.18% | 1.20% | 1.22% | 1.23% | 1.23% |
| 2066 | 0.80% | 1.19% | 1.06% | 1.10% | 1.12% | 1.14% | 1.16% | 1.18% | 1.19% | 1.22% |
| 2067 | 0.88% | 1.28% | 1.03% | 1.05% | 1.08% | 1.10% | 1.12% | 1.14% | 1.16% | 1.18% |
| 2068 | 0.81% | 1.25% | 0.99% | 1.02% | 1.03% | 1.06% | 1.08% | 1.10% | 1.12% | 1.14% |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2018 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exh bit II for illustration of calculation for Birth Year 1996.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Payment Patterns After Consideration of Estimated Mortality - 2018 Level Basis (a)

| Calendar Year | Birth Year 2009 | Birth Year 2010 | Birth Year 2011 | Birth Year 2012 | Birth Year 2013 | Birth Year 2014 | Birth Year 2015 | Birth Year 2016 | Birth Year 2017 | Birth Year 2018 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year | | | | | | | | | | |
| Future Payments Based on 2018 Level - After Mortality | | | | | | | | | | |
| 2069 | 0.69% | 1.09% | 0.94% | 0.97% | 1.00% | 1.01% | 1.04% | 1.06% | 1.08% | 1.11% |
| 2070 | 0.65% | 1.06% | 0.90% | 0.93% | 0.96% | 0.98% | 1.00% | 1.02% | 1.04% | 1.06% |
| 2071 | 0.61% | 1.03% | 0.86% | 0.89% | 0.91% | 0.94% | 0.97% | 0.98% | 1.00% | 1.03% |
| 2072 | 0.58% | 0.99% | 0.82% | 0.84% | 0.87% | 0.90% | 0.92% | 0.95% | 0.96% | 0.99% |
| 2073 | 0.58% | 1.03% | 0.78% | 0.81% | 0.83% | 0.86% | 0.88% | 0.91% | 0.93% | 0.95% |
| 2074 | 0.58% | 1.01% | 0.74% | 0.77% | 0.79% | 0.81% | 0.84% | 0.86% | 0.89% | 0.92% |
| 2075 | 0.48% | 0.89% | 0.71% | 0.73% | 0.76% | 0.78% | 0.80% | 0.82% | 0.85% | 0.88% |
| 2076 | 0.45% | 0.85% | 0.66% | 0.70% | 0.72% | 0.74% | 0.77% | 0.78% | 0.81% | 0.84% |
| 2077 | 0.42% | 0.82% | 0.63% | 0.65% | 0.69% | 0.71% | 0.73% | 0.75% | 0.77% | 0.80% |
| 2078 | 0.44% | 0.87% | 0.59% | 0.62% | 0.64% | 0.68% | 0.69% | 0.72% | 0.74% | 0.76% |
| 2079 | 0.36% | 0.75% | 0.56% | 0.58% | 0.61% | 0.63% | 0.66% | 0.68% | 0.70% | 0.73% |
| 2080 | 0.34% | 0.72% | 0.53% | 0.55% | 0.57% | 0.60% | 0.62% | 0.65% | 0.67% | 0.69% |
| 2081 | 0.35% | 0.74% | 0.49% | 0.52% | 0.54% | 0.56% | 0.59% | 0.61% | 0.64% | 0.66% |
| 2082 | 0.29% | 0.65% | 0.46% | 0.49% | 0.51% | 0.53% | 0.55% | 0.58% | 0.60% | 0.63% |
| 2083 | 0.28% | 0.65% | 0.43% | 0.46% | 0.48% | 0.50% | 0.52% | 0.54% | 0.57% | 0.59% |
| 2084 | 0.24% | 0.58% | 0.40% | 0.42% | 0.45% | 0.47% | 0.49% | 0.51% | 0.53% | 0.56% |
| 2085 | 0.22% | 0.54% | 0.37% | 0.39% | 0.41% | 0.44% | 0.46% | 0.48% | 0.50% | 0.53% |
| 2086 | 0.20% | 0.51% | 0.34% | 0.36% | 0.39% | 0.41% | 0.43% | 0.45% | 0.47% | 0.49% |
| 2087 | 0.19% | 0.48% | 0.31% | 0.33% | 0.36% | 0.38% | 0.40% | 0.42% | 0.44% | 0.47% |
| 2088 | 0.20% | 0.51% | 0.28% | 0.31% | 0.33% | 0.35% | 0.37% | 0.39% | 0.42% | 0.44% |
| 2089 | 0.15% | 0.41% | 0.26% | 0.28% | 0.30% | 0.32% | 0.35% | 0.36% | 0.38% | 0.41% |
| 2090 | 0.14% | 0.38% | 0.23% | 0.25% | 0.28% | 0.30% | 0.31% | 0.34% | 0.36% | 0.38% |
| 2091 | 0.12% | 0.35% | 0.21% | 0.23% | 0.25% | 0.27% | 0.29% | 0.31% | 0.33% | 0.35% |
| 2092 | 0.11% | 0.32% | 0.19% | 0.21% | 0.23% | 0.25% | 0.27% | 0.29% | 0.30% | 0.33% |
| 2093 | 0.10% | 0.31% | 0.17% | 0.19% | 0.21% | 0.22% | 0.24% | 0.26% | 0.28% | 0.30% |
| 2094 | 0.09% | 0.26% | 0.15% | 0.17% | 0.19% | 0.20% | 0.22% | 0.24% | 0.26% | 0.28% |
| 2095 | 0.08% | 0.25% | 0.13% | 0.15% | 0.16% | 0.18% | 0.20% | 0.22% | 0.24% | 0.25% |
| 2096 | 0.07% | 0.21% | 0.12% | 0.13% | 0.15% | 0.16% | 0.18% | 0.20% | 0.21% | 0.23% |
| 2097 | 0.06% | 0.19% | 0.10% | 0.11% | 0.13% | 0.14% | 0.16% | 0.18% | 0.19% | 0.21% |
| 2098 | 0.05% | 0.17% | 0.09% | 0.10% | 0.11% | 0.13% | 0.14% | 0.15% | 0.17% | 0.19% |
| 2099 | 0.04% | 0.14% | 0.07% | 0.08% | 0.10% | 0.11% | 0.12% | 0.14% | 0.15% | 0.17% |
| 2100 | 0.03% | 0.12% | 0.06% | 0.07% | 0.08% | 0.09% | 0.11% | 0.12% | 0.13% | 0.15% |
| 2101 | 0.03% | 0.10% | 0.05% | 0.06% | 0.07% | 0.08% | 0.09% | 0.11% | 0.12% | 0.13% |
| 2102 | 0.02% | 0.09% | 0.04% | 0.05% | 0.06% | 0.07% | 0.08% | 0.09% | 0.10% | 0.12% |
| 2103 | 0.02% | 0.07% | 0.03% | 0.04% | 0.05% | 0.06% | 0.07% | 0.08% | 0.09% | 0.10% |
| 2104 | 0.01% | 0.06% | 0.03% | 0.03% | 0.04% | 0.05% | 0.06% | 0.07% | 0.08% | 0.09% |
| 2105 | 0.01% | 0.05% | 0.02% | 0.03% | 0.03% | 0.04% | 0.05% | 0.06% | 0.07% | 0.08% |
| 2106 | 0.01% | 0.04% | 0.02% | 0.02% | 0.03% | 0.03% | 0.04% | 0.05% | 0.05% | 0.06% |
| 2107 | 0.01% | 0.03% | 0.01% | 0.02% | 0.02% | 0.03% | 0.03% | 0.04% | 0.05% | 0.05% |
| 2108 | 0.00% | 0.02% | 0.01% | 0.01% | 0.02% | 0.02% | 0.02% | 0.03% | 0.04% | 0.04% |
| 2109 | 0.01% | 0.02% | 0.01% | 0.01% | 0.01% | 0.02% | 0.02% | 0.02% | 0.03% | 0.04% |
| 2110 | 0.00% | 0.04% | 0.00% | 0.01% | 0.01% | 0.01% | 0.02% | 0.02% | 0.02% | 0.03% |
| 2111 | 0.00% | 0.00% | 0.01% | 0.00% | 0.01% | 0.01% | 0.01% | 0.01% | 0.02% | 0.02% |
| 2112 | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.01% | 0.01% | 0.01% | 0.01% | 0.02% |
| 2113 | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.01% | 0.01% | 0.01% | 0.01% |
| 2114 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.01% | 0.01% | 0.01% |
| 2115 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.01% | 0.01% |
| 2116 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.01% |
| 2117 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% |
| 2118 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2018 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Payment Patterns After Consideration of Estimated Mortality - 2018 Level Basis (a)

| Calendar Year | Birth Year 1999 | Birth Year 2000 | Birth Year 2001 | Birth Year 2002 | Birth Year 2003 | Birth Year 2004 | Birth Year 2005 | Birth Year 2006 | Birth Year 2007 | Birth Year 2008 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year | | | | | | | | | | |
| Future Payments Based on 2018 Level - After Mortality | | | | | | | | | | |
| 2019 | 3.18% | 3.12% | 3.47% | 3.55% | 3.94% | 3.17% | 3.47% | 3.63% | 3.94% | 2.47% |
| 2020 | 2.83% | 2.37% | 2.26% | 2.02% | 2.56% | 1.55% | 2.44% | 1.67% | 2.67% | 1.12% |
| 2021 | 3.17% | 2.64% | 2.35% | 2.47% | 3.61% | 2.34% | 2.61% | 2.58% | 3.50% | 2.11% |
| 2022 | 3.38% | 3.95% | 2.83% | 2.41% | 3.46% | 2.27% | 2.38% | 2.50% | 3.31% | 2.07% |
| 2023 | 3.27% | 3.88% | 3.04% | 2.56% | 3.66% | 2.50% | 2.31% | 2.70% | 3.57% | 2.26% |
| 2024 | 3.19% | 3.57% | 2.72% | 3.03% | 3.25% | 2.18% | 1.91% | 2.51% | 3.01% | 2.00% |
| 2025 | 3.80% | 4.11% | 3.32% | 3.59% | 4.61% | 2.74% | 2.23% | 2.96% | 3.60% | 2.46% |
| 2026 | 3.61% | 3.19% | 2.58% | 2.88% | 3.70% | 2.66% | 1.66% | 2.38% | 2.71% | 1.92% |
| 2027 | 3.51% | 3.36% | 2.71% | 2.79% | 3.59% | 2.61% | 2.45% | 2.33% | 2.68% | 1.89% |
| 2028 | 3.53% | 3.35% | 3.18% | 3.06% | 3.86% | 2.93% | 2.59% | 2.98% | 3.03% | 2.16% |
| 2029 | 3.28% | 2.99% | 2.70% | 2.68% | 3.30% | 2.48% | 2.18% | 2.59% | 2.52% | 1.82% |
| 2030 | 3.18% | 2.83% | 2.65% | 2.64% | 3.22% | 2.44% | 2.17% | 2.52% | 2.41% | 2.06% |
| 2031 | 3.07% | 2.66% | 2.56% | 2.53% | 3.07% | 2.47% | 1.99% | 2.45% | 2.29% | 2.02% |
| 2032 | 3.33% | 2.97% | 2.91% | 2.93% | 3.53% | 2.94% | 2.53% | 2.74% | 2.73% | 2.26% |
| 2033 | 2.87% | 2.39% | 2.67% | 2.57% | 3.07% | 2.59% | 2.26% | 2.53% | 2.37% | 2.14% |
| 2034 | 2.76% | 2.22% | 2.36% | 2.33% | 2.70% | 2.30% | 2.08% | 2.25% | 2.28% | 1.90% |
| 2035 | 2.66% | 2.08% | 2.29% | 2.25% | 2.59% | 2.24% | 1.95% | 2.19% | 2.18% | 2.19% |
| 2036 | 2.57% | 1.96% | 2.37% | 2.19% | 2.49% | 2.20% | 1.91% | 2.13% | 2.09% | 2.15% |
| 2037 | 2.46% | 1.83% | 2.29% | 2.11% | 2.36% | 2.13% | 2.01% | 2.06% | 2.00% | 2.10% |
| 2038 | 2.47% | 1.83% | 2.52% | 2.30% | 2.55% | 2.38% | 2.22% | 2.43% | 2.24% | 2.30% |
| 2039 | 2.56% | 1.89% | 2.36% | 2.36% | 2.60% | 2.47% | 2.20% | 2.41% | 2.25% | 2.24% |
| 2040 | 2.19% | 1.50% | 2.09% | 1.99% | 2.05% | 1.96% | 1.85% | 2.06% | 1.76% | 1.96% |
| 2041 | 2.10% | 1.41% | 2.03% | 1.93% | 1.95% | 1.91% | 1.80% | 1.99% | 1.68% | 1.92% |
| 2042 | 2.02% | 1.32% | 1.98% | 1.89% | 1.87% | 1.87% | 1.82% | 1.93% | 1.62% | 1.88% |
| 2043 | 1.92% | 1.89% | 2.09% | 1.93% | 1.92% | 1.97% | 1.82% | 2.01% | 1.74% | 1.98% |
| 2044 | 1.84% | 1.77% | 1.84% | 1.81% | 1.67% | 1.75% | 1.66% | 1.81% | 1.61% | 1.78% |
| 2045 | 1.76% | 1.69% | 1.79% | 1.76% | 1.60% | 1.71% | 1.63% | 1.75% | 1.55% | 1.74% |
| 2046 | 1.87% | 1.75% | 1.86% | 1.89% | 1.81% | 2.00% | 1.86% | 1.91% | 1.80% | 1.88% |
| 2047 | 1.59% | 1.53% | 1.66% | 1.63% | 1.42% | 1.60% | 1.54% | 1.63% | 1.43% | 1.65% |
| 2048 | 1.58% | 1.53% | 1.84% | 1.75% | 1.54% | 1.78% | 1.66% | 1.75% | 1.61% | 1.80% |
| 2049 | 1.43% | 1.39% | 1.54% | 1.52% | 1.26% | 1.50% | 1.46% | 1.52% | 1.33% | 1.56% |
| 2050 | 1.36% | 1.32% | 1.49% | 1.47% | 1.19% | 1.45% | 1.46% | 1.47% | 1.28% | 1.52% |
| 2051 | 1.29% | 1.26% | 1.44% | 1.41% | 1.13% | 1.41% | 1.39% | 1.42% | 1.23% | 1.48% |
| 2052 | 1.21% | 1.20% | 1.37% | 1.35% | 1.05% | 1.35% | 1.34% | 1.36% | 1.18% | 1.44% |
| 2053 | 1.27% | 1.23% | 1.56% | 1.50% | 1.28% | 1.69% | 1.72% | 1.58% | 1.51% | 1.66% |
| 2054 | 1.08% | 1.10% | 1.27% | 1.25% | 0.93% | 1.42% | 1.47% | 1.33% | 1.10% | 1.36% |
| 2055 | 1.00% | 1.05% | 1.21% | 1.24% | 0.86% | 1.36% | 1.38% | 1.27% | 1.05% | 1.34% |
| 2056 | 0.94% | 1.00% | 1.16% | 1.19% | 0.80% | 1.31% | 1.34% | 1.22% | 1.01% | 1.50% |
| 2057 | 0.88% | 0.96% | 1.11% | 1.14% | 0.75% | 1.27% | 1.32% | 1.18% | 0.98% | 1.46% |
| 2058 | 0.85% | 0.97% | 1.21% | 1.20% | 0.79% | 1.37% | 1.41% | 1.24% | 1.09% | 1.55% |
| 2059 | 0.75% | 0.88% | 1.00% | 1.03% | 0.63% | 1.16% | 1.23% | 1.08% | 0.90% | 1.36% |
| 2060 | 0.78% | 0.87% | 1.02% | 1.07% | 0.71% | 1.32% | 1.34% | 1.13% | 1.05% | 1.44% |
| 2061 | 0.64% | 0.81% | 0.90% | 0.94% | 0.54% | 1.06% | 1.15% | 0.98% | 0.83% | 1.28% |
| 2062 | 0.59% | 0.78% | 0.85% | 0.89% | 0.49% | 1.02% | 1.15% | 0.94% | 0.79% | 1.23% |
| 2063 | 0.54% | 0.76% | 0.90% | 0.89% | 0.50% | 1.05% | 1.14% | 0.96% | 0.85% | 1.27% |
| 2064 | 0.49% | 0.72% | 0.76% | 0.79% | 0.41% | 0.92% | 1.04% | 0.85% | 0.73% | 1.14% |
| 2065 | 0.44% | 0.69% | 0.71% | 0.75% | 0.37% | 0.87% | 1.00% | 0.81% | 0.70% | 1.10% |
| 2066 | 0.40% | 0.66% | 0.67% | 0.71% | 0.34% | 0.83% | 1.00% | 0.77% | 0.67% | 1.06% |
| 2067 | 0.39% | 0.64% | 0.66% | 0.70% | 0.37% | 0.92% | 1.03% | 0.79% | 0.77% | 1.09% |
| 2068 | 0.33% | 0.64% | 0.67% | 0.68% | 0.32% | 0.83% | 0.96% | 0.76% | 0.71% | 1.07% |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2018 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exh bit II for illustration of calculation for Birth Year 1996.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Payment Patterns After Consideration of Estimated Mortality - 2018 Level Basis (a)

| Calendar Year | Birth Year 1999 | Birth Year 2000 | Birth Year 2001 | Birth Year 2002 | Birth Year 2003 | Birth Year 2004 | Birth Year 2005 | Birth Year 2006 | Birth Year 2007 | Birth Year 2008 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2018 Level - After Mortality | | | | | | | | | | |
| 2069 | 0.28% | 0.58% | 0.55% | 0.58% | 0.24% | 0.70% | 0.86% | 0.65% | 0.58% | 0.93% |
| 2070 | 0.25% | 0.55% | 0.50% | 0.54% | 0.21% | 0.65% | 0.83% | 0.61% | 0.55% | 0.89% |
| 2071 | 0.22% | 0.53% | 0.46% | 0.51% | 0.19% | 0.61% | 0.77% | 0.57% | 0.52% | 0.84% |
| 2072 | 0.19% | 0.50% | 0.43% | 0.47% | 0.17% | 0.57% | 0.74% | 0.54% | 0.50% | 0.80% |
| 2073 | 0.16% | 0.49% | 0.44% | 0.46% | 0.16% | 0.57% | 0.73% | 0.54% | 0.53% | 0.81% |
| 2074 | 0.15% | 0.45% | 0.37% | 0.42% | 0.16% | 0.57% | 0.74% | 0.50% | 0.54% | 0.77% |
| 2075 | 0.12% | 0.43% | 0.32% | 0.37% | 0.11% | 0.46% | 0.63% | 0.44% | 0.42% | 0.68% |
| 2076 | 0.10% | 0.40% | 0.29% | 0.34% | 0.09% | 0.42% | 0.59% | 0.41% | 0.39% | 0.64% |
| 2077 | 0.08% | 0.38% | 0.26% | 0.31% | 0.08% | 0.38% | 0.55% | 0.38% | 0.37% | 0.60% |
| 2078 | 0.07% | 0.37% | 0.27% | 0.31% | 0.08% | 0.39% | 0.57% | 0.38% | 0.41% | 0.62% |
| 2079 | 0.05% | 0.33% | 0.21% | 0.26% | 0.06% | 0.32% | 0.48% | 0.32% | 0.32% | 0.53% |
| 2080 | 0.04% | 0.30% | 0.18% | 0.24% | 0.05% | 0.28% | 0.44% | 0.30% | 0.30% | 0.49% |
| 2081 | 0.03% | 0.28% | 0.16% | 0.22% | 0.05% | 0.29% | 0.45% | 0.28% | 0.34% | 0.49% |
| 2082 | 0.02% | 0.26% | 0.14% | 0.19% | 0.03% | 0.23% | 0.38% | 0.25% | 0.26% | 0.42% |
| 2083 | 0.02% | 0.24% | 0.13% | 0.18% | 0.03% | 0.21% | 0.36% | 0.24% | 0.27% | 0.41% |
| 2084 | 0.01% | 0.21% | 0.10% | 0.15% | 0.02% | 0.18% | 0.31% | 0.20% | 0.22% | 0.36% |
| 2085 | 0.01% | 0.19% | 0.08% | 0.14% | 0.01% | 0.16% | 0.28% | 0.18% | 0.20% | 0.33% |
| 2086 | 0.01% | 0.17% | 0.07% | 0.12% | 0.01% | 0.13% | 0.26% | 0.17% | 0.18% | 0.30% |
| 2087 | 0.00% | 0.15% | 0.05% | 0.11% | 0.01% | 0.12% | 0.23% | 0.15% | 0.16% | 0.27% |
| 2088 | 0.00% | 0.13% | 0.05% | 0.10% | 0.01% | 0.12% | 0.23% | 0.14% | 0.20% | 0.28% |
| 2089 | 0.00% | 0.11% | 0.03% | 0.08% | 0.00% | 0.08% | 0.18% | 0.12% | 0.13% | 0.21% |
| 2090 | 0.00% | 0.09% | 0.03% | 0.07% | 0.00% | 0.07% | 0.16% | 0.10% | 0.11% | 0.19% |
| 2091 | 0.00% | 0.08% | 0.02% | 0.06% | 0.00% | 0.06% | 0.13% | 0.09% | 0.10% | 0.17% |
| 2092 | 0.00% | 0.06% | 0.01% | 0.05% | 0.00% | 0.05% | 0.11% | 0.08% | 0.09% | 0.14% |
| 2093 | 0.00% | 0.05% | 0.01% | 0.04% | 0.00% | 0.04% | 0.10% | 0.07% | 0.08% | 0.13% |
| 2094 | 0.00% | 0.04% | 0.01% | 0.03% | 0.00% | 0.03% | 0.08% | 0.05% | 0.06% | 0.11% |
| 2095 | 0.00% | 0.03% | 0.00% | 0.03% | 0.00% | 0.03% | 0.07% | 0.05% | 0.06% | 0.09% |
| 2096 | 0.00% | 0.03% | 0.00% | 0.02% | 0.00% | 0.02% | 0.05% | 0.04% | 0.04% | 0.07% |
| 2097 | 0.00% | 0.02% | 0.00% | 0.02% | 0.00% | 0.01% | 0.04% | 0.03% | 0.03% | 0.06% |
| 2098 | 0.00% | 0.02% | 0.00% | 0.01% | 0.00% | 0.01% | 0.04% | 0.03% | 0.03% | 0.05% |
| 2099 | 0.00% | 0.01% | 0.00% | 0.01% | 0.00% | 0.01% | 0.03% | 0.02% | 0.02% | 0.04% |
| 2100 | 0.00% | 0.03% | 0.00% | 0.01% | 0.00% | 0.01% | 0.02% | 0.01% | 0.02% | 0.03% |
| 2101 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.01% | 0.01% | 0.02% |
| 2102 | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.00% | 0.01% | 0.01% | 0.01% | 0.02% |
| 2103 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.01% | 0.01% | 0.01% |
| 2104 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.00% | 0.01% |
| 2105 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.00% | 0.00% | 0.01% |
| 2106 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.00% |
| 2107 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2108 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% |
| 2109 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2110 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2111 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2112 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2113 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2114 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2115 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2116 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2117 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2118 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2018 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Payment Patterns After Consideration of Estimated Mortality - 2018 Level Basis (a)

| Calendar Year | Birth Year 1989 | Birth Year 1990 | Birth Year 1991 | Birth Year 1992 | Birth Year 1993 | Birth Year 1994 | Birth Year 1995 | Birth Year 1996 | Birth Year 1997 | Birth Year 1998 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year | | | | | | | | | | |
| Future Payments Based on 2018 Level - After Mortality | | | | | | | | | | |
| 2019 | 5.19% | 3.98% | 3.68% | 3.47% | 5.93% | 4.05% | 3.47% | 3.32% | 3.27% | 3.71% |
| 2020 | 3.51% | 3.84% | 2.89% | 2.48% | 3.64% | 2.23% | 2.72% | 2.28% | 2.17% | 2.54% |
| 2021 | 3.54% | 4.92% | 2.95% | 3.01% | 3.75% | 2.24% | 2.91% | 3.15% | 2.96% | 2.67% |
| 2022 | 3.34% | 4.71% | 2.87% | 3.01% | 3.69% | 2.22% | 3.10% | 3.00% | 2.86% | 2.61% |
| 2023 | 3.64% | 4.92% | 3.20% | 3.36% | 3.61% | 2.43% | 3.20% | 3.28% | 3.02% | 2.61% |
| 2024 | 3.27% | 4.40% | 2.79% | 2.95% | 3.06% | 2.19% | 2.98% | 3.68% | 2.83% | 2.36% |
| 2025 | 4.23% | 4.82% | 3.51% | 3.60% | 3.25% | 2.77% | 3.74% | 4.16% | 3.37% | 3.22% |
| 2026 | 2.99% | 4.03% | 2.64% | 2.87% | 2.60% | 2.13% | 2.89% | 3.29% | 2.65% | 2.57% |
| 2027 | 2.88% | 3.90% | 2.58% | 2.82% | 2.44% | 2.12% | 2.83% | 3.15% | 2.58% | 2.44% |
| 2028 | 3.06% | 4.20% | 2.89% | 3.19% | 2.60% | 2.38% | 3.03% | 3.29% | 2.82% | 2.62% |
| 2029 | 2.78% | 3.55% | 2.47% | 2.85% | 2.17% | 2.06% | 2.69% | 2.85% | 2.42% | 2.30% |
| 2030 | 2.69% | 3.43% | 2.53% | 2.91% | 2.16% | 2.05% | 2.64% | 2.96% | 2.35% | 2.31% |
| 2031 | 2.59% | 3.25% | 2.45% | 2.76% | 2.12% | 2.01% | 2.56% | 2.83% | 2.29% | 2.24% |
| 2032 | 3.03% | 3.57% | 2.74% | 3.04% | 2.36% | 2.55% | 2.84% | 3.05% | 2.74% | 2.65% |
| 2033 | 2.62% | 3.24% | 2.57% | 2.91% | 2.19% | 2.17% | 2.58% | 2.71% | 2.38% | 2.26% |
| 2034 | 2.35% | 2.81% | 2.24% | 2.63% | 1.93% | 1.93% | 2.37% | 2.51% | 2.10% | 2.12% |
| 2035 | 2.27% | 2.67% | 2.17% | 2.50% | 1.88% | 1.90% | 2.31% | 2.42% | 2.04% | 2.10% |
| 2036 | 2.21% | 2.56% | 2.44% | 2.43% | 1.84% | 1.89% | 2.26% | 2.33% | 1.98% | 2.05% |
| 2037 | 2.13% | 2.40% | 2.36% | 2.35% | 1.79% | 1.85% | 2.19% | 2.24% | 1.92% | 1.99% |
| 2038 | 2.31% | 2.58% | 2.56% | 2.67% | 2.00% | 2.08% | 2.35% | 2.37% | 2.13% | 2.20% |
| 2039 | 2.40% | 2.50% | 2.35% | 2.49% | 1.97% | 2.32% | 2.35% | 2.32% | 2.23% | 2.36% |
| 2040 | 1.93% | 2.02% | 2.15% | 2.14% | 1.67% | 1.77% | 2.02% | 2.01% | 1.75% | 2.02% |
| 2041 | 1.87% | 1.90% | 2.08% | 2.07% | 1.63% | 1.74% | 1.96% | 1.93% | 1.70% | 1.97% |
| 2042 | 1.81% | 1.79% | 2.02% | 2.05% | 1.61% | 1.72% | 1.91% | 1.87% | 1.65% | 1.98% |
| 2043 | 1.91% | 1.82% | 2.12% | 2.13% | 1.72% | 1.85% | 1.96% | 1.86% | 1.78% | 1.97% |
| 2044 | 1.68% | 1.55% | 1.88% | 1.86% | 1.53% | 1.65% | 1.79% | 1.73% | 1.68% | 1.82% |
| 2045 | 1.62% | 1.45% | 1.82% | 1.79% | 1.62% | 1.93% | 1.75% | 1.67% | 1.87% | 1.78% |
| 2046 | 1.87% | 1.55% | 1.84% | 1.97% | 1.79% | 2.11% | 1.89% | 1.77% | 2.05% | 2.06% |
| 2047 | 1.50% | 1.23% | 1.69% | 1.65% | 1.54% | 1.84% | 1.63% | 1.54% | 1.76% | 1.68% |
| 2048 | 1.64% | 1.30% | 1.80% | 1.81% | 1.71% | 2.02% | 1.74% | 1.62% | 1.92% | 1.80% |
| 2049 | 1.39% | 1.04% | 1.56% | 1.51% | 1.47% | 1.76% | 1.52% | 1.42% | 1.65% | 1.59% |
| 2050 | 1.33% | 0.95% | 1.50% | 1.48% | 1.43% | 1.72% | 1.47% | 1.37% | 1.60% | 1.58% |
| 2051 | 1.28% | 0.87% | 1.44% | 1.38% | 1.39% | 1.69% | 1.42% | 1.31% | 1.55% | 1.50% |
| 2052 | 1.22% | 0.78% | 1.38% | 1.31% | 1.35% | 1.64% | 1.36% | 1.25% | 1.49% | 1.45% |
| 2053 | 1.52% | 0.90% | 1.47% | 1.51% | 1.59% | 1.93% | 1.53% | 1.36% | 1.76% | 1.71% |
| 2054 | 1.11% | 0.64% | 1.26% | 1.21% | 1.27% | 1.56% | 1.26% | 1.15% | 1.39% | 1.40% |
| 2055 | 1.05% | 0.56% | 1.20% | 1.11% | 1.23% | 1.51% | 1.20% | 1.10% | 1.34% | 1.31% |
| 2056 | 1.00% | 0.50% | 1.15% | 1.05% | 1.19% | 1.46% | 1.15% | 1.04% | 1.29% | 1.26% |
| 2057 | 0.95% | 0.44% | 1.09% | 0.99% | 1.15% | 1.42% | 1.10% | 1.00% | 1.24% | 1.22% |
| 2058 | 1.03% | 0.44% | 1.13% | 1.08% | 1.24% | 1.52% | 1.15% | 1.03% | 1.34% | 1.32% |
| 2059 | 0.84% | 0.33% | 0.98% | 0.87% | 1.06% | 1.32% | 1.00% | 0.90% | 1.14% | 1.13% |
| 2060 | 0.96% | 0.34% | 0.96% | 0.89% | 1.14% | 1.44% | 1.05% | 0.93% | 1.21% | 1.27% |
| 2061 | 0.74% | 0.24% | 0.88% | 0.75% | 0.97% | 1.22% | 0.89% | 0.80% | 1.04% | 1.04% |
| 2062 | 0.69% | 0.21% | 0.83% | 0.72% | 0.93% | 1.17% | 0.84% | 0.75% | 0.99% | 1.02% |
| 2063 | 0.72% | 0.19% | 0.82% | 0.71% | 0.96% | 1.22% | 0.84% | 0.73% | 1.04% | 1.00% |
| 2064 | 0.60% | 0.14% | 0.73% | 0.59% | 0.84% | 1.07% | 0.74% | 0.66% | 0.89% | 0.90% |
| 2065 | 0.55% | 0.12% | 0.69% | 0.54% | 0.80% | 1.02% | 0.70% | 0.62% | 0.84% | 0.85% |
| 2066 | 0.50% | 0.10% | 0.64% | 0.52% | 0.75% | 0.98% | 0.65% | 0.58% | 0.80% | 0.84% |
| 2067 | 0.56% | 0.09% | 0.61% | 0.49% | 0.79% | 1.04% | 0.66% | 0.58% | 0.83% | 0.89% |
| 2068 | 0.48% | 0.07% | 0.60% | 0.46% | 0.75% | 0.96% | 0.61% | 0.53% | 0.80% | 0.79% |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2018 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exh bit II for illustration of calculation for Birth Year 1996.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Payment Patterns After Consideration of Estimated Mortality - 2018 Level Basis (a)







| Calendar Year | Birth Year 1989 | Birth Year 1990 | Birth Year 1991 | Birth Year 1992 | Birth Year 1993 | Birth Year 1994 | Birth Year 1995 | Birth Year 1996 | Birth Year 1997 | Birth Year 1998 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2018 Level - After Mortality | | | | | | | | | | |
| 2069 | 0.37% | 0.05% | 0.52% | 0.37% | 0.62% | 0.82% | 0.51% | 0.45% | 0.66% | 0.68% |
| 2070 | 0.33% | 0.03% | 0.48% | 0.35% | 0.58% | 0.76% | 0.47% | 0.41% | 0.61% | 0.66% |
| 2071 | 0.30% | 0.03% | 0.44% | 0.30% | 0.54% | 0.71% | 0.43% | 0.38% | 0.57% | 0.59% |
| 2072 | 0.26% | 0.02% | 0.41% | 0.27% | 0.50% | 0.67% | 0.39% | 0.34% | 0.53% | 0.55% |
| 2073 | 0.26% | 0.01% | 0.38% | 0.26% | 0.49% | 0.65% | 0.36% | 0.31% | 0.54% | 0.53% |
| 2074 | 0.24% | 0.01% | 0.34% | 0.23% | 0.46% | 0.64% | 0.34% | 0.30% | 0.49% | 0.56% |
| 2075 | 0.17% | 0.01% | 0.31% | 0.18% | 0.38% | 0.52% | 0.27% | 0.24% | 0.40% | 0.43% |
| 2076 | 0.14% | 0.00% | 0.28% | 0.16% | 0.34% | 0.47% | 0.24% | 0.21% | 0.36% | 0.39% |
| 2077 | 0.11% | 0.00% | 0.25% | 0.14% | 0.30% | 0.42% | 0.21% | 0.18% | 0.33% | 0.35% |
| 2078 | 0.11% | 0.00% | 0.23% | 0.14% | 0.30% | 0.41% | 0.19% | 0.17% | 0.33% | 0.36% |
| 2079 | 0.08% | 0.00% | 0.19% | 0.11% | 0.24% | 0.33% | 0.15% | 0.13% | 0.26% | 0.28% |
| 2080 | 0.06% | 0.00% | 0.17% | 0.09% | 0.21% | 0.29% | 0.13% | 0.11% | 0.23% | 0.25% |
| 2081 | 0.06% | 0.00% | 0.15% | 0.08% | 0.19% | 0.29% | 0.12% | 0.10% | 0.22% | 0.26% |
| 2082 | 0.04% | 0.00% | 0.13% | 0.07% | 0.15% | 0.22% | 0.09% | 0.08% | 0.17% | 0.20% |
| 2083 | 0.03% | 0.00% | 0.11% | 0.06% | 0.14% | 0.20% | 0.07% | 0.06% | 0.16% | 0.17% |
| 2084 | 0.02% | 0.00% | 0.09% | 0.05% | 0.11% | 0.16% | 0.06% | 0.05% | 0.12% | 0.14% |
| 2085 | 0.01% | 0.00% | 0.07% | 0.04% | 0.09% | 0.13% | 0.04% | 0.04% | 0.10% | 0.11% |
| 2086 | 0.01% | 0.00% | 0.06% | 0.03% | 0.07% | 0.10% | 0.03% | 0.03% | 0.08% | 0.10% |
| 2087 | 0.01% | 0.00% | 0.05% | 0.03% | 0.06% | 0.08% | 0.03% | 0.02% | 0.07% | 0.08% |
| 2088 | 0.01% | 0.00% | 0.04% | 0.03% | 0.05% | 0.08% | 0.02% | 0.02% | 0.07% | 0.08% |
| 2089 | 0.01% | 0.00% | 0.03% | 0.02% | 0.04% | 0.05% | 0.01% | 0.01% | 0.04% | 0.05% |
| 2090 | 0.00% | 0.00% | 0.02% | 0.02% | 0.03% | 0.04% | 0.01% | 0.01% | 0.03% | 0.04% |
| 2091 | 0.00% | 0.00% | 0.05% | 0.01% | 0.02% | 0.03% | 0.01% | 0.01% | 0.02% | 0.03% |
| 2092 | 0.00% | 0.00% | 0.00% | 0.05% | 0.02% | 0.02% | 0.00% | 0.00% | 0.02% | 0.02% |
| 2093 | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.01% | 0.00% | 0.00% | 0.01% | 0.01% |
| 2094 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.00% | 0.00% | 0.01% | 0.01% |
| 2095 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.01% |
| 2096 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2097 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% |
| 2098 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2099 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2100 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2101 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2102 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2103 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2104 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2105 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2106 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2107 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2108 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2109 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2110 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2111 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2112 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2113 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2114 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2115 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2116 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2117 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2118 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2018 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996 - Estimated Remaining Payment (Reserves)

Estimated Loss & Expense Payments - 2018 Level - After Consideration of Mortality

| Claim Number |  |  |  |  |  |  | Totals | Annual Basis |
|----------------------------|---|---|---|---|--|---|--------|------------------|
| Date of Birth | | | | | | | | Percent of Total |
| Life Expectancy @ 12/31/18 | | | | | | | | By Year |
| Sex | | | | | | | | |
| | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |

| Attained Age | Incremental Payments By Claim By Year - 2018 Level - After Mortality (a) | | | | | | | |
|--------------|--|-----------|-----------|---------|-----------|-----------|------------|--------|
| 23 | 123,714 | 172,698 | 48,631 | 36,450 | 153,029 | 127,449 | 661,972 | 3.32% |
| 24 | 112,541 | 141,208 | 46,231 | 9,642 | 116,652 | 28,875 | 455,149 | 2.28% |
| 25 | 116,080 | 145,064 | 45,841 | 134,183 | 106,437 | 80,640 | 628,244 | 3.15% |
| 26 | 114,723 | 142,618 | 42,069 | 108,858 | 111,603 | 78,447 | 598,318 | 3.00% |
| 27 | 184,570 | 138,821 | 39,877 | 88,115 | 104,199 | 99,200 | 654,781 | 3.28% |
| 28 | 182,327 | 137,322 | 175,042 | 71,135 | 91,673 | 75,458 | 732,959 | 3.68% |
| 29 | 180,064 | 173,953 | 194,076 | 66,946 | 104,232 | 110,239 | 829,510 | 4.16% |
| 30 | 177,777 | 132,896 | 155,195 | 45,333 | 74,222 | 71,612 | 657,035 | 3.29% |
| 31 | 175,465 | 131,330 | 147,447 | 35,979 | 66,866 | 70,326 | 627,414 | 3.15% |
| 32 | 179,328 | 141,276 | 143,652 | 28,842 | 69,270 | 94,200 | 656,568 | 3.29% |
| 33 | 170,771 | 126,825 | 129,632 | 22,102 | 53,385 | 66,543 | 569,257 | 2.85% |
| 34 | 168,389 | 125,190 | 122,619 | 17,206 | 47,738 | 109,429 | 590,570 | 2.96% |
| 35 | 165,984 | 122,699 | 114,117 | 13,248 | 42,314 | 106,238 | 564,600 | 2.83% |
| 36 | 163,555 | 155,544 | 126,150 | 11,940 | 47,426 | 103,438 | 608,053 | 3.05% |
| 37 | 161,101 | 118,909 | 100,536 | 7,727 | 34,283 | 118,530 | 541,087 | 2.71% |
| 38 | 158,623 | 116,391 | 93,084 | 5,813 | 29,223 | 97,869 | 501,003 | 2.51% |
| 39 | 156,120 | 114,257 | 86,659 | 4,346 | 25,667 | 95,102 | 482,151 | 2.42% |
| 40 | 153,592 | 112,486 | 81,115 | 3,227 | 22,536 | 92,667 | 465,623 | 2.33% |
| 41 | 151,039 | 109,942 | 74,665 | 2,364 | 19,593 | 89,601 | 447,204 | 2.24% |
| 42 | | | | | | | | |
| 43 | 145,845 | 136,482 | 75,780 | 1,455 | 18,662 | 84,438 | 462,661 | 2.32% |
| 44 | 143,200 | 103,332 | 58,708 | 876 | 12,685 | 81,434 | 400,235 | 2.01% |
| 45 | 140,521 | 101,086 | 53,903 | 614 | 10,876 | 78,734 | 385,735 | 1.93% |
| 46 | 137,806 | 99,149 | 49,710 | 425 | 9,307 | 76,312 | 372,708 | 1.87% |
| 47 | 135,051 | 96,521 | 45,031 | 289 | 8,116 | 86,152 | 371,158 | 1.86% |
| 48 | 132,254 | 94,198 | 40,952 | 193 | 6,645 | 70,708 | 344,950 | 1.73% |
| 49 | 129,413 | 92,156 | 37,376 | 127 | 5,590 | 68,295 | 332,957 | 1.67% |
| 50 | 126,524 | 115,375 | 39,542 | 96 | 5,870 | 65,420 | 352,828 | 1.77% |
| 51 | 123,587 | 87,052 | 30,080 | 51 | 3,842 | 62,796 | 307,408 | 1.54% |
| 52 | 124,916 | 93,040 | 28,230 | 32 | 3,669 | 74,026 | 323,913 | 1.62% |
| 53 | 117,560 | 82,129 | 23,934 | 19 | 2,571 | 57,596 | 283,810 | 1.42% |
| 54 | 114,470 | 79,621 | 21,182 | 11 | 2,077 | 55,026 | 272,388 | 1.37% |
| 55 | 111,329 | 77,342 | 18,776 | 6 | 1,669 | 52,662 | 261,784 | 1.31% |
| 56 | 108,135 | 74,512 | 16,300 | 3 | 1,320 | 49,958 | 250,227 | 1.25% |
| 57 | 104,887 | 92,739 | 16,722 | 2 | 1,342 | 55,729 | 271,421 | 1.36% |
| 58 | 101,588 | 69,517 | 12,300 | 1 | 807 | 45,152 | 229,364 | 1.15% |
| 59 | 98,239 | 66,630 | 10,449 | 0 | 617 | 42,558 | 218,493 | 1.10% |
| 60 | 94,842 | 63,953 | 8,869 | 0 | 467 | 40,153 | 208,284 | 1.04% |
| 61 | 91,398 | 61,461 | 7,515 | 0 | 349 | 37,916 | 198,640 | 1.00% |
| 62 | 91,056 | 64,175 | 6,476 | 0 | 297 | 43,482 | 205,486 | 1.03% |
| 63 | 84,374 | 55,802 | 5,121 | 0 | 185 | 33,167 | 178,648 | 0.90% |
| 64 | 80,793 | 68,594 | 4,956 | 0 | 166 | 31,035 | 185,545 | 0.93% |
| 65 | 77,172 | 50,288 | 3,353 | 0 | 91 | 28,740 | 159,644 | 0.80% |
| 66 | 73,513 | 47,517 | 2,657 | 0 | 62 | 26,608 | 150,357 | 0.75% |
| 67 | 69,824 | 44,897 | 2,089 | 0 | 43 | 28,893 | 145,746 | 0.73% |
| 68 | 66,118 | 41,987 | 1,592 | 0 | 27 | 22,526 | 132,249 | 0.66% |
| 69 | 62,408 | 39,250 | 1,202 | 0 | 17 | 20,587 | 123,462 | 0.62% |
| 70 | 58,705 | 36,667 | 896 | 0 | 10 | 18,788 | 115,066 | 0.58% |
| 71 | 55,018 | 43,688 | 762 | - | 8 | 16,935 | 116,411 | 0.58% |
| 72 | 53,191 | 34,265 | 476 | - | 4 | 18,676 | 106,612 | 0.53% |
| Subtotals: | 6,203,269 | 4,890,993 | 2,663,566 | 719,411 | 1,437,479 | 3,296,901 | 19,211,618 | 96.33% |

Note: (a) Product of estimated payments (2018 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996 - Estimated Remaining Payment (Reserves)

Estimated Loss & Expense Payments - 2018 Level - After Consideration of Mortality

| Claim Number | Date of Birth | Life Expectancy @ 12/31/18 | Sex | (2) | (3) | (4) | (5) | (6) | (7) | Totals | Percent of Total By Year |
|--------------|---------------|----------------------------|-----|-----|-----|-----|-----|-----|-----|--------|--------------------------|
| | | | | | | | | | | | |

Attained Age Incremental Payments By Claim By Year - 2018 Level - After Mortality (a)

| Attained Age | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|--------------|-----------|-----------|-----------|---------|-----------|-----------|---------|---------|
| 73 | 47,718 | 28,781 | 318 | - | 2 | 13,652 | 90,470 | 0.45% |
| 74 | 44,123 | 26,173 | 212 | - | 1 | 12,069 | 82,578 | 0.41% |
| 75 | 40,580 | 23,732 | 137 | - | 0 | 10,624 | 75,074 | 0.38% |
| 76 | 37,104 | 21,442 | 86 | - | 0 | 9,304 | 67,937 | 0.34% |
| 77 | 33,712 | 19,099 | 52 | - | 0 | 9,410 | 62,273 | 0.31% |
| 78 | 30,421 | 21,837 | 35 | - | 0 | 6,854 | 59,147 | 0.30% |
| 79 | 27,249 | 14,932 | 16 | - | 0 | 5,815 | 48,013 | 0.24% |
| 80 | 24,215 | 12,956 | 8 | - | 0 | 4,836 | 42,015 | 0.21% |
| 81 | 21,331 | 11,164 | 4 | - | 0 | 3,978 | 36,477 | 0.18% |
| 82 | 19,280 | 10,459 | 2 | - | 0 | 3,958 | 33,699 | 0.17% |
| 83 | 16,075 | 8,004 | 1 | - | 0 | 2,556 | 26,636 | 0.13% |
| 84 | 13,727 | 6,645 | 0 | - | 0 | 1,988 | 22,361 | 0.11% |
| 85 | 11,579 | 7,030 | 0 | - | - | 1,516 | 20,124 | 0.10% |
| 86 | 9,636 | 4,377 | 0 | - | - | 1,117 | 15,131 | 0.08% |
| 87 | 7,903 | 3,463 | 0 | - | - | 941 | 12,307 | 0.06% |
| 88 | 6,379 | 2,696 | 0 | - | - | 558 | 9,633 | 0.05% |
| 89 | 5,060 | 2,041 | 0 | - | - | 371 | 7,472 | 0.04% |
| 90 | 3,938 | 1,515 | 0 | - | - | 237 | 5,690 | 0.03% |
| 91 | 3,001 | 1,100 | - | - | - | 144 | 4,246 | 0.02% |
| 92 | 2,316 | 1,070 | - | - | - | 101 | 3,487 | 0.02% |
| 93 | 1,625 | 527 | - | - | - | 44 | 2,196 | 0.01% |
| 94 | 1,150 | 349 | - | - | - | 22 | 1,521 | 0.01% |
| 95 | 790 | 221 | - | - | - | 10 | 1,021 | 0.01% |
| 96 | 526 | 135 | - | - | - | 4 | 665 | 0.00% |
| 97 | 338 | 79 | - | - | - | 2 | 419 | 0.00% |
| 98 | 210 | 44 | - | - | - | 0 | 254 | 0.00% |
| 99 | 125 | 30 | - | - | - | 0 | 155 | 0.00% |
| 100 | 71 | 12 | - | - | - | 0 | 83 | 0.00% |
| 101 | 41 | 6 | - | - | - | 0 | 47 | 0.00% |
| 102 | 24 | 3 | - | - | - | 0 | 27 | 0.00% |
| 103 | 13 | 1 | - | - | - | 0 | 15 | 0.00% |
| 104 | 7 | 1 | - | - | - | 0 | 8 | 0.00% |
| 105 | 4 | 0 | - | - | - | 0 | 5 | 0.00% |
| 106 | 2 | 0 | - | - | - | 0 | 3 | 0.00% |
| 107 | 1 | 0 | - | - | - | 0 | 1 | 0.00% |
| 108 | 1 | 0 | - | - | - | 0 | 1 | 0.00% |
| 109 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 110 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 111 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 112 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 113 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 114 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 115 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 116 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 117 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 118 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 119 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 120 | 0 | 0 | - | - | - | 0 | 0 | 0.00% |
| 121 | - | - | - | - | - | - | - | 0.00% |
| 122 | - | - | - | - | - | - | - | 0.00% |
| Subtotals: | 410,279 | 229,926 | 871 | - | 4 | 90,111 | 731,191 | 3.67% |
| Totals All: | 6,613,548 | 5,120,919 | 2,664,437 | 719,411 | 1,437,482 | 3,387,012 | ##### | 100.00% |

Note: (a) Product of estimated payments (2018 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown Appendix A, Exhibit II, Sheets 2a and 2b.

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996

Probability of Survival - Assuming Attained Age 22

| | | | | | | |
|----------------------------|-----|-----|-----|-----|-----|-----|
| Claim Number | | | | | | |
| Date of Birth | | | | | | |
| Life Expectancy @ 12/31/18 | | | | | | |
| Sex | | | | | | |
| | (2) | (3) | (4) | (5) | (6) | (7) |

Attained Age

| | | | | | | |
|----|---------|---------|---------|---------|---------|---------|
| 23 | 0.98892 | 0.98713 | 0.95154 | 0.82281 | 0.91233 | 0.97962 |
| 24 | 0.97776 | 0.97419 | 0.90457 | 0.67429 | 0.83095 | 0.95931 |
| 25 | 0.96653 | 0.96118 | 0.85911 | 0.55037 | 0.75550 | 0.93907 |
| 26 | 0.95523 | 0.94812 | 0.81516 | 0.44742 | 0.68564 | 0.91889 |
| 27 | 0.94385 | 0.93500 | 0.77269 | 0.36216 | 0.62108 | 0.89878 |
| 28 | 0.93238 | 0.92180 | 0.73162 | 0.29177 | 0.56148 | 0.87873 |
| 29 | 0.92081 | 0.90850 | 0.69188 | 0.23383 | 0.50655 | 0.85875 |
| 30 | 0.90911 | 0.89509 | 0.65344 | 0.18632 | 0.45599 | 0.83883 |
| 31 | 0.89729 | 0.88157 | 0.61628 | 0.14757 | 0.40954 | 0.81897 |
| 32 | 0.88535 | 0.86794 | 0.58040 | 0.11616 | 0.36695 | 0.79917 |
| 33 | 0.87329 | 0.85420 | 0.54581 | 0.09084 | 0.32797 | 0.77944 |
| 34 | 0.86111 | 0.84036 | 0.51250 | 0.07057 | 0.29238 | 0.75978 |
| 35 | 0.84881 | 0.82641 | 0.48048 | 0.05445 | 0.25996 | 0.74020 |
| 36 | 0.83639 | 0.81236 | 0.44973 | 0.04170 | 0.23048 | 0.72069 |
| 37 | 0.82384 | 0.79820 | 0.42021 | 0.03169 | 0.20374 | 0.70125 |
| 38 | 0.81116 | 0.78393 | 0.39193 | 0.02389 | 0.17953 | 0.68189 |
| 39 | 0.79836 | 0.76955 | 0.36487 | 0.01786 | 0.15769 | 0.66261 |
| 40 | 0.78544 | 0.75508 | 0.33903 | 0.01324 | 0.13803 | 0.64341 |
| 41 | 0.77238 | 0.74049 | 0.31438 | 0.00972 | 0.12037 | 0.62428 |
| 42 | 0.75918 | 0.72578 | 0.29087 | 0.00706 | 0.10457 | 0.60523 |
| 43 | 0.74582 | 0.71095 | 0.26848 | 0.00507 | 0.09047 | 0.58627 |
| 44 | 0.73230 | 0.69597 | 0.24719 | 0.00360 | 0.07793 | 0.56738 |
| 45 | 0.71860 | 0.68084 | 0.22696 | 0.00252 | 0.06682 | 0.54857 |
| 46 | 0.70471 | 0.66555 | 0.20777 | 0.00174 | 0.05700 | 0.52985 |
| 47 | 0.69062 | 0.65009 | 0.18960 | 0.00119 | 0.04838 | 0.51121 |
| 48 | 0.67632 | 0.63445 | 0.17242 | 0.00079 | 0.04082 | 0.49265 |
| 49 | 0.66179 | 0.61861 | 0.15622 | 0.00052 | 0.03424 | 0.47418 |
| 50 | 0.64702 | 0.60257 | 0.14097 | 0.00033 | 0.02853 | 0.45580 |
| 51 | 0.63200 | 0.58632 | 0.12665 | 0.00021 | 0.02360 | 0.43752 |
| 52 | 0.61672 | 0.56985 | 0.11326 | 0.00013 | 0.01939 | 0.41935 |
| 53 | 0.60118 | 0.55316 | 0.10077 | 0.00008 | 0.01580 | 0.40130 |
| 54 | 0.58538 | 0.53627 | 0.08919 | 0.00004 | 0.01276 | 0.38339 |
| 55 | 0.56931 | 0.51917 | 0.07848 | 0.00003 | 0.01022 | 0.36565 |
| 56 | 0.55298 | 0.50186 | 0.06863 | 0.00001 | 0.00811 | 0.34807 |
| 57 | 0.53637 | 0.48435 | 0.05961 | 0.00001 | 0.00637 | 0.33069 |
| 58 | 0.51950 | 0.46665 | 0.05141 | 0.00000 | 0.00494 | 0.31350 |
| 59 | 0.50237 | 0.44877 | 0.04400 | 0.00000 | 0.00379 | 0.29652 |
| 60 | 0.48500 | 0.43074 | 0.03734 | 0.00000 | 0.00287 | 0.27976 |
| 61 | 0.46739 | 0.41257 | 0.03141 | 0.00000 | 0.00214 | 0.26325 |
| 62 | 0.44955 | 0.39427 | 0.02616 | 0.00000 | 0.00157 | 0.24702 |
| 63 | 0.43147 | 0.37584 | 0.02156 | 0.00000 | 0.00114 | 0.23109 |
| 64 | 0.41316 | 0.35731 | 0.01756 | 0.00000 | 0.00081 | 0.21548 |
| 65 | 0.39464 | 0.33870 | 0.01412 | 0.00000 | 0.00056 | 0.20024 |
| 66 | 0.37593 | 0.32004 | 0.01119 | 0.00000 | 0.00038 | 0.18539 |
| 67 | 0.35706 | 0.30138 | 0.00873 | 0.00000 | 0.00025 | 0.17094 |
| 68 | 0.33811 | 0.28279 | 0.00670 | 0.00000 | 0.00016 | 0.15694 |
| 69 | 0.31914 | 0.26436 | 0.00506 | 0.00000 | 0.00010 | 0.14344 |
| 70 | 0.30020 | 0.24613 | 0.00375 | 0.00000 | 0.00006 | 0.13045 |
| 71 | 0.28135 | 0.22817 | 0.00272 | 0.00000 | 0.00004 | 0.11799 |
| 72 | 0.26261 | 0.21051 | 0.00192 | 0.00000 | 0.00002 | 0.10610 |

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996

Probability of Survival - Assuming Attained Age 22

| | | | | | | |
|----------------------------|-----|-----|-----|-----|-----|-----|
| Claim Number | | | | | | |
| Date of Birth | | | | | | |
| Life Expectancy @ 12/31/18 | | | | | | |
| Sex | | | | | | |
| | (2) | (3) | (4) | (5) | (6) | (7) |

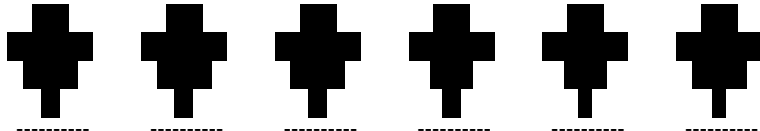
Attained Age

| | | | | | | |
|-----|---------|---------|---------|---------|---------|---------|
| 73 | 0.24402 | 0.19320 | 0.00133 | 0.00000 | 0.00001 | 0.09479 |
| 74 | 0.22564 | 0.17629 | 0.00089 | 0.00000 | 0.00001 | 0.08409 |
| 75 | 0.20752 | 0.15984 | 0.00058 | 0.00000 | 0.00000 | 0.07402 |
| 76 | 0.18974 | 0.14393 | 0.00036 | 0.00000 | 0.00000 | 0.06460 |
| 77 | 0.17240 | 0.12864 | 0.00022 | 0.00000 | 0.00000 | 0.05584 |
| 78 | 0.15557 | 0.11405 | 0.00012 | 0.00000 | 0.00000 | 0.04776 |
| 79 | 0.13935 | 0.10023 | 0.00007 | 0.00000 | 0.00000 | 0.04038 |
| 80 | 0.12383 | 0.08726 | 0.00003 | 0.00000 | 0.00000 | 0.03370 |
| 81 | 0.10908 | 0.07519 | 0.00002 | 0.00000 | 0.00000 | 0.02771 |
| 82 | 0.09519 | 0.06406 | 0.00001 | 0.00000 | 0.00000 | 0.02242 |
| 83 | 0.08220 | 0.05391 | 0.00000 | 0.00000 | 0.00000 | 0.01781 |
| 84 | 0.07020 | 0.04476 | 0.00000 | 0.00000 | 0.00000 | 0.01385 |
| 85 | 0.05921 | 0.03662 | 0.00000 | 0.00000 | 0.00000 | 0.01052 |
| 86 | 0.04928 | 0.02948 | 0.00000 | 0.00000 | 0.00000 | 0.00778 |
| 87 | 0.04042 | 0.02332 | 0.00000 | 0.00000 | 0.00000 | 0.00559 |
| 88 | 0.03262 | 0.01810 | 0.00000 | 0.00000 | 0.00000 | 0.00387 |
| 89 | 0.02588 | 0.01375 | 0.00000 | 0.00000 | 0.00000 | 0.00258 |
| 90 | 0.02014 | 0.01021 | 0.00000 | 0.00000 | 0.00000 | 0.00165 |
| 91 | 0.01535 | 0.00739 | 0.00000 | 0.00000 | 0.00000 | 0.00100 |
| 92 | 0.01144 | 0.00520 | 0.00000 | 0.00000 | 0.00000 | 0.00057 |
| 93 | 0.00831 | 0.00355 | 0.00000 | 0.00000 | 0.00000 | 0.00031 |
| 94 | 0.00588 | 0.00234 | 0.00000 | 0.00000 | 0.00000 | 0.00015 |
| 95 | 0.00404 | 0.00149 | 0.00000 | 0.00000 | 0.00000 | 0.00007 |
| 96 | 0.00269 | 0.00091 | 0.00000 | 0.00000 | 0.00000 | 0.00003 |
| 97 | 0.00173 | 0.00053 | 0.00000 | 0.00000 | 0.00000 | 0.00001 |
| 98 | 0.00107 | 0.00030 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 99 | 0.00064 | 0.00016 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 100 | 0.00037 | 0.00008 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 101 | 0.00021 | 0.00004 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 102 | 0.00012 | 0.00002 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 103 | 0.00007 | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 104 | 0.00004 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 105 | 0.00002 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 106 | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 107 | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 108 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 109 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 110 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 111 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 112 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 113 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 114 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 115 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 116 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 117 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 118 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 119 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 120 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 121 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 122 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996

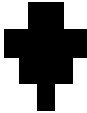

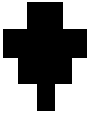


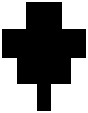
Estimated Loss & Expense Payments - 2018 Level - Before Consideration of Mortality

| Claim Number |  | | | | | | Totals | Percent of Total | |
|----------------------------|--|-----------|------------|------------|-----------|-----------|------------|------------------|--|
| Date of Birth | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | |
| Life Expectancy @ 12/31/18 | | | | | | | | | |
| Sex | | | | | | | | | |
| Attained Age | Incremental Payments By Claim By Year - 2018 Level - Before Mortality - @ 12/31/18 | | | | | | | | |
| 23 | 125,100 | 174,950 | 51,108 | 44,300 | 167,734 | 130,100 | 693,292 | 0.60% | |
| 24 | 115,100 | 144,950 | 51,108 | 14,300 | 140,384 | 30,100 | 495,942 | 0.43% | |
| 25 | 120,100 | 150,922 | 53,358 | 243,804 | 140,884 | 85,872 | 794,940 | 0.69% | |
| 26 | 120,100 | 150,422 | 51,608 | 243,304 | 162,771 | 85,372 | 813,577 | 0.71% | |
| 27 | 195,550 | 148,472 | 51,608 | 243,304 | 167,771 | 110,372 | 917,077 | 0.80% | |
| 28 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 85,872 | 1,076,723 | 0.94% | |
| 29 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 128,372 | 1,287,973 | 1.12% | |
| 30 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 85,372 | 1,072,973 | 0.94% | |
| 31 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 85,872 | 1,076,723 | 0.94% | |
| 32 | 202,550 | 162,772 | 247,504 | 248,304 | 188,771 | 117,872 | 1,167,773 | 1.02% | |
| 33 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 85,372 | 1,072,973 | 0.94% | |
| 34 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 35 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 36 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% | |
| 37 | 195,550 | 148,972 | 239,254 | 243,804 | 168,271 | 169,026 | 1,164,877 | 1.02% | |
| 38 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 39 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 40 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 41 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 42 | 202,550 | 162,772 | 247,504 | 248,304 | 188,771 | 176,026 | 1,225,927 | 1.07% | |
| 43 | 195,550 | 191,972 | 282,254 | 286,804 | 206,271 | 144,026 | 1,306,877 | 1.14% | |
| 44 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 45 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 46 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 47 | 195,550 | 148,472 | 237,504 | 243,304 | 167,771 | 168,526 | 1,161,127 | 1.01% | |
| 48 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 49 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 50 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% | |
| 51 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 52 | 202,550 | 163,272 | 249,254 | 248,804 | 189,271 | 176,526 | 1,229,677 | 1.07% | |
| 53 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 54 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 55 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 56 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 57 | 195,550 | 191,472 | 280,504 | 286,304 | 210,771 | 168,526 | 1,333,127 | 1.16% | |
| 58 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 59 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 60 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 61 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 62 | 202,550 | 162,772 | 247,504 | 248,304 | 188,771 | 176,026 | 1,225,927 | 1.07% | |
| 63 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 64 | 195,550 | 191,972 | 282,254 | 286,804 | 206,271 | 144,026 | 1,306,877 | 1.14% | |
| 65 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 66 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 67 | 195,550 | 148,972 | 239,254 | 243,804 | 168,271 | 169,026 | 1,164,877 | 1.02% | |
| 68 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 69 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% | |
| 70 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% | |
| 71 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% | |
| 72 | 202,550 | 162,772 | 247,504 | 248,304 | 188,771 | 176,026 | 1,225,927 | 1.07% | |
| Subtotals: | 9,510,700 | 7,830,956 | 11,323,720 | 12,071,192 | 8,562,739 | 6,864,562 | 56,163,869 | 49.00% | |

Summary of Estimated Payment Patterns - Loss & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996

Estimated Loss & Expense Payments - 2018 Level - Before Consideration of Mortality

| Claim Number Date of Birth Life Expectancy @ 12/31/18 Sex |  |  |  |  |  |  | Totals | Percent of Total By Year |
|--|---|---|---|---|--|---|--------|--------------------------------|
| | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |

Attained Age **Incremental Payments By Claim By Year - 2018 Level - Before Mortality - @ 12/31/18**

| Attained Age | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|--------------|------------|------------|------------|------------|------------|------------|-------------|---------|
| 73 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 74 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 75 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 76 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 77 | 195,550 | 148,472 | 237,504 | 243,304 | 167,771 | 168,526 | 1,161,127 | 1.01% |
| 78 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% |
| 79 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 80 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 81 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 82 | 202,550 | 163,272 | 249,254 | 248,804 | 189,271 | 176,526 | 1,229,677 | 1.07% |
| 83 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 84 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 85 | 195,550 | 191,972 | 282,254 | 286,804 | 206,271 | 144,026 | 1,306,877 | 1.14% |
| 86 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 87 | 195,550 | 148,472 | 237,504 | 243,304 | 167,771 | 168,526 | 1,161,127 | 1.01% |
| 88 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 89 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 90 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 91 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 92 | 202,550 | 205,772 | 290,504 | 291,304 | 231,771 | 176,026 | 1,397,927 | 1.22% |
| 93 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 94 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 95 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 96 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 97 | 195,550 | 148,972 | 239,254 | 243,804 | 168,271 | 169,026 | 1,164,877 | 1.02% |
| 98 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 99 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% |
| 100 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 101 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 102 | 202,550 | 162,772 | 247,504 | 248,304 | 188,771 | 176,026 | 1,225,927 | 1.07% |
| 103 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 104 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 105 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 106 | 195,550 | 191,972 | 282,254 | 286,804 | 206,271 | 144,026 | 1,306,877 | 1.14% |
| 107 | 195,550 | 148,472 | 237,504 | 243,304 | 167,771 | 168,526 | 1,161,127 | 1.01% |
| 108 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 109 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 110 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 111 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 112 | 202,550 | 163,272 | 249,254 | 248,804 | 189,271 | 176,526 | 1,229,677 | 1.07% |
| 113 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% |
| 114 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 115 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 116 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 117 | 195,550 | 148,472 | 237,504 | 243,304 | 167,771 | 168,526 | 1,161,127 | 1.01% |
| 118 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 119 | 195,550 | 148,472 | 237,504 | 243,304 | 162,771 | 143,526 | 1,131,127 | 0.99% |
| 120 | 195,550 | 191,472 | 280,504 | 286,304 | 205,771 | 143,526 | 1,303,127 | 1.14% |
| 121 | 195,550 | 148,972 | 239,254 | 243,804 | 163,271 | 144,026 | 1,134,877 | 0.99% |
| 122 | 202,550 | 162,772 | 247,504 | 248,304 | 188,771 | 176,026 | 1,225,927 | 1.07% |
| Subtotals: | 9,812,500 | 7,804,600 | 12,255,950 | 12,499,700 | 8,603,050 | 7,472,300 | 58,448,100 | 51.00% |
| Totals All: | 19,323,200 | 15,635,556 | 23,579,670 | 24,570,892 | 17,165,789 | 14,336,862 | 114,611,969 | 100.00% |

| Expense Group | Accident Year | Accident Year | Accident Year | Accident Year | Accident Year | Accident Year | Accident Year | Accident Year | Accident Year | Estimated Accident Year |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------|
| | 1/1 - 12/31 2010 | 1/1 - 12/31 2011 | 1/1 - 12/31 2012 | 1/1 - 12/31 2013 | 1/1 - 12/31 2014 | 1/1 - 12/31 2015 | 1/1 - 12/31 2016 | 1/1 - 12/31 2017 | 1/1 - 12/31 2018 | 1/1 - 12/31 2019 |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Incremental Payments By Major Expense Groups | | | | | | | | | | |
| Legal Expense | N/A | 1,348,962 | 1,472,264 | 1,046,543 | 1,232,427 | 668,653 | 484,569 | 584,838 | 452,621 | 452,621 |
| Parental Award | N/A | 1,772,862 | 854,442 | 1,254,414 | 1,404,094 | 1,186,749 | 1,254,253 | 1,365,273 | 1,175,718 | 1,175,718 |
| Medical Expense | N/A | 795,785 | 792,882 | 845,548 | 967,563 | 974,935 | 967,347 | 939,392 | 855,074 | 855,074 |
| Nursing Care - By Parents & Family Care | N/A | 5,533,089 | 5,409,777 | 6,505,561 | 7,530,367 | 8,620,254 | 9,627,298 | 10,349,737 | 10,333,679 | 10,333,679 |
| Nursing Care - By Others | N/A | 2,555,000 | 3,010,739 | 2,668,850 | 2,444,120 | 2,416,880 | 2,418,489 | 1,972,943 | 2,081,185 | 2,081,185 |
| Custodial | N/A | 19,113 | 98,021 | 73,571 | 172,325 | 30,724 | 50,965 | 130,563 | 19,006 | 19,006 |
| Other | N/A | 2,305,512 | 1,339,156 | 1,717,202 | 1,761,129 | 1,925,764 | 1,627,714 | 2,218,698 | 2,673,017 | 2,673,017 |
| Totals: | | 14,330,324 | 12,977,280 | 14,111,688 | 15,512,025 | 15,823,958 | 16,430,635 | 17,561,445 | 17,590,302 | 17,590,302 |
| Case Outstanding By Major Expense Groups | | | | | | | | | | |
| Legal Expense | 1,659,638 | 2,385,144 | 836,323 | 660,811 | 228,321 | 88,453 | 168,803 | - | - | - |
| Parental Award | 589,640 | 605,992 | 353,242 | 603,806 | 515,023 | 812,964 | 558,710 | 552,204 | 517,333 | 517,333 |
| Medical Expense | 45,291,470 | 53,134,220 | 51,818,777 | 52,678,076 | 54,293,469 | 56,178,917 | 53,776,781 | 54,909,282 | 57,610,440 | 57,610,440 |
| Nursing Care - By Parents & Family Care | 82,024,515 | 85,104,653 | 130,484,827 | 122,444,207 | 138,840,113 | 154,500,907 | 160,582,139 | 167,831,990 | 178,828,226 | 178,828,226 |
| Nursing Care - By Others | 283,976,757 | 319,886,113 | 285,088,770 | 292,576,532 | 284,914,056 | 284,634,842 | 278,707,710 | 282,636,036 | 289,452,886 | 289,452,886 |
| Custodial | 56,034,080 | 60,833,849 | 118,024,732 | 117,392,957 | 132,525,811 | 134,228,759 | 151,741,811 | 138,361,013 | 146,219,982 | 146,219,982 |
| Other | 68,822,838 | 77,191,310 | 75,879,069 | 76,658,051 | 78,245,243 | 82,827,705 | 80,001,953 | 83,707,417 | 86,008,001 | 86,008,001 |
| Totals: | 538,398,938 | 599,141,281 | 662,485,739 | 663,014,440 | 689,562,035 | 713,272,547 | 725,537,907 | 727,997,942 | 758,636,868 | 758,636,868 |
| Percentage by Expense Group - Based on Incremental Payments | | | | | | | | | | |
| Legal Expense | 10.75% | 9.41% | 11.34% | 7.42% | 7.94% | 4.23% | 2.95% | 3.33% | 2.57% | 2.57% |
| Parental Award | 13.53% | 12.37% | 6.58% | 8.89% | 9.05% | 7.50% | 7.63% | 7.77% | 6.68% | 6.68% |
| Medical Expense | 5.60% | 5.55% | 6.11% | 5.99% | 6.24% | 6.16% | 5.89% | 5.35% | 4.86% | 4.86% |
| Nursing Care - By Parents & Family Care | 36.63% | 38.61% | 41.69% | 46.10% | 48.55% | 54.48% | 58.59% | 58.93% | 58.75% | 58.75% |
| Nursing Care - By Others | 18.92% | 17.83% | 23.20% | 18.91% | 15.76% | 15.27% | 14.72% | 11.23% | 11.83% | 11.83% |
| Custodial | 0.15% | 0.13% | 0.76% | 0.52% | 1.11% | 0.19% | 0.31% | 0.74% | 0.11% | 0.11% |
| Other | 14.41% | 16.09% | 10.32% | 12.17% | 11.35% | 12.17% | 9.91% | 12.63% | 15.20% | 15.20% |
| Percentage by Expense Group - Based on Case Outstanding | | | | | | | | | | |
| Legal Expense | 0.31% | 0.40% | 0.13% | 0.10% | 0.03% | 0.01% | 0.02% | 0.00% | 0.00% | 0.00% |
| Parental Award | 0.11% | 0.10% | 0.05% | 0.09% | 0.07% | 0.11% | 0.08% | 0.08% | 0.07% | 0.07% |
| Medical Expense | 8.41% | 8.87% | 7.82% | 7.95% | 7.87% | 7.88% | 7.41% | 7.54% | 7.59% | 7.59% |
| Nursing Care - By Parents & Family Care | 15.23% | 14.20% | 19.70% | 18.47% | 20.13% | 21.66% | 22.13% | 23.05% | 23.57% | 23.57% |
| Nursing Care - By Others | 52.74% | 53.39% | 43.03% | 44.13% | 41.32% | 39.91% | 38.41% | 38.82% | 38.15% | 38.15% |
| Custodial | 10.41% | 10.15% | 17.82% | 17.71% | 19.22% | 18.82% | 20.91% | 19.01% | 19.27% | 19.27% |
| Other | 12.78% | 12.88% | 11.45% | 11.56% | 11.35% | 11.61% | 11.03% | 11.50% | 11.34% | 11.34% |
| Estimated Inflation By Component - Paid Basis | | | | | | | | | | |
| Legal Expense (a) | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% |
| Parental Award (b) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Medical Expense (c) | 3.28% | 3.49% | 3.21% | 2.01% | 2.96% | 2.58% | 4.07% | 1.78% | 2.01% | 1.00% |
| Nursing Care - By Parents & Family Care (d) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Nursing Care - By Others (e) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.00% | 0.99% | 0.00% | 0.00% |
| Custodial (f) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Other (g) | 1.50% | 2.96% | 1.74% | 1.50% | 0.76% | 0.73% | 2.07% | 2.11% | 1.91% | 1.18% |
| Estimated Inflation By Component - Outstanding Basis | | | | | | | | | | |
| Legal Expense (a) | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% |
| Parental Award (b) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Medical Expense (h) | 1.97% | 2.09% | 1.93% | 1.21% | 1.77% | 1.55% | 2.44% | 1.07% | 1.21% | 0.60% |
| Nursing Care - By Parents & Family Care (d) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Nursing Care - By Others (e) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.00% | 0.00% | 0.00% | 0.00% |
| Custodial (f) | 0.00% | 0.00% | 95.00% | 3.00% | 0.00% | 0.00% | 4.50% | 0.00% | 0.00% | 0.00% |
| Other (h) | 0.90% | 1.78% | 1.04% | 0.90% | 0.45% | 0.44% | 1.24% | 1.27% | 1.15% | 0.71% |
| Combined (i) | | | | | | | | | | |
| Estimated Inflation - Paid Basis | 0.78% | 1.00% | 0.78% | 0.57% | 0.55% | 0.40% | 0.69% | 0.59% | 0.48% | 0.32% |
| Estimated Inflation - O/S Basis | 0.29% | 0.42% | 9.83% | 0.72% | 0.19% | 0.17% | 2.01% | 0.22% | 0.22% | 0.13% |

Note: See Appendix B, Exhibit I, Sheet 4 for footnotes.

| Expense Group | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 | Accident Year 1/1 - 12/31 |
|--|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Incremental Payments By Major Expense Groups | | | | | | | | | | |
| Legal Expense | 547,451 | 789,578 | 768,406 | 699,574 | 753,238 | 761,521 | 768,799 | 911,182 | 1,117,819 | 1,251,650 |
| Parental Award | 1,684,863 | 1,569,503 | 1,380,762 | 1,448,569 | 1,266,247 | 987,149 | 1,088,568 | 1,483,153 | 1,621,648 | 1,521,430 |
| Medical Expense | 324,050 | 361,786 | 316,867 | 379,945 | 477,673 | 486,436 | 414,019 | 438,949 | 502,243 | 584,938 |
| Nursing Care - By Parents & Family Care | 77,850 | 107,770 | 265,098 | 500,284 | 664,698 | 959,815 | 1,287,167 | 1,455,477 | 2,280,726 | 3,586,973 |
| Nursing Care - By Others | 1,661,676 | 1,774,150 | 1,570,635 | 1,664,923 | 1,767,678 | 2,126,820 | 2,368,333 | 2,187,588 | 2,022,477 | 2,072,130 |
| Custodial | 47,053 | 14,388 | 7,179 | 13,490 | 29,407 | 19,776 | 20,370 | 38,594 | 29,076 | 18,070 |
| Other | 406,846 | 640,781 | 809,365 | 834,009 | 1,296,472 | 1,401,403 | 1,083,585 | 1,177,848 | 1,338,828 | 1,317,625 |
| Totals: | 4,749,789 | 5,257,955 | 5,118,312 | 5,540,794 | 6,255,412 | 6,742,920 | 7,030,842 | 7,692,791 | 8,912,818 | 10,352,817 |
| Case Outstanding By Major Expense Groups | | | | | | | | | | |
| Legal Expense | | | | | | | | | 739,159 | 1,016,335 |
| Parental Award | | | | | | | | | 311,440 | 371,029 |
| Medical Expense | | | | | | | | | 28,168,684 | 31,284,580 |
| Nursing Care - By Parents & Family Care | | | | | | | | | 51,105,085 | 61,522,465 |
| Nursing Care - By Others | | | | | | | | | 229,063,637 | 247,156,314 |
| Custodial | | | | | | | | | 64,170,720 | 55,975,200 |
| Other | | | | | | | | | 52,596,208 | 58,056,740 |
| Totals: | | | | | | | | | 426,154,933 | 455,382,663 |
| Percentage by Expense Group - Based on Incremental Payments | | | | | | | | | | |
| Legal Expense | 11.53% | 15.02% | 15.01% | 12.63% | 12.04% | 11.29% | 10.93% | 11.84% | 12.54% | 12.09% |
| Parental Award | 35.47% | 29.85% | 26.98% | 26.14% | 20.24% | 14.64% | 15.48% | 19.28% | 18.19% | 14.70% |
| Medical Expense | 6.82% | 6.88% | 6.19% | 6.86% | 7.64% | 7.21% | 5.89% | 5.71% | 5.64% | 5.65% |
| Nursing Care - By Parents & Family Care | 1.64% | 2.05% | 5.18% | 9.03% | 10.63% | 14.23% | 18.31% | 18.92% | 25.59% | 34.65% |
| Nursing Care - By Others | 34.98% | 33.74% | 30.69% | 30.05% | 28.26% | 31.54% | 33.68% | 28.44% | 22.69% | 20.02% |
| Custodial | 0.99% | 0.27% | 0.14% | 0.24% | 0.47% | 0.29% | 0.29% | 0.50% | 0.33% | 0.17% |
| Other | 8.57% | 12.19% | 15.81% | 15.05% | 20.73% | 20.78% | 15.41% | 15.31% | 15.02% | 12.73% |
| Percentage by Expense Group - Based on Case Outstanding | | | | | | | | | | |
| Legal Expense | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.22% |
| Parental Award | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.08% |
| Medical Expense | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.87% |
| Nursing Care - By Parents & Family Care | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 13.51% |
| Nursing Care - By Others | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 54.27% |
| Custodial | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 12.29% |
| Other | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.75% |
| Estimated Inflation By Component - Paid Basis | | | | | | | | | | |
| Legal Expense (a) | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% |
| Parental Award (b) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Medical Expense (c) | 4.17% | 4.72% | 5.05% | 3.71% | 4.24% | 4.29% | 3.56% | 5.16% | 2.65% | 3.37% |
| Nursing Care - By Parents & Family Care (d) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 27.32% | 21.46% |
| Nursing Care - By Others (e) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Custodial (f) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Other (g) | 3.39% | 1.55% | 2.38% | 1.88% | 3.26% | 3.42% | 2.54% | 4.08% | 0.09% | 2.72% |
| Estimated Inflation By Component - Outstanding Basis | | | | | | | | | | |
| Legal Expense (a) | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% |
| Parental Award (b) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Medical Expense (h) | 2.50% | 2.83% | 3.03% | 2.22% | 2.54% | 2.57% | 2.14% | 3.10% | 1.59% | 2.02% |
| Nursing Care - By Parents & Family Care (d) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 54.64% | 0.00% |
| Nursing Care - By Others (e) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Custodial (f) | 0.00% | 0.00% | 0.00% | 0.00% | 40.00% | 3.00% | 40.00% | 0.00% | 0.00% | 0.00% |
| Other (h) | 2.03% | 0.93% | 1.43% | 1.13% | 1.95% | 2.05% | 1.52% | 2.45% | 0.05% | 1.63% |
| Combined (i) | | | | | | | | | | |
| Estimated Inflation - Paid Basis | 0.98% | 1.05% | 1.22% | 0.99% | 1.42% | 1.41% | 0.99% | 1.32% | 6.50% | 7.62% |
| Estimated Inflation - O/S Basis | 0.42% | 0.30% | 0.38% | 0.29% | 4.94% | 0.87% | 4.86% | 0.50% | 4.55% | 0.35% |

Note: See Appendix B, Exhibit I, Sheet 4 for footnotes.

| Expense Group | Accident Year 1/1 - 12/31 1990 | Accident Year 1/1 - 12/31 1991 | Accident Year 1/1 - 12/31 1992 | Accident Year 1/1 - 12/31 1993 | Accident Year 1/1 - 12/31 1994 | Accident Year 1/1 - 12/31 1995 | Accident Year 1/1 - 12/31 1996 | Accident Year 1/1 - 12/31 1997 | Accident Year 1/1 - 12/31 1998 | Accident Year 1/1 - 12/31 1999 |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| Incremental Payments By Major Expense Groups | | | | | | | | | | |
| Legal Expense | N/A | 192,899 | 361,181 | 423,066 | 495,111 | 611,088 | 566,488 | 466,635 | 535,583 | 489,006 |
| Parental Award | N/A | 574,493 | 682,393 | 568,464 | 1,034,652 | 1,775,690 | 1,305,192 | 1,065,584 | 1,452,768 | 1,556,838 |
| Medical Expense | N/A | 111,200 | 100,481 | 114,259 | 120,146 | 140,970 | 170,987 | 187,374 | 326,563 | 335,203 |
| Nursing Care - By Parents & Family Care | N/A | 125,469 | 104,966 | 46,536 | 18,312 | 42,905 | 60,030 | 39,920 | 87,805 | 84,323 |
| Nursing Care - By Others | N/A | 47,350 | 80,085 | 109,144 | 135,969 | 265,078 | 505,495 | 769,201 | 974,683 | 1,123,079 |
| Custodial | N/A | 19,122 | 77,831 | 107,096 | 93,591 | 93,012 | 100,527 | 121,690 | 136,171 | 103,378 |
| Other | N/A | 43,241 | 73,598 | 73,204 | 69,438 | 118,678 | 179,756 | 257,990 | 317,394 | 357,161 |
| Totals: | | 1,113,775 | 1,480,534 | 1,441,768 | 1,967,220 | 3,047,422 | 2,888,475 | 2,908,394 | 3,830,965 | 4,048,988 |
| Case Outstanding By Major Expense Groups | | | | | | | | | | |
| Legal Expense | | | | | | | | | | |
| Parental Award | | | | | | | | | | |
| Medical Expense | | | | | | | | | | |
| Nursing Care - By Parents & Family Care | | | | | | | | | | |
| Nursing Care - By Others | | | | | | | | | | |
| Custodial | | | | | | | | | | |
| Other | | | | | | | | | | |
| Totals: | | | | | | | | | | |
| Percentage by Expense Group - Based on Incremental Payments | | | | | | | | | | |
| Legal Expense | 17.32% | 17.32% | 24.40% | 29.34% | 25.17% | 20.05% | 19.61% | 16.04% | 13.98% | 12.08% |
| Parental Award | 51.58% | 51.58% | 46.09% | 39.43% | 52.59% | 58.27% | 45.19% | 36.64% | 37.92% | 38.45% |
| Medical Expense | 9.98% | 9.98% | 6.79% | 7.92% | 6.11% | 4.63% | 5.92% | 6.44% | 8.52% | 8.28% |
| Nursing Care - By Parents & Family Care | 11.27% | 11.27% | 7.09% | 3.23% | 0.93% | 1.41% | 2.08% | 1.37% | 2.29% | 2.08% |
| Nursing Care - By Others | 4.25% | 4.25% | 5.41% | 7.57% | 6.91% | 8.70% | 17.50% | 26.45% | 25.44% | 27.74% |
| Custodial | 1.72% | 1.72% | 5.26% | 7.43% | 4.76% | 3.05% | 3.48% | 4.18% | 3.55% | 2.55% |
| Other | 3.88% | 3.88% | 4.97% | 5.08% | 3.53% | 3.89% | 6.22% | 8.87% | 8.28% | 8.82% |
| Percentage by Expense Group - Based on Case Outstanding | | | | | | | | | | |
| Legal Expense | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% | 0.17% |
| Parental Award | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% |
| Medical Expense | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% | 6.61% |
| Nursing Care - By Parents & Family Care | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% | 11.99% |
| Nursing Care - By Others | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% | 53.75% |
| Custodial | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% | 15.06% |
| Other | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% | 12.34% |
| Estimated Inflation By Component - Paid Basis | | | | | | | | | | |
| Legal Expense (a) | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% |
| Parental Award (b) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Medical Expense (c) | 9.59% | 7.92% | 6.63% | 5.39% | 4.92% | 3.95% | 3.04% | 2.82% | 3.42% | 3.67% |
| Nursing Care - By Parents & Family Care (d) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Nursing Care - By Others (e) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Custodial (f) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Other (g) | 6.11% | 3.06% | 2.90% | 2.75% | 2.67% | 2.54% | 3.32% | 1.70% | 1.61% | 2.68% |
| Estimated Inflation By Component - Outstanding Basis | | | | | | | | | | |
| Legal Expense (a) | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% |
| Parental Award (b) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Medical Expense (h) | 5.75% | 4.75% | 3.98% | 3.24% | 2.95% | 2.37% | 1.82% | 1.69% | 2.05% | 2.20% |
| Nursing Care - By Parents & Family Care (d) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Nursing Care - By Others (e) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Custodial (f) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Other (h) | 3.66% | 1.84% | 1.74% | 1.65% | 1.60% | 1.52% | 1.99% | 1.02% | 0.97% | 1.61% |
| Combined (i) | | | | | | | | | | |
| Estimated Inflation - Paid Basis | 1.75% | 1.49% | 1.46% | 1.62% | 1.30% | 1.00% | 1.09% | 0.91% | 0.92% | 0.97% |
| Estimated Inflation - O/S Basis | 0.81% | 0.53% | 0.47% | 0.42% | 0.39% | 0.35% | 0.37% | 0.24% | 0.26% | 0.35% |

Note: See Appendix B, Exhibit I, Sheet 4 for footnotes.

Footnotes for Appendix B, Exhibit I, Sheets 1 to 3

- Notes: (a) Increase in legal fees based on change in hourly rate from \$ 75 to \$ 150 over the period from 1989 to 2008 - assumed annual inflation of 3.72 %
- (b) The parental award amounts have not changed.
- (c) The estimated inflation rate by year for all payments related to medical items is based on the CPI - Medical Care Index.
- (d) The hourly rates for nursing care by parents have remained constant until June 2008 - the estimated change for 2008 and 2009 are developed assuming the increase in hourly rate from \$9.70 to \$15.00 occurred for paid losses before and after July 1, 2008. This change in hourly rate for nursing care by parents resulted in inflation rates of 27.32% ($\$12.35 / \9.70) and 21.46% ($\$15.00 / \12.35) for 2008 and 2009, respectively for paid basis. It resulted in an inflation rate of 54.64% ($\$15.00 / \9.70) for case outstanding basis in 2008.
- (e) The hourly rate for LPN under nursing care by others have increased from \$24.45 to \$25.40 effective 7/1/2016.
- (f) The daily rates used to estimate the future cost of custodial residential care were revised in December 2004, 2005, 2006, 2012 2013 and 2016. These changes in the custodial residential care daily rate resulted in the estimated inflation rates of 40%, 3%, 40%, 95%, 3% and 4.5% for 2004, 2005, 2006, 2012, 2013 & 2016, respectively. This inflation change affects outstanding only.
- (g) Inflation related to all other payments is based on All Items CPI Index - Seasonally Adjusted.
- (h) The estimated inflation related to case outstanding (Medical and Other) is based on 60 % of CPI since a portion of the outstanding reserve estimate has not changed.
- (i) Weighted average of inverse of one plus the estimated inflation by component and the percent by component (paid and outstanding separately).

| Year | Total Returns | | | | | | | | | | | | | | Difference Between Average Returns | | | | |
|------|---------------|-----------|---------|-----------|---------------|----------------|----------------|--------------|----------|---------------------|---------------|-----------------|-----------------|---------------------------|------------------------------------|-------------------------|-------------------------|------------------------|-----------------------|
| | CPI | CPI | CPI | 5 Year | | Large | Small | Inter. | U.S. | Corporate | Merrill Lynch | Conservative | Annual | Medical v | Model v | Model v | Conservative | NICA v | |
| | All Items | All Items | Medical | Avg % Chg | CPI All Items | Company Stocks | Company Stocks | Term - Gov't | Treasury | Bonds (Aaa Moody's) | US Corporate | Model Portfolio | Model Portfolio | NICA Return on Investment | 5 Yr Avg CPI (4) - (5) | 5 Yr Avg CPI (13) - (5) | 5 Yr Avg CPI (13) - (3) | Model v CPI (14) - (3) | NICA v CPI (15) - (3) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
| 1986 | 110.50 | 1.10% | 7.71% | 3.29% | 18.67% | 6.85% | 24.53% | 15.14% | 6.16% | 9.02% | | 14.49% | 16.68% | | | | | | |
| 1987 | 115.40 | 4.43% | 5.80% | 3.41% | 5.25% | -9.30% | -2.71% | 2.90% | 5.47% | 9.38% | | 6.27% | -0.38% | | 4.41% | 11.20% | 13.39% | 15.58% | |
| 1988 | 120.50 | 4.42% | 6.91% | 3.54% | 16.61% | 22.87% | 9.67% | 6.10% | 6.35% | 9.71% | | 12.02% | 11.96% | | 2.39% | 2.85% | 1.83% | -4.81% | |
| 1989 | 126.10 | 4.65% | 8.50% | 3.68% | 31.69% | 10.18% | 18.11% | 13.29% | 8.37% | 9.26% | | 19.93% | 17.17% | | 3.37% | 8.48% | 7.60% | 7.54% | |
| 1990 | 133.80 | 6.11% | 9.59% | 4.14% | -3.10% | -21.56% | 6.18% | 9.73% | 7.82% | 9.32% | | 9.94% | 0.85% | | 4.82% | 16.25% | 15.29% | 12.52% | |
| 1991 | 137.90 | 3.06% | 7.92% | 4.53% | 30.47% | 44.63% | 19.30% | 15.46% | 5.59% | 8.77% | | 19.66% | 23.85% | 5.88% | 5.44% | -0.20% | -2.17% | -5.26% | |
| 1992 | 141.90 | 2.90% | 6.63% | 4.23% | 7.62% | 23.35% | 8.05% | 7.19% | 3.51% | 8.14% | | 10.17% | 3.27% | 3.39% | 2.40% | 3.49% | 4.82% | 7.27% | 2.82% |
| 1993 | 145.80 | 2.75% | 5.39% | 3.89% | 10.08% | 20.98% | 18.24% | 11.24% | 2.90% | 7.22% | | 9.28% | 14.42% | 3.12% | 3.40% | 3.49% | 6.53% | 11.68% | 0.37% |
| 1994 | 149.70 | 2.67% | 4.92% | 3.50% | 1.32% | 3.11% | -7.77% | -5.14% | 3.91% | 7.96% | | 2.42% | -2.90% | 3.62% | 1.50% | -1.08% | -0.26% | -5.58% | 0.95% |
| 1995 | 153.50 | 2.54% | 3.95% | 2.79% | 37.58% | 34.46% | 31.67% | 16.80% | 5.60% | 7.59% | | 22.63% | 27.43% | 6.96% | 1.16% | 19.84% | 20.09% | 24.89% | 4.42% |
| 1996 | 158.60 | 3.32% | 3.04% | 2.84% | 22.96% | 17.62% | -0.93% | 2.10% | 5.21% | 7.37% | | 13.18% | 7.71% | 5.79% | 0.20% | 10.34% | 9.85% | 4.39% | 2.47% |
| 1997 | 161.30 | 1.70% | 2.82% | 2.60% | 33.36% | 22.78% | 15.85% | 8.38% | 5.26% | 7.26% | 7.41% | 18.97% | 17.36% | 6.10% | 0.22% | 16.37% | 17.27% | 15.65% | 4.40% |
| 1998 | 163.90 | 1.61% | 3.42% | 2.37% | 28.58% | -7.31% | 13.06% | 10.21% | 4.86% | 6.53% | 6.84% | 16.97% | 10.95% | 6.20% | 1.05% | 14.60% | 15.36% | 9.33% | 4.59% |
| 1999 | 168.30 | 2.68% | 3.67% | 2.37% | 21.04% | 29.79% | -8.97% | -1.77% | 4.68% | 7.04% | 7.44% | 11.44% | 9.07% | 5.91% | 1.30% | 9.07% | 8.75% | 3.22% | 1.86% |
| 2000 | 174.00 | 3.39% | 4.17% | 2.54% | -9.10% | -3.59% | 21.48% | 12.59% | 5.89% | 7.62% | 8.18% | 1.26% | 8.29% | 13.11% | 1.63% | -1.28% | -2.13% | 4.91% | 9.72% |
| 2001 | 176.70 | 1.55% | 4.72% | 2.19% | -11.89% | 22.77% | 3.70% | 7.62% | 3.83% | 7.08% | 7.61% | -1.16% | 5.49% | 3.98% | 2.53% | -3.35% | -2.71% | 3.94% | 2.43% |
| 2002 | 180.90 | 2.38% | 5.05% | 2.32% | -22.11% | -13.28% | 17.84% | 12.93% | 1.65% | 6.49% | 7.41% | -4.81% | 3.12% | -8.52% | 2.73% | -7.13% | -7.18% | 0.74% | -10.90% |
| 2003 | 184.30 | 1.88% | 3.71% | 2.38% | 28.68% | 60.70% | 1.45% | 2.40% | 1.02% | 5.67% | 6.44% | 15.14% | 16.85% | 19.99% | 1.33% | 12.76% | 13.26% | 14.97% | 18.11% |
| 2004 | 190.30 | 3.26% | 4.24% | 2.49% | 10.88% | 18.39% | 8.51% | 2.25% | 1.20% | 5.63% | 6.27% | 7.92% | 8.41% | 10.27% | 1.75% | 4.77% | 4.01% | 5.15% | 7.01% |
| 2005 | 196.80 | 3.42% | 4.29% | 2.50% | 4.91% | 5.69% | 7.81% | 1.36% | 2.98% | 5.24% | 5.88% | 4.32% | 4.76% | 8.92% | 1.79% | 1.82% | 0.90% | 1.34% | 5.50% |
| 2006 | 201.80 | 2.54% | 3.56% | 1.19% | 15.79% | 16.17% | 1.19% | 3.14% | 4.80% | 5.59% | 6.27% | 9.59% | 7.13% | 12.77% | 0.87% | 6.89% | 7.05% | 4.59% | 10.23% |
| 2007 | 210.04 | 4.08% | 5.16% | 3.03% | 5.49% | -5.22% | 9.88% | 10.05% | 4.66% | 5.56% | 6.37% | 6.43% | 6.26% | 8.72% | 2.13% | 3.39% | 2.34% | 2.18% | 4.64% |
| 2008 | 210.23 | 0.09% | 2.65% | 2.68% | -37.00% | -36.72% | 25.87% | 13.11% | 1.60% | 5.63% | 7.35% | -11.63% | -1.13% | -25.81% | -0.03% | -14.31% | -11.72% | -1.22% | -25.90% |
| 2009 | 215.95 | 2.72% | 3.37% | 2.57% | 26.46% | 25.57% | 4.08% | 2.82% | 0.45% | 5.61% | 7.12% | 14.23% | 11.20% | 20.99% | 0.80% | 11.66% | 11.51% | 8.48% | 18.27% |
| 2010 | 219.18 | 1.50% | 3.28% | 2.19% | 15.06% | 26.31% | 4.25% | 2.62% | 0.30% | 4.94% | 5.95% | 8.93% | 9.32% | 13.89% | 1.09% | 6.74% | 7.43% | 7.82% | 12.39% |
| 2011 | 225.67 | 2.96% | 3.49% | 2.27% | 2.11% | 1.02% | 3.91% | 2.16% | 0.17% | 4.64% | 5.62% | 3.03% | 0.37% | 0.37% | 1.22% | 0.37% | 0.07% | -0.59% | -2.60% |
| 2012 | 229.60 | 1.74% | 3.21% | 1.80% | 16.00% | 16.33% | 2.92% | 1.22% | 0.17% | 3.67% | 4.78% | 8.61% | 6.91% | 11.10% | 1.41% | 6.80% | 6.86% | 5.17% | 9.36% |
| 2013 | 233.05 | 1.50% | 2.01% | 2.08% | 32.39% | 41.31% | 3.45% | 1.74% | 0.13% | 4.23% | 5.03% | 16.12% | 14.46% | 12.86% | -0.07% | 14.04% | 14.62% | 12.96% | 11.36% |
| 2014 | 234.81 | 0.76% | 2.96% | 1.69% | 13.69% | 5.76% | 3.34% | 2.14% | 0.11% | 4.16% | 4.76% | 7.95% | 5.05% | 5.82% | 1.27% | 6.26% | 7.19% | 4.30% | 5.07% |
| 2015 | 236.53 | 0.73% | 2.58% | 1.54% | 1.38% | -1.97% | 2.84% | 1.89% | 0.30% | 3.89% | 4.76% | 2.39% | 1.33% | -1.65% | 1.04% | 0.85% | 1.66% | 0.60% | -2.38% |
| 2016 | 241.43 | 2.07% | 4.07% | 1.36% | 11.96% | 26.56% | 2.59% | 1.63% | 0.60% | 3.66% | 4.55% | 6.91% | 8.04% | 6.97% | 2.71% | 5.55% | 4.83% | 5.96% | 4.90% |
| 2017 | 246.52 | 2.11% | 1.78% | 1.43% | 21.83% | 13.23% | 2.89% | 2.16% | 1.17% | 3.74% | 4.37% | 11.38% | 7.71% | 13.91% | 0.35% | 9.95% | 9.27% | 5.60% | 11.81% |
| 2018 | 251.23 | 1.91% | 2.01% | 1.52% | -4.38% | -8.48% | 3.11% | 2.85% | 2.25% | 3.93% | 4.68% | 0.06% | -0.35% | -6.52% | 0.49% | -1.46% | -1.85% | -2.26% | -8.43% |

Geometric Mean of Annual Return

| | | | | | | | | | | | | | | | | | | | |
|-------------|--------|--|-------|--------|--------|--------|--------|--------|-------|--------|-------|--------|--------|-------|--------|-------|--------|-------|-------|
| 1926 - 1929 | -0.95% | | | | 19.19% | -4.50% | 5.00% | 4.19% | 3.67% | 4.64% | | 11.43% | 6.72% | | | | 12.38% | 7.67% | |
| 1930 - 1939 | -2.04% | | 0.65% | -2.06% | -0.05% | 1.38% | 4.88% | 4.58% | 0.56% | 3.89% | | 3.65% | 5.32% | | 2.71% | 5.71% | 5.68% | 7.36% | |
| 1940 - 1949 | 5.36% | | 3.66% | 4.73% | 9.17% | 20.69% | 3.24% | 1.83% | 0.41% | 2.71% | | 5.64% | 7.39% | | -1.07% | 0.91% | 0.28% | 2.03% | |
| 1950 - 1959 | 2.22% | | 3.88% | 2.54% | 19.35% | 16.90% | -0.07% | 1.34% | 1.86% | 3.30% | | 10.35% | 7.34% | | 1.34% | 7.81% | 8.13% | 5.12% | |
| 1960 - 1969 | 2.52% | | 4.11% | 1.98% | 7.81% | 15.53% | 1.45% | 3.48% | 3.88% | 5.00% | | 6.18% | 6.43% | | 2.13% | 4.20% | 3.66% | 3.91% | |
| 1970 - 1979 | 7.36% | | 8.03% | 6.40% | 5.87% | 11.49% | 5.52% | 6.98% | 6.31% | 8.23% | | 7.35% | 7.79% | | 1.63% | 0.95% | -0.01% | 0.43% | |
| 1980 - 1989 | 5.10% | | 8.14% | 6.24% | 17.55% | 15.83% | 12.61% | 11.91% | 8.89% | 11.32% | | 14.37% | 13.99% | | 1.90% | 8.13% | 9.27% | 8.90% | |
| 1990 - 1999 | 2.93% | | 5.11% | 3.32% | 18.21% | 15.09% | 8.79% | 7.20% | 4.93% | 7.72% | 7.23% | 12.43% | 11.21% | 5.04% | 1.79% | 9.11% | 9.50% | 8.28% | 2.12% |
| 2000 - 2009 | 2.52% | | 4.09% | 2.54% | -0.95% | 6.09% | 6.72% | 2.79% | 6.01% | 6.89% | 3.75% | 6.94% | 6.94% | 5.49% | 1.55% | 1.21% | 1.23% | 4.42% | 2.96% |
| 2010 - 2018 | 1.70% | | 2.82% | 1.76% | 11.72% | 12.35% | 3.25% | 2.04% | 0.58% | 4.09% | 4.94% | 7.16% | 6.01% | 6.07% | 1.05% | 5.40% | 5.47% | 4.31% | 4.37% |
| 1991 - 2018 | 2.28% | | 3.85% | 2.51% | 9.76% | 12.46% | 7.45% | 5.26% | 2.65% | 5.88% | 6.13% | 7.88% | 8.37% | 5.53% | 1.34% | 5.37% | 5.60% | 6.09% | 3.26% |

Annual Std. Deviation

| | | | | | | | | | | | | | | | | | | | |
|-------------|-------|--|-------|-------|--------|--------|--------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1926 - 1929 | 1.43% | | | | 24.06% | 39.46% | 4.07% | 2.28% | 0.72% | 0.10% | | 10.19% | 10.50% | | | | 8.75% | 9.07% | |
| 1930 - 1939 | 5.01% | | 0.56% | 2.88% | 34.67% | 60.30% | 6.04% | 3.61% | 0.75% | 0.72% | | 15.38% | 16.88% | | -2.32% | 12.50% | 10.37% | 11.87% | |
| 1940 - 1949 | 5.93% | | 2.71% | 2.19% | 16.51% | 37.03% | 3.75% | 0.81% | 0.33% | 0.10% | | 7.34% | 9.87% | | 0.52% | 5.15% | 1.41% | 3.93% | |
| 1950 - 1959 | 2.26% | | 0.99% | 1.78% | 19.79% | 27.09% | 4.86% | 2.71% | 0.75% | 0.55% | | 8.36% | 7.63% | | -0.79% | 6.58% | 6.09% | 5.37% | |
| 1960 - 1969 | 1.80% | | 1.94% | 0.84% | 14.39% | 32.07% | 6.23% | 3.52% | 1.35% | 0.95% | | 6.02% | 6.99% | | 1.11% | 5.18% | 4.21% | 5.19% | |
| 1970 - 1979 | 3.45% | | 2.90% | 1.48% | 19.24% | 31.10% | 6.80% | 4.69% | 1.94% | 0.76% | | 8.83% | 9.68% | | 1.42% | 7.35% | 5.38% | 6.23% | |
| 1980 - 1989 | 3.22% | | 2.28% | 2.83% | 12.68% | 17.20% | 15.11% | 8.08% | 2.79% | 1.91% | | 6.08% | 8.89% | | -0.56% | 3.25% | 2.86% | 5.68% | |
| 1990 - 1999 | 1.24% | | 2.26% | 0.83% | 14.16% | 19.98% | 12.82% | 7.09% | 1.36% | 0.84% | 0.34% | 6.87% | 9.53% | 1.44% | 1.44% | 6.04% | 5.63% | 8.29% | 0.20% |
| 2000 - 2009 | 1.15% | | 0.79% | 0.23% | 21.11% | 26.32% | 8.67% | 4.96% | 1.89% | 0.78% | 0.74% | 8.38% | 4.80% | 14.05% | 0.55% | 8.15% | 7.24% | 3.65% | 12.90% |
| 2010 - 2018 | 0.69% | | 0.78% | 0.34% | 11.29% | 16.02% | 0.54% | 0.50% | 0.71% | 0.45% | 0.52% | 4.93% | 4.56% | 7.46% | 0.44% | 4.59% | 4.23% | 3.87% | 6.96% |
| 1991 - 2018 | 0.92% | | 1.36% | 0.78% | 17.48% | 20.13% | 9.48% | 5.51% | 2.08% | 1.54% | 1.18% | 7.72% | 6.94% | 9.12% | 0.58% | 6.93% | 6.80% | 6.02% | 8.20% |

Column

(2)-(11),(14)

(3)

(13)

Provided by Client

[Col (2) / Pnrior Col (2)] - 1

[44% Col (6)] + [20% Col (9)] + [36% Col (11)]

| Year | Total Returns | | | | | | | | | | | | | Annual NICA Return on Investment | Difference Between Average Returns | | | | |
|------|------------------|------------------------------|-------------------------------|--------------------------------------|----------------------------|----------------------------|--------------------------|---------------------------------|---------------------------|-------------------------------------|--|--------------------|------------------------------------|---|--|---------------------------------------|--------------------------------------|---|-----------------------------|
| | CPI All Items | CPI All Items % Change | CPI Medical Index % Chg | 5 Year Avg % Chg CPI All Items | Large Company Stocks | Small Company Stocks | Long-Term Govt. Bonds | Inter. Term - Gov't Bonds | U.S. Treasury Bills | Corporate Bonds (Aaa Moody's) | Merrill Lynch US Corporate 15+ Yr Portfolio | Model Portfolio | Conservative Model Portfolio | | Medical v 5 Yr Avg CPI (4) - (5) | Model v 5 Yr Avg CPI (13) - (5) | Model v Model v CPI (13) - (3) | Conservative Model v CPI (14) - (3) | NICA v CPI (15) - (3) |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | | (14) | (15) | (16) | (17) | (18) |
| 1926 | 17.70 | | | | 11.62% | 0.30% | 7.77% | 5.39% | 3.30% | 4.73% | | 7.89% | 6.20% | | | | | | |
| 1927 | 17.30 | -2.26% | | | 37.49% | 22.03% | 8.93% | 4.52% | 3.10% | 4.57% | | 19.04% | 14.61% | | | | 21.30% | 16.87% | |
| 1928 | 17.10 | -1.16% | | | 43.61% | 39.71% | 0.10% | 0.92% | 3.57% | 4.55% | | 21.01% | 15.07% | | | | 22.17% | 16.22% | |
| 1929 | 17.20 | 0.58% | | | -8.42% | -51.35% | 3.42% | 6.01% | 4.71% | 4.73% | | -0.80% | -7.40% | | | | -1.39% | -7.98% | |
| 1930 | 16.10 | -6.40% | | | -24.90% | -38.10% | 4.66% | 6.71% | 2.42% | 4.55% | | -7.98% | -7.49% | | | | | -1.58% | -1.10% |
| 1931 | 14.60 | -9.32% | | -3.71% | -43.34% | -49.71% | -5.31% | -2.32% | 1.10% | 4.58% | | -17.89% | -18.52% | | | -14.18% | -8.57% | -9.20% | |
| 1932 | 13.10 | -10.27% | | -5.31% | -8.19% | -5.41% | 16.84% | 0.92% | 5.01% | 5.01% | | -0.04% | 5.36% | | | 5.27% | 10.23% | 15.63% | |
| 1933 | 13.20 | 0.76% | | -4.93% | 53.99% | 142.45% | -0.07% | 1.83% | 0.33% | 4.49% | | 25.74% | 34.92% | | | 30.67% | 24.97% | 34.16% | |
| 1934 | 13.40 | 1.52% | | -4.74% | -1.44% | 24.24% | 10.03% | 9.00% | 0.17% | 4.00% | | 2.61% | 9.71% | | | 7.35% | 1.09% | 8.19% | |
| 1935 | 13.80 | 2.99% | | -2.87% | 47.67% | 40.24% | 4.98% | 7.01% | 0.16% | 3.60% | | 23.67% | 18.99% | | | 26.54% | 20.69% | 16.00% | |
| 1936 | 14.00 | 1.45% | | -0.71% | 33.92% | 64.73% | 7.52% | 3.06% | 0.16% | 3.24% | | 16.70% | 20.45% | | | 17.41% | 15.25% | 19.00% | |
| 1937 | 14.40 | 2.86% | 0.98% | 1.91% | -35.03% | -58.01% | 0.23% | 1.56% | 0.33% | 3.26% | | -13.93% | -15.73% | | | -0.93% | -15.84% | -18.59% | |
| 1938 | 14.00 | -2.78% | 0.00% | 1.21% | 31.12% | 32.82% | 5.53% | 6.23% | 0.00% | 3.19% | | 16.09% | 14.72% | | | -1.21% | 14.88% | 18.87% | 17.50% |
| 1939 | 14.00 | 0.00% | 0.97% | 0.90% | -0.41% | 0.32% | 5.94% | 4.52% | 0.00% | 3.01% | | 1.81% | 3.12% | | | 0.07% | 0.90% | 1.81% | 3.12% |
| 1940 | 14.10 | 0.71% | 0.00% | 0.45% | -9.78% | -5.14% | 6.09% | 2.96% | 0.00% | 2.84% | | -2.69% | 0.10% | | | -0.45% | -3.14% | -3.40% | -0.61% |
| 1941 | 15.50 | 9.93% | 0.96% | 2.14% | -11.59% | -9.06% | 0.93% | 0.50% | 0.08% | 2.77% | | -4.00% | -3.18% | | | -1.18% | -6.15% | -13.93% | -13.11% |
| 1942 | 16.90 | 9.03% | 3.81% | 3.38% | 20.34% | 44.59% | 3.22% | 1.94% | 0.25% | 2.83% | | 10.35% | 12.92% | | | 0.43% | 6.98% | 1.32% | 3.89% |
| 1943 | 17.40 | 2.96% | 4.59% | 4.53% | 25.90% | 88.40% | 2.09% | 2.81% | 0.33% | 2.73% | | 12.94% | 21.49% | | | 0.06% | 8.41% | 9.98% | 18.53% |
| 1944 | 17.80 | 2.30% | 2.63% | 4.99% | 19.75% | 53.70% | 2.81% | 1.80% | 0.33% | 2.72% | | 10.03% | 14.25% | | | -2.36% | 5.04% | 7.73% | 11.95% |
| 1945 | 18.20 | 2.25% | 2.56% | 5.29% | 36.44% | 73.62% | 1.73% | 2.22% | 0.32% | 2.62% | | 17.42% | 23.16% | | | -2.73% | 12.13% | 15.17% | 20.91% |
| 1946 | 21.50 | 18.13% | 8.33% | 6.93% | -8.07% | -11.63% | -0.10% | 1.00% | 0.40% | 2.53% | | -2.44% | -3.16% | | | 1.40% | -9.37% | -20.57% | -21.29% |
| 1947 | 23.40 | 8.84% | 6.92% | 6.89% | 5.71% | 0.91% | -2.62% | 0.91% | 0.48% | 2.61% | | 3.63% | 0.67% | | | 0.03% | -3.26% | -5.20% | -8.17% |
| 1948 | 24.10 | 2.99% | 5.76% | 6.90% | 5.50% | -2.10% | 3.40% | 1.85% | 0.80% | 2.82% | | 2.82% | 2.21% | | | -1.15% | -3.10% | 0.81% | -0.78% |
| 1949 | 23.60 | -2.07% | 1.36% | 6.03% | 18.79% | 19.74% | 6.45% | 2.32% | 1.11% | 2.66% | | 9.69% | 9.43% | | | -4.67% | 3.66% | 11.76% | 11.50% |
| 1950 | 25.00 | 5.93% | 3.36% | 6.76% | 31.71% | 38.74% | 0.06% | 0.70% | 1.18% | 2.62% | | 15.04% | 12.62% | | | -3.41% | 8.27% | 9.10% | 6.68% |
| 1951 | 26.50 | 6.00% | 5.84% | 4.34% | 24.02% | 7.81% | -3.93% | 0.36% | 1.48% | 2.86% | | 11.67% | 4.57% | | | 1.51% | 7.33% | 5.67% | -1.43% |
| 1952 | 26.70 | 0.75% | 4.29% | 2.72% | 18.37% | 3.03% | 1.16% | 1.63% | 1.68% | 2.96% | | 9.47% | 4.67% | | | 1.57% | 6.75% | 8.72% | 3.91% |
| 1953 | 26.90 | 0.75% | 3.53% | 2.27% | -0.99% | -6.48% | 3.23% | 1.81% | 3.20% | 3.20% | | 1.36% | 0.84% | | | 1.26% | -0.91% | 0.61% | 0.10% |
| 1954 | 26.70 | -0.74% | 2.27% | 2.54% | 52.62% | 60.58% | 7.19% | 2.68% | 0.89% | 2.90% | | 24.73% | 22.82% | | | -0.27% | 22.19% | 25.48% | 23.56% |
| 1955 | 26.80 | 0.37% | 3.33% | 1.43% | 31.56% | 20.44% | -1.29% | -0.65% | 1.54% | 3.05% | | 14.86% | 8.60% | | | 1.91% | 13.43% | 14.48% | 8.22% |
| 1956 | 27.60 | 2.99% | 3.23% | 0.82% | 6.56% | 4.28% | -5.59% | -0.42% | 2.45% | 3.36% | | 4.01% | 0.22% | | | 2.40% | 3.19% | 1.03% | -2.77% |
| 1957 | 28.40 | 2.90% | 4.69% | 1.25% | -10.78% | -14.57% | 7.46% | 7.84% | 3.17% | 3.89% | | -1.78% | 0.31% | | | 3.43% | -3.03% | -4.68% | -2.59% |
| 1958 | 28.90 | 1.76% | 4.48% | 1.46% | 43.36% | 64.89% | -1.29% | 1.50% | 3.79% | 3.79% | | 20.18% | 16.80% | | | 3.02% | 18.73% | 18.42% | 15.04% |
| 1959 | 29.40 | 1.73% | 3.81% | 1.95% | 11.96% | 16.40% | -2.26% | -0.39% | 2.96% | 4.38% | | 6.76% | 4.32% | | | 1.86% | 4.81% | 5.03% | 2.59% |
| 1960 | 29.80 | 1.36% | 3.21% | 2.15% | 0.47% | -3.29% | 13.78% | 11.76% | 2.68% | 4.41% | | 4.15% | 7.30% | | | 1.06% | 2.00% | 2.79% | 5.94% |
| 1961 | 30.00 | 0.67% | 3.11% | 1.68% | 26.89% | 32.09% | 0.97% | 1.85% | 2.10% | 4.35% | | 13.77% | 11.27% | | | 1.43% | 12.08% | 13.10% | 10.60% |
| 1962 | 30.40 | 1.33% | 2.16% | 1.37% | -8.73% | -11.90% | 6.89% | 5.56% | 2.74% | 4.33% | | -1.17% | 0.26% | | | 0.78% | -2.54% | -2.51% | -1.07% |
| 1963 | 30.90 | 1.64% | 2.53% | 1.35% | 22.80% | 23.57% | 1.21% | 1.64% | 3.16% | 4.26% | | -1.17% | 9.13% | | | 1.18% | 10.55% | 10.25% | 7.48% |
| 1964 | 31.20 | 0.97% | 2.06% | 1.20% | 16.48% | 23.52% | 3.51% | 4.04% | 3.53% | 4.41% | | 9.65% | 9.44% | | | 0.86% | 8.45% | 8.67% | 8.47% |
| 1965 | 31.80 | 1.92% | 2.82% | 1.31% | 12.45% | 41.75% | 0.71% | 1.02% | 3.92% | 4.49% | | 7.30% | 10.20% | | | 1.51% | 5.99% | 5.38% | 8.28% |
| 1966 | 32.90 | 3.46% | 6.67% | 1.87% | -10.06% | -7.01% | 3.65% | 4.69% | 4.76% | 5.13% | | -1.64% | -0.25% | | | 4.80% | -3.51% | -5.10% | -3.71% |
| 1967 | 33.90 | 3.04% | 6.25% | 2.21% | 23.98% | 83.57% | -9.18% | 1.01% | 4.23% | 5.51% | | 12.74% | 16.58% | | | 4.04% | 10.53% | 9.70% | 13.54% |
| 1968 | 35.50 | 4.72% | 6.23% | 2.82% | 11.06% | 35.97% | -0.26% | 4.54% | 5.21% | 6.18% | | 8.00% | 9.77% | | | 3.41% | 5.17% | 3.28% | 5.05% |
| 1969 | 37.70 | 6.20% | 6.19% | 3.87% | -8.50% | -25.05% | -5.07% | -0.74% | 6.57% | 7.03% | | -1.36% | -7.29% | | | 2.32% | -5.23% | -7.55% | -13.48% |
| 1970 | 39.80 | 5.57% | 7.36% | 4.60% | 3.86% | -17.43% | 12.11% | 16.86% | 6.52% | 8.04% | | 7.96% | 6.64% | | | 2.76% | 3.37% | 2.39% | 1.07% |
| 1971 | 41.10 | 3.27% | 4.57% | 4.56% | 14.30% | 16.50% | 13.23% | 8.72% | 4.40% | 7.39% | | 10.70% | 12.20% | | | 0.01% | 6.14% | 7.43% | 8.93% |
| 1972 | 42.50 | 3.41% | 3.28% | 4.63% | 18.99% | 4.43% | 5.69% | 5.16% | 3.82% | 7.21% | | 11.98% | 7.54% | | | -1.35% | 7.35% | 8.58% | 4.14% |
| 1973 | 46.20 | 8.71% | 5.29% | 5.43% | -14.69% | -30.90% | -1.11% | 4.61% | 6.92% | 7.44% | | -2.86% | -6.58% | | | -0.14% | -8.29% | -11.57% | -15.29% |
| 1974 | 51.90 | 12.34% | 12.56% | 6.66% | -26.47% | -19.95% | 4.35% | 5.69% | 8.03% | 8.57% | | -7.43% | -4.71% | | | 5.91% | -14.08% | -19.76% | -17.05% |
| 1975 | 55.50 | 6.94% | 9.82% | 6.93% | 37.23% | 52.82% | 9.20% | 7.83% | 5.79% | 8.83% | | 21.12% | 21.16% | | | 2.89% | 14.19% | 14.19% | 14.22% |
| 1976 | 58.20 | 4.86% | 9.96% | 7.25% | 23.93% | 57.38% | 16.75% | 12.87% | 5.06% | 8.43% | | 16.14% | 23.37% | | | 2.71% | 8.89% | 11.27% | 18.50% |
| 1977 | 62.10 | 6.70% | 8.87% | 7.91% | -7.16% | 25.38% | -0.69% | 1.41% | 5.12% | 8.02% | | 0.02% | 3.66% | | | 0.96% | -7.89% | -6.68% | -3.04% |
| 1978 | 67.70 | 9.02% | 8.83% | 7.97% | 6.57% | 23.46% | -1.18% | 3.49% | 7.19% | 8.73% | | 6.73% | 6.31% | | | 0.86% | -1.24% | -2.29% | -2.71% |
| 1979 | 76.70 | 13.29% | 10.14% | 8.16% | 18.61% | 43.46% | -1.23% | 4.09% | 10.37% | 9.63% | | 12.47% | 12.24% | | | 1.98% | 4.31% | -0.82% | -1.06% |
| 1980 | 86.30 | 12.52% | 9.92% | 9.28% | 32.50% | 39.88% | -3.95% | 3.91% | 11.24% | 11.94% | | 19.38% | 13.22% | | | 0.64% | 10.10% | 6.86% | 0.70% |
| 1981 | 94.00 | 8.92% | 12.50% | 10.09% | -4.92% | 13.88% | 1.86% | 9.45% | 14.70% | 14.17% | | 4.83% | 5.70% | | | 2.41% | -5.26% | -4.10% | -3.23% |
| 1982 | 97.60 | 3.83% | 11.00% | 9.52% | 21.55% | 28.01% | 40.36% | 28.01% | 10.54% | 13.79% | | 20.27% | 30.04% | | | 1.48% | 10.75% | 16.44% | 26.21% |
| 1983 | 101.30 | 3.79% | 6.40% | 8.47% | 22.56% | 39.67% | 0.65% | 7.41% | 8.81% | 12.04% | | 15.74% | 13.75% | | | -2.07% | 7.27% | 11.95% | 9.96% |
| 1984 | 105.30 | 3.95% | 6.11% | 6.60% | 6.27% | -6.67% | 15.48% | 14.02% | 9.85% | 12.71% | | 10.14% | 9.27% | | | -0.49% | 3.54% | 6.19% | 5.32% |
| 1985 | 109.30 | 3.80% | 6.76% | 4.86% | 31.73% | 24.66% | 30.97% | 20.33% | 7.72% | 11.37% | | 22.12% | 25.64% | | | 1.91% | 17.26% | 18.32% | 21.85% |

Development of Incurred Loss Tail Factor - 360 Months to Ultimate
Based on Inverse Power Curve Fit to Weighted Average All Year Factors

Summary of Indicated Tail Factors
Based on Alternative Time Intervals
Beginning at 48:60, 60:72, and 72:84 Month Factors (a)

| Fitted Interval | Wtd. Avg. All Years Beginning with Factor 60:72 | | | Indicated Tail Factor 360:Ult. | Indicated Tail Factor 360:Ult. |
|-------------------------------|--|---------|--------------------------------|--|--|
| | Intercept Ln (a) | Slope b | Indicated Tail Factor 360:Ult. | Based on Fitted Values Beginning with 48:60 Factor | Based on Fitted Values Beginning with 72:84 Factor |
| (1) | (2) | (3) | (4) | (5) | (6) |
| First 11 Factors | 1.9441 | 2.7357 | 1.0067 | 1.0183 | 1.0056 |
| First 10 Factors | 0.4568 | 2.0373 | 1.0196 | 1.0056 | 1.0128 |
| First 9 Factors | 2.4977 | 3.0091 | 1.0043 | 1.0038 | 1.0616 |
| First 8 Factors | 3.2649 | 3.3798 | 1.0024 | 1.0004 | 1.0107 |
| First 7 Factors | 7.4468 | 5.4330 | 1.0001 | 1.0007 | 1.0064 |
| First 6 Factors | 6.9891 | 5.2045 | 1.0001 | 1.0285 | 1.0001 |
| First 5 Factors | 1.2706 | 2.2957 | 1.0171 | 1.0194 | 1.0001 |
| Average of All | | | 1.0072 | 1.0110 | 1.0139 |
| Selected Tail Factor 360:Ult. | | | 1.0990 | | |

Note: (a) Indicated tail factor based on inverse power curve fit (with $y = 1 + a / (t + c)^b$ where $c = -1$) to various time intervals as described in column (1). An example is shown in Appendix C, Exhibit II, Sheets 1 and 2.

Development of Incurred Loss Tail Factor - 360 Months to Ultimate
Based on Inverse Power Curve Fit to Weighted Average All Year Factors

Example Shown Below for Fit to First Ten Dollar Weighted Average All Factors - Beginning with 60:72

| Maturity | T Value | Incremental Development Factor (a) | Dev. Factor Minus 1.0 D Fact - 1 (3) - 1.0 | X Value Ln(1/t) Log (1/ Col.(2)) | Y Value Ln (Fact-1) Log (Col. (4)) | Fitted Value Ln (Fact-1) Y = Col. (6) X = Col. (5) | Fitted Value Exp (Col. (7)) | Fitted Loss Dev. Factor 1.0 + Col. (8) |
|----------|---------|------------------------------------|--|----------------------------------|------------------------------------|--|-----------------------------|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 60 | 6 | 1.09756 | 0.0976 | -1.7918 | -2.3272 | -3.1936 | 0.0410 | 1.0410 |
| 72 | 7 | 1.02202 | 0.0220 | -1.9459 | -3.8160 | -3.5077 | 0.0300 | 1.0300 |
| 84 | 8 | 1.02232 | 0.0223 | -2.0794 | -3.8024 | -3.7797 | 0.0228 | 1.0228 |
| 96 | 9 | 1.02895 | 0.0290 | -2.1972 | -3.5420 | -4.0197 | 0.0180 | 1.0180 |
| 108 | 10 | 1.02141 | 0.0214 | -2.3026 | -3.8437 | -4.2343 | 0.0145 | 1.0145 |
| 120 | 11 | 1.00100 | 0.0010 | -2.3979 | -6.9078 | -4.4285 | 0.0119 | 1.0119 |
| 132 | 12 | 1.00200 | 0.0020 | -2.4849 | -6.2139 | -4.6058 | 0.0100 | 1.0100 |
| 144 | 13 | 1.03114 | 0.0311 | -2.5649 | -3.4692 | -4.7688 | 0.0085 | 1.0085 |
| 156 | 14 | 1.00677 | 0.0068 | -2.6391 | -4.9947 | -4.9198 | 0.0073 | 1.0073 |
| 168 | 15 | 1.02728 | 0.0273 | -2.7081 | -3.6014 | -5.0604 | 0.0063 | 1.0063 |

(10) Ln a - Intercept =====> 0.4568
 (11) a =====> 1.5790
 (12) b - Slope =====> 2.0373
 (13) Indicated Tail 360 to Ultimate =====> 1.0196
 (14) Selected Tail 360 to Ultimate =====> 1.0990

Note: (a) Based on inverse power curve fit to the incurred loss development (weighted average all years) factors as shown on Exhibit VII, Sheets 2b-1, 2, and 3, factors from 60:72 to 168:180.

Development of Incurred Loss Tail Factor - 360 Months to Ultimate

Based on Inverse Power Curve Fit to Factors Shown in Appendix C, Exhibit II, Sheet 1

Extrapolated to 624 Months - Based on Approximate Life Expectancy at Age 30 (360 months)

| Maturity | T Value | X Value | | Fitted Loss | | Fitted Loss Dev. Factor Cumulative Product of Col. (6) |
|----------|---------|-----------------------------|---------------------------------|--------------------------------|--|--|
| | | Ln(1/t) Log (1/ Col.(2)) | Fitted Value (a) Ln (Fact-1) | Fitted Value Exp (Col. (4)) | Dev. Factor (Incremental) 1.0 + Col. (5) | |
| ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 360 | 31 | -3.43399 | -6.5394 | 0.0014 | 1.0014 | 1.0196 |
| 372 | 32 | -3.46574 | -6.6040 | 0.0014 | 1.0014 | 1.0181 |
| 384 | 33 | -3.49651 | -6.6667 | 0.0013 | 1.0013 | 1.0167 |
| 396 | 34 | -3.52636 | -6.7276 | 0.0012 | 1.0012 | 1.0154 |
| 408 | 35 | -3.55535 | -6.7866 | 0.0011 | 1.0011 | 1.0142 |
| 420 | 36 | -3.58352 | -6.8440 | 0.0011 | 1.0011 | 1.0131 |
| | | - | - | | | |
| 444 | 38 | -3.63759 | -6.9542 | 0.0010 | 1.0010 | 1.0110 |
| 456 | 39 | -3.66356 | -7.0071 | 0.0009 | 1.0009 | 1.0100 |
| 468 | 40 | -3.68888 | -7.0587 | 0.0009 | 1.0009 | 1.0091 |
| 480 | 41 | -3.71357 | -7.1090 | 0.0008 | 1.0008 | 1.0082 |
| 492 | 42 | -3.73767 | -7.1581 | 0.0008 | 1.0008 | 1.0074 |
| 504 | 43 | -3.76120 | -7.2060 | 0.0007 | 1.0007 | 1.0066 |
| 516 | 44 | -3.78419 | -7.2528 | 0.0007 | 1.0007 | 1.0059 |
| 528 | 45 | -3.80666 | -7.2986 | 0.0007 | 1.0007 | 1.0052 |
| 540 | 46 | -3.82864 | -7.3434 | 0.0006 | 1.0006 | 1.0045 |
| 552 | 47 | -3.85015 | -7.3872 | 0.0006 | 1.0006 | 1.0038 |
| 564 | 48 | -3.87120 | -7.4301 | 0.0006 | 1.0006 | 1.0032 |
| 576 | 49 | -3.89182 | -7.4721 | 0.0006 | 1.0006 | 1.0026 |
| 588 | 50 | -3.91202 | -7.5133 | 0.0005 | 1.0005 | 1.0021 |
| 600 | 51 | -3.93183 | -7.5536 | 0.0005 | 1.0005 | 1.0015 |
| 612 | 52 | -3.95124 | -7.5932 | 0.0005 | 1.0005 | 1.0010 |
| 624 | 53 | -3.97029 | -7.6320 | 0.0005 | 1.0005 | 1.0005 |

Note: (a) Based on Slope and Intercept values shown in Appendix C, Exhibit II, Sheet 1 and X value shown in Column (3) above.

Florida Birth Related Neurological Injury Compensation Association

Actual Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

| Birth Year | Paid Loss & ALAE | | | | | | | | | | | |
|--------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|
| | @ 12/31/09 (a) | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (b) | @ 12/31/13 (b) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) | @ 12/31/17 (b) | @ 3/31/18 (b) | @ 6/30/18 (b) | @ 9/30/18 (b) |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| 1989 | 10,186,409 | 10,458,034 | 10,858,188 | 11,264,469 | 11,960,429 | 12,703,237 | 13,334,954 | 13,907,887 | 14,267,027 | 14,337,104 | 14,457,377 | 14,568,168 |
| 1990 | 3,723,264 | 3,837,883 | 3,989,667 | 4,134,429 | 4,739,750 | 5,431,197 | 5,637,024 | 5,823,482 | 6,017,106 | 6,067,308 | 6,156,269 | 6,231,108 |
| 1991 | 3,412,646 | 3,925,649 | 4,405,095 | 5,367,300 | 6,403,902 | 7,111,676 | 7,663,287 | 8,163,390 | 8,706,421 | 8,881,496 | 9,046,273 | 9,168,982 |
| 1992 | 6,464,261 | 7,013,018 | 7,772,126 | 8,309,249 | 10,486,924 | 11,960,130 | 12,815,067 | 13,662,902 | 14,588,741 | 14,790,075 | 15,092,844 | 15,283,783 |
| 1993 | 11,600,217 | 12,313,100 | 13,089,455 | 13,913,903 | 15,456,495 | 16,811,505 | 17,688,776 | 18,583,444 | 19,373,096 | 19,596,791 | 19,863,797 | 20,111,733 |
| 1994 | 4,883,079 | 5,023,121 | 5,198,208 | 5,344,508 | 5,989,723 | 6,458,956 | 6,706,993 | 6,946,563 | 7,192,264 | 7,288,259 | 7,356,948 | 7,412,148 |
| 1995 | 3,873,071 | 4,829,658 | 5,595,923 | 5,921,580 | 7,168,370 | 8,042,178 | 8,707,711 | 9,315,298 | 10,038,156 | 10,173,105 | 10,319,438 | 10,440,241 |
| 1996 | 5,071,490 | 5,506,117 | 5,973,099 | 6,311,867 | 7,106,412 | 7,899,721 | 8,279,761 | 8,658,214 | 9,129,668 | 9,268,425 | 9,390,428 | 9,515,385 |
| 1997 | 5,207,959 | 5,901,603 | 6,522,569 | 7,543,370 | 9,312,837 | 10,296,445 | 10,877,579 | 11,452,153 | 11,977,563 | 12,102,903 | 12,282,153 | 12,410,847 |
| 1998 | 8,112,136 | 9,116,042 | 10,194,077 | 11,277,495 | 13,609,770 | 15,863,619 | 17,129,762 | 18,446,385 | 19,760,086 | 20,041,584 | 20,476,453 | 20,802,716 |
| 1999 | 6,164,930 | 6,912,528 | 7,719,729 | 8,273,551 | 9,732,949 | 10,418,299 | 10,955,512 | 11,455,006 | 11,901,286 | 11,970,110 | 12,049,141 | 12,161,310 |
| 2000 | 2,965,732 | 3,276,769 | 3,514,181 | 3,762,460 | 4,317,207 | 4,972,975 | 5,238,763 | 5,520,902 | 5,837,741 | 5,931,021 | 6,015,562 | 6,117,502 |
| 2001 | 3,883,121 | 4,175,734 | 4,515,405 | 4,842,890 | 5,425,462 | 5,877,102 | 6,434,214 | 6,883,540 | 7,320,379 | 7,427,496 | 7,540,149 | 7,722,186 |
| 2002 | 5,826,962 | 6,856,989 | 7,727,861 | 8,707,708 | 10,580,391 | 11,973,470 | 13,103,213 | 14,202,065 | 15,119,824 | 15,436,724 | 15,716,055 | 15,959,583 |
| 2003 | 1,772,921 | 1,930,389 | 2,203,060 | 2,495,687 | 2,753,640 | 3,099,320 | 3,596,458 | 3,994,291 | 4,352,130 | 4,439,571 | 4,503,829 | 4,580,097 |
| 2004 | 2,171,906 | 2,595,632 | 2,994,077 | 3,215,209 | 3,522,795 | 3,877,573 | 4,192,045 | 4,475,363 | 4,770,134 | 4,864,707 | 4,951,370 | 5,061,102 |
| 2005 | 2,142,949 | 3,240,890 | 3,997,772 | 4,719,465 | 5,198,978 | 5,677,987 | 6,111,341 | 6,586,084 | 7,095,668 | 7,211,469 | 7,401,376 | 7,500,169 |
| 2006 | 1,291,184 | 2,233,340 | 3,934,023 | 4,901,878 | 5,614,611 | 6,260,850 | 6,868,225 | 7,525,340 | 8,325,390 | 8,504,873 | 8,671,977 | 8,808,082 |
| 2007 | 909,414 | 2,145,757 | 3,232,481 | 4,101,955 | 5,212,346 | 6,071,909 | 7,004,826 | 7,953,448 | 8,849,635 | 9,020,232 | 9,233,881 | 9,458,472 |
| 2008 | 287,894 | 916,649 | 1,407,917 | 2,014,976 | 2,355,509 | 2,934,059 | 3,572,068 | 4,287,731 | 5,061,580 | 5,215,974 | 5,373,662 | 5,546,968 |
| 2009 | 114,839 | 628,299 | 1,532,304 | 2,438,709 | 3,142,736 | 3,691,740 | 4,230,225 | 5,156,527 | 6,451,376 | 6,594,291 | 6,776,300 | 6,912,321 |
| 2010 | | 116,166 | 895,231 | 1,203,035 | 1,818,188 | 2,065,585 | 2,245,502 | 2,456,858 | 2,674,347 | 2,724,766 | 2,772,713 | 2,816,409 |
| 2011 | | | 11,245 | 178,666 | 877,041 | 1,559,805 | 2,333,485 | 3,117,907 | 3,794,991 | 3,906,899 | 4,034,720 | 4,219,957 |
| 2012 | | | | 16,611 | 97,446 | 898,196 | 1,645,365 | 2,061,021 | 2,323,849 | 2,422,340 | 2,481,727 | 2,630,557 |
| 2013 | | | | | 114,394 | 873,399 | 1,747,648 | 2,424,840 | 3,154,345 | 3,291,551 | 3,470,772 | 3,589,637 |
| 2014 | | | | | | 116,952 | 652,037 | 1,765,040 | 2,940,791 | 3,352,776 | 3,625,094 | 3,975,219 |
| 2015 | | | | | | | 0 | 365,465 | 1,346,365 | 1,547,419 | 1,751,089 | 2,116,426 |
| 2016 | | | | | | | | 10,326 | 390,803 | 508,937 | 525,854 | 546,357 |
| 2017 | | | | | | | | | 5,229 | 170,743 | 419,099 | 428,942 |
| 2018 | | | | | | | | | | 0 | 1,406 | 5,372 |
| Totals: | | | | | | | | | | | | |
| 2009 & Prior | 90,066,385 | 102,837,202 | 116,377,216 | 128,862,658 | 150,091,237 | 167,433,947 | 180,147,805 | 193,000,014 | 206,135,268 | 209,163,518 | 212,675,282 | 215,772,902 |
| 2010 & Prior | | 102,953,368 | 117,272,447 | 130,065,693 | 151,909,425 | 169,499,532 | 182,393,308 | 195,456,871 | 208,809,616 | 211,888,283 | 215,447,995 | 218,589,311 |
| 2011 & Prior | | | 117,283,692 | 130,244,359 | 152,786,466 | 171,059,337 | 184,726,793 | 198,574,778 | 212,604,607 | 215,795,183 | 219,482,716 | 222,809,268 |
| 2012 & Prior | | | | 130,260,969 | 152,883,912 | 171,957,533 | 186,372,157 | 200,635,799 | 214,928,456 | 218,217,522 | 221,964,443 | 225,439,825 |
| 2013 & Prior | | | | | 152,998,305 | 172,830,932 | 188,119,805 | 203,060,639 | 218,082,801 | 221,509,073 | 225,435,215 | 229,029,462 |
| 2014 & Prior | | | | | | 172,947,884 | 188,771,842 | 204,825,679 | 221,023,592 | 224,861,849 | 229,060,309 | 233,004,681 |
| 2015 & Prior | | | | | | | 188,771,842 | 205,191,144 | 222,369,957 | 226,409,268 | 230,811,398 | 235,121,107 |
| 2016 & Prior | | | | | | | | 205,201,470 | 222,760,760 | 226,918,205 | 231,337,252 | 235,667,464 |
| 2017 & Prior | | | | | | | | | 222,765,989 | 227,088,947 | 231,756,351 | 236,096,406 |
| 2018 & Prior | | | | | | | | | | 227,088,947 | 231,757,758 | 236,101,778 |

Notes: (a) Based on actual paid loss and ALAE as shown in Exhibit I, Sheet 1c, Column (4) of reserve reports evaluated as of 12/31/2011 and prior,

(b) Based on actual paid loss and ALAE as shown in Exhibit I, Sheet 1a, Column (4) of reserve reports evaluated as of 12/31/2012 and subsequent.

Florida Birth Related Neurological Injury Compensation Association

Actual Incurred Loss and ALAE
Current Level Basis
Before Inflation and Discount
Before Reinsurance Recovery

| Birth Year | Incurred Loss & ALAE | | | | | | | | | | | |
|--------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|
| | @ 12/31/09 (a) | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (b) | @ 12/31/13 (b) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) | @ 12/31/17 (b) | @ 3/31/18 (b) | @ 6/30/18 (b) | @ 9/30/18 (b) |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| 1989 | 25,392,567 | 26,078,544 | 25,583,011 | 27,706,619 | 26,373,709 | 26,675,829 | 26,051,832 | 26,326,147 | 25,441,183 | 25,441,195 | 25,441,195 | 25,441,195 |
| 1990 | 13,314,815 | 10,443,544 | 10,543,426 | 12,118,649 | 11,460,479 | 11,121,608 | 11,216,567 | 11,406,760 | 12,078,863 | 12,078,863 | 12,078,863 | 12,078,863 |
| 1991 | 22,161,349 | 22,464,393 | 23,417,200 | 28,845,823 | 27,053,131 | 27,437,409 | 27,781,984 | 28,295,975 | 27,582,759 | 27,582,759 | 27,582,759 | 27,582,759 |
| 1992 | 45,578,473 | 45,939,767 | 46,942,773 | 55,890,448 | 52,815,766 | 52,867,490 | 50,976,324 | 51,656,458 | 51,825,758 | 51,825,758 | 51,825,758 | 51,825,758 |
| 1993 | 45,769,261 | 46,809,981 | 42,703,727 | 48,709,272 | 44,371,745 | 44,496,964 | 45,096,852 | 45,229,024 | 44,240,688 | 44,240,688 | 44,240,688 | 44,240,688 |
| 1994 | 15,697,230 | 16,210,446 | 18,343,661 | 20,873,806 | 20,730,853 | 20,768,073 | 21,178,550 | 21,338,915 | 20,463,924 | 20,463,924 | 20,463,924 | 20,463,924 |
| 1995 | 30,541,666 | 29,252,587 | 27,611,220 | 28,549,550 | 31,116,266 | 31,193,690 | 30,817,517 | 31,573,999 | 32,530,259 | 32,530,259 | 32,530,259 | 32,530,259 |
| 1996 | 32,557,199 | 32,684,558 | 24,024,889 | 28,929,040 | 28,427,439 | 30,016,711 | 28,837,569 | 29,370,705 | 30,070,691 | 30,070,691 | 30,070,691 | 30,070,691 |
| 1997 | 38,463,312 | 43,675,859 | 41,626,317 | 44,901,093 | 45,773,854 | 42,295,331 | 41,082,818 | 41,695,864 | 39,746,715 | 39,746,715 | 39,746,715 | 39,746,715 |
| 1998 | 54,563,346 | 61,812,278 | 60,372,902 | 69,428,161 | 71,845,599 | 74,110,454 | 74,869,360 | 73,947,873 | 67,690,266 | 67,690,266 | 67,674,037 | 67,674,037 |
| 1999 | 26,384,594 | 30,676,593 | 27,364,683 | 29,426,181 | 30,621,162 | 26,815,846 | 27,279,195 | 26,851,564 | 26,469,569 | 26,470,146 | 26,470,171 | 26,470,171 |
| 2000 | 22,486,180 | 21,268,225 | 17,120,713 | 21,576,045 | 18,959,802 | 19,436,294 | 19,326,133 | 19,745,527 | 21,260,799 | 21,260,863 | 21,260,863 | 21,260,863 |
| 2001 | 21,353,204 | 24,146,698 | 22,453,008 | 27,428,112 | 26,466,604 | 26,011,537 | 27,662,585 | 28,764,655 | 29,028,446 | 29,028,446 | 29,028,446 | 29,028,446 |
| 2002 | 67,771,825 | 65,863,004 | 75,780,805 | 81,408,182 | 80,239,381 | 75,578,631 | 73,816,750 | 71,230,346 | 69,075,832 | 69,075,832 | 69,076,610 | 69,076,610 |
| 2003 | 11,350,748 | 13,844,639 | 15,168,263 | 15,986,156 | 15,239,817 | 15,719,835 | 15,365,678 | 15,565,872 | 18,044,410 | 18,044,492 | 18,044,492 | 18,044,492 |
| 2004 | 26,994,425 | 22,859,791 | 23,353,511 | 23,639,048 | 24,722,792 | 24,881,802 | 24,763,096 | 24,467,783 | 27,934,816 | 27,935,046 | 27,935,046 | 27,935,046 |
| 2005 | 40,349,156 | 51,636,560 | 49,969,413 | 50,170,611 | 41,236,975 | 33,705,260 | 32,296,495 | 33,337,907 | 32,289,079 | 32,289,484 | 32,289,484 | 32,289,484 |
| 2006 | 33,495,282 | 37,658,562 | 48,568,924 | 49,129,618 | 48,994,258 | 50,001,133 | 52,359,974 | 53,254,022 | 48,406,081 | 48,389,040 | 48,389,040 | 48,389,040 |
| 2007 | 16,105,434 | 32,149,065 | 42,727,201 | 45,320,710 | 43,306,651 | 43,280,986 | 41,872,020 | 43,492,063 | 38,318,675 | 38,318,801 | 38,318,801 | 38,318,801 |
| 2008 | 19,305,512 | 27,518,410 | 45,383,414 | 47,873,092 | 52,865,872 | 50,399,012 | 56,105,819 | 52,603,536 | 52,483,297 | 52,499,877 | 52,503,121 | 52,493,121 |
| 2009 | 2,400,124 | 12,214,510 | 32,754,971 | 43,304,404 | 47,846,038 | 45,798,713 | 48,326,705 | 52,107,418 | 58,470,612 | 58,476,848 | 58,445,338 | 58,445,338 |
| 2010 | | 367,288 | 11,709,849 | 23,432,658 | 28,572,781 | 27,241,537 | 27,631,375 | 26,491,003 | 28,170,398 | 28,170,594 | 28,200,594 | 28,200,594 |
| 2011 | | | 8,025,000 | 18,092,817 | 27,966,715 | 38,554,067 | 47,898,365 | 46,663,004 | 47,391,514 | 47,391,740 | 47,451,740 | 47,421,808 |
| 2012 | | | | 12,090,000 | 20,346,124 | 28,272,096 | 31,340,190 | 24,080,908 | 28,663,775 | 28,664,285 | 28,620,800 | 28,620,800 |
| 2013 | | | | | 8,415,555 | | 14,160,711 | 27,946,444 | 30,675,106 | 30,675,106 | 30,662,308 | 30,636,643 |
| 2014 | | | | | | 6,459,800 | 22,999,374 | 37,678,801 | 39,204,196 | 39,180,693 | 39,199,406 | 38,232,302 |
| 2015 | | | | | | | 0 | 18,702,803 | 25,309,491 | 27,996,976 | 33,175,684 | 36,767,116 |
| 2016 | | | | | | | | 2,984,445 | 3,189,395 | 3,219,781 | 6,998,528 | 7,038,528 |
| 2017 | | | | | | | | | 220,615 | 5,797,006 | 6,902,727 | 7,076,727 |
| 2018 | | | | | | | | | | 0 | 2,820,000 | 5,340,000 |
| Totals: | | | | | | | | | | | | |
| 2009 & Prior | 612,035,700 | 675,208,013 | 721,814,030 | 801,214,619 | 790,468,191 | 772,612,609 | 777,083,824 | 782,262,417 | 773,452,725 | 773,460,748 | 773,416,303 | 773,406,303 |
| 2010 & Prior | | 675,575,300 | 733,523,879 | 824,647,277 | 819,040,972 | 799,854,146 | 804,715,198 | 808,753,421 | 801,623,124 | 801,631,342 | 801,616,897 | 801,606,897 |
| 2011 & Prior | | | 741,548,879 | 842,740,094 | 847,007,687 | 838,408,213 | 852,613,563 | 855,416,424 | 849,014,638 | 849,023,082 | 849,068,637 | 849,028,704 |
| 2012 & Prior | | | | 854,830,094 | 867,353,811 | 866,680,309 | 883,953,753 | 879,497,332 | 877,678,413 | 877,687,368 | 877,689,437 | 877,649,505 |
| 2013 & Prior | | | | | 875,769,366 | 880,788,392 | 908,114,464 | 907,443,776 | 908,353,519 | 908,362,473 | 908,351,746 | 908,286,148 |
| 2014 & Prior | | | | | | 887,248,192 | 931,113,838 | 945,122,577 | 947,557,715 | 947,543,166 | 947,551,151 | 946,518,450 |
| 2015 & Prior | | | | | | | 931,113,838 | 963,825,379 | 972,867,205 | 975,540,142 | 980,726,835 | 983,285,566 |
| 2016 & Prior | | | | | | | | 966,809,825 | 976,056,601 | 978,759,923 | 987,725,363 | 990,324,094 |
| 2017 & Prior | | | | | | | | | 976,277,215 | 984,556,929 | 994,628,090 | 997,400,821 |
| 2018 & Prior | | | | | | | | | | 984,556,929 | 997,448,090 | 1,002,740,821 |

Notes: (a) Based on actual paid and case outstanding loss and ALAE as shown in Exhibit I, Sheet 1c, Columns (4) and (2) of reserve reports evaluated as of 12/31/2011 and prior.
(b) Based on actual paid and case outstanding loss and ALAE as shown in Exhibit I, Sheet 1a, Columns (4) and (2) of reserve reports evaluated as of 12/31/2012 and subsequent.

Florida Birth Related Neurological Injury Compensation Association

Ultimate Loss and ALAE
 Birth Year Level Basis (Paid and Outstanding Loss and ALAE)
 Before Inflation and Discount
 Before Reinsurance Recovery

| Birth Year | Ultimate Loss & ALAE | | | | | | | | | | | |
|--------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|
| | @ 12/31/09 (a) | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (a) | @ 12/31/13 (a) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) | @ 12/31/17 (b) | @ 3/31/18 (b) | @ 6/30/18 (b) | @ 9/30/18 (b) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 1989 | N/A | 27,151,287 | 26,330,062 | 26,239,659 | 23,959,593 | 24,195,976 | 23,414,027 | 23,125,750 | 22,247,493 | 21,972,129 | 21,983,702 | 21,980,154 |
| 1990 | N/A | 11,614,027 | 11,477,027 | 11,641,938 | 10,246,976 | 9,999,835 | 9,939,137 | 9,834,515 | 10,241,714 | 10,118,407 | 10,110,491 | 10,108,292 |
| 1991 | N/A | 21,846,966 | 23,599,488 | 25,562,294 | 22,304,544 | 22,311,410 | 22,422,995 | 22,327,764 | 21,603,024 | 21,433,563 | 21,430,446 | 21,426,727 |
| 1992 | N/A | 45,007,814 | 45,510,337 | 49,648,408 | 43,814,483 | 44,193,315 | 42,324,758 | 41,873,921 | 41,648,941 | 41,352,013 | 41,308,711 | 41,277,699 |
| 1993 | N/A | 46,399,495 | 42,090,226 | 45,388,953 | 39,587,735 | 39,534,688 | 39,694,225 | 39,036,364 | 37,954,191 | 37,613,398 | 37,602,340 | 37,594,975 |
| 1994 | N/A | 17,704,344 | 19,509,699 | 20,997,772 | 19,372,951 | 18,678,491 | 18,851,442 | 18,217,559 | 17,763,746 | 17,631,875 | 17,615,188 | 17,604,035 |
| 1995 | N/A | 29,612,489 | 27,858,448 | 26,170,052 | 26,818,973 | 25,772,539 | 26,087,912 | 25,662,899 | 26,306,261 | 26,400,428 | 26,498,539 | 26,520,705 |
| 1996 | N/A | 34,616,867 | 25,704,748 | 27,833,390 | 26,231,269 | 25,801,313 | 24,493,693 | 24,589,056 | 24,969,372 | 24,972,277 | 25,217,543 | 25,243,061 |
| 1997 | N/A | 46,595,341 | 43,560,423 | 40,798,018 | 40,407,001 | 36,376,739 | 34,536,923 | 34,325,245 | 32,694,782 | 32,633,616 | 32,999,784 | 32,953,786 |
| 1998 | N/A | 66,412,941 | 63,607,918 | 63,521,734 | 61,517,550 | 63,630,834 | 63,226,390 | 60,905,055 | 55,860,280 | 55,753,549 | 56,259,254 | 56,204,668 |
| 1999 | N/A | 35,941,607 | 31,549,054 | 29,830,188 | 28,407,824 | 24,714,807 | 24,390,834 | 23,409,402 | 23,002,739 | 22,932,196 | 22,908,525 | 22,879,992 |
| 2000 | N/A | 26,019,849 | 21,007,662 | 22,396,391 | 18,726,468 | 17,876,978 | 17,216,907 | 17,027,251 | 18,099,943 | 18,051,808 | 18,087,733 | 18,069,120 |
| 2001 | N/A | 30,143,811 | 27,629,667 | 28,951,546 | 26,397,525 | 24,055,468 | 24,549,828 | 24,792,104 | 24,719,308 | 24,646,185 | 24,724,496 | 24,701,504 |
| 2002 | N/A | 81,623,942 | 89,912,951 | 84,119,393 | 77,166,072 | 71,583,645 | 67,160,964 | 62,125,579 | 59,580,427 | 59,234,687 | 59,468,580 | 59,432,648 |
| 2003 | N/A | 19,765,701 | 20,411,699 | 18,732,576 | 16,820,632 | 15,371,140 | 14,491,272 | 14,022,907 | 15,763,511 | 15,682,337 | 15,709,860 | 15,707,145 |
| 2004 | N/A | 34,906,670 | 33,509,530 | 28,899,731 | 28,835,840 | 26,266,333 | 25,078,722 | 23,496,241 | 26,097,578 | 24,913,318 | 24,844,027 | 24,819,968 |
| 2005 | N/A | 73,254,683 | 67,946,105 | 58,507,245 | 46,987,970 | 38,008,212 | 34,625,670 | 33,578,652 | 32,030,326 | 31,527,396 | 31,413,990 | 31,373,147 |
| 2006 | N/A | 59,312,524 | 66,536,687 | 58,405,872 | 57,971,240 | 58,221,693 | 57,273,917 | 55,106,696 | 49,374,895 | 47,138,781 | 46,991,878 | 46,924,779 |
| 2007 | N/A | 66,155,175 | 67,825,951 | 66,178,117 | 66,178,117 | 62,155,855 | 61,828,821 | 60,888,855 | 60,888,855 | 60,888,855 | 60,888,855 | 60,888,855 |
| 2008 | N/A | 66,478,546 | 79,164,976 | 68,213,720 | 68,761,560 | 64,432,055 | 66,360,989 | 58,916,171 | 57,179,737 | 54,362,834 | 55,672,626 | 55,722,350 |
| 2009 | N/A | 70,036,100 | 82,639,361 | 74,221,132 | 73,702,410 | 61,645,728 | 59,938,541 | 60,751,883 | 65,746,467 | 64,959,744 | 64,105,665 | 63,758,674 |
| 2010 | | 64,978,389 | 69,884,924 | 64,673,667 | 56,447,824 | 43,747,351 | 35,510,801 | 32,471,443 | 32,871,068 | 32,477,067 | 31,951,013 | 31,768,790 |
| 2011 | | | 72,891,940 | 71,306,452 | 65,671,795 | 65,087,844 | 67,347,302 | 60,514,485 | 58,807,873 | 57,554,536 | 57,103,937 | 56,525,249 |
| 2012 | | | | 81,217,094 | 76,746,568 | 67,114,423 | 57,809,164 | 43,294,886 | 39,903,132 | 36,018,873 | 35,942,804 | 35,616,566 |
| 2013 | | | | | 76,400,906 | 62,357,107 | 60,846,197 | 54,240,114 | 51,458,790 | 47,473,036 | 45,543,873 | 45,048,098 |
| 2014 | | | | | | 69,737,636 | 80,346,694 | 84,954,480 | 68,887,830 | 66,453,821 | 64,291,163 | 63,509,407 |
| 2015 | | | | | | | 61,923,125 | 75,914,747 | 63,520,691 | 59,350,028 | 62,758,892 | 65,025,496 |
| 2016 | | | | | | | | 69,229,336 | 56,397,130 | 52,535,463 | 52,238,386 | 43,530,628 |
| 2017 | | | | | | | | | 69,648,129 | 74,798,099 | 70,824,908 | 70,306,584 |
| 2018 | | | | | | | | | | 20,007,458 | 37,057,697 | 57,286,533 |
| Totals: | | | | | | | | | | | | |
| 2009 & Prior | N/A | 903,598,184 | 917,177,034 | 868,550,428 | 814,139,976 | 764,834,769 | 743,531,665 | 719,486,948 | 703,137,005 | 693,110,713 | 694,408,681 | 693,700,517 |
| 2010 & Prior | | 968,576,573 | 987,061,958 | 933,224,095 | 870,587,801 | 808,582,121 | 779,042,467 | 751,958,390 | 736,008,073 | 725,587,780 | 726,359,694 | 725,469,307 |
| 2011 & Prior | | | 1,059,953,897 | 1,004,530,547 | 936,259,596 | 873,669,964 | 846,389,769 | 812,472,875 | 794,815,946 | 783,142,316 | 783,463,631 | 781,994,557 |
| 2012 & Prior | | | | 1,085,747,642 | 1,013,006,165 | 940,784,387 | 904,198,933 | 855,767,761 | 834,719,078 | 819,161,189 | 819,406,434 | 817,611,122 |
| 2013 & Prior | | | | | 1,089,407,071 | 1,003,141,494 | 965,045,130 | 910,007,875 | 886,177,868 | 866,634,226 | 864,950,308 | 862,659,221 |
| 2014 & Prior | | | | | | 1,072,879,130 | 1,045,391,825 | 994,962,354 | 955,065,699 | 933,088,046 | 929,241,471 | 926,168,627 |
| 2015 & Prior | | | | | | | 1,107,314,950 | 1,070,877,102 | 1,018,586,390 | 992,438,074 | 992,000,363 | 991,194,123 |
| 2016 & Prior | | | | | | | | 1,140,106,438 | 1,074,983,520 | 1,044,973,537 | 1,044,238,749 | 1,034,724,751 |
| 2017 & Prior | | | | | | | | | 1,144,631,648 | 1,119,771,636 | 1,115,063,657 | 1,105,031,335 |
| 2018 & Prior | | | | | | | | | | 1,139,779,093 | 1,152,121,354 | 1,162,317,868 |

Note: (a) Based on historical estimates of ultimate loss and ALAE at birth year level before inflation and anticipated investment income as shown in Column (7) of Exhibit IV of reserve reports evaluated as of 12/31/2013 and prior.
 (b) See Exhibit IV, Sheet 1, Column (2) of reserve reports evaluated as of 12/31/2014 and subsequent.

Florida Birth Related Neurological Injury Compensation Association

Ultimate Loss and ALAE
 Actual Paid and Current Level Outstanding Before Prospective Inflation and Discount
 Before Inflation and Discount
 Before Reinsurance Recovery

| Birth Year | Ultimate Loss & ALAE | | | | | | | | | | | |
|--------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|
| | @ 12/31/09 (a) | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (b) | @ 12/31/13 (b) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) | @ 12/31/17 (b) | @ 3/31/18 (b) | @ 6/30/18 (b) | @ 9/30/18 (b) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 1989 | 30,195,406 | 31,013,780 | 30,302,524 | 32,662,292 | 31,283,689 | 31,469,118 | 30,462,198 | 30,430,686 | 29,246,689 | 29,157,393 | 29,086,644 | 29,013,687 |
| 1990 | 16,245,871 | 13,213,102 | 13,155,761 | 14,871,810 | 14,150,051 | 13,663,968 | 13,606,869 | 13,628,986 | 14,227,333 | 14,178,925 | 14,138,904 | 14,098,935 |
| 1991 | 25,563,433 | 24,954,229 | 27,201,674 | 32,897,544 | 30,896,715 | 30,694,703 | 30,914,846 | 31,267,424 | 30,329,935 | 30,273,406 | 30,227,303 | 30,180,328 |
| 1992 | 52,762,445 | 50,796,217 | 51,820,930 | 63,695,571 | 60,456,635 | 60,573,984 | 58,153,407 | 58,461,943 | 58,278,747 | 58,149,904 | 58,040,935 | 57,931,448 |
| 1993 | 53,982,015 | 52,079,760 | 47,624,682 | 56,359,640 | 52,344,829 | 51,837,574 | 52,138,771 | 51,936,583 | 50,530,018 | 50,398,841 | 50,299,454 | 50,198,730 |
| 1994 | 20,606,060 | 19,583,922 | 21,745,732 | 25,995,859 | 25,577,544 | 24,502,615 | 24,771,605 | 24,264,459 | 23,680,669 | 23,618,094 | 23,567,489 | 23,516,622 |
| 1995 | 36,386,656 | 33,041,315 | 31,392,335 | 32,691,605 | 36,475,380 | 34,730,142 | 35,055,879 | 35,002,803 | 35,946,787 | 36,210,158 | 36,315,600 | 36,319,881 |
| 1996 | 41,081,064 | 38,326,178 | 28,672,897 | 34,219,094 | 34,784,174 | 34,054,192 | 32,351,892 | 32,962,635 | 33,535,980 | 33,668,624 | 33,976,635 | 33,980,730 |
| 1997 | 48,276,930 | 51,540,936 | 48,562,684 | 51,684,192 | 54,619,408 | 48,898,105 | 46,508,461 | 46,927,643 | 44,777,076 | 44,820,919 | 45,298,197 | 45,209,120 |
| 1998 | 67,105,294 | 73,205,094 | 70,673,787 | 78,809,076 | 81,912,168 | 84,654,728 | 84,225,777 | 82,393,345 | 75,648,623 | 75,719,255 | 76,375,982 | 76,239,217 |
| 1999 | 35,469,979 | 39,466,371 | 34,938,796 | 36,306,404 | 37,383,127 | 32,136,323 | 31,736,790 | 30,812,415 | 30,294,112 | 30,325,745 | 30,259,604 | 30,193,067 |
| 2000 | 30,665,379 | 28,356,997 | 23,037,519 | 27,324,802 | 24,434,778 | 23,371,455 | 22,525,893 | 22,607,943 | 24,086,292 | 24,111,051 | 24,139,049 | 24,090,406 |
| 2001 | 29,466,949 | 32,760,575 | 30,231,415 | 34,994,886 | 33,994,147 | 30,763,220 | 31,442,585 | 32,252,183 | 32,195,308 | 32,195,513 | 32,282,438 | 32,231,342 |
| 2002 | 89,829,000 | 88,640,493 | 98,299,372 | 102,197,306 | 100,852,407 | 93,163,144 | 87,458,847 | 82,156,773 | 78,853,193 | 78,689,199 | 78,934,323 | 78,787,695 |
| 2003 | 17,352,578 | 21,361,345 | 22,214,126 | 22,442,880 | 21,586,870 | 19,629,041 | 18,485,142 | 18,136,582 | 20,478,428 | 20,440,395 | 20,461,611 | 20,429,198 |
| 2004 | 41,925,368 | 37,567,720 | 36,310,314 | 34,533,322 | 35,562,370 | 32,300,491 | 30,866,114 | 29,382,705 | 32,749,998 | 32,567,157 | 32,451,274 | 32,393,904 |
| 2005 | 63,388,909 | 78,569,317 | 73,374,866 | 69,958,032 | 57,686,770 | 46,515,525 | 42,398,405 | 41,793,993 | 39,904,713 | 39,598,107 | 39,431,989 | 39,348,820 |
| 2006 | 56,804,169 | 63,345,467 | 71,604,504 | 69,642,638 | 68,245,099 | 68,485,821 | 67,490,299 | 66,108,309 | 59,343,178 | 58,994,634 | 58,779,557 | 58,669,931 |
| 2007 | 43,932,498 | 62,882,409 | 72,358,633 | 69,436,362 | 65,669,897 | 61,030,854 | 55,614,372 | 55,288,691 | 48,074,049 | 47,744,738 | 47,345,821 | 47,256,761 |
| 2008 | 70,240,739 | 66,960,112 | 80,058,011 | 74,863,254 | 76,924,563 | 72,115,450 | 74,397,721 | 67,287,501 | 65,428,405 | 65,040,184 | 64,240,062 | 64,150,064 |
| 2009 | 65,842,195 | 70,271,249 | 83,227,624 | 81,077,021 | 81,914,437 | 68,475,520 | 66,638,074 | 68,736,752 | 74,480,094 | 73,988,955 | 72,863,518 | 72,437,667 |
| 2010 | | 64,978,389 | 70,135,006 | 70,499,869 | 62,574,064 | 48,496,715 | 39,378,914 | 36,647,659 | 37,160,337 | 36,781,784 | 36,235,306 | 36,018,539 |
| 2011 | | | 72,891,940 | 77,584,464 | 72,600,196 | 71,996,315 | 74,559,791 | 68,192,855 | 66,336,890 | 65,097,699 | 64,658,519 | 63,956,159 |
| 2012 | | | | 81,217,094 | 77,309,410 | 67,729,133 | 58,440,532 | 44,610,051 | 41,198,718 | 40,557,423 | 40,521,155 | 40,121,060 |
| 2013 | | | | | 76,400,906 | 62,478,164 | 61,072,531 | 55,495,022 | 52,757,475 | 48,938,876 | 47,012,686 | 46,485,208 |
| 2014 | | | | | | 69,737,636 | 80,485,475 | 86,783,624 | 70,511,636 | 68,137,757 | 65,931,016 | 65,107,564 |
| 2015 | | | | | | | 61,923,125 | 77,433,227 | 64,925,458 | 60,754,710 | 64,263,320 | 66,566,820 |
| 2016 | | | | | | | | 69,229,336 | 56,524,744 | 53,691,904 | 52,453,740 | 43,701,267 |
| 2017 | | | | | | | | | 69,648,129 | 74,950,838 | 70,955,820 | 70,422,091 |
| 2018 | | | | | | | | | | 20,007,458 | 37,057,697 | 57,286,533 |
| Totals: | | | | | | | | | | | | |
| 2009 & Prior | 937,122,936 | 977,936,586 | 996,808,186 | 1,046,663,592 | 1,026,755,059 | 963,065,973 | 937,243,949 | 921,840,352 | 902,089,627 | 899,891,199 | 898,516,387 | 896,677,556 |
| 2010 & Prior | | 1,042,914,976 | 1,066,943,192 | 1,117,163,461 | 1,089,329,123 | 1,011,562,688 | 976,622,863 | 958,488,010 | 939,249,964 | 936,672,983 | 934,751,693 | 932,696,095 |
| 2011 & Prior | | | 1,139,835,132 | 1,194,747,925 | 1,161,929,319 | 1,083,559,003 | 1,051,182,654 | 1,026,680,865 | 1,005,586,855 | 1,001,770,683 | 999,410,212 | 996,652,254 |
| 2012 & Prior | | | | 1,275,965,019 | 1,239,238,729 | 1,151,288,136 | 1,109,623,186 | 1,071,290,917 | 1,046,785,572 | 1,042,328,106 | 1,039,931,367 | 1,036,773,314 |
| 2013 & Prior | | | | | 1,315,639,635 | 1,213,766,300 | 1,170,695,717 | 1,126,785,939 | 1,099,543,048 | 1,091,266,981 | 1,086,944,053 | 1,083,258,522 |
| 2014 & Prior | | | | | | 1,283,503,936 | 1,251,181,192 | 1,213,569,563 | 1,170,054,683 | 1,159,404,738 | 1,152,875,069 | 1,148,366,087 |
| 2015 & Prior | | | | | | | 1,313,104,318 | 1,291,002,789 | 1,234,980,142 | 1,220,159,448 | 1,217,138,389 | 1,214,932,906 |
| 2016 & Prior | | | | | | | | 1,360,232,125 | 1,291,504,885 | 1,273,851,352 | 1,269,592,130 | 1,258,634,173 |
| 2017 & Prior | | | | | | | | | 1,361,153,014 | 1,348,802,190 | 1,340,547,949 | 1,329,056,264 |
| 2018 & Prior | | | | | | | | | | 1,368,809,648 | 1,377,605,646 | 1,386,342,797 |

Notes: (a) Based on actual paid loss and ALAE and total outstanding loss & ALAE before inflation and discount as shown in Columns (4) and (3) of Exhibit I, Sheet 1c of reserve reports evaluated as of 12/31/11 and prior.
 (b) Based on actual paid loss and ALAE and total outstanding loss & ALAE before inflation and discount as shown in Columns (4) and (3) of Exhibit I, Sheet 1a of reserve reports evaluated as 12/31/2012 and subsequent.

Florida Birth Related Neurological Injury Compensation Association

Ultimate Loss and ALAE
 Actual Paid and Current Level Outstanding After Prospective Inflation and Discount
 After Inflation and Discount
 Before Reinsurance Recovery

| Birth Year | Ultimate Loss & ALAE | | | | | | | | | | | |
|--------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|
| | @ 12/31/09 (a) | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (b) | @ 12/31/13 (b) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) | @ 12/31/17 (b) | @ 3/31/18 (b) | @ 6/30/18 (b) | @ 9/30/18 (b) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 1989 | 24,441,344 | 25,948,541 | 25,509,442 | 27,506,772 | 26,769,383 | 27,123,053 | 26,805,426 | 26,875,438 | 25,964,034 | 25,909,219 | 25,879,332 | 25,845,092 |
| 1990 | 12,808,521 | 11,232,113 | 11,625,555 | 13,159,030 | 12,801,141 | 12,365,439 | 12,168,747 | 12,239,885 | 12,789,992 | 12,766,028 | 12,755,448 | 12,742,158 |
| 1991 | 18,982,292 | 18,925,551 | 21,097,411 | 25,311,770 | 24,687,061 | 24,806,078 | 25,189,482 | 25,655,032 | 25,047,376 | 25,057,791 | 25,072,996 | 25,076,807 |
| 1992 | 39,675,481 | 38,220,549 | 40,222,982 | 49,327,350 | 47,876,956 | 48,344,732 | 47,216,267 | 47,716,384 | 48,119,766 | 48,098,345 | 48,114,672 | 48,103,830 |
| 1993 | 42,880,334 | 41,791,486 | 38,731,321 | 45,788,530 | 43,090,047 | 42,973,732 | 43,558,848 | 43,718,010 | 43,010,446 | 42,940,930 | 42,904,457 | 42,860,844 |
| 1994 | 15,511,446 | 15,277,614 | 16,761,793 | 20,064,060 | 19,867,432 | 19,099,948 | 19,373,601 | 19,131,405 | 19,083,459 | 19,061,491 | 19,040,052 | 19,014,182 |
| 1995 | 26,915,196 | 25,514,756 | 24,594,274 | 26,029,492 | 29,127,651 | 28,045,372 | 28,516,389 | 28,704,502 | 29,702,005 | 29,950,211 | 30,080,947 | 30,128,259 |
| 1996 | 30,841,922 | 29,640,210 | 23,306,497 | 27,492,683 | 28,231,067 | 27,759,412 | 26,648,821 | 27,352,277 | 27,972,026 | 28,128,540 | 28,416,853 | 28,470,590 |
| 1997 | 37,297,553 | 38,408,874 | 37,115,006 | 40,113,754 | 42,286,861 | 38,419,803 | 37,124,460 | 37,480,903 | 36,234,683 | 36,323,702 | 36,747,525 | 36,738,417 |
| 1998 | 50,964,904 | 55,458,158 | 54,498,067 | 60,767,030 | 63,468,215 | 66,084,761 | 66,580,979 | 65,785,746 | 61,025,424 | 61,164,079 | 61,774,583 | 61,769,301 |
| 1999 | 29,196,428 | 32,383,479 | 29,184,644 | 30,565,329 | 31,550,950 | 27,490,519 | 27,363,332 | 26,703,909 | 26,214,859 | 26,278,710 | 26,268,418 | 26,264,717 |
| 2000 | 23,206,043 | 21,551,843 | 18,016,710 | 21,062,633 | 18,979,138 | 18,396,036 | 18,031,693 | 18,245,985 | 19,495,776 | 19,555,072 | 19,614,424 | 19,620,389 |
| 2001 | 21,941,809 | 24,613,890 | 23,226,853 | 26,851,692 | 26,301,482 | 24,310,745 | 24,937,568 | 25,715,250 | 25,986,782 | 26,025,252 | 26,129,798 | 26,147,415 |
| 2002 | 69,791,893 | 66,487,667 | 73,147,995 | 76,262,326 | 76,648,996 | 71,252,206 | 68,058,132 | 64,256,069 | 62,535,820 | 62,521,502 | 62,800,935 | 62,778,310 |
| 2003 | 14,143,138 | 16,698,172 | 17,581,858 | 17,921,235 | 17,572,173 | 16,171,414 | 15,546,083 | 15,438,664 | 17,106,855 | 17,105,810 | 17,146,505 | 17,146,884 |
| 2004 | 29,160,067 | 26,493,106 | 26,130,395 | 25,034,954 | 26,012,771 | 25,020,810 | 24,172,266 | 23,094,449 | 25,376,483 | 25,281,175 | 25,232,568 | 25,232,663 |
| 2005 | 43,464,402 | 54,307,547 | 51,711,604 | 49,769,567 | 41,687,280 | 34,811,925 | 31,964,475 | 31,792,568 | 30,379,108 | 30,199,402 | 30,140,188 | 30,112,746 |
| 2006 | 38,500,429 | 43,369,044 | 50,126,583 | 49,183,485 | 48,785,647 | 51,478,446 | 50,784,676 | 50,336,631 | 45,855,599 | 45,657,310 | 45,552,745 | 45,516,458 |
| 2007 | 29,545,510 | 42,718,969 | 50,113,793 | 48,454,775 | 46,503,833 | 44,110,521 | 43,132,964 | 43,330,168 | 38,254,985 | 38,057,073 | 37,816,640 | 37,810,260 |
| 2008 | 46,611,215 | 44,717,134 | 54,385,826 | 51,148,205 | 52,939,180 | 50,395,677 | 52,713,571 | 49,345,410 | 46,953,609 | 46,768,363 | 46,296,752 | 46,322,483 |
| 2009 | 43,322,464 | 46,499,415 | 56,182,157 | 55,061,598 | 56,275,559 | 47,843,080 | 47,160,268 | 49,202,596 | 55,417,658 | 55,153,484 | 54,441,430 | 54,219,435 |
| 2010 | | 42,506,678 | 46,963,905 | 47,244,604 | 42,551,480 | 33,550,530 | 27,627,157 | 25,943,105 | 26,463,338 | 26,264,839 | 25,964,145 | 25,895,174 |
| 2011 | | | 48,135,149 | 51,255,567 | 48,664,196 | 49,025,594 | 51,459,755 | 47,536,597 | 46,583,905 | 45,862,119 | 45,706,678 | 45,395,337 |
| 2012 | | | | 53,164,473 | 51,304,216 | 45,663,550 | 40,043,978 | 30,959,093 | 28,754,324 | 28,375,744 | 28,429,536 | 28,274,163 |
| 2013 | | | | | 50,356,222 | 41,890,895 | 41,626,313 | 38,253,503 | 36,709,393 | 34,191,133 | 32,980,297 | 32,713,552 |
| 2014 | | | | | | 46,089,913 | 54,048,934 | 58,832,041 | 48,382,677 | 46,948,709 | 45,623,726 | 45,250,812 |
| 2015 | | | | | | | 41,099,116 | 51,838,255 | 43,925,745 | 41,175,188 | 43,664,248 | 45,415,817 |
| 2016 | | | | | | | | 45,882,758 | 37,786,424 | 35,952,308 | 35,187,720 | 29,396,355 |
| 2017 | | | | | | | | | 46,007,205 | 49,691,689 | 47,264,688 | 47,025,221 |
| 2018 | | | | | | | | | | 13,106,083 | 24,400,150 | 37,891,214 |
| Totals: | | | | | | | | | | | | |
| 2009 & Prior | 689,202,391 | 720,258,115 | 743,270,767 | 786,876,268 | 781,462,826 | 746,303,711 | 737,048,047 | 732,121,282 | 722,526,743 | 722,003,488 | 722,227,267 | 721,921,241 |
| 2010 & Prior | | 762,764,793 | 790,234,672 | 834,120,872 | 824,014,306 | 779,854,241 | 764,675,204 | 758,064,387 | 748,990,080 | 748,268,327 | 748,191,412 | 747,816,415 |
| 2011 & Prior | | | 838,369,821 | 885,376,439 | 872,678,502 | 828,879,835 | 816,134,960 | 805,600,984 | 795,573,985 | 794,130,446 | 793,898,090 | 793,211,751 |
| 2012 & Prior | | | | 938,540,911 | 923,982,718 | 874,543,385 | 856,178,937 | 836,560,077 | 824,328,310 | 822,506,190 | 822,327,626 | 821,485,915 |
| 2013 & Prior | | | | | 974,338,940 | 916,434,280 | 897,805,250 | 874,813,580 | 861,037,702 | 856,697,322 | 855,307,924 | 854,199,467 |
| 2014 & Prior | | | | | | 962,524,193 | 951,854,184 | 933,645,621 | 909,420,380 | 903,646,031 | 900,931,650 | 899,450,279 |
| 2015 & Prior | | | | | | | 992,953,300 | 985,483,876 | 953,346,124 | 944,821,220 | 944,595,897 | 944,866,096 |
| 2016 & Prior | | | | | | | | 1,031,366,635 | 991,132,549 | 980,773,528 | 979,783,618 | 974,262,451 |
| 2017 & Prior | | | | | | | | | 1,037,139,753 | 1,030,465,217 | 1,027,048,306 | 1,021,287,671 |
| 2018 & Prior | | | | | | | | | | 1,043,571,300 | 1,051,448,456 | 1,059,178,885 |

Notes: (a) Based on actual paid loss and ALAE and total outstanding loss & ALAE after inflation and discount as shown in Columns (4) and (7) of Exhibit I, Sheet 1c of reserve reports evaluated as of 12/31/11 and prior.
 (b) Based on actual paid loss and ALAE and total outstanding loss & ALAE after inflation and discount as shown in Columns (4) and (7) of Exhibit I, Sheet 1a of reserve reports evaluated as of 12/31/2012 and subsequent.

Adjusted to Birth Year Level

| Birth Year | BY Level Paid (a) Loss & ALAE @ 12/31/18 | Indicated Ultimate Loss & ALAE Based on Increased Utilization Rate of | | | | | | Selected Total Limits Ultimate Loss & ALAE | Difference Between Selected Ultimate and Incremental Payment Method | | |
|------------|--|--|-------------|---------------|---------------|---------------|---------------|--|---|-------------|---------------|
| | | Estimated Unpaid Loss & ALAE @ 12/31/18 Based on Increased Utilization Rate of (b) | | | 1.00% | 2.00% | 3.00% | | 1.00% | 2.00% | 3.00% |
| | | 1.00% | 2.00% | 3.00% | (2) + (3) | (2) + (4) | (2) + (5) | | (9) - (6) | (9) - (7) | (9) - (8) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| 1989 | 11,901,490 | 8,331,718 | 10,210,280 | 12,715,417 | 20,233,207 | 22,111,770 | 24,616,907 | 22,258,805 | 2,025,598 | 147,036 | (2,358,102) |
| 1990 | 4,565,791 | 4,011,666 | 4,671,263 | 5,503,049 | 8,577,457 | 9,237,054 | 10,068,840 | 10,174,453 | 1,596,996 | 937,400 | 105,613 |
| 1991 | 6,522,862 | 15,079,984 | 19,124,202 | 24,812,306 | 21,602,846 | 25,647,064 | 31,335,168 | 21,641,402 | 38,556 | (4,005,662) | (9,693,766) |
| 1992 | 10,824,211 | 25,988,312 | 32,689,975 | 42,082,640 | 36,812,522 | 43,514,186 | 52,906,850 | 41,582,298 | 4,769,775 | (1,931,888) | (11,324,553) |
| 1993 | 16,103,789 | 21,818,799 | 26,727,395 | 33,440,540 | 37,922,588 | 42,831,184 | 49,544,328 | 38,090,051 | 167,463 | (4,741,133) | (11,454,277) |
| 1994 | 5,998,211 | 10,878,484 | 13,769,494 | 17,894,642 | 16,876,696 | 19,767,706 | 23,892,854 | 17,795,413 | 918,718 | (1,972,292) | (6,097,440) |
| 1995 | 7,822,575 | 19,887,611 | 24,775,332 | 31,660,804 | 27,710,186 | 32,597,907 | 39,483,379 | 26,989,640 | (720,546) | (5,608,267) | (12,493,739) |
| 1996 | 7,491,063 | 14,494,243 | 16,793,773 | 19,793,223 | 21,985,306 | 24,284,836 | 27,284,286 | 24,861,140 | 2,875,833 | 576,303 | (2,423,147) |
| 1997 | 9,086,625 | 24,573,370 | 30,449,488 | 38,753,776 | 33,659,996 | 39,536,113 | 47,840,401 | 33,194,637 | (465,359) | (6,341,476) | (14,645,764) |
| 1998 | 15,790,371 | 38,984,893 | 47,217,169 | 58,611,818 | 54,775,263 | 63,007,540 | 74,402,188 | 58,204,362 | 3,429,099 | (4,803,178) | (16,197,826) |
| 1999 | 9,701,471 | 10,680,467 | 12,397,270 | 14,673,180 | 20,381,938 | 22,098,741 | 24,374,652 | 23,696,374 | 3,314,436 | 1,597,633 | (678,277) |
| 2000 | 4,869,391 | 9,905,796 | 11,140,420 | 12,725,172 | 14,775,187 | 16,009,811 | 17,594,563 | 18,418,564 | 3,643,377 | 2,408,753 | 824,001 |
| 2001 | 6,642,106 | 17,409,477 | 20,769,484 | 25,398,212 | 24,051,582 | 27,411,590 | 32,040,318 | 25,087,505 | 1,035,923 | (2,324,085) | (6,952,813) |
| 2002 | 12,937,741 | 41,462,012 | 48,392,602 | 57,746,786 | 54,399,753 | 61,330,343 | 70,684,528 | 60,392,984 | 5,993,231 | (937,359) | (10,291,543) |
| 2003 | 3,962,257 | 10,444,162 | 11,654,759 | 13,212,638 | 14,406,419 | 15,617,016 | 17,174,895 | 15,811,498 | 1,405,079 | 194,481 | (1,363,397) |
| 2004 | 4,444,603 | 19,253,590 | 22,974,230 | 28,155,875 | 23,698,193 | 27,418,834 | 32,600,478 | 26,056,758 | 2,358,566 | (1,362,075) | (6,543,720) |
| 2005 | 6,497,494 | 20,671,314 | 23,660,194 | 27,648,540 | 27,168,808 | 30,157,688 | 34,146,034 | 31,565,838 | 4,397,029 | 1,408,150 | (2,580,197) |
| 2006 | 7,567,858 | 37,514,892 | 43,840,183 | 52,502,855 | 45,082,750 | 51,408,041 | 60,070,713 | 50,311,984 | 5,229,234 | (1,096,057) | (9,758,729) |
| 2007 | 8,242,385 | 25,988,545 | 28,515,408 | 31,744,610 | 34,230,930 | 36,757,793 | 39,986,994 | 39,852,634 | 5,621,704 | 3,094,840 | (134,361) |
| 2008 | 5,096,867 | 41,335,394 | 49,150,802 | 60,120,897 | 46,432,261 | 54,247,669 | 65,217,764 | 54,195,381 | 7,763,120 | (52,288) | (11,022,383) |
| 2009 | 6,847,893 | 45,176,265 | 52,645,964 | 62,930,428 | 52,024,158 | 59,493,857 | 69,778,321 | 64,077,529 | 12,053,371 | 4,583,672 | (5,700,791) |
| 2010 | 2,799,196 | 27,500,581 | 34,408,141 | 44,696,939 | 30,299,777 | 37,207,337 | 47,496,135 | 32,238,079 | 1,938,302 | (4,969,258) | (15,258,056) |
| 2011 | 4,244,184 | 37,734,225 | 43,628,658 | 51,712,755 | 41,978,410 | 47,872,842 | 55,956,939 | 56,226,768 | 14,248,358 | 8,353,926 | 269,828 |
| 2012 | 2,682,520 | 32,111,015 | 37,683,190 | 45,467,467 | 34,793,534 | 40,365,710 | 48,149,987 | 42,641,332 | 7,847,798 | 2,275,622 | (5,508,655) |
| 2013 | 3,682,913 | 23,458,360 | 25,685,445 | 28,568,200 | 27,141,273 | 29,368,358 | 32,251,113 | 41,771,976 | 14,630,703 | 12,403,618 | 9,520,863 |
| 2014 | 4,170,652 | 41,282,704 | 44,759,813 | 49,216,874 | 45,453,356 | 48,930,466 | 53,387,526 | 63,582,211 | 18,128,855 | 14,651,745 | 10,194,685 |
| 2015 | 2,572,722 | 54,863,402 | 61,679,462 | 70,823,548 | 57,436,124 | 64,252,184 | 73,396,270 | 65,942,190 | 8,506,065 | 1,690,006 | (7,454,081) |
| 2016 | 565,878 | 32,699,534 | 35,861,683 | 39,990,582 | 33,265,412 | 36,427,561 | 40,556,460 | 40,327,403 | 7,061,991 | 3,899,842 | (229,057) |
| 2017 | 452,959 | 52,420,172 | 57,813,905 | 64,914,061 | 52,873,132 | 58,266,864 | 65,367,020 | 72,052,065 | 19,178,933 | 13,785,201 | 6,685,045 |
| 2018 | 30,277 | 61,035,640 | 69,366,698 | 80,725,431 | 61,065,918 | 69,396,975 | 80,755,708 | 83,644,236 | 22,578,318 | 14,247,261 | 2,888,528 |
| Totals: | 194,118,356 | 826,996,626 | 962,456,682 | 1,148,243,263 | 1,021,114,982 | 1,156,575,038 | 1,342,361,619 | 1,202,685,511 | 181,570,529 | 46,110,473 | (139,676,108) |
| Excl. 2018 | 194,088,079 | 765,960,986 | 893,089,984 | 1,067,517,832 | 960,049,064 | 1,087,178,063 | 1,261,605,911 | 1,119,041,275 | 158,992,210 | 31,863,212 | (142,564,636) |

Notes: (a) See Exhibit VIII, Sheet 1, Column (2).

(b) See totals by birth year on Appendix E, Exhibit III, Sheet 1e based on increased utilization rate of 2.00%.

Payment Pattern - 2018 Level - Before Inflation and Investment Income (a)
Actual and Estimated Incremental Payments - 2018 Cost Level

| Year of Birth | Maturity (months) 12:24 | Maturity (months) 24:36 | Maturity (months) 36:48 | Maturity (months) 48:60 | Maturity (months) 60:72 | Maturity (months) 72:84 | Maturity (months) 84:96 | Maturity (months) 96:108 | Maturity (months) 108:120 | Maturity (months) 120:132 | Maturity (months) 132:144 | Maturity (months) 144:156 | Maturity (months) 156:168 | Maturity (months) 168:180 | Maturity (months) 180:192 | Maturity (months) 192:204 | Maturity (months) 204:216 | Maturity (months) 216:228 |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 0 | 2,132,917 | 599,068 | 1,246,686 | 1,147,032 | 675,335 | 610,850 | 772,420 | 508,152 | 475,030 | 1,788,908 | 331,195 | 461,040 | 494,637 | 487,723 | 470,538 | 502,549 | 445,449 |
| 1990 | 526,782 | 507,537 | 496,357 | 338,493 | 124,476 | 363,967 | 91,323 | 141,982 | 118,078 | 109,922 | 99,567 | 153,123 | 324,004 | 363,932 | 384,937 | 337,252 | 207,250 | 127,763 |
| 1991 | 317,876 | 118,120 | 118,849 | 616,842 | 377,798 | 80,035 | 117,386 | 45,938 | 116,072 | 135,701 | 167,309 | 146,527 | 171,292 | 168,672 | 182,652 | 289,805 | 642,022 | 492,381 |
| 1992 | 180,573 | 809,775 | 1,110,314 | 1,012,146 | 455,448 | 401,126 | 359,301 | 283,227 | 301,824 | 309,493 | 426,145 | 496,143 | 384,397 | 368,486 | 437,535 | 478,801 | 542,158 | 577,050 |
| 1993 | 160,644 | 832,296 | 1,053,052 | 1,012,013 | 1,012,055 | 1,274,664 | 1,064,912 | 1,027,247 | 1,054,907 | 1,016,851 | 808,643 | 1,097,782 | 1,086,504 | 826,016 | 771,944 | 731,984 | 749,637 | 808,316 |
| 1994 | 638,284 | 886,684 | 501,448 | 479,623 | 1,044,546 | 371,412 | 442,572 | 341,712 | 82,074 | 146,931 | 795,800 | 83,561 | 91,026 | 171,148 | 169,143 | 147,262 | 182,294 | 151,145 |
| 1995 | 171,776 | 710,861 | 692,614 | 124,254 | 99,670 | 228,021 | 91,570 | 258,919 | 265,324 | 881,355 | 342,322 | 400,727 | 548,733 | 87,953 | 1,005,905 | 797,812 | 336,441 | 622,418 |
| 1996 | 469,094 | 689,650 | 501,936 | 544,401 | 695,110 | 778,799 | 374,534 | 410,968 | 361,691 | 410,405 | 411,554 | 363,480 | 409,506 | 457,034 | 486,207 | 349,986 | 355,136 | 454,762 |
| 1997 | 516,305 | 711,181 | 257,349 | 597,755 | 885,428 | 600,737 | 379,712 | 424,507 | 334,597 | 492,269 | 592,260 | 675,709 | 729,407 | 646,531 | 1,054,604 | 599,222 | 557,415 | 591,366 |
| 1998 | 832,217 | 1,088,666 | 942,150 | 811,680 | 520,523 | 1,541,871 | 827,287 | 866,524 | 757,453 | 868,851 | 981,979 | 1,055,664 | 1,122,417 | 1,119,295 | 1,310,450 | 1,332,065 | 1,288,438 | 1,330,651 |
| 1999 | 873,148 | 229,421 | 484,038 | 992,389 | 679,906 | 555,850 | 641,832 | 1,244,278 | 766,076 | 682,649 | 786,142 | 840,433 | 572,162 | 678,847 | 623,558 | 546,673 | 504,815 | 448,401 |
| 2000 | 826,852 | 504,555 | 736,156 | 367,243 | 270,382 | 194,405 | 205,252 | 199,880 | 176,417 | 327,073 | 247,187 | 256,500 | 323,430 | 312,385 | 270,467 | 285,146 | 318,345 | 357,769 |
| 2001 | 466,772 | 634,923 | 742,563 | 381,285 | 727,555 | 958,830 | 431,608 | 271,539 | 307,699 | 353,655 | 338,330 | 479,768 | 461,414 | 566,921 | 454,114 | 438,915 | 513,329 | 491,444 |
| 2002 | 491,483 | 1,083,543 | 951,890 | 1,038,112 | 705,749 | 1,622,907 | 1,021,771 | 1,083,132 | 906,725 | 1,012,294 | 1,260,325 | 1,224,258 | 1,149,636 | 1,110,560 | 922,121 | 1,107,830 | 1,271,044 | 1,272,327 |
| 2003 | 320,565 | 131,774 | 126,129 | 265,921 | 789,387 | 192,432 | 165,587 | 283,896 | 302,318 | 264,991 | 353,160 | 505,892 | 402,072 | 359,539 | 322,704 | 411,779 | 410,302 | 407,543 |
| 2004 | 312,156 | 816,919 | 607,368 | 312,887 | 511,254 | 445,572 | 414,849 | 228,455 | 315,978 | 362,456 | 320,010 | 286,336 | 296,172 | 370,871 | 497,148 | 453,037 | 456,427 | 458,508 |
| 2005 | 21,263 | 766,900 | 1,013,967 | 641,366 | 1,154,548 | 788,042 | 745,592 | 492,597 | 489,375 | 440,984 | 479,801 | 512,005 | 528,474 | 561,900 | 651,827 | 591,103 | 592,564 | 592,238 |
| 2006 | 320,139 | 377,562 | 738,187 | 990,730 | 1,770,699 | 999,905 | 732,180 | 660,224 | 618,070 | 664,116 | 803,851 | 637,618 | 828,736 | 827,329 | 962,730 | 875,829 | 880,859 | 883,314 |
| 2007 | 405,919 | 467,301 | 1,300,085 | 1,131,463 | 898,266 | 1,140,687 | 878,165 | 949,343 | 958,729 | 900,446 | 843,862 | 880,419 | 832,248 | 822,522 | 947,364 | 852,854 | 848,593 | 841,667 |
| 2008 | 305,104 | 661,172 | 511,493 | 627,162 | 349,824 | 591,070 | 649,243 | 723,288 | 777,526 | 617,023 | 773,450 | 774,068 | 740,648 | 741,090 | 864,400 | 788,261 | 794,733 | 798,947 |
| 2009 | 539,932 | 941,221 | 936,421 | 723,236 | 560,884 | 547,967 | 936,172 | 1,301,002 | 648,713 | 832,758 | 914,692 | 913,869 | 872,906 | 871,895 | 1,015,149 | 924,037 | 929,880 | 933,021 |
| 2010 | 811,139 | 317,997 | 631,937 | 252,751 | 183,086 | 213,607 | 218,523 | 192,319 | 318,768 | 346,971 | 383,118 | 384,819 | 369,566 | 371,178 | 434,600 | 397,874 | 402,752 | 406,549 |
| 2011 | 172,966 | 717,429 | 697,540 | 787,303 | 792,779 | 680,302 | 558,887 | 698,682 | 631,133 | 683,166 | 750,101 | 749,142 | 715,286 | 714,177 | 831,184 | 756,273 | 760,736 | 762,979 |
| 2012 | 83,041 | 818,079 | 760,324 | 420,085 | 264,077 | 408,584 | 464,487 | 485,005 | 438,825 | 475,783 | 523,269 | 523,483 | 500,683 | 500,779 | 583,863 | 532,210 | 536,348 | 538,954 |
| 2013 | 775,431 | 889,643 | 684,408 | 732,971 | 583,432 | 534,557 | 507,426 | 525,218 | 471,006 | 506,097 | 551,551 | 546,690 | 517,985 | 513,148 | 592,466 | 534,684 | 533,363 | 530,383 |
| 2014 | 544,507 | 1,124,861 | 1,181,338 | 1,290,720 | 1,045,378 | 974,765 | 923,802 | 954,633 | 854,683 | 916,818 | 997,461 | 986,966 | 933,504 | 923,139 | 1,063,891 | 958,344 | 954,156 | 946,977 |
| 2015 | 369,359 | 985,561 | 1,263,103 | 963,418 | 1,033,068 | 969,406 | 924,633 | 961,721 | 866,719 | 935,960 | 1,025,204 | 1,021,408 | 972,844 | 968,898 | 1,124,750 | 1,020,702 | 1,023,976 | 1,024,183 |
| 2016 | 382,285 | 179,186 | 618,359 | 648,711 | 693,241 | 648,286 | 616,194 | 638,652 | 573,508 | 617,082 | 673,439 | 668,447 | 634,257 | 629,252 | 727,600 | 657,640 | 657,038 | 654,409 |
| 2017 | 449,858 | 629,308 | 928,959 | 976,545 | 1,044,741 | 978,090 | 930,730 | 965,763 | 868,267 | 935,342 | 1,021,993 | 1,015,653 | 964,897 | 958,490 | 1,109,720 | 1,004,337 | 1,004,768 | 1,002,124 |
| 2018 | 283,127 | 588,090 | 876,706 | 928,323 | 997,101 | 937,234 | 895,474 | 933,005 | 842,315 | 911,225 | 999,911 | 998,030 | 952,344 | 950,275 | 1,105,261 | 1,004,995 | 1,010,255 | 1,012,545 |

Notes: (a) For the actual incremental payments at 2018 level, see Appendix E, Exhibit IV, Sheets 3a and 3b. For the estimates of average incremental payments at 2018 level, see Appendix E, Exhibit III, Sheets 1a to 1g, then adjusted to 2018 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Average Incremental Payments Per Open Accepted Claim - 2018 Cost Level (a)
Actual and Estimated Incremental Payments - 2018 Cost Level

| Year of Birth | Maturity (months) 12:24 | Maturity (months) 24:36 | Maturity (months) 36:48 | Maturity (months) 48:60 | Maturity (months) 60:72 | Maturity (months) 72:84 | Maturity (months) 84:96 | Maturity (months) 96:108 | Maturity (months) 108:120 | Maturity (months) 120:132 | Maturity (months) 132:144 | Maturity (months) 144:156 | Maturity (months) 156:168 | Maturity (months) 168:180 | Maturity (months) 180:192 | Maturity (months) 192:204 | Maturity (months) 204:216 | Maturity (months) 216:228 |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | | 266,615 | 74,883 | 124,669 | 143,379 | 84,417 | 76,356 | 96,553 | 63,519 | 67,861 | 298,151 | 55,199 | 76,840 | 98,927 | 97,545 | 94,108 | 100,510 | 89,090 |
| 1990 | 175,594 | 84,590 | 70,908 | 48,356 | 17,782 | 51,995 | 13,046 | 20,283 | 16,868 | 15,703 | 14,224 | 21,875 | 46,286 | 51,990 | 64,156 | 56,209 | 51,812 | 31,941 |
| 1991 | 317,876 | 39,373 | 29,712 | 154,211 | 94,450 | 20,009 | 29,347 | 11,485 | 29,018 | 33,925 | 41,827 | 36,632 | 42,823 | 42,168 | 45,663 | 72,451 | 160,505 | 123,095 |
| 1992 | 60,191 | 67,481 | 85,409 | 77,857 | 35,034 | 33,427 | 29,942 | 25,748 | 27,439 | 28,136 | 38,740 | 45,104 | 34,945 | 36,849 | 43,754 | 47,880 | 60,240 | 64,117 |
| 1993 | 53,548 | 75,663 | 95,732 | 92,001 | 84,338 | 115,879 | 96,810 | 93,386 | 95,901 | 92,441 | 73,513 | 99,798 | 108,650 | 91,780 | 85,772 | 91,498 | 93,705 | 101,040 |
| 1994 | 319,142 | 177,337 | 83,575 | 79,937 | 149,221 | 53,059 | 88,514 | 85,428 | 20,518 | 36,733 | 198,950 | 20,890 | 22,757 | 42,787 | 42,286 | 36,816 | 45,574 | 37,786 |
| 1995 | 171,776 | 118,477 | 115,436 | 20,709 | 16,612 | 38,003 | 18,314 | 51,784 | 53,065 | 176,271 | 68,464 | 80,145 | 109,747 | 17,591 | 201,181 | 159,562 | 67,288 | 124,484 |
| 1996 | 156,365 | 172,413 | 125,484 | 90,733 | 115,852 | 129,800 | 62,422 | 68,495 | 60,282 | 68,401 | 68,592 | 60,580 | 68,251 | 76,172 | 81,035 | 58,331 | 59,189 | 75,794 |
| 1997 | 73,758 | 88,898 | 36,764 | 74,719 | 88,543 | 66,749 | 42,190 | 47,167 | 37,177 | 54,697 | 65,807 | 75,079 | 81,045 | 71,837 | 117,178 | 66,580 | 69,677 | 73,921 |
| 1998 | 118,888 | 136,083 | 78,512 | 67,640 | 43,377 | 128,489 | 68,941 | 72,210 | 63,121 | 72,404 | 81,832 | 87,972 | 93,535 | 93,275 | 109,204 | 111,005 | 107,370 | 110,888 |
| 1999 | 291,049 | 57,355 | 69,148 | 124,049 | 84,988 | 69,481 | 91,690 | 177,754 | 109,439 | 97,521 | 112,306 | 140,072 | 95,360 | 135,769 | 124,712 | 136,668 | 126,204 | 149,467 |
| 2000 | 206,713 | 100,911 | 147,231 | 73,449 | 54,076 | 38,881 | 41,050 | 39,976 | 35,283 | 65,415 | 49,437 | 51,300 | 64,686 | 62,477 | 54,093 | 57,029 | 63,669 | 71,554 |
| 2001 | 466,772 | 317,462 | 371,282 | 127,095 | 181,889 | 239,707 | 107,902 | 67,885 | 76,925 | 88,414 | 84,583 | 119,942 | 115,354 | 141,730 | 113,528 | 109,729 | 128,332 | 122,861 |
| 2002 | 122,871 | 120,394 | 79,324 | 86,509 | 47,050 | 108,194 | 68,118 | 72,209 | 60,448 | 67,486 | 84,022 | 87,447 | 82,117 | 85,428 | 70,932 | 85,218 | 97,773 | 99,231 |
| 2003 | | 131,774 | 42,043 | 88,640 | 263,129 | 64,144 | 55,196 | 94,632 | 100,773 | 88,330 | 117,720 | 168,631 | 134,024 | 119,846 | 107,568 | 137,260 | 139,680 | 141,763 |
| 2004 | 104,052 | 272,306 | 151,842 | 104,296 | 102,251 | 89,114 | 82,970 | 45,691 | 63,196 | 72,491 | 64,002 | 57,267 | 59,234 | 74,174 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2005 | 7,088 | 127,817 | 101,397 | 64,137 | 115,455 | 78,804 | 82,844 | 54,733 | 69,911 | 62,998 | 68,543 | 73,144 | 75,496 | 80,271 | 94,465 | 86,932 | 88,465 | 89,784 |
| 2006 | 106,713 | 75,512 | 82,021 | 99,073 | 177,070 | 99,991 | 73,218 | 66,022 | 61,807 | 66,412 | 89,317 | 70,846 | 92,082 | 92,944 | 109,378 | 100,656 | 102,431 | 103,959 |
| 2007 | 202,960 | 77,883 | 185,726 | 141,433 | 112,283 | 142,586 | 109,771 | 118,668 | 119,841 | 128,635 | 120,552 | 125,774 | 121,380 | 122,517 | 144,180 | 132,682 | 135,022 | 137,035 |
| 2008 | 101,701 | 82,647 | 56,833 | 69,685 | 34,982 | 59,107 | 64,924 | 72,329 | 77,753 | 68,558 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2009 | 107,986 | 117,653 | 104,047 | 80,360 | 56,088 | 54,797 | 93,617 | 130,100 | 64,871 | 83,276 | 92,388 | 93,246 | 89,988 | 90,831 | 106,891 | 98,367 | 100,102 | 101,595 |
| 2010 | 405,569 | 52,999 | 105,323 | 42,125 | 30,514 | 42,721 | 43,705 | 38,464 | 63,754 | 69,719 | 77,348 | 78,066 | 75,339 | 76,044 | 89,491 | 82,354 | 83,806 | 85,056 |
| 2011 | 28,828 | 89,679 | 63,413 | 78,730 | 79,278 | 68,030 | 55,889 | 69,868 | 63,754 | 69,719 | 77,348 | 78,066 | 75,339 | 76,044 | 89,491 | 82,354 | 83,806 | 85,056 |
| 2012 | 41,520 | 204,520 | 108,618 | 60,012 | 37,725 | 58,369 | 66,355 | 69,868 | 63,754 | 69,719 | 77,348 | 78,066 | 75,339 | 76,044 | 89,491 | 82,354 | 83,806 | 85,056 |
| 2013 | 258,477 | 127,092 | 97,773 | 104,710 | 83,347 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2014 | 90,751 | 93,738 | 98,445 | 107,560 | 84,434 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2015 | 123,120 | 123,195 | 126,310 | 85,596 | 84,434 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2016 | 191,143 | 59,729 | 99,195 | 85,596 | 84,434 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2017 | 89,972 | 100,591 | 99,195 | 85,596 | 84,434 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |
| 2018 | 118,797 | 100,591 | 99,195 | 85,596 | 84,434 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 |

Notes: (a) For the actual average incremental payments per open accepted claim at 2018 level, see Appendix E, Exh bit IV, Sheets 1a and 1b. For the estimates of average incremental payments per open accepted claim at 2018 level, see Appendix E, Exhibit III, Sheets 2a to 2g, then adjusted to 2018 level (factors from Appendix E, Exh bit II, Sheet 3, Column (5)).

Summary of 2018 Level Incremental Payments by Maturity

| 2018 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of | | | | 2018 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of | | | |
|---|---------|---------|---------|---|---------|---------|-----------|
| Maturity (Months) | 1.00% | 2.00% | 3.00% | Maturity (Months) | 1.00% | 2.00% | 3.00% |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 12:24 | 119,828 | 119,828 | 119,828 | 744:756 | 145,812 | 201,834 | 278,495 |
| 24:36 | 101,464 | 101,464 | 101,464 | 756:768 | 147,271 | 205,871 | 286,850 |
| 36:48 | 100,056 | 100,056 | 100,056 | 768:780 | 148,743 | 209,988 | 295,456 |
| 48:60 | 86,338 | 86,338 | 86,338 | 780:792 | 150,231 | 214,188 | 304,319 |
| 60:72 | 85,167 | 85,167 | 85,167 | 792:804 | 151,733 | 218,472 | 313,449 |
| 72:84 | 77,028 | 77,028 | 77,028 | 804:816 | 153,250 | 222,841 | 322,852 |
| 84:96 | 74,364 | 74,364 | 74,364 | 816:828 | 154,783 | 227,298 | 332,538 |
| 96:108 | 78,301 | 78,301 | 78,301 | 828:840 | 156,331 | 231,844 | 342,514 |
| 108:120 | 71,449 | 71,449 | 71,449 | 840:852 | 157,894 | 236,481 | 352,789 |
| 120:132 | 78,135 | 78,135 | 78,135 | 852:864 | 159,473 | 241,211 | 363,373 |
| 132:144 | 86,684 | 86,684 | 86,684 | 864:876 | 161,068 | 246,035 | 374,274 |
| 144:156 | 87,489 | 87,489 | 87,489 | 876:888 | 162,678 | 250,956 | 385,502 |
| 156:168 | 84,432 | 84,432 | 84,432 | 888:900 | 164,305 | 255,975 | 397,068 |
| 168:180 | 85,223 | 85,223 | 85,223 | 900:912 | 165,948 | 261,094 | 408,980 |
| 180:192 | 100,292 | 100,292 | 100,292 | 912:924 | 167,608 | 266,316 | 421,249 |
| 192:204 | 92,294 | 92,294 | 92,294 | 924:936 | 169,284 | 271,642 | 433,886 |
| 204:216 | 93,922 | 93,922 | 93,922 | 936:948 | 170,977 | 277,075 | 446,903 |
| 216:228 | 95,322 | 95,322 | 95,322 | 948:960 | 172,686 | 282,617 | 460,310 |
| 228:240 | 96,796 | 96,796 | 96,796 | 960:972 | 174,413 | 288,269 | 474,119 |
| 240:252 | 98,267 | 98,267 | 98,267 | 972:984 | 176,157 | 294,034 | 488,343 |
| 252:264 | 100,900 | 100,900 | 100,900 | 984:996 | 177,919 | 299,915 | 502,993 |
| 264:276 | 101,546 | 101,546 | 101,546 | 996:1008 | 179,698 | 305,913 | 518,083 |
| 276:288 | 103,737 | 103,737 | 103,737 | 1008:1020 | 181,495 | 312,032 | 533,626 |
| 288:300 | 106,824 | 106,824 | 106,824 | 1020:1032 | 183,310 | 318,272 | 549,634 |
| 300:312 | 110,000 | 110,000 | 110,000 | 1032:1044 | 185,143 | 324,638 | 566,123 |
| 312:324 | 110,000 | 110,000 | 110,000 | 1044:1056 | 186,995 | 331,131 | 583,107 |
| 324:336 | 110,000 | 110,000 | 110,000 | 1056:1068 | 188,865 | 337,753 | 600,600 |
| 336:348 | 105,000 | 105,000 | 105,000 | 1068:1080 | 190,753 | 344,508 | 618,618 |
| 348:360 | 105,000 | 105,000 | 105,000 | 1080:1092 | 192,661 | 351,398 | 637,177 |
| 360:372 | 106,050 | 107,100 | 108,150 | 1092:1104 | 194,587 | 358,426 | 656,292 |
| 372:384 | 107,111 | 109,242 | 111,395 | 1104:1116 | 196,533 | 365,595 | 675,981 |
| 384:396 | 108,182 | 111,427 | 114,736 | 1116:1128 | 198,498 | 372,907 | 696,260 |
| 396:408 | 109,263 | 113,655 | 118,178 | 1128:1140 | 200,483 | 380,365 | 717,148 |
| 408:420 | 110,356 | 115,928 | 121,724 | 1140:1152 | 202,488 | 387,972 | 738,663 |
| 420:432 | 111,460 | 118,247 | 125,375 | 1152:1164 | 204,513 | 395,732 | 760,823 |
| 432:444 | 112,574 | 120,612 | 129,137 | 1164:1176 | 206,558 | 403,646 | 783,647 |
| 444:456 | 113,700 | 123,024 | 133,011 | 1176:1188 | 208,624 | 411,719 | 807,157 |
| 456:468 | 114,837 | 125,485 | 137,001 | 1188:1200 | 210,710 | 419,954 | 831,371 |
| 468:480 | 115,985 | 127,994 | 141,111 | 1200:1212 | 212,817 | 428,353 | 856,312 |
| 480:492 | 117,145 | 130,554 | 145,345 | 1212:1224 | 214,945 | 436,920 | 882,002 |
| 492:504 | 118,317 | 133,165 | 149,705 | 1224:1236 | 217,095 | 445,658 | 908,462 |
| 504:516 | 119,500 | 135,829 | 154,196 | 1236:1248 | 219,266 | 454,571 | 935,716 |
| 516:528 | 120,695 | 138,545 | 158,822 | 1248:1260 | 221,458 | 463,663 | 963,787 |
| 528:540 | 121,902 | 141,316 | 163,587 | 1260:1272 | 223,673 | 472,936 | 992,701 |
| 540:552 | 123,121 | 144,142 | 168,494 | 1272:1284 | 225,910 | 482,395 | 1,022,482 |
| 552:564 | 124,352 | 147,025 | 173,549 | 1284:1296 | 228,169 | 492,043 | 1,053,156 |
| 564:576 | 125,595 | 149,966 | 178,755 | 1296:1308 | 230,451 | 501,883 | 1,084,751 |
| 576:588 | 126,851 | 152,965 | 184,118 | 1308:1320 | 232,755 | 511,921 | 1,117,294 |
| 588:600 | 128,120 | 156,024 | 189,642 | 1320:1332 | 235,083 | 522,160 | 1,150,812 |
| 600:612 | 129,401 | 159,145 | 195,331 | 1332:1344 | 237,433 | 532,603 | 1,185,337 |
| 612:624 | 130,695 | 162,328 | 201,191 | 1344:1356 | 239,808 | 543,255 | 1,220,897 |
| 624:636 | 132,002 | 165,574 | 207,227 | 1356:1368 | 242,206 | 554,120 | 1,257,524 |
| 636:648 | 133,322 | 168,886 | 213,443 | 1368:1380 | 244,628 | 565,202 | 1,295,249 |
| 648:660 | 134,655 | 172,264 | 219,847 | 1380:1392 | 247,074 | 576,506 | 1,334,107 |
| 660:672 | 136,002 | 175,709 | 226,442 | 1392:1404 | 249,545 | 588,036 | 1,374,130 |
| 672:684 | 137,362 | 179,223 | 233,235 | 1404:1416 | 252,040 | 599,797 | 1,415,354 |
| 684:696 | 138,736 | 182,808 | 240,232 | 1416:1428 | 254,561 | 611,793 | 1,457,815 |
| 696:708 | 140,123 | 186,464 | 247,439 | 1428:1440 | 257,106 | 624,029 | 1,501,549 |
| 708:720 | 141,524 | 190,193 | 254,863 | 1440:1452 | 259,677 | 636,510 | 1,546,596 |
| 720:732 | 142,939 | 193,997 | 262,508 | 1452:1464 | 262,274 | 649,240 | 1,592,993 |
| 732:744 | 144,369 | 197,877 | 270,384 | 1464:1476 | 264,897 | 662,225 | 1,640,783 |

Note: (a) For average incremental payments from 12:24 to 348:360, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 360:372 and subsequent, they are based on utilization trend rates of 1.00%, 2.00% and 3.00% for columns (2), (3) and (4) or (6), (7) and (8), respectively.

Selected Relativity Factors to Adjust for Difference in Claim Size by Birth Year

All Open Accepted Claims (AAA Only) with Life Expectancy

A. Off-Balance Adjustment Factor

1.00863

-

| Birth Year | Indicated Birth Year Relativity of Remaining Average Annual Loss & ALAE Payments Based on | | Selected Relativity Factors to Adjust for Difference in Claim Size By Birth Year | |
|------------|--|------------------------------------|---|-----------------------------------|
| | Average (a) Incremental Payments to Date | Current (b) Case Outstanding | Before Off-Balance | After Off-Balance (4) / (A) |
| | (1) | (2) | (3) | (4) |
| 1989 | 0.693 | 0.950 | 0.900 | 0.892 |
| 1990 | 0.564 | 0.897 | 0.800 | 0.793 |
| 1991 | 1.155 | 1.189 | 1.175 | 1.165 |
| 1992 | 0.830 | 1.043 | 0.900 | 0.892 |
| 1993 | 0.608 | 0.860 | 0.950 | 0.942 |
| 1994 | 0.724 | 0.757 | 0.750 | 0.744 |
| 1995 | 1.171 | 1.069 | 1.150 | 1.140 |
| 1996 | 0.896 | 1.144 | 1.050 | 1.041 |
| 1997 | 0.669 | 0.793 | 0.850 | 0.843 |
| 1998 | 1.092 | 1.092 | 1.075 | 1.066 |
| 1999 | 1.074 | 1.461 | 1.350 | 1.338 |
| 2000 | 0.667 | 1.076 | 0.900 | 0.892 |
| 2001 | 1.337 | 1.301 | 1.300 | 1.289 |
| 2002 | 0.927 | 1.079 | 1.050 | 1.041 |
| 2003 | 1.400 | 1.466 | 1.500 | 1.487 |
| 2004 | 0.725 | 1.026 | 1.000 | 0.991 |
| 2005 | 0.638 | 0.943 | 0.950 | 0.942 |
| 2006 | 1.095 | 1.048 | 1.100 | 1.091 |
| 2007 | 1.668 | 1.328 | 1.450 | 1.438 |
| 2008 | 0.665 | 0.997 | 1.000 | 0.991 |
| 2009 | 1.010 | 1.101 | 1.075 | 1.066 |
| 2010 | 0.630 | 0.806 | 0.900 | 0.892 |
| 2011 | 0.813 | 0.910 | 0.900 | 0.892 |
| 2012 | 0.649 | 0.810 | 0.900 | 0.892 |
| 2013 | 1.275 | 0.994 | 1.000 | 0.991 |
| 2014 | 1.230 | 0.923 | 1.000 | 0.991 |
| 2015 | 1.913 | 0.849 | 1.000 | 0.991 |
| 2016 | 1.408 | 0.568 | 1.000 | 0.991 |
| 2017 | - | - | 1.000 | 0.991 |
| 2018 | - | - | 1.000 | 0.991 |

Notes: (a) See Appendix E, Exhibit VI, Sheet 1, Column (8).
 (b) See Appendix E, Exhibit VI, Sheet 1, Column (11).

| Birth Year | Paid Basis | | Case Outstanding Basis | | Open Accepted Claims (AAA Only) @ 12/31/18 | | | Average Life Expectancy | |
|------------|--------------------------|-------------------------------|--------------------------|-------------------------------|---|------------------------------|---|---------------------------------------|-------------------------|
| | Annual Inflation Factors | 2018 Level Adjustment Factors | Annual Inflation Factors | 2018 Level Adjustment Factors | Reported (a) Open Accepted Claim Cts. | IBNR (b) Accepted Claim Cts. | Ultimate Open Accepted Claim Cts. (6) + (7) | Average Life Expectancy Indicated (c) | Selected (d) (9) x 1.25 |
| | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1989 | 1.75% | 1.509 | 0.81% | 1.417 | 4 | - | 4 | 20.49 | 25.61 |
| 1990 | 1.49% | 1.483 | 0.53% | 1.406 | 3 | - | 3 | 15.28 | 19.10 |
| 1991 | 1.46% | 1.462 | 0.47% | 1.398 | 4 | - | 4 | 27.40 | 34.25 |
| 1992 | 1.62% | 1.441 | 0.42% | 1.392 | 9 | - | 9 | 27.46 | 34.33 |
| 1993 | 1.30% | 1.418 | 0.39% | 1.386 | 8 | - | 8 | 25.00 | 31.25 |
| 1994 | 1.00% | 1.399 | 0.35% | 1.381 | 4 | - | 4 | 30.67 | 38.34 |
| 1995 | 1.09% | 1.386 | 0.37% | 1.376 | 5 | - | 5 | 29.56 | 36.95 |
| 1996 | 0.91% | 1.371 | 0.24% | 1.371 | 6 | - | 6 | 20.74 | 25.93 |
| 1997 | 0.92% | 1.358 | 0.26% | 1.368 | 8 | - | 8 | 30.96 | 38.70 |
| 1998 | 0.97% | 1.346 | 0.35% | 1.364 | 11 | - | 11 | 28.75 | 35.94 |
| 1999 | 0.98% | 1.333 | 0.42% | 1.359 | 3 | - | 3 | 23.77 | 29.71 |
| 2000 | 1.05% | 1.320 | 0.30% | 1.354 | 5 | - | 5 | 20.32 | 25.40 |
| 2001 | 1.22% | 1.306 | 0.38% | 1.350 | 4 | - | 4 | 29.52 | 36.90 |
| 2002 | 0.99% | 1.291 | 0.29% | 1.345 | 13 | - | 13 | 27.26 | 34.08 |
| 2003 | 1.42% | 1.278 | 4.94% | 1.341 | 3 | - | 3 | 21.65 | 27.06 |
| 2004 | 1.41% | 1.260 | 0.87% | 1.278 | 5 | - | 5 | 32.42 | 40.53 |
| 2005 | 0.99% | 1.243 | 4.86% | 1.267 | 7 | - | 7 | 27.02 | 33.78 |
| 2006 | 1.32% | 1.231 | 0.50% | 1.208 | 9 | - | 9 | 31.02 | 38.78 |
| 2007 | 6.50% | 1.215 | 4.55% | 1.202 | 7 | - | 7 | 22.18 | 27.73 |
| 2008 | 7.62% | 1.140 | 0.35% | 1.150 | 9 | - | 9 | 35.53 | 44.41 |
| 2009 | 0.78% | 1.060 | 0.29% | 1.146 | 10 | - | 10 | 33.18 | 41.48 |
| 2010 | 1.00% | 1.052 | 0.42% | 1.142 | 5 | - | 5 | 45.38 | 56.73 |
| 2011 | 0.78% | 1.041 | 9.83% | 1.138 | 10 | - | 10 | 33.54 | 41.93 |
| 2012 | 0.57% | 1.033 | 0.72% | 1.036 | 7 | - | 7 | 36.81 | 46.01 |
| 2013 | 0.55% | 1.027 | 0.19% | 1.028 | 7 | - | 7 | 26.00 | 32.50 |
| 2014 | 0.40% | 1.022 | 0.17% | 1.026 | 12 | 1 | 13 | 25.00 | 31.25 |
| 2015 | 0.69% | 1.018 | 2.01% | 1.025 | 10 | 3 | 13 | 32.00 | 40.00 |
| 2016 | 0.59% | 1.011 | 0.22% | 1.004 | 3 | 6 | 9 | 28.00 | 35.00 |
| 2017 | 0.48% | 1.005 | 0.22% | 1.002 | 5 | 9 | 14 | 29.00 | 36.25 |
| 2018 | | 1.000 | | 1.000 | 4 | 12 | 16 | 29.00 | 36.25 |
| Totals: | | | | | 200 | 31 | 231 | | |

Notes: (a) Current reported open accepted claims alive as of December 31, 2018. See Exhibit X, Sheet 1d, Column (4).
 (b) Estimated unreported accepted claims alive as of December 31, 2018. See Exhibit X, Sheet 1a, Column (9).
 (c) Current average remaining life expectancy based on NICA physician estimates.
 (d) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate **2.00%**

| Year of Birth | Maturity (months) 12:24 | Maturity (months) 24:36 | Maturity (months) 36:48 | Maturity (months) 48:60 | Maturity (months) 60:72 | Maturity (months) 72:84 | Maturity (months) 84:96 | Maturity (months) 96:108 | Maturity (months) 108:120 | Maturity (months) 120:132 | Maturity (months) 132:144 | Maturity (months) 144:156 | Maturity (months) 156:168 | Maturity (months) 168:180 | Maturity (months) 180:192 | Maturity (months) 192:204 | Maturity (months) 204:216 | Maturity (months) 216:228 |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | | | | | | | | | | | | | | | | | | |
| 1990 | | | | | | | | | | | | | | | | | | |
| 1991 | | | | | | | | | | | | | | | | | | |
| 1992 | | | | | | | | | | | | | | | | | | |
| 1993 | | | | | | | | | | | | | | | | | | |
| 1994 | | | | | | | | | | | | | | | | | | |
| 1995 | | | | | | | | | | | | | | | | | | |
| 1996 | | | | | | | | | | | | | | | | | | |
| 1997 | | | | | | | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | |
| 1999 | | | | | | | | | | | | | | | | | | |
| 2000 | | | | | | | | | | | | | | | | | | |
| 2001 | | | | | | | | | | | | | | | | | | 364,108 |
| 2002 | | | | | | | | | | | | | | | | | 945,245 | 946,199 |
| 2003 | | | | | | | | | | | | | | | | 307,113 | 306,012 | 303,954 |
| 2004 | | | | | | | | | | | | | | | 389,106 | 354,582 | 357,235 | 358,864 |
| 2005 | | | | | | | | | | | | | 686,027 | 684,862 | 796,947 | 725,010 | 729,174 | 731,206 |
| 2006 | | | | | | | | | | | | 732,471 | 692,395 | 684,304 | 788,166 | 709,538 | 705,993 | 700,231 |
| 2007 | | | | | | | | | | 672,767 | 673,305 | 644,235 | 644,620 | 751,878 | 685,650 | 691,280 | 694,945 | |
| 2008 | | | | | | | | | 726,891 | 798,410 | 797,691 | 761,936 | 761,053 | 886,095 | 806,566 | 811,666 | 814,408 | |
| 2009 | | | | | | | | | | | | | | | | | | |
| 2010 | | | | | | | | 279,045 | 303,733 | 335,375 | 336,865 | 323,512 | 324,923 | 380,442 | 348,293 | 352,563 | 355,887 | |
| 2011 | | | | | | | | 614,202 | 554,822 | 600,563 | 659,405 | 658,561 | 628,799 | 627,824 | 730,684 | 664,830 | 668,754 | 670,725 |
| 2012 | | | | | | 448,463 | 468,273 | 423,686 | 459,369 | 505,217 | 505,423 | 483,410 | 483,503 | 563,720 | 513,849 | 517,845 | 520,361 | |
| 2013 | | | | | | 519,845 | 493,461 | 510,763 | 458,043 | 492,169 | 536,371 | 531,644 | 503,729 | 499,025 | 576,161 | 519,969 | 518,684 | 515,786 |
| 2014 | | | | | 1,018,540 | 949,740 | 900,085 | 930,124 | 832,740 | 893,281 | 971,853 | 961,627 | 909,538 | 899,439 | 1,036,577 | 933,740 | 929,660 | 922,665 |
| 2015 | | | | 940,293 | 1,008,272 | 946,138 | 902,439 | 938,637 | 845,916 | 913,494 | 1,000,597 | 996,891 | 949,493 | 945,642 | 1,097,753 | 996,203 | 999,398 | 999,600 |
| 2016 | | | 615,627 | 645,844 | 690,178 | 645,421 | 613,471 | 635,830 | 570,974 | 614,355 | 670,463 | 665,493 | 631,454 | 626,472 | 724,385 | 654,734 | 654,134 | 651,517 |
| 2017 | | 627,930 | 926,925 | 974,406 | 1,042,453 | 975,948 | 928,691 | 963,648 | 866,365 | 933,294 | 1,019,755 | 1,013,429 | 962,784 | 956,391 | 1,107,290 | 1,002,137 | 1,002,567 | 999,930 |
| 2018 | 283,127 | 588,090 | 876,706 | 928,323 | 997,101 | 937,234 | 895,474 | 933,005 | 842,315 | 911,225 | 999,911 | 998,030 | 952,344 | 950,275 | 1,105,261 | 1,004,995 | 1,010,255 | 1,012,545 |

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 228:240 | Maturity (months) 240:252 | Maturity (months) 252:264 | Maturity (months) 264:276 | Maturity (months) 276:288 | Maturity (months) 288:300 | Maturity (months) 300:312 | Maturity (months) 312:324 | Maturity (months) 324:336 | Maturity (months) 336:348 | Maturity (months) 348:360 | Maturity (months) 360:372 | Maturity (months) 372:384 | Maturity (months) 384:396 | Maturity (months) 396:408 | Maturity (months) 408:420 | Maturity (months) 420:432 | Maturity (months) 432:444 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989 | | | | | | | | | | | | 269,714 | 269,713 | 269,592 | 269,349 | 268,978 | 268,477 | 267,842 |
| 1990 | | | | | | | | | | 177,719 | 175,435 | 173,055 | 170,580 | 168,008 | 165,343 | 162,585 | 159,735 | |
| 1991 | | | | | | | | | | 349,849 | 345,861 | 348,673 | 351,419 | 354,092 | 356,687 | 359,199 | 361,623 | 363,953 |
| 1992 | | | | | | | | | 634,651 | 598,800 | 591,742 | 596,316 | 600,766 | 605,083 | 609,258 | 613,281 | 617,144 | 620,837 |
| 1993 | | | | | | | 597,966 | 589,413 | 554,424 | 546,189 | 548,666 | 550,971 | 553,093 | 555,023 | 556,753 | 558,275 | 559,579 | |
| 1994 | | | | | | 236,964 | 234,736 | 232,489 | 219,757 | 217,573 | 219,673 | 221,744 | 223,783 | 225,786 | 227,751 | 229,674 | 231,553 | |
| 1995 | | | | | | 442,595 | 451,000 | 446,211 | 441,386 | 416,683 | 412,005 | 415,429 | 418,776 | 422,040 | 425,214 | 428,291 | 431,267 | 434,134 |
| 1996 | | | | 472,625 | 476,431 | 480,073 | 469,589 | 459,148 | 428,352 | 418,462 | 416,773 | 414,873 | 412,757 | 410,419 | 407,857 | 405,067 | 402,047 | |
| 1997 | | | | 500,553 | 506,367 | 516,249 | 526,218 | 520,796 | 515,334 | 486,654 | 481,353 | 485,521 | 489,606 | 493,600 | 497,496 | 501,287 | 504,965 | 508,523 |
| 1998 | | | 867,172 | 862,535 | 870,679 | 885,729 | 900,822 | 889,518 | 878,155 | 827,332 | 816,357 | 821,409 | 826,247 | 830,855 | 835,221 | 839,332 | 843,175 | 846,737 |
| 1999 | | 290,241 | 292,902 | 289,624 | 290,607 | 293,826 | 296,977 | 291,395 | 285,819 | 267,510 | 262,194 | 262,014 | 261,716 | 261,297 | 260,751 | 260,077 | 259,271 | 258,330 |
| 2000 | 318,992 | 316,483 | 317,445 | 311,948 | 311,033 | 312,458 | 313,741 | 305,792 | 297,904 | 276,893 | 269,476 | 267,351 | 265,081 | 262,664 | 260,097 | 257,380 | 254,514 | 251,497 |
| 2001 | 365,468 | 366,657 | 371,970 | 369,782 | 373,067 | 379,303 | 385,546 | 380,487 | 375,404 | 353,464 | 348,561 | 350,498 | 352,336 | 354,069 | 355,690 | 357,195 | 358,579 | 359,835 |
| 2002 | 947,387 | 948,073 | 959,342 | 951,204 | 957,098 | 970,455 | 983,702 | 968,061 | 952,391 | 894,112 | 879,083 | 881,280 | 883,149 | 884,672 | 885,836 | 886,628 | 887,035 | 887,044 |
| 2003 | 301,934 | 299,721 | 300,798 | 295,756 | 295,057 | 296,581 | 297,976 | 290,602 | 283,281 | 263,466 | 256,574 | 254,717 | 252,723 | 250,590 | 248,315 | 245,897 | 243,337 | 240,633 |
| 2004 | 360,616 | 362,210 | 367,894 | 366,171 | 369,879 | 376,533 | 383,219 | 378,682 | 374,117 | 352,728 | 348,313 | 350,740 | 353,085 | 355,342 | 357,505 | 359,568 | 361,528 | 363,377 |
| 2005 | 467,386 | 466,966 | 471,736 | 466,946 | 469,034 | 474,749 | 480,373 | 471,878 | 463,383 | 434,209 | 426,092 | 426,321 | 426,370 | 426,231 | 425,899 | 425,367 | 424,630 | 423,682 |
| 2006 | 733,451 | 735,339 | 745,480 | 740,574 | 746,620 | 758,546 | 770,460 | 759,775 | 749,048 | 704,719 | 694,387 | 697,675 | 700,749 | 703,594 | 706,200 | 708,556 | 710,651 | 712,474 |
| 2007 | 694,549 | 688,421 | 689,833 | 677,209 | 674,532 | 676,915 | 678,974 | 661,057 | 643,297 | 597,253 | 580,591 | 575,340 | 569,774 | 563,888 | 557,679 | 551,149 | 544,297 | 537,126 |
| 2008 | 698,865 | 702,495 | 714,078 | 711,301 | 719,088 | 732,631 | 746,269 | 738,067 | 729,808 | 688,696 | 680,694 | 686,073 | 691,315 | 696,408 | 701,342 | 706,106 | 710,690 | 715,084 |
| 2009 | 817,400 | 820,008 | 831,837 | 826,889 | 834,181 | 848,067 | 861,966 | 850,596 | 839,172 | 790,071 | 779,052 | 783,322 | 787,369 | 791,178 | 794,737 | 798,034 | 801,057 | 803,793 |
| 2010 | 359,394 | 362,805 | 370,392 | 370,588 | 376,338 | 385,189 | 394,199 | 391,726 | 389,225 | 369,117 | 366,670 | 371,472 | 376,281 | 381,095 | 385,908 | 390,718 | 395,520 | 400,312 |
| 2011 | 672,895 | 674,740 | 684,162 | 679,777 | 685,448 | 696,523 | 707,592 | 697,910 | 688,188 | 647,586 | 638,218 | 641,370 | 644,328 | 647,081 | 649,618 | 651,929 | 654,004 | 655,833 |
| 2012 | 523,060 | 525,535 | 533,951 | 531,621 | 537,180 | 547,026 | 556,929 | 550,526 | 544,081 | 513,158 | 506,921 | 510,644 | 514,254 | 517,743 | 521,103 | 524,325 | 527,403 | 530,327 |
| 2013 | 512,957 | 509,805 | 512,258 | 504,296 | 503,738 | 506,992 | 510,044 | 498,086 | 486,197 | 452,815 | 441,591 | 439,028 | 436,234 | 433,204 | 429,933 | 426,419 | 422,661 | 418,656 |
| 2014 | 915,779 | 908,307 | 910,791 | 894,746 | 891,840 | 895,638 | 899,022 | 875,954 | 853,072 | 792,629 | 771,128 | 764,772 | 758,001 | 750,805 | 743,183 | 735,132 | 726,652 | 717,744 |
| 2015 | 1,000,029 | 999,912 | 1,010,931 | 1,001,480 | 1,006,791 | 1,019,916 | 1,032,885 | 1,015,508 | 998,114 | 936,124 | 919,474 | 920,837 | 921,833 | 922,443 | 922,655 | 922,455 | 921,831 | 920,770 |
| 2016 | 648,999 | 646,084 | 650,291 | 641,287 | 641,704 | 647,005 | 652,086 | 637,981 | 623,932 | 582,212 | 568,898 | 566,732 | 564,281 | 561,537 | 558,495 | 555,148 | 551,493 | 547,525 |
| 2017 | 997,465 | 994,407 | 1,002,344 | 989,935 | 992,080 | 1,001,821 | 1,011,277 | 990,987 | 970,744 | 907,341 | 888,095 | 886,245 | 883,975 | 881,269 | 878,116 | 874,508 | 870,434 | 865,887 |
| 2018 | 1,015,115 | 1,017,179 | 1,030,640 | 1,023,283 | 1,031,048 | 1,046,909 | 1,062,721 | 1,047,352 | 1,031,930 | 970,252 | 955,417 | 959,316 | 962,901 | 966,153 | 969,056 | 971,596 | 973,758 | 975,528 |

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 444:456 | Maturity (months) 456:468 | Maturity (months) 468:480 | Maturity (months) 480:492 | Maturity (months) 492:504 | Maturity (months) 504:516 | Maturity (months) 516:528 | Maturity (months) 528:540 | Maturity (months) 540:552 | Maturity (months) 552:564 | Maturity (months) 564:576 | Maturity (months) 576:588 | Maturity (months) 588:600 | Maturity (months) 600:612 | Maturity (months) 612:624 | Maturity (months) 624:636 | Maturity (months) 636:648 | Maturity (months) 648:660 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 267,067 | 266,145 | 265,073 | 263,847 | 262,461 | 260,908 | 259,179 | 257,266 | 255,161 | 252,855 | 250,338 | 247,602 | 244,636 | 241,429 | 237,973 | 234,258 | 230,279 | 226,031 |
| 1990 | 156,795 | 153,761 | 150,638 | 147,426 | 144,128 | 140,743 | 137,271 | 133,710 | 130,062 | 126,326 | 122,504 | 118,597 | 114,605 | 110,531 | 106,378 | 102,150 | 97,854 | 93,499 |
| 1991 | 366,182 | 368,301 | 370,303 | 372,181 | 373,928 | 375,532 | 376,982 | 378,265 | 379,369 | 380,278 | 380,980 | 381,456 | 381,691 | 381,665 | 381,360 | 380,756 | 379,834 | 378,580 |
| 1992 | 624,346 | 627,657 | 630,759 | 633,639 | 636,283 | 638,674 | 640,790 | 642,611 | 644,113 | 645,273 | 646,065 | 646,463 | 646,436 | 645,952 | 644,979 | 643,485 | 641,438 | 638,812 |
| 1993 | 560,653 | 561,482 | 562,056 | 562,365 | 562,396 | 562,132 | 561,553 | 560,641 | 559,375 | 557,732 | 555,693 | 553,232 | 550,323 | 546,939 | 543,054 | 538,642 | 533,680 | 528,149 |
| 1994 | 233,382 | 235,157 | 236,874 | 238,528 | 240,115 | 241,628 | 243,061 | 244,404 | 245,652 | 246,795 | 247,824 | 248,729 | 249,499 | 250,124 | 250,590 | 250,885 | 250,998 | 250,918 |
| 1995 | 436,883 | 439,505 | 441,990 | 444,332 | 446,519 | 448,541 | 450,382 | 452,027 | 453,463 | 454,670 | 455,633 | 456,332 | 456,747 | 456,854 | 456,631 | 456,056 | 455,107 | 453,763 |
| 1996 | 398,788 | 395,283 | 391,529 | 387,522 | 383,259 | 378,729 | 373,924 | 368,834 | 363,450 | 357,762 | 351,761 | 345,439 | 338,786 | 331,792 | 324,450 | 316,755 | 308,707 | 300,311 |
| 1997 | 511,951 | 515,236 | 518,371 | 521,344 | 524,146 | 526,761 | 529,173 | 531,365 | 533,319 | 535,015 | 536,433 | 537,552 | 538,347 | 538,791 | 538,858 | 538,521 | 537,755 | 536,536 |
| 1998 | 849,998 | 852,938 | 855,540 | 857,789 | 859,665 | 861,142 | 862,192 | 862,785 | 862,889 | 862,471 | 861,498 | 859,932 | 857,733 | 854,857 | 851,262 | 846,905 | 841,747 | 835,755 |
| 1999 | 257,248 | 256,019 | 254,640 | 253,107 | 251,415 | 249,559 | 247,530 | 245,319 | 242,921 | 240,326 | 237,527 | 234,515 | 231,281 | 227,816 | 224,113 | 220,163 | 215,962 | 211,509 |
| 2000 | 248,327 | 245,000 | 241,516 | 237,875 | 234,077 | 230,118 | 225,995 | 221,702 | 217,237 | 212,597 | 207,780 | 202,783 | 197,602 | 192,237 | 186,686 | 180,952 | 175,039 | 168,956 |
| 2001 | 360,955 | 361,930 | 362,754 | 363,419 | 363,918 | 364,238 | 364,369 | 364,298 | 364,011 | 363,493 | 362,732 | 361,710 | 360,412 | 358,818 | 356,912 | 354,675 | 352,091 | 349,148 |
| 2002 | 886,634 | 885,783 | 884,476 | 882,697 | 880,427 | 877,641 | 874,308 | 870,398 | 865,881 | 860,725 | 854,896 | 848,360 | 841,078 | 833,011 | 824,121 | 814,374 | 803,739 | 792,195 |
| 2003 | 237,783 | 234,782 | 231,630 | 228,327 | 224,873 | 221,263 | 217,494 | 213,560 | 209,459 | 205,187 | 200,741 | 196,119 | 191,317 | 186,332 | 181,164 | 175,813 | 170,284 | 164,583 |
| 2004 | 365,108 | 366,711 | 368,181 | 369,510 | 370,690 | 371,709 | 372,556 | 373,218 | 373,682 | 373,934 | 373,958 | 373,739 | 373,259 | 372,499 | 371,441 | 370,067 | 368,358 | 366,300 |
| 2005 | 422,514 | 421,115 | 419,479 | 417,600 | 415,469 | 413,074 | 410,403 | 407,441 | 404,175 | 400,592 | 396,676 | 392,413 | 387,787 | 382,780 | 377,378 | 371,568 | 365,338 | 358,682 |
| 2006 | 714,007 | 715,235 | 716,142 | 716,716 | 716,941 | 716,794 | 716,252 | 715,289 | 713,880 | 711,996 | 709,610 | 706,692 | 703,208 | 699,123 | 694,402 | 689,014 | 682,927 | 676,117 |
| 2007 | 529,627 | 521,796 | 513,633 | 505,142 | 496,321 | 487,166 | 477,668 | 467,820 | 457,619 | 447,058 | 436,135 | 424,847 | 413,190 | 401,161 | 388,763 | 376,002 | 362,892 | 349,454 |
| 2008 | 719,271 | 723,235 | 726,964 | 730,442 | 733,654 | 736,579 | 739,194 | 741,473 | 743,392 | 744,922 | 746,035 | 746,699 | 746,880 | 746,540 | 745,643 | 744,151 | 742,028 | 739,243 |
| 2009 | 806,223 | 808,327 | 810,091 | 811,499 | 812,533 | 813,167 | 813,375 | 813,128 | 812,398 | 811,151 | 809,357 | 806,981 | 803,983 | 800,324 | 795,965 | 790,866 | 784,991 | 778,312 |
| 2010 | 405,087 | 409,840 | 414,565 | 419,257 | 423,909 | 428,514 | 433,062 | 437,543 | 441,946 | 446,261 | 450,473 | 454,570 | 458,537 | 462,355 | 466,009 | 469,478 | 472,746 | 475,793 |
| 2011 | 657,401 | 658,690 | 659,690 | 660,387 | 660,767 | 660,809 | 660,492 | 659,791 | 658,684 | 657,145 | 655,147 | 652,663 | 649,661 | 646,110 | 641,977 | 637,232 | 631,847 | 625,799 |
| 2012 | 533,086 | 535,668 | 538,062 | 540,259 | 542,246 | 544,007 | 545,526 | 546,782 | 547,758 | 548,432 | 548,783 | 548,788 | 548,420 | 547,653 | 546,459 | 544,811 | 542,683 | 540,052 |
| 2013 | 414,398 | 409,878 | 405,097 | 400,050 | 394,737 | 389,149 | 383,276 | 377,111 | 370,647 | 363,874 | 356,788 | 349,379 | 341,642 | 333,568 | 325,153 | 316,396 | 307,301 | 297,877 |
| 2014 | 708,397 | 698,604 | 688,364 | 677,679 | 666,547 | 654,960 | 642,906 | 630,374 | 617,356 | 603,844 | 589,832 | 575,314 | 560,282 | 544,732 | 528,663 | 512,082 | 495,004 | 477,454 |
| 2015 | 919,249 | 917,247 | 914,748 | 911,738 | 908,197 | 904,100 | 899,416 | 894,114 | 888,166 | 881,536 | 874,194 | 866,106 | 857,233 | 847,537 | 836,981 | 825,533 | 813,166 | 799,863 |
| 2016 | 543,233 | 538,608 | 533,644 | 528,336 | 522,680 | 516,661 | 510,267 | 503,484 | 496,300 | 488,701 | 480,676 | 472,211 | 463,293 | 453,908 | 444,046 | 433,699 | 422,868 | 411,557 |
| 2017 | 860,846 | 855,295 | 849,222 | 842,619 | 835,472 | 827,759 | 819,456 | 810,540 | 800,987 | 790,772 | 779,873 | 768,264 | 755,920 | 742,811 | 728,918 | 714,221 | 698,710 | 682,387 |
| 2018 | 976,881 | 977,794 | 978,250 | 978,228 | 977,709 | 976,662 | 975,053 | 972,850 | 970,017 | 966,516 | 962,309 | 957,357 | 951,613 | 945,032 | 937,567 | 929,175 | 919,817 | 909,464 |

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 660:672 | Maturity (months) 672:684 | Maturity (months) 684:696 | Maturity (months) 696:708 | Maturity (months) 708:720 | Maturity (months) 720:732 | Maturity (months) 732:744 | Maturity (months) 744:756 | Maturity (months) 756:768 | Maturity (months) 768:780 | Maturity (months) 780:792 | Maturity (months) 792:804 | Maturity (months) 804:816 | Maturity (months) 816:828 | Maturity (months) 828:840 | Maturity (months) 840:852 | Maturity (months) 852:864 | Maturity (months) 864:876 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 221,513 | 216,723 | 211,657 | 206,311 | 200,686 | 194,785 | 188,613 | 182,173 | 175,474 | 168,524 | 161,333 | 153,918 | 146,297 | 138,498 | 130,559 | 122,525 | 114,435 | 106,321 |
| 1990 | 89,096 | 84,656 | 80,188 | 75,702 | 71,213 | 66,735 | 62,282 | 57,870 | 53,515 | 49,233 | 45,041 | 40,957 | 36,999 | 33,188 | 29,547 | 26,095 | 22,851 | 19,823 |
| 1991 | 376,975 | 375,004 | 372,644 | 369,874 | 366,675 | 363,028 | 358,915 | 354,315 | 349,208 | 343,575 | 337,395 | 330,653 | 323,335 | 315,433 | 306,958 | 297,927 | 288,350 | 278,229 |
| 1992 | 635,580 | 631,712 | 627,173 | 621,927 | 615,944 | 609,192 | 601,642 | 593,261 | 584,018 | 573,880 | 562,818 | 550,809 | 537,830 | 523,875 | 508,967 | 493,139 | 476,415 | 458,803 |
| 1993 | 522,032 | 515,311 | 507,963 | 499,965 | 491,301 | 481,957 | 471,920 | 461,179 | 449,724 | 437,545 | 424,639 | 411,010 | 396,665 | 381,630 | 365,958 | 349,711 | 332,944 | 315,699 |
| 1994 | 250,634 | 250,133 | 249,401 | 248,423 | 247,186 | 245,675 | 243,877 | 241,776 | 239,357 | 236,603 | 233,498 | 230,028 | 226,178 | 221,937 | 217,306 | 212,288 | 206,882 | 201,080 |
| 1995 | 452,006 | 449,814 | 447,162 | 444,023 | 440,374 | 436,194 | 431,457 | 426,141 | 420,220 | 413,669 | 406,466 | 398,589 | 390,020 | 380,750 | 370,789 | 360,156 | 348,862 | 336,907 |
| 1996 | 291,575 | 282,507 | 273,113 | 263,401 | 253,385 | 243,085 | 232,521 | 221,717 | 210,698 | 199,493 | 188,134 | 176,663 | 165,120 | 153,561 | 142,056 | 130,678 | 119,490 | 108,545 |
| 1997 | 534,840 | 532,644 | 529,915 | 526,622 | 522,738 | 518,236 | 513,086 | 507,259 | 500,724 | 493,450 | 485,408 | 476,573 | 466,917 | 456,429 | 445,118 | 433,000 | 420,086 | 406,370 |
| 1998 | 828,897 | 821,138 | 812,437 | 802,749 | 792,041 | 780,281 | 767,437 | 753,478 | 738,374 | 722,094 | 704,615 | 685,925 | 666,011 | 644,889 | 622,615 | 599,259 | 574,881 | 549,517 |
| 1999 | 206,803 | 201,844 | 196,630 | 191,160 | 185,437 | 179,467 | 173,254 | 166,809 | 160,139 | 153,256 | 146,173 | 138,910 | 131,485 | 123,930 | 116,284 | 108,592 | 100,894 | 93,222 |
| 2000 | 162,713 | 156,321 | 149,790 | 143,131 | 136,359 | 129,492 | 122,549 | 115,551 | 108,518 | 101,476 | 94,448 | 87,465 | 80,555 | 73,755 | 67,108 | 60,657 | 54,439 | 48,480 |
| 2001 | 345,832 | 342,131 | 338,026 | 333,502 | 328,544 | 323,142 | 317,284 | 310,959 | 304,155 | 296,864 | 289,078 | 280,794 | 272,012 | 262,742 | 253,012 | 242,855 | 232,301 | 221,370 |
| 2002 | 779,726 | 766,313 | 751,929 | 736,550 | 720,166 | 702,770 | 684,357 | 664,928 | 644,486 | 623,038 | 600,599 | 577,204 | 552,886 | 527,715 | 501,800 | 475,267 | 448,229 | 420,776 |
| 2003 | 158,720 | 152,704 | 146,544 | 140,249 | 133,833 | 127,312 | 120,704 | 114,028 | 107,303 | 100,552 | 93,797 | 87,067 | 80,389 | 73,799 | 67,337 | 61,047 | 54,962 | 49,111 |
| 2004 | 363,877 | 361,074 | 357,872 | 354,249 | 350,191 | 345,680 | 340,701 | 335,239 | 329,276 | 322,798 | 315,790 | 308,242 | 300,147 | 291,504 | 282,333 | 272,659 | 262,501 | 251,869 |
| 2005 | 351,599 | 344,083 | 336,128 | 327,729 | 318,885 | 309,603 | 299,887 | 289,746 | 279,189 | 268,229 | 256,883 | 245,178 | 233,140 | 220,812 | 208,257 | 195,543 | 182,732 | 169,875 |
| 2006 | 668,563 | 660,241 | 651,119 | 641,169 | 630,368 | 618,698 | 606,141 | 592,681 | 578,303 | 562,995 | 546,749 | 529,571 | 511,465 | 492,463 | 472,628 | 452,039 | 430,765 | 408,854 |
| 2007 | 335,714 | 321,700 | 307,434 | 292,942 | 278,262 | 263,435 | 248,504 | 233,517 | 218,521 | 203,568 | 188,714 | 174,024 | 159,560 | 145,398 | 131,629 | 118,341 | 105,606 | 93,478 |
| 2008 | 735,765 | 731,559 | 726,584 | 720,799 | 714,166 | 706,651 | 698,217 | 688,826 | 678,441 | 667,023 | 654,536 | 640,953 | 626,245 | 610,404 | 593,452 | 575,426 | 556,351 | 536,232 |
| 2009 | 770,799 | 762,424 | 753,148 | 742,934 | 731,754 | 719,582 | 706,391 | 692,160 | 676,863 | 660,480 | 642,995 | 624,405 | 604,707 | 583,926 | 562,124 | 539,380 | 515,759 | 491,308 |
| 2010 | 478,602 | 481,150 | 483,415 | 485,370 | 486,990 | 488,247 | 489,115 | 489,561 | 489,553 | 489,056 | 488,031 | 486,443 | 484,251 | 481,419 | 477,925 | 473,745 | 468,852 | 463,203 |
| 2011 | 619,067 | 611,627 | 603,453 | 594,514 | 584,790 | 574,263 | 562,916 | 550,732 | 537,696 | 523,795 | 509,020 | 493,375 | 476,863 | 459,508 | 441,369 | 422,515 | 403,007 | 382,888 |
| 2012 | 536,895 | 533,189 | 528,904 | 524,010 | 518,483 | 512,297 | 505,427 | 497,849 | 489,538 | 480,467 | 470,615 | 459,964 | 448,498 | 436,215 | 423,140 | 409,304 | 394,732 | 379,434 |
| 2013 | 288,136 | 278,093 | 267,757 | 257,141 | 246,266 | 235,157 | 223,841 | 212,346 | 200,705 | 188,951 | 177,124 | 165,269 | 153,434 | 141,678 | 130,074 | 118,698 | 107,615 | 96,874 |
| 2014 | 459,464 | 441,068 | 422,293 | 403,171 | 383,749 | 364,078 | 344,215 | 324,219 | 304,153 | 284,084 | 264,085 | 244,242 | 224,638 | 205,375 | 186,578 | 168,367 | 150,842 | 134,081 |
| 2015 | 785,611 | 770,398 | 754,201 | 737,003 | 718,799 | 699,591 | 679,383 | 658,184 | 636,008 | 612,872 | 588,804 | 563,851 | 538,059 | 511,514 | 484,339 | 456,678 | 428,657 | 400,378 |
| 2016 | 399,777 | 387,539 | 374,849 | 361,717 | 348,163 | 334,211 | 319,890 | 305,229 | 290,262 | 275,028 | 259,570 | 243,943 | 228,203 | 212,423 | 196,700 | 181,133 | 165,808 | 150,797 |
| 2017 | 665,260 | 647,334 | 628,611 | 609,095 | 588,808 | 567,775 | 546,030 | 523,609 | 500,553 | 476,911 | 452,739 | 428,113 | 403,111 | 377,841 | 352,448 | 327,086 | 301,892 | 276,978 |
| 2018 | 898,087 | 885,657 | 872,137 | 857,489 | 841,689 | 824,717 | 806,553 | 787,184 | 766,593 | 744,773 | 721,722 | 697,454 | 671,987 | 645,374 | 617,713 | 589,120 | 559,700 | 529,530 |

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 876:888 | Maturity (months) 888:900 | Maturity (months) 900:912 | Maturity (months) 912:924 | Maturity (months) 924:936 | Maturity (months) 936:948 | Maturity (months) 948:960 | Maturity (months) 960:972 | Maturity (months) 972:984 | Maturity (months) 984:996 | Maturity (months) 996:1008 | Maturity (months) 1008:1020 | Maturity (months) 1020:1032 | Maturity (months) 1032:1044 | Maturity (months) 1044:1056 | Maturity (months) 1056:1068 | Maturity (months) 1068:1080 | Maturity (months) 1080:1092 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989 | 98,216 | 90,159 | 82,193 | 74,365 | 66,723 | 59,321 | 52,217 | 45,467 | 39,120 | 33,218 | 27,795 | 22,882 | 18,501 | 14,661 | 11,362 | 8,589 | 6,316 | 4,503 |
| 1990 | 17,019 | 14,445 | 12,108 | 10,009 | 8,148 | 6,521 | 5,122 | 3,942 | 2,965 | 2,174 | 1,549 | 1,069 | 711 | 454 | 276 | 159 | 86 | 44 |
| 1991 | 267,564 | 256,367 | 244,656 | 232,460 | 219,812 | 206,763 | 193,383 | 179,753 | 165,960 | 152,089 | 138,238 | 124,517 | 111,046 | 97,952 | 85,363 | 73,409 | 62,210 | 51,876 |
| 1992 | 440,308 | 420,957 | 400,790 | 379,860 | 358,233 | 336,002 | 313,293 | 290,250 | 267,025 | 243,769 | 220,650 | 197,856 | 175,590 | 154,063 | 133,487 | 114,069 | 96,000 | 79,446 |
| 1993 | 298,018 | 279,961 | 261,601 | 243,023 | 224,321 | 205,610 | 187,027 | 168,718 | 150,826 | 133,487 | 116,837 | 101,019 | 86,166 | 72,405 | 59,841 | 48,559 | 38,613 | 30,021 |
| 1994 | 194,874 | 188,262 | 181,246 | 173,832 | 166,030 | 157,861 | 149,358 | 140,562 | 131,517 | 122,269 | 112,873 | 103,393 | 93,904 | 84,490 | 75,238 | 66,244 | 57,602 | 49,406 |
| 1995 | 324,289 | 311,020 | 297,121 | 282,622 | 267,561 | 251,998 | 236,012 | 219,700 | 203,161 | 186,499 | 169,826 | 153,275 | 136,989 | 121,120 | 105,826 | 91,261 | 77,576 | 64,907 |
| 1996 | 97,892 | 87,587 | 77,688 | 68,251 | 59,330 | 50,980 | 43,253 | 36,191 | 29,824 | 24,164 | 19,212 | 14,955 | 11,372 | 8,423 | 6,058 | 4,215 | 2,826 | 1,818 |
| 1997 | 391,847 | 376,527 | 360,427 | 343,579 | 326,022 | 307,818 | 289,058 | 269,849 | 250,303 | 230,536 | 210,679 | 190,885 | 171,322 | 152,171 | 133,620 | 115,859 | 99,073 | 83,435 |
| 1998 | 523,205 | 496,012 | 468,021 | 439,337 | 410,081 | 380,409 | 350,516 | 320,620 | 290,939 | 261,690 | 233,098 | 205,411 | 178,878 | 153,746 | 130,249 | 108,596 | 88,962 | 71,473 |
| 1999 | 85,607 | 78,090 | 70,712 | 63,516 | 56,548 | 49,856 | 43,491 | 37,502 | 31,928 | 26,802 | 22,149 | 17,988 | 14,328 | 11,170 | 8,502 | 6,300 | 4,531 | 3,152 |
| 2000 | 42,805 | 37,440 | 32,411 | 27,740 | 23,445 | 19,542 | 16,043 | 12,953 | 10,268 | 7,974 | 6,053 | 4,478 | 3,219 | 2,240 | 1,503 | 968 | 595 | 347 |
| 2001 | 210,083 | 198,472 | 186,578 | 174,449 | 162,141 | 149,724 | 137,283 | 124,913 | 112,706 | 100,753 | 89,149 | 77,994 | 67,387 | 57,425 | 48,194 | 39,772 | 32,216 | 25,563 |
| 2002 | 392,999 | 365,017 | 336,966 | 308,998 | 281,274 | 253,983 | 227,336 | 201,552 | 176,833 | 153,362 | 131,311 | 110,846 | 92,111 | 75,221 | 60,252 | 47,238 | 36,164 | 26,962 |
| 2003 | 43,519 | 38,213 | 33,217 | 28,557 | 24,251 | 20,319 | 16,775 | 13,628 | 10,875 | 8,507 | 6,509 | 4,858 | 3,526 | 2,480 | 1,685 | 1,100 | 686 | 407 |
| 2004 | 240,774 | 229,238 | 217,291 | 204,971 | 192,323 | 179,410 | 166,310 | 153,114 | 139,912 | 126,798 | 113,870 | 101,236 | 89,012 | 77,313 | 66,251 | 55,934 | 46,455 | 37,890 |
| 2005 | 157,022 | 144,235 | 131,584 | 119,143 | 106,987 | 95,201 | 83,880 | 73,111 | 62,975 | 53,537 | 44,856 | 36,980 | 29,946 | 23,772 | 18,457 | 13,982 | 10,305 | 7,366 |
| 2006 | 386,358 | 363,353 | 339,926 | 316,187 | 292,252 | 268,266 | 244,404 | 220,851 | 197,792 | 175,399 | 153,851 | 133,331 | 114,016 | 96,072 | 79,643 | 64,843 | 51,750 | 40,397 |
| 2007 | 82,003 | 71,231 | 61,206 | 51,967 | 43,543 | 35,957 | 29,221 | 23,335 | 18,277 | 14,010 | 10,482 | 7,632 | 5,391 | 3,679 | 2,415 | 1,518 | 907 | 512 |
| 2008 | 515,073 | 492,903 | 469,763 | 445,711 | 420,821 | 395,194 | 368,975 | 342,325 | 315,418 | 288,426 | 261,540 | 234,979 | 208,976 | 183,778 | 159,633 | 136,785 | 115,463 | 95,868 |
| 2009 | 466,073 | 440,128 | 413,566 | 386,496 | 359,042 | 331,362 | 303,648 | 276,110 | 248,956 | 222,389 | 196,617 | 171,863 | 148,349 | 126,285 | 105,866 | 87,256 | 70,581 | 55,922 |
| 2010 | 456,751 | 449,455 | 441,274 | 432,171 | 422,111 | 411,068 | 399,035 | 386,016 | 372,017 | 357,045 | 341,119 | 324,280 | 306,588 | 288,126 | 268,999 | 249,339 | 229,302 | 209,065 |
| 2011 | 362,203 | 341,019 | 319,415 | 297,490 | 275,349 | 253,124 | 230,975 | 209,074 | 187,590 | 166,685 | 146,524 | 127,280 | 109,121 | 92,205 | 76,671 | 62,633 | 50,171 | 39,325 |
| 2012 | 363,422 | 346,723 | 329,374 | 311,429 | 292,947 | 274,015 | 254,743 | 235,260 | 215,698 | 196,189 | 176,877 | 157,922 | 139,494 | 121,769 | 104,921 | 89,114 | 74,500 | 61,204 |
| 2013 | 86,525 | 76,620 | 67,211 | 58,347 | 50,074 | 42,435 | 35,468 | 29,199 | 23,642 | 18,790 | 14,628 | 11,128 | 8,249 | 5,940 | 4,141 | 2,783 | 1,794 | 1,104 |
| 2014 | 118,151 | 103,124 | 89,069 | 76,045 | 64,101 | 53,277 | 43,602 | 35,086 | 27,711 | 21,435 | 16,198 | 11,925 | 8,526 | 5,898 | 3,932 | 2,513 | 1,531 | 884 |
| 2015 | 371,946 | 343,491 | 315,161 | 287,115 | 259,524 | 232,577 | 206,488 | 181,467 | 157,707 | 135,374 | 114,621 | 95,586 | 78,380 | 63,081 | 49,725 | 38,303 | 28,757 | 20,981 |
| 2016 | 136,167 | 121,996 | 108,362 | 95,345 | 83,019 | 71,462 | 60,747 | 50,936 | 42,070 | 34,170 | 27,240 | 21,268 | 16,224 | 12,060 | 8,708 | 6,087 | 4,101 | 2,652 |
| 2017 | 252,454 | 228,450 | 205,100 | 182,544 | 160,921 | 140,375 | 121,056 | 103,096 | 86,601 | 71,642 | 58,269 | 46,504 | 36,342 | 27,742 | 20,631 | 14,900 | 10,414 | 7,016 |
| 2018 | 498,691 | 467,295 | 435,475 | 403,385 | 371,193 | 339,104 | 307,356 | 276,203 | 245,890 | 216,648 | 188,705 | 162,294 | 137,637 | 114,928 | 94,333 | 75,971 | 59,907 | 46,150 |

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 1092:1104 | Maturity (months) 1104:1116 | Maturity (months) 1116:1128 | Maturity (months) 1128:1140 | Maturity (months) 1140:1152 | Maturity (months) 1152:1164 | Maturity (months) 1164:1176 | Maturity (months) 1176:1188 | Maturity (months) 1188:1200 | Maturity (months) 1200:1212 | Maturity (months) 1212:1224 | Maturity (months) 1224:1236 | Maturity (months) 1236:1248 | Maturity (months) 1248:1260 | Maturity (months) 1260:1272 | Maturity (months) 1272:1284 | Maturity (months) 1284:1296 | Maturity (months) 1296:1308 |
|---------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989 | 3,101 | 2,055 | 1,304 | 788 | 450 | 242 | 121 | 56 | 24 | 9 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1990 | 20 | 9 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1991 | 42,497 | 34,140 | 26,843 | 20,613 | 15,425 | 11,220 | 7,917 | 5,407 | 3,565 | 2,264 | 1,380 | 820 | 488 | 290 | 172 | 102 | 61 | 36 |
| 1992 | 64,541 | 51,375 | 39,987 | 30,365 | 22,442 | 16,101 | 11,189 | 7,514 | 4,863 | 3,025 | 1,801 | 1,045 | 606 | 352 | 204 | 118 | 69 | 40 |
| 1993 | 22,767 | 16,795 | 12,016 | 8,310 | 5,534 | 3,535 | 2,157 | 1,253 | 689 | 357 | 173 | 81 | 38 | 17 | 8 | 4 | 2 | 1 |
| 1994 | 41,744 | 34,693 | 28,316 | 22,659 | 17,744 | 13,572 | 10,122 | 7,350 | 5,186 | 3,549 | 2,350 | 1,525 | 990 | 642 | 417 | 271 | 176 | 114 |
| 1995 | 53,368 | 43,048 | 33,999 | 26,238 | 19,741 | 14,447 | 10,262 | 7,060 | 4,694 | 3,008 | 1,852 | 1,113 | 669 | 402 | 242 | 145 | 87 | 52 |
| 1996 | 1,115 | 648 | 354 | 180 | 85 | 36 | 14 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1997 | 69,095 | 56,173 | 44,751 | 34,867 | 26,512 | 19,630 | 14,125 | 9,859 | 6,659 | 4,343 | 2,726 | 1,672 | 1,026 | 629 | 386 | 237 | 145 | 89 |
| 1998 | 56,201 | 43,156 | 32,281 | 23,457 | 16,509 | 11,218 | 7,338 | 4,607 | 2,766 | 1,582 | 858 | 450 | 236 | 124 | 65 | 34 | 18 | 9 |
| 1999 | 2,112 | 1,356 | 831 | 482 | 264 | 134 | 63 | 27 | 11 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2000 | 190 | 97 | 46 | 20 | 7 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2001 | 19,828 | 14,997 | 11,031 | 7,868 | 5,423 | 3,601 | 2,295 | 1,400 | 813 | 449 | 233 | 117 | 59 | 30 | 15 | 7 | 4 | 2 |
| 2002 | 19,518 | 13,673 | 9,234 | 5,986 | 3,708 | 2,182 | 1,214 | 635 | 310 | 140 | 58 | 23 | 9 | 4 | 1 | 1 | 0 | 0 |
| 2003 | 227 | 119 | 58 | 25 | 10 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2004 | 30,294 | 23,693 | 18,087 | 13,442 | 9,701 | 6,778 | 4,574 | 2,972 | 1,855 | 1,108 | 631 | 349 | 193 | 107 | 59 | 33 | 18 | 10 |
| 2005 | 5,088 | 3,382 | 2,153 | 1,306 | 750 | 405 | 204 | 96 | 41 | 16 | 6 | 2 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2006 | 30,773 | 22,814 | 16,412 | 11,419 | 7,657 | 4,929 | 3,034 | 1,780 | 990 | 520 | 256 | 121 | 57 | 27 | 13 | 6 | 3 | 1 |
| 2007 | 271 | 133 | 59 | 24 | 8 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2008 | 78,163 | 62,466 | 48,833 | 37,263 | 27,688 | 19,984 | 13,979 | 9,456 | 6,170 | 3,872 | 2,330 | 1,366 | 801 | 470 | 275 | 161 | 95 | 55 |
| 2009 | 43,303 | 32,691 | 23,997 | 17,077 | 11,742 | 7,774 | 4,939 | 3,001 | 1,737 | 954 | 494 | 247 | 123 | 62 | 31 | 15 | 8 | 4 |
| 2010 | 188,829 | 168,811 | 149,238 | 130,341 | 112,350 | 95,476 | 79,926 | 65,856 | 53,362 | 42,481 | 33,188 | 25,638 | 19,806 | 15,301 | 11,820 | 9,131 | 7,054 | 5,449 |
| 2011 | 30,091 | 22,419 | 16,218 | 11,354 | 7,666 | 4,973 | 3,088 | 1,829 | 1,029 | 547 | 273 | 131 | 63 | 30 | 14 | 7 | 3 | 2 |
| 2012 | 49,324 | 38,916 | 29,995 | 22,532 | 16,455 | 11,650 | 7,977 | 5,270 | 3,349 | 2,041 | 1,189 | 673 | 381 | 216 | 122 | 69 | 39 | 22 |
| 2013 | 644 | 354 | 181 | 85 | 37 | 14 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 479 | 242 | 112 | 47 | 18 | 6 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2015 | 14,827 | 10,112 | 6,626 | 4,153 | 2,475 | 1,395 | 738 | 365 | 167 | 70 | 27 | 9 | 3 | 1 | 0 | 0 | 0 | 0 |
| 2016 | 1,637 | 958 | 528 | 272 | 129 | 56 | 22 | 7 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017 | 4,535 | 2,797 | 1,637 | 902 | 464 | 221 | 96 | 38 | 13 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2018 | 34,644 | 25,270 | 17,853 | 12,174 | 7,981 | 5,008 | 2,997 | 1,702 | 913 | 460 | 216 | 97 | 44 | 20 | 9 | 4 | 2 | 1 |

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Prospective Incremental Payment - Birth Year Level (a)

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 1308:1320 | Maturity (months) 1320:1332 | Maturity (months) 1332:1344 | Maturity (months) 1344:1356 | Maturity (months) 1356:1368 | Maturity (months) 1368:1380 | Maturity (months) 1380:1392 | Maturity (months) 1392:1404 | Maturity (months) 1404:1416 | Maturity (months) 1416:1428 | Maturity (months) 1428:1440 | Maturity (months) 1440:1452 | Maturity (months) 1452:1464 | Maturity (months) 1464:1476 | Totals Outstanding |
|---------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|--------------------|
| 1989 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10,210,280 |
| 1990 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4,671,263 |
| 1991 | 22 | 13 | 8 | 5 | 3 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 19,124,202 |
| 1992 | 23 | 13 | 8 | 5 | 3 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 32,689,975 |
| 1993 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26,727,395 |
| 1994 | 74 | 48 | 31 | 20 | 13 | 9 | 6 | 4 | 2 | 2 | 1 | 1 | 0 | 0 | 13,769,494 |
| 1995 | 31 | 19 | 11 | 7 | 4 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 24,775,332 |
| 1996 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16,793,773 |
| 1997 | 55 | 34 | 21 | 13 | 8 | 5 | 3 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 30,449,488 |
| 1998 | 5 | 3 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 47,217,169 |
| 1999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12,397,270 |
| 2000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11,140,420 |
| 2001 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20,769,484 |
| 2002 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 48,392,602 |
| 2003 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11,654,759 |
| 2004 | 6 | 3 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22,974,230 |
| 2005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23,660,194 |
| 2006 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 43,840,183 |
| 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,515,408 |
| 2008 | 33 | 19 | 11 | 7 | 4 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 49,150,802 |
| 2009 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 52,645,964 |
| 2010 | 4,210 | 3,252 | 2,512 | 1,941 | 1,499 | 1,158 | 895 | 691 | 534 | 412 | 319 | 246 | 190 | 0 | 34,408,141 |
| 2011 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 43,628,658 |
| 2012 | 13 | 7 | 4 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 37,683,190 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 25,685,445 |
| 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 44,759,813 |
| 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 61,679,462 |
| 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 35,861,683 |
| 2017 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 57,813,905 |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 69,366,698 |

962,456,682

Notes: (a) The product of average incremental payment per open accepted claim (shown in Appendix E, Exhibit III, Sheets 2a to 2g) and prospective open accepted claim counts (shown in Appendix E, Exhibit III, Sheets 3a to 3g).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate **2.00%**

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Leve | 119,828 | 101,464 | 100,056 | 86,338 | 85,167 | 77,028 | 74,364 | 78,301 | 71,449 | 78,135 | 86,684 | 87,489 | 84,432 | 85,223 | 100,292 | 92,294 | 93,922 | 95,322 | | |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--------|--------|
| Year of Birth | Maturity (months) 12:24 | Maturity (months) 24:36 | Maturity (months) 36:48 | Maturity (months) 48:60 | Maturity (months) 60:72 | Maturity (months) 72:84 | Maturity (months) 84:96 | Maturity (months) 96:108 | Maturity (months) 108:120 | Maturity (months) 120:132 | Maturity (months) 132:144 | Maturity (months) 144:156 | Maturity (months) 156:168 | Maturity (months) 168:180 | Maturity (months) 180:192 | Maturity (months) 192:204 | Maturity (months) 204:216 | Maturity (months) 216:228 | | |
| 1989 | | | | | | | | | | | | | | | | | | | | |
| 1990 | | | | | | | | | | | | | | | | | | | | |
| 1991 | | | | | | | | | | | | | | | | | | | | |
| 1992 | | | | | | | | | | | | | | | | | | | | |
| 1993 | | | | | | | | | | | | | | | | | | | | |
| 1994 | | | | | | | | | | | | | | | | | | | | |
| 1995 | | | | | | | | | | | | | | | | | | | | |
| 1996 | | | | | | | | | | | | | | | | | | | | |
| 1997 | | | | | | | | | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | | | |
| 1999 | | | | | | | | | | | | | | | | | | | | |
| 2000 | | | | | | | | | | | | | | | | | | | | |
| 2001 | | | | | | | | | | | | | | | | | | | 91,027 | |
| 2002 | | | | | | | | | | | | | | | | | | 72,711 | 73,795 | |
| 2003 | | | | | | | | | | | | | | | | 102,371 | 104,177 | 105,730 | | |
| 2004 | | | | | | | | | | | | | | | 77,821 | 71,615 | 72,878 | 73,965 | | |
| 2005 | | | | | | | | | | | | | | 63,371 | 74,576 | 68,629 | 69,839 | 70,880 | | |
| 2006 | | | | | | | | | | | | | 76,225 | 76,939 | 90,543 | 83,323 | 84,792 | 86,057 | | |
| 2007 | | | | | | | | | | | | 104,639 | 100,983 | 101,929 | 119,951 | 110,386 | 112,333 | 114,008 | | |
| 2008 | | | | | | | | | | 74,752 | 75,446 | 72,810 | 73,492 | 86,486 | 79,589 | 80,993 | 82,201 | | | |
| 2009 | | | | | | | | | 72,689 | 80,643 | 81,392 | 78,548 | 79,284 | 93,302 | 85,862 | 87,376 | 88,679 | | | |
| 2010 | | | | | | | | | 55,809 | 61,031 | 67,710 | 68,338 | 65,951 | 66,568 | 78,339 | 72,091 | 73,363 | 74,457 | | |
| 2011 | | | | | | | | 61,420 | 56,045 | 61,289 | 67,996 | 68,627 | 66,230 | 66,850 | 78,670 | 72,396 | 73,673 | 74,772 | | |
| 2012 | | | | | | | 64,066 | 67,458 | 61,554 | 67,314 | 74,680 | 75,373 | 72,740 | 73,421 | 86,403 | 79,513 | 80,915 | 82,122 | | |
| 2013 | | | | | | | | 74,264 | 71,696 | 75,491 | 68,885 | 75,331 | 83,574 | 84,349 | 81,402 | 82,165 | 96,693 | 88,982 | 90,551 | 91,902 |
| 2014 | | | | | 82,267 | 74,405 | 71,832 | 75,635 | 69,016 | 75,474 | 83,733 | 84,510 | 81,557 | 82,321 | 96,877 | 89,151 | 90,724 | 92,076 | | |
| 2015 | | | | 83,541 | 82,408 | 74,532 | 71,955 | 75,765 | 69,134 | 75,603 | 83,876 | 84,655 | 81,697 | 82,462 | 97,043 | 89,304 | 90,879 | 92,234 | | |
| 2016 | | | 98,757 | 85,218 | 84,061 | 76,028 | 73,399 | 77,285 | 70,521 | 77,120 | 85,559 | 86,353 | 83,336 | 84,117 | 98,990 | 91,096 | 92,703 | 94,085 | | |
| 2017 | | 100,371 | 98,978 | 85,409 | 84,250 | 76,198 | 73,563 | 77,458 | 70,679 | 77,293 | 85,751 | 86,547 | 83,523 | 84,305 | 99,212 | 91,300 | 92,910 | 94,296 | | |
| 2018 | 118,797 | 100,591 | 99,195 | 85,596 | 84,434 | 76,365 | 73,725 | 77,628 | 70,834 | 77,463 | 85,939 | 86,737 | 83,706 | 84,490 | 99,430 | 91,500 | 93,114 | 94,503 | | |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exh bit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exh bit II, Sheet 1, Columns (3) and (7).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Level | 96,796 | 98,267 | 100,900 | 101,546 | 103,737 | 106,824 | 110,000 | 110,000 | 110,000 | 105,000 | 105,000 | 107,100 | 109,242 | 111,427 | 113,655 | 115,928 | 118,247 | 120,612 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Year of Birth | Maturity (months) 228:240 | Maturity (months) 240:252 | Maturity (months) 252:264 | Maturity (months) 264:276 | Maturity (months) 276:288 | Maturity (months) 288:300 | Maturity (months) 300:312 | Maturity (months) 312:324 | Maturity (months) 324:336 | Maturity (months) 336:348 | Maturity (months) 348:360 | Maturity (months) 360:372 | Maturity (months) 372:384 | Maturity (months) 384:396 | Maturity (months) 396:408 | Maturity (months) 408:420 | Maturity (months) 420:432 | Maturity (months) 432:444 |
| 1989 | | | | | | | | | | | | 67,428 | 68,777 | 70,153 | 71,556 | 72,987 | 74,446 | 75,935 |
| 1990 | | | | | | | | | | 59,240 | 60,424 | 61,633 | 62,865 | 64,123 | 65,405 | 66,713 | 68,048 | |
| 1991 | | | | | | | | | 87,462 | 87,462 | 89,211 | 90,996 | 92,816 | 94,672 | 96,565 | 98,497 | 100,467 | |
| 1992 | | | | | | | | 70,517 | 67,311 | 67,311 | 68,658 | 70,031 | 71,431 | 72,860 | 74,317 | 75,804 | 77,320 | |
| 1993 | | | | | | | 74,746 | 74,746 | 71,348 | 71,348 | 72,775 | 74,231 | 75,715 | 77,230 | 78,774 | 80,350 | 81,957 | |
| 1994 | | | | | | 59,241 | 59,241 | 59,241 | 56,548 | 56,548 | 57,679 | 58,833 | 60,009 | 61,209 | 62,434 | 63,682 | 64,956 | |
| 1995 | | | | | | 88,519 | 91,151 | 91,151 | 91,151 | 87,008 | 87,008 | 88,748 | 90,523 | 92,333 | 94,180 | 96,064 | 97,985 | 99,945 |
| 1996 | | | | | 78,771 | 81,114 | 83,526 | 83,526 | 83,526 | 79,729 | 79,729 | 81,324 | 82,951 | 84,610 | 86,302 | 88,028 | 89,788 | 91,584 |
| 1997 | | | | 62,569 | 63,920 | 65,822 | 67,779 | 67,779 | 67,779 | 64,698 | 64,698 | 65,992 | 67,312 | 68,658 | 70,031 | 71,432 | 72,860 | 74,317 |
| 1998 | | | 78,834 | 79,338 | 81,051 | 83,462 | 85,944 | 85,944 | 85,944 | 82,037 | 82,037 | 83,678 | 85,351 | 87,058 | 88,800 | 90,576 | 92,387 | 94,235 |
| 1999 | | 96,747 | 99,339 | 99,975 | 102,133 | 105,171 | 108,298 | 108,298 | 108,298 | 103,376 | 103,376 | 105,443 | 107,552 | 109,703 | 111,897 | 114,135 | 116,418 | 118,746 |
| 2000 | 63,798 | 64,768 | 66,503 | 66,929 | 68,374 | 70,408 | 72,501 | 72,501 | 72,501 | 69,206 | 69,206 | 70,590 | 72,002 | 73,442 | 74,911 | 76,409 | 77,937 | 79,496 |
| 2001 | 92,434 | 93,839 | 96,353 | 96,970 | 99,063 | 102,010 | 105,043 | 105,043 | 105,043 | 100,269 | 100,269 | 102,274 | 104,319 | 106,406 | 108,534 | 110,705 | 112,919 | 115,177 |
| 2002 | 74,936 | 76,075 | 78,113 | 78,613 | 80,310 | 82,699 | 85,158 | 85,158 | 85,158 | 81,288 | 81,288 | 82,913 | 84,572 | 86,263 | 87,988 | 89,748 | 91,543 | 93,374 |
| 2003 | 107,365 | 108,997 | 111,917 | 112,633 | 115,064 | 118,488 | 122,010 | 122,010 | 122,010 | 116,465 | 116,465 | 118,794 | 121,170 | 123,593 | 126,065 | 128,586 | 131,158 | 133,781 |
| 2004 | 75,108 | 76,250 | 78,293 | 78,794 | 80,495 | 82,890 | 85,354 | 85,354 | 85,354 | 81,474 | 81,474 | 83,104 | 84,766 | 86,461 | 88,190 | 89,954 | 91,753 | 93,588 |
| 2005 | 71,976 | 73,070 | 75,028 | 75,508 | 77,138 | 79,433 | 81,795 | 81,795 | 81,795 | 78,077 | 78,077 | 79,638 | 81,231 | 82,855 | 84,513 | 86,203 | 87,927 | 89,685 |
| 2006 | 87,387 | 88,715 | 91,092 | 91,675 | 93,654 | 96,440 | 99,308 | 99,308 | 99,308 | 94,794 | 94,794 | 96,690 | 98,623 | 100,596 | 102,608 | 104,660 | 106,753 | 108,888 |
| 2007 | 115,770 | 117,530 | 120,679 | 121,451 | 124,072 | 127,764 | 131,562 | 131,562 | 131,562 | 125,582 | 125,582 | 128,094 | 130,656 | 133,269 | 135,934 | 138,653 | 141,426 | 144,255 |
| 2008 | 83,471 | 84,740 | 87,011 | 87,567 | 89,458 | 92,119 | 94,858 | 94,858 | 94,858 | 90,546 | 90,546 | 92,357 | 94,204 | 96,088 | 98,010 | 99,970 | 101,970 | 104,009 |
| 2009 | 90,050 | 91,419 | 93,868 | 94,469 | 96,508 | 99,379 | 102,334 | 102,334 | 102,334 | 97,682 | 97,682 | 99,636 | 101,629 | 103,661 | 105,734 | 107,849 | 110,006 | 112,206 |
| 2010 | 75,608 | 76,757 | 78,814 | 79,318 | 81,030 | 83,441 | 85,922 | 85,922 | 85,922 | 82,016 | 82,016 | 83,656 | 85,330 | 87,036 | 88,777 | 90,552 | 92,363 | 94,211 |
| 2011 | 75,928 | 77,082 | 79,147 | 79,653 | 81,373 | 83,794 | 86,285 | 86,285 | 86,285 | 82,363 | 82,363 | 84,010 | 85,691 | 87,404 | 89,152 | 90,935 | 92,754 | 94,609 |
| 2012 | 83,391 | 84,659 | 86,927 | 87,483 | 89,372 | 92,031 | 94,767 | 94,767 | 94,767 | 90,459 | 90,459 | 92,268 | 94,114 | 95,996 | 97,916 | 99,874 | 101,872 | 103,909 |
| 2013 | 93,322 | 94,741 | 97,279 | 97,902 | 100,015 | 102,990 | 106,053 | 106,053 | 106,053 | 101,232 | 101,232 | 103,257 | 105,322 | 107,428 | 109,577 | 111,768 | 114,004 | 116,284 |
| 2014 | 93,500 | 94,921 | 97,464 | 98,088 | 100,205 | 103,186 | 106,254 | 106,254 | 106,254 | 101,424 | 101,424 | 103,453 | 105,522 | 107,632 | 109,785 | 111,981 | 114,220 | 116,505 |
| 2015 | 93,660 | 95,084 | 97,631 | 98,256 | 100,377 | 103,363 | 106,436 | 106,436 | 106,436 | 101,598 | 101,598 | 103,630 | 105,703 | 107,817 | 109,973 | 112,173 | 114,416 | 116,705 |
| 2016 | 95,539 | 96,992 | 99,590 | 100,227 | 102,391 | 105,437 | 108,572 | 108,572 | 108,572 | 103,637 | 103,637 | 105,710 | 107,824 | 109,980 | 112,180 | 114,424 | 116,712 | 119,046 |
| 2017 | 95,753 | 97,209 | 99,813 | 100,452 | 102,620 | 105,673 | 108,815 | 108,815 | 108,815 | 103,869 | 103,869 | 105,946 | 108,065 | 110,227 | 112,431 | 114,680 | 116,973 | 119,313 |
| 2018 | 95,963 | 97,422 | 100,032 | 100,672 | 102,845 | 105,905 | 109,054 | 109,054 | 109,054 | 104,097 | 104,097 | 106,179 | 108,303 | 110,469 | 112,678 | 114,931 | 117,230 | 119,575 |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Leve | 123,024 | 125,485 | 127,994 | 130,554 | 133,165 | 135,829 | 138,545 | 141,316 | 144,142 | 147,025 | 149,966 | 152,965 | 156,024 | 159,145 | 162,328 | 165,574 | 168,886 | 172,264 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Year of Birth | Maturity (months) 444:456 | Maturity (months) 456:468 | Maturity (months) 468:480 | Maturity (months) 480:492 | Maturity (months) 492:504 | Maturity (months) 504:516 | Maturity (months) 516:528 | Maturity (months) 528:540 | Maturity (months) 540:552 | Maturity (months) 552:564 | Maturity (months) 564:576 | Maturity (months) 576:588 | Maturity (months) 588:600 | Maturity (months) 600:612 | Maturity (months) 612:624 | Maturity (months) 624:636 | Maturity (months) 636:648 | Maturity (months) 648:660 |
| 1989 | 77,454 | 79,003 | 80,583 | 82,195 | 83,839 | 85,516 | 87,226 | 88,970 | 90,750 | 92,565 | 94,416 | 96,304 | 98,231 | 100,195 | 102,199 | 104,243 | 106,328 | 108,454 |
| 1990 | 69,409 | 70,797 | 72,213 | 73,657 | 75,130 | 76,633 | 78,165 | 79,729 | 81,323 | 82,950 | 84,609 | 86,301 | 88,027 | 89,787 | 91,583 | 93,415 | 95,283 | 97,189 |
| 1991 | 102,476 | 104,525 | 106,616 | 108,748 | 110,923 | 113,142 | 115,405 | 117,713 | 120,067 | 122,468 | 124,918 | 127,416 | 129,964 | 132,564 | 135,215 | 137,919 | 140,677 | 143,491 |
| 1992 | 78,866 | 80,443 | 82,052 | 83,693 | 85,367 | 87,075 | 88,816 | 90,592 | 92,404 | 94,252 | 96,137 | 98,060 | 100,021 | 102,022 | 104,062 | 106,143 | 108,266 | 110,432 |
| 1993 | 83,596 | 85,268 | 86,973 | 88,713 | 90,487 | 92,297 | 94,142 | 96,025 | 97,946 | 99,905 | 101,903 | 103,941 | 106,020 | 108,140 | 110,303 | 112,509 | 114,759 | 117,054 |
| 1994 | 66,255 | 67,580 | 68,932 | 70,310 | 71,717 | 73,151 | 74,614 | 76,106 | 77,628 | 79,181 | 80,765 | 82,380 | 84,028 | 85,708 | 87,422 | 89,171 | 90,954 | 92,773 |
| 1995 | 101,943 | 103,982 | 106,062 | 108,183 | 110,347 | 112,554 | 114,805 | 117,101 | 119,443 | 121,832 | 124,268 | 126,754 | 129,289 | 131,875 | 134,512 | 137,202 | 139,946 | 142,745 |
| 1996 | 93,416 | 95,284 | 97,190 | 99,134 | 101,116 | 103,139 | 105,201 | 107,305 | 109,452 | 111,641 | 113,873 | 116,151 | 118,474 | 120,843 | 123,260 | 125,725 | 128,240 | 130,805 |
| 1997 | 75,804 | 77,320 | 78,866 | 80,443 | 82,052 | 83,693 | 85,367 | 87,075 | 88,816 | 90,592 | 92,404 | 94,252 | 96,137 | 98,060 | 100,021 | 102,022 | 104,062 | 106,143 |
| 1998 | 96,120 | 98,042 | 100,003 | 102,003 | 104,043 | 106,124 | 108,246 | 110,411 | 112,619 | 114,872 | 117,169 | 119,513 | 121,903 | 124,341 | 126,828 | 129,364 | 131,951 | 134,591 |
| 1999 | 121,121 | 123,543 | 126,014 | 128,535 | 131,105 | 133,727 | 136,402 | 139,130 | 141,913 | 144,751 | 147,646 | 150,599 | 153,611 | 156,683 | 159,817 | 163,013 | 166,273 | 169,599 |
| 2000 | 81,086 | 82,707 | 84,361 | 86,049 | 87,770 | 89,525 | 91,316 | 93,142 | 95,005 | 96,905 | 98,843 | 100,820 | 102,836 | 104,893 | 106,991 | 109,130 | 111,313 | 113,539 |
| 2001 | 117,481 | 119,830 | 122,227 | 124,671 | 127,165 | 129,708 | 132,302 | 134,948 | 137,647 | 140,400 | 143,208 | 146,072 | 148,994 | 151,974 | 155,013 | 158,113 | 161,276 | 164,501 |
| 2002 | 95,241 | 97,146 | 99,089 | 101,071 | 103,092 | 105,154 | 107,257 | 109,402 | 111,590 | 113,822 | 116,099 | 118,421 | 120,789 | 123,205 | 125,669 | 128,182 | 130,746 | 133,361 |
| 2003 | 136,457 | 139,186 | 141,970 | 144,809 | 147,705 | 150,659 | 153,672 | 156,746 | 159,881 | 163,078 | 166,340 | 169,667 | 173,060 | 176,521 | 180,052 | 183,653 | 187,326 | 191,072 |
| 2004 | 95,460 | 97,369 | 99,317 | 101,303 | 103,329 | 105,396 | 107,504 | 109,654 | 111,847 | 114,084 | 116,365 | 118,693 | 121,067 | 123,488 | 125,958 | 128,477 | 131,046 | 133,667 |
| 2005 | 91,479 | 93,309 | 95,175 | 97,078 | 99,020 | 101,000 | 103,020 | 105,081 | 107,182 | 109,326 | 111,513 | 113,743 | 116,018 | 118,338 | 120,705 | 123,119 | 125,581 | 128,093 |
| 2006 | 111,066 | 113,287 | 115,553 | 117,864 | 120,221 | 122,626 | 125,078 | 127,580 | 130,131 | 132,734 | 135,389 | 138,097 | 140,859 | 143,676 | 146,549 | 149,480 | 152,470 | 155,519 |
| 2007 | 147,140 | 150,083 | 153,084 | 156,146 | 159,269 | 162,454 | 165,703 | 169,017 | 172,398 | 175,846 | 179,362 | 182,950 | 186,609 | 190,341 | 194,148 | 198,031 | 201,991 | 206,031 |
| 2008 | 106,089 | 108,211 | 110,375 | 112,583 | 114,835 | 117,131 | 119,474 | 121,863 | 124,301 | 126,787 | 129,322 | 131,909 | 134,547 | 137,238 | 139,983 | 142,782 | 145,638 | 148,551 |
| 2009 | 114,450 | 116,739 | 119,074 | 121,456 | 123,885 | 126,362 | 128,890 | 131,467 | 134,097 | 136,779 | 139,514 | 142,305 | 145,151 | 148,054 | 151,015 | 154,035 | 157,116 | 160,258 |
| 2010 | 96,095 | 98,017 | 99,977 | 101,977 | 104,016 | 106,097 | 108,219 | 110,383 | 112,591 | 114,842 | 117,139 | 119,482 | 121,872 | 124,309 | 126,795 | 129,331 | 131,918 | 134,556 |
| 2011 | 96,501 | 98,431 | 100,400 | 102,408 | 104,456 | 106,545 | 108,676 | 110,850 | 113,067 | 115,328 | 117,635 | 119,987 | 122,387 | 124,835 | 127,332 | 129,878 | 132,476 | 135,125 |
| 2012 | 105,987 | 108,107 | 110,269 | 112,475 | 114,724 | 117,019 | 119,359 | 121,746 | 124,181 | 126,665 | 129,198 | 131,782 | 134,418 | 137,106 | 139,848 | 142,645 | 145,498 | 148,408 |
| 2013 | 118,609 | 120,982 | 123,401 | 125,869 | 128,387 | 130,954 | 133,574 | 136,245 | 138,970 | 141,749 | 144,584 | 147,476 | 150,425 | 153,434 | 156,503 | 159,633 | 162,825 | 166,082 |
| 2014 | 118,835 | 121,212 | 123,636 | 126,109 | 128,631 | 131,203 | 133,827 | 136,504 | 139,234 | 142,019 | 144,859 | 147,756 | 150,711 | 153,726 | 156,800 | 159,936 | 163,135 | 166,398 |
| 2015 | 119,039 | 121,419 | 123,848 | 126,325 | 128,851 | 131,428 | 134,057 | 136,738 | 139,473 | 142,262 | 145,108 | 148,010 | 150,970 | 153,989 | 157,069 | 160,210 | 163,415 | 166,683 |
| 2016 | 121,427 | 123,856 | 126,333 | 128,860 | 131,437 | 134,066 | 136,747 | 139,482 | 142,271 | 145,117 | 148,019 | 150,980 | 153,999 | 157,079 | 160,221 | 163,425 | 166,694 | 170,028 |
| 2017 | 121,699 | 124,133 | 126,616 | 129,148 | 131,731 | 134,366 | 137,053 | 139,794 | 142,590 | 145,442 | 148,351 | 151,318 | 154,344 | 157,431 | 160,579 | 163,791 | 167,067 | 170,408 |
| 2018 | 121,966 | 124,406 | 126,894 | 129,432 | 132,020 | 134,661 | 137,354 | 140,101 | 142,903 | 145,761 | 148,676 | 151,650 | 154,683 | 157,776 | 160,932 | 164,150 | 167,433 | 170,782 |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Level | 175,709 | 179,223 | 182,808 | 186,464 | 190,193 | 193,997 | 197,877 | 201,834 | 205,871 | 209,988 | 214,188 | 218,472 | 222,841 | 227,298 | 231,844 | 236,481 | 241,211 | 246,035 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Year of Birth | Maturity (months) 660:672 | Maturity (months) 672:684 | Maturity (months) 684:696 | Maturity (months) 696:708 | Maturity (months) 708:720 | Maturity (months) 720:732 | Maturity (months) 732:744 | Maturity (months) 744:756 | Maturity (months) 756:768 | Maturity (months) 768:780 | Maturity (months) 780:792 | Maturity (months) 792:804 | Maturity (months) 804:816 | Maturity (months) 816:828 | Maturity (months) 828:840 | Maturity (months) 840:852 | Maturity (months) 852:864 | Maturity (months) 864:876 |
| 1989 | 110,624 | 112,836 | 115,093 | 117,395 | 119,742 | 122,137 | 124,580 | 127,072 | 129,613 | 132,205 | 134,849 | 137,546 | 140,297 | 143,103 | 145,965 | 148,885 | 151,862 | 154,900 |
| 1990 | 99,132 | 101,115 | 103,137 | 105,200 | 107,304 | 109,450 | 111,639 | 113,872 | 116,149 | 118,472 | 120,842 | 123,259 | 125,724 | 128,238 | 130,803 | 133,419 | 136,088 | 138,809 |
| 1991 | 146,361 | 149,288 | 152,274 | 155,319 | 158,426 | 161,594 | 164,826 | 168,123 | 171,485 | 174,915 | 178,413 | 181,981 | 185,621 | 189,333 | 193,120 | 196,982 | 200,922 | 204,941 |
| 1992 | 112,640 | 114,893 | 117,191 | 119,535 | 121,925 | 124,364 | 126,851 | 129,388 | 131,976 | 134,616 | 137,308 | 140,054 | 142,855 | 145,712 | 148,626 | 151,599 | 154,631 | 157,724 |
| 1993 | 119,395 | 121,783 | 124,219 | 126,703 | 129,237 | 131,822 | 134,459 | 137,148 | 139,891 | 142,689 | 145,542 | 148,453 | 151,422 | 154,451 | 157,540 | 160,690 | 163,904 | 167,182 |
| 1994 | 94,629 | 96,521 | 98,452 | 100,421 | 102,429 | 104,478 | 106,567 | 108,699 | 110,873 | 113,090 | 115,352 | 117,659 | 120,012 | 122,412 | 124,860 | 127,358 | 129,905 | 132,503 |
| 1995 | 145,600 | 148,512 | 151,483 | 154,512 | 157,602 | 160,754 | 163,970 | 167,249 | 170,594 | 174,006 | 177,486 | 181,036 | 184,656 | 188,350 | 192,116 | 195,959 | 199,878 | 203,876 |
| 1996 | 133,421 | 136,089 | 138,811 | 141,587 | 144,419 | 147,307 | 150,253 | 153,259 | 156,324 | 159,450 | 162,639 | 165,892 | 169,210 | 172,594 | 176,046 | 179,567 | 183,158 | 186,821 |
| 1997 | 108,266 | 110,432 | 112,640 | 114,893 | 117,191 | 119,535 | 121,925 | 124,364 | 126,851 | 129,388 | 131,976 | 134,616 | 137,308 | 140,054 | 142,855 | 145,712 | 148,626 | 151,599 |
| 1998 | 137,282 | 140,028 | 142,829 | 145,685 | 148,599 | 151,571 | 154,602 | 157,694 | 160,848 | 164,065 | 167,346 | 170,693 | 174,107 | 177,589 | 181,141 | 184,764 | 188,459 | 192,228 |
| 1999 | 172,991 | 176,450 | 179,979 | 183,579 | 187,251 | 190,996 | 194,816 | 198,712 | 202,686 | 206,740 | 210,875 | 215,092 | 219,394 | 223,782 | 228,258 | 232,823 | 237,479 | 242,229 |
| 2000 | 115,810 | 118,126 | 120,489 | 122,899 | 125,357 | 127,864 | 130,421 | 133,029 | 135,690 | 138,404 | 141,172 | 143,995 | 146,875 | 149,813 | 152,809 | 155,865 | 158,983 | 162,162 |
| 2001 | 167,791 | 171,147 | 174,570 | 178,061 | 181,623 | 185,255 | 188,960 | 192,739 | 196,594 | 200,526 | 204,536 | 208,627 | 212,800 | 217,056 | 221,397 | 225,825 | 230,341 | 234,948 |
| 2002 | 136,028 | 138,749 | 141,524 | 144,354 | 147,241 | 150,186 | 153,190 | 156,253 | 159,378 | 162,566 | 165,817 | 169,134 | 172,516 | 175,967 | 179,486 | 183,076 | 186,737 | 190,472 |
| 2003 | 194,894 | 198,792 | 202,768 | 206,823 | 210,959 | 215,179 | 219,482 | 223,872 | 228,349 | 232,916 | 237,575 | 242,326 | 247,173 | 252,116 | 257,158 | 262,301 | 267,548 | 272,898 |
| 2004 | 136,341 | 139,067 | 141,849 | 144,686 | 147,579 | 150,531 | 153,542 | 156,612 | 159,745 | 162,940 | 166,198 | 169,522 | 172,913 | 176,371 | 179,899 | 183,497 | 187,166 | 190,910 |
| 2005 | 130,655 | 133,268 | 135,933 | 138,652 | 141,425 | 144,253 | 147,138 | 150,081 | 153,083 | 156,145 | 159,267 | 162,453 | 165,702 | 169,016 | 172,396 | 175,844 | 179,361 | 182,948 |
| 2006 | 158,630 | 161,802 | 165,038 | 168,339 | 171,706 | 175,140 | 178,643 | 182,216 | 185,860 | 189,577 | 193,369 | 197,236 | 201,181 | 205,204 | 209,308 | 213,495 | 217,764 | 222,120 |
| 2007 | 210,152 | 214,355 | 218,642 | 223,015 | 227,475 | 232,024 | 236,665 | 241,398 | 246,226 | 251,151 | 256,174 | 261,297 | 266,523 | 271,854 | 277,291 | 282,837 | 288,493 | 294,263 |
| 2008 | 151,522 | 154,552 | 157,643 | 160,796 | 164,012 | 167,292 | 170,638 | 174,051 | 177,532 | 181,083 | 184,704 | 188,398 | 192,166 | 196,010 | 199,930 | 203,928 | 208,007 | 212,167 |
| 2009 | 163,463 | 166,733 | 170,067 | 173,469 | 176,938 | 180,477 | 184,086 | 187,768 | 191,523 | 195,354 | 199,261 | 203,246 | 207,311 | 211,457 | 215,686 | 220,000 | 224,400 | 228,888 |
| 2010 | 137,247 | 139,992 | 142,792 | 145,648 | 148,561 | 151,532 | 154,563 | 157,654 | 160,807 | 164,023 | 167,304 | 170,650 | 174,063 | 177,544 | 181,095 | 184,717 | 188,411 | 192,179 |
| 2011 | 137,828 | 140,584 | 143,396 | 146,264 | 149,189 | 152,173 | 155,217 | 158,321 | 161,487 | 164,717 | 168,011 | 171,372 | 174,799 | 178,295 | 181,861 | 185,498 | 189,208 | 192,992 |
| 2012 | 151,376 | 154,404 | 157,492 | 160,642 | 163,854 | 167,131 | 170,474 | 173,884 | 177,361 | 180,908 | 184,527 | 188,217 | 191,982 | 195,821 | 199,738 | 203,732 | 207,807 | 211,963 |
| 2013 | 169,404 | 172,792 | 176,247 | 179,772 | 183,368 | 187,035 | 190,776 | 194,591 | 198,483 | 202,453 | 206,502 | 210,632 | 214,845 | 219,142 | 223,524 | 227,995 | 232,555 | 237,206 |
| 2014 | 169,726 | 173,120 | 176,582 | 180,114 | 183,716 | 187,391 | 191,139 | 194,961 | 198,861 | 202,838 | 206,895 | 211,032 | 215,253 | 219,558 | 223,949 | 228,428 | 232,997 | 237,657 |
| 2015 | 170,017 | 173,417 | 176,885 | 180,423 | 184,031 | 187,712 | 191,466 | 195,296 | 199,202 | 203,186 | 207,249 | 211,394 | 215,622 | 219,935 | 224,333 | 228,820 | 233,396 | 238,064 |
| 2016 | 173,428 | 176,897 | 180,435 | 184,043 | 187,724 | 191,479 | 195,308 | 199,214 | 203,199 | 207,263 | 211,408 | 215,636 | 219,949 | 224,348 | 228,835 | 233,411 | 238,080 | 242,841 |
| 2017 | 173,816 | 177,293 | 180,839 | 184,455 | 188,144 | 191,907 | 195,745 | 199,660 | 203,654 | 207,727 | 211,881 | 216,119 | 220,441 | 224,850 | 229,347 | 233,934 | 238,613 | 243,385 |
| 2018 | 174,198 | 177,682 | 181,235 | 184,860 | 188,557 | 192,328 | 196,175 | 200,099 | 204,100 | 208,183 | 212,346 | 216,593 | 220,925 | 225,343 | 229,850 | 234,447 | 239,136 | 243,919 |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Leve | 250,956 | 255,975 | 261,094 | 266,316 | 271,642 | 277,075 | 282,617 | 288,269 | 294,034 | 299,915 | 305,913 | 312,032 | 318,272 | 324,638 | 331,131 | 337,753 | 344,508 | 351,398 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Year of Birth | Maturity (months) 876:888 | Maturity (months) 888:900 | Maturity (months) 900:912 | Maturity (months) 912:924 | Maturity (months) 924:936 | Maturity (months) 936:948 | Maturity (months) 948:960 | Maturity (months) 960:972 | Maturity (months) 972:984 | Maturity (months) 984:996 | Maturity (months) 996:1008 | Maturity (months) 1008:1020 | Maturity (months) 1020:1032 | Maturity (months) 1032:1044 | Maturity (months) 1044:1056 | Maturity (months) 1056:1068 | Maturity (months) 1068:1080 | Maturity (months) 1080:1092 |
| 1989 | 157,998 | 161,158 | 164,381 | 167,668 | 171,022 | 174,442 | 177,931 | 181,490 | 185,119 | 188,822 | 192,598 | 196,450 | 200,379 | 204,387 | 208,475 | 212,644 | 216,897 | 221,235 |
| 1990 | 141,586 | 144,417 | 147,306 | 150,252 | 153,257 | 156,322 | 159,448 | 162,637 | 165,890 | 169,208 | 172,592 | 176,044 | 179,565 | 183,156 | 186,819 | 190,556 | 194,367 | 198,254 |
| 1991 | 209,039 | 213,220 | 217,485 | 221,834 | 226,271 | 230,796 | 235,412 | 240,120 | 244,923 | 249,821 | 254,818 | 259,914 | 265,112 | 270,415 | 275,823 | 281,339 | 286,966 | 292,706 |
| 1992 | 160,878 | 164,096 | 167,377 | 170,725 | 174,140 | 177,622 | 181,175 | 184,798 | 188,494 | 192,264 | 196,109 | 200,032 | 204,032 | 208,113 | 212,275 | 216,521 | 220,851 | 225,268 |
| 1993 | 170,526 | 173,937 | 177,415 | 180,964 | 184,583 | 188,275 | 192,040 | 195,881 | 199,798 | 203,794 | 207,870 | 212,028 | 216,268 | 220,594 | 225,005 | 229,506 | 234,096 | 238,778 |
| 1994 | 135,153 | 137,856 | 140,613 | 143,425 | 146,294 | 149,220 | 152,204 | 155,248 | 158,353 | 161,520 | 164,751 | 168,046 | 171,407 | 174,835 | 178,332 | 181,898 | 185,536 | 189,247 |
| 1995 | 207,953 | 212,112 | 216,354 | 220,681 | 225,095 | 229,597 | 234,189 | 238,873 | 243,650 | 248,523 | 253,494 | 258,564 | 263,735 | 269,009 | 274,390 | 279,877 | 285,475 | 291,185 |
| 1996 | 190,558 | 194,369 | 198,256 | 202,221 | 206,266 | 210,391 | 214,599 | 218,891 | 223,269 | 227,734 | 232,289 | 236,935 | 241,673 | 246,507 | 251,437 | 256,466 | 261,595 | 266,827 |
| 1997 | 154,631 | 157,724 | 160,878 | 164,096 | 167,378 | 170,725 | 174,140 | 177,622 | 181,175 | 184,798 | 188,494 | 192,264 | 196,109 | 200,032 | 204,032 | 208,113 | 212,275 | 216,521 |
| 1998 | 196,073 | 199,994 | 203,994 | 208,074 | 212,236 | 216,480 | 220,810 | 225,226 | 229,731 | 234,325 | 239,012 | 243,792 | 248,668 | 253,641 | 258,714 | 263,888 | 269,166 | 274,549 |
| 1999 | 247,073 | 252,015 | 257,055 | 262,196 | 267,440 | 272,789 | 278,245 | 283,810 | 289,486 | 295,275 | 301,181 | 307,205 | 313,349 | 319,616 | 326,008 | 332,528 | 339,179 | 345,962 |
| 2000 | 165,405 | 168,714 | 172,088 | 175,530 | 179,040 | 182,621 | 186,273 | 189,999 | 193,799 | 197,675 | 201,628 | 205,661 | 209,774 | 213,970 | 218,249 | 222,614 | 227,066 | 231,608 |
| 2001 | 239,647 | 244,440 | 249,329 | 254,315 | 259,402 | 264,590 | 269,882 | 275,279 | 280,785 | 286,400 | 292,128 | 297,971 | 303,930 | 310,009 | 316,209 | 322,533 | 328,984 | 335,564 |
| 2002 | 194,281 | 198,167 | 202,130 | 206,173 | 210,297 | 214,502 | 218,793 | 223,168 | 227,632 | 232,184 | 236,828 | 241,565 | 246,396 | 251,324 | 256,350 | 261,477 | 266,707 | 272,041 |
| 2003 | 278,356 | 283,924 | 289,602 | 295,394 | 301,302 | 307,328 | 313,475 | 319,744 | 326,139 | 332,662 | 339,315 | 346,101 | 353,023 | 360,084 | 367,285 | 374,631 | 382,124 | 389,766 |
| 2004 | 194,728 | 198,623 | 202,595 | 206,647 | 210,780 | 214,995 | 219,295 | 223,681 | 228,155 | 232,718 | 237,372 | 242,120 | 246,962 | 251,901 | 256,939 | 262,078 | 267,320 | 272,666 |
| 2005 | 186,607 | 190,339 | 194,146 | 198,029 | 201,990 | 206,029 | 210,150 | 214,353 | 218,640 | 223,013 | 227,473 | 232,023 | 236,663 | 241,396 | 246,224 | 251,149 | 256,172 | 261,295 |
| 2006 | 226,562 | 231,093 | 235,715 | 240,429 | 245,238 | 250,143 | 255,146 | 260,249 | 265,454 | 270,763 | 276,178 | 281,701 | 287,336 | 293,082 | 298,944 | 304,923 | 311,021 | 317,242 |
| 2007 | 300,148 | 306,151 | 312,274 | 318,520 | 324,890 | 331,388 | 338,016 | 344,776 | 351,672 | 358,705 | 365,879 | 373,197 | 380,661 | 388,274 | 396,039 | 403,960 | 412,039 | 420,280 |
| 2008 | 216,410 | 220,739 | 225,153 | 229,657 | 234,250 | 238,935 | 243,713 | 248,588 | 253,559 | 258,631 | 263,803 | 269,079 | 274,461 | 279,950 | 285,549 | 291,260 | 297,085 | 303,027 |
| 2009 | 233,466 | 238,135 | 242,898 | 247,756 | 252,711 | 257,765 | 262,920 | 268,179 | 273,542 | 279,013 | 284,593 | 290,285 | 296,091 | 302,013 | 308,053 | 314,214 | 320,498 | 326,908 |
| 2010 | 196,023 | 199,943 | 203,942 | 208,021 | 212,181 | 216,425 | 220,754 | 225,169 | 229,672 | 234,265 | 238,951 | 243,730 | 248,604 | 253,576 | 258,648 | 263,821 | 269,097 | 274,479 |
| 2011 | 196,852 | 200,789 | 204,805 | 208,901 | 213,079 | 217,341 | 221,687 | 226,121 | 230,644 | 235,256 | 239,962 | 244,761 | 249,656 | 254,649 | 259,742 | 264,937 | 270,236 | 275,640 |
| 2012 | 216,202 | 220,526 | 224,937 | 229,436 | 234,024 | 238,705 | 243,479 | 248,349 | 253,316 | 258,382 | 263,550 | 268,821 | 274,197 | 279,681 | 285,274 | 290,980 | 296,800 | 302,736 |
| 2013 | 241,950 | 246,789 | 251,725 | 256,759 | 261,894 | 267,132 | 272,475 | 277,924 | 283,483 | 289,153 | 294,936 | 300,834 | 306,851 | 312,988 | 319,248 | 325,633 | 332,145 | 338,788 |
| 2014 | 242,410 | 247,258 | 252,203 | 257,247 | 262,392 | 267,640 | 272,993 | 278,453 | 284,022 | 289,702 | 295,496 | 301,406 | 307,434 | 313,583 | 319,855 | 326,252 | 332,777 | 339,432 |
| 2015 | 242,826 | 247,682 | 252,636 | 257,688 | 262,842 | 268,099 | 273,461 | 278,930 | 284,509 | 290,199 | 296,003 | 301,923 | 307,962 | 314,121 | 320,403 | 326,811 | 333,347 | 340,014 |
| 2016 | 247,698 | 252,652 | 257,705 | 262,859 | 268,116 | 273,479 | 278,948 | 284,527 | 290,218 | 296,022 | 301,942 | 307,981 | 314,141 | 320,424 | 326,832 | 333,369 | 340,036 | 346,837 |
| 2017 | 248,253 | 253,218 | 258,282 | 263,448 | 268,717 | 274,091 | 279,573 | 285,164 | 290,867 | 296,685 | 302,618 | 308,671 | 314,844 | 321,141 | 327,564 | 334,115 | 340,798 | 347,613 |
| 2018 | 248,797 | 253,773 | 258,849 | 264,026 | 269,306 | 274,692 | 280,186 | 285,790 | 291,506 | 297,336 | 303,283 | 309,348 | 315,535 | 321,846 | 328,283 | 334,848 | 341,545 | 348,376 |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Leve | 358,426 | 365,595 | 372,907 | 380,365 | 387,972 | 395,732 | 403,646 | 411,719 | 419,954 | 428,353 | 436,920 | 445,658 | 454,571 | 463,663 | 472,936 | 482,395 | 492,043 | 501,883 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Year of Birth | Maturity (months) 1092:1104 | Maturity (months) 1104:1116 | Maturity (months) 1116:1128 | Maturity (months) 1128:1140 | Maturity (months) 1140:1152 | Maturity (months) 1152:1164 | Maturity (months) 1164:1176 | Maturity (months) 1176:1188 | Maturity (months) 1188:1200 | Maturity (months) 1200:1212 | Maturity (months) 1212:1224 | Maturity (months) 1224:1236 | Maturity (months) 1236:1248 | Maturity (months) 1248:1260 | Maturity (months) 1260:1272 | Maturity (months) 1272:1284 | Maturity (months) 1284:1296 | Maturity (months) 1296:1308 |
| 1989 | 225,660 | 230,173 | 234,776 | 239,472 | 244,261 | 249,146 | 254,129 | 259,212 | 264,396 | 269,684 | 275,078 | 280,579 | 286,191 | 291,915 | 297,753 | 303,708 | 309,782 | 315,978 |
| 1990 | 202,219 | 206,263 | 210,389 | 214,597 | 218,888 | 223,266 | 227,732 | 232,286 | 236,932 | 241,671 | 246,504 | 251,434 | 256,463 | 261,592 | 266,824 | 272,160 | 277,603 | 283,156 |
| 1991 | 298,560 | 304,531 | 310,621 | 316,834 | 323,171 | 329,634 | 336,227 | 342,951 | 349,810 | 356,806 | 363,943 | 371,221 | 378,646 | 386,219 | 393,943 | 401,822 | 409,858 | 418,056 |
| 1992 | 229,773 | 234,369 | 239,056 | 243,837 | 248,714 | 253,688 | 258,762 | 263,937 | 269,216 | 274,600 | 280,093 | 285,694 | 291,408 | 297,236 | 303,181 | 309,245 | 315,430 | 321,738 |
| 1993 | 243,553 | 248,424 | 253,393 | 258,461 | 263,630 | 268,902 | 274,280 | 279,766 | 285,361 | 291,069 | 296,890 | 302,828 | 308,884 | 315,062 | 321,363 | 327,790 | 334,346 | 341,033 |
| 1994 | 193,032 | 196,892 | 200,830 | 204,847 | 208,944 | 213,123 | 217,385 | 221,733 | 226,167 | 230,691 | 235,305 | 240,011 | 244,811 | 249,707 | 254,701 | 259,795 | 264,991 | 270,291 |
| 1995 | 297,008 | 302,948 | 309,007 | 315,187 | 321,491 | 327,921 | 334,479 | 341,169 | 347,992 | 354,952 | 362,051 | 369,292 | 376,678 | 384,212 | 391,896 | 399,734 | 407,729 | 415,883 |
| 1996 | 272,163 | 277,607 | 283,159 | 288,822 | 294,598 | 300,490 | 306,500 | 312,630 | 318,883 | 325,260 | 331,766 | 338,401 | 345,169 | 352,072 | 359,114 | 366,296 | 373,622 | 381,094 |
| 1997 | 220,851 | 225,268 | 229,773 | 234,369 | 239,056 | 243,837 | 248,714 | 253,689 | 258,762 | 263,938 | 269,216 | 274,601 | 280,093 | 285,694 | 291,408 | 297,237 | 303,181 | 309,245 |
| 1998 | 280,040 | 285,641 | 291,354 | 297,181 | 303,125 | 309,187 | 315,371 | 321,678 | 328,112 | 334,674 | 341,368 | 348,195 | 355,159 | 362,262 | 369,507 | 376,898 | 384,436 | 392,124 |
| 1999 | 352,881 | 359,939 | 367,138 | 374,481 | 381,970 | 389,610 | 397,402 | 405,350 | 413,457 | 421,726 | 430,161 | 438,764 | 447,539 | 456,490 | 465,620 | 474,932 | 484,431 | 494,119 |
| 2000 | 236,240 | 240,964 | 245,784 | 250,699 | 255,713 | 260,828 | 266,044 | 271,365 | 276,792 | 282,328 | 287,975 | 293,734 | 299,609 | 305,601 | 311,713 | 317,947 | 324,306 | 330,793 |
| 2001 | 342,275 | 349,121 | 356,103 | 363,225 | 370,490 | 377,899 | 385,457 | 393,166 | 401,030 | 409,050 | 417,231 | 425,576 | 434,088 | 442,769 | 451,625 | 460,657 | 469,870 | 479,268 |
| 2002 | 277,482 | 283,031 | 288,692 | 294,466 | 300,355 | 306,362 | 312,490 | 318,739 | 325,114 | 331,616 | 338,249 | 345,014 | 351,914 | 358,952 | 366,131 | 373,454 | 380,923 | 388,542 |
| 2003 | 397,562 | 405,513 | 413,623 | 421,895 | 430,333 | 438,940 | 447,719 | 456,673 | 465,807 | 475,123 | 484,625 | 494,318 | 504,204 | 514,288 | 524,574 | 535,066 | 545,767 | 556,682 |
| 2004 | 278,119 | 283,682 | 289,356 | 295,143 | 301,045 | 307,066 | 313,208 | 319,472 | 325,861 | 332,379 | 339,026 | 345,807 | 352,723 | 359,777 | 366,973 | 374,312 | 381,798 | 389,434 |
| 2005 | 266,521 | 271,851 | 277,288 | 282,834 | 288,491 | 294,261 | 300,146 | 306,149 | 312,272 | 318,517 | 324,888 | 331,385 | 338,013 | 344,773 | 351,669 | 358,702 | 365,876 | 373,194 |
| 2006 | 323,586 | 330,058 | 336,659 | 343,393 | 350,260 | 357,266 | 364,411 | 371,699 | 379,133 | 386,716 | 394,450 | 402,339 | 410,386 | 418,594 | 426,965 | 435,505 | 444,215 | 453,099 |
| 2007 | 428,686 | 437,260 | 446,005 | 454,925 | 464,023 | 473,304 | 482,770 | 492,425 | 502,274 | 512,319 | 522,566 | 533,017 | 543,677 | 554,551 | 565,642 | 576,955 | 588,494 | 600,264 |
| 2008 | 309,087 | 315,269 | 321,575 | 328,006 | 334,566 | 341,258 | 348,083 | 355,044 | 362,145 | 369,388 | 376,776 | 384,311 | 391,998 | 399,838 | 407,834 | 415,991 | 424,311 | 432,797 |
| 2009 | 333,447 | 340,116 | 346,918 | 353,856 | 360,933 | 368,152 | 375,515 | 383,025 | 390,686 | 398,500 | 406,470 | 414,599 | 422,891 | 431,349 | 439,976 | 448,775 | 457,751 | 466,906 |
| 2010 | 279,969 | 285,568 | 291,280 | 297,105 | 303,047 | 309,108 | 315,290 | 321,596 | 328,028 | 334,589 | 341,281 | 348,106 | 355,068 | 362,170 | 369,413 | 376,801 | 384,337 | 392,024 |
| 2011 | 281,153 | 286,776 | 292,512 | 298,362 | 304,329 | 310,416 | 316,624 | 322,957 | 329,416 | 336,004 | 342,724 | 349,579 | 356,570 | 363,702 | 370,976 | 378,395 | 385,963 | 393,682 |
| 2012 | 308,790 | 314,966 | 321,265 | 327,691 | 334,245 | 340,929 | 347,748 | 354,703 | 361,797 | 369,033 | 376,414 | 383,942 | 391,621 | 399,453 | 407,442 | 415,591 | 423,903 | 432,381 |
| 2013 | 345,564 | 352,475 | 359,525 | 366,715 | 374,050 | 381,531 | 389,161 | 396,945 | 404,883 | 412,981 | 421,241 | 429,666 | 438,259 | 447,024 | 455,964 | 465,084 | 474,385 | 483,873 |
| 2014 | 346,221 | 353,145 | 360,208 | 367,413 | 374,761 | 382,256 | 389,901 | 397,699 | 405,653 | 413,766 | 422,041 | 430,482 | 439,092 | 447,874 | 456,831 | 465,968 | 475,287 | 484,793 |
| 2015 | 346,815 | 353,751 | 360,826 | 368,043 | 375,403 | 382,911 | 390,570 | 398,381 | 406,349 | 414,476 | 422,765 | 431,221 | 439,845 | 448,642 | 457,615 | 466,767 | 476,102 | 485,624 |
| 2016 | 353,774 | 360,849 | 368,066 | 375,428 | 382,936 | 390,595 | 398,407 | 406,375 | 414,502 | 422,792 | 431,248 | 439,873 | 448,671 | 457,644 | 466,797 | 476,133 | 485,656 | 495,369 |
| 2017 | 354,566 | 361,657 | 368,890 | 376,268 | 383,793 | 391,469 | 399,299 | 407,285 | 415,430 | 423,739 | 432,214 | 440,858 | 449,675 | 458,669 | 467,842 | 477,199 | 486,743 | 496,478 |
| 2018 | 355,344 | 362,451 | 369,700 | 377,094 | 384,636 | 392,328 | 400,175 | 408,178 | 416,342 | 424,669 | 433,162 | 441,825 | 450,662 | 459,675 | 468,869 | 478,246 | 487,811 | 497,567 |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

Development of Incremental Payment Per Open Accepted Claim - Birth Year Cost Level (a)

Assumed Annual Increase Utilization Rate

Average Incremental Payment Per Open Accepted Claim by Maturity (b)

| 2018 Leve | 511,921 | 522,160 | 532,603 | 543,255 | 554,120 | 565,202 | 576,506 | 588,036 | 599,797 | 611,793 | 624,029 | 636,510 | 649,240 | 662,225 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Year of Birth | Maturity (months) 1308:1320 | Maturity (months) 1320:1332 | Maturity (months) 1332:1344 | Maturity (months) 1344:1356 | Maturity (months) 1356:1368 | Maturity (months) 1368:1380 | Maturity (months) 1380:1392 | Maturity (months) 1392:1404 | Maturity (months) 1404:1416 | Maturity (months) 1416:1428 | Maturity (months) 1428:1440 | Maturity (months) 1440:1452 | Maturity (months) 1452:1464 | Maturity (months) 1464:1476 |
| 1989 | 322,297 | 328,743 | 335,318 | 342,025 | 348,865 | 355,842 | 362,959 | 370,218 | 377,623 | 385,175 | 392,879 | 400,736 | 408,751 | 416,926 |
| 1990 | 288,819 | 294,595 | 300,487 | 306,497 | 312,627 | 318,879 | 325,257 | 331,762 | 338,397 | 345,165 | 352,068 | 359,110 | 366,292 | 373,618 |
| 1991 | 426,417 | 434,945 | 443,644 | 452,517 | 461,567 | 470,798 | 480,214 | 489,819 | 499,615 | 509,607 | 519,800 | 530,196 | 540,799 | 551,615 |
| 1992 | 328,173 | 334,736 | 341,431 | 348,260 | 355,225 | 362,330 | 369,576 | 376,968 | 384,507 | 392,197 | 400,041 | 408,042 | 416,203 | 424,527 |
| 1993 | 347,854 | 354,811 | 361,907 | 369,145 | 376,528 | 384,059 | 391,740 | 399,575 | 407,566 | 415,718 | 424,032 | 432,513 | 441,163 | 449,986 |
| 1994 | 275,697 | 281,211 | 286,835 | 292,572 | 298,423 | 304,392 | 310,479 | 316,689 | 323,023 | 329,483 | 336,073 | 342,794 | 349,650 | 356,643 |
| 1995 | 424,201 | 432,685 | 441,339 | 450,165 | 459,169 | 468,352 | 477,719 | 487,273 | 497,019 | 506,959 | 517,098 | 527,440 | 537,989 | 548,749 |
| 1996 | 388,716 | 396,491 | 404,420 | 412,509 | 420,759 | 429,174 | 437,758 | 446,513 | 455,443 | 464,552 | 473,843 | 483,320 | 492,986 | 502,846 |
| 1997 | 315,430 | 321,738 | 328,173 | 334,737 | 341,431 | 348,260 | 355,225 | 362,330 | 369,576 | 376,968 | 384,507 | 392,197 | 400,041 | 408,042 |
| 1998 | 399,967 | 407,966 | 416,125 | 424,448 | 432,937 | 441,596 | 450,428 | 459,436 | 468,625 | 477,997 | 487,557 | 497,308 | 507,255 | 517,400 |
| 1999 | 504,002 | 514,082 | 524,363 | 534,851 | 545,548 | 556,459 | 567,588 | 578,939 | 590,518 | 602,329 | 614,375 | 626,663 | 639,196 | 651,980 |
| 2000 | 337,408 | 344,157 | 351,040 | 358,060 | 365,222 | 372,526 | 379,977 | 387,576 | 395,328 | 403,234 | 411,299 | 419,525 | 427,915 | 436,474 |
| 2001 | 488,853 | 498,630 | 508,603 | 518,775 | 529,150 | 539,733 | 550,528 | 561,539 | 572,769 | 584,225 | 595,909 | 607,827 | 619,984 | 632,384 |
| 2002 | 396,312 | 404,239 | 412,323 | 420,570 | 428,981 | 437,561 | 446,312 | 455,238 | 464,343 | 473,630 | 483,103 | 492,765 | 502,620 | 512,672 |
| 2003 | 567,816 | 579,172 | 590,756 | 602,571 | 614,622 | 626,915 | 639,453 | 652,242 | 665,287 | 678,592 | 692,164 | 706,008 | 720,128 | 734,530 |
| 2004 | 397,223 | 405,168 | 413,271 | 421,536 | 429,967 | 438,566 | 447,338 | 456,284 | 465,410 | 474,718 | 484,213 | 493,897 | 503,775 | 513,850 |
| 2005 | 380,658 | 388,271 | 396,036 | 403,957 | 412,036 | 420,277 | 428,682 | 437,256 | 446,001 | 454,921 | 464,020 | 473,300 | 482,766 | 492,421 |
| 2006 | 462,161 | 471,404 | 480,832 | 490,449 | 500,258 | 510,263 | 520,468 | 530,878 | 541,495 | 552,325 | 563,372 | 574,639 | 586,132 | 597,855 |
| 2007 | 612,269 | 624,514 | 637,005 | 649,745 | 662,740 | 675,994 | 689,514 | 703,305 | 717,371 | 731,718 | 746,352 | 761,280 | 776,505 | 792,035 |
| 2008 | 441,453 | 450,282 | 459,288 | 468,473 | 477,843 | 487,400 | 497,148 | 507,091 | 517,233 | 527,577 | 538,129 | 548,891 | 559,869 | 571,067 |
| 2009 | 476,244 | 485,769 | 495,484 | 505,394 | 515,502 | 525,812 | 536,328 | 547,055 | 557,996 | 569,156 | 580,539 | 592,149 | 603,992 | 616,072 |
| 2010 | 399,865 | 407,862 | 416,019 | 424,339 | 432,826 | 441,483 | 450,312 | 459,319 | 468,505 | 477,875 | 487,433 | 497,181 | 507,125 | 517,267 |
| 2011 | 401,556 | 409,587 | 417,779 | 426,134 | 434,657 | 443,350 | 452,217 | 461,262 | 470,487 | 479,897 | 489,495 | 499,284 | 509,270 | 519,456 |
| 2012 | 441,029 | 449,849 | 458,846 | 468,023 | 477,383 | 486,931 | 496,670 | 506,603 | 516,735 | 527,070 | 537,611 | 548,364 | 559,331 | 570,517 |
| 2013 | 493,551 | 503,422 | 513,490 | 523,760 | 534,235 | 544,920 | 555,818 | 566,935 | 578,273 | 589,839 | 601,635 | 613,668 | 625,942 | 638,460 |
| 2014 | 494,489 | 504,379 | 514,466 | 524,756 | 535,251 | 545,956 | 556,875 | 568,012 | 579,373 | 590,960 | 602,779 | 614,835 | 627,131 | 639,674 |
| 2015 | 495,337 | 505,244 | 515,348 | 525,655 | 536,169 | 546,892 | 557,830 | 568,986 | 580,366 | 591,973 | 603,813 | 615,889 | 628,207 | 640,771 |
| 2016 | 505,276 | 515,382 | 525,689 | 536,203 | 546,927 | 557,866 | 569,023 | 580,403 | 592,011 | 603,852 | 615,929 | 628,247 | 640,812 | 653,628 |
| 2017 | 506,407 | 516,535 | 526,866 | 537,403 | 548,151 | 559,114 | 570,297 | 581,703 | 593,337 | 605,203 | 617,308 | 629,654 | 642,247 | 655,092 |
| 2018 | 507,519 | 517,669 | 528,022 | 538,583 | 549,354 | 560,342 | 571,548 | 582,979 | 594,639 | 606,532 | 618,662 | 631,036 | 643,656 | 656,529 |

Notes: (a) Average incremental payment 2018 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 12:24 | Maturity (months) 24:36 | Maturity (months) 36:48 | Maturity (months) 48:60 | Maturity (months) 60:72 | Maturity (months) 72:84 | Maturity (months) 84:96 | Maturity (months) 96:108 | Maturity (months) 108:120 | Maturity (months) 120:132 | Maturity (months) 132:144 | Maturity (months) 144:156 | Maturity (months) 156:168 | Maturity (months) 168:180 | Maturity (months) 180:192 | Maturity (months) 192:204 | Maturity (months) 204:216 | Maturity (months) 216:228 |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | | | | | | | | | | | | | | | | | | |
| 1990 | | | | | | | | | | | | | | | | | | |
| 1991 | | | | | | | | | | | | | | | | | | |
| 1992 | | | | | | | | | | | | | | | | | | |
| 1993 | | | | | | | | | | | | | | | | | | |
| 1994 | | | | | | | | | | | | | | | | | | |
| 1995 | | | | | | | | | | | | | | | | | | |
| 1996 | | | | | | | | | | | | | | | | | | |
| 1997 | | | | | | | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | |
| 1999 | | | | | | | | | | | | | | | | | | |
| 2000 | | | | | | | | | | | | | | | | | | |
| 2001 | | | | | | | | | | | | | | | | | | 4.00 |
| 2002 | | | | | | | | | | | | | | | | | 13.00 | 12.82 |
| 2003 | | | | | | | | | | | | | | | | 3.00 | 2.94 | 2.87 |
| 2004 | | | | | | | | | | | | | | | 5.00 | 4.95 | 4.90 | 4.85 |
| 2005 | | | | | | | | | | | | | 9.00 | 7.00 | 6.90 | 6.80 | 6.70 | 6.60 |
| 2006 | | | | | | | | | | | | | 9.00 | 8.90 | 8.80 | 8.70 | 8.60 | 8.50 |
| 2007 | | | | | | | | | | | | 7.00 | 6.86 | 6.71 | 6.57 | 6.43 | 6.28 | 6.14 |
| 2008 | | | | | | | | | | 9.00 | 8.92 | 8.85 | 8.77 | 8.69 | 8.61 | 8.54 | 8.45 | 8.45 |
| 2009 | | | | | | | | | 10.00 | 9.90 | 9.80 | 9.70 | 9.60 | 9.50 | 9.39 | 9.29 | 9.18 | 9.18 |
| 2010 | | | | | | | | 5.00 | 4.98 | 4.95 | 4.93 | 4.91 | 4.88 | 4.86 | 4.83 | 4.81 | 4.78 | 4.78 |
| 2011 | | | | | | | | 10.00 | 9.90 | 9.80 | 9.70 | 9.60 | 9.49 | 9.39 | 9.29 | 9.18 | 9.08 | 8.97 |
| 2012 | | | | | | | 7.00 | 6.94 | 6.88 | 6.82 | 6.77 | 6.71 | 6.65 | 6.59 | 6.52 | 6.46 | 6.40 | 6.34 |
| 2013 | | | | | | 7.00 | 6.88 | 6.77 | 6.65 | 6.53 | 6.42 | 6.30 | 6.19 | 6.07 | 5.96 | 5.84 | 5.73 | 5.61 |
| 2014 | | | | | 12.38 | 12.76 | 12.53 | 12.30 | 12.07 | 11.84 | 11.61 | 11.38 | 11.15 | 10.93 | 10.70 | 10.47 | 10.25 | 10.02 |
| 2015 | | | | 11.26 | 12.24 | 12.69 | 12.54 | 12.39 | 12.24 | 12.08 | 11.93 | 11.78 | 11.62 | 11.47 | 11.31 | 11.16 | 11.00 | 10.84 |
| 2016 | | | 6.23 | 7.58 | 8.21 | 8.49 | 8.36 | 8.23 | 8.10 | 7.97 | 7.84 | 7.71 | 7.58 | 7.45 | 7.32 | 7.19 | 7.06 | 6.92 |
| 2017 | | 6.26 | 9.36 | 11.41 | 12.37 | 12.81 | 12.62 | 12.44 | 12.26 | 12.07 | 11.89 | 11.71 | 11.53 | 11.34 | 11.16 | 10.98 | 10.79 | 10.60 |
| 2018 | 2.38 | 5.85 | 8.84 | 10.85 | 11.81 | 12.27 | 12.15 | 12.02 | 11.89 | 11.76 | 11.64 | 11.51 | 11.38 | 11.25 | 11.12 | 10.98 | 10.85 | 10.71 |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 228:240 | Maturity (months) 240:252 | Maturity (months) 252:264 | Maturity (months) 264:276 | Maturity (months) 276:288 | Maturity (months) 288:300 | Maturity (months) 300:312 | Maturity (months) 312:324 | Maturity (months) 324:336 | Maturity (months) 336:348 | Maturity (months) 348:360 | Maturity (months) 360:372 | Maturity (months) 372:384 | Maturity (months) 384:396 | Maturity (months) 396:408 | Maturity (months) 408:420 | Maturity (months) 420:432 | Maturity (months) 432:444 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | | | | | | | | | | | | 4.00 | 3.92 | 3.84 | 3.76 | 3.69 | 3.61 | 3.53 |
| 1990 | | | | | | | | | | | 3.00 | 2.90 | 2.81 | 2.71 | 2.62 | 2.53 | 2.44 | 2.35 |
| 1991 | | | | | | | | | | 4.00 | 3.95 | 3.91 | 3.86 | 3.82 | 3.77 | 3.72 | 3.67 | 3.62 |
| 1992 | | | | | | | | 9.00 | 8.90 | 8.79 | 8.69 | 8.58 | 8.47 | 8.36 | 8.25 | 8.14 | 8.03 | |
| 1993 | | | | | | | 8.00 | 7.89 | 7.77 | 7.66 | 7.54 | 7.42 | 7.30 | 7.19 | 7.07 | 6.95 | 6.83 | |
| 1994 | | | | | | | 4.00 | 3.96 | 3.92 | 3.89 | 3.85 | 3.81 | 3.77 | 3.73 | 3.69 | 3.65 | 3.61 | 3.56 |
| 1995 | | | | | | 5.00 | 4.95 | 4.90 | 4.84 | 4.79 | 4.74 | 4.68 | 4.63 | 4.57 | 4.51 | 4.46 | 4.40 | 4.34 |
| 1996 | | | | | 6.00 | 5.87 | 5.75 | 5.62 | 5.50 | 5.37 | 5.25 | 5.12 | 5.00 | 4.88 | 4.76 | 4.63 | 4.51 | 4.39 |
| 1997 | | | | 8.00 | 7.92 | 7.84 | 7.76 | 7.68 | 7.60 | 7.52 | 7.44 | 7.36 | 7.27 | 7.19 | 7.10 | 7.02 | 6.93 | 6.84 |
| 1998 | | | 11.00 | 10.87 | 10.74 | 10.61 | 10.48 | 10.35 | 10.22 | 10.08 | 9.95 | 9.82 | 9.68 | 9.54 | 9.41 | 9.27 | 9.13 | 8.99 |
| 1999 | | 3.00 | 2.95 | 2.90 | 2.85 | 2.79 | 2.74 | 2.69 | 2.64 | 2.59 | 2.54 | 2.48 | 2.43 | 2.38 | 2.33 | 2.28 | 2.23 | 2.18 |
| 2000 | 5.00 | 4.89 | 4.77 | 4.66 | 4.55 | 4.44 | 4.33 | 4.22 | 4.11 | 4.00 | 3.89 | 3.79 | 3.68 | 3.58 | 3.47 | 3.37 | 3.27 | 3.16 |
| 2001 | 3.95 | 3.91 | 3.86 | 3.81 | 3.77 | 3.72 | 3.67 | 3.62 | 3.57 | 3.53 | 3.48 | 3.43 | 3.38 | 3.33 | 3.28 | 3.23 | 3.18 | 3.12 |
| 2002 | 12.64 | 12.46 | 12.28 | 12.10 | 11.92 | 11.73 | 11.55 | 11.37 | 11.18 | 11.00 | 10.81 | 10.63 | 10.44 | 10.26 | 10.07 | 9.88 | 9.69 | 9.50 |
| 2003 | 2.81 | 2.75 | 2.69 | 2.63 | 2.56 | 2.50 | 2.44 | 2.38 | 2.32 | 2.26 | 2.20 | 2.14 | 2.09 | 2.03 | 1.97 | 1.91 | 1.86 | 1.80 |
| 2004 | 4.80 | 4.75 | 4.70 | 4.65 | 4.60 | 4.54 | 4.49 | 4.44 | 4.38 | 4.33 | 4.28 | 4.22 | 4.17 | 4.11 | 4.05 | 4.00 | 3.94 | 3.88 |
| 2005 | 6.49 | 6.39 | 6.29 | 6.18 | 6.08 | 5.98 | 5.87 | 5.77 | 5.67 | 5.56 | 5.46 | 5.35 | 5.25 | 5.14 | 5.04 | 4.93 | 4.83 | 4.72 |
| 2006 | 8.39 | 8.29 | 8.18 | 8.08 | 7.97 | 7.87 | 7.76 | 7.65 | 7.54 | 7.43 | 7.33 | 7.22 | 7.11 | 6.99 | 6.88 | 6.77 | 6.66 | 6.54 |
| 2007 | 6.00 | 5.86 | 5.72 | 5.58 | 5.44 | 5.30 | 5.16 | 5.02 | 4.89 | 4.76 | 4.62 | 4.49 | 4.36 | 4.23 | 4.10 | 3.98 | 3.85 | 3.72 |
| 2008 | 8.37 | 8.29 | 8.21 | 8.12 | 8.04 | 7.95 | 7.87 | 7.78 | 7.69 | 7.61 | 7.52 | 7.43 | 7.34 | 7.25 | 7.16 | 7.06 | 6.97 | 6.88 |
| 2009 | 9.08 | 8.97 | 8.86 | 8.75 | 8.64 | 8.53 | 8.42 | 8.31 | 8.20 | 8.09 | 7.98 | 7.86 | 7.75 | 7.63 | 7.52 | 7.40 | 7.28 | 7.16 |
| 2010 | 4.75 | 4.73 | 4.70 | 4.67 | 4.64 | 4.62 | 4.59 | 4.56 | 4.53 | 4.50 | 4.47 | 4.44 | 4.41 | 4.38 | 4.35 | 4.31 | 4.28 | 4.25 |
| 2011 | 8.86 | 8.75 | 8.64 | 8.53 | 8.42 | 8.31 | 8.20 | 8.09 | 7.98 | 7.86 | 7.75 | 7.63 | 7.52 | 7.40 | 7.29 | 7.17 | 7.05 | 6.93 |
| 2012 | 6.27 | 6.21 | 6.14 | 6.08 | 6.01 | 5.94 | 5.88 | 5.81 | 5.74 | 5.67 | 5.60 | 5.53 | 5.46 | 5.39 | 5.32 | 5.25 | 5.18 | 5.10 |
| 2013 | 5.50 | 5.38 | 5.27 | 5.15 | 5.04 | 4.92 | 4.81 | 4.70 | 4.58 | 4.47 | 4.36 | 4.25 | 4.14 | 4.03 | 3.92 | 3.82 | 3.71 | 3.60 |
| 2014 | 9.79 | 9.57 | 9.34 | 9.12 | 8.90 | 8.68 | 8.46 | 8.24 | 8.03 | 7.81 | 7.60 | 7.39 | 7.18 | 6.98 | 6.77 | 6.56 | 6.36 | 6.16 |
| 2015 | 10.68 | 10.52 | 10.35 | 10.19 | 10.03 | 9.87 | 9.70 | 9.54 | 9.38 | 9.21 | 9.05 | 8.89 | 8.72 | 8.56 | 8.39 | 8.22 | 8.06 | 7.89 |
| 2016 | 6.79 | 6.66 | 6.53 | 6.40 | 6.27 | 6.14 | 6.01 | 5.88 | 5.75 | 5.62 | 5.49 | 5.36 | 5.23 | 5.11 | 4.98 | 4.85 | 4.73 | 4.60 |
| 2017 | 10.42 | 10.23 | 10.04 | 9.85 | 9.67 | 9.48 | 9.29 | 9.11 | 8.92 | 8.74 | 8.55 | 8.37 | 8.18 | 8.00 | 7.81 | 7.63 | 7.44 | 7.26 |
| 2018 | 10.58 | 10.44 | 10.30 | 10.16 | 10.03 | 9.89 | 9.74 | 9.60 | 9.46 | 9.32 | 9.18 | 9.03 | 8.89 | 8.75 | 8.60 | 8.45 | 8.31 | 8.16 |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 444:456 | Maturity (months) 456:468 | Maturity (months) 468:480 | Maturity (months) 480:492 | Maturity (months) 492:504 | Maturity (months) 504:516 | Maturity (months) 516:528 | Maturity (months) 528:540 | Maturity (months) 540:552 | Maturity (months) 552:564 | Maturity (months) 564:576 | Maturity (months) 576:588 | Maturity (months) 588:600 | Maturity (months) 600:612 | Maturity (months) 612:624 | Maturity (months) 624:636 | Maturity (months) 636:648 | Maturity (months) 648:660 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 3.45 | 3.37 | 3.29 | 3.21 | 3.13 | 3.05 | 2.97 | 2.89 | 2.81 | 2.73 | 2.65 | 2.57 | 2.49 | 2.41 | 2.33 | 2.25 | 2.17 | 2.08 |
| 1990 | 2.26 | 2.17 | 2.09 | 2.00 | 1.92 | 1.84 | 1.76 | 1.68 | 1.60 | 1.52 | 1.45 | 1.37 | 1.30 | 1.23 | 1.16 | 1.09 | 1.03 | 0.96 |
| 1991 | 3.57 | 3.52 | 3.47 | 3.42 | 3.37 | 3.32 | 3.27 | 3.21 | 3.16 | 3.11 | 3.05 | 2.99 | 2.94 | 2.88 | 2.82 | 2.76 | 2.70 | 2.64 |
| 1992 | 7.92 | 7.80 | 7.69 | 7.57 | 7.45 | 7.33 | 7.21 | 7.09 | 6.97 | 6.85 | 6.72 | 6.59 | 6.46 | 6.33 | 6.20 | 6.06 | 5.92 | 5.78 |
| 1993 | 6.71 | 6.58 | 6.46 | 6.34 | 6.22 | 6.09 | 5.96 | 5.84 | 5.71 | 5.58 | 5.45 | 5.32 | 5.19 | 5.06 | 4.92 | 4.79 | 4.65 | 4.51 |
| 1994 | 3.52 | 3.48 | 3.44 | 3.39 | 3.35 | 3.30 | 3.26 | 3.21 | 3.16 | 3.12 | 3.07 | 3.02 | 2.97 | 2.92 | 2.87 | 2.81 | 2.76 | 2.70 |
| 1995 | 4.29 | 4.23 | 4.17 | 4.11 | 4.05 | 3.99 | 3.92 | 3.86 | 3.80 | 3.73 | 3.67 | 3.60 | 3.53 | 3.46 | 3.39 | 3.32 | 3.25 | 3.18 |
| 1996 | 4.27 | 4.15 | 4.03 | 3.91 | 3.79 | 3.67 | 3.55 | 3.44 | 3.32 | 3.20 | 3.09 | 2.97 | 2.86 | 2.75 | 2.63 | 2.52 | 2.41 | 2.30 |
| 1997 | 6.75 | 6.66 | 6.57 | 6.48 | 6.39 | 6.29 | 6.20 | 6.10 | 6.00 | 5.91 | 5.81 | 5.70 | 5.60 | 5.49 | 5.39 | 5.28 | 5.17 | 5.05 |
| 1998 | 8.84 | 8.70 | 8.56 | 8.41 | 8.26 | 8.11 | 7.97 | 7.81 | 7.66 | 7.51 | 7.35 | 7.20 | 7.04 | 6.88 | 6.71 | 6.55 | 6.38 | 6.21 |
| 1999 | 2.12 | 2.07 | 2.02 | 1.97 | 1.92 | 1.87 | 1.81 | 1.76 | 1.71 | 1.66 | 1.61 | 1.56 | 1.51 | 1.45 | 1.40 | 1.35 | 1.30 | 1.25 |
| 2000 | 3.06 | 2.96 | 2.86 | 2.76 | 2.67 | 2.57 | 2.47 | 2.38 | 2.29 | 2.19 | 2.10 | 2.01 | 1.92 | 1.83 | 1.74 | 1.66 | 1.57 | 1.49 |
| 2001 | 3.07 | 3.02 | 2.97 | 2.92 | 2.86 | 2.81 | 2.75 | 2.70 | 2.64 | 2.59 | 2.53 | 2.48 | 2.42 | 2.36 | 2.30 | 2.24 | 2.18 | 2.12 |
| 2002 | 9.31 | 9.12 | 8.93 | 8.73 | 8.54 | 8.35 | 8.15 | 7.96 | 7.76 | 7.56 | 7.36 | 7.16 | 6.96 | 6.76 | 6.56 | 6.35 | 6.15 | 5.94 |
| 2003 | 1.74 | 1.69 | 1.63 | 1.58 | 1.52 | 1.47 | 1.42 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.06 | 1.01 | 0.96 | 0.91 | 0.86 |
| 2004 | 3.82 | 3.77 | 3.71 | 3.65 | 3.59 | 3.53 | 3.47 | 3.40 | 3.34 | 3.28 | 3.21 | 3.15 | 3.08 | 3.02 | 2.95 | 2.88 | 2.81 | 2.74 |
| 2005 | 4.62 | 4.51 | 4.41 | 4.30 | 4.20 | 4.09 | 3.98 | 3.88 | 3.77 | 3.66 | 3.56 | 3.45 | 3.34 | 3.23 | 3.13 | 3.02 | 2.91 | 2.80 |
| 2006 | 6.43 | 6.31 | 6.20 | 6.08 | 5.96 | 5.85 | 5.73 | 5.61 | 5.49 | 5.36 | 5.24 | 5.12 | 4.99 | 4.87 | 4.74 | 4.61 | 4.48 | 4.35 |
| 2007 | 3.60 | 3.48 | 3.36 | 3.24 | 3.12 | 3.00 | 2.88 | 2.77 | 2.65 | 2.54 | 2.43 | 2.32 | 2.21 | 2.11 | 2.00 | 1.90 | 1.80 | 1.70 |
| 2008 | 6.78 | 6.68 | 6.59 | 6.49 | 6.39 | 6.29 | 6.19 | 6.08 | 5.98 | 5.88 | 5.77 | 5.66 | 5.55 | 5.44 | 5.33 | 5.21 | 5.10 | 4.98 |
| 2009 | 7.04 | 6.92 | 6.80 | 6.68 | 6.56 | 6.44 | 6.31 | 6.19 | 6.06 | 5.93 | 5.80 | 5.67 | 5.54 | 5.41 | 5.27 | 5.13 | 5.00 | 4.86 |
| 2010 | 4.22 | 4.18 | 4.15 | 4.11 | 4.08 | 4.04 | 4.00 | 3.96 | 3.93 | 3.89 | 3.85 | 3.80 | 3.76 | 3.72 | 3.68 | 3.63 | 3.58 | 3.54 |
| 2011 | 6.81 | 6.69 | 6.57 | 6.45 | 6.33 | 6.20 | 6.08 | 5.95 | 5.83 | 5.70 | 5.57 | 5.44 | 5.31 | 5.18 | 5.04 | 4.91 | 4.77 | 4.63 |
| 2012 | 5.03 | 4.95 | 4.88 | 4.80 | 4.73 | 4.65 | 4.57 | 4.49 | 4.41 | 4.33 | 4.25 | 4.16 | 4.08 | 3.99 | 3.91 | 3.82 | 3.73 | 3.64 |
| 2013 | 3.49 | 3.39 | 3.28 | 3.18 | 3.07 | 2.97 | 2.87 | 2.77 | 2.67 | 2.57 | 2.47 | 2.37 | 2.27 | 2.17 | 2.08 | 1.98 | 1.89 | 1.79 |
| 2014 | 5.96 | 5.76 | 5.57 | 5.37 | 5.18 | 4.99 | 4.80 | 4.62 | 4.43 | 4.25 | 4.07 | 3.89 | 3.72 | 3.54 | 3.37 | 3.20 | 3.03 | 2.87 |
| 2015 | 7.72 | 7.55 | 7.39 | 7.22 | 7.05 | 6.88 | 6.71 | 6.54 | 6.37 | 6.20 | 6.02 | 5.85 | 5.68 | 5.50 | 5.33 | 5.15 | 4.98 | 4.80 |
| 2016 | 4.47 | 4.35 | 4.22 | 4.10 | 3.98 | 3.85 | 3.73 | 3.61 | 3.49 | 3.37 | 3.25 | 3.13 | 3.01 | 2.89 | 2.77 | 2.65 | 2.54 | 2.42 |
| 2017 | 7.07 | 6.89 | 6.71 | 6.52 | 6.34 | 6.16 | 5.98 | 5.80 | 5.62 | 5.44 | 5.26 | 5.08 | 4.90 | 4.72 | 4.54 | 4.36 | 4.18 | 4.00 |
| 2018 | 8.01 | 7.86 | 7.71 | 7.56 | 7.41 | 7.25 | 7.10 | 6.94 | 6.79 | 6.63 | 6.47 | 6.31 | 6.15 | 5.99 | 5.83 | 5.66 | 5.49 | 5.33 |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 660:672 | Maturity (months) 672:684 | Maturity (months) 684:696 | Maturity (months) 696:708 | Maturity (months) 708:720 | Maturity (months) 720:732 | Maturity (months) 732:744 | Maturity (months) 744:756 | Maturity (months) 756:768 | Maturity (months) 768:780 | Maturity (months) 780:792 | Maturity (months) 792:804 | Maturity (months) 804:816 | Maturity (months) 816:828 | Maturity (months) 828:840 | Maturity (months) 840:852 | Maturity (months) 852:864 | Maturity (months) 864:876 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 2.00 | 1.92 | 1.84 | 1.76 | 1.68 | 1.59 | 1.51 | 1.43 | 1.35 | 1.27 | 1.20 | 1.12 | 1.04 | 0.97 | 0.89 | 0.82 | 0.75 | 0.69 |
| 1990 | 0.90 | 0.84 | 0.78 | 0.72 | 0.66 | 0.61 | 0.56 | 0.51 | 0.46 | 0.42 | 0.37 | 0.33 | 0.29 | 0.26 | 0.23 | 0.20 | 0.17 | 0.14 |
| 1991 | 2.58 | 2.51 | 2.45 | 2.38 | 2.31 | 2.25 | 2.18 | 2.11 | 2.04 | 1.96 | 1.89 | 1.82 | 1.74 | 1.67 | 1.59 | 1.51 | 1.44 | 1.36 |
| 1992 | 5.64 | 5.50 | 5.35 | 5.20 | 5.05 | 4.90 | 4.74 | 4.59 | 4.43 | 4.26 | 4.10 | 3.93 | 3.76 | 3.60 | 3.42 | 3.25 | 3.08 | 2.91 |
| 1993 | 4.37 | 4.23 | 4.09 | 3.95 | 3.80 | 3.66 | 3.51 | 3.36 | 3.21 | 3.07 | 2.92 | 2.77 | 2.62 | 2.47 | 2.32 | 2.18 | 2.03 | 1.89 |
| 1994 | 2.65 | 2.59 | 2.53 | 2.47 | 2.41 | 2.35 | 2.29 | 2.22 | 2.16 | 2.09 | 2.02 | 1.96 | 1.88 | 1.81 | 1.74 | 1.67 | 1.59 | 1.52 |
| 1995 | 3.10 | 3.03 | 2.95 | 2.87 | 2.79 | 2.71 | 2.63 | 2.55 | 2.46 | 2.38 | 2.29 | 2.20 | 2.11 | 2.02 | 1.93 | 1.84 | 1.75 | 1.65 |
| 1996 | 2.19 | 2.08 | 1.97 | 1.86 | 1.75 | 1.65 | 1.55 | 1.45 | 1.35 | 1.25 | 1.16 | 1.06 | 0.98 | 0.89 | 0.81 | 0.73 | 0.65 | 0.58 |
| 1997 | 4.94 | 4.82 | 4.70 | 4.58 | 4.46 | 4.34 | 4.21 | 4.08 | 3.95 | 3.81 | 3.68 | 3.54 | 3.40 | 3.26 | 3.12 | 2.97 | 2.83 | 2.68 |
| 1998 | 6.04 | 5.86 | 5.69 | 5.51 | 5.33 | 5.15 | 4.96 | 4.78 | 4.59 | 4.40 | 4.21 | 4.02 | 3.83 | 3.63 | 3.44 | 3.24 | 3.05 | 2.86 |
| 1999 | 1.20 | 1.14 | 1.09 | 1.04 | 0.99 | 0.94 | 0.89 | 0.84 | 0.79 | 0.74 | 0.69 | 0.65 | 0.60 | 0.55 | 0.51 | 0.47 | 0.42 | 0.38 |
| 2000 | 1.40 | 1.32 | 1.24 | 1.16 | 1.09 | 1.01 | 0.94 | 0.87 | 0.80 | 0.73 | 0.67 | 0.61 | 0.55 | 0.49 | 0.44 | 0.39 | 0.34 | 0.30 |
| 2001 | 2.06 | 2.00 | 1.94 | 1.87 | 1.81 | 1.74 | 1.68 | 1.61 | 1.55 | 1.48 | 1.41 | 1.35 | 1.28 | 1.21 | 1.14 | 1.08 | 1.01 | 0.94 |
| 2002 | 5.73 | 5.52 | 5.31 | 5.10 | 4.89 | 4.68 | 4.47 | 4.26 | 4.04 | 3.83 | 3.62 | 3.41 | 3.20 | 3.00 | 2.80 | 2.60 | 2.40 | 2.21 |
| 2003 | 0.81 | 0.77 | 0.72 | 0.68 | 0.63 | 0.59 | 0.55 | 0.51 | 0.47 | 0.43 | 0.39 | 0.36 | 0.33 | 0.29 | 0.26 | 0.23 | 0.21 | 0.18 |
| 2004 | 2.67 | 2.60 | 2.52 | 2.45 | 2.37 | 2.30 | 2.22 | 2.14 | 2.06 | 1.98 | 1.90 | 1.82 | 1.74 | 1.65 | 1.57 | 1.49 | 1.40 | 1.32 |
| 2005 | 2.69 | 2.58 | 2.47 | 2.36 | 2.25 | 2.15 | 2.04 | 1.93 | 1.82 | 1.72 | 1.61 | 1.51 | 1.41 | 1.31 | 1.21 | 1.11 | 1.02 | 0.93 |
| 2006 | 4.21 | 4.08 | 3.95 | 3.81 | 3.67 | 3.53 | 3.39 | 3.25 | 3.11 | 2.97 | 2.83 | 2.68 | 2.54 | 2.40 | 2.26 | 2.12 | 1.98 | 1.84 |
| 2007 | 1.60 | 1.50 | 1.41 | 1.31 | 1.22 | 1.14 | 1.05 | 0.97 | 0.89 | 0.81 | 0.74 | 0.67 | 0.60 | 0.53 | 0.47 | 0.42 | 0.37 | 0.32 |
| 2008 | 4.86 | 4.73 | 4.61 | 4.48 | 4.35 | 4.22 | 4.09 | 3.96 | 3.82 | 3.68 | 3.54 | 3.40 | 3.26 | 3.11 | 2.97 | 2.82 | 2.67 | 2.53 |
| 2009 | 4.72 | 4.57 | 4.43 | 4.28 | 4.14 | 3.99 | 3.84 | 3.69 | 3.53 | 3.38 | 3.23 | 3.07 | 2.92 | 2.76 | 2.61 | 2.45 | 2.30 | 2.15 |
| 2010 | 3.49 | 3.44 | 3.39 | 3.33 | 3.28 | 3.22 | 3.16 | 3.11 | 3.04 | 2.98 | 2.92 | 2.85 | 2.78 | 2.71 | 2.64 | 2.56 | 2.49 | 2.41 |
| 2011 | 4.49 | 4.35 | 4.21 | 4.06 | 3.92 | 3.77 | 3.63 | 3.48 | 3.33 | 3.18 | 3.03 | 2.88 | 2.73 | 2.58 | 2.43 | 2.28 | 2.13 | 1.98 |
| 2012 | 3.55 | 3.45 | 3.36 | 3.26 | 3.16 | 3.07 | 2.96 | 2.86 | 2.76 | 2.66 | 2.55 | 2.44 | 2.34 | 2.23 | 2.12 | 2.01 | 1.90 | 1.79 |
| 2013 | 1.70 | 1.61 | 1.52 | 1.43 | 1.34 | 1.26 | 1.17 | 1.09 | 1.01 | 0.93 | 0.86 | 0.78 | 0.71 | 0.65 | 0.58 | 0.52 | 0.46 | 0.41 |
| 2014 | 2.71 | 2.55 | 2.39 | 2.24 | 2.09 | 1.94 | 1.80 | 1.66 | 1.53 | 1.40 | 1.28 | 1.16 | 1.04 | 0.94 | 0.83 | 0.74 | 0.65 | 0.56 |
| 2015 | 4.62 | 4.44 | 4.26 | 4.08 | 3.91 | 3.73 | 3.55 | 3.37 | 3.19 | 3.02 | 2.84 | 2.67 | 2.50 | 2.33 | 2.16 | 2.00 | 1.84 | 1.68 |
| 2016 | 2.31 | 2.19 | 2.08 | 1.97 | 1.85 | 1.75 | 1.64 | 1.53 | 1.43 | 1.33 | 1.23 | 1.13 | 1.04 | 0.95 | 0.86 | 0.78 | 0.70 | 0.62 |
| 2017 | 3.83 | 3.65 | 3.48 | 3.30 | 3.13 | 2.96 | 2.79 | 2.62 | 2.46 | 2.30 | 2.14 | 1.98 | 1.83 | 1.68 | 1.54 | 1.40 | 1.27 | 1.14 |
| 2018 | 5.16 | 4.98 | 4.81 | 4.64 | 4.46 | 4.29 | 4.11 | 3.93 | 3.76 | 3.58 | 3.40 | 3.22 | 3.04 | 2.86 | 2.69 | 2.51 | 2.34 | 2.17 |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 876:888 | Maturity (months) 888:900 | Maturity (months) 900:912 | Maturity (months) 912:924 | Maturity (months) 924:936 | Maturity (months) 936:948 | Maturity (months) 948:960 | Maturity (months) 960:972 | Maturity (months) 972:984 | Maturity (months) 984:996 | Maturity (months) 996:1008 | Maturity (months) 1008:1020 | Maturity (months) 1020:1032 | Maturity (months) 1032:1044 | Maturity (months) 1044:1056 | Maturity (months) 1056:1068 | Maturity (months) 1068:1080 | Maturity (months) 1080:1092 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989 | 0.62 | 0.56 | 0.50 | 0.44 | 0.39 | 0.34 | 0.29 | 0.25 | 0.21 | 0.18 | 0.14 | 0.12 | 0.09 | 0.07 | 0.05 | 0.04 | 0.03 | 0.02 |
| 1990 | 0.12 | 0.10 | 0.08 | 0.07 | 0.05 | 0.04 | 0.03 | 0.02 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1991 | 1.28 | 1.20 | 1.12 | 1.05 | 0.97 | 0.90 | 0.82 | 0.75 | 0.68 | 0.61 | 0.54 | 0.48 | 0.42 | 0.36 | 0.31 | 0.26 | 0.22 | 0.18 |
| 1992 | 2.74 | 2.57 | 2.39 | 2.22 | 2.06 | 1.89 | 1.73 | 1.57 | 1.42 | 1.27 | 1.13 | 0.99 | 0.86 | 0.74 | 0.63 | 0.53 | 0.43 | 0.35 |
| 1993 | 1.75 | 1.61 | 1.47 | 1.34 | 1.22 | 1.09 | 0.97 | 0.86 | 0.75 | 0.66 | 0.56 | 0.48 | 0.40 | 0.33 | 0.27 | 0.21 | 0.16 | 0.13 |
| 1994 | 1.44 | 1.37 | 1.29 | 1.21 | 1.13 | 1.06 | 0.98 | 0.91 | 0.83 | 0.76 | 0.69 | 0.62 | 0.55 | 0.48 | 0.42 | 0.36 | 0.31 | 0.26 |
| 1995 | 1.56 | 1.47 | 1.37 | 1.28 | 1.19 | 1.10 | 1.01 | 0.92 | 0.83 | 0.75 | 0.67 | 0.59 | 0.52 | 0.45 | 0.39 | 0.33 | 0.27 | 0.22 |
| 1996 | 0.51 | 0.45 | 0.39 | 0.34 | 0.29 | 0.24 | 0.20 | 0.17 | 0.13 | 0.11 | 0.08 | 0.06 | 0.05 | 0.03 | 0.02 | 0.02 | 0.01 | 0.01 |
| 1997 | 2.53 | 2.39 | 2.24 | 2.09 | 1.95 | 1.80 | 1.66 | 1.52 | 1.38 | 1.25 | 1.12 | 0.99 | 0.87 | 0.76 | 0.65 | 0.56 | 0.47 | 0.39 |
| 1998 | 2.67 | 2.48 | 2.29 | 2.11 | 1.93 | 1.76 | 1.59 | 1.42 | 1.27 | 1.12 | 0.98 | 0.84 | 0.72 | 0.61 | 0.50 | 0.41 | 0.33 | 0.26 |
| 1999 | 0.35 | 0.31 | 0.28 | 0.24 | 0.21 | 0.18 | 0.16 | 0.13 | 0.11 | 0.09 | 0.07 | 0.06 | 0.05 | 0.03 | 0.03 | 0.02 | 0.01 | 0.01 |
| 2000 | 0.26 | 0.22 | 0.19 | 0.16 | 0.13 | 0.11 | 0.09 | 0.07 | 0.05 | 0.04 | 0.03 | 0.02 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.88 | 0.81 | 0.75 | 0.69 | 0.63 | 0.57 | 0.51 | 0.45 | 0.40 | 0.35 | 0.31 | 0.26 | 0.22 | 0.19 | 0.15 | 0.12 | 0.10 | 0.08 |
| 2002 | 2.02 | 1.84 | 1.67 | 1.50 | 1.34 | 1.18 | 1.04 | 0.90 | 0.78 | 0.66 | 0.55 | 0.46 | 0.37 | 0.30 | 0.24 | 0.18 | 0.14 | 0.10 |
| 2003 | 0.16 | 0.13 | 0.11 | 0.10 | 0.08 | 0.07 | 0.05 | 0.04 | 0.03 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2004 | 1.24 | 1.15 | 1.07 | 0.99 | 0.91 | 0.83 | 0.76 | 0.68 | 0.61 | 0.54 | 0.48 | 0.42 | 0.36 | 0.31 | 0.26 | 0.21 | 0.17 | 0.14 |
| 2005 | 0.84 | 0.76 | 0.68 | 0.60 | 0.53 | 0.46 | 0.40 | 0.34 | 0.29 | 0.24 | 0.20 | 0.16 | 0.13 | 0.10 | 0.07 | 0.06 | 0.04 | 0.03 |
| 2006 | 1.71 | 1.57 | 1.44 | 1.32 | 1.19 | 1.07 | 0.96 | 0.85 | 0.75 | 0.65 | 0.56 | 0.47 | 0.40 | 0.33 | 0.27 | 0.21 | 0.17 | 0.13 |
| 2007 | 0.27 | 0.23 | 0.20 | 0.16 | 0.13 | 0.11 | 0.09 | 0.07 | 0.05 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2008 | 2.38 | 2.23 | 2.09 | 1.94 | 1.80 | 1.65 | 1.51 | 1.38 | 1.24 | 1.12 | 0.99 | 0.87 | 0.76 | 0.66 | 0.56 | 0.47 | 0.39 | 0.32 |
| 2009 | 2.00 | 1.85 | 1.70 | 1.56 | 1.42 | 1.29 | 1.15 | 1.03 | 0.91 | 0.80 | 0.69 | 0.59 | 0.50 | 0.42 | 0.34 | 0.28 | 0.22 | 0.17 |
| 2010 | 2.33 | 2.25 | 2.16 | 2.08 | 1.99 | 1.90 | 1.81 | 1.71 | 1.62 | 1.52 | 1.43 | 1.33 | 1.23 | 1.14 | 1.04 | 0.95 | 0.85 | 0.76 |
| 2011 | 1.84 | 1.70 | 1.56 | 1.42 | 1.29 | 1.16 | 1.04 | 0.92 | 0.81 | 0.71 | 0.61 | 0.52 | 0.44 | 0.36 | 0.30 | 0.24 | 0.19 | 0.14 |
| 2012 | 1.68 | 1.57 | 1.46 | 1.36 | 1.25 | 1.15 | 1.05 | 0.95 | 0.85 | 0.76 | 0.67 | 0.59 | 0.51 | 0.44 | 0.37 | 0.31 | 0.25 | 0.20 |
| 2013 | 0.36 | 0.31 | 0.27 | 0.23 | 0.19 | 0.16 | 0.13 | 0.11 | 0.08 | 0.06 | 0.05 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 |
| 2014 | 0.49 | 0.42 | 0.35 | 0.30 | 0.24 | 0.20 | 0.16 | 0.13 | 0.10 | 0.07 | 0.05 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 |
| 2015 | 1.53 | 1.39 | 1.25 | 1.11 | 0.99 | 0.87 | 0.76 | 0.65 | 0.55 | 0.47 | 0.39 | 0.32 | 0.25 | 0.20 | 0.16 | 0.12 | 0.09 | 0.06 |
| 2016 | 0.55 | 0.48 | 0.42 | 0.36 | 0.31 | 0.26 | 0.22 | 0.18 | 0.14 | 0.12 | 0.09 | 0.07 | 0.05 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 |
| 2017 | 1.02 | 0.90 | 0.79 | 0.69 | 0.60 | 0.51 | 0.43 | 0.36 | 0.30 | 0.24 | 0.19 | 0.15 | 0.12 | 0.09 | 0.06 | 0.04 | 0.03 | 0.02 |
| 2018 | 2.00 | 1.84 | 1.68 | 1.53 | 1.38 | 1.23 | 1.10 | 0.97 | 0.84 | 0.73 | 0.62 | 0.52 | 0.44 | 0.36 | 0.29 | 0.23 | 0.18 | 0.13 |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 1092:1104 | Maturity (months) 1104:1116 | Maturity (months) 1116:1128 | Maturity (months) 1128:1140 | Maturity (months) 1140:1152 | Maturity (months) 1152:1164 | Maturity (months) 1164:1176 | Maturity (months) 1176:1188 | Maturity (months) 1188:1200 | Maturity (months) 1200:1212 | Maturity (months) 1212:1224 | Maturity (months) 1224:1236 | Maturity (months) 1236:1248 | Maturity (months) 1248:1260 | Maturity (months) 1260:1272 | Maturity (months) 1272:1284 | Maturity (months) 1284:1296 | Maturity (months) 1296:1308 |
|---------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1990 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - | - | - | - | - | - | - | - |
| 1991 | 0.14 | 0.11 | 0.09 | 0.07 | 0.05 | 0.03 | 0.02 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1992 | 0.28 | 0.22 | 0.17 | 0.12 | 0.09 | 0.06 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1993 | 0.09 | 0.07 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1994 | 0.22 | 0.18 | 0.14 | 0.11 | 0.08 | 0.06 | 0.05 | 0.03 | 0.02 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1995 | 0.18 | 0.14 | 0.11 | 0.08 | 0.06 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1996 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1997 | 0.31 | 0.25 | 0.19 | 0.15 | 0.11 | 0.08 | 0.06 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.20 | 0.15 | 0.11 | 0.08 | 0.05 | 0.04 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.06 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.07 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.11 | 0.08 | 0.06 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.10 | 0.07 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - | - | - | - | - | - |
| 2008 | 0.25 | 0.20 | 0.15 | 0.11 | 0.08 | 0.06 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2009 | 0.13 | 0.10 | 0.07 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2010 | 0.67 | 0.59 | 0.51 | 0.44 | 0.37 | 0.31 | 0.25 | 0.20 | 0.16 | 0.13 | 0.10 | 0.07 | 0.06 | 0.04 | 0.03 | 0.02 | 0.02 | 0.01 |
| 2011 | 0.11 | 0.08 | 0.06 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2012 | 0.16 | 0.12 | 0.09 | 0.07 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2013 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2014 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2015 | 0.04 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2016 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2017 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2018 | 0.10 | 0.07 | 0.05 | 0.03 | 0.02 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Prospective Open Accepted Claim Counts (a)

| Year of Birth | Maturity (months) 1308:1320 | Maturity (months) 1320:1332 | Maturity (months) 1332:1344 | Maturity (months) 1344:1356 | Maturity (months) 1356:1368 | Maturity (months) 1368:1380 | Maturity (months) 1380:1392 | Maturity (months) 1392:1404 | Maturity (months) 1404:1416 | Maturity (months) 1416:1428 | Maturity (months) 1428:1440 | Maturity (months) 1440:1452 | Maturity (months) 1452:1464 | Maturity (months) 1464:1476 | Maturity (months) 1476:1488 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1990 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1991 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1992 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1993 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1994 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1995 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1996 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1997 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1998 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 1999 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2001 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2002 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2003 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2004 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2005 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2006 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2007 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2008 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2009 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2010 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2011 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2012 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2013 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2014 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2015 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2016 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2017 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |
| 2018 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | - | - |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 12:24 to 72:84, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 12:24 | Maturity (months) 24:36 | Maturity (months) 36:48 | Maturity (months) 48:60 | Maturity (months) 60:72 | Maturity (months) 72:84 | Maturity (months) 84:96 | Maturity (months) 96:108 | Maturity (months) 108:120 | Maturity (months) 120:132 | Maturity (months) 132:144 | Maturity (months) 144:156 | Maturity (months) 156:168 | Maturity (months) 168:180 | Maturity (months) 180:192 | Maturity (months) 192:204 | Maturity (months) 204:216 | Maturity (months) 216:228 |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | | | | | | | | | | | | | | | | | | |
| 1990 | | | | | | | | | | | | | | | | | | |
| 1991 | | | | | | | | | | | | | | | | | | |
| 1992 | | | | | | | | | | | | | | | | | | |
| 1993 | | | | | | | | | | | | | | | | | | |
| 1994 | | | | | | | | | | | | | | | | | | |
| 1995 | | | | | | | | | | | | | | | | | | |
| 1996 | | | | | | | | | | | | | | | | | | |
| 1997 | | | | | | | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | |
| 1999 | | | | | | | | | | | | | | | | | | |
| 2000 | | | | | | | | | | | | | | | | | | |
| 2001 | | | | | | | | | | | | | | | | | | 0.0115 |
| 2002 | | | | | | | | | | | | | | | | | 0.0137 | 0.0140 |
| 2003 | | | | | | | | | | | | | | | | 0.0209 | 0.0213 | 0.0218 |
| 2004 | | | | | | | | | | | | | | | 0.0098 | 0.0100 | 0.0102 | 0.0104 |
| 2005 | | | | | | | | | | | | | | 0.0143 | 0.0146 | 0.0149 | 0.0152 | 0.0156 |
| 2006 | | | | | | | | | | | | | 0.0110 | 0.0112 | 0.0114 | 0.0117 | 0.0119 | 0.0122 |
| 2007 | | | | | | | | | | | 0.0205 | 0.0209 | 0.0213 | 0.0217 | 0.0222 | 0.0227 | 0.0232 | 0.0233 |
| 2008 | | | | | | | | | | 0.0084 | 0.0085 | 0.0087 | 0.0089 | 0.0091 | 0.0093 | 0.0095 | 0.0097 | 0.0097 |
| 2009 | | | | | | | | | 0.0099 | 0.0101 | 0.0102 | 0.0104 | 0.0106 | 0.0109 | 0.0111 | 0.0114 | 0.0116 | 0.0116 |
| 2010 | | | | | | | | 0.0047 | 0.0047 | 0.0048 | 0.0049 | 0.0050 | 0.0051 | 0.0052 | 0.0053 | 0.0054 | 0.0055 | 0.0055 |
| 2011 | | | | | | | | 0.0100 | 0.0102 | 0.0103 | 0.0105 | 0.0106 | 0.0108 | 0.0110 | 0.0113 | 0.0115 | 0.0118 | 0.0120 |
| 2012 | | | | | | 0.0083 | 0.0084 | 0.0086 | 0.0087 | 0.0088 | 0.0089 | 0.0091 | 0.0093 | 0.0095 | 0.0097 | 0.0099 | 0.0101 | 0.0101 |
| 2013 | | | | | | 0.0168 | 0.0170 | 0.0172 | 0.0174 | 0.0177 | 0.0179 | 0.0182 | 0.0185 | 0.0189 | 0.0193 | 0.0198 | 0.0202 | 0.0206 |
| 2014 | | | | | 0.0181 | 0.0183 | 0.0186 | 0.0188 | 0.0191 | 0.0193 | 0.0196 | 0.0199 | 0.0203 | 0.0207 | 0.0211 | 0.0216 | 0.0221 | 0.0226 |
| 2015 | | | | 0.0118 | 0.0119 | 0.0120 | 0.0122 | 0.0123 | 0.0125 | 0.0127 | 0.0129 | 0.0131 | 0.0133 | 0.0136 | 0.0139 | 0.0142 | 0.0145 | 0.0148 |
| 2016 | | | 0.0274 | 0.0151 | 0.0153 | 0.0155 | 0.0157 | 0.0159 | 0.0161 | 0.0163 | 0.0165 | 0.0168 | 0.0171 | 0.0174 | 0.0178 | 0.0182 | 0.0186 | 0.0190 |
| 2017 | | 0.0342 | 0.0254 | 0.0140 | 0.0142 | 0.0143 | 0.0145 | 0.0147 | 0.0149 | 0.0151 | 0.0153 | 0.0156 | 0.0159 | 0.0162 | 0.0165 | 0.0169 | 0.0173 | 0.0176 |
| 2018 | 0.1823 | 0.0247 | 0.0183 | 0.0101 | 0.0102 | 0.0103 | 0.0105 | 0.0106 | 0.0108 | 0.0109 | 0.0111 | 0.0112 | 0.0114 | 0.0117 | 0.0119 | 0.0122 | 0.0125 | 0.0127 |

Notes: (a) See Appendix E, Exh bit V, Sheets 1a, 1b, 2a, and 2b.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 228:240 | Maturity (months) 240:252 | Maturity (months) 252:264 | Maturity (months) 264:276 | Maturity (months) 276:288 | Maturity (months) 288:300 | Maturity (months) 300:312 | Maturity (months) 312:324 | Maturity (months) 324:336 | Maturity (months) 336:348 | Maturity (months) 348:360 | Maturity (months) 360:372 | Maturity (months) 372:384 | Maturity (months) 384:396 | Maturity (months) 396:408 | Maturity (months) 408:420 | Maturity (months) 420:432 | Maturity (months) 432:444 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | | | | | | | | | | | | 0.0196 | 0.0200 | 0.0205 | 0.0210 | 0.0214 | 0.0219 | 0.0224 |
| 1990 | | | | | | | | | | | 0.0322 | 0.0329 | 0.0336 | 0.0344 | 0.0352 | 0.0360 | 0.0368 | 0.0377 |
| 1991 | | | | | | | | | 0.0114 | 0.0116 | 0.0119 | 0.0122 | 0.0124 | 0.0127 | 0.0130 | 0.0133 | 0.0136 | |
| 1992 | | | | | | | | 0.0116 | 0.0118 | 0.0120 | 0.0123 | 0.0126 | 0.0128 | 0.0131 | 0.0134 | 0.0137 | 0.0141 | |
| 1993 | | | | | | | 0.0143 | 0.0146 | 0.0149 | 0.0152 | 0.0155 | 0.0158 | 0.0162 | 0.0166 | 0.0169 | 0.0173 | 0.0177 | |
| 1994 | | | | | | 0.0094 | 0.0096 | 0.0097 | 0.0099 | 0.0101 | 0.0104 | 0.0107 | 0.0108 | 0.0111 | 0.0113 | 0.0116 | 0.0119 | |
| 1995 | | | | | | 0.0104 | 0.0106 | 0.0108 | 0.0110 | 0.0112 | 0.0115 | 0.0117 | 0.0120 | 0.0122 | 0.0125 | 0.0128 | 0.0131 | 0.0134 |
| 1996 | | | | | 0.0211 | 0.0215 | 0.0218 | 0.0222 | 0.0226 | 0.0231 | 0.0236 | 0.0241 | 0.0246 | 0.0252 | 0.0257 | 0.0263 | 0.0269 | 0.0276 |
| 1997 | | | | 0.0098 | 0.0099 | 0.0101 | 0.0103 | 0.0105 | 0.0107 | 0.0109 | 0.0111 | 0.0114 | 0.0116 | 0.0119 | 0.0121 | 0.0124 | 0.0127 | 0.0130 |
| 1998 | | | 0.0117 | 0.0119 | 0.0121 | 0.0123 | 0.0125 | 0.0128 | 0.0130 | 0.0133 | 0.0135 | 0.0138 | 0.0141 | 0.0145 | 0.0148 | 0.0151 | 0.0155 | 0.0158 |
| 1999 | | 0.0172 | 0.0175 | 0.0178 | 0.0181 | 0.0185 | 0.0188 | 0.0191 | 0.0195 | 0.0199 | 0.0203 | 0.0207 | 0.0212 | 0.0217 | 0.0221 | 0.0226 | 0.0232 | 0.0237 |
| 2000 | 0.0227 | 0.0231 | 0.0236 | 0.0240 | 0.0244 | 0.0249 | 0.0253 | 0.0258 | 0.0263 | 0.0268 | 0.0273 | 0.0279 | 0.0285 | 0.0292 | 0.0298 | 0.0305 | 0.0312 | 0.0320 |
| 2001 | 0.0118 | 0.0120 | 0.0122 | 0.0124 | 0.0127 | 0.0129 | 0.0131 | 0.0134 | 0.0136 | 0.0139 | 0.0142 | 0.0145 | 0.0148 | 0.0151 | 0.0155 | 0.0158 | 0.0162 | 0.0166 |
| 2002 | 0.0143 | 0.0145 | 0.0148 | 0.0151 | 0.0153 | 0.0156 | 0.0159 | 0.0162 | 0.0165 | 0.0168 | 0.0172 | 0.0175 | 0.0179 | 0.0183 | 0.0187 | 0.0192 | 0.0196 | 0.0201 |
| 2003 | 0.0222 | 0.0226 | 0.0230 | 0.0234 | 0.0239 | 0.0243 | 0.0247 | 0.0252 | 0.0257 | 0.0262 | 0.0267 | 0.0273 | 0.0279 | 0.0285 | 0.0292 | 0.0298 | 0.0305 | 0.0312 |
| 2004 | 0.0106 | 0.0108 | 0.0110 | 0.0112 | 0.0114 | 0.0116 | 0.0118 | 0.0121 | 0.0123 | 0.0125 | 0.0128 | 0.0131 | 0.0133 | 0.0136 | 0.0139 | 0.0143 | 0.0146 | 0.0149 |
| 2005 | 0.0159 | 0.0161 | 0.0164 | 0.0168 | 0.0171 | 0.0174 | 0.0177 | 0.0180 | 0.0183 | 0.0187 | 0.0191 | 0.0195 | 0.0199 | 0.0204 | 0.0208 | 0.0213 | 0.0218 | 0.0223 |
| 2006 | 0.0124 | 0.0127 | 0.0129 | 0.0131 | 0.0134 | 0.0136 | 0.0139 | 0.0141 | 0.0144 | 0.0147 | 0.0150 | 0.0153 | 0.0156 | 0.0160 | 0.0163 | 0.0167 | 0.0171 | 0.0175 |
| 2007 | 0.0237 | 0.0241 | 0.0245 | 0.0250 | 0.0255 | 0.0259 | 0.0264 | 0.0269 | 0.0274 | 0.0279 | 0.0285 | 0.0291 | 0.0297 | 0.0304 | 0.0311 | 0.0318 | 0.0325 | 0.0333 |
| 2008 | 0.0099 | 0.0100 | 0.0102 | 0.0104 | 0.0106 | 0.0108 | 0.0110 | 0.0112 | 0.0114 | 0.0116 | 0.0119 | 0.0121 | 0.0124 | 0.0127 | 0.0129 | 0.0132 | 0.0135 | 0.0139 |
| 2009 | 0.0118 | 0.0120 | 0.0123 | 0.0125 | 0.0127 | 0.0130 | 0.0132 | 0.0134 | 0.0137 | 0.0139 | 0.0142 | 0.0145 | 0.0149 | 0.0152 | 0.0155 | 0.0159 | 0.0163 | 0.0166 |
| 2010 | 0.0056 | 0.0057 | 0.0058 | 0.0059 | 0.0061 | 0.0062 | 0.0063 | 0.0064 | 0.0065 | 0.0066 | 0.0068 | 0.0069 | 0.0071 | 0.0072 | 0.0074 | 0.0076 | 0.0077 | 0.0079 |
| 2011 | 0.0123 | 0.0125 | 0.0127 | 0.0130 | 0.0132 | 0.0134 | 0.0137 | 0.0139 | 0.0142 | 0.0145 | 0.0148 | 0.0151 | 0.0154 | 0.0158 | 0.0161 | 0.0165 | 0.0169 | 0.0173 |
| 2012 | 0.0103 | 0.0105 | 0.0107 | 0.0109 | 0.0111 | 0.0113 | 0.0115 | 0.0117 | 0.0119 | 0.0122 | 0.0124 | 0.0127 | 0.0130 | 0.0132 | 0.0135 | 0.0139 | 0.0142 | 0.0145 |
| 2013 | 0.0210 | 0.0214 | 0.0218 | 0.0222 | 0.0226 | 0.0230 | 0.0234 | 0.0239 | 0.0243 | 0.0248 | 0.0253 | 0.0258 | 0.0264 | 0.0270 | 0.0276 | 0.0282 | 0.0289 | 0.0296 |
| 2014 | 0.0230 | 0.0234 | 0.0239 | 0.0243 | 0.0248 | 0.0252 | 0.0257 | 0.0261 | 0.0266 | 0.0271 | 0.0277 | 0.0283 | 0.0289 | 0.0296 | 0.0302 | 0.0309 | 0.0316 | 0.0324 |
| 2015 | 0.0151 | 0.0154 | 0.0156 | 0.0159 | 0.0162 | 0.0165 | 0.0168 | 0.0171 | 0.0174 | 0.0178 | 0.0182 | 0.0185 | 0.0190 | 0.0194 | 0.0198 | 0.0203 | 0.0207 | 0.0212 |
| 2016 | 0.0194 | 0.0198 | 0.0201 | 0.0205 | 0.0209 | 0.0212 | 0.0216 | 0.0220 | 0.0224 | 0.0229 | 0.0233 | 0.0238 | 0.0244 | 0.0249 | 0.0255 | 0.0261 | 0.0267 | 0.0273 |
| 2017 | 0.0180 | 0.0183 | 0.0187 | 0.0190 | 0.0194 | 0.0197 | 0.0201 | 0.0204 | 0.0208 | 0.0212 | 0.0217 | 0.0221 | 0.0226 | 0.0231 | 0.0236 | 0.0242 | 0.0247 | 0.0253 |
| 2018 | 0.0130 | 0.0132 | 0.0134 | 0.0137 | 0.0140 | 0.0142 | 0.0145 | 0.0147 | 0.0150 | 0.0153 | 0.0156 | 0.0159 | 0.0163 | 0.0167 | 0.0170 | 0.0174 | 0.0178 | 0.0182 |

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 444:456 | Maturity (months) 456:468 | Maturity (months) 468:480 | Maturity (months) 480:492 | Maturity (months) 492:504 | Maturity (months) 504:516 | Maturity (months) 516:528 | Maturity (months) 528:540 | Maturity (months) 540:552 | Maturity (months) 552:564 | Maturity (months) 564:576 | Maturity (months) 576:588 | Maturity (months) 588:600 | Maturity (months) 600:612 | Maturity (months) 612:624 | Maturity (months) 624:636 | Maturity (months) 636:648 | Maturity (months) 648:660 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 0.0230 | 0.0236 | 0.0241 | 0.0248 | 0.0254 | 0.0261 | 0.0268 | 0.0276 | 0.0285 | 0.0294 | 0.0303 | 0.0314 | 0.0325 | 0.0336 | 0.0349 | 0.0363 | 0.0377 | 0.0392 |
| 1990 | 0.0386 | 0.0395 | 0.0405 | 0.0415 | 0.0426 | 0.0438 | 0.0450 | 0.0464 | 0.0478 | 0.0493 | 0.0509 | 0.0526 | 0.0545 | 0.0564 | 0.0586 | 0.0608 | 0.0632 | 0.0658 |
| 1991 | 0.0139 | 0.0143 | 0.0146 | 0.0150 | 0.0154 | 0.0158 | 0.0163 | 0.0167 | 0.0173 | 0.0178 | 0.0184 | 0.0190 | 0.0197 | 0.0204 | 0.0212 | 0.0220 | 0.0228 | 0.0238 |
| 1992 | 0.0144 | 0.0148 | 0.0151 | 0.0155 | 0.0159 | 0.0164 | 0.0168 | 0.0173 | 0.0178 | 0.0184 | 0.0190 | 0.0196 | 0.0203 | 0.0211 | 0.0219 | 0.0227 | 0.0236 | 0.0246 |
| 1993 | 0.0182 | 0.0186 | 0.0191 | 0.0196 | 0.0201 | 0.0206 | 0.0212 | 0.0218 | 0.0225 | 0.0232 | 0.0239 | 0.0248 | 0.0256 | 0.0266 | 0.0276 | 0.0286 | 0.0298 | 0.0310 |
| 1994 | 0.0122 | 0.0125 | 0.0128 | 0.0131 | 0.0134 | 0.0138 | 0.0142 | 0.0146 | 0.0150 | 0.0155 | 0.0160 | 0.0166 | 0.0172 | 0.0178 | 0.0185 | 0.0192 | 0.0199 | 0.0207 |
| 1995 | 0.0137 | 0.0141 | 0.0144 | 0.0148 | 0.0152 | 0.0156 | 0.0160 | 0.0165 | 0.0170 | 0.0175 | 0.0181 | 0.0187 | 0.0194 | 0.0201 | 0.0208 | 0.0216 | 0.0225 | 0.0234 |
| 1996 | 0.0282 | 0.0289 | 0.0296 | 0.0304 | 0.0312 | 0.0320 | 0.0330 | 0.0339 | 0.0350 | 0.0361 | 0.0372 | 0.0385 | 0.0398 | 0.0413 | 0.0429 | 0.0445 | 0.0463 | 0.0481 |
| 1997 | 0.0133 | 0.0136 | 0.0140 | 0.0143 | 0.0147 | 0.0151 | 0.0155 | 0.0160 | 0.0165 | 0.0170 | 0.0176 | 0.0182 | 0.0188 | 0.0195 | 0.0202 | 0.0210 | 0.0218 | 0.0227 |
| 1998 | 0.0162 | 0.0166 | 0.0170 | 0.0175 | 0.0179 | 0.0184 | 0.0189 | 0.0195 | 0.0201 | 0.0207 | 0.0214 | 0.0221 | 0.0229 | 0.0237 | 0.0246 | 0.0256 | 0.0266 | 0.0277 |
| 1999 | 0.0243 | 0.0249 | 0.0255 | 0.0262 | 0.0268 | 0.0276 | 0.0284 | 0.0292 | 0.0301 | 0.0310 | 0.0320 | 0.0331 | 0.0343 | 0.0355 | 0.0369 | 0.0383 | 0.0398 | 0.0414 |
| 2000 | 0.0327 | 0.0335 | 0.0344 | 0.0353 | 0.0362 | 0.0372 | 0.0382 | 0.0394 | 0.0405 | 0.0418 | 0.0432 | 0.0447 | 0.0462 | 0.0479 | 0.0497 | 0.0516 | 0.0537 | 0.0558 |
| 2001 | 0.0170 | 0.0174 | 0.0178 | 0.0183 | 0.0187 | 0.0193 | 0.0198 | 0.0204 | 0.0210 | 0.0217 | 0.0224 | 0.0231 | 0.0239 | 0.0248 | 0.0258 | 0.0267 | 0.0278 | 0.0289 |
| 2002 | 0.0205 | 0.0211 | 0.0216 | 0.0221 | 0.0227 | 0.0233 | 0.0240 | 0.0247 | 0.0254 | 0.0262 | 0.0271 | 0.0280 | 0.0290 | 0.0301 | 0.0312 | 0.0324 | 0.0337 | 0.0350 |
| 2003 | 0.0320 | 0.0328 | 0.0336 | 0.0344 | 0.0353 | 0.0363 | 0.0373 | 0.0384 | 0.0396 | 0.0408 | 0.0422 | 0.0436 | 0.0452 | 0.0468 | 0.0486 | 0.0504 | 0.0524 | 0.0545 |
| 2004 | 0.0153 | 0.0157 | 0.0161 | 0.0165 | 0.0169 | 0.0174 | 0.0179 | 0.0184 | 0.0189 | 0.0195 | 0.0202 | 0.0209 | 0.0216 | 0.0224 | 0.0232 | 0.0241 | 0.0251 | 0.0261 |
| 2005 | 0.0229 | 0.0234 | 0.0240 | 0.0246 | 0.0253 | 0.0259 | 0.0267 | 0.0275 | 0.0283 | 0.0292 | 0.0301 | 0.0312 | 0.0323 | 0.0334 | 0.0347 | 0.0360 | 0.0375 | 0.0390 |
| 2006 | 0.0179 | 0.0184 | 0.0188 | 0.0193 | 0.0198 | 0.0203 | 0.0209 | 0.0215 | 0.0222 | 0.0229 | 0.0236 | 0.0244 | 0.0253 | 0.0262 | 0.0272 | 0.0283 | 0.0294 | 0.0306 |
| 2007 | 0.0341 | 0.0349 | 0.0358 | 0.0367 | 0.0377 | 0.0387 | 0.0398 | 0.0410 | 0.0422 | 0.0436 | 0.0450 | 0.0465 | 0.0481 | 0.0499 | 0.0518 | 0.0538 | 0.0559 | 0.0582 |
| 2008 | 0.0142 | 0.0146 | 0.0149 | 0.0153 | 0.0157 | 0.0161 | 0.0166 | 0.0171 | 0.0176 | 0.0181 | 0.0187 | 0.0194 | 0.0201 | 0.0208 | 0.0216 | 0.0224 | 0.0233 | 0.0242 |
| 2009 | 0.0170 | 0.0175 | 0.0179 | 0.0184 | 0.0188 | 0.0194 | 0.0199 | 0.0205 | 0.0211 | 0.0218 | 0.0225 | 0.0232 | 0.0241 | 0.0249 | 0.0259 | 0.0269 | 0.0280 | 0.0291 |
| 2010 | 0.0081 | 0.0083 | 0.0085 | 0.0087 | 0.0090 | 0.0092 | 0.0095 | 0.0097 | 0.0100 | 0.0104 | 0.0107 | 0.0111 | 0.0114 | 0.0119 | 0.0123 | 0.0128 | 0.0133 | 0.0138 |
| 2011 | 0.0177 | 0.0181 | 0.0186 | 0.0190 | 0.0195 | 0.0201 | 0.0206 | 0.0213 | 0.0219 | 0.0226 | 0.0233 | 0.0241 | 0.0250 | 0.0259 | 0.0269 | 0.0279 | 0.0290 | 0.0302 |
| 2012 | 0.0149 | 0.0152 | 0.0156 | 0.0160 | 0.0164 | 0.0169 | 0.0173 | 0.0179 | 0.0184 | 0.0190 | 0.0196 | 0.0203 | 0.0210 | 0.0217 | 0.0226 | 0.0234 | 0.0244 | 0.0253 |
| 2013 | 0.0303 | 0.0310 | 0.0318 | 0.0326 | 0.0335 | 0.0344 | 0.0354 | 0.0364 | 0.0375 | 0.0387 | 0.0400 | 0.0413 | 0.0428 | 0.0443 | 0.0460 | 0.0478 | 0.0497 | 0.0517 |
| 2014 | 0.0332 | 0.0340 | 0.0348 | 0.0357 | 0.0367 | 0.0377 | 0.0387 | 0.0399 | 0.0411 | 0.0424 | 0.0437 | 0.0452 | 0.0468 | 0.0485 | 0.0504 | 0.0523 | 0.0544 | 0.0565 |
| 2015 | 0.0217 | 0.0223 | 0.0228 | 0.0234 | 0.0240 | 0.0247 | 0.0254 | 0.0261 | 0.0269 | 0.0278 | 0.0287 | 0.0297 | 0.0307 | 0.0318 | 0.0330 | 0.0343 | 0.0356 | 0.0371 |
| 2016 | 0.0280 | 0.0286 | 0.0294 | 0.0301 | 0.0309 | 0.0317 | 0.0326 | 0.0336 | 0.0346 | 0.0357 | 0.0369 | 0.0381 | 0.0395 | 0.0409 | 0.0425 | 0.0441 | 0.0458 | 0.0477 |
| 2017 | 0.0259 | 0.0266 | 0.0272 | 0.0279 | 0.0287 | 0.0294 | 0.0303 | 0.0312 | 0.0321 | 0.0331 | 0.0342 | 0.0354 | 0.0366 | 0.0379 | 0.0394 | 0.0409 | 0.0425 | 0.0442 |
| 2018 | 0.0187 | 0.0192 | 0.0196 | 0.0201 | 0.0207 | 0.0212 | 0.0218 | 0.0225 | 0.0231 | 0.0239 | 0.0247 | 0.0255 | 0.0264 | 0.0274 | 0.0284 | 0.0295 | 0.0306 | 0.0319 |

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 660:672 | Maturity (months) 672:684 | Maturity (months) 684:696 | Maturity (months) 696:708 | Maturity (months) 708:720 | Maturity (months) 720:732 | Maturity (months) 732:744 | Maturity (months) 744:756 | Maturity (months) 756:768 | Maturity (months) 768:780 | Maturity (months) 780:792 | Maturity (months) 792:804 | Maturity (months) 804:816 | Maturity (months) 816:828 | Maturity (months) 828:840 | Maturity (months) 840:852 | Maturity (months) 852:864 | Maturity (months) 864:876 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989 | 0.0408 | 0.0425 | 0.0444 | 0.0463 | 0.0484 | 0.0507 | 0.0531 | 0.0557 | 0.0584 | 0.0614 | 0.0647 | 0.0681 | 0.0719 | 0.0758 | 0.0799 | 0.0843 | 0.0891 | 0.0943 |
| 1990 | 0.0685 | 0.0714 | 0.0744 | 0.0777 | 0.0813 | 0.0850 | 0.0891 | 0.0934 | 0.0981 | 0.1031 | 0.1085 | 0.1143 | 0.1206 | 0.1272 | 0.1341 | 0.1415 | 0.1495 | 0.1583 |
| 1991 | 0.0247 | 0.0258 | 0.0269 | 0.0281 | 0.0294 | 0.0307 | 0.0322 | 0.0337 | 0.0354 | 0.0372 | 0.0392 | 0.0413 | 0.0436 | 0.0459 | 0.0485 | 0.0511 | 0.0540 | 0.0572 |
| 1992 | 0.0256 | 0.0267 | 0.0278 | 0.0290 | 0.0304 | 0.0318 | 0.0333 | 0.0349 | 0.0366 | 0.0385 | 0.0405 | 0.0427 | 0.0450 | 0.0475 | 0.0501 | 0.0529 | 0.0559 | 0.0591 |
| 1993 | 0.0322 | 0.0336 | 0.0350 | 0.0366 | 0.0383 | 0.0400 | 0.0419 | 0.0440 | 0.0462 | 0.0485 | 0.0511 | 0.0538 | 0.0568 | 0.0599 | 0.0631 | 0.0666 | 0.0704 | 0.0745 |
| 1994 | 0.0216 | 0.0225 | 0.0235 | 0.0245 | 0.0256 | 0.0268 | 0.0281 | 0.0294 | 0.0309 | 0.0325 | 0.0342 | 0.0360 | 0.0380 | 0.0401 | 0.0422 | 0.0446 | 0.0471 | 0.0499 |
| 1995 | 0.0244 | 0.0254 | 0.0265 | 0.0277 | 0.0289 | 0.0303 | 0.0317 | 0.0332 | 0.0349 | 0.0367 | 0.0386 | 0.0407 | 0.0429 | 0.0453 | 0.0477 | 0.0504 | 0.0532 | 0.0563 |
| 1996 | 0.0501 | 0.0522 | 0.0545 | 0.0569 | 0.0595 | 0.0622 | 0.0652 | 0.0683 | 0.0717 | 0.0754 | 0.0794 | 0.0837 | 0.0882 | 0.0931 | 0.0981 | 0.1035 | 0.1094 | 0.1158 |
| 1997 | 0.0236 | 0.0246 | 0.0257 | 0.0268 | 0.0281 | 0.0294 | 0.0307 | 0.0322 | 0.0338 | 0.0356 | 0.0375 | 0.0395 | 0.0416 | 0.0439 | 0.0463 | 0.0488 | 0.0516 | 0.0546 |
| 1998 | 0.0288 | 0.0300 | 0.0313 | 0.0327 | 0.0342 | 0.0357 | 0.0374 | 0.0393 | 0.0412 | 0.0433 | 0.0456 | 0.0481 | 0.0507 | 0.0535 | 0.0564 | 0.0595 | 0.0629 | 0.0666 |
| 1999 | 0.0431 | 0.0449 | 0.0469 | 0.0490 | 0.0512 | 0.0535 | 0.0561 | 0.0588 | 0.0617 | 0.0649 | 0.0683 | 0.0720 | 0.0759 | 0.0801 | 0.0845 | 0.0891 | 0.0942 | 0.0997 |
| 2000 | 0.0581 | 0.0606 | 0.0632 | 0.0660 | 0.0690 | 0.0722 | 0.0756 | 0.0793 | 0.0832 | 0.0875 | 0.0921 | 0.0971 | 0.1024 | 0.1080 | 0.1138 | 0.1201 | 0.1269 | 0.1344 |
| 2001 | 0.0301 | 0.0314 | 0.0327 | 0.0342 | 0.0357 | 0.0374 | 0.0392 | 0.0411 | 0.0431 | 0.0453 | 0.0477 | 0.0503 | 0.0530 | 0.0559 | 0.0590 | 0.0622 | 0.0657 | 0.0696 |
| 2002 | 0.0365 | 0.0380 | 0.0397 | 0.0414 | 0.0433 | 0.0453 | 0.0474 | 0.0497 | 0.0522 | 0.0549 | 0.0578 | 0.0609 | 0.0642 | 0.0678 | 0.0714 | 0.0754 | 0.0797 | 0.0843 |
| 2003 | 0.0568 | 0.0592 | 0.0617 | 0.0645 | 0.0674 | 0.0705 | 0.0738 | 0.0774 | 0.0813 | 0.0855 | 0.0900 | 0.0948 | 0.1000 | 0.1054 | 0.1112 | 0.1173 | 0.1240 | 0.1312 |
| 2004 | 0.0272 | 0.0283 | 0.0295 | 0.0308 | 0.0322 | 0.0337 | 0.0353 | 0.0370 | 0.0389 | 0.0409 | 0.0430 | 0.0454 | 0.0478 | 0.0505 | 0.0532 | 0.0561 | 0.0593 | 0.0628 |
| 2005 | 0.0406 | 0.0423 | 0.0441 | 0.0461 | 0.0481 | 0.0504 | 0.0528 | 0.0553 | 0.0581 | 0.0611 | 0.0643 | 0.0677 | 0.0714 | 0.0754 | 0.0795 | 0.0838 | 0.0886 | 0.0938 |
| 2006 | 0.0318 | 0.0332 | 0.0346 | 0.0361 | 0.0378 | 0.0395 | 0.0414 | 0.0434 | 0.0456 | 0.0479 | 0.0504 | 0.0531 | 0.0560 | 0.0591 | 0.0623 | 0.0657 | 0.0695 | 0.0736 |
| 2007 | 0.0605 | 0.0631 | 0.0658 | 0.0687 | 0.0718 | 0.0752 | 0.0787 | 0.0826 | 0.0867 | 0.0911 | 0.0959 | 0.1011 | 0.1066 | 0.1124 | 0.1186 | 0.1251 | 0.1322 | 0.1400 |
| 2008 | 0.0252 | 0.0263 | 0.0274 | 0.0286 | 0.0299 | 0.0313 | 0.0328 | 0.0344 | 0.0361 | 0.0380 | 0.0400 | 0.0421 | 0.0444 | 0.0468 | 0.0494 | 0.0521 | 0.0551 | 0.0583 |
| 2009 | 0.0303 | 0.0315 | 0.0329 | 0.0344 | 0.0359 | 0.0376 | 0.0394 | 0.0413 | 0.0433 | 0.0456 | 0.0480 | 0.0505 | 0.0533 | 0.0562 | 0.0593 | 0.0625 | 0.0661 | 0.0700 |
| 2010 | 0.0144 | 0.0150 | 0.0156 | 0.0163 | 0.0171 | 0.0179 | 0.0187 | 0.0196 | 0.0206 | 0.0217 | 0.0228 | 0.0240 | 0.0253 | 0.0267 | 0.0282 | 0.0297 | 0.0314 | 0.0333 |
| 2011 | 0.0314 | 0.0327 | 0.0341 | 0.0356 | 0.0373 | 0.0390 | 0.0408 | 0.0428 | 0.0450 | 0.0473 | 0.0497 | 0.0524 | 0.0553 | 0.0583 | 0.0615 | 0.0649 | 0.0686 | 0.0726 |
| 2012 | 0.0264 | 0.0275 | 0.0287 | 0.0299 | 0.0313 | 0.0328 | 0.0343 | 0.0360 | 0.0378 | 0.0397 | 0.0418 | 0.0440 | 0.0465 | 0.0490 | 0.0517 | 0.0545 | 0.0576 | 0.0610 |
| 2013 | 0.0538 | 0.0560 | 0.0585 | 0.0611 | 0.0638 | 0.0668 | 0.0700 | 0.0734 | 0.0770 | 0.0810 | 0.0852 | 0.0898 | 0.0947 | 0.0999 | 0.1053 | 0.1112 | 0.1175 | 0.1243 |
| 2014 | 0.0589 | 0.0613 | 0.0640 | 0.0668 | 0.0699 | 0.0731 | 0.0766 | 0.0803 | 0.0843 | 0.0886 | 0.0933 | 0.0983 | 0.1037 | 0.1093 | 0.1153 | 0.1217 | 0.1285 | 0.1361 |
| 2015 | 0.0386 | 0.0402 | 0.0420 | 0.0438 | 0.0458 | 0.0479 | 0.0502 | 0.0526 | 0.0553 | 0.0581 | 0.0612 | 0.0645 | 0.0680 | 0.0717 | 0.0756 | 0.0798 | 0.0843 | 0.0892 |
| 2016 | 0.0496 | 0.0517 | 0.0540 | 0.0563 | 0.0589 | 0.0616 | 0.0645 | 0.0677 | 0.0711 | 0.0747 | 0.0786 | 0.0829 | 0.0874 | 0.0922 | 0.0972 | 0.1026 | 0.1084 | 0.1147 |
| 2017 | 0.0460 | 0.0480 | 0.0500 | 0.0523 | 0.0546 | 0.0572 | 0.0599 | 0.0628 | 0.0659 | 0.0693 | 0.0729 | 0.0769 | 0.0811 | 0.0855 | 0.0902 | 0.0951 | 0.1005 | 0.1064 |
| 2018 | 0.0332 | 0.0346 | 0.0361 | 0.0377 | 0.0394 | 0.0412 | 0.0432 | 0.0453 | 0.0475 | 0.0500 | 0.0526 | 0.0554 | 0.0584 | 0.0616 | 0.0650 | 0.0686 | 0.0725 | 0.0767 |

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 876:888 | Maturity (months) 888:900 | Maturity (months) 900:912 | Maturity (months) 912:924 | Maturity (months) 924:936 | Maturity (months) 936:948 | Maturity (months) 948:960 | Maturity (months) 960:972 | Maturity (months) 972:984 | Maturity (months) 984:996 | Maturity (months) 996:1008 | Maturity (months) 1008:1020 | Maturity (months) 1020:1032 | Maturity (months) 1032:1044 | Maturity (months) 1044:1056 | Maturity (months) 1056:1068 | Maturity (months) 1068:1080 | Maturity (months) 1080:1092 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989 | 0.1000 | 0.1062 | 0.1130 | 0.1204 | 0.1284 | 0.1370 | 0.1463 | 0.1565 | 0.1675 | 0.1797 | 0.1929 | 0.2073 | 0.2231 | 0.2402 | 0.2589 | 0.2791 | 0.3010 | 0.3248 |
| 1990 | 0.1678 | 0.1782 | 0.1896 | 0.2019 | 0.2154 | 0.2299 | 0.2455 | 0.2625 | 0.2811 | 0.3014 | 0.3236 | 0.3479 | 0.3743 | 0.4030 | 0.4343 | 0.4683 | 0.5051 | 0.5449 |
| 1991 | 0.0606 | 0.0644 | 0.0685 | 0.0730 | 0.0778 | 0.0831 | 0.0887 | 0.0948 | 0.1015 | 0.1089 | 0.1169 | 0.1257 | 0.1352 | 0.1456 | 0.1569 | 0.1692 | 0.1825 | 0.1969 |
| 1992 | 0.0627 | 0.0666 | 0.0708 | 0.0754 | 0.0804 | 0.0859 | 0.0917 | 0.0981 | 0.1050 | 0.1126 | 0.1209 | 0.1299 | 0.1398 | 0.1505 | 0.1622 | 0.1749 | 0.1887 | 0.2035 |
| 1993 | 0.0790 | 0.0839 | 0.0892 | 0.0951 | 0.1014 | 0.1082 | 0.1156 | 0.1236 | 0.1323 | 0.1419 | 0.1523 | 0.1638 | 0.1762 | 0.1897 | 0.2044 | 0.2204 | 0.2378 | 0.2565 |
| 1994 | 0.0529 | 0.0561 | 0.0597 | 0.0636 | 0.0678 | 0.0724 | 0.0773 | 0.0827 | 0.0885 | 0.0950 | 0.1019 | 0.1096 | 0.1179 | 0.1270 | 0.1368 | 0.1475 | 0.1591 | 0.1717 |
| 1995 | 0.0597 | 0.0634 | 0.0674 | 0.0719 | 0.0766 | 0.0818 | 0.0874 | 0.0934 | 0.1000 | 0.1073 | 0.1152 | 0.1238 | 0.1332 | 0.1434 | 0.1545 | 0.1666 | 0.1797 | 0.1939 |
| 1996 | 0.1228 | 0.1304 | 0.1387 | 0.1478 | 0.1576 | 0.1682 | 0.1797 | 0.1921 | 0.2057 | 0.2206 | 0.2368 | 0.2545 | 0.2739 | 0.2949 | 0.3178 | 0.3426 | 0.3696 | 0.3987 |
| 1997 | 0.0579 | 0.0615 | 0.0654 | 0.0697 | 0.0743 | 0.0794 | 0.0848 | 0.0906 | 0.0970 | 0.1041 | 0.1117 | 0.1201 | 0.1292 | 0.1391 | 0.1499 | 0.1616 | 0.1744 | 0.1881 |
| 1998 | 0.0706 | 0.0749 | 0.0797 | 0.0849 | 0.0905 | 0.0966 | 0.1032 | 0.1104 | 0.1182 | 0.1267 | 0.1361 | 0.1462 | 0.1574 | 0.1694 | 0.1826 | 0.1969 | 0.2123 | 0.2291 |
| 1999 | 0.1057 | 0.1122 | 0.1194 | 0.1272 | 0.1356 | 0.1448 | 0.1546 | 0.1653 | 0.1770 | 0.1898 | 0.2038 | 0.2191 | 0.2357 | 0.2538 | 0.2735 | 0.2949 | 0.3181 | 0.3432 |
| 2000 | 0.1425 | 0.1513 | 0.1609 | 0.1714 | 0.1828 | 0.1951 | 0.2084 | 0.2228 | 0.2386 | 0.2559 | 0.2747 | 0.2953 | 0.3177 | 0.3421 | 0.3687 | 0.3975 | 0.4287 | 0.4626 |
| 2001 | 0.0738 | 0.0784 | 0.0833 | 0.0888 | 0.0947 | 0.1011 | 0.1080 | 0.1154 | 0.1236 | 0.1325 | 0.1423 | 0.1529 | 0.1646 | 0.1772 | 0.1909 | 0.2059 | 0.2221 | 0.2396 |
| 2002 | 0.0894 | 0.0950 | 0.1010 | 0.1076 | 0.1147 | 0.1225 | 0.1308 | 0.1398 | 0.1497 | 0.1606 | 0.1724 | 0.1853 | 0.1994 | 0.2147 | 0.2314 | 0.2495 | 0.2691 | 0.2903 |
| 2003 | 0.1392 | 0.1478 | 0.1572 | 0.1674 | 0.1786 | 0.1906 | 0.2036 | 0.2176 | 0.2330 | 0.2499 | 0.2683 | 0.2884 | 0.3103 | 0.3342 | 0.3601 | 0.3882 | 0.4188 | 0.4518 |
| 2004 | 0.0666 | 0.0707 | 0.0752 | 0.0801 | 0.0854 | 0.0912 | 0.0974 | 0.1041 | 0.1115 | 0.1196 | 0.1284 | 0.1380 | 0.1485 | 0.1599 | 0.1723 | 0.1858 | 0.2004 | 0.2162 |
| 2005 | 0.0994 | 0.1056 | 0.1123 | 0.1196 | 0.1276 | 0.1362 | 0.1455 | 0.1555 | 0.1665 | 0.1786 | 0.1917 | 0.2061 | 0.2217 | 0.2388 | 0.2573 | 0.2774 | 0.2992 | 0.3228 |
| 2006 | 0.0780 | 0.0828 | 0.0881 | 0.0938 | 0.1001 | 0.1068 | 0.1141 | 0.1220 | 0.1306 | 0.1401 | 0.1504 | 0.1616 | 0.1739 | 0.1873 | 0.2018 | 0.2176 | 0.2347 | 0.2532 |
| 2007 | 0.1484 | 0.1576 | 0.1676 | 0.1785 | 0.1904 | 0.2033 | 0.2171 | 0.2321 | 0.2485 | 0.2665 | 0.2861 | 0.3076 | 0.3309 | 0.3563 | 0.3840 | 0.4140 | 0.4466 | 0.4818 |
| 2008 | 0.0618 | 0.0656 | 0.0698 | 0.0744 | 0.0793 | 0.0847 | 0.0904 | 0.0967 | 0.1035 | 0.1110 | 0.1192 | 0.1281 | 0.1378 | 0.1484 | 0.1599 | 0.1724 | 0.1860 | 0.2007 |
| 2009 | 0.0742 | 0.0788 | 0.0838 | 0.0892 | 0.0952 | 0.1016 | 0.1085 | 0.1160 | 0.1242 | 0.1332 | 0.1430 | 0.1537 | 0.1654 | 0.1781 | 0.1920 | 0.2070 | 0.2232 | 0.2408 |
| 2010 | 0.0353 | 0.0375 | 0.0398 | 0.0424 | 0.0453 | 0.0483 | 0.0516 | 0.0552 | 0.0591 | 0.0633 | 0.0680 | 0.0731 | 0.0786 | 0.0847 | 0.0913 | 0.0984 | 0.1061 | 0.1145 |
| 2011 | 0.0769 | 0.0817 | 0.0869 | 0.0926 | 0.0987 | 0.1054 | 0.1126 | 0.1204 | 0.1289 | 0.1382 | 0.1484 | 0.1595 | 0.1716 | 0.1848 | 0.1991 | 0.2147 | 0.2316 | 0.2498 |
| 2012 | 0.0647 | 0.0687 | 0.0730 | 0.0778 | 0.0830 | 0.0886 | 0.0946 | 0.1011 | 0.1083 | 0.1161 | 0.1247 | 0.1340 | 0.1442 | 0.1553 | 0.1673 | 0.1804 | 0.1946 | 0.2099 |
| 2013 | 0.1318 | 0.1400 | 0.1489 | 0.1586 | 0.1692 | 0.1806 | 0.1929 | 0.2062 | 0.2208 | 0.2368 | 0.2542 | 0.2732 | 0.2940 | 0.3166 | 0.3411 | 0.3678 | 0.3967 | 0.4280 |
| 2014 | 0.1443 | 0.1532 | 0.1630 | 0.1736 | 0.1852 | 0.1976 | 0.2111 | 0.2257 | 0.2416 | 0.2591 | 0.2782 | 0.2991 | 0.3218 | 0.3465 | 0.3734 | 0.4026 | 0.4342 | 0.4685 |
| 2015 | 0.0946 | 0.1005 | 0.1069 | 0.1138 | 0.1214 | 0.1296 | 0.1384 | 0.1480 | 0.1584 | 0.1699 | 0.1824 | 0.1961 | 0.2110 | 0.2272 | 0.2448 | 0.2640 | 0.2847 | 0.3072 |
| 2016 | 0.1216 | 0.1292 | 0.1374 | 0.1463 | 0.1561 | 0.1666 | 0.1779 | 0.1903 | 0.2037 | 0.2185 | 0.2345 | 0.2521 | 0.2712 | 0.2921 | 0.3148 | 0.3394 | 0.3660 | 0.3949 |
| 2017 | 0.1128 | 0.1198 | 0.1274 | 0.1357 | 0.1448 | 0.1545 | 0.1651 | 0.1765 | 0.1889 | 0.2026 | 0.2176 | 0.2338 | 0.2516 | 0.2709 | 0.2920 | 0.3148 | 0.3395 | 0.3663 |
| 2018 | 0.0813 | 0.0864 | 0.0919 | 0.0978 | 0.1044 | 0.1114 | 0.1190 | 0.1272 | 0.1362 | 0.1461 | 0.1568 | 0.1686 | 0.1814 | 0.1953 | 0.2104 | 0.2269 | 0.2447 | 0.2640 |

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 1092:1104 | Maturity (months) 1104:1116 | Maturity (months) 1116:1128 | Maturity (months) 1128:1140 | Maturity (months) 1140:1152 | Maturity (months) 1152:1164 | Maturity (months) 1164:1176 | Maturity (months) 1176:1188 | Maturity (months) 1188:1200 | Maturity (months) 1200:1212 | Maturity (months) 1212:1224 | Maturity (months) 1224:1236 | Maturity (months) 1236:1248 | Maturity (months) 1248:1260 | Maturity (months) 1260:1272 | Maturity (months) 1272:1284 | Maturity (months) 1284:1296 | Maturity (months) 1296:1308 |
|---------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989 | 0.3504 | 0.3780 | 0.4077 | 0.4395 | 0.4733 | 0.5085 | 0.5452 | 0.5832 | 0.6226 | 0.6639 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 |
| 1990 | 0.5879 | 0.6343 | 0.6841 | 0.7373 | 0.7940 | 0.8532 | 0.9147 | 0.9785 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 1991 | 0.2124 | 0.2291 | 0.2471 | 0.2664 | 0.2869 | 0.3082 | 0.3305 | 0.3535 | 0.3774 | 0.4024 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 |
| 1992 | 0.2196 | 0.2369 | 0.2555 | 0.2754 | 0.2966 | 0.3187 | 0.3417 | 0.3655 | 0.3902 | 0.4161 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 |
| 1993 | 0.2768 | 0.2986 | 0.3220 | 0.3471 | 0.3738 | 0.4016 | 0.4306 | 0.4606 | 0.4918 | 0.5244 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 |
| 1994 | 0.1852 | 0.1998 | 0.2155 | 0.2323 | 0.2501 | 0.2688 | 0.2881 | 0.3082 | 0.3291 | 0.3509 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 |
| 1995 | 0.2092 | 0.2257 | 0.2434 | 0.2624 | 0.2825 | 0.3036 | 0.3255 | 0.3482 | 0.3717 | 0.3964 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 |
| 1996 | 0.4302 | 0.4641 | 0.5005 | 0.5395 | 0.5810 | 0.6243 | 0.6693 | 0.7159 | 0.7644 | 0.8151 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 |
| 1997 | 0.2030 | 0.2190 | 0.2361 | 0.2545 | 0.2741 | 0.2945 | 0.3158 | 0.3378 | 0.3606 | 0.3845 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 |
| 1998 | 0.2472 | 0.2667 | 0.2876 | 0.3100 | 0.3338 | 0.3587 | 0.3846 | 0.4114 | 0.4392 | 0.4683 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 |
| 1999 | 0.3702 | 0.3994 | 0.4308 | 0.4643 | 0.5000 | 0.5373 | 0.5760 | 0.6162 | 0.6579 | 0.7015 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 |
| 2000 | 0.4991 | 0.5384 | 0.5807 | 0.6259 | 0.6740 | 0.7242 | 0.7764 | 0.8306 | 0.8868 | 0.9456 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 |
| 2001 | 0.2585 | 0.2789 | 0.3008 | 0.3242 | 0.3491 | 0.3751 | 0.4021 | 0.4302 | 0.4593 | 0.4897 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 |
| 2002 | 0.3132 | 0.3379 | 0.3644 | 0.3928 | 0.4230 | 0.4545 | 0.4873 | 0.5212 | 0.5565 | 0.5934 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 |
| 2003 | 0.4874 | 0.5259 | 0.5672 | 0.6113 | 0.6583 | 0.7074 | 0.7584 | 0.8112 | 0.8661 | 0.9236 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 |
| 2004 | 0.2332 | 0.2516 | 0.2714 | 0.2925 | 0.3150 | 0.3384 | 0.3628 | 0.3881 | 0.4144 | 0.4419 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 |
| 2005 | 0.3483 | 0.3758 | 0.4053 | 0.4369 | 0.4704 | 0.5055 | 0.5419 | 0.5797 | 0.6189 | 0.6600 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 |
| 2006 | 0.2732 | 0.2947 | 0.3178 | 0.3426 | 0.3689 | 0.3964 | 0.4250 | 0.4546 | 0.4854 | 0.5176 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 |
| 2007 | 0.5198 | 0.5608 | 0.6048 | 0.6519 | 0.7020 | 0.7543 | 0.8087 | 0.8651 | 0.9236 | 0.9849 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008 | 0.2165 | 0.2336 | 0.2519 | 0.2715 | 0.2924 | 0.3142 | 0.3368 | 0.3603 | 0.3847 | 0.4102 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 |
| 2009 | 0.2599 | 0.2803 | 0.3023 | 0.3259 | 0.3509 | 0.3771 | 0.4043 | 0.4325 | 0.4617 | 0.4923 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 |
| 2010 | 0.1235 | 0.1333 | 0.1437 | 0.1549 | 0.1668 | 0.1793 | 0.1922 | 0.2056 | 0.2195 | 0.2341 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 |
| 2011 | 0.2695 | 0.2908 | 0.3136 | 0.3380 | 0.3640 | 0.3912 | 0.4193 | 0.4486 | 0.4789 | 0.5107 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 |
| 2012 | 0.2265 | 0.2443 | 0.2635 | 0.2840 | 0.3059 | 0.3287 | 0.3524 | 0.3769 | 0.4024 | 0.4291 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 |
| 2013 | 0.4618 | 0.4982 | 0.5373 | 0.5792 | 0.6237 | 0.6702 | 0.7185 | 0.7686 | 0.8206 | 0.8750 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 |
| 2014 | 0.5054 | 0.5453 | 0.5881 | 0.6339 | 0.6826 | 0.7335 | 0.7864 | 0.8412 | 0.8981 | 0.9577 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 |
| 2015 | 0.3314 | 0.3575 | 0.3856 | 0.4156 | 0.4476 | 0.4809 | 0.5156 | 0.5515 | 0.5889 | 0.6279 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 |
| 2016 | 0.4261 | 0.4597 | 0.4958 | 0.5344 | 0.5755 | 0.6183 | 0.6629 | 0.7091 | 0.7571 | 0.8073 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 |
| 2017 | 0.3952 | 0.4264 | 0.4599 | 0.4957 | 0.5338 | 0.5735 | 0.6149 | 0.6578 | 0.7023 | 0.7488 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 |
| 2018 | 0.2849 | 0.3074 | 0.3315 | 0.3573 | 0.3848 | 0.4134 | 0.4432 | 0.4741 | 0.5062 | 0.5398 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 |

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b.

Accepted Claim Counts (Excluding Deceased Claims) - Expected Remaining Alive by Maturity

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 1308:1320 | Maturity (months) 1320:1332 | Maturity (months) 1332:1344 | Maturity (months) 1344:1356 | Maturity (months) 1356:1368 | Maturity (months) 1368:1380 | Maturity (months) 1380:1392 | Maturity (months) 1392:1404 | Maturity (months) 1404:1416 | Maturity (months) 1416:1428 | Maturity (months) 1428:1440 | Maturity (months) 1440:1452 | Maturity (months) 1452:1464 | Maturity (months) 1464:1476 | Maturity (months) 1476:1488 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 0.6882 | 1.0000 | 1.0000 | |
| 1990 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 1991 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 0.4171 | 1.0000 | 1.0000 | |
| 1992 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 0.4313 | 1.0000 | 1.0000 | |
| 1993 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 0.5435 | 1.0000 | 1.0000 | |
| 1994 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 0.3637 | 1.0000 | 1.0000 | |
| 1995 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 0.4109 | 1.0000 | 1.0000 | |
| 1996 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 0.8449 | 1.0000 | 1.0000 | |
| 1997 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 0.3986 | 1.0000 | 1.0000 | |
| 1998 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 0.4854 | 1.0000 | 1.0000 | |
| 1999 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 0.7271 | 1.0000 | 1.0000 | |
| 2000 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 0.9801 | 1.0000 | 1.0000 | |
| 2001 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 0.5077 | 1.0000 | 1.0000 | |
| 2002 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 0.6151 | 1.0000 | 1.0000 | |
| 2003 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 0.9573 | 1.0000 | 1.0000 | |
| 2004 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 0.4580 | 1.0000 | 1.0000 | |
| 2005 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 0.6841 | 1.0000 | 1.0000 | |
| 2006 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 0.5365 | 1.0000 | 1.0000 | |
| 2007 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2008 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 0.4252 | 1.0000 | 1.0000 | |
| 2009 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 0.5103 | 1.0000 | 1.0000 | |
| 2010 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 0.2426 | 1.0000 | 1.0000 | |
| 2011 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 0.5294 | 1.0000 | 1.0000 | |
| 2012 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 0.4448 | 1.0000 | 1.0000 | |
| 2013 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 0.9070 | 1.0000 | 1.0000 | |
| 2014 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 0.9927 | 1.0000 | 1.0000 | |
| 2015 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 0.6509 | 1.0000 | 1.0000 | |
| 2016 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 0.8368 | 1.0000 | 1.0000 | |
| 2017 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 0.7762 | 1.0000 | 1.0000 | |
| 2018 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 0.5595 | 1.0000 | 1.0000 | |

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b.

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2018 Cost Level (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
|-----------------|---------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 1989 | | | 266,615 | 74,883 | 124,669 | 143,379 | 84,417 | 76,356 | 96,553 | 63,519 | 67,861 | 298,151 | 55,199 | 76,840 | 98,927 | 97,545 |
| 1990 | | 175,594 | 84,590 | 70,908 | 48,356 | 17,782 | 51,995 | 13,046 | 20,283 | 16,868 | 15,703 | 14,224 | 21,875 | 46,286 | 51,990 | 64,156 |
| 1991 | | 317,876 | 39,373 | 29,712 | 154,211 | 94,450 | 20,009 | 29,347 | 11,485 | 29,018 | 33,925 | 41,827 | 36,632 | 42,823 | 42,168 | 45,663 |
| 1992 | 1,917 | 60,191 | 67,481 | 85,409 | 77,857 | 35,034 | 33,427 | 29,942 | 25,748 | 27,439 | 28,136 | 38,740 | 45,104 | 34,945 | 36,849 | 43,754 |
| 1993 | 2,391 | 53,548 | 75,663 | 95,732 | 92,001 | 84,338 | 115,879 | 96,810 | 93,386 | 95,901 | 92,441 | 73,513 | 99,798 | 108,650 | 91,780 | 85,772 |
| 1994 | 150,818 | 319,142 | 177,337 | 83,575 | 79,937 | 149,221 | 53,059 | 88,514 | 85,428 | 20,518 | 36,733 | 198,950 | 20,890 | 22,757 | 42,787 | 42,286 |
| 1995 | | 171,776 | 118,477 | 115,436 | 20,709 | 16,612 | 38,003 | 18,314 | 51,784 | 53,065 | 176,271 | 68,464 | 80,145 | 109,747 | 17,591 | 201,181 |
| 1996 | 2,274 | 156,365 | 172,413 | 125,484 | 90,733 | 115,852 | 129,800 | 62,422 | 68,495 | 60,282 | 68,401 | 68,592 | 60,580 | 68,251 | 76,172 | 81,035 |
| 1997 | | 73,758 | 88,898 | 36,764 | 74,719 | 88,543 | 66,749 | 42,190 | 47,167 | 37,177 | 54,697 | 65,807 | 75,079 | 81,045 | 71,837 | 117,178 |
| 1998 | 673 | 118,888 | 136,083 | 78,512 | 67,640 | 43,377 | 128,489 | 68,941 | 72,210 | 63,121 | 72,404 | 81,832 | 87,972 | 93,535 | 93,275 | 109,204 |
| 1999 | 218,470 | 291,049 | 57,355 | 69,148 | 124,049 | 84,988 | 69,481 | 91,690 | 177,754 | 109,439 | 97,521 | 112,306 | 140,072 | 95,360 | 135,769 | 124,712 |
| 2000 | 248,538 | 206,713 | 100,911 | 147,231 | 73,449 | 54,076 | 38,881 | 41,050 | 39,976 | 35,283 | 65,415 | 49,437 | 51,300 | 64,686 | 62,477 | 54,093 |
| 2001 | | 466,772 | 317,462 | 371,282 | 127,095 | 181,889 | 239,707 | 107,902 | 67,885 | 76,925 | 88,414 | 84,583 | 119,942 | 115,354 | 141,730 | 113,528 |
| 2002 | 6,392 | 122,871 | 120,394 | 79,324 | 86,509 | 47,050 | 108,194 | 68,118 | 72,209 | 60,448 | 67,486 | 84,022 | 87,447 | 82,117 | 85,428 | 70,932 |
| 2003 | | | 131,774 | 42,043 | 88,640 | 263,129 | 64,144 | 55,196 | 94,632 | 100,773 | 88,330 | 117,720 | 168,631 | 134,024 | 119,846 | 107,568 |
| 2004 | 106 | 104,052 | 272,306 | 151,842 | 104,296 | 102,251 | 89,114 | 82,970 | 45,691 | 63,196 | 72,491 | 64,002 | 57,267 | 59,234 | 74,174 | |
| 2005 | | 7,088 | 127,817 | 101,397 | 64,137 | 115,455 | 78,804 | 82,844 | 54,733 | 69,911 | 62,998 | 68,543 | 73,144 | 75,496 | | |
| 2006 | | 106,713 | 75,512 | 82,021 | 99,073 | 177,070 | 99,991 | 73,218 | 66,022 | 61,807 | 66,412 | 89,317 | 70,846 | | | |
| 2007 | 136,705 | 202,960 | 77,883 | 185,726 | 141,433 | 112,283 | 142,586 | 109,771 | 118,668 | 119,841 | 128,635 | 120,552 | | | | |
| 2008 | | 101,701 | 82,647 | 56,833 | 69,685 | 34,982 | 59,107 | 64,924 | 72,329 | 77,753 | 68,558 | | | | | |
| 2009 | 121,704 | 107,986 | 117,653 | 104,047 | 80,360 | 56,088 | 54,797 | 93,617 | 130,100 | 64,871 | | | | | | |
| 2010 | | 405,569 | 52,999 | 105,323 | 42,125 | 30,514 | 42,721 | 43,705 | 38,464 | | | | | | | |
| 2011 | 11,708 | 28,828 | 89,679 | 63,413 | 78,730 | 79,278 | 68,030 | 55,889 | | | | | | | | |
| 2012 | 8,580 | 41,520 | 204,520 | 108,618 | 60,012 | 37,725 | 58,369 | | | | | | | | | |
| 2013 | 58,757 | 258,477 | 127,092 | 97,773 | 104,710 | 83,347 | | | | | | | | | | |
| 2014 | 59,742 | 90,751 | 93,738 | 98,445 | 107,560 | | | | | | | | | | | |
| 2015 | | 123,120 | 123,195 | 126,310 | | | | | | | | | | | | |
| 2016 | | 191,143 | 59,729 | | | | | | | | | | | | | |
| 2017 | | 89,972 | | | | | | | | | | | | | | |
| 2018 | 7,569 | | | | | | | | | | | | | | | |
| Averages: | | | | | | | | | | | | | | | | |
| Latest 3 | 11,492 | 120,150 | 99,548 | 107,891 | 93,991 | 68,345 | 59,204 | 68,543 | 88,664 | 85,177 | 83,907 | 92,501 | 68,379 | 81,781 | 87,665 | 84,947 |
| Latest 5 | 27,575 | 132,707 | 117,569 | 97,590 | 82,948 | 59,606 | 58,132 | 75,372 | 88,981 | 77,609 | 78,553 | 90,345 | 83,319 | 85,993 | 90,676 | 86,432 |
| Latest 10 | 46,308 | 119,828 | 101,464 | 100,056 | 86,338 | 85,167 | 77,028 | 74,364 | 78,301 | 71,449 | 78,135 | 86,684 | 87,489 | 84,432 | 85,223 | 100,292 |
| All | 79,158 | 136,505 | 114,408 | 94,423 | 86,534 | 81,793 | 81,542 | 66,439 | 72,639 | 63,154 | 70,760 | 86,476 | 74,584 | 76,794 | 76,442 | 88,841 |
| Cumulative | 85,500 | 85,554 | 83,945 | 81,940 | 80,887 | 80,375 | 80,235 | 80,100 | 81,559 | 82,546 | 84,847 | 86,571 | 86,584 | 88,211 | 89,842 | 91,814 |
| Selected | | 119,828 | 101,464 | 100,056 | 86,338 | 85,167 | 77,028 | 74,364 | 78,301 | 71,449 | 78,135 | 86,684 | 87,489 | 84,432 | 85,223 | 100,292 |

Note (a): Ratio of 2018 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a and 3b) and accepted reported claim counts (AAA only as shown in Appendix E, Exh bit IV, Sheets 2a and 2b).

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2018 Cost Level (a)

| Year of Birth | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 |
|-----------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1989 | 94,108 | 100,510 | 89,090 | 51,979 | 54,025 | 57,126 | 83,326 | 83,947 | 117,058 | 124,192 | 128,568 | 115,807 | 90,212 | 92,993 |
| 1990 | 56,209 | 51,812 | 31,941 | 30,453 | 30,132 | 39,508 | 37,389 | 49,379 | 117,981 | 69,817 | 62,815 | 64,848 | 87,343 | |
| 1991 | 72,451 | 160,505 | 123,095 | 134,863 | 124,796 | 248,517 | 107,739 | 136,076 | 140,331 | 126,358 | 136,403 | 151,957 | | |
| 1992 | 47,880 | 60,240 | 64,117 | 87,818 | 61,657 | 93,957 | 99,506 | 96,666 | 95,208 | 103,360 | 101,268 | | | |
| 1993 | 91,498 | 93,705 | 101,040 | 106,469 | 126,788 | 127,706 | 111,590 | 113,025 | 99,175 | 119,821 | | | | |
| 1994 | 36,816 | 45,574 | 37,786 | 55,478 | 67,488 | 63,101 | 60,531 | 61,717 | 70,820 | | | | | |
| 1995 | 159,562 | 67,288 | 124,484 | 123,375 | 135,450 | 122,812 | 145,258 | 107,197 | | | | | | |
| 1996 | 58,331 | 59,189 | 75,794 | 64,455 | 63,747 | 78,949 | 82,983 | | | | | | | |
| 1997 | 66,580 | 69,677 | 73,921 | 72,587 | 65,988 | 72,490 | | | | | | | | |
| 1998 | 111,005 | 107,370 | 110,888 | 119,995 | 121,149 | | | | | | | | | |
| 1999 | 136,668 | 126,204 | 149,467 | 114,737 | | | | | | | | | | |
| 2000 | 57,029 | 63,669 | 71,554 | | | | | | | | | | | |
| 2001 | 109,729 | 128,332 | | | | | | | | | | | | |
| 2002 | 85,218 | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
| 2006 | | | | | | | | | | | | | | |
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| 2014 | | | | | | | | | | | | | | |
| 2015 | | | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | |
| Averages: | | | | | | | | | | | | | | |
| Latest 3 | 83,268 | 102,807 | 106,841 | 102,039 | 89,721 | 87,772 | 97,754 | 99,238 | 92,074 | 114,011 | 102,842 | | | |
| Latest 5 | 97,648 | 96,435 | 93,616 | 98,438 | 93,830 | 94,895 | 101,706 | 103,378 | 101,744 | | | | | |
| Latest 10 | 90,527 | 82,277 | 91,160 | 93,125 | | | | | | | | | | |
| All | 83,298 | 85,895 | 87,774 | 90,054 | 88,270 | 98,586 | 94,483 | 95,349 | 104,064 | 111,195 | 108,967 | 115,117 | 88,982 | 92,993 |
| Cumulative | 92,294 | 93,922 | 95,322 | 96,796 | 98,267 | 100,900 | 101,546 | 103,737 | 106,824 | 108,071 | 106,013 | 103,315 | 90,441 | 92,993 |
| Selected | 92,294 | 93,922 | 95,322 | 96,796 | 98,267 | 100,900 | 101,546 | 103,737 | 106,824 | 110,000 | 110,000 | 110,000 | 105,000 | 105,000 |

Note (a): Ratio of 2018 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a and 3b) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a and 2b).

Accepted Reported Claim Counts - (Open Accepted Claims AAA Only)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-----|-----|
| 1989 | | | 8 | 8 | 10 | 8 | 8 | 8 | 8 | 8 | 7 | 6 | 6 | 6 | 5 | 5 |
| 1990 | | 3 | 6 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 6 |
| 1991 | - | 1 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 1992 | 2 | 3 | 12 | 13 | 13 | 13 | 12 | 12 | 11 | 11 | 11 | 11 | 11 | 11 | 10 | 10 |
| 1993 | 1 | 3 | 11 | 11 | 11 | 12 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 10 | 9 | 9 |
| 1994 | 1 | 2 | 5 | 6 | 6 | 7 | 7 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 1995 | - | 1 | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 1996 | 1 | 3 | 4 | 4 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| 1997 | - | 7 | 8 | 7 | 8 | 10 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| 1998 | 1 | 7 | 8 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| 1999 | 2 | 3 | 4 | 7 | 8 | 8 | 8 | 7 | 7 | 7 | 7 | 7 | 6 | 6 | 5 | 5 |
| 2000 | 1 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 2001 | - | 1 | 2 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 2002 | 1 | 4 | 9 | 12 | 12 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 14 | 14 | 13 | 13 |
| 2003 | - | - | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 2004 | 1 | 3 | 3 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 2005 | - | 3 | 6 | 10 | 10 | 10 | 10 | 9 | 9 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 2006 | 1 | 3 | 5 | 9 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 9 | 9 | | | |
| 2007 | 1 | 2 | 6 | 7 | 8 | 8 | 8 | 8 | 8 | 8 | 7 | 7 | | | | |
| 2008 | - | 3 | 8 | 9 | 9 | 10 | 10 | 10 | 10 | 10 | 9 | | | | | |
| 2009 | 1 | 5 | 8 | 9 | 9 | 10 | 10 | 10 | 10 | 10 | | | | | | |
| 2010 | - | 2 | 6 | 6 | 6 | 6 | 5 | 5 | 5 | | | | | | | |
| 2011 | 1 | 6 | 8 | 11 | 10 | 10 | 10 | 10 | | | | | | | | |
| 2012 | 2 | 2 | 4 | 7 | 7 | 7 | 7 | | | | | | | | | |
| 2013 | 2 | 3 | 7 | 7 | 7 | 7 | | | | | | | | | | |
| 2014 | 2 | 6 | 12 | 12 | 12 | | | | | | | | | | | |
| 2015 | - | 3 | 8 | 10 | | | | | | | | | | | | |
| 2016 | - | 2 | 3 | | | | | | | | | | | | | |
| 2017 | - | 5 | | | | | | | | | | | | | | |
| 2018 | 4 | | | | | | | | | | | | | | | |
| Totals: | | | | | | | | | | | | | | | | |
| Latest 3 | 4 | 10 | 23 | 29 | 26 | 24 | 22 | 25 | 25 | 28 | 26 | 23 | 21 | 15 | 21 | 20 |
| Latest 5 | 6 | 19 | 34 | 47 | 42 | 40 | 42 | 43 | 43 | 45 | 38 | 31 | 38 | 33 | 30 | 30 |
| Latest 10 | 12 | 37 | 70 | 87 | 88 | 83 | 78 | 85 | 79 | 77 | 72 | 74 | 74 | 71 | 67 | 66 |
| All | 25 | 90 | 176 | 208 | 205 | 203 | 192 | 180 | 168 | 161 | 148 | 137 | 128 | 118 | 106 | 100 |
| Cumulative | 2,965 | 2,940 | 2,850 | 2,674 | 2,466 | 2,261 | 2,058 | 1,866 | 1,686 | 1,518 | 1,357 | 1,209 | 1,072 | 944 | 826 | 720 |

Accepted Reported Claim Counts - (Open Accepted Claims AAA Only)

| Year of Birth | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1989 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 1990 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | |
| 1991 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | | |
| 1992 | 10 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | | | |
| 1993 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | | | | |
| 1994 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | | | | | |
| 1995 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | | | | | | |
| 1996 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | | | | | | | |
| 1997 | 9 | 8 | 8 | 8 | 8 | 8 | | | | | | | | |
| 1998 | 12 | 12 | 12 | 11 | 11 | | | | | | | | | |
| 1999 | 4 | 4 | 3 | 3 | | | | | | | | | | |
| 2000 | 5 | 5 | 5 | | | | | | | | | | | |
| 2001 | 4 | 4 | | | | | | | | | | | | |
| 2002 | 13 | | | | | | | | | | | | | |
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| 2017 | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | |
| Totals: | | | | | | | | | | | | | | |
| Latest 3 | 22 | 13 | 20 | 22 | 25 | 19 | 15 | 17 | 21 | 21 | 16 | | | |
| Latest 5 | 38 | 33 | 34 | 33 | 34 | 31 | 32 | 30 | 28 | | | | | |
| Latest 10 | 70 | 65 | 64 | 62 | | | | | | | | | | |
| All | 95 | 78 | 73 | 67 | 64 | 53 | 45 | 39 | 33 | 29 | 21 | 12 | 7 | 4 |
| Cumulative | 620 | 525 | 447 | 374 | 307 | 243 | 190 | 145 | 106 | 73 | 44 | 23 | 11 | 4 |

Incremental Payments - 2018 Level (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|
| 1989 | | | 2,132,917 | 599,068 | 1,246,686 | 1,147,032 | 675,335 | 610,850 | 772,420 | 508,152 | 475,030 | 1,788,908 | 331,195 | 461,040 | 494,637 | 487,723 |
| 1990 | | 526,782 | 507,537 | 496,357 | 338,493 | 124,476 | 363,967 | 91,323 | 141,982 | 118,078 | 109,922 | 99,567 | 153,123 | 324,004 | 363,932 | 384,937 |
| 1991 | 0 | 317,876 | 118,120 | 118,849 | 616,842 | 377,798 | 80,035 | 117,386 | 45,938 | 116,072 | 135,701 | 167,309 | 146,527 | 171,292 | 168,672 | 182,652 |
| 1992 | 3,833 | 180,573 | 809,775 | 1,110,314 | 1,012,146 | 455,448 | 401,126 | 359,301 | 283,227 | 301,824 | 309,493 | 426,145 | 496,143 | 384,397 | 368,486 | 437,535 |
| 1993 | 2,391 | 160,644 | 832,296 | 1,053,052 | 1,012,013 | 1,012,055 | 1,274,664 | 1,064,912 | 1,027,247 | 1,054,907 | 1,016,851 | 808,643 | 1,097,782 | 1,086,504 | 826,016 | 771,944 |
| 1994 | 150,818 | 638,284 | 886,684 | 501,448 | 479,623 | 1,044,546 | 371,412 | 442,572 | 341,712 | 82,074 | 146,931 | 795,800 | 83,561 | 91,026 | 171,148 | 169,143 |
| 1995 | 1,420 | 171,776 | 710,861 | 692,614 | 124,254 | 99,670 | 228,021 | 91,570 | 258,919 | 265,324 | 881,355 | 342,322 | 400,727 | 548,733 | 87,953 | 1,005,905 |
| 1996 | 2,274 | 469,094 | 689,650 | 501,936 | 544,401 | 695,110 | 778,799 | 374,534 | 410,968 | 361,691 | 410,405 | 411,554 | 363,480 | 409,506 | 457,034 | 486,207 |
| 1997 | 7,203 | 516,305 | 711,181 | 257,349 | 597,755 | 885,428 | 600,737 | 379,712 | 424,507 | 334,597 | 492,269 | 592,260 | 675,709 | 729,407 | 646,531 | 1,054,604 |
| 1998 | 673 | 832,217 | 1,088,666 | 942,150 | 811,680 | 520,523 | 1,541,871 | 827,287 | 866,524 | 757,453 | 868,851 | 981,979 | 1,055,664 | 1,122,417 | 1,119,295 | 1,310,450 |
| 1999 | 436,940 | 873,148 | 229,421 | 484,038 | 992,389 | 679,906 | 555,850 | 641,832 | 1,244,278 | 766,076 | 682,649 | 786,142 | 840,433 | 572,162 | 678,847 | 623,558 |
| 2000 | 248,538 | 826,852 | 504,555 | 736,156 | 367,243 | 270,382 | 194,405 | 205,252 | 199,880 | 176,417 | 327,073 | 247,187 | 256,500 | 323,430 | 312,385 | 270,467 |
| 2001 | 148,137 | 466,772 | 634,923 | 742,563 | 381,285 | 727,555 | 958,830 | 431,608 | 271,539 | 307,699 | 353,655 | 338,330 | 479,768 | 461,414 | 566,921 | 454,114 |
| 2002 | 6,392 | 491,483 | 1,083,543 | 951,890 | 1,038,112 | 705,749 | 1,622,907 | 1,021,771 | 1,083,132 | 906,725 | 1,012,294 | 1,260,325 | 1,224,258 | 1,149,636 | 1,110,560 | 922,121 |
| 2003 | 277,817 | 320,565 | 131,774 | 126,129 | 265,921 | 789,387 | 192,432 | 165,587 | 283,896 | 302,318 | 264,991 | 353,160 | 505,892 | 402,072 | 359,539 | 322,704 |
| 2004 | 106 | 312,156 | 816,919 | 607,368 | 312,887 | 511,254 | 445,572 | 414,849 | 228,455 | 315,978 | 362,456 | 320,010 | 286,336 | 296,172 | 370,871 | |
| 2005 | 0 | 21,263 | 766,900 | 1,013,967 | 641,366 | 1,154,548 | 788,042 | 745,592 | 492,597 | 489,375 | 440,984 | 479,801 | 512,005 | 528,474 | | |
| 2006 | 0 | 320,139 | 377,562 | 738,187 | 990,730 | 1,770,699 | 999,905 | 732,180 | 660,224 | 618,070 | 664,116 | 803,851 | 637,618 | | | |
| 2007 | 136,705 | 405,919 | 467,301 | 1,300,085 | 1,131,463 | 898,266 | 1,140,687 | 878,165 | 949,343 | 958,729 | 900,446 | 843,862 | | | | |
| 2008 | 0 | 305,104 | 661,172 | 511,493 | 627,162 | 349,824 | 591,070 | 649,243 | 723,288 | 777,526 | 617,023 | | | | | |
| 2009 | 121,704 | 539,932 | 941,221 | 936,421 | 723,236 | 560,884 | 547,967 | 936,172 | 1,301,002 | 648,713 | | | | | | |
| 2010 | 122,155 | 811,139 | 317,997 | 631,937 | 252,751 | 183,086 | 213,607 | 218,523 | 192,319 | | | | | | | |
| 2011 | 11,708 | 172,966 | 717,429 | 697,540 | 787,303 | 792,779 | 680,302 | 558,887 | | | | | | | | |
| 2012 | 17,161 | 83,041 | 818,079 | 760,324 | 420,085 | 264,077 | 408,584 | | | | | | | | | |
| 2013 | 117,515 | 775,431 | 889,643 | 684,408 | 732,971 | 583,432 | | | | | | | | | | |
| 2014 | 119,483 | 544,507 | 1,124,861 | 1,181,338 | 1,290,720 | | | | | | | | | | | |
| 2015 | 0 | 369,359 | 985,561 | 1,263,103 | | | | | | | | | | | | |
| 2016 | 10,436 | 382,285 | 179,186 | | | | | | | | | | | | | |
| 2017 | 5,253 | 449,858 | | | | | | | | | | | | | | |
| 2018 | 30,277 | | | | | | | | | | | | | | | |
| Totals: | | | | | | | | | | | | | | | | |
| Latest 3 | 45,966 | 1,201,503 | 2,289,608 | 3,128,849 | 2,443,776 | 1,640,288 | 1,302,493 | 1,713,582 | 2,216,609 | 2,384,968 | 2,181,584 | 2,127,514 | 1,435,959 | 1,226,719 | 1,840,970 | 1,698,938 |
| Latest 5 | 165,450 | 2,521,440 | 3,997,330 | 4,586,713 | 3,483,829 | 2,384,258 | 2,441,529 | 3,240,991 | 3,826,177 | 3,492,413 | 2,985,024 | 2,800,684 | 3,166,109 | 2,837,769 | 2,720,276 | 2,592,963 |
| Latest 10 | 555,692 | 4,433,622 | 7,102,451 | 8,704,836 | 7,597,787 | 7,068,848 | 6,008,167 | 6,320,971 | 6,185,795 | 5,501,550 | 5,625,686 | 6,414,646 | 6,474,183 | 5,994,691 | 5,709,938 | 6,619,273 |
| All | 1,978,938 | 12,285,470 | 20,135,737 | 19,640,083 | 17,739,517 | 16,603,913 | 15,656,124 | 11,959,109 | 12,203,398 | 10,167,797 | 10,472,493 | 11,847,155 | 9,546,722 | 9,061,687 | 8,102,829 | 8,884,064 |
| Cumulative | 253,507,269 | 251,528,330 | 239,242,860 | 219,107,123 | 199,467,040 | 181,727,523 | 165,123,610 | 149,467,486 | 137,508,377 | 125,304,980 | 115,137,182 | 104,664,690 | 92,817,535 | 83,270,813 | 74,209,126 | 66,106,297 |

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 5a and 5b) and adjustment factors to 2018 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Incremental Payments - 2018 Level (a)

| Year of Birth | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|---------|---------|
| 1989 | 470,538 | 502,549 | 445,449 | 259,897 | 270,123 | 285,629 | 416,628 | 419,735 | 585,291 | 620,962 | 642,840 | 579,037 | 360,847 | 371,971 |
| 1990 | 337,252 | 207,250 | 127,763 | 121,810 | 120,528 | 158,033 | 149,555 | 197,516 | 353,944 | 209,451 | 188,445 | 194,544 | 262,029 | |
| 1991 | 289,805 | 642,022 | 492,381 | 539,452 | 499,184 | 994,069 | 430,954 | 544,303 | 561,325 | 505,431 | 545,611 | 607,829 | | |
| 1992 | 478,801 | 542,158 | 577,050 | 790,359 | 554,909 | 845,609 | 895,556 | 869,991 | 856,868 | 930,238 | 911,416 | | | |
| 1993 | 731,984 | 749,637 | 808,316 | 851,750 | 1,014,302 | 1,021,651 | 892,718 | 904,200 | 793,404 | 958,565 | | | | |
| 1994 | 147,262 | 182,294 | 151,145 | 221,913 | 269,951 | 252,405 | 242,122 | 246,868 | 283,281 | | | | | |
| 1995 | 797,812 | 336,441 | 622,418 | 616,875 | 677,252 | 614,060 | 726,292 | 535,985 | | | | | | |
| 1996 | 349,986 | 355,136 | 454,762 | 386,733 | 382,484 | 473,695 | 497,899 | | | | | | | |
| 1997 | 599,222 | 557,415 | 591,366 | 580,696 | 527,906 | 579,918 | | | | | | | | |
| 1998 | 1,332,065 | 1,288,438 | 1,330,651 | 1,319,943 | 1,332,641 | | | | | | | | | |
| 1999 | 546,673 | 504,815 | 448,401 | 344,210 | | | | | | | | | | |
| 2000 | 285,146 | 318,345 | 357,769 | | | | | | | | | | | |
| 2001 | 438,915 | 513,329 | | | | | | | | | | | | |
| 2002 | 1,107,830 | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
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| 2014 | | | | | | | | | | | | | | |
| 2015 | | | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | |
| Totals: | | | | | | | | | | | | | | |
| Latest 3 | 1,831,890 | 1,336,489 | 2,136,821 | 2,244,849 | 2,243,032 | 1,667,673 | 1,466,313 | 1,687,053 | 1,933,553 | 2,394,235 | 1,645,471 | | | |
| Latest 5 | 3,710,628 | 3,182,342 | 3,182,949 | 3,248,457 | 3,190,235 | 2,941,730 | 3,254,588 | 3,101,347 | 2,848,822 | | | | | |
| Latest 10 | 6,336,894 | 5,348,009 | 5,834,259 | 5,773,741 | | | | | | | | | | |
| All | 7,913,291 | 6,699,830 | 6,407,471 | 6,033,638 | 5,649,283 | 5,225,070 | 4,251,725 | 3,718,599 | 3,434,112 | 3,224,648 | 2,288,312 | 1,381,409 | 622,876 | 371,971 |
| Cumulative | 57,222,233 | 49,308,942 | 42,609,112 | 36,201,641 | 30,168,003 | 24,518,720 | 19,293,651 | 15,041,926 | 11,323,327 | 7,889,215 | 4,664,567 | 2,376,256 | 994,846 | 371,971 |

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 5a and 5b) and adjustment factors to 2018 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Adjustment Factors to 2018 Level (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989 | 1.509 | 1.483 | 1.462 | 1.441 | 1.418 | 1.399 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 |
| 1990 | 1.483 | 1.462 | 1.441 | 1.418 | 1.399 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 |
| 1991 | 1.462 | 1.441 | 1.418 | 1.399 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 |
| 1992 | 1.441 | 1.418 | 1.399 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 |
| 1993 | 1.418 | 1.399 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 |
| 1994 | 1.399 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 |
| 1995 | 1.386 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 |
| 1996 | 1.371 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 |
| 1997 | 1.358 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 |
| 1998 | 1.346 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 |
| 1999 | 1.333 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 |
| 2000 | 1.320 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 |
| 2001 | 1.306 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 |
| 2002 | 1.291 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 |
| 2003 | 1.278 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 |
| 2004 | 1.260 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | |
| 2005 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | |
| 2006 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | |
| 2007 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | |
| 2008 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | |
| 2009 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | |
| 2010 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | |
| 2011 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | |
| 2012 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | | |
| 2013 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | | | |
| 2014 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | | | | |
| 2015 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | | | | | |
| 2016 | 1.011 | 1.005 | 1.000 | | | | | | | | | | | | | |
| 2017 | 1.005 | 1.000 | | | | | | | | | | | | | | |
| 2018 | 1.000 | | | | | | | | | | | | | | | |

Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

Adjustment Factors to 2018 Level (a)

| Year of Birth | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989 | 1.243 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 |
| 1990 | 1.231 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | |
| 1991 | 1.215 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | |
| 1992 | 1.140 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | |
| 1993 | 1.060 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | |
| 1994 | 1.052 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | |
| 1995 | 1.041 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | |
| 1996 | 1.033 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | |
| 1997 | 1.027 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | |
| 1998 | 1.022 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | | |
| 1999 | 1.018 | 1.011 | 1.005 | 1.000 | | | | | | | | | | |
| 2000 | 1.011 | 1.005 | 1.000 | | | | | | | | | | | |
| 2001 | 1.005 | 1.000 | | | | | | | | | | | | |
| 2002 | 1.000 | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
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| 2015 | | | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | |

Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

Actual Incremental Payments (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
|---------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|-----------|
| 1989 | | | 1,459,361 | 415,863 | 879,445 | 819,647 | 487,413 | 445,677 | 568,680 | 377,570 | 356,370 | 1,355,152 | 253,514 | 357,202 | 387,008 | 387,000 |
| 1990 | | 360,429 | 352,324 | 350,143 | 241,881 | 89,839 | 265,551 | 67,235 | 105,496 | 88,583 | 83,269 | 76,214 | 118,636 | 253,503 | 288,774 | 309,740 |
| 1991 | 0 | 220,664 | 83,325 | 84,927 | 445,197 | 275,642 | 58,924 | 87,221 | 34,463 | 87,928 | 103,873 | 129,627 | 114,644 | 135,917 | 135,722 | 148,421 |
| 1992 | 2,661 | 127,381 | 578,650 | 801,353 | 738,463 | 335,315 | 298,047 | 269,549 | 214,553 | 231,032 | 239,787 | 333,419 | 393,681 | 309,306 | 299,427 | 360,238 |
| 1993 | 1,687 | 114,793 | 600,698 | 768,308 | 745,076 | 751,983 | 956,259 | 806,703 | 786,309 | 817,315 | 795,592 | 641,644 | 883,332 | 882,880 | 680,088 | 676,855 |
| 1994 | 107,772 | 460,672 | 646,926 | 369,182 | 356,372 | 783,623 | 281,356 | 338,768 | 264,750 | 64,215 | 116,587 | 640,342 | 67,901 | 74,945 | 150,066 | 159,602 |
| 1995 | 1,025 | 125,328 | 523,358 | 514,630 | 93,216 | 75,503 | 174,539 | 70,946 | 202,580 | 210,530 | 709,184 | 278,167 | 329,933 | 481,140 | 82,992 | 956,586 |
| 1996 | 1,659 | 345,362 | 512,428 | 376,555 | 412,400 | 532,074 | 603,393 | 293,038 | 326,096 | 291,035 | 333,490 | 338,847 | 318,706 | 386,407 | 434,627 | 466,982 |
| 1997 | 5,303 | 383,628 | 533,531 | 194,950 | 457,553 | 686,007 | 470,021 | 301,295 | 341,580 | 271,889 | 405,302 | 519,305 | 637,595 | 693,644 | 620,966 | 1,020,800 |
| 1998 | 500 | 624,333 | 824,698 | 721,171 | 628,869 | 407,261 | 1,223,448 | 665,678 | 704,127 | 623,638 | 761,825 | 926,588 | 1,003,906 | 1,078,035 | 1,083,418 | 1,275,645 |
| 1999 | 327,794 | 661,436 | 175,611 | 375,020 | 776,453 | 539,494 | 447,266 | 521,545 | 1,024,458 | 671,710 | 644,143 | 747,598 | 807,201 | 553,822 | 660,817 | 610,350 |
| 2000 | 188,275 | 632,916 | 390,916 | 575,974 | 291,401 | 217,563 | 157,971 | 168,991 | 175,259 | 166,466 | 311,037 | 237,413 | 248,279 | 314,840 | 305,768 | 265,787 |
| 2001 | 113,392 | 361,643 | 496,769 | 589,211 | 306,802 | 591,202 | 789,438 | 378,442 | 256,222 | 292,613 | 339,671 | 327,486 | 467,025 | 451,640 | 557,112 | 449,326 |
| 2002 | 4,952 | 384,540 | 859,773 | 765,940 | 843,557 | 581,068 | 1,422,996 | 964,136 | 1,030,027 | 870,872 | 979,846 | 1,226,851 | 1,198,325 | 1,129,743 | 1,098,852 | 917,760 |
| 2003 | 217,366 | 254,363 | 106,032 | 102,491 | 218,942 | 692,150 | 181,577 | 157,468 | 272,670 | 292,628 | 257,953 | 345,679 | 497,138 | 397,833 | 357,839 | 322,704 |
| 2004 | 84 | 251,177 | 663,818 | 500,067 | 274,345 | 482,415 | 423,726 | 398,445 | 221,132 | 307,586 | 354,778 | 314,472 | 283,317 | 294,771 | 370,871 | |
| 2005 | 0 | 17,278 | 631,416 | 889,066 | 605,189 | 1,097,941 | 756,882 | 721,693 | 479,513 | 479,009 | 433,354 | 474,743 | 509,584 | 528,474 | | |
| 2006 | 0 | 263,582 | 331,054 | 696,548 | 942,155 | 1,700,683 | 967,855 | 712,734 | 646,239 | 607,375 | 657,115 | 800,050 | 637,618 | | | |
| 2007 | 112,554 | 355,918 | 440,942 | 1,236,343 | 1,086,724 | 869,474 | 1,110,391 | 859,564 | 932,916 | 948,622 | 896,187 | 843,862 | | | | |
| 2008 | 0 | 287,894 | 628,756 | 491,268 | 607,059 | 340,533 | 578,550 | 638,009 | 715,663 | 773,849 | 617,023 | | | | | |
| 2009 | 114,839 | 513,460 | 904,004 | 906,405 | 704,027 | 549,003 | 538,485 | 926,303 | 1,294,849 | 648,713 | | | | | | |
| 2010 | 116,166 | 779,065 | 307,804 | 615,153 | 247,397 | 179,918 | 211,355 | 217,490 | 192,319 | | | | | | | |
| 2011 | 11,245 | 167,421 | 698,375 | 682,764 | 773,680 | 784,422 | 677,085 | 558,887 | | | | | | | | |
| 2012 | 16,611 | 80,835 | 800,750 | 747,168 | 415,656 | 262,828 | 408,584 | | | | | | | | | |
| 2013 | 114,394 | 759,005 | 874,249 | 677,192 | 729,505 | 583,432 | | | | | | | | | | |
| 2014 | 116,952 | 535,085 | 1,113,003 | 1,175,752 | 1,290,720 | | | | | | | | | | | |
| 2015 | 0 | 365,465 | 980,900 | 1,263,103 | | | | | | | | | | | | |
| 2016 | 10,326 | 380,477 | 179,186 | | | | | | | | | | | | | |
| 2017 | 5,229 | 449,858 | | | | | | | | | | | | | | |
| 2018 | 30,277 | | | | | | | | | | | | | | | |
| Totals: | | | | | | | | | | | | | | | | |
| Latest 3 | 45,832 | 1,195,801 | 2,273,089 | 3,116,046 | 2,435,881 | 1,630,682 | 1,297,024 | 1,702,679 | 2,202,832 | 2,371,184 | 2,170,325 | 2,118,654 | 1,430,519 | 1,221,079 | 1,827,562 | 1,689,790 |
| Latest 5 | 162,784 | 2,489,891 | 3,948,088 | 4,545,979 | 3,456,957 | 2,359,603 | 2,414,058 | 3,200,252 | 3,781,987 | 3,457,568 | 2,958,456 | 2,778,806 | 3,125,982 | 2,802,463 | 2,690,441 | 2,565,927 |
| Latest 10 | 536,038 | 4,318,567 | 6,927,968 | 8,491,697 | 7,402,112 | 6,850,649 | 5,854,488 | 6,154,729 | 6,041,552 | 5,387,732 | 5,491,106 | 6,244,741 | 6,289,988 | 5,829,212 | 5,573,261 | 6,445,543 |
| All | 1,621,062 | 10,264,010 | 16,698,656 | 16,886,548 | 15,112,084 | 14,229,020 | 13,491,110 | 10,569,817 | 10,789,903 | 9,123,177 | 9,396,385 | 10,557,458 | 8,770,335 | 8,324,105 | 7,514,346 | 8,327,797 |

Note: (a) See actual payments as shown in Appendix E, Exh bit IV, Sheets 6a and 6b.

Actual Incremental Payments (a)

| Year of Birth | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|
| 1989 | 378,619 | 408,365 | 366,754 | 227,883 | 254,886 | 271,625 | 400,154 | 406,281 | 569,746 | 607,809 | 631,717 | 572,932 | 359,140 | 371,971 |
| 1990 | 274,047 | 170,636 | 112,025 | 114,939 | 114,619 | 151,784 | 144,761 | 192,270 | 346,447 | 205,827 | 186,458 | 193,624 | 262,029 | |
| 1991 | 238,607 | 562,937 | 464,607 | 513,003 | 479,446 | 962,205 | 419,508 | 532,773 | 551,612 | 500,103 | 543,030 | 607,829 | | |
| 1992 | 419,822 | 511,577 | 548,758 | 759,108 | 537,123 | 823,150 | 876,586 | 854,937 | 847,835 | 925,839 | 911,416 | | | |
| 1993 | 690,695 | 712,883 | 776,355 | 824,448 | 987,362 | 1,000,010 | 877,271 | 894,668 | 789,652 | 958,565 | | | | |
| 1994 | 140,042 | 175,086 | 146,301 | 216,019 | 264,233 | 248,038 | 239,570 | 245,700 | 283,281 | | | | | |
| 1995 | 766,265 | 325,657 | 605,886 | 603,808 | 665,534 | 607,587 | 722,858 | 535,985 | | | | | | |
| 1996 | 338,768 | 345,704 | 445,129 | 380,041 | 378,452 | 471,454 | 497,899 | | | | | | | |
| 1997 | 583,307 | 545,608 | 581,134 | 574,575 | 525,410 | 579,918 | | | | | | | | |
| 1998 | 1,303,849 | 1,266,144 | 1,316,623 | 1,313,700 | 1,332,641 | | | | | | | | | |
| 1999 | 537,213 | 499,494 | 446,281 | 344,210 | | | | | | | | | | |
| 2000 | 282,140 | 316,839 | 357,769 | | | | | | | | | | | |
| 2001 | 436,839 | 513,329 | | | | | | | | | | | | |
| 2002 | 1,107,830 | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
| 2006 | | | | | | | | | | | | | | |
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| 2014 | | | | | | | | | | | | | | |
| 2015 | | | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | |
| Totals: | | | | | | | | | | | | | | |
| Latest 3 | 1,826,808 | 1,329,662 | 2,120,672 | 2,232,485 | 2,236,503 | 1,658,959 | 1,460,326 | 1,676,353 | 1,920,767 | 2,384,507 | 1,640,904 | | | |
| Latest 5 | 3,667,870 | 3,141,413 | 3,146,935 | 3,216,334 | 3,166,269 | 2,907,007 | 3,214,183 | 3,064,064 | 2,818,826 | | | | | |
| Latest 10 | 6,186,948 | 5,212,320 | 5,688,841 | 5,643,851 | | | | | | | | | | |
| All | 7,498,043 | 6,354,258 | 6,167,620 | 5,871,734 | 5,539,706 | 5,115,772 | 4,178,607 | 3,662,615 | 3,388,571 | 3,198,142 | 2,272,621 | 1,374,385 | 621,169 | 371,971 |

Note: (a) See actual payments as shown in Appendix E, Exhibit IV, Sheets 6a and 6b.

Paid Loss & ALAE - Actual (a)

| Year of Birth | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
|---------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|
| 1989 | | | 1,459,361 | 1,875,224 | 2,754,669 | 3,574,316 | 4,061,729 | 4,507,406 | 5,076,086 | 5,453,656 | 5,810,026 | 7,165,178 | 7,418,692 | 7,775,894 | 8,162,902 | 8,549,902 |
| 1990 | | 360,429 | 712,753 | 1,062,896 | 1,304,777 | 1,394,616 | 1,660,167 | 1,727,402 | 1,832,898 | 1,921,481 | 2,004,750 | 2,080,964 | 2,199,600 | 2,453,103 | 2,741,877 | 3,051,617 |
| 1991 | 0 | 220,664 | 303,989 | 388,916 | 834,113 | 1,109,755 | 1,168,679 | 1,255,900 | 1,290,363 | 1,378,291 | 1,482,164 | 1,611,791 | 1,726,435 | 1,862,352 | 1,998,074 | 2,146,495 |
| 1992 | 2,661 | 130,042 | 708,692 | 1,510,045 | 2,248,508 | 2,583,823 | 2,881,870 | 3,151,419 | 3,365,972 | 3,597,004 | 3,836,791 | 4,170,210 | 4,563,891 | 4,873,197 | 5,172,624 | 5,532,862 |
| 1993 | 1,687 | 116,480 | 717,178 | 1,485,486 | 2,230,562 | 2,982,545 | 3,938,804 | 4,745,507 | 5,531,816 | 6,349,131 | 7,144,723 | 7,786,367 | 8,669,699 | 9,552,579 | 10,232,667 | 10,909,522 |
| 1994 | 107,772 | 568,444 | 1,215,370 | 1,584,552 | 1,940,924 | 2,724,547 | 3,005,903 | 3,344,671 | 3,609,421 | 3,673,636 | 3,790,223 | 4,430,565 | 4,498,466 | 4,573,411 | 4,723,477 | 4,883,079 |
| 1995 | 1,025 | 126,353 | 649,711 | 1,164,341 | 1,257,557 | 1,333,060 | 1,507,599 | 1,578,545 | 1,781,125 | 1,991,655 | 2,700,839 | 2,979,006 | 3,308,939 | 3,790,079 | 3,873,071 | 4,829,658 |
| 1996 | 1,659 | 347,021 | 859,449 | 1,236,004 | 1,648,404 | 2,180,478 | 2,783,871 | 3,076,909 | 3,403,005 | 3,694,040 | 4,027,530 | 4,366,377 | 4,685,083 | 5,071,490 | 5,506,117 | 5,973,099 |
| 1997 | 5,303 | 388,931 | 922,462 | 1,117,412 | 1,574,965 | 2,260,972 | 2,730,993 | 3,032,288 | 3,373,868 | 3,645,757 | 4,051,059 | 4,570,364 | 5,207,959 | 5,901,603 | 6,522,569 | 7,543,370 |
| 1998 | 500 | 624,833 | 1,449,531 | 2,170,702 | 2,799,571 | 3,206,832 | 4,430,280 | 5,095,958 | 5,800,085 | 6,423,723 | 7,185,548 | 8,112,136 | 9,116,042 | 10,194,077 | 11,277,495 | 12,553,140 |
| 1999 | 327,794 | 989,230 | 1,164,841 | 1,539,861 | 2,316,314 | 2,855,808 | 3,303,074 | 3,824,619 | 4,849,077 | 5,520,787 | 6,164,930 | 6,912,528 | 7,719,729 | 8,273,551 | 8,934,368 | 9,544,718 |
| 2000 | 188,275 | 821,191 | 1,212,107 | 1,788,081 | 2,079,482 | 2,297,045 | 2,455,016 | 2,624,007 | 2,799,266 | 2,965,732 | 3,276,769 | 3,514,181 | 3,762,460 | 4,077,300 | 4,383,068 | 4,648,855 |
| 2001 | 113,392 | 475,035 | 971,804 | 1,561,015 | 1,867,817 | 2,459,019 | 3,248,457 | 3,626,899 | 3,883,121 | 4,175,734 | 4,515,405 | 4,842,890 | 5,309,915 | 5,761,556 | 6,318,667 | 6,767,994 |
| 2002 | 4,952 | 389,492 | 1,249,265 | 2,015,205 | 2,858,762 | 3,439,830 | 4,862,826 | 5,826,962 | 6,856,989 | 7,727,861 | 8,707,708 | 9,934,558 | 11,132,883 | 12,262,626 | 13,361,478 | 14,279,238 |
| 2003 | 217,366 | 471,729 | 577,761 | 680,252 | 899,194 | 1,591,344 | 1,772,921 | 1,930,389 | 2,203,060 | 2,495,687 | 2,753,640 | 3,099,320 | 3,596,458 | 3,994,291 | 4,352,130 | 4,674,834 |
| 2004 | 84 | 251,261 | 915,079 | 1,415,146 | 1,689,491 | 2,171,906 | 2,595,632 | 2,994,077 | 3,215,209 | 3,522,795 | 3,877,573 | 4,192,045 | 4,475,363 | 4,770,134 | 5,141,005 | |
| 2005 | 0 | 17,278 | 648,694 | 1,537,760 | 2,142,949 | 3,240,890 | 3,997,772 | 4,719,465 | 5,198,978 | 5,677,987 | 6,111,341 | 6,586,084 | 7,095,668 | 7,624,142 | | |
| 2006 | 0 | 263,582 | 594,636 | 1,291,184 | 2,233,340 | 3,934,023 | 4,901,878 | 5,614,611 | 6,260,850 | 6,868,225 | 7,525,340 | 8,325,390 | 8,963,008 | | | |
| 2007 | 112,554 | 468,472 | 909,414 | 2,145,757 | 3,232,481 | 4,101,955 | 5,212,346 | 6,071,909 | 7,004,826 | 7,953,448 | 8,849,635 | 9,693,497 | | | | |
| 2008 | 0 | 287,894 | 916,649 | 1,407,917 | 2,014,976 | 2,355,509 | 2,934,059 | 3,572,068 | 4,287,731 | 5,061,580 | 5,678,602 | | | | | |
| 2009 | 114,839 | 628,299 | 1,532,304 | 2,438,709 | 3,142,736 | 3,691,740 | 4,230,225 | 5,156,527 | 6,451,376 | 7,100,090 | | | | | | |
| 2010 | 116,166 | 895,231 | 1,203,035 | 1,818,188 | 2,065,585 | 2,245,502 | 2,456,858 | 2,674,347 | 2,866,667 | | | | | | | |
| 2011 | 11,245 | 178,666 | 877,041 | 1,559,805 | 2,333,485 | 3,117,907 | 3,794,991 | 4,353,878 | | | | | | | | |
| 2012 | 16,611 | 97,446 | 898,196 | 1,645,365 | 2,061,021 | 2,323,849 | 2,732,433 | | | | | | | | | |
| 2013 | 114,394 | 873,399 | 1,747,648 | 2,424,840 | 3,154,345 | 3,737,777 | | | | | | | | | | |
| 2014 | 116,952 | 652,037 | 1,765,040 | 2,940,791 | 4,231,511 | | | | | | | | | | | |
| 2015 | 0 | 365,465 | 1,346,365 | 2,609,468 | | | | | | | | | | | | |
| 2016 | 10,326 | 390,803 | 569,989 | | | | | | | | | | | | | |
| 2017 | 5,229 | 455,087 | | | | | | | | | | | | | | |
| 2018 | 30,277 | | | | | | | | | | | | | | | |

Note: (a) See Exh bit IX, Sheets 6a - 1, 2, and 3.

Paid Loss & ALAE - Actual (a)

| Year of Birth | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989 | 8,928,521 | 9,336,886 | 9,703,640 | 9,931,523 | 10,186,409 | 10,458,034 | 10,858,188 | 11,264,469 | 11,834,215 | 12,442,023 | 13,073,741 | 13,646,673 | 14,005,813 | 14,377,784 |
| 1990 | 3,325,664 | 3,496,300 | 3,608,325 | 3,723,264 | 3,837,883 | 3,989,667 | 4,134,429 | 4,326,699 | 4,673,146 | 4,878,973 | 5,065,431 | 5,259,055 | 5,521,084 | |
| 1991 | 2,385,102 | 2,948,039 | 3,412,646 | 3,925,649 | 4,405,095 | 5,367,300 | 5,786,808 | 6,319,582 | 6,871,193 | 7,371,296 | 7,914,327 | 8,522,156 | | |
| 1992 | 5,952,684 | 6,464,261 | 7,013,018 | 7,772,126 | 8,309,249 | 9,132,399 | 10,008,985 | 10,863,922 | 11,711,757 | 12,637,596 | 13,549,012 | | | |
| 1993 | 11,600,217 | 12,313,100 | 13,089,455 | 13,913,903 | 14,901,266 | 15,901,276 | 16,778,547 | 17,673,214 | 18,462,866 | 19,421,431 | | | | |
| 1994 | 5,023,121 | 5,198,208 | 5,344,508 | 5,560,527 | 5,824,760 | 6,072,798 | 6,312,367 | 6,558,068 | 6,841,349 | | | | | |
| 1995 | 5,595,923 | 5,921,580 | 6,527,466 | 7,131,274 | 7,796,807 | 8,404,394 | 9,127,251 | 9,663,236 | | | | | | |
| 1996 | 6,311,867 | 6,657,571 | 7,102,700 | 7,482,740 | 7,861,193 | 8,332,647 | 8,830,546 | | | | | | | |
| 1997 | 8,126,677 | 8,672,285 | 9,253,418 | 9,827,993 | 10,353,402 | 10,933,321 | | | | | | | | |
| 1998 | 13,856,989 | 15,123,133 | 16,439,756 | 17,753,456 | 19,086,097 | | | | | | | | | |
| 1999 | 10,081,931 | 10,581,425 | 11,027,705 | 11,371,915 | | | | | | | | | | |
| 2000 | 4,930,995 | 5,247,834 | 5,605,603 | | | | | | | | | | | |
| 2001 | 7,204,833 | 7,718,161 | | | | | | | | | | | | |
| 2002 | 15,387,067 | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
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| 2015 | | | | | | | | | | | | | | |
| 2016 | | | | | | | | | | | | | | |
| 2017 | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | |

Note: (a) See Exhibit IX, Sheets 6a - 1, 2, and 3.

Adjusted q(x) (a)

| Time (Year) | Adjusted q(x) BY 2005 | Adjusted q(x) BY 2006 | Adjusted q(x) BY 2007 | Adjusted q(x) BY 2008 | Adjusted q(x) BY 2009 | Adjusted q(x) BY 2010 | Adjusted q(x) BY 2011 | Adjusted q(x) BY 2012 | Adjusted q(x) BY 2013 | Adjusted q(x) BY 2014 | Adjusted q(x) BY 2015 | Adjusted q(x) BY 2016 | Adjusted q(x) BY 2017 | Adjusted q(x) BY 2018 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| 0 | 0.0143 | 0.0110 | 0.0205 | 0.0084 | 0.0099 | 0.0047 | 0.0100 | 0.0083 | 0.0168 | 0.0181 | 0.0118 | 0.0274 | 0.0342 | 0.1823 |
| 1 | 0.0146 | 0.0112 | 0.0209 | 0.0085 | 0.0101 | 0.0047 | 0.0102 | 0.0084 | 0.0170 | 0.0183 | 0.0119 | 0.0151 | 0.0254 | 0.0247 |
| 2 | 0.0149 | 0.0114 | 0.0213 | 0.0087 | 0.0102 | 0.0048 | 0.0103 | 0.0086 | 0.0172 | 0.0186 | 0.0120 | 0.0153 | 0.0140 | 0.0183 |
| 3 | 0.0152 | 0.0117 | 0.0217 | 0.0089 | 0.0104 | 0.0049 | 0.0105 | 0.0087 | 0.0174 | 0.0188 | 0.0122 | 0.0155 | 0.0142 | 0.0101 |
| 4 | 0.0156 | 0.0119 | 0.0222 | 0.0091 | 0.0106 | 0.0050 | 0.0106 | 0.0088 | 0.0177 | 0.0191 | 0.0123 | 0.0157 | 0.0143 | 0.0102 |
| 5 | 0.0159 | 0.0122 | 0.0227 | 0.0093 | 0.0109 | 0.0051 | 0.0108 | 0.0089 | 0.0179 | 0.0193 | 0.0125 | 0.0159 | 0.0145 | 0.0103 |
| 6 | 0.0161 | 0.0124 | 0.0232 | 0.0095 | 0.0111 | 0.0052 | 0.0110 | 0.0091 | 0.0182 | 0.0196 | 0.0127 | 0.0161 | 0.0147 | 0.0105 |
| 7 | 0.0164 | 0.0127 | 0.0237 | 0.0097 | 0.0114 | 0.0053 | 0.0113 | 0.0093 | 0.0185 | 0.0199 | 0.0129 | 0.0163 | 0.0149 | 0.0106 |
| 8 | 0.0168 | 0.0129 | 0.0241 | 0.0099 | 0.0116 | 0.0054 | 0.0115 | 0.0095 | 0.0189 | 0.0203 | 0.0131 | 0.0165 | 0.0151 | 0.0108 |
| 9 | 0.0171 | 0.0131 | 0.0245 | 0.0100 | 0.0118 | 0.0055 | 0.0118 | 0.0097 | 0.0193 | 0.0207 | 0.0133 | 0.0168 | 0.0153 | 0.0109 |
| 10 | 0.0174 | 0.0134 | 0.0250 | 0.0102 | 0.0120 | 0.0056 | 0.0120 | 0.0099 | 0.0198 | 0.0211 | 0.0136 | 0.0171 | 0.0156 | 0.0111 |
| 11 | 0.0177 | 0.0136 | 0.0255 | 0.0104 | 0.0123 | 0.0057 | 0.0123 | 0.0101 | 0.0202 | 0.0216 | 0.0139 | 0.0174 | 0.0159 | 0.0112 |
| 12 | 0.0180 | 0.0139 | 0.0259 | 0.0106 | 0.0125 | 0.0058 | 0.0125 | 0.0103 | 0.0206 | 0.0221 | 0.0142 | 0.0178 | 0.0162 | 0.0114 |
| 13 | 0.0183 | 0.0141 | 0.0264 | 0.0108 | 0.0127 | 0.0059 | 0.0127 | 0.0105 | 0.0210 | 0.0226 | 0.0145 | 0.0182 | 0.0165 | 0.0117 |
| 14 | 0.0187 | 0.0144 | 0.0269 | 0.0110 | 0.0130 | 0.0061 | 0.0130 | 0.0107 | 0.0214 | 0.0230 | 0.0148 | 0.0186 | 0.0169 | 0.0119 |
| 15 | 0.0191 | 0.0147 | 0.0274 | 0.0112 | 0.0132 | 0.0062 | 0.0132 | 0.0109 | 0.0218 | 0.0234 | 0.0151 | 0.0190 | 0.0173 | 0.0122 |
| 16 | 0.0195 | 0.0150 | 0.0279 | 0.0114 | 0.0134 | 0.0063 | 0.0134 | 0.0111 | 0.0222 | 0.0239 | 0.0154 | 0.0194 | 0.0176 | 0.0125 |
| 17 | 0.0199 | 0.0153 | 0.0285 | 0.0116 | 0.0137 | 0.0064 | 0.0137 | 0.0113 | 0.0226 | 0.0243 | 0.0156 | 0.0198 | 0.0180 | 0.0127 |
| 18 | 0.0204 | 0.0156 | 0.0291 | 0.0119 | 0.0139 | 0.0065 | 0.0139 | 0.0115 | 0.0230 | 0.0248 | 0.0159 | 0.0201 | 0.0183 | 0.0130 |
| 19 | 0.0208 | 0.0160 | 0.0297 | 0.0121 | 0.0142 | 0.0066 | 0.0142 | 0.0117 | 0.0234 | 0.0252 | 0.0162 | 0.0205 | 0.0187 | 0.0132 |
| 20 | 0.0213 | 0.0163 | 0.0304 | 0.0124 | 0.0145 | 0.0068 | 0.0145 | 0.0119 | 0.0239 | 0.0257 | 0.0165 | 0.0209 | 0.0190 | 0.0134 |
| 21 | 0.0218 | 0.0167 | 0.0311 | 0.0127 | 0.0149 | 0.0069 | 0.0148 | 0.0122 | 0.0243 | 0.0261 | 0.0168 | 0.0212 | 0.0194 | 0.0137 |
| 22 | 0.0223 | 0.0171 | 0.0318 | 0.0129 | 0.0152 | 0.0071 | 0.0151 | 0.0124 | 0.0248 | 0.0266 | 0.0171 | 0.0216 | 0.0197 | 0.0140 |
| 23 | 0.0229 | 0.0175 | 0.0325 | 0.0132 | 0.0155 | 0.0072 | 0.0154 | 0.0127 | 0.0253 | 0.0271 | 0.0174 | 0.0220 | 0.0201 | 0.0142 |
| 24 | 0.0234 | 0.0179 | 0.0333 | 0.0135 | 0.0159 | 0.0074 | 0.0158 | 0.0130 | 0.0258 | 0.0277 | 0.0178 | 0.0224 | 0.0204 | 0.0145 |
| 25 | 0.0240 | 0.0184 | 0.0341 | 0.0139 | 0.0163 | 0.0076 | 0.0161 | 0.0132 | 0.0264 | 0.0283 | 0.0182 | 0.0229 | 0.0208 | 0.0147 |
| 26 | 0.0246 | 0.0188 | 0.0349 | 0.0142 | 0.0166 | 0.0077 | 0.0165 | 0.0135 | 0.0270 | 0.0289 | 0.0185 | 0.0233 | 0.0212 | 0.0150 |
| 27 | 0.0253 | 0.0193 | 0.0358 | 0.0146 | 0.0170 | 0.0079 | 0.0169 | 0.0139 | 0.0276 | 0.0296 | 0.0190 | 0.0238 | 0.0217 | 0.0153 |
| 28 | 0.0259 | 0.0198 | 0.0367 | 0.0149 | 0.0175 | 0.0081 | 0.0173 | 0.0142 | 0.0282 | 0.0302 | 0.0194 | 0.0244 | 0.0221 | 0.0156 |
| 29 | 0.0267 | 0.0203 | 0.0377 | 0.0153 | 0.0179 | 0.0083 | 0.0177 | 0.0145 | 0.0289 | 0.0309 | 0.0198 | 0.0249 | 0.0226 | 0.0159 |
| 30 | 0.0275 | 0.0209 | 0.0387 | 0.0157 | 0.0184 | 0.0085 | 0.0181 | 0.0149 | 0.0296 | 0.0316 | 0.0203 | 0.0255 | 0.0231 | 0.0163 |
| 31 | 0.0283 | 0.0215 | 0.0398 | 0.0161 | 0.0188 | 0.0087 | 0.0186 | 0.0152 | 0.0303 | 0.0324 | 0.0207 | 0.0261 | 0.0236 | 0.0167 |
| 32 | 0.0292 | 0.0222 | 0.0410 | 0.0166 | 0.0194 | 0.0090 | 0.0190 | 0.0156 | 0.0310 | 0.0332 | 0.0212 | 0.0267 | 0.0242 | 0.0170 |
| 33 | 0.0301 | 0.0229 | 0.0422 | 0.0171 | 0.0199 | 0.0092 | 0.0195 | 0.0160 | 0.0318 | 0.0340 | 0.0217 | 0.0273 | 0.0247 | 0.0174 |
| 34 | 0.0312 | 0.0236 | 0.0436 | 0.0176 | 0.0205 | 0.0095 | 0.0201 | 0.0164 | 0.0326 | 0.0348 | 0.0223 | 0.0280 | 0.0253 | 0.0178 |
| 35 | 0.0323 | 0.0244 | 0.0450 | 0.0181 | 0.0211 | 0.0097 | 0.0206 | 0.0169 | 0.0335 | 0.0357 | 0.0228 | 0.0286 | 0.0259 | 0.0182 |
| 36 | 0.0334 | 0.0253 | 0.0465 | 0.0187 | 0.0218 | 0.0100 | 0.0213 | 0.0173 | 0.0344 | 0.0367 | 0.0234 | 0.0294 | 0.0266 | 0.0187 |
| 37 | 0.0347 | 0.0262 | 0.0481 | 0.0194 | 0.0225 | 0.0104 | 0.0219 | 0.0179 | 0.0354 | 0.0377 | 0.0240 | 0.0301 | 0.0272 | 0.0192 |
| 38 | 0.0360 | 0.0272 | 0.0499 | 0.0201 | 0.0232 | 0.0107 | 0.0226 | 0.0184 | 0.0364 | 0.0387 | 0.0247 | 0.0309 | 0.0279 | 0.0196 |
| 39 | 0.0375 | 0.0283 | 0.0518 | 0.0208 | 0.0241 | 0.0111 | 0.0233 | 0.0190 | 0.0375 | 0.0399 | 0.0254 | 0.0317 | 0.0287 | 0.0201 |
| 40 | 0.0390 | 0.0294 | 0.0538 | 0.0216 | 0.0249 | 0.0114 | 0.0241 | 0.0196 | 0.0387 | 0.0411 | 0.0261 | 0.0326 | 0.0294 | 0.0207 |
| 41 | 0.0406 | 0.0306 | 0.0559 | 0.0224 | 0.0259 | 0.0119 | 0.0250 | 0.0203 | 0.0400 | 0.0424 | 0.0269 | 0.0336 | 0.0303 | 0.0212 |
| 42 | 0.0423 | 0.0318 | 0.0582 | 0.0233 | 0.0269 | 0.0123 | 0.0259 | 0.0210 | 0.0413 | 0.0437 | 0.0278 | 0.0346 | 0.0312 | 0.0218 |
| 43 | 0.0441 | 0.0332 | 0.0605 | 0.0242 | 0.0280 | 0.0128 | 0.0269 | 0.0217 | 0.0428 | 0.0452 | 0.0287 | 0.0357 | 0.0321 | 0.0225 |
| 44 | 0.0461 | 0.0346 | 0.0631 | 0.0252 | 0.0291 | 0.0133 | 0.0279 | 0.0226 | 0.0443 | 0.0468 | 0.0297 | 0.0369 | 0.0331 | 0.0231 |
| 45 | 0.0481 | 0.0361 | 0.0658 | 0.0263 | 0.0303 | 0.0138 | 0.0290 | 0.0234 | 0.0460 | 0.0485 | 0.0307 | 0.0381 | 0.0342 | 0.0239 |
| 46 | 0.0504 | 0.0378 | 0.0687 | 0.0274 | 0.0315 | 0.0144 | 0.0302 | 0.0244 | 0.0478 | 0.0504 | 0.0318 | 0.0395 | 0.0354 | 0.0247 |
| 47 | 0.0528 | 0.0395 | 0.0718 | 0.0286 | 0.0329 | 0.0150 | 0.0314 | 0.0253 | 0.0497 | 0.0523 | 0.0330 | 0.0409 | 0.0366 | 0.0255 |
| 48 | 0.0553 | 0.0414 | 0.0752 | 0.0299 | 0.0344 | 0.0156 | 0.0327 | 0.0264 | 0.0517 | 0.0544 | 0.0343 | 0.0425 | 0.0379 | 0.0264 |
| 49 | 0.0581 | 0.0434 | 0.0787 | 0.0313 | 0.0359 | 0.0163 | 0.0341 | 0.0275 | 0.0538 | 0.0565 | 0.0356 | 0.0441 | 0.0394 | 0.0274 |
| 50 | 0.0611 | 0.0456 | 0.0826 | 0.0328 | 0.0376 | 0.0171 | 0.0356 | 0.0287 | 0.0560 | 0.0589 | 0.0371 | 0.0458 | 0.0409 | 0.0284 |
| 51 | 0.0643 | 0.0479 | 0.0867 | 0.0344 | 0.0394 | 0.0179 | 0.0373 | 0.0299 | 0.0585 | 0.0613 | 0.0386 | 0.0477 | 0.0425 | 0.0295 |
| 52 | 0.0677 | 0.0504 | 0.0911 | 0.0361 | 0.0413 | 0.0187 | 0.0390 | 0.0313 | 0.0611 | 0.0640 | 0.0402 | 0.0496 | 0.0442 | 0.0306 |
| 53 | 0.0714 | 0.0531 | 0.0959 | 0.0380 | 0.0433 | 0.0196 | 0.0408 | 0.0328 | 0.0638 | 0.0668 | 0.0420 | 0.0517 | 0.0460 | 0.0319 |
| 54 | 0.0754 | 0.0560 | 0.1011 | 0.0400 | 0.0456 | 0.0206 | 0.0428 | 0.0343 | 0.0668 | 0.0699 | 0.0438 | 0.0540 | 0.0480 | 0.0332 |
| 55 | 0.0795 | 0.0591 | 0.1066 | 0.0421 | 0.0480 | 0.0217 | 0.0450 | 0.0360 | 0.0700 | 0.0731 | 0.0458 | 0.0563 | 0.0500 | 0.0346 |
| 56 | 0.0838 | 0.0623 | 0.1124 | 0.0444 | 0.0505 | 0.0228 | 0.0473 | 0.0378 | 0.0734 | 0.0766 | 0.0479 | 0.0589 | 0.0523 | 0.0361 |
| 57 | 0.0886 | 0.0657 | 0.1186 | 0.0468 | 0.0533 | 0.0240 | 0.0497 | 0.0397 | 0.0770 | 0.0803 | 0.0502 | 0.0616 | 0.0546 | 0.0377 |
| 58 | 0.0938 | 0.0695 | 0.1251 | 0.0494 | 0.0562 | 0.0253 | 0.0524 | 0.0418 | 0.0810 | 0.0843 | 0.0526 | 0.0645 | 0.0572 | 0.0394 |
| 59 | 0.0994 | 0.0736 | 0.1322 | 0.0521 | 0.0593 | 0.0267 | 0.0553 | 0.0440 | 0.0852 | 0.0886 | 0.0553 | 0.0677 | 0.0599 | 0.0412 |
| 60 | 0.1056 | 0.0780 | 0.1400 | 0.0551 | 0.0625 | 0.0282 | 0.0583 | 0.0465 | 0.0898 | 0.0933 | 0.0581 | 0.0711 | 0.0628 | 0.0432 |

Note: (a) Assumed mortality rates by birth year are based on selected life expectancy as shown in Appendix E, Exhibit VII, Column (9).

Adjusted q(x) (a)

| Time (Year) | Adjusted q(x) BY 2005 | Adjusted q(x) BY 2006 | Adjusted q(x) BY 2007 | Adjusted q(x) BY 2008 | Adjusted q(x) BY 2009 | Adjusted q(x) BY 2010 | Adjusted q(x) BY 2011 | Adjusted q(x) BY 2012 | Adjusted q(x) BY 2013 | Adjusted q(x) BY 2014 | Adjusted q(x) BY 2015 | Adjusted q(x) BY 2016 | Adjusted q(x) BY 2017 | Adjusted q(x) BY 2018 | |
|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | |
| 61 | 0.1123 | 0.0828 | 0.1484 | 0.0583 | 0.0661 | 0.0297 | 0.0615 | 0.0490 | 0.0947 | 0.0983 | 0.0612 | 0.0747 | 0.0659 | 0.0453 | |
| 62 | 0.1196 | 0.0881 | 0.1576 | 0.0618 | 0.0700 | 0.0314 | 0.0649 | 0.0517 | 0.0999 | 0.1037 | 0.0645 | 0.0786 | 0.0693 | 0.0475 | |
| 63 | 0.1276 | 0.0938 | 0.1676 | 0.0656 | 0.0742 | 0.0333 | 0.0686 | 0.0545 | 0.1053 | 0.1093 | 0.0680 | 0.0829 | 0.0729 | 0.0500 | |
| 64 | 0.1362 | 0.1001 | 0.1785 | 0.0698 | 0.0788 | 0.0353 | 0.0726 | 0.0576 | 0.1112 | 0.1153 | 0.0717 | 0.0874 | 0.0769 | 0.0526 | |
| 65 | 0.1455 | 0.1068 | 0.1904 | 0.0744 | 0.0838 | 0.0375 | 0.0769 | 0.0610 | 0.1175 | 0.1217 | 0.0756 | 0.0922 | 0.0811 | 0.0554 | |
| 66 | 0.1555 | 0.1141 | 0.2033 | 0.0793 | 0.0892 | 0.0398 | 0.0817 | 0.0647 | 0.1243 | 0.1285 | 0.0798 | 0.0972 | 0.0855 | 0.0584 | |
| 67 | 0.1665 | 0.1220 | 0.2171 | 0.0847 | 0.0952 | 0.0424 | 0.0869 | 0.0687 | 0.1318 | 0.1361 | 0.0843 | 0.1026 | 0.0902 | 0.0616 | |
| 68 | 0.1786 | 0.1306 | 0.2321 | 0.0904 | 0.1016 | 0.0453 | 0.0926 | 0.0730 | 0.1400 | 0.1443 | 0.0892 | 0.1084 | 0.0951 | 0.0650 | |
| 69 | 0.1917 | 0.1401 | 0.2485 | 0.0967 | 0.1085 | 0.0483 | 0.0987 | 0.0778 | 0.1489 | 0.1532 | 0.0946 | 0.1147 | 0.1005 | 0.0686 | |
| 70 | 0.2061 | 0.1504 | 0.2665 | 0.1035 | 0.1160 | 0.0516 | 0.1054 | 0.0830 | 0.1586 | 0.1630 | 0.1005 | 0.1216 | 0.1064 | 0.0725 | |
| 71 | 0.2217 | 0.1616 | 0.2861 | 0.1110 | 0.1242 | 0.0552 | 0.1126 | 0.0886 | 0.1692 | 0.1736 | 0.1069 | 0.1292 | 0.1128 | 0.0767 | |
| 72 | 0.2388 | 0.1739 | 0.3076 | 0.1192 | 0.1332 | 0.0591 | 0.1204 | 0.0946 | 0.1806 | 0.1852 | 0.1138 | 0.1374 | 0.1198 | 0.0813 | |
| 73 | 0.2573 | 0.1873 | 0.3309 | 0.1281 | 0.1430 | 0.0633 | 0.1289 | 0.1011 | 0.1929 | 0.1976 | 0.1214 | 0.1463 | 0.1274 | 0.0864 | |
| 74 | 0.2774 | 0.2018 | 0.3563 | 0.1378 | 0.1537 | 0.0680 | 0.1382 | 0.1083 | 0.2062 | 0.2111 | 0.1296 | 0.1561 | 0.1357 | 0.0919 | |
| 75 | 0.2992 | 0.2176 | 0.3840 | 0.1484 | 0.1654 | 0.0731 | 0.1484 | 0.1161 | 0.2208 | 0.2257 | 0.1384 | 0.1666 | 0.1448 | 0.0978 | |
| 76 | 0.3228 | 0.2347 | 0.4140 | 0.1599 | 0.1781 | 0.0786 | 0.1595 | 0.1247 | 0.2368 | 0.2416 | 0.1480 | 0.1779 | 0.1545 | 0.1044 | |
| 77 | 0.3483 | 0.2532 | 0.4466 | 0.1724 | 0.1920 | 0.0847 | 0.1716 | 0.1340 | 0.2542 | 0.2591 | 0.1584 | 0.1903 | 0.1651 | 0.1114 | |
| 78 | 0.3758 | 0.2732 | 0.4818 | 0.1860 | 0.2070 | 0.0913 | 0.1848 | 0.1442 | 0.2732 | 0.2782 | 0.1699 | 0.2037 | 0.1765 | 0.1190 | |
| 79 | 0.4053 | 0.2947 | 0.5198 | 0.2007 | 0.2232 | 0.0984 | 0.1991 | 0.1553 | 0.2940 | 0.2991 | 0.1824 | 0.2185 | 0.1889 | 0.1272 | |
| 80 | 0.4369 | 0.3178 | 0.5608 | 0.2165 | 0.2408 | 0.1061 | 0.2147 | 0.1673 | 0.3166 | 0.3218 | 0.1961 | 0.2345 | 0.2026 | 0.1362 | |
| 81 | 0.4704 | 0.3426 | 0.6048 | 0.2336 | 0.2599 | 0.1145 | 0.2316 | 0.1804 | 0.3411 | 0.3465 | 0.2110 | 0.2521 | 0.2176 | 0.1461 | |
| 82 | 0.5055 | 0.3689 | 0.6519 | 0.2519 | 0.2803 | 0.1235 | 0.2498 | 0.1946 | 0.3678 | 0.3734 | 0.2272 | 0.2712 | 0.2338 | 0.1568 | |
| 83 | 0.5419 | 0.3964 | 0.7020 | 0.2715 | 0.3023 | 0.1333 | 0.2695 | 0.2099 | 0.3967 | 0.4026 | 0.2448 | 0.2921 | 0.2516 | 0.1686 | |
| 84 | 0.5797 | 0.4250 | 0.7543 | 0.2924 | 0.3259 | 0.1437 | 0.2908 | 0.2265 | 0.4280 | 0.4342 | 0.2640 | 0.3148 | 0.2709 | 0.1814 | |
| 85 | 0.6189 | 0.4546 | 0.8087 | 0.3142 | 0.3509 | 0.1549 | 0.3136 | 0.2443 | 0.4618 | 0.4685 | 0.2847 | 0.3394 | 0.2920 | 0.1953 | |
| 86 | 0.6600 | 0.4854 | 0.8651 | 0.3368 | 0.3771 | 0.1668 | 0.3380 | 0.2635 | 0.4982 | 0.5054 | 0.3072 | 0.3660 | 0.3148 | 0.2104 | |
| 87 | 0.6841 | 0.5176 | 0.9236 | 0.3603 | 0.4043 | 0.1793 | 0.3640 | 0.2840 | 0.5373 | 0.5453 | 0.3314 | 0.3949 | 0.3395 | 0.2269 | |
| 88 | 0.6841 | 0.5365 | 0.9849 | 0.3847 | 0.4325 | 0.1922 | 0.3912 | 0.3059 | 0.5792 | 0.5881 | 0.3575 | 0.4261 | 0.3663 | 0.2447 | |
| 89 | 0.6841 | 0.5365 | 1.0000 | 0.4102 | 0.4617 | 0.2056 | 0.4193 | 0.3287 | 0.6237 | 0.6339 | 0.3856 | 0.4597 | 0.3952 | 0.2640 | |
| 90 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.4923 | 0.2195 | 0.4486 | 0.3524 | 0.6702 | 0.6826 | 0.4156 | 0.4958 | 0.4264 | 0.2849 | |
| 91 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2341 | 0.4789 | 0.3769 | 0.7185 | 0.7335 | 0.4476 | 0.5344 | 0.4599 | 0.3074 | |
| 92 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5107 | 0.4024 | 0.7686 | 0.7864 | 0.4809 | 0.5755 | 0.4957 | 0.3315 | |
| 93 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4291 | 0.8206 | 0.8412 | 0.5156 | 0.6183 | 0.5338 | 0.3573 | |
| 94 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.8750 | 0.8981 | 0.5515 | 0.6629 | 0.5735 | 0.3848 | |
| 95 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9577 | 0.5889 | 0.7091 | 0.6149 | 0.4134 | |
| 96 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6279 | 0.7571 | 0.6578 | 0.4432 | |
| 97 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8073 | 0.7023 | 0.4741 | |
| 98 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7488 | 0.5062 | |
| 99 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5398 | |
| 100 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 101 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 102 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 103 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 104 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 105 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 106 | 0.6841 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 107 | 1.0000 | 0.5365 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 108 | 1.0000 | 1.0000 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 109 | 1.0000 | 1.0000 | 1.0000 | 0.4252 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 110 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.5103 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 |
| 111 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.2426 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 |
| 112 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.5294 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 113 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.4448 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 114 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9070 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 115 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9927 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 116 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.6509 | 0.8368 | 0.7762 | 0.5595 | |
| 117 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.8368 | 0.7762 | 0.5595 | |
| 118 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.7762 | 0.5595 | |
| 119 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.5595 | |
| 120 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |

Note: (a) Assumed mortality rates by birth year are based on selected life expectancy as shown in Appendix E, Exhibit VII, Column (9).

Adjusted q(x) (a)

| Time (Year) | Adjusted q(x) BY 1989 | Adjusted q(x) BY 1990 | Adjusted q(x) BY 1991 | Adjusted q(x) BY 1992 | Adjusted q(x) BY 1993 | Adjusted q(x) BY 1994 | Adjusted q(x) BY 1995 | Adjusted q(x) BY 1996 | Adjusted q(x) BY 1997 | Adjusted q(x) BY 1998 | Adjusted q(x) BY 1999 | Adjusted q(x) BY 2000 | Adjusted q(x) BY 2001 | Adjusted q(x) BY 2002 | Adjusted q(x) BY 2003 | Adjusted q(x) BY 2004 |
|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) |
| 0 | 0.0196 | 0.0322 | 0.0114 | 0.0116 | 0.0143 | 0.0094 | 0.0104 | 0.0211 | 0.0098 | 0.0117 | 0.0172 | 0.0227 | 0.0115 | 0.0137 | 0.0209 | 0.0098 |
| 1 | 0.0200 | 0.0329 | 0.0116 | 0.0118 | 0.0146 | 0.0096 | 0.0106 | 0.0215 | 0.0099 | 0.0119 | 0.0175 | 0.0231 | 0.0118 | 0.0140 | 0.0213 | 0.0100 |
| 2 | 0.0205 | 0.0336 | 0.0119 | 0.0120 | 0.0149 | 0.0097 | 0.0108 | 0.0218 | 0.0101 | 0.0121 | 0.0178 | 0.0236 | 0.0120 | 0.0143 | 0.0218 | 0.0102 |
| 3 | 0.0210 | 0.0344 | 0.0122 | 0.0123 | 0.0152 | 0.0099 | 0.0110 | 0.0222 | 0.0103 | 0.0123 | 0.0181 | 0.0240 | 0.0122 | 0.0145 | 0.0222 | 0.0104 |
| 4 | 0.0214 | 0.0352 | 0.0124 | 0.0126 | 0.0155 | 0.0101 | 0.0112 | 0.0226 | 0.0105 | 0.0125 | 0.0185 | 0.0244 | 0.0124 | 0.0148 | 0.0226 | 0.0106 |
| 5 | 0.0219 | 0.0360 | 0.0127 | 0.0128 | 0.0158 | 0.0104 | 0.0115 | 0.0231 | 0.0107 | 0.0128 | 0.0188 | 0.0249 | 0.0127 | 0.0151 | 0.0230 | 0.0108 |
| 6 | 0.0224 | 0.0368 | 0.0130 | 0.0131 | 0.0162 | 0.0106 | 0.0117 | 0.0236 | 0.0109 | 0.0130 | 0.0191 | 0.0253 | 0.0129 | 0.0153 | 0.0234 | 0.0110 |
| 7 | 0.0230 | 0.0377 | 0.0133 | 0.0134 | 0.0166 | 0.0108 | 0.0120 | 0.0241 | 0.0111 | 0.0133 | 0.0195 | 0.0258 | 0.0131 | 0.0156 | 0.0239 | 0.0112 |
| 8 | 0.0236 | 0.0386 | 0.0136 | 0.0137 | 0.0169 | 0.0111 | 0.0122 | 0.0246 | 0.0114 | 0.0135 | 0.0199 | 0.0263 | 0.0134 | 0.0159 | 0.0243 | 0.0114 |
| 9 | 0.0241 | 0.0395 | 0.0139 | 0.0141 | 0.0173 | 0.0113 | 0.0125 | 0.0252 | 0.0116 | 0.0138 | 0.0203 | 0.0268 | 0.0136 | 0.0162 | 0.0247 | 0.0116 |
| 10 | 0.0248 | 0.0405 | 0.0143 | 0.0144 | 0.0177 | 0.0116 | 0.0128 | 0.0257 | 0.0119 | 0.0141 | 0.0207 | 0.0273 | 0.0139 | 0.0165 | 0.0252 | 0.0118 |
| 11 | 0.0254 | 0.0415 | 0.0146 | 0.0148 | 0.0182 | 0.0119 | 0.0131 | 0.0263 | 0.0121 | 0.0145 | 0.0212 | 0.0279 | 0.0142 | 0.0168 | 0.0257 | 0.0121 |
| 12 | 0.0261 | 0.0426 | 0.0150 | 0.0151 | 0.0186 | 0.0122 | 0.0134 | 0.0269 | 0.0124 | 0.0148 | 0.0217 | 0.0285 | 0.0145 | 0.0172 | 0.0262 | 0.0123 |
| 13 | 0.0268 | 0.0438 | 0.0154 | 0.0155 | 0.0191 | 0.0125 | 0.0137 | 0.0276 | 0.0127 | 0.0151 | 0.0221 | 0.0292 | 0.0148 | 0.0175 | 0.0267 | 0.0125 |
| 14 | 0.0276 | 0.0450 | 0.0158 | 0.0159 | 0.0196 | 0.0128 | 0.0141 | 0.0282 | 0.0130 | 0.0155 | 0.0226 | 0.0298 | 0.0151 | 0.0179 | 0.0273 | 0.0128 |
| 15 | 0.0285 | 0.0464 | 0.0163 | 0.0164 | 0.0201 | 0.0131 | 0.0144 | 0.0289 | 0.0133 | 0.0158 | 0.0232 | 0.0305 | 0.0155 | 0.0183 | 0.0279 | 0.0131 |
| 16 | 0.0294 | 0.0478 | 0.0167 | 0.0168 | 0.0206 | 0.0134 | 0.0148 | 0.0296 | 0.0136 | 0.0162 | 0.0237 | 0.0312 | 0.0158 | 0.0187 | 0.0285 | 0.0133 |
| 17 | 0.0303 | 0.0493 | 0.0173 | 0.0173 | 0.0212 | 0.0138 | 0.0152 | 0.0304 | 0.0140 | 0.0166 | 0.0243 | 0.0320 | 0.0162 | 0.0192 | 0.0292 | 0.0136 |
| 18 | 0.0314 | 0.0509 | 0.0178 | 0.0178 | 0.0218 | 0.0142 | 0.0156 | 0.0312 | 0.0143 | 0.0170 | 0.0249 | 0.0327 | 0.0166 | 0.0196 | 0.0298 | 0.0139 |
| 19 | 0.0325 | 0.0526 | 0.0184 | 0.0184 | 0.0225 | 0.0146 | 0.0160 | 0.0320 | 0.0147 | 0.0175 | 0.0255 | 0.0335 | 0.0170 | 0.0201 | 0.0305 | 0.0143 |
| 20 | 0.0336 | 0.0545 | 0.0190 | 0.0190 | 0.0232 | 0.0150 | 0.0165 | 0.0330 | 0.0151 | 0.0179 | 0.0262 | 0.0344 | 0.0174 | 0.0205 | 0.0312 | 0.0146 |
| 21 | 0.0349 | 0.0564 | 0.0197 | 0.0196 | 0.0239 | 0.0155 | 0.0170 | 0.0339 | 0.0155 | 0.0184 | 0.0268 | 0.0353 | 0.0178 | 0.0211 | 0.0320 | 0.0149 |
| 22 | 0.0363 | 0.0586 | 0.0204 | 0.0203 | 0.0248 | 0.0160 | 0.0175 | 0.0350 | 0.0160 | 0.0189 | 0.0276 | 0.0362 | 0.0183 | 0.0216 | 0.0328 | 0.0153 |
| 23 | 0.0377 | 0.0608 | 0.0212 | 0.0211 | 0.0256 | 0.0166 | 0.0181 | 0.0361 | 0.0165 | 0.0195 | 0.0284 | 0.0372 | 0.0187 | 0.0221 | 0.0336 | 0.0157 |
| 24 | 0.0392 | 0.0632 | 0.0220 | 0.0219 | 0.0266 | 0.0172 | 0.0187 | 0.0372 | 0.0170 | 0.0201 | 0.0292 | 0.0382 | 0.0193 | 0.0227 | 0.0344 | 0.0161 |
| 25 | 0.0408 | 0.0658 | 0.0228 | 0.0227 | 0.0276 | 0.0178 | 0.0194 | 0.0385 | 0.0176 | 0.0207 | 0.0301 | 0.0394 | 0.0198 | 0.0233 | 0.0353 | 0.0165 |
| 26 | 0.0425 | 0.0685 | 0.0238 | 0.0236 | 0.0286 | 0.0185 | 0.0201 | 0.0398 | 0.0182 | 0.0214 | 0.0310 | 0.0405 | 0.0204 | 0.0240 | 0.0363 | 0.0169 |
| 27 | 0.0444 | 0.0714 | 0.0247 | 0.0246 | 0.0298 | 0.0192 | 0.0208 | 0.0413 | 0.0188 | 0.0221 | 0.0320 | 0.0418 | 0.0210 | 0.0247 | 0.0373 | 0.0174 |
| 28 | 0.0463 | 0.0744 | 0.0258 | 0.0256 | 0.0310 | 0.0199 | 0.0216 | 0.0429 | 0.0195 | 0.0229 | 0.0331 | 0.0432 | 0.0217 | 0.0254 | 0.0384 | 0.0179 |
| 29 | 0.0484 | 0.0777 | 0.0269 | 0.0267 | 0.0322 | 0.0207 | 0.0225 | 0.0445 | 0.0202 | 0.0237 | 0.0343 | 0.0447 | 0.0224 | 0.0262 | 0.0396 | 0.0184 |
| 30 | 0.0507 | 0.0813 | 0.0281 | 0.0278 | 0.0336 | 0.0216 | 0.0234 | 0.0463 | 0.0210 | 0.0246 | 0.0355 | 0.0462 | 0.0231 | 0.0271 | 0.0408 | 0.0189 |
| 31 | 0.0531 | 0.0850 | 0.0294 | 0.0290 | 0.0350 | 0.0225 | 0.0244 | 0.0481 | 0.0218 | 0.0256 | 0.0369 | 0.0479 | 0.0239 | 0.0280 | 0.0422 | 0.0195 |
| 32 | 0.0557 | 0.0891 | 0.0307 | 0.0304 | 0.0366 | 0.0235 | 0.0254 | 0.0501 | 0.0227 | 0.0266 | 0.0383 | 0.0497 | 0.0248 | 0.0290 | 0.0436 | 0.0202 |
| 33 | 0.0584 | 0.0934 | 0.0322 | 0.0318 | 0.0383 | 0.0245 | 0.0265 | 0.0522 | 0.0236 | 0.0277 | 0.0398 | 0.0516 | 0.0258 | 0.0301 | 0.0452 | 0.0209 |
| 34 | 0.0614 | 0.0981 | 0.0337 | 0.0333 | 0.0400 | 0.0256 | 0.0277 | 0.0545 | 0.0246 | 0.0288 | 0.0414 | 0.0537 | 0.0267 | 0.0312 | 0.0468 | 0.0216 |
| 35 | 0.0647 | 0.1031 | 0.0354 | 0.0349 | 0.0419 | 0.0268 | 0.0289 | 0.0569 | 0.0257 | 0.0300 | 0.0431 | 0.0558 | 0.0278 | 0.0324 | 0.0486 | 0.0224 |
| 36 | 0.0681 | 0.1085 | 0.0372 | 0.0366 | 0.0440 | 0.0281 | 0.0303 | 0.0595 | 0.0268 | 0.0313 | 0.0449 | 0.0581 | 0.0289 | 0.0337 | 0.0504 | 0.0232 |
| 37 | 0.0719 | 0.1143 | 0.0392 | 0.0385 | 0.0462 | 0.0294 | 0.0317 | 0.0622 | 0.0281 | 0.0327 | 0.0469 | 0.0606 | 0.0301 | 0.0350 | 0.0524 | 0.0241 |
| 38 | 0.0758 | 0.1206 | 0.0413 | 0.0405 | 0.0485 | 0.0309 | 0.0332 | 0.0652 | 0.0294 | 0.0342 | 0.0490 | 0.0632 | 0.0314 | 0.0365 | 0.0545 | 0.0251 |
| 39 | 0.0799 | 0.1272 | 0.0436 | 0.0427 | 0.0511 | 0.0325 | 0.0349 | 0.0683 | 0.0307 | 0.0357 | 0.0512 | 0.0660 | 0.0327 | 0.0380 | 0.0568 | 0.0261 |
| 40 | 0.0843 | 0.1341 | 0.0459 | 0.0450 | 0.0538 | 0.0342 | 0.0367 | 0.0717 | 0.0322 | 0.0374 | 0.0535 | 0.0690 | 0.0342 | 0.0397 | 0.0592 | 0.0272 |
| 41 | 0.0891 | 0.1415 | 0.0485 | 0.0475 | 0.0568 | 0.0360 | 0.0386 | 0.0754 | 0.0338 | 0.0393 | 0.0561 | 0.0722 | 0.0357 | 0.0414 | 0.0617 | 0.0283 |
| 42 | 0.0943 | 0.1495 | 0.0511 | 0.0501 | 0.0599 | 0.0380 | 0.0407 | 0.0794 | 0.0356 | 0.0412 | 0.0588 | 0.0756 | 0.0374 | 0.0433 | 0.0645 | 0.0295 |
| 43 | 0.1000 | 0.1583 | 0.0540 | 0.0529 | 0.0631 | 0.0401 | 0.0429 | 0.0837 | 0.0375 | 0.0433 | 0.0617 | 0.0793 | 0.0392 | 0.0453 | 0.0674 | 0.0308 |
| 44 | 0.1062 | 0.1678 | 0.0572 | 0.0559 | 0.0666 | 0.0422 | 0.0453 | 0.0882 | 0.0395 | 0.0456 | 0.0649 | 0.0832 | 0.0411 | 0.0474 | 0.0705 | 0.0322 |
| 45 | 0.1130 | 0.1782 | 0.0606 | 0.0591 | 0.0704 | 0.0446 | 0.0477 | 0.0931 | 0.0416 | 0.0481 | 0.0683 | 0.0875 | 0.0431 | 0.0497 | 0.0738 | 0.0337 |
| 46 | 0.1204 | 0.1896 | 0.0644 | 0.0627 | 0.0745 | 0.0471 | 0.0504 | 0.0981 | 0.0439 | 0.0507 | 0.0720 | 0.0921 | 0.0453 | 0.0522 | 0.0774 | 0.0353 |
| 47 | 0.1284 | 0.2019 | 0.0685 | 0.0666 | 0.0790 | 0.0499 | 0.0532 | 0.1035 | 0.0463 | 0.0535 | 0.0759 | 0.0971 | 0.0477 | 0.0549 | 0.0813 | 0.0370 |
| 48 | 0.1370 | 0.2154 | 0.0730 | 0.0708 | 0.0839 | 0.0529 | 0.0563 | 0.1094 | 0.0488 | 0.0564 | 0.0801 | 0.1024 | 0.0503 | 0.0578 | 0.0855 | 0.0389 |
| 49 | 0.1463 | 0.2299 | 0.0778 | 0.0754 | 0.0892 | 0.0561 | 0.0597 | 0.1158 | 0.0516 | 0.0595 | 0.0845 | 0.1080 | 0.0530 | 0.0609 | 0.0900 | 0.0409 |
| 50 | 0.1565 | 0.2455 | 0.0831 | 0.0804 | 0.0951 | 0.0597 | 0.0634 | 0.1228 | 0.0546 | 0.0629 | 0.0891 | 0.1138 | 0.0559 | 0.0642 | 0.0948 | 0.0430 |
| 51 | 0.1675 | 0.2625 | 0.0887 | 0.0859 | 0.1014 | 0.0636 | 0.0674 | 0.1304 | 0.0579 | 0.0666 | 0.0942 | 0.1201 | 0.0590 | 0.0678 | 0.1000 | 0.0454 |
| 52 | 0.1797 | 0.2811 | 0.0948 | 0.0917 | 0.1082 | 0.0678 | 0.0719 | 0.1387 | 0.0615 | 0.0706 | 0.0997 | 0.1269 | 0.0622 | 0.0714 | 0.1054 | 0.0478 |
| 53 | 0.1929 | 0.3014 | 0.1015 | 0.0981 | 0.1156 | 0.0724 | 0.0766 | 0.1478 | 0.0654 | 0.0749 | 0.1057 | 0.1344 | 0.0657 | 0.0754 | 0.1112 | 0.0505 |
| 54 | 0.2073 | 0.3236 | 0.1089 | 0.1050 | 0.1236 | 0.0773 | 0.0818 | 0.1576 | 0.0697 | 0.0797 | 0.1122 | 0.1425 | 0.0696 | 0.0797 | 0.1173 | 0.0532 |
| 55 | 0.2231 | 0.3479 | 0.1169 | 0.1126 | 0.1323 | 0.0827 | 0.0874 | 0.1682 | 0.0743 | 0.0849 | 0.1194 | 0.1513 | 0.0738 | 0.0843 | 0.1240 | 0.0561 |
| 56 | 0.2402 | 0.3743 | 0.1257 | 0.1209 | 0.1419 | 0.0885 | 0.0934 | 0.1797 | 0.0794 | 0.0905 | 0.1272 | 0.1609 | 0.0784 | 0.0894 | 0.1312 | 0.0593 |
| 57 | 0.2589 | 0.4030 | 0.1352 | 0.1299 | 0.1523 | 0.0950 | 0.1000 | 0.1921 | 0.0848 | 0.0966 | 0.1356 | 0.1714 | 0.0833 | 0.0950 | 0.1392 | 0.0628 |
| 58 | 0.2791 | 0.4343 | 0.1456 | 0.1398 | 0.1638 | 0.1019 | 0.1073 | 0.2057 | 0.0906 | 0.1032 | 0.1448 | 0.1828 | 0.0888 | 0.1010 | 0.1478 | 0.0666 |
| 59 | 0.3010 | 0.4683 | 0.1569 | 0.1505 | 0.1762 | 0.1096 | 0.1152 | 0.2206 | 0.0970 | 0.1104 | 0.1546 | 0.1951 | 0.0947 | 0.1076 | 0.1572 | 0.0707 |
| 60 | 0.3248 | 0.5051 | 0.1692 | 0.1622 | 0.1897 | 0.1179 | 0.1238 | 0.2368 | 0.1041 | 0.1182 | 0.1653 | 0.2084 | 0.1011 | 0.1147 | 0.1674 | 0.0752 |

Note: (a) Assumed mortality rates by birth year are based on selected life expectancy as shown in Appendix E, Exhibit VII, Column (9).

Adjusted q(x) (a)

| Time (Year) | Adjusted q(x) BY 1989 | Adjusted q(x) BY 1990 | Adjusted q(x) BY 1991 | Adjusted q(x) BY 1992 | Adjusted q(x) BY 1993 | Adjusted q(x) BY 1994 | Adjusted q(x) BY 1995 | Adjusted q(x) BY 1996 | Adjusted q(x) BY 1997 | Adjusted q(x) BY 1998 | Adjusted q(x) BY 1999 | Adjusted q(x) BY 2000 | Adjusted q(x) BY 2001 | Adjusted q(x) BY 2002 | Adjusted q(x) BY 2003 | Adjusted q(x) BY 2004 |
|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) |
| 61 | 0.3504 | 0.5449 | 0.1825 | 0.1749 | 0.2044 | 0.1270 | 0.1332 | 0.2545 | 0.1117 | 0.1267 | 0.1770 | 0.2228 | 0.1080 | 0.1225 | 0.1786 | 0.0801 |
| 62 | 0.3780 | 0.5879 | 0.1969 | 0.1887 | 0.2204 | 0.1368 | 0.1434 | 0.2739 | 0.1201 | 0.1361 | 0.1898 | 0.2386 | 0.1154 | 0.1308 | 0.1906 | 0.0854 |
| 63 | 0.4077 | 0.6343 | 0.2124 | 0.2035 | 0.2378 | 0.1475 | 0.1545 | 0.2949 | 0.1292 | 0.1462 | 0.2038 | 0.2559 | 0.1236 | 0.1398 | 0.2036 | 0.0912 |
| 64 | 0.4395 | 0.6841 | 0.2291 | 0.2196 | 0.2565 | 0.1591 | 0.1666 | 0.3178 | 0.1391 | 0.1574 | 0.2191 | 0.2747 | 0.1325 | 0.1497 | 0.2176 | 0.0974 |
| 65 | 0.4733 | 0.7373 | 0.2471 | 0.2369 | 0.2768 | 0.1717 | 0.1797 | 0.3426 | 0.1499 | 0.1694 | 0.2357 | 0.2953 | 0.1423 | 0.1606 | 0.2330 | 0.1041 |
| 66 | 0.5085 | 0.7940 | 0.2664 | 0.2555 | 0.2986 | 0.1852 | 0.1939 | 0.3696 | 0.1616 | 0.1826 | 0.2538 | 0.3177 | 0.1529 | 0.1724 | 0.2499 | 0.1115 |
| 67 | 0.5452 | 0.8532 | 0.2869 | 0.2754 | 0.3220 | 0.1998 | 0.2092 | 0.3987 | 0.1744 | 0.1969 | 0.2735 | 0.3421 | 0.1646 | 0.1853 | 0.2683 | 0.1196 |
| 68 | 0.5832 | 0.9147 | 0.3082 | 0.2966 | 0.3471 | 0.2155 | 0.2257 | 0.4302 | 0.1881 | 0.2123 | 0.2949 | 0.3687 | 0.1772 | 0.1994 | 0.2884 | 0.1284 |
| 69 | 0.6226 | 0.9785 | 0.3305 | 0.3187 | 0.3738 | 0.2323 | 0.2434 | 0.4641 | 0.2030 | 0.2291 | 0.3181 | 0.3975 | 0.1909 | 0.2147 | 0.3103 | 0.1380 |
| 70 | 0.6639 | 1.0000 | 0.3535 | 0.3417 | 0.4016 | 0.2501 | 0.2624 | 0.5005 | 0.2190 | 0.2472 | 0.3432 | 0.4287 | 0.2059 | 0.2314 | 0.3342 | 0.1485 |
| 71 | 0.6882 | 1.0000 | 0.3774 | 0.3655 | 0.4306 | 0.2688 | 0.2825 | 0.5395 | 0.2361 | 0.2667 | 0.3702 | 0.4626 | 0.2221 | 0.2495 | 0.3601 | 0.1599 |
| 72 | 0.6882 | 1.0000 | 0.4024 | 0.3902 | 0.4606 | 0.2881 | 0.3036 | 0.5810 | 0.2545 | 0.2876 | 0.3994 | 0.4991 | 0.2396 | 0.2691 | 0.3882 | 0.1723 |
| 73 | 0.6882 | 1.0000 | 0.4171 | 0.4161 | 0.4918 | 0.3082 | 0.3255 | 0.6243 | 0.2741 | 0.3100 | 0.4308 | 0.5384 | 0.2585 | 0.2903 | 0.4188 | 0.1858 |
| 74 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5244 | 0.3291 | 0.3482 | 0.6693 | 0.2945 | 0.3338 | 0.4643 | 0.5807 | 0.2789 | 0.3132 | 0.4518 | 0.2004 |
| 75 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3509 | 0.3717 | 0.7159 | 0.3158 | 0.3587 | 0.5000 | 0.6259 | 0.3008 | 0.3379 | 0.4874 | 0.2162 |
| 76 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.3964 | 0.7644 | 0.3378 | 0.3846 | 0.5373 | 0.6740 | 0.3242 | 0.3644 | 0.5259 | 0.2332 |
| 77 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8151 | 0.3606 | 0.4114 | 0.5760 | 0.7242 | 0.3491 | 0.3928 | 0.5672 | 0.2516 |
| 78 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3845 | 0.4392 | 0.6162 | 0.7764 | 0.3751 | 0.4230 | 0.6113 | 0.2714 |
| 79 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4683 | 0.6579 | 0.8306 | 0.4021 | 0.4545 | 0.6583 | 0.2925 |
| 80 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7015 | 0.8868 | 0.4302 | 0.4873 | 0.7074 | 0.3150 |
| 81 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9456 | 0.4593 | 0.5212 | 0.7584 | 0.3384 |
| 82 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.4897 | 0.5565 | 0.8112 | 0.3628 |
| 83 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.5934 | 0.8661 | 0.3881 |
| 84 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9236 | 0.4144 |
| 85 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4419 |
| 86 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 87 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 88 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 89 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 90 | 0.6882 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 91 | 1.0000 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 92 | 1.0000 | 1.0000 | 0.4171 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 93 | 1.0000 | 1.0000 | 1.0000 | 0.4313 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 94 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.5435 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 95 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.3637 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 96 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.4109 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 97 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.8449 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 98 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.3986 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 99 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.4854 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 100 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.7271 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 101 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9801 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 102 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.5077 | 0.6151 | 0.9573 | 0.4580 |
| 103 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.6151 | 0.9573 | 0.4580 |
| 104 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9573 | 0.4580 |
| 105 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.4580 |
| 106 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 107 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 108 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 109 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 110 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 111 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 112 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 113 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 114 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 115 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 116 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 117 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 118 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 119 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 120 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Note: (a) Assumed mortality rates by birth year are based on selected life expectancy as shown in Appendix E, Exhibit VII, Column (9).

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Sum of (a) Remaining Life Expectancy | Cumulative Paid (b) Loss & ALAE | Number of Years Since Date of Claim (c) | Average Annual Payment (3) / (4) | Indicated Birth Year Relativity Based on Average Annual Payment (d) | Remaining Life Expectancy X Annual Payment Relativity (e) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (7) / (2) | Current (f) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (9) / (2) | Average Annual Remaining Payment Relativity Based on Current Case O/S (g) |
|---------------|--------------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|--|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| 1989 | 81.95 | 5,814,677 | 110 | 52,707 | 0.717 | 56.77 | 0.693 | 11,063,080 | 134,998 | 0.950 |
| 1990 | 45.84 | 2,833,716 | 80 | 35,298 | 0.480 | 25.87 | 0.564 | 5,845,800 | 127,526 | 0.897 |
| 1991 | 109.60 | 8,683,446 | 102 | 85,358 | 1.161 | 126.63 | 1.155 | 18,517,871 | 168,959 | 1.189 |
| 1992 | 247.18 | 14,132,284 | 225 | 62,838 | 0.855 | 205.22 | 0.830 | 36,649,523 | 148,271 | 1.043 |
| 1993 | 200.01 | 15,499,667 | 186 | 83,166 | 1.132 | 121.70 | 0.608 | 24,440,294 | 122,195 | 0.860 |
| 1994 | 122.66 | 3,826,401 | 90 | 42,304 | 0.576 | 88.79 | 0.724 | 13,200,205 | 107,616 | 0.757 |
| 1995 | 147.78 | 9,733,109 | 109 | 89,615 | 1.219 | 173.02 | 1.171 | 22,459,782 | 151,981 | 1.069 |
| 1996 | 124.42 | 8,287,853 | 123 | 67,364 | 0.917 | 111.51 | 0.896 | 20,236,740 | 162,649 | 1.144 |
| 1997 | 247.70 | 10,376,569 | 151 | 68,565 | 0.933 | 165.71 | 0.669 | 27,899,846 | 112,636 | 0.793 |
| 1998 | 316.21 | 18,215,475 | 203 | 89,546 | 1.218 | 345.45 | 1.092 | 49,059,998 | 155,150 | 1.092 |
| 1999 | 71.30 | 4,042,328 | 51 | 79,951 | 1.088 | 76.55 | 1.074 | 14,808,581 | 207,694 | 1.461 |
| 2000 | 101.58 | 4,833,714 | 86 | 56,429 | 0.768 | 67.71 | 0.667 | 15,527,012 | 152,855 | 1.076 |
| 2001 | 118.06 | 5,917,386 | 58 | 101,673 | 1.383 | 157.83 | 1.337 | 21,829,632 | 184,903 | 1.301 |
| 2002 | 354.32 | 12,329,049 | 178 | 69,140 | 0.941 | 328.62 | 0.927 | 54,332,744 | 153,344 | 1.079 |
| 2003 | 64.95 | 3,839,463 | 39 | 99,571 | 1.355 | 90.96 | 1.400 | 13,534,801 | 208,388 | 1.466 |
| 2004 | 162.09 | 3,864,497 | 60 | 64,323 | 0.875 | 117.49 | 0.725 | 23,640,984 | 145,851 | 1.026 |
| 2005 | 189.15 | 5,724,670 | 79 | 72,750 | 0.990 | 120.65 | 0.638 | 25,362,289 | 134,086 | 0.943 |
| 2006 | 279.20 | 7,661,868 | 91 | 84,289 | 1.147 | 305.65 | 1.095 | 41,574,013 | 148,904 | 1.048 |
| 2007 | 155.26 | 8,506,047 | 66 | 128,646 | 1.750 | 259.00 | 1.668 | 29,293,820 | 188,676 | 1.328 |
| 2008 | 319.79 | 4,182,509 | 76 | 54,723 | 0.745 | 212.62 | 0.665 | 45,320,088 | 141,718 | 0.997 |
| 2009 | 331.79 | 5,708,239 | 77 | 73,674 | 1.002 | 334.98 | 1.010 | 51,922,384 | 156,492 | 1.101 |
| 2010 | 226.91 | 1,792,207 | 34 | 53,197 | 0.724 | 142.98 | 0.630 | 25,983,490 | 114,510 | 0.806 |
| 2011 | 335.37 | 3,553,795 | 56 | 63,563 | 0.865 | 272.71 | 0.813 | 43,351,426 | 129,264 | 0.910 |
| 2012 | 257.67 | 1,741,150 | 34 | 51,468 | 0.700 | 167.30 | 0.649 | 29,650,651 | 115,072 | 0.810 |
| 2013 | 181.86 | 3,089,138 | 30 | 103,178 | 1.404 | 231.92 | 1.275 | 25,682,686 | 141,222 | 0.994 |
| 2014 | 234.32 | 3,614,432 | 34 | 105,469 | 1.435 | 288.25 | 1.230 | 30,727,404 | 131,134 | 0.923 |
| 2015 | 291.21 | 1,775,725 | 15 | 117,988 | 1.605 | 557.00 | 1.913 | 35,116,213 | 120,587 | 0.849 |
| 2016 | 20.00 | 150,081 | 1 | 103,504 | 1.408 | 28.17 | 1.408 | 1,615,516 | 80,776 | 0.568 |
| 2017 | | | | | | | | | | |
| 2018 | | | | | | | | | | |
| Totals / Avg. | 5,338.18 | 179,729,493 | 2,446 | 73,491 | | | | 758,646,874 | 142,117 | |

Notes: (a) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (4).
 (b) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (5).
 (c) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (6).
 (d) Based on column (5) divided by the average for all birth years.
 (e) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (9).
 (f) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (11).
 (g) Based on column (10) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 (11) | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) (12) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13) |
|---------------------------|---------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|--|--|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| Subtotals / Avg. BY 1989: | | | 81.95 | 5,814,677 | 110.32 | 52,707 | 0.717 | 56.77 | 0.693 | 11,063,080 | 134,998 | 0.950 |
| Subtotals / Avg. BY 1990: | | | 45.84 | 2,833,716 | 80.28 | 35,298 | 0.480 | 25.87 | 0.564 | 5,845,800 | 127,526 | 0.897 |
| Subtotals / Avg. BY 1991: | | | 109.60 | 8,683,446 | 101.73 | 85,358 | 1.161 | 126.63 | 1.155 | 18,517,871 | 168,959 | 1.189 |
| Subtotals / Avg. BY 1992: | | | 247.18 | 14,132,284 | 224.90 | 62,838 | 0.855 | 205.22 | 0.830 | 36,649,523 | 148,271 | 1.043 |
| Subtotals / Avg. BY 1993: | | | 200.01 | 15,499,667 | 186.37 | 83,166 | 1.132 | 121.70 | 0.608 | 24,440,294 | 122,195 | 0.860 |

- Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|----------------------------------|------------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 1994: | | | 122.66 | 3,826,401 | 90.45 | 42,304 | 0.576 | 88.79 | 0.724 | 13,200,205 | 107,616 | 0.757 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 1995: | | | 147.78 | 9,733,109 | 108.61 | 89,615 | 1.219 | 173.02 | 1.171 | 22,459,782 | 151,981 | 1.069 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 1996: | | | 124.42 | 8,287,853 | 123.03 | 67,364 | 0.917 | 111.51 | 0.896 | 20,236,740 | 162,649 | 1.144 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 1997: | | | 247.70 | 10,376,569 | 151.34 | 68,565 | 0.933 | 165.71 | 0.669 | 27,899,846 | 112,636 | 0.793 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 1998: | | | 316.21 | 18,215,475 | 203.42 | 89,546 | 1.218 | 345.45 | 1.092 | 49,059,998 | 155,150 | 1.092 |

- Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|----------------------------------|---------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | | | | | | | | | | | | |
| Subtotals / Avg. BY 1999: | | | 71.30 | 4,042,328 | 50.56 | 79,951 | 1.088 | 76.55 | 1.074 | 14,808,581 | 207,694 | 1.461 |
| | | | | | | | | | | | | |
| Subtotals / Avg. BY 2000: | | | 101.58 | 4,833,714 | 85.66 | 56,429 | 0.768 | 67.71 | 0.667 | 15,527,012 | 152,855 | 1.076 |
| | | | | | | | | | | | | |
| Subtotals / Avg. BY 2001: | | | 118.06 | 5,917,386 | 58.20 | 101,673 | 1.383 | 157.83 | 1.337 | 21,829,632 | 184,903 | 1.301 |
| | | | | | | | | | | | | |
| Subtotals / Avg. BY 2002: | | | 354.32 | 12,329,049 | 178.32 | 69,140 | 0.941 | 328.62 | 0.927 | 54,332,744 | 153,344 | 1.079 |
| | | | | | | | | | | | | |
| Subtotals / Avg. BY 2003: | | | 64.95 | 3,839,463 | 38.56 | 99,571 | 1.355 | 90.96 | 1.400 | 13,534,801 | 208,388 | 1.466 |

Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|----------------------------------|------------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2004: | | | 162.09 | 3,864,497 | 60.08 | 64,323 | 0.875 | 117.49 | 0.725 | 23,640,984 | 145,851 | 1.026 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2005: | | | 189.15 | 5,724,670 | 78.69 | 72,750 | 0.990 | 120.65 | 0.638 | 25,362,289 | 134,086 | 0.943 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2006: | | | 279.20 | 7,661,868 | 90.90 | 84,289 | 1.147 | 305.65 | 1.095 | 41,574,013 | 148,904 | 1.048 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2007: | | | 155.26 | 8,506,047 | 66.12 | 128,646 | 1.750 | 259.00 | 1.668 | 29,293,820 | 188,676 | 1.328 |

- Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|----------------------------------|------------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2008: | | | 319.79 | 4,182,509 | 76.43 | 54,723 | 0.745 | 212.62 | 0.665 | 45,320,088 | 141,718 | 0.997 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2009: | | | 331.79 | 5,708,239 | 77.48 | 73,674 | 1.002 | 334.98 | 1.010 | 51,922,384 | 156,492 | 1.101 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2010: | | | 226.91 | 1,792,207 | 33.69 | 53,197 | 0.724 | 142.98 | 0.630 | 25,983,490 | 114,510 | 0.806 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2011: | | | 335.37 | 3,553,795 | 55.91 | 63,563 | 0.865 | 272.71 | 0.813 | 43,351,426 | 129,264 | 0.910 |

- Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13) |
|----------------------------------|------------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|---|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2012: | | | 257.67 | 1,741,150 | 33.83 | 51,468 | 0.700 | 167.30 | 0.649 | 29,650,651 | 115,072 | 0.810 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2013: | | | 181.86 | 3,089,138 | 29.94 | 103,178 | 1.404 | 231.92 | 1.275 | 25,682,686 | 141,222 | 0.994 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2014: | | | 234.32 | 3,614,432 | 34.27 | 105,469 | 1.435 | 288.25 | 1.230 | 30,727,404 | 131,134 | 0.923 |
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] |
| Subtotals / Avg. BY 2015: | | | 291.21 | 1,775,725 | 15.05 | 117,988 | 1.605 | 557.00 | 1.913 | 35,116,213 | 120,587 | 0.849 |

Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 12/31/18 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|----------------------------------|---------|---------------|-------------------------------|---------------------------------|---|----------------------------------|---|---|--|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| █ | █ | █ | █ | █ | █ | █ | █ | █ | | █ | █ | █ |
| Subtotals / Avg. BY 2016: | | | 20.00 | 150,081 | 1.45 | 103,504 | 1.408 | 28.17 | 1.408 | 1,615,516 | 80,776 | 0.568 |
| Totals / Averages: | | | 5,338.18 | 179,729,493 | 2,445.59 | 73,491 | | | | 758,646,874 | 142,117 | |

- Notes: (a) As provided by NICA management evaluated as of December 31, 2018.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2018.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

A. Adjustment for Life Expectancy (a) **1.250**

| Birth Year | Accepted Claim Counts AAA with life expectancy | | | Average Life Expectancy | | | | After (a) Adjustment Selected Remaining Life Expectancy (8) x A |
|------------|---|------------------------|-------------------|-------------------------|-----------------------|--|---|---|
| | Reported Counts (b) | Ultimate Counts (c) | IBNR (3) - (2) | Actual Birth Year | All Birth Years | Indicated (d) Average Life Expectancy | Selected (e) Average Life Expectancy | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1989 | | | | 20.49 | | | 20.49 | 25.61 |
| 1990 | | | | 15.28 | | | 15.28 | 19.10 |
| 1991 | | | | 27.40 | | | 27.40 | 34.25 |
| 1992 | | | | 27.46 | | | 27.46 | 34.33 |
| 1993 | | | | 25.00 | | | 25.00 | 31.25 |
| 1994 | | | | 30.67 | | | 30.67 | 38.34 |
| 1995 | | | | 29.56 | | | 29.56 | 36.95 |
| 1996 | | | | 20.74 | | | 20.74 | 25.93 |
| 1997 | | | | 30.96 | | | 30.96 | 38.70 |
| 1998 | | | | 28.75 | | | 28.75 | 35.94 |
| 1999 | | | | 23.77 | | | 23.77 | 29.71 |
| 2000 | | | | 20.32 | | | 20.32 | 25.40 |
| 2001 | | | | 29.52 | | | 29.52 | 36.90 |
| 2002 | | | | 27.26 | | | 27.26 | 34.08 |
| 2003 | | | | 21.65 | | | 21.65 | 27.06 |
| 2004 | | | | 32.42 | | | 32.42 | 40.53 |
| 2005 | | | | 27.02 | | | 27.02 | 33.78 |
| 2006 | | | | 31.02 | | | 31.02 | 38.78 |
| 2007 | | | | 22.18 | | | 22.18 | 27.73 |
| 2008 | | | | 35.53 | | | 35.53 | 44.41 |
| 2009 | | | | 33.18 | | | 33.18 | 41.48 |
| 2010 | | | | 45.38 | | | 45.38 | 56.73 |
| 2011 | | | | 33.54 | | | 33.54 | 41.93 |
| 2012 | | | | 36.81 | | | 36.81 | 46.01 |
| 2013 | 7 | 7 | - | 25.98 | 28.70 | 25.98 | 26.00 | 32.50 |
| 2014 | 10 | 13 | 3 | 23.43 | 28.70 | 24.65 | 25.00 | 31.25 |
| 2015 | 9 | 13 | 4 | 32.36 | 28.70 | 31.23 | 32.00 | 40.00 |
| 2016 | 1 | 9 | 8 | 20.00 | 28.70 | 27.73 | 28.00 | 35.00 |
| 2017 | - | 14 | 14 | - | 28.70 | 28.70 | 29.00 | 36.25 |
| 2018 | - | 16 | 16 | - | 28.70 | 28.70 | 29.00 | 36.25 |

- Notes: (a) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.
 (b) Based on AAA claims with life expectancy.
 (c) See Exhibit X, Sheet 1a, Column (10) minus Column (3).
 (d) Based on the formula: $\{[(5) \times (2)] + [(6) \times (4)]\} / (3)$.
 (e) For birth years 2012 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2013 and subsequent, see column (7).