

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF SEPTEMBER 30, 2019**

**Turner Consulting, Inc.
November, 2019**

TURNER CONSULTING, INC.
CONSULTANTS AND ACTUARIES

125 Clairemont Avenue
Suite 540
Decatur, Georgia 30030
(404) 373-2326
Fax (404) 373-2311

November 26, 2019

Ms. Kenney Shipley
Executive Director
Florida Birth Related Neurological
Injury Compensation Association
2360 Christopher Place, Suite 1
Tallahassee, Florida 32308

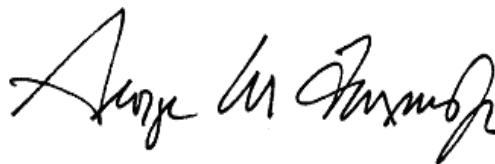
Re: NICA Outstanding Loss Reserves – Evaluated as of September 30, 2019

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 September 30, 2019.

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, Steven Lehmann, Mark Crawshaw

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVE
EVALUATED AS OF SEPTEMBER 30, 2019**

Table of Contents

<u>Section</u>	<u>Page</u>
Introduction	
Purpose	1
Background	1
Distribution and Use	3
Conditions and Limitations	3
Executive Summary	5
Methodology	10
Historical NICA Inflation	19
Prospective NICA Inflation	20
Discount Rate	20
Payment Pattern	22
Incurred Projection Cumulative Development Factor	24
Risk Margin	25
Reinsurance Recoveries	27

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 September 30, 2019. The loss and LAE reserve estimates are developed on both a current (2019) 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 September 30, 2019.

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 September 30, 2019. 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 September

30, 2019. 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 specific and aggregate excess coverage recoveries is shown in Exhibit I, Sheet 4a. The specific and aggregate excess coverage recoveries shown in Exhibit I, Sheets 4a and 4b include consideration of the actual commutation received to date.

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 \$852.2 million as of September 30, 2019 (see Exhibit I, Sheet 1a, Column (7)). This increased by \$3.96 million relative to the estimate as of June 30, 2019.

Since all reinsurance treaties have been settled and final payment of \$15,990,545 received in July 2019 on the recent Gen Re arbitration settlement, the outstanding loss and LAE reserves after reinsurance recoveries is also \$852.2 million (see Exhibit I, Sheet 4a, Column (10)).

Total case outstanding loss and ALAE reserves prior to adjustment for prospective inflation and discount decreased by \$4.13 million during the quarter ending September 30, 2019. This includes an increase in case reserves of \$4.96 million

related to new claims first reported during the quarter. Thus in the aggregate, case reserves established on claims reported prior to July 1, 2019 decreased by \$9.09 million relative to the case loss and ALAE reserves established as of June 30, 2019 ($(\$4.13 \text{ M})$ minus $\$4.96 \text{ M} = (\$9.09 \text{ M})$). The comparable estimate of case outstanding loss and ALAE reserves after inflation and discount decreased by \$2.66 million during the quarter ending September 30, 2019.

The estimated ultimate loss and ALAE both before and after reinsurance recoveries and after inflation and discount related to claims incurred in birth years 2018 and prior decreased by \$2.70 million relative to the estimates as set forth in the June 30, 2019 report. Due to the addition of another quarter, estimated ultimate loss and ALAE related to birth year 2019 increased by \$11.56 million. In combination, the estimated ultimate loss and ALAE increased by \$8.86 million during the quarter ($(\$2.70 \text{ M})$ plus $\$11.56 \text{ M} = \8.86 M).

The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending September 30, 2019, before and after consideration of reinsurance recoveries, 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		
	@ 9/30/19	@ 6/30/19	Change (2) - (3)	@ 9/30/19	@ 6/30/19	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	26,838,874	26,805,190	33,684	26,838,874	26,805,190	33,684
1990	12,835,635	12,813,482	22,153	12,835,635	12,813,482	22,153
1991	25,459,451	25,429,624	29,827	25,459,451	25,429,624	29,827
1992	47,727,452	47,692,169	35,283	47,250,077	47,214,794	35,283
1993	45,421,680	45,066,383	355,297	24,013,615	23,658,318	355,297
1994	19,258,461	19,104,089	154,372	17,108,253	16,953,881	154,372
1995	30,751,453	30,534,467	216,986	27,878,877	27,661,890	216,986
1996	28,370,785	28,153,559	217,226	27,002,312	26,785,086	217,226
1997	37,385,260	37,080,995	304,265	34,828,782	34,524,517	304,265
1998	64,018,425	63,610,117	408,308	61,335,286	60,926,978	408,308
1999	27,576,913	27,073,340	503,573	21,577,123	21,073,550	503,573
2000	20,047,282	19,688,035	359,247	17,637,387	17,278,141	359,247
2001	26,926,144	26,538,895	387,249	23,958,688	23,571,439	387,249
2002	62,956,532	61,891,105	1,065,427	50,000,993	48,935,566	1,065,427
2003	15,752,470	15,613,350	139,120	13,494,605	13,355,485	139,120
2004	25,446,040	25,218,237	227,802	25,446,040	25,218,237	227,802
2005	30,706,894	30,083,885	623,010	30,706,894	30,083,885	623,010
2006	46,125,394	45,481,934	643,460	46,125,394	45,481,934	643,460
2007	38,607,690	37,886,143	721,547	38,607,690	37,886,143	721,547
2008	45,262,956	44,651,258	611,698	45,262,956	44,651,258	611,698
2009	54,503,338	54,024,840	478,497	54,503,338	54,024,840	478,497
2010	25,011,684	24,923,805	87,879	25,011,684	24,923,805	87,879
2011	44,242,802	43,976,097	266,705	44,242,802	43,976,097	266,705
2012	31,708,211	31,266,410	441,800	31,708,211	31,266,410	441,800
2013	30,124,597	29,659,192	465,405	30,124,597	29,659,192	465,405
2014	34,901,156	39,116,330	(4,215,174)	34,901,156	39,116,330	(4,215,174)
2015	49,934,222	50,051,263	(117,041)	49,934,222	50,051,263	(117,041)
2016	20,276,481	22,922,972	(2,646,491)	20,276,481	22,922,972	(2,646,491)
2017	42,467,225	44,836,250	(2,369,025)	42,467,225	44,836,250	(2,369,025)
2018	47,734,922	49,890,591	(2,155,669)	47,734,922	49,890,591	(2,155,669)
2019	35,114,703	23,550,427	11,564,275	35,114,703	23,550,427	11,564,275
Totals All	1,093,495,131	1,084,634,437	8,860,694	1,033,388,271	1,024,527,577	8,860,694
1989 - 2018	1,058,380,428	1,061,084,010	(2,703,582)	998,273,568	1,000,977,150	(2,703,582)

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of September 30, 2019 is developed on Exhibit I, Sheet 5. The present value of the ULAE reserve estimate as of September 30, 2019 is \$12.11 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 September 30, 2019.

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 (2019) 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 (2019) 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 369 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 \$852.2 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 September 30, 2019.

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 September 30, 2019.

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 (2019) 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 2019 cost level is shown in Exhibit III.

The final or “third” step in the three step loss reserve estimation process is to adjust the 2019 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2019 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 (2019) 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 2019 cost level payment patterns for each birth year are shown in Appendix A, Exhibit I, Sheets 1a, 1b, 2a, 2b, 3a, 3b, 4a, and 4b. An example of the calculation of the 2019 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 2019 level loss and ALAE reserves by birth year and the assumed 2019 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2019 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 September 30, 2019 (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 2019 level NICA pure premium is calculated by dividing the 2019 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 2019 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 September 30, 2019 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 September 30, 2019). 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 2019 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 2019 level average incremental loss and ALAE payments for development periods 369 months and subsequent are based on the actual averages for development periods prior to 369 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2019 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 2019 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 September 30, 2019 (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 2019 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 September 30, 2019 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 – 369 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 369:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
-----	-----	-----	-----
3.50%	5.00%	1.099	\$840.089
3.00%	5.00%	1.099	\$759.805
4.00%	5.00%	1.099	\$934.080
7.50%	9.00%	1.099	\$849.716
3.50%	5.00%	1.199	\$936.565
3.50%	5.00%	1.000	\$744.935

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending September 30, 2019 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.

The calculation of the ULAE reserve related to specific claims administration and settlement expenses for claims incurred prior to September 30, 2019 is shown in Exhibit I, Sheet 5. 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 ULAE reserve shown in Exhibit I, Sheet 5 related to claim settlement is \$12.11 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. 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 (2019) 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 1926-2018. 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-eight 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 (2019) 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 (2019) 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 2019) 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 369 months of maturity (1989 birth year evaluated as of September 30, 2019) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 369 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 369 to 633 months are developed based on alternative fits to factors beginning with the 57:69, 69:81 and 81:93 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 57:69, 69:81 and 81:93 month factors. A summary of the indicated 369 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 369 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 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. The 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/RMS 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. Recently the reinsurance treaties issued by Gen Re and provided aggregate excess coverage only for birth years 1999 to 2001 (\$3.0 million excess of \$20.0 million) and provided specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003 were commuted. NICA received \$15,990,545 in July 2019 from Gen Re for the commutation of specific and aggregate excess coverage as well as profit sharing.

A summary of the actual reinsurance recoveries related to both the specific and aggregate excess reinsurance purchased by NICA is shown in Exhibit I, Sheets 4a and 4b.

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
Evaluated As of September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.099

Birth Year	Current Level Before Inflation and Present Value Adjust.		Actual (b) Paid Loss and Expense	Loss & Expense - After Inflation and Present Value Adjustment			Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case (a) Outstanding	Total (a) Outstanding		Case (a) Outstanding	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (a) Outstanding	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	11,582,204	15,244,045	14,907,878	9,064,997	2,865,998	11,930,996	26,838,874
1990	5,695,943	7,723,616	6,429,904	4,724,041	1,681,690	6,405,731	12,835,635
1991	18,125,810	20,723,014	9,706,311	13,778,808	1,974,333	15,753,141	25,459,451
1992	34,941,508	40,935,280	16,107,960	26,989,744	4,629,748	31,619,492	47,727,452
1993	26,025,313	32,110,985	21,045,166	19,756,678	4,619,836	24,376,514	45,421,680
1994	13,017,948	16,036,800	7,657,801	9,416,891	2,183,769	11,600,660	19,258,461
1995	22,034,788	25,846,739	10,999,134	16,839,191	2,913,129	19,752,319	30,751,453
1996	19,886,380	23,766,344	9,977,926	15,390,141	3,002,717	18,392,859	28,370,785
1997	27,433,039	32,695,801	13,024,289	20,439,795	3,921,177	24,360,972	37,385,260
1998	48,103,569	56,680,563	22,049,156	35,618,412	6,350,857	41,969,269	64,018,425
1999	14,543,065	19,115,483	12,511,012	11,462,142	3,603,759	15,065,901	27,576,913
2000	14,647,858	17,815,469	6,467,716	11,165,526	2,414,040	13,579,566	20,047,282
2001	21,500,622	24,848,484	8,163,026	16,235,144	2,527,974	18,763,118	26,926,144
2002	51,403,042	61,341,185	16,994,873	38,515,218	7,446,441	45,961,659	62,956,532
2003	11,472,104	13,631,999	4,894,753	9,137,388	1,720,330	10,857,717	15,752,470
2004	23,404,047	27,344,820	5,378,150	17,175,824	2,892,065	20,067,889	25,446,040
2005	24,975,699	31,712,164	8,010,946	17,874,755	4,821,193	22,695,948	30,706,894
2006	39,661,990	49,527,170	9,587,699	29,259,854	7,277,842	36,537,696	46,125,394
2007	28,604,469	37,438,229	10,383,361	21,564,641	6,659,688	28,224,329	38,607,690
2008	44,969,607	55,911,450	6,073,531	31,520,075	7,669,351	39,189,426	45,262,956
2009	51,445,268	64,654,212	7,589,630	37,329,173	9,584,535	46,913,708	54,503,338
2010	25,881,261	33,062,513	3,000,702	17,230,148	4,780,834	22,010,982	25,011,684
2011	42,966,279	57,137,200	4,770,464	29,682,580	9,789,758	39,472,338	44,242,802
2012	30,443,650	41,861,487	3,033,266	20,853,773	7,821,171	28,674,944	31,708,211
2013	25,053,669	37,882,463	4,377,074	17,028,193	8,719,330	25,747,523	30,124,597
2014	27,180,383	44,465,001	4,905,585	18,335,569	11,660,002	29,995,571	34,901,156
2015	41,474,898	69,641,971	3,223,151	27,818,524	18,892,546	46,711,070	49,934,222
2016	7,491,709	29,347,358	692,705	4,999,290	14,584,487	19,583,776	20,276,481
2017	19,045,652	62,793,568	784,042	12,642,751	29,040,433	41,683,183	42,467,225
2018	17,039,384	71,258,549	659,052	11,256,808	35,819,062	47,075,870	47,734,922
2019 (9 Mo)	1,190,000	53,480,950	-	781,334	34,333,369	35,114,703	35,114,703
Totals:							
Excl. ULAE	791,241,160	1,176,034,910	253,406,260	573,887,410	266,201,461	840,088,871	1,093,495,131
ULAE (c)	N/A	N/A	N/A	-	12,114,291	12,114,291	N/A
Incl. ULAE	N/A	N/A	N/A	573,887,410	278,315,752	852,203,161	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 5. 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 September 30, 2019

Birth Year	Incurring Amounts Related to Retroactive Payments (a) @ 9/30/19	Amounts Paid as of 9/30/19 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 9/30/19 (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	599,907	589,907	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	-	-	-
2019 (9 Mo)	-	-	-
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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 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) & Bulk (7) - (5)	Total (c) Outstanding		
	(1)	(2)	(3)	(4)	(5)	(6)		
1989	11,582,204	15,244,045	14,646,664	9,064,997	2,865,998	11,930,996	26,577,660	0.78267
1990	5,695,943	7,723,616	5,671,852	4,724,041	1,681,690	6,405,731	12,077,584	0.82937
1991	18,125,810	20,723,014	8,914,217	13,778,808	1,974,333	15,753,141	24,667,357	0.76018
1992	34,941,508	40,935,280	14,156,815	26,989,744	4,629,748	31,619,492	45,776,307	0.77243
1993	26,025,313	32,110,985	20,134,937	19,756,678	4,619,836	24,376,514	44,511,450	0.75913
1994	13,017,948	16,036,800	7,023,605	9,416,891	2,183,769	11,600,660	18,624,265	0.72338
1995	22,034,788	25,846,739	10,088,230	16,839,191	2,913,129	19,752,319	29,840,549	0.76421
1996	19,886,380	23,766,344	9,180,905	15,390,141	3,002,717	18,392,859	27,573,764	0.77390
1997	27,433,039	32,695,801	11,400,128	20,439,795	3,921,177	24,360,972	35,761,100	0.74508
1998	48,103,569	56,680,563	20,042,526	35,618,412	6,350,857	41,969,269	62,011,795	0.74045
1999	14,543,065	19,115,483	11,637,431	11,462,142	3,603,759	15,065,901	26,703,332	0.78815
2000	14,637,858	17,805,469	5,877,809	11,155,526	2,414,040	13,569,566	19,447,375	0.76210
2001	21,500,622	24,848,484	8,047,479	16,235,144	2,527,974	18,763,118	26,810,597	0.75510
2002	51,403,042	61,341,185	16,154,286	38,515,218	7,446,441	45,961,659	62,115,945	0.74928
2003	11,472,104	13,631,999	4,894,753	9,137,388	1,720,330	10,857,717	15,752,470	0.79649
2004	23,404,047	27,344,820	5,378,150	17,175,824	2,892,065	20,067,889	25,446,040	0.73388
2005	24,975,699	31,712,164	8,010,946	17,874,755	4,821,193	22,695,948	30,706,894	0.71569
2006	39,661,990	49,527,170	9,587,699	29,259,854	7,277,842	36,537,696	46,125,394	0.73773
2007	28,604,469	37,438,229	10,383,361	21,564,641	6,659,688	28,224,329	38,607,690	0.75389
2008	44,969,607	55,911,450	6,073,531	31,520,075	7,669,351	39,189,426	45,262,956	0.70092
2009	51,445,268	64,654,212	7,589,630	37,329,173	9,584,535	46,913,708	54,503,338	0.72561
2010	25,881,261	33,062,513	3,000,702	17,230,148	4,780,834	22,010,982	25,011,684	0.66574
2011	42,966,279	57,137,200	4,770,464	29,682,580	9,789,758	39,472,338	44,242,802	0.69083
2012	30,443,650	41,861,487	3,033,266	20,853,773	7,821,171	28,674,944	31,708,211	0.68500
2013	25,053,669	37,882,463	4,377,074	17,028,193	8,719,330	25,747,523	30,124,597	0.67967
2014	27,180,383	44,465,001	4,905,585	18,335,569	11,660,002	29,995,571	34,901,156	0.67459
2015	41,474,898	69,641,971	3,223,151	27,818,524	18,892,546	46,711,070	49,934,222	0.67073
2016	7,491,709	29,347,358	692,705	4,999,290	14,584,487	19,583,776	20,276,481	0.66731
2017	19,045,652	62,793,568	784,042	12,642,751	29,040,433	41,683,183	42,467,225	0.66381
2018	17,039,384	71,258,549	659,052	11,256,808	35,819,062	47,075,870	47,734,922	0.66063
2019 (9 Mo)	1,190,000	53,480,950	-	781,334	34,333,369	35,114,703	35,114,703	0.65658
Totals:								
Excl. ULAE	791,231,160	1,176,024,910	240,340,994	573,877,410	266,201,461	840,078,871	1,080,419,865	0.71434
ULAE (d)	N/A	N/A	N/A	-	12,114,291	12,114,291	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	573,877,410	278,315,752	852,193,161	N/A	N/A

Notes: (a) 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.

(b) See Exhibit III, Columns (8), (5) and (6) for case outstanding, total outstanding (case, bulk and IBNR) and paid, respectively.

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

(d) See Exhibit I, Sheet 5. 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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,176,024,910	791,231,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,506,940,954	N/A	N/A
2. After Anticipated Investment Returns (b)	840,078,871	573,877,410	266,201,461
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis (d)	1,176,034,910	791,241,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,506,950,954	N/A	N/A
2. After Anticipated Investment Returns (d)	840,088,871	573,887,410	266,201,461

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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,176,024,910	791,231,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	2,923,292,056	N/A	N/A
2. After Anticipated Investment Returns (b)	759,795,404	521,273,650	238,521,754
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,176,034,910	791,241,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	2,923,302,056	N/A	N/A
2. After Anticipated Investment Returns	759,805,404	521,283,650	238,521,754

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 Basesy 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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,176,024,910	791,231,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,245,349,061	N/A	N/A
2. After Anticipated Investment Returns (b)	934,069,774	635,108,450	298,961,324
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,176,034,910	791,241,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,245,359,061	N/A	N/A
2. After Anticipated Investment Returns	934,079,774	635,118,450	298,961,324

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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,176,024,910	791,231,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	20,642,113,878	N/A	N/A
2. After Anticipated Investment Returns (b)	849,706,067	580,166,021	269,540,046
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,176,034,910	791,241,160	384,793,751
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	20,642,123,878	N/A	N/A
2. After Anticipated Investment Returns	849,716,067	580,176,021	269,540,046

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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.199

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,314,438,927	791,231,160	523,207,767
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,942,635,595	N/A	N/A
2. After Anticipated Investment Returns (b)	936,554,734	572,645,547	363,909,187
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,314,448,927	791,241,160	523,207,767
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,942,645,595	N/A	N/A
2. After Anticipated Investment Returns	936,564,734	572,655,547	363,909,187

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 Basesy 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 September 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 369 to Ult.	1.000

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,039,476,590	791,231,160	248,245,430
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,076,909,494	N/A	N/A
2. After Anticipated Investment Returns (b)	744,925,127	575,383,411	169,541,716
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,039,486,590	791,241,160	248,245,430
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,076,919,494	N/A	N/A
2. After Anticipated Investment Returns	744,935,127	575,393,411	169,541,716

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 Basesy 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		
	2019 Level Basis (a)	After Inflation	After (c)		2019 Level Basis (a)	After Inflation	After (c)
	Before Invest. Income	Before (b) Invest. Income	Inflation and Invest. Income		Before Invest. Income	Before (b) Invest. Income	Inflation and Invest. Income
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2019	8,246,845	8,282,384	8,232,026	2069	9,559,762	52,933,364	4,672,635
2020	23,196,429	23,802,709	22,947,449	2070	9,101,990	52,162,583	4,385,329
2021	27,251,104	28,942,079	26,573,481	2071	8,617,361	51,113,710	4,092,523
2022	27,107,890	29,797,627	26,056,201	2072	8,176,614	50,196,908	3,827,731
2023	27,977,688	31,830,109	26,508,079	2073	7,969,705	50,639,105	3,677,572
2024	26,172,136	30,818,098	24,443,121	2074	7,652,116	50,322,906	3,480,580
2025	30,241,208	36,855,825	27,839,900	2075	6,891,069	46,904,134	3,089,639
2026	25,770,388	32,506,358	23,385,171	2076	6,467,402	45,561,152	2,858,262
2027	25,776,651	33,652,257	23,056,699	2077	6,070,212	44,259,758	2,644,399
2028	28,121,066	37,997,921	24,794,392	2078	5,952,334	44,919,286	2,556,004
2029	25,554,411	35,738,332	22,209,491	2079	5,316,175	41,522,663	2,250,218
2030	25,724,081	37,234,766	22,037,568	2080	4,959,192	40,090,099	2,069,127
2031	25,380,400	38,023,104	21,432,523	2081	4,784,508	40,031,686	1,967,726
2032	28,302,985	43,885,565	23,559,070	2082	4,297,020	37,211,257	1,741,991
2033	26,466,715	42,474,654	21,715,858	2083	4,063,568	36,421,251	1,623,817
2034	24,936,178	41,419,042	20,167,770	2084	3,669,533	34,040,694	1,445,411
2035	24,683,210	42,433,821	19,677,988	2085	3,378,960	32,442,258	1,311,942
2036	24,677,584	43,908,994	19,392,452	2086	3,108,239	30,887,500	1,189,589
2037	24,393,982	44,923,533	18,895,738	2087	2,847,860	29,290,537	1,074,366
2038	26,171,171	49,883,246	19,982,754	2088	2,742,746	29,196,758	1,019,930
2039	26,454,666	52,188,426	19,910,655	2089	2,370,489	26,117,248	868,908
2040	23,958,566	48,918,493	17,774,407	2090	2,165,199	24,690,373	782,321
2041	23,633,646	49,944,001	17,282,879	2091	1,963,157	23,169,951	699,186
2042	23,346,736	51,064,506	16,829,165	2092	1,764,558	21,554,923	619,477
2043	23,877,626	54,053,578	16,965,966	2093	1,595,327	20,169,747	552,064
2044	22,571,188	52,884,461	15,808,583	2094	1,402,516	18,352,655	478,408
2045	22,291,763	54,057,808	15,389,836	2095	1,268,510	17,180,085	426,517
2046	23,422,775	58,788,543	15,939,656	2096	1,111,991	15,587,377	368,548
2047	21,123,506	54,873,254	14,169,602	2097	979,785	14,214,880	320,092
2048	21,917,318	58,928,104	14,492,060	2098	870,657	13,073,733	280,377
2049	19,936,625	55,478,797	12,994,076	2099	751,681	11,682,244	238,605
2050	19,357,997	55,754,018	12,436,702	2100	643,961	10,358,408	201,492
2051	18,720,182	55,804,108	11,855,119	2101	558,878	9,304,448	172,371
2052	18,071,212	55,754,990	11,280,652	2102	474,468	8,175,616	144,247
2053	19,531,047	62,368,075	12,017,759	2103	402,705	7,181,928	120,681
2054	17,171,125	56,751,312	10,414,724	2104	339,020	6,257,770	100,144
2055	16,551,635	56,618,505	9,895,573	2105	279,299	5,335,858	81,325
2056	16,094,380	56,981,269	9,484,739	2106	227,641	4,501,178	65,336
2057	15,564,148	57,032,651	9,041,230	2107	187,850	3,844,388	53,145
2058	15,941,462	60,459,799	9,128,120	2108	156,003	3,304,363	43,505
2059	14,461,836	56,767,836	8,162,585	2109	128,594	2,819,152	35,349
2060	14,867,646	60,403,409	8,271,752	2110	94,052	2,134,060	25,485
2061	13,442,520	56,524,962	7,372,029	2111	71,168	1,671,324	19,008
2062	12,976,892	56,476,874	7,015,007	2112	54,151	1,316,209	14,257
2063	12,924,149	58,215,987	6,886,688	2113	41,820	1,052,061	10,853
2064	11,935,456	55,644,171	6,269,004	2114	33,865	881,756	8,663
2065	11,447,609	55,237,724	5,926,869	2115	20,240	545,434	5,103
2066	11,020,109	55,036,046	5,624,028	2116	18,402	513,255	4,574
2067	11,079,508	57,269,339	5,573,566	2117	14,025	404,879	3,436
2068	10,555,114	56,468,332	5,233,915	2118	7,974	238,238	1,926
Subtotals:	1,040,400,559	2,391,159,803	782,354,677	Subtotals:	135,624,351	1,115,781,151	57,724,194
Totals - All Years					1,176,024,910	3,506,940,954	840,078,871

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 September 30, 2019 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 September 30, 2019

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 9/30/19				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)	Specific Excess Recovered	Aggregate Excess Recovered	Total Excess Recovered (5) + (6)	Experience Refund Received to Date (c)	Paid Loss & Expense (3)-(7)-(8)	Outstanding Loss and Expense After Inflation and P.V. Col (2)	Indicated Ultimate After Inflation and P.V. (9) + (10)	
											(1)
1989	11,930,996	14,907,878	26,838,874					14,907,878	11,930,996	26,838,874	
1990	6,405,731	6,429,904	12,835,635					6,429,904	6,405,731	12,835,635	
1991	15,753,141	9,706,311	25,459,451					9,706,311	15,753,141	25,459,451	
1992	31,619,492	16,107,960	47,727,452		477,375	477,375	-	15,630,585	31,619,492	47,250,077	
1993	24,376,514	21,045,166	45,421,680	11,408,065	10,000,000	21,408,065	-	(362,899)	24,376,514	24,013,615	
1994	11,600,660	7,657,801	19,258,461	1,726,833	-	1,726,833	423,375	5,507,593	11,600,660	17,108,253	
1995	19,752,319	10,999,134	30,751,453	2,497,577	-	2,497,577	375,000	8,126,557	19,752,319	27,878,877	
1996	18,392,859	9,977,926	28,370,785	959,723	-	959,723	408,750	8,609,453	18,392,859	27,002,312	
1997	24,360,972	13,024,289	37,385,260	2,132,728	-	2,132,728	423,750	10,467,810	24,360,972	34,828,782	
1998	41,969,269	22,049,156	64,018,425	2,683,139	-	2,683,139	-	19,366,017	41,969,269	61,335,286	
1999	15,065,901	12,511,012	27,576,913	3,143,106	2,856,684	5,999,790	-	6,511,223	15,065,901	21,577,123	
2000	13,579,566	6,467,716	20,047,282	2,150,848	259,047	2,409,894	-	4,057,821	13,579,566	17,637,387	
2001	18,763,118	8,163,026	26,926,144	2,708,409	259,047	2,967,456	-	5,195,570	18,763,118	23,958,688	
2002	45,961,659	16,994,873	62,956,532	7,573,122	5,382,417	12,955,540	-	4,039,333	45,961,659	50,000,993	
2003	10,857,717	4,894,753	15,752,470	2,257,865	-	2,257,865	-	2,636,888	10,857,717	13,494,605	
2004	20,067,889	5,378,150	25,446,040					5,378,150	20,067,889	25,446,040	
2005	22,695,948	8,010,946	30,706,894					8,010,946	22,695,948	30,706,894	
2006	36,537,696	9,587,699	46,125,394					9,587,699	36,537,696	46,125,394	
2007	28,224,329	10,383,361	38,607,690					10,383,361	28,224,329	38,607,690	
2008	39,189,426	6,073,531	45,262,956					6,073,531	39,189,426	45,262,956	
2009	46,913,708	7,589,630	54,503,338					7,589,630	46,913,708	54,503,338	
2010	22,010,982	3,000,702	25,011,684					3,000,702	22,010,982	25,011,684	
2011	39,472,338	4,770,464	44,242,802					4,770,464	39,472,338	44,242,802	
2012	28,674,944	3,033,266	31,708,211					3,033,266	28,674,944	31,708,211	
2013	25,747,523	4,377,074	30,124,597					4,377,074	25,747,523	30,124,597	
2014	29,995,571	4,905,585	34,901,156					4,905,585	29,995,571	34,901,156	
2015	46,711,070	3,223,151	49,934,222					3,223,151	46,711,070	49,934,222	
2016	19,583,776	692,705	20,276,481					692,705	19,583,776	20,276,481	
2017	41,683,183	784,042	42,467,225					784,042	41,683,183	42,467,225	
2018	47,075,870	659,052	47,734,922					659,052	47,075,870	47,734,922	
2019 (9 Mo)	35,114,703	-	35,114,703					-	35,114,703	35,114,703	
Totals:											
Excl. ULAE	840,088,871	253,406,260	1,093,495,131	39,241,415	19,234,570		1,630,875	193,299,400	840,088,871	1,033,388,271	
ULAE (d)								N/A	12,114,291	N/A	
Incl. ULAE								N/A	852,203,161	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.

(d) See Exhibit I, Sheet 5.

Summary of Actual Reinsurance Recovered

Evaluated As of September 30, 2019

Birth Year	Specific Excess Reinsurance (a)					Aggregate Excess Reinsurance (a)					Experience Refund Received to Date (b)
	Retention	Excess Layer	Actual Recovered @ 9/30/19			Retention	Excess Layer	Actual Recovered @ 9/30/19			
			AUL/RMS	Munich Re	Gen Re			AUL/RMS	Munich Re	Gen Re	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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	-			21,530,000	10,000,000	477,375			
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	259,047	
2000	4,250,000	2,500,000		2,150,848	-	20,000,000	13,000,000		-	259,047	
2001	4,250,000	2,500,000		2,708,409	-	20,000,000	13,000,000		-	259,047	
2002	4,250,000	2,500,000			7,573,122	23,637,681	13,000,000			5,382,417	
2003	4,250,000	2,500,000			2,257,865	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									
2019 (9 Mo)	100%	N/A									
Totals:			21,408,065	8,002,362	9,830,987			10,477,375	2,597,638	6,159,558	1,630,875
Total Specific & Aggregate Excess			31,885,440	10,600,000	15,990,545						

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 2003 (AUL/RMS, Munich Re, and Gen Re). The treaties for AUL/RMS, Munich Re, and Gen Re had been commuted. The amounts recovered to date from the various reinsurers (AUL/RMS, Munich Re, and Gen Re) are based on four 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), \$10,600,000 (birth years 1999 to 2001 with Munich Re), and \$15,990,545 (birth years 1999 to 2003 with Gen Re). These amounts have been allocated to each birth year based on the calculated recoverables developed as of September 30, 2012 and May 30, 2019..

(b) Actual experience refund received to date.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of September 30, 2019

Assumptions:

1. Estimated Calendar Year 2019 Level ULAE Payment (a):	628,775
2. Prospective Inflation Rate - Expense (b):	3.00%
3. Prospective Investment Return (b):	5.00%

Year	2019 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	0.9665	616,788	601,924
2	628,775	1.045	0.929	657,281	610,896	0.9477	622,891	578,933
3	628,775	1.077	0.885	676,999	599,260	0.9289	628,837	556,628
4	628,775	1.109	0.843	697,309	587,845	0.9101	634,610	534,988
5	628,775	1.142	0.803	718,229	576,648	0.8914	640,195	513,997
6	628,775	1.177	0.765	739,776	565,664	0.8727	645,578	493,637
7	628,775	1.212	0.728	761,969	554,890	0.8540	650,743	473,892
8	628,775	1.248	0.694	784,828	544,321	0.8354	655,674	454,745
9	628,775	1.286	0.661	808,373	533,953	0.8169	660,352	436,181
10	628,775	1.324	0.629	832,624	523,782	0.7984	664,761	418,184
11	628,775	1.364	0.599	857,603	513,805	0.7799	668,882	400,739
12	628,775	1.405	0.571	883,331	504,018	0.7615	672,699	383,834
13	628,775	1.447	0.543	909,831	494,418	0.7432	676,197	367,457
14	628,775	1.490	0.518	937,126	485,001	0.7249	679,363	351,598
15	628,775	1.535	0.493	965,239	475,762	0.7067	682,182	336,245
16	628,775	1.581	0.469	994,197	466,700	0.6886	684,639	321,386
17	628,775	1.629	0.447	1,024,022	457,811	0.6706	686,714	307,010
18	628,775	1.677	0.426	1,054,743	449,091	0.6527	688,389	293,103
19	628,775	1.728	0.406	1,086,385	440,536	0.6348	689,641	279,654
20	628,775	1.780	0.386	1,118,977	432,145	0.6170	690,449	266,649
21	628,775	1.833	0.368	1,152,546	423,914	0.5994	690,790	254,077
22	628,775	1.888	0.350	1,187,123	415,839	0.5818	690,638	241,925
23	628,775	1.945	0.334	1,222,736	407,919	0.5643	689,969	230,181
24	628,775	2.003	0.318	1,259,418	400,149	0.5469	688,753	218,834
25	628,775	2.063	0.303	1,297,201	392,527	0.5296	686,965	207,872
26	628,775	2.125	0.288	1,336,117	385,050	0.5124	684,576	197,285
27	628,775	2.189	0.274	1,376,201	377,716	0.4952	681,560	187,063
28	628,775	2.254	0.261	1,417,487	370,521	0.4782	677,893	177,197
29	628,775	2.322	0.249	1,460,011	363,464	0.4613	673,550	167,678
30	628,775	2.392	0.237	1,503,811	356,541	0.4445	668,506	158,497
31	628,775	2.463	0.226	1,548,926	349,749	0.4279	662,736	149,647
32	628,775	2.537	0.215	1,595,394	343,088	0.4113	656,217	141,119
33	628,775	2.613	0.205	1,643,255	336,553	0.3949	648,928	132,906
34	628,775	2.692	0.195	1,692,553	330,142	0.3786	640,849	125,001
35	628,775	2.773	0.186	1,743,330	323,854	0.3625	631,963	117,398
36	628,775	2.856	0.177	1,795,630	317,685	0.3465	622,254	110,090
37	628,775	2.941	0.168	1,849,498	311,634	0.3307	611,709	103,071
38	628,775	3.030	0.160	1,904,983	305,698	0.3151	600,317	96,335
39	628,775	3.121	0.153	1,962,133	299,875	0.2997	588,074	89,876
40	628,775	3.214	0.146	2,020,997	294,163	0.2845	574,978	83,690
41	628,775	3.311	0.139	2,081,627	288,560	0.2695	561,037	77,772
42	628,775	3.410	0.132	2,144,076	283,064	0.2548	546,263	72,118
43	628,775	3.512	0.126	2,208,398	277,672	0.2403	530,680	66,725
44	628,775	3.618	0.120	2,274,650	272,383	0.2261	514,314	61,588
45	628,775	3.726	0.114	2,342,889	267,195	0.2122	497,203	56,704
46	628,775	3.838	0.109	2,413,176	262,105	0.1987	479,392	52,069
47	628,775	3.953	0.103	2,485,571	257,113	0.1854	460,933	47,680
48	628,775	4.072	0.099	2,560,138	252,215	0.1726	441,889	43,533
49	628,775	4.194	0.094	2,636,943	247,411	0.1602	422,331	39,625
50	628,775	4.320	0.089	2,716,051	242,699	0.1481	402,334	35,951
Totals:	31,438,750			71,979,847	20,195,802		31,167,187	12,114,291

Notes: (a) Estimated current level (2019) 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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Reserve @ 9/30/19 1,176,024,910

Calendar Year	Estimated Prospective Period Payments 2019 Level Basis (a)	Calendar Year	Estimated Prospective Period Payments 2019 Level Basis (a)
----- (1)	----- (2)	----- (3)	----- (4)
2019	8,246,845	2069	9,559,762
2020	23,196,429	2070	9,101,990
2021	27,251,104	2071	8,617,361
2022	27,107,890	2072	8,176,614
2023	27,977,688	2073	7,969,705
2024	26,172,136	2074	7,652,116
2025	30,241,208	2075	6,891,069
2026	25,770,388	2076	6,467,402
2027	25,776,651	2077	6,070,212
2028	28,121,066	2078	5,952,334
2029	25,554,411	2079	5,316,175
2030	25,724,081	2080	4,959,192
2031	25,380,400	2081	4,784,508
2032	28,302,985	2082	4,297,020
2033	26,466,715	2083	4,063,568
2034	24,936,178	2084	3,669,533
2035	24,683,210	2085	3,378,960
2036	24,677,584	2086	3,108,239
2037	24,393,982	2087	2,847,860
2038	26,171,171	2088	2,742,746
2039	26,454,666	2089	2,370,489
2040	23,958,566	2090	2,165,199
2041	23,633,646	2091	1,963,157
2042	23,346,736	2092	1,764,558
2043	23,877,626	2093	1,595,327
2044	22,571,188	2094	1,402,516
2045	22,291,763	2095	1,268,510
2046	23,422,775	2096	1,111,991
2047	21,123,506	2097	979,785
2048	21,917,318	2098	870,657
2049	19,936,625	2099	751,681
2050	19,357,997	2100	643,961
2051	18,720,182	2101	558,878
2052	18,071,212	2102	474,468
2053	19,531,047	2103	402,705
2054	17,171,125	2104	339,020
2055	16,551,635	2105	279,299
2056	16,094,380	2106	227,641
2057	15,564,148	2107	187,850
2058	15,941,462	2108	156,003
2059	14,461,836	2109	128,594
2060	14,867,646	2110	94,052
2061	13,442,520	2111	71,168
2062	12,976,892	2112	54,151
2063	12,924,149	2113	41,820
2064	11,935,456	2114	33,865
2065	11,447,609	2115	20,240
2066	11,020,109	2116	18,402
2067	11,079,508	2117	14,025
2068	10,555,114	2118	7,974
Subtotals:	1,040,400,559	Subtotals:	135,624,351
		Totals - All Years	1,176,024,910

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

Calendar Year	BY 2019	Totals All BY'S (c)
-----	-----	-----
(1)	(2)	(3)
Reserve @ 9/30/19 (a)	53,480,950	1,176,024,910

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	145,767	8,246,845
2020	931,737	23,196,429
2021	996,944	27,251,104
2022	908,032	27,107,890
2023	953,661	27,977,688
2024	851,734	26,172,136
2025	649,899	30,241,208
2026	685,792	25,770,388
2027	589,875	25,776,651
2028	663,724	28,121,066
2029	748,084	25,554,411
2030	836,446	25,724,081
2031	803,555	25,380,400
2032	799,125	28,302,985
2033	828,964	26,466,715
2034	946,029	24,936,178
2035	862,357	24,683,210
2036	868,505	24,677,584
2037	872,942	24,393,982
2038	877,561	26,171,171
2039	872,674	26,454,666
2040	967,670	23,958,566
2041	1,029,921	23,633,646
2042	1,062,266	23,346,736
2043	1,047,808	23,877,626
2044	1,067,874	22,571,188
2045	1,062,725	22,291,763
2046	1,084,808	23,422,775
2047	1,064,671	21,123,506
2048	1,059,724	21,917,318
2049	1,069,969	19,936,625
2050	1,030,757	19,357,997
2051	1,007,059	18,720,182
2052	975,241	18,071,212
2053	957,211	19,531,047
2054	927,042	17,171,125
2055	908,664	16,551,635
2056	874,391	16,094,380
2057	849,836	15,564,148
2058	821,025	15,941,462
2059	795,237	14,461,836
2060	777,055	14,867,646
2061	758,099	13,442,520
2062	742,446	12,976,892
2063	717,172	12,924,149
2064	698,076	11,935,456
2065	676,253	11,447,609
2066	653,720	11,020,109
2067	645,829	11,079,508
2068	627,193	10,555,114
Subtotals 2019 to 2068:	42,653,149	1,040,400,559

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, 5a, and column (2) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

Calendar Year	BY 2019	Totals All BY'S (c)
-----	-----	-----
(1)	(2)	(2)
Reserve @ 9/30/19 (a)	53,480,950	1,176,024,910

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	607,403	9,559,762
2070	587,489	9,101,990
2071	565,967	8,617,361
2072	545,264	8,176,614
2073	525,652	7,969,705
2074	503,424	7,652,116
2075	488,871	6,891,069
2076	466,979	6,467,402
2077	444,874	6,070,212
2078	425,017	5,952,334
2079	404,882	5,316,175
2080	387,374	4,959,192
2081	369,066	4,784,508
2082	350,963	4,297,020
2083	335,844	4,063,568
2084	313,748	3,669,533
2085	298,949	3,378,960
2086	279,493	3,108,239
2087	263,310	2,847,860
2088	249,299	2,742,746
2089	232,916	2,370,489
2090	219,213	2,165,199
2091	201,474	1,963,157
2092	188,197	1,764,558
2093	174,901	1,595,327
2094	158,994	1,402,516
2095	148,450	1,268,510
2096	134,379	1,111,991
2097	123,772	979,785
2098	111,214	870,657
2099	101,026	751,681
2100	90,512	643,961
2101	79,285	558,878
2102	70,961	474,468
2103	62,705	402,705
2104	54,759	339,020
2105	47,001	279,299
2106	40,357	227,641
2107	34,398	187,850
2108	28,574	156,003
2109	23,820	128,594
2110	19,521	94,052
2111	15,838	71,168
2112	12,556	54,151
2113	10,060	41,820
2114	7,679	33,865
2115	5,830	20,240
2116	4,335	18,402
2117	3,231	14,025
2118	7,974	7,974
Subtotals 2069 to 2118: 10,827,801		135,624,351
Totals 2019 to 2118: 53,480,950		1,176,024,910

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, 5a, and column (2) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

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 @ 9/30/19 (a)	64,654,212	33,062,513	57,137,200	41,861,487	37,882,463	44,465,001	69,641,971	29,347,358	62,793,568	71,258,549

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	437,475	255,583	179,600	151,004	127,681	193,598	333,520	131,336	302,976	315,344
2020	817,905	249,700	808,342	519,538	538,930	590,884	1,191,494	551,743	1,103,819	1,349,652
2021	1,602,282	580,128	911,083	584,582	463,554	623,517	909,147	492,773	1,159,287	1,229,284
2022	1,559,452	572,740	1,018,698	658,883	521,588	536,310	959,357	376,001	1,035,382	1,291,056
2023	1,708,800	639,504	978,640	736,708	587,883	603,453	825,178	396,766	790,028	1,153,068
2024	1,505,031	561,552	973,245	707,739	657,322	680,153	928,487	341,274	833,659	879,826
2025	1,835,126	663,024	1,009,586	703,838	631,474	760,491	1,046,499	383,999	717,061	928,417
2026	1,431,745	547,855	1,152,157	730,118	627,994	730,586	1,170,108	432,806	806,834	798,566
2027	1,409,255	542,671	1,050,255	833,224	651,443	726,559	1,124,096	483,928	909,384	898,543
2028	1,611,998	637,815	1,057,741	759,530	743,438	753,689	1,117,900	464,899	1,016,797	1,012,748
2029	1,338,128	528,842	1,063,146	764,944	677,685	860,123	1,159,642	462,336	976,814	1,132,371
2030	1,395,760	535,208	1,068,771	768,852	682,515	784,049	1,323,404	479,599	971,430	1,087,843
2031	1,669,381	527,639	1,062,819	772,920	686,002	789,638	1,206,356	547,327	1,007,703	1,081,847
2032	1,939,361	690,887	1,178,514	768,616	689,632	793,673	1,214,955	498,919	1,150,008	1,122,243
2033	1,737,152	650,188	1,254,329	852,285	685,792	797,872	1,221,162	502,476	1,048,296	1,280,723
2034	1,547,789	578,119	1,293,721	907,113	760,445	793,429	1,227,623	505,043	1,055,768	1,167,450
2035	1,515,535	570,368	1,276,113	935,601	809,364	879,799	1,220,788	507,715	1,061,163	1,175,772
2036	1,538,993	563,560	1,300,551	922,867	834,783	936,397	1,353,678	504,888	1,066,777	1,181,779
2037	1,491,818	567,739	1,294,280	940,541	823,421	965,805	1,440,761	559,848	1,060,837	1,188,032
2038	1,639,538	647,732	1,321,175	936,006	839,190	952,659	1,486,008	595,863	1,176,316	1,181,416
2039	1,674,114	638,606	1,296,651	955,456	835,144	970,904	1,465,783	614,577	1,251,989	1,310,021
2040	1,373,876	543,961	1,290,626	937,720	852,498	966,222	1,493,854	606,212	1,291,308	1,394,296
2041	1,335,479	535,980	1,303,103	933,363	836,673	986,300	1,486,651	617,821	1,273,732	1,438,083
2042	1,303,249	528,819	1,255,347	942,386	832,786	967,992	1,517,543	614,842	1,298,125	1,418,510
2043	1,366,545	573,524	1,226,485	907,849	840,837	963,494	1,489,373	627,619	1,291,866	1,445,676
2044	1,223,123	566,503	1,187,734	886,977	810,021	972,809	1,482,453	615,968	1,318,711	1,438,705
2045	1,191,754	558,508	1,165,777	858,953	791,398	937,157	1,496,785	613,106	1,294,232	1,468,602
2046	1,354,420	623,159	1,129,033	843,073	766,394	915,611	1,441,930	619,034	1,288,218	1,441,340
2047	1,115,062	540,015	1,106,651	816,501	752,226	886,682	1,408,779	596,347	1,300,672	1,434,643
2048	1,222,904	604,897	1,064,910	800,314	728,517	870,290	1,364,268	582,637	1,253,005	1,448,513
2049	1,045,425	522,152	1,035,005	770,128	714,074	842,860	1,339,047	564,228	1,224,197	1,395,427
2050	1,011,327	513,156	999,917	748,501	687,141	826,151	1,296,843	553,797	1,185,519	1,363,345
2051	981,758	504,798	968,509	723,126	667,844	794,990	1,271,133	536,343	1,163,602	1,320,270
2052	944,535	495,022	946,366	700,412	645,204	772,665	1,223,189	525,710	1,126,927	1,295,862
2053	1,144,758	592,361	923,280	684,399	624,938	746,471	1,188,839	505,881	1,104,586	1,255,019
2054	883,145	527,736	904,217	667,703	610,649	723,024	1,148,536	491,675	1,062,924	1,230,139
2055	847,780	517,221	873,436	653,917	595,753	706,493	1,112,460	475,006	1,033,074	1,183,741
2056	816,429	507,263	850,179	631,657	583,452	689,258	1,087,025	460,086	998,052	1,150,498
2057	788,620	497,801	823,601	614,837	563,591	675,027	1,060,508	449,567	966,703	1,111,495
2058	850,436	545,085	796,158	595,617	548,584	652,048	1,038,611	438,600	944,601	1,076,583
2059	725,014	476,892	786,548	575,771	531,434	634,686	1,003,255	429,544	921,558	1,051,968
2060	813,620	518,359	763,851	568,820	513,727	614,845	976,542	414,922	902,530	1,026,306
2061	666,283	456,184	739,749	552,406	507,525	594,358	946,014	403,874	871,806	1,005,116
2062	637,619	445,682	715,496	534,976	492,880	587,183	914,492	391,248	848,593	970,900
2063	660,817	469,104	689,285	517,437	477,329	570,239	903,453	378,212	822,065	945,048
2064	581,800	424,390	664,070	498,481	461,679	552,247	877,383	373,646	794,673	915,504
2065	554,674	413,607	640,186	480,246	444,766	534,141	849,699	362,864	785,080	884,999
2066	529,951	403,142	613,114	462,973	428,496	514,573	821,841	351,415	762,426	874,316
2067	580,830	431,497	595,390	443,396	413,084	495,750	791,734	339,893	738,369	849,086
2068	535,331	423,222	568,729	430,578	395,616	477,919	762,772	327,442	714,161	822,296
Subtotals 2019 to 2068:	58,493,201	26,509,502	49,176,168	35,692,882	31,994,394	37,195,071	57,720,959	24,101,656	51,083,645	57,422,288

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

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 @ 9/30/19 (a)	64,654,212	33,062,513	57,137,200	41,861,487	37,882,463	44,465,001	69,641,971	29,347,358	62,793,568	71,258,549

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	453,193	369,891	541,807	411,297	384,180	457,710	735,337	315,464	687,999	795,336
2070	427,385	358,279	517,623	391,828	366,976	444,478	704,242	304,117	662,832	766,200
2071	403,715	346,936	493,101	374,338	349,605	424,574	683,884	291,257	638,991	738,172
2072	381,890	335,812	471,778	356,604	334,000	404,477	653,259	282,838	611,971	711,622
2073	385,867	347,152	449,481	341,183	318,177	386,423	622,337	270,172	594,280	681,530
2074	384,932	340,936	427,434	325,058	304,418	368,116	594,558	257,383	567,668	661,828
2075	316,547	301,028	409,020	309,114	290,031	352,198	566,391	245,895	540,797	632,191
2076	295,333	289,070	382,110	295,797	275,805	335,552	541,899	234,245	516,658	602,266
2077	275,795	277,322	364,086	276,336	263,923	319,093	516,288	224,116	492,181	575,383
2078	287,958	292,933	340,391	263,302	246,559	305,347	490,964	213,524	470,898	548,125
2079	239,072	253,775	320,683	246,166	234,929	285,257	469,813	203,051	448,643	524,423
2080	221,893	242,018	303,619	231,913	219,640	271,802	438,903	194,303	426,637	499,637
2081	231,598	248,649	283,666	219,573	206,923	254,113	418,201	181,520	408,257	475,130
2082	189,856	218,589	266,977	205,143	195,912	239,400	390,984	172,958	381,397	454,661
2083	187,313	220,144	245,373	193,074	183,038	226,661	368,346	161,701	363,407	424,748
2084	161,209	195,489	229,202	177,450	172,269	211,766	348,746	152,339	339,756	404,713
2085	147,484	183,882	213,009	165,756	158,328	199,307	325,828	144,233	320,084	378,374
2086	134,820	172,502	193,637	154,045	147,894	183,179	306,658	134,754	303,052	356,467
2087	123,088	161,335	180,796	140,035	137,446	171,107	281,843	126,826	283,137	337,498
2088	134,772	173,465	163,659	130,749	124,945	159,018	263,269	116,563	266,479	315,319
2089	101,017	139,255	150,741	118,356	116,660	144,556	244,669	108,882	244,915	296,768
2090	91,215	128,636	135,446	109,014	105,602	134,970	222,417	101,189	228,775	272,753
2091	81,748	118,155	123,038	97,953	97,267	122,177	207,668	91,986	212,612	254,778
2092	73,012	108,007	110,233	88,979	87,398	112,533	187,984	85,886	193,275	236,779
2093	68,734	103,473	96,560	79,719	79,391	101,115	173,146	77,745	180,458	215,244
2094	57,233	88,672	86,422	69,831	71,129	91,852	155,578	71,609	163,353	200,970
2095	54,002	83,436	76,368	62,499	62,306	82,292	141,325	64,343	150,460	181,921
2096	43,652	70,867	66,691	55,228	55,765	72,085	126,617	58,449	135,193	167,562
2097	37,573	62,594	57,243	48,230	49,277	64,517	110,912	52,366	122,808	150,560
2098	34,739	59,143	49,150	41,397	43,033	57,011	99,267	45,871	110,027	136,767
2099	27,071	47,561	41,893	35,545	36,936	49,787	87,719	41,055	96,380	122,533
2100	22,548	40,825	34,799	30,297	31,715	42,733	76,603	36,278	86,261	107,335
2101	18,553	34,650	29,011	25,166	27,032	36,692	65,751	31,681	76,225	96,066
2102	15,797	30,131	23,775	20,980	22,455	31,275	56,456	27,193	66,566	84,890
2103	12,448	25,083	19,289	17,194	18,719	25,979	48,120	23,349	57,136	74,132
2104	9,469	19,558	15,292	13,949	15,341	21,657	39,972	19,901	49,059	63,630
2105	7,339	15,670	12,252	11,059	12,446	17,749	33,323	16,531	41,815	54,635
2106	5,593	12,337	9,352	8,861	9,867	14,400	27,309	13,781	34,734	46,568
2107	4,198	9,533	7,101	6,763	7,906	11,416	22,156	11,294	28,957	38,683
2108	11,350	7,777	5,280	5,135	6,034	9,147	17,565	9,163	23,731	32,248
2109	-	18,439	3,935	3,818	4,582	6,981	14,073	7,265	19,253	26,428
2110	-	-	9,711	2,845	3,407	5,301	10,742	5,820	15,264	21,441
2111	-	-	-	7,023	2,539	3,942	8,156	4,442	12,229	16,999
2112	-	-	-	-	6,266	2,937	6,065	3,373	9,334	13,620
2113	-	-	-	-	-	7,249	4,519	2,508	7,088	10,395
2114	-	-	-	-	-	-	11,154	1,869	5,270	7,893
2115	-	-	-	-	-	-	-	4,613	3,927	5,869
2116	-	-	-	-	-	-	-	-	9,693	4,374
2117	-	-	-	-	-	-	-	-	-	10,795
2118	-	-	-	-	-	-	-	-	-	-
Subtotals 2069 to 2118:	6,161,011	6,553,011	7,961,032	6,168,604	5,888,069	7,269,931	11,921,012	5,245,703	11,709,923	13,836,261
Totals 2019 to 2118:	64,654,212	33,062,513	57,137,200	41,861,487	37,882,463	44,465,001	69,641,971	29,347,358	62,793,568	71,258,549

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

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 @ 9/30/19 (a)	19,115,483	17,805,469	24,848,484	61,341,185	13,631,999	27,344,820	31,712,164	49,527,170	37,438,229	55,911,450

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	155,552	141,979	221,366	559,962	138,405	222,243	282,545	461,774	379,842	351,558
2020	554,817	432,353	576,929	1,276,096	359,728	433,272	792,908	850,807	1,031,002	637,852
2021	620,546	481,430	598,988	1,555,144	507,224	654,232	849,079	1,312,827	1,348,339	1,201,428
2022	661,140	720,468	721,562	1,520,146	486,060	634,940	776,033	1,273,959	1,277,361	1,177,410
2023	640,943	706,957	776,126	1,610,988	514,578	700,359	751,129	1,375,984	1,378,505	1,288,626
2024	624,088	651,003	693,119	1,911,564	456,112	610,835	623,193	1,277,743	1,160,559	1,140,337
2025	743,823	749,600	847,629	2,259,640	647,487	767,645	725,531	1,504,731	1,387,054	1,399,814
2026	706,548	582,142	656,980	1,811,920	520,329	744,265	539,246	1,210,743	1,045,521	1,095,959
2027	687,416	612,619	691,804	1,756,698	504,000	732,063	796,433	1,184,215	1,034,006	1,078,981
2028	691,205	610,091	812,369	1,925,460	541,527	821,028	841,998	1,515,169	1,168,182	1,230,647
2029	641,906	545,032	689,121	1,690,577	463,032	695,314	709,857	1,316,670	972,156	1,039,365
2030	623,334	516,001	674,827	1,662,922	451,768	683,354	705,775	1,285,286	930,135	1,174,422
2031	600,231	484,845	653,348	1,595,438	430,924	692,460	647,996	1,245,093	883,635	1,149,090
2032	652,415	541,950	742,444	1,843,452	495,543	824,710	823,493	1,394,441	1,053,627	1,285,109
2033	561,882	436,361	681,300	1,619,170	431,519	726,363	734,729	1,286,917	914,003	1,216,812
2034	539,975	404,091	601,254	1,469,867	379,581	643,800	677,360	1,147,613	878,554	1,083,391
2035	520,513	379,625	584,311	1,415,570	363,268	627,827	635,835	1,114,684	840,693	1,247,738
2036	503,234	357,457	604,074	1,379,616	349,690	615,474	621,937	1,086,090	807,294	1,224,154
2037	482,526	334,185	583,765	1,330,491	331,872	596,272	653,180	1,050,477	770,577	1,195,109
2038	483,720	333,758	642,803	1,449,321	357,971	666,339	721,375	1,235,146	862,883	1,313,027
2039	502,105	343,828	602,527	1,487,408	365,057	691,780	716,522	1,229,407	866,419	1,277,715
2040	427,973	274,318	533,692	1,255,995	287,877	550,003	601,282	1,046,606	677,891	1,117,093
2041	410,428	256,452	517,407	1,215,829	274,028	534,867	585,444	1,014,049	649,993	1,091,350
2042	394,599	240,255	504,064	1,189,842	262,402	522,864	592,686	985,007	625,367	1,068,184
2043	376,265	344,289	533,218	1,215,343	269,593	552,244	591,087	1,024,556	670,284	1,127,295
2044	359,637	323,174	469,724	1,143,431	234,940	490,366	541,058	919,796	621,394	1,015,040
2045	344,507	308,107	456,724	1,110,197	224,285	478,577	531,827	892,082	599,117	992,157
2046	366,404	318,781	474,910	1,189,048	254,064	560,937	604,438	972,144	693,733	1,072,784
2047	311,542	278,827	423,724	1,029,461	199,379	447,205	500,208	830,642	552,695	940,145
2048	309,759	278,897	468,366	1,102,168	215,868	499,262	540,124	891,919	619,519	1,027,104
2049	280,945	253,060	393,950	956,163	177,518	419,089	474,369	773,893	511,647	891,070
2050	266,090	241,217	379,319	925,396	167,122	405,211	476,298	746,274	492,353	866,774
2051	252,370	230,298	366,925	889,159	158,238	393,702	453,385	721,037	475,094	844,524
2052	237,308	219,458	350,559	849,883	147,365	377,787	437,110	692,468	455,947	818,628
2053	249,273	224,932	397,010	947,778	180,450	474,728	561,315	805,565	580,700	946,647
2054	210,520	200,278	324,335	789,248	129,941	397,011	479,306	675,983	423,265	772,747
2055	196,642	191,235	308,721	783,063	120,261	380,832	449,968	648,431	406,063	763,782
2056	183,795	182,887	295,151	749,429	111,900	366,756	437,430	622,896	390,519	854,037
2057	171,853	175,135	283,413	719,705	104,693	354,556	428,319	599,106	376,470	830,029
2058	166,141	176,000	308,034	753,902	110,887	382,406	459,634	632,001	421,680	884,729
2059	147,559	160,564	255,619	651,678	88,861	325,095	400,124	548,739	346,636	777,516
2060	151,789	157,782	259,591	672,122	100,120	369,244	436,366	576,643	403,788	818,182
2061	125,444	147,628	230,283	589,296	75,198	297,853	375,431	501,422	319,412	726,808
2062	115,027	141,639	217,938	561,210	68,878	284,415	373,089	478,419	306,349	701,576
2063	105,350	139,209	230,851	563,989	70,434	293,219	372,164	487,801	329,342	724,763
2064	95,516	130,441	193,938	500,376	57,253	257,980	338,481	433,752	281,210	651,415
2065	86,442	125,161	182,302	472,070	51,938	245,005	326,174	412,118	269,091	626,499
2066	78,056	120,072	171,952	448,112	47,348	233,316	324,712	391,651	257,951	602,788
2067	76,956	115,879	168,026	443,310	51,637	256,722	334,145	400,017	297,971	622,982
2068	64,901	115,871	171,745	427,495	44,344	232,526	312,986	385,114	275,575	607,806
Subtotals 2019 to 2068:	18,761,008	16,437,619	23,528,133	57,276,148	13,382,494	25,168,355	27,965,117	45,469,909	34,321,404	48,592,995

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

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 @ 9/30/19 (a)	19,115,483	17,805,469	24,848,484	61,341,185	13,631,999	27,344,820	31,712,164	49,527,170	37,438,229	55,911,450

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	55,166	105,494	139,274	368,029	34,117	195,794	278,985	331,001	223,834	529,299
2070	48,419	100,815	128,212	342,718	30,040	182,852	271,424	311,325	212,344	504,326
2071	42,314	96,203	118,331	318,279	26,555	171,056	252,180	292,682	201,698	480,486
2072	36,793	91,630	109,464	297,172	23,571	160,248	241,626	274,941	191,808	457,645
2073	31,556	89,290	111,932	289,493	23,023	158,729	238,828	272,711	203,368	462,511
2074	29,404	82,595	94,272	264,156	21,836	158,360	241,370	254,186	208,022	440,184
2075	22,733	77,964	82,822	234,752	15,508	127,455	204,657	223,900	161,752	388,250
2076	18,908	73,405	74,226	214,723	13,183	116,738	191,155	207,900	151,747	365,192
2077	15,576	68,849	66,537	196,820	11,220	106,925	179,264	192,789	142,427	343,197
2078	13,305	67,605	68,913	195,379	11,311	108,969	185,511	195,336	158,212	353,228
2079	10,139	59,782	52,385	163,785	7,902	88,441	155,940	164,415	124,457	300,626
2080	7,987	55,299	45,955	148,642	6,525	79,805	144,559	151,138	115,814	280,075
2081	6,681	50,872	41,225	137,746	6,611	80,957	144,965	143,384	131,295	277,548
2082	4,679	46,515	34,442	121,146	4,283	63,857	125,215	126,393	99,247	240,512
2083	3,463	43,337	33,159	113,748	3,853	60,096	116,947	120,817	102,971	235,446
2084	2,503	38,107	24,916	97,450	2,672	49,969	102,394	104,122	83,911	203,450
2085	1,748	34,102	20,599	86,031	2,024	43,521	91,893	93,818	76,267	185,395
2086	1,184	30,260	16,901	75,950	1,516	37,736	84,115	84,175	69,151	168,304
2087	774	26,606	13,743	66,964	1,120	32,544	74,021	75,156	62,514	152,136
2088	538	24,349	12,658	61,902	1,126	32,964	73,386	73,412	78,875	156,975
2089	287	19,944	8,440	49,992	548	23,368	57,195	58,788	49,608	121,493
2090	162	16,974	6,478	43,009	371	19,591	50,919	51,485	43,868	107,629
2091	85	14,263	4,791	36,152	238	16,180	43,015	44,724	38,209	94,354
2092	42	11,822	3,475	30,222	148	13,248	36,789	38,526	33,046	82,104
2093	19	9,901	2,784	26,090	100	11,295	32,568	34,308	32,058	74,870
2094	8	7,756	1,668	20,269	50	8,571	26,389	27,754	23,875	60,382
2095	3	6,125	1,098	16,214	33	7,048	22,213	23,201	24,410	53,822
2096	1	4,750	697	12,823	13	5,267	17,764	19,078	16,381	42,508
2097	0	3,612	418	9,805	6	4,031	14,283	15,492	13,184	34,935
2098	0	2,829	277	7,798	3	3,304	12,228	13,435	12,470	30,694
2099	-	6,795	132	5,489	1	2,253	8,975	9,732	8,147	22,651
2100	-	-	128	3,920	0	1,637	6,913	7,505	6,173	17,779
2101	-	-	-	8,368	0	1,166	5,260	5,672	4,581	13,720
2102	-	-	-	-	0	819	3,973	4,194	4,084	10,920
2103	-	-	-	-	-	1,670	3,006	3,160	2,638	8,078
2104	-	-	-	-	-	-	7,122	2,138	1,586	5,586
2105	-	-	-	-	-	-	-	4,466	1,050	3,962
2106	-	-	-	-	-	-	-	-	1,743	2,739
2107	-	-	-	-	-	-	-	-	-	5,445
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
Subtotals 2069 to 2118:	354,475	1,367,850	1,320,350	4,065,036	249,506	2,176,465	3,747,046	4,057,260	3,116,824	7,318,455
Totals 2019 to 2118:	19,115,483	17,805,469	24,848,484	61,341,185	13,631,999	27,344,820	31,712,164	49,527,170	37,438,229	55,911,450

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

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 @ 9/30/19 (a)	15,244,045	7,723,616	20,723,014	40,935,280	32,110,985	16,036,800	25,846,739	23,766,344	32,695,801	56,680,563

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	205,618	79,165	196,180	364,661	498,014	167,440	229,961	202,257	274,236	540,202
2020	557,026	305,855	615,684	1,041,804	1,223,349	368,624	721,381	556,261	726,671	1,480,264
2021	561,529	391,639	629,273	1,266,647	1,258,762	371,219	772,623	767,809	993,791	1,555,993
2022	529,385	374,573	612,286	1,264,102	1,239,174	367,537	823,767	731,235	959,159	1,520,098
2023	577,554	391,965	681,022	1,410,579	1,214,630	401,272	849,279	800,241	1,011,817	1,521,445
2024	518,181	350,098	594,393	1,239,266	1,026,862	362,743	790,698	895,786	948,395	1,377,140
2025	671,188	383,794	747,956	1,513,760	1,091,196	458,139	993,202	1,013,787	1,131,163	1,874,654
2026	474,218	320,864	562,829	1,205,635	872,088	352,153	766,506	802,996	888,582	1,496,302
2027	456,349	310,460	549,716	1,187,007	818,688	350,916	752,228	766,794	864,599	1,422,428
2028	484,779	334,464	614,978	1,339,685	875,008	393,225	804,981	802,424	946,452	1,527,114
2029	440,305	282,832	526,059	1,199,120	727,730	340,168	713,418	695,718	810,881	1,343,035
2030	425,946	272,800	538,182	1,222,763	727,011	338,697	699,481	721,765	789,300	1,346,432
2031	410,953	258,596	521,666	1,160,505	714,029	331,954	679,210	690,026	768,981	1,306,232
2032	480,875	284,410	584,304	1,276,478	793,071	421,374	752,750	743,132	919,984	1,543,489
2033	416,341	258,082	546,661	1,221,900	734,713	358,990	685,066	661,289	798,912	1,316,466
2034	372,425	223,923	477,318	1,106,507	647,522	319,269	629,580	612,302	703,125	1,236,193
2035	360,619	212,813	462,817	1,050,023	630,239	314,937	613,482	589,261	682,500	1,221,879
2036	349,912	203,583	519,432	1,022,514	617,126	312,946	600,208	569,061	664,570	1,196,435
2037	338,116	191,269	503,232	989,190	600,071	306,103	581,895	546,551	643,024	1,160,053
2038	365,705	205,352	546,401	1,122,684	670,913	343,965	623,610	576,769	714,505	1,281,458
2039	380,793	198,756	500,021	1,047,779	661,184	383,699	624,041	565,441	747,706	1,376,561
2040	306,390	160,668	458,874	898,830	561,233	292,373	535,826	489,148	587,672	1,176,581
2041	296,220	150,937	444,328	868,911	549,163	287,655	520,767	471,426	570,103	1,147,183
2042	286,857	142,626	430,808	863,447	539,542	285,021	507,878	455,505	554,608	1,153,310
2043	302,391	144,513	451,234	894,899	577,462	305,748	519,073	453,611	596,905	1,146,539
2044	266,676	123,262	401,436	779,714	513,825	273,016	476,299	421,580	564,314	1,061,625
2045	257,706	115,538	388,195	752,249	545,061	319,111	463,452	406,923	628,311	1,038,641
2046	296,493	123,491	391,722	827,697	601,355	349,215	500,850	431,209	686,685	1,199,792
2047	238,328	98,074	359,836	691,643	518,002	304,451	432,639	375,699	589,969	978,788
2048	260,199	103,736	384,261	759,331	573,619	334,561	461,277	395,870	643,670	1,047,830
2049	219,969	82,773	332,890	633,807	492,545	291,363	403,899	346,858	553,861	924,442
2050	210,935	75,596	319,661	622,876	479,591	284,639	389,635	332,899	536,039	923,619
2051	202,502	69,333	307,147	578,381	468,240	279,553	376,755	319,940	519,543	874,623
2052	193,138	62,228	293,714	548,897	453,187	270,815	361,294	305,815	500,817	843,663
2053	241,058	71,432	313,028	633,850	535,224	318,419	405,600	331,717	589,911	994,667
2054	176,150	50,654	268,948	510,383	427,707	258,100	334,327	280,318	467,107	818,008
2055	167,089	44,738	256,211	466,977	412,312	249,128	319,283	267,032	448,862	763,462
2056	158,575	39,611	244,133	440,456	398,351	241,642	305,429	254,554	431,745	736,793
2057	150,565	35,152	232,623	415,353	385,661	235,486	292,571	242,767	415,614	713,492
2058	163,023	35,038	240,721	455,421	417,094	251,810	304,373	251,134	449,213	770,873
2059	133,641	26,398	209,285	363,776	355,542	218,414	264,291	218,335	380,964	656,890
2060	152,011	27,255	204,742	375,068	383,950	238,741	277,465	226,764	406,453	738,993
2061	117,583	19,386	187,337	315,706	326,351	202,316	237,234	195,109	347,585	603,725
2062	109,733	16,392	176,770	302,967	311,641	194,110	223,852	183,759	331,052	596,563
2063	114,836	15,449	175,376	296,967	323,238	201,380	222,233	178,124	348,650	580,616
2064	94,434	11,363	156,456	249,419	282,116	177,471	197,553	161,628	298,346	524,359
2065	87,007	9,299	146,722	228,984	267,331	169,060	184,704	150,890	282,222	498,076
2066	79,995	7,582	137,399	217,433	253,466	161,552	172,534	140,628	266,814	490,778
2067	88,967	7,271	130,669	207,045	265,000	172,401	174,910	142,272	277,649	520,821
2068	76,838	5,482	127,189	195,140	250,550	158,714	160,573	130,296	266,681	460,030

Subtotals 2019 to 2068:	14,827,124	7,710,571	19,702,123	39,648,238	30,109,739	14,691,632	24,733,943	22,872,718	30,529,717	52,628,656
-------------------------	------------	-----------	------------	------------	------------	------------	------------	------------	------------	------------

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2019

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 @ 9/30/19 (a)	15,244,045	7,723,616	20,723,014	40,935,280	32,110,985	16,036,800	25,846,739	23,766,344	32,695,801	56,680,563

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	59,435	3,646	110,724	156,524	209,348	135,814	136,053	110,568	220,313	396,727
2070	52,915	2,729	102,362	145,758	194,196	126,504	124,177	100,922	204,941	383,561
2071	46,877	2,019	94,374	125,788	179,973	118,012	112,980	91,751	190,269	344,995
2072	41,297	1,473	86,724	112,257	166,570	110,202	102,402	83,029	176,230	322,019
2073	40,936	1,167	81,342	107,189	164,526	108,214	95,985	76,107	180,008	310,534
2074	38,575	867	72,785	96,122	153,216	106,218	88,985	72,287	163,762	329,157
2075	26,272	463	65,424	77,305	126,494	85,476	72,665	58,679	135,256	251,163
2076	21,983	289	58,922	67,590	113,602	77,165	63,682	51,349	122,257	227,672
2077	18,215	173	52,752	58,905	101,637	69,541	55,428	44,580	109,996	205,982
2078	17,907	118	48,760	58,140	101,008	68,173	51,657	41,186	111,883	210,714
2079	11,966	53	41,385	44,190	79,459	55,118	40,753	32,553	87,129	165,005
2080	9,469	26	36,206	38,049	69,352	48,398	34,364	27,328	76,596	145,863
2081	9,670	15	31,414	33,459	64,961	48,612	30,914	24,595	73,828	149,063
2082	5,629	5	26,901	28,551	51,322	36,130	23,512	18,492	57,522	115,828
2083	5,029	2	22,885	24,899	46,526	32,274	19,771	15,041	54,732	98,926
2084	3,120	1	19,057	20,094	36,474	25,762	15,184	11,773	41,379	80,507
2085	2,240	0	15,700	16,923	30,100	21,137	11,863	9,132	34,350	66,882
2086	1,583	0	12,724	14,361	24,587	17,134	9,106	6,954	28,149	57,848
2087	1,101	0	10,133	11,775	19,856	13,697	6,854	5,189	22,738	44,518
2088	2,704	0	8,128	10,570	18,130	13,026	5,764	4,261	22,427	44,013
2089	-	-	6,061	7,921	12,345	8,135	3,599	2,684	14,025	27,321
2090	-	-	16,127	6,431	9,546	6,099	2,510	1,858	10,719	22,193
2091	-	-	-	24,240	7,252	4,432	1,695	1,248	8,002	15,421
2092	-	-	-	-	20,768	3,152	1,110	813	5,848	11,164
2093	-	-	-	-	-	6,741	729	512	4,677	8,187
2094	-	-	-	-	-	-	1,054	311	2,912	5,874
2095	-	-	-	-	-	-	-	423	2,255	4,262
2096	-	-	-	-	-	-	-	-	3,881	2,341
2097	-	-	-	-	-	-	-	-	-	4,167
2098	-	-	-	-	-	-	-	-	-	-
2099	-	-	-	-	-	-	-	-	-	-
2100	-	-	-	-	-	-	-	-	-	-
2101	-	-	-	-	-	-	-	-	-	-
2102	-	-	-	-	-	-	-	-	-	-
2103	-	-	-	-	-	-	-	-	-	-
2104	-	-	-	-	-	-	-	-	-	-
2105	-	-	-	-	-	-	-	-	-	-
2106	-	-	-	-	-	-	-	-	-	-
2107	-	-	-	-	-	-	-	-	-	-
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
Subtotals 2069 to 2118:	416,921	13,045	1,020,891	1,287,042	2,001,246	1,345,167	1,112,796	893,626	2,166,084	4,051,906
Totals 2019 to 2118:	15,244,045	7,723,616	20,723,014	40,935,280	32,110,985	16,036,800	25,846,739	23,766,344	32,695,801	56,680,563

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 2019 Level Loss & ALAE Reserve - Before Inflation and Anticipated Investment Income
Adjustment of Birth Year Level Estimated Outstanding to 2019 Level Outstanding Loss & Expense

Evaluated As of September 30, 2019

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding Basis (b) Inflation - Cal. Year	2019 Level Adjustment Factor (c)	2019 Level Outstanding Loss & ALAE (2) x (4)	Actual Paid (d) Loss & ALAE @ 9/30/19	Indicated 2019 Level Ultimate Loss & ALAE (5) + (6)	2019 Level Case O/S (e) Loss & ALAE @ 9/30/19	2019 Level IBNR / Bulk Outstanding (5) - (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,725,189	0.81%	1.421	15,244,045	14,646,664	29,890,709	11,582,204	3,661,841
1990	5,478,000	0.60%	1.410	7,723,616	5,671,852	13,395,468	5,695,943	2,027,673
1991	14,786,182	0.49%	1.402	20,723,014	8,914,217	29,637,231	18,125,810	2,597,204
1992	29,350,228	0.43%	1.395	40,935,280	14,156,815	55,092,094	34,941,508	5,993,772
1993	23,122,193	0.40%	1.389	32,110,985	20,134,937	52,245,922	26,025,313	6,085,672
1994	11,593,604	0.36%	1.383	16,036,800	7,023,605	23,060,405	13,017,948	3,018,851
1995	18,752,325	0.36%	1.378	25,846,739	10,088,230	35,934,969	22,034,788	3,811,951
1996	17,305,330	0.27%	1.373	23,766,344	9,180,905	32,947,249	19,886,380	3,879,963
1997	23,872,242	0.25%	1.370	32,695,801	11,400,128	44,095,930	27,433,039	5,262,763
1998	41,489,305	0.32%	1.366	56,680,563	20,042,526	76,723,089	48,103,569	8,576,993
1999	14,037,518	0.40%	1.362	19,115,483	11,637,431	30,752,915	14,543,065	4,572,418
2000	13,127,504	0.33%	1.356	17,805,469	5,877,809	23,683,277	14,637,858	3,167,611
2001	18,380,784	0.36%	1.352	24,848,484	8,047,479	32,895,963	21,500,622	3,347,862
2002	45,537,130	0.31%	1.347	61,341,185	16,154,286	77,495,471	51,403,042	9,938,142
2003	10,151,225	0.29%	1.343	13,631,999	4,894,753	18,526,752	11,472,104	2,159,895
2004	20,421,384	4.94%	1.339	27,344,820	5,378,150	32,722,970	23,404,047	3,940,773
2005	24,853,266	0.87%	1.276	31,712,164	8,010,946	39,723,110	24,975,699	6,736,465
2006	39,151,219	4.86%	1.265	49,527,170	9,587,699	59,114,868	39,661,990	9,865,179
2007	31,032,390	4.55%	1.206	37,438,229	10,383,361	47,821,590	28,604,469	8,833,759
2008	48,454,269	0.35%	1.154	55,911,450	6,073,531	61,984,981	44,969,607	10,941,843
2009	56,227,176	0.30%	1.150	64,654,212	7,589,630	72,243,842	51,445,268	13,208,944
2010	28,840,387	0.39%	1.146	33,062,513	3,000,702	36,063,214	25,881,261	7,181,251
2011	50,034,695	0.42%	1.142	57,137,200	4,770,464	61,907,664	42,966,279	14,170,921
2012	36,812,913	9.83%	1.137	41,861,487	3,033,266	44,894,753	30,443,650	11,417,837
2013	36,588,473	0.72%	1.035	37,882,463	4,377,074	42,259,537	25,053,669	12,828,795
2014	43,256,501	0.18%	1.028	44,465,001	4,905,585	49,370,586	27,180,383	17,284,618
2015	67,868,527	2.01%	1.026	69,641,971	3,223,151	72,865,123	41,474,898	28,167,073
2016	29,173,896	0.22%	1.006	29,347,358	692,705	30,040,063	7,491,709	21,855,650
2017	62,562,166	0.22%	1.004	62,793,568	784,042	63,577,610	19,045,652	43,747,916
2018	71,152,547	0.15%	1.001	71,258,549	659,052	71,917,601	17,039,384	54,219,165
2019 (9 Mo)	53,480,950		1.000	53,480,950	-	53,480,950	1,190,000	52,290,950
Totals:								
All Years	997,619,517			1,176,024,910	240,340,994	1,416,365,905	791,231,160	384,793,751
1989 to 1998	196,474,597			271,763,186	121,259,879	393,023,065	226,846,503	44,916,683
1999 to 2019	801,144,920			904,261,724	119,081,115	1,023,342,839	564,384,657	339,877,067

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 2019 level - based on factors shown in column (3).

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of September 30, 2019.

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

(e) The 2019 level case outstanding as provided by NICA as of September 30, 2019. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of September 30, 2019

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 9/30/19
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 9/30/19	Incurred (c) Loss & ALAE @ 9/30/19	Case O/S Loss & ALAE @ 9/30/19 (4) - (3)	IBNR / Bulk Loss & ALAE @ 9/30/19 (2) - (4)	Case+IBNR Loss & ALAE @ 9/30/19 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,744,366	12,019,177	20,168,020	8,148,843	2,576,346	10,725,189	4
1990	10,127,471	4,649,471	8,689,337	4,039,866	1,438,134	5,478,000	3
1991	21,555,127	6,768,945	19,701,983	12,933,037	1,853,144	14,786,182	4
1992	40,554,986	11,204,758	36,257,505	25,052,747	4,297,481	29,350,228	9
1993	39,661,412	16,539,219	35,279,295	18,740,076	4,382,117	23,122,193	8
1994	17,705,455	6,111,851	15,523,014	9,411,163	2,182,441	11,593,604	4
1995	26,859,165	8,106,840	24,093,519	15,986,679	2,765,647	18,752,325	5
1996	25,032,766	7,727,436	22,207,592	14,480,157	2,825,173	17,305,330	6
1997	33,278,721	9,406,479	29,436,211	20,029,732	3,842,510	23,872,242	8
1998	57,952,515	16,463,211	51,674,288	35,211,077	6,278,228	41,489,305	11
1999	23,909,383	9,871,865	20,551,613	10,679,748	3,357,770	14,037,518	3
2000	18,189,514	5,062,010	15,854,118	10,792,108	2,335,396	13,127,504	5
2001	25,250,521	6,869,737	22,774,059	15,904,322	2,476,462	18,380,784	4
2002	59,029,612	13,492,482	51,651,951	38,159,469	7,377,661	45,537,130	13
2003	14,276,590	4,125,365	12,668,199	8,542,834	1,608,391	10,151,225	3
2004	25,036,644	4,615,260	22,093,636	17,478,376	2,943,008	20,421,384	5
2005	31,622,874	6,769,608	26,343,413	19,573,804	5,279,462	24,853,266	7
2006	47,208,814	8,057,595	39,410,392	31,352,796	7,798,422	39,151,219	9
2007	39,790,584	8,758,194	32,468,318	23,710,124	7,322,266	31,032,390	7
2008	53,730,897	5,276,628	44,248,421	38,971,793	9,482,477	48,454,269	9
2009	63,518,830	7,291,654	52,031,541	44,739,887	11,487,289	56,227,176	10
2010	31,761,482	2,921,095	25,497,286	22,576,191	6,264,196	28,840,387	5
2011	54,666,871	4,632,176	42,257,482	37,625,307	12,409,388	50,034,695	10
2012	39,780,063	2,967,150	29,739,238	26,772,088	10,040,824	36,812,913	7
2013	40,883,699	4,295,225	28,493,110	24,197,885	12,390,588	36,588,473	7
2014	48,078,170	4,821,669	31,263,325	26,441,656	16,814,845	43,256,501	9
2015	71,038,029	3,169,502	43,588,235	40,418,733	27,449,794	67,868,527	13
2016	29,860,051	686,155	8,133,583	7,447,428	21,726,468	29,173,896	4
2017	63,341,203	779,037	19,754,504	18,975,467	43,586,700	62,562,166	9
2018	71,809,267	656,719	17,670,756	17,014,037	54,138,511	71,152,547	10
2019 (9 Mo)	53,480,950	-	1,190,000	1,190,000	52,290,950	53,480,950	1
Totals:	1,201,736,031	204,116,514	850,713,942	646,597,428	351,022,089	997,619,517	212

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 September 30, 2019

Ultimate Loss & ALAE - Birth Year Level								Prior	Increase or
Year of Birth	Paid Projection (a)	Incurred Projection (b)	Frequency/Severity (c)	Bornhuetter-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)	Selected Ultimate BY Level @ 6/30/19	(Decrease) From 6/30/19 to 9/30/19
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	31,249,861	22,164,654	23,760,072	22,308,372	22,172,341	23,217,466	22,744,366	22,677,805	66,561
1990	12,330,397	9,583,005	11,077,072	9,722,335	10,856,456	9,303,536	10,127,471	10,096,915	30,556
1991	18,489,780	21,804,312	21,122,497	21,738,572	22,199,114	25,825,756	21,555,127	21,536,085	19,042
1992	31,830,728	40,266,858	41,052,969	40,345,131	39,085,703	42,591,452	40,554,986	40,546,886	8,100
1993	49,334,233	39,317,609	40,252,949	39,413,678	38,290,860	44,183,388	39,661,412	39,282,593	378,819
1994	19,142,357	17,360,436	18,296,428	17,459,501	18,334,556	19,833,285	17,705,455	17,537,861	167,594
1995	26,660,211	27,039,720	26,551,277	26,986,500	27,101,775	32,813,470	26,859,165	26,682,596	176,570
1996	26,683,124	24,973,025	25,134,380	24,990,893	25,395,230	24,489,851	25,032,766	24,849,728	183,038
1997	34,104,971	32,936,289	33,864,903	33,034,971	32,631,373	39,776,615	33,278,721	33,030,471	248,250
1998	62,973,464	57,992,013	57,885,160	57,980,373	54,790,888	63,570,702	57,952,515	57,599,465	353,050
1999	39,837,740	23,410,228	24,744,737	23,573,184	23,887,869	22,705,137	23,909,383	23,454,281	455,102
2000	21,551,176	17,969,041	18,560,811	18,038,691	18,865,889	15,685,267	18,189,514	17,859,552	329,962
2001	30,856,064	25,683,034	24,517,507	25,551,021	25,946,826	27,598,988	25,250,521	24,897,319	353,202
2002	63,935,891	58,715,553	59,556,556	58,816,727	55,307,030	60,210,057	59,029,612	57,989,657	1,039,955
2003	20,760,594	14,400,623	14,068,480	14,360,666	16,613,736	13,685,530	14,276,590	14,146,892	129,698
2004	24,735,643	25,115,025	24,905,133	25,089,775	26,337,143	26,511,765	25,036,644	24,820,154	216,490
2005	38,640,270	30,844,355	32,882,499	31,141,769	32,046,955	30,273,196	31,622,874	30,963,962	658,912
2006	49,211,414	47,066,789	47,433,251	47,126,402	45,868,167	48,508,862	47,208,814	46,576,501	632,313
2007	57,769,511	39,551,575	40,159,694	39,660,482	40,444,094	37,262,278	39,790,584	39,068,261	722,323
2008	37,937,362	54,440,630	52,647,194	54,104,868	53,174,805	54,288,861	53,730,897	52,930,250	800,647
2009	57,405,145	64,656,684	61,800,777	64,099,027	62,015,689	59,887,138	63,518,830	63,023,168	495,661
2010	25,411,641	32,159,311	31,170,636	31,954,500	36,402,153	37,288,055	31,761,482	31,651,326	110,156
2011	44,729,603	54,631,141	54,718,536	54,650,935	54,456,950	48,343,116	54,666,871	54,458,116	208,755
2012	33,235,904	40,754,198	38,453,594	40,132,396	44,739,883	39,517,041	39,780,063	39,305,865	474,198
2013	55,328,866	40,998,849	40,734,140	40,918,106	47,325,992	30,031,391	40,883,699	40,375,809	507,890
2014	74,532,295	46,784,319	49,698,931	47,751,260	53,064,216	39,163,366	48,078,170	54,308,497	(6,230,327)
2015	59,772,022	70,120,160	72,318,476	70,951,954	69,843,657	63,796,765	71,038,029	71,317,281	(279,252)
2016	18,115,794	14,523,741	28,552,010	20,695,901	40,332,241	36,407,514	29,860,051	33,856,575	(3,996,524)
2017	37,022,468	46,915,285	67,646,070	58,917,009	63,460,531	59,729,396	63,341,203	66,948,185	(3,606,982)
2018	54,616,690	65,467,833	70,647,081	69,249,124	75,531,595	54,852,006	71,809,267	75,344,643	(3,535,376)
2019 (9 Mo)	N/A	N/A	57,109,759	50,078,540	53,254,550	46,661,905	53,480,950	35,972,380	N/A
Totals:									
All Years	N/A	N/A	1,211,323,578	1,180,842,664	1,229,778,269	1,178,013,155	1,201,736,031	N/A	N/A
1989 - 2018	1,158,205,219	1,107,646,293	1,154,213,819	1,130,764,124	1,176,523,719	1,131,351,250	1,148,255,081	1,157,136,699	(8,881,618)
1989 - 2017	1,103,588,529	1,042,178,461	1,083,566,738	1,061,515,001	1,100,992,124	1,076,499,245	1,076,445,814	1,081,792,056	(5,346,242)

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 2014 and prior. The selection for birth years 2015 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 September 30, 2019

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 9/30/19	Birth Year Level Expected Unreported Loss & ALAE (2) x (3)	Birth Year Level Reported Loss & ALAE (c)	Indicated Birth Year Level Ultimate Loss & ALAE (4) + (5)
(1)	(2)	(3)	(4)	(5)	(6)
1989	23,760,072	9.0%	2,140,352	20,168,020	22,308,372
1990	11,077,072	9.3%	1,032,998	8,689,337	9,722,335
1991	21,122,497	9.6%	2,036,590	19,701,983	21,738,572
1992	41,052,969	10.0%	4,087,625	36,257,505	40,345,131
1993	40,252,949	10.3%	4,134,383	35,279,295	39,413,678
1994	18,296,428	10.6%	1,936,487	15,523,014	17,459,501
1995	26,551,277	10.9%	2,892,981	24,093,519	26,986,500
1996	25,134,380	11.1%	2,783,301	22,207,592	24,990,893
1997	33,864,903	10.6%	3,598,760	29,436,211	33,034,971
1998	57,885,160	10.9%	6,306,085	51,674,288	57,980,373
1999	24,744,737	12.2%	3,021,571	20,551,613	23,573,184
2000	18,560,811	11.8%	2,184,573	15,854,118	18,038,691
2001	24,517,507	11.3%	2,776,963	22,774,059	25,551,021
2002	59,556,556	12.0%	7,164,776	51,651,951	58,816,727
2003	14,068,480	12.0%	1,692,467	12,668,199	14,360,666
2004	24,905,133	12.0%	2,996,139	22,093,636	25,089,775
2005	32,882,499	14.6%	4,798,357	26,343,413	31,141,769
2006	47,433,251	16.3%	7,716,010	39,410,392	47,126,402
2007	40,159,694	17.9%	7,192,165	32,468,318	39,660,482
2008	52,647,194	18.7%	9,856,448	44,248,421	54,104,868
2009	61,800,777	19.5%	12,067,487	52,031,541	64,099,027
2010	31,170,636	20.7%	6,457,214	25,497,286	31,954,500
2011	54,718,536	22.6%	12,393,453	42,257,482	54,650,935
2012	38,453,594	27.0%	10,393,157	29,739,238	40,132,396
2013	40,734,140	30.5%	12,424,996	28,493,110	40,918,106
2014	49,698,931	33.2%	16,487,935	31,263,325	47,751,260
2015	72,318,476	37.8%	27,363,719	43,588,235	70,951,954
2016	28,552,010	44.0%	12,562,318	8,133,583	20,695,901
2017	67,646,070	57.9%	39,162,505	19,754,504	58,917,009
2018	70,647,081	73.0%	51,578,368	17,670,756	69,249,124
2019 (9 Mo)	57,109,759	85.6%	48,888,540	1,190,000	50,078,540
Totals:	1,211,323,578		330,128,723	850,713,942	1,180,842,664

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 prior to the current birth year. The percent unreported for the current birth year is adjusted to account for the partial year.

(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 2019 Level (6)	Estimated 2019 Level Ultimate Loss & ALAE (4) x (6) (7)	Estimated Ultimate (d) Accepted Claim Cts. (8)	Indicated Average Claim Size		Birth Year Level Average Claim Size Based on All Years (15) / (6) (11)	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)	2019 Level (7) / (8) (10)				
	(2)	(3)	(4)					(9)	(10)				
1989	31,249,861	22,164,654	22,164,654	0.90%	1.432	31,744,333	11.0	2,014,969	2,885,848	3,625,037	90.99%	2,160,007	23,760,072
1990	12,330,397	9,583,005	9,583,005	0.70%	1.419	13,602,093	7.0	1,369,001	1,943,156	3,657,747	90.67%	1,582,439	11,077,072
1991	18,489,780	21,804,312	21,804,312	0.59%	1.410	30,734,969	4.0	5,451,078	7,683,742	3,683,216	90.36%	5,280,624	21,122,497
1992	31,830,728	40,266,858	40,266,858	0.54%	1.401	56,429,297	13.0	3,097,451	4,340,715	3,704,766	90.04%	3,157,921	41,052,969
1993	49,334,233	39,317,609	39,317,609	0.50%	1.394	54,800,624	13.0	3,024,431	4,215,433	3,724,940	89.73%	3,096,381	40,252,949
1994	19,142,357	17,360,436	17,360,436	0.43%	1.387	24,077,416	7.0	2,480,062	3,439,631	3,743,419	89.42%	2,613,775	18,296,428
1995	26,660,211	27,039,720	27,039,720	0.43%	1.381	37,341,535	6.0	4,506,620	6,223,589	3,759,479	89.10%	4,425,213	26,551,277
1996	26,683,124	24,973,025	24,973,025	0.34%	1.375	34,338,997	7.0	3,567,575	4,905,571	3,775,732	88.93%	3,590,626	25,134,380
1997	34,104,971	32,936,289	32,936,289	0.32%	1.370	45,134,906	11.0	2,994,208	4,103,173	3,788,609	89.37%	3,078,628	33,864,903
1998	62,973,464	57,992,013	57,992,013	0.39%	1.366	79,216,757	15.0	3,866,134	5,281,117	3,800,745	89.11%	3,859,011	57,885,160
1999	39,837,740	23,410,228	23,410,228	0.46%	1.361	31,855,034	9.0	2,601,136	3,539,448	3,815,445	87.79%	2,749,415	24,744,737
2000	21,551,176	17,969,041	17,969,041	0.40%	1.355	24,340,216	6.0	2,994,840	4,056,703	3,832,817	88.23%	3,093,468	18,560,811
2001	30,856,064	25,683,034	25,683,034	0.44%	1.349	34,650,436	4.0	6,420,759	8,662,609	3,848,179	88.67%	6,129,377	24,517,507
2002	63,935,891	58,715,553	58,715,553	0.38%	1.343	78,870,135	17.0	3,453,856	4,639,420	3,865,078	87.97%	3,503,327	59,556,556
2003	20,760,594	14,400,623	14,400,623	0.39%	1.338	19,269,837	3.0	4,800,208	6,423,279	3,879,903	87.97%	4,689,493	14,068,480
2004	24,735,643	25,115,025	25,115,025	4.59%	1.333	33,476,336	6.0	4,185,838	5,579,389	3,895,053	87.97%	4,150,856	24,905,133
2005	38,640,270	30,844,355	30,844,355	0.89%	1.274	39,309,422	11.0	2,804,032	3,573,584	4,073,772	85.41%	2,989,318	32,882,499
2006	49,211,414	47,066,789	47,066,789	4.50%	1.263	59,455,794	12.0	3,922,232	4,954,650	4,109,964	83.73%	3,952,771	47,433,251
2007	57,769,511	39,551,575	39,551,575	4.46%	1.209	47,813,065	10.0	3,955,157	4,781,307	4,294,720	82.09%	4,015,969	40,159,694
2008	37,937,362	54,440,630	54,440,630	1.39%	1.157	63,004,289	10.0	5,444,063	6,300,429	4,486,118	81.28%	5,264,719	52,647,194
2009	57,405,145	64,656,684	64,656,684	0.36%	1.141	73,805,038	11.0	5,877,880	6,709,549	4,548,258	80.47%	5,618,252	61,800,777
2010	25,411,641	32,159,311	32,159,311	0.44%	1.137	36,579,317	6.0	5,359,885	6,096,553	4,564,453	79.28%	5,195,106	31,170,636
2011	44,729,603	54,631,141	54,631,141	0.46%	1.132	61,864,602	12.0	4,552,595	5,155,384	4,584,750	77.35%	4,559,878	54,718,536
2012	33,235,904	40,754,198	40,754,198	8.91%	1.127	45,937,074	7.0	5,822,028	6,562,439	4,606,029	72.97%	5,493,371	38,453,594
2013	55,328,866	40,998,849	40,998,849	0.71%	1.035	42,432,541	8.0	5,124,856	5,304,068	5,016,378	69.50%	5,091,768	40,734,140
2014	74,532,295	46,784,319	46,784,319	0.20%	1.028	48,080,885	11.0	4,253,120	4,370,990	5,051,792	66.82%	4,518,085	49,698,931
2015	59,772,022	70,120,160	70,120,160	1.86%	1.026	71,918,131	15.0	4,674,677	4,794,542	5,062,000	62.16%	4,821,232	72,318,476
2016	18,115,794	14,523,741	14,523,741	0.27%	1.007	14,623,437	9.0	1,613,749	1,624,826	5,156,401	56.00%	3,172,446	28,552,010
2017	37,022,468	46,915,285	46,915,285	0.25%	1.004	47,110,839	16.0	2,932,205	2,944,427	5,170,245	42.11%	4,227,879	67,646,070
2018	54,616,690	65,467,833	65,467,833	0.17%	1.002	65,579,059	14.0	4,676,274	4,684,219	5,182,991	26.99%	5,046,220	70,647,081
2019 (9 Mo)	N/A	N/A	N/A		1.000	N/A	11.0	N/A	N/A	5,191,796	N/A	5,191,796	57,109,759
Totals / Averages:													
1992 - 2011	763,511,140	728,529,938	728,529,938			935,633,055	189	3,854,656	4,950,439				730,203,877
1992 - 2012	796,747,044	769,284,136	769,284,136			981,570,129	196	3,924,919	5,008,011				768,657,471
1992 - 2013	852,075,911	810,282,986	810,282,986			1,024,002,670	204	3,971,975	5,019,621				809,391,611
1995 - 2011	663,203,823	631,585,035	631,585,035			800,325,718	156	4,048,622	5,130,293				630,601,531
1996 - 2012	669,779,516	645,299,514	645,299,514			808,921,257	157	4,110,188	5,152,365				642,503,848
1997 - 2013	698,425,258	661,325,338	661,325,338			817,014,801	158	4,185,603	5,170,980				658,103,609
1995 - 2012	696,439,727	672,339,234	672,339,234			846,262,792	163	4,124,781	5,191,796				669,055,125

(15) Selected 2019 Level Average Claim Size ==> 5,191,796

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 (wtd. 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 September 30, 2019

Year of Birth	Insured (a) Physicians	Birth Year Level (b) Incurred Loss & ALAE @ 9/30/19	Expected Percent (c) Reported @ 9/30/19	Exposure Adjusted to Expected Percent (2) X (4)	Adjustment Factor to (d) 2019 Level	Incurred (Reported) Loss & ALAE	2019 Level Loss & ALAE per Insured Physician (7) / (5)	Indicated (e) BY Level Unreported Loss & ALAE	Indicated BY Level Ultimate Loss & ALAE (3) + (10)
						Adjusted to 2019 Level (3) X (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	20,168,020	90.99%	518.7	1.432	28,884,743	55,692	2,004,321	22,172,341
1990	590	8,689,337	90.67%	535.0	1.419	12,333,623	23,054	2,167,119	10,856,456
1991	653	19,701,983	90.36%	590.0	1.410	27,771,564	47,067	2,497,131	22,199,114
1992	712	36,257,505	90.04%	641.1	1.401	50,810,658	79,255	2,828,198	39,085,703
1993	731	35,279,295	89.73%	655.9	1.394	49,172,049	74,967	3,011,565	38,290,860
1994	659	15,523,014	89.42%	589.3	1.387	21,529,072	36,536	2,811,542	18,334,556
1995	682	24,093,519	89.10%	607.7	1.381	33,272,866	54,753	3,008,256	27,101,775
1996	708	22,207,592	88.93%	629.6	1.375	30,536,407	48,501	3,187,638	25,395,230
1997	737	29,436,211	89.37%	658.7	1.370	40,338,504	61,241	3,195,162	32,631,373
1998	699	51,674,288	89.11%	622.9	1.366	70,586,780	113,329	3,116,600	54,790,888
1999	665	20,551,613	87.79%	583.8	1.361	27,965,227	47,902	3,336,257	23,887,869
2000	620	15,854,118	88.23%	547.0	1.355	21,475,418	39,258	3,011,772	18,865,889
2001	676	22,774,059	88.67%	599.4	1.349	30,725,773	51,258	3,172,768	25,946,826
2002	730	51,651,951	87.97%	642.2	1.343	69,381,896	108,041	3,655,079	55,307,030
2003	785	12,668,199	87.97%	690.6	1.338	16,951,636	24,548	3,945,538	16,613,736
2004	841	22,093,636	87.97%	739.8	1.333	29,449,064	39,805	4,243,508	26,337,143
2005	891	26,343,413	85.41%	761.0	1.274	33,573,221	44,118	5,703,542	32,046,955
2006	897	39,410,392	83.73%	751.1	1.263	49,784,066	66,283	6,457,776	45,868,167
2007	963	32,468,318	82.09%	790.5	1.209	39,250,265	49,650	7,975,776	40,444,094
2008	987	44,248,421	81.28%	802.2	1.157	51,208,818	63,834	8,926,385	53,174,805
2009	1,044	52,031,541	80.47%	840.1	1.141	59,393,548	70,694	9,984,148	62,015,689
2010	1,071	25,497,286	79.28%	849.1	1.137	29,001,657	34,154	10,904,867	36,402,153
2011	1,091	42,257,482	77.35%	843.9	1.132	47,852,604	56,704	12,199,467	54,456,950
2012	1,119	29,739,238	72.97%	816.6	1.127	33,521,297	41,052	15,000,644	44,739,883
2013	1,143	28,493,110	69.50%	794.4	1.035	29,489,488	37,124	18,832,882	47,325,992
2014	1,208	31,263,325	66.82%	807.2	1.028	32,129,747	39,802	21,800,891	53,064,216
2015	1,273	43,588,235	62.16%	791.3	1.026	44,705,893	56,495	26,255,422	69,843,657
2016	1,318	8,133,583	56.00%	738.1	1.007	8,189,415	11,095	32,198,659	40,332,241
2017	1,356	19,754,504	42.11%	571.0	1.004	19,836,845	34,743	43,706,027	63,460,531
2018	1,420	17,670,756	26.99%	383.3	1.002	17,700,778	46,182	57,860,839	75,531,595
2019 (9 Mo)	1,392	1,190,000	10.80%	150.3	1.000	1,190,000	7,918	52,064,550	53,254,550

Totals / Averages:

1992 - 2011	16,189	622,321,851		13,846		802,259,526	57,942	104,675,842	726,997,693
1992 - 2012	17,308	652,061,090		14,662		835,780,823	57,001	119,676,486	771,737,576
1992 - 2013	18,451	680,554,200		15,457		865,270,311	55,980	138,509,369	819,063,568
1995 - 2011	14,087	535,262,037		11,960		680,747,748	56,920	96,024,537	631,286,574
1996 - 2012	14,524	540,907,757		12,169		680,996,179	55,964	108,016,925	648,924,682
1997 - 2013	14,959	547,193,274		12,333		679,949,260	55,131	123,662,170	670,855,444
1995 - 2012	15,206	565,001,275		12,776		714,269,045	55,906	111,025,181	676,026,457

(9) Indicated 2019 Level Loss & ALAE per Insured Physician

55,906

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), except for the current year (2019) - current year calculation is multiplied by 0.75 to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2019

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	20,168,020	1.099	1.099	22,164,654
1990	8,689,337	1.004	1.103	9,583,005
1991	19,701,983	1.004	1.107	21,804,312
1992	36,257,505	1.004	1.111	40,266,858
1993	35,279,295	1.004	1.114	39,317,609
1994	15,523,014	1.004	1.118	17,360,436
1995	24,093,519	1.004	1.122	27,039,720
1996	22,207,592	1.002	1.125	24,973,025
1997	29,436,211	0.995	1.119	32,936,289
1998	51,674,288	1.003	1.122	57,992,013
1999	20,551,613	1.015	1.139	23,410,228
2000	15,854,118	0.995	1.133	17,969,041
2001	22,774,059	0.995	1.128	25,683,034
2002	51,651,951	1.008	1.137	58,715,553
2003	12,668,199	1.000	1.137	14,400,623
2004	22,093,636	1.000	1.137	25,115,025
2005	26,343,413	1.030	1.171	30,844,355
2006	39,410,392	1.020	1.194	47,066,789
2007	32,468,318	1.020	1.218	39,551,575
2008	44,248,421	1.010	1.230	54,440,630
2009	52,031,541	1.010	1.243	64,656,684
2010	25,497,286	1.015	1.261	32,159,311
2011	42,257,482	1.025	1.293	54,631,141
2012	29,739,238	1.060	1.370	40,754,198
2013	28,493,110	1.050	1.439	40,998,849
2014	31,263,325	1.040	1.496	46,784,319
2015	43,588,235	1.075	1.609	70,120,160
2016	8,133,583	1.110	1.786	14,523,741
2017	19,754,504	1.330	2.375	46,915,285
2018	17,670,756	1.560	3.705	65,467,833
2019	1,190,000	2.500	9.262	11,021,985
Totals:	850,713,942			1,118,668,278

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Year of Birth	297	309	321	333	345	357	369
1989	21,688,082	20,459,263	19,778,786	19,960,494	19,616,703	19,456,873	20,168,020
1990	8,408,853	8,109,320	8,107,837	7,210,728	8,670,059	8,689,337	
1991	19,854,525	19,827,396	20,122,135	19,561,586	19,701,983		
1992	36,471,371	36,544,660	36,875,315	36,257,505			
1993	33,863,212	33,285,356	35,279,295				
1994	15,386,957	15,523,014					
1995	24,093,519						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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

Year of Birth -----	9:21 -----	21:33 -----	33:45 -----	45:57 -----	57:69 -----	69:81 -----	81:93 -----	93:105 -----	105:117 -----	117:129 -----	129:141 -----	141:153 -----
1989			1.059	1.158	0.904	0.655	0.810	1.448	1.026	0.918	0.998	0.903
1990		2.671	1.417	0.859	0.831	0.996	0.836	0.964	0.968	1.015	1.041	1.193
1991		2.083	1.050	0.718	0.993	1.068	0.978	0.982	1.070	1.020	1.495	1.044
1992		1.934	0.784	1.048	1.039	0.874	1.037	1.036	0.971	1.249	1.072	1.065
1993		2.193	1.391	1.253	0.986	1.322	1.070	1.547	1.015	0.915	0.945	1.047
1994		1.374	0.883	1.099	1.493	1.461	0.693	1.341	0.621	0.963	1.084	1.062
1995		3.705	3.028	0.819	1.153	1.023	1.378	0.996	1.036	1.044	1.126	0.993
1996		2.352	1.323	1.038	2.640	1.145	0.929	1.023	1.183	0.969	1.105	0.923
1997		1.421	1.253	1.174	1.573	0.943	0.951	0.905	1.141	0.989	0.993	1.178
1998		1.546	1.256	1.284	1.275	1.049	0.992	1.077	1.116	1.051	0.934	1.038
1999		1.389	1.886	0.849	1.236	0.974	0.865	1.090	1.113	0.800	1.034	1.154
2000		1.798	1.050	0.893	0.760	0.961	1.080	0.959	1.217	1.027	0.923	0.917
2001		2.698	1.568	0.683	1.424	1.343	0.983	0.933	1.037	1.096	0.941	1.095
2002		1.917	1.408	0.941	1.544	0.956	1.440	1.017	0.960	1.121	1.002	0.905
2003		5.200	2.780	1.338	0.909	1.136	1.026	1.218	1.078	0.975	0.950	1.030
2004		16.837	3.907	1.117	1.300	0.698	1.130	1.001	0.934	1.039	1.005	0.991
2005		209.482	1.983	1.058	1.151	1.252	0.876	0.992	0.659	0.985	0.982	1.009
2006		2.185	1.888	1.211	1.356	1.062	0.931	0.992	1.046	1.011	0.917	0.997
2007		3.748	1.846	1.302	1.180	0.915	0.920	1.014	0.979	0.935	0.963	1.016
2008		2.846	1.559	1.060	1.067	0.986	1.073	1.029	0.928	0.996	0.971	
2009	5.444	2.224	1.375	1.142	0.964	0.996	1.067	1.141	1.039	1.010		
2010	33.430	2.419	1.644	0.893	0.987	0.976	0.977	1.062	1.023			
2011	0.753	3.189	1.209	1.343	0.972	1.028	1.016	1.006				
2012	1.104	1.427	1.868	0.662	0.938	1.156	1.168					
2013	2.370	1.658	0.898	1.299	1.110	0.960						
2014	4.079	1.486	1.187	0.984	0.838							
2015		3.249	1.440	1.214								
2016	0.749	3.424	1.161									
2017	2.674	2.798										
2018	3.309											
Simple Avg. - Incremental	5.9902	10.3305	1.5751	1.0534	1.1778	1.0374	1.0094	1.0771	1.0073	1.0061	1.0240	1.0295
Wtd Avg. All - Incremental	2.3495	2.1635	1.4122	1.0547	1.1208	1.0203	1.0148	1.0679	0.9970	1.0032	0.9954	1.0165
Wtd Latest Five - Incremental	3.5010	2.0449	1.3045	1.0736	0.9610	1.0164	1.0587	1.0506	1.0000	0.9904	0.9614	1.0063
Wtd Latest Three - Incremental	2.5001	3.0804	1.2829	1.1402	0.9483	1.0364	1.0481	1.0720	0.9913	0.9849	0.9499	1.0064
Wtd Avg. All - Cumulative		4.4563	2.0597	1.4585	1.3829	1.2338	1.2093	1.1916	1.1159	1.1192	1.1155	1.1207
Wtd Latest Five - Cumulative		3.2358	1.5823	1.2130	1.1298	1.1757	1.1567	1.0926	1.0400	1.0400	1.0500	1.0922
Selected Incremental - Prior 9/30/18	2.0000	2.4000	1.8910	1.0350	1.1000	1.0500	1.0500	1.0450	1.0250	1.0150	1.0150	1.0150
Selected - Incremental	2.5000	1.5600	1.3300	1.1100	1.0750	1.0400	1.0500	1.0600	1.0250	1.0150	1.0100	1.0100
Selected - Cumulative	9.2622	3.7049	2.3749	1.7857	1.6087	1.4965	1.4389	1.3704	1.2928	1.2613	1.2426	1.2303

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.414	0.800	1.038	1.124	1.029	1.184	0.979	0.856	1.037	1.022	0.986	1.013
1990	1.180	0.966	1.037	1.013	0.854	0.770	0.881	1.010	0.786	0.991	1.042	0.933
1991	0.957	1.169	1.035	1.112	1.165	0.908	1.044	0.987	1.065	1.100	0.911	1.012
1992	1.031	1.238	1.242	0.999	0.949	1.079	1.007	1.062	1.012	0.937	0.960	0.989
1993	1.047	0.867	0.990	0.819	1.032	1.053	0.884	1.044	0.903	1.003	1.003	0.994
1994	1.070	1.152	0.967	1.008	1.028	1.328	0.872	0.987	1.000	1.006	0.961	1.004
1995	1.025	1.054	1.009	0.950	0.934	0.960	1.053	1.004	0.983	1.016	1.028	1.014
1996	0.912	1.041	1.003	0.750	1.091	0.956	1.003	0.999	1.064	0.973	0.992	
1997	1.068	1.115	0.936	1.012	0.908	0.959	0.990	0.971	0.992	1.017		
1998	1.125	0.994	1.014	1.055	0.990	0.983	0.953	0.969	1.036			
1999	0.893	0.938	1.075	0.877	1.018	0.893	1.072	1.021				
2000	0.957	0.929	1.024	0.987	1.013	1.074	0.993					
2001	0.971	1.031	1.003	1.031	1.008	1.020						
2002	0.982	0.940	1.010	0.979	0.990							
2003	0.980	0.996	1.152	0.910								
2004	1.050	1.057	1.029									
2005	0.980	1.020										
2006	1.017											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.0366	1.0182	1.0353	0.9751	1.0005	1.0129	0.9775	0.9918	0.9880	1.0071	0.9853	0.9941
Wtd Avg. All - Incremental	1.0295	0.9999	1.0279	0.9670	0.9921	1.0085	0.9732	0.9938	0.9963	1.0008	0.9813	0.9980
Wtd Latest Five - Incremental	0.9988	0.9920	1.0280	0.9625	0.9979	0.9799	0.9889	0.9864	1.0182	1.0034	0.9880	1.0001
Wtd Latest Three - Incremental	1.0128	1.0281	1.0349	0.9809	0.9981	0.9883	0.9852	0.9799	1.0292	1.0031	0.9976	1.0024
Wtd Avg. All - Cumulative	1.1025	1.0708	1.0710	1.0419	1.0775	1.0860	1.0769	1.1066	1.1135	1.1177	1.1167	1.1380
Wtd Latest Five - Cumulative	1.0853	1.0865	1.0953	1.0655	1.1070	1.1094	1.1321	1.1448	1.1605	1.1398	1.1359	1.1497
Selected Incremental - Prior 9/30/18	1.0200	1.0200	1.0150	1.0080	1.0080	1.0050	1.0040	0.9900	1.0000	1.0000	1.0020	1.0020
Selected - Incremental	1.0200	1.0200	1.0300	1.0000	1.0000	1.0080	0.9950	0.9950	1.0150	1.0030	0.9950	1.0020
Selected - Cumulative	1.2182	1.1943	1.1709	1.1368	1.1368	1.1368	1.1277	1.1334	1.1391	1.1223	1.1189	1.1245

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:Ult. -----
1989	0.943	0.967	1.009	0.983	0.992	1.037	
1990	0.964	1.000	0.889	1.202	1.002		
1991	0.999	1.015	0.972	1.007			
1992	1.002	1.009	0.983				
1993	0.983	1.060					
1994	1.009						
1995							
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
Simple Avg. - Incremental	0.9834	1.0101	0.9635	1.0641	0.9970	1.0365	
Wtd Avg. All - Incremental	0.9858	1.0164	0.9777	1.0269	0.9950	1.0365	
Wtd Latest Five - Incremental	0.9939	1.0164	0.9777	1.0269	0.9950	1.0365	
Wtd Latest Three - Incremental	0.9957	1.0292	0.9681	1.0269	0.9950	1.0365	
Wtd Avg. All - Cumulative	1.1402	1.1567	1.1380	1.1640	1.1335	1.1392	1.0990
Wtd Latest Five - Cumulative	1.1496	1.1567	1.1380	1.1640	1.1335	1.1392	1.0990
Selected Incremental - Prior 9/30/18	1.0040	1.0040	1.0040	1.0040	1.0040	1.0990	
Selected - Incremental	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0990
Selected - Cumulative	1.1223	1.1184	1.1145	1.1106	1.1067	1.1028	1.0990

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2019

Year of Birth ----- (1)	Combined Paid Loss & ALAE ----- (2)	Loss Development Factors -----		Combined Paid Loss & ALAE Projection (2) x (4) ----- (5)
		Incremental ----- (3)	Cumulative ----- (4)	
1989	12,019,177	2.600	2.600	31,249,861
1990	4,649,471	1.020	2.652	12,330,397
1991	6,768,945	1.030	2.732	18,489,780
1992	11,204,758	1.040	2.841	31,830,728
1993	16,539,219	1.050	2.983	49,334,233
1994	6,111,851	1.050	3.132	19,142,357
1995	8,106,840	1.050	3.289	26,660,211
1996	7,727,436	1.050	3.453	26,683,124
1997	9,406,479	1.050	3.626	34,104,971
1998	16,463,211	1.055	3.825	62,973,464
1999	9,871,865	1.055	4.035	39,837,740
2000	5,062,010	1.055	4.257	21,551,176
2001	6,869,737	1.055	4.492	30,856,064
2002	13,492,482	1.055	4.739	63,935,891
2003	4,125,365	1.062	5.032	20,760,594
2004	4,615,260	1.065	5.360	24,735,643
2005	6,769,608	1.065	5.708	38,640,270
2006	8,057,595	1.070	6.107	49,211,414
2007	8,758,194	1.080	6.596	57,769,511
2008	5,276,628	1.090	7.190	37,937,362
2009	7,291,654	1.095	7.873	57,405,145
2010	2,921,095	1.105	8.699	25,411,641
2011	4,632,176	1.110	9.656	44,729,603
2012	2,967,150	1.160	11.201	33,235,904
2013	4,295,225	1.150	12.881	55,328,866
2014	4,821,669	1.200	15.458	74,532,295
2015	3,169,502	1.220	18.858	59,772,022
2016	686,155	1.400	26.402	18,115,794
2017	779,037	1.800	47.523	37,022,468
2018	656,719	1.750	83.166	54,616,690
2019	-	100.000	8,316.594	-
Totals:	204,116,514			1,158,205,219

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Year of Birth	297	309	321	333	345	357	369
1989	10,062,823	10,460,006	10,857,453	11,251,533	11,551,184	11,795,586	12,019,177
1990	3,918,608	4,081,756	4,211,332	4,340,023	4,516,340	4,649,471	
1991	5,280,650	5,621,568	5,982,112	6,403,506	6,768,945		
1992	9,353,165	9,999,108	10,636,015	11,204,758			
1993	15,219,573	15,884,908	16,539,219				
1994	5,937,281	6,111,851					
1995	8,106,840						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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

Year of Birth -----	9:21 -----	21:33 -----	33:45 -----	45:57 -----	57:69 -----	69:81 -----	81:93 -----	93:105 -----	105:117 -----	117:129 -----	129:141 -----	141:153 -----
1989			1.734	1.545	1.327	1.126	1.106	1.130	1.068	1.057	1.058	1.206
1990		3.896	1.532	1.234	1.070	1.171	1.058	1.059	1.043	1.044	1.028	1.053
1991		1.299	1.296	2.029	1.360	1.096	1.072	1.028	1.059	1.066	1.075	1.080
1992		24.524	2.853	1.492	1.173	1.125	1.086	1.079	1.063	1.062	1.074	1.092
1993		4.675	2.644	1.432	1.362	1.358	1.207	1.163	1.141	1.128	1.089	1.110
1994		3.306	1.257	1.232	1.412	1.111	1.106	1.079	1.030	1.016	1.174	1.013
1995		3.547	2.370	1.203	1.060	1.137	1.040	1.103	1.093	1.163	1.287	1.094
1996		3.421	1.296	1.496	1.388	1.262	1.121	1.100	1.085	1.090	1.073	1.072
1997		4.995	1.404	1.251	1.496	1.226	1.162	1.078	1.112	1.109	1.104	1.101
1998		2.570	1.875	1.264	1.170	1.355	1.168	1.115	1.122	1.099	1.113	1.098
1999		1.506	1.324	1.485	1.202	1.181	1.094	1.289	1.138	1.110	1.099	1.105
2000		1.117	1.785	1.225	1.105	1.085	1.061	1.061	1.053	1.081	1.062	1.060
2001		2.809	2.053	1.282	1.200	1.448	1.099	1.074	1.066	1.071	1.057	1.081
2002		3.574	1.947	1.441	1.297	1.333	1.215	1.157	1.122	1.110	1.122	1.123
2003		2.265	1.260	1.356	1.592	1.185	1.070	1.113	1.125	1.099	1.108	1.151
2004		3.093	1.536	1.336	1.252	1.131	1.189	1.073	1.081	1.095	1.073	1.063
2005		54.288	3.019	1.635	1.505	1.251	1.184	1.098	1.092	1.073	1.075	1.071
2006		4.585	1.987	1.668	1.916	1.253	1.152	1.114	1.095	1.091	1.102	1.080
2007		6.301	2.356	1.448	1.329	1.253	1.184	1.161	1.128	1.113	1.096	1.095
2008		4.900	1.767	1.511	1.198	1.223	1.220	1.189	1.184	1.144	1.092	
2009	550.713	2.429	1.793	1.373	1.179	1.154	1.208	1.256	1.095	1.096		
2010	671.517	1.609	1.501	1.141	1.101	1.073	1.105	1.069	1.064			
2011	25.181	5.027	2.170	1.466	1.411	1.208	1.163	1.128				
2012	15.211	9.961	2.526	1.266	1.162	1.159	1.150					
2013	323.933	3.240	1.720	1.311	1.191	1.216						
2014	333.966	3.366	1.593	1.594	1.232							
2015		8.059	2.060	1.520								
2016	62.517	1.420	1.266									
2017	1,362.792	1.825										
2018	122.257											
Simple Avg. - Incremental	385.343	6.200	1.854	1.416	1.296	1.205	1.134	1.118	1.094	1.091	1.098	1.092
Wtd Avg. All - Incremental		2.804	1.784	1.400	1.281	1.213	1.146	1.130	1.099	1.094	1.097	1.097
Wtd Latest Five - Incremental		2.886	1.797	1.443	1.221	1.169	1.173	1.170	1.113	1.102	1.090	1.087
Wtd Latest Three - Incremental		2.497	1.689	1.477	1.203	1.199	1.143	1.169	1.113	1.114	1.097	1.083
Wtd Avg. All - Cumulative		132.966	47.414	26.576	18.990	14.830	12.229	10.676	9.450	8.595	7.856	7.162
Wtd Latest Five - Cumulative		139.408	48.304	26.882	18.635	15.262	13.056	11.128	9.512	8.548	7.754	7.113
Selected Incremental - Prior 9/30/18	100.000	3.250	1.900	1.400	1.225	1.175	1.170	1.165	1.115	1.105	1.095	1.090
Selected - Incremental	100.000	1.750	1.800	1.400	1.220	1.200	1.150	1.160	1.110	1.105	1.095	1.090
Selected - Cumulative	8,316.594	83.166	47.523	26.402	18.858	15.458	12.881	11.201	9.656	8.699	7.873	7.190

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.042	1.050	1.038	1.045	1.037	1.042	1.018	1.020	1.023	1.029	1.028	1.038
1990	1.106	1.099	1.105	1.080	1.059	1.028	1.026	1.024	1.030	1.028	1.034	1.059
1991	1.070	1.057	1.070	1.092	1.189	1.125	1.150	1.106	1.074	1.177	1.081	1.077
1992	1.074	1.049	1.064	1.059	1.074	1.072	1.087	1.057	1.077	1.086	1.069	1.067
1993	1.094	1.074	1.056	1.057	1.050	1.051	1.052	1.059	1.056	1.048	1.046	1.038
1994	1.016	1.025	1.028	1.023	1.028	1.022	1.031	1.038	1.033	1.031	1.031	1.036
1995	1.134	1.018	1.097	1.258	1.051	1.080	1.078	1.088	1.071	1.077	1.053	1.052
1996	1.066	1.067	1.074	1.053	1.044	1.057	1.042	1.044	1.050	1.052	1.045	
1997	1.133	1.090	1.075	1.126	1.066	1.056	1.051	1.053	1.049	1.050		
1998	1.110	1.089	1.095	1.100	1.080	1.076	1.073	1.071	1.059			
1999	1.072	1.068	1.061	1.054	1.041	1.043	1.026	1.027				
2000	1.076	1.059	1.055	1.051	1.057	1.058	1.055					
2001	1.077	1.080	1.070	1.058	1.064	1.051						
2002	1.092	1.083	1.068	1.070	1.063							
2003	1.101	1.085	1.068	1.063								
2004	1.063	1.069	1.057									
2005	1.073	1.064										
2006	1.085											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.082	1.066	1.068	1.079	1.065	1.059	1.057	1.053	1.052	1.064	1.048	1.053
Wtd Avg. All - Incremental	1.082	1.068	1.066	1.075	1.059	1.057	1.054	1.053	1.053	1.058	1.048	1.049
Wtd Latest Five - Incremental	1.083	1.077	1.065	1.061	1.063	1.059	1.052	1.057	1.054	1.051	1.050	1.051
Wtd Latest Three - Incremental	1.076	1.071	1.065	1.066	1.062	1.049	1.054	1.053	1.054	1.059	1.044	1.042
Wtd Avg. All - Cumulative	6.531	6.035	5.649	5.297	4.927	4.651	4.400	4.176	3.967	3.768	3.560	3.398
Wtd Latest Five - Cumulative	6.542	6.038	5.608	5.267	4.963	4.671	4.411	4.193	3.969	3.764	3.580	3.410
Selected Incremental - Prior 9/30/18	1.080	1.075	1.067	1.070	1.060	1.060	1.055	1.060	1.055	1.055	1.050	1.050
Selected - Incremental	1.080	1.070	1.065	1.065	1.062	1.055	1.055	1.055	1.055	1.055	1.050	1.050
Selected - Cumulative	6.596	6.107	5.708	5.360	5.032	4.739	4.492	4.257	4.035	3.825	3.626	3.453

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:Ult. -----
1989	1.039	1.038	1.036	1.027	1.021	1.019	
1990	1.042	1.032	1.031	1.041	1.029		
1991	1.065	1.064	1.070	1.057			
1992	1.069	1.064	1.053				
1993	1.044	1.041					
1994	1.029						
1995							
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
Simple Avg. - Incremental	1.048	1.048	1.048	1.041	1.025	1.019	
Wtd Avg. All - Incremental	1.048	1.047	1.048	1.038	1.023	1.019	
Wtd Latest Five - Incremental	1.050	1.047	1.048	1.038	1.023	1.019	
Wtd Latest Three - Incremental	1.049	1.052	1.054	1.038	1.023	1.019	
Wtd Avg. All - Cumulative	3.237	3.089	2.950	2.815	2.712	2.649	2.600
Wtd Latest Five - Cumulative	3.244	3.089	2.950	2.815	2.712	2.649	2.600
Selected Incremental - Prior 9/30/18	1.050	1.051	1.045	1.030	1.020	2.700	
Selected - Incremental	1.050	1.050	1.050	1.040	1.030	1.020	2.600
Selected - Cumulative	3.289	3.132	2.983	2.841	2.732	2.652	2.600

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

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989			932,473	684,722	881,379	817,334	419,393	395,905	538,198	316,989	282,706	306,361
1990		167,098	483,865	346,372	233,446	86,331	225,147	90,117	96,803	73,922	79,317	52,268
1991		217,047	64,895	83,444	376,153	266,927	96,668	79,327	32,886	72,122	84,859	102,611
1992		19,543	459,736	887,865	672,206	353,389	298,187	231,096	231,954	198,080	208,486	263,025
1993		109,991	404,256	845,553	586,791	704,656	949,326	744,395	709,052	713,250	741,027	576,373
1994		354,812	818,136	301,300	342,605	747,783	284,233	302,410	248,058	102,982	57,142	619,319
1995		119,540	304,424	580,901	203,881	72,013	175,614	58,775	156,513	155,573	297,198	609,880
1996		221,749	536,793	224,875	487,426	571,287	534,987	312,013	289,366	270,735	312,038	275,403
1997		151,915	606,873	306,273	267,795	660,611	451,194	394,932	220,874	342,945	369,862	392,567
1998		421,569	662,027	947,900	535,607	436,437	1,067,555	684,829	547,545	648,408	590,686	739,846
1999		741,480	375,256	361,663	716,681	443,892	476,766	292,168	985,418	604,451	548,344	547,042
2000		802,959	94,130	704,598	360,988	206,279	184,195	144,500	152,161	141,192	225,105	187,348
2001		235,616	426,316	697,070	383,747	348,675	937,698	298,481	245,559	235,636	269,688	232,224
2002		245,315	631,406	829,869	753,132	731,178	1,063,526	916,526	813,974	728,302	740,825	912,652
2003		221,801	280,484	130,664	225,446	508,309	252,533	113,146	195,851	240,879	215,037	258,267
2004		247,760	518,660	410,500	395,083	396,138	258,687	421,127	192,804	229,888	292,638	247,015
2005		6,704	357,231	734,961	697,712	906,606	678,949	622,227	391,347	403,506	350,952	388,550
2006		111,500	399,673	504,701	678,609	1,552,422	820,767	617,064	535,198	494,985	521,984	638,442
2007		118,177	626,449	1,009,767	785,932	836,929	853,404	779,258	804,922	742,316	742,435	701,361
2008		128,240	500,074	481,792	567,432	332,231	447,734	540,970	567,626	656,536	607,354	446,639
2009	894	491,526	703,708	948,862	799,754	527,002	535,360	833,129	1,240,363	575,080	635,976	
2010	1,063	712,981	434,924	575,190	243,505	199,147	159,043	243,389	177,370	174,483		
2011	5,143	124,357	521,526	761,728	657,823	851,401	607,740	576,337	526,121			
2012	3,952	56,155	538,600	913,886	402,276	311,043	353,157	388,081				
2013	1,253	404,697	909,165	946,737	702,567	567,264	763,543					
2014	1,372	456,663	1,083,493	914,048	1,458,940	907,153						
2015	-	125,620	886,705	1,073,368	1,083,809							
2016	6,107	375,684	160,202	144,163								
2017	313	426,581	352,142									
2018	5,372	651,348										
2019	-											

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	153	165	177	189	201	213	225	237	249	261	273	285
1989	1,148,456	281,679	347,221	282,656	339,907	298,469	348,506	154,993	179,918	205,550	264,731	262,418
1990	102,292	215,712	222,024	260,509	219,075	174,774	87,342	84,489	77,972	102,576	97,708	121,455
1991	117,580	112,302	97,800	126,008	178,292	399,535	312,854	422,182	345,124	264,816	681,564	365,871
1992	351,071	310,431	218,402	303,066	295,665	391,542	408,332	528,997	378,372	541,450	648,381	567,671
1993	777,946	737,821	633,762	513,162	554,777	516,927	550,169	587,476	707,083	706,341	638,582	648,553
1994	56,352	68,615	106,644	123,241	105,684	130,768	104,527	149,923	191,437	172,888	166,588	173,257
1995	257,860	401,708	59,407	335,448	976,814	244,143	403,034	419,572	512,990	450,132	519,946	390,036
1996	290,993	284,850	311,245	363,279	280,254	247,387	334,317	260,698	284,092	334,573	363,296	335,779
1997	420,083	609,565	465,193	424,003	766,337	451,023	408,472	395,797	431,457	419,138	449,572	
1998	712,908	877,418	787,072	919,630	1,059,783	931,826	953,129	988,813	1,028,350	921,875		
1999	642,335	486,066	488,189	469,018	443,669	351,448	388,952	247,913	261,113			
2000	191,856	257,669	217,011	214,301	207,335	244,954	261,387	264,042				
2001	348,992	359,665	403,248	379,659	337,184	394,491	335,787					
2002	1,032,420	862,516	848,013	751,303	833,682	797,843						
2003	399,962	306,782	285,145	246,040	245,019							
2004	229,240	243,118	282,492	250,111								
2005	391,581	430,665	408,618									
2006	551,755	630,496										
2007	757,245											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												

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	297	309	321	333	345	357	369
1989	372,857	397,183	397,448	394,080	299,651	244,401	223,591
1990	217,994	163,148	129,577	128,691	176,317	133,131	
1991	379,785	340,918	360,543	421,395	365,439		
1992	586,218	645,943	636,907	568,743			
1993	562,303	665,335	654,311				
1994	208,579	174,569					
1995	401,439						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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	9	21	33	45	57	69	81	93	105	117	129	141
1989			20,103,033	20,668,444	23,309,992	20,021,393	11,559,736	8,254,078	13,263,530	13,419,989	11,629,125	11,282,190
1990		5,830,273	15,366,610	21,699,289	18,270,953	14,881,340	14,590,388	11,852,868	11,276,648	10,783,407	10,886,815	11,362,704
1991		4,580,684	9,713,746	10,126,240	6,795,857	6,479,817	6,892,232	6,635,635	6,460,271	6,925,503	7,003,383	11,045,945
1992		10,856,363	20,549,602	15,124,134	15,247,706	15,570,048	13,012,104	13,363,089	13,711,026	13,027,427	16,903,400	18,116,001
1993		6,591,049	14,182,088	19,082,221	23,668,219	22,607,275	29,791,277	31,385,967	50,216,071	50,352,601	44,850,226	41,464,082
1994		5,692,933	7,135,661	5,862,652	6,249,712	9,475,556	14,743,124	9,033,826	12,938,264	6,647,591	6,213,705	6,411,483
1995		1,192,918	4,438,851	13,719,773	10,848,319	12,623,719	12,769,530	18,083,733	17,852,503	18,395,962	18,991,144	21,032,153
1996		2,448,088	5,520,426	7,323,513	7,148,462	20,709,390	23,484,513	21,311,993	21,581,008	25,851,938	24,629,167	27,330,754
1997		8,616,907	11,702,931	14,546,423	17,000,518	26,836,002	24,738,479	23,012,018	20,334,233	23,293,273	22,620,928	22,049,015
1998		11,007,407	16,589,925	20,174,414	25,952,844	33,362,137	34,094,362	33,107,888	35,492,714	39,579,774	41,330,586	37,445,865
1999		9,011,978	12,433,547	24,074,736	19,495,982	24,181,576	22,995,750	19,191,156	20,236,693	22,409,937	16,368,321	16,572,658
2000		11,302,651	20,867,218	21,259,040	18,453,328	13,353,371	12,560,759	13,607,360	12,794,190	16,006,765	16,287,352	14,604,302
2001		3,370,120	9,066,600	13,892,364	8,672,773	12,738,268	16,885,556	16,255,865	14,689,267	15,122,960	16,679,415	15,222,461
2002		10,425,692	19,579,451	27,093,656	24,648,336	38,651,433	35,726,002	52,407,786	52,594,428	49,499,149	55,580,171	54,785,512
2003		260,413	2,005,395	6,338,720	8,468,153	7,106,693	8,006,328	8,147,805	10,101,825	10,795,161	10,253,124	9,360,720
2004		17,438	3,698,602	16,268,562	17,923,203	23,371,454	15,467,661	17,341,098	17,163,749	15,615,195	16,057,460	15,916,128
2005		67,637	15,209,216	29,783,093	30,879,058	34,895,933	43,702,004	37,257,471	36,550,128	22,191,149	21,442,603	20,563,154
2006		5,922,647	12,675,316	23,882,312	28,450,246	37,640,352	39,368,947	35,737,646	34,871,305	36,207,676	36,157,120	32,018,016
2007		3,877,109	14,230,020	25,882,699	33,443,402	39,074,893	34,622,125	30,736,555	30,432,568	28,940,474	25,901,714	23,957,844
2008		8,900,341	25,069,307	38,960,630	40,814,080	43,321,753	42,249,100	44,960,149	45,784,876	41,551,911	40,745,329	38,971,793
2009	2,231,606	11,661,304	25,834,700	35,022,187	39,492,775	37,440,409	36,733,130	38,636,220	43,530,245	44,882,964	44,739,887	
2010	208,937	6,306,182	15,832,718	26,196,544	22,979,384	22,460,648	21,706,591	20,904,533	22,175,579	22,576,191		
2011	10,599,857	7,860,755	24,827,701	29,386,897	39,305,803	37,296,435	37,809,774	37,887,956	37,625,307			
2012	12,056,048	13,248,757	18,394,783	33,967,527	21,580,887	19,814,499	22,889,821	26,772,088				
2013	5,833,747	13,421,341	21,611,613	18,322,506	23,776,165	26,162,051	24,197,885					
2014	5,268,629	21,038,072	30,392,577	35,440,309	33,375,669	26,441,656						
2015	-	7,547,201	23,913,042	33,818,612	40,418,733							
2016	2,723,988	1,664,015	6,463,412	7,447,428								
2017	2,639,687	6,633,154	18,975,467									
2018	5,334,628	17,014,037										
2019	1,190,000											

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	153	165	177	189	201	213	225	237	249	261	273	285
1989	8,491,527	14,508,503	9,853,031	10,221,602	12,095,554	12,373,877	15,822,242	15,148,532	11,533,137	12,094,095	12,289,505	11,717,733
1990	13,823,834	16,456,362	15,600,319	16,008,140	16,029,134	13,079,372	9,265,962	7,693,906	7,727,627	5,253,566	5,075,635	5,316,306
1991	11,484,871	10,812,369	12,835,520	13,223,862	14,743,797	17,117,119	15,004,895	15,374,825	14,782,724	15,717,042	17,000,104	14,718,789
1992	19,194,794	19,600,407	25,114,730	32,033,301	31,703,078	29,416,035	31,788,414	31,518,872	33,518,237	33,474,564	30,229,987	28,108,580
1993	42,953,380	44,579,173	36,895,893	35,938,512	27,098,301	27,762,863	29,270,621	23,964,674	24,840,053	20,512,987	19,977,957	19,426,340
1994	7,012,613	7,735,172	9,452,819	8,873,912	8,874,116	9,118,214	13,564,072	11,047,415	10,645,663	10,475,426	10,399,943	9,596,660
1995	20,612,637	20,797,051	22,053,798	21,944,787	19,668,900	17,803,771	16,484,226	17,227,212	16,795,935	15,943,227	15,783,692	16,050,626
1996	24,637,026	21,804,267	22,587,567	22,293,151	15,116,852	16,753,571	15,422,532	15,227,841	14,918,425	15,970,891	14,989,529	14,480,157
1997	26,294,723	27,797,100	31,126,454	28,354,188	28,002,396	24,338,102	22,637,400	21,935,638	20,629,764	19,988,518	20,029,732	
1998	38,438,089	43,348,513	42,250,629	42,056,679	43,887,019	42,401,866	40,514,365	36,972,263	34,360,203	35,211,077		
1999	19,418,199	16,141,606	14,194,112	15,363,738	12,028,706	12,048,696	9,418,032	10,523,413	10,679,748			
2000	12,927,763	11,969,007	10,647,488	10,778,665	10,384,701	10,332,986	11,174,052	10,792,108				
2001	16,729,333	15,746,652	15,994,076	15,676,750	16,006,143	15,784,030	15,904,322					
2002	47,726,463	45,847,526	41,627,952	41,429,980	39,490,604	38,159,469						
2003	9,326,700	8,773,954	8,446,258	10,041,354	8,542,834							
2004	15,518,231	16,234,355	17,107,939	17,478,376								
2005	20,409,968	19,456,676	19,573,804									
2006	31,335,354	31,352,796										
2007	23,710,124											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												

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	297	309	321	333	345	357	369
1989	11,625,259	9,999,258	8,921,333	8,708,961	8,065,519	7,661,287	8,148,843
1990	4,490,245	4,027,564	3,896,505	2,870,705	4,153,719	4,039,866	
1991	14,573,874	14,205,828	14,140,023	13,158,080	12,933,037		
1992	27,118,207	26,545,552	26,239,300	25,052,747			
1993	18,643,639	17,400,448	18,740,076				
1994	9,449,676	9,411,163					
1995	15,986,679						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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	297	309	321	333	345	357	369
1989	549,305	588,397	591,352	589,801	451,478	370,002	339,710
1990	317,394	238,573	190,600	190,565	262,343	198,795	
1991	546,859	493,790	525,715	617,392	537,329		
1992	836,817	928,252	919,659	824,176			
1993	795,494	945,773	933,433				
1994	292,464	245,653					
1995	558,893						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

Case Outstanding Loss & ALAE - Actual

Year of Birth	297	309	321	333	345	357	369
1989	15,958,939	13,825,986	12,357,266	12,305,154	11,421,528	10,873,028	11,582,204
1990	6,158,879	5,533,991	5,461,341	4,032,587	5,847,755	5,695,943	
1991	19,905,325	19,791,962	19,744,386	18,413,777	18,125,810		
1992	37,598,686	36,887,114	36,541,975	34,941,508			
1993	25,795,973	24,128,955	26,025,313				
1994	13,051,776	13,017,948					
1995	22,034,788						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

Incurring Loss & ALAE - Actual - Without Retroactive Payments

Year of Birth -----	297 -----	309 -----	321 -----	333 -----	345 -----	357 -----	369 -----
1989	27,674,862	26,130,306	25,252,938	25,790,627	25,358,479	25,179,981	26,228,868
1990	10,749,856	10,363,540	10,481,490	9,243,301	11,320,812	11,367,795	
1991	26,645,315	27,025,742	27,503,881	26,790,665	27,040,026		
1992	49,083,413	49,300,093	49,874,613	49,098,323			
1993	44,051,704	43,330,459	46,160,250				
1994	19,829,729	20,041,554					
1995	32,123,018						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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

Year of Birth -----	9:21 -----	21:33 -----	33:45 -----	45:57 -----	57:69 -----	69:81 -----	81:93 -----	93:105 -----	105:117 -----	117:129 -----	129:141 -----	141:153 -----
1989			1.065	1.164	0.909	0.660	0.815	1.450	1.030	0.922	1.002	0.912
1990		2.685	1.423	0.863	0.834	1.000	0.839	0.967	0.971	1.018	1.045	1.197
1991		2.092	1.054	0.722	0.998	1.071	0.981	0.985	1.074	1.023	1.499	1.048
1992		1.942	0.788	1.053	1.042	0.877	1.041	1.040	0.975	1.253	1.076	1.069
1993		2.202	1.397	1.257	0.989	1.327	1.075	1.551	1.019	0.919	0.949	1.092
1994		1.380	0.886	1.103	1.499	1.465	0.696	1.344	0.624	0.965	1.121	1.069
1995		3.716	3.036	0.822	1.157	1.027	1.382	0.999	1.039	1.092	1.136	1.036
1996		2.360	1.327	1.043	2.646	1.150	0.932	1.026	1.235	0.977	1.153	0.959
1997		1.427	1.258	1.178	1.579	0.946	0.954	0.945	1.151	1.030	1.032	1.186
1998		1.553	1.261	1.289	1.279	1.054	1.036	1.086	1.164	1.094	0.937	1.043
1999		1.394	1.892	0.852	1.240	1.017	0.872	1.135	1.156	0.799	1.039	1.163
2000		1.804	1.054	0.896	0.793	0.968	1.125	0.995	1.226	1.031	0.925	0.919
2001		2.707	1.573	0.712	1.436	1.400	1.021	0.935	1.041	1.103	0.944	1.184
2002		1.923	1.474	0.948	1.614	0.994	1.450	1.021	0.963	1.127	1.089	0.908
2003		5.399	2.812	1.398	0.942	1.143	1.030	1.225	1.083	1.054	0.953	1.031
2004		17.429	4.101	1.164	1.307	0.699	1.136	1.005	1.011	1.046	1.006	1.007
2005		219.446	2.071	1.063	1.156	1.258	0.881	1.080	0.661	0.986	0.997	1.011
2006		2.282	1.899	1.216	1.364	1.068	1.013	0.998	1.047	1.029	0.918	0.998
2007		3.776	1.854	1.308	1.186	0.998	0.926	1.016	0.996	0.937	0.964	1.017
2008		2.858	1.566	1.066	1.167	0.993	1.075	1.049	0.930	0.998	0.972	
2009	5.462	2.233	1.381	1.247	0.969	0.996	1.086	1.143	1.040	1.010		
2010	33.579	2.429	1.796	0.898	0.988	0.993	0.978	1.064	1.024			
2011	0.757	3.495	1.215	1.345	0.989	1.029	1.017	1.007				
2012	1.212	1.434	1.870	0.672	0.938	1.158	1.170					
2013	2.387	1.661	0.914	1.302	1.113	0.961						
2014	4.086	1.514	1.189	0.986	0.839							
2015		3.255	1.443	1.216								
2016	0.752	3.430	1.163									
2017	2.681	2.802										
2018	3.314											
Simple Avg. - Incremental	6.025	10.737	1.599	1.066	1.191	1.050	1.022	1.090	1.021	1.020	1.038	1.045
Wtd Avg. All - Incremental		2.190	1.436	1.067	1.136	1.034	1.032	1.079	1.007	1.016	1.011	1.029
Wtd Latest Five - Incremental		2.062	1.319	1.075	0.967	1.021	1.064	1.056	1.005	0.995	0.965	1.010
Wtd Latest Three - Incremental		3.087	1.286	1.142	0.949	1.040	1.049	1.073	0.993	0.986	0.950	1.008
Wtd Avg. All - Cumulative		6.075	2.773	1.932	1.810	1.593	1.541	1.493	1.384	1.374	1.353	1.338
Wtd Latest Five - Cumulative		3.665	1.777	1.347	1.254	1.297	1.270	1.194	1.130	1.125	1.130	1.172

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.412	0.806	1.041	1.157	1.036	1.224	1.008	0.855	1.042	1.027	0.990	1.072
1990	1.184	0.970	1.082	1.021	0.888	0.795	0.881	1.014	0.784	0.995	1.108	0.934
1991	0.961	1.220	1.044	1.161	1.214	0.912	1.051	0.993	1.071	1.192	0.916	1.015
1992	1.073	1.248	1.296	1.039	0.952	1.085	1.012	1.068	1.096	0.941	0.961	1.005
1993	1.055	0.902	1.027	0.819	1.036	1.059	0.886	1.117	0.904	1.005	1.016	0.995
1994	1.105	1.193	0.969	1.011	1.033	1.345	0.930	0.992	1.002	1.020	0.959	1.006
1995	1.066	1.059	1.013	0.956	0.937	1.033	1.061	1.005	0.997	1.018	1.031	1.016
1996	0.914	1.046	1.007	0.750	1.175	0.959	1.005	1.013	1.069	0.973	0.993	
1997	1.074	1.121	0.940	1.095	0.911	0.959	1.005	0.971	0.994	1.019		
1998	1.132	0.999	1.096	1.063	0.991	0.998	0.953	0.969	1.038			
1999	0.896	0.999	1.084	0.872	1.031	0.887	1.078	1.023				
2000	1.031	0.932	1.026	1.001	1.015	1.079	0.993					
2001	0.975	1.033	1.018	1.034	1.009	1.022						
2002	0.983	0.953	1.012	0.980	0.990							
2003	0.993	0.997	1.159	0.907								
2004	1.052	1.060	1.030									
2005	0.981	1.022										
2006	1.018											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.050	1.033	1.053	0.991	1.016	1.028	0.988	1.002	1.000	1.021	0.997	1.006
Wtd Avg. All - Incremental	1.037	1.014	1.049	0.982	1.002	1.020	0.983	1.005	1.012	1.012	0.988	1.010
Wtd Latest Five - Incremental	1.001	0.999	1.032	0.964	1.000	0.986	0.993	0.989	1.023	1.007	0.992	1.006
Wtd Latest Three - Incremental	1.015	1.030	1.037	0.981	0.999	0.988	0.986	0.980	1.032	1.005	0.999	1.004
Wtd Avg. All - Cumulative	1.300	1.253	1.236	1.178	1.200	1.197	1.174	1.194	1.188	1.174	1.161	1.176
Wtd Latest Five - Cumulative	1.160	1.159	1.161	1.125	1.167	1.167	1.184	1.192	1.206	1.179	1.171	1.181

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:Ult. -----
1989	0.944	0.966	1.021	0.983	0.993	1.042	
1990	0.964	1.011	0.882	1.225	1.004		
1991	1.014	1.018	0.974	1.009			
1992	1.004	1.012	0.984				
1993	0.984	1.065					
1994	1.011						
1995							
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
Simple Avg. - Incremental	0.987	1.014	0.965	1.072	0.999	1.042	
Wtd Avg. All - Incremental	0.990	1.020	0.981	1.031	0.996	1.042	
Wtd Latest Five - Incremental	0.998	1.020	0.981	1.031	0.996	1.042	
Wtd Latest Three - Incremental	0.997	1.032	0.969	1.031	0.996	1.042	
Wtd Avg. All - Cumulative	1.164	1.176	1.153	1.176	1.141	1.145	1.099
Wtd Latest Five - Cumulative	1.174	1.176	1.153	1.176	1.141	1.145	1.099

Paid Loss & ALAE - Actual - Without Retroactive Payments

Year of Birth	297	309	321	333	345	357	369
1989	11,715,923	12,304,320	12,895,672	13,485,473	13,936,951	14,306,954	14,646,664
1990	4,590,976	4,829,549	5,020,149	5,210,714	5,473,057	5,671,852	
1991	6,739,991	7,233,781	7,759,496	8,376,888	8,914,217		
1992	11,484,727	12,412,979	13,332,638	14,156,815			
1993	18,255,730	19,201,504	20,134,937				
1994	6,777,952	7,023,605					
1995	10,088,230						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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

Year of Birth -----	9:21 -----	21:33 -----	33:45 -----	45:57 -----	57:69 -----	69:81 -----	81:93 -----	93:105 -----	105:117 -----	117:129 -----	129:141 -----	141:153 -----
1989			1.745	1.558	1.337	1.131	1.110	1.136	1.071	1.060	1.062	1.221
1990		3.938	1.543	1.240	1.072	1.178	1.061	1.062	1.045	1.047	1.030	1.057
1991		1.304	1.304	2.061	1.369	1.099	1.074	1.029	1.062	1.070	1.080	1.086
1992		24.848	2.873	1.499	1.177	1.128	1.089	1.083	1.066	1.066	1.079	1.099
1993		4.715	2.666	1.438	1.369	1.367	1.212	1.169	1.147	1.134	1.093	1.117
1994		3.330	1.260	1.237	1.422	1.114	1.110	1.082	1.032	1.017	1.187	1.015
1995		3.571	2.386	1.206	1.061	1.141	1.042	1.108	1.098	1.174	1.307	1.101
1996		3.443	1.300	1.505	1.397	1.269	1.125	1.104	1.090	1.096	1.078	1.079
1997		5.033	1.408	1.256	1.509	1.233	1.167	1.081	1.118	1.115	1.114	1.121
1998		2.586	1.887	1.269	1.174	1.368	1.175	1.120	1.129	1.108	1.135	1.115
1999		1.511	1.330	1.497	1.208	1.188	1.098	1.305	1.148	1.130	1.116	1.123
2000		1.119	1.802	1.231	1.109	1.089	1.065	1.066	1.064	1.096	1.074	1.071
2001		2.828	2.071	1.289	1.206	1.465	1.105	1.086	1.077	1.082	1.066	1.094
2002		3.608	1.963	1.450	1.305	1.352	1.249	1.178	1.137	1.123	1.136	1.136
2003		2.282	1.265	1.365	1.625	1.212	1.079	1.128	1.140	1.111	1.120	1.167
2004		3.116	1.544	1.351	1.289	1.147	1.211	1.080	1.089	1.105	1.081	1.070
2005		54.948	3.093	1.711	1.544	1.267	1.194	1.103	1.097	1.077	1.080	1.075
2006		4.714	2.101	1.711	1.959	1.261	1.157	1.118	1.098	1.095	1.107	1.084
2007		6.868	2.389	1.457	1.337	1.258	1.189	1.165	1.131	1.117	1.099	1.098
2008		4.932	1.775	1.519	1.201	1.227	1.224	1.194	1.189	1.148	1.095	
2009	555.276	2.443	1.803	1.378	1.182	1.157	1.212	1.262	1.097	1.098		
2010	677.845	1.614	1.506	1.143	1.103	1.075	1.107	1.071	1.065			
2011	25.383	5.054	2.178	1.469	1.416	1.211	1.166	1.130				
2012	15.299	10.014	2.534	1.268	1.165	1.161	1.153					
2013	325.730	3.249	1.725	1.314	1.194	1.219						
2014	335.416	3.380	1.598	1.600	1.234							
2015		8.106	2.066	1.523								
2016	62.930	1.422	1.268									
2017	1,369.328	1.828										
2018	122.691											
Simple Avg. - Incremental	387.766	6.279	1.871	1.428	1.306	1.213	1.141	1.124	1.100	1.098	1.107	1.101
Wtd Avg. All - Incremental		2.835	1.800	1.410	1.292	1.221	1.153	1.136	1.106	1.101	1.105	1.106
Wtd Latest Five - Incremental		2.896	1.803	1.446	1.224	1.172	1.178	1.174	1.117	1.106	1.094	1.092
Wtd Latest Three - Incremental		2.506	1.694	1.481	1.205	1.202	1.146	1.173	1.118	1.118	1.101	1.087
Wtd Avg. All - Cumulative		168.886	59.574	33.096	23.465	18.155	14.870	12.893	11.347	10.258	9.313	8.425
Wtd Latest Five - Cumulative		165.122	57.015	31.630	21.868	17.871	15.254	12.953	11.034	9.879	8.934	8.165

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.045	1.053	1.042	1.049	1.041	1.047	1.021	1.026	1.029	1.037	1.036	1.049
1990	1.116	1.108	1.116	1.088	1.066	1.032	1.033	1.030	1.038	1.036	1.043	1.074
1991	1.076	1.063	1.077	1.102	1.215	1.153	1.181	1.126	1.087	1.207	1.093	1.088
1992	1.080	1.053	1.071	1.067	1.092	1.088	1.106	1.069	1.093	1.103	1.082	1.079
1993	1.100	1.079	1.062	1.069	1.061	1.062	1.063	1.071	1.067	1.057	1.055	1.046
1994	1.018	1.028	1.035	1.029	1.035	1.027	1.039	1.048	1.041	1.038	1.039	1.045
1995	1.147	1.021	1.117	1.309	1.059	1.093	1.089	1.101	1.081	1.087	1.060	1.059
1996	1.080	1.081	1.089	1.063	1.053	1.068	1.050	1.052	1.059	1.061	1.053	
1997	1.158	1.105	1.087	1.146	1.075	1.064	1.058	1.061	1.056	1.057		
1998	1.129	1.103	1.110	1.115	1.091	1.086	1.082	1.080	1.066			
1999	1.083	1.078	1.070	1.062	1.046	1.049	1.030	1.031				
2000	1.090	1.070	1.065	1.059	1.066	1.067	1.063					
2001	1.089	1.092	1.080	1.066	1.073	1.058						
2002	1.101	1.090	1.074	1.077	1.068							
2003	1.110	1.093	1.074	1.069								
2004	1.069	1.076	1.063									
2005	1.077	1.068										
2006	1.089											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.092	1.074	1.077	1.091	1.074	1.069	1.068	1.063	1.062	1.076	1.057	1.063
Wtd Avg. All - Incremental	1.092	1.077	1.075	1.086	1.068	1.067	1.063	1.062	1.062	1.070	1.057	1.059
Wtd Latest Five - Incremental	1.090	1.084	1.072	1.068	1.071	1.067	1.059	1.065	1.062	1.060	1.059	1.060
Wtd Latest Three - Incremental	1.080	1.076	1.071	1.072	1.069	1.056	1.062	1.060	1.062	1.067	1.052	1.049
Wtd Avg. All - Cumulative	7.617	6.977	6.478	6.024	5.544	5.189	4.865	4.576	4.308	4.055	3.791	3.586
Wtd Latest Five - Cumulative	7.475	6.859	6.327	5.902	5.524	5.160	4.837	4.566	4.289	4.037	3.807	3.596

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:Ult. -----
1989	1.050	1.048	1.046	1.033	1.027	1.024	
1990	1.052	1.039	1.038	1.050	1.036		
1991	1.073	1.073	1.080	1.064			
1992	1.081	1.074	1.062				
1993	1.052	1.049					
1994	1.036						
1995							
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
Simple Avg. - Incremental	1.057	1.057	1.056	1.049	1.031	1.024	
Wtd Avg. All - Incremental	1.058	1.056	1.057	1.046	1.029	1.024	
Wtd Latest Five - Incremental	1.060	1.056	1.057	1.046	1.029	1.024	
Wtd Latest Three - Incremental	1.058	1.061	1.063	1.046	1.029	1.024	
Wtd Avg. All - Cumulative	3.386	3.201	3.030	2.866	2.740	2.662	2.600
Wtd Latest Five - Cumulative	3.391	3.201	3.030	2.866	2.740	2.662	2.600

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

Year of Birth C.Y Ending	1989 9/30/1989	1990 9/30/1990	1991 9/30/1991	1992 9/30/1992	1993 9/30/1993	1994 9/30/1994	1995 9/30/1995	1996 9/30/1996	1997 9/30/1997	1998 9/30/1998	1999 9/30/1999	2000 9/30/2000
-----------------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------

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. Accident Year - 10/1 to 9/30 (b)	1.75%	1.75%	1.56%	1.47%	1.58%	1.38%	1.08%	1.07%	0.95%	0.92%	0.96%	0.97%

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. Accident Year - 10/1 to 9/30	0.81%	0.81%	0.60%	0.49%	0.43%	0.40%	0.36%	0.36%	0.27%	0.25%	0.32%	0.40%

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. Accident Year - 10/1 to 9/30	0.90%	0.90%	0.70%	0.59%	0.54%	0.50%	0.43%	0.43%	0.34%	0.32%	0.39%	0.46%

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.017	1.033	1.048	1.065	1.080	1.091	1.103	1.113	1.124	1.134	1.145
1990	1.000	1.016	1.030	1.047	1.061	1.073	1.084	1.094	1.104	1.115	1.126	1.137
1991	1.000	1.015	1.031	1.045	1.056	1.067	1.078	1.087	1.098	1.109	1.120	1.133
1992	1.000	1.016	1.030	1.041	1.052	1.062	1.072	1.082	1.093	1.104	1.117	1.128
1993	1.000	1.014	1.025	1.036	1.046	1.055	1.065	1.076	1.087	1.099	1.111	1.125
1994	1.000	1.011	1.022	1.031	1.041	1.051	1.061	1.072	1.084	1.096	1.110	1.126
1995	1.000	1.011	1.020	1.030	1.040	1.050	1.060	1.073	1.084	1.098	1.114	1.126
1996	1.000	1.010	1.019	1.029	1.039	1.049	1.062	1.073	1.087	1.102	1.114	1.128
1997	1.000	1.009	1.019	1.029	1.039	1.052	1.063	1.076	1.092	1.104	1.117	1.157
1998	1.000	1.010	1.019	1.030	1.042	1.053	1.067	1.082	1.093	1.107	1.147	1.270
1999	1.000	1.010	1.020	1.032	1.043	1.057	1.071	1.083	1.097	1.136	1.258	1.268
2000	1.000	1.010	1.022	1.033	1.046	1.061	1.073	1.086	1.125	1.245	1.256	1.268
2001	1.000	1.012	1.022	1.036	1.050	1.062	1.075	1.114	1.233	1.243	1.255	1.265
2002	1.000	1.010	1.024	1.038	1.049	1.062	1.101	1.218	1.229	1.240	1.250	1.258
2003	1.000	1.013	1.027	1.039	1.051	1.089	1.206	1.216	1.227	1.238	1.245	1.252
2004	1.000	1.014	1.025	1.038	1.075	1.190	1.200	1.211	1.222	1.229	1.236	1.241
2005	1.000	1.011	1.023	1.060	1.174	1.183	1.195	1.205	1.212	1.219	1.224	1.231
2006	1.000	1.012	1.049	1.161	1.171	1.182	1.192	1.199	1.206	1.211	1.218	1.226
2007	1.000	1.036	1.147	1.156	1.167	1.177	1.184	1.191	1.196	1.203	1.211	1.217
2008	1.000	1.107	1.116	1.127	1.136	1.143	1.150	1.155	1.161	1.169	1.175	1.179
2009	1.000	1.008	1.018	1.026	1.033	1.038	1.043	1.049	1.056	1.061	1.065	
2010	1.000	1.009	1.018	1.024	1.030	1.034	1.040	1.047	1.052	1.056		
2011	1.000	1.008	1.015	1.020	1.025	1.031	1.038	1.043	1.046			
2012	1.000	1.006	1.012	1.016	1.022	1.029	1.034	1.038				
2013	1.000	1.006	1.010	1.016	1.023	1.028	1.031					
2014	1.000	1.004	1.010	1.017	1.022	1.026						
2015	1.000	1.006	1.013	1.018	1.021							
2016	1.000	1.007	1.012	1.015								
2017	1.000	1.005	1.008									
2018	1.000	1.004										
2019	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2001 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
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. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%
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. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%
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. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1.157	1.171	1.183	1.199	1.215	1.229	1.244	1.289	1.427	1.438	1.452	1.464
1990	1.151	1.163	1.178	1.195	1.208	1.223	1.267	1.402	1.414	1.427	1.439	1.448
1991	1.145	1.160	1.176	1.189	1.204	1.247	1.381	1.392	1.405	1.417	1.426	1.434
1992	1.143	1.159	1.172	1.186	1.229	1.361	1.372	1.385	1.396	1.405	1.413	1.419
1993	1.141	1.154	1.168	1.210	1.340	1.351	1.363	1.375	1.383	1.391	1.397	1.405
1994	1.138	1.152	1.194	1.321	1.332	1.345	1.356	1.364	1.372	1.378	1.386	1.395
1995	1.140	1.181	1.307	1.318	1.331	1.342	1.350	1.357	1.363	1.371	1.381	1.387
1996	1.168	1.293	1.304	1.316	1.327	1.336	1.343	1.349	1.357	1.366	1.373	1.378
1997	1.281	1.292	1.304	1.315	1.323	1.330	1.336	1.344	1.353	1.360	1.364	
1998	1.280	1.292	1.303	1.311	1.318	1.324	1.332	1.341	1.347	1.352		
1999	1.280	1.291	1.299	1.306	1.312	1.319	1.328	1.334	1.339			
2000	1.278	1.286	1.293	1.299	1.307	1.315	1.322	1.326				
2001	1.273	1.280	1.286	1.293	1.302	1.308	1.313					
2002	1.265	1.271	1.278	1.287	1.293	1.298						
2003	1.258	1.265	1.274	1.280	1.284							
2004	1.249	1.257	1.263	1.268								
2005	1.240	1.246	1.250									
2006	1.232	1.237										
2007	1.221											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019
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%	0.32%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.36%
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%	0.13%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.15%
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%	0.14%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.17%

Year of Birth	297	309	321	333	345	357	369
1989	1.473	1.481	1.488	1.497	1.507	1.514	1.519
1990	1.456	1.462	1.471	1.481	1.488	1.493	
1991	1.440	1.448	1.458	1.465	1.470		
1992	1.427	1.437	1.444	1.449			
1993	1.415	1.421	1.427				
1994	1.402	1.407					
1995	1.392						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	1989 9/30/1989	1990 9/30/1990	1991 9/30/1991	1992 9/30/1992	1993 9/30/1993	1994 9/30/1994	1995 9/30/1995	1996 9/30/1996	1997 9/30/1997	1998 9/30/1998	1999 9/30/1999	2000 9/30/2000
-----------------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------

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. Accident Year - 10/1 to 9/30 (b)	1.75%	1.75%	1.56%	1.47%	1.58%	1.38%	1.08%	1.07%	0.95%	0.92%	0.96%	0.97%

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. Accident Year - 10/1 to 9/30	0.81%	0.81%	0.60%	0.49%	0.43%	0.40%	0.36%	0.36%	0.27%	0.25%	0.32%	0.40%

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. Accident Year - 10/1 to 9/30	0.90%	0.90%	0.70%	0.59%	0.54%	0.50%	0.43%	0.43%	0.34%	0.32%	0.39%	0.46%

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.008	1.014	1.019	1.023	1.028	1.031	1.035	1.038	1.040	1.044	1.048
1990	1.000	1.006	1.011	1.015	1.019	1.023	1.027	1.029	1.032	1.035	1.040	1.043
1991	1.000	1.005	1.009	1.013	1.017	1.021	1.023	1.026	1.029	1.033	1.037	1.040
1992	1.000	1.004	1.008	1.012	1.016	1.018	1.021	1.024	1.028	1.032	1.035	1.039
1993	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.024	1.027	1.031	1.034	1.037
1994	1.000	1.004	1.007	1.010	1.013	1.016	1.020	1.023	1.027	1.030	1.033	1.084
1995	1.000	1.004	1.006	1.009	1.012	1.016	1.020	1.023	1.026	1.029	1.080	1.090
1996	1.000	1.003	1.005	1.009	1.013	1.016	1.020	1.023	1.026	1.076	1.086	1.138
1997	1.000	1.003	1.006	1.010	1.013	1.017	1.020	1.023	1.073	1.083	1.135	1.187
1998	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.071	1.080	1.132	1.184	1.188
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.067	1.076	1.129	1.180	1.184	1.188
2000	1.000	1.003	1.007	1.010	1.013	1.063	1.072	1.124	1.175	1.180	1.183	1.188
2001	1.000	1.004	1.007	1.010	1.059	1.069	1.121	1.172	1.176	1.179	1.184	1.189
2002	1.000	1.003	1.006	1.056	1.065	1.117	1.167	1.171	1.175	1.180	1.185	1.301
2003	1.000	1.003	1.052	1.062	1.113	1.164	1.168	1.171	1.176	1.181	1.297	1.306
2004	1.000	1.049	1.059	1.110	1.160	1.164	1.168	1.173	1.178	1.293	1.303	1.305
2005	1.000	1.009	1.058	1.106	1.110	1.113	1.117	1.122	1.232	1.241	1.243	1.268
2006	1.000	1.049	1.096	1.100	1.103	1.108	1.112	1.222	1.231	1.233	1.258	1.260
2007	1.000	1.046	1.049	1.052	1.056	1.061	1.165	1.174	1.176	1.199	1.202	1.205
2008	1.000	1.004	1.007	1.010	1.015	1.114	1.123	1.125	1.147	1.150	1.152	1.154
2009	1.000	1.003	1.007	1.011	1.111	1.119	1.121	1.143	1.146	1.148	1.150	
2010	1.000	1.004	1.008	1.107	1.115	1.117	1.140	1.142	1.145	1.146		
2011	1.000	1.004	1.103	1.111	1.113	1.135	1.138	1.140	1.142			
2012	1.000	1.098	1.106	1.108	1.130	1.133	1.135	1.137				
2013	1.000	1.007	1.009	1.029	1.032	1.034	1.035					
2014	1.000	1.002	1.022	1.024	1.026	1.028						
2015	1.000	1.020	1.022	1.025	1.026							
2016	1.000	1.002	1.004	1.006								
2017	1.000	1.002	1.004									
2018	1.000	1.001										
2019	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2001 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
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. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%
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. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%
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. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1.051	1.055	1.058	1.061	1.114	1.124	1.178	1.232	1.236	1.240	1.245	1.250
1990	1.047	1.050	1.053	1.105	1.115	1.169	1.222	1.226	1.230	1.235	1.240	1.362
1991	1.044	1.047	1.098	1.108	1.162	1.215	1.219	1.223	1.227	1.232	1.354	1.363
1992	1.042	1.093	1.103	1.156	1.209	1.213	1.217	1.221	1.227	1.347	1.357	1.359
1993	1.088	1.098	1.151	1.204	1.208	1.211	1.216	1.221	1.341	1.351	1.353	1.381
1994	1.093	1.147	1.199	1.203	1.207	1.211	1.216	1.336	1.346	1.348	1.375	1.378
1995	1.142	1.194	1.199	1.202	1.207	1.212	1.331	1.341	1.343	1.370	1.373	1.376
1996	1.190	1.194	1.198	1.203	1.208	1.326	1.336	1.338	1.365	1.368	1.371	1.373
1997	1.191	1.195	1.199	1.204	1.323	1.332	1.335	1.362	1.365	1.368	1.370	
1998	1.192	1.196	1.201	1.319	1.329	1.331	1.358	1.361	1.364	1.366		
1999	1.192	1.198	1.315	1.325	1.327	1.354	1.357	1.360	1.362			
2000	1.193	1.310	1.319	1.322	1.348	1.351	1.354	1.356				
2001	1.306	1.315	1.317	1.344	1.347	1.350	1.352					
2002	1.310	1.313	1.339	1.342	1.345	1.347						
2003	1.309	1.335	1.338	1.341	1.343							
2004	1.331	1.334	1.337	1.339								
2005	1.271	1.274	1.276									
2006	1.263	1.265										
2007	1.206											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019
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%	0.32%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.36%
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%	0.13%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.15%
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%	0.14%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.17%
Year of Birth	297	309	321	333	345	357	369
-----	-----	-----	-----	-----	-----	-----	-----
1989	1.373	1.383	1.385	1.413	1.416	1.419	1.421
1990	1.372	1.374	1.402	1.405	1.408	1.410	
1991	1.366	1.393	1.396	1.399	1.402		
1992	1.386	1.390	1.393	1.395			
1993	1.384	1.387	1.389				
1994	1.381	1.383					
1995	1.378						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

Ultimate Accepted Claim Counts
Evaluated As of September 30, 2019

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	1	9	13	77%	1.00	1.00	11
2015	5	1	12	18	72%	2.00	2.00	15
2016	3	-	4	7	57%	6.00	5.00	9
2017	2	1	9	12	83%	7.00	6.00	16
2018	5	-	7	12	58%	9.00	7.00	14
2019 (9 Mo)	-	-	1	1	100%	13.00	10.00	11
Totals All:	138	63	208	409	66%	38	31	302
Latest 3	7	1	17	25	72%	29	23	41
Latest 5	15	2	33	50	70%	37	30	65
Latest 10	33	7	71	111	70%	38	31	109
Latest 15	48	19	113	180	73%	38	31	163
Latest 20	82	25	143	250	67%	38	31	199

(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 September 30, 2019.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of September 30, 2019.

Ultimate Accepted Claim Counts
Evaluated As of September 30, 2019

Year of Birth	Actual (a) Accepted Claim Cts. @ 9/30/19	Reported Claim Cts. (b) @ 9/30/19	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	1.000	1.000	44.0	0.31818	14	0.31818	-
2012	11	50	1.010	1.010	50.5	0.22000	11	0.21782	-
2013	11	32	1.010	1.020	32.6	0.34375	11	0.33698	-
2014	13	44	1.025	1.046	46.0		14	0.30430	1
2015	18	44	1.125	1.176	51.8		20	0.38642	2
2016	7	23	1.135	1.335	30.7		13	0.42335	6
2017	12	28	1.400	1.869	52.3		19	0.36304	7
2018	12	18	2.500	4.673	84.1		21	0.24967	9
2019 (9 Mo)	1	4	3.500	16.355	49.1		14	0.28534	13
Totals:	409	1,141			1,295		447		38

Notes:(a) Based on individual claim detail provided by NICA as of September 30, 2019.
 (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 September 30, 2019

Year of Birth	Actual (a) Accepted Claim Cts. @ 9/30/19	Reported (a) Claim Cts. @ 9/30/19	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. @ 9/30/19	Reported Claims (a) @ 9/30/19	Insured Physicians @ 9/30/19	Estimated Claim Reporting Pattern - Based on :		Estimated (b) 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 (b) (8) + {[1-(11)] x [(10) x (5)Sel]}]	
(1)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
2014	13	44	1,208	99.01%	95.64%	46.11	15.56	13.16	14
2015	18	44	1,273	93.41%	85.01%	51.63	17.43	19.13	20
2016	7	23	1,318	83.03%	74.90%	36.23	12.23	10.02	13
2017	12	28	1,356	62.66%	53.50%	53.22	17.96	18.84	19
2018	12	18	1,420	33.87%	21.40%	62.64	21.14	24.68	21
2019 (9 Mo)	1	4	1,392	7.97%	6.11%	42.21	14.24	13.72	14
Subtotals:									
	63	161	7,967			292.04	98.56	99.55	101.00

Notes: (a) Based on individual claim detail provided by NICA as of September 30, 2019. See Exhibit X, Sheet 1b.
(b) The formula shown below is adjusted by a factor of 0.75 for the 2019 birth year to account for only a nine-month period.

Open Accepted Claim Counts
Evaluated As of September 30, 2019

Year of Birth	Reported Open Accepted Claim Counts @ 9/30/19				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	-	-	9	9	-	1	1	-	10	10
2015	1	-	12	13	-	2	2	1	14	15
2016	-	-	4	4	1	5	6	1	9	10
2017	-	-	9	9	1	6	7	1	15	16
2018	3	-	7	10	2	7	9	5	14	19
2019 (9 Mo)	-	-	1	1	3	10	13	3	11	14
Totals All:	4	-	208	212	7	31	38	11	239	250

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 September 30, 2019.
 (c) AAA are accepted claims that are alive as of September 30, 2019.
 (d) See Exhibit X, Sheet 1a, Columns (9) and (8), respectively.

Reported Claim Counts

Year of Birth	297	309	321	333	345	357	369
1989	32	32	32	32	32	32	32
1990	39	39	39	39	39	39	
1991	38	38	38	38	38		
1992	48	48	48	48			
1993	40	40	40				
1994	36	36					
1995	26						
1996							
1997							
1998							
1999							
2000							
2001							
2002							
2003							
2004							
2005							
2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

Reported Claim Counts
 Period to Period Development Factors

Year of Birth -----	9:21 -----	21:33 -----	33:45 -----	45:57 -----	57:69 -----	69:81 -----	81:93 -----	93:105 -----	105:117 -----	117:129 -----	129:141 -----	141:153 -----
1989		8.000	1.250	1.200	1.125	1.111	1.067	1.000	1.000	1.000	1.000	1.000
1990		8.000	1.563	1.160	1.276	1.000	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.667	1.500	1.208	1.138	1.030	1.059	1.028	1.000	1.000	1.000	1.000
1992		3.250	1.500	1.077	1.119	1.000	1.021	1.000	1.000	1.000	1.000	1.000
1993		4.000	1.214	1.029	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000
1994		1.929	1.148	1.000	1.161	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995		2.400	1.667	1.100	1.136	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996		1.889	1.294	1.273	1.357	1.026	1.000	1.000	1.026	1.000	1.000	1.000
1997		2.625	1.429	1.300	1.179	1.022	1.000	1.000	1.000	1.000	1.000	1.000
1998		2.273	1.280	1.094	1.114	1.077	1.000	1.000	1.000	1.000	1.000	1.000
1999		1.286	1.611	1.103	1.156	1.081	1.000	1.000	1.000	1.000	1.000	1.000
2000		1.467	1.364	1.100	1.121	1.027	1.000	1.000	1.000	1.000	1.000	1.000
2001		2.500	1.350	1.259	1.147	1.051	1.000	1.000	1.000	1.000	1.000	1.000
2002		2.000	1.321	1.081	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.375	1.273	1.214	1.235	1.000	1.095	1.000	1.000	1.000	1.000	1.000
2004		2.800	1.357	1.158	1.227	1.111	1.000	1.033	1.000	1.000	1.000	1.000
2005		2.714	1.579	1.167	1.057	1.081	1.000	1.025	1.000	1.000	1.000	1.000
2006		2.500	1.400	1.190	1.240	1.065	1.000	1.030	1.000	1.000	1.000	1.000
2007		2.571	1.444	1.154	1.067	1.000	1.125	1.000	1.000	1.000	1.000	1.000
2008		2.667	1.500	1.083	1.423	1.000	1.081	1.050	1.000	1.000	1.000	1.000
2009	7.000	1.714	1.333	1.188	1.237	1.021	1.000	1.042	1.000	1.000		
2010	4.333	1.538	1.550	1.129	1.114	1.000	1.000	1.026	1.000			
2011	1.800	2.333	1.571	1.152	1.053	1.000	1.050	1.048				
2012	2.750	2.909	1.344	1.070	1.087	1.000	1.000					
2013	3.000	1.583	1.421	1.148	1.032	1.000						
2014	5.500	2.636	1.276	1.162	1.023							
2015		3.375	1.519	1.073								
2016	2.000	1.800	1.278									
2017	14.000	2.000										
2018	4.500											
Simple Avg. - Incremental	4.987	2.717	1.405	1.143	1.158	1.033	1.024	1.013	1.001	1.000	1.000	1.000
Wtd Avg. All - Incremental	4.000	2.284	1.393	1.135	1.149	1.030	1.020	1.014	1.001	1.000	1.000	1.000
Wtd Latest Five - Incremental	5.083	2.200	1.368	1.116	1.062	1.005	1.023	1.034	1.000	1.000	1.000	1.000
Wtd Latest Three - Incremental	4.200	2.281	1.365	1.124	1.050	1.000	1.016	1.039	1.000	1.000	1.000	1.000
Selected Incremental - Prior 9/30/18	3.500	2.500	1.400	1.135	1.125	1.025	1.010	1.010	1.000	1.000	1.000	1.000
Selected - Incremental	3.500	2.500	1.400	1.135	1.125	1.025	1.010	1.010	1.000	1.000	1.000	1.000
Selected - Cumulative	16.355	4.673	1.869	1.335	1.176	1.046	1.020	1.010	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 - 2019 Level Basis (a)

Calendar Year	Birth Year
-----	-----
(1)	(2)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2019 Level - After Mortality**

2019	0.27%
2020	1.74%
2021	1.86%
2022	1.70%
2023	1.78%
2024	1.59%
2025	1.22%
2026	1.28%
2027	1.10%
2028	1.24%
2029	1.40%
2030	1.56%
2031	1.50%
2032	1.49%
2033	1.55%
2034	1.77%
2035	1.61%
2036	1.62%
2037	1.63%
2038	1.64%
2039	1.63%
2040	1.81%
2041	1.93%
2042	1.99%
2043	1.96%
2044	2.00%
2045	1.99%
2046	2.03%
2047	1.99%
2048	1.98%
2049	2.00%
2050	1.93%
2051	1.88%
2052	1.82%
2053	1.79%
2054	1.73%
2055	1.70%
2056	1.63%
2057	1.59%
2058	1.54%
2059	1.49%
2060	1.45%
2061	1.42%
2062	1.39%
2063	1.34%
2064	1.31%
2065	1.26%
2066	1.22%
2067	1.21%
2068	1.17%

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 2019 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 - 2019 Level Basis (a)

Calendar Year	Birth Year
-----	-----
(1)	(2)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2019 Level - After Mortality**

2069	1.14%
2070	1.10%
2071	1.06%
2072	1.02%
2073	0.98%
2074	0.94%
2075	0.91%
2076	0.87%
2077	0.83%
2078	0.79%
2079	0.76%
2080	0.72%
2081	0.69%
2082	0.66%
2083	0.63%
2084	0.59%
2085	0.56%
2086	0.52%
2087	0.49%
2088	0.47%
2089	0.44%
2090	0.41%
2091	0.38%
2092	0.35%
2093	0.33%
2094	0.30%
2095	0.28%
2096	0.25%
2097	0.23%
2098	0.21%
2099	0.19%
2100	0.17%
2101	0.15%
2102	0.13%
2103	0.12%
2104	0.10%
2105	0.09%
2106	0.08%
2107	0.06%
2108	0.05%
2109	0.04%
2110	0.04%
2111	0.03%
2112	0.02%
2113	0.02%
2114	0.01%
2115	0.01%
2116	0.01%
2117	0.01%
2118	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 2019 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 - 2019 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 2019 Level - After Mortality										
2019	0.68%	0.77%	0.31%	0.36%	0.34%	0.44%	0.48%	0.45%	0.48%	0.44%
2020	1.27%	0.76%	1.41%	1.24%	1.42%	1.33%	1.71%	1.88%	1.76%	1.89%
2021	2.48%	1.75%	1.59%	1.40%	1.22%	1.40%	1.31%	1.68%	1.85%	1.73%
2022	2.41%	1.73%	1.78%	1.57%	1.38%	1.21%	1.38%	1.28%	1.65%	1.81%
2023	2.64%	1.93%	1.71%	1.76%	1.55%	1.36%	1.18%	1.35%	1.26%	1.62%
2024	2.33%	1.70%	1.70%	1.69%	1.74%	1.53%	1.33%	1.16%	1.33%	1.23%
2025	2.84%	2.01%	1.77%	1.68%	1.67%	1.71%	1.50%	1.31%	1.14%	1.30%
2026	2.21%	1.66%	2.02%	1.74%	1.66%	1.64%	1.68%	1.47%	1.28%	1.12%
2027	2.18%	1.64%	1.84%	1.99%	1.72%	1.63%	1.61%	1.65%	1.45%	1.26%
2028	2.49%	1.93%	1.85%	1.81%	1.96%	1.70%	1.61%	1.58%	1.62%	1.42%
2029	2.07%	1.60%	1.86%	1.83%	1.79%	1.93%	1.67%	1.58%	1.56%	1.59%
2030	2.16%	1.62%	1.87%	1.84%	1.80%	1.76%	1.90%	1.63%	1.55%	1.53%
2031	2.58%	1.60%	1.86%	1.85%	1.81%	1.78%	1.73%	1.86%	1.60%	1.52%
2032	3.00%	2.09%	2.06%	1.84%	1.82%	1.78%	1.74%	1.70%	1.83%	1.57%
2033	2.69%	1.97%	2.20%	2.04%	1.81%	1.79%	1.75%	1.71%	1.67%	1.80%
2034	2.39%	1.75%	2.26%	2.17%	2.01%	1.78%	1.76%	1.72%	1.68%	1.64%
2035	2.34%	1.73%	2.23%	2.23%	2.14%	1.98%	1.75%	1.73%	1.69%	1.65%
2036	2.38%	1.70%	2.28%	2.20%	2.20%	2.11%	1.94%	1.72%	1.70%	1.66%
2037	2.31%	1.72%	2.27%	2.25%	2.17%	2.17%	2.07%	1.91%	1.69%	1.67%
2038	2.54%	1.96%	2.31%	2.24%	2.22%	2.14%	2.13%	2.03%	1.87%	1.66%
2039	2.59%	1.93%	2.27%	2.28%	2.20%	2.18%	2.10%	2.09%	1.99%	1.84%
2040	2.12%	1.65%	2.26%	2.24%	2.25%	2.17%	2.15%	2.07%	2.06%	1.96%
2041	2.07%	1.62%	2.28%	2.23%	2.21%	2.22%	2.13%	2.11%	2.03%	2.02%
2042	2.02%	1.60%	2.20%	2.25%	2.20%	2.18%	2.18%	2.10%	2.07%	1.99%
2043	2.11%	1.73%	2.15%	2.17%	2.22%	2.17%	2.14%	2.14%	2.06%	2.03%
2044	1.89%	1.71%	2.08%	2.12%	2.14%	2.19%	2.13%	2.10%	2.10%	2.02%
2045	1.84%	1.69%	2.04%	2.05%	2.09%	2.11%	2.15%	2.09%	2.06%	2.06%
2046	2.09%	1.88%	1.98%	2.01%	2.02%	2.06%	2.07%	2.11%	2.05%	2.02%
2047	1.72%	1.63%	1.94%	1.95%	1.99%	1.99%	2.02%	2.03%	2.07%	2.01%
2048	1.89%	1.83%	1.86%	1.91%	1.92%	1.96%	1.96%	1.99%	2.00%	2.03%
2049	1.62%	1.58%	1.81%	1.84%	1.88%	1.90%	1.92%	1.92%	1.95%	1.96%
2050	1.56%	1.55%	1.75%	1.79%	1.81%	1.86%	1.86%	1.89%	1.89%	1.91%
2051	1.52%	1.53%	1.70%	1.73%	1.76%	1.79%	1.83%	1.83%	1.85%	1.85%
2052	1.46%	1.50%	1.66%	1.67%	1.70%	1.74%	1.76%	1.79%	1.79%	1.82%
2053	1.77%	1.79%	1.62%	1.63%	1.65%	1.68%	1.71%	1.72%	1.76%	1.76%
2054	1.37%	1.60%	1.58%	1.60%	1.61%	1.63%	1.65%	1.68%	1.69%	1.73%
2055	1.31%	1.56%	1.53%	1.56%	1.57%	1.59%	1.60%	1.62%	1.65%	1.66%
2056	1.26%	1.53%	1.49%	1.51%	1.54%	1.55%	1.56%	1.57%	1.59%	1.61%
2057	1.22%	1.51%	1.44%	1.47%	1.49%	1.52%	1.52%	1.53%	1.54%	1.56%
2058	1.32%	1.65%	1.39%	1.42%	1.45%	1.47%	1.49%	1.49%	1.50%	1.51%
2059	1.12%	1.44%	1.38%	1.38%	1.40%	1.43%	1.44%	1.46%	1.47%	1.48%
2060	1.26%	1.57%	1.34%	1.36%	1.36%	1.38%	1.40%	1.41%	1.44%	1.44%
2061	1.03%	1.38%	1.29%	1.32%	1.34%	1.34%	1.36%	1.38%	1.39%	1.41%
2062	0.99%	1.35%	1.25%	1.28%	1.30%	1.32%	1.31%	1.33%	1.35%	1.36%
2063	1.02%	1.42%	1.21%	1.24%	1.26%	1.28%	1.30%	1.29%	1.31%	1.33%
2064	0.90%	1.28%	1.16%	1.19%	1.22%	1.24%	1.26%	1.27%	1.27%	1.28%
2065	0.86%	1.25%	1.12%	1.15%	1.17%	1.20%	1.22%	1.24%	1.25%	1.24%
2066	0.82%	1.22%	1.07%	1.11%	1.13%	1.16%	1.18%	1.20%	1.21%	1.23%
2067	0.90%	1.31%	1.04%	1.06%	1.09%	1.11%	1.14%	1.16%	1.18%	1.19%
2068	0.83%	1.28%	1.00%	1.03%	1.04%	1.07%	1.10%	1.12%	1.14%	1.15%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2069	0.70%	1.12%	0.95%	0.98%	1.01%	1.03%	1.06%	1.07%	1.10%	1.12%
2070	0.66%	1.08%	0.91%	0.94%	0.97%	1.00%	1.01%	1.04%	1.06%	1.08%
2071	0.62%	1.05%	0.86%	0.89%	0.92%	0.95%	0.98%	0.99%	1.02%	1.04%
2072	0.59%	1.02%	0.83%	0.85%	0.88%	0.91%	0.94%	0.96%	0.97%	1.00%
2073	0.60%	1.05%	0.79%	0.82%	0.84%	0.87%	0.89%	0.92%	0.95%	0.96%
2074	0.60%	1.03%	0.75%	0.78%	0.80%	0.83%	0.85%	0.88%	0.90%	0.93%
2075	0.49%	0.91%	0.72%	0.74%	0.77%	0.79%	0.81%	0.84%	0.86%	0.89%
2076	0.46%	0.87%	0.67%	0.71%	0.73%	0.75%	0.78%	0.80%	0.82%	0.85%
2077	0.43%	0.84%	0.64%	0.66%	0.70%	0.72%	0.74%	0.76%	0.78%	0.81%
2078	0.45%	0.89%	0.60%	0.63%	0.65%	0.69%	0.70%	0.73%	0.75%	0.77%
2079	0.37%	0.77%	0.56%	0.59%	0.62%	0.64%	0.67%	0.69%	0.71%	0.74%
2080	0.34%	0.73%	0.53%	0.55%	0.58%	0.61%	0.63%	0.66%	0.68%	0.70%
2081	0.36%	0.75%	0.50%	0.52%	0.55%	0.57%	0.60%	0.62%	0.65%	0.67%
2082	0.29%	0.66%	0.47%	0.49%	0.52%	0.54%	0.56%	0.59%	0.61%	0.64%
2083	0.29%	0.67%	0.43%	0.46%	0.48%	0.51%	0.53%	0.55%	0.58%	0.60%
2084	0.25%	0.59%	0.40%	0.42%	0.45%	0.48%	0.50%	0.52%	0.54%	0.57%
2085	0.23%	0.56%	0.37%	0.40%	0.42%	0.45%	0.47%	0.49%	0.51%	0.53%
2086	0.21%	0.52%	0.34%	0.37%	0.39%	0.41%	0.44%	0.46%	0.48%	0.50%
2087	0.19%	0.49%	0.32%	0.33%	0.36%	0.38%	0.40%	0.43%	0.45%	0.47%
2088	0.21%	0.52%	0.29%	0.31%	0.33%	0.36%	0.38%	0.40%	0.42%	0.44%
2089	0.16%	0.42%	0.26%	0.28%	0.31%	0.33%	0.35%	0.37%	0.39%	0.42%
2090	0.14%	0.39%	0.24%	0.26%	0.28%	0.30%	0.32%	0.34%	0.36%	0.38%
2091	0.13%	0.36%	0.22%	0.23%	0.26%	0.27%	0.30%	0.31%	0.34%	0.36%
2092	0.11%	0.33%	0.19%	0.21%	0.23%	0.25%	0.27%	0.29%	0.31%	0.33%
2093	0.11%	0.31%	0.17%	0.19%	0.21%	0.23%	0.25%	0.26%	0.29%	0.30%
2094	0.09%	0.27%	0.15%	0.17%	0.19%	0.21%	0.22%	0.24%	0.26%	0.28%
2095	0.08%	0.25%	0.13%	0.15%	0.16%	0.19%	0.20%	0.22%	0.24%	0.26%
2096	0.07%	0.21%	0.12%	0.13%	0.15%	0.16%	0.18%	0.20%	0.22%	0.24%
2097	0.06%	0.19%	0.10%	0.12%	0.13%	0.15%	0.16%	0.18%	0.20%	0.21%
2098	0.05%	0.18%	0.09%	0.10%	0.11%	0.13%	0.14%	0.16%	0.18%	0.19%
2099	0.04%	0.14%	0.07%	0.08%	0.10%	0.11%	0.13%	0.14%	0.15%	0.17%
2100	0.03%	0.12%	0.06%	0.07%	0.08%	0.10%	0.11%	0.12%	0.14%	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%	0.11%	0.12%
2103	0.02%	0.08%	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%	0.06%	0.07%
2107	0.01%	0.03%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%
2108	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%
2109	0.00%	0.06%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.04%
2110	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%
2111	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%
2112	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.01%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.01%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%
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 2019 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 - 2019 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 2019 Level - After Mortality										
2019	0.81%	0.80%	0.89%	0.91%	1.02%	0.81%	0.89%	0.93%	1.01%	0.63%
2020	2.90%	2.43%	2.32%	2.08%	2.64%	1.58%	2.50%	1.72%	2.75%	1.14%
2021	3.25%	2.70%	2.41%	2.54%	3.72%	2.39%	2.68%	2.65%	3.60%	2.15%
2022	3.46%	4.05%	2.90%	2.48%	3.57%	2.32%	2.45%	2.57%	3.41%	2.11%
2023	3.35%	3.97%	3.12%	2.63%	3.77%	2.56%	2.37%	2.78%	3.68%	2.30%
2024	3.26%	3.66%	2.79%	3.12%	3.35%	2.23%	1.97%	2.58%	3.10%	2.04%
2025	3.89%	4.21%	3.41%	3.68%	4.75%	2.81%	2.29%	3.04%	3.70%	2.50%
2026	3.70%	3.27%	2.64%	2.95%	3.82%	2.72%	1.70%	2.44%	2.79%	1.96%
2027	3.60%	3.44%	2.78%	2.86%	3.70%	2.68%	2.51%	2.39%	2.76%	1.93%
2028	3.62%	3.43%	3.27%	3.14%	3.97%	3.00%	2.66%	3.06%	3.12%	2.20%
2029	3.36%	3.06%	2.77%	2.76%	3.40%	2.54%	2.24%	2.66%	2.60%	1.86%
2030	3.26%	2.90%	2.72%	2.71%	3.31%	2.50%	2.23%	2.60%	2.48%	2.10%
2031	3.14%	2.72%	2.63%	2.60%	3.16%	2.53%	2.04%	2.51%	2.36%	2.06%
2032	3.41%	3.04%	2.99%	3.01%	3.64%	3.02%	2.60%	2.82%	2.81%	2.30%
2033	2.94%	2.45%	2.74%	2.64%	3.17%	2.66%	2.32%	2.60%	2.44%	2.18%
2034	2.82%	2.27%	2.42%	2.40%	2.78%	2.35%	2.14%	2.32%	2.35%	1.94%
2035	2.72%	2.13%	2.35%	2.31%	2.66%	2.30%	2.01%	2.25%	2.25%	2.23%
2036	2.63%	2.01%	2.43%	2.25%	2.57%	2.25%	1.96%	2.19%	2.16%	2.19%
2037	2.52%	1.88%	2.35%	2.17%	2.43%	2.18%	2.06%	2.12%	2.06%	2.14%
2038	2.53%	1.87%	2.59%	2.36%	2.63%	2.44%	2.27%	2.49%	2.30%	2.35%
2039	2.63%	1.93%	2.42%	2.42%	2.68%	2.53%	2.26%	2.48%	2.31%	2.29%
2040	2.24%	1.54%	2.15%	2.05%	2.11%	2.01%	1.90%	2.11%	1.81%	2.00%
2041	2.15%	1.44%	2.08%	1.98%	2.01%	1.96%	1.85%	2.05%	1.74%	1.95%
2042	2.06%	1.35%	2.03%	1.94%	1.92%	1.91%	1.87%	1.99%	1.67%	1.91%
2043	1.97%	1.93%	2.15%	1.98%	1.98%	2.02%	1.86%	2.07%	1.79%	2.02%
2044	1.88%	1.82%	1.89%	1.86%	1.72%	1.79%	1.71%	1.86%	1.66%	1.82%
2045	1.80%	1.73%	1.84%	1.81%	1.65%	1.75%	1.68%	1.80%	1.60%	1.77%
2046	1.92%	1.79%	1.91%	1.94%	1.86%	2.05%	1.91%	1.96%	1.85%	1.92%
2047	1.63%	1.57%	1.71%	1.68%	1.46%	1.64%	1.58%	1.68%	1.48%	1.68%
2048	1.62%	1.57%	1.88%	1.80%	1.58%	1.83%	1.70%	1.80%	1.65%	1.84%
2049	1.47%	1.42%	1.59%	1.56%	1.30%	1.53%	1.50%	1.56%	1.37%	1.59%
2050	1.39%	1.35%	1.53%	1.51%	1.23%	1.48%	1.50%	1.51%	1.32%	1.55%
2051	1.32%	1.29%	1.48%	1.45%	1.16%	1.44%	1.43%	1.46%	1.27%	1.51%
2052	1.24%	1.23%	1.41%	1.39%	1.08%	1.38%	1.38%	1.40%	1.22%	1.46%
2053	1.30%	1.26%	1.60%	1.55%	1.32%	1.74%	1.77%	1.63%	1.55%	1.69%
2054	1.10%	1.12%	1.31%	1.29%	0.95%	1.45%	1.51%	1.36%	1.13%	1.38%
2055	1.03%	1.07%	1.24%	1.28%	0.88%	1.39%	1.42%	1.31%	1.08%	1.37%
2056	0.96%	1.03%	1.19%	1.22%	0.82%	1.34%	1.38%	1.26%	1.04%	1.53%
2057	0.90%	0.98%	1.14%	1.17%	0.77%	1.30%	1.35%	1.21%	1.01%	1.48%
2058	0.87%	0.99%	1.24%	1.23%	0.81%	1.40%	1.45%	1.28%	1.13%	1.58%
2059	0.77%	0.90%	1.03%	1.06%	0.65%	1.19%	1.26%	1.11%	0.93%	1.39%
2060	0.79%	0.89%	1.04%	1.10%	0.73%	1.35%	1.38%	1.16%	1.08%	1.46%
2061	0.66%	0.83%	0.93%	0.96%	0.55%	1.09%	1.18%	1.01%	0.85%	1.30%
2062	0.60%	0.80%	0.88%	0.91%	0.51%	1.04%	1.18%	0.97%	0.82%	1.25%
2063	0.55%	0.78%	0.93%	0.92%	0.52%	1.07%	1.17%	0.98%	0.88%	1.30%
2064	0.50%	0.73%	0.78%	0.82%	0.42%	0.94%	1.07%	0.88%	0.75%	1.17%
2065	0.45%	0.70%	0.73%	0.77%	0.38%	0.90%	1.03%	0.83%	0.72%	1.12%
2066	0.41%	0.67%	0.69%	0.73%	0.35%	0.85%	1.02%	0.79%	0.69%	1.08%
2067	0.40%	0.65%	0.68%	0.72%	0.38%	0.94%	1.05%	0.81%	0.80%	1.11%
2068	0.34%	0.65%	0.69%	0.70%	0.33%	0.85%	0.99%	0.78%	0.74%	1.09%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2069	0.29%	0.59%	0.56%	0.60%	0.25%	0.72%	0.88%	0.67%	0.60%	0.95%
2070	0.25%	0.57%	0.52%	0.56%	0.22%	0.67%	0.86%	0.63%	0.57%	0.90%
2071	0.22%	0.54%	0.48%	0.52%	0.19%	0.63%	0.80%	0.59%	0.54%	0.86%
2072	0.19%	0.51%	0.44%	0.48%	0.17%	0.59%	0.76%	0.56%	0.51%	0.82%
2073	0.17%	0.50%	0.45%	0.47%	0.17%	0.58%	0.75%	0.55%	0.54%	0.83%
2074	0.15%	0.46%	0.38%	0.43%	0.16%	0.58%	0.76%	0.51%	0.56%	0.79%
2075	0.12%	0.44%	0.33%	0.38%	0.11%	0.47%	0.65%	0.45%	0.43%	0.69%
2076	0.10%	0.41%	0.30%	0.35%	0.10%	0.43%	0.60%	0.42%	0.41%	0.65%
2077	0.08%	0.39%	0.27%	0.32%	0.08%	0.39%	0.57%	0.39%	0.38%	0.61%
2078	0.07%	0.38%	0.28%	0.32%	0.08%	0.40%	0.58%	0.39%	0.42%	0.63%
2079	0.05%	0.34%	0.21%	0.27%	0.06%	0.32%	0.49%	0.33%	0.33%	0.54%
2080	0.04%	0.31%	0.18%	0.24%	0.05%	0.29%	0.46%	0.31%	0.31%	0.50%
2081	0.03%	0.29%	0.17%	0.22%	0.05%	0.30%	0.46%	0.29%	0.35%	0.50%
2082	0.02%	0.26%	0.14%	0.20%	0.03%	0.23%	0.39%	0.26%	0.27%	0.43%
2083	0.02%	0.24%	0.13%	0.19%	0.03%	0.22%	0.37%	0.24%	0.28%	0.42%
2084	0.01%	0.21%	0.10%	0.16%	0.02%	0.18%	0.32%	0.21%	0.22%	0.36%
2085	0.01%	0.19%	0.08%	0.14%	0.01%	0.16%	0.29%	0.19%	0.20%	0.33%
2086	0.01%	0.17%	0.07%	0.12%	0.01%	0.14%	0.27%	0.17%	0.18%	0.30%
2087	0.00%	0.15%	0.06%	0.11%	0.01%	0.12%	0.23%	0.15%	0.17%	0.27%
2088	0.00%	0.14%	0.05%	0.10%	0.01%	0.12%	0.23%	0.15%	0.21%	0.28%
2089	0.00%	0.11%	0.03%	0.08%	0.00%	0.09%	0.18%	0.12%	0.13%	0.22%
2090	0.00%	0.10%	0.03%	0.07%	0.00%	0.07%	0.16%	0.10%	0.12%	0.19%
2091	0.00%	0.08%	0.02%	0.06%	0.00%	0.06%	0.14%	0.09%	0.10%	0.17%
2092	0.00%	0.07%	0.01%	0.05%	0.00%	0.05%	0.12%	0.08%	0.09%	0.15%
2093	0.00%	0.06%	0.01%	0.04%	0.00%	0.04%	0.10%	0.07%	0.09%	0.13%
2094	0.00%	0.04%	0.01%	0.03%	0.00%	0.03%	0.08%	0.06%	0.06%	0.11%
2095	0.00%	0.03%	0.00%	0.03%	0.00%	0.03%	0.07%	0.05%	0.07%	0.10%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.04%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.01%	0.05%	0.03%	0.04%	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%	0.04%	0.00%	0.01%	0.00%	0.01%	0.03%	0.02%	0.02%	0.04%
2100	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%
2101	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.01%	0.01%	0.02%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
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%	0.01%
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 2019 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 - 2019 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 2019 Level - After Mortality										
2019	1.35%	1.02%	0.95%	0.89%	1.55%	1.04%	0.89%	0.85%	0.84%	0.95%
2020	3.65%	3.96%	2.97%	2.55%	3.81%	2.30%	2.79%	2.34%	2.22%	2.61%
2021	3.68%	5.07%	3.04%	3.09%	3.92%	2.31%	2.99%	3.23%	3.04%	2.75%
2022	3.47%	4.85%	2.95%	3.09%	3.86%	2.29%	3.19%	3.08%	2.93%	2.68%
2023	3.79%	5.07%	3.29%	3.45%	3.78%	2.50%	3.29%	3.37%	3.09%	2.68%
2024	3.40%	4.53%	2.87%	3.03%	3.20%	2.26%	3.06%	3.77%	2.90%	2.43%
2025	4.40%	4.97%	3.61%	3.70%	3.40%	2.86%	3.84%	4.27%	3.46%	3.31%
2026	3.11%	4.15%	2.72%	2.95%	2.72%	2.20%	2.97%	3.38%	2.72%	2.64%
2027	2.99%	4.02%	2.65%	2.90%	2.55%	2.19%	2.91%	3.23%	2.64%	2.51%
2028	3.18%	4.33%	2.97%	3.27%	2.72%	2.45%	3.11%	3.38%	2.89%	2.69%
2029	2.89%	3.66%	2.54%	2.93%	2.27%	2.12%	2.76%	2.93%	2.48%	2.37%
2030	2.79%	3.53%	2.60%	2.99%	2.26%	2.11%	2.71%	3.04%	2.41%	2.38%
2031	2.70%	3.35%	2.52%	2.83%	2.22%	2.07%	2.63%	2.90%	2.35%	2.30%
2032	3.15%	3.68%	2.82%	3.12%	2.47%	2.63%	2.91%	3.13%	2.81%	2.72%
2033	2.73%	3.34%	2.64%	2.98%	2.29%	2.24%	2.65%	2.78%	2.44%	2.32%
2034	2.44%	2.90%	2.30%	2.70%	2.02%	1.99%	2.44%	2.58%	2.15%	2.18%
2035	2.37%	2.76%	2.23%	2.57%	1.96%	1.96%	2.37%	2.48%	2.09%	2.16%
2036	2.30%	2.64%	2.51%	2.50%	1.92%	1.95%	2.32%	2.39%	2.03%	2.11%
2037	2.22%	2.48%	2.43%	2.42%	1.87%	1.91%	2.25%	2.30%	1.97%	2.05%
2038	2.40%	2.66%	2.64%	2.74%	2.09%	2.14%	2.41%	2.43%	2.19%	2.26%
2039	2.50%	2.57%	2.41%	2.56%	2.06%	2.39%	2.41%	2.38%	2.29%	2.43%
2040	2.01%	2.08%	2.21%	2.20%	1.75%	1.82%	2.07%	2.06%	1.80%	2.08%
2041	1.94%	1.95%	2.14%	2.12%	1.71%	1.79%	2.01%	1.98%	1.74%	2.02%
2042	1.88%	1.85%	2.08%	2.11%	1.68%	1.78%	1.96%	1.92%	1.70%	2.03%
2043	1.98%	1.87%	2.18%	2.19%	1.80%	1.91%	2.01%	1.91%	1.83%	2.02%
2044	1.75%	1.60%	1.94%	1.90%	1.60%	1.70%	1.84%	1.77%	1.73%	1.87%
2045	1.69%	1.50%	1.87%	1.84%	1.70%	1.99%	1.79%	1.71%	1.92%	1.83%
2046	1.94%	1.60%	1.89%	2.02%	1.87%	2.18%	1.94%	1.81%	2.10%	2.12%
2047	1.56%	1.27%	1.74%	1.69%	1.61%	1.90%	1.67%	1.58%	1.80%	1.73%
2048	1.71%	1.34%	1.85%	1.85%	1.79%	2.09%	1.78%	1.67%	1.97%	1.85%
2049	1.44%	1.07%	1.61%	1.55%	1.53%	1.82%	1.56%	1.46%	1.69%	1.63%
2050	1.38%	0.98%	1.54%	1.52%	1.49%	1.77%	1.51%	1.40%	1.64%	1.63%
2051	1.33%	0.90%	1.48%	1.41%	1.46%	1.74%	1.46%	1.35%	1.59%	1.54%
2052	1.27%	0.81%	1.42%	1.34%	1.41%	1.69%	1.40%	1.29%	1.53%	1.49%
2053	1.58%	0.92%	1.51%	1.55%	1.67%	1.99%	1.57%	1.40%	1.80%	1.75%
2054	1.16%	0.66%	1.30%	1.25%	1.33%	1.61%	1.29%	1.18%	1.43%	1.44%
2055	1.10%	0.58%	1.24%	1.14%	1.28%	1.55%	1.24%	1.12%	1.37%	1.35%
2056	1.04%	0.51%	1.18%	1.08%	1.24%	1.51%	1.18%	1.07%	1.32%	1.30%
2057	0.99%	0.46%	1.12%	1.01%	1.20%	1.47%	1.13%	1.02%	1.27%	1.26%
2058	1.07%	0.45%	1.16%	1.11%	1.30%	1.57%	1.18%	1.06%	1.37%	1.36%
2059	0.88%	0.34%	1.01%	0.89%	1.11%	1.36%	1.02%	0.92%	1.17%	1.16%
2060	1.00%	0.35%	0.99%	0.92%	1.20%	1.49%	1.07%	0.95%	1.24%	1.30%
2061	0.77%	0.25%	0.90%	0.77%	1.02%	1.26%	0.92%	0.82%	1.06%	1.07%
2062	0.72%	0.21%	0.85%	0.74%	0.97%	1.21%	0.87%	0.77%	1.01%	1.05%
2063	0.75%	0.20%	0.85%	0.73%	1.01%	1.26%	0.86%	0.75%	1.07%	1.02%
2064	0.62%	0.15%	0.75%	0.61%	0.88%	1.11%	0.76%	0.68%	0.91%	0.93%
2065	0.57%	0.12%	0.71%	0.56%	0.83%	1.05%	0.71%	0.63%	0.86%	0.88%
2066	0.52%	0.10%	0.66%	0.53%	0.79%	1.01%	0.67%	0.59%	0.82%	0.87%
2067	0.58%	0.09%	0.63%	0.51%	0.83%	1.08%	0.68%	0.60%	0.85%	0.92%
2068	0.50%	0.07%	0.61%	0.48%	0.78%	0.99%	0.62%	0.55%	0.82%	0.81%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2069	0.39%	0.05%	0.53%	0.38%	0.65%	0.85%	0.53%	0.47%	0.67%	0.70%
2070	0.35%	0.04%	0.49%	0.36%	0.60%	0.79%	0.48%	0.42%	0.63%	0.68%
2071	0.31%	0.03%	0.46%	0.31%	0.56%	0.74%	0.44%	0.39%	0.58%	0.61%
2072	0.27%	0.02%	0.42%	0.27%	0.52%	0.69%	0.40%	0.35%	0.54%	0.57%
2073	0.27%	0.02%	0.39%	0.26%	0.51%	0.67%	0.37%	0.32%	0.55%	0.55%
2074	0.25%	0.01%	0.35%	0.23%	0.48%	0.66%	0.34%	0.30%	0.50%	0.58%
2075	0.17%	0.01%	0.32%	0.19%	0.39%	0.53%	0.28%	0.25%	0.41%	0.44%
2076	0.14%	0.00%	0.28%	0.17%	0.35%	0.48%	0.25%	0.22%	0.37%	0.40%
2077	0.12%	0.00%	0.25%	0.14%	0.32%	0.43%	0.21%	0.19%	0.34%	0.36%
2078	0.12%	0.00%	0.24%	0.14%	0.31%	0.43%	0.20%	0.17%	0.34%	0.37%
2079	0.08%	0.00%	0.20%	0.11%	0.25%	0.34%	0.16%	0.14%	0.27%	0.29%
2080	0.06%	0.00%	0.17%	0.09%	0.22%	0.30%	0.13%	0.11%	0.23%	0.26%
2081	0.06%	0.00%	0.15%	0.08%	0.20%	0.30%	0.12%	0.10%	0.23%	0.26%
2082	0.04%	0.00%	0.13%	0.07%	0.16%	0.23%	0.09%	0.08%	0.18%	0.20%
2083	0.03%	0.00%	0.11%	0.06%	0.14%	0.20%	0.08%	0.06%	0.17%	0.17%
2084	0.02%	0.00%	0.09%	0.05%	0.11%	0.16%	0.06%	0.05%	0.13%	0.14%
2085	0.01%	0.00%	0.08%	0.04%	0.09%	0.13%	0.05%	0.04%	0.11%	0.12%
2086	0.01%	0.00%	0.06%	0.04%	0.08%	0.11%	0.04%	0.03%	0.09%	0.10%
2087	0.01%	0.00%	0.05%	0.03%	0.06%	0.09%	0.03%	0.02%	0.07%	0.08%
2088	0.02%	0.00%	0.04%	0.03%	0.06%	0.08%	0.02%	0.02%	0.07%	0.08%
2089	0.00%	0.00%	0.03%	0.02%	0.04%	0.05%	0.01%	0.01%	0.04%	0.05%
2090	0.00%	0.00%	0.08%	0.02%	0.03%	0.04%	0.01%	0.01%	0.03%	0.04%
2091	0.00%	0.00%	0.00%	0.06%	0.02%	0.03%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.00%	0.06%	0.02%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.01%	0.01%
2094	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.01%	0.00%
2097	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
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 2019 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 - 2019 Level - After Consideration of Mortality

Claim Number	[REDACTED]						Totals	Annual Basis
Date of Birth	[REDACTED]							Percent of Total
Life Expectancy @ 12/31/18	[REDACTED]							By Year
Sex	[REDACTED]							
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2019 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	153,771	118,137	71,991	1,753	19,740	106,537	471,930	2.37%
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 (2019 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 - 2019 Level - After Consideration of Mortality

Claim Number Date of Birth Life Expectancy @ 12/31/18 Sex	[REDACTED]							Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Attained Age	Incremental Payments By Claim By Year - 2019 Level - After Mortality (a)								
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	8,410	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 (2019 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

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

Estimated Loss & Expense Payments - 2019 Level - Before Consideration of Mortality

Claim Number	[REDACTED]						Totals	Percent of Total
Date of Birth	[REDACTED]							By Year
Life Expectancy @ 12/31/18	[REDACTED]							
Sex	[REDACTED]							
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2019 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 - 2019 Level - Before Consideration of Mortality

Claim Number Date of Birth Life Expectancy @ 12/31/18 Sex	[REDACTED]						Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2019 Level - Before Mortality - @ 12/31/18							
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
	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	Accident Year 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 All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg	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	Conservative Model Portfolio	NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	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)	(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%		4.41%	11.20%	13.39%	15.58%	
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%		2.39%	2.85%	1.83%	-4.81%	
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%		3.37%	8.48%	7.60%	7.54%	
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%		4.82%	16.25%	15.29%	12.52%	
1990	133.80	6.11%	9.59%	4.14%	-3.10%	-21.56%	6.18%	9.73%	7.82%	9.32%		3.94%	0.85%		5.44%	-0.20%	-2.17%	-5.26%	
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%	3.39%	15.12%	16.59%	20.79%	2.82%
1992	141.90	2.90%	6.63%	4.23%	7.62%	23.35%	8.05%	7.19%	3.51%	8.14%		10.17%	7.72%	3.27%	2.40%	3.49%	4.82%	7.27%	0.37%
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%	1.50%	5.39%	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%	1.42%	-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%		11.44%	10.95%	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%
2001	176.70	1.55%	4.72%	2.19%	-11.89%	22.77%	3.70%	7.62%	3.83%	7.08%		-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%	-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%	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%	7.26%	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%
2006	201.80	2.54%	3.56%	2.69%	15.79%	16.17%	1.19%	3.14%	4.80%	5.59%		6.27%	9.59%	7.13%	12.77%	0.87%	8.89%	7.05%	4.59%
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%
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%
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%	2.38%	0.37%	1.22%	0.76%	0.07%	-0.59%
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%	1.110%	1.41%	6.80%	6.86%	5.17%
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%
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%
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%	1.89%	1.04%	0.85%	1.66%	0.60%
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%
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%	11.81%
2018	251.23	1.91%	2.01%	1.52%	-4.38%	-2.85%	3.11%	2.25%	2.25%	3.93%		4.68%	-0.35%	-6.52%	0.49%	3.95%	-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%	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%	9.88%	6.72%	2.79%	6.01%	6.89%	3.75%	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%	8.89%		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%	1.89%	0.78%	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%	6.76%	
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)	Provided by Client
(3)	[Col (2) / Prior Col (2)] - 1
(13)	[44% Col (6)] + [20% Col (9)] + [36% Col (11)]
(14)	[17.5% Col (6)] + [17.5% Col (7)] + [30% Col (8)] + [30% Col (9)] + [5% Col (10)]

Year	Total Returns													Difference Between Average Returns						
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg	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	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	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)	(19)	(20)
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%	8.81%	0.92%	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%	-16.78%			-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%		3.80%	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%	3.64%	3.23%	1.81%	3.20%		0.84%	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%	-6.09%	-1.29%	1.50%	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%		11.89%	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%	29.10%	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 - 369 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 57:69, 69:81, and 81:93 Month Factors (a)

Fitted Interval	Wtd. Avg. All Years Beginning with Factor 69:81			Indicated Tail Factor 369:Ult. Based on Fitted Values Beginning with 57:69 Factor	Indicated Tail Factor 369:Ult. Based on Fitted Values Beginning with 81:93 Factor
	Intercept Ln (a)	Slope b	Indicated Tail Factor 369:Ult.	(5)	(6)
(1)	(2)	(3)	(4)		
First 11 Factors	(0.6601)	1.8032	1.0146	1.0113	1.0086
First 10 Factors	(2.2195)	1.1007	1.0420	1.0022	1.0182
First 9 Factors	0.4631	2.3244	1.0065	1.0055	1.0756
First 8 Factors	(1.7285)	1.3114	1.0313	1.0004	1.0074
First 7 Factors	2.3732	3.2341	1.0016	1.0000	1.0677
First 6 Factors	8.1997	6.0067	1.0000	1.0000	1.0012
First 5 Factors	6.7490	5.3051	1.0001	1.0000	1.0000
Average of All			1.0137	1.0028	1.0255
Selected Tail Factor 369: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 - 369 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 57:69

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)
57	5.75	1.1208	0.1208	-1.7492	-2.1132	-2.9700	0.0513	1.0513
69	6.75	1.0203	0.0203	-1.9095	-3.8969	-3.4875	0.0306	1.0306
81	7.75	1.0148	0.0148	-2.0477	-4.2121	-3.9333	0.0196	1.0196
93	8.75	1.0679	0.0679	-2.1691	-2.6899	-4.3250	0.0132	1.0132
105	9.75	1.0010	0.0010	-2.2773	-6.9078	-4.6742	0.0093	1.0093
117	10.75	1.0032	0.0032	-2.3749	-5.7295	-4.9893	0.0068	1.0068
129	11.75	1.0010	0.0010	-2.4639	-6.9078	-5.2764	0.0051	1.0051
141	12.75	1.0165	0.0165	-2.5455	-4.1030	-5.5400	0.0039	1.0039
153	13.75	1.0295	0.0295	-2.6210	-3.5217	-5.7837	0.0031	1.0031
165	14.75	1.0010	0.0010	-2.6912	-6.9078	-6.0102	0.0025	1.0025

(10) Ln a - Intercept =====> 2.6751
 (11) a =====> 14.5136
 (12) b - Slope =====> 3.2272
 (13) Indicated Tail 369 to Ultimate =====> 1.0022
 (14) Selected Tail 369 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 57:69 to 165:177.

Development of Incurred Loss Tail Factor - 369 Months to Ultimate

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

Extrapolated to 633 Months - Based on Approximate Life Expectancy at Age 30 (369 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))	(Incremental) 1.0 + Col. (5)	
-----	-----	-----	-----	-----	-----	-----
(1)	(2)	(3)	(4)	(5)	(6)	(7)
369	31.75	-3.45789	-8.4844	0.0002	1.0002	1.0022
381	32.75	-3.48890	-8.5845	0.0002	1.0002	1.0020
393	33.75	-3.51898	-8.6815	0.0002	1.0002	1.0018
405	34.75	-3.54818	-8.7758	0.0002	1.0002	1.0016
417	35.75	-3.57655	-8.8673	0.0001	1.0001	1.0014
429	36.75	-3.60414	-8.9564	0.0001	1.0001	1.0013
441	37.75	-3.63099	-9.0430	0.0001	1.0001	1.0012
453	38.75	-3.65713	-9.1274	0.0001	1.0001	1.0011
465	39.75	-3.68261	-9.2096	0.0001	1.0001	1.0009
477	40.75	-3.70746	-9.2898	0.0001	1.0001	1.0008
489	41.75	-3.73170	-9.3680	0.0001	1.0001	1.0008
501	42.75	-3.75537	-9.4444	0.0001	1.0001	1.0007
513	43.75	-3.77849	-9.5190	0.0001	1.0001	1.0006
525	44.75	-3.80109	-9.5920	0.0001	1.0001	1.0005
537	45.75	-3.82319	-9.6633	0.0001	1.0001	1.0004
549	46.75	-3.84481	-9.7331	0.0001	1.0001	1.0004
561	47.75	-3.86598	-9.8014	0.0001	1.0001	1.0003
573	48.75	-3.88671	-9.8683	0.0001	1.0001	1.0003
585	49.75	-3.90701	-9.9338	0.0000	1.0000	1.0002
597	50.75	-3.92691	-9.9980	0.0000	1.0000	1.0002
609	51.75	-3.94642	-10.0610	0.0000	1.0000	1.0001
621	52.75	-3.96556	-10.1228	0.0000	1.0000	1.0001
633	53.75	-3.98434	-10.1834	0.0000	1.0000	1.0000

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

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)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)	@ 9/30/19 (b)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
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	14,638,997	14,709,082	14,825,915	14,907,878	
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	6,279,135	6,329,261	6,377,136	6,429,904	
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	9,314,249	9,450,182	9,571,436	9,706,311	
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	15,500,157	15,693,145	15,897,152	16,107,960	
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	20,331,661	20,584,293	20,800,669	21,045,166	
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	7,475,545	7,533,081	7,595,466	7,657,801	
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	10,574,141	10,709,402	10,850,335	10,999,134	
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	9,627,567	9,744,801	9,857,549	9,977,926	
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	12,557,481	12,681,034	12,811,729	13,024,289	
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	21,092,727	21,404,139	21,707,696	22,049,156	
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	12,245,496	12,352,026	12,431,044	12,511,012	
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	6,195,510	6,282,731	6,376,373	6,467,716	
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	7,833,708	7,936,906	8,047,059	8,163,026	
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	16,227,654	16,470,869	16,724,717	16,994,873	
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	4,674,834	4,744,326	4,833,332	4,894,753	
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	5,141,005	5,245,136	5,301,051	5,378,150	
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	7,624,142	7,738,709	7,854,968	8,010,946	
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	8,963,008	9,156,506	9,340,477	9,587,699	
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	9,693,497	9,871,440	10,090,049	10,383,361	
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	5,678,602	5,806,667	5,926,784	6,073,531	
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	7,247,798	7,445,692	7,589,630	
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	2,903,629	2,950,858	3,000,702	
2011			11,245	178,666	877,041	1,559,805	2,333,485	3,117,907	3,794,991	4,353,878	4,530,039	4,645,493	4,770,464	
2012				16,611	97,446	898,196	1,645,365	2,061,021	2,323,849	2,732,433	2,854,410	2,926,538	3,033,266	
2013						114,394	873,399	1,747,648	2,424,840	3,154,345	3,737,777	3,937,024	4,162,216	4,377,074
2014							116,952	652,037	1,765,040	2,940,791	4,231,511	4,440,983	4,641,703	4,905,585
2015								0	365,465	1,346,365	2,609,468	2,880,464	3,052,055	3,223,151
2016									10,326	390,803	569,989	587,034	628,530	692,705
2017										5,229	455,087	637,742	710,752	784,042
2018											30,277	154,648	208,580	659,052
2019												0	0	0
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	218,769,205	221,691,533	224,666,629	227,960,220	
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	221,635,871	224,595,162	227,617,488	230,960,921	
2011 & Prior			117,283,692	130,244,359	152,786,466	171,059,337	184,726,793	198,574,778	212,604,607	225,989,749	229,125,201	232,262,981	235,731,385	
2012 & Prior				130,260,969	152,883,912	171,957,533	186,372,157	200,635,799	214,928,456	228,722,182	231,979,611	235,189,518	238,764,651	
2013 & Prior					152,998,305	172,830,932	188,119,805	203,060,639	218,082,801	232,459,960	235,916,635	239,351,734	243,141,725	
2014 & Prior						172,947,884	188,771,842	204,825,679	221,023,592	236,691,471	240,357,618	243,993,436	248,047,310	
2015 & Prior							188,771,842	205,191,144	222,369,957	239,300,938	243,238,082	247,045,491	251,270,462	
2016 & Prior								205,201,470	222,760,760	239,870,927	243,825,117	247,674,022	251,963,166	
2017 & Prior									222,765,989	240,326,014	244,462,859	248,384,773	252,747,208	
2018 & Prior										240,356,291	244,617,507	248,593,353	253,406,260	
2019 & Prior											244,617,507	248,593,353	253,406,260	

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.

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)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)	@ 9/30/19 (b)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
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	25,702,077	26,490,082	26,490,082	26,490,082	
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	12,124,934	12,124,934	12,125,846	12,125,846	
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	27,832,120	27,832,120	27,832,120	27,832,120	
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	52,149,680	51,049,383	51,049,383	51,049,468	
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	44,771,955	47,070,479	47,070,479	47,070,479	
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	20,675,749	20,675,749	20,675,749	20,675,749	
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	33,033,922	33,033,922	33,033,922	33,033,922	
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	29,864,307	29,864,307	29,864,307	29,864,307	
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	40,457,327	40,457,327	40,457,327	40,457,327	
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	70,152,725	70,152,725	70,152,725	70,152,725	
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	27,054,078	27,054,078	27,054,078	27,054,078	
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	21,722,522	21,115,573	21,115,573	21,115,573	
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	29,663,340	29,663,340	29,663,648	29,663,648	
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	70,560,398	68,397,862	68,397,915	68,397,915	
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	18,209,635	16,366,857	16,366,857	16,366,857	
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	28,781,989	28,781,989	28,782,198	28,782,198	
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	32,986,431	32,986,431	32,986,645	32,986,645	
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	50,537,021	49,249,531	49,249,689	49,249,689	
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	38,987,317	38,987,317	38,987,830	38,987,830	
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	51,043,082	51,043,082	51,043,137	51,043,137	
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	59,034,654	59,034,654	59,034,898	59,034,898	
2010		367,288	11,709,849	23,432,658	28,572,781	27,241,537	27,631,375	26,491,003	28,170,398	28,887,752	28,887,752	28,881,899	28,881,963	
2011			8,025,000	18,092,817	27,966,715	38,554,067	47,898,365	46,663,004	47,391,514	47,765,304	47,765,304	47,765,451	47,736,743	
2012				12,090,000	20,346,124	28,272,096	31,340,190	24,080,908	28,663,775	32,385,451	33,476,533	33,476,916	33,476,916	
2013					8,415,555	14,108,083	24,160,711	27,946,444	30,675,106	29,432,728	29,430,617	29,430,743	29,430,743	
2014						6,459,800	22,999,374	37,678,801	39,204,196	40,746,108	39,409,631	35,743,284	32,085,968	
2015								0	18,702,803	25,309,491	40,552,485	42,028,767	44,698,049	
2016								2,984,445	3,189,395	7,092,710	7,105,900	8,234,072	8,184,413	
2017									220,615	12,515,921	18,805,633	17,566,904	19,829,694	
2018										11,120,164	13,837,666	16,302,803	17,698,436	
2019											30,000	30,000	1,190,000	
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	785,345,264	781,431,743	781,434,410	781,434,495	
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	814,253,016	810,319,495	810,322,309	810,316,458	
2011 & Prior			741,548,879	842,740,094	847,007,687	838,408,213	852,613,563	855,416,424	849,014,638	862,018,320	858,084,799	858,087,760	858,053,201	
2012 & Prior				854,830,094	867,353,811	866,680,309	883,953,753	879,497,332	877,678,413	894,403,771	891,561,332	891,564,676	891,530,117	
2013 & Prior					875,769,366	880,788,392	908,114,464	907,443,776	908,353,519	923,836,499	920,991,949	920,995,419	920,960,859	
2014 & Prior						887,248,192	931,113,838	945,122,577	947,557,715	964,582,608	960,401,580	956,738,703	953,046,827	
2015 & Prior							931,113,838	963,825,379	972,867,205	1,005,135,092	1,002,430,347	1,001,831,241	997,744,877	
2016 & Prior								966,809,825	976,056,601	1,012,227,802	1,009,536,247	1,010,065,313	1,005,929,290	
2017 & Prior									976,277,215	1,024,743,723	1,028,341,881	1,027,632,217	1,025,758,984	
2018 & Prior										1,035,863,887	1,042,179,546	1,043,935,020	1,043,457,420	
2019 & Prior											1,042,209,546	1,043,965,020	1,044,647,420	

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.

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)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)	@ 9/30/19 (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	22,258,805	22,620,233	22,677,805	22,744,366
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	10,174,453	10,078,098	10,096,915	10,127,471
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	21,641,402	21,504,193	21,536,085	21,555,127
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	41,582,298	40,514,823	40,546,886	40,554,986
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	38,090,051	39,223,501	39,282,593	39,661,412
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	17,795,413	17,521,518	17,537,861	17,705,455
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	26,989,640	26,662,851	26,682,596	26,859,165
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	24,861,140	24,880,846	24,849,728	25,032,766
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	33,194,637	33,088,541	33,030,471	33,278,721
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	58,204,362	57,692,902	57,599,465	57,952,515
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	23,696,374	23,486,969	23,454,281	23,909,383
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	18,418,564	17,885,188	17,859,552	18,189,514
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	25,087,505	24,924,856	24,897,319	25,250,521
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	60,392,984	58,178,002	57,989,657	59,029,612
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	15,811,498	14,210,230	14,146,892	14,276,590
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	26,056,758	24,944,720	24,820,154	25,036,644
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	31,565,838	31,326,160	30,963,962	31,622,874
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	50,311,984	47,049,460	46,576,501	47,208,814
2007	N/A	59,153,178	67,620,964	58,470,417	56,101,360	52,163,570	47,452,521	46,361,933	40,252,269	39,852,634	39,483,137	39,068,261	39,790,584
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	54,195,381	51,614,740	52,930,250	53,730,897
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	64,077,529	63,424,714	63,023,168	63,518,830
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	32,238,079	32,008,123	31,651,326	31,761,482
2011			72,891,940	71,306,452	65,671,795	65,087,844	67,347,302	60,514,485	58,807,873	56,226,768	55,321,974	54,458,116	54,666,871
2012				81,217,094	76,746,568	67,114,423	57,809,164	43,294,886	39,903,132	42,641,332	39,885,520	39,305,865	39,780,063
2013					76,400,906	62,357,107	60,846,197	54,240,114	51,458,790	41,771,976	40,671,058	40,375,809	40,883,699
2014						69,737,636	80,346,694	84,954,480	68,887,830	63,582,211	59,749,323	54,308,497	48,078,170
2015							61,923,125	75,914,747	63,520,691	65,942,190	67,498,285	71,317,281	71,038,029
2016								69,229,336	56,397,130	40,327,403	36,523,405	33,856,575	29,860,051
2017									69,648,129	72,052,065	72,802,486	66,948,185	63,341,203
2018										83,644,236	78,480,797	75,344,643	71,809,267
2019 (9 Mo)											19,997,038	35,972,380	53,480,950
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	704,259,251	690,315,680	689,570,403	697,036,247
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	736,497,330	722,323,803	721,221,729	728,797,729
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	792,724,098	777,645,777	775,679,845	783,464,600
2012 & Prior				1,085,747,642	1,013,006,165	940,784,387	904,198,933	855,767,761	834,719,078	835,365,430	817,531,297	814,985,710	823,244,663
2013 & Prior					1,089,407,071	1,003,141,494	965,045,130	910,007,875	886,177,868	877,137,406	858,202,354	855,361,519	864,128,361
2014 & Prior						1,072,879,130	1,045,391,825	994,962,354	955,065,699	940,719,617	917,951,678	909,670,016	912,206,531
2015 & Prior							1,107,314,950	1,070,877,102	1,018,586,390	1,006,661,807	985,449,963	980,987,297	983,244,560
2016 & Prior								1,140,106,438	1,074,983,520	1,046,989,210	1,021,973,368	1,014,843,872	1,013,104,611
2017 & Prior									1,144,631,648	1,119,041,275	1,094,775,854	1,081,792,056	1,076,445,814
2018 & Prior										1,202,685,511	1,173,256,651	1,157,136,699	1,148,255,081
2019 & Prior											1,193,253,689	1,193,109,080	1,201,736,031

Note: (a) Based on historical estimates of ultimate loss and ALAE at birth year level before inflation and an 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.

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)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)	@ 9/30/19 (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	29,318,266	30,138,496	30,129,776	30,151,923
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	14,164,464	14,155,275	14,149,237	14,153,519
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	30,457,286	30,448,017	30,445,594	30,429,324
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	58,312,637	57,113,215	57,099,975	57,043,239
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	50,807,973	52,734,676	52,725,037	53,156,151
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	23,764,362	23,505,904	23,499,116	23,694,601
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	36,947,666	36,635,315	36,629,991	36,845,873
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	33,441,040	33,598,910	33,525,133	33,744,270
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	45,528,680	45,514,210	45,408,412	45,720,090
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	78,950,805	78,478,865	78,313,295	78,729,718
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	31,270,594	31,115,796	31,035,304	31,626,496
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	24,548,529	23,917,263	23,859,730	24,283,184
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	32,729,847	32,612,567	32,553,830	33,011,509
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	80,039,362	77,367,045	77,037,874	78,336,058
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	20,562,331	18,485,522	18,381,452	18,526,752
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	32,754,129	32,649,807	32,458,395	32,722,970
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	39,378,177	39,403,341	38,916,835	39,723,110
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	60,598,885	58,977,936	58,345,051	59,114,868
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	47,688,524	47,484,915	46,971,301	47,821,590
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	62,124,948	61,877,220	61,225,661	61,984,981
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	72,664,826	72,345,582	71,705,773	72,243,842
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	36,496,317	36,304,133	35,947,407	36,063,214
2011			72,891,940	77,584,464	72,600,196	71,996,315	74,559,791	68,192,855	66,336,890	63,486,298	62,629,546	61,709,349	61,907,664
2012				81,217,094	77,309,410	67,729,133	58,440,532	44,610,051	41,198,718	44,119,040	44,991,234	44,384,627	44,894,753
2013					76,400,906	62,478,164	61,072,531	55,495,022	52,757,475	42,904,798	42,002,707	41,749,723	42,259,537
2014						69,737,636	80,485,475	86,783,624	70,511,636	65,208,558	61,384,075	55,796,086	49,370,586
2015							61,923,125	77,433,227	64,925,458	67,537,373	69,237,390	73,173,103	72,865,123
2016								69,229,336	56,524,744	40,507,989	37,404,032	34,068,699	30,040,063
2017									69,648,129	72,211,327	73,110,389	67,214,071	63,577,610
2018										83,644,236	78,634,965	75,475,054	71,917,601
2019 (9 Mo)											19,997,038	35,972,380	53,480,950
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	906,053,330	898,559,876	894,416,773	903,064,070
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	942,549,647	934,864,009	930,364,180	939,127,284
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	1,006,035,945	997,493,555	992,073,529	1,001,034,948
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	1,050,154,985	1,042,484,788	1,036,458,156	1,045,929,701
2013 & Prior					1,315,639,635	1,213,766,300	1,170,695,717	1,126,785,939	1,099,543,048	1,093,059,783	1,084,487,495	1,078,207,879	1,088,189,238
2014 & Prior						1,283,503,936	1,251,181,192	1,213,569,563	1,170,054,683	1,158,268,341	1,145,871,570	1,134,003,965	1,137,559,824
2015 & Prior							1,313,104,318	1,291,002,789	1,234,980,142	1,225,805,714	1,215,108,960	1,207,177,068	1,210,424,947
2016 & Prior								1,360,232,125	1,291,504,885	1,266,313,703	1,252,512,992	1,241,245,767	1,240,465,010
2017 & Prior									1,361,153,014	1,338,525,030	1,325,623,381	1,308,459,838	1,304,042,620
2018 & Prior										1,422,169,266	1,404,258,346	1,383,934,892	1,375,960,221
2019 & Prior											1,424,255,384	1,419,907,272	1,429,441,171

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.

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)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)	@ 9/30/19 (b)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
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	26,130,433	26,787,495	26,805,190	26,838,874	
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	12,789,755	12,789,755	12,800,583	12,813,482	
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	25,355,757	25,392,107	25,429,624	25,459,451	
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	48,471,434	47,624,160	47,692,169	47,727,452	
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	43,548,946	45,050,520	45,066,383	45,421,680	
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	19,270,039	19,095,531	19,104,089	19,258,461	
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	30,676,297	30,487,926	30,534,467	30,751,453	
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	27,994,856	28,164,285	28,153,559	28,370,785	
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	37,068,365	37,108,028	37,080,995	37,385,260	
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	63,895,585	63,641,229	63,610,117	64,018,425	
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	27,176,655	27,098,985	27,073,340	27,576,913	
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	20,137,823	19,694,454	19,688,035	20,047,282	
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	26,591,498	26,542,528	26,538,895	26,926,144	
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	63,958,182	62,047,697	61,891,105	62,956,532	
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	17,290,259	15,666,794	15,613,350	15,752,470	
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	25,364,821	25,330,155	25,218,237	25,446,040	
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	30,343,034	30,396,651	30,083,885	30,706,894	
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	47,019,519	45,888,549	45,481,934	46,125,394	
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	38,309,381	38,210,068	37,886,143	38,607,690	
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	45,133,053	45,035,143	44,651,258	45,262,956	
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	54,524,864	54,384,648	54,024,840	54,503,338	
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	25,270,979	25,150,805	24,923,805	25,011,684	
2011			48,135,149	51,255,567	48,664,196	49,025,594	51,459,755	47,536,597	46,583,905	44,915,237	44,465,511	43,976,097	44,242,802	
2012				53,164,473	51,304,216	45,663,550	40,043,978	30,959,093	28,754,324	30,887,223	31,583,612	31,266,410	31,708,211	
2013					50,356,222	41,890,895	41,626,313	38,253,503	36,709,393	30,212,648	29,697,250	29,659,192	30,124,597	
2014						46,089,913	54,048,934	58,832,041	48,382,677	45,234,556	42,766,421	39,116,330	34,901,156	
2015							41,099,116	51,838,255	43,925,745	46,009,484	47,275,723	50,051,263	49,934,222	
2016								45,882,758	37,786,424	27,158,139	25,089,463	22,922,972	20,276,481	
2017									46,007,205	47,971,650	48,658,911	44,836,250	42,467,225	
2018										54,950,285	51,845,519	49,890,591	47,734,922	
2019 (9 Mo)											13,030,783	23,550,427	35,114,703	
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	731,050,556	726,447,533	724,441,099	731,979,129	
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	756,321,534	751,598,339	749,364,904	756,990,813	
2011 & Prior			838,369,821	885,376,439	872,678,502	828,879,835	816,134,960	805,600,984	795,573,985	801,236,771	796,063,849	793,341,001	801,233,615	
2012 & Prior				938,540,911	874,543,385	856,178,937	836,560,077	824,328,310	832,123,994	827,647,462	824,607,411	832,941,825		
2013 & Prior					974,338,940	916,434,280	897,805,250	874,813,580	861,037,702	862,336,643	857,344,712	854,266,603	863,066,422	
2014 & Prior						962,524,193	951,854,184	933,645,621	909,420,380	907,571,199	900,111,133	893,382,934	897,967,578	
2015 & Prior							992,953,300	985,483,876	953,346,124	953,580,683	947,386,855	943,434,197	947,901,800	
2016 & Prior								1,031,366,635	991,132,549	980,738,822	972,476,318	966,357,168	968,178,281	
2017 & Prior									1,037,139,753	1,028,710,472	1,021,135,229	1,011,193,419	1,010,645,506	
2018 & Prior										1,083,660,757	1,072,980,748	1,061,084,010	1,058,380,428	
2019 & Prior											1,086,011,531	1,084,634,437	1,093,495,131	

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 @ 9/30/19	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 @ 9/30/19 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	12,019,177	9,036,254	11,198,289	14,118,881	21,055,431	23,217,466	26,138,058	22,744,366	1,688,935	(473,101)	(3,393,692)
1990	4,649,471	3,999,901	4,654,065	5,477,661	8,649,372	9,303,536	10,127,132	10,127,471	1,478,099	823,935	339
1991	6,768,945	15,044,397	19,056,810	24,688,405	21,813,342	25,825,756	31,457,350	21,555,127	(258,215)	(4,270,629)	(9,902,223)
1992	11,204,758	25,117,000	31,386,694	40,101,114	36,321,758	42,591,452	51,305,872	40,554,986	4,233,228	(2,036,466)	(10,750,886)
1993	16,539,219	22,476,314	27,644,169	34,738,532	39,015,533	44,183,388	51,277,750	39,661,412	645,879	(4,521,976)	(11,616,339)
1994	6,111,851	10,854,263	13,721,434	17,803,471	16,966,114	19,833,285	23,915,321	17,705,455	739,341	(2,127,830)	(6,209,867)
1995	8,106,840	19,860,274	24,706,630	31,518,220	27,967,114	32,813,470	39,625,060	26,859,165	(1,107,949)	(5,954,305)	(12,765,894)
1996	7,727,436	14,484,119	16,762,416	19,727,830	22,211,555	24,489,851	27,455,266	25,032,766	2,821,211	542,914	(2,422,500)
1997	9,406,479	24,544,936	30,370,135	38,582,916	33,951,415	39,776,615	47,989,395	33,278,721	(672,694)	(6,497,894)	(14,710,674)
1998	16,463,211	38,950,495	47,107,491	58,370,723	55,413,706	63,570,702	74,833,934	57,952,515	2,538,809	(5,618,187)	(16,881,419)
1999	9,871,865	11,070,699	12,833,273	15,164,409	20,942,564	22,705,137	25,036,273	23,909,383	2,966,819	1,204,245	(1,126,890)
2000	5,062,010	9,508,446	10,623,257	12,041,897	14,570,456	15,685,267	17,103,908	18,189,514	3,619,058	2,504,247	1,085,607
2001	6,869,737	17,403,065	20,729,251	25,299,838	24,272,802	27,598,988	32,169,575	25,250,521	977,719	(2,348,467)	(6,919,054)
2002	13,492,482	40,275,426	46,717,575	55,345,752	53,767,908	60,210,057	68,838,234	59,029,612	5,261,704	(1,180,445)	(9,808,622)
2003	4,125,365	8,769,569	9,560,165	10,548,181	12,894,934	13,685,530	14,673,546	14,276,590	1,381,656	591,060	(396,956)
2004	4,615,260	18,377,486	21,896,505	26,784,538	22,992,746	26,511,765	31,399,798	25,036,644	2,043,898	(1,475,121)	(6,363,154)
2005	6,769,608	20,564,738	23,503,588	27,415,263	27,334,346	30,273,196	34,184,872	31,622,874	4,288,528	1,349,678	(2,561,997)
2006	8,057,595	34,854,576	40,451,267	48,052,822	42,912,172	48,508,862	56,110,417	47,208,814	4,296,642	(1,300,048)	(8,901,603)
2007	8,758,194	26,012,505	28,504,085	31,680,718	34,770,698	37,262,278	40,438,912	39,790,584	5,019,885	2,528,306	(648,328)
2008	5,276,628	41,298,960	49,012,233	59,809,295	46,575,588	54,288,861	65,085,923	53,730,897	7,155,309	(557,964)	(11,355,025)
2009	7,291,654	45,228,398	52,595,484	62,710,700	52,520,052	59,887,138	70,002,355	63,518,830	10,998,778	3,631,692	(6,483,525)
2010	2,921,095	27,540,698	34,366,960	44,509,094	30,461,793	37,288,055	47,430,189	31,761,482	1,299,689	(5,526,573)	(15,668,707)
2011	4,632,176	37,902,783	43,710,940	51,654,221	42,534,959	48,343,116	56,286,397	54,666,871	12,131,912	6,323,755	(1,619,526)
2012	2,967,150	30,945,636	36,549,891	44,433,743	33,912,786	39,517,041	47,400,893	39,780,063	5,867,277	263,022	(7,620,830)
2013	4,295,225	23,555,632	25,736,166	28,550,853	27,850,857	30,031,391	32,846,078	40,883,699	13,032,841	10,852,307	8,037,621
2014	4,821,669	31,731,872	34,341,696	37,678,246	36,553,541	39,163,366	42,499,915	48,078,170	11,524,629	8,914,804	5,578,255
2015	3,169,502	54,685,115	60,627,263	68,471,122	57,854,617	63,796,765	71,640,624	71,038,029	13,183,412	7,241,264	(602,595)
2016	686,155	32,713,170	35,721,358	39,628,781	33,399,325	36,407,514	40,314,936	29,860,051	(3,539,274)	(6,547,462)	(10,454,885)
2017	779,037	54,075,035	58,950,359	65,282,084	54,854,072	59,729,396	66,061,120	63,341,203	8,487,131	3,611,807	(2,719,917)
2018	656,719	49,686,265	54,195,286	60,060,683	50,342,984	54,852,006	60,717,402	71,809,267	21,466,282	16,957,261	11,091,865
2019 (9 Mo)	0	41,320,297	46,661,905	53,902,096	41,320,297	46,661,905	53,902,096	53,480,950	12,160,652	6,819,044	(421,147)
Totals:	204,116,514	841,888,324	973,896,642	1,154,152,085	1,046,004,838	1,178,013,155	1,358,268,599	1,201,736,031	155,731,193	23,722,875	(156,532,568)
Excl. 2019	204,116,514	800,568,027	927,234,736	1,100,249,989	1,004,684,541	1,131,351,250	1,304,366,503	1,148,255,081	143,570,540	16,903,831	(156,111,422)

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

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

Payment Pattern - 2019 Level - Before Inflation and Investment Income (a)
Actual and Estimated Incremental Payments - 2019 Cost Level

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989	0	1,416,739	1,040,322	1,339,110	1,241,804	637,199	601,512	817,702	481,613	429,526	465,465	1,744,889	427,965	527,545	429,450	516,432	453,474	529,497
1990	249,516	722,523	517,215	348,589	128,913	336,197	134,566	144,550	110,383	118,438	78,048	152,746	322,109	331,534	389,001	327,130	260,979	130,422
1991	319,138	95,419	122,693	553,082	392,479	142,137	116,639	48,355	106,045	124,774	150,876	172,886	165,124	143,801	185,278	262,154	587,462	460,009
1992	28,321	666,212	1,286,621	974,106	512,102	432,108	334,886	336,128	287,041	302,120	381,154	508,744	449,852	316,490	439,178	428,453	567,391	591,721
1993	156,912	576,708	1,206,257	837,110	1,005,256	1,354,299	1,061,947	1,011,527	1,017,515	1,057,142	822,248	1,109,811	1,052,568	904,118	732,072	791,440	737,443	784,866
1994	499,291	1,151,278	423,988	482,113	1,052,277	399,971	425,550	349,066	144,916	80,410	871,503	79,298	96,554	150,069	173,424	148,718	184,016	147,089
1995	166,426	423,826	808,744	283,849	100,258	244,494	81,829	217,901	216,593	413,766	849,090	358,999	559,268	82,707	467,019	1,359,945	339,902	561,114
1996	305,464	739,441	309,769	671,438	786,958	736,954	429,804	398,607	372,942	429,837	379,373	400,848	392,385	428,745	500,422	386,055	340,779	460,528
1997	207,288	828,078	417,909	365,406	901,404	615,654	538,884	301,383	467,949	504,676	535,657	573,203	831,751	634,756	578,552	1,045,666	615,421	557,361
1998	569,990	895,107	1,281,626	724,177	590,993	1,443,409	925,936	740,318	876,693	798,648	1,000,323	963,901	1,186,330	1,064,176	1,243,404	1,432,900	1,259,893	1,288,697
1999	993,045	502,571	484,366	959,833	594,494	638,521	391,294	1,319,745	809,526	734,384	732,640	860,264	650,976	653,820	628,145	594,195	470,685	520,914
2000	1,065,010	124,850	934,549	478,800	273,600	244,308	191,659	201,820	187,271	298,569	248,490	254,470	341,761	287,834	284,240	275,001	324,896	346,693
2001	309,330	559,691	915,152	503,805	457,760	1,231,062	391,862	322,383	309,355	354,061	304,876	458,176	472,188	529,406	498,438	442,673	517,910	440,840
2002	318,324	819,320	1,076,847	977,272	948,785	1,380,044	1,189,294	1,056,221	945,053	961,303	1,184,267	1,339,679	1,119,211	1,100,391	974,899	1,081,795	1,035,290	1,288,858
2003	284,839	360,201	167,800	289,520	652,776	324,306	145,303	251,515	309,339	276,153	331,670	513,636	393,973	366,187	315,967	314,656	417,856	413,527
2004	314,068	657,470	520,362	500,819	502,157	327,919	533,834	244,405	291,413	370,958	313,124	290,592	308,184	358,096	317,049	465,936	459,818	462,940
2005	8,380	446,543	918,709	872,149	1,133,269	848,694	777,791	489,189	504,387	438,695	485,692	489,481	538,336	510,778	605,163	610,927	599,970	601,038
2006	137,871	494,202	624,070	839,110	1,919,592	1,014,890	763,009	661,780	612,056	645,441	789,442	682,253	779,617	880,052	890,602	901,334	887,432	891,336
2007	144,339	765,136	1,233,317	959,927	1,022,214	1,042,337	951,776	983,121	906,655	906,801	856,633	924,889	889,112	883,916	886,095	888,144	865,841	860,899
2008	151,188	589,559	568,007	668,971	391,682	527,854	637,773	669,200	774,020	716,038	526,563	787,430	781,888	786,777	798,513	810,525	800,438	806,447
2009	523,471	749,443	1,010,530	851,730	561,252	570,154	887,275	1,320,976	612,455	677,309	927,359	931,333	923,217	927,392	939,574	951,997	938,425	943,696
2010	753,068	459,378	607,530	257,196	210,344	167,985	257,074	187,343	184,293	378,930	386,393	390,074	388,723	392,587	399,934	407,502	404,005	408,665
2011	130,121	545,698	797,034	688,312	890,863	635,909	603,050	550,507	738,752	750,370	760,949	763,920	756,971	760,096	769,772	779,631	768,195	772,179
2012	58,272	558,902	948,334	417,439	322,768	366,469	402,709	471,606	513,277	522,580	531,216	534,585	531,028	534,558	542,750	551,141	544,511	548,834
2013	417,361	937,617	976,364	724,553	585,016	787,437	537,501	515,367	555,610	560,269	564,005	561,999	552,683	550,701	553,339	555,934	543,287	541,527
2014	468,349	1,111,220	937,438	1,496,274	930,366	753,436	746,636	714,750	769,319	774,501	778,372	774,299	760,163	756,119	758,391	760,564	741,882	738,072
2015	128,276	905,454	1,096,064	1,106,725	1,188,097	1,040,984	1,036,468	996,961	1,078,291	1,090,902	1,101,831	1,101,619	1,087,074	1,086,957	1,096,055	1,105,207	1,084,092	1,084,698
2016	381,377	162,630	146,347	674,809	752,229	657,656	653,365	627,061	676,685	683,033	688,276	686,524	675,841	674,124	678,079	682,005	667,239	665,839
2017	430,164	355,100	982,195	1,093,873	1,219,345	1,066,021	1,059,040	1,016,382	1,096,789	1,107,053	1,115,523	1,112,658	1,095,316	1,092,506	1,098,887	1,105,221	1,081,262	1,078,964
2018	653,681	447,632	883,382	984,239	1,097,387	959,620	953,560	915,368	988,022	997,510	1,005,392	1,003,061	987,679	985,401	991,419	997,404	976,052	974,254
2019	100,894	287,591	574,427	645,712	723,445	635,727	634,851	612,492	664,481	674,334	683,227	685,271	678,409	680,569	688,571	696,706	685,797	688,646

Notes: (a) For the actual incremental payments at 2019 level, see Appendix E, Exhibit IV, Sheets 3a and 3b. For the estimates of average incremental payments at 2019 level, see Appendix E, Exhibit III, Sheets 1a to 1g, then adjusted to 2019 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Average Incremental Payments Per Open Accepted Claim - 2019 Cost Level (a)
Actual and Estimated Incremental Payments - 2019 Cost Level

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989		177,092	130,040	167,389	137,978	79,650	75,189	102,213	60,202	61,361	66,495	290,815	71,328	105,509	85,890	103,286	90,695	105,899
1990	124,758	120,420	73,888	49,798	18,416	48,028	19,224	20,650	15,769	16,920	11,150	21,821	46,016	47,362	55,572	54,522	65,245	32,605
1991	319,138	47,709	30,673	138,271	98,120	35,534	29,160	12,089	26,511	31,193	37,719	43,221	41,281	35,950	46,320	65,538	146,866	115,002
1992	14,160	74,024	98,971	74,931	39,392	36,009	27,907	28,011	26,095	27,465	34,650	46,249	40,896	31,649	43,918	42,845	63,043	65,747
1993	52,304	57,671	109,660	76,101	91,387	123,118	96,541	91,957	92,501	96,104	74,750	100,892	95,688	100,458	81,341	98,930	92,180	98,108
1994	249,645	230,256	70,665	80,352	150,325	57,139	85,110	69,813	36,229	20,102	217,876	19,824	24,139	37,517	43,356	37,180	46,004	36,772
1995	166,426	84,765	134,791	47,308	16,710	40,749	16,366	43,580	43,319	82,753	169,818	71,800	111,854	16,541	93,404	271,989	67,980	112,223
1996	152,732	184,860	77,442	134,288	131,160	122,826	71,634	66,434	62,157	71,640	63,229	66,808	65,398	71,457	83,404	64,342	56,797	76,755
1997	34,548	103,510	59,701	52,201	90,140	68,406	59,876	33,487	51,994	56,075	59,517	63,689	92,417	70,528	64,284	116,185	76,928	69,670
1998	81,427	111,888	128,163	60,348	49,174	120,284	77,161	61,693	73,058	66,554	83,360	80,325	98,861	88,681	103,617	119,408	104,991	107,391
1999	331,015	125,643	69,195	119,979	74,312	79,815	55,899	188,535	115,647	104,912	104,663	122,895	108,496	130,764	125,629	148,549	117,671	173,638
2000	355,003	24,970	186,910	95,760	54,720	48,862	38,332	40,364	37,454	59,714	49,698	50,894	68,352	57,567	56,848	55,000	64,979	69,339
2001		279,846	457,576	167,935	114,440	307,765	97,966	80,596	77,339	88,515	76,219	114,544	118,047	132,351	124,609	110,668	129,477	110,210
2002	79,581	117,046	89,737	81,439	63,252	92,003	79,286	70,415	63,004	64,087	78,951	95,691	79,944	84,645	74,992	83,215	79,638	99,143
2003		360,201	83,900	96,507	217,592	108,102	48,434	83,838	103,113	92,051	110,557	171,212	131,324	122,062	105,322	104,885	139,285	141,629
2004	314,068	219,157	130,091	166,940	100,431	65,584	106,767	48,881	58,283	74,192	62,625	58,118	61,637	71,619	63,410	93,187	92,860	94,422
2005	8,380	74,424	91,871	79,286	113,327	84,869	86,421	54,354	72,055	62,671	69,385	69,926	76,905	72,968	86,452	88,528	88,217	89,702
2006	68,936	123,551	78,009	93,234	191,959	101,489	76,301	66,178	61,206	64,544	87,716	75,806	86,624	97,784	100,101	102,505	102,145	103,864
2007	144,339	127,523	176,188	119,991	127,777	130,292	118,972	122,890	113,332	129,543	122,376	132,127	127,016	128,894	131,948	135,117	134,643	136,908
2008	50,396	84,223	63,112	74,330	39,168	52,785	63,777	66,920	77,402	79,560	58,507	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2009	104,694	93,680	112,281	94,637	56,125	57,015	88,727	132,098	61,246	67,731	92,736	94,053	94,169	95,561	97,826	100,175	99,824	101,503
2010	376,534	114,844	101,255	42,866	35,057	33,597	51,415	37,469	36,859	75,786	77,632	78,735	78,832	79,997	81,893	83,860	83,566	84,971
2011	65,060	68,212	79,703	62,574	89,086	63,591	60,305	55,051	73,875	75,786	77,632	78,735	78,832	79,997	81,893	83,860	83,566	84,971
2012	29,136	139,726	135,476	59,634	46,110	52,353	57,530	67,372	73,875	75,786	77,632	78,735	78,832	79,997	81,893	83,860	83,566	84,971
2013	139,120	156,269	139,481	103,508	83,574	112,491	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2014	78,058	111,122	93,744	149,627	103,374	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2015	42,759	113,182	109,606	92,227	90,855	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2016	381,377	54,210	36,587	90,306	90,855	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2017	143,388	39,456	104,497	90,306	90,855	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2018	93,383	94,398	104,497	90,306	90,855	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422
2019	115,088	94,398	104,497	90,306	90,855	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422

Notes: (a) For the actual average incremental payments per open accepted claim at 2019 level, see Appendix E, Exhibit IV, Sheets 1a and 1b. For the estimates of average incremental payments per open accepted claim at 2019 level, see Appendix E, Exhibit III, Sheets 2a to 2g, then adjusted to 2019 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Summary of 2019 Level Incremental Payments by Maturity

Maturity (Months)	2019 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2019 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of		
	1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
	(1)	(2)	(3)		(4)	(5)	(6)
9:21	116,004	116,004	116,004	741:753	144,369	197,877	270,384
21:33	95,149	95,149	95,149	753:765	145,812	201,834	278,495
33:45	105,329	105,329	105,329	765:777	147,271	205,871	286,850
45:57	91,025	91,025	91,025	777:789	148,743	209,988	295,456
57:69	91,579	91,579	91,579	789:801	150,231	214,188	304,319
69:81	76,703	76,703	76,703	801:813	151,733	218,472	313,449
81:93	77,397	77,397	77,397	813:825	153,250	222,841	322,852
93:105	75,462	75,462	75,462	825:837	154,783	227,298	332,538
105:117	82,745	82,745	82,745	837:849	156,331	231,844	342,514
117:129	84,886	84,886	84,886	849:861	157,894	236,481	352,789
129:141	86,954	86,954	86,954	861:873	159,473	241,211	363,373
141:153	88,189	88,189	88,189	873:885	161,068	246,035	374,274
153:165	88,298	88,298	88,298	885:897	162,678	250,956	385,502
165:177	89,603	89,603	89,603	897:909	164,305	255,975	397,068
177:189	91,726	91,726	91,726	909:921	165,948	261,094	408,980
189:201	93,929	93,929	93,929	921:933	167,608	266,316	421,249
201:213	93,599	93,599	93,599	933:945	169,284	271,642	433,886
213:225	95,174	95,174	95,174	945:957	170,977	277,075	446,903
225:237	96,317	96,317	96,317	957:969	172,686	282,617	460,310
237:249	98,018	98,018	98,018	969:981	174,413	288,269	474,119
249:261	99,355	99,355	99,355	981:993	176,157	294,034	488,343
261:273	101,679	101,679	101,679	993:1005	177,919	299,915	502,993
273:285	101,234	101,234	101,234	1005:1017	179,698	305,913	518,083
285:297	104,292	104,292	104,292	1017:1029	181,495	312,032	533,626
297:309	110,000	110,000	110,000	1029:1041	183,310	318,272	549,634
309:321	110,000	110,000	110,000	1041:1053	185,143	324,638	566,123
321:333	110,000	110,000	110,000	1053:1065	186,995	331,131	583,107
333:345	110,000	110,000	110,000	1065:1077	188,865	337,753	600,600
345:357	105,000	105,000	105,000	1077:1089	190,753	344,508	618,618
357:369	105,000	105,000	105,000	1089:1101	192,661	351,398	637,177
369:381	106,050	107,100	108,150	1101:1113	194,587	358,426	656,292
381:393	107,111	109,242	111,395	1113:1125	196,533	365,595	675,981
393:405	108,182	111,427	114,736	1125:1137	198,498	372,907	696,260
405:417	109,263	113,655	118,178	1137:1149	200,483	380,365	717,148
417:429	110,356	115,928	121,724	1149:1161	202,488	387,972	738,663
429:441	111,460	118,247	125,375	1161:1173	204,513	395,732	760,823
441:453	112,574	120,612	129,137	1173:1185	206,558	403,646	783,647
453:465	113,700	123,024	133,011	1185:1197	208,624	411,719	807,157
465:477	114,837	125,485	137,001	1197:1209	210,710	419,954	831,371
477:489	115,985	127,994	141,111	1209:1221	212,817	428,353	856,312
489:501	117,145	130,554	145,345	1221:1233	214,945	436,920	882,002
501:513	118,317	133,165	149,705	1233:1245	217,095	445,658	908,462
513:525	119,500	135,829	154,196	1245:1257	219,266	454,571	935,716
525:537	120,695	138,545	158,822	1257:1269	221,458	463,663	963,787
537:549	121,902	141,316	163,587	1269:1281	223,673	472,936	992,701
549:561	123,121	144,142	168,494	1281:1293	225,910	482,395	1,022,482
561:573	124,352	147,025	173,549	1293:1305	228,169	492,043	1,053,156
573:585	125,595	149,966	178,755	1305:1317	230,451	501,883	1,084,751
585:597	126,851	152,965	184,118	1317:1329	232,755	511,921	1,117,294
597:609	128,120	156,024	189,642	1329:1341	235,083	522,160	1,150,812
609:621	129,401	159,145	195,331	1341:1353	237,433	532,603	1,185,337
621:633	130,695	162,328	201,191	1353:1365	239,808	543,255	1,220,897
633:645	132,002	165,574	207,227	1365:1377	242,206	554,120	1,257,524
645:657	133,322	168,886	213,443	1377:1389	244,628	565,202	1,295,249
657:669	134,655	172,264	219,847	1389:1401	247,074	576,506	1,334,107
669:681	136,002	175,709	226,442	1401:1413	249,545	588,036	1,374,130
681:693	137,362	179,223	233,235	1413:1425	252,040	599,797	1,415,354
693:705	138,736	182,808	240,232	1425:1437	254,561	611,793	1,457,815
705:717	140,123	186,464	247,439	1437:1449	257,106	624,029	1,501,549
717:729	141,524	190,193	254,863	1449:1461	259,677	636,510	1,546,596
729:741	142,939	193,997	262,508	1461:1473	262,274	649,240	1,592,993

Note: (a) For average incremental payments from 9:21 to 357:369, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 369:381 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

1.00801

-

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)	(5)
1989	0.683	0.944	0.900	0.893
1990	0.575	0.894	0.800	0.794
1991	1.164	1.190	1.175	1.166
1992	0.837	1.045	0.900	0.893
1993	0.705	0.911	0.950	0.943
1994	0.729	0.764	0.750	0.744
1995	1.174	1.073	1.150	1.141
1996	0.900	1.150	1.050	1.042
1997	0.671	0.797	0.850	0.843
1998	1.095	1.095	1.075	1.067
1999	1.090	1.468	1.400	1.389
2000	0.660	1.077	0.900	0.893
2001	1.329	1.310	1.300	1.290
2002	0.898	1.070	1.050	1.042
2003	1.369	1.489	1.500	1.488
2004	0.720	1.039	1.000	0.992
2005	0.633	0.950	0.950	0.943
2006	1.086	1.049	1.100	1.091
2007	1.663	1.326	1.450	1.439
2008	0.662	1.011	1.000	0.992
2009	0.984	1.115	1.075	1.067
2010	0.601	0.820	0.900	0.893
2011	0.793	0.921	0.900	0.893
2012	0.672	0.817	0.900	0.893
2013	1.276	0.991	1.000	0.992
2014	1.178	0.895	1.000	0.992
2015	1.347	0.889	1.000	0.992
2016	1.185	0.566	1.000	0.992
2017	1.148	0.678	1.000	0.992
2018	2.139	0.667	1.000	0.992
2019	-	-	1.000	0.992

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) @ 9/30/19			Average Life Expectancy	
	Annual Inflation Factors	2019 Level Adjustment Factors	Annual Inflation Factors	2019 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%	1.519	0.81%	1.421	4	-	4	22.08	27.60
1990	1.56%	1.493	0.60%	1.410	3	-	3	15.28	19.10
1991	1.47%	1.470	0.49%	1.402	4	-	4	27.40	34.25
1992	1.58%	1.449	0.43%	1.395	9	-	9	26.72	33.40
1993	1.38%	1.427	0.40%	1.389	8	-	8	25.70	32.13
1994	1.08%	1.407	0.36%	1.383	4	-	4	30.67	38.34
1995	1.07%	1.392	0.36%	1.378	5	-	5	29.56	36.95
1996	0.95%	1.378	0.27%	1.373	6	-	6	20.74	25.93
1997	0.92%	1.364	0.25%	1.370	8	-	8	30.96	38.70
1998	0.96%	1.352	0.32%	1.366	11	-	11	28.75	35.94
1999	0.97%	1.339	0.40%	1.362	3	-	3	23.77	29.71
2000	1.03%	1.326	0.33%	1.356	5	-	5	19.58	24.48
2001	1.17%	1.313	0.36%	1.352	4	-	4	29.52	36.90
2002	1.04%	1.298	0.31%	1.347	13	-	13	26.58	33.23
2003	1.31%	1.284	0.29%	1.343	3	-	3	18.48	23.10
2004	1.41%	1.268	4.94%	1.339	5	-	5	32.42	40.53
2005	1.09%	1.250	0.87%	1.276	7	-	7	27.02	33.78
2006	1.24%	1.237	4.86%	1.265	9	-	9	30.23	37.79
2007	3.60%	1.221	4.55%	1.206	7	-	7	22.18	27.73
2008	10.70%	1.179	0.35%	1.154	9	-	9	35.53	44.41
2009	0.83%	1.065	0.30%	1.150	10	-	10	33.18	41.48
2010	0.94%	1.056	0.39%	1.146	5	-	5	45.38	56.73
2011	0.83%	1.046	0.42%	1.142	10	-	10	33.54	41.93
2012	0.62%	1.038	9.83%	1.137	7	-	7	38.32	47.90
2013	0.56%	1.031	0.72%	1.035	7	-	7	25.98	32.48
2014	0.44%	1.026	0.18%	1.028	9	1	10	25.00	31.25
2015	0.59%	1.021	2.01%	1.026	12	2	14	30.00	37.50
2016	0.67%	1.015	0.22%	1.006	4	5	9	28.00	35.00
2017	0.48%	1.008	0.22%	1.004	9	6	15	28.00	35.00
2018	0.36%	1.004	0.15%	1.001	7	7	14	28.00	35.00
2019		1.000		1.000	1	10	11	29.00	36.25
Totals:					208	31	239		

Notes: (a) Current reported open accepted claims alive as of September 30, 2019. See Exhibit X, Sheet 1d, Column (4).
 (b) Estimated unreported accepted claims alive as of September 30, 2019. 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) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225	
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																		956,794	
2003																	311,161	307,938	
2004																347,965	343,397	345,729	
2005															474,274	478,792	470,205	471,042	
2006														695,681	704,021	712,504	701,515	704,601	
2007													736,981	732,674	734,480	736,179	717,692	713,595	
2008												682,407	677,604	681,841	692,011	702,421	693,680	698,887	
2009											806,487	809,943	802,885	806,516	817,110	827,914	816,111	820,695	
2010										330,540	337,050	340,261	339,083	342,454	348,862	355,463	352,413	356,478	
2011									646,920	657,095	666,358	668,960	662,875	665,612	674,085	682,718	672,704	676,193	
2012									414,730	451,374	459,556	467,150	470,113	466,985	470,090	477,293	484,672	478,842	482,644
2013								519,141	497,763	536,632	541,132	544,740	542,802	533,805	531,891	534,438	536,944	524,730	523,029
2014							732,959	726,343	695,324	748,410	753,451	757,217	753,255	739,502	735,568	737,779	739,893	721,718	718,013
2015					1,157,842	1,014,475	1,010,074	971,573	1,050,832	1,063,122	1,073,773	1,073,566	1,059,391	1,059,278	1,068,144	1,077,062	1,056,485	1,057,076	
2016				670,820	747,783	653,769	649,503	623,355	672,685	678,996	684,208	682,467	671,846	670,140	674,071	677,974	663,295	661,903	
2017			978,575	1,089,842	1,214,851	1,062,092	1,055,138	1,012,636	1,092,748	1,102,973	1,111,412	1,108,557	1,091,279	1,088,480	1,094,838	1,101,149	1,077,277	1,074,988	
2018		446,967	882,068	982,775	1,095,754	958,193	952,141	914,006	986,552	996,027	1,003,896	1,001,568	986,209	983,935	989,944	995,920	974,600	972,804	
2019	100,894	287,591	574,427	645,712	723,445	635,727	634,851	612,492	664,481	674,334	683,227	685,271	678,409	680,569	688,571	696,706	685,797	688,646	

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) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																			
1990														269,097	269,860	270,521	271,077	271,523	271,855
1991												177,302	175,078	172,755	170,335	167,817	165,205	162,497	
1992											349,333	345,425	348,306	351,122	353,866	356,535	359,123	361,625	
1993									633,728	597,643	590,302	594,552	598,665	602,631	606,440	610,086	613,557		
1994								236,661	234,483	232,285	219,607	217,465	219,603	221,713	223,792	225,837	227,845	229,812	
1995							455,260	450,603	445,911	441,181	416,573	411,974	415,475	418,900	422,242	425,497	428,658	431,718	
1996						474,636	490,196	479,809	469,459	459,144	428,456	418,660	417,058	415,242	413,207	410,951	408,468	405,756	
1997					498,595	508,733	531,346	526,070	520,752	515,390	486,799	481,583	485,837	490,009	494,092	498,078	501,962	505,735	
1998				873,143	859,340	874,941	911,843	900,790	889,673	878,489	827,812	816,983	822,186	827,174	831,935	836,455	840,722	844,724	
1999			304,009	305,844	299,246	302,860	313,716	307,996	302,278	296,562	277,625	272,162	272,025	271,764	271,376	270,858	270,205	269,415	
2000		322,595	319,178	318,691	309,428	310,721	319,301	310,942	302,654	294,438	273,276	265,555	263,049	260,394	257,591	254,639	251,539	248,291	
2001	367,550	369,781	370,479	374,668	368,542	375,022	390,616	385,657	380,672	375,660	353,771	348,924	350,921	352,818	354,611	356,292	357,859	359,304	
2002	954,491	957,237	955,947	963,573	944,640	957,966	994,328	978,226	962,098	945,942	887,486	871,977	873,537	874,749	875,597	876,070	876,156	875,840	
2003	303,129	299,897	295,375	293,561	283,685	283,503	289,907	280,911	272,036	263,283	243,071	234,932	231,433	227,808	224,057	220,183	216,190	212,080	
2004	346,356	348,851	349,912	354,282	348,905	355,471	370,710	366,464	362,191	357,890	337,486	333,315	335,689	337,983	340,194	342,316	344,344	346,273	
2005	469,498	470,429	469,368	472,675	462,951	469,031	486,359	478,007	469,649	461,286	432,324	424,312	424,604	424,715	424,638	424,368	423,899	423,224	
2006	704,167	707,485	707,848	714,850	702,160	713,469	742,037	731,513	720,950	710,347	667,892	657,670	660,334	662,776	664,985	666,951	668,665	670,115	
2007	705,827	701,721	694,588	693,833	673,965	677,091	696,110	678,206	660,447	642,833	596,928	580,361	575,183	569,682	563,858	557,708	551,233	544,434	
2008	700,663	706,233	708,914	718,319	707,971	721,869	753,427	745,413	737,341	729,209	688,236	680,337	685,807	691,139	696,323	701,350	706,209	710,889	
2009	821,204	826,115	827,602	836,883	823,124	837,518	872,259	861,100	849,884	838,610	789,664	778,763	783,134	787,281	791,191	794,852	798,251	801,377	
2010	358,843	363,202	366,127	372,586	368,835	377,761	396,076	393,684	391,264	388,815	368,773	366,370	371,210	376,058	380,911	385,766	390,619	395,466	
2011	676,317	680,058	680,973	688,291	676,656	688,158	716,354	706,838	697,278	687,672	647,195	637,918	641,147	644,180	647,007	649,619	652,005	654,155	
2012	484,083	488,149	490,225	496,960	490,032	499,893	522,002	516,708	511,373	505,994	477,816	472,587	476,649	480,625	484,510	488,295	491,974	495,541	
2013	518,646	516,962	513,054	513,871	500,522	504,244	519,878	507,971	496,126	484,343	451,132	439,982	437,449	434,682	431,676	428,428	424,937	421,199	
2014	710,614	706,905	700,147	699,821	680,214	683,811	703,482	685,849	668,346	650,974	604,918	588,556	583,738	578,594	573,124	567,323	561,193	554,731	
2015	1,052,299	1,053,048	1,049,316	1,055,318	1,032,221	1,044,348	1,081,422	1,061,344	1,041,282	1,021,234	955,680	936,533	935,710	934,456	932,757	930,602	927,979	924,877	
2016	657,125	655,774	651,609	653,455	637,284	642,850	663,651	649,317	635,038	620,815	579,064	565,567	563,141	560,423	557,407	554,088	550,461	546,522	
2017	1,067,198	1,064,974	1,058,179	1,061,146	1,034,854	1,043,860	1,077,603	1,054,294	1,031,076	1,007,949	940,131	918,187	914,217	909,772	904,842	899,419	893,497	887,069	
2018	966,035	964,305	958,441	961,423	937,895	946,358	977,266	956,442	935,694	915,019	853,752	834,121	830,817	827,086	822,918	818,306	813,243	807,721	
2019	688,050	691,117	691,293	697,947	685,373	696,221	723,898	713,428	702,924	692,382	650,805	640,648	643,042	645,214	647,152	648,848	650,293	651,474	

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) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	272,068	272,153	272,106	271,923	271,596	271,119	270,481	269,673	268,687	267,510	266,133	264,546	262,734	260,686	258,390	255,833	253,006	249,901
1990	159,695	156,796	153,802	150,716	147,538	144,267	140,903	137,445	133,892	130,244	126,501	122,665	118,737	114,716	110,605	106,409	102,134	97,788
1991	364,032	366,338	368,534	370,616	372,573	374,397	376,076	377,596	378,946	380,112	381,078	381,831	382,351	382,620	382,620	382,332	381,737	380,819
1992	616,840	619,921	622,788	625,430	627,833	629,977	631,844	633,412	634,658	635,558	636,088	636,221	635,926	635,173	633,930	632,164	629,846	626,948
1993	564,990	566,746	568,271	569,555	570,585	571,343	571,811	571,969	571,797	571,271	570,369	569,068	567,340	565,155	562,487	559,308	555,591	551,316
1994	231,735	233,608	235,427	237,189	238,889	240,521	242,077	243,550	244,933	246,217	247,393	248,452	249,384	250,175	250,816	251,293	251,596	251,712
1995	434,669	437,501	440,206	442,777	445,202	447,471	449,570	451,483	453,196	454,692	455,954	456,964	457,700	458,140	458,263	458,044	457,463	456,499
1996	402,807	399,612	396,167	392,470	388,514	384,291	379,789	374,999	369,911	364,514	358,800	352,757	346,375	339,643	332,554	325,099	317,279	309,095
1997	509,387	512,907	516,286	519,515	522,582	525,474	528,174	530,666	532,931	534,951	536,707	538,175	539,332	540,152	540,608	540,675	540,326	539,538
1998	848,440	851,851	854,940	857,692	860,086	862,097	863,698	864,857	865,545	865,728	865,372	864,440	862,891	860,681	857,768	854,109	849,664	844,397
1999	268,481	267,397	266,159	264,763	263,205	261,477	259,570	257,476	255,188	252,696	249,991	247,065	243,907	240,508	236,859	232,950	228,777	224,337
2000	244,891	241,337	237,630	233,770	229,758	225,589	221,261	216,771	212,116	207,293	202,301	197,138	191,803	186,293	180,611	174,758	168,740	162,568
2001	360,619	361,795	362,827	363,706	364,424	364,972	365,335	365,503	365,461	365,195	364,692	363,935	362,906	361,589	359,965	358,015	355,724	353,078
2002	875,104	873,924	872,287	870,177	867,576	864,458	860,794	856,554	851,710	846,228	840,078	833,226	825,633	817,262	808,076	798,042	787,132	775,326
2003	207,852	203,507	199,048	194,478	189,801	185,016	180,123	175,123	170,017	164,805	159,490	154,075	148,562	142,953	137,255	131,475	125,622	119,710
2004	348,094	349,801	351,386	352,842	354,162	355,336	356,351	357,197	357,859	358,326	358,582	358,613	358,402	357,931	357,181	356,136	354,778	353,092
2005	422,335	421,220	419,874	418,289	416,457	414,366	412,003	409,353	406,403	403,137	399,543	395,603	391,302	386,621	381,545	376,060	370,153	363,818
2006	671,286	672,160	672,727	672,973	672,882	672,436	671,610	670,381	668,725	666,617	664,029	660,935	657,301	653,097	648,290	642,850	636,750	629,967
2007	537,301	529,830	522,020	513,873	505,388	496,558	487,373	477,827	467,914	457,626	446,960	435,911	424,474	412,645	400,424	387,816	374,833	361,495
2008	715,376	719,654	723,708	727,526	731,091	734,384	737,380	740,057	742,388	744,345	745,902	747,025	747,682	747,835	747,448	746,483	744,904	742,679
2009	804,210	806,732	808,926	810,777	812,268	813,373	814,066	814,318	814,100	813,379	812,126	810,303	807,873	804,795	801,029	796,536	791,278	785,226
2010	400,303	405,123	409,922	414,694	419,434	424,133	428,783	433,374	437,896	442,339	446,688	450,933	455,058	459,045	462,880	466,543	470,018	473,285
2011	656,055	657,687	659,039	660,100	660,853	661,279	661,356	661,061	660,369	659,256	657,694	655,657	653,111	650,026	646,369	642,107	637,213	631,663
2012	498,984	502,292	505,457	508,469	511,318	513,989	516,466	518,734	520,773	522,567	524,094	525,334	526,263	526,854	527,084	526,924	526,351	525,341
2013	417,208	412,955	408,438	403,656	398,604	393,275	387,658	381,745	375,528	368,998	362,147	354,967	347,451	339,589	331,376	322,810	313,893	304,633
2014	547,931	540,784	533,291	525,451	517,263	508,718	499,806	490,520	480,851	470,793	460,338	449,482	438,217	426,539	414,445	401,938	389,029	375,735
2015	921,275	917,152	912,495	907,290	901,523	895,166	888,193	880,576	872,286	863,293	853,570	843,086	831,808	819,701	806,737	792,888	778,137	762,476
2016	542,260	537,665	532,733	527,457	521,833	515,848	509,488	502,740	495,592	488,029	480,040	471,613	462,732	453,385	443,562	433,255	422,462	411,191
2017	880,116	872,622	864,580	855,981	846,816	837,065	826,706	815,717	804,078	791,766	778,764	765,050	750,601	735,396	719,418	702,656	685,107	666,781
2018	801,726	795,241	788,258	780,771	772,769	764,234	755,145	745,483	735,227	724,357	712,856	700,702	687,876	674,354	660,122	645,168	629,488	613,089
2019	652,378	652,988	653,292	653,278	652,931	652,232	651,158	649,686	647,794	645,456	642,647	639,340	635,504	631,108	626,123	620,519	614,270	607,356

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) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	246,510	242,826	238,840	234,542	229,926	224,989	219,726	214,133	208,210	201,955	195,368	188,458	181,229	173,700	165,899	157,861	149,618	141,192
1990	93,382	88,926	84,429	79,901	75,355	70,805	66,266	61,755	57,286	52,876	48,542	44,304	40,179	36,190	32,361	28,716	25,271	22,039
1991	379,560	377,944	375,949	373,551	370,733	367,473	363,753	359,550	354,845	349,614	343,837	337,496	330,574	323,061	314,964	306,297	297,066	287,270
1992	623,446	619,310	614,507	609,002	602,764	595,765	587,976	579,366	569,907	559,567	548,319	536,144	523,020	508,945	493,944	478,054	461,300	443,694
1993	546,461	541,005	534,920	528,178	520,758	512,640	503,804	494,231	483,903	472,801	460,911	448,229	434,749	420,483	405,472	389,766	373,407	356,422
1994	251,631	251,341	250,828	250,075	249,070	247,798	246,245	244,395	242,231	239,738	236,897	233,695	230,113	226,142	221,779	217,025	211,878	206,328
1995	455,133	453,342	451,101	448,383	445,164	441,421	437,129	432,263	426,797	420,703	413,956	406,534	398,415	389,587	380,057	369,840	358,941	347,358
1996	300,555	291,666	282,429	272,853	262,949	252,735	242,229	231,454	220,431	209,188	197,757	186,175	174,484	162,737	151,004	139,360	127,867	116,580
1997	538,286	536,546	534,286	531,474	528,083	524,082	519,443	514,135	508,125	501,380	493,869	485,564	476,435	466,467	455,665	444,041	431,600	418,333
1998	838,277	831,265	823,319	814,394	804,452	793,459	781,380	768,180	753,825	738,280	721,517	703,517	684,263	663,764	642,066	619,234	595,318	570,348
1999	219,629	214,651	209,400	203,873	198,074	192,005	185,672	179,081	172,241	165,162	157,855	150,340	142,634	134,768	126,782	118,722	110,628	102,532
2000	156,252	149,806	143,239	136,563	129,795	122,954	116,060	109,134	102,198	95,276	88,395	81,582	74,868	68,287	61,882	55,695	49,757	44,096
2001	350,062	346,664	342,865	338,647	333,996	328,899	323,343	317,315	310,803	303,796	296,283	288,261	279,724	270,682	261,158	251,183	240,784	229,978
2002	762,609	748,965	734,369	718,800	702,248	684,711	666,185	646,676	626,187	604,730	582,324	559,005	534,811	509,813	484,125	457,874	431,174	404,117
2003	113,754	107,770	101,771	95,772	89,791	83,849	77,966	72,162	66,459	60,878	55,440	50,171	45,091	40,226	35,605	31,253	27,189	23,421
2004	351,064	348,677	345,913	342,752	339,177	335,173	330,722	325,809	320,416	314,527	308,127	301,205	293,749	285,759	277,249	268,240	258,748	248,780
2005	357,050	349,843	342,190	334,083	325,521	316,506	307,042	297,135	286,792	276,024	264,845	253,277	241,346	229,092	216,573	203,857	191,004	178,063
2006	622,482	614,274	605,315	595,579	585,047	573,704	561,535	548,527	534,668	519,950	504,369	487,933	470,649	452,552	433,705	414,185	394,061	373,382
2007	347,825	333,849	319,588	305,068	290,322	275,391	260,317	245,147	229,927	214,709	199,548	184,509	169,655	155,065	140,831	127,046	113,785	101,106
2008	739,776	736,161	731,792	726,625	720,623	713,750	705,966	697,233	687,510	676,756	664,932	652,008	637,950	622,744	606,410	588,975	570,461	550,865
2009	778,349	770,617	761,989	752,427	741,900	730,379	717,835	704,242	689,573	673,802	656,909	638,887	619,725	599,445	578,101	555,765	532,496	508,334
2010	476,328	479,125	481,654	483,889	485,804	487,375	488,572	489,367	489,725	489,611	488,989	487,823	486,070	483,697	480,678	476,990	472,604	467,475
2011	625,434	618,502	610,836	602,408	593,193	583,172	572,325	560,632	548,075	534,638	520,309	505,087	488,969	471,978	454,165	435,595	416,323	396,387
2012	523,872	521,917	519,448	516,434	512,846	508,658	503,841	498,366	492,203	485,319	477,684	469,275	460,062	450,034	439,196	427,564	415,145	401,933
2013	295,042	285,131	274,909	264,387	253,586	242,527	231,237	219,742	208,074	196,266	184,354	172,385	160,404	148,471	136,659	125,046	113,696	102,663
2014	362,079	348,085	333,771	319,161	304,289	289,192	273,913	258,495	242,986	227,436	211,901	196,445	181,132	166,043	151,274	136,920	123,061	109,760
2015	745,904	728,417	710,008	690,670	670,412	649,252	627,210	604,313	580,591	556,080	530,829	504,902	478,369	451,332	423,936	396,339	368,680	341,074
2016	399,450	387,251	374,600	361,507	347,991	334,076	319,790	305,164	290,231	275,029	259,601	244,002	228,288	212,532	196,830	181,280	165,971	150,971
2017	647,696	627,869	607,309	586,034	564,074	541,471	518,267	494,514	470,266	445,584	420,541	395,223	369,721	344,157	318,683	293,461	268,633	244,313
2018	595,986	578,192	559,714	540,566	520,773	500,372	479,399	457,898	435,917	413,510	390,739	367,683	344,422	321,065	297,751	274,627	251,821	229,438
2019	599,758	591,457	582,428	572,646	562,095	550,760	538,630	525,695	511,944	497,372	481,978	465,772	448,765	430,992	412,519	393,425	373,777	353,629

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) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	132,609	123,902	115,109	106,275	97,448	88,686	80,054	71,623	63,460	55,625	48,181	41,186	34,698	28,764	23,423	18,699	14,604	11,132
1990	19,029	16,251	13,711	11,414	9,363	7,556	5,989	4,654	3,539	2,626	1,895	1,327	897	583	362	214	119	62
1991	276,903	265,975	254,498	242,495	229,996	217,046	203,708	190,061	176,184	162,162	148,087	134,069	120,226	106,688	93,587	81,058	69,231	58,227
1992	425,247	405,987	385,958	365,218	343,834	321,905	299,556	276,936	254,194	231,485	208,972	186,844	165,297	144,537	124,768	106,184	88,966	73,266
1993	338,842	320,712	302,092	283,055	263,685	244,087	224,395	204,753	185,308	166,203	147,588	129,621	112,467	96,281	81,213	67,390	54,918	43,869
1994	200,363	193,981	187,179	179,961	172,333	164,313	155,929	147,219	138,223	128,985	119,553	109,990	100,369	90,771	81,284	72,003	63,026	54,452
1995	335,083	322,124	308,495	294,222	279,337	263,893	247,963	231,638	215,013	198,186	181,267	164,384	147,682	131,313	115,438	100,220	85,819	72,383
1996	105,548	94,831	84,488	74,581	65,167	56,308	48,060	40,477	33,592	27,427	21,989	17,276	13,269	9,939	7,237	5,106	3,477	2,275
1997	404,228	389,290	373,531	356,974	339,654	321,623	302,966	283,783	264,179	244,265	224,166	204,032	184,028	164,336	145,148	126,660	109,067	92,555
1998	544,352	517,389	489,534	460,882	431,546	401,673	371,453	341,098	310,825	280,848	251,395	222,718	195,077	168,731	143,934	120,916	99,878	80,977
1999	94,469	86,477	78,602	70,889	63,387	56,147	49,227	42,679	36,551	30,880	25,697	21,029	16,891	13,289	10,217	7,656	5,575	3,932
2000	38,733	33,691	28,992	24,655	20,694	17,120	13,941	11,158	8,760	6,732	5,051	3,690	2,615	1,792	1,182	746	448	255
2001	218,781	207,223	195,342	183,182	170,795	158,250	145,630	133,027	120,535	108,245	96,253	84,661	73,576	63,099	53,326	44,344	36,221	29,007
2002	376,795	349,331	321,859	294,531	267,507	240,972	215,133	190,202	166,372	143,819	122,704	103,181	85,380	69,403	55,311	43,122	32,810	24,295
2003	19,958	16,805	13,965	11,437	9,217	7,296	5,663	4,302	3,190	2,303	1,613	1,092	711	443	262	147	77	37
2004	238,342	227,451	216,132	204,419	192,351	179,984	167,389	154,650	141,853	129,084	116,436	104,016	91,934	80,305	69,243	58,858	49,247	40,497
2005	165,081	152,121	139,251	126,544	114,078	101,940	90,225	79,028	68,432	58,512	49,331	40,948	33,407	26,737	20,947	16,027	11,943	8,642
2006	352,201	330,592	308,644	286,458	264,151	241,858	219,746	197,988	176,756	156,210	136,511	117,828	100,317	84,125	69,374	56,157	44,535	34,523
2007	89,060	77,703	67,083	57,248	48,232	40,066	32,771	26,354	20,800	16,077	12,139	8,929	6,377	4,407	2,934	1,873	1,139	656
2008	530,186	508,443	485,672	461,921	437,255	411,769	385,597	358,894	331,826	304,560	277,282	250,209	223,576	197,631	172,631	148,832	126,476	105,786
2009	483,319	457,519	431,016	403,915	376,333	348,423	320,372	292,387	264,676	237,443	210,900	185,277	160,804	137,706	116,195	96,456	78,637	62,845
2010	461,556	454,803	447,174	438,628	429,125	418,638	407,154	394,670	381,186	366,703	351,231	334,802	317,468	299,302	280,398	260,880	240,892	220,606
2011	375,828	354,707	333,098	311,094	288,797	266,334	243,864	221,557	199,583	178,106	157,295	137,330	118,388	100,640	84,238	69,313	55,964	44,251
2012	387,919	373,110	357,522	341,183	324,128	306,415	288,128	269,370	250,248	230,873	211,370	191,888	172,590	153,652	135,261	117,606	100,870	85,229
2013	91,996	81,749	71,979	62,739	54,077	46,042	38,678	32,018	26,079	20,863	16,358	12,541	9,377	6,817	4,803	3,266	2,134	1,333
2014	97,072	85,056	73,771	63,267	53,589	44,774	36,852	29,838	23,725	18,487	14,083	10,461	7,553	5,282	3,564	2,309	1,429	839
2015	313,638	286,509	259,837	233,781	208,503	184,180	160,998	139,135	118,742	99,939	82,824	67,473	53,930	42,201	32,253	24,010	17,356	12,141
2016	136,350	122,184	108,552	95,534	83,205	71,641	60,917	51,094	42,215	34,301	27,355	21,367	16,308	12,129	8,763	6,129	4,133	2,675
2017	220,610	197,651	175,562	154,472	134,503	115,779	98,419	82,524	68,160	55,361	44,133	34,457	26,286	19,539	14,108	9,861	6,645	4,297
2018	207,579	186,360	165,899	146,317	127,729	110,251	94,000	79,073	65,538	53,435	42,775	33,550	25,722	19,226	13,968	9,830	6,675	4,353
2019	333,034	312,068	290,817	269,387	247,889	226,459	205,258	184,453	164,210	144,681	126,020	108,383	91,916	76,751	62,997	50,734	40,007	30,820

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) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	8,259	5,946	4,140	2,777	1,788	1,099	642	355	185	90	41	18	8	3	1	1	0	0
1990	30	13	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	48,150	39,083	31,081	24,170	18,339	13,546	9,722	6,766	4,556	2,961	1,851	1,131	691	422	258	158	96	59
1992	59,201	46,846	36,224	27,309	20,022	14,238	9,798	6,507	4,161	2,553	1,498	855	488	279	159	91	52	30
1993	34,277	26,137	19,399	13,976	9,742	6,549	4,233	2,622	1,551	872	464	239	123	63	32	17	9	4
1994	46,374	38,878	32,037	25,907	20,524	15,899	12,026	8,868	6,365	4,438	2,999	1,989	1,319	875	580	385	255	169
1995	60,042	48,903	39,037	30,483	23,235	17,250	12,450	8,718	5,910	3,870	2,440	1,504	927	571	352	217	134	82
1996	1,423	845	474	249	121	54	22	8	2	1	0	0	0	0	0	0	0	0
1997	77,292	63,418	51,036	40,210	30,953	23,232	16,971	12,043	8,285	5,514	3,540	2,224	1,397	877	551	346	218	137
1998	64,317	49,938	37,815	27,855	19,903	13,754	9,168	5,877	3,612	2,121	1,185	642	348	188	102	55	30	16
1999	2,676	1,749	1,093	649	364	191	93	42	17	6	2	1	0	0	0	0	0	0
2000	136	67	30	12	4	1	0	0	0	0	0	0	0	0	0	0	0	0
2001	22,729	17,385	12,948	9,364	6,555	4,428	2,877	1,793	1,068	605	325	168	87	45	24	12	6	3
2002	17,454	12,124	8,110	5,202	3,183	1,848	1,012	520	249	110	44	17	6	2	1	0	0	0
2003	16	7	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	32,670	25,805	19,915	14,981	10,957	7,771	5,331	3,529	2,248	1,374	802	456	259	147	84	47	27	15
2005	6,051	4,084	2,645	1,636	961	532	276	134	60	24	9	3	1	0	0	0	0	0
2006	26,095	19,181	13,667	9,409	6,234	3,960	2,401	1,385	756	388	186	86	39	18	8	4	2	1
2007	355	179	83	35	13	4	1	0	0	0	0	0	0	0	0	0	0	0
2008	86,948	70,106	55,345	42,690	32,102	23,479	16,667	11,459	7,613	4,874	2,998	1,800	1,080	649	389	234	140	84
2009	49,130	37,483	27,838	20,069	14,001	9,420	6,095	3,779	2,238	1,261	672	346	178	92	47	24	13	6
2010	200,215	179,932	159,982	140,602	122,023	104,472	88,170	73,294	59,962	48,237	38,115	29,797	23,294	18,210	14,236	11,129	8,700	6,801
2011	34,189	25,747	18,848	13,371	9,163	6,043	3,823	2,312	1,331	726	374	185	92	46	23	11	6	3
2012	70,837	57,818	46,264	36,220	27,688	20,621	14,936	10,499	7,149	4,703	2,981	1,848	1,145	710	440	273	169	105
2013	791	443	232	112	50	20	7	2	1	0	0	0	0	0	0	0	0	0
2014	464	240	114	50	19	7	2	0	0	0	0	0	0	0	0	0	0	0
2015	8,186	5,296	3,271	1,916	1,058	546	261	115	46	16	5	1	0	0	0	0	0	0
2016	1,652	968	534	275	131	57	22	8	2	1	0	0	0	0	0	0	0	0
2017	2,652	1,552	856	440	209	90	35	12	4	1	0	0	0	0	0	0	0	0
2018	2,713	1,606	896	468	226	100	40	14	4	1	0	0	0	0	0	0	0	0
2019	23,136	16,876	11,923	8,130	5,330	3,345	2,001	1,136	610	307	144	65	29	13	6	3	1	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) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Totals Outstanding
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,198,289
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,654,065
1991	36	22	13	8	5	3	2	1	1	0	0	0	0	0	19,056,810
1992	17	10	6	3	2	1	1	0	0	0	0	0	0	0	31,386,694
1993	2	1	1	0	0	0	0	0	0	0	0	0	0	0	27,644,169
1994	112	75	49	33	22	14	10	6	4	3	2	1	1	0	13,721,434
1995	51	31	19	12	7	5	3	2	1	1	0	0	0	0	24,706,630
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,762,416
1997	86	54	34	21	13	8	5	3	2	1	1	1	0	0	30,370,135
1998	9	5	3	1	1	0	0	0	0	0	0	0	0	0	47,107,491
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,833,273
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,623,257
2001	2	1	0	0	0	0	0	0	0	0	0	0	0	0	20,729,251
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,717,575
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,560,165
2004	9	5	3	2	1	1	0	0	0	0	0	0	0	0	21,896,505
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,503,588
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,451,267
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,504,085
2008	51	30	18	11	7	4	2	1	1	1	0	0	0	0	49,012,233
2009	3	2	1	0	0	0	0	0	0	0	0	0	0	0	52,595,484
2010	5,317	4,157	3,249	2,540	1,986	1,552	1,214	949	742	580	453	354	277	0	34,366,960
2011	1	1	0	0	0	0	0	0	0	0	0	0	0	0	43,710,940
2012	65	40	25	15	10	6	4	2	1	1	1	0	0	0	36,549,891
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,736,166
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,341,696
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60,627,263
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,721,358
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,950,359
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54,195,286
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,661,905

973,896,642

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)

2019 Level	116,004	95,149	105,329	91,025	91,579	76,703	77,397	75,462	82,745	84,886	86,954	88,189	88,298	89,603	91,726	93,929	93,599	95,174	
Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225	
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			73,600
2003																	103,720		105,465
2004																			
2005																69,593	69,349		70,515
2006															67,753	69,381	69,137		70,300
2007														77,298	79,130	81,030	80,746		82,104
2008													105,283	106,839	109,371	111,998	111,605		113,482
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
2015																			
2016																			
2017																			
2018																			
2019	115,088	94,398	104,497	90,306	90,855	76,097	76,786	74,866	82,092	84,215	86,267	87,492	87,600	88,895	91,001	93,187	92,860	94,422	

Notes: (a) Average incremental payment 2019 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)

2019 Level	96,317	98,018	99,355	101,679	101,234	104,292	110,000	110,000	110,000	110,000	105,000	105,000	107,100	109,242	111,427	113,655	115,928	118,247	
Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989														67,274	68,620	69,992	71,392	72,820	74,276
1990												59,101	60,283	61,488	62,718	63,972	65,252	66,557	
1991											87,333	87,333	89,080	90,861	92,679	94,532	96,423	98,351	
1992									74,653	70,414	67,214	67,214	68,558	69,929	71,328	72,754	74,209	75,693	
1993									59,165	59,165	59,165	56,476	56,476	57,605	58,758	59,933	61,131	62,354	63,601
1994							91,052	91,052	91,052	91,052	86,913	86,913	88,652	90,425	92,233	94,078	95,959	97,878	
1995						79,106	83,436	83,436	83,436	83,436	79,643	79,643	81,236	82,861	84,518	86,209	87,933	89,691	
1996					62,324	64,207	67,721	67,721	67,721	67,721	64,643	64,643	65,936	67,255	68,600	69,972	71,371	72,798	
1997				79,377	79,029	81,416	85,873	85,873	85,873	85,873	81,969	81,969	83,609	85,281	86,987	88,726	90,501	92,311	
1998			101,336	103,706	103,253	106,371	112,194	112,194	112,194	112,194	107,094	107,094	109,236	111,421	113,649	115,922	118,240	120,605	
1999		64,519	65,399	66,929	66,636	68,649	72,406	72,406	72,406	72,406	69,115	69,115	70,497	71,907	73,345	74,812	76,309	77,835	
2000	91,888	93,510	94,785	97,002	96,578	99,495	104,941	104,941	104,941	104,941	100,171	100,171	102,174	104,218	106,302	108,428	110,597	112,809	
2001	74,483	75,798	76,833	78,630	78,286	80,650	85,065	85,065	85,065	85,065	81,198	81,198	82,822	84,478	86,168	87,891	89,649	91,442	
2002	106,732	108,616	110,098	112,673	112,180	115,569	121,894	121,894	121,894	121,894	116,354	116,354	118,681	121,054	123,476	125,945	128,464	131,033	
2003	71,362	72,622	73,613	75,335	75,005	77,271	81,500	81,500	81,500	81,500	77,796	77,796	79,351	80,939	82,557	84,208	85,893	87,610	
2004	71,145	72,401	73,388	75,105	74,776	77,035	81,252	81,252	81,252	81,252	77,558	77,558	79,109	80,692	82,305	83,952	85,631	87,343	
2005	83,090	84,557	85,711	87,715	87,332	89,969	94,894	94,894	94,894	94,894	90,581	90,581	92,392	94,240	96,125	98,047	100,008	102,008	
2006	114,845	116,873	118,467	121,238	120,708	124,354	131,160	131,160	131,160	131,160	125,198	125,198	127,702	130,257	132,862	135,519	138,229	140,994	
2007	82,811	84,274	85,423	87,421	87,039	89,668	94,576	94,576	94,576	94,576	90,277	90,277	92,082	93,924	95,802	97,718	99,673	101,666	
2008	89,333	90,911	92,151	94,306	93,894	96,730	102,024	102,024	102,024	102,024	97,387	97,387	99,334	101,321	103,348	105,414	107,523	109,673	
2009	75,011	76,335	77,376	79,186	78,840	81,221	85,667	85,667	85,667	85,667	81,773	81,773	83,408	85,076	86,778	88,513	90,284	92,089	
2010	75,303	76,632	77,678	79,494	79,147	81,537	86,000	86,000	86,000	86,000	82,091	82,091	83,733	85,408	87,116	88,858	90,635	92,448	
2011	75,621	76,956	78,006	79,831	79,481	81,882	86,364	86,364	86,364	86,364	82,438	82,438	84,087	85,769	87,484	89,234	91,019	92,839	
2012	92,292	93,922	95,203	97,430	97,004	99,933	105,403	105,403	105,403	105,403	100,612	100,612	102,624	104,677	106,771	108,906	111,084	113,306	
2013	92,959	94,600	95,891	98,134	97,704	100,655	106,165	106,165	106,165	106,165	101,339	101,339	103,366	105,433	107,542	109,693	111,887	114,124	
2014	93,123	94,767	96,060	98,307	97,877	100,833	106,352	106,352	106,352	106,352	101,518	101,518	103,548	105,619	107,731	109,886	112,084	114,326	
2015	94,991	96,669	97,987	100,279	99,841	102,856	108,486	108,486	108,486	108,486	103,555	103,555	105,626	107,738	109,893	112,091	114,333	116,620	
2016	95,204	96,885	98,207	100,504	100,064	103,086	108,729	108,729	108,729	108,729	103,787	103,787	105,862	107,980	110,139	112,342	114,589	116,871	
2017	95,414	97,099	98,423	100,725	100,285	103,314	108,969	108,969	108,969	108,969	104,016	104,016	106,096	108,218	110,382	112,590	114,842	117,138	
2018	95,556	97,243	98,570	100,875	100,434	103,468	109,131	109,131	109,131	109,131	104,171	104,171	106,254	108,379	110,547	112,757	115,013	117,313	
2019																			

Notes: (a) Average incremental payment 2019 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)

2019 Level	120,612	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
Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	75,762	77,277	78,822	80,399	82,007	83,647	85,320	87,026	88,767	90,542	92,353	94,200	96,084	98,006	99,966	101,965	104,005	106,085
1990	67,888	69,246	70,631	72,043	73,484	74,954	76,453	77,982	79,542	81,133	82,755	84,410	86,099	87,820	89,577	91,368	93,196	95,060
1991	100,318	102,325	104,371	106,459	108,588	110,760	112,975	115,234	117,539	119,890	122,288	124,733	127,228	129,772	132,368	135,015	137,716	140,470
1992	77,207	78,751	80,326	81,933	83,572	85,243	86,948	88,687	90,461	92,270	94,115	95,998	97,918	99,876	101,873	103,911	105,989	108,109
1993	81,855	83,492	85,162	86,866	88,603	90,375	92,182	94,026	95,907	97,825	99,781	101,777	103,812	105,889	108,006	110,167	112,370	114,617
1994	64,873	66,170	67,494	68,844	70,221	71,625	73,058	74,519	76,009	77,529	79,080	80,661	82,275	83,920	85,599	87,311	89,057	90,838
1995	99,836	101,833	103,869	105,947	108,066	110,227	112,432	114,680	116,974	119,313	121,700	124,134	126,616	129,149	131,732	134,366	137,054	139,795
1996	91,485	93,315	95,181	97,085	99,026	101,007	103,027	105,088	107,189	109,333	111,520	113,750	116,025	118,346	120,713	123,127	125,590	128,101
1997	74,254	75,740	77,254	78,799	80,375	81,983	83,623	85,295	87,001	88,741	90,516	92,326	94,173	96,056	97,977	99,937	101,935	103,974
1998	94,157	96,040	97,961	99,920	101,919	103,957	106,036	108,157	110,320	112,527	114,777	117,073	119,414	121,802	124,238	126,723	129,258	131,843
1999	123,017	125,478	127,987	130,547	133,158	135,821	138,538	141,308	144,134	147,017	149,958	152,957	156,016	159,136	162,319	165,565	168,877	172,254
2000	79,391	80,979	82,599	84,251	85,936	87,655	89,408	91,196	93,020	94,880	96,778	98,713	100,687	102,701	104,755	106,850	108,987	111,167
2001	115,065	117,366	119,714	122,108	124,550	127,041	129,582	132,174	134,817	137,513	140,264	143,069	145,930	148,849	151,826	154,862	157,960	161,119
2002	93,271	95,136	97,039	98,980	100,960	102,979	105,038	107,139	109,282	111,467	113,697	115,971	118,290	120,656	123,069	125,530	128,041	130,602
2003	133,654	136,327	139,053	141,835	144,671	147,565	150,516	153,526	156,597	159,729	162,923	166,182	169,505	172,896	176,353	179,880	183,478	187,148
2004	89,363	91,150	92,973	94,832	96,729	98,664	100,637	102,650	104,703	106,797	108,933	111,111	113,333	115,600	117,912	120,270	122,676	125,129
2005	89,090	90,872	92,689	94,543	96,434	98,363	100,330	102,337	104,383	106,471	108,600	110,772	112,988	115,248	117,552	119,904	122,302	124,748
2006	104,049	106,130	108,252	110,417	112,626	114,878	117,176	119,519	121,910	124,348	126,835	129,371	131,959	134,598	137,290	140,036	142,836	145,693
2007	143,814	146,690	149,624	152,616	155,669	158,782	161,958	165,197	168,501	171,871	175,308	178,814	182,391	186,038	189,759	193,554	197,425	201,374
2008	103,700	105,774	107,889	110,047	112,248	114,493	116,783	119,118	121,501	123,931	126,409	128,937	131,516	134,147	136,829	139,566	142,357	145,205
2009	111,867	114,104	116,386	118,714	121,088	123,510	125,980	128,500	131,070	133,691	136,365	139,092	141,874	144,711	147,606	150,558	153,569	156,640
2010	93,931	95,810	97,726	99,681	101,674	103,708	105,782	107,897	110,055	112,256	114,502	116,792	119,127	121,510	123,940	126,419	128,947	131,526
2011	94,297	96,183	98,106	100,069	102,070	104,111	106,194	108,317	110,484	112,693	114,947	117,246	119,591	121,983	124,423	126,911	129,449	132,038
2012	94,696	96,590	98,521	100,492	102,502	104,552	106,643	108,776	110,951	113,170	115,434	117,742	120,097	122,499	124,949	127,448	129,997	132,597
2013	115,572	117,883	120,241	122,646	125,099	127,601	130,153	132,756	135,411	138,119	140,881	143,699	146,573	149,505	152,495	155,544	158,655	161,828
2014	116,407	118,735	121,110	123,532	126,003	128,523	131,093	133,715	136,389	139,117	141,899	144,737	147,632	150,585	153,597	156,668	159,802	162,998
2015	116,612	118,944	121,323	123,750	126,225	128,749	131,324	133,951	136,630	139,362	142,149	144,992	147,892	150,850	153,867	156,944	160,083	163,285
2016	118,952	121,331	123,758	126,233	128,757	131,333	133,959	136,638	139,371	142,159	145,002	147,902	150,860	153,877	156,954	160,094	163,295	166,561
2017	119,218	121,603	124,035	126,515	129,046	131,627	134,259	136,944	139,683	142,477	145,326	148,233	151,198	154,221	157,306	160,452	163,661	166,934
2018	119,481	121,871	124,308	126,794	129,330	131,917	134,555	137,246	139,991	142,791	145,647	148,560	151,531	154,562	157,653	160,806	164,022	167,302
2019	119,659	122,052	124,493	126,983	129,523	132,113	134,756	137,451	140,200	143,004	145,864	148,781	151,757	154,792	157,888	161,045	164,266	167,552

Notes: (a) Average incremental payment 2019 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)

2019 Level	172,264	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
Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	108,206	110,370	112,578	114,829	117,126	119,468	121,858	124,295	126,781	129,317	131,903	134,541	137,232	139,976	142,776	145,631	148,544	151,515
1990	96,961	98,900	100,878	102,896	104,954	107,053	109,194	111,378	113,605	115,877	118,195	120,559	122,970	125,429	127,938	130,497	133,107	135,769
1991	143,279	146,145	149,068	152,049	155,090	158,192	161,356	164,583	167,875	171,232	174,657	178,150	181,713	185,347	189,054	192,835	196,692	200,626
1992	110,271	112,476	114,726	117,021	119,361	121,748	124,183	126,667	129,200	131,784	134,420	137,108	139,850	142,647	145,500	148,410	151,379	154,406
1993	116,910	119,248	121,633	124,065	126,547	129,078	131,659	134,292	136,978	139,718	142,512	145,362	148,270	151,235	154,260	157,345	160,492	163,702
1994	92,655	94,508	96,398	98,326	100,292	102,298	104,344	106,431	108,560	110,731	112,946	115,204	117,509	119,859	122,256	124,701	127,195	129,739
1995	142,590	145,442	148,351	151,318	154,345	157,431	160,580	163,792	167,067	170,409	173,817	177,293	180,839	184,456	188,145	191,908	195,746	199,661
1996	130,663	133,277	135,942	138,661	141,434	144,263	147,148	150,091	153,093	156,155	159,278	162,463	165,713	169,027	172,408	175,856	179,373	182,960
1997	106,054	108,175	110,338	112,545	114,796	117,092	119,434	121,822	124,259	126,744	129,279	131,864	134,502	137,192	139,935	142,734	145,589	148,501
1998	134,480	137,169	139,913	142,711	145,565	148,476	151,446	154,475	157,564	160,716	163,930	167,208	170,553	173,964	177,443	180,992	184,612	188,304
1999	175,699	179,213	182,797	186,453	190,182	193,986	197,866	201,823	205,860	209,977	214,176	218,460	222,829	227,286	231,831	236,468	241,197	246,021
2000	113,390	115,658	117,971	120,331	122,737	125,192	127,696	130,250	132,855	135,512	138,222	140,987	143,807	146,683	149,616	152,609	155,661	158,774
2001	164,341	167,628	170,981	174,400	177,888	181,446	185,075	188,776	192,552	196,403	200,331	204,338	208,424	212,593	216,845	221,182	225,605	230,117
2002	133,214	135,878	138,596	141,368	144,195	147,079	150,021	153,021	156,081	159,203	162,387	165,635	168,948	172,326	175,773	179,288	182,874	186,532
2003	190,891	194,708	198,603	202,575	206,626	210,759	214,974	219,273	223,659	228,132	232,695	237,348	242,095	246,937	251,876	256,914	262,052	267,293
2004	127,632	130,185	132,788	135,444	138,153	140,916	143,734	146,609	149,541	152,532	155,583	158,694	161,868	165,105	168,408	171,776	175,211	178,715
2005	127,243	129,787	132,383	135,031	137,731	140,486	143,296	146,162	149,085	152,067	155,108	158,210	161,374	164,602	167,894	171,252	174,677	178,170
2006	148,607	151,579	154,611	157,703	160,857	164,074	167,356	170,703	174,117	177,599	181,151	184,774	188,470	192,239	196,084	200,006	204,006	208,086
2007	205,401	209,509	213,700	217,974	222,333	226,780	231,315	235,942	240,660	245,474	250,383	255,391	260,499	265,709	271,023	276,443	281,972	287,612
2008	148,109	151,071	154,092	157,174	160,318	163,524	166,794	170,130	173,533	177,004	180,544	184,154	187,838	191,594	195,426	199,335	203,321	207,388
2009	159,773	162,969	166,228	169,553	172,944	176,403	179,931	183,529	187,200	190,944	194,763	198,658	202,631	206,684	210,817	215,034	219,334	223,721
2010	134,157	136,840	139,577	142,368	145,216	148,120	151,082	154,104	157,186	160,330	163,537	166,807	170,143	173,546	177,017	180,558	184,169	187,852
2011	134,679	137,373	140,120	142,922	145,781	148,697	151,670	154,704	157,798	160,954	164,173	167,456	170,806	174,222	177,706	181,260	184,885	188,583
2012	135,249	137,954	140,713	143,527	146,398	149,326	152,312	155,358	158,465	161,635	164,867	168,165	171,528	174,959	178,458	182,027	185,668	189,381
2013	165,065	168,366	171,734	175,168	178,672	182,245	185,890	189,608	193,400	197,268	201,213	205,238	209,342	213,529	217,800	222,156	226,599	231,131
2014	166,258	169,583	172,975	176,434	179,963	183,562	187,233	190,978	194,798	198,694	202,667	206,721	210,855	215,072	219,374	223,761	228,236	232,801
2015	166,551	169,882	173,279	176,745	180,280	183,885	187,563	191,314	195,141	199,043	203,024	207,085	211,227	215,451	219,760	224,155	228,638	233,211
2016	169,893	173,290	176,756	180,291	183,897	187,575	191,327	195,153	199,056	203,037	207,098	211,240	215,465	219,774	224,170	228,653	233,226	237,891
2017	170,273	173,678	177,152	180,695	184,309	187,995	191,755	195,590	199,502	203,492	207,562	211,713	215,947	220,266	224,672	229,165	233,748	238,423
2018	170,649	174,061	177,543	181,094	184,715	188,410	192,178	196,022	199,942	203,941	208,020	212,180	216,424	220,752	225,167	229,670	234,264	238,949
2019	170,903	174,321	177,807	181,363	184,991	188,690	192,464	196,314	200,240	204,245	208,329	212,496	216,746	221,081	225,503	230,013	234,613	239,305

Notes: (a) Average incremental payment 2019 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)

2019 Level	246,035	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
Year of Birth	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)
-----	873:885	885:897	897:909	909:921	921:933	933:945	945:957	957:969	969:981	981:993	993:1005	1005:1017	1017:1029	1029:1041	1041:1053	1053:1065	1065:1077	1077:1089
1989	154,545	157,636	160,789	164,005	167,285	170,630	174,043	177,524	181,074	184,696	188,390	192,158	196,001	199,921	203,919	207,998	212,157	216,401
1990	138,484	141,254	144,079	146,960	149,900	152,898	155,956	159,075	162,256	165,501	168,811	172,187	175,631	179,144	182,727	186,381	190,109	193,911
1991	204,638	208,731	212,906	217,164	221,507	225,937	230,456	235,065	239,766	244,562	249,453	254,442	259,531	264,721	270,016	275,416	280,924	286,543
1992	157,494	160,644	163,857	167,134	170,477	173,886	177,364	180,911	184,530	188,220	191,985	195,824	199,741	203,736	207,810	211,966	216,206	220,530
1993	166,976	170,315	173,722	177,196	180,740	184,355	188,042	191,803	195,639	199,551	203,543	207,613	211,766	216,001	220,321	224,727	229,222	233,806
1994	132,334	134,980	137,680	140,434	143,242	146,107	149,029	152,010	155,050	158,151	161,314	164,540	167,831	171,188	174,611	178,104	181,666	185,299
1995	203,654	207,727	211,882	216,120	220,442	224,851	229,348	233,935	238,613	243,386	248,253	253,219	258,283	263,449	268,718	274,092	279,574	285,165
1996	186,619	190,352	194,159	198,042	202,003	206,043	210,164	214,367	218,654	223,027	227,488	232,038	236,679	241,412	246,240	251,165	256,188	261,312
1997	151,471	154,500	157,590	160,742	163,957	167,236	170,581	173,992	177,472	181,021	184,642	188,335	192,101	195,943	199,862	203,860	207,937	212,095
1998	192,070	195,911	199,830	203,826	207,903	212,061	216,302	220,628	225,041	229,541	234,132	238,815	243,591	248,463	253,432	258,501	263,671	268,944
1999	250,942	255,960	261,080	266,301	271,627	277,060	282,601	288,253	294,018	299,898	305,896	312,014	318,255	324,620	331,112	337,734	344,489	351,379
2000	161,950	165,188	168,492	171,862	175,299	178,805	182,381	186,029	189,750	193,545	197,416	201,364	205,391	209,499	213,689	217,963	222,322	226,768
2001	234,720	239,414	244,202	249,086	254,068	259,149	264,332	269,619	275,012	280,512	286,122	291,844	297,681	303,635	309,708	315,902	322,220	328,664
2002	190,262	194,068	197,949	201,908	205,946	210,065	214,266	218,552	222,923	227,381	231,929	236,567	241,299	246,125	251,047	256,068	261,189	266,413
2003	272,639	278,092	283,653	289,326	295,113	301,015	307,036	313,176	319,440	325,829	332,345	338,992	345,772	352,687	359,741	366,936	374,275	381,760
2004	182,290	185,936	189,654	193,447	197,316	201,263	205,288	209,394	213,581	217,853	222,210	226,654	231,187	235,811	240,527	245,338	250,245	255,250
2005	181,734	185,368	189,076	192,857	196,714	200,649	204,662	208,755	212,930	217,189	221,532	225,963	230,482	235,092	239,794	244,590	249,482	254,471
2006	212,248	216,492	220,822	225,239	229,744	234,338	239,025	243,806	248,682	253,655	258,729	263,903	269,181	274,565	280,056	285,657	291,370	297,198
2007	293,364	299,231	305,216	311,320	317,546	323,897	330,375	336,983	343,722	350,597	357,609	364,761	372,056	379,497	387,087	394,829	402,726	410,780
2008	211,536	215,766	220,082	224,483	228,973	233,552	238,223	242,988	247,848	252,805	257,861	263,018	268,278	273,644	279,117	284,699	290,393	296,201
2009	228,195	232,759	237,415	242,163	247,006	251,946	256,985	262,125	267,367	272,715	278,169	283,732	289,407	295,195	301,099	307,121	313,263	319,529
2010	191,609	195,441	199,350	203,337	207,404	211,552	215,783	220,099	224,501	228,991	233,570	238,242	243,007	247,867	252,824	257,881	263,038	268,299
2011	192,355	196,202	200,126	204,129	208,211	212,375	216,623	220,955	225,374	229,882	234,480	239,169	243,952	248,832	253,808	258,884	264,062	269,343
2012	193,169	197,032	200,973	204,992	209,092	213,274	217,539	221,890	226,328	230,854	235,471	240,181	244,984	249,884	254,882	259,979	265,179	270,483
2013	235,754	240,469	245,278	250,184	255,187	260,291	265,497	270,807	276,223	281,747	287,382	293,130	298,992	304,972	311,072	317,293	323,639	330,112
2014	237,457	242,206	247,050	251,991	257,031	262,172	267,415	272,764	278,219	283,783	289,459	295,248	301,153	307,176	313,320	319,586	325,978	332,497
2015	237,875	242,633	247,486	252,435	257,484	262,634	267,886	273,244	278,709	284,283	289,969	295,768	301,684	307,717	313,872	320,149	326,552	333,083
2016	242,648	247,501	252,451	257,500	262,651	267,904	273,262	278,727	284,301	289,987	295,787	301,703	307,737	313,892	320,169	326,573	333,104	339,766
2017	243,192	248,056	253,017	258,077	263,239	268,503	273,873	279,351	284,938	290,637	296,449	302,378	308,426	314,594	320,886	327,304	333,850	340,527
2018	243,728	248,603	253,575	258,646	263,819	269,096	274,477	279,967	285,566	291,278	297,103	303,045	309,106	315,288	321,594	328,026	334,586	341,278
2019	244,091	248,973	253,952	259,032	264,212	269,496	274,886	280,384	285,992	291,712	297,546	303,497	309,567	315,758	322,073	328,515	335,085	341,787

Notes: (a) Average incremental payment 2019 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)

2019 Level	351,398	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
Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	220,729	225,143	229,646	234,239	238,924	243,702	248,576	253,548	258,619	263,791	269,067	274,448	279,937	285,536	291,247	297,072	303,013	309,073
1990	197,789	201,745	205,780	209,896	214,094	218,375	222,743	227,198	231,742	236,377	241,104	245,926	250,845	255,862	260,979	266,198	271,522	276,953
1991	292,274	298,119	304,082	310,163	316,366	322,694	329,148	335,731	342,445	349,294	356,280	363,406	370,674	378,087	385,649	393,362	401,229	409,254
1992	224,941	229,439	234,028	238,709	243,483	248,352	253,320	258,386	263,554	268,825	274,201	279,685	285,279	290,985	296,804	302,740	308,795	314,971
1993	238,483	243,252	248,117	253,080	258,141	263,304	268,570	273,941	279,420	285,009	290,709	296,523	302,453	308,503	314,673	320,966	327,385	333,933
1994	189,005	192,785	196,641	200,574	204,585	208,677	212,850	217,107	221,450	225,879	230,396	235,004	239,704	244,498	249,388	254,376	259,463	264,653
1995	290,869	296,686	302,620	308,672	314,845	321,142	327,565	334,117	340,799	347,615	354,567	361,658	368,892	376,269	383,795	391,471	399,300	407,286
1996	266,539	271,869	277,307	282,853	288,510	294,280	300,166	306,169	312,292	318,538	324,909	331,407	338,035	344,796	351,692	358,726	365,900	373,218
1997	216,337	220,664	225,077	229,579	234,171	238,854	243,631	248,504	253,474	258,543	263,714	268,988	274,368	279,855	285,453	291,162	296,985	302,925
1998	274,323	279,810	285,406	291,114	296,936	302,875	308,933	315,111	321,413	327,842	334,399	341,086	347,908	354,866	361,964	369,203	376,587	384,119
1999	358,406	365,575	372,886	380,344	387,951	395,710	403,624	411,696	419,930	428,329	436,895	445,633	454,546	463,637	472,910	482,368	492,015	501,856
2000	231,304	235,930	240,648	245,461	250,371	255,378	260,486	265,695	271,009	276,429	281,958	287,597	293,349	299,216	305,200	311,304	317,531	323,881
2001	335,238	341,942	348,781	355,757	362,872	370,129	377,532	385,083	392,784	400,640	408,653	416,826	425,162	433,665	442,339	451,186	460,209	469,413
2002	271,741	277,176	282,720	288,374	294,142	300,025	306,025	312,146	318,388	324,756	331,251	337,876	344,634	351,527	358,557	365,728	373,043	380,504
2003	389,395	397,183	405,127	413,229	421,494	429,924	438,522	447,293	456,239	465,364	474,671	484,164	493,847	503,724	513,799	524,075	534,556	545,248
2004	260,355	265,562	270,873	276,290	281,816	287,453	293,202	299,066	305,047	311,148	317,371	323,718	330,193	336,796	343,532	350,403	357,411	364,559
2005	259,561	264,752	270,047	275,448	280,957	286,576	292,307	298,154	304,117	310,199	316,403	322,731	329,186	335,769	342,485	349,334	356,321	363,447
2006	303,142	309,205	315,389	321,696	328,130	334,693	341,387	348,215	355,179	362,282	369,528	376,919	384,457	392,146	399,989	407,989	416,149	424,472
2007	418,996	427,376	435,923	444,642	453,534	462,605	471,857	481,294	490,920	500,739	510,753	520,969	531,388	542,016	552,856	563,913	575,191	586,695
2008	302,125	308,167	314,331	320,617	327,030	333,570	340,242	347,047	353,987	361,067	368,289	375,654	383,167	390,831	398,647	406,620	414,753	423,048
2009	325,919	332,438	339,086	345,868	352,786	359,841	367,038	374,379	381,866	389,504	397,294	405,240	413,344	421,611	430,044	438,644	447,417	456,366
2010	273,665	279,138	284,721	290,415	296,224	302,148	308,191	314,355	320,642	327,055	333,596	340,268	347,073	354,015	361,095	368,317	375,683	383,197
2011	274,730	280,225	285,829	291,546	297,377	303,324	309,391	315,579	321,890	328,328	334,894	341,592	348,424	355,393	362,501	369,751	377,146	384,688
2012	275,892	281,410	287,038	292,779	298,635	304,607	310,699	316,913	323,252	329,717	336,311	343,037	349,898	356,896	364,034	371,315	378,741	386,316
2013	336,714	343,448	350,317	357,324	364,470	371,760	379,195	386,779	394,514	402,405	410,453	418,662	427,035	435,576	444,287	453,173	462,236	471,481
2014	339,147	345,930	352,849	359,906	367,104	374,446	381,935	389,574	397,365	405,312	413,419	421,687	430,121	438,723	447,498	456,448	465,576	474,888
2015	339,745	346,540	353,470	360,540	367,751	375,106	382,608	390,260	398,065	406,026	414,147	422,430	430,878	439,496	448,286	457,252	466,397	475,724
2016	346,562	353,493	360,563	367,774	375,130	382,632	390,285	398,091	406,052	414,173	422,457	430,906	439,524	448,315	457,281	466,426	475,755	485,270
2017	347,338	354,284	361,370	368,597	375,969	383,489	391,159	398,982	406,961	415,101	423,403	431,871	440,508	449,318	458,305	467,471	476,820	486,357
2018	348,104	355,066	362,167	369,410	376,799	384,335	392,021	399,862	407,859	416,016	424,337	432,823	441,480	450,309	459,316	468,502	477,872	487,429
2019	348,622	355,595	362,707	369,961	377,360	384,907	392,605	400,457	408,467	416,636	424,969	433,468	442,137	450,980	460,000	469,200	478,584	488,155

Notes: (a) Average incremental payment 2019 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)

2019 Level	501,883	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
Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473
1989	315,255	321,560	327,991	334,551	341,242	348,067	355,028	362,129	369,371	376,759	384,294	391,980	399,819	407,816
1990	282,492	288,142	293,905	299,783	305,778	311,894	318,132	324,494	330,984	337,604	344,356	351,243	358,268	365,433
1991	417,439	425,788	434,303	442,989	451,849	460,886	470,104	479,506	489,096	498,878	508,856	519,033	529,413	540,002
1992	321,270	327,696	334,250	340,935	347,753	354,709	361,803	369,039	376,420	383,948	391,627	399,459	407,449	415,598
1993	340,612	347,424	354,372	361,460	368,689	376,063	383,584	391,256	399,081	407,063	415,204	423,508	431,978	440,618
1994	269,946	275,345	280,852	286,469	292,198	298,042	304,003	310,083	316,285	322,610	329,062	335,644	342,357	349,204
1995	415,432	423,741	432,215	440,860	449,677	458,670	467,844	477,201	486,745	496,480	506,409	516,537	526,868	537,405
1996	380,683	388,296	396,062	403,983	412,063	420,304	428,710	437,285	446,030	454,951	464,050	473,331	482,798	492,454
1997	308,983	315,163	321,466	327,895	334,453	341,142	347,965	354,924	362,023	369,263	376,649	384,182	391,865	399,703
1998	391,801	399,637	407,630	415,783	424,098	432,580	441,232	450,056	459,058	468,239	477,603	487,156	496,899	506,837
1999	511,893	522,131	532,573	543,225	554,089	565,171	576,474	588,004	599,764	611,759	623,994	636,474	649,204	662,188
2000	330,359	336,966	343,705	350,579	357,591	364,743	372,038	379,478	387,068	394,809	402,705	410,760	418,975	427,354
2001	478,802	488,378	498,145	508,108	518,270	528,636	539,208	549,993	560,993	572,212	583,657	595,330	607,236	619,381
2002	388,114	395,876	403,794	411,869	420,107	428,509	437,079	445,821	454,737	463,832	473,108	482,571	492,222	502,067
2003	556,152	567,276	578,621	590,193	601,997	614,037	626,318	638,844	651,621	664,654	677,947	691,506	705,336	719,443
2004	371,851	379,288	386,873	394,611	402,503	410,553	418,764	427,139	435,682	444,396	453,284	462,349	471,596	481,028
2005	370,716	378,131	385,693	393,407	401,275	409,301	417,487	425,837	434,353	443,040	451,901	460,939	470,158	479,561
2006	432,961	441,620	450,453	459,462	468,651	478,024	487,584	497,336	507,283	517,428	527,777	538,333	549,099	560,081
2007	598,429	610,398	622,606	635,058	647,759	660,714	673,928	687,407	701,155	715,178	729,482	744,071	758,953	774,132
2008	431,509	440,139	448,942	457,921	467,079	476,421	485,949	495,668	505,581	515,693	526,007	536,527	547,257	558,203
2009	465,493	474,803	484,299	493,985	503,865	513,942	524,221	534,705	545,399	556,307	567,433	578,782	590,358	602,165
2010	390,861	398,678	406,652	414,785	423,080	431,542	440,173	448,976	457,956	467,115	476,457	485,986	495,706	505,620
2011	392,382	400,230	408,234	416,399	424,727	433,222	441,886	450,724	459,738	468,933	478,312	487,878	497,636	507,588
2012	394,042	401,923	409,961	418,161	426,524	435,054	443,755	452,630	461,683	470,917	480,335	489,942	499,741	509,735
2013	480,911	490,529	500,339	510,346	520,553	530,964	541,584	552,415	563,463	574,733	586,227	597,952	609,911	622,109
2014	484,386	494,074	503,955	514,034	524,315	534,801	545,497	556,407	567,535	578,886	590,464	602,273	614,318	626,605
2015	485,239	494,944	504,843	514,939	525,238	535,743	546,458	557,387	568,535	579,906	591,504	603,334	615,400	627,708
2016	494,976	504,875	514,973	525,272	535,777	546,493	557,423	568,571	579,943	591,542	603,372	615,440	627,749	640,304
2017	496,084	506,005	516,125	526,448	536,977	547,716	558,671	569,844	581,241	592,866	604,723	616,818	629,154	641,737
2018	497,178	507,121	517,264	527,609	538,161	548,925	559,903	571,101	582,523	594,174	606,057	618,178	630,542	643,153
2019	497,919	507,877	518,034	528,395	538,963	549,742	560,737	571,952	583,391	595,059	606,960	619,099	631,481	644,111

Notes: (a) Average incremental payment 2019 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) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		13.00
2003																	3.00	2.92
2004																5.00	4.95	4.90
2005															7.00	6.90	6.80	6.70
2006														9.00	8.90	8.79	8.69	8.58
2007													7.00	6.86	6.72	6.57	6.43	6.29
2008												9.00	8.93	8.85	8.77	8.70	8.62	8.54
2009										10.00	9.90	9.80	9.70	9.60	9.50	9.40	9.30	9.30
2010									5.00	4.98	4.95	4.93	4.91	4.88	4.86	4.83	4.81	4.81
2011								10.00	9.90	9.80	9.70	9.60	9.50	9.40	9.30	9.19	9.09	9.09
2012							7.00	6.95	6.90	6.84	6.79	6.74	6.68	6.63	6.57	6.52	6.46	6.46
2013							7.00	6.88	6.77	6.65	6.54	6.42	6.31	6.19	6.08	5.97	5.85	5.74
2014								9.72	9.55	9.37	9.20	9.02	8.85	8.68	8.51	8.33	8.16	7.82
2015						13.08	13.68	13.50	13.32	13.14	12.95	12.77	12.59	12.41	12.23	12.04	11.86	11.49
2016				7.47	8.28	8.64	8.51	8.38	8.24	8.11	7.98	7.85	7.72	7.58	7.45	7.32	7.19	7.05
2017			9.40	12.11	13.42	14.01	13.79	13.58	13.36	13.15	12.93	12.72	12.50	12.29	12.08	11.86	11.64	11.43
2018		4.74	8.45	10.90	12.08	12.61	12.42	12.23	12.04	11.84	11.65	11.46	11.27	11.09	10.89	10.70	10.51	10.32
2019	0.88	3.05	5.50	7.15	7.96	8.35	8.27	8.18	8.09	8.01	7.92	7.83	7.74	7.66	7.57	7.48	7.39	7.29

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 9:21 to 69:81, 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) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441
1989													4.00	3.93	3.87	3.80	3.73	3.66
1990												3.00	2.90	2.81	2.72	2.62	2.53	2.44
1991											4.00	3.96	3.91	3.86	3.82	3.77	3.72	3.68
1992										9.00	8.89	8.78	8.67	8.56	8.45	8.34	8.22	8.11
1993									8.00	7.89	7.79	7.68	7.57	7.46	7.35	7.24	7.13	7.02
1994								4.00	3.96	3.93	3.89	3.85	3.81	3.77	3.73	3.69	3.65	3.61
1995							5.00	4.95	4.90	4.85	4.79	4.74	4.69	4.63	4.58	4.52	4.47	4.41
1996						6.00	5.88	5.75	5.63	5.50	5.38	5.26	5.13	5.01	4.89	4.77	4.65	4.52
1997					8.00	7.92	7.85	7.77	7.69	7.61	7.53	7.45	7.37	7.29	7.20	7.12	7.03	6.95
1998				11.00	10.87	10.75	10.62	10.49	10.36	10.23	10.10	9.97	9.83	9.70	9.56	9.43	9.29	9.15
1999			3.00	2.95	2.90	2.85	2.80	2.75	2.69	2.64	2.59	2.54	2.49	2.44	2.39	2.34	2.29	2.23
2000		5.00	4.88	4.76	4.64	4.53	4.41	4.29	4.18	4.07	3.95	3.84	3.73	3.62	3.51	3.40	3.30	3.19
2001	4.00	3.95	3.91	3.86	3.82	3.77	3.72	3.67	3.63	3.58	3.53	3.48	3.43	3.39	3.34	3.29	3.24	3.19
2002	12.81	12.63	12.44	12.25	12.07	11.88	11.69	11.50	11.31	11.12	10.93	10.74	10.55	10.35	10.16	9.97	9.77	9.58
2003	2.84	2.76	2.68	2.61	2.53	2.45	2.38	2.30	2.23	2.16	2.09	2.02	1.95	1.88	1.81	1.75	1.68	1.62
2004	4.85	4.80	4.75	4.70	4.65	4.60	4.55	4.50	4.44	4.39	4.34	4.28	4.23	4.18	4.12	4.07	4.01	3.95
2005	6.60	6.50	6.40	6.29	6.19	6.09	5.99	5.88	5.78	5.68	5.57	5.47	5.37	5.26	5.16	5.05	4.95	4.85
2006	8.47	8.37	8.26	8.15	8.04	7.93	7.82	7.71	7.60	7.49	7.37	7.26	7.15	7.03	6.92	6.80	6.69	6.57
2007	6.15	6.00	5.86	5.72	5.58	5.44	5.31	5.17	5.04	4.90	4.77	4.64	4.50	4.37	4.24	4.12	3.99	3.86
2008	8.46	8.38	8.30	8.22	8.13	8.05	7.97	7.88	7.80	7.71	7.62	7.54	7.45	7.36	7.27	7.18	7.09	6.99
2009	9.19	9.09	8.98	8.87	8.77	8.66	8.55	8.44	8.33	8.22	8.11	8.00	7.88	7.77	7.66	7.54	7.42	7.31
2010	4.78	4.76	4.73	4.71	4.68	4.65	4.62	4.60	4.57	4.54	4.51	4.48	4.45	4.42	4.39	4.36	4.33	4.29
2011	8.98	8.87	8.77	8.66	8.55	8.44	8.33	8.22	8.11	8.00	7.88	7.77	7.66	7.54	7.43	7.31	7.19	7.08
2012	6.40	6.34	6.28	6.23	6.17	6.11	6.04	5.98	5.92	5.86	5.80	5.73	5.67	5.60	5.54	5.47	5.41	5.34
2013	5.62	5.50	5.39	5.27	5.16	5.05	4.93	4.82	4.71	4.60	4.48	4.37	4.26	4.15	4.04	3.93	3.83	3.72
2014	7.64	7.47	7.30	7.13	6.96	6.79	6.63	6.46	6.30	6.13	5.97	5.81	5.65	5.49	5.33	5.17	5.02	4.86
2015	11.30	11.11	10.92	10.73	10.55	10.36	10.17	9.98	9.79	9.60	9.41	9.23	9.04	8.85	8.66	8.47	8.28	8.09
2016	6.92	6.78	6.65	6.52	6.38	6.25	6.12	5.99	5.85	5.72	5.59	5.46	5.33	5.20	5.07	4.94	4.81	4.69
2017	11.21	10.99	10.78	10.56	10.34	10.13	9.91	9.70	9.48	9.27	9.06	8.85	8.64	8.43	8.22	8.01	7.80	7.59
2018	10.12	9.93	9.74	9.54	9.35	9.16	8.97	8.78	8.59	8.40	8.21	8.02	7.83	7.64	7.46	7.27	7.08	6.90
2019	7.20	7.11	7.01	6.92	6.82	6.73	6.63	6.54	6.44	6.34	6.25	6.15	6.05	5.95	5.85	5.75	5.65	5.55

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 9:21 to 69:81, 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) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	3.59	3.52	3.45	3.38	3.31	3.24	3.17	3.10	3.03	2.95	2.88	2.81	2.73	2.66	2.58	2.51	2.43	2.36
1990	2.35	2.26	2.18	2.09	2.01	1.92	1.84	1.76	1.68	1.61	1.53	1.45	1.38	1.31	1.23	1.16	1.10	1.03
1991	3.63	3.58	3.53	3.48	3.43	3.38	3.33	3.28	3.22	3.17	3.12	3.06	3.01	2.95	2.89	2.83	2.77	2.71
1992	7.99	7.87	7.75	7.63	7.51	7.39	7.27	7.14	7.02	6.89	6.76	6.63	6.49	6.36	6.22	6.08	5.94	5.80
1993	6.90	6.79	6.67	6.56	6.44	6.32	6.20	6.08	5.96	5.84	5.72	5.59	5.47	5.34	5.21	5.08	4.94	4.81
1994	3.57	3.53	3.49	3.45	3.40	3.36	3.31	3.27	3.22	3.18	3.13	3.08	3.03	2.98	2.93	2.88	2.83	2.77
1995	4.35	4.30	4.24	4.18	4.12	4.06	4.00	3.94	3.87	3.81	3.75	3.68	3.61	3.55	3.48	3.41	3.34	3.27
1996	4.40	4.28	4.16	4.04	3.92	3.80	3.69	3.57	3.45	3.33	3.22	3.10	2.99	2.87	2.75	2.64	2.53	2.41
1997	6.86	6.77	6.68	6.59	6.50	6.41	6.32	6.22	6.13	6.03	5.93	5.83	5.73	5.62	5.52	5.41	5.30	5.19
1998	9.01	8.87	8.73	8.58	8.44	8.29	8.15	8.00	7.85	7.69	7.54	7.38	7.23	7.07	6.90	6.74	6.57	6.40
1999	2.18	2.13	2.08	2.03	1.98	1.93	1.87	1.82	1.77	1.72	1.67	1.62	1.56	1.51	1.46	1.41	1.35	1.30
2000	3.08	2.98	2.88	2.77	2.67	2.57	2.47	2.38	2.28	2.18	2.09	2.00	1.90	1.81	1.72	1.64	1.55	1.46
2001	3.13	3.08	3.03	2.98	2.93	2.87	2.82	2.77	2.71	2.66	2.60	2.54	2.49	2.43	2.37	2.31	2.25	2.19
2002	9.38	9.19	8.99	8.79	8.59	8.39	8.20	7.99	7.79	7.59	7.39	7.18	6.98	6.77	6.57	6.36	6.15	5.94
2003	1.56	1.49	1.43	1.37	1.31	1.25	1.20	1.14	1.09	1.03	0.98	0.93	0.88	0.83	0.78	0.73	0.68	0.64
2004	3.90	3.84	3.78	3.72	3.66	3.60	3.54	3.48	3.42	3.36	3.29	3.23	3.16	3.10	3.03	2.96	2.89	2.82
2005	4.74	4.64	4.53	4.42	4.32	4.21	4.11	4.00	3.89	3.79	3.68	3.57	3.46	3.35	3.25	3.14	3.03	2.92
2006	6.45	6.33	6.21	6.09	5.97	5.85	5.73	5.61	5.49	5.36	5.24	5.11	4.98	4.85	4.72	4.59	4.46	4.32
2007	3.74	3.61	3.49	3.37	3.25	3.13	3.01	2.89	2.78	2.66	2.55	2.44	2.33	2.22	2.11	2.00	1.90	1.80
2008	6.90	6.80	6.71	6.61	6.51	6.41	6.31	6.21	6.11	6.01	5.90	5.79	5.69	5.57	5.46	5.35	5.23	5.11
2009	7.19	7.07	6.95	6.83	6.71	6.59	6.46	6.34	6.21	6.08	5.96	5.83	5.69	5.56	5.43	5.29	5.15	5.01
2010	4.26	4.23	4.19	4.16	4.13	4.09	4.05	4.02	3.98	3.94	3.90	3.86	3.82	3.78	3.73	3.69	3.65	3.60
2011	6.96	6.84	6.72	6.60	6.47	6.35	6.23	6.10	5.98	5.85	5.72	5.59	5.46	5.33	5.19	5.06	4.92	4.78
2012	5.27	5.20	5.13	5.06	4.99	4.92	4.84	4.77	4.69	4.62	4.54	4.46	4.38	4.30	4.22	4.13	4.05	3.96
2013	3.61	3.50	3.40	3.29	3.19	3.08	2.98	2.88	2.77	2.67	2.57	2.47	2.37	2.27	2.17	2.08	1.98	1.88
2014	4.71	4.55	4.40	4.25	4.11	3.96	3.81	3.67	3.53	3.38	3.24	3.11	2.97	2.83	2.70	2.57	2.43	2.31
2015	7.90	7.71	7.52	7.33	7.14	6.95	6.76	6.57	6.38	6.19	6.00	5.81	5.62	5.43	5.24	5.05	4.86	4.67
2016	4.56	4.43	4.30	4.18	4.05	3.93	3.80	3.68	3.56	3.43	3.31	3.19	3.07	2.95	2.83	2.71	2.59	2.47
2017	7.38	7.18	6.97	6.77	6.56	6.36	6.16	5.96	5.76	5.56	5.36	5.16	4.96	4.77	4.57	4.38	4.19	3.99
2018	6.71	6.53	6.34	6.16	5.98	5.79	5.61	5.43	5.25	5.07	4.89	4.72	4.54	4.36	4.19	4.01	3.84	3.66
2019	5.45	5.35	5.25	5.14	5.04	4.94	4.83	4.73	4.62	4.51	4.41	4.30	4.19	4.08	3.97	3.85	3.74	3.62

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 9:21 to 69:81, 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) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	2.28	2.20	2.12	2.04	1.96	1.88	1.80	1.72	1.64	1.56	1.48	1.40	1.32	1.24	1.16	1.08	1.01	0.93
1990	0.96	0.90	0.84	0.78	0.72	0.66	0.61	0.55	0.50	0.46	0.41	0.37	0.33	0.29	0.25	0.22	0.19	0.16
1991	2.65	2.59	2.52	2.46	2.39	2.32	2.25	2.18	2.11	2.04	1.97	1.89	1.82	1.74	1.67	1.59	1.51	1.43
1992	5.65	5.51	5.36	5.20	5.05	4.89	4.73	4.57	4.41	4.25	4.08	3.91	3.74	3.57	3.39	3.22	3.05	2.87
1993	4.67	4.54	4.40	4.26	4.12	3.97	3.83	3.68	3.53	3.38	3.23	3.08	2.93	2.78	2.63	2.48	2.33	2.18
1994	2.72	2.66	2.60	2.54	2.48	2.42	2.36	2.30	2.23	2.17	2.10	2.03	1.96	1.89	1.81	1.74	1.67	1.59
1995	3.19	3.12	3.04	2.96	2.88	2.80	2.72	2.64	2.55	2.47	2.38	2.29	2.20	2.11	2.02	1.93	1.83	1.74
1996	2.30	2.19	2.08	1.97	1.86	1.75	1.65	1.54	1.44	1.34	1.24	1.15	1.05	0.96	0.88	0.79	0.71	0.64
1997	5.08	4.96	4.84	4.72	4.60	4.48	4.35	4.22	4.09	3.96	3.82	3.68	3.54	3.40	3.26	3.11	2.96	2.82
1998	6.23	6.06	5.88	5.71	5.53	5.34	5.16	4.97	4.78	4.59	4.40	4.21	4.01	3.82	3.62	3.42	3.22	3.03
1999	1.25	1.20	1.15	1.09	1.04	0.99	0.94	0.89	0.84	0.79	0.74	0.69	0.64	0.59	0.55	0.50	0.46	0.42
2000	1.38	1.30	1.21	1.13	1.06	0.98	0.91	0.84	0.77	0.70	0.64	0.58	0.52	0.47	0.41	0.36	0.32	0.28
2001	2.13	2.07	2.01	1.94	1.88	1.81	1.75	1.68	1.61	1.55	1.48	1.41	1.34	1.27	1.20	1.14	1.07	1.00
2002	5.72	5.51	5.30	5.08	4.87	4.66	4.44	4.23	4.01	3.80	3.59	3.37	3.17	2.96	2.75	2.55	2.36	2.17
2003	0.60	0.55	0.51	0.47	0.43	0.40	0.36	0.33	0.30	0.27	0.24	0.21	0.19	0.16	0.14	0.12	0.10	0.09
2004	2.75	2.68	2.60	2.53	2.46	2.38	2.30	2.22	2.14	2.06	1.98	1.90	1.81	1.73	1.65	1.56	1.48	1.39
2005	2.81	2.70	2.58	2.47	2.36	2.25	2.14	2.03	1.92	1.82	1.71	1.60	1.50	1.39	1.29	1.19	1.09	1.00
2006	4.19	4.05	3.92	3.78	3.64	3.50	3.36	3.21	3.07	2.93	2.78	2.64	2.50	2.35	2.21	2.07	1.93	1.79
2007	1.69	1.59	1.50	1.40	1.31	1.21	1.13	1.04	0.96	0.87	0.80	0.72	0.65	0.58	0.52	0.46	0.40	0.35
2008	4.99	4.87	4.75	4.62	4.49	4.36	4.23	4.10	3.96	3.82	3.68	3.54	3.40	3.25	3.10	2.95	2.81	2.66
2009	4.87	4.73	4.58	4.44	4.29	4.14	3.99	3.84	3.68	3.53	3.37	3.22	3.06	2.90	2.74	2.58	2.43	2.27
2010	3.55	3.50	3.45	3.40	3.35	3.29	3.23	3.18	3.12	3.05	2.99	2.92	2.86	2.79	2.72	2.64	2.57	2.49
2011	4.64	4.50	4.36	4.21	4.07	3.92	3.77	3.62	3.47	3.32	3.17	3.02	2.86	2.71	2.56	2.40	2.25	2.10
2012	3.87	3.78	3.69	3.60	3.50	3.41	3.31	3.21	3.11	3.00	2.90	2.79	2.68	2.57	2.46	2.35	2.24	2.12
2013	1.79	1.69	1.60	1.51	1.42	1.33	1.24	1.16	1.08	0.99	0.92	0.84	0.77	0.70	0.63	0.56	0.50	0.44
2014	2.18	2.05	1.93	1.81	1.69	1.58	1.46	1.35	1.25	1.14	1.05	0.95	0.86	0.77	0.69	0.61	0.54	0.47
2015	4.48	4.29	4.10	3.91	3.72	3.53	3.34	3.16	2.98	2.79	2.61	2.44	2.26	2.09	1.93	1.77	1.61	1.46
2016	2.35	2.23	2.12	2.01	1.89	1.78	1.67	1.56	1.46	1.35	1.25	1.16	1.06	0.97	0.88	0.79	0.71	0.63
2017	3.80	3.62	3.43	3.24	3.06	2.88	2.70	2.53	2.36	2.19	2.03	1.87	1.71	1.56	1.42	1.28	1.15	1.02
2018	3.49	3.32	3.15	2.99	2.82	2.66	2.49	2.34	2.18	2.03	1.88	1.73	1.59	1.45	1.32	1.20	1.07	0.96
2019	3.51	3.39	3.28	3.16	3.04	2.92	2.80	2.68	2.56	2.44	2.31	2.19	2.07	1.95	1.83	1.71	1.59	1.48

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 9:21 to 69:81, 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) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	0.86	0.79	0.72	0.65	0.58	0.52	0.46	0.40	0.35	0.30	0.26	0.21	0.18	0.14	0.11	0.09	0.07	0.05
1990	0.14	0.12	0.10	0.08	0.06	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
1991	1.35	1.27	1.20	1.12	1.04	0.96	0.88	0.81	0.73	0.66	0.59	0.53	0.46	0.40	0.35	0.29	0.25	0.20
1992	2.70	2.53	2.36	2.19	2.02	1.85	1.69	1.53	1.38	1.23	1.09	0.95	0.83	0.71	0.60	0.50	0.41	0.33
1993	2.03	1.88	1.74	1.60	1.46	1.32	1.19	1.07	0.95	0.83	0.73	0.62	0.53	0.45	0.37	0.30	0.24	0.19
1994	1.51	1.44	1.36	1.28	1.20	1.12	1.05	0.97	0.89	0.82	0.74	0.67	0.60	0.53	0.47	0.40	0.35	0.29
1995	1.65	1.55	1.46	1.36	1.27	1.17	1.08	0.99	0.90	0.81	0.73	0.65	0.57	0.50	0.43	0.37	0.31	0.25
1996	0.57	0.50	0.44	0.38	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.07	0.06	0.04	0.03	0.02	0.01	0.01
1997	2.67	2.52	2.37	2.22	2.07	1.92	1.78	1.63	1.49	1.35	1.21	1.08	0.96	0.84	0.73	0.62	0.52	0.44
1998	2.83	2.64	2.45	2.26	2.08	1.89	1.72	1.55	1.38	1.22	1.07	0.93	0.80	0.68	0.57	0.47	0.38	0.30
1999	0.38	0.34	0.30	0.27	0.23	0.20	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01
2000	0.24	0.20	0.17	0.14	0.12	0.10	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2001	0.93	0.87	0.80	0.74	0.67	0.61	0.55	0.49	0.44	0.39	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.09
2002	1.98	1.80	1.63	1.46	1.30	1.15	1.00	0.87	0.75	0.63	0.53	0.44	0.35	0.28	0.22	0.17	0.13	0.09
2003	0.07	0.06	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	0.00	0.00
2004	1.31	1.22	1.14	1.06	0.97	0.89	0.82	0.74	0.66	0.59	0.52	0.46	0.40	0.34	0.29	0.24	0.20	0.16
2005	0.91	0.82	0.74	0.66	0.58	0.51	0.44	0.38	0.32	0.27	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.03
2006	1.66	1.53	1.40	1.27	1.15	1.03	0.92	0.81	0.71	0.62	0.53	0.45	0.37	0.31	0.25	0.20	0.15	0.12
2007	0.30	0.26	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00
2008	2.51	2.36	2.21	2.06	1.91	1.76	1.62	1.48	1.34	1.20	1.08	0.95	0.83	0.72	0.62	0.52	0.44	0.36
2009	2.12	1.97	1.82	1.67	1.52	1.38	1.25	1.12	0.99	0.87	0.76	0.65	0.56	0.47	0.39	0.31	0.25	0.20
2010	2.41	2.33	2.24	2.16	2.07	1.98	1.89	1.79	1.70	1.60	1.50	1.41	1.31	1.21	1.11	1.01	0.92	0.82
2011	1.95	1.81	1.66	1.52	1.39	1.25	1.13	1.00	0.89	0.77	0.67	0.57	0.49	0.40	0.33	0.27	0.21	0.16
2012	2.01	1.89	1.78	1.66	1.55	1.44	1.32	1.21	1.11	1.00	0.90	0.80	0.70	0.61	0.53	0.45	0.38	0.32
2013	0.39	0.34	0.29	0.25	0.21	0.18	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00
2014	0.41	0.35	0.30	0.25	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00
2015	1.32	1.18	1.05	0.93	0.81	0.70	0.60	0.51	0.43	0.35	0.29	0.23	0.18	0.14	0.10	0.07	0.05	0.04
2016	0.56	0.49	0.43	0.37	0.32	0.27	0.22	0.18	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01
2017	0.91	0.80	0.69	0.60	0.51	0.43	0.36	0.30	0.24	0.19	0.15	0.11	0.09	0.06	0.04	0.03	0.02	0.01
2018	0.85	0.75	0.65	0.57	0.48	0.41	0.34	0.28	0.23	0.18	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01
2019	1.36	1.25	1.15	1.04	0.94	0.84	0.75	0.66	0.57	0.50	0.42	0.36	0.30	0.24	0.20	0.15	0.12	0.09

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 9:21 to 69:81, 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) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	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
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
1991	0.16	0.13	0.10	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
1992	0.26	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
1993	0.14	0.11	0.08	0.06	0.04	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.25	0.20	0.16	0.13	0.10	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
1995	0.21	0.16	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	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
1997	0.36	0.29	0.23	0.18	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.23	0.18	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
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	-	-	-	-	-	-	-
2001	0.07	0.05	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
2002	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	0.00	0.00
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.13	0.10	0.07	0.05	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
2005	0.02	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
2006	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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2008	0.29	0.23	0.18	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
2009	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	0.00	0.00
2010	0.73	0.64	0.56	0.48	0.41	0.35	0.29	0.23	0.19	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.02
2011	0.12	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
2012	0.26	0.21	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
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	0.02	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
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	0.00	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
2018	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
2019	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	0.00	0.00	0.00

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exh bit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exh bit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, 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) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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	-	-
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	0.01	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	-	-
2019	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 9:21 to 69:81, 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) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		0.0142
2003																	0.0267	0.0273
2004																0.0097	0.0099	0.0101
2005															0.0142	0.0145	0.0148	0.0151
2006														0.0114	0.0117	0.0120	0.0122	0.0125
2007													0.0203	0.0207	0.0212	0.0217	0.0222	0.0226
2008												0.0083	0.0084	0.0086	0.0088	0.0090	0.0092	0.0094
2009										0.0098	0.0099	0.0101	0.0103	0.0105	0.0108	0.0110	0.0113	
2010									0.0046	0.0046	0.0047	0.0048	0.0049	0.0050	0.0051	0.0052	0.0053	
2011								0.0099	0.0100	0.0102	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	
2012							0.0074	0.0075	0.0076	0.0078	0.0079	0.0080	0.0082	0.0084	0.0085	0.0087	0.0089	
2013						0.0166	0.0168	0.0170	0.0173	0.0175	0.0178	0.0181	0.0185	0.0189	0.0193	0.0197	0.0201	
2014						0.0179	0.0182	0.0184	0.0186	0.0189	0.0192	0.0195	0.0198	0.0202	0.0207	0.0211	0.0216	0.0220
2015					0.0131	0.0133	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0147	0.0150	0.0153	0.0156	0.0160	0.0163
2016				0.0151	0.0152	0.0154	0.0156	0.0159	0.0161	0.0163	0.0165	0.0168	0.0171	0.0174	0.0178	0.0182	0.0186	0.0190
2017			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
2018		0.0364	0.0270	0.0149	0.0150	0.0152	0.0154	0.0156	0.0159	0.0161	0.0163	0.0165	0.0168	0.0172	0.0176	0.0180	0.0184	0.0187
2019	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, 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) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441
1989													0.0168	0.0172	0.0176	0.0180	0.0184	0.0188
1990												0.0319	0.0326	0.0333	0.0341	0.0349	0.0357	0.0365
1991											0.0112	0.0114	0.0117	0.0119	0.0122	0.0125	0.0128	0.0131
1992										0.0120	0.0123	0.0125	0.0128	0.0131	0.0134	0.0137	0.0140	0.0144
1993								0.0133	0.0135	0.0138	0.0141	0.0144	0.0148	0.0151	0.0154	0.0158	0.0162	
1994							0.0092	0.0094	0.0096	0.0098	0.0100	0.0102	0.0104	0.0107	0.0109	0.0111	0.0114	
1995						0.0102	0.0104	0.0106	0.0108	0.0110	0.0113	0.0115	0.0118	0.0121	0.0123	0.0126	0.0129	
1996					0.0208	0.0212	0.0216	0.0220	0.0224	0.0229	0.0234	0.0239	0.0244	0.0250	0.0255	0.0261	0.0267	
1997				0.0096	0.0098	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	0.0120	0.0122	0.0125	
1998			0.0115	0.0117	0.0119	0.0121	0.0123	0.0126	0.0128	0.0131	0.0134	0.0137	0.0140	0.0143	0.0146	0.0149	0.0153	
1999		0.0170	0.0173	0.0176	0.0179	0.0182	0.0186	0.0189	0.0193	0.0197	0.0201	0.0205	0.0210	0.0215	0.0220	0.0225	0.0230	
2000	0.0239	0.0243	0.0248	0.0253	0.0257	0.0262	0.0267	0.0271	0.0277	0.0283	0.0289	0.0295	0.0302	0.0308	0.0315	0.0323	0.0330	
2001	0.0114	0.0116	0.0118	0.0120	0.0123	0.0125	0.0127	0.0129	0.0132	0.0134	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0156	0.0160
2002	0.0145	0.0148	0.0151	0.0153	0.0156	0.0159	0.0162	0.0165	0.0168	0.0171	0.0175	0.0179	0.0182	0.0187	0.0191	0.0195	0.0200	0.0204
2003	0.0278	0.0283	0.0289	0.0294	0.0299	0.0305	0.0310	0.0316	0.0322	0.0328	0.0335	0.0342	0.0350	0.0357	0.0366	0.0374	0.0382	0.0392
2004	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0119	0.0121	0.0124	0.0126	0.0129	0.0132	0.0135	0.0138	0.0141	0.0145
2005	0.0154	0.0157	0.0160	0.0163	0.0166	0.0169	0.0172	0.0175	0.0178	0.0182	0.0185	0.0189	0.0194	0.0198	0.0202	0.0207	0.0212	0.0217
2006	0.0127	0.0130	0.0132	0.0134	0.0137	0.0139	0.0142	0.0144	0.0147	0.0150	0.0153	0.0156	0.0160	0.0163	0.0167	0.0171	0.0175	0.0179
2007	0.0231	0.0235	0.0239	0.0244	0.0248	0.0253	0.0257	0.0262	0.0267	0.0272	0.0278	0.0284	0.0290	0.0296	0.0303	0.0310	0.0317	0.0325
2008	0.0095	0.0097	0.0099	0.0101	0.0103	0.0104	0.0106	0.0108	0.0110	0.0112	0.0115	0.0117	0.0120	0.0123	0.0125	0.0128	0.0131	0.0134
2009	0.0115	0.0117	0.0119	0.0121	0.0123	0.0126	0.0128	0.0130	0.0133	0.0135	0.0138	0.0141	0.0144	0.0147	0.0151	0.0154	0.0158	0.0161
2010	0.0054	0.0055	0.0056	0.0057	0.0058	0.0059	0.0060	0.0061	0.0063	0.0064	0.0065	0.0067	0.0068	0.0070	0.0071	0.0073	0.0074	0.0076
2011	0.0119	0.0121	0.0124	0.0126	0.0128	0.0130	0.0133	0.0135	0.0138	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157	0.0160	0.0164	0.0168
2012	0.0091	0.0093	0.0094	0.0096	0.0098	0.0100	0.0101	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	0.0119	0.0122	0.0125	0.0128
2013	0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0233	0.0238	0.0242	0.0247	0.0253	0.0258	0.0264	0.0270	0.0276	0.0282	0.0289
2014	0.0225	0.0229	0.0233	0.0237	0.0242	0.0246	0.0251	0.0255	0.0260	0.0265	0.0270	0.0276	0.0282	0.0289	0.0295	0.0302	0.0309	0.0316
2015	0.0166	0.0170	0.0173	0.0176	0.0179	0.0182	0.0186	0.0189	0.0193	0.0196	0.0200	0.0205	0.0209	0.0214	0.0219	0.0224	0.0229	0.0234
2016	0.0194	0.0197	0.0201	0.0205	0.0208	0.0212	0.0216	0.0220	0.0224	0.0228	0.0233	0.0238	0.0243	0.0249	0.0254	0.0260	0.0266	0.0273
2017	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
2018	0.0191	0.0195	0.0198	0.0202	0.0206	0.0209	0.0213	0.0217	0.0221	0.0225	0.0230	0.0235	0.0240	0.0245	0.0251	0.0257	0.0263	0.0269
2019	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) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	0.0193	0.0198	0.0203	0.0208	0.0213	0.0219	0.0225	0.0232	0.0239	0.0247	0.0255	0.0263	0.0272	0.0282	0.0293	0.0304	0.0316	0.0329
1990	0.0374	0.0383	0.0393	0.0403	0.0413	0.0425	0.0437	0.0450	0.0463	0.0478	0.0493	0.0510	0.0528	0.0547	0.0568	0.0590	0.0613	0.0638
1991	0.0134	0.0137	0.0141	0.0144	0.0148	0.0152	0.0156	0.0161	0.0166	0.0171	0.0177	0.0183	0.0189	0.0196	0.0203	0.0211	0.0220	0.0228
1992	0.0147	0.0151	0.0154	0.0158	0.0163	0.0167	0.0172	0.0177	0.0182	0.0188	0.0194	0.0201	0.0208	0.0215	0.0223	0.0232	0.0241	0.0251
1993	0.0166	0.0170	0.0174	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0212	0.0218	0.0226	0.0234	0.0242	0.0251	0.0261	0.0272	0.0282
1994	0.0117	0.0120	0.0123	0.0126	0.0129	0.0133	0.0136	0.0140	0.0145	0.0149	0.0154	0.0159	0.0165	0.0171	0.0177	0.0184	0.0192	0.0199
1995	0.0132	0.0135	0.0139	0.0142	0.0146	0.0150	0.0154	0.0159	0.0164	0.0169	0.0174	0.0180	0.0187	0.0193	0.0201	0.0209	0.0217	0.0225
1996	0.0274	0.0281	0.0288	0.0295	0.0303	0.0311	0.0320	0.0329	0.0339	0.0350	0.0361	0.0373	0.0387	0.0401	0.0416	0.0432	0.0449	0.0467
1997	0.0128	0.0131	0.0135	0.0138	0.0142	0.0146	0.0150	0.0154	0.0159	0.0164	0.0169	0.0175	0.0181	0.0188	0.0195	0.0202	0.0210	0.0219
1998	0.0157	0.0161	0.0165	0.0169	0.0173	0.0178	0.0183	0.0188	0.0194	0.0200	0.0207	0.0214	0.0221	0.0229	0.0238	0.0247	0.0257	0.0267
1999	0.0236	0.0241	0.0247	0.0254	0.0260	0.0268	0.0275	0.0283	0.0292	0.0301	0.0311	0.0321	0.0333	0.0345	0.0358	0.0372	0.0386	0.0402
2000	0.0338	0.0347	0.0355	0.0364	0.0374	0.0384	0.0395	0.0407	0.0419	0.0432	0.0446	0.0461	0.0478	0.0495	0.0514	0.0534	0.0555	0.0577
2001	0.0164	0.0168	0.0172	0.0177	0.0181	0.0186	0.0192	0.0197	0.0203	0.0210	0.0216	0.0224	0.0232	0.0240	0.0249	0.0259	0.0269	0.0280
2002	0.0209	0.0214	0.0220	0.0225	0.0231	0.0238	0.0244	0.0252	0.0259	0.0267	0.0276	0.0285	0.0295	0.0306	0.0318	0.0330	0.0343	0.0357
2003	0.0401	0.0411	0.0421	0.0432	0.0443	0.0455	0.0468	0.0482	0.0497	0.0512	0.0529	0.0547	0.0566	0.0587	0.0609	0.0633	0.0657	0.0684
2004	0.0148	0.0152	0.0155	0.0159	0.0164	0.0168	0.0173	0.0178	0.0183	0.0189	0.0195	0.0202	0.0209	0.0217	0.0225	0.0233	0.0243	0.0252
2005	0.0222	0.0227	0.0233	0.0239	0.0245	0.0252	0.0259	0.0267	0.0275	0.0283	0.0293	0.0303	0.0313	0.0325	0.0337	0.0350	0.0364	0.0378
2006	0.0183	0.0188	0.0192	0.0197	0.0203	0.0208	0.0214	0.0220	0.0227	0.0234	0.0242	0.0250	0.0259	0.0268	0.0278	0.0289	0.0301	0.0313
2007	0.0332	0.0341	0.0349	0.0358	0.0367	0.0377	0.0388	0.0399	0.0412	0.0425	0.0438	0.0453	0.0469	0.0486	0.0505	0.0524	0.0545	0.0567
2008	0.0137	0.0141	0.0144	0.0148	0.0152	0.0156	0.0160	0.0165	0.0170	0.0176	0.0181	0.0187	0.0194	0.0201	0.0209	0.0217	0.0225	0.0234
2009	0.0165	0.0169	0.0174	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0211	0.0218	0.0225	0.0233	0.0242	0.0251	0.0261	0.0271	0.0282
2010	0.0078	0.0080	0.0082	0.0084	0.0086	0.0089	0.0091	0.0094	0.0097	0.0100	0.0103	0.0106	0.0110	0.0114	0.0118	0.0123	0.0128	0.0133
2011	0.0172	0.0176	0.0180	0.0185	0.0190	0.0195	0.0200	0.0206	0.0213	0.0219	0.0226	0.0234	0.0242	0.0251	0.0261	0.0271	0.0281	0.0293
2012	0.0131	0.0134	0.0138	0.0141	0.0145	0.0149	0.0153	0.0158	0.0162	0.0167	0.0173	0.0179	0.0185	0.0192	0.0199	0.0207	0.0215	0.0224
2013	0.0296	0.0303	0.0311	0.0319	0.0327	0.0336	0.0346	0.0356	0.0367	0.0378	0.0390	0.0404	0.0418	0.0433	0.0450	0.0467	0.0485	0.0505
2014	0.0324	0.0332	0.0340	0.0349	0.0358	0.0368	0.0378	0.0389	0.0401	0.0414	0.0427	0.0442	0.0457	0.0474	0.0492	0.0511	0.0531	0.0552
2015	0.0240	0.0246	0.0252	0.0258	0.0265	0.0272	0.0280	0.0288	0.0297	0.0306	0.0316	0.0327	0.0339	0.0351	0.0364	0.0378	0.0393	0.0409
2016	0.0279	0.0286	0.0293	0.0301	0.0309	0.0317	0.0326	0.0335	0.0346	0.0357	0.0368	0.0381	0.0394	0.0408	0.0424	0.0440	0.0458	0.0476
2017	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
2018	0.0275	0.0282	0.0289	0.0297	0.0304	0.0313	0.0322	0.0331	0.0341	0.0352	0.0363	0.0376	0.0389	0.0403	0.0418	0.0434	0.0451	0.0470
2019	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) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	0.0343	0.0357	0.0372	0.0389	0.0407	0.0425	0.0446	0.0467	0.0491	0.0516	0.0543	0.0572	0.0603	0.0636	0.0671	0.0708	0.0748	0.0792
1990	0.0664	0.0692	0.0722	0.0754	0.0788	0.0824	0.0864	0.0906	0.0951	0.1000	0.1052	0.1109	0.1169	0.1233	0.1301	0.1372	0.1450	0.1535
1991	0.0238	0.0248	0.0259	0.0270	0.0282	0.0295	0.0309	0.0324	0.0341	0.0358	0.0377	0.0397	0.0419	0.0442	0.0466	0.0492	0.0519	0.0550
1992	0.0261	0.0272	0.0284	0.0296	0.0310	0.0324	0.0340	0.0356	0.0374	0.0393	0.0414	0.0436	0.0460	0.0485	0.0511	0.0540	0.0570	0.0604
1993	0.0294	0.0306	0.0320	0.0334	0.0349	0.0365	0.0382	0.0401	0.0421	0.0443	0.0466	0.0491	0.0518	0.0546	0.0576	0.0608	0.0642	0.0680
1994	0.0207	0.0216	0.0225	0.0235	0.0246	0.0258	0.0270	0.0283	0.0297	0.0312	0.0329	0.0346	0.0365	0.0385	0.0406	0.0429	0.0453	0.0479
1995	0.0235	0.0245	0.0255	0.0266	0.0279	0.0291	0.0305	0.0320	0.0336	0.0353	0.0372	0.0392	0.0413	0.0436	0.0460	0.0485	0.0512	0.0543
1996	0.0486	0.0507	0.0529	0.0552	0.0577	0.0604	0.0632	0.0663	0.0696	0.0732	0.0770	0.0812	0.0856	0.0903	0.0952	0.1005	0.1062	0.1124
1997	0.0228	0.0237	0.0248	0.0259	0.0270	0.0283	0.0296	0.0311	0.0326	0.0343	0.0361	0.0380	0.0401	0.0423	0.0446	0.0471	0.0497	0.0527
1998	0.0278	0.0290	0.0302	0.0316	0.0330	0.0345	0.0362	0.0379	0.0398	0.0419	0.0441	0.0464	0.0490	0.0517	0.0545	0.0575	0.0607	0.0643
1999	0.0418	0.0436	0.0455	0.0475	0.0496	0.0519	0.0544	0.0571	0.0599	0.0630	0.0663	0.0699	0.0737	0.0777	0.0819	0.0865	0.0914	0.0967
2000	0.0601	0.0626	0.0653	0.0682	0.0713	0.0746	0.0781	0.0819	0.0860	0.0904	0.0952	0.1003	0.1058	0.1116	0.1176	0.1241	0.1312	0.1389
2001	0.0291	0.0304	0.0317	0.0331	0.0346	0.0362	0.0379	0.0397	0.0417	0.0439	0.0462	0.0486	0.0513	0.0541	0.0571	0.0602	0.0636	0.0673
2002	0.0371	0.0387	0.0404	0.0422	0.0441	0.0461	0.0483	0.0507	0.0532	0.0559	0.0589	0.0620	0.0654	0.0690	0.0728	0.0768	0.0811	0.0859
2003	0.0712	0.0742	0.0774	0.0808	0.0845	0.0884	0.0926	0.0971	0.1019	0.1072	0.1128	0.1189	0.1254	0.1322	0.1394	0.1471	0.1555	0.1646
2004	0.0263	0.0274	0.0286	0.0298	0.0312	0.0326	0.0342	0.0358	0.0376	0.0396	0.0416	0.0439	0.0463	0.0488	0.0515	0.0543	0.0574	0.0607
2005	0.0394	0.0411	0.0428	0.0447	0.0468	0.0489	0.0512	0.0537	0.0564	0.0593	0.0624	0.0658	0.0694	0.0732	0.0772	0.0814	0.0860	0.0911
2006	0.0325	0.0339	0.0354	0.0369	0.0386	0.0404	0.0423	0.0444	0.0466	0.0490	0.0516	0.0543	0.0573	0.0604	0.0637	0.0672	0.0711	0.0752
2007	0.0590	0.0615	0.0642	0.0670	0.0700	0.0733	0.0767	0.0805	0.0845	0.0888	0.0935	0.0985	0.1039	0.1096	0.1156	0.1219	0.1289	0.1364
2008	0.0244	0.0254	0.0265	0.0277	0.0290	0.0303	0.0317	0.0333	0.0349	0.0367	0.0387	0.0407	0.0430	0.0453	0.0478	0.0504	0.0533	0.0564
2009	0.0293	0.0306	0.0319	0.0333	0.0348	0.0364	0.0382	0.0400	0.0420	0.0442	0.0465	0.0490	0.0517	0.0545	0.0575	0.0607	0.0641	0.0679
2010	0.0138	0.0144	0.0151	0.0157	0.0164	0.0172	0.0180	0.0189	0.0198	0.0209	0.0219	0.0231	0.0244	0.0257	0.0271	0.0286	0.0302	0.0320
2011	0.0305	0.0318	0.0331	0.0346	0.0362	0.0378	0.0396	0.0416	0.0436	0.0459	0.0483	0.0509	0.0537	0.0566	0.0597	0.0630	0.0666	0.0705
2012	0.0233	0.0242	0.0253	0.0264	0.0276	0.0289	0.0303	0.0317	0.0333	0.0350	0.0369	0.0389	0.0410	0.0432	0.0456	0.0481	0.0508	0.0538
2013	0.0525	0.0548	0.0571	0.0597	0.0624	0.0652	0.0683	0.0717	0.0752	0.0791	0.0833	0.0877	0.0925	0.0976	0.1029	0.1086	0.1147	0.1215
2014	0.0575	0.0599	0.0625	0.0653	0.0682	0.0714	0.0748	0.0784	0.0823	0.0866	0.0911	0.0960	0.1013	0.1068	0.1126	0.1188	0.1256	0.1329
2015	0.0426	0.0444	0.0463	0.0484	0.0506	0.0529	0.0554	0.0581	0.0610	0.0641	0.0675	0.0711	0.0750	0.0791	0.0834	0.0880	0.0930	0.0985
2016	0.0495	0.0516	0.0539	0.0563	0.0588	0.0615	0.0644	0.0676	0.0710	0.0746	0.0785	0.0827	0.0873	0.0920	0.0971	0.1024	0.1082	0.1146
2017	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
2018	0.0489	0.0509	0.0531	0.0555	0.0580	0.0607	0.0636	0.0667	0.0700	0.0736	0.0775	0.0816	0.0861	0.0908	0.0957	0.1010	0.1067	0.1130
2019	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) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	0.0840	0.0892	0.0948	0.1010	0.1078	0.1150	0.1229	0.1314	0.1406	0.1508	0.1619	0.1741	0.1873	0.2017	0.2173	0.2343	0.2527	0.2727
1990	0.1628	0.1728	0.1838	0.1958	0.2088	0.2229	0.2381	0.2546	0.2726	0.2923	0.3138	0.3373	0.3629	0.3908	0.4211	0.4541	0.4898	0.5284
1991	0.0583	0.0619	0.0658	0.0701	0.0748	0.0799	0.0853	0.0912	0.0976	0.1047	0.1124	0.1208	0.1300	0.1400	0.1509	0.1627	0.1754	0.1893
1992	0.0640	0.0680	0.0723	0.0770	0.0821	0.0877	0.0936	0.1001	0.1072	0.1150	0.1234	0.1327	0.1427	0.1537	0.1656	0.1786	0.1926	0.2078
1993	0.0721	0.0765	0.0814	0.0867	0.0925	0.0987	0.1054	0.1127	0.1207	0.1294	0.1390	0.1494	0.1607	0.1730	0.1865	0.2011	0.2169	0.2340
1994	0.0508	0.0540	0.0574	0.0612	0.0652	0.0696	0.0744	0.0795	0.0851	0.0913	0.0980	0.1054	0.1134	0.1221	0.1315	0.1418	0.1530	0.1650
1995	0.0575	0.0611	0.0650	0.0692	0.0738	0.0788	0.0842	0.0900	0.0963	0.1033	0.1109	0.1192	0.1283	0.1381	0.1488	0.1605	0.1731	0.1868
1996	0.1192	0.1265	0.1346	0.1434	0.1529	0.1632	0.1743	0.1864	0.1995	0.2140	0.2298	0.2470	0.2657	0.2861	0.3083	0.3324	0.3586	0.3868
1997	0.0558	0.0593	0.0631	0.0672	0.0717	0.0765	0.0817	0.0873	0.0935	0.1003	0.1077	0.1157	0.1245	0.1341	0.1445	0.1558	0.1680	0.1813
1998	0.0682	0.0724	0.0770	0.0820	0.0875	0.0934	0.0997	0.1066	0.1142	0.1224	0.1314	0.1413	0.1520	0.1637	0.1764	0.1902	0.2051	0.2213
1999	0.1025	0.1089	0.1158	0.1234	0.1316	0.1404	0.1500	0.1604	0.1717	0.1842	0.1977	0.2125	0.2287	0.2462	0.2653	0.2861	0.3086	0.3329
2000	0.1472	0.1563	0.1663	0.1771	0.1889	0.2016	0.2154	0.2303	0.2465	0.2644	0.2839	0.3051	0.3283	0.3535	0.3810	0.4107	0.4430	0.4780
2001	0.0714	0.0758	0.0806	0.0859	0.0916	0.0978	0.1045	0.1117	0.1196	0.1282	0.1377	0.1480	0.1592	0.1714	0.1848	0.1992	0.2149	0.2318
2002	0.0911	0.0967	0.1029	0.1096	0.1169	0.1247	0.1332	0.1424	0.1525	0.1635	0.1756	0.1887	0.2031	0.2187	0.2356	0.2541	0.2740	0.2957
2003	0.1745	0.1853	0.1971	0.2099	0.2239	0.2390	0.2553	0.2729	0.2922	0.3134	0.3365	0.3617	0.3891	0.4190	0.4515	0.4868	0.5251	0.5665
2004	0.0644	0.0684	0.0727	0.0775	0.0826	0.0882	0.0942	0.1007	0.1079	0.1157	0.1242	0.1335	0.1436	0.1547	0.1667	0.1797	0.1938	0.2091
2005	0.0966	0.1026	0.1091	0.1162	0.1239	0.1323	0.1413	0.1510	0.1617	0.1734	0.1862	0.2002	0.2154	0.2319	0.2499	0.2694	0.2906	0.3135
2006	0.0798	0.0847	0.0901	0.0960	0.1023	0.1092	0.1167	0.1247	0.1336	0.1432	0.1538	0.1653	0.1779	0.1915	0.2064	0.2225	0.2400	0.2589
2007	0.1446	0.1536	0.1633	0.1740	0.1856	0.1981	0.2116	0.2262	0.2422	0.2597	0.2789	0.2998	0.3225	0.3473	0.3743	0.4035	0.4352	0.4696
2008	0.0598	0.0635	0.0676	0.0720	0.0768	0.0819	0.0875	0.0936	0.1002	0.1074	0.1153	0.1240	0.1334	0.1436	0.1548	0.1669	0.1800	0.1942
2009	0.0719	0.0764	0.0813	0.0866	0.0923	0.0985	0.1052	0.1125	0.1205	0.1292	0.1387	0.1491	0.1604	0.1728	0.1862	0.2007	0.2165	0.2336
2010	0.0340	0.0361	0.0383	0.0408	0.0436	0.0465	0.0497	0.0531	0.0569	0.0610	0.0655	0.0704	0.0757	0.0815	0.0879	0.0947	0.1022	0.1102
2011	0.0747	0.0793	0.0844	0.0899	0.0959	0.1023	0.1093	0.1168	0.1251	0.1342	0.1440	0.1548	0.1666	0.1794	0.1933	0.2084	0.2248	0.2425
2012	0.0570	0.0606	0.0644	0.0686	0.0732	0.0781	0.0834	0.0892	0.0955	0.1024	0.1100	0.1182	0.1272	0.1370	0.1476	0.1591	0.1716	0.1852
2013	0.1288	0.1368	0.1455	0.1550	0.1653	0.1764	0.1884	0.2015	0.2157	0.2313	0.2484	0.2670	0.2872	0.3093	0.3333	0.3593	0.3876	0.4182
2014	0.1410	0.1497	0.1592	0.1696	0.1809	0.1931	0.2062	0.2205	0.2361	0.2531	0.2718	0.2921	0.3143	0.3385	0.3647	0.3933	0.4242	0.4576
2015	0.1044	0.1109	0.1179	0.1256	0.1340	0.1430	0.1527	0.1633	0.1749	0.1875	0.2013	0.2164	0.2328	0.2507	0.2702	0.2913	0.3142	0.3390
2016	0.1215	0.1290	0.1372	0.1461	0.1559	0.1664	0.1777	0.1900	0.2034	0.2181	0.2342	0.2517	0.2709	0.2917	0.3143	0.3389	0.3655	0.3943
2017	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
2018	0.1198	0.1272	0.1353	0.1442	0.1538	0.1641	0.1753	0.1874	0.2007	0.2152	0.2310	0.2483	0.2672	0.2877	0.3101	0.3343	0.3606	0.3890
2019	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) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.2942	0.3174	0.3423	0.3689	0.3973	0.4269	0.4577	0.4896	0.5227	0.5574	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778
1990	0.5701	0.6151	0.6633	0.7150	0.7700	0.8273	0.8870	0.9488	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2042	0.2203	0.2376	0.2561	0.2758	0.2964	0.3177	0.3399	0.3629	0.3869	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011
1992	0.2242	0.2419	0.2609	0.2812	0.3028	0.3254	0.3488	0.3732	0.3984	0.4248	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404
1993	0.2524	0.2723	0.2937	0.3166	0.3409	0.3663	0.3927	0.4201	0.4485	0.4783	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958
1994	0.1781	0.1921	0.2072	0.2233	0.2405	0.2584	0.2771	0.2964	0.3164	0.3374	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497
1995	0.2015	0.2174	0.2345	0.2527	0.2721	0.2924	0.3135	0.3353	0.3580	0.3818	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957
1996	0.4174	0.4503	0.4856	0.5235	0.5637	0.6057	0.6494	0.6946	0.7416	0.7908	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197
1997	0.1956	0.2110	0.2276	0.2453	0.2642	0.2838	0.3043	0.3255	0.3475	0.3706	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841
1998	0.2388	0.2576	0.2778	0.2995	0.3225	0.3465	0.3715	0.3974	0.4243	0.4524	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690
1999	0.3592	0.3875	0.4179	0.4505	0.4851	0.5212	0.5588	0.5978	0.6382	0.6805	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054
2000	0.5157	0.5564	0.6000	0.6468	0.6965	0.7484	0.8023	0.8583	0.9163	0.9771	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.2501	0.2698	0.2910	0.3137	0.3378	0.3629	0.3891	0.4162	0.4444	0.4739	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912
2002	0.3190	0.3441	0.3712	0.4001	0.4308	0.4629	0.4963	0.5309	0.5668	0.6044	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265
2003	0.6112	0.6594	0.7112	0.7666	0.8255	0.8870	0.9510	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.2256	0.2434	0.2625	0.2829	0.3047	0.3274	0.3510	0.3755	0.4009	0.4274	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431
2005	0.3383	0.3650	0.3936	0.4243	0.4569	0.4909	0.5263	0.5630	0.6011	0.6409	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644
2006	0.2794	0.3014	0.3251	0.3504	0.3773	0.4054	0.4347	0.4650	0.4964	0.5293	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487
2007	0.5066	0.5466	0.5895	0.6354	0.6843	0.7352	0.7882	0.8432	0.9002	0.9599	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950
2008	0.2095	0.2260	0.2438	0.2628	0.2830	0.3040	0.3260	0.3487	0.3723	0.3970	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115
2009	0.2520	0.2719	0.2932	0.3161	0.3404	0.3657	0.3921	0.4194	0.4478	0.4775	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949
2010	0.1189	0.1283	0.1384	0.1492	0.1606	0.1726	0.1850	0.1979	0.2113	0.2253	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336
2011	0.2617	0.2823	0.3045	0.3282	0.3534	0.3798	0.4071	0.4355	0.4650	0.4958	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139
2012	0.1998	0.2155	0.2325	0.2506	0.2698	0.2899	0.3108	0.3325	0.3550	0.3785	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924
2013	0.4512	0.4868	0.5250	0.5658	0.6093	0.6547	0.7019	0.7509	0.8017	0.8548	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861
2014	0.4938	0.5327	0.5745	0.6192	0.6669	0.7165	0.7682	0.8217	0.8773	0.9355	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697
2015	0.3657	0.3946	0.4255	0.4587	0.4939	0.5307	0.5690	0.6087	0.6499	0.6929	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183
2016	0.4255	0.4590	0.4951	0.5336	0.5746	0.6174	0.6619	0.7081	0.7560	0.8061	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356
2017	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
2018	0.4197	0.4528	0.4884	0.5264	0.5669	0.6091	0.6530	0.6985	0.7458	0.7953	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243
2019	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, 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) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
1989	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	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	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	1.0000	1.0000	
1992	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	1.0000	1.0000	
1993	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	1.0000	1.0000	
1994	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	1.0000	1.0000	
1995	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	1.0000	1.0000	
1996	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	1.0000	1.0000	
1997	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	1.0000	1.0000	
1998	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	1.0000	1.0000	
1999	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	1.0000	1.0000	
2000	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	
2001	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	1.0000	1.0000	
2002	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	1.0000	1.0000	
2003	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	
2004	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	1.0000	1.0000	
2005	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	1.0000	1.0000	
2006	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	1.0000	1.0000	
2007	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	1.0000	1.0000	
2008	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	1.0000	1.0000	
2009	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	1.0000	1.0000	
2010	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	1.0000	1.0000	
2011	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	1.0000	1.0000	
2012	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	1.0000	1.0000	
2013	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	1.0000	1.0000	
2014	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	0.9697	1.0000	1.0000	
2015	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	1.0000	1.0000	
2016	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	1.0000	1.0000	
2017	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	
2018	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	1.0000	1.0000	
2019	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, Exh bit V, Sheets 1a, 1b, 2a, and 2b.

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2019 Cost Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			177,092	130,040	167,389	137,978	79,650	75,189	102,213	60,202	61,361	66,495	290,815	71,328	105,509	85,890
1990		124,758	120,420	73,888	49,798	18,416	48,028	19,224	20,650	15,769	16,920	11,150	21,821	46,016	47,362	55,572
1991		319,138	47,709	30,673	138,271	98,120	35,534	29,160	12,089	26,511	31,193	37,719	43,221	41,281	35,950	46,320
1992		14,160	74,024	98,971	74,931	39,392	36,009	27,907	28,011	26,095	27,465	34,650	46,249	40,896	31,649	43,918
1993		52,304	57,671	109,660	76,101	91,387	123,118	96,541	91,957	92,501	96,104	74,750	100,892	95,688	100,458	81,341
1994		249,645	230,256	70,665	80,352	150,325	57,139	85,110	69,813	36,229	20,102	217,876	19,824	24,139	37,517	43,356
1995		166,426	84,765	134,791	47,308	16,710	40,749	16,366	43,580	43,319	82,753	169,818	71,800	111,854	16,541	93,404
1996		152,732	184,860	77,442	134,288	131,160	122,826	71,634	66,434	62,157	71,640	63,229	66,808	65,398	71,457	83,404
1997		34,548	103,510	59,701	52,201	90,140	68,406	59,876	33,487	51,994	56,075	59,517	63,689	92,417	70,528	64,284
1998		81,427	111,888	128,163	60,348	49,174	120,284	77,161	61,693	73,058	66,554	83,360	80,325	98,861	88,681	103,617
1999		331,015	125,643	69,195	119,979	74,312	79,815	55,899	188,535	115,647	104,912	104,663	122,895	108,496	130,764	125,629
2000		355,003	24,970	186,910	95,760	54,720	48,862	38,332	40,364	37,454	59,714	49,698	50,894	68,352	57,567	56,848
2001			279,846	457,576	167,935	114,440	307,765	97,966	80,596	77,339	88,515	76,219	114,544	118,047	132,351	124,609
2002		79,581	117,046	89,737	81,439	63,252	92,003	79,286	70,415	63,004	64,087	78,951	95,691	79,944	84,645	74,992
2003			360,201	83,900	96,507	217,592	108,102	48,434	83,838	103,113	92,051	110,557	171,212	131,324	122,062	105,322
2004		314,068	219,157	130,091	166,940	100,431	65,584	106,767	48,881	58,283	74,192	62,625	58,118	61,637	71,619	63,410
2005		8,380	74,424	91,871	79,286	113,327	84,869	86,421	54,354	72,055	62,671	69,385	69,926	76,905	72,968	
2006		68,936	123,551	78,009	93,234	191,959	101,489	76,301	66,178	61,206	64,544	87,716	75,806	86,624		
2007		144,339	127,523	176,188	119,991	127,777	130,292	118,972	122,890	113,332	129,543	122,376	132,127			
2008		50,396	84,223	63,112	74,330	39,168	52,785	63,777	66,920	77,402	79,560	58,507				
2009	952	104,694	93,680	112,281	94,637	56,125	57,015	88,727	132,098	61,246	67,731					
2010		376,534	114,844	101,255	42,866	35,057	33,597	51,415	37,469	36,859						
2011	5,381	65,060	68,212	79,703	62,574	89,086	63,591	60,305	55,051							
2012	2,050	29,136	139,726	135,476	59,634	46,110	52,353	57,530								
2013	646	139,120	156,269	139,481	103,508	83,574	112,491									
2014	703	78,058	111,122	93,744	149,627	103,374										
2015		42,759	113,182	109,606	92,227											
2016		381,377	54,210	36,587												
2017	316	143,388	39,456													
2018	2,695	93,383														
2019																
Averages:																
Latest 3	1,427	133,202	71,159	90,827	114,743	79,920	74,576	57,401	82,353	62,831	88,467	86,906	91,158	77,435	82,337	76,567
Latest 5	2,977	103,092	96,445	108,014	94,326	75,368	64,819	66,378	86,306	71,848	78,704	80,310	93,576	82,614	89,527	79,686
Latest 10	2,292	116,004	95,149	105,329	91,025	91,579	76,703	77,397	75,462	70,767	75,271	81,315	92,840	89,491	86,003	86,689
All	1,308	130,422	109,531	104,283	90,431	85,417	82,665	68,317	70,132	63,419	67,336	76,919	87,344	78,814	74,252	76,948
Cumulative	85,389	85,930	84,785	83,314	81,695	80,937	80,511	80,300	81,515	82,745	84,886	86,954	88,189	88,298	89,603	91,726
Selected		116,004	95,149	105,329	91,025	91,579	76,703	77,397	75,462	82,745	84,886	86,954	88,189	88,298	89,603	91,726

Note (a): Ratio of 2019 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).

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2019 Cost Level (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369
1989	103,286	90,695	105,899	47,097	54,671	62,460	80,443	79,740	113,299	120,691	120,771	119,748	113,818	92,832	84,928
1990	54,522	65,245	32,605	31,541	29,108	38,293	36,475	45,340	81,379	81,206	64,496	64,055	87,761	66,265	
1991	65,538	146,866	115,002	155,190	126,864	97,344	250,537	134,491	139,606	125,318	132,533	154,901	134,332		
1992	42,845	63,043	65,747	85,175	60,923	87,181	104,398	91,402	94,389	104,005	102,550	91,575			
1993	98,930	92,180	98,108	104,761	126,090	125,957	113,874	115,652	100,272	118,645	116,679				
1994	37,180	46,004	36,772	52,743	67,347	60,822	58,605	60,952	73,378	61,413					
1995	271,989	67,980	112,223	116,828	142,839	125,337	144,776	108,603	111,779						
1996	64,342	56,797	76,755	59,853	65,224	76,813	83,408	77,090							
1997	116,185	76,928	69,670	67,508	73,590	71,489	76,680								
1998	119,408	104,991	107,391	121,540	126,400	113,313									
1999	148,549	117,671	173,638	110,674	116,568										
2000	55,000	64,979	69,339	70,043											
2001	110,668	129,477	110,210												
2002	83,215	79,638													
2003	104,885														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Averages:															
Latest 3	91,956	85,368	109,037	106,273	105,856	91,169	96,725	83,291	97,328	101,470	113,644	102,247			
Latest 5	93,390	94,965	98,578	88,435	104,072	92,624	96,232	93,663	102,083	102,705					
Latest 10	108,948	84,438	89,060	94,268	94,914										
All	95,992	84,566	88,568	87,508	91,911	90,568	103,265	91,450	101,398	105,431	109,788	106,414	114,171	81,446	84,928
Cumulative	93,929	93,599	95,174	96,317	98,018	99,355	101,679	101,234	104,292	105,366	105,337	102,335	98,442	82,712	84,928
Selected	93,929	93,599	95,174	96,317	98,018	99,355	101,679	101,234	104,292	110,000	110,000	110,000	110,000	105,000	105,000

Note (a): Ratio of 2019 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	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989	-	-	8	8	8	9	8	8	8	8	7	7	6	6	5	5
1990	-	2	6	7	7	7	7	7	7	7	7	7	7	7	7	7
1991	-	1	2	4	4	4	4	4	4	4	4	4	4	4	4	4
1992	2	2	9	13	13	13	12	12	12	11	11	11	11	11	10	10
1993	1	3	10	11	11	11	11	11	11	11	11	11	11	11	9	9
1994	1	2	5	6	6	7	7	5	5	4	4	4	4	4	4	4
1995	-	1	5	6	6	6	6	5	5	5	5	5	5	5	5	5
1996	1	2	4	4	5	6	6	6	6	6	6	6	6	6	6	6
1997	-	6	8	7	7	10	9	9	9	9	9	9	9	9	9	9
1998	-	7	8	10	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	7	6	5	5
2000	1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001	-	-	2	2	3	4	4	4	4	4	4	4	4	4	4	4
2002	-	4	7	12	12	15	15	15	15	15	15	15	14	14	13	13
2003	-	-	1	2	3	3	3	3	3	3	3	3	3	3	3	3
2004	-	1	3	4	3	5	5	5	5	5	5	5	5	5	5	5
2005	-	1	6	10	11	10	10	9	9	7	7	7	7	7	7	7
2006	-	2	4	8	9	10	10	10	10	10	10	9	9	9		
2007	-	1	6	7	8	8	8	8	8	8	7	7	7			
2008	-	3	7	9	9	10	10	10	10	10	9	9				
2009	1	5	8	9	9	10	10	10	10	10	10					
2010	-	2	4	6	6	6	5	5	5	5						
2011	1	2	8	10	11	10	10	10	10							
2012	2	2	4	7	7	7	7	7								
2013	2	3	6	7	7	7	7									
2014	2	6	10	10	10	9										
2015	-	3	8	10	12											
2016	-	1	3	4												
2017	1	3	9													
2018	2	7														
2019	1															
Totals:																
Latest 3	4	11	20	24	29	23	24	22	25	25	26	25	23	21	15	21
Latest 5	4	20	36	38	47	39	39	42	43	43	43	37	31	38	32	30
Latest 10	11	34	67	79	88	87	82	77	85	77	75	71	73	74	69	67
All	20	78	170	205	212	212	199	187	180	166	158	147	136	128	113	106
Cumulative	3,128	3,108	3,030	2,860	2,655	2,443	2,231	2,032	1,845	1,665	1,499	1,341	1,194	1,058	930	817

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

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369
1989	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4
1990	6	4	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	4		
1992	10	9	9	9	9	9	9	9	9	9	9	9			
1993	8	8	8	8	8	8	8	8	8	8	8				
1994	4	4	4	4	4	4	4	4	4	4					
1995	5	5	5	5	5	5	5	5	5						
1996	6	6	6	6	6	6	6	6							
1997	9	8	8	8	8	8	8								
1998	12	12	12	11	11	11									
1999	4	4	3	3	3										
2000	5	5	5	5											
2001	4	4	4												
2002	13	13													
2003	3														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Totals:															
Latest 3	20	22	12	19	22	25	19	15	17	21	21	16			
Latest 5	29	38	32	33	33	34	31	32	30	28					
Latest 10	65	69	64	63	62										
All	98	91	77	72	67	64	53	45	39	33	29	21	11	7	4
Cumulative	711	613	522	445	373	306	242	189	144	105	72	43	22	11	4

Incremental Payments - 2019 Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			1,416,739	1,040,322	1,339,110	1,241,804	637,199	601,512	817,702	481,613	429,526	465,465	1,744,889	427,965	527,545	429,450
1990		249,516	722,523	517,215	348,589	128,913	336,197	134,566	144,550	110,383	118,438	78,048	152,746	322,109	331,534	389,001
1991		319,138	95,419	122,693	553,082	392,479	142,137	116,639	48,355	106,045	124,774	150,876	172,886	165,124	143,801	185,278
1992		28,321	666,212	1,286,621	974,106	512,102	432,108	334,886	336,128	287,041	302,120	381,154	508,744	449,852	316,490	439,178
1993		156,912	576,708	1,206,257	837,110	1,005,256	1,354,299	1,061,947	1,011,527	1,017,515	1,057,142	822,248	1,109,811	1,052,568	904,118	732,072
1994		499,291	1,151,278	423,988	482,113	1,052,277	399,971	425,550	349,066	144,916	80,410	871,503	79,298	96,554	150,069	173,424
1995		166,426	423,826	808,744	283,849	100,258	244,494	81,829	217,901	216,593	413,766	849,090	358,999	559,268	82,707	467,019
1996		305,464	739,441	309,769	671,438	786,958	736,954	429,804	398,607	372,942	429,837	379,373	400,848	392,385	428,745	500,422
1997		207,288	828,078	417,909	365,406	901,404	615,654	538,884	301,383	467,949	504,676	535,657	573,203	831,751	634,756	578,552
1998		569,990	895,107	1,281,626	724,177	590,093	1,443,409	925,936	740,318	876,693	798,648	1,000,323	963,901	1,186,330	1,064,176	1,243,404
1999		993,045	502,571	484,366	959,833	594,494	638,521	391,294	1,319,745	809,526	734,384	732,640	860,264	650,976	653,820	628,145
2000		1,065,010	124,850	934,549	478,800	273,600	244,308	191,659	201,820	187,271	298,569	248,490	254,470	341,761	287,834	284,240
2001		309,330	559,691	915,152	503,805	457,760	1,231,062	391,862	322,383	309,355	354,061	304,876	458,176	472,188	529,406	498,438
2002		318,324	819,320	1,076,847	977,272	948,785	1,380,044	1,189,294	1,056,221	945,053	961,303	1,184,267	1,339,679	1,119,211	1,100,391	974,899
2003		284,839	360,201	167,800	289,520	652,776	324,306	145,303	251,515	309,339	276,153	331,670	513,636	393,973	366,187	315,967
2004		314,068	657,470	520,362	500,819	502,157	327,919	533,834	244,405	291,413	370,958	313,124	290,592	308,184	358,096	317,049
2005		8,380	446,543	918,709	872,149	1,133,269	848,694	777,791	489,189	504,387	438,695	485,692	489,481	538,336	510,778	
2006		137,871	494,202	624,070	839,110	1,919,592	1,014,890	763,009	661,780	612,056	645,441	789,442	682,253	779,617		
2007		144,339	765,136	1,233,317	959,927	1,022,214	1,042,337	951,776	983,121	906,655	906,801	856,633	924,889			
2008		151,188	589,559	568,007	668,971	391,682	527,854	637,773	669,200	774,020	716,038	526,563				
2009	952	523,471	749,443	1,010,530	851,730	561,252	570,154	887,275	1,320,976	612,455	677,309					
2010	1,123	753,068	459,378	607,530	257,196	210,344	167,985	257,074	187,343	184,293						
2011	5,381	130,121	545,698	797,034	688,312	890,863	635,909	603,050	550,507							
2012	4,101	58,272	558,902	948,334	417,439	322,768	366,469	402,709								
2013	1,292	417,361	937,617	976,364	724,553	585,016	787,437									
2014	1,407	468,349	1,111,220	937,438	1,496,274	930,366										
2015	0	128,276	905,454	1,096,064	1,106,725											
2016	6,199	381,377	162,630	146,347												
2017	316	430,164	355,100													
2018	5,391	653,681														
2019	0															
Totals:																
Latest 3	5,707	1,465,222	1,423,184	2,179,850	3,327,552	1,838,150	1,789,815	1,262,833	2,058,825	1,570,768	2,300,147	2,172,638	2,096,623	1,626,138	1,235,060	1,607,916
Latest 5	11,906	2,061,847	3,472,020	4,104,547	4,433,303	2,939,358	2,527,953	2,787,881	3,711,146	3,089,479	3,384,283	2,971,455	2,900,852	3,139,322	2,864,857	2,390,594
Latest 10	25,210	3,944,139	6,375,001	8,320,964	8,010,237	7,967,367	6,289,647	5,959,593	6,414,256	5,449,026	5,645,326	5,773,398	6,777,341	6,622,328	5,934,186	5,808,135
All	26,162	10,172,881	18,620,315	21,377,963	19,171,414	18,108,482	16,450,309	12,775,255	12,623,743	10,527,514	10,639,047	11,307,135	11,878,764	10,088,153	8,390,451	8,156,538
Cumulative	267,097,774	267,071,612	256,898,731	238,278,415	216,900,452	197,729,038	179,620,556	163,170,247	150,394,993	137,771,250	127,243,736	116,604,689	105,297,554	93,418,790	83,330,637	74,940,186

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 5a and 5b) and adjustment factors to 2019 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Incremental Payments - 2019 Level (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369
1989	516,432	453,474	529,497	235,486	273,356	312,300	402,215	398,701	566,495	603,454	603,856	598,739	455,270	371,327	339,710
1990	327,130	260,979	130,422	126,162	116,430	153,170	145,901	181,361	325,516	243,617	193,488	192,166	263,283	198,795	
1991	262,154	587,462	460,009	620,761	507,457	389,376	1,002,148	537,964	558,422	501,273	530,130	619,603	537,329		
1992	428,453	567,391	591,721	766,579	548,306	784,625	939,580	822,622	849,499	936,048	922,953	824,176			
1993	791,440	737,443	784,866	838,088	1,008,718	1,007,659	910,994	925,220	802,175	949,161	933,433				
1994	148,718	184,016	147,089	210,971	269,390	243,287	234,421	243,807	293,511	245,653					
1995	1,359,945	339,902	561,114	584,138	714,197	626,685	723,882	543,017	558,893						
1996	386,055	340,779	460,528	359,115	391,342	460,880	500,446	462,541							
1997	1,045,666	615,421	557,361	540,065	588,723	571,913	613,441								
1998	1,432,900	1,259,893	1,288,697	1,336,944	1,390,401	1,246,440									
1999	594,195	470,685	520,914	332,023	349,703										
2000	275,001	324,896	346,693	350,214											
2001	442,673	517,910	440,840												
2002	1,081,795	1,035,290													
2003	314,656														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Totals:															
Latest 3	1,839,125	1,878,096	1,308,447	2,019,181	2,328,826	2,279,233	1,837,769	1,249,365	1,654,580	2,130,862	2,386,516	1,635,945			
Latest 5	2,708,320	3,608,674	3,154,504	2,918,362	3,434,366	3,149,205	2,983,184	2,997,206	3,062,501	2,875,753					
Latest 10	7,081,603	5,826,236	5,699,822	5,938,900	5,884,667										
All	9,407,212	7,695,542	6,819,750	6,300,548	6,158,022	5,796,335	5,473,028	4,115,231	3,954,512	3,479,207	3,183,860	2,234,685	1,255,881	570,123	339,710
Cumulative	66,783,648	57,376,435	49,680,893	42,861,143	36,560,595	30,402,573	24,606,238	19,133,209	15,017,978	11,063,466	7,584,259	4,400,399	2,165,714	909,833	339,710

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exh bit IV, Sheets 5a and 5b) and adjustment factors to 2019 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Adjustment Factors to 2019 Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989	1.519	1.493	1.470	1.449	1.427	1.407	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268
1990	1.493	1.470	1.449	1.427	1.407	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250
1991	1.470	1.449	1.427	1.407	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237
1992	1.449	1.427	1.407	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221
1993	1.427	1.407	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179
1994	1.407	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065
1995	1.392	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056
1996	1.378	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046
1997	1.364	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038
1998	1.352	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031
1999	1.339	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026
2000	1.326	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021
2001	1.313	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015
2002	1.298	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008
2003	1.284	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004
2004	1.268	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000
2005	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000	
2006	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000		
2007	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000			
2008	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000				
2009	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000					
2010	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000						
2011	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000							
2012	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000								
2013	1.031	1.026	1.021	1.015	1.008	1.004	1.000									
2014	1.026	1.021	1.015	1.008	1.004	1.000										
2015	1.021	1.015	1.008	1.004	1.000											
2016	1.015	1.008	1.004	1.000												
2017	1.008	1.004	1.000													
2018	1.004	1.000														
2019	1.000															

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

Adjustment Factors to 2019 Level (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369
1989	1.250	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000
1990	1.237	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000	
1991	1.221	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000		
1992	1.179	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000			
1993	1.065	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000				
1994	1.056	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000					
1995	1.046	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000						
1996	1.038	1.031	1.026	1.021	1.015	1.008	1.004	1.000							
1997	1.031	1.026	1.021	1.015	1.008	1.004	1.000								
1998	1.026	1.021	1.015	1.008	1.004	1.000									
1999	1.021	1.015	1.008	1.004	1.000										
2000	1.015	1.008	1.004	1.000											
2001	1.008	1.004	1.000												
2002	1.004	1.000													
2003	1.000														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															

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

Actual Incremental Payments (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			963,529	717,900	938,679	882,467	457,684	436,664	599,269	356,204	320,715	350,935	1,329,080	329,810	410,793	338,781
1990		169,697	498,595	362,553	247,719	92,595	244,060	98,619	106,910	82,420	89,296	59,449	117,713	250,822	261,538	311,198
1991		220,229	66,886	87,190	397,265	284,918	104,168	86,267	36,105	79,952	95,040	116,272	134,624	130,262	115,040	149,839
1992		19,852	473,432	924,148	707,146	375,304	319,590	250,050	253,422	218,639	232,828	296,800	401,334	359,878	255,953	359,573
1993		111,507	414,235	875,675	613,492	743,494	1,011,218	800,649	770,479	784,145	823,184	648,649	887,840	851,238	740,239	620,955
1994		358,628	835,763	310,728	356,574	785,706	301,556	324,141	269,007	112,844	63,433	697,196	64,130	79,053	127,291	162,841
1995		120,816	310,609	598,153	211,942	75,589	186,231	63,061	169,677	170,864	331,010	686,680	293,927	474,380	77,660	442,159
1996		223,865	546,896	231,296	506,227	599,425	567,931	334,683	314,450	298,351	347,620	310,608	340,006	368,440	405,922	478,256
1997		153,312	618,303	315,080	278,329	694,664	479,402	425,111	241,104	378,442	413,199	454,353	538,223	787,475	606,638	557,536
1998		425,596	674,861	976,213	558,085	459,498	1,138,666	740,742	598,714	717,785	677,426	939,278	912,591	1,133,780	1,025,520	1,205,673
1999		748,701	382,808	373,275	747,410	468,980	510,812	316,449	1,080,530	686,653	689,568	693,641	822,157	627,330	633,980	612,472
2000		811,217	96,215	727,722	377,712	218,878	197,578	156,919	171,187	175,843	282,676	237,483	245,226	331,391	280,652	278,355
2001		238,384	435,825	721,938	403,040	370,202	1,007,921	332,384	302,710	292,888	338,377	293,802	444,273	460,406	518,444	490,997
2002		247,875	646,339	861,469	790,344	776,809	1,170,575	1,116,717	999,997	903,191	926,384	1,148,331	1,306,252	1,096,036	1,083,963	966,780
2003		224,702	288,158	135,704	237,042	553,695	304,515	137,569	240,373	298,102	267,773	323,394	503,001	388,092	363,137	314,840
2004		251,252	531,712	426,042	424,803	471,513	310,464	510,187	235,527	282,570	361,702	306,641	286,254	305,618	356,818	317,049
2005		6,777	365,603	779,264	818,926	1,072,943	811,100	749,538	474,344	491,802	429,611	478,441	485,404	536,415	510,778	
2006		112,881	419,190	585,986	794,443	1,834,561	978,025	739,856	645,268	599,382	635,805	782,867	679,818	779,617		
2007		122,431	718,444	1,167,665	917,406	985,083	1,010,707	928,028	962,764	893,120	899,248	853,576	924,889			
2008		141,962	558,176	542,846	644,671	379,796	514,683	624,567	659,210	767,573	713,482	526,563				
2009	894	495,606	716,246	973,822	825,885	547,248	558,348	874,029	1,309,974	610,269	677,309					
2010	1,063	719,710	442,691	589,094	250,778	205,989	165,477	254,933	186,674	184,293						
2011	5,143	125,394	529,139	777,147	674,060	877,564	630,613	600,897	550,507							
2012	3,952	56,504	544,957	928,697	411,207	320,080	365,161	402,709								
2013	1,253	406,948	918,202	961,788	718,518	582,928	787,437									
2014	1,372	458,651	1,094,631	929,631	1,490,934	930,366										
2015	0	126,361	897,913	1,092,152	1,106,725											
2016	6,107	378,201	162,050	146,347												
2017	313	428,629	355,100													
2018	5,372	653,681														
2019	0															
Totals:																
Latest 3	5,685	1,460,510	1,415,062	2,168,131	3,316,178	1,833,374	1,783,211	1,258,540	2,047,154	1,562,135	2,290,039	2,163,006	2,090,111	1,621,650	1,230,732	1,598,668
Latest 5	11,792	2,045,522	3,427,895	4,058,616	4,401,444	2,916,927	2,507,035	2,757,136	3,669,128	3,054,638	3,355,455	2,948,088	2,879,366	3,105,778	2,833,139	2,368,020
Latest 10	24,574	3,849,683	6,219,104	8,109,191	7,834,627	7,736,558	6,132,014	5,822,312	6,264,638	5,323,191	5,532,367	5,644,738	6,609,866	6,446,159	5,785,851	5,664,115
All	25,468	8,559,367	15,506,507	18,119,527	16,449,362	15,590,295	14,133,921	11,304,768	11,178,202	9,385,333	9,615,686	10,204,958	10,716,743	9,290,042	7,774,365	7,607,302

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

Actual Incremental Payments (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369
1989	413,142	366,736	433,521	199,743	256,674	295,676	384,398	384,218	549,305	588,397	591,352	589,801	451,478	370,002	339,710
1990	264,558	213,674	110,626	118,463	110,232	146,385	140,601	175,858	317,394	238,573	190,600	190,565	262,343	198,795	
1991	214,636	498,295	431,937	587,717	484,979	375,232	971,738	524,541	546,859	493,790	525,715	617,392	537,329		
1992	363,421	532,766	560,222	732,623	528,389	760,816	916,136	805,588	836,817	928,252	919,659	824,176			
1993	743,142	698,188	750,099	807,644	978,109	982,517	892,131	911,408	795,494	945,773	933,433				
1994	140,802	175,865	141,746	204,569	262,668	238,249	230,922	241,776	292,464	245,653					
1995	1,299,704	327,555	544,087	569,563	699,409	617,329	717,853	541,079	558,893						
1996	372,032	330,439	449,037	351,679	385,500	457,042	498,660	462,541							
1997	1,013,936	600,065	545,820	532,003	583,819	569,872	613,441								
1998	1,397,147	1,233,805	1,269,458	1,325,809	1,385,439	1,246,440									
1999	581,891	463,658	516,576	330,838	349,703										
2000	270,895	322,190	345,456	350,214											
2001	438,986	516,062	440,840												
2002	1,077,934	1,035,290													
2003	314,656														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Totals:															
Latest 3	1,831,577	1,873,542	1,302,871	2,006,861	2,318,961	2,273,354	1,829,954	1,245,396	1,646,851	2,119,679	2,378,807	1,632,134			
Latest 5	2,684,363	3,571,005	3,118,149	2,890,543	3,403,870	3,128,933	2,953,006	2,962,392	3,030,527	2,852,042					
Latest 10	6,907,984	5,703,117	5,563,341	5,792,660	5,768,247										
All	8,906,883	7,314,588	6,539,425	6,110,866	6,024,921	5,689,558	5,365,880	4,047,008	3,897,226	3,440,438	3,160,759	2,221,935	1,251,150	568,797	339,710

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

Paid Loss & ALAE - Actual (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			963,529	1,681,429	2,620,108	3,502,575	3,960,259	4,396,923	4,996,192	5,352,396	5,673,111	6,024,046	7,353,126	7,682,936	8,093,729	8,432,510
1990		169,697	668,292	1,030,845	1,278,564	1,371,159	1,615,219	1,713,838	1,820,748	1,903,168	1,992,464	2,051,913	2,169,626	2,420,448	2,681,986	2,993,184
1991		220,229	287,115	374,305	771,570	1,056,488	1,160,656	1,246,923	1,283,028	1,362,980	1,458,020	1,574,292	1,708,916	1,839,178	1,954,218	2,104,057
1992		19,852	493,284	1,417,432	2,124,578	2,499,882	2,819,472	3,069,522	3,322,944	3,541,583	3,774,411	4,071,211	4,472,545	4,832,423	5,088,376	5,447,949
1993		111,507	525,742	1,401,417	2,014,909	2,758,403	3,769,621	4,570,270	5,340,749	6,124,894	6,948,078	7,596,727	8,484,567	9,335,805	10,076,044	10,696,999
1994		358,628	1,194,391	1,505,119	1,861,693	2,647,399	2,948,955	3,273,096	3,542,103	3,654,947	3,718,380	4,415,576	4,479,706	4,558,759	4,686,050	4,848,891
1995		120,816	431,425	1,029,578	1,241,520	1,317,109	1,503,340	1,566,401	1,736,078	1,906,942	2,237,952	2,924,632	3,218,559	3,692,939	3,770,599	4,212,758
1996		223,865	770,761	1,002,057	1,508,284	2,107,709	2,675,640	3,010,323	3,324,773	3,623,124	3,970,744	4,281,352	4,621,358	4,989,798	5,395,720	5,873,976
1997		153,312	771,615	1,086,695	1,365,024	2,059,688	2,539,090	2,964,201	3,205,305	3,583,747	3,996,946	4,451,299	4,989,522	5,776,997	6,383,635	6,941,172
1998		425,596	1,100,457	2,076,670	2,634,755	3,094,253	4,232,919	4,973,661	5,572,375	6,290,160	6,967,586	7,906,864	8,819,455	9,953,235	10,978,755	12,184,428
1999		748,701	1,131,509	1,504,784	2,252,194	2,721,174	3,231,986	3,548,435	4,628,965	5,315,618	6,005,186	6,698,827	7,520,984	8,148,314	8,782,294	9,394,765
2000		811,217	907,432	1,635,154	2,012,866	2,231,744	2,429,322	2,586,241	2,757,428	2,933,271	3,215,947	3,453,430	3,698,656	4,030,047	4,310,699	4,589,053
2001		238,384	674,209	1,396,147	1,799,187	2,169,389	3,177,310	3,509,694	3,812,404	4,105,292	4,443,669	4,737,471	5,181,744	5,642,150	6,160,594	6,651,591
2002		247,875	894,214	1,755,683	2,546,027	3,322,836	4,493,411	5,610,128	6,610,125	7,513,316	8,439,700	9,588,030	10,894,283	11,990,319	13,074,282	14,041,062
2003		224,702	512,860	648,564	885,606	1,439,301	1,743,816	1,881,385	2,121,758	2,419,860	2,687,633	3,011,028	3,514,028	3,902,120	4,265,257	4,580,097
2004		251,252	782,964	1,209,006	1,633,809	2,105,322	2,415,786	2,925,973	3,161,500	3,444,070	3,805,771	4,112,412	4,398,666	4,704,284	5,061,102	5,378,150
2005		6,777	372,380	1,151,644	1,970,570	3,043,513	3,854,613	4,604,151	5,078,496	5,570,298	5,999,908	6,478,350	6,963,753	7,500,169	8,010,946	
2006		112,881	532,071	1,118,057	1,912,500	3,747,061	4,725,085	5,464,941	6,110,209	6,709,591	7,345,396	8,128,263	8,808,082	9,587,699		
2007		122,431	840,875	2,008,540	2,925,946	3,911,029	4,921,736	5,849,764	6,812,528	7,705,648	8,604,896	9,458,472	10,383,361			
2008		141,962	700,138	1,242,984	1,887,655	2,267,452	2,782,135	3,406,702	4,065,912	4,833,485	5,546,968	6,073,531				
2009	894	496,500	1,212,745	2,186,568	3,012,453	3,559,701	4,118,049	4,992,078	6,302,051	6,912,321	7,589,630					
2010	1,063	720,773	1,163,464	1,752,558	2,003,337	2,209,325	2,374,802	2,629,735	2,816,409	3,000,702						
2011	5,143	130,537	659,676	1,436,823	2,110,883	2,988,447	3,619,059	4,219,957	4,770,464							
2012	3,952	60,455	605,412	1,534,109	1,945,316	2,265,396	2,630,557	3,033,266								
2013	1,253	408,201	1,326,403	2,288,191	3,006,709	3,589,637	4,377,074									
2014	1,372	460,023	1,554,654	2,484,284	3,975,219	4,905,585										
2015	0	126,361	1,024,274	2,116,426	3,223,151											
2016	6,107	384,308	546,357	692,705												
2017	313	428,942	784,042													
2018	5,372	659,052														
2019	0															

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

Paid Loss & ALAE - Actual (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369
1989	8,845,652	9,212,388	9,645,909	9,845,652	10,102,326	10,398,002	10,782,400	11,166,618	11,715,923	12,304,320	12,895,672	13,485,473	13,936,951	14,306,954	14,646,664
1990	3,257,742	3,471,416	3,582,042	3,700,505	3,810,737	3,957,123	4,097,724	4,273,582	4,590,976	4,829,549	5,020,149	5,210,714	5,473,057	5,671,852	
1991	2,318,693	2,816,988	3,248,925	3,836,642	4,321,621	4,696,853	5,668,591	6,193,132	6,739,991	7,233,781	7,759,496	8,376,888	8,914,217		
1992	5,811,370	6,344,136	6,904,358	7,636,981	8,165,370	8,926,186	9,842,322	10,647,911	11,484,727	12,412,979	13,332,638	14,156,815			
1993	11,440,141	12,138,329	12,888,428	13,696,073	14,674,181	15,656,698	16,548,829	17,460,236	18,255,730	19,201,504	20,134,937				
1994	4,989,693	5,165,557	5,307,304	5,511,873	5,774,541	6,012,790	6,243,712	6,485,488	6,777,952	7,023,605					
1995	5,512,462	5,840,017	6,384,104	6,953,667	7,653,076	8,270,405	8,988,258	9,529,337	10,088,230						
1996	6,246,007	6,576,446	7,025,483	7,377,162	7,762,662	8,219,704	8,718,364	9,180,905							
1997	7,955,107	8,555,173	9,100,992	9,632,995	10,216,815	10,786,687	11,400,128								
1998	13,581,575	14,815,380	16,084,838	17,410,647	18,796,087	20,042,526									
1999	9,976,657	10,440,315	10,956,891	11,287,729	11,637,431										
2000	4,859,949	5,182,139	5,527,595	5,877,809											
2001	7,090,577	7,606,639	8,047,479												
2002	15,118,996	16,154,286													
2003	4,894,753														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															

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	Adjusted q(x) BY 2019
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
0	0.0142	0.0114	0.0203	0.0083	0.0098	0.0046	0.0099	0.0074	0.0166	0.0179	0.0131	0.0151	0.0274	0.0364	0.1823
1	0.0145	0.0117	0.0207	0.0084	0.0099	0.0046	0.0100	0.0075	0.0168	0.0182	0.0133	0.0152	0.0151	0.0270	0.0247
2	0.0148	0.0120	0.0212	0.0086	0.0101	0.0047	0.0102	0.0076	0.0170	0.0184	0.0134	0.0154	0.0153	0.0149	0.0183
3	0.0151	0.0122	0.0217	0.0088	0.0103	0.0048	0.0103	0.0078	0.0173	0.0186	0.0136	0.0156	0.0155	0.0150	0.0101
4	0.0154	0.0125	0.0222	0.0090	0.0105	0.0049	0.0105	0.0079	0.0175	0.0189	0.0138	0.0159	0.0157	0.0152	0.0102
5	0.0157	0.0127	0.0226	0.0092	0.0108	0.0050	0.0107	0.0080	0.0178	0.0192	0.0140	0.0161	0.0159	0.0154	0.0103
6	0.0160	0.0130	0.0231	0.0094	0.0110	0.0051	0.0109	0.0082	0.0181	0.0195	0.0142	0.0163	0.0161	0.0156	0.0105
7	0.0163	0.0132	0.0235	0.0095	0.0113	0.0052	0.0112	0.0084	0.0185	0.0198	0.0144	0.0165	0.0163	0.0159	0.0106
8	0.0166	0.0134	0.0239	0.0097	0.0115	0.0053	0.0114	0.0085	0.0189	0.0202	0.0147	0.0168	0.0165	0.0161	0.0108
9	0.0169	0.0137	0.0244	0.0099	0.0117	0.0054	0.0117	0.0087	0.0193	0.0207	0.0150	0.0171	0.0168	0.0163	0.0109
10	0.0172	0.0139	0.0248	0.0101	0.0119	0.0055	0.0119	0.0089	0.0197	0.0211	0.0153	0.0174	0.0171	0.0165	0.0111
11	0.0175	0.0142	0.0253	0.0103	0.0121	0.0056	0.0121	0.0091	0.0201	0.0216	0.0156	0.0178	0.0174	0.0168	0.0112
12	0.0178	0.0144	0.0257	0.0104	0.0123	0.0057	0.0124	0.0093	0.0205	0.0220	0.0160	0.0182	0.0178	0.0172	0.0114
13	0.0182	0.0147	0.0262	0.0106	0.0126	0.0058	0.0126	0.0094	0.0209	0.0225	0.0163	0.0186	0.0182	0.0176	0.0117
14	0.0185	0.0150	0.0267	0.0108	0.0128	0.0059	0.0128	0.0096	0.0213	0.0229	0.0166	0.0190	0.0186	0.0180	0.0119
15	0.0189	0.0153	0.0272	0.0110	0.0130	0.0060	0.0130	0.0098	0.0217	0.0233	0.0170	0.0194	0.0190	0.0184	0.0122
16	0.0194	0.0156	0.0278	0.0112	0.0133	0.0061	0.0133	0.0100	0.0221	0.0237	0.0173	0.0197	0.0194	0.0187	0.0125
17	0.0198	0.0160	0.0284	0.0115	0.0135	0.0063	0.0135	0.0101	0.0225	0.0242	0.0176	0.0201	0.0198	0.0191	0.0127
18	0.0202	0.0163	0.0290	0.0117	0.0138	0.0064	0.0138	0.0103	0.0229	0.0246	0.0179	0.0205	0.0201	0.0195	0.0130
19	0.0207	0.0167	0.0296	0.0120	0.0141	0.0065	0.0140	0.0105	0.0233	0.0251	0.0182	0.0208	0.0205	0.0198	0.0132
20	0.0212	0.0171	0.0303	0.0123	0.0144	0.0067	0.0143	0.0107	0.0238	0.0255	0.0186	0.0212	0.0209	0.0202	0.0134
21	0.0217	0.0175	0.0310	0.0125	0.0147	0.0068	0.0146	0.0109	0.0242	0.0260	0.0189	0.0216	0.0212	0.0206	0.0137
22	0.0222	0.0179	0.0317	0.0128	0.0151	0.0070	0.0150	0.0112	0.0247	0.0265	0.0193	0.0220	0.0216	0.0209	0.0140
23	0.0227	0.0183	0.0325	0.0131	0.0154	0.0071	0.0153	0.0114	0.0253	0.0270	0.0196	0.0224	0.0220	0.0213	0.0142
24	0.0233	0.0188	0.0332	0.0134	0.0158	0.0073	0.0157	0.0117	0.0258	0.0276	0.0200	0.0228	0.0224	0.0217	0.0145
25	0.0239	0.0192	0.0341	0.0137	0.0161	0.0074	0.0160	0.0119	0.0264	0.0282	0.0205	0.0233	0.0229	0.0221	0.0147
26	0.0245	0.0197	0.0349	0.0141	0.0165	0.0076	0.0164	0.0122	0.0270	0.0289	0.0209	0.0238	0.0233	0.0225	0.0150
27	0.0252	0.0203	0.0358	0.0144	0.0169	0.0078	0.0168	0.0125	0.0276	0.0295	0.0214	0.0243	0.0238	0.0230	0.0153
28	0.0259	0.0208	0.0367	0.0148	0.0174	0.0080	0.0172	0.0128	0.0282	0.0302	0.0219	0.0249	0.0244	0.0235	0.0156
29	0.0267	0.0214	0.0377	0.0152	0.0178	0.0082	0.0176	0.0131	0.0289	0.0309	0.0224	0.0254	0.0249	0.0240	0.0159
30	0.0275	0.0220	0.0388	0.0156	0.0183	0.0084	0.0180	0.0134	0.0296	0.0316	0.0229	0.0260	0.0255	0.0245	0.0163
31	0.0283	0.0227	0.0399	0.0160	0.0188	0.0086	0.0185	0.0138	0.0303	0.0324	0.0234	0.0266	0.0261	0.0251	0.0167
32	0.0293	0.0234	0.0412	0.0165	0.0193	0.0089	0.0190	0.0141	0.0311	0.0332	0.0240	0.0273	0.0267	0.0257	0.0170
33	0.0303	0.0242	0.0425	0.0170	0.0199	0.0091	0.0195	0.0145	0.0319	0.0340	0.0246	0.0279	0.0273	0.0263	0.0174
34	0.0313	0.0250	0.0438	0.0176	0.0205	0.0094	0.0200	0.0149	0.0327	0.0349	0.0252	0.0286	0.0280	0.0269	0.0178
35	0.0325	0.0259	0.0453	0.0181	0.0211	0.0097	0.0206	0.0153	0.0336	0.0358	0.0258	0.0293	0.0286	0.0275	0.0182
36	0.0337	0.0268	0.0469	0.0187	0.0218	0.0100	0.0213	0.0158	0.0346	0.0368	0.0265	0.0301	0.0294	0.0282	0.0187
37	0.0350	0.0278	0.0486	0.0194	0.0225	0.0103	0.0219	0.0162	0.0356	0.0378	0.0272	0.0309	0.0301	0.0289	0.0192
38	0.0364	0.0289	0.0505	0.0201	0.0233	0.0106	0.0226	0.0167	0.0367	0.0389	0.0280	0.0317	0.0309	0.0297	0.0196
39	0.0378	0.0301	0.0524	0.0209	0.0242	0.0110	0.0234	0.0173	0.0378	0.0401	0.0288	0.0326	0.0317	0.0304	0.0201
40	0.0394	0.0313	0.0545	0.0217	0.0251	0.0114	0.0242	0.0179	0.0390	0.0414	0.0297	0.0335	0.0326	0.0313	0.0207
41	0.0411	0.0325	0.0567	0.0225	0.0261	0.0118	0.0251	0.0185	0.0404	0.0427	0.0306	0.0346	0.0336	0.0322	0.0212
42	0.0428	0.0339	0.0590	0.0234	0.0271	0.0123	0.0261	0.0192	0.0418	0.0442	0.0316	0.0357	0.0346	0.0331	0.0218
43	0.0447	0.0354	0.0615	0.0244	0.0282	0.0128	0.0271	0.0199	0.0433	0.0457	0.0327	0.0368	0.0357	0.0341	0.0225
44	0.0468	0.0369	0.0642	0.0254	0.0293	0.0133	0.0281	0.0207	0.0450	0.0474	0.0339	0.0381	0.0369	0.0352	0.0231
45	0.0489	0.0386	0.0670	0.0265	0.0306	0.0138	0.0293	0.0215	0.0467	0.0492	0.0351	0.0394	0.0381	0.0363	0.0239
46	0.0512	0.0404	0.0700	0.0277	0.0319	0.0144	0.0305	0.0224	0.0485	0.0511	0.0364	0.0408	0.0395	0.0376	0.0247
47	0.0537	0.0423	0.0733	0.0290	0.0333	0.0151	0.0318	0.0233	0.0505	0.0531	0.0378	0.0424	0.0409	0.0389	0.0255
48	0.0564	0.0444	0.0767	0.0303	0.0348	0.0157	0.0331	0.0242	0.0525	0.0552	0.0393	0.0440	0.0425	0.0403	0.0264
49	0.0593	0.0466	0.0805	0.0317	0.0364	0.0164	0.0346	0.0253	0.0548	0.0575	0.0409	0.0458	0.0441	0.0418	0.0274
50	0.0624	0.0490	0.0845	0.0333	0.0382	0.0172	0.0362	0.0264	0.0571	0.0599	0.0426	0.0476	0.0458	0.0434	0.0284
51	0.0658	0.0516	0.0888	0.0349	0.0400	0.0180	0.0378	0.0276	0.0597	0.0625	0.0444	0.0495	0.0477	0.0451	0.0295
52	0.0694	0.0543	0.0935	0.0367	0.0420	0.0189	0.0396	0.0289	0.0624	0.0653	0.0463	0.0516	0.0496	0.0470	0.0306
53	0.0732	0.0573	0.0985	0.0387	0.0442	0.0198	0.0416	0.0303	0.0652	0.0682	0.0484	0.0539	0.0517	0.0489	0.0319
54	0.0772	0.0604	0.1039	0.0407	0.0465	0.0209	0.0436	0.0317	0.0683	0.0714	0.0506	0.0563	0.0540	0.0509	0.0332
55	0.0814	0.0637	0.1096	0.0430	0.0490	0.0219	0.0459	0.0333	0.0717	0.0748	0.0529	0.0588	0.0563	0.0531	0.0346
56	0.0860	0.0672	0.1156	0.0453	0.0517	0.0231	0.0483	0.0350	0.0752	0.0784	0.0554	0.0615	0.0589	0.0555	0.0361
57	0.0911	0.0711	0.1219	0.0478	0.0545	0.0244	0.0509	0.0369	0.0791	0.0823	0.0581	0.0644	0.0616	0.0580	0.0377
58	0.0966	0.0752	0.1289	0.0504	0.0575	0.0257	0.0537	0.0389	0.0833	0.0866	0.0610	0.0676	0.0645	0.0607	0.0394
59	0.1026	0.0798	0.1364	0.0533	0.0607	0.0271	0.0566	0.0410	0.0877	0.0911	0.0641	0.0710	0.0677	0.0636	0.0412
60	0.1091	0.0847	0.1446	0.0564	0.0641	0.0286	0.0597	0.0432	0.0925	0.0960	0.0675	0.0746	0.0711	0.0667	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	Adjusted q(x) BY 2019
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
61	0.1162	0.0901	0.1536	0.0598	0.0679	0.0302	0.0630	0.0456	0.0976	0.1013	0.0711	0.0785	0.0747	0.0700	0.0453
62	0.1239	0.0960	0.1633	0.0635	0.0719	0.0320	0.0666	0.0481	0.1029	0.1068	0.0750	0.0827	0.0786	0.0736	0.0475
63	0.1323	0.1023	0.1740	0.0676	0.0764	0.0340	0.0705	0.0508	0.1086	0.1126	0.0791	0.0873	0.0829	0.0775	0.0500
64	0.1413	0.1092	0.1856	0.0720	0.0813	0.0361	0.0747	0.0538	0.1147	0.1188	0.0834	0.0920	0.0874	0.0816	0.0526
65	0.1510	0.1167	0.1981	0.0768	0.0866	0.0383	0.0793	0.0570	0.1215	0.1256	0.0880	0.0971	0.0922	0.0861	0.0554
66	0.1617	0.1247	0.2116	0.0819	0.0923	0.0408	0.0844	0.0606	0.1288	0.1329	0.0930	0.1024	0.0972	0.0908	0.0584
67	0.1734	0.1336	0.2262	0.0875	0.0985	0.0436	0.0899	0.0644	0.1368	0.1410	0.0985	0.1082	0.1026	0.0957	0.0616
68	0.1862	0.1432	0.2422	0.0936	0.1052	0.0465	0.0959	0.0686	0.1455	0.1497	0.1044	0.1146	0.1084	0.1010	0.0650
69	0.2002	0.1538	0.2597	0.1002	0.1125	0.0497	0.1023	0.0732	0.1550	0.1592	0.1109	0.1215	0.1147	0.1067	0.0686
70	0.2154	0.1653	0.2789	0.1074	0.1205	0.0531	0.1093	0.0781	0.1653	0.1696	0.1179	0.1290	0.1216	0.1130	0.0725
71	0.2319	0.1779	0.2998	0.1153	0.1292	0.0569	0.1168	0.0834	0.1764	0.1809	0.1256	0.1372	0.1292	0.1198	0.0767
72	0.2499	0.1915	0.3225	0.1240	0.1387	0.0610	0.1251	0.0892	0.1884	0.1931	0.1340	0.1461	0.1374	0.1272	0.0813
73	0.2694	0.2064	0.3473	0.1334	0.1491	0.0655	0.1342	0.0955	0.2015	0.2062	0.1430	0.1559	0.1463	0.1353	0.0864
74	0.2906	0.2225	0.3743	0.1436	0.1604	0.0704	0.1440	0.1024	0.2157	0.2205	0.1527	0.1664	0.1561	0.1442	0.0919
75	0.3135	0.2400	0.4035	0.1548	0.1728	0.0757	0.1548	0.1100	0.2313	0.2361	0.1633	0.1777	0.1666	0.1538	0.0978
76	0.3383	0.2589	0.4352	0.1669	0.1862	0.0815	0.1666	0.1182	0.2484	0.2531	0.1749	0.1900	0.1779	0.1641	0.1044
77	0.3650	0.2794	0.4696	0.1800	0.2007	0.0879	0.1794	0.1272	0.2670	0.2718	0.1875	0.2034	0.1903	0.1753	0.1114
78	0.3936	0.3014	0.5066	0.1942	0.2165	0.0947	0.1933	0.1370	0.2872	0.2921	0.2013	0.2181	0.2037	0.1874	0.1190
79	0.4243	0.3251	0.5466	0.2095	0.2336	0.1022	0.2084	0.1476	0.3093	0.3143	0.2164	0.2342	0.2185	0.2007	0.1272
80	0.4569	0.3504	0.5895	0.2260	0.2520	0.1102	0.2248	0.1591	0.3333	0.3385	0.2328	0.2517	0.2345	0.2152	0.1362
81	0.4909	0.3773	0.6354	0.2438	0.2719	0.1189	0.2425	0.1716	0.3593	0.3647	0.2507	0.2709	0.2521	0.2310	0.1461
82	0.5263	0.4054	0.6843	0.2628	0.2932	0.1283	0.2617	0.1852	0.3876	0.3933	0.2702	0.2917	0.2712	0.2483	0.1568
83	0.5630	0.4347	0.7352	0.2830	0.3161	0.1384	0.2823	0.1998	0.4182	0.4242	0.2913	0.3143	0.2921	0.2672	0.1686
84	0.6011	0.4650	0.7882	0.3040	0.3404	0.1492	0.3045	0.2155	0.4512	0.4576	0.3142	0.3389	0.3148	0.2877	0.1814
85	0.6409	0.4964	0.8432	0.3260	0.3657	0.1606	0.3282	0.2325	0.4868	0.4938	0.3390	0.3655	0.3394	0.3101	0.1953
86	0.6644	0.5293	0.9002	0.3487	0.3921	0.1726	0.3534	0.2506	0.5250	0.5327	0.3657	0.3943	0.3660	0.3343	0.2104
87	0.6644	0.5487	0.9599	0.3723	0.4194	0.1850	0.3798	0.2698	0.5658	0.5745	0.3946	0.4255	0.3949	0.3606	0.2269
88	0.6644	0.5487	0.9950	0.3970	0.4478	0.1979	0.4071	0.2899	0.6093	0.6192	0.4255	0.4590	0.4261	0.3890	0.2447
89	0.6644	0.5487	0.9950	0.4115	0.4775	0.2113	0.4355	0.3108	0.6547	0.6669	0.4587	0.4951	0.4597	0.4197	0.2640
90	0.6644	0.5487	0.9950	0.4115	0.4949	0.2253	0.4650	0.3325	0.7019	0.7165	0.4939	0.5336	0.4958	0.4528	0.2849
91	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.4958	0.3550	0.7509	0.7682	0.5307	0.5746	0.5344	0.4884	0.3074
92	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3785	0.8017	0.8217	0.5690	0.6174	0.5755	0.5264	0.3315
93	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8548	0.8773	0.6087	0.6619	0.6183	0.5669	0.3573
94	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9355	0.6499	0.7081	0.6629	0.6091	0.3848
95	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.6929	0.7560	0.7091	0.6530	0.4134
96	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8061	0.7571	0.6985	0.4432
97	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8073	0.7458	0.4741
98	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.7953	0.5062
99	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5398
100	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
101	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
102	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
103	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
104	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
105	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
106	1.0000	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
107	1.0000	1.0000	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
108	1.0000	1.0000	1.0000	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
109	1.0000	1.0000	1.0000	1.0000	0.4949	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
110	1.0000	1.0000	1.0000	1.0000	1.0000	0.2336	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5139	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3924	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8861	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
114	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9697	0.7183	0.8356	0.8368	0.8243	0.5595
115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7183	0.8356	0.8368	0.8243	0.5595
116	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8356	0.8368	0.8243	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	1.0000	0.8368	0.8243	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	1.0000	0.8243	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	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	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	0.0168	0.0319	0.0112	0.0120	0.0133	0.0092	0.0102	0.0208	0.0096	0.0115	0.0170	0.0239	0.0114	0.0142	0.0267	0.0097
1	0.0172	0.0326	0.0114	0.0123	0.0135	0.0094	0.0104	0.0212	0.0098	0.0117	0.0173	0.0243	0.0116	0.0145	0.0273	0.0099
2	0.0176	0.0333	0.0117	0.0125	0.0138	0.0096	0.0106	0.0216	0.0099	0.0119	0.0176	0.0248	0.0118	0.0148	0.0278	0.0101
3	0.0180	0.0341	0.0119	0.0128	0.0141	0.0098	0.0108	0.0220	0.0101	0.0121	0.0179	0.0253	0.0120	0.0151	0.0283	0.0103
4	0.0184	0.0349	0.0122	0.0131	0.0144	0.0100	0.0110	0.0224	0.0103	0.0123	0.0182	0.0257	0.0123	0.0153	0.0289	0.0105
5	0.0188	0.0357	0.0125	0.0134	0.0148	0.0102	0.0113	0.0229	0.0105	0.0126	0.0186	0.0262	0.0125	0.0156	0.0294	0.0107
6	0.0193	0.0365	0.0128	0.0137	0.0151	0.0104	0.0115	0.0234	0.0107	0.0128	0.0189	0.0267	0.0127	0.0159	0.0299	0.0109
7	0.0198	0.0374	0.0131	0.0140	0.0154	0.0107	0.0118	0.0239	0.0109	0.0131	0.0193	0.0271	0.0129	0.0162	0.0305	0.0111
8	0.0203	0.0383	0.0134	0.0144	0.0158	0.0109	0.0121	0.0244	0.0112	0.0134	0.0197	0.0277	0.0132	0.0165	0.0310	0.0113
9	0.0208	0.0393	0.0137	0.0147	0.0162	0.0111	0.0123	0.0250	0.0114	0.0137	0.0201	0.0283	0.0134	0.0168	0.0316	0.0115
10	0.0213	0.0403	0.0141	0.0151	0.0166	0.0114	0.0126	0.0255	0.0117	0.0140	0.0205	0.0289	0.0137	0.0171	0.0322	0.0117
11	0.0219	0.0413	0.0144	0.0154	0.0170	0.0117	0.0129	0.0261	0.0120	0.0143	0.0210	0.0295	0.0140	0.0175	0.0328	0.0119
12	0.0225	0.0425	0.0148	0.0158	0.0174	0.0120	0.0132	0.0267	0.0122	0.0146	0.0215	0.0302	0.0143	0.0179	0.0335	0.0121
13	0.0232	0.0437	0.0152	0.0163	0.0178	0.0123	0.0135	0.0274	0.0125	0.0149	0.0220	0.0308	0.0146	0.0182	0.0342	0.0124
14	0.0239	0.0450	0.0156	0.0167	0.0183	0.0126	0.0139	0.0281	0.0128	0.0153	0.0225	0.0315	0.0150	0.0187	0.0350	0.0126
15	0.0247	0.0463	0.0161	0.0172	0.0188	0.0129	0.0142	0.0288	0.0131	0.0157	0.0230	0.0323	0.0153	0.0191	0.0357	0.0129
16	0.0255	0.0478	0.0166	0.0177	0.0193	0.0133	0.0146	0.0295	0.0135	0.0161	0.0236	0.0330	0.0156	0.0195	0.0366	0.0132
17	0.0263	0.0493	0.0171	0.0182	0.0199	0.0136	0.0150	0.0303	0.0138	0.0165	0.0241	0.0338	0.0160	0.0200	0.0374	0.0135
18	0.0272	0.0510	0.0177	0.0188	0.0205	0.0140	0.0154	0.0311	0.0142	0.0169	0.0247	0.0347	0.0164	0.0204	0.0382	0.0138
19	0.0282	0.0528	0.0183	0.0194	0.0212	0.0145	0.0159	0.0320	0.0146	0.0173	0.0254	0.0355	0.0168	0.0209	0.0392	0.0141
20	0.0293	0.0547	0.0189	0.0201	0.0218	0.0149	0.0164	0.0329	0.0150	0.0178	0.0260	0.0364	0.0172	0.0214	0.0401	0.0145
21	0.0304	0.0568	0.0196	0.0208	0.0226	0.0154	0.0169	0.0339	0.0154	0.0183	0.0268	0.0374	0.0177	0.0220	0.0411	0.0148
22	0.0316	0.0590	0.0203	0.0215	0.0234	0.0159	0.0174	0.0350	0.0159	0.0188	0.0275	0.0384	0.0181	0.0225	0.0421	0.0152
23	0.0329	0.0613	0.0211	0.0223	0.0242	0.0165	0.0180	0.0361	0.0164	0.0194	0.0283	0.0395	0.0186	0.0231	0.0432	0.0155
24	0.0343	0.0638	0.0220	0.0232	0.0251	0.0171	0.0187	0.0373	0.0169	0.0200	0.0292	0.0407	0.0192	0.0238	0.0443	0.0159
25	0.0357	0.0664	0.0228	0.0241	0.0261	0.0177	0.0193	0.0387	0.0175	0.0207	0.0301	0.0419	0.0197	0.0244	0.0455	0.0164
26	0.0372	0.0692	0.0238	0.0251	0.0272	0.0184	0.0201	0.0401	0.0181	0.0214	0.0311	0.0432	0.0203	0.0252	0.0468	0.0168
27	0.0389	0.0722	0.0248	0.0261	0.0282	0.0192	0.0209	0.0416	0.0188	0.0221	0.0321	0.0446	0.0210	0.0259	0.0482	0.0173
28	0.0407	0.0754	0.0259	0.0272	0.0294	0.0199	0.0217	0.0432	0.0195	0.0229	0.0333	0.0461	0.0216	0.0267	0.0497	0.0178
29	0.0425	0.0788	0.0270	0.0284	0.0306	0.0207	0.0225	0.0449	0.0202	0.0238	0.0345	0.0478	0.0224	0.0276	0.0512	0.0183
30	0.0446	0.0824	0.0282	0.0296	0.0320	0.0216	0.0235	0.0467	0.0210	0.0247	0.0358	0.0495	0.0232	0.0285	0.0529	0.0189
31	0.0467	0.0864	0.0295	0.0310	0.0334	0.0225	0.0245	0.0486	0.0219	0.0257	0.0372	0.0514	0.0240	0.0295	0.0547	0.0195
32	0.0491	0.0906	0.0309	0.0324	0.0349	0.0235	0.0255	0.0507	0.0228	0.0267	0.0386	0.0534	0.0249	0.0306	0.0566	0.0202
33	0.0516	0.0951	0.0324	0.0340	0.0365	0.0246	0.0266	0.0529	0.0237	0.0278	0.0402	0.0555	0.0259	0.0318	0.0587	0.0209
34	0.0543	0.1000	0.0341	0.0356	0.0382	0.0258	0.0279	0.0552	0.0248	0.0290	0.0418	0.0577	0.0269	0.0330	0.0609	0.0217
35	0.0572	0.1052	0.0358	0.0374	0.0401	0.0270	0.0291	0.0577	0.0259	0.0302	0.0436	0.0601	0.0280	0.0343	0.0633	0.0225
36	0.0603	0.1109	0.0377	0.0393	0.0421	0.0283	0.0305	0.0604	0.0270	0.0316	0.0455	0.0626	0.0291	0.0357	0.0657	0.0233
37	0.0636	0.1169	0.0397	0.0414	0.0443	0.0297	0.0320	0.0632	0.0283	0.0330	0.0475	0.0653	0.0304	0.0371	0.0684	0.0243
38	0.0671	0.1233	0.0419	0.0436	0.0466	0.0312	0.0336	0.0663	0.0296	0.0345	0.0496	0.0682	0.0317	0.0387	0.0712	0.0252
39	0.0708	0.1301	0.0442	0.0460	0.0491	0.0329	0.0353	0.0696	0.0311	0.0362	0.0519	0.0713	0.0331	0.0404	0.0742	0.0263
40	0.0748	0.1372	0.0466	0.0485	0.0518	0.0346	0.0372	0.0732	0.0326	0.0379	0.0544	0.0746	0.0346	0.0422	0.0774	0.0274
41	0.0792	0.1450	0.0492	0.0511	0.0546	0.0365	0.0392	0.0770	0.0343	0.0398	0.0571	0.0781	0.0362	0.0441	0.0808	0.0286
42	0.0840	0.1535	0.0519	0.0540	0.0576	0.0385	0.0413	0.0812	0.0361	0.0419	0.0599	0.0819	0.0379	0.0461	0.0845	0.0298
43	0.0892	0.1628	0.0550	0.0570	0.0608	0.0406	0.0436	0.0856	0.0380	0.0441	0.0630	0.0860	0.0397	0.0483	0.0884	0.0312
44	0.0948	0.1728	0.0583	0.0604	0.0642	0.0429	0.0460	0.0903	0.0401	0.0464	0.0663	0.0904	0.0417	0.0507	0.0926	0.0326
45	0.1010	0.1838	0.0619	0.0640	0.0680	0.0453	0.0485	0.0952	0.0423	0.0490	0.0699	0.0952	0.0439	0.0532	0.0971	0.0342
46	0.1078	0.1958	0.0658	0.0680	0.0721	0.0479	0.0512	0.1005	0.0446	0.0517	0.0737	0.1003	0.0462	0.0559	0.1019	0.0358
47	0.1150	0.2088	0.0701	0.0723	0.0765	0.0508	0.0543	0.1062	0.0471	0.0545	0.0777	0.1058	0.0486	0.0589	0.1072	0.0376
48	0.1229	0.2229	0.0748	0.0770	0.0814	0.0540	0.0575	0.1124	0.0497	0.0575	0.0819	0.1116	0.0513	0.0620	0.1128	0.0396
49	0.1314	0.2381	0.0799	0.0821	0.0867	0.0574	0.0611	0.1192	0.0527	0.0607	0.0865	0.1176	0.0541	0.0654	0.1189	0.0416
50	0.1406	0.2546	0.0853	0.0877	0.0925	0.0612	0.0650	0.1265	0.0558	0.0643	0.0914	0.1241	0.0571	0.0690	0.1254	0.0439
51	0.1508	0.2726	0.0912	0.0936	0.0987	0.0652	0.0692	0.1346	0.0593	0.0682	0.0967	0.1312	0.0602	0.0728	0.1322	0.0463
52	0.1619	0.2923	0.0976	0.1001	0.1054	0.0696	0.0738	0.1434	0.0631	0.0724	0.1025	0.1389	0.0636	0.0768	0.1394	0.0488
53	0.1741	0.3138	0.1047	0.1072	0.1127	0.0744	0.0788	0.1529	0.0672	0.0770	0.1089	0.1472	0.0673	0.0811	0.1471	0.0515
54	0.1873	0.3373	0.1124	0.1150	0.1207	0.0795	0.0842	0.1632	0.0717	0.0820	0.1158	0.1563	0.0714	0.0859	0.1555	0.0543
55	0.2017	0.3629	0.1208	0.1234	0.1294	0.0851	0.0900	0.1743	0.0765	0.0875	0.1234	0.1663	0.0758	0.0911	0.1646	0.0574
56	0.2173	0.3908	0.1300	0.1327	0.1390	0.0913	0.0963	0.1864	0.0817	0.0934	0.1316	0.1771	0.0806	0.0967	0.1745	0.0607
57	0.2343	0.4211	0.1400	0.1427	0.1494	0.0980	0.1033	0.1995	0.0873	0.0997	0.1404	0.1889	0.0859	0.1029	0.1853	0.0644
58	0.2527	0.4541	0.1509	0.1537	0.1607	0.1054	0.1109	0.2140	0.0935	0.1066	0.1500	0.2016	0.0916	0.1096	0.1971	0.0684
59	0.2727	0.4898	0.1627	0.1656	0.1730	0.1134	0.1192	0.2298	0.1003	0.1142	0.1604	0.2154	0.0978	0.1169	0.2099	0.0727
60	0.2942	0.5284	0.1754	0.1786	0.1865	0.1221	0.1283	0.2470	0.1077	0.1224	0.1717	0.2303	0.1045	0.1247	0.2239	0.0775

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	0.3174	0.5701	0.1893	0.1926	0.2011	0.1315	0.1381	0.2657	0.1157	0.1314	0.1842	0.2465	0.1117	0.1332	0.2390	0.0826
62	0.3423	0.6151	0.2042	0.2078	0.2169	0.1418	0.1488	0.2861	0.1245	0.1413	0.1977	0.2644	0.1196	0.1424	0.2553	0.0882
63	0.3689	0.6633	0.2203	0.2242	0.2340	0.1530	0.1605	0.3083	0.1341	0.1520	0.2125	0.2839	0.1282	0.1525	0.2729	0.0942
64	0.3973	0.7150	0.2376	0.2419	0.2524	0.1650	0.1731	0.3324	0.1445	0.1637	0.2287	0.3051	0.1377	0.1635	0.2922	0.1007
65	0.4269	0.7700	0.2561	0.2609	0.2723	0.1781	0.1868	0.3586	0.1558	0.1764	0.2462	0.3283	0.1480	0.1756	0.3134	0.1079
66	0.4577	0.8273	0.2758	0.2812	0.2937	0.1921	0.2015	0.3868	0.1680	0.1902	0.2653	0.3535	0.1592	0.1887	0.3365	0.1157
67	0.4896	0.8870	0.2964	0.3028	0.3166	0.2072	0.2174	0.4174	0.1813	0.2051	0.2861	0.3810	0.1714	0.2031	0.3617	0.1242
68	0.5227	0.9488	0.3177	0.3254	0.3409	0.2233	0.2345	0.4503	0.1956	0.2213	0.3086	0.4107	0.1848	0.2187	0.3891	0.1335
69	0.5574	1.0000	0.3399	0.3488	0.3663	0.2405	0.2527	0.4856	0.2110	0.2388	0.3329	0.4430	0.1992	0.2356	0.4190	0.1436
70	0.5778	1.0000	0.3629	0.3732	0.3927	0.2584	0.2721	0.5235	0.2276	0.2576	0.3592	0.4780	0.2149	0.2541	0.4515	0.1547
71	0.5778	1.0000	0.3869	0.3984	0.4201	0.2771	0.2924	0.5637	0.2453	0.2778	0.3875	0.5157	0.2318	0.2740	0.4868	0.1667
72	0.5778	1.0000	0.4011	0.4248	0.4485	0.2964	0.3135	0.6057	0.2642	0.2995	0.4179	0.5564	0.2501	0.2957	0.5251	0.1797
73	0.5778	1.0000	0.4011	0.4404	0.4783	0.3164	0.3353	0.6494	0.2838	0.3225	0.4505	0.6000	0.2698	0.3190	0.5665	0.1938
74	0.5778	1.0000	0.4011	0.4404	0.4958	0.3374	0.3580	0.6946	0.3043	0.3465	0.4851	0.6468	0.2910	0.3441	0.6112	0.2091
75	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3818	0.7416	0.3255	0.3715	0.5212	0.6965	0.3137	0.3712	0.6594	0.2256
76	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.7908	0.3475	0.3974	0.5588	0.7484	0.3378	0.4001	0.7112	0.2434
77	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3706	0.4243	0.5978	0.8023	0.3629	0.4308	0.7666	0.2625
78	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4524	0.6382	0.8583	0.3891	0.4629	0.8255	0.2829
79	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.6805	0.9163	0.4162	0.4963	0.8870	0.3047
80	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	0.9771	0.4444	0.5309	0.9510	0.3274
81	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4739	0.5668	1.0000	0.3510
82	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6044	1.0000	0.3755
83	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4009
84	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4274
85	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
86	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
87	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
88	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
89	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
90	1.0000	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
91	1.0000	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
92	1.0000	1.0000	1.0000	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
93	1.0000	1.0000	1.0000	1.0000	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
94	1.0000	1.0000	1.0000	1.0000	1.0000	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
95	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
96	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
97	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
98	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
99	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4912	0.6265	1.0000	0.4431
101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4912	0.6265	1.0000	0.4431
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	1.0000	0.6265	1.0000	0.4431
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	1.0000	1.0000	0.4431
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	1.0000	0.4431
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	1.0000
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 @ 9/30/19	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	88.32	6,083,558	113	53,694	0.726	60.29	0.683	11,582,204	131,139	0.944
1990	45.84	2,983,573	83	36,151	0.488	26.37	0.575	5,695,943	124,257	0.894
1991	109.60	9,075,507	105	86,656	1.171	127.60	1.164	18,125,810	165,381	1.190
1992	240.52	14,740,002	232	63,636	0.860	201.43	0.837	34,941,508	145,275	1.045
1993	205.62	16,213,172	192	84,290	1.139	144.87	0.705	26,025,313	126,570	0.911
1994	122.66	4,008,658	93	42,901	0.580	89.42	0.729	13,017,948	106,130	0.764
1995	147.78	10,158,103	112	90,423	1.222	173.54	1.174	22,034,788	149,105	1.073
1996	124.42	8,638,213	128	67,740	0.915	112.02	0.900	19,886,380	159,833	1.150
1997	247.70	10,843,376	157	68,921	0.931	166.30	0.671	27,433,039	110,751	0.797
1998	316.21	19,171,904	212	90,579	1.224	346.30	1.095	48,103,569	152,125	1.095
1999	71.30	4,307,844	53	81,573	1.102	77.74	1.090	14,543,065	203,970	1.468
2000	97.89	5,105,919	89	57,107	0.772	64.61	0.660	14,647,858	149,636	1.077
2001	118.06	6,246,396	61	102,065	1.379	156.96	1.329	21,500,622	182,116	1.310
2002	345.56	13,096,215	188	69,638	0.941	310.31	0.898	51,403,042	148,753	1.070
2003	55.44	4,059,382	41	99,470	1.344	75.90	1.369	11,472,104	206,928	1.489
2004	162.09	4,101,434	64	64,266	0.868	116.75	0.720	23,404,047	144,389	1.039
2005	189.15	6,111,260	84	72,831	0.984	119.67	0.633	24,975,699	132,042	0.950
2006	272.03	8,286,401	98	84,867	1.147	295.47	1.086	39,661,990	145,800	1.049
2007	155.26	9,195,398	71	128,841	1.741	258.27	1.663	28,604,469	184,236	1.326
2008	319.79	4,570,106	83	54,942	0.742	211.64	0.662	44,932,491	140,506	1.011
2009	331.79	6,197,535	85	72,955	0.986	326.53	0.984	51,433,088	155,017	1.115
2010	226.91	1,921,760	37	51,343	0.694	136.30	0.601	25,853,937	113,939	0.820
2011	335.37	3,967,992	63	62,587	0.846	265.79	0.793	42,937,229	128,029	0.921
2012	268.23	2,039,233	39	52,194	0.705	180.23	0.672	30,443,650	113,498	0.817
2013	181.86	3,718,155	35	105,720	1.429	231.97	1.276	25,053,669	137,763	0.991
2014	218.13	3,644,881	37	97,718	1.320	257.04	1.178	27,125,697	124,356	0.895
2015	321.31	2,391,230	25	97,601	1.319	432.74	1.347	39,693,499	123,536	0.889
2016	20.00	192,019	2	87,680	1.185	23.70	1.185	1,573,578	78,679	0.566
2017	70.00	280,459	4	74,989	1.013	80.37	1.148	6,594,055	94,201	0.678
2018	20.00	161,427	1	158,262	2.139	42.77	2.139	1,853,710	92,686	0.667
2019										
Totals / Avg.	5,428.84	191,511,112	2,588	74,005				754,554,001	138,990	

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 @ 9/30/19 (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:												
			88.32	6,083,558	113.30	53,694	0.726	60.29	0.683	11,582,204	131,139	0.944
Subtotals / Avg. BY 1990:												
			45.84	2,983,573	82.53	36,151	0.488	26.37	0.575	5,695,943	124,257	0.894
Subtotals / Avg. BY 1991:												
			109.60	9,075,507	104.73	86,656	1.171	127.60	1.164	18,125,810	165,381	1.190
Subtotals / Avg. BY 1992:												
			240.52	14,740,002	231.63	63,636	0.860	201.43	0.837	34,941,508	145,275	1.045
Subtotals / Avg. BY 1993:												
			205.62	16,213,172	192.35	84,290	1.139	144.87	0.705	26,025,313	126,570	0.911

Notes: (a) As provided by NICA management evaluated as of September 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2019.
 (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 @ 9/30/19 (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 1994:												
			122.66	4,008,658	93.44	42,901	0.580	89.42	0.729	13,017,948	106,130	0.764
Subtotals / Avg. BY 1995:												
			147.78	10,158,103	112.34	90,423	1.222	173.54	1.174	22,034,788	149,105	1.073
Subtotals / Avg. BY 1996:												
			124.42	8,638,213	127.52	67,740	0.915	112.02	0.900	19,886,380	159,833	1.150
Subtotals / Avg. BY 1997:												
			247.70	10,843,376	157.33	68,921	0.931	166.30	0.671	27,433,039	110,751	0.797
Subtotals / Avg. BY 1998:												
			316.21	19,171,904	211.66	90,579	1.224	346.30	1.095	48,103,569	152,125	1.095

Notes: (a) As provided by NICA management evaluated as of September 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2019.
 (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 @ 9/30/19 (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 1999:												
			71.30	4,307,844	52.81	81,573	1.102	77.74	1.090	14,543,065	203,970	1.468
Subtotals / Avg. BY 2000:												
			97.89	5,105,919	89.41	57,107	0.772	64.61	0.660	14,647,858	149,636	1.077
Subtotals / Avg. BY 2001:												
			118.06	6,246,396	61.20	102,065	1.379	156.96	1.329	21,500,622	182,116	1.310
Subtotals / Avg. BY 2002:												
			345.56	13,096,215	188.06	69,638	0.941	310.31	0.898	51,403,042	148,753	1.070
Subtotals / Avg. BY 2003:												
			55.44	4,059,382	40.81	99,470	1.344	75.90	1.369	11,472,104	206,928	1.489

Notes: (a) As provided by NICA management evaluated as of September 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2019.
 (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 @ 9/30/19 (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 2004:			162.09	4,101,434	63.82	64,266	0.868	116.75	0.720	23,404,047	144,389	1.039
Subtotals / Avg. BY 2005:			189.15	6,111,260	83.91	72,831	0.984	119.67	0.633	24,975,699	132,042	0.950
Subtotals / Avg. BY 2006:			272.03	8,286,401	97.64	84,867	1.147	295.47	1.086	39,661,990	145,800	1.049
Subtotals / Avg. BY 2007:			155.26	9,195,398	71.37	128,841	1.741	258.27	1.663	28,604,469	184,236	1.326

Notes: (a) As provided by NICA management evaluated as of September 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2019.
 (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 @ 9/30/19	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 2008:			319.79	4,570,106	83.18	54,942	0.742	211.64	0.662	44,932,491	140,506	1.011
Subtotals / Avg. BY 2009:			331.79	6,197,535	84.95	72,955	0.986	326.53	0.984	51,433,088	155,017	1.115
Subtotals / Avg. BY 2010:			226.91	1,921,760	37.43	51,343	0.694	136.30	0.601	25,853,937	113,939	0.820
Subtotals / Avg. BY 2011:			335.37	3,967,992	63.40	62,587	0.846	265.79	0.793	42,937,229	128,029	0.921

Notes: (a) As provided by NICA management evaluated as of September 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2019.
 (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 @ 9/30/19	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 2012:			268.23	2,039,233	39.07	52,194	0.705	180.23	0.672	30,443,650	113,498	0.817
Subtotals / Avg. BY 2013:			181.86	3,718,155	35.17	105,720	1.429	231.97	1.276	25,053,669	137,763	0.991
Subtotals / Avg. BY 2014:			218.13	3,644,881	37.30	97,718	1.320	257.04	1.178	27,125,697	124,356	0.895
Subtotals / Avg. BY 2015:			321.31	2,391,230	24.50	97,601	1.319	432.74	1.347	39,693,499	123,536	0.889

Notes: (a) As provided by NICA management evaluated as of September 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2019.
 (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 @ 9/30/19	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)
Subtotals / Avg. BY 2016:			20.00	192,019	2.19	87,680	1.185	23.70	1.185	1,573,578	78,679	0.566
Subtotals / Avg. BY 2017:			70.00	280,459	3.74	74,989	1.013	80.37	1.148	6,594,055	94,201	0.678
Subtotals / Avg. BY 2018:			20.00	161,427	1.02	158,262	2.139	42.77	2.139	1,853,710	92,686	0.667

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				22.08			22.08	27.60
1990				15.28			15.28	19.10
1991				27.40			27.40	34.25
1992				26.72			26.72	33.40
1993				25.70			25.70	32.13
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				19.58			19.58	24.48
2001				29.52			29.52	36.90
2002				26.58			26.58	33.23
2003				18.48			18.48	23.10
2004				32.42			32.42	40.53
2005				27.02			27.02	33.78
2006				30.23			30.23	37.79
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				38.32			38.32	47.90
2013				25.98			25.98	32.48
2014	9	10	1	24.24	28.42	24.66	25.00	31.25
2015	11	14	3	29.21	28.42	29.04	30.00	37.50
2016	1	9	8	20.00	28.42	27.48	28.00	35.00
2017	3	15	12	23.33	28.42	27.40	28.00	35.00
2018	1	14	13	20.00	28.42	27.82	28.00	35.00
2019	-	11	11	-	28.42	28.42	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 2013 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2014 and subsequent, see column (7).