

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF JUNE 30, 2020**

**Turner Consulting, Inc.
July, 2020**

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July 30, 2020

Ms. Kenney Shipley
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Florida Birth Related Neurological
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Tallahassee, Florida 32308

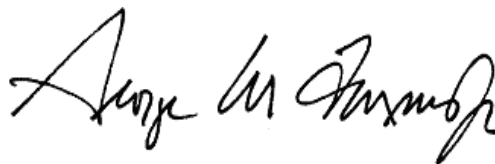
Re: NICA Outstanding Loss Reserves – Evaluated as of June 30, 2020

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 June 30, 2020.

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, Mark Crawshaw

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY ASSOCIATION
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INTRODUCTION

Purpose

Turner Consulting, Inc. (Turner Consulting) was requested by the Florida Birth Related Neurological Injury Compensation Association (NICA) to estimate the outstanding loss and loss adjustment expense (LAE) reserves related to claims incurred by NICA under the current definition of a “birth related neurological injury” as contained in Florida Statute 766.302. The loss and LAE reserve estimate relates to claims incurred prior to and evaluated as of June 30, 2020. The loss and LAE reserve estimates are developed on both a current (2020) cost level basis and after consideration of prospective period inflation and anticipated investment income.

Background

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 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 are 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 and 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 more recent reports 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 contained 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 was 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 the majority of the retrospective portion has been paid as of

June 30, 2020. Absent a minimal case reserve on one open claim, the retrospective 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. Other than the one open claim, the reserve estimates as shown in the attached exhibits no longer include a 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 June 30, 2020. This uncertainty arises from the estimation many 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 June 30, 2020. Due to the level of uncertainty of the impact of these factors on the ultimate number and settlement value of losses incurred by NICA, there can be no guarantee that actual losses will not vary, perhaps significantly, from the estimates 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 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 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 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 reserve estimates contained in this report include explicit consideration of estimated prospective period inflation and investment returns. Specifically, the loss and LAE 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.

The last remaining reinsurance treaty was commuted during 2019. Since all reinsurance treaties have been commuted, the outstanding loss and LAE reserves shown as of June 30, 2020 do not include any additional anticipated reinsurance recoveries. However, the estimated ultimate loss and ALAE and the cumulative paid loss and ALAE amounts are shown in the report both before and after consideration of the actual reinsurance recoveries received on all commuted reinsurance treaties.

The attached exhibits summarizing the assumptions and calculations underlying the estimates are to be considered an integral part of the report. Thus, an accurate understanding of the conclusions 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

The outstanding loss and LAE reserve (i.e. Loss, ALAE, and ULAE reserves after inflation and discount) as of June 30, 2020 is \$939.0 million (see Exhibit I, Sheet 1a, Column (7) and Exhibit I, Sheet 4a, Column (10)). This outstanding loss and LAE reserve increased by \$7.4 million relative to the estimate shown in our report as of March 31, 2020.

The outstanding loss and LAE reserve is valued using an annual interest discount rate that exceeds the annual inflation in claim payments by 1.5%. This assumption is unchanged from our recent prior analyses. The outstanding loss and LAE reserve is determined using actuarial methods similar to those used in our recent prior analyses.

Total **case** outstanding loss and ALAE reserves **prior** to adjustment for prospective inflation and discount increased by \$11.80 million during the quarter ending June 30, 2020 (Exhibit I, Sheet 1a, Column (2)). This includes an increase in case reserves of \$15.59 million related to new claims first reported during the quarter. In the aggregate, case reserves established on claims reported prior to April 1, 2020 decreased by \$3.79 million relative to the case loss and ALAE reserves established as of March 31, 2020 ($\$11.80 \text{ M} \text{ minus } \$15.59 \text{ M} = (\$3.79 \text{ M})$). The comparable estimate of case outstanding loss and ALAE reserves **after** consideration of inflation and discount increased by \$8.01 million during the quarter ending June 30, 2020 (Exhibit I, Sheet 1a, Column (5)).

The estimated ultimate loss and ALAE after inflation and discount related to claims incurred in birth years 2019 and prior increased by \$2.06 million relative to the estimates as set forth in the March 31, 2020 report. The estimated ultimate loss and ALAE related to birth year 2020 increased by \$11.06 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$13.12 million during the quarter ($\$2.06 \text{ M} \text{ plus } \$11.06 \text{ M} = \$13.12 \text{ M}$).

The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending June 30, 2020, before and after consideration of reinsurance recoveries, are shown in the table on the following page.

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		
	@ 6/30/20	@ 3/31/20	Change (2) - (3)	@ 6/30/20	@ 3/31/20	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	26,936,600	27,210,868	(274,269)	26,936,600	27,210,868	(274,269)
1990	13,066,611	13,068,155	(1,544)	13,066,611	13,068,155	(1,544)
1991	26,193,930	26,173,694	20,237	26,193,930	26,173,694	20,237
1992	48,352,416	48,332,221	20,195	47,875,041	47,854,846	20,195
1993	47,376,803	47,359,957	16,847	25,968,738	25,951,892	16,847
1994	19,714,423	19,722,981	(8,557)	17,564,215	17,572,772	(8,557)
1995	31,639,965	31,615,103	24,862	28,767,388	28,742,526	24,862
1996	29,384,516	29,362,670	21,846	28,016,043	27,994,197	21,846
1997	41,709,881	41,674,207	35,675	39,153,403	39,117,728	35,675
1998	68,974,197	69,086,216	(112,019)	66,291,058	66,403,077	(112,019)
1999	28,196,207	28,276,622	(80,415)	22,196,417	22,276,832	(80,415)
2000	19,848,614	19,823,448	25,166	17,438,719	17,413,554	25,166
2001	27,181,153	27,163,676	17,477	24,213,697	24,196,220	17,477
2002	67,083,620	67,047,370	36,249	54,128,080	54,091,831	36,249
2003	16,739,779	16,730,944	8,835	14,481,914	14,473,079	8,835
2004	27,357,285	27,338,797	18,488	27,357,285	27,338,797	18,488
2005	32,241,972	32,242,557	(585)	32,241,972	32,242,557	(585)
2006	47,038,107	47,026,681	11,426	47,038,107	47,026,681	11,426
2007	38,819,824	38,792,557	27,267	38,819,824	38,792,557	27,267
2008	45,502,262	45,685,568	(183,307)	45,502,262	45,685,568	(183,307)
2009	56,521,353	56,654,292	(132,939)	56,521,353	56,654,292	(132,939)
2010	26,678,616	26,686,781	(8,165)	26,678,616	26,686,781	(8,165)
2011	44,798,218	44,895,735	(97,517)	44,798,218	44,895,735	(97,517)
2012	31,280,765	31,365,603	(84,838)	31,280,765	31,365,603	(84,838)
2013	29,043,542	29,246,535	(202,993)	29,043,542	29,246,535	(202,993)
2014	34,086,256	34,330,973	(244,717)	34,086,256	34,330,973	(244,717)
2015	56,686,269	52,850,212	3,836,058	56,686,269	52,850,212	3,836,058
2016	20,227,627	22,183,126	(1,955,500)	20,227,627	22,183,126	(1,955,500)
2017	46,991,524	46,471,781	519,742	46,991,524	46,471,781	519,742
2018	65,601,574	64,174,770	1,426,804	65,601,574	64,174,770	1,426,804
2019	53,180,110	53,796,296	(616,186)	53,180,110	53,796,296	(616,186)
2020	24,605,928	13,547,762	11,058,166	24,605,928	13,547,762	11,058,166
Totals All	1,193,059,947	1,179,938,158	13,121,789	1,132,953,087	1,119,831,298	13,121,789
1989 - 2019	1,168,454,019	1,166,390,396	2,063,623	1,108,347,159	1,106,283,536	2,063,623

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of June 30, 2020 is developed on Exhibit I, Sheet 5. The present value of the ULAE reserve estimate as of June 30, 2020 is \$14.31 million and relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to June 30, 2020.

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 (2020) 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 (2020) 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 are shown in Exhibit I, Sheet 1a. These estimates are based on our selected estimates of the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 378 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 \$939.0 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 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 June 30, 2020.

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 maintains the current 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, 2019 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

The methodology used in this report is similar to that used in our most recent previous report except we have enhanced our analysis of the estimated ultimate accepted claim counts (See Exhibit X). The paid and incurred loss and ALAE information shown in exhibits beginning with Exhibit I, Sheet 1c and continuing to the end of the report are adjusted to exclude the retrospective portion of the September 2012 class action. This change in procedure was included in our reports beginning with the September 2012 report. 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 June 30, 2020.

The loss and LAE reserve amounts excluding the payments related to 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 are based on information that excludes the retrospective portion of the class action settlement agreement shown in Exhibit I, Sheet 1b. The final amounts shown in Exhibit I, Sheet 1a include both the retrospective portion shown in Exhibit I, Sheet 1b plus the estimates related to all other items as shown in Exhibit I, Sheet 1c.

As mentioned previously, the loss and LAE reserve estimates 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 (2020) 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 2020 cost level is shown in Exhibit III.

The final or “third” step in the three step loss reserve estimation process is to adjust the 2020 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2020 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 2019. 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 (2020) 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 2020 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 2020 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 2020 level loss and ALAE reserves by birth year and

the assumed 2020 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2020 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 BF method summarized in Exhibit V is a combination of the actual birth year level incurred loss and ALAE as of June 30, 2020 (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 2020 level NICA pure premium is calculated by dividing the 2020 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 2020 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 June 30, 2020 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 June 30, 2020). 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 2020 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 2020 level average incremental loss and ALAE payments for development periods 378 months and subsequent are based on the actual averages for development periods prior to 378 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2020 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 2020 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 June 30, 2020 (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 2020 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 June 30, 2020 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 – 378 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 378:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
-----	-----	-----	-----
3.50%	5.00%	1.103	\$924.652
3.00%	5.00%	1.103	\$835.967
4.00%	5.00%	1.103	\$1,028.596
7.50%	9.00%	1.103	\$935.293
3.50%	5.00%	1.203	\$1,029.267
3.50%	5.00%	1.003	\$820.417

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending June 30, 2020 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 June 30, 2020 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 \$14.31 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 (2020) 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 1926-2019. 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, 2, and 3). 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, 2, and 3).

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 2010-2019.

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 1991-2019. 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 2019 have averaged approximately 3.8% 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 (2020) 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 (2020) 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 2020) 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 2011 and prior. Alternatively, the loss and ALAE payment pattern used for birth years 2012 and subsequent is based on an average of the individual loss and ALAE payment patterns developed for 2011 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 378 months of maturity (1989 birth year evaluated as of June 30, 2020) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 378 months, we developed an estimate of the remaining future loss development (tail factor) excluding the impact of anticipated inflation. The estimated paid and incurred development factors as developed in Appendix C are intended to capture the incurred and paid loss development over the remaining life of the NICA claims.

The calculation of the paid and incurred tail factors are based on the comparison of birth year level ultimate loss and ALAE as indicated by the incremental payment method to the indicated paid and incurred loss and ALAE projections without the inclusion of the tail factors to include development after 378 months. The indicated birth year level ultimate loss and ALAE based on the incremental payment method at 2.00% utilization rate is shown in Appendix E, Exhibit I, Sheet 1, Column (7), A summary of the calculation of the indicated tail factors as well as the final selected paid and incurred tail factors is shown in Appendix C, Exhibits I, and II, respectively.

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 amount of NICA claims open as of December 31, 2019. Thirty-one years of data are incorporated into the model (1989-2019). 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 2014 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 2015 to 2019, the number of unreported 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-one 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 the various confidence level percentiles.

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. The contingency margin is reviewed on an annual basis. Based on the most recent review as of December 31, 2019, we recommended a continuation of the gross risk margin of \$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 2019. The table shown on the following page summarizes the indicated gross risk margins at various confidence levels as of December 31, 2019.

Confidence Level -----	Indicated Gross Risk Margin -----
70.0%	\$ 42.89 Million
75.0%	\$ 59.25 Million
77.0%	\$ 65.58 Million
78.0%	\$ 68.98 Million
79.0%	\$ 72.42 Million
80.0%	\$ 75.50 Million
85.0%	\$ 96.79 Million
90.0%	\$ 123.53 Million
95.0%	\$ 165.11 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 has also been 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. Subsequently, the reinsurance treaties issued by Gen Re, which provided aggregate excess coverage only for birth years 1999 to 2001 (\$3.0 million

excess of \$20.0 million) and also provided specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003 have been commuted. NICA received \$15,990,545 in July 2019 from Gen Re for the commutation of the specific and aggregate excess coverage as well as the profit sharing related to these treaties. A summary of the actual reinsurance recoveries received 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 IncomePrior to Consideration of Reinsurance Recoveries / Recoverables
Evaluated As of June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.103

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	11,110,584	14,955,875	15,240,378	8,689,017	3,007,204	11,696,221	26,936,600
1990	5,627,986	7,792,553	6,591,627	4,676,403	1,798,581	6,474,984	13,066,611
1991	18,270,664	21,068,531	10,105,115	13,952,246	2,136,569	16,088,815	26,193,930
1992	34,106,652	40,533,890	16,767,769	26,576,441	5,008,206	31,584,647	48,352,416
1993	26,207,816	32,879,706	21,922,181	20,289,418	5,165,205	25,454,623	47,376,803
1994	13,437,480	16,781,109	7,841,307	9,507,402	2,365,713	11,873,116	19,714,423
1995	22,009,101	26,221,824	11,544,996	16,866,569	3,228,400	20,094,969	31,639,965
1996	20,109,426	24,490,907	10,342,161	15,635,633	3,406,722	19,042,355	29,384,516
1997	30,658,632	37,361,850	13,568,242	23,092,651	5,048,988	28,141,639	41,709,881
1998	49,705,921	61,385,307	23,031,137	37,201,771	8,741,289	45,943,060	68,974,197
1999	13,555,865	19,347,683	12,720,249	10,843,159	4,632,800	15,475,958	28,196,207
2000	13,138,378	17,408,248	6,718,264	9,910,359	3,219,991	13,130,350	19,848,614
2001	20,438,052	24,901,963	8,498,204	15,333,855	3,349,094	18,682,949	27,181,153
2002	52,415,092	64,481,370	17,846,248	40,023,675	9,213,697	49,237,372	67,083,620
2003	11,416,148	14,182,488	5,110,129	9,361,249	2,268,401	11,629,650	16,739,779
2004	24,425,026	29,592,916	5,729,392	17,850,956	3,776,937	21,627,893	27,357,285
2005	25,881,778	32,668,382	8,580,570	18,745,928	4,915,474	23,661,402	32,241,972
2006	39,698,500	49,498,335	10,153,023	29,582,459	7,302,625	36,885,083	47,038,107
2007	28,094,501	36,631,970	11,098,484	21,260,588	6,460,752	27,721,341	38,819,824
2008	44,393,030	55,164,599	6,589,237	31,314,776	7,598,248	38,913,024	45,502,262
2009	53,674,646	66,826,585	8,162,020	38,841,878	9,517,455	48,359,333	56,521,353
2010	28,276,455	35,279,694	3,127,891	18,875,759	4,674,966	23,550,724	26,678,616
2011	44,228,566	57,337,731	5,166,025	30,571,057	9,061,136	39,632,193	44,798,218
2012	31,213,161	40,700,295	3,337,326	21,429,896	6,513,544	27,943,439	31,280,765
2013	25,037,270	35,576,140	4,822,983	17,045,600	7,174,958	24,220,559	29,043,542
2014	27,955,584	42,453,969	5,410,654	18,882,644	9,792,957	28,675,602	34,086,256
2015	50,916,985	78,664,560	3,910,917	34,159,751	18,615,601	52,775,352	56,686,269
2016	12,093,355	29,014,324	873,274	8,067,017	11,287,335	19,354,352	20,227,627
2017	34,244,496	68,879,513	1,299,177	22,716,644	22,975,703	45,692,347	46,991,524
2018	40,226,896	96,473,363	1,900,477	26,561,709	37,139,388	63,701,097	65,601,574
2019	15,894,510	80,350,422	398,745	10,440,940	42,340,425	52,781,365	53,180,110
2020 (6 Mo)	-	37,782,863	-	-	24,605,928	24,605,928	24,605,928
Totals:							
Excl. ULAE	868,462,557	1,296,688,964	268,408,205	628,307,453	296,344,290	924,651,742	1,193,059,947
ULAE (c)	N/A	N/A	N/A	-	14,310,388	14,310,388	N/A
Incl. ULAE	N/A	N/A	N/A	628,307,453	310,654,677	938,962,130	N/A

Notes: (a) Exh bit I, Sheet 1c plus Column (4) of Exh bit 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 1 b summarizes the estimated reserves related to the retrospective portion of the class action.

(b) See Exhibit I, Sheet 1c, Column (4) plus Exh bit 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 June 30, 2020

Birth Year	Incurring Amounts Related to Retroactive Payments (a) @ 6/30/20	Amounts Paid as of 6/30/20 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 6/30/20 (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	-	-	-
2020 (6 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 IncomePrior to Consideration of Reinsurance Recoveries / Recoverables - Prior to Inclusion of Retrospective Portion of Class Action
Evaluated As of June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.103

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)	Total (b)	Actual (b)	Case (c)	Incurred But Not Reported (IBNR) & Bulk	Total (c)		
	Outstanding	Outstanding	Paid Loss and Expense	Outstanding (2) X (9)	(7) - (5)	Outstanding		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	11,110,584	14,955,875	14,979,165	8,689,017	3,007,204	11,696,221	26,675,386	0.78205
1990	5,627,986	7,792,553	5,833,576	4,676,403	1,798,581	6,474,984	12,308,560	0.83092
1991	18,270,664	21,068,531	9,313,021	13,952,246	2,136,569	16,088,815	25,401,836	0.76364
1992	34,106,652	40,533,890	14,816,624	26,576,441	5,008,206	31,584,647	46,401,271	0.77922
1993	26,207,816	32,879,706	21,011,951	20,289,418	5,165,205	25,454,623	46,466,574	0.77417
1994	13,437,480	16,781,109	7,207,112	9,507,402	2,365,713	11,873,116	19,080,228	0.70753
1995	22,009,101	26,221,824	10,634,092	16,866,569	3,228,400	20,094,969	30,729,061	0.76635
1996	20,109,426	24,490,907	9,545,140	15,635,633	3,406,722	19,042,355	28,587,495	0.77753
1997	30,658,632	37,361,850	11,944,082	23,092,651	5,048,988	28,141,639	40,085,721	0.75322
1998	49,705,921	61,385,307	21,024,507	37,201,771	8,741,289	45,943,060	66,967,567	0.74844
1999	13,555,865	19,347,683	11,846,668	10,843,159	4,632,800	15,475,958	27,322,626	0.79989
2000	13,128,378	17,398,248	6,128,357	9,900,359	3,219,991	13,120,350	19,248,707	0.75412
2001	20,438,052	24,901,963	8,382,657	15,333,855	3,349,094	18,682,949	27,065,606	0.75026
2002	52,415,092	64,481,370	17,005,661	40,023,675	9,213,697	49,237,372	66,243,033	0.76359
2003	11,416,148	14,182,488	5,110,129	9,361,249	2,268,401	11,629,650	16,739,779	0.82000
2004	24,425,026	29,592,916	5,729,392	17,850,956	3,776,937	21,627,893	27,357,285	0.73085
2005	25,881,778	32,668,382	8,580,570	18,745,928	4,915,474	23,661,402	32,241,972	0.72429
2006	39,698,500	49,498,335	10,153,023	29,582,459	7,302,625	36,885,083	47,038,107	0.74518
2007	28,094,501	36,631,970	11,098,484	21,260,588	6,460,752	27,721,341	38,819,824	0.75675
2008	44,393,030	55,164,599	6,589,237	31,314,776	7,598,248	38,913,024	45,502,262	0.70540
2009	53,674,646	66,826,585	8,162,020	38,841,878	9,517,455	48,359,333	56,521,353	0.72365
2010	28,276,455	35,279,694	3,127,891	18,875,759	4,674,966	23,550,724	26,678,616	0.66754
2011	44,228,566	57,337,731	5,166,025	30,571,057	9,061,136	39,632,193	44,798,218	0.69121
2012	31,213,161	40,700,295	3,337,326	21,429,896	6,513,544	27,943,439	31,280,765	0.68657
2013	25,037,270	35,576,140	4,822,983	17,045,600	7,174,958	24,220,559	29,043,542	0.68081
2014	27,955,584	42,453,969	5,410,654	18,882,644	9,792,957	28,675,602	34,086,256	0.67545
2015	50,916,985	78,664,560	3,910,917	34,159,751	18,615,601	52,775,352	56,686,269	0.67089
2016	12,093,355	29,014,324	873,274	8,067,017	11,287,335	19,354,352	20,227,627	0.66706
2017	34,244,496	68,879,513	1,299,177	22,716,644	22,975,703	45,692,347	46,991,524	0.66337
2018	40,226,896	96,473,363	1,900,477	26,561,709	37,139,388	63,701,097	65,601,574	0.66030
2019	15,894,510	80,350,422	398,745	10,440,940	42,340,425	52,781,365	53,180,110	0.65689
2020 (6 Mo)	-	37,782,863	-	-	24,605,928	24,605,928	24,605,928	0.65125
Totals:								
Excl. ULAE	868,452,557	1,296,678,964	255,342,939	628,297,453	296,344,290	924,641,742	1,179,984,681	0.71308
ULAE (d)	N/A	N/A	N/A	-	14,310,388	14,310,388	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	628,297,453	310,654,677	938,952,130	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 Exh bit II, Sheets 2a, 2b, 3a, 3b, 4a, 4b, 5a, and 5b.

(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 June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.103

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,296,678,964	868,452,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,901,223,641	N/A	N/A
2. After Anticipated Investment Returns (b)	924,641,742	628,297,453	296,344,290
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis (d)	1,296,688,964	868,462,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,901,233,641	N/A	N/A
2. After Anticipated Investment Returns (d)	924,651,742	628,307,453	296,344,290

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 June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.103

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,296,678,964	868,452,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,246,513,405	N/A	N/A
2. After Anticipated Investment Returns (b)	835,957,474	570,381,499	265,575,975
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,296,688,964	868,462,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,246,523,405	N/A	N/A
2. After Anticipated Investment Returns	835,967,474	570,391,499	265,575,975

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III.

(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 June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.103

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,296,678,964	868,452,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,731,129,799	N/A	N/A
2. After Anticipated Investment Returns (b)	1,028,586,029	695,819,364	332,766,664
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,296,688,964	868,462,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,731,139,799	N/A	N/A
2. After Anticipated Investment Returns	1,028,596,029	695,829,364	332,766,664

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III.

(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 June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.103

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,296,678,964	868,452,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	23,344,849,413	N/A	N/A
2. After Anticipated Investment Returns (b)	935,282,742	635,226,956	300,055,786
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,296,688,964	868,462,557	428,226,407
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	23,344,859,413	N/A	N/A
2. After Anticipated Investment Returns	935,292,742	635,236,956	300,055,786

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III.
 (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 June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.203

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,446,926,051	868,452,557	578,473,494
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,377,944,721	N/A	N/A
2. After Anticipated Investment Returns (b)	1,029,256,661	626,861,528	402,395,133
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,446,936,051	868,462,557	578,473,494
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,377,954,721	N/A	N/A
2. After Anticipated Investment Returns	1,029,266,661	626,871,528	402,395,133

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III.
(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 June 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 378 to Ult.	1.003

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,146,933,389	868,452,557	278,480,832
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,425,770,031	N/A	N/A
2. After Anticipated Investment Returns (b)	820,406,850	630,064,897	190,341,953
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,146,943,389	868,462,557	278,480,832
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,425,780,031	N/A	N/A
2. After Anticipated Investment Returns	820,416,850	630,074,897	190,341,953

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III.

(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			
	2020 Level Basis (a)	-----			2020 Level Basis (a)	-----		
	Before Invest. Income	After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income		Before Invest. Income	After (c) Inflation and Invest. Income	Invest. Income	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
2020	18,358,965	18,517,540	18,293,043	2070	10,509,655	58,695,652	5,118,480	
2021	25,340,235	26,227,143	24,978,231	2071	10,012,478	57,876,123	4,806,680	
2022	30,063,604	32,204,884	29,210,779	2072	9,494,605	56,803,499	4,492,949	
2023	29,371,747	32,564,981	28,130,855	2073	9,017,499	55,837,331	4,206,218	
2024	31,197,252	35,799,564	29,452,390	2074	8,784,908	56,300,997	4,039,187	
2025	28,650,938	34,028,327	26,662,084	2075	8,427,203	55,898,827	3,819,366	
2026	33,115,198	40,707,033	30,376,215	2076	7,638,537	52,440,858	3,412,472	
2027	28,172,950	35,843,860	25,473,562	2077	7,192,555	51,107,324	3,167,328	
2028	27,974,750	36,837,403	24,933,004	2078	6,754,111	49,671,638	2,931,765	
2029	30,669,115	41,798,856	26,943,915	2079	6,616,712	50,364,306	2,831,093	
2030	27,843,514	39,276,027	24,112,073	2080	5,925,863	46,684,491	2,499,279	
2031	27,891,763	40,721,129	23,808,801	2081	5,532,688	45,112,564	2,300,119	
2032	27,566,893	41,655,468	23,195,323	2082	5,321,611	44,910,182	2,180,762	
2033	30,768,341	48,120,334	25,519,241	2083	4,802,627	41,948,930	1,939,970	
2034	28,781,417	46,588,322	23,530,268	2084	4,541,376	41,055,356	1,808,234	
2035	27,125,846	45,445,255	21,859,945	2085	4,111,854	38,473,384	1,613,823	
2036	26,812,898	46,493,192	21,299,067	2086	3,788,599	36,689,495	1,465,710	
2037	26,770,885	48,045,052	20,961,897	2087	3,491,363	34,994,391	1,331,421	
2038	26,666,227	49,532,228	20,581,664	2088	3,200,504	33,201,838	1,203,067	
2039	28,552,412	54,892,049	21,722,648	2089	3,067,545	32,936,324	1,136,615	
2040	28,812,036	57,329,868	21,607,024	2090	2,681,546	29,799,548	979,397	
2041	26,115,542	53,783,169	19,305,058	2091	2,444,623	28,117,501	880,109	
2042	25,765,675	54,919,835	18,774,339	2092	2,204,419	26,242,150	782,294	
2043	25,504,747	56,266,392	18,318,723	2093	1,980,956	24,407,331	692,949	
2044	26,160,574	59,733,183	18,521,343	2094	1,796,097	22,904,226	619,309	
2045	24,641,766	58,234,529	17,196,818	2095	1,586,819	20,943,706	539,332	
2046	24,228,380	59,261,614	16,666,780	2096	1,432,852	19,573,468	480,044	
2047	25,431,786	64,382,273	17,244,684	2097	1,258,765	17,797,195	415,696	
2048	22,956,242	60,149,300	15,343,704	2098	1,105,407	16,175,941	359,836	
2049	23,846,632	64,669,155	15,711,133	2099	990,918	15,008,086	317,959	
2050	21,696,165	60,896,659	14,090,114	2100	844,020	13,230,630	266,954	
2051	21,093,880	61,278,384	13,503,273	2101	736,346	11,946,760	229,571	
2052	20,465,745	61,534,509	12,914,012	2102	625,246	10,499,285	192,149	
2053	19,814,076	61,660,263	12,324,193	2103	537,974	9,349,979	162,967	
2054	21,366,510	68,818,545	13,099,940	2104	459,954	8,273,779	137,342	
2055	18,793,535	62,649,948	11,357,827	2105	380,970	7,092,841	112,132	
2056	18,322,957	63,219,079	10,915,243	2106	314,496	6,060,176	91,244	
2057	17,677,614	63,127,210	10,380,363	2107	261,508	5,215,491	74,787	
2058	17,123,861	63,289,984	9,911,551	2108	217,681	4,493,355	61,364	
2059	17,500,620	66,946,378	9,984,916	2109	179,694	3,839,061	49,932	
2060	15,892,508	62,922,566	8,937,879	2110	131,576	2,909,421	36,039	
2061	16,274,966	66,692,107	9,022,215	2111	106,002	2,425,968	28,619	
2062	14,771,942	62,651,618	8,072,011	2112	81,803	1,937,682	21,770	
2063	14,250,425	62,555,122	7,675,789	2113	63,623	1,559,792	16,690	
2064	14,164,810	64,355,572	7,520,678	2114	52,384	1,329,213	13,546	
2065	13,112,169	61,658,120	6,862,334	2115	32,845	862,595	8,372	
2066	12,576,536	61,209,258	6,487,978	2116	28,735	781,048	7,219	
2067	12,108,630	60,994,608	6,157,358	2117	23,787	669,204	5,891	
2068	12,120,899	63,193,385	6,075,545	2118	15,024	437,457	3,668	
2069	11,578,539	62,478,544	5,720,780	2119	5,887	177,419	1,417	
Subtotals:	1,145,864,716	2,646,159,825	860,748,608	Subtotals:	150,814,248	1,255,063,816	63,893,134	
Totals - All Years					1,296,678,964	3,901,223,641	924,641,742	

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 June 30, 2020 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 June 30, 2020

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 6/30/20			Experience Refund Received to Date (c)	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)		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)	(3)	(4)	(5)	(6)	(7)		(9)	(10)	(11)
1989	11,696,221	15,240,378	26,936,600					15,240,378	11,696,221	26,936,600
1990	6,474,984	6,591,627	13,066,611					6,591,627	6,474,984	13,066,611
1991	16,088,815	10,105,115	26,193,930					10,105,115	16,088,815	26,193,930
1992	31,584,647	16,767,769	48,352,416		477,375	477,375	-	16,290,394	31,584,647	47,875,041
1993	25,454,623	21,922,181	47,376,803	11,408,065	10,000,000	21,408,065	-	514,116	25,454,623	25,968,738
1994	11,873,116	7,841,307	19,714,423	1,726,833	-	1,726,833	423,375	5,691,099	11,873,116	17,564,215
1995	20,094,969	11,544,996	31,639,965	2,497,577	-	2,497,577	375,000	8,672,419	20,094,969	28,767,388
1996	19,042,355	10,342,161	29,384,516	959,723	-	959,723	408,750	8,973,688	19,042,355	28,016,043
1997	28,141,639	13,568,242	41,709,881	2,132,728	-	2,132,728	423,750	11,011,764	28,141,639	39,153,403
1998	45,943,060	23,031,137	68,974,197	2,683,139	-	2,683,139	-	20,347,998	45,943,060	66,291,058
1999	15,475,958	12,720,249	28,196,207	3,143,106	2,856,684	5,999,790	-	6,720,459	15,475,958	22,196,417
2000	13,130,350	6,718,264	19,848,614	2,150,848	259,047	2,409,894	-	4,308,370	13,130,350	17,438,719
2001	18,682,949	8,498,204	27,181,153	2,708,409	259,047	2,967,456	-	5,530,748	18,682,949	24,213,697
2002	49,237,372	17,846,248	67,083,620	7,573,122	5,382,417	12,955,540	-	4,890,708	49,237,372	54,128,080
2003	11,629,650	5,110,129	16,739,779	2,257,865	-	2,257,865	-	2,852,264	11,629,650	14,481,914
2004	21,627,893	5,729,392	27,357,285					5,729,392	21,627,893	27,357,285
2005	23,661,402	8,580,570	32,241,972					8,580,570	23,661,402	32,241,972
2006	36,885,083	10,153,023	47,038,107					10,153,023	36,885,083	47,038,107
2007	27,721,341	11,098,484	38,819,824					11,098,484	27,721,341	38,819,824
2008	38,913,024	6,589,237	45,502,262					6,589,237	38,913,024	45,502,262
2009	48,359,333	8,162,020	56,521,353					8,162,020	48,359,333	56,521,353
2010	23,550,724	3,127,891	26,678,616					3,127,891	23,550,724	26,678,616
2011	39,632,193	5,166,025	44,798,218					5,166,025	39,632,193	44,798,218
2012	27,943,439	3,337,326	31,280,765					3,337,326	27,943,439	31,280,765
2013	24,220,559	4,822,983	29,043,542					4,822,983	24,220,559	29,043,542
2014	28,675,602	5,410,654	34,086,256					5,410,654	28,675,602	34,086,256
2015	52,775,352	3,910,917	56,686,269					3,910,917	52,775,352	56,686,269
2016	19,354,352	873,274	20,227,627					873,274	19,354,352	20,227,627
2017	45,692,347	1,299,177	46,991,524					1,299,177	45,692,347	46,991,524
2018	63,701,097	1,900,477	65,601,574					1,900,477	63,701,097	65,601,574
2019	52,781,365	398,745	53,180,110					398,745	52,781,365	53,180,110
2020 (6 Mo)	24,605,928	-	24,605,928					-	24,605,928	24,605,928
Totals:										
Excl. ULAE	924,651,742	268,408,205	1,193,059,947	39,241,415	19,234,570	58,475,985	1,630,875	208,301,345	924,651,742	1,132,953,087
ULAE (d)								N/A	14,310,388	N/A
Incl. ULAE								N/A	938,962,130	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 June 30, 2020

Birth Year	Specific Excess Reinsurance (a)					Aggregate Excess Reinsurance (a)					Experience Refund Received to Date (b)
	Retention	Excess Layer	Actual Recovered @ 6/30/20			Retention	Excess Layer	Actual Recovered @ 6/30/20			
			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	100%	N/A									
2020 (6 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 June 30, 2020

Assumptions:

1. Estimated Calendar Year 2020 Level ULAE Payment (a):	735,412
2. Prospective Inflation Rate - Expense (b):	3.00%
3. Prospective Investment Return (b):	5.00%

Year	2020 Level Expense	Prospective Loss Level (Inflation) Factor	Present Value Factor	Before Mortality			After Mortality	
				Prospective Level Expense (2) x (3)	Present Value of Prospective Level Expense (5) x (4)	Weighted Average Probability of Survival	Prospective Level Expense (5) x (7)	Present Value of Prospective Level Expense (6) x (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	735,412	1.015	0.976	746,362	728,374	0.9715	725,117	707,642
2	735,412	1.045	0.929	768,753	714,501	0.9528	732,483	680,791
3	735,412	1.077	0.885	791,815	700,891	0.9341	739,668	654,732
4	735,412	1.109	0.843	815,570	687,541	0.9155	746,655	629,444
5	735,412	1.142	0.803	840,037	674,445	0.8969	753,426	604,907
6	735,412	1.177	0.765	865,238	661,598	0.8783	759,964	581,101
7	735,412	1.212	0.728	891,195	648,996	0.8598	766,252	558,009
8	735,412	1.248	0.694	917,931	636,634	0.8413	772,270	535,611
9	735,412	1.286	0.661	945,469	624,508	0.8229	777,998	513,889
10	735,412	1.324	0.629	973,833	612,613	0.8045	783,416	492,826
11	735,412	1.364	0.599	1,003,048	600,944	0.7861	788,503	472,406
12	735,412	1.405	0.571	1,033,139	589,497	0.7678	793,242	452,615
13	735,412	1.447	0.543	1,064,133	578,269	0.7495	797,614	433,437
14	735,412	1.490	0.518	1,096,057	567,254	0.7314	801,602	414,862
15	735,412	1.535	0.493	1,128,939	556,449	0.7132	805,187	396,873
16	735,412	1.581	0.469	1,162,807	545,850	0.6952	808,349	379,459
17	735,412	1.629	0.447	1,197,691	535,453	0.6772	811,067	362,604
18	735,412	1.677	0.426	1,233,622	525,254	0.6593	813,315	346,295
19	735,412	1.728	0.406	1,270,631	515,249	0.6415	815,068	330,515
20	735,412	1.780	0.386	1,308,750	505,435	0.6237	816,299	315,252
21	735,412	1.833	0.368	1,348,012	495,808	0.6061	816,982	300,491
22	735,412	1.888	0.350	1,388,453	486,364	0.5885	817,084	286,218
23	735,412	1.945	0.334	1,430,106	477,100	0.5710	816,576	272,419
24	735,412	2.003	0.318	1,473,009	468,012	0.5536	815,426	259,081
25	735,412	2.063	0.303	1,517,200	459,097	0.5363	813,600	246,192
26	735,412	2.125	0.288	1,562,716	450,353	0.5190	811,068	233,738
27	735,412	2.189	0.274	1,609,597	441,775	0.5019	807,797	221,710
28	735,412	2.254	0.261	1,657,885	433,360	0.4848	803,759	210,097
29	735,412	2.322	0.249	1,707,622	425,105	0.4679	798,923	198,889
30	735,412	2.392	0.237	1,758,850	417,008	0.4510	793,258	188,075
31	735,412	2.463	0.226	1,811,616	409,065	0.4343	786,738	177,646
32	735,412	2.537	0.215	1,865,964	401,273	0.4177	779,334	167,595
33	735,412	2.613	0.205	1,921,943	393,630	0.4012	771,021	157,912
34	735,412	2.692	0.195	1,979,601	386,132	0.3848	761,776	148,589
35	735,412	2.773	0.186	2,038,989	378,777	0.3686	751,579	139,619
36	735,412	2.856	0.177	2,100,159	371,563	0.3525	740,411	130,994
37	735,412	2.941	0.168	2,163,164	364,485	0.3367	728,256	122,709
38	735,412	3.030	0.160	2,228,059	357,543	0.3210	715,104	114,755
39	735,412	3.121	0.153	2,294,901	350,732	0.3054	700,948	107,127
40	735,412	3.214	0.146	2,363,748	344,052	0.2901	685,788	99,819
41	735,412	3.311	0.139	2,434,660	337,498	0.2750	669,635	92,826
42	735,412	3.410	0.132	2,507,700	331,070	0.2602	652,505	86,145
43	735,412	3.512	0.126	2,582,931	324,764	0.2456	634,424	79,769
44	735,412	3.618	0.120	2,660,419	318,578	0.2313	615,426	73,696
45	735,412	3.726	0.114	2,740,231	312,510	0.2173	595,553	67,920
46	735,412	3.838	0.109	2,822,438	306,557	0.2037	574,856	62,438
47	735,412	3.953	0.103	2,907,111	300,718	0.1904	553,399	57,245
48	735,412	4.072	0.099	2,994,325	294,990	0.1774	531,252	52,337
49	735,412	4.194	0.094	3,084,154	289,371	0.1649	508,496	47,710
50	735,412	4.320	0.089	3,176,679	283,859	0.1527	485,217	43,358
Totals:	36,770,600			84,187,258	23,620,905		36,943,685	14,310,388

Notes: (a) Estimated current level (2020) 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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Reserve @ 6/30/20 1,296,678,964

Calendar Year	Estimated Prospective Period Payments 2020 Level Basis (a)	Calendar Year	Estimated Prospective Period Payments 2020 Level Basis (a)
----- (1)	----- (2)	----- (3)	----- (4)
2020	18,358,965	2070	10,509,655
2021	25,340,235	2071	10,012,478
2022	30,063,604	2072	9,494,605
2023	29,371,747	2073	9,017,499
2024	31,197,252	2074	8,784,908
2025	28,650,938	2075	8,427,203
2026	33,115,198	2076	7,638,537
2027	28,172,950	2077	7,192,555
2028	27,974,750	2078	6,754,111
2029	30,669,115	2079	6,616,712
2030	27,843,514	2080	5,925,863
2031	27,891,763	2081	5,532,688
2032	27,566,893	2082	5,321,611
2033	30,768,341	2083	4,802,627
2034	28,781,417	2084	4,541,376
2035	27,125,846	2085	4,111,854
2036	26,812,898	2086	3,788,599
2037	26,770,885	2087	3,491,363
2038	26,666,227	2088	3,200,504
2039	28,552,412	2089	3,067,545
2040	28,812,036	2090	2,681,546
2041	26,115,542	2091	2,444,623
2042	25,765,675	2092	2,204,419
2043	25,504,747	2093	1,980,956
2044	26,160,574	2094	1,796,097
2045	24,641,766	2095	1,586,819
2046	24,228,380	2096	1,432,852
2047	25,431,786	2097	1,258,765
2048	22,956,242	2098	1,105,407
2049	23,846,632	2099	990,918
2050	21,696,165	2100	844,020
2051	21,093,880	2101	736,346
2052	20,465,745	2102	625,246
2053	19,814,076	2103	537,974
2054	21,366,510	2104	459,954
2055	18,793,535	2105	380,970
2056	18,322,957	2106	314,496
2057	17,677,614	2107	261,508
2058	17,123,861	2108	217,681
2059	17,500,620	2109	179,694
2060	15,892,508	2110	131,576
2061	16,274,966	2111	106,002
2062	14,771,942	2112	81,803
2063	14,250,425	2113	63,623
2064	14,164,810	2114	52,384
2065	13,112,169	2115	32,845
2066	12,576,536	2116	28,735
2067	12,108,630	2117	23,787
2068	12,120,899	2118	15,024
2069	11,578,539	2119	5,887
Subtotals:	1,145,864,716	Subtotals:	150,814,248
		Totals - All Years	1,296,678,964

Note: (a) See Column (4) of Exh bit II, Sheets 2a and 2b.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 6/30/20 (a)	80,350,422	37,782,863	1,296,678,964

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	600,055	131,653	18,358,965
2021	1,635,908	558,188	25,340,235
2022	1,345,429	760,884	30,063,604
2023	1,349,383	625,778	29,371,747
2024	1,291,898	627,617	31,197,252
2025	1,032,316	600,880	28,650,938
2026	965,794	480,145	33,115,198
2027	894,767	449,204	28,172,950
2028	960,191	416,169	27,974,750
2029	1,055,283	446,598	30,669,115
2030	1,257,082	490,827	27,843,514
2031	1,135,261	584,687	27,891,763
2032	1,131,126	528,026	27,566,893
2033	1,280,023	526,102	30,768,341
2034	1,411,248	595,357	28,781,417
2035	1,275,254	656,392	27,125,846
2036	1,284,961	593,138	26,812,898
2037	1,315,203	597,653	26,770,885
2038	1,337,813	611,720	26,666,227
2039	1,295,269	622,236	28,552,412
2040	1,398,980	602,448	28,812,036
2041	1,536,272	650,685	26,115,542
2042	1,619,637	714,542	25,765,675
2043	1,606,397	753,316	25,504,747
2044	1,583,925	747,158	26,160,574
2045	1,620,397	736,706	24,641,766
2046	1,661,216	753,670	24,228,380
2047	1,646,949	772,655	25,431,786
2048	1,620,029	766,019	22,956,242
2049	1,604,945	753,498	23,846,632
2050	1,603,144	746,483	21,696,165
2051	1,558,943	745,645	21,093,880
2052	1,517,589	725,086	20,465,745
2053	1,477,451	705,852	19,814,076
2054	1,433,925	687,184	21,366,510
2055	1,401,047	666,939	18,793,535
2056	1,375,807	651,647	18,322,957
2057	1,327,095	639,907	17,677,614
2058	1,277,908	617,251	17,123,861
2059	1,231,443	594,373	17,500,620
2060	1,193,251	572,762	15,892,508
2061	1,163,458	554,998	16,274,966
2062	1,151,065	541,141	14,771,942
2063	1,104,886	535,377	14,250,425
2064	1,074,506	513,898	14,164,810
2065	1,034,786	499,768	13,112,169
2066	1,011,870	481,294	12,576,536
2067	993,768	470,635	12,108,630
2068	957,104	462,215	12,120,899
2069	935,012	445,163	11,578,539
Subtotals 2020 to 2069:	64,577,069	30,011,566	1,145,864,716

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 columns (2) and (3) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 6/30/20 (a)	80,350,422	37,782,863	1,296,678,964

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	894,772	434,887	10,509,655
2071	868,103	416,171	10,012,478
2072	837,492	403,767	9,494,605
2073	800,351	389,529	9,017,499
2074	770,496	372,254	8,784,908
2075	736,521	358,368	8,427,203
2076	716,331	342,566	7,638,537
2077	695,293	333,175	7,192,555
2078	658,102	323,391	6,754,111
2079	627,358	306,093	6,616,712
2080	595,934	291,793	5,925,863
2081	570,293	277,177	5,532,688
2082	545,442	265,251	5,321,611
2083	516,479	253,693	4,802,627
2084	491,051	240,222	4,541,376
2085	457,904	228,395	4,111,854
2086	435,862	212,977	3,788,599
2087	409,902	202,726	3,491,363
2088	382,852	190,651	3,200,504
2089	361,811	178,070	3,067,545
2090	337,579	168,283	2,681,546
2091	315,997	157,013	2,444,623
2092	291,496	146,974	2,204,419
2093	270,404	135,579	1,980,956
2094	250,444	125,769	1,796,097
2095	226,780	116,485	1,586,819
2096	211,356	105,479	1,432,852
2097	192,154	98,305	1,258,765
2098	174,572	89,374	1,105,407
2099	156,360	81,196	990,918
2100	141,279	72,725	844,020
2101	125,988	65,711	736,346
2102	110,332	58,599	625,246
2103	97,851	51,317	537,974
2104	85,755	45,512	459,954
2105	74,199	39,886	380,970
2106	63,352	34,511	314,496
2107	54,197	29,466	261,508
2108	45,538	25,208	217,681
2109	37,428	21,180	179,694
2110	30,891	17,408	131,576
2111	25,021	14,368	106,002
2112	20,065	11,638	81,803
2113	15,681	9,332	63,623
2114	12,320	7,293	52,384
2115	9,278	5,730	32,845
2116	6,943	4,315	28,735
2117	5,088	3,229	23,787
2118	12,657	2,366	15,024
2119	-	5,887	5,887
Subtotals 2070 to 2119:	15,773,353	7,771,296	150,814,248
Totals 2020 to 2119:	80,350,422	37,782,863	1,296,678,964

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 3b, 4b, 5b, and columns (2) and (3) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of June 30, 2020

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 @ 6/30/20 (a)	66,826,585	35,279,694	57,337,731	40,700,295	35,576,140	42,453,969	78,664,560	29,014,324	68,879,513	96,473,363

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	878,839	496,006	1,047,880	254,019	236,593	297,683	679,561	257,256	598,337	999,726
2021	838,030	243,818	672,150	545,184	438,387	557,002	1,086,032	492,593	1,200,190	1,644,420
2022	1,649,052	561,558	1,189,012	599,177	470,441	516,038	1,016,049	393,616	1,149,061	1,649,253
2023	1,606,003	554,310	1,152,182	713,756	517,030	553,770	941,326	368,251	918,179	1,578,993
2024	1,729,355	618,796	1,318,780	644,587	615,901	608,613	1,010,154	341,169	859,012	1,261,725
2025	1,550,538	543,263	1,095,750	642,239	556,215	724,996	1,110,195	366,115	795,838	1,180,419
2026	1,876,678	641,248	1,377,949	726,781	554,189	654,739	1,322,495	402,373	854,029	1,093,609
2027	1,476,447	529,780	1,034,327	801,289	627,141	652,353	1,194,335	479,318	938,607	1,173,571
2028	1,453,391	524,654	1,011,194	724,073	691,434	738,227	1,189,984	432,868	1,118,095	1,289,796
2029	1,631,596	616,481	1,221,635	729,585	624,804	813,908	1,346,629	431,292	1,009,743	1,536,440
2030	1,408,814	522,467	955,387	746,756	629,560	735,476	1,484,683	488,065	1,006,064	1,387,548
2031	1,710,064	517,135	934,602	759,594	644,377	741,075	1,341,612	538,101	1,138,499	1,382,493
2032	1,661,831	692,951	907,123	735,437	655,455	758,516	1,351,824	486,247	1,255,216	1,564,479
2033	1,931,883	777,057	1,368,751	794,324	634,610	771,556	1,383,640	489,948	1,134,257	1,724,866
2034	1,710,996	735,423	1,241,014	872,276	685,423	747,020	1,407,427	501,479	1,142,891	1,558,650
2035	1,555,595	663,509	1,058,344	919,610	752,688	806,833	1,362,668	510,100	1,169,790	1,570,514
2036	1,573,200	653,673	1,033,309	912,092	793,533	886,013	1,471,776	493,878	1,189,900	1,607,478
2037	1,540,388	657,337	1,012,170	899,333	787,046	934,092	1,616,212	533,423	1,152,059	1,635,112
2038	1,494,301	646,461	1,159,196	920,041	776,036	926,456	1,703,915	585,771	1,244,304	1,583,113
2039	1,623,229	721,189	1,321,701	943,218	793,905	913,496	1,689,986	617,558	1,366,416	1,709,872
2040	1,678,677	709,961	1,255,988	935,117	813,904	934,531	1,666,344	612,510	1,440,565	1,877,673
2041	1,378,934	616,491	1,101,872	919,832	806,914	958,072	1,704,715	603,941	1,428,788	1,979,565
2042	1,341,279	606,456	1,076,417	911,268	793,725	949,844	1,747,658	617,848	1,408,800	1,963,382
2043	1,309,664	597,216	1,054,128	910,245	786,334	934,318	1,732,649	633,412	1,441,240	1,935,916
2044	1,356,253	694,823	1,145,172	885,149	785,452	925,619	1,704,328	627,972	1,477,546	1,980,494
2045	1,230,811	632,449	1,002,380	861,668	763,796	924,580	1,688,458	617,708	1,464,857	2,030,384
2046	1,199,876	622,360	980,966	838,879	743,535	899,088	1,686,564	611,956	1,440,913	2,012,947
2047	1,364,467	681,992	1,048,938	814,165	723,870	875,238	1,640,063	611,269	1,427,497	1,980,044
2048	1,124,083	599,794	931,412	795,497	702,544	852,090	1,596,557	594,416	1,425,895	1,961,608
2049	1,216,196	659,664	1,056,635	781,166	686,436	826,987	1,554,331	578,648	1,386,581	1,959,407
2050	1,055,040	577,855	885,531	753,508	674,069	808,025	1,508,539	563,344	1,349,799	1,905,383
2051	1,021,137	566,830	862,978	725,580	650,203	793,468	1,473,951	546,747	1,314,099	1,854,839
2052	991,641	556,417	842,814	699,198	626,104	765,375	1,447,397	534,211	1,275,385	1,805,782
2053	954,540	544,650	818,546	677,513	603,339	737,007	1,396,151	524,587	1,246,142	1,752,582
2054	1,142,399	687,890	954,174	660,597	584,627	710,210	1,344,404	506,013	1,223,693	1,712,398
2055	893,040	574,809	776,839	653,561	570,030	688,183	1,295,522	487,259	1,180,367	1,681,549
2056	899,365	562,281	862,118	627,341	563,959	671,001	1,255,342	469,542	1,136,618	1,622,012
2057	867,090	550,284	838,843	610,091	541,333	663,853	1,223,999	454,980	1,095,291	1,561,894
2058	838,235	538,758	869,242	587,539	526,449	637,220	1,210,961	443,620	1,061,321	1,505,104
2059	886,068	581,348	952,022	574,527	506,988	619,699	1,162,379	438,894	1,034,822	1,458,424
2060	772,486	513,817	819,480	564,249	495,760	596,792	1,130,418	421,287	1,023,800	1,422,011
2061	861,481	550,644	844,274	543,432	486,891	583,575	1,088,632	409,703	982,726	1,406,864
2062	711,342	489,074	771,607	530,888	468,928	573,135	1,064,523	394,558	955,705	1,350,422
2063	681,407	476,574	747,689	508,040	458,104	551,990	1,045,478	385,820	920,377	1,313,291
2064	691,882	496,279	788,075	492,898	438,389	539,249	1,006,907	378,918	899,994	1,264,744
2065	622,909	451,341	699,903	475,517	425,322	516,041	983,665	364,938	883,893	1,236,735
2066	594,367	438,613	676,049	454,429	410,325	500,660	941,331	356,515	851,283	1,214,610
2067	568,142	426,196	653,503	437,478	392,128	483,006	913,274	341,171	831,634	1,169,799
2068	618,582	450,307	657,823	418,188	377,500	461,586	881,071	331,002	795,843	1,142,797
2069	560,228	440,088	678,896	406,724	360,855	444,367	841,997	319,331	772,122	1,093,615

Subtotals 2020 to 2069:	60,331,853	28,812,376	48,766,769	34,937,655	30,252,585	35,762,673	65,648,112	23,991,541	56,418,082	78,288,352
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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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

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 @ 6/30/20 (a)	66,826,585	35,279,694	57,337,731	40,700,295	35,576,140	42,453,969	78,664,560	29,014,324	68,879,513	96,473,363

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	486,796	387,293	582,082	394,779	350,963	424,774	810,588	305,169	744,895	1,061,019
2071	459,441	373,873	557,332	373,662	340,655	413,129	774,846	293,785	711,861	1,023,605
2072	434,160	360,731	533,790	356,206	322,434	400,996	753,605	280,831	685,307	978,210
2073	410,667	347,824	511,312	338,364	307,371	379,547	731,473	273,133	655,089	941,721
2074	404,451	355,959	526,214	323,805	291,975	361,816	692,347	265,111	637,131	900,197
2075	410,691	347,502	479,506	309,695	279,412	343,693	660,002	250,931	618,419	875,519
2076	340,408	308,025	441,506	293,250	267,236	328,905	626,944	239,208	585,340	849,807
2077	317,619	294,517	417,753	278,813	253,046	314,572	599,969	227,226	557,995	804,351
2078	296,499	281,268	395,018	259,992	240,588	297,869	573,824	217,449	530,045	766,774
2079	299,535	293,396	416,497	247,477	224,348	283,204	543,354	207,974	507,240	728,367
2080	256,668	254,943	350,397	232,737	213,548	264,087	516,603	196,930	485,136	697,028
2081	237,951	241,899	328,623	217,379	200,829	251,374	481,731	187,235	459,375	666,654
2082	245,700	245,607	314,360	205,432	187,576	236,403	458,542	174,596	436,759	631,255
2083	202,926	216,114	286,298	191,673	177,267	220,802	431,232	166,192	407,276	600,176
2084	193,376	215,428	285,308	179,419	165,395	208,667	402,774	156,293	387,672	559,662
2085	171,415	190,981	246,189	165,508	154,821	194,692	380,638	145,979	364,582	532,722
2086	156,366	178,509	226,238	153,532	142,817	182,245	355,145	137,956	340,523	500,994
2087	142,414	166,342	207,278	142,199	132,483	168,114	332,440	128,717	321,808	467,932
2088	129,444	154,483	189,257	128,763	122,704	155,950	306,664	120,488	300,255	442,215
2089	134,971	163,406	191,764	120,005	111,110	144,439	284,474	111,146	281,059	412,599
2090	105,163	131,385	154,336	109,103	103,553	130,791	263,476	103,103	259,267	386,220
2091	94,334	120,397	138,432	99,120	94,145	121,895	238,581	95,493	240,507	356,274
2092	83,953	109,668	122,895	88,779	85,530	110,821	222,354	86,470	222,754	330,495
2093	74,376	99,370	108,467	80,216	76,608	100,681	202,153	80,589	201,707	306,100
2094	66,969	94,069	101,416	71,535	69,219	90,178	183,656	73,267	187,988	277,177
2095	57,195	80,054	82,389	62,645	61,727	81,480	164,497	66,563	170,909	258,325
2096	52,842	74,330	71,009	55,559	54,057	72,661	148,630	59,619	155,270	234,856
2097	42,606	62,663	60,301	48,691	47,942	63,632	132,544	53,869	139,073	213,366
2098	36,189	54,738	50,608	42,129	42,015	56,433	116,073	48,039	125,659	191,108
2099	31,844	51,000	46,354	35,970	36,353	49,457	102,943	42,069	112,059	172,675
2100	25,287	40,604	34,461	30,773	31,039	42,793	90,217	37,310	98,133	153,986
2101	20,707	34,402	27,757	25,856	26,554	36,537	78,060	32,698	87,032	134,851
2102	16,726	28,796	22,030	21,251	22,311	31,257	66,648	28,292	76,274	119,596
2103	13,841	24,640	17,206	17,540	18,338	26,263	57,018	24,156	65,995	104,812
2104	10,540	20,192	13,943	14,207	15,135	21,586	47,907	20,665	56,347	90,688
2105	8,024	15,493	9,828	11,393	12,259	17,816	39,375	17,363	48,205	77,430
2106	6,083	12,190	7,199	8,903	9,831	14,430	32,499	14,271	40,503	66,242
2107	4,534	9,415	5,128	6,995	7,683	11,572	26,323	11,779	33,290	55,658
2108	12,025	7,130	3,563	5,268	6,036	9,044	21,109	9,540	27,476	45,745
2109	-	18,683	2,652	3,942	4,546	7,105	16,497	7,651	22,255	37,756
2110	-	-	4,267	2,889	3,402	5,351	12,961	5,979	17,846	30,582
2111	-	-	-	7,187	2,493	4,004	9,761	4,698	13,947	24,524
2112	-	-	-	-	6,201	2,934	7,304	3,538	10,958	19,166
2113	-	-	-	-	-	7,300	5,353	2,647	8,252	15,058
2114	-	-	-	-	-	-	13,316	1,940	6,175	11,340
2115	-	-	-	-	-	-	-	4,826	4,525	8,486
2116	-	-	-	-	-	-	-	-	11,258	6,219
2117	-	-	-	-	-	-	-	-	-	15,470
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	6,494,732	6,467,319	8,570,962	5,762,640	5,323,555	6,691,296	13,016,449	5,022,783	12,461,431	18,185,010
Totals 2020 to 2119:	66,826,585	35,279,694	57,337,731	40,700,295	35,576,140	42,453,969	78,664,560	29,014,324	68,879,513	96,473,363

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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

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 @ 6/30/20 (a)	19,347,683	17,398,248	24,901,963	64,481,370	14,182,488	29,592,916	32,668,382	49,498,335	36,631,970	55,164,599

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

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)
2020	319,549	206,881	448,294	1,238,820	319,360	423,303	732,611	964,979	761,491	713,459
2021	587,457	352,066	575,863	1,431,382	401,942	415,722	888,655	906,539	1,032,509	680,494
2022	675,290	443,930	636,594	1,774,498	603,939	681,900	923,798	1,412,883	1,342,870	1,225,910
2023	716,312	718,184	616,153	1,723,261	575,392	662,640	834,788	1,367,075	1,266,397	1,199,670
2024	691,313	707,017	720,786	2,348,721	604,750	731,674	796,403	1,464,845	1,358,364	1,306,974
2025	670,031	647,254	635,271	2,133,235	633,414	639,200	658,839	1,378,086	1,140,481	1,158,213
2026	931,003	718,919	796,758	2,480,654	753,338	976,774	750,854	1,594,784	1,352,991	1,411,234
2027	754,101	581,192	649,331	2,001,488	601,953	777,252	877,044	1,294,472	1,056,262	1,109,939
2028	730,575	552,401	674,667	1,959,443	579,122	765,404	808,453	1,353,654	1,004,859	1,091,087
2029	749,365	565,967	761,406	2,188,904	616,297	860,178	848,548	1,529,329	1,169,176	1,243,504
2030	676,196	494,067	634,268	1,908,933	530,513	728,636	714,243	1,320,367	939,638	1,179,001
2031	653,614	469,354	620,308	1,868,037	509,027	744,367	707,243	1,284,553	896,402	1,158,662
2032	626,426	443,149	598,906	1,785,434	481,826	723,892	731,649	1,240,830	849,401	1,132,283
2033	680,602	483,202	692,019	2,017,247	548,239	865,339	819,103	1,384,421	1,006,576	1,261,737
2034	580,680	414,562	629,691	1,791,128	472,211	763,397	729,967	1,273,756	985,612	1,194,963
2035	555,189	376,503	547,608	1,622,621	413,492	675,952	672,129	1,132,649	842,511	1,246,652
2036	532,362	356,683	530,981	1,556,144	391,975	660,179	629,997	1,096,809	804,836	1,219,075
2037	511,907	338,869	636,560	1,509,520	373,457	648,320	675,346	1,065,108	771,612	1,194,435
2038	488,110	320,320	614,946	1,449,869	350,875	628,973	649,813	1,126,728	735,574	1,164,565
2039	497,413	329,289	683,765	1,562,119	371,661	706,600	716,416	1,212,365	820,707	1,277,126
2040	505,987	323,371	632,823	1,567,479	375,790	734,980	710,905	1,193,713	821,975	1,239,057
2041	425,272	273,273	561,390	1,293,486	294,024	583,066	597,000	1,019,204	645,210	1,084,337
2042	405,245	259,396	543,970	1,246,134	276,351	568,002	580,974	984,952	618,285	1,058,036
2043	387,050	321,177	529,588	1,213,991	260,983	556,393	587,777	953,921	594,552	1,034,307
2044	366,535	317,009	559,049	1,237,622	262,262	591,161	585,739	989,826	684,005	1,089,620
2045	347,844	295,007	492,949	1,110,851	227,120	523,567	536,224	886,771	592,336	980,522
2046	330,744	283,619	478,929	1,073,241	213,300	512,083	526,827	857,625	571,072	957,299
2047	353,308	289,055	496,643	1,157,991	236,369	604,414	597,751	926,509	659,070	1,031,166
2048	294,389	261,529	443,709	984,843	183,315	480,148	495,108	795,246	527,051	905,113
2049	295,817	266,920	495,596	1,054,518	192,165	540,496	536,259	853,190	589,875	991,859
2050	260,919	242,064	411,822	905,517	156,994	451,663	469,086	737,622	488,234	856,015
2051	244,847	233,077	396,150	872,536	144,674	437,538	470,666	709,756	470,021	831,789
2052	229,988	224,745	382,773	833,961	133,776	426,099	447,820	683,927	453,729	809,570
2053	214,091	216,433	365,348	792,942	121,678	409,487	485,340	672,013	435,681	783,935
2054	226,453	221,653	411,737	895,087	142,272	571,109	556,334	758,287	553,603	902,492
2055	185,850	201,498	337,197	768,316	101,526	432,031	475,852	642,900	404,839	758,002
2056	171,588	194,338	320,601	725,397	91,263	414,923	446,663	615,989	388,591	846,899
2057	158,427	187,611	306,101	691,319	82,215	400,232	433,916	590,748	373,887	821,524
2058	146,236	181,241	293,471	661,423	74,207	387,720	424,511	566,939	360,574	797,724
2059	141,529	184,436	322,657	693,896	74,238	422,190	456,387	597,283	403,806	852,491
2060	122,131	168,934	263,884	593,952	58,325	356,450	395,972	518,026	332,246	746,005
2061	126,837	165,447	266,833	614,450	62,129	409,492	430,405	537,198	386,647	781,562
2062	100,663	157,461	236,867	533,131	45,071	327,547	370,825	472,061	306,300	696,194
2063	90,758	151,938	223,720	506,187	39,231	313,214	367,945	449,824	293,803	671,478
2064	81,639	150,397	235,937	511,244	37,094	326,597	366,365	456,570	315,817	692,265
2065	72,628	141,189	198,199	448,128	29,062	284,844	333,180	406,866	269,650	622,437
2066	64,414	135,918	185,847	421,468	24,701	270,821	320,638	386,159	257,954	598,133
2067	56,929	130,708	174,804	399,266	20,942	258,313	318,526	366,382	247,165	574,998
2068	56,826	125,988	169,911	394,831	20,866	287,902	326,619	369,362	285,246	591,711
2069	45,526	126,573	176,208	380,451	16,231	260,744	307,182	359,043	263,758	581,153

Subtotals 2020 to 2069:	19,137,966	15,951,813	23,618,885	60,935,113	14,130,959	27,222,928	29,124,691	45,762,149	33,733,252	48,356,676
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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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

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 @ 6/30/20 (a)	19,347,683	17,398,248	24,901,963	64,481,370	14,182,488	29,592,916	32,668,382	49,498,335	36,631,970	55,164,599

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	37,448	115,208	140,305	325,226	11,707	217,138	272,384	308,770	213,988	503,570
2071	31,994	110,067	128,741	302,095	9,342	202,662	264,350	290,332	202,783	479,355
2072	27,157	104,929	118,378	279,918	7,409	189,569	245,209	272,705	192,372	456,205
2073	22,879	99,780	109,045	261,031	5,834	177,672	234,367	255,813	182,669	433,999
2074	18,976	97,038	110,729	255,560	4,886	178,040	230,855	252,756	193,398	437,533
2075	17,909	89,465	92,813	231,245	4,074	178,040	232,165	233,291	197,438	415,112
2076	12,668	84,208	81,305	205,157	2,519	140,848	196,978	207,949	153,183	366,706
2077	10,104	78,992	72,451	187,239	1,815	128,609	183,457	193,089	143,382	344,430
2078	7,952	73,783	64,527	171,380	1,287	117,453	171,476	178,943	134,232	323,162
2079	6,428	72,120	67,558	170,564	1,032	121,176	177,243	180,518	148,758	333,614
2080	4,671	63,455	50,064	142,254	597	96,363	148,047	152,371	116,596	281,943
2081	3,473	58,375	43,554	128,970	389	86,498	136,660	139,931	108,128	262,015
2082	2,927	53,378	38,609	119,380	299	88,975	135,888	131,112	122,166	258,342
2083	1,787	48,487	32,011	104,929	148	68,307	117,165	116,738	91,927	223,620
2084	1,230	44,853	30,368	98,899	96	64,689	108,805	111,071	94,966	217,826
2085	822	39,134	22,605	84,338	48	52,582	94,850	95,833	76,973	187,658
2086	528	34,726	18,433	74,341	25	45,281	84,638	86,201	69,577	170,216
2087	327	30,533	14,892	65,569	12	38,806	76,896	77,147	62,704	153,727
2088	195	26,579	11,901	57,793	6	33,062	67,257	68,651	56,307	138,156
2089	131	24,064	10,985	53,304	3	33,939	66,155	66,312	70,557	142,291
2090	59	19,480	7,023	42,976	1	23,020	51,191	53,265	43,981	108,845
2091	30	16,370	5,265	36,900	0	18,987	45,116	46,385	38,534	95,660
2092	14	13,568	3,794	30,892	0	15,387	37,831	40,035	33,221	83,138
2093	6	11,079	2,673	25,704	0	12,355	32,044	34,219	28,409	71,657
2094	2	9,131	2,065	22,093	0	10,404	28,035	30,164	27,225	64,584
2095	1	7,031	1,198	16,999	0	7,662	22,467	24,170	19,992	51,561
2096	0	5,452	757	13,462	0	6,214	18,635	19,940	20,140	45,347
2097	0	4,146	459	10,521	0	4,497	14,782	16,191	13,286	35,373
2098	0	3,089	262	7,928	-	3,359	11,732	12,948	10,498	28,655
2099	-	7,914	169	6,196	-	2,689	9,928	11,030	9,732	24,980
2100	-	-	139	4,282	-	1,785	7,157	7,847	6,218	17,984
2101	-	-	-	9,113	-	1,264	5,427	5,929	4,599	13,863
2102	-	-	-	-	-	876	4,060	4,384	3,323	10,491
2103	-	-	-	-	-	1,782	3,004	3,167	2,881	8,163
2104	-	-	-	-	-	-	7,436	2,327	1,805	5,909
2105	-	-	-	-	-	-	-	4,651	1,050	3,997
2106	-	-	-	-	-	-	-	-	1,717	2,766
2107	-	-	-	-	-	-	-	-	-	5,469
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	209,717	1,446,435	1,283,078	3,546,257	51,529	2,369,989	3,543,691	3,736,186	2,898,718	6,807,923
Totals 2020 to 2119:	19,347,683	17,398,248	24,901,963	64,481,370	14,182,488	29,592,916	32,668,382	49,498,335	36,631,970	55,164,599

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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

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 @ 6/30/20 (a)	14,955,875	7,792,553	21,068,531	40,533,890	32,879,706	16,781,109	26,221,824	24,490,907	37,361,850	61,385,307

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	372,760	161,411	399,728	800,291	960,633	320,324	482,215	410,210	637,372	1,207,668
2021	509,326	311,572	628,735	1,169,590	1,274,022	352,537	740,140	594,501	885,850	1,689,430
2022	515,677	398,634	642,869	1,309,732	1,339,869	351,663	832,794	809,694	1,102,694	1,738,796
2023	489,448	380,949	625,310	1,303,762	1,334,695	348,095	814,852	748,140	1,070,848	1,696,814
2024	535,835	398,314	693,987	1,458,680	1,317,665	380,281	840,379	999,654	1,220,515	1,693,488
2025	484,521	355,445	606,417	1,268,816	1,149,260	343,408	781,093	916,621	1,110,539	1,742,028
2026	632,130	389,330	760,254	1,550,211	1,222,104	434,477	1,010,607	1,034,318	1,307,731	2,056,699
2027	449,057	325,148	573,762	1,227,921	997,892	333,180	781,788	819,650	1,051,507	1,658,870
2028	434,740	314,288	560,119	1,168,422	941,432	331,940	766,884	781,830	1,027,325	1,578,031
2029	484,723	338,255	636,658	1,406,023	991,871	372,254	819,403	816,851	1,113,300	1,693,109
2030	429,456	285,705	566,464	1,210,336	835,981	321,560	726,836	768,790	971,101	1,488,692
2031	417,556	275,252	551,933	1,208,509	841,681	320,090	712,308	738,204	953,706	1,533,458
2032	404,886	260,595	534,664	1,142,067	798,994	313,591	691,442	705,309	925,305	1,448,016
2033	479,639	286,284	596,753	1,259,961	871,276	398,759	764,491	757,724	1,087,859	1,690,093
2034	410,939	259,402	558,055	1,200,057	794,968	339,197	696,296	674,804	951,618	1,450,911
2035	371,587	224,700	488,115	1,112,956	701,849	301,280	640,138	624,698	850,800	1,423,117
2036	361,071	213,209	540,243	1,051,743	674,714	297,073	623,496	600,835	826,749	1,351,775
2037	351,378	203,615	525,561	1,020,640	652,358	295,089	609,667	579,856	805,349	1,322,209
2038	340,543	190,946	508,690	983,679	626,244	288,485	590,818	556,595	779,790	1,281,532
2039	365,011	204,639	550,785	1,114,921	684,437	324,372	631,940	586,346	851,436	1,442,988
2040	389,833	197,688	503,896	1,038,545	669,589	362,027	631,509	574,064	887,675	1,524,432
2041	310,456	159,378	462,359	883,404	564,444	275,120	543,103	497,107	712,013	1,245,816
2042	300,526	149,364	447,179	850,442	546,014	270,522	527,490	478,734	690,080	1,213,125
2043	291,203	140,781	433,028	842,794	530,653	267,895	514,022	462,171	670,278	1,217,348
2044	304,106	142,309	452,331	870,306	558,957	287,388	524,552	459,687	758,313	1,205,907
2045	270,920	120,991	402,501	753,053	533,077	256,239	481,333	427,022	711,295	1,117,951
2046	261,631	113,064	388,694	723,239	518,854	304,248	467,892	411,758	690,444	1,091,848
2047	305,070	120,545	391,302	798,162	567,048	332,472	504,053	435,223	751,623	1,286,865
2048	241,504	95,323	359,301	658,416	485,771	289,761	435,977	379,392	644,609	1,025,794
2049	259,468	100,503	382,381	721,492	533,058	317,825	463,547	398,855	696,951	1,091,365
2050	222,006	79,830	331,372	597,185	456,092	276,740	406,133	349,470	601,297	965,385
2051	212,305	72,597	317,680	585,244	441,638	270,048	391,319	334,994	579,989	962,590
2052	203,099	66,279	304,706	539,261	429,000	340,865	377,859	321,514	560,152	909,619
2053	193,038	59,191	290,877	508,869	413,271	330,813	361,894	306,907	538,072	875,836
2054	240,603	67,729	308,565	590,617	485,183	373,668	404,353	331,770	627,465	1,050,016
2055	174,419	47,658	265,346	469,382	386,826	315,060	333,853	280,447	498,121	845,271
2056	164,614	41,833	252,299	425,566	371,528	304,675	318,334	266,721	476,881	787,222
2057	155,319	36,798	239,915	399,050	357,712	295,640	303,974	253,801	456,932	757,832
2058	146,508	32,432	228,104	374,170	345,187	287,803	290,577	241,566	438,117	731,743
2059	155,628	32,130	235,028	410,682	371,967	300,799	301,091	249,063	469,519	784,808
2060	128,246	23,993	204,329	323,889	316,276	267,577	261,339	216,303	398,443	670,077
2061	146,074	24,625	199,130	335,063	340,331	284,314	272,948	223,779	422,284	768,742
2062	110,994	17,312	182,034	278,110	288,631	248,119	233,353	192,281	360,604	611,994
2063	102,649	14,493	171,323	266,693	274,832	238,209	219,564	180,563	342,045	602,924
2064	105,542	13,537	169,125	259,856	284,130	242,446	217,013	174,349	357,440	581,710
2065	86,602	9,821	150,800	216,601	247,297	218,095	192,581	157,805	305,718	525,845
2066	78,934	7,933	140,999	198,033	233,578	207,903	179,433	146,802	288,010	497,511
2067	71,743	6,377	131,608	188,203	220,701	198,506	166,956	136,284	271,139	488,344
2068	79,265	6,039	124,540	178,910	229,685	205,950	168,120	137,116	280,131	527,864
2069	66,846	4,470	120,666	167,391	216,434	190,581	153,685	124,957	267,689	450,554

Subtotals 2020 to 2069:	14,619,434	7,782,718	20,140,518	39,420,943	31,229,706	15,128,961	25,205,447	23,675,138	35,284,725	57,604,063
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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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2020

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 @ 6/30/20 (a)	14,955,875	7,792,553	21,068,531	40,533,890	32,879,706	16,781,109	26,221,824	24,490,907	37,361,850	61,385,307

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	51,365	2,912	104,914	133,904	180,132	167,258	129,836	105,640	220,939	388,994
2071	45,119	2,133	96,602	125,053	166,340	156,163	117,864	95,877	204,560	374,583
2072	39,409	1,541	88,670	107,524	153,411	145,805	106,598	86,618	188,969	334,680
2073	34,209	1,093	81,085	96,056	141,243	136,062	95,990	77,845	174,087	310,360
2074	33,348	841	75,468	91,662	138,655	131,404	89,228	70,762	176,337	295,676
2075	31,071	604	67,224	82,774	128,162	127,009	82,015	66,643	159,460	320,428
2076	20,752	308	60,125	66,701	105,291	105,815	66,604	53,703	131,245	236,946
2077	17,073	183	53,783	58,581	93,884	95,757	57,863	46,552	117,843	213,138
2078	13,901	104	47,792	51,314	83,344	86,356	49,884	39,998	105,252	191,152
2079	13,445	67	43,720	50,658	82,078	82,289	45,900	36,466	105,817	192,422
2080	8,804	27	36,852	38,926	64,038	68,521	35,887	28,527	81,993	150,123
2081	6,836	12	31,919	33,698	55,359	60,188	29,890	23,632	71,402	131,236
2082	6,885	6	27,378	29,662	51,127	57,788	26,463	20,923	67,941	135,439
2083	3,906	2	23,169	25,444	40,111	44,946	19,882	15,518	52,478	101,925
2084	3,431	1	19,423	22,209	35,904	39,393	16,431	12,393	49,181	84,938
2085	2,078	0	15,949	18,002	27,835	31,986	12,414	9,538	36,794	68,587
2086	1,460	0	12,924	15,141	22,682	26,280	9,515	7,254	30,106	56,106
2087	1,010	0	10,289	12,770	18,280	21,295	7,152	5,408	24,285	47,906
2088	2,337	0	8,038	10,437	14,553	16,987	5,260	3,944	19,283	36,030
2089	-	-	6,316	9,261	13,027	14,952	4,300	3,143	18,578	35,372
2090	-	-	16,372	6,901	8,789	10,107	2,620	1,937	11,446	21,273
2091	-	-	-	26,270	6,692	7,574	1,775	1,303	8,561	17,015
2092	-	-	-	-	19,063	5,525	1,161	848	6,248	11,504
2093	-	-	-	-	-	12,688	735	534	4,459	8,145
2094	-	-	-	-	-	-	1,109	325	3,474	5,800
2095	-	-	-	-	-	-	-	437	2,114	4,138
2096	-	-	-	-	-	-	-	-	4,274	2,963
2097	-	-	-	-	-	-	-	-	-	4,365
2098	-	-	-	-	-	-	-	-	-	-
2099	-	-	-	-	-	-	-	-	-	-
2100	-	-	-	-	-	-	-	-	-	-
2101	-	-	-	-	-	-	-	-	-	-
2102	-	-	-	-	-	-	-	-	-	-
2103	-	-	-	-	-	-	-	-	-	-
2104	-	-	-	-	-	-	-	-	-	-
2105	-	-	-	-	-	-	-	-	-	-
2106	-	-	-	-	-	-	-	-	-	-
2107	-	-	-	-	-	-	-	-	-	-
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	336,440	9,835	928,013	1,112,947	1,650,000	1,652,148	1,016,378	815,768	2,077,125	3,781,244
Totals 2020 to 2119:	14,955,875	7,792,553	21,068,531	40,533,890	32,879,706	16,781,109	26,221,824	24,490,907	37,361,850	61,385,307

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 2020 Level Loss & ALAE Reserve - Before Inflation and Anticipated Investment Income
Adjustment of Birth Year Level Estimated Outstanding to 2020 Level Outstanding Loss & Expense

Evaluated As of June 30, 2020

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding Basis (b) Inflation - Cal. Year	2020 Level Adjustment Factor (c)	2020 Level Outstanding Loss & ALAE (2) x (4)	Actual Paid (d) Loss & ALAE @ 6/30/20	Indicated	2020 Level Case O/S (e) Loss & ALAE @ 6/30/20	2020 Level IBNR / Bulk Outstanding (5) - (8)
						2020 Level Ultimate Loss & ALAE (5) + (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,397,264	0.81%	1.438	14,955,875	14,979,165	29,935,039	11,110,584	3,845,291
1990	5,461,145	0.67%	1.427	7,792,553	5,833,576	13,626,129	5,627,986	2,164,567
1991	14,864,093	0.50%	1.417	21,068,531	9,313,021	30,381,552	18,270,664	2,797,867
1992	28,740,690	0.44%	1.410	40,533,890	14,816,624	55,350,514	34,106,652	6,427,238
1993	23,416,938	0.40%	1.404	32,879,706	21,011,951	53,891,657	26,207,816	6,671,889
1994	11,999,775	0.37%	1.398	16,781,109	7,207,112	23,988,221	13,437,480	3,343,629
1995	18,819,782	0.36%	1.393	26,221,824	10,634,092	36,855,916	22,009,101	4,212,723
1996	17,640,111	0.30%	1.388	24,490,907	9,545,140	34,036,046	20,109,426	4,381,481
1997	26,992,587	0.25%	1.384	37,361,850	11,944,082	49,305,931	30,658,632	6,703,218
1998	44,459,406	0.30%	1.381	61,385,307	21,024,507	82,409,814	49,705,921	11,679,386
1999	14,055,180	0.38%	1.377	19,347,683	11,846,668	31,194,351	13,555,865	5,791,818
2000	12,687,072	0.36%	1.371	17,398,248	6,128,357	23,526,605	13,128,378	4,269,871
2001	18,224,099	0.34%	1.366	24,901,963	8,382,657	33,284,620	20,438,052	4,463,911
2002	47,349,751	0.33%	1.362	64,481,370	17,005,661	81,487,031	52,415,092	12,066,277
2003	10,449,016	0.29%	1.357	14,182,488	5,110,129	19,292,617	11,416,148	2,766,340
2004	21,865,628	4.94%	1.353	29,592,916	5,729,392	35,322,309	24,425,026	5,167,890
2005	25,330,823	0.87%	1.290	32,668,382	8,580,570	41,248,952	25,881,778	6,786,604
2006	38,712,967	4.86%	1.279	49,498,335	10,153,023	59,651,359	39,698,500	9,799,836
2007	30,041,686	4.55%	1.219	36,631,970	11,098,484	47,730,454	28,094,501	8,537,469
2008	47,299,423	0.35%	1.166	55,164,599	6,589,237	61,753,836	44,393,030	10,771,569
2009	57,499,332	0.32%	1.162	66,826,585	8,162,020	74,988,605	53,674,646	13,151,939
2010	30,452,405	0.36%	1.159	35,279,694	3,127,891	38,407,586	28,276,455	7,003,240
2011	49,668,169	0.42%	1.154	57,337,731	5,166,025	62,503,756	44,228,566	13,109,165
2012	35,405,313	9.83%	1.150	40,700,295	3,337,326	44,037,621	31,213,161	9,487,134
2013	33,989,928	0.72%	1.047	35,576,140	4,822,983	40,399,123	25,037,270	10,538,870
2014	40,854,201	0.18%	1.039	42,453,969	5,410,654	47,864,624	27,955,584	14,498,385
2015	75,837,150	2.01%	1.037	78,664,560	3,910,917	82,575,478	50,916,985	27,747,575
2016	28,532,734	0.22%	1.017	29,014,324	873,274	29,887,598	12,093,355	16,920,969
2017	67,887,873	0.22%	1.015	68,879,513	1,299,177	70,178,689	34,244,496	34,635,017
2018	95,295,237	0.22%	1.012	96,473,363	1,900,477	98,373,839	40,226,896	56,246,467
2019	79,543,376	1.01%	1.010	80,350,422	398,745	80,749,167	15,894,510	64,455,912
2020 (6 Mo)	37,782,863		1.000	37,782,863	-	37,782,863	-	37,782,863
Totals:								
All Years	1,101,556,016			1,296,678,964	255,342,939	1,552,021,903	868,452,557	428,226,407
1989 to 1998	202,791,791			283,471,550	126,309,270	409,780,820	231,244,262	52,227,288
1999 to 2020	898,764,225			1,013,207,414	129,033,669	1,142,241,083	637,208,295	375,999,119

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 2020 level - based on factors shown in column (3).

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of June 30, 2020.

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

(e) The 2020 level case outstanding as provided by NICA as of June 30, 2020. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of June 30, 2020

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 6/30/20
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 6/30/20	Incurred (c) Loss & ALAE @ 6/30/20	Case O/S Loss & ALAE @ 6/30/20 (4) - (3)	IBNR / Bulk Loss & ALAE @ 6/30/20 (2) - (4)	Case+IBNR Loss & ALAE @ 6/30/20 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,582,861	12,185,598	19,909,631	7,724,033	2,673,231	10,397,264	4
1990	10,193,918	4,732,774	8,676,956	3,944,182	1,516,963	5,461,145	3
1991	21,876,683	7,012,590	19,902,756	12,890,166	1,973,928	14,864,093	4
1992	40,358,083	11,617,393	35,800,828	24,183,436	4,557,255	28,740,690	9
1993	40,500,876	17,083,937	35,749,154	18,665,216	4,751,722	23,416,938	8
1994	18,217,839	6,218,064	15,826,889	9,608,825	2,390,950	11,999,775	3
1995	27,298,896	8,479,114	24,275,363	15,796,250	3,023,533	18,819,782	5
1996	25,610,864	7,970,753	22,455,007	14,484,254	3,155,857	17,640,111	6
1997	36,773,726	9,781,139	31,930,894	22,149,754	4,842,833	26,992,587	8
1998	61,597,780	17,138,375	53,138,776	36,000,402	8,459,004	44,459,406	11
1999	24,065,102	10,009,922	19,857,619	9,847,697	4,207,483	14,055,180	3
2000	17,925,338	5,238,266	14,811,682	9,573,416	3,113,656	12,687,072	4
2001	25,337,091	7,112,992	22,070,250	14,957,258	3,266,841	18,224,099	4
2002	61,437,714	14,087,963	52,577,244	38,489,281	8,860,470	47,349,751	13
2003	14,722,175	4,273,159	12,684,061	8,410,902	2,038,114	10,449,016	3
2004	26,741,814	4,876,186	22,923,361	18,047,175	3,818,453	21,865,628	5
2005	32,529,772	7,198,949	27,267,489	20,068,540	5,262,283	25,330,823	7
2006	47,208,124	8,495,158	39,543,610	31,048,452	7,664,515	38,712,967	9
2007	39,361,710	9,320,025	32,360,177	23,040,152	7,001,533	30,041,686	7
2008	52,855,206	5,555,783	43,619,410	38,063,627	9,235,796	47,299,423	9
2009	65,311,735	7,812,403	53,995,464	46,183,061	11,316,270	57,499,332	10
2010	33,485,960	3,033,555	27,440,968	24,407,412	6,044,992	30,452,405	5
2011	54,663,806	4,995,636	43,308,137	38,312,501	11,355,668	49,668,169	10
2012	38,656,537	3,251,224	30,403,650	27,152,426	8,252,887	35,405,313	7
2013	38,708,992	4,719,064	28,640,012	23,920,948	10,068,980	33,989,928	7
2014	46,157,457	5,303,256	32,205,406	26,902,150	13,952,051	40,854,201	9
2015	79,670,877	3,833,727	52,920,622	49,086,895	26,750,255	75,837,150	16
2016	29,394,395	861,662	12,754,287	11,892,625	16,640,109	28,532,734	5
2017	69,174,070	1,286,196	35,037,684	33,751,487	34,136,386	67,887,873	13
2018	97,179,433	1,884,196	41,619,844	39,735,648	55,559,589	95,295,237	16
2019	79,940,608	397,232	16,132,096	15,734,864	63,808,511	79,543,376	6
2020 (6 Mo)	37,782,863	-	-	-	37,782,863	37,782,863	-
Totals:	1,317,322,304	215,766,289	929,839,326	714,073,037	387,482,978	1,101,556,016	229

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 1e, Column (5).

Development of Birth Year Level Ultimate Loss & ALAE

Evaluated As of June 30, 2020

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 @ 3/31/20	(Decrease) From 3/31/20 to 6/30/20
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	28,677,508	21,950,808	23,685,648	22,112,129	21,968,863	23,834,448	22,582,861	22,804,791	(221,929)
1990	11,694,984	9,609,585	11,207,504	9,764,666	10,921,653	9,435,105	10,193,918	10,191,891	2,027
1991	18,194,981	22,141,162	21,420,576	22,068,312	22,510,486	26,254,282	21,876,683	21,864,993	11,691
1992	31,649,813	40,006,468	40,960,973	40,106,809	38,775,149	43,000,872	40,358,083	40,368,478	(10,394)
1993	48,869,708	40,128,492	41,135,721	40,238,414	38,936,838	45,074,331	40,500,876	40,484,695	16,181
1994	18,676,532	17,845,658	18,848,729	17,959,129	18,820,863	21,100,604	18,217,839	18,221,918	(4,079)
1995	26,741,196	27,494,935	26,968,466	27,433,287	27,496,990	33,470,794	27,298,896	27,305,104	(6,208)
1996	26,394,838	25,547,599	25,716,900	25,568,093	25,927,122	25,031,512	25,610,864	25,619,183	(8,319)
1997	34,090,330	36,492,020	37,243,243	36,585,915	35,676,745	41,549,400	36,773,726	36,802,305	(28,579)
1998	63,017,891	61,792,079	61,280,785	61,720,478	57,131,844	65,238,940	61,597,780	61,782,921	(185,140)
1999	38,830,894	23,391,490	25,147,099	23,656,718	23,970,833	21,109,916	24,065,102	24,149,562	(84,460)
2000	21,438,120	17,569,708	18,491,843	17,714,462	18,813,861	14,665,162	17,925,338	17,931,726	(6,388)
2001	30,711,705	25,918,067	24,400,445	25,692,760	26,214,712	27,336,125	25,337,091	25,345,690	(8,600)
2002	64,172,990	61,126,338	61,945,849	61,240,954	56,811,119	58,726,402	61,437,714	61,453,480	(15,767)
2003	20,632,838	14,893,962	14,445,188	14,827,375	17,533,911	13,733,290	14,722,175	14,724,047	(1,872)
2004	24,957,211	26,917,221	26,458,989	26,849,231	28,138,916	28,740,817	26,741,814	26,752,347	(10,533)
2005	39,424,726	31,778,076	33,752,863	32,058,378	32,796,014	31,670,940	32,529,772	32,553,083	(23,310)
2006	50,012,605	47,006,610	47,528,323	47,089,440	45,825,057	49,023,537	47,208,124	47,237,980	(29,856)
2007	58,983,911	39,044,471	39,857,073	39,183,586	39,958,136	38,129,516	39,361,710	39,398,392	(36,682)
2008	38,149,736	53,418,845	51,990,037	53,156,737	52,314,305	54,435,463	52,855,206	51,349,809	1,505,397
2009	59,009,720	66,456,589	63,564,344	65,914,271	63,553,268	62,581,066	65,311,735	65,435,355	(123,620)
2010	25,090,248	33,942,689	32,792,769	33,722,422	37,494,702	37,858,509	33,485,960	33,572,285	(86,325)
2011	45,450,279	54,533,593	54,857,547	54,600,277	54,358,906	51,259,932	54,663,806	54,881,397	(217,591)
2012	32,833,380	39,241,373	37,809,373	38,918,866	42,862,808	39,680,559	38,656,537	38,966,994	(310,457)
2013	54,090,426	38,443,684	39,077,878	38,605,413	44,334,862	30,044,341	38,708,992	39,214,052	(505,060)
2014	70,816,277	45,391,015	47,172,763	45,908,594	51,233,761	35,861,086	46,157,457	46,709,935	(552,478)
2015	61,431,756	78,316,875	81,384,217	79,311,539	75,352,128	75,515,129	79,670,877	74,447,669	5,223,208
2016	17,604,296	20,762,482	24,924,853	22,367,930	40,890,403	24,280,275	29,394,395	31,813,197	(2,418,802)
2017	39,416,719	62,740,961	72,294,658	66,959,397	68,268,154	68,031,433	69,174,070	68,589,346	584,724
2018	106,824,512	93,159,305	105,965,243	100,244,063	85,328,993	94,164,793	97,179,433	95,458,570	1,720,863
2019	76,571,649	63,190,916	83,228,680	78,113,212	78,479,931	70,618,473	79,940,608	81,311,750	(1,371,142)
2020 (6 Mo)	N/A	N/A	37,451,977	35,539,744	40,356,867	30,460,489	37,782,863	20,914,076	N/A
Totals:									
All Years	N/A	N/A	1,333,010,556	1,305,232,598	1,323,058,200	1,291,917,540	1,317,322,304	N/A	N/A
1989 - 2019	1,284,461,779	1,240,253,075	1,295,558,579	1,269,692,854	1,282,701,333	1,261,457,050	1,279,539,442	1,276,742,944	2,796,498
1989 - 2018	1,207,890,129	1,177,062,159	1,212,329,898	1,191,579,643	1,204,221,402	1,190,838,578	1,199,598,834	1,195,431,194	4,167,640

- 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 2015 and prior. The selection for birth years 2016 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 June 30, 2020

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 6/30/20	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	23,685,648	9.3%	2,202,498	19,909,631	22,112,129
1990	11,207,504	9.7%	1,087,710	8,676,956	9,764,666
1991	21,420,576	10.1%	2,165,557	19,902,756	22,068,312
1992	40,960,973	10.5%	4,305,981	35,800,828	40,106,809
1993	41,135,721	10.9%	4,489,260	35,749,154	40,238,414
1994	18,848,729	11.3%	2,132,240	15,826,889	17,959,129
1995	26,968,466	11.7%	3,157,924	24,275,363	27,433,287
1996	25,716,900	12.1%	3,113,086	22,455,007	25,568,093
1997	37,243,243	12.5%	4,655,022	31,930,894	36,585,915
1998	61,280,785	14.0%	8,581,701	53,138,776	61,720,478
1999	25,147,099	15.1%	3,799,099	19,857,619	23,656,718
2000	18,491,843	15.7%	2,902,780	14,811,682	17,714,462
2001	24,400,445	14.8%	3,622,510	22,070,250	25,692,760
2002	61,945,849	14.0%	8,663,710	52,577,244	61,240,954
2003	14,445,188	14.8%	2,143,314	12,684,061	14,827,375
2004	26,458,989	14.8%	3,925,870	22,923,361	26,849,231
2005	33,752,863	14.2%	4,790,888	27,267,489	32,058,378
2006	47,528,323	15.9%	7,545,830	39,543,610	47,089,440
2007	39,857,073	17.1%	6,823,409	32,360,177	39,183,586
2008	51,990,037	18.3%	9,537,327	43,619,410	53,156,737
2009	63,564,344	18.8%	11,918,806	53,995,464	65,914,271
2010	32,792,769	19.2%	6,281,454	27,440,968	33,722,422
2011	54,857,547	20.6%	11,292,140	43,308,137	54,600,277
2012	37,809,373	22.5%	8,515,216	30,403,650	38,918,866
2013	39,077,878	25.5%	9,965,401	28,640,012	38,605,413
2014	47,172,763	29.0%	13,703,187	32,205,406	45,908,594
2015	81,384,217	32.4%	26,390,917	52,920,622	79,311,539
2016	24,924,853	38.6%	9,613,643	12,754,287	22,367,930
2017	72,294,658	44.2%	31,921,713	35,037,684	66,959,397
2018	105,965,243	55.3%	58,624,219	41,619,844	100,244,063
2019	83,228,680	74.5%	61,981,115	16,132,096	78,113,212
2020 (6 Mo)	37,451,977	94.9%	35,539,744	-	35,539,744
Totals:	1,333,010,556		375,393,272	929,839,326	1,305,232,598

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 2020 Level (6)	Estimated 2020 Level Ultimate Loss & ALAE (4) x (6) (7)	Estimated Ultimate (d) Claim Cts. (8)	Indicated Average Claim Size		Birth Year Level Average Claim Size Based on All Years (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)
	Paid (a) Projection (2)	Incurred (b) Projection (3)	Selected (4)					Birth Year Level (9)	2020 Level (7) / (8) (10)				
	(1)	(2)	(3)					(4)	(5)				
1989	28,677,508	21,950,808	21,950,808	0.90%	1.449	31,813,849	110	1,995,528	2,892,168	3,691,569	90.70%	2,153,241	23,685,648
1990	11,694,984	9,609,585	9,609,585	0.76%	1.436	13,802,859	70	1,372,798	1,971,837	3,724,880	90.29%	1,601,072	11,207,504
1991	18,194,981	22,141,162	22,141,162	0.60%	1.425	31,561,320	40	5,535,290	7,890,330	3,753,375	89.89%	5,355,144	21,420,576
1992	31,649,813	40,006,468	40,006,468	0.55%	1.417	56,687,877	130	3,077,421	4,360,606	3,775,867	89.49%	3,150,844	40,960,973
1993	48,869,708	40,128,492	40,128,492	0.51%	1.409	56,547,891	130	3,086,807	4,349,838	3,796,760	89.09%	3,164,286	41,135,721
1994	18,676,532	17,845,658	17,845,658	0.45%	1.402	25,020,146	70	2,549,380	3,574,307	3,816,097	88.69%	2,692,676	18,848,729
1995	26,741,196	27,494,935	27,494,935	0.43%	1.396	38,377,185	60	4,582,489	6,396,197	3,833,154	88.29%	4,494,744	26,968,466
1996	26,394,838	25,547,599	25,547,599	0.37%	1.390	35,508,113	70	3,649,657	5,072,588	3,849,455	87.89%	3,673,843	25,716,900
1997	34,090,330	36,492,020	36,492,020	0.32%	1.385	50,530,656	110	3,317,456	4,593,696	3,863,845	87.50%	3,385,749	37,243,243
1998	63,017,891	61,792,079	61,792,079	0.37%	1.380	85,293,961	150	4,119,472	5,686,264	3,876,067	86.00%	4,085,386	61,280,785
1999	38,830,894	23,391,490	23,391,490	0.44%	1.375	32,170,432	90	2,599,054	3,574,492	3,890,252	84.89%	2,794,122	25,147,099
2000	21,438,120	17,569,708	17,569,708	0.42%	1.369	24,057,999	60	2,928,285	4,009,666	3,907,345	84.30%	3,081,974	18,491,843
2001	30,711,705	25,918,067	25,918,067	0.42%	1.364	35,339,374	40	6,479,517	8,834,844	3,923,923	85.15%	6,100,111	24,400,445
2002	64,172,990	61,126,338	61,126,338	0.41%	1.358	82,998,601	170	3,595,667	4,882,271	3,940,346	86.01%	3,643,873	61,945,849
2003	20,632,838	14,893,962	14,893,962	0.38%	1.352	20,140,959	30	4,964,654	6,713,653	3,956,460	85.16%	4,815,063	14,445,188
2004	24,957,211	26,917,221	26,917,221	4.59%	1.347	36,262,205	60	4,486,204	6,043,701	3,971,483	85.16%	4,409,832	26,458,989
2005	39,424,726	31,778,076	31,778,076	0.90%	1.288	40,932,422	110	2,888,916	3,721,129	4,153,717	85.81%	3,068,442	33,752,863
2006	50,012,605	47,006,610	47,006,610	4.49%	1.277	60,008,402	120	3,917,217	5,000,700	4,191,057	84.12%	3,960,694	47,528,323
2007	58,983,911	39,044,471	39,044,471	4.20%	1.222	47,703,564	100	3,904,447	4,770,356	4,379,106	82.88%	3,985,707	39,857,073
2008	38,149,736	53,418,845	53,418,845	1.67%	1.173	62,635,389	100	5,341,885	6,263,539	4,563,010	81.66%	5,199,004	51,990,037
2009	59,009,720	66,456,589	66,456,589	0.37%	1.153	76,641,774	110	6,041,508	6,967,434	4,639,265	81.25%	5,778,577	63,564,344
2010	25,090,248	33,942,689	33,942,689	0.41%	1.149	38,999,260	60	5,657,115	6,499,877	4,656,575	80.85%	5,465,461	32,792,769
2011	45,450,279	54,533,593	54,533,593	0.47%	1.144	62,402,525	120	4,544,466	5,200,210	4,675,614	79.42%	4,571,462	54,857,547
2012	32,833,380	39,241,373	39,241,373	8.91%	1.139	44,693,842	70	5,605,910	6,384,835	4,697,570	77.48%	5,401,339	37,809,373
2013	54,090,426	38,443,684	38,443,684	0.71%	1.046	40,201,639	80	4,805,461	5,025,205	5,116,323	74.50%	4,884,735	39,077,878
2014	70,816,277	45,391,015	45,391,015	0.21%	1.038	47,133,727	100	4,539,101	4,713,373	5,152,462	70.95%	4,717,276	47,172,763
2015	61,431,756	78,316,875	78,316,875	1.85%	1.036	81,153,179	170	4,606,875	4,773,716	5,163,290	67.57%	4,787,307	81,384,217
2016	17,604,296	20,762,482	20,762,482	0.28%	1.017	21,122,816	60	3,460,414	3,520,469	5,259,012	61.43%	4,154,142	24,924,853
2017	39,416,719	62,740,961	62,740,961	0.25%	1.015	63,653,203	160	3,921,310	3,978,325	5,273,605	55.84%	4,518,416	72,294,658
2018	106,824,512	93,159,305	93,159,305	0.25%	1.012	94,280,475	220	4,234,514	4,285,476	5,286,658	44.68%	4,816,602	105,965,243
2019	76,571,649	63,190,916	63,190,916	0.95%	1.010	63,792,004	170	3,717,113	3,752,471	5,299,869	25.53%	4,895,805	83,228,680
2020 (6 Mo)	N/A	N/A	N/A		1.000	N/A	70	N/A	N/A	5,350,282	N/A	5,350,282	37,451,977

Totals / Averages:

1992 - 2012	799,138,670	784,546,282	784,546,282			1,012,952,574	196	4,002,787	5,168,125				785,196,559
1992 - 2013	853,229,096	822,989,967	822,989,967			1,053,154,213	204	4,034,265	5,162,521				824,274,437
1992 - 2014	924,045,373	868,380,982	868,380,982			1,100,287,941	214	4,057,855	5,141,532				871,447,200
1995 - 2012	699,942,618	686,565,665	686,565,665			874,696,661	163	4,212,059	5,366,237				684,251,135
1996 - 2013	727,291,848	697,514,415	697,514,415			876,521,115	165	4,227,360	5,312,249				696,360,547
1997 - 2014	771,713,286	717,357,831	717,357,831			888,146,730	168	4,269,987	5,286,588				717,816,410
1995 - 2014	824,849,321	770,400,364	770,400,364			962,032,027	181	4,256,356	5,315,094				770,501,776
1995 - 2013	754,033,044	725,009,350	725,009,350			914,898,300	171	4,239,821	5,350,282				723,329,013

(15) Selected 2020 Level Average Claim Size ==> 5,350,282

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 June 30, 2020

Year of Birth	Insured (a) Physicians	Birth Year Level (b) Incurred Loss & ALAE @ 6/30/20	Expected Percent (c) Reported @ 6/30/20	Exposure Adjusted to Expected Percent Reported (2) X (4)	Adjustment Factor to (d) 2020 Level	Incurred (Reported)	2020 Level Loss & ALAE per Insured Physician (7) / (5)	Indicated (e) BY Level Unreported Loss & ALAE	Indicated BY Level Ultimate Loss & ALAE (3) + (10)
						Loss & ALAE Adjusted to BY 2020 Level (3) X (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	19,909,631	90.70%	517.0	1.449	28,855,520	55,814	2,059,232	21,968,863
1990	590	8,676,956	90.29%	532.7	1.436	12,463,265	23,395	2,244,698	10,921,653
1991	653	19,902,756	89.89%	587.0	1.425	28,370,564	48,333	2,607,731	22,510,486
1992	712	35,800,828	89.49%	637.2	1.417	50,728,621	79,618	2,974,320	38,775,149
1993	731	35,749,154	89.09%	651.2	1.409	50,376,657	77,357	3,187,685	38,936,838
1994	659	15,826,889	88.69%	584.5	1.402	22,189,771	37,967	2,993,975	18,820,863
1995	682	24,275,363	88.29%	602.1	1.396	33,883,336	56,272	3,221,627	27,496,990
1996	708	22,455,007	87.89%	622.3	1.390	31,209,779	50,153	3,472,116	25,927,122
1997	737	31,930,894	87.50%	644.9	1.385	44,214,844	68,563	3,745,852	35,676,745
1998	699	53,138,776	86.00%	601.1	1.380	73,349,478	122,023	3,993,068	57,131,844
1999	665	19,857,619	84.89%	564.5	1.375	27,310,283	48,377	4,113,214	23,970,833
2000	620	14,811,682	84.30%	522.7	1.369	20,281,465	38,803	4,002,179	18,813,861
2001	676	22,070,250	85.15%	575.6	1.364	30,092,862	52,277	4,144,462	26,214,712
2002	730	52,577,244	86.01%	627.9	1.358	71,390,465	113,697	4,233,875	56,811,119
2003	785	12,684,061	85.16%	668.5	1.352	17,152,531	25,657	4,849,850	17,533,911
2004	841	22,923,361	85.16%	716.2	1.347	30,881,777	43,118	5,215,555	28,138,916
2005	891	27,267,489	85.81%	764.5	1.288	35,122,465	45,940	5,528,524	32,796,014
2006	897	39,543,610	84.12%	754.6	1.277	50,481,174	66,899	6,281,448	45,825,057
2007	963	32,360,177	82.88%	798.1	1.222	39,536,859	49,536	7,597,959	39,958,136
2008	987	43,619,410	81.66%	805.9	1.173	51,145,223	63,460	8,694,894	52,314,305
2009	1,044	53,995,464	81.25%	848.2	1.153	62,270,848	73,412	9,557,804	63,553,268
2010	1,071	27,440,968	80.85%	865.8	1.149	31,528,952	36,414	10,053,734	37,494,702
2011	1,091	43,308,137	79.42%	866.4	1.144	49,557,291	57,198	11,050,768	54,358,906
2012	1,119	30,403,650	77.48%	867.0	1.139	34,628,144	39,941	12,459,158	42,862,808
2013	1,143	28,640,012	74.50%	851.5	1.046	29,949,664	35,172	15,694,850	44,334,862
2014	1,208	32,205,406	70.95%	857.1	1.038	33,441,879	39,018	19,028,354	51,233,761
2015	1,273	52,920,622	67.57%	860.2	1.036	54,837,182	63,750	22,431,505	75,352,128
2016	1,318	12,754,287	61.43%	809.6	1.017	12,975,638	16,026	28,136,116	40,890,403
2017	1,356	35,037,684	55.84%	757.3	1.015	35,547,125	46,942	33,230,470	68,268,154
2018	1,420	41,619,844	44.68%	634.4	1.012	42,120,738	66,395	43,709,150	85,328,993
2019	1,501	16,132,096	25.53%	383.2	1.010	16,285,549	42,500	62,347,835	78,479,931
2020 (6 Mo)	1,471	-	2.55%	37.6	1.000	-	-	40,356,867	40,356,867

Totals / Averages:

1992 - 2012	17,308	662,040,033		14,589		857,332,824	58,764	121,372,066	783,412,099
1992 - 2013	18,451	690,680,045		15,441		887,282,487	57,463	137,066,917	827,746,961
1992 - 2014	19,659	722,885,451		16,298		920,724,367	56,493	156,095,271	878,980,722
1995 - 2012	15,206	574,663,162		12,717		734,037,775	57,723	112,216,087	686,879,249
1996 - 2013	15,667	579,027,811		12,966		730,104,103	56,309	124,689,310	703,717,121
1997 - 2014	16,167	588,778,210		13,201		732,336,203	55,477	140,245,549	729,023,759
1995 - 2014	17,557	635,508,580		14,425		797,429,318	55,280	146,939,291	782,447,872
1995 - 2013	16,349	603,303,174		13,568		763,987,438	56,307	127,910,937	731,214,111

(9) Indicated 2020 Level Loss & ALAE per Insured Physician

56,307

- Notes: (a) See Exhibit X, Sheet 1d, Column (6) for birth years 2014 & prior, and Exhibit X, Sheet 1c, Columns (4) for birth years 2015 & subsequent.
 (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 (2020) - current year calculation is adjusted to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of June 30, 2020

Year of Birth	Combined Incurred Loss & ALAE	Loss Development Factors		Combined Incurred
		Incremental	Cumulative	Loss & ALAE Projection (2) x (4)
(1)	(2)	(3)	(4)	(5)
1989	19,909,631	1.1025	1.1025	21,950,808
1990	8,676,956	1.0045	1.1075	9,609,585
1991	19,902,756	1.0045	1.1125	22,141,162
1992	35,800,828	1.0045	1.1175	40,006,468
1993	35,749,154	1.0045	1.1225	40,128,492
1994	15,826,889	1.0045	1.1276	17,845,658
1995	24,275,363	1.0045	1.1326	27,494,935
1996	22,455,007	1.0045	1.1377	25,547,599
1997	31,930,894	1.0045	1.1428	36,492,020
1998	53,138,776	1.0175	1.1628	61,792,079
1999	19,857,619	1.0130	1.1780	23,391,490
2000	14,811,682	1.0070	1.1862	17,569,708
2001	22,070,250	0.9900	1.1743	25,918,067
2002	52,577,244	0.9900	1.1626	61,126,338
2003	12,684,061	1.0100	1.1742	14,893,962
2004	22,923,361	1.0000	1.1742	26,917,221
2005	27,267,489	0.9925	1.1654	31,778,076
2006	39,543,610	1.0200	1.1887	47,006,610
2007	32,360,177	1.0150	1.2066	39,044,471
2008	43,619,410	1.0150	1.2247	53,418,845
2009	53,995,464	1.0050	1.2308	66,456,589
2010	27,440,968	1.0050	1.2369	33,942,689
2011	43,308,137	1.0180	1.2592	54,533,593
2012	30,403,650	1.0250	1.2907	39,241,373
2013	28,640,012	1.0400	1.3423	38,443,684
2014	32,205,406	1.0500	1.4094	45,391,015
2015	52,920,622	1.0500	1.4799	78,316,875
2016	12,754,287	1.1000	1.6279	20,762,482
2017	35,037,684	1.1000	1.7907	62,740,961
2018	41,619,844	1.2500	2.2383	93,159,305
2019	16,132,096	1.7500	3.9171	63,190,916
2020	0	10.0000	39.1709	0
Totals:	929,839,326			1,240,253,075

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

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989				1.318	0.941	0.639	0.813	1.353	1.094	1.026	0.893	0.905
1990			1.419	0.825	0.875	0.999	1.003	0.803	0.968	1.015	1.041	1.193
1991		2.283	0.753	0.857	0.997	1.068	0.979	0.982	1.070	1.019	1.495	1.044
1992		1.237	1.282	1.060	1.045	0.869	1.038	1.036	0.971	1.250	1.072	1.065
1993		2.586	1.310	1.198	1.031	1.322	1.070	1.547	1.015	0.915	0.945	1.047
1994		2.598	0.741	1.161	1.494	1.476	1.019	0.903	0.620	0.964	1.059	1.087
1995		14.576	2.278	1.360	1.017	1.025	1.375	0.996	1.036	1.030	1.141	0.992
1996		3.795	1.304	1.080	2.626	1.146	0.929	1.023	1.183	0.969	1.105	0.924
1997		3.870	1.032	1.248	1.298	1.147	0.952	0.904	1.137	0.990	0.995	1.014
1998		1.566	1.443	1.285	1.202	1.117	0.988	1.077	1.117	1.033	1.030	0.957
1999		1.092	1.856	1.194	1.159	0.975	0.866	1.051	1.111	1.005	0.853	1.154
2000		2.052	1.075	0.893	0.835	0.876	1.079	0.959	1.012	1.235	0.943	0.805
2001		36.692	1.590	0.681	1.429	1.171	1.126	0.968	1.000	1.097	0.926	1.113
2002		1.726	1.471	0.953	1.452	1.074	1.186	1.241	0.959	1.145	0.982	0.904
2003		1.546	13.592	1.341	1.152	0.819	1.119	1.223	1.076	0.974	0.950	1.030
2004		20.953	2.249	1.543	1.251	0.984	0.817	1.024	0.932	1.039	1.006	0.991
2005		199.041	3.088	1.066	1.286	1.228	0.894	0.992	0.737	0.881	0.981	1.009
2006		0.972	2.189	1.663	1.360	1.062	0.930	0.991	1.046	1.011	0.917	0.997
2007		48.687	1.744	1.258	1.560	0.915	0.920	1.014	0.979	0.936	0.962	1.015
2008		2.742	2.094	1.067	1.011	1.040	1.070	1.031	0.927	0.995	0.970	0.989
2009		2.033	1.959	1.062	0.965	0.998	1.067	1.140	1.040	1.009	1.039	
2010		2.482	1.593	1.161	0.898	0.977	0.977	1.062	1.023	1.077		
2011	4.936	1.437	1.695	1.150	1.088	1.029	1.016	1.006	1.025			
2012	2.123	2.729	1.601	0.832	0.784	1.156	1.167	1.024				
2013	544.348	1.707	0.886	1.402	1.030	0.958	1.006					
2014		1.312	1.334	1.016	0.910	0.926						
2015		2.847	2.322	1.356	1.204							
2016	0.153	15.885	1.174	1.560								
2017		2.539	2.004									
2018	5.768	2.559										
2019	537.737											
Simple Avg. - Incremental		13.6980	2.0385	1.1639	1.1814	1.0384	1.0162	1.0562	1.0035	1.0280	1.0145	1.0118
Wtd Avg. All - Incremental		2.1828	1.5704	1.1331	1.1286	1.0352	1.0079	1.0674	0.9991	1.0188	0.9937	0.9967
Wtd Latest Five - Incremental		2.1650	1.4897	1.1457	1.0205	1.0014	1.0454	1.0534	0.9964	1.0020	0.9769	0.9997
Wtd Latest Three - Incremental		2.8007	1.9687	1.2137	1.0579	0.9955	1.0536	1.0251	1.0310	1.0180	0.9952	0.9991
Wtd Avg. All - Cumulative		5.5281	2.5326	1.6128	1.4233	1.2611	1.2183	1.2088	1.1324	1.1334	1.1125	1.1195
Wtd Latest Five - Cumulative		4.7311	2.1852	1.4669	1.2804	1.2547	1.2529	1.1985	1.1378	1.1419	1.1396	1.1666
Selected Incremental - Prior 6/30/19	10.0000	1.5000	1.4000	1.2750	1.0700	1.0600	1.0500	1.0500	1.0250	1.0200	1.0150	1.0150
Selected - Incremental	10.0000	1.7500	1.2500	1.1000	1.1000	1.0500	1.0500	1.0400	1.0250	1.0180	1.0050	1.0050
Selected - Cumulative	39.1709	3.9171	2.2383	1.7907	1.6279	1.4799	1.4094	1.3423	1.2907	1.2592	1.2369	1.2308

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.410	0.800	1.038	1.124	1.029	1.184	0.979	0.959	0.927	1.022	0.977	1.022
1990	1.180	0.966	1.041	1.010	0.853	0.770	0.985	0.904	0.786	1.005	1.026	0.928
1991	0.952	1.176	1.029	1.108	1.176	0.999	0.949	0.987	1.036	1.131	0.911	1.012
1992	1.030	1.238	1.242	0.987	1.018	1.019	1.007	1.012	1.062	0.937	0.959	0.989
1993	1.046	0.900	0.955	0.880	0.959	1.018	0.909	1.047	0.905	1.003	1.003	0.993
1994	1.070	1.030	1.138	0.957	1.028	1.123	1.031	0.987	1.000	1.006	0.960	1.004
1995	1.027	1.034	1.029	0.950	0.940	0.953	1.053	1.003	0.983	1.016	1.028	1.014
1996	1.006	0.947	0.999	0.735	1.109	0.959	1.003	0.999	1.064	0.973	0.992	1.013
1997	1.241	1.115	0.948	0.999	0.908	0.959	0.990	0.971	0.992	1.016	1.086	
1998	1.126	0.972	1.034	1.030	1.017	0.983	0.991	0.932	1.035	1.030		
1999	0.890	0.988	1.023	0.877	1.018	0.948	1.010	1.020	0.967			
2000	1.066	0.938	1.014	0.987	1.013	1.074	0.992	0.936				
2001	0.971	1.031	1.003	1.031	1.008	1.020	0.970					
2002	0.982	1.004	0.946	0.979	0.989	1.020						
2003	0.980	0.996	1.153	0.909	1.003							
2004	1.050	1.057	1.028	1.039								
2005	0.980	1.020	1.037									
2006	1.016	1.004										
2007	0.998											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0537	1.0121	1.0386	0.9752	1.0045	1.0020	0.9899	0.9797	0.9781	1.0138	0.9937	0.9968
Wtd Avg. All - Incremental	1.0448	1.0021	1.0225	0.9691	0.9969	1.0010	0.9860	0.9820	0.9907	1.0088	0.9940	1.0004
Wtd Latest Five - Incremental	1.0056	1.0130	1.0032	0.9918	1.0017	1.0032	0.9902	0.9634	1.0127	1.0129	1.0197	1.0003
Wtd Latest Three - Incremental	1.0002	1.0215	1.0570	0.9831	0.9960	1.0289	0.9897	0.9523	1.0086	1.0134	1.0400	1.0108
Wtd Avg. All - Cumulative	1.1232	1.0751	1.0728	1.0491	1.0826	1.0859	1.0849	1.1003	1.1204	1.1309	1.1211	1.1278
Wtd Latest Five - Cumulative	1.1669	1.1604	1.1455	1.1418	1.1512	1.1493	1.1456	1.1569	1.2008	1.1857	1.1706	1.1480
Selected Incremental - Prior 6/30/19	1.0150	1.0250	1.0200	1.0000	1.0080	1.0080	0.9950	0.9950	1.0040	1.0040	0.9950	1.0020
Selected - Incremental	1.0150	1.0150	1.0200	0.9925	1.0000	1.0100	0.9900	0.9900	1.0070	1.0130	1.0175	1.0045
Selected - Cumulative	1.2247	1.2066	1.1887	1.1654	1.1742	1.1742	1.1626	1.1743	1.1862	1.1780	1.1628	1.1428

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

Year of Birth	294:306	306:318	318:330	330:342	342:354	354:366	366:378	378:Ult.
1989	0.943	0.967	1.009	0.983	0.992	1.036	0.990	
1990	0.970	0.999	0.889	1.203	1.002	1.002		
1991	0.999	1.015	0.972	1.007	1.012			
1992	1.002	1.009	0.983	0.989				
1993	0.983	1.060	1.016					
1994	1.008	1.022						
1995	1.009							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	0.9877	1.0118	0.9737	1.0453	1.0019	1.0191	0.9902	
Wtd Avg. All - Incremental	0.9895	1.0168	0.9886	1.0102	1.0019	1.0256	0.9902	
Wtd Latest Five - Incremental	0.9985	1.0259	0.9886	1.0102	1.0019	1.0256	0.9902	
Wtd Latest Three - Incremental	0.9967	1.0310	0.9929	1.0189	1.0019	1.0256	0.9902	
Wtd Avg. All - Cumulative	1.1273	1.1393	1.1204	1.1333	1.1219	1.1197	1.0917	1.1025
Wtd Latest Five - Cumulative	1.1477	1.1494	1.1204	1.1333	1.1219	1.1197	1.0917	1.1025
Selected Incremental - Prior 6/30/19	1.0040	1.0040	0.9950	1.0040	1.0040	1.0040	1.0990	
Selected - Incremental	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.1025
Selected - Cumulative	1.1377	1.1326	1.1276	1.1225	1.1175	1.1125	1.1075	1.1025

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of June 30, 2020

Year of Birth ----- (1)	Combined Paid Loss & ALAE ----- (2)	Loss Development Factors ----- Incremental ----- (3)	----- Cumulative ----- (4)	Combined Paid Loss & ALAE Projection (2) x (4) ----- (5)
	1989	12,185,598	2.353	2.353
1990	4,732,774	1.050	2.471	11,694,984
1991	7,012,590	1.050	2.595	18,194,981
1992	11,617,393	1.050	2.724	31,649,813
1993	17,083,937	1.050	2.861	48,869,708
1994	6,218,064	1.050	3.004	18,676,532
1995	8,479,114	1.050	3.154	26,741,196
1996	7,970,753	1.050	3.311	26,394,838
1997	9,781,139	1.053	3.485	34,090,330
1998	17,138,375	1.055	3.677	63,017,891
1999	10,009,922	1.055	3.879	38,830,894
2000	5,238,266	1.055	4.093	21,438,120
2001	7,112,992	1.055	4.318	30,711,705
2002	14,087,963	1.055	4.555	64,172,990
2003	4,273,159	1.060	4.828	20,632,838
2004	4,876,186	1.060	5.118	24,957,211
2005	7,198,949	1.070	5.476	39,424,726
2006	8,495,158	1.075	5.887	50,012,605
2007	9,320,025	1.075	6.329	58,983,911
2008	5,555,783	1.085	6.867	38,149,736
2009	7,812,403	1.100	7.553	59,009,720
2010	3,033,555	1.095	8.271	25,090,248
2011	4,995,636	1.100	9.098	45,450,279
2012	3,251,224	1.110	10.099	32,833,380
2013	4,719,064	1.135	11.462	54,090,426
2014	5,303,256	1.165	13.353	70,816,277
2015	3,833,727	1.200	16.024	61,431,756
2016	861,662	1.275	20.431	17,604,296
2017	1,286,196	1.500	30.646	39,416,719
2018	1,884,196	1.850	56.695	106,824,512
2019	397,232	3.400	192.763	76,571,649
2020	0	300.000	57,828.921	0
Totals:	215,766,289			1,284,461,779

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

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989				1.594	1.348	1.128	1.110	1.083	1.113	1.067	1.058	1.209
1990			2.454	1.026	1.300	1.155	1.075	1.061	1.048	1.039	1.032	1.049
1991		1.045	1.572	2.004	1.397	1.096	1.080	1.032	1.036	1.079	1.070	1.083
1992		18.582	4.188	1.724	1.177	1.129	1.094	1.083	1.064	1.062	1.064	1.089
1993		42.346	3.051	1.538	1.473	1.375	1.194	1.156	1.164	1.135	1.094	1.096
1994		5.198	1.320	1.272	1.422	1.110	1.107	1.083	1.043	1.016	1.075	1.108
1995		58.324	3.235	1.529	1.057	1.152	1.051	1.086	1.097	1.130	1.322	1.083
1996		6.407	1.362	1.490	1.300	1.330	1.136	1.090	1.098	1.090	1.068	1.080
1997		45.478	1.444	1.230	1.498	1.257	1.159	1.086	1.107	1.076	1.120	1.103
1998		4.258	2.086	1.352	1.194	1.150	1.392	1.117	1.126	1.093	1.118	1.097
1999		1.714	1.322	1.453	1.205	1.161	1.122	1.290	1.130	1.116	1.100	1.106
2000		1.538	1.645	1.333	1.102	1.091	1.061	1.061	1.056	1.061	1.079	1.057
2001		2.286	2.511	1.235	1.246	1.422	1.120	1.078	1.062	1.073	1.059	1.076
2002		3.595	1.943	1.437	1.292	1.288	1.297	1.153	1.137	1.111	1.123	1.130
2003		2.228	1.255	1.193	1.603	1.335	1.082	1.100	1.128	1.111	1.102	1.148
2004		3.973	2.136	1.406	1.280	1.119	1.190	1.091	1.065	1.091	1.095	1.062
2005		60.386	4.469	1.805	1.364	1.409	1.207	1.103	1.094	1.077	1.076	1.068
2006		16.327	1.636	2.202	1.437	1.665	1.170	1.117	1.099	1.100	1.096	1.085
2007		6.016	2.138	1.620	1.320	1.273	1.189	1.164	1.133	1.122	1.095	1.090
2008		3.944	2.113	1.605	1.193	1.187	1.252	1.191	1.183	1.157	1.100	1.109
2009		2.190	1.913	1.422	1.171	1.166	1.194	1.282	1.096	1.096	1.094	
2010		3.049	1.379	1.284	1.110	1.077	1.103	1.071	1.062	1.058		
2011	114.491	4.127	3.400	1.501	1.403	1.219	1.169	1.148	1.110			
2012	865.303	8.420	2.825	1.528	1.193	1.121	1.176	1.138				
2013		3.113	2.154	1.321	1.198	1.196	1.156					
2014		4.916	1.553	1.686	1.277	1.164						
2015		202.784	2.337	1.738	1.279							
2016	440.571	1.377	1.194	1.385								
2017		1.692	1.822									
2018	147.543	9.080										
2019												
Simple Avg. - Incremental		18.7283	2.1592	1.4969	1.2904	1.2221	1.1555	1.1195	1.0979	1.0892	1.0971	1.0965
Wtd Avg. All - Incremental		3.4974	1.9235	1.4786	1.2750	1.2210	1.1676	1.1305	1.1053	1.0935	1.0954	1.1004
Wtd Latest Five - Incremental		4.0593	1.8264	1.5486	1.2675	1.1627	1.1633	1.1791	1.1173	1.1089	1.0923	1.0845
Wtd Latest Three - Incremental		3.1015	1.8489	1.6640	1.2538	1.1654	1.1653	1.1242	1.0940	1.1061	1.0955	1.0930
Wtd Avg. All - Cumulative		185.5269	53.0474	27.5779	18.6512	14.6281	11.9804	10.2608	9.0762	8.2119	7.5094	6.8556
Wtd Latest Five - Cumulative		212.0368	52.2353	28.5997	18.4687	14.5705	12.5313	10.7718	9.1355	8.1767	7.3740	6.7508
Selected Incremental - Prior 6/30/19	300.0000	3.0000	1.9000	1.5500	1.2400	1.1850	1.1750	1.1750	1.1150	1.1100	1.0950	1.0950
Selected - Incremental	300.0000	3.4000	1.8500	1.5000	1.2750	1.2000	1.1650	1.1350	1.1100	1.1000	1.0950	1.1000
Selected - Cumulative	57,828.9209	192.7631	56.6950	30.6460	20.4306	16.0240	13.3534	11.4621	10.0988	9.0980	8.2709	7.5533

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.040	1.046	1.044	1.043	1.041	1.035	1.028	1.019	1.020	1.028	1.030	1.033
1990	1.079	1.103	1.112	1.087	1.073	1.028	1.027	1.023	1.031	1.027	1.031	1.054
1991	1.069	1.061	1.069	1.064	1.177	1.156	1.148	1.105	1.081	1.178	1.080	1.080
1992	1.079	1.058	1.061	1.061	1.069	1.069	1.085	1.066	1.066	1.091	1.073	1.070
1993	1.104	1.078	1.059	1.058	1.050	1.050	1.052	1.053	1.062	1.050	1.047	1.041
1994	1.016	1.015	1.033	1.025	1.027	1.023	1.024	1.043	1.033	1.032	1.032	1.036
1995	1.143	1.015	1.106	1.266	1.053	1.066	1.086	1.089	1.073	1.079	1.054	1.050
1996	1.057	1.078	1.067	1.063	1.044	1.059	1.041	1.047	1.050	1.050	1.046	1.046
1997	1.141	1.086	1.083	1.130	1.068	1.055	1.054	1.055	1.049	1.044	1.060	
1998	1.115	1.091	1.090	1.100	1.084	1.078	1.077	1.071	1.060	1.060		
1999	1.081	1.058	1.069	1.061	1.040	1.044	1.027	1.030	1.022			
2000	1.059	1.072	1.062	1.052	1.058	1.052	1.058	1.051				
2001	1.077	1.080	1.072	1.061	1.056	1.060	1.050					
2002	1.090	1.084	1.077	1.069	1.062	1.065						
2003	1.099	1.091	1.080	1.067	1.053							
2004	1.063	1.065	1.064	1.074								
2005	1.081	1.058	1.087									
2006	1.074	1.083										
2007	1.096											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0821	1.0678	1.0726	1.0801	1.0636	1.0601	1.0581	1.0544	1.0496	1.0639	1.0504	1.0511
Wtd Avg. All - Incremental	1.0835	1.0696	1.0715	1.0767	1.0591	1.0580	1.0551	1.0532	1.0494	1.0588	1.0502	1.0487
Wtd Latest Five - Incremental	1.0832	1.0768	1.0766	1.0658	1.0540	1.0624	1.0552	1.0531	1.0501	1.0548	1.0488	1.0484
Wtd Latest Three - Incremental	1.0846	1.0704	1.0785	1.0700	1.0587	1.0614	1.0417	1.0540	1.0459	1.0534	1.0539	1.0448
Wtd Avg. All - Cumulative	6.2301	5.7500	5.3758	5.0172	4.6597	4.3996	4.1585	3.9413	3.7423	3.5660	3.3680	3.2069
Wtd Latest Five - Cumulative	6.2250	5.7471	5.3371	4.9571	4.6510	4.4126	4.1535	3.9362	3.7377	3.5595	3.3746	3.2175
Selected Incremental - Prior 6/30/19	1.0800	1.0700	1.0700	1.0700	1.0600	1.0600	1.0550	1.0550	1.0550	1.0550	1.0500	1.0500
Selected - Incremental	1.0850	1.0750	1.0750	1.0700	1.0600	1.0600	1.0550	1.0550	1.0550	1.0550	1.0550	1.0525
Selected - Cumulative	6.8667	6.3287	5.8872	5.4765	5.1182	4.8285	4.5552	4.3177	4.0926	3.8792	3.6770	3.4853

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

Year of Birth	294:306	306:318	318:330	330:342	342:354	354:366	366:378	378:Ult.
1989	1.040	1.041	1.036	1.028	1.021	1.021	1.023	
1990	1.047	1.034	1.031	1.036	1.033	1.031		
1991	1.067	1.065	1.072	1.057	1.054			
1992	1.067	1.068	1.053	1.054				
1993	1.041	1.042	1.048					
1994	1.029	1.029						
1995	1.062							
1996								
1997								
1998								
1999								
2000								
2001								
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2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.0503	1.0464	1.0480	1.0438	1.0362	1.0259	1.0227	
Wtd Avg. All - Incremental	1.0493	1.0470	1.0478	1.0434	1.0334	1.0236	1.0227	
Wtd Latest Five - Incremental	1.0516	1.0485	1.0478	1.0434	1.0334	1.0236	1.0227	
Wtd Latest Three - Incremental	1.0442	1.0475	1.0537	1.0513	1.0334	1.0236	1.0227	
Wtd Avg. All - Cumulative	3.0579	2.9142	2.7835	2.6564	2.5460	2.4637	2.4068	2.3534
Wtd Latest Five - Cumulative	3.0690	2.9184	2.7835	2.6564	2.5460	2.4637	2.4068	2.3534
Selected Incremental - Prior 6/30/19	1.0500	1.0500	1.0500	1.0450	1.0400	1.0400	2.6250	
Selected - Incremental	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	2.3534
Selected - Cumulative	3.3115	3.1538	3.0036	2.8606	2.7243	2.5946	2.4711	2.3534

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

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138
1989				1,501,789	892,660	832,407	412,970	400,720	336,392	494,077	325,998	298,946
1990			394,346	573,276	24,734	298,156	199,509	112,296	97,518	81,332	69,274	58,310
1991		214,799	9,602	128,267	354,103	280,816	94,724	86,633	37,721	43,959	99,024	94,355
1992	-	14,653	257,616	868,120	825,729	348,946	299,126	245,542	236,217	198,153	203,301	225,279
1993	-	8,641	357,271	750,649	600,869	812,557	948,520	673,744	648,736	787,806	752,597	595,095
1994	-	201,830	847,263	335,268	376,921	743,866	274,715	298,040	255,345	143,695	55,864	263,850
1995	-	4,058	232,597	528,909	405,217	66,917	188,405	72,872	128,964	158,048	231,940	650,765
1996	-	110,362	596,743	256,255	472,425	431,448	615,639	338,137	254,665	301,221	304,082	248,661
1997	-	15,751	700,567	318,228	238,374	634,375	490,031	379,984	240,111	323,026	252,558	430,390
1998	-	200,705	653,950	928,059	626,750	467,336	432,834	1,297,430	540,467	650,125	539,583	744,892
1999	-	643,090	458,894	355,273	659,451	434,853	411,273	360,785	964,181	556,232	562,413	540,568
2000	-	571,446	307,198	566,402	481,359	197,011	192,438	142,094	149,240	146,043	167,981	231,970
2001	-	232,270	298,626	802,409	312,776	404,684	865,769	348,875	256,304	218,905	273,735	235,397
2002	-	228,372	592,733	774,660	697,006	670,222	852,241	1,134,357	758,840	783,580	722,872	888,189
2003	-	217,775	267,469	123,686	117,714	437,982	390,571	127,749	168,656	236,608	232,346	237,697
2004	-	125,611	373,380	566,942	432,972	419,723	228,163	407,793	232,864	180,205	271,225	309,210
2005	-	3,432	203,807	718,869	745,386	608,034	933,400	665,174	400,623	402,627	361,104	380,987
2006	-	27,594	422,927	286,590	885,994	708,944	1,551,708	660,991	531,624	502,401	558,483	591,139
2007	-	115,568	579,650	791,306	922,253	771,017	868,521	765,979	790,127	746,260	776,874	673,681
2008	-	117,704	346,509	516,724	593,601	304,339	351,535	563,088	534,821	607,429	619,717	456,116
2009	-	477,822	568,611	955,265	844,208	485,790	553,152	752,489	1,307,244	572,725	626,845	668,252
2010	-	353,949	725,364	408,921	423,015	209,387	163,212	236,041	178,837	168,257	166,572	
2011	813	92,275	291,115	922,170	654,867	789,917	602,479	565,866	582,003	494,131		
2012	58	49,957	371,116	768,480	627,957	350,475	262,138	427,625	393,419			
2013	-	321,660	679,633	1,155,739	692,441	563,294	669,206	637,091				
2014	-	277,162	1,085,489	753,641	1,451,990	989,424	745,550					
2015	-	3,639	734,304	986,926	1,272,183	836,674						
2016	859	377,680	142,670	100,887	239,566							
2017	-	417,097	288,747	580,352								
2018	1,406	206,094	1,676,695									
2019	-	397,232										
2020	-											

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	150	162	174	186	198	210	222	234	246	258	270	282
1989	1,150,320	262,898	316,554	315,111	325,975	322,333	289,795	238,522	166,878	175,790	253,681	279,853
1990	94,228	158,517	221,600	266,473	231,682	210,943	85,227	85,697	76,146	103,843	91,385	108,537
1991	120,261	108,031	101,362	121,830	121,773	356,784	370,871	405,039	331,816	282,852	671,667	356,512
1992	329,632	320,264	252,174	282,111	301,406	360,382	386,190	504,635	423,352	453,053	664,894	587,448
1993	666,813	787,353	652,669	532,834	555,343	511,094	537,290	576,436	621,340	770,072	655,530	646,691
1994	409,706	67,292	63,402	144,436	111,839	125,888	107,721	114,932	213,111	168,022	171,917	173,867
1995	220,979	412,786	48,609	356,881	984,592	248,042	326,187	452,841	510,305	453,196	529,729	389,900
1996	315,986	241,233	351,364	323,096	323,434	239,456	337,877	247,888	299,107	327,479	346,358	338,250
1997	415,970	624,314	433,537	456,368	774,119	457,567	398,037	409,040	435,885	414,420	387,307	551,179
1998	685,701	890,033	785,351	850,919	1,027,103	950,422	954,936	1,018,900	1,011,097	908,720	973,061	
1999	632,277	532,388	412,111	515,862	492,620	337,188	389,242	252,050	284,526	214,646		
2000	180,119	196,535	254,243	236,457	210,224	245,517	234,350	271,424	256,215			
2001	322,310	353,530	395,438	382,488	346,664	336,119	385,184	341,508				
2002	1,057,341	821,928	836,699	827,669	807,543	775,122	858,587					
2003	379,610	289,963	294,931	280,166	256,001	214,236						
2004	221,670	236,227	259,754	274,939	335,508							
2005	369,415	468,049	361,674	576,367								
2006	574,196	539,411	653,155									
2007	698,816	819,975										
2008	544,200											
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2019												
2020												

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	294	306	318	330	342	354	366	378
1989	314,322	397,146	422,078	389,805	311,724	244,658	241,563	270,634
1990	195,851	181,858	136,287	130,224	155,722	147,301	142,506	
1991	381,187	345,193	356,573	420,607	355,913	360,313		
1992	600,327	611,348	667,900	553,134	596,463			
1993	588,643	610,959	654,212	780,175				
1994	206,773	168,985	173,513					
1995	380,454	495,922						
1996	349,584							
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Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exhibit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

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

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138
1989				17,755,904	22,994,394	20,663,898	11,619,093	8,366,235	12,409,797	13,497,717	13,646,875	11,326,590
1990			15,344,888	21,371,088	17,431,982	14,836,734	14,618,078	14,553,479	11,279,441	10,781,698	10,897,563	11,363,043
1991		4,875,524	11,394,968	8,395,578	6,792,219	6,485,846	6,899,375	6,642,208	6,465,530	6,961,943	7,022,289	11,073,385
1992	-	10,254,487	12,434,718	15,152,054	15,307,953	15,735,008	13,067,045	13,414,582	13,759,751	13,072,290	16,954,814	18,203,718
1993	-	6,025,741	15,237,803	19,322,541	22,765,096	22,711,910	29,894,233	31,571,124	50,450,225	50,514,642	44,988,849	41,582,702
1994	-	3,404,117	8,320,526	5,555,312	6,296,581	9,529,451	14,984,532	15,017,916	12,998,782	6,653,606	6,230,878	6,541,142
1995	-	298,596	4,174,800	9,283,928	12,493,289	12,662,191	12,827,819	18,095,605	17,889,541	18,430,341	18,802,858	21,088,779
1996	-	1,509,757	5,441,830	7,053,125	7,219,919	20,860,743	23,574,719	21,373,614	21,679,362	25,913,659	24,698,636	27,422,882
1997	-	3,646,664	13,457,674	13,593,483	16,986,381	21,794,709	24,785,731	23,101,746	20,376,991	23,264,023	22,752,717	22,190,981
1998	-	9,617,007	14,518,072	20,406,044	26,110,903	31,398,284	34,991,518	33,242,786	35,633,909	39,740,714	40,718,990	41,374,673
1999	-	8,909,404	9,333,987	17,911,249	21,003,772	24,240,046	23,160,605	19,292,868	19,491,623	21,579,747	21,153,045	16,713,573
2000	-	9,779,211	20,358,281	21,379,791	18,466,000	14,904,463	12,594,638	13,636,589	12,828,672	12,864,081	16,373,546	15,042,900
2001	-	29,051	9,057,536	13,911,879	8,731,678	12,773,871	14,446,625	16,287,807	15,411,831	15,188,153	16,745,547	14,964,165
2002	-	10,300,760	17,355,870	25,151,416	23,204,432	34,070,178	35,946,024	42,224,795	52,826,485	49,656,151	57,055,588	54,998,077
2003	-	113,151	26,285	6,343,635	8,594,446	9,570,379	7,239,528	8,158,017	10,184,242	10,866,815	10,301,734	9,428,457
2004	-	142,174	5,112,040	11,555,966	17,971,117	22,446,018	21,818,614	17,016,423	17,251,073	15,707,826	16,169,467	15,967,446
2005	-	41,171	8,670,463	26,491,071	27,546,361	35,281,287	42,923,363	37,387,837	36,659,971	25,473,726	21,534,469	20,659,876
2006	-	8,482,561	7,820,704	17,369,362	28,479,682	38,599,740	39,566,428	35,872,101	34,983,584	36,334,969	36,246,694	32,152,623
2007	-	139,449	11,720,726	20,162,207	24,827,697	39,297,239	34,831,241	30,942,900	30,641,172	29,140,387	26,077,500	24,147,274
2008	-	6,810,623	18,536,351	38,807,386	40,888,476	41,054,518	42,430,173	44,999,661	45,936,028	41,737,965	40,909,489	39,076,307
2009	-	9,509,921	19,259,754	37,780,615	39,417,711	37,461,942	36,846,699	38,816,626	43,600,860	45,007,006	44,839,062	46,183,061
2010	-	5,615,226	13,734,769	22,108,328	25,490,731	22,478,079	21,748,736	20,950,345	22,219,954	22,615,248	24,407,412	
2011	2,669,187	13,085,109	18,551,096	30,782,393	34,932,066	37,391,925	37,961,897	38,074,471	37,731,157	38,312,501		
2012	3,639,942	7,677,313	20,664,793	32,559,824	26,261,864	19,842,525	23,019,574	26,845,508	27,152,426			
2013	25,000	13,287,051	22,222,243	18,419,899	25,989,988	26,300,342	24,386,838	23,920,948				
2014	-	21,218,313	26,836,865	35,514,273	34,657,014	30,233,264	26,902,150					
2015	-	4,898,062	13,215,062	30,669,648	40,940,649	49,086,895						
2016	2,869,141	59,946	6,443,931	7,555,187	11,892,625							
2017	-	6,469,287	16,782,039	33,751,487								
2018	2,818,594	16,058,979	39,735,648									
2019	30,000	15,734,864										
2020	-											

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	150	162	174	186	198	210	222	234	246	258	270	282
1989	8,579,335	14,564,139	9,944,874	10,275,777	12,159,019	12,409,577	15,912,680	15,153,663	13,999,604	12,149,964	12,361,484	11,585,377
1990	13,832,246	16,521,232	15,666,318	16,136,834	16,095,718	13,088,269	9,277,243	8,999,385	7,739,971	5,269,568	5,221,712	5,342,059
1991	11,506,442	10,764,699	12,855,503	13,157,482	14,660,440	17,244,534	16,862,969	15,453,180	14,881,198	15,265,854	17,077,922	14,806,175
1992	19,305,222	19,694,571	25,169,288	32,103,030	31,309,402	31,602,902	31,909,808	31,677,877	31,722,577	33,661,808	30,398,370	28,254,063
1993	43,181,457	44,751,327	38,761,346	36,071,358	30,043,121	27,897,400	28,050,474	23,920,750	24,985,905	20,683,498	20,129,595	19,576,071
1994	7,026,491	7,749,469	8,050,377	9,617,343	8,900,122	9,152,487	10,747,320	11,110,538	10,686,021	10,519,937	10,438,105	9,633,974
1995	20,670,126	20,883,316	21,645,996	22,015,197	19,738,456	18,026,563	16,621,110	17,329,266	16,899,293	16,041,599	15,871,664	16,138,105
1996	24,708,774	24,652,904	22,768,738	22,416,165	14,796,073	16,757,569	15,494,355	15,311,472	14,985,496	16,044,544	15,079,562	14,556,511
1997	22,151,055	27,923,777	31,297,872	28,915,528	28,117,712	24,444,980	22,752,741	22,035,555	20,724,770	20,087,461	20,175,592	22,149,754
1998	38,594,283	43,557,686	41,324,094	42,189,042	42,717,073	42,671,102	40,775,852	39,269,863	34,606,303	35,443,172	36,000,402	
1999	19,575,580	16,153,743	15,471,439	15,488,365	12,103,661	12,136,186	10,651,139	10,605,714	10,730,725	9,847,697		
2000	11,309,832	12,080,574	10,860,696	10,830,433	10,432,745	10,380,240	11,247,167	10,849,736	9,573,416			
2001	16,812,298	15,834,672	16,088,485	15,766,627	16,086,436	15,920,280	15,980,257	14,957,258				
2002	47,912,156	46,069,496	45,438,982	41,583,768	39,667,972	38,329,480	38,489,281					
2003	9,413,143	8,874,619	8,537,215	10,099,483	8,583,594	8,410,902						
2004	15,575,470	16,297,689	17,192,139	17,525,791	18,047,175							
2005	20,527,835	19,536,636	19,684,632	20,068,540								
2006	31,446,999	31,529,941	31,048,452									
2007	23,939,367	23,040,152										
2008	38,063,627											
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2020												

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

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

Year of Birth	294	306	318	330	342	354	366	378
1989	11,734,963	10,106,872	9,001,868	8,791,817	8,135,255	7,730,308	8,191,155	7,724,033
1990	4,496,677	4,066,390	3,925,860	2,899,219	4,201,962	4,069,663	3,944,182	
1991	14,658,169	14,283,713	14,221,201	13,239,385	13,013,837	12,890,166		
1992	27,245,905	26,707,772	26,367,595	25,177,694	24,183,436			
1993	18,764,933	17,575,865	18,899,194	18,665,216				
1994	9,488,361	9,448,302	9,608,825					
1995	16,083,020	15,796,250						
1996	14,484,254							
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

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

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989				1.325	0.946	0.643	0.818	1.354	1.098	1.029	0.898	0.915
1990			1.426	0.828	0.879	1.003	1.006	0.806	0.971	1.018	1.045	1.197
1991		2.292	0.756	0.862	1.002	1.071	0.981	0.985	1.074	1.023	1.499	1.048
1992		1.243	1.289	1.066	1.048	0.872	1.041	1.040	0.975	1.253	1.076	1.069
1993		2.596	1.316	1.202	1.035	1.327	1.075	1.551	1.019	0.919	0.949	1.092
1994		2.610	0.744	1.165	1.499	1.480	1.023	0.906	0.624	0.966	1.094	1.095
1995		14.630	2.285	1.364	1.021	1.029	1.379	0.999	1.039	1.077	1.151	1.034
1996		3.808	1.308	1.085	2.632	1.151	0.932	1.026	1.235	0.977	1.153	0.959
1997		3.884	1.036	1.253	1.303	1.151	0.955	0.944	1.147	1.032	1.034	1.019
1998		1.572	1.449	1.290	1.206	1.121	1.033	1.086	1.165	1.074	1.034	0.960
1999		1.097	1.862	1.198	1.162	1.019	0.872	1.094	1.154	1.009	0.854	1.163
2000		2.059	1.079	0.897	0.872	0.882	1.125	0.995	1.016	1.244	0.946	0.805
2001		36.579	1.596	0.710	1.441	1.220	1.170	0.971	1.003	1.103	0.928	1.204
2002		1.732	1.541	0.961	1.519	1.118	1.193	1.247	0.963	1.151	1.067	0.908
2003		1.565	14.080	1.402	1.197	0.821	1.124	1.230	1.082	1.054	0.953	1.031
2004		21.410	2.352	1.609	1.258	0.987	0.819	1.028	1.010	1.046	1.006	1.007
2005		208.498	3.224	1.071	1.291	1.234	0.899	1.080	0.739	0.881	0.997	1.011
2006		1.012	2.203	1.671	1.366	1.068	1.012	0.997	1.048	1.029	0.918	0.998
2007		49.814	1.752	1.265	1.564	0.998	0.926	1.016	0.996	0.937	0.964	1.017
2008		2.754	2.102	1.074	1.107	1.048	1.073	1.051	0.930	0.998	0.972	0.999
2009		2.041	1.968	1.160	0.971	0.999	1.085	1.142	1.042	1.010	1.047	
2010		2.493	1.740	1.169	0.898	0.994	0.978	1.064	1.024	1.087		
2011	4.957	1.575	1.704	1.151	1.107	1.030	1.017	1.007	1.034			
2012	2.330	2.745	1.601	0.846	0.783	1.159	1.170	1.032				
2013	548.261	1.710	0.902	1.405	1.032	0.960	1.015					
2014		1.337	1.337	1.018	0.912	0.933						
2015		2.852	2.327	1.359	1.216							
2016	0.154	15.852	1.177	1.575								
2017		2.545	2.023									
2018	5.781	2.584										
2019	543.109											
Simple Avg. - Incremental		14.103	2.078	1.178	1.195	1.051	1.029	1.069	1.017	1.042	1.028	1.027
Wtd Avg. All - Incremental		2.212	1.595	1.148	1.144	1.049	1.022	1.081	1.009	1.031	1.009	1.009
Wtd Latest Five - Incremental		2.187	1.500	1.146	1.026	1.009	1.053	1.061	1.002	1.008	0.981	1.005
Wtd Latest Three - Incremental		2.820	1.982	1.217	1.063	1.004	1.058	1.029	1.035	1.021	0.999	1.004
Wtd Avg. All - Cumulative		7.607	3.439	2.156	1.878	1.642	1.565	1.531	1.417	1.404	1.361	1.349
Wtd Latest Five - Cumulative		5.565	2.545	1.696	1.481	1.444	1.430	1.358	1.281	1.278	1.268	1.293

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.408	0.806	1.041	1.157	1.036	1.224	1.008	0.961	0.927	1.027	0.981	1.082
1990	1.184	0.970	1.087	1.019	0.887	0.794	0.988	0.904	0.784	1.010	1.091	0.929
1991	0.955	1.227	1.038	1.156	1.226	1.005	0.954	0.993	1.042	1.225	0.916	1.015
1992	1.073	1.248	1.296	1.026	1.022	1.023	1.012	1.018	1.151	0.941	0.961	1.005
1993	1.055	0.936	0.989	0.882	0.962	1.023	0.912	1.121	0.906	1.005	1.016	0.995
1994	1.105	1.062	1.148	0.958	1.033	1.132	1.105	0.992	1.002	1.020	0.959	1.006
1995	1.068	1.037	1.034	0.956	0.944	1.026	1.061	1.005	0.997	1.018	1.031	1.016
1996	1.010	0.950	1.003	0.735	1.195	0.963	1.005	1.013	1.069	0.973	0.993	1.020
1997	1.250	1.121	0.952	1.082	0.911	0.959	1.005	0.971	0.994	1.019	1.097	
1998	1.133	0.977	1.118	1.036	1.019	0.998	0.992	0.931	1.038	1.038		
1999	0.892	1.056	1.029	0.872	1.031	0.945	1.012	1.023	0.970			
2000	1.151	0.941	1.016	1.001	1.015	1.079	0.993	0.939				
2001	0.975	1.033	1.018	1.034	1.009	1.022	0.975					
2002	0.983	1.020	0.946	0.980	0.990	1.028						
2003	0.993	0.997	1.159	0.907	1.010							
2004	1.052	1.060	1.030	1.048								
2005	0.981	1.022	1.045									
2006	1.018	1.012										
2007	1.005											
2008												
2009												
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2018												
2019												
Simple Avg. - Incremental	1.068	1.026	1.056	0.991	1.019	1.016	1.002	0.989	0.989	1.028	1.005	1.008
Wtd Avg. All - Incremental	1.053	1.017	1.042	0.984	1.007	1.012	0.996	0.992	1.005	1.019	1.001	1.012
Wtd Latest Five - Incremental	1.010	1.022	1.007	0.995	1.005	1.011	0.995	0.966	1.018	1.019	1.027	1.007
Wtd Latest Three - Incremental	1.004	1.027	1.063	0.985	0.998	1.035	0.993	0.952	1.011	1.018	1.046	1.015
Wtd Avg. All - Cumulative	1.337	1.270	1.249	1.199	1.219	1.210	1.195	1.201	1.210	1.203	1.181	1.179
Wtd Latest Five - Cumulative	1.286	1.273	1.246	1.237	1.242	1.236	1.222	1.228	1.272	1.250	1.228	1.195

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

Year of Birth -----	294:306 -----	306:318 -----	318:330 -----	330:342 -----	342:354 -----	354:366 -----	366:378 -----	378:Ult. -----
1989	0.944	0.966	1.021	0.983	0.993	1.042	0.995	
1990	0.971	1.011	0.882	1.225	1.004	1.008		
1991	1.014	1.018	0.974	1.009	1.020			
1992	1.004	1.012	0.984	0.996				
1993	0.984	1.065	1.023					
1994	1.011	1.030						
1995	1.016							
1996								
1997								
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2018								
2019								
Simple Avg. - Incremental	0.992	1.017	0.977	1.053	1.006	1.025	0.995	
Wtd Avg. All - Incremental	0.994	1.021	0.993	1.016	1.006	1.031	0.995	
Wtd Latest Five - Incremental	1.004	1.031	0.993	1.016	1.006	1.031	0.995	
Wtd Latest Three - Incremental	1.000	1.036	0.997	1.025	1.006	1.031	0.995	
Wtd Avg. All - Cumulative	1.165	1.172	1.148	1.156	1.138	1.131	1.097	1.103
Wtd Latest Five - Cumulative	1.187	1.183	1.148	1.156	1.138	1.131	1.097	1.103

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

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989				1.604	1.356	1.132	1.114	1.087	1.118	1.071	1.061	1.224
1990			2.476	1.026	1.310	1.160	1.078	1.064	1.050	1.041	1.034	1.053
1991		1.045	1.588	2.034	1.407	1.099	1.083	1.034	1.038	1.084	1.075	1.089
1992		18.838	4.228	1.734	1.181	1.132	1.097	1.086	1.067	1.065	1.068	1.095
1993		42.821	3.073	1.545	1.482	1.383	1.199	1.161	1.170	1.141	1.099	1.102
1994		5.242	1.323	1.277	1.432	1.113	1.111	1.086	1.045	1.017	1.080	1.117
1995		58.897	3.256	1.536	1.058	1.156	1.053	1.090	1.102	1.138	1.345	1.088
1996		6.457	1.366	1.499	1.307	1.339	1.141	1.094	1.103	1.095	1.072	1.086
1997		45.898	1.449	1.234	1.511	1.264	1.164	1.090	1.113	1.080	1.128	1.124
1998		4.290	2.099	1.358	1.199	1.155	1.409	1.122	1.133	1.098	1.140	1.114
1999		1.721	1.328	1.463	1.211	1.167	1.127	1.305	1.136	1.138	1.117	1.124
2000		1.544	1.657	1.341	1.106	1.094	1.064	1.064	1.067	1.073	1.095	1.068
2001		2.300	2.537	1.239	1.253	1.437	1.124	1.092	1.073	1.085	1.068	1.088
2002		3.627	1.960	1.446	1.300	1.296	1.346	1.173	1.154	1.124	1.137	1.144
2003		2.246	1.260	1.198	1.622	1.388	1.092	1.113	1.143	1.124	1.113	1.163
2004		4.008	2.153	1.413	1.322	1.133	1.212	1.101	1.071	1.101	1.105	1.068
2005		61.071	4.505	1.916	1.393	1.437	1.219	1.109	1.099	1.081	1.080	1.072
2006		16.484	1.723	2.308	1.458	1.693	1.176	1.121	1.102	1.104	1.100	1.089
2007		6.696	2.171	1.634	1.327	1.280	1.194	1.168	1.137	1.126	1.098	1.093
2008		3.969	2.125	1.614	1.196	1.191	1.258	1.196	1.187	1.162	1.103	1.112
2009		2.201	1.925	1.427	1.173	1.169	1.198	1.289	1.099	1.099	1.096	
2010		3.068	1.383	1.288	1.111	1.078	1.106	1.073	1.064	1.060		
2011	115.499	4.149	3.418	1.505	1.407	1.222	1.172	1.151	1.112			
2012	871.125	8.462	2.835	1.531	1.195	1.123	1.179	1.140				
2013		3.123	2.162	1.324	1.200	1.199	1.159					
2014		4.935	1.558	1.693	1.280	1.166						
2015		204.318	2.344	1.743	1.281							
2016	443.912	1.379	1.195	1.389								
2017		1.696	1.828									
2018	148.311	9.112										
2019												
Simple Avg. - Incremental		18.914	2.176	1.512	1.299	1.231	1.163	1.125	1.104	1.096	1.105	1.106
Wtd Avg. All - Incremental		3.532	1.939	1.492	1.284	1.231	1.176	1.137	1.112	1.101	1.103	1.110
Wtd Latest Five - Incremental		4.073	1.832	1.554	1.270	1.165	1.166	1.184	1.122	1.113	1.096	1.088
Wtd Latest Three - Incremental		3.109	1.855	1.670	1.257	1.168	1.168	1.127	1.096	1.111	1.098	1.096
Wtd Avg. All - Cumulative		236.002	66.824	34.458	23.092	17.990	14.609	12.421	10.925	9.828	8.928	8.091
Wtd Latest Five - Cumulative		250.470	61.502	33.568	21.607	17.007	14.597	12.514	10.573	9.424	8.464	7.726

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.042	1.049	1.047	1.047	1.045	1.039	1.032	1.024	1.025	1.036	1.038	1.042
1990	1.086	1.112	1.123	1.096	1.081	1.031	1.034	1.029	1.039	1.034	1.039	1.068
1991	1.075	1.066	1.075	1.071	1.196	1.193	1.179	1.125	1.096	1.209	1.092	1.091
1992	1.085	1.063	1.067	1.068	1.086	1.086	1.104	1.080	1.079	1.109	1.087	1.082
1993	1.111	1.084	1.064	1.071	1.061	1.061	1.063	1.064	1.075	1.060	1.056	1.048
1994	1.017	1.016	1.041	1.031	1.034	1.029	1.030	1.054	1.041	1.040	1.039	1.045
1995	1.153	1.018	1.129	1.318	1.061	1.076	1.099	1.102	1.083	1.090	1.061	1.056
1996	1.069	1.095	1.080	1.075	1.052	1.070	1.048	1.056	1.058	1.059	1.054	1.053
1997	1.167	1.100	1.097	1.151	1.078	1.063	1.061	1.062	1.056	1.050	1.068	
1998	1.134	1.105	1.104	1.114	1.095	1.088	1.087	1.080	1.067	1.067		
1999	1.094	1.067	1.079	1.070	1.045	1.050	1.031	1.034	1.025			
2000	1.070	1.085	1.073	1.061	1.067	1.061	1.067	1.059				
2001	1.089	1.092	1.082	1.069	1.063	1.068	1.057					
2002	1.098	1.091	1.084	1.076	1.068	1.071						
2003	1.108	1.100	1.087	1.073	1.057							
2004	1.069	1.071	1.071	1.081								
2005	1.086	1.061	1.092									
2006	1.077	1.087										
2007	1.100											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.091	1.076	1.082	1.092	1.073	1.070	1.068	1.064	1.059	1.075	1.059	1.061
Wtd Avg. All - Incremental	1.092	1.078	1.081	1.088	1.068	1.067	1.065	1.063	1.058	1.069	1.060	1.058
Wtd Latest Five - Incremental	1.088	1.083	1.084	1.073	1.060	1.070	1.063	1.061	1.057	1.063	1.057	1.057
Wtd Latest Three - Incremental	1.088	1.075	1.085	1.076	1.065	1.068	1.047	1.061	1.052	1.061	1.062	1.052
Wtd Avg. All - Cumulative	7.292	6.676	6.194	5.732	5.268	4.934	4.623	4.343	4.087	3.862	3.612	3.409
Wtd Latest Five - Cumulative	7.099	6.525	6.028	5.562	5.184	4.889	4.569	4.300	4.054	3.835	3.609	3.414

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

Year of Birth -----	294:306 -----	306:318 -----	318:330 -----	330:342 -----	342:354 -----	354:366 -----	366:378 -----	378:Ult. -----
1989	1.051	1.052	1.046	1.035	1.027	1.026	1.028	
1990	1.059	1.042	1.039	1.045	1.041	1.038		
1991	1.076	1.073	1.081	1.064	1.061			
1992	1.078	1.079	1.061	1.062				
1993	1.048	1.049	1.056					
1994	1.035	1.035						
1995	1.070							
1996								
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2017								
2018								
2019								
Simple Avg. - Incremental	1.060	1.055	1.057	1.052	1.043	1.032	1.028	
Wtd Avg. All - Incremental	1.059	1.056	1.057	1.052	1.040	1.029	1.028	
Wtd Latest Five - Incremental	1.060	1.057	1.057	1.052	1.040	1.029	1.028	
Wtd Latest Three - Incremental	1.052	1.056	1.063	1.059	1.040	1.029	1.028	
Wtd Avg. All - Cumulative	3.222	3.043	2.880	2.725	2.592	2.492	2.420	2.353
Wtd Latest Five - Cumulative	3.230	3.046	2.880	2.725	2.592	2.492	2.420	2.353

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

Year of Birth C.Y Ending	1989 6/30/1989	1990 6/30/1990	1991 6/30/1991	1992 6/30/1992	1993 6/30/1993	1994 6/30/1994	1995 6/30/1995	1996 6/30/1996	1997 6/30/1997	1998 6/30/1998	1999 6/30/1999	2000 6/30/2000
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 - 7/1 to 6/30 (b)	1.75%	1.75%	1.62%	1.47%	1.54%	1.46%	1.15%	1.05%	1.00%	0.92%	0.94%	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 - 7/1 to 6/30	0.81%	0.81%	0.67%	0.50%	0.44%	0.40%	0.37%	0.36%	0.30%	0.25%	0.30%	0.38%
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 - 7/1 to 6/30	0.90%	0.90%	0.76%	0.60%	0.55%	0.51%	0.45%	0.43%	0.37%	0.32%	0.37%	0.44%

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138
1989	1.000	1.017	1.034	1.049	1.065	1.081	1.093	1.105	1.116	1.126	1.137	1.148
1990	1.000	1.016	1.031	1.047	1.062	1.075	1.086	1.097	1.107	1.117	1.128	1.139
1991	1.000	1.015	1.030	1.045	1.057	1.068	1.079	1.089	1.099	1.110	1.121	1.134
1992	1.000	1.015	1.030	1.042	1.053	1.063	1.073	1.083	1.094	1.105	1.117	1.130
1993	1.000	1.015	1.026	1.037	1.047	1.057	1.067	1.077	1.088	1.100	1.113	1.126
1994	1.000	1.011	1.022	1.032	1.042	1.052	1.062	1.073	1.085	1.097	1.110	1.125
1995	1.000	1.010	1.021	1.030	1.040	1.050	1.060	1.072	1.084	1.097	1.113	1.126
1996	1.000	1.010	1.019	1.029	1.039	1.049	1.061	1.073	1.086	1.101	1.114	1.127
1997	1.000	1.009	1.019	1.029	1.039	1.051	1.062	1.075	1.090	1.103	1.116	1.128
1998	1.000	1.009	1.019	1.030	1.041	1.053	1.065	1.080	1.093	1.106	1.117	1.269
1999	1.000	1.010	1.020	1.031	1.043	1.055	1.070	1.083	1.096	1.107	1.257	1.268
2000	1.000	1.010	1.022	1.033	1.045	1.060	1.073	1.085	1.096	1.245	1.256	1.267
2001	1.000	1.011	1.022	1.035	1.049	1.062	1.074	1.085	1.232	1.243	1.254	1.265
2002	1.000	1.011	1.023	1.038	1.050	1.062	1.073	1.219	1.229	1.240	1.251	1.259
2003	1.000	1.012	1.026	1.039	1.051	1.061	1.205	1.216	1.226	1.237	1.246	1.253
2004	1.000	1.014	1.026	1.038	1.049	1.191	1.201	1.212	1.223	1.231	1.238	1.244
2005	1.000	1.012	1.024	1.034	1.174	1.185	1.195	1.206	1.214	1.221	1.226	1.232
2006	1.000	1.012	1.022	1.161	1.171	1.181	1.191	1.199	1.206	1.212	1.218	1.227
2007	1.000	1.010	1.147	1.157	1.167	1.178	1.186	1.192	1.198	1.204	1.213	1.219
2008	1.000	1.136	1.145	1.156	1.166	1.174	1.180	1.186	1.192	1.201	1.206	1.213
2009	1.000	1.009	1.018	1.027	1.034	1.039	1.044	1.049	1.057	1.062	1.068	1.072
2010	1.000	1.009	1.018	1.025	1.030	1.035	1.040	1.048	1.053	1.059	1.063	
2011	1.000	1.009	1.016	1.021	1.026	1.031	1.039	1.044	1.049	1.053		
2012	1.000	1.007	1.012	1.017	1.022	1.030	1.035	1.040	1.044			
2013	1.000	1.006	1.010	1.015	1.023	1.028	1.033	1.037				
2014	1.000	1.005	1.010	1.017	1.022	1.027	1.031					
2015	1.000	1.005	1.012	1.017	1.023	1.027						
2016	1.000	1.008	1.012	1.018	1.022							
2017	1.000	1.005	1.010	1.014								
2018	1.000	1.005	1.009									
2019	1.000	1.004										
2020	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, and 6/30/17, 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 6/30/2001	2002 6/30/2002	2003 6/30/2003	2004 6/30/2004	2005 6/30/2005	2006 6/30/2006	2007 6/30/2007	2008 6/30/2008	2009 6/30/2009	2010 6/30/2010	2011 6/30/2011	2012 6/30/2012
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 - 7/1 to 6/30 (b)	1.01%	1.13%	1.10%	1.20%	1.41%	1.20%	1.15%	1.03%	13.56%	0.86%	0.89%	0.89%
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 - 7/1 to 6/30	0.36%	0.34%	0.33%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.32%	0.36%	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 - 7/1 to 6/30	0.42%	0.42%	0.41%	0.38%	4.59%	0.90%	4.49%	4.20%	1.67%	0.37%	0.41%	0.47%
Year of Birth	150	162	174	186	198	210	222	234	246	258	270	282
1989	1.159	1.172	1.185	1.200	1.216	1.231	1.245	1.258	1.429	1.441	1.454	1.467
1990	1.152	1.165	1.179	1.196	1.210	1.224	1.236	1.404	1.416	1.429	1.442	1.451
1991	1.146	1.160	1.177	1.191	1.204	1.217	1.382	1.394	1.406	1.419	1.428	1.436
1992	1.143	1.159	1.173	1.187	1.199	1.362	1.373	1.386	1.398	1.407	1.415	1.422
1993	1.142	1.156	1.169	1.181	1.341	1.353	1.365	1.377	1.386	1.394	1.400	1.407
1994	1.139	1.152	1.164	1.322	1.333	1.345	1.357	1.366	1.374	1.380	1.387	1.397
1995	1.139	1.151	1.307	1.318	1.330	1.342	1.351	1.358	1.365	1.371	1.382	1.388
1996	1.139	1.293	1.304	1.316	1.328	1.337	1.344	1.350	1.357	1.367	1.374	1.381
1997	1.280	1.291	1.303	1.315	1.323	1.331	1.337	1.343	1.354	1.360	1.367	1.373
1998	1.280	1.291	1.303	1.311	1.319	1.325	1.331	1.341	1.348	1.355	1.360	
1999	1.279	1.290	1.299	1.306	1.313	1.319	1.329	1.335	1.342	1.347		
2000	1.278	1.287	1.294	1.300	1.306	1.316	1.322	1.329	1.334			
2001	1.274	1.281	1.287	1.293	1.303	1.309	1.316	1.321				
2002	1.266	1.273	1.279	1.288	1.295	1.301	1.306					
2003	1.259	1.265	1.274	1.280	1.287	1.292						
2004	1.250	1.259	1.265	1.272	1.277							
2005	1.242	1.248	1.254	1.259								
2006	1.233	1.239	1.244									
2007	1.225	1.230										
2008	1.217											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, and 6/30/17, 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 6/30/2013	2014 6/30/2014	2015 6/30/2015	2016 6/30/2016	2017 6/30/2017	2018 6/30/2018	2019 6/30/2019	2020 6/30/2020
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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%	0.57%	0.19%
B. Accident Year - 7/1 to 6/30 (b)	0.67%	0.56%	0.47%	0.48%	0.76%	0.48%	0.52%	0.38%

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%	1.01%	0.08%
B. Accident Year - 7/1 to 6/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%

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%	0.97%	0.09%
B. Accident Year - 7/1 to 6/30	8.91%	0.71%	0.21%	1.85%	0.28%	0.25%	0.25%	0.95%

Year of Birth	294	306	318	330	342	354	366	378
1989	1.477	1.485	1.492	1.499	1.510	1.518	1.526	1.531
1990	1.459	1.466	1.473	1.484	1.492	1.499	1.505	
1991	1.443	1.450	1.461	1.468	1.476	1.481		
1992	1.429	1.440	1.447	1.454	1.460			
1993	1.418	1.425	1.432	1.438				
1994	1.404	1.411	1.417					
1995	1.395	1.401						
1996	1.386							
1997								
1998								
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2015								
2016								
2017								
2018								
2019								
2020								

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, and 6/30/17, 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 6/30/1989	1990 6/30/1990	1991 6/30/1991	1992 6/30/1992	1993 6/30/1993	1994 6/30/1994	1995 6/30/1995	1996 6/30/1996	1997 6/30/1997	1998 6/30/1998	1999 6/30/1999	2000 6/30/2000
Assump ions:												
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 - 7/1 to 6/30 (b)	1.75%	1.75%	1.62%	1.47%	1.54%	1.46%	1.15%	1.05%	1.00%	0.92%	0.94%	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 - 7/1 to 6/30	0.81%	0.81%	0.67%	0.50%	0.44%	0.40%	0.37%	0.36%	0.30%	0.25%	0.30%	0.38%
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 - 7/1 to 6/30	0.90%	0.90%	0.76%	0.60%	0.55%	0.51%	0.45%	0.43%	0.37%	0.32%	0.37%	0.44%

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138
1989	1.000	1.008	1.015	1.020	1.024	1.029	1.032	1.036	1.039	1.042	1.045	1.049
1990	1.000	1.007	1.012	1.016	1.020	1.024	1.028	1.031	1.033	1.037	1.041	1.044
1991	1.000	1.005	1.009	1.014	1.017	1.021	1.024	1.027	1.030	1.034	1.037	1.041
1992	1.000	1.004	1.008	1.012	1.016	1.019	1.021	1.025	1.028	1.032	1.036	1.039
1993	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.024	1.028	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	1.037
1995	1.000	1.004	1.007	1.009	1.012	1.016	1.020	1.023	1.027	1.029	1.030	1.033
1996	1.000	1.003	1.006	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.030	1.033
1997	1.000	1.002	1.006	1.009	1.013	1.016	1.020	1.023	1.026	1.027	1.030	1.033
1998	1.000	1.003	1.007	1.010	1.014	1.017	1.020	1.023	1.026	1.027	1.030	1.033
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.030	1.033
2000	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030	1.033
2001	1.000	1.003	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030	1.033
2002	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033
2003	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033
2004	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030	1.033
2005	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2006	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2007	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2008	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030	1.033
2009	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.030	1.033
2010	1.000	1.004	1.008	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036
2011	1.000	1.004	1.008	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036
2012	1.000	1.008	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2013	1.000	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032	1.035	1.038
2014	1.000	1.002	1.006	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030	1.033
2015	1.000	1.002	1.006	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030	1.033
2016	1.000	1.002	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030
2017	1.000	1.002	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030
2018	1.000	1.002	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.027	1.030
2019	1.000	1.010										
2020	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, and 6/30/17, 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 6/30/2001	2002 6/30/2002	2003 6/30/2003	2004 6/30/2004	2005 6/30/2005	2006 6/30/2006	2007 6/30/2007	2008 6/30/2008	2009 6/30/2009	2010 6/30/2010	2011 6/30/2011	2012 6/30/2012
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 - 7/1 to 6/30 (b)	1.01%	1.13%	1.10%	1.20%	1.41%	1.20%	1.15%	1.03%	13.56%	0.86%	0.89%	0.89%
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 - 7/1 to 6/30	0.36%	0.34%	0.33%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.32%	0.36%	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 - 7/1 to 6/30	0.42%	0.42%	0.41%	0.38%	4.59%	0.90%	4.49%	4.20%	1.67%	0.37%	0.41%	0.47%
Year of Birth	150	162	174	186	198	210	222	234	246	258	270	282
1989	1.053	1.056	1.060	1.063	1.115	1.125	1.180	1.233	1.238	1.242	1.246	1.251
1990	1.048	1.051	1.054	1.106	1.116	1.170	1.223	1.228	1.232	1.236	1.241	1.363
1991	1.044	1.047	1.099	1.109	1.162	1.215	1.220	1.223	1.228	1.233	1.354	1.364
1992	1.042	1.094	1.103	1.157	1.209	1.213	1.217	1.222	1.227	1.347	1.357	1.360
1993	1.089	1.098	1.151	1.204	1.208	1.212	1.216	1.221	1.341	1.351	1.354	1.381
1994	1.094	1.147	1.199	1.203	1.207	1.211	1.217	1.336	1.346	1.348	1.375	1.378
1995	1.143	1.195	1.199	1.203	1.207	1.212	1.331	1.341	1.343	1.370	1.373	1.376
1996	1.190	1.195	1.198	1.203	1.208	1.326	1.336	1.338	1.365	1.368	1.371	1.374
1997	1.191	1.195	1.199	1.204	1.322	1.332	1.334	1.361	1.364	1.367	1.370	1.384
1998	1.192	1.196	1.201	1.319	1.329	1.331	1.358	1.361	1.364	1.367	1.381	
1999	1.192	1.197	1.315	1.325	1.327	1.354	1.357	1.360	1.363	1.377		
2000	1.193	1.310	1.320	1.322	1.349	1.352	1.355	1.358	1.371			
2001	1.306	1.315	1.317	1.344	1.347	1.350	1.353	1.366				
2002	1.310	1.313	1.339	1.342	1.345	1.348	1.362					
2003	1.309	1.335	1.338	1.341	1.344	1.357						
2004	1.331	1.334	1.337	1.340	1.353							
2005	1.271	1.274	1.277	1.290								
2006	1.263	1.266	1.279									
2007	1.207	1.219										
2008	1.166											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, and 6/30/17, 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 6/30/2013	2014 6/30/2014	2015 6/30/2015	2016 6/30/2016	2017 6/30/2017	2018 6/30/2018	2019 6/30/2019	2020 6/30/2020
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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%	0.57%	0.19%
B. Accident Year - 7/1 to 6/30 (b)	0.67%	0.56%	0.47%	0.48%	0.76%	0.48%	0.52%	0.38%

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%	1.01%	0.08%
B. Accident Year - 7/1 to 6/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%

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%	0.97%	0.09%
B. Accident Year - 7/1 to 6/30	8.91%	0.71%	0.21%	1.85%	0.28%	0.25%	0.25%	0.95%

Year of Birth	294	306	318	330	342	354	366	378
1989	1.374	1.384	1.387	1.415	1.418	1.421	1.424	1.438
1990	1.373	1.376	1.403	1.406	1.409	1.413	1.427	
1991	1.366	1.394	1.397	1.400	1.403	1.417		
1992	1.387	1.390	1.393	1.396	1.410			
1993	1.384	1.387	1.390	1.404				
1994	1.381	1.384	1.398					
1995	1.379	1.393						
1996	1.388							
1997								
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Note: (a) See Appendix B, Exhibits I and II.

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, and 6/30/17, 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 June 30, 2020

Year of Birth	Reported Accepted Claim Counts				IBNR Accepted Claim Counts			Ultimate Accepted Claim Counts		
	DA (a)	AAD (b)	AAA (c)	Combined (2)+(3)+(4)	DA Only (d)	AAD & AAA Only (d)	All (e) Accepted Claim Counts	DA Only (2) + (6)	AAD & AAA Only (3)+(4)+(7)	All Accepted Claim Counts (9) + (10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	4	8	3	15			-	4	11	15
1990	3	4	3	10			-	3	7	10
1991	4	-	4	8			-	4	4	8
1992	1	4	9	14			-	1	13	14
1993	2	5	8	15			-	2	13	15
1994	9	4	3	16			-	9	7	16
1995	5	1	5	11			-	5	6	11
1996	10	1	6	17			-	10	7	17
1997	6	3	8	17			-	6	11	17
1998	3	4	11	18			-	3	15	18
1999	9	6	3	18			-	9	9	18
2000	7	2	4	13			-	7	6	13
2001	9	-	4	13			-	9	4	13
2002	5	4	13	22			-	5	17	22
2003	6	-	3	9			-	6	3	9
2004	7	1	5	13			-	7	6	13
2005	2	4	7	13			-	2	11	13
2006	1	3	9	13			-	1	12	13
2007	5	3	7	15			-	5	10	15
2008	1	1	9	11			-	1	10	11
2009	6	1	10	17			-	6	11	17
2010	6	1	5	12			-	6	6	12
2011	2	2	10	14			-	2	12	14
2012	4	-	7	11			-	4	7	11
2013	3	1	7	11			-	3	8	11
2014	3	1	9	13			-	3	10	13
2015	5	1	15	21	-	1	1	5	17	22
2016	3	-	5	8	-	1	1	3	6	9
2017	2	1	13	16	1	2	3	3	16	19
2018	8	-	16	24	1	6	7	9	22	31
2019	1	-	6	7	4	11	15	5	17	22
2020 (6 Mo)	-	-	-	-	2	7	9	2	7	9
Totals All:	142	66	227	435	8	28	36	150	321	471
2015 - 2020	19	2	55	76	8	28	36	27	85	112

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 June 30, 2020.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of June 30, 2020.

(d) See Exhibit X, Sheet 1c, Columns (21) and (11), respectively.

(e) See Exhibit X, Sheet 1b, Column (10).

Ultimate Accepted Claim Counts
Evaluated As of June 30, 2020

Year of Birth	Actual (a)	Reported Claim Cts. (b)	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)
	Accepted Claim Cts. @ 6/30/20		Incremental	Cumulative		(7)		(9)	
(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	1.015	1.015	50.8	0.22000	11	0.21675	-
2013	11	32	1.020	1.035	33.1	0.34375	11	0.33203	-
2014	13	44	1.020	1.056	46.5	0.29545	13	0.27978	-
2015	21	47	1.050	1.109	52.1		22	0.42215	1
2016	8	27	1.110	1.231	33.2		9	0.27083	1
2017	16	36	1.150	1.415	51.0		19	0.37288	3
2018	24	39	1.600	2.265	88.3		31	0.35099	7
2019	7	16	2.500	5.662	90.6		22	0.24287	15
2020 (6 Mo)	-	-	6.500	36.800	-		9		9
Totals:	435	1,189			1,344		471		36

Notes:(a) Based on individual claim detail provided by NICA as of June 30, 2020.

(b) See Exhibit X, Sheets 2a and 2b.

(c) Based on Column (2) for birth years 2014 and prior. See Exhibit X, Sheet 1c, sum of Columns (10) and (20) for birth years 2015 and subsequent.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of June 30, 2020

A. Selected Claim Frequency per Insured Physician Based on: (a)

1. AAA & AAD Only	0.0093
2. DA Only	0.0035
3. All Reported Claims: But Excluding DA Only	0.0365

B. Ratio to Reported All Claims Excluding DA Only Based on: (a)

1. AAA & AAD Only	0.2548
2. DA Only	0.0959

Year of Birth	Actual (b) AAA & AAD Accepted Claim Cts. @ 6/30/20	All Reported Claim Cts. Excl. DA (c) @ 6/30/20	Insured Physicians @ 6/30/20	Estimated Claim Reporting Pattern - Based on :		B/F Method Estimated Ultimate (d) Reported Excl. DA (3) + {[1-(6)] x (4) x A.3}	Indicated Ultimate AAA & AAD Accepted Claims Based on		Final Selected Ultimate AAA & AAD Accepted Claim Cts.	IBNR Accepted Claim Cts. (10) - (2)
				Accepted AAA & AAD	Reported Claim Cts.		Reported Claim Cts. Excl. DA (2) + {[1-(5)] x (7) x B.1}	AAA & AAD Claim Cts. (d) (2) + {[1-(5)] x (4) x A.1}		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2015	16	42	1,273	99.01%	90.19%	46.56	16.12	16.12	17	1
2016	5	24	1,318	94.30%	81.25%	33.02	5.48	5.70	6	1
2017	14	34	1,356	85.72%	70.65%	48.53	15.77	15.80	16	2
2018	16	31	1,420	55.31%	44.16%	59.94	22.83	21.90	22	6
2019	6	15	1,501	25.14%	17.66%	60.11	17.47	16.45	17	11
2020 (6 Mo)	-	-	1,471	2.79%	2.72%	26.12	6.47	6.65	7	7
Subtotals:	57	146	8,339			274.27	84.12	82.62	85.00	28

Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 6/30/20	All Reported Claim Cts. Excl. DA (c) @ 6/30/20	Insured Physicians @ 6/30/20	Estimated Claim Reporting Pattern - Based on :		B/F Method Estimated Ultimate (d) Reported Excl. DA (13) + {[1-(16)] x (14) x A.3}	Indicated Ultimate DA Only Accepted Claims Based on		Final Selected Ultimate DA Only Accepted Claim Cts.	IBNR DA Only Accepted Claim Cts. (20) - (12)
				Accepted DA Only	Reported Claim Cts.		Reported Claim Cts. Excl. DA (12) + {[1-(15)] x (17) x B.2}	DA Only Claim Cts. (d) (12) + {[1-(15)] x (14) x A.2}		
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
2015	5	42	1,273	100.00%	90.19%	46.56	5.00	5.00	5	-
2016	3	24	1,318	100.00%	81.25%	33.02	3.00	3.00	3	-
2017	2	34	1,356	94.34%	70.65%	48.53	2.26	2.27	3	1
2018	8	31	1,420	75.47%	44.16%	59.94	9.41	9.22	9	1
2019	1	15	1,501	37.74%	17.66%	60.11	4.59	4.27	5	4
2020 (6 Mo)	-	-	1,471	7.55%	2.72%	26.12	2.32	2.38	2	2
Subtotals:	19	146	8,339			274.27	26.58	26.14	27.00	8

Notes: (a) See Exhibit X, Sheet 1d, Item (12), Columns (6) through (11), respectively.

(b) See Exhibit X, Sheet 1a, Columns (2), (3) and (4) respectively for DA, AAD, and AAA reported accepted claims.

(c) Based on all reported claims (as shown in Exhibit X, Sheet 1b, Column (3)) but excluded the DA only reported accepted claims (as shown in Exhibit X, Sheet 1a, Column (2)).

(d) The formula shown below for birth year 2020 is adjusted to account for the partial year.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of June 30, 2020

Year of Birth	Actual (a) Accepted Claim Counts		All (b) Reported Claim Cts. @ 6/30/20	All Reported Claim Cts.		Claim Frequency per Insured Physician Based on :			Ratio of AAA & AAD to Reported All Claims Excl. DA (2) / (5)	Ratio of DA Only to Reported All Claims Excl. DA (3) / (5)
	-----			Excluding DA Claims @ 6/30/20 (4) - (3)	Insured Physicians	-----				
	AAA & AAD Only @ 6/30/20	DA Only @ 6/30/20				AAA & AAD Only (2) / (6)	DA Only (3) / (6)	Reported Excl. DA (5) / (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11	4	32	28	570	0.0193	0.0070	0.0491	0.3929	0.1429
1990	7	3	39	36	590	0.0119	0.0051	0.0610	0.1944	0.0833
1991	4	4	38	34	653	0.0061	0.0061	0.0521	0.1176	0.1176
1992	13	1	48	47	712	0.0183	0.0014	0.0660	0.2766	0.0213
1993	13	2	40	38	731	0.0178	0.0027	0.0520	0.3421	0.0526
1994	7	9	36	27	659	0.0106	0.0137	0.0410	0.2593	0.3333
1995	6	5	26	21	682	0.0088	0.0073	0.0308	0.2857	0.2381
1996	7	10	40	30	708	0.0099	0.0141	0.0424	0.2333	0.3333
1997	11	6	47	41	737	0.0149	0.0081	0.0556	0.2683	0.1463
1998	15	3	42	39	699	0.0215	0.0043	0.0558	0.3846	0.0769
1999	9	9	40	31	665	0.0135	0.0135	0.0466	0.2903	0.2903
2000	6	7	38	31	620	0.0097	0.0113	0.0500	0.1935	0.2258
2001	4	9	41	32	676	0.0059	0.0133	0.0473	0.1250	0.2813
2002	17	5	50	45	730	0.0233	0.0068	0.0616	0.3778	0.1111
2003	3	6	23	17	785	0.0038	0.0076	0.0217	0.1765	0.3529
2004	6	7	31	24	841	0.0071	0.0083	0.0285	0.2500	0.2917
2005	11	2	41	39	891	0.0123	0.0022	0.0438	0.2821	0.0513
2006	12	1	34	33	897	0.0134	0.0011	0.0368	0.3636	0.0303
2007	10	5	36	31	963	0.0104	0.0052	0.0322	0.3226	0.1613
2008	10	1	42	41	987	0.0101	0.0010	0.0415	0.2439	0.0244
2009	11	6	50	44	1,044	0.0105	0.0057	0.0421	0.2500	0.1364
2010	6	6	40	34	1,071	0.0056	0.0056	0.0317	0.1765	0.1765
2011	12	2	44	42	1,091	0.0110	0.0018	0.0385	0.2857	0.0476
2012	7	4	50	46	1,119	0.0063	0.0036	0.0411	0.1522	0.0870
2013	8	3	32	29	1,143	0.0070	0.0026	0.0254	0.2759	0.1034
2014	10	3	44	41	1,208	0.0083	0.0025	0.0339	0.2439	0.0732
Subtotals:										
89 to 14	236	123	1,024	901	21,472	0.0110	0.0057	0.0420	0.2619	0.1365
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604
03 to 14	106	46	467	421	12,040	0.0088	0.0038	0.0350	0.2518	0.1093
08 to 14	64	25	302	277	7,663	0.0084	0.0033	0.0361	0.2310	0.0903
05 to 14	97	33	413	380	10,414	0.0093	0.0032	0.0365	0.2553	0.0868
(12) Selected Frequency =====>						0.0093	0.0035	0.0365	0.2548	0.0959

Notes: (a) See Exhibit X, Sheet 1a, Columns (2), (3) and (4) respectively for DA, AAD, and AAA reported accepted claims.
(b) See Exhibit X, Sheet 1b, Column (3).

Open Accepted Claim Counts
Evaluated As of June 30, 2020

Year of Birth	Reported Open Accepted Claim Counts @ 6/30/20				IBNR Accepted Claim Counts (d)			Total Open Accepted Claim Counts (Reported + IBNR)		
	DA (a) Only	AAD (b) Only	AAA (c) Only	Combined (2)+(3)+(4)	DA Only	AAD & AAA Only	Combined	DA (2) + (6)	AAD & AAA Only (3)+(4)+(7)	Combined (9) + (10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	-	1	3	4	-	-	-	-	4	4
1990	-	-	3	3	-	-	-	-	3	3
1991	-	-	4	4	-	-	-	-	4	4
1992	-	-	9	9	-	-	-	-	9	9
1993	-	-	8	8	-	-	-	-	8	8
1994	-	-	3	3	-	-	-	-	3	3
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	-	-	4	4	-	-	-	-	4	4
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	-	-	-	-	9	9
2015	1	-	15	16	-	1	1	1	16	17
2016	-	-	5	5	-	1	1	-	6	6
2017	-	-	13	13	1	2	3	1	15	16
2018	-	-	16	16	1	6	7	1	22	23
2019	-	-	6	6	4	11	15	4	17	21
2020 (6 Mo)	-	-	-	-	2	7	9	2	7	9
Totals All:	1	1	227	229	8	28	36	9	256	265

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 June 30, 2020.
 (c) AAA are accepted claims that are alive as of June 30, 2020.
 (d) See Exhibit X, Sheet 1a, Columns (6), (7), and (8), respectively.

Reported Claim Counts
 Period to Period Development Factors

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989				1.211	1.174	1.111	1.033	1.032	1.000	1.000	1.000	1.000
1990			2.000	1.125	1.296	1.057	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.200	2.091	1.261	1.103	1.063	1.029	1.057	1.000	1.000	1.000	1.000
1992		4.000	1.850	1.108	1.098	1.044	1.021	1.000	1.000	1.000	1.000	1.000
1993		5.750	1.435	1.061	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000
1994		2.400	1.292	1.000	1.161	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995		4.000	1.500	1.222	1.136	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996		2.500	1.400	1.286	1.370	1.054	1.000	1.000	1.026	1.000	1.000	1.000
1997		4.750	1.526	1.276	1.189	1.068	1.000	1.000	1.000	1.000	1.000	1.000
1998		2.333	1.524	1.063	1.118	1.105	1.000	1.000	1.000	1.000	1.000	1.000
1999		1.455	1.688	1.111	1.200	1.111	1.000	1.000	1.000	1.000	1.000	1.000
2000		1.462	1.579	1.067	1.156	1.027	1.000	1.000	1.000	1.000	1.000	1.000
2001		3.200	1.688	1.222	1.152	1.079	1.000	1.000	1.000	1.000	1.000	1.000
2002		2.182	1.500	1.111	1.150	1.087	1.000	1.000	1.000	1.000	1.000	1.000
2003		2.000	1.300	1.308	1.235	1.000	1.048	1.045	1.000	1.000	1.000	1.000
2004		3.000	1.417	1.235	1.190	1.200	1.000	1.033	1.000	1.000	1.000	1.000
2005		3.200	1.688	1.148	1.194	1.054	1.026	1.025	1.000	1.000	1.000	1.000
2006		2.000	1.667	1.200	1.292	1.065	1.000	1.000	1.030	1.000	1.000	1.000
2007		3.750	1.733	1.115	1.103	1.000	1.094	1.029	1.000	1.000	1.000	1.000
2008		3.000	1.533	1.130	1.308	1.088	1.135	1.000	1.000	1.000	1.000	1.000
2009		1.545	1.882	1.125	1.194	1.116	1.000	1.000	1.042	1.000	1.000	1.000
2010		1.545	1.706	1.172	1.147	1.000	1.000	1.026	1.000	1.000		
2011	4.000	2.250	1.778	1.188	1.000	1.053	1.050	1.048	1.000			
2012	6.000	4.500	1.667	1.000	1.089	1.020	1.000	1.000				
2013	9.000	2.667	1.000	1.250	1.067	1.000	1.000					
2014		1.000	1.522	1.143	1.100	1.000						
2015	1.000	4.200	1.905	1.100	1.068							
2016	1.800	1.778	1.438	1.174								
2017		2.500	1.440									
2018	4.333	3.000										
2019	16.000											
Simple Avg. - Incremental	6.019	2.792	1.598	1.158	1.160	1.058	1.020	1.013	1.004	1.000	1.000	1.000
Wtd Avg. All - Incremental	12.833	2.395	1.580	1.142	1.150	1.058	1.018	1.012	1.004	1.000	1.000	1.000
Wtd Latest Five - Incremental	3.786	2.067	1.450	1.114	1.066	1.015	1.010	1.014	1.010	1.000	1.000	1.000
Wtd Latest Three - Incremental	9.750	2.500	1.597	1.133	1.079	1.008	1.016	1.023	1.015	1.000	1.000	1.000
Selected Incremental - Prior 6/30/19	4.000	2.500	1.625	1.150	1.150	1.070	1.020	1.010	1.010	1.000	1.000	1.000
Selected - Incremental	6.500	2.500	1.600	1.150	1.110	1.050	1.020	1.020	1.015	1.000	1.000	1.000
Selected - Cumulative	36.800	5.662	2.265	1.415	1.231	1.109	1.056	1.035	1.015	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 - 2020 Level Basis (a)

Calendar Year	Birth Year 2019	Birth Year 2020
(1)	(2)	(3)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2020 Level - After Mortality**

2020	0.75%	0.35%
2021	2.04%	1.48%
2022	1.67%	2.01%
2023	1.68%	1.66%
2024	1.61%	1.66%
2025	1.28%	1.59%
2026	1.20%	1.27%
2027	1.11%	1.19%
2028	1.20%	1.10%
2029	1.31%	1.18%
2030	1.56%	1.30%
2031	1.41%	1.55%
2032	1.41%	1.40%
2033	1.59%	1.39%
2034	1.76%	1.58%
2035	1.59%	1.74%
2036	1.60%	1.57%
2037	1.64%	1.58%
2038	1.66%	1.62%
2039	1.61%	1.65%
2040	1.74%	1.59%
2041	1.91%	1.72%
2042	2.02%	1.89%
2043	2.00%	1.99%
2044	1.97%	1.98%
2045	2.02%	1.95%
2046	2.07%	1.99%
2047	2.05%	2.04%
2048	2.02%	2.03%
2049	2.00%	1.99%
2050	2.00%	1.98%
2051	1.94%	1.97%
2052	1.89%	1.92%
2053	1.84%	1.87%
2054	1.78%	1.82%
2055	1.74%	1.77%
2056	1.71%	1.72%
2057	1.65%	1.69%
2058	1.59%	1.63%
2059	1.53%	1.57%
2060	1.49%	1.52%
2061	1.45%	1.47%
2062	1.43%	1.43%
2063	1.38%	1.42%
2064	1.34%	1.36%
2065	1.29%	1.32%
2066	1.26%	1.27%
2067	1.24%	1.25%
2068	1.19%	1.22%
2069	1.16%	1.18%

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 2020 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 - 2020 Level Basis (a)

Calendar Year	Birth Year 2019	Birth Year 2020
(1)	(2)	(3)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2020 Level - After Mortality**

2070	1.11%	1.15%
2071	1.08%	1.10%
2072	1.04%	1.07%
2073	1.00%	1.03%
2074	0.96%	0.99%
2075	0.92%	0.95%
2076	0.89%	0.91%
2077	0.87%	0.88%
2078	0.82%	0.86%
2079	0.78%	0.81%
2080	0.74%	0.77%
2081	0.71%	0.73%
2082	0.68%	0.70%
2083	0.64%	0.67%
2084	0.61%	0.64%
2085	0.57%	0.60%
2086	0.54%	0.56%
2087	0.51%	0.54%
2088	0.48%	0.50%
2089	0.45%	0.47%
2090	0.42%	0.45%
2091	0.39%	0.42%
2092	0.36%	0.39%
2093	0.34%	0.36%
2094	0.31%	0.33%
2095	0.28%	0.31%
2096	0.26%	0.28%
2097	0.24%	0.26%
2098	0.22%	0.24%
2099	0.19%	0.21%
2100	0.18%	0.19%
2101	0.16%	0.17%
2102	0.14%	0.16%
2103	0.12%	0.14%
2104	0.11%	0.12%
2105	0.09%	0.11%
2106	0.08%	0.09%
2107	0.07%	0.08%
2108	0.06%	0.07%
2109	0.05%	0.06%
2110	0.04%	0.05%
2111	0.03%	0.04%
2112	0.02%	0.03%
2113	0.02%	0.02%
2114	0.02%	0.02%
2115	0.01%	0.02%
2116	0.01%	0.01%
2117	0.01%	0.01%
2118	0.02%	0.01%
2119	0.00%	0.02%

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 2020 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 - 2020 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 2020 Level - After Mortality										
2020	1.32%	1.41%	1.83%	0.62%	0.67%	0.70%	0.86%	0.89%	0.87%	1.04%
2021	1.25%	0.69%	1.17%	1.34%	1.23%	1.31%	1.38%	1.70%	1.74%	1.70%
2022	2.47%	1.59%	2.07%	1.47%	1.32%	1.22%	1.29%	1.36%	1.67%	1.71%
2023	2.40%	1.57%	2.01%	1.75%	1.45%	1.30%	1.20%	1.27%	1.33%	1.64%
2024	2.59%	1.75%	2.30%	1.58%	1.73%	1.43%	1.28%	1.18%	1.25%	1.31%
2025	2.32%	1.54%	1.91%	1.58%	1.56%	1.71%	1.41%	1.26%	1.16%	1.22%
2026	2.81%	1.82%	2.40%	1.79%	1.56%	1.54%	1.68%	1.39%	1.24%	1.13%
2027	2.21%	1.50%	1.80%	1.97%	1.76%	1.54%	1.52%	1.65%	1.36%	1.22%
2028	2.17%	1.49%	1.76%	1.78%	1.94%	1.74%	1.51%	1.49%	1.62%	1.34%
2029	2.44%	1.75%	2.13%	1.79%	1.76%	1.92%	1.71%	1.49%	1.47%	1.59%
2030	2.11%	1.48%	1.67%	1.83%	1.77%	1.73%	1.89%	1.68%	1.46%	1.44%
2031	2.56%	1.47%	1.63%	1.87%	1.81%	1.75%	1.71%	1.85%	1.65%	1.43%
2032	2.49%	1.96%	1.58%	1.81%	1.84%	1.79%	1.72%	1.68%	1.82%	1.62%
2033	2.89%	2.20%	2.39%	1.95%	1.78%	1.82%	1.76%	1.69%	1.65%	1.79%
2034	2.56%	2.08%	2.16%	2.14%	1.93%	1.76%	1.79%	1.73%	1.66%	1.62%
2035	2.33%	1.88%	1.85%	2.26%	2.12%	1.90%	1.73%	1.76%	1.70%	1.63%
2036	2.35%	1.85%	1.80%	2.24%	2.23%	2.09%	1.87%	1.70%	1.73%	1.67%
2037	2.31%	1.86%	1.77%	2.21%	2.21%	2.20%	2.05%	1.84%	1.67%	1.69%
2038	2.24%	1.83%	2.02%	2.26%	2.18%	2.18%	2.17%	2.02%	1.81%	1.64%
2039	2.43%	2.04%	2.31%	2.32%	2.23%	2.15%	2.15%	2.13%	1.98%	1.77%
2040	2.51%	2.01%	2.19%	2.30%	2.29%	2.20%	2.12%	2.11%	2.09%	1.95%
2041	2.06%	1.75%	1.92%	2.26%	2.27%	2.26%	2.17%	2.08%	2.07%	2.05%
2042	2.01%	1.72%	1.88%	2.24%	2.23%	2.24%	2.22%	2.13%	2.05%	2.04%
2043	1.96%	1.69%	1.84%	2.24%	2.21%	2.20%	2.20%	2.18%	2.09%	2.01%
2044	2.03%	1.97%	2.00%	2.17%	2.21%	2.18%	2.17%	2.16%	2.15%	2.05%
2045	1.84%	1.79%	1.75%	2.12%	2.15%	2.18%	2.15%	2.13%	2.13%	2.10%
2046	1.80%	1.76%	1.71%	2.06%	2.09%	2.12%	2.14%	2.11%	2.09%	2.09%
2047	2.04%	1.93%	1.83%	2.00%	2.03%	2.06%	2.08%	2.11%	2.07%	2.05%
2048	1.68%	1.70%	1.62%	1.95%	1.97%	2.01%	2.03%	2.05%	2.07%	2.03%
2049	1.82%	1.87%	1.84%	1.92%	1.93%	1.95%	1.98%	1.99%	2.01%	2.03%
2050	1.58%	1.64%	1.54%	1.85%	1.89%	1.90%	1.92%	1.94%	1.96%	1.98%
2051	1.53%	1.61%	1.51%	1.78%	1.83%	1.87%	1.87%	1.88%	1.91%	1.92%
2052	1.48%	1.58%	1.47%	1.72%	1.76%	1.80%	1.84%	1.84%	1.85%	1.87%
2053	1.43%	1.54%	1.43%	1.66%	1.70%	1.74%	1.77%	1.81%	1.81%	1.82%
2054	1.71%	1.95%	1.66%	1.62%	1.64%	1.67%	1.71%	1.74%	1.78%	1.77%
2055	1.34%	1.63%	1.35%	1.61%	1.60%	1.62%	1.65%	1.68%	1.71%	1.74%
2056	1.35%	1.59%	1.50%	1.54%	1.59%	1.58%	1.60%	1.62%	1.65%	1.68%
2057	1.30%	1.56%	1.46%	1.50%	1.52%	1.56%	1.56%	1.57%	1.59%	1.62%
2058	1.25%	1.53%	1.52%	1.44%	1.48%	1.50%	1.54%	1.53%	1.54%	1.56%
2059	1.33%	1.65%	1.66%	1.41%	1.43%	1.46%	1.48%	1.51%	1.50%	1.51%
2060	1.16%	1.46%	1.43%	1.39%	1.39%	1.41%	1.44%	1.45%	1.49%	1.47%
2061	1.29%	1.56%	1.47%	1.34%	1.37%	1.37%	1.38%	1.41%	1.43%	1.46%
2062	1.06%	1.39%	1.35%	1.30%	1.32%	1.35%	1.35%	1.36%	1.39%	1.40%
2063	1.02%	1.35%	1.30%	1.25%	1.29%	1.30%	1.33%	1.33%	1.34%	1.36%
2064	1.04%	1.41%	1.37%	1.21%	1.23%	1.27%	1.28%	1.31%	1.31%	1.31%
2065	0.93%	1.28%	1.22%	1.17%	1.20%	1.22%	1.25%	1.26%	1.28%	1.28%
2066	0.89%	1.24%	1.18%	1.12%	1.15%	1.18%	1.20%	1.23%	1.24%	1.26%
2067	0.85%	1.21%	1.14%	1.07%	1.10%	1.14%	1.16%	1.18%	1.21%	1.21%
2068	0.93%	1.28%	1.15%	1.03%	1.06%	1.09%	1.12%	1.14%	1.16%	1.18%
2069	0.84%	1.25%	1.18%	1.00%	1.01%	1.05%	1.07%	1.10%	1.12%	1.13%

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 2020 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 - 2020 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 2020 Level - After Mortality										
2070	0.73%	1.10%	1.02%	0.97%	0.99%	1.00%	1.03%	1.05%	1.08%	1.10%
2071	0.69%	1.06%	0.97%	0.92%	0.96%	0.97%	0.99%	1.01%	1.03%	1.06%
2072	0.65%	1.02%	0.93%	0.88%	0.91%	0.94%	0.96%	0.97%	0.99%	1.01%
2073	0.61%	0.99%	0.89%	0.83%	0.86%	0.89%	0.93%	0.94%	0.95%	0.98%
2074	0.61%	1.01%	0.92%	0.80%	0.82%	0.85%	0.88%	0.91%	0.92%	0.93%
2075	0.61%	0.98%	0.84%	0.76%	0.79%	0.81%	0.84%	0.86%	0.90%	0.91%
2076	0.51%	0.87%	0.77%	0.72%	0.75%	0.77%	0.80%	0.82%	0.85%	0.88%
2077	0.48%	0.83%	0.73%	0.69%	0.71%	0.74%	0.76%	0.78%	0.81%	0.83%
2078	0.44%	0.80%	0.69%	0.64%	0.68%	0.70%	0.73%	0.75%	0.77%	0.79%
2079	0.45%	0.83%	0.73%	0.61%	0.63%	0.67%	0.69%	0.72%	0.74%	0.75%
2080	0.38%	0.72%	0.61%	0.57%	0.60%	0.62%	0.66%	0.68%	0.70%	0.72%
2081	0.36%	0.69%	0.57%	0.53%	0.56%	0.59%	0.61%	0.65%	0.67%	0.69%
2082	0.37%	0.70%	0.55%	0.50%	0.53%	0.56%	0.58%	0.60%	0.63%	0.65%
2083	0.30%	0.61%	0.50%	0.47%	0.50%	0.52%	0.55%	0.57%	0.59%	0.62%
2084	0.29%	0.61%	0.50%	0.44%	0.46%	0.49%	0.51%	0.54%	0.56%	0.58%
2085	0.26%	0.54%	0.43%	0.41%	0.44%	0.46%	0.48%	0.50%	0.53%	0.55%
2086	0.23%	0.51%	0.39%	0.38%	0.40%	0.43%	0.45%	0.48%	0.49%	0.52%
2087	0.21%	0.47%	0.36%	0.35%	0.37%	0.40%	0.42%	0.44%	0.47%	0.49%
2088	0.19%	0.44%	0.33%	0.32%	0.34%	0.37%	0.39%	0.42%	0.44%	0.46%
2089	0.20%	0.46%	0.33%	0.29%	0.31%	0.34%	0.36%	0.38%	0.41%	0.43%
2090	0.16%	0.37%	0.27%	0.27%	0.29%	0.31%	0.33%	0.36%	0.38%	0.40%
2091	0.14%	0.34%	0.24%	0.24%	0.26%	0.29%	0.30%	0.33%	0.35%	0.37%
2092	0.13%	0.31%	0.21%	0.22%	0.24%	0.26%	0.28%	0.30%	0.32%	0.34%
2093	0.11%	0.28%	0.19%	0.20%	0.22%	0.24%	0.26%	0.28%	0.29%	0.32%
2094	0.10%	0.27%	0.18%	0.18%	0.19%	0.21%	0.23%	0.25%	0.27%	0.29%
2095	0.09%	0.23%	0.14%	0.15%	0.17%	0.19%	0.21%	0.23%	0.25%	0.27%
2096	0.08%	0.21%	0.12%	0.14%	0.15%	0.17%	0.19%	0.21%	0.23%	0.24%
2097	0.06%	0.18%	0.11%	0.12%	0.13%	0.15%	0.17%	0.19%	0.20%	0.22%
2098	0.05%	0.16%	0.09%	0.10%	0.12%	0.13%	0.15%	0.17%	0.18%	0.20%
2099	0.05%	0.14%	0.08%	0.09%	0.10%	0.12%	0.13%	0.14%	0.16%	0.18%
2100	0.04%	0.12%	0.06%	0.08%	0.09%	0.10%	0.11%	0.13%	0.14%	0.16%
2101	0.03%	0.10%	0.05%	0.06%	0.07%	0.09%	0.10%	0.11%	0.13%	0.14%
2102	0.03%	0.08%	0.04%	0.05%	0.06%	0.07%	0.08%	0.10%	0.11%	0.12%
2103	0.02%	0.07%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.10%	0.11%
2104	0.02%	0.06%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%
2105	0.01%	0.04%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%
2106	0.01%	0.03%	0.01%	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%	0.06%
2108	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%
2109	0.00%	0.05%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%
2110	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%
2111	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%
2112	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%
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%
2119	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 2020 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 - 2020 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 2020 Level - After Mortality										
2020	1.65%	1.19%	1.80%	1.92%	2.25%	1.43%	2.24%	1.95%	2.08%	1.29%
2021	3.04%	2.02%	2.31%	2.22%	2.83%	1.40%	2.72%	1.83%	2.82%	1.23%
2022	3.49%	2.55%	2.56%	2.75%	4.26%	2.30%	2.83%	2.85%	3.67%	2.22%
2023	3.70%	4.13%	2.47%	2.67%	4.06%	2.24%	2.56%	2.76%	3.46%	2.17%
2024	3.57%	4.06%	2.89%	3.64%	4.26%	2.47%	2.44%	2.96%	3.71%	2.37%
2025	3.46%	3.72%	2.55%	3.31%	4.47%	2.16%	2.02%	2.78%	3.11%	2.10%
2026	4.81%	4.13%	3.20%	3.85%	5.31%	3.30%	2.30%	3.22%	3.69%	2.56%
2027	3.90%	3.34%	2.61%	3.10%	4.24%	2.63%	2.68%	2.62%	2.88%	2.01%
2028	3.78%	3.18%	2.71%	3.04%	4.08%	2.59%	2.47%	2.73%	2.74%	1.98%
2029	3.87%	3.25%	3.06%	3.39%	4.35%	2.91%	2.60%	3.09%	3.19%	2.25%
2030	3.49%	2.84%	2.55%	2.96%	3.74%	2.46%	2.19%	2.67%	2.57%	2.14%
2031	3.38%	2.70%	2.49%	2.90%	3.59%	2.52%	2.16%	2.60%	2.45%	2.10%
2032	3.24%	2.55%	2.41%	2.77%	3.40%	2.45%	2.24%	2.51%	2.32%	2.05%
2033	3.52%	2.78%	2.78%	3.13%	3.87%	2.92%	2.51%	2.80%	2.75%	2.29%
2034	3.00%	2.38%	2.53%	2.78%	3.33%	2.58%	2.23%	2.57%	2.69%	2.17%
2035	2.87%	2.16%	2.20%	2.52%	2.92%	2.28%	2.06%	2.29%	2.30%	2.26%
2036	2.75%	2.05%	2.13%	2.41%	2.76%	2.23%	1.93%	2.22%	2.20%	2.21%
2037	2.65%	1.95%	2.56%	2.34%	2.63%	2.19%	2.07%	2.15%	2.11%	2.17%
2038	2.52%	1.84%	2.47%	2.25%	2.47%	2.13%	1.99%	2.28%	2.01%	2.11%
2039	2.57%	1.89%	2.75%	2.42%	2.62%	2.39%	2.19%	2.45%	2.24%	2.32%
2040	2.62%	1.86%	2.54%	2.43%	2.65%	2.48%	2.18%	2.41%	2.24%	2.25%
2041	2.20%	1.57%	2.25%	2.01%	2.07%	1.97%	1.83%	2.06%	1.76%	1.97%
2042	2.09%	1.49%	2.18%	1.93%	1.95%	1.92%	1.78%	1.99%	1.69%	1.92%
2043	2.00%	1.85%	2.13%	1.88%	1.84%	1.88%	1.80%	1.93%	1.62%	1.87%
2044	1.89%	1.82%	2.24%	1.92%	1.85%	2.00%	1.79%	2.00%	1.87%	1.98%
2045	1.80%	1.70%	1.98%	1.72%	1.60%	1.77%	1.64%	1.79%	1.62%	1.78%
2046	1.71%	1.63%	1.92%	1.66%	1.50%	1.73%	1.61%	1.73%	1.56%	1.74%
2047	1.83%	1.66%	1.99%	1.80%	1.67%	2.04%	1.83%	1.87%	1.80%	1.87%
2048	1.52%	1.50%	1.78%	1.53%	1.29%	1.62%	1.52%	1.61%	1.44%	1.64%
2049	1.53%	1.53%	1.99%	1.64%	1.35%	1.83%	1.64%	1.72%	1.61%	1.80%
2050	1.35%	1.39%	1.65%	1.40%	1.11%	1.53%	1.44%	1.49%	1.33%	1.55%
2051	1.27%	1.34%	1.59%	1.35%	1.02%	1.48%	1.44%	1.43%	1.28%	1.51%
2052	1.19%	1.29%	1.54%	1.29%	0.94%	1.44%	1.37%	1.38%	1.24%	1.47%
2053	1.11%	1.24%	1.47%	1.23%	0.86%	1.38%	1.49%	1.36%	1.19%	1.42%
2054	1.17%	1.27%	1.65%	1.39%	1.00%	1.93%	1.70%	1.53%	1.51%	1.64%
2055	0.96%	1.16%	1.35%	1.19%	0.72%	1.46%	1.46%	1.30%	1.11%	1.37%
2056	0.89%	1.12%	1.29%	1.12%	0.64%	1.40%	1.37%	1.24%	1.06%	1.54%
2057	0.82%	1.08%	1.23%	1.07%	0.58%	1.35%	1.33%	1.19%	1.02%	1.49%
2058	0.76%	1.04%	1.18%	1.03%	0.52%	1.31%	1.30%	1.15%	0.98%	1.45%
2059	0.73%	1.06%	1.30%	1.08%	0.52%	1.43%	1.40%	1.21%	1.10%	1.55%
2060	0.63%	0.97%	1.06%	0.92%	0.41%	1.20%	1.21%	1.05%	0.91%	1.35%
2061	0.66%	0.95%	1.07%	0.95%	0.44%	1.38%	1.32%	1.09%	1.06%	1.42%
2062	0.52%	0.91%	0.95%	0.83%	0.32%	1.11%	1.14%	0.95%	0.84%	1.26%
2063	0.47%	0.87%	0.90%	0.79%	0.28%	1.06%	1.13%	0.91%	0.80%	1.22%
2064	0.42%	0.86%	0.95%	0.79%	0.26%	1.10%	1.12%	0.92%	0.86%	1.25%
2065	0.38%	0.81%	0.80%	0.69%	0.20%	0.96%	1.02%	0.82%	0.74%	1.13%
2066	0.33%	0.78%	0.75%	0.65%	0.17%	0.92%	0.98%	0.78%	0.70%	1.08%
2067	0.29%	0.75%	0.70%	0.62%	0.15%	0.87%	0.98%	0.74%	0.67%	1.04%
2068	0.29%	0.72%	0.68%	0.61%	0.15%	0.97%	1.00%	0.75%	0.78%	1.07%
2069	0.24%	0.73%	0.71%	0.59%	0.11%	0.88%	0.94%	0.73%	0.72%	1.05%

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 2020 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 - 2020 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 2020 Level - After Mortality										
2070	0.19%	0.66%	0.56%	0.50%	0.08%	0.73%	0.83%	0.62%	0.58%	0.91%
2071	0.17%	0.63%	0.52%	0.47%	0.07%	0.68%	0.81%	0.59%	0.55%	0.87%
2072	0.14%	0.60%	0.48%	0.43%	0.05%	0.64%	0.75%	0.55%	0.53%	0.83%
2073	0.12%	0.57%	0.44%	0.40%	0.04%	0.60%	0.72%	0.52%	0.50%	0.79%
2074	0.10%	0.56%	0.44%	0.40%	0.03%	0.60%	0.71%	0.51%	0.53%	0.79%
2075	0.09%	0.51%	0.37%	0.36%	0.03%	0.60%	0.71%	0.47%	0.54%	0.75%
2076	0.07%	0.48%	0.33%	0.32%	0.02%	0.48%	0.60%	0.42%	0.42%	0.66%
2077	0.05%	0.45%	0.29%	0.29%	0.01%	0.43%	0.56%	0.39%	0.39%	0.62%
2078	0.04%	0.42%	0.26%	0.27%	0.01%	0.40%	0.52%	0.36%	0.37%	0.59%
2079	0.03%	0.41%	0.27%	0.26%	0.01%	0.41%	0.54%	0.36%	0.41%	0.60%
2080	0.02%	0.36%	0.20%	0.22%	0.00%	0.33%	0.45%	0.31%	0.32%	0.51%
2081	0.02%	0.34%	0.17%	0.20%	0.00%	0.29%	0.42%	0.28%	0.30%	0.47%
2082	0.02%	0.31%	0.16%	0.19%	0.00%	0.30%	0.42%	0.26%	0.33%	0.47%
2083	0.01%	0.28%	0.13%	0.16%	0.00%	0.23%	0.36%	0.24%	0.25%	0.41%
2084	0.01%	0.26%	0.12%	0.15%	0.00%	0.22%	0.33%	0.22%	0.26%	0.39%
2085	0.00%	0.22%	0.09%	0.13%	0.00%	0.18%	0.29%	0.19%	0.21%	0.34%
2086	0.00%	0.20%	0.07%	0.12%	0.00%	0.15%	0.26%	0.17%	0.19%	0.31%
2087	0.00%	0.18%	0.06%	0.10%	0.00%	0.13%	0.24%	0.16%	0.17%	0.28%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.21%	0.14%	0.15%	0.25%
2089	0.00%	0.14%	0.04%	0.08%	0.00%	0.11%	0.20%	0.13%	0.19%	0.26%
2090	0.00%	0.11%	0.03%	0.07%	0.00%	0.08%	0.16%	0.11%	0.12%	0.20%
2091	0.00%	0.09%	0.02%	0.06%	0.00%	0.06%	0.14%	0.09%	0.11%	0.17%
2092	0.00%	0.08%	0.02%	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%	0.08%	0.13%
2094	0.00%	0.05%	0.01%	0.03%	0.00%	0.04%	0.09%	0.06%	0.07%	0.12%
2095	0.00%	0.04%	0.00%	0.03%	0.00%	0.03%	0.07%	0.05%	0.05%	0.09%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.05%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.02%	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%	0.05%	0.00%	0.01%	0.00%	0.01%	0.03%	0.02%	0.03%	0.05%
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%	0.03%
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%	0.01%
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%
2119	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 2020 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 - 2020 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 2020 Level - After Mortality										
2020	2.49%	2.07%	1.90%	1.97%	2.92%	1.91%	1.84%	1.67%	1.71%	1.97%
2021	3.41%	4.00%	2.98%	2.89%	3.87%	2.10%	2.82%	2.43%	2.37%	2.75%
2022	3.45%	5.12%	3.05%	3.23%	4.08%	2.10%	3.18%	3.31%	2.95%	2.83%
2023	3.27%	4.89%	2.97%	3.22%	4.06%	2.07%	3.11%	3.05%	2.87%	2.76%
2024	3.58%	5.11%	3.29%	3.60%	4.01%	2.27%	3.20%	4.08%	3.27%	2.76%
2025	3.24%	4.56%	2.88%	3.13%	3.50%	2.05%	2.98%	3.74%	2.97%	2.84%
2026	4.23%	5.00%	3.61%	3.82%	3.72%	2.59%	3.85%	4.22%	3.50%	3.35%
2027	3.00%	4.17%	2.72%	3.03%	3.03%	1.99%	2.98%	3.35%	2.81%	2.70%
2028	2.91%	4.03%	2.66%	2.88%	2.86%	1.98%	2.92%	3.19%	2.75%	2.57%
2029	3.24%	4.34%	3.02%	3.47%	3.02%	2.22%	3.12%	3.34%	2.98%	2.76%
2030	2.87%	3.67%	2.69%	2.99%	2.54%	1.92%	2.77%	3.14%	2.60%	2.43%
2031	2.79%	3.53%	2.62%	2.98%	2.56%	1.91%	2.72%	3.01%	2.55%	2.50%
2032	2.71%	3.34%	2.54%	2.82%	2.43%	1.87%	2.64%	2.88%	2.48%	2.36%
2033	3.21%	3.67%	2.83%	3.11%	2.65%	2.38%	2.92%	3.09%	2.91%	2.75%
2034	2.75%	3.33%	2.65%	2.96%	2.42%	2.02%	2.66%	2.76%	2.55%	2.36%
2035	2.48%	2.88%	2.32%	2.75%	2.13%	1.80%	2.44%	2.55%	2.28%	2.32%
2036	2.41%	2.74%	2.56%	2.59%	2.05%	1.77%	2.38%	2.45%	2.21%	2.20%
2037	2.35%	2.61%	2.49%	2.52%	1.98%	1.76%	2.33%	2.37%	2.16%	2.15%
2038	2.28%	2.45%	2.41%	2.43%	1.90%	1.72%	2.25%	2.27%	2.09%	2.09%
2039	2.44%	2.63%	2.61%	2.75%	2.08%	1.93%	2.41%	2.39%	2.28%	2.35%
2040	2.61%	2.54%	2.39%	2.56%	2.04%	2.16%	2.41%	2.34%	2.38%	2.48%
2041	2.08%	2.05%	2.19%	2.18%	1.72%	1.64%	2.07%	2.03%	1.91%	2.03%
2042	2.01%	1.92%	2.12%	2.10%	1.66%	1.61%	2.01%	1.95%	1.85%	1.98%
2043	1.95%	1.81%	2.06%	2.08%	1.61%	1.60%	1.96%	1.89%	1.79%	1.98%
2044	2.03%	1.83%	2.15%	2.15%	1.70%	1.71%	2.00%	1.88%	2.03%	1.96%
2045	1.81%	1.55%	1.91%	1.86%	1.62%	1.53%	1.84%	1.74%	1.90%	1.82%
2046	1.75%	1.45%	1.84%	1.78%	1.58%	1.81%	1.78%	1.68%	1.85%	1.78%
2047	2.04%	1.55%	1.86%	1.97%	1.72%	1.98%	1.92%	1.78%	2.01%	2.10%
2048	1.61%	1.22%	1.71%	1.62%	1.48%	1.73%	1.66%	1.55%	1.73%	1.67%
2049	1.73%	1.29%	1.81%	1.78%	1.62%	1.89%	1.77%	1.63%	1.87%	1.78%
2050	1.48%	1.02%	1.57%	1.47%	1.39%	1.65%	1.55%	1.43%	1.61%	1.57%
2051	1.42%	0.93%	1.51%	1.44%	1.34%	1.61%	1.49%	1.37%	1.55%	1.57%
2052	1.36%	0.85%	1.45%	1.33%	1.30%	2.03%	1.44%	1.31%	1.50%	1.48%
2053	1.29%	0.76%	1.38%	1.26%	1.26%	1.97%	1.38%	1.25%	1.44%	1.43%
2054	1.61%	0.87%	1.46%	1.46%	1.48%	2.23%	1.54%	1.35%	1.68%	1.71%
2055	1.17%	0.61%	1.26%	1.16%	1.18%	1.88%	1.27%	1.15%	1.33%	1.38%
2056	1.10%	0.54%	1.20%	1.05%	1.13%	1.82%	1.21%	1.09%	1.28%	1.28%
2057	1.04%	0.47%	1.14%	0.98%	1.09%	1.76%	1.16%	1.04%	1.22%	1.23%
2058	0.98%	0.42%	1.08%	0.92%	1.05%	1.72%	1.11%	0.99%	1.17%	1.19%
2059	1.04%	0.41%	1.12%	1.01%	1.13%	1.79%	1.15%	1.02%	1.26%	1.28%
2060	0.86%	0.31%	0.97%	0.80%	0.96%	1.59%	1.00%	0.88%	1.07%	1.09%
2061	0.98%	0.32%	0.95%	0.83%	1.04%	1.69%	1.04%	0.91%	1.13%	1.25%
2062	0.74%	0.22%	0.86%	0.69%	0.88%	1.48%	0.89%	0.79%	0.97%	1.00%
2063	0.69%	0.19%	0.81%	0.66%	0.84%	1.42%	0.84%	0.74%	0.92%	0.98%
2064	0.71%	0.17%	0.80%	0.64%	0.86%	1.44%	0.83%	0.71%	0.96%	0.95%
2065	0.58%	0.13%	0.72%	0.53%	0.75%	1.30%	0.73%	0.64%	0.82%	0.86%
2066	0.53%	0.10%	0.67%	0.49%	0.71%	1.24%	0.68%	0.60%	0.77%	0.81%
2067	0.48%	0.08%	0.62%	0.46%	0.67%	1.18%	0.64%	0.56%	0.73%	0.80%
2068	0.53%	0.08%	0.59%	0.44%	0.70%	1.23%	0.64%	0.56%	0.75%	0.86%
2069	0.45%	0.06%	0.57%	0.41%	0.66%	1.14%	0.59%	0.51%	0.72%	0.73%

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 2020 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 - 2020 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 2020 Level - After Mortality										
2070	0.34%	0.04%	0.50%	0.33%	0.55%	1.00%	0.50%	0.43%	0.59%	0.63%
2071	0.30%	0.03%	0.46%	0.31%	0.51%	0.93%	0.45%	0.39%	0.55%	0.61%
2072	0.26%	0.02%	0.42%	0.27%	0.47%	0.87%	0.41%	0.35%	0.51%	0.55%
2073	0.23%	0.01%	0.38%	0.24%	0.43%	0.81%	0.37%	0.32%	0.47%	0.51%
2074	0.22%	0.01%	0.36%	0.23%	0.42%	0.78%	0.34%	0.29%	0.47%	0.48%
2075	0.21%	0.01%	0.32%	0.20%	0.39%	0.76%	0.31%	0.27%	0.43%	0.52%
2076	0.14%	0.00%	0.29%	0.16%	0.32%	0.63%	0.25%	0.22%	0.35%	0.39%
2077	0.11%	0.00%	0.26%	0.14%	0.29%	0.57%	0.22%	0.19%	0.32%	0.35%
2078	0.09%	0.00%	0.23%	0.13%	0.25%	0.51%	0.19%	0.16%	0.28%	0.31%
2079	0.09%	0.00%	0.21%	0.12%	0.25%	0.49%	0.18%	0.15%	0.28%	0.31%
2080	0.06%	0.00%	0.17%	0.10%	0.19%	0.41%	0.14%	0.12%	0.22%	0.24%
2081	0.05%	0.00%	0.15%	0.08%	0.17%	0.36%	0.11%	0.10%	0.19%	0.21%
2082	0.05%	0.00%	0.13%	0.07%	0.16%	0.34%	0.10%	0.09%	0.18%	0.22%
2083	0.03%	0.00%	0.11%	0.06%	0.12%	0.27%	0.08%	0.06%	0.14%	0.17%
2084	0.02%	0.00%	0.09%	0.05%	0.11%	0.23%	0.06%	0.05%	0.13%	0.14%
2085	0.01%	0.00%	0.08%	0.04%	0.08%	0.19%	0.05%	0.04%	0.10%	0.11%
2086	0.01%	0.00%	0.06%	0.04%	0.07%	0.16%	0.04%	0.03%	0.08%	0.09%
2087	0.01%	0.00%	0.05%	0.03%	0.06%	0.13%	0.03%	0.02%	0.06%	0.08%
2088	0.02%	0.00%	0.04%	0.03%	0.04%	0.10%	0.02%	0.02%	0.05%	0.06%
2089	0.00%	0.00%	0.03%	0.02%	0.04%	0.09%	0.02%	0.01%	0.05%	0.06%
2090	0.00%	0.00%	0.08%	0.02%	0.03%	0.06%	0.01%	0.01%	0.03%	0.03%
2091	0.00%	0.00%	0.00%	0.06%	0.02%	0.05%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	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%
2119	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 2020 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 - 2020 Level - After Consideration of Mortality

Claim Number								Totals	Annual Basis
Date of Birth									Percent of Total
Life Expectancy @ 12/31/19									By Year
Sex									
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Attained Age	Incremental Payments By Claim By Year - 2020 Level - After Mortality (a)								
24	126,161	143,050	66,394	39,706	156,017	127,403	658,731	3.29%	
25	114,938	141,141	63,059	12,341	117,003	28,854	477,336	2.39%	
26	116,492	144,959	63,048	136,525	108,546	80,549	650,119	3.25%	
27	115,105	140,633	58,343	110,309	97,979	78,327	600,696	3.00%	
28	186,730	138,647	182,637	88,885	106,735	99,006	802,641	4.01%	
29	184,413	137,108	173,997	71,388	93,789	75,278	735,972	3.68%	
30	182,071	173,623	192,667	66,530	105,657	109,924	830,474	4.15%	
31	179,705	132,598	153,860	44,981	75,595	71,373	658,113	3.29%	
32	177,314	130,988	145,975	35,483	67,930	70,056	627,746	3.14%	
33	181,081	140,856	142,013	28,253	69,873	93,789	655,865	3.28%	
34	172,461	126,400	127,964	21,524	53,960	114,968	617,276	3.09%	
35	169,998	124,721	120,858	16,643	48,115	112,383	592,718	2.96%	
36	167,511	122,189	112,298	12,725	42,529	109,053	566,306	2.83%	
37	164,999	154,831	123,929	11,334	47,186	106,112	608,391	3.04%	
38	162,461	118,311	98,594	7,309	34,205	120,934	541,813	2.71%	
39	159,899	115,752	91,120	5,454	29,091	100,266	501,582	2.51%	
40	157,311	113,575	84,671	4,043	25,462	97,360	482,421	2.41%	
41	154,696	111,756	79,095	2,974	22,270	94,785	465,577	2.33%	
42	152,053	109,170	72,648	2,157	19,288	91,585	446,901	2.24%	
43	154,658	117,238	69,883	1,582	19,261	108,167	470,788	2.35%	
44	146,671	135,357	73,377	1,292	18,082	86,147	460,927	2.31%	
45	143,928	102,410	56,693	772	12,321	83,012	399,137	2.00%	
46	141,147	100,111	51,903	533	10,511	80,179	384,384	1.92%	
47	138,327	98,115	47,716	364	8,945	77,619	371,086	1.86%	
48	135,463	95,434	43,078	243	7,749	87,125	369,091	1.85%	
49	132,554	93,052	39,032	159	6,311	71,757	342,864	1.71%	
50	129,597	90,944	35,482	103	5,273	69,209	330,608	1.65%	
51	126,589	113,737	37,377	76	5,460	66,210	349,449	1.75%	
52	123,530	85,717	28,302	40	3,572	63,460	304,621	1.52%	
53	124,674	91,503	26,430	24	3,368	74,249	320,248	1.60%	
54	117,254	80,667	22,290	14	2,351	58,019	280,596	1.40%	
55	114,037	78,096	19,616	8	1,883	55,334	268,973	1.35%	
56	110,766	75,747	17,281	4	1,498	52,853	258,150	1.29%	
57	107,441	72,859	14,903	2	1,172	50,045	246,421	1.23%	
58	104,063	90,526	15,180	1	1,169	55,446	266,385	1.33%	
59	100,633	67,735	11,082	1	700	45,026	225,176	1.13%	
60	97,155	64,796	9,337	0	528	42,339	214,155	1.07%	
61	93,628	62,063	7,855	0	394	39,841	203,782	1.02%	
62	90,055	59,510	6,592	0	290	37,511	193,958	0.97%	
63	89,490	61,985	5,620	0	241	42,642	199,978	1.00%	
64	82,768	53,752	4,393	0	148	32,613	173,674	0.87%	
65	79,059	65,881	4,197	0	130	30,409	179,676	0.90%	
66	75,312	48,146	2,800	0	70	28,058	154,386	0.77%	
67	71,534	45,339	2,185	0	47	25,872	144,978	0.73%	
68	67,738	42,687	1,691	0	31	27,841	139,988	0.70%	
69	63,939	39,770	1,267	0	19	21,710	126,705	0.63%	
70	60,147	37,029	938	0	12	19,744	117,870	0.59%	
71	56,370	34,443	685	-	7	17,920	109,425	0.55%	
72	52,616	40,843	570	-	5	16,059	110,093	0.55%	
73	50,622	31,866	347	-	2	17,493	100,330	0.50%	
Subtotals:	6,207,167	4,797,667	2,811,272	723,782	1,432,781	3,365,914	19,338,582	96.72%	

Note: (a) Product of estimated payments (2020 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 - 2020 Level - After Consideration of Mortality

Claim Number	Date of Birth	Life Expectancy @ 12/31/19	Sex	(2)	(3)	(4)	(5)	(6)	(7)	Totals (8)	Percent of Total By Year (9)
[REDACTED]											

Attained Age	Incremental Payments By Claim By Year - 2020 Level - After Mortality (a)										
74	45,211	26,612	225	-	1	12,771	84,820	0.42%			
75	41,583	24,049	145	-	1	11,204	76,981	0.39%			
76	38,022	21,656	91	-	0	9,779	69,547	0.35%			
77	34,547	19,421	55	-	0	8,481	62,503	0.31%			
78	31,175	17,160	31	-	0	8,449	56,816	0.28%			
79	27,926	19,450	20	-	0	6,112	53,509	0.27%			
80	24,817	13,175	9	-	0	5,118	43,119	0.22%			
81	21,863	11,314	4	-	0	4,196	37,378	0.19%			
82	19,079	9,640	2	-	0	3,395	32,115	0.16%			
83	17,060	8,921	1	-	0	3,297	29,279	0.15%			
84	14,072	6,736	0	-	0	2,097	22,905	0.11%			
85	11,870	5,511	0	-	-	1,593	18,975	0.09%			
86	9,880	5,737	0	-	-	1,183	16,799	0.08%			
87	8,103	3,510	0	-	-	846	12,460	0.06%			
88	6,541	2,724	0	-	-	686	9,951	0.05%			
89	5,189	2,076	0	-	-	393	7,658	0.04%			
90	4,039	1,536	0	-	-	250	5,825	0.03%			
91	3,079	1,112	-	-	-	152	4,342	0.02%			
92	2,294	785	-	-	-	87	3,166	0.02%			
93	1,727	740	-	-	-	57	2,524	0.01%			
94	1,180	353	-	-	-	23	1,556	0.01%			
95	811	225	-	-	-	10	1,046	0.01%			
96	540	137	-	-	-	4	681	0.00%			
97	347	80	-	-	-	2	429	0.00%			
98	215	45	-	-	-	1	261	0.00%			
99	128	24	-	-	-	0	152	0.00%			
100	73	15	-	-	-	0	89	0.00%			
101	42	6	-	-	-	0	48	0.00%			
102	24	3	-	-	-	0	27	0.00%			
103	14	2	-	-	-	0	16	0.00%			
104	8	1	-	-	-	0	8	0.00%			
105	4	0	-	-	-	0	5	0.00%			
106	2	0	-	-	-	0	3	0.00%			
107	1	0	-	-	-	0	2	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	0	-	-	-	0	0	0.00%			
122	0	0	-	-	-	0	0	0.00%			
123	0	0	-	-	-	0	0	0.00%			
Subtotals:	371,469	202,757	583	-	2	80,186	654,996	3.28%			
Totals All:	6,578,635	5,000,424	2,811,855	723,782	1,432,783	3,446,100	#####	100.00%			

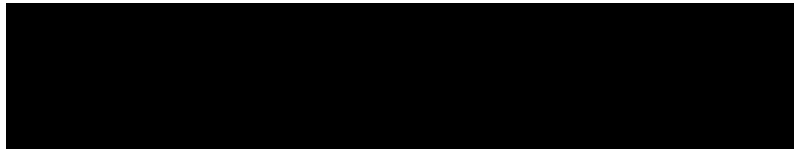
Note: (a) Product of estimated payments (2020 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

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 23

Claim Number
Date of Birth
Life Expectancy @ 12/31/19
Sex



	(2)	(3)	(4)	(5)	(6)	(7)
Attained Age						
24	0.98872	0.98689	0.95066	0.81963	0.91075	0.97927
25	0.97736	0.97372	0.90291	0.66911	0.82801	0.95861
26	0.96594	0.96049	0.85675	0.54404	0.75141	0.93801
27	0.95444	0.94720	0.81213	0.44045	0.68062	0.91748
28	0.94284	0.93383	0.76899	0.35490	0.61527	0.89702
29	0.93114	0.92036	0.72725	0.28447	0.55504	0.87663
30	0.91932	0.90678	0.68686	0.22672	0.49962	0.85630
31	0.90737	0.89309	0.64782	0.17960	0.44870	0.83603
32	0.89530	0.87928	0.61012	0.14140	0.40201	0.81582
33	0.88311	0.86536	0.57378	0.11060	0.35929	0.79568
34	0.87079	0.85134	0.53879	0.08594	0.32028	0.77562
35	0.85836	0.83721	0.50514	0.06632	0.28474	0.75563
36	0.84580	0.82298	0.47282	0.05081	0.25244	0.73572
37	0.83312	0.80863	0.44181	0.03862	0.22313	0.71588
38	0.82030	0.79418	0.41209	0.02912	0.19661	0.69642
39	0.80736	0.77962	0.38366	0.02178	0.17267	0.67643
40	0.79430	0.76496	0.35650	0.01614	0.15113	0.65683
41	0.78110	0.75018	0.33059	0.01185	0.13179	0.63731
42	0.76775	0.73529	0.30588	0.00861	0.11448	0.61787
43	0.75425	0.72026	0.28235	0.00619	0.09904	0.59851
44	0.74058	0.70509	0.25997	0.00440	0.08530	0.57923
45	0.72673	0.68976	0.23870	0.00308	0.07313	0.56003
46	0.71269	0.67428	0.21853	0.00213	0.06239	0.54092
47	0.69844	0.65862	0.19943	0.00145	0.05294	0.52189
48	0.68399	0.64277	0.18138	0.00097	0.04467	0.50295
49	0.66930	0.62673	0.16434	0.00064	0.03746	0.48410
50	0.65436	0.61048	0.14830	0.00041	0.03121	0.46534
51	0.63918	0.59401	0.13325	0.00026	0.02582	0.44668
52	0.62373	0.57733	0.11917	0.00016	0.02120	0.42813
53	0.60802	0.56043	0.10604	0.00009	0.01727	0.40970
54	0.59204	0.54332	0.09385	0.00005	0.01396	0.39142
55	0.57580	0.52600	0.08259	0.00003	0.01118	0.37331
56	0.55928	0.50846	0.07223	0.00002	0.00886	0.35537
57	0.54249	0.49072	0.06275	0.00001	0.00696	0.33762
58	0.52544	0.47279	0.05412	0.00000	0.00540	0.32007
59	0.50812	0.45468	0.04632	0.00000	0.00414	0.30274
60	0.49056	0.43642	0.03931	0.00000	0.00313	0.28564
61	0.47275	0.41801	0.03307	0.00000	0.00234	0.26879
62	0.45471	0.39947	0.02755	0.00000	0.00172	0.25221
63	0.43643	0.38081	0.02271	0.00000	0.00124	0.23595
64	0.41792	0.36204	0.01850	0.00000	0.00088	0.22002
65	0.39919	0.34318	0.01487	0.00000	0.00061	0.20446
66	0.38027	0.32428	0.01179	0.00000	0.00042	0.18929
67	0.36119	0.30537	0.00920	0.00000	0.00028	0.17454
68	0.34203	0.28654	0.00707	0.00000	0.00018	0.16025
69	0.32284	0.26787	0.00533	0.00000	0.00011	0.14646
70	0.30369	0.24940	0.00395	0.00000	0.00007	0.13320
71	0.28463	0.23120	0.00286	0.00000	0.00004	0.12049
72	0.26567	0.21331	0.00203	0.00000	0.00002	0.10834
73	0.24687	0.19577	0.00140	0.00000	0.00001	0.09679

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 - 2020 Level - Before Consideration of Mortality

Claim Number							Totals	Percent of Total
Date of Birth								By Year
Life Expectancy @ 12/31/19								
Sex								
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/19								
Attained Age								
24	127,600	144,950	69,840	48,444	171,306	130,100	692,240	0.59%
25	117,600	144,950	69,840	18,444	141,306	30,100	522,240	0.45%
26	120,600	150,922	73,590	250,948	144,456	85,872	826,388	0.71%
27	120,600	148,472	71,840	250,448	143,956	85,372	820,688	0.70%
28	198,050	148,472	237,504	250,448	173,476	110,372	1,118,322	0.96%
29	198,050	148,972	239,254	250,948	168,976	85,872	1,092,072	0.93%
30	198,050	191,472	280,504	293,448	211,476	128,372	1,303,322	1.12%
31	198,050	148,472	237,504	250,448	168,476	85,372	1,088,322	0.93%
32	198,050	148,972	239,254	250,948	168,976	85,872	1,092,072	0.93%
33	205,050	162,772	247,504	255,448	194,476	117,872	1,183,122	1.01%
34	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
35	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
36	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
37	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
38	198,050	148,972	239,254	250,948	173,976	173,727	1,184,927	1.01%
39	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
40	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
41	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
42	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
43	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
44	198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%
45	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
46	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
47	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
48	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%
49	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
50	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
51	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
52	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
53	205,050	163,272	249,254	255,948	194,976	181,227	1,249,727	1.07%
54	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
55	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
56	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
57	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
58	198,050	191,472	280,504	293,448	216,476	173,227	1,353,177	1.16%
59	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
60	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
61	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
62	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
63	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
64	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
65	198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%
66	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
67	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
68	198,050	148,972	239,254	250,948	173,976	173,727	1,184,927	1.01%
69	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
70	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
71	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
72	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
73	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
Subtotals:	9,631,700	7,799,006	11,587,544	12,422,392	8,814,420	7,110,756	57,365,818	49.11%

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 - 2020 Level - Before Consideration of Mortality

Claim Number							Totals	Percent
Date of Birth								of Total
Life Expectancy @ 12/31/19								By Year
Sex								
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/19								
Attained Age								
74	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
75	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
76	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
77	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
78	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%
79	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
80	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
81	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
82	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
83	205,050	163,272	249,254	255,948	194,976	181,227	1,249,727	1.07%
84	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
85	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
86	198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%
87	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
88	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%
89	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
90	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
91	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
92	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
93	205,050	205,772	290,504	298,448	237,476	180,727	1,417,977	1.21%
94	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
95	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
96	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
97	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
98	198,050	148,972	239,254	250,948	173,976	173,727	1,184,927	1.01%
99	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
100	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
101	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
102	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
103	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
104	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
105	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
106	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
107	198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%
108	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%
109	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
110	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
111	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
112	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
113	205,050	163,272	249,254	255,948	194,976	181,227	1,249,727	1.07%
114	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
115	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
116	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
117	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
118	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%
119	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
120	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
121	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
122	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
123	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
Subtotals:	9,937,500	7,804,600	12,255,950	12,856,900	8,888,300	7,707,350	59,450,600	50.89%
Totals All:	19,569,200	15,603,606	23,843,494	25,279,292	17,702,720	14,818,106	116,816,418	100.00%

Expense Group	Estimated Accident Year 1/1 - 12/31 2020
----- (1)	----- (2)

Incremental Payments By Major Expense Groups

Legal Expense	388,516
Parental Award	1,397,419
Medical Expense	843,539
Nursing Care - By Parents & Family Care	10,495,652
Nursing Care - By Others	2,340,801
Custodial	30,864
Other	2,245,369
Totals:	17,742,160

Case Outstanding By Major Expense Groups

Legal Expense	-
Parental Award	822,969
Medical Expense	60,583,611
Nursing Care - By Parents & Family Care	190,001,780
Nursing Care - By Others	298,361,042
Custodial	151,117,953
Other	89,694,784
Totals:	790,582,139

Percentage by Expense Group - Based on Incremental Payments

Legal Expense	2.19%
Parental Award	7.88%
Medical Expense	4.75%
Nursing Care - By Parents & Family Care	59.16%
Nursing Care - By Others	13.19%
Custodial	0.17%
Other	12.66%

Percentage by Expense Group - Based on Case Outstanding

Legal Expense	0.00%
Parental Award	0.10%
Medical Expense	7.66%
Nursing Care - By Parents & Family Care	24.03%
Nursing Care - By Others	37.74%
Custodial	19.11%
Other	11.35%

Estimated Inflation By Component - Paid Basis

Legal Expense (a)	3.72%
Parental Award (b)	0.00%
Medical Expense (c)	1.16%
Nursing Care - By Parents & Family Care (d)	0.00%
Nursing Care - By Others (e)	0.00%
Custodial (f)	0.00%
Other (g)	0.44%

Estimated Inflation By Component - Outstanding Basis

Legal Expense (a)	3.72%
Parental Award (b)	0.00%
Medical Expense (h)	0.70%
Nursing Care - By Parents & Family Care (d)	0.00%
Nursing Care - By Others (e)	0.00%
Custodial (f)	0.00%
Other (h)	0.27%

Combined (i)	
Estimated Inflation - Paid Basis	0.19%
Estimated Inflation - O/S Basis	0.08%

Expense Group	Accident Year 1/1 - 12/31 2010	Accident Year 1/1 - 12/31 2011	Accident Year 1/1 - 12/31 2012	Accident Year 1/1 - 12/31 2013	Accident Year 1/1 - 12/31 2014	Accident Year 1/1 - 12/31 2015	Accident Year 1/1 - 12/31 2016	Accident Year 1/1 - 12/31 2017	Accident Year 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	388,516
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	1,397,419
Medical Expense	N/A	795,785	792,882	845,548	967,563	974,935	967,347	939,392	855,074	843,539
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	10,495,652
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	2,340,801
Custodial	N/A	19,113	98,021	73,571	172,325	30,724	50,965	130,563	19,006	30,864
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	2,245,369
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	17,742,160
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	822,969
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	60,583,611
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	190,001,780
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	298,361,042
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	151,117,953
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	89,694,784
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	790,582,139
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%	2.19%
Parental Award	13.53%	12.37%	6.58%	8.89%	9.05%	7.50%	7.63%	7.77%	6.68%	7.88%
Medical Expense	5.60%	5.55%	6.11%	5.99%	6.24%	6.16%	5.89%	5.35%	4.86%	4.75%
Nursing Care - By Parents & Family Care	36.63%	38.61%	41.69%	46.10%	48.55%	54.48%	58.59%	58.93%	58.75%	59.16%
Nursing Care - By Others	18.92%	17.83%	23.20%	18.91%	15.76%	15.27%	14.72%	11.23%	11.83%	13.19%
Custodial	0.15%	0.13%	0.76%	0.52%	1.11%	0.19%	0.31%	0.74%	0.11%	0.17%
Other	14.41%	16.09%	10.32%	12.17%	11.35%	12.17%	9.91%	12.63%	15.20%	12.66%
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%	0.10%
Medical Expense	8.41%	8.87%	7.82%	7.95%	7.87%	7.88%	7.41%	7.54%	7.59%	7.66%
Nursing Care - By Parents & Family Care	15.23%	14.20%	19.70%	18.47%	20.13%	21.66%	22.13%	23.05%	23.57%	24.03%
Nursing Care - By Others	52.74%	53.39%	43.03%	44.13%	41.32%	39.91%	38.41%	38.82%	38.15%	37.74%
Custodial	10.41%	10.15%	17.82%	17.71%	19.22%	18.82%	20.91%	19.01%	19.27%	19.11%
Other	12.78%	12.88%	11.45%	11.56%	11.35%	11.61%	11.03%	11.50%	11.34%	11.35%
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%	4.57%
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%	2.29%
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%	2.74%
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%	3.50%
Other (h)	0.90%	1.78%	1.04%	0.90%	0.45%	0.44%	1.24%	1.27%	1.15%	1.37%
Combined (i)										
Estimated Inflation - Paid Basis	0.78%	1.00%	0.78%	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%
Estimated Inflation - O/S Basis	0.29%	0.42%	9.83%	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%

Note: See Appendix B, Exhibit I, Sheet 5 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 5 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 5 for footnotes.

Footnotes for Appendix B, Exhibit I, Sheets 1 to 4

- 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, 2016, and 2019. These changes in the custodial residential care daily rate resulted in the estimated inflation rates of 40%, 3%, 40%, 95%, 3%, 4.5%, and 3.5% for 2004, 2005, 2006, 2012, 2013, 2016, & 2019, 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 Medical		5 Year Avg % Chg		Large Company Stocks		Small Company Stocks		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)	(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%	-4.80%	-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%										-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%	
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%	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%	
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%	
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%	
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%	
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%	
1945	18.20	2.25%	2.56%		5.29%	36.44%	73.62%	10.73%	2.22%	0.32%	2.62%	17.42%	23.16%										-2.73%	12.13%	15.17%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
1953	26.90	0.75%	3.53%		2.27%	-0.99%	-6.48%	3.64%	3.23%	1.81%	3.20%	1.36%	0.84%										1.26%	-0.91%	0.61%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
1971	41.10	3.27%	4.57%		4.56%	14.30%	13.23%	8.72%	4.40%	7.39%	7.39%	10.70%	12.20%										0.01%	6.14%	7.43%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	
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%	

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Govt Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 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)
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%	
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%		7.72%	10.17%	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%	7.44%	11.44%	5.91%	4.54%	1.30%	9.07%	8.75%	3.22%	1.86%
2000	174.00	3.39%	4.17%	2.54%	-9.10%	-3.59%	21.48%	12.59%	5.89%	7.62%	8.18%	1.26%	8.29%	13.11%	1.63%	-1.28%	-2.13%	4.91%	9.72%
2001	176.70	1.55%	4.72%	2.19%	-11.89%	22.77%	3.70%	7.62%	3.83%	7.08%	7.61%	-1.16%	5.49%	3.98%	2.53%	-3.35%	-2.71%	3.94%	2.43%
2002	180.90	2.38%	5.05%	2.32%	-22.11%	-13.28%	17.84%	12.93%	1.65%	6.49%	7.41%	-4.81%	3.12%	-8.52%	2.73%	-7.13%	-7.18%	0.74%	-10.90%
2003	184.30	1.88%	3.71%	2.38%	28.68%	60.70%	1.45%	2.40%	1.02%	5.67%	6.44%	15.14%	16.85%	19.99%	1.33%	12.76%	13.26%	14.97%	18.11%
2004	190.30	3.26%	4.24%	2.49%	10.88%	18.39%	8.51%	2.25%	1.20%	5.63%	6.27%	7.26%	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%	5.50%
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%	6.89%	7.05%	4.59%	10.23%
2007	210.04	4.08%	5.16%	3.03%	5.49%	-5.22%	9.88%	10.05%	4.66%	5.56%	6.37%	6.43%	6.26%	8.72%	2.13%	3.39%	2.34%	2.18%	4.64%
2008	210.23	0.09%	2.65%	2.68%	-37.00%	-36.72%	25.87%	13.11%	1.60%	5.63%	7.35%	-11.63%	-1.13%	-25.81%	-0.03%	-14.31%	-11.72%	-1.22%	-25.90%
2009	215.95	2.72%	3.37%	2.57%	26.46%	25.57%	4.08%	2.82%	0.45%	5.61%	7.12%	14.23%	11.20%	20.99%	0.80%	11.66%	11.51%	8.48%	18.27%
2010	219.18	1.50%	3.28%	2.19%	15.06%	26.31%	4.25%	2.62%	0.30%	4.94%	5.95%	8.93%	9.32%	13.89%	1.09%	6.74%	7.43%	7.82%	12.39%
2011	225.67	2.96%	3.49%	2.27%	2.11%	1.02%	3.91%	2.16%	0.17%	4.64%	5.62%	3.03%	2.38%	0.37%	1.22%	0.76%	0.07%	-0.59%	-2.60%
2012	229.60	1.74%	3.21%	1.80%	16.00%	16.33%	2.92%	1.22%	0.17%	3.67%	4.78%	8.61%	6.91%	11.10%	1.41%	6.80%	6.86%	5.17%	9.36%
2013	233.05	1.50%	2.01%	2.08%	32.39%	41.31%	3.45%	1.74%	0.13%	4.23%	5.03%	16.12%	14.46%	12.86%	-0.07%	14.04%	14.62%	12.96%	11.36%
2014	234.81	0.76%	2.96%	1.69%	13.69%	5.76%	3.34%	2.14%	0.11%	4.16%	4.76%	7.95%	5.05%	5.82%	1.27%	6.26%	7.19%	4.30%	5.07%
2015	236.53	0.73%	2.58%	1.54%	1.38%	-1.97%	2.84%	1.89%	0.30%	3.89%	4.76%	2.39%	1.33%	-1.65%	1.04%	0.85%	1.66%	0.60%	-2.38%
2016	241.43	2.07%	4.07%	1.36%	11.96%	26.56%	2.59%	1.63%	0.60%	3.66%	4.55%	6.91%	8.04%	6.97%	2.71%	5.55%	4.83%	5.96%	4.90%
2017	246.52	2.11%	1.78%	1.43%	21.83%	13.23%	2.89%	2.16%	1.17%	3.74%	4.37%	11.38%	7.71%	13.91%	0.35%	9.95%	9.27%	5.60%	11.81%
2018	251.23	1.91%	2.01%	1.52%	-4.38%	-8.48%	3.11%	2.85%	2.25%	3.93%	4.68%	0.06%	-0.35%	-6.52%	0.49%	-1.46%	-1.85%	-2.26%	-8.43%
2019	256.97	2.29%	4.57%	1.82%	31.49%	22.78%	2.58%	2.05%	1.99%	3.39%	4.18%	15.49%	10.99%	21.53%	2.75%	13.66%	13.20%	8.70%	19.24%

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Gov't Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model 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)
Geometric Mean of Annual Return																			
1926 - 1929		-0.95%			19.19%	-4.50%	5.00%	4.19%	3.67%	4.64%		11.43%	6.72%				12.38%	7.67%	
1930 - 1939		-2.04%	0.65%	-2.06%	-0.05%	1.38%	4.88%	4.58%	0.56%	3.89%		3.65%	5.32%		2.71%	5.71%	5.68%	7.36%	
1940 - 1949		5.36%	3.66%	4.73%	9.17%	20.69%	3.24%	1.83%	0.41%	2.71%		5.64%	7.39%		-1.07%	0.91%	0.28%	2.03%	
1950 - 1959		2.22%	3.88%	2.54%	19.35%	16.90%	-0.07%	1.34%	1.86%	3.30%		10.35%	7.34%		1.34%	7.81%	8.13%	5.12%	
1960 - 1969		2.52%	4.11%	1.98%	7.81%	15.53%	1.45%	3.48%	3.88%	5.00%		6.18%	6.43%		2.13%	4.20%	3.66%	3.91%	
1970 - 1979		7.36%	8.03%	6.40%	5.87%	11.49%	5.52%	6.98%	6.31%	8.23%		7.35%	7.79%		1.63%	0.95%	-0.01%	0.43%	
1980 - 1989		5.10%	8.14%	6.24%	17.55%	15.83%	12.61%	11.91%	8.89%	11.32%		14.37%	13.99%		1.90%	8.13%	9.27%	8.90%	
1990 - 1999		2.93%	5.11%	3.32%	18.21%	15.09%	8.79%	7.20%	4.93%	7.72%	7.23%	12.43%	11.21%	5.04%	1.79%	9.11%	9.50%	8.28%	2.12%
2000 - 2009		2.52%	4.09%	2.54%	-0.95%	6.09%	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 - 2019		1.75%	2.99%	1.77%	13.56%	13.35%	3.19%	2.05%	0.72%	4.02%	4.87%	7.97%	6.49%	7.52%	1.22%	6.20%	6.21%	4.74%	5.77%
1991 - 2019		2.28%	3.88%	2.49%	10.44%	12.80%	7.28%	5.15%	2.63%	5.79%	6.05%	8.13%	8.46%	6.05%	1.39%	5.65%	5.86%	6.18%	3.77%
Annual Std. Deviation																			
1926 - 1929		1.43%			24.06%	39.46%	4.07%	2.28%	0.72%	0.10%		10.19%	10.50%				8.75%	9.07%	
1930 - 1939		5.01%	0.56%	2.88%	34.67%	60.30%	6.04%	3.61%	0.75%	0.72%		15.38%	16.88%		-2.32%	12.50%	10.37%	11.87%	
1940 - 1949		5.93%	2.71%	2.19%	16.51%	37.03%	3.75%	0.81%	0.33%	0.10%		7.34%	9.87%		0.52%	5.15%	1.41%	3.93%	
1950 - 1959		2.26%	0.99%	1.78%	19.79%	27.09%	4.86%	2.71%	0.75%	0.55%		8.36%	7.63%		-0.79%	6.58%	6.09%	5.37%	
1960 - 1969		1.80%	1.94%	0.84%	14.39%	32.07%	6.23%	3.52%	1.35%	0.95%		6.02%	6.99%		1.11%	5.18%	4.21%	5.19%	
1970 - 1979		3.45%	2.90%	1.48%	19.24%	31.10%	6.80%	4.69%	1.94%	0.76%		8.83%	9.68%		1.42%	7.35%	5.38%	6.23%	
1980 - 1989		3.22%	2.28%	2.83%	12.68%	17.20%	15.11%	8.08%	2.79%	1.91%		6.08%	8.89%		-0.56%	3.25%	2.86%	5.68%	
1990 - 1999		1.24%	2.26%	0.83%	14.16%	19.98%	12.82%	7.09%	1.36%	0.84%	0.34%	6.87%	9.53%	1.44%	1.44%	6.04%	5.63%	8.29%	0.20%
2000 - 2009		1.15%	0.79%	0.23%	21.11%	26.32%	8.67%	4.96%	1.89%	0.78%	0.74%	8.38%	4.80%	14.05%	0.55%	8.15%	7.24%	3.65%	12.90%
2010 - 2019		0.68%	0.92%	0.32%	12.26%	15.40%	0.55%	0.47%	0.81%	0.48%	0.54%	5.32%	4.57%	8.52%	0.60%	5.00%	4.64%	3.89%	7.84%
1991 - 2019		0.90%	1.35%	0.78%	17.57%	19.83%	9.36%	5.44%	2.05%	1.59%	1.23%	7.70%	6.83%	9.42%	0.57%	6.92%	6.80%	5.93%	8.51%

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)]

Development of Incurred Loss Projection Tail Factor - 378 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of June 30, 2020

Year of Birth	Birth Year Level Incurred (a) Loss & ALAE @ 6/30/20	Paid Development Factors		Indicated Incurred Projection Without Tail Factor @ 378 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Incurred Projection Tail Factor 378:Ult. (8) / (7)
		Without Tail Factor (b) Incremental	Cumulative			Column (5) Incurred Projection Without Tail Factor	Column (6) Estimated Ultimate Based on Incremental Payment Method (c)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	19,909,631	1.0000		19,909,631	23,834,448	19,909,631	23,834,448	1.197
1990	8,676,956	1.0045	1.0045	8,716,002	9,435,105	28,625,633	33,269,554	1.162
1991	19,902,756	1.0045	1.0090	20,082,283	26,254,282	48,707,916	59,523,836	1.222
1992	35,800,828	1.0045	1.0136	36,286,318	43,000,872	84,994,234	102,524,707	1.206
1993	35,749,154	1.0045	1.0181	36,396,995	45,074,331	121,391,229	147,599,039	1.216
1994	15,826,889	1.0045	1.0227	16,186,213	21,100,604	137,577,442	168,699,643	1.226
1995	24,275,363	1.0045	1.0273	24,938,216	33,470,794	162,515,658	202,170,437	1.244
1996	22,455,007	1.0045	1.0319	23,171,960	25,031,512	185,687,618	227,201,949	1.224
1997	31,930,894	1.0045	1.0366	33,098,674	41,549,400	218,786,293	268,751,349	1.228
1998	53,138,776	1.0175	1.0547	56,046,113	65,238,940	274,832,406	333,990,289	1.215
1999	19,857,619	1.0130	1.0684	21,216,345	21,109,916	296,048,751	355,100,204	1.199
2000	14,811,682	1.0070	1.0759	15,935,924	14,665,162	311,984,675	369,765,366	1.185
2001	22,070,250	0.9900	1.0651	23,507,980	27,336,125	335,492,654	397,101,491	1.184
2002	52,577,244	0.9900	1.0545	55,442,278	58,726,402	390,934,933	455,827,893	1.166
2003	12,684,061	1.0100	1.0650	13,508,992	13,733,290	404,443,924	469,561,182	1.161
2004	22,923,361	1.0000	1.0650	24,414,224	28,740,817	428,858,148	498,302,000	1.162
2005	27,267,489	0.9925	1.0570	28,823,074	31,670,940	457,681,222	529,972,940	1.158
2006	39,543,610	1.0200	1.0782	42,635,526	49,023,537	500,316,747	578,996,477	1.157
2007	32,360,177	1.0150	1.0944	35,413,776	38,129,516	535,730,524	617,125,993	1.152
2008	43,619,410	1.0150	1.1108	48,451,496	54,435,463	584,182,020	671,561,456	1.150
2009	53,995,464	1.0050	1.1163	60,276,876	62,581,066	644,458,896	734,142,522	1.139
2010	27,440,968	1.0050	1.1219	30,786,402	37,858,509	675,245,298	772,001,031	1.143
2011	43,308,137	1.0180	1.1421	49,462,584	51,259,932	724,707,883	823,260,963	1.136
2012	30,403,650	1.0250	1.1707	35,592,368	39,680,559	760,300,251	862,941,521	1.135
2013	28,640,012	1.0400	1.2175	34,868,856	30,044,341	795,169,107	892,985,862	1.123
2014	32,205,406	1.0500	1.2784	41,170,163	35,861,086	836,339,270	928,846,948	1.111
2015	52,920,622	1.0500	1.3423	71,034,290	75,515,129	907,373,560	1,004,362,077	1.107
2016	12,754,287	1.1000	1.4765	18,831,806	24,280,275	926,205,365	1,028,642,352	1.111
2017	35,037,684	1.1000	1.6242	56,906,760	68,031,433	983,112,126	1,096,673,785	1.116
Totals / Averages:								
1989 - 2002				390,934,933	455,827,893			1.166
1989 - 2007				535,730,524	617,125,993			1.152
1989 - 2012				760,300,251	862,941,521			1.135
1989 - 2017				983,112,126	1,096,673,785			1.116
1989 - 2015				907,373,560	1,004,362,077			1.107
Selected Incurred Loss Projection Tail Factor 378:Ult.								1.103

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

(b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 378:Ult.

(c) Based on utilization rate of 2.00%. See Appendix E, Exhibit I, Sheet 1, Column (7).

Development of Paid Loss Projection Tail Factor - 378 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of June 30, 2020

Year of Birth	Birth Year Level Paid (a) Loss & ALAE @ 6/30/20	Paid Development Factors		Indicated Paid Projection Without Tail Factor @ 378 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Paid Projection Tail Factor 378:Ult. (8) / (7)
		Without Tail Factor (b)	Incremental Cumulative			Column (5) Paid Projection Without Tail Factor	Column (6) Estimated Ultimate Based on Incremental Payment Method (c)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	12,185,598	1.0000	1.0000	12,185,598	23,834,448	12,185,598	23,834,448	1.956
1990	4,732,774	1.0500	1.0500	4,969,412	9,435,105	17,155,010	33,269,554	1.939
1991	7,012,590	1.0500	1.1025	7,731,380	26,254,282	24,886,390	59,523,836	2.392
1992	11,617,393	1.0500	1.1576	13,448,585	43,000,872	38,334,975	102,524,707	2.674
1993	17,083,937	1.0500	1.2155	20,765,633	45,074,331	59,100,608	147,599,039	2.497
1994	6,218,064	1.0500	1.2763	7,936,000	21,100,604	67,036,608	168,699,643	2.517
1995	8,479,114	1.0500	1.3401	11,362,823	33,470,794	78,399,431	202,170,437	2.579
1996	7,970,753	1.0500	1.4071	11,215,650	25,031,512	89,615,081	227,201,949	2.535
1997	9,781,139	1.0525	1.4810	14,485,605	41,549,400	104,100,685	268,751,349	2.582
1998	17,138,375	1.0550	1.5624	26,777,455	65,238,940	130,878,140	333,990,289	2.552
1999	10,009,922	1.0550	1.6484	16,499,957	21,109,916	147,378,097	355,100,204	2.409
2000	5,238,266	1.0550	1.7390	9,109,449	14,665,162	156,487,547	369,765,366	2.363
2001	7,112,992	1.0550	1.8347	13,049,965	27,336,125	169,537,512	397,101,491	2.342
2002	14,087,963	1.0550	1.9356	27,268,277	58,726,402	196,805,789	455,827,893	2.316
2003	4,273,159	1.0600	2.0517	8,767,270	13,733,290	205,573,059	469,561,182	2.284
2004	4,876,186	1.0600	2.1748	10,604,775	28,740,817	216,177,835	498,302,000	2.305
2005	7,198,949	1.0700	2.3270	16,752,287	31,670,940	232,930,122	529,972,940	2.275
2006	8,495,158	1.0750	2.5016	21,251,271	49,023,537	254,181,393	578,996,477	2.278
2007	9,320,025	1.0750	2.6892	25,063,343	38,129,516	279,244,735	617,125,993	2.210
2008	5,555,783	1.0850	2.9178	16,210,521	54,435,463	295,455,256	671,561,456	2.273
2009	7,812,403	1.1000	3.2096	25,074,310	62,581,066	320,529,566	734,142,522	2.290
2010	3,033,555	1.0950	3.5145	10,661,306	37,858,509	331,190,871	772,001,031	2.331
2011	4,995,636	1.1000	3.8659	19,312,655	51,259,932	350,503,526	823,260,963	2.349
2012	3,251,224	1.1100	4.2912	13,951,504	39,680,559	364,455,030	862,941,521	2.368
2013	4,719,064	1.1350	4.8705	22,984,011	30,044,341	387,439,041	892,985,862	2.305
2014	5,303,256	1.1650	5.6741	30,091,131	35,861,086	417,530,173	928,846,948	2.225
2015	3,833,727	1.2000	6.8089	26,103,477	75,515,129	443,633,650	1,004,362,077	2.264
2016	861,662	1.2750	8.6814	7,480,387	24,280,275	451,114,037	1,028,642,352	2.280
2017	1,286,196	1.5000	13.0220	16,748,885	68,031,433	467,862,922	1,096,673,785	2.344

Totals / Averages:

1989 - 2002	196,805,789	455,827,893	2.316
1989 - 2007	279,244,735	617,125,993	2.210
1989 - 2012	364,455,030	862,941,521	2.368
1989 - 2017	467,862,922	1,096,673,785	2.344
1989 - 2015	443,633,650	1,004,362,077	2.264

Selected Paid Loss Projection Tail Factor 378:Ult.

2.353

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 378:Ult.

(c) Based on utilization rate of 2.00%. See Appendix E, Exhibit I, Sheet 1, Column (7).

Actual Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

Birth Year	Actual Paid Loss & ALAE				
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)
1989	14,267,027	14,638,997	14,972,972	15,095,615	15,240,378
1990	6,017,106	6,279,135	6,480,940	6,529,738	6,591,627
1991	8,706,421	9,314,249	9,849,249	9,972,686	10,105,115
1992	14,588,741	15,500,157	16,378,359	16,552,069	16,767,769
1993	19,373,096	20,331,661	21,294,314	21,553,939	21,922,181
1994	7,192,264	7,475,545	7,718,617	7,777,645	7,841,307
1995	10,038,156	10,574,141	11,159,530	11,382,161	11,544,996
1996	9,129,668	9,627,567	10,099,946	10,209,524	10,342,161
1997	11,977,563	12,557,481	13,178,169	13,335,012	13,568,242
1998	19,760,086	21,092,727	22,364,192	22,685,042	23,031,137
1999	11,901,286	12,245,496	12,580,524	12,644,834	12,720,249
2000	5,837,741	6,195,510	6,558,156	6,614,029	6,718,264
2001	7,320,379	7,833,708	8,271,076	8,384,030	8,498,204
2002	15,119,824	16,227,654	17,269,559	17,531,878	17,846,248
2003	4,352,130	4,674,834	4,953,963	5,050,215	5,110,129
2004	4,770,134	5,141,005	5,449,735	5,641,931	5,729,392
2005	7,095,668	7,624,142	8,213,548	8,390,099	8,580,570
2006	8,325,390	8,963,008	9,756,743	9,956,233	10,153,023
2007	8,849,635	9,693,497	10,649,649	10,847,575	11,098,484
2008	5,061,580	5,678,602	6,207,497	6,402,041	6,589,237
2009	6,451,376	7,100,090	7,752,859	7,962,742	8,162,020
2010	2,674,347	2,866,667	3,046,696	3,088,176	3,127,891
2011	3,794,991	4,353,878	4,883,356	5,027,829	5,166,025
2012	2,323,849	2,732,433	3,134,528	3,219,474	3,337,326
2013	3,154,345	3,737,777	4,521,536	4,674,404	4,822,983
2014	2,940,791	4,231,511	5,082,901	5,230,749	5,410,654
2015	1,346,365	2,609,468	3,411,625	3,605,383	3,910,917
2016	390,803	569,989	770,775	824,193	873,274
2017	5,229	455,087	870,841	1,188,443	1,299,177
2018		30,277	1,215,494	1,437,484	1,900,477
2019			1,101	20,617	398,745
2020				0	0

Totals:

2009 & Prior	206,135,268	218,769,205	231,159,596	234,519,036	238,160,735
2010 & Prior	208,809,616	221,635,871	234,206,292	237,607,212	241,288,627
2011 & Prior	212,604,607	225,989,749	239,089,648	242,635,041	246,454,652
2012 & Prior	214,928,456	228,722,182	242,224,176	245,854,515	249,791,978
2013 & Prior	218,082,801	232,459,960	246,745,713	250,528,919	254,614,961
2014 & Prior	221,023,592	236,691,471	251,828,614	255,759,669	260,025,615
2015 & Prior	222,369,957	239,300,938	255,240,240	259,365,052	263,936,532
2016 & Prior	222,760,760	239,870,927	256,011,014	260,189,244	264,809,807
2017 & Prior	222,765,989	240,326,014	256,881,856	261,377,687	266,108,983
2018 & Prior		240,356,291	258,097,350	262,815,171	268,009,460
2019 & Prior			258,098,451	262,835,789	268,408,205
2020 & Prior				262,835,789	268,408,205

Notes: (a) 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 Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

Birth Year	Actual 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)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
2007	909,414	2,145,757	3,232,481	4,101,955	5,212,346	6,071,909	7,004,826	7,953,448
2008	287,894	916,649	1,407,917	2,014,976	2,355,509	2,934,059	3,572,068	4,287,731
2009	114,839	628,299	1,532,304	2,438,709	3,142,736	3,691,740	4,230,225	5,156,527
2010		116,166	895,231	1,203,035	1,818,188	2,065,585	2,245,502	2,456,858
2011			11,245	178,666	877,041	1,559,805	2,333,485	3,117,907
2012				16,611	97,446	898,196	1,645,365	2,061,021
2013					114,394	873,399	1,747,648	2,424,840
2014						116,952	652,037	1,765,040
2015							0	365,465
2016								10,326
2017								
2018								
2019								
2020								
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
2010 & Prior		102,953,368	117,272,447	130,065,693	151,909,425	169,499,532	182,393,308	195,456,871
2011 & Prior			117,283,692	130,244,359	152,786,466	171,059,337	184,726,793	198,574,778
2012 & Prior				130,260,969	152,883,912	171,957,533	186,372,157	200,635,799
2013 & Prior					152,998,305	172,830,932	188,119,805	203,060,639
2014 & Prior						172,947,884	188,771,842	204,825,679
2015 & Prior							188,771,842	205,191,144
2016 & Prior								205,201,470

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	Actual Incurred Loss & ALAE				
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)
1989	25,441,183	25,702,077	26,676,277	26,676,277	26,350,962
1990	12,078,863	12,124,934	12,219,613	12,219,613	12,219,613
1991	27,582,759	27,832,120	28,375,779	28,375,779	28,375,779
1992	51,825,758	52,149,680	50,874,421	50,874,421	50,874,421
1993	44,240,688	44,771,955	48,129,997	48,129,997	48,129,997
1994	20,463,924	20,675,749	21,278,788	21,278,788	21,278,788
1995	32,530,259	33,033,922	33,554,096	33,554,096	33,554,096
1996	30,070,691	29,864,307	30,451,587	30,451,587	30,451,587
1997	39,746,715	40,457,327	44,226,874	44,226,874	44,226,874
1998	67,690,266	70,152,725	72,737,058	72,737,058	72,737,058
1999	26,469,569	27,054,078	26,276,114	26,276,114	26,276,114
2000	21,260,799	21,722,522	19,861,024	19,856,642	19,856,642
2001	29,028,446	29,663,340	28,936,114	28,936,256	28,936,256
2002	69,075,832	70,560,398	70,261,172	70,261,340	70,261,340
2003	18,044,410	18,209,635	16,526,126	16,526,277	16,526,277
2004	27,934,816	28,781,989	30,154,419	30,154,419	30,154,419
2005	32,289,079	32,986,431	34,461,781	34,462,348	34,462,348
2006	48,406,081	50,537,021	49,851,128	49,851,523	49,851,523
2007	38,318,675	38,987,317	39,192,341	39,192,985	39,192,985
2008	52,483,297	51,043,082	50,984,518	50,984,683	50,982,268
2009	58,470,612	59,034,654	61,836,158	61,836,666	61,836,666
2010	28,170,398	28,907,752	31,404,151	31,404,346	31,404,346
2011	47,391,514	47,765,304	49,393,256	49,393,626	49,394,591
2012	28,663,775	32,385,451	34,549,969	34,550,487	34,550,487
2013	30,675,106	29,432,728	29,859,912	29,860,253	29,860,253
2014	39,204,196	40,746,108	33,389,632	33,366,089	33,366,239
2015	25,309,491	40,552,485	49,927,837	51,057,902	54,827,902
2016	3,189,395	7,092,710	12,995,406	12,995,688	12,966,629
2017	220,615	12,515,921	26,473,988	30,894,121	35,543,673
2018		11,120,164	29,094,272	35,674,684	42,127,373
2019			8,013,000	13,437,253	16,293,255
2020				0	0
Totals:					
2009 & Prior	773,452,725	785,345,264	796,865,386	796,863,744	796,536,014
2010 & Prior	801,623,124	814,253,016	828,269,537	828,268,090	827,940,360
2011 & Prior	849,014,638	862,018,320	877,662,792	877,661,716	877,334,951
2012 & Prior	877,678,413	894,403,771	912,212,761	912,212,203	911,885,438
2013 & Prior	908,353,519	923,836,499	942,072,673	942,072,456	941,745,691
2014 & Prior	947,557,715	964,582,608	975,462,305	975,438,544	975,111,930
2015 & Prior	972,867,205	1,005,135,092	1,025,390,143	1,026,496,447	1,029,939,832
2016 & Prior	976,056,601	1,012,227,802	1,038,385,548	1,039,492,134	1,042,906,461
2017 & Prior	976,277,215	1,024,743,723	1,064,859,536	1,070,386,256	1,078,450,134
2018 & Prior		1,035,863,887	1,093,953,809	1,106,060,940	1,120,577,506
2019 & Prior			1,101,966,809	1,119,498,193	1,136,870,762
2020 & Prior				1,119,498,193	1,136,870,762

Notes: (a) 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.

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

Birth Year	Actual 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)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
2010		367,288	11,709,849	23,432,658	28,572,781	27,241,537	27,631,375	26,491,003
2011			8,025,000	18,092,817	27,966,715	38,554,067	47,898,365	46,663,004
2012				12,090,000	20,346,124	28,272,096	31,340,190	24,080,908
2013					8,415,555	14,108,083	24,160,711	27,946,444
2014						6,459,800	22,999,374	37,678,801
2015							0	18,702,803
2016								2,984,445
2017								
2018								
2019								
2020								
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
2010 & Prior		675,575,300	733,523,879	824,647,277	819,040,972	799,854,146	804,715,198	808,753,421
2011 & Prior			741,548,879	842,740,094	847,007,687	838,408,213	852,613,563	855,416,424
2012 & Prior				854,830,094	867,353,811	866,680,309	883,953,753	879,497,332
2013 & Prior					875,769,366	880,788,392	908,114,464	907,443,776
2014 & Prior						887,248,192	931,113,838	945,122,577
2015 & Prior							931,113,838	963,825,379
2016 & Prior								966,809,825

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- Birth Year Level				
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)
1989	22,247,493	22,258,805	23,066,097	22,804,791	22,582,861
1990	10,241,714	10,174,453	10,303,043	10,191,891	10,193,918
1991	21,603,024	21,641,402	22,027,137	21,864,993	21,876,683
1992	41,648,941	41,582,298	40,636,349	40,368,478	40,358,083
1993	37,954,191	38,090,051	40,813,740	40,484,695	40,500,876
1994	17,763,746	17,795,413	18,339,596	18,221,918	18,217,839
1995	26,306,261	26,989,640	27,443,692	27,305,104	27,298,896
1996	24,969,372	24,861,140	25,640,183	25,619,183	25,610,864
1997	32,694,782	33,194,637	36,622,024	36,802,305	36,773,726
1998	55,860,280	58,204,362	61,523,529	61,782,921	61,597,780
1999	23,002,739	23,696,374	24,085,569	24,149,562	24,065,102
2000	18,099,943	18,418,564	17,813,781	17,931,726	17,925,338
2001	24,719,308	25,087,505	25,215,809	25,345,690	25,337,091
2002	59,580,427	60,392,984	61,085,882	61,453,480	61,437,714
2003	15,763,511	15,811,498	14,647,651	14,724,047	14,722,175
2004	26,097,578	26,056,758	27,648,185	26,752,347	26,741,814
2005	32,030,326	31,565,838	32,832,212	32,553,083	32,529,772
2006	49,374,895	50,311,984	49,194,332	47,237,980	47,208,124
2007	40,252,269	39,852,634	39,504,910	39,398,392	39,361,710
2008	57,179,737	54,195,381	53,695,355	51,349,809	52,855,206
2009	65,746,467	64,077,529	65,843,180	65,435,355	65,311,735
2010	32,871,068	32,238,079	33,616,839	33,572,285	33,485,960
2011	58,807,873	56,226,768	55,172,724	54,881,397	54,663,806
2012	39,903,132	42,641,332	42,811,147	38,966,994	38,656,537
2013	51,458,790	41,771,976	40,030,578	39,214,052	38,708,992
2014	68,887,830	63,582,211	47,545,011	46,709,935	46,157,457
2015	63,520,691	65,942,190	72,964,946	74,447,669	79,670,877
2016	56,397,130	40,327,403	33,070,666	31,813,197	29,394,395
2017	69,648,129	72,052,065	67,303,924	68,589,346	69,174,070
2018		83,644,236	90,678,953	95,458,570	97,179,433
2019			87,365,678	81,311,750	79,940,608
2020 (6 Mo)				20,914,076	37,782,863
Totals:					
2009 & Prior	703,137,005	704,259,251	717,982,253	711,777,750	712,507,308
2010 & Prior	736,008,073	736,497,330	751,599,092	745,350,035	745,993,268
2011 & Prior	794,815,946	792,724,098	806,771,816	800,231,431	800,657,073
2012 & Prior	834,719,078	835,365,430	849,582,963	839,198,425	839,313,610
2013 & Prior	886,177,868	877,137,406	889,613,541	878,412,477	878,022,602
2014 & Prior	955,065,699	940,719,617	937,158,552	925,122,412	924,180,059
2015 & Prior	1,018,586,390	1,006,661,807	1,010,123,498	999,570,081	1,003,850,936
2016 & Prior	1,074,983,520	1,046,989,210	1,043,194,163	1,031,383,278	1,033,245,332
2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,099,972,624	1,102,419,401
2018 & Prior		1,202,685,511	1,201,177,041	1,195,431,194	1,199,598,834
2019 & Prior			1,288,542,718	1,276,742,944	1,279,539,442
2020 & Prior				1,297,657,020	1,317,322,304

Notes: (a) See Exhibit IV, Sheet 1, Column (2) of reserve reports evaluated as of 12/31/2014 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- Birth Year Level							
	@ 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)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	N/A	27,151,287	26,330,062	26,239,659	23,959,593	24,195,976	23,414,027	23,125,750
1990	N/A	11,614,027	11,477,027	11,641,938	10,246,976	9,999,835	9,939,137	9,834,515
1991	N/A	21,846,966	23,599,488	25,562,294	22,304,544	22,311,410	22,422,995	22,327,764
1992	N/A	45,007,814	45,510,337	49,648,408	43,814,483	44,193,315	42,324,758	41,873,921
1993	N/A	46,399,495	42,090,226	45,388,953	39,587,735	39,534,688	39,694,225	39,036,364
1994	N/A	17,704,344	19,509,699	20,997,772	19,372,951	18,678,491	18,851,442	18,217,559
1995	N/A	29,612,489	27,858,448	26,170,052	26,818,973	25,772,539	26,087,912	25,662,899
1996	N/A	34,616,867	25,704,748	27,833,390	26,231,269	25,801,313	24,493,693	24,589,056
1997	N/A	46,595,341	43,560,423	40,798,018	40,407,001	36,376,739	34,536,923	34,325,245
1998	N/A	66,412,941	63,607,918	63,521,734	61,517,550	63,630,834	63,226,390	60,905,055
1999	N/A	35,941,607	31,549,054	29,830,188	28,407,824	24,714,807	24,390,834	23,409,402
2000	N/A	26,019,849	21,007,662	22,396,391	18,726,468	17,876,978	17,216,907	17,027,251
2001	N/A	30,143,811	27,629,667	28,951,546	26,397,525	24,055,468	24,549,828	24,792,104
2002	N/A	81,623,942	89,912,951	84,119,393	77,166,072	71,583,645	67,160,964	62,125,579
2003	N/A	19,765,701	20,411,699	18,732,576	16,820,632	15,371,140	14,491,272	14,022,907
2004	N/A	34,906,670	33,509,530	28,899,731	28,835,840	26,266,333	25,078,722	23,496,241
2005	N/A	73,254,683	67,946,105	58,507,245	46,987,970	38,008,212	34,625,670	33,578,652
2006	N/A	59,312,524	66,536,687	58,405,872	57,971,240	58,221,693	57,273,917	55,106,696
2007	N/A	59,153,178	67,620,964	58,470,417	56,101,360	52,163,570	47,452,521	46,361,933
2008	N/A	66,478,546	79,164,976	68,213,720	68,761,560	64,432,055	66,360,989	58,916,171
2009	N/A	70,036,100	82,639,361	74,221,132	73,702,410	61,645,728	59,938,541	60,751,883
2010		64,978,389	69,884,924	64,673,667	56,447,824	43,747,351	35,510,801	32,471,443
2011			72,891,940	71,306,452	65,671,795	65,087,844	67,347,302	60,514,485
2012				81,217,094	76,746,568	67,114,423	57,809,164	43,294,886
2013					76,400,906	62,357,107	60,846,197	54,240,114
2014						69,737,636	80,346,694	84,954,480
2015							61,923,125	75,914,747
2016								69,229,336
2017								
2018								
2019								
2020 (6 Mo)								
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
2010 & Prior		968,576,573	987,061,958	933,224,095	870,587,801	808,582,121	779,042,467	751,958,390
2011 & Prior			1,059,953,897	1,004,530,547	936,259,596	873,669,964	846,389,769	812,472,875
2012 & Prior				1,085,747,642	1,013,006,165	940,784,387	904,198,933	855,767,761
2013 & Prior					1,089,407,071	1,003,141,494	965,045,130	910,007,875
2014 & Prior						1,072,879,130	1,045,391,825	994,962,354
2015 & Prior							1,107,314,950	1,070,877,102
2016 & Prior								1,140,106,438

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

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 - Current Level Before Inflation and Discount				
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)
1989	29,246,689	29,318,266	30,641,947	30,589,544	30,196,253
1990	14,227,333	14,164,464	14,436,781	14,410,377	14,384,180
1991	30,329,935	30,457,286	31,237,552	31,202,372	31,173,646
1992	58,278,747	58,312,637	57,442,894	57,369,861	57,301,659
1993	50,530,018	50,807,973	54,948,143	54,866,646	54,801,886
1994	23,680,669	23,764,362	24,690,814	24,655,307	24,622,416
1995	35,946,787	36,947,666	37,847,842	37,805,204	37,766,820
1996	33,535,980	33,441,040	34,759,321	34,872,613	34,833,067
1997	44,777,076	45,528,680	50,591,180	50,989,630	50,930,092
1998	75,648,623	78,950,805	84,088,601	84,701,367	84,416,444
1999	30,294,112	31,270,594	31,989,921	32,217,293	32,067,932
2000	24,086,292	24,548,529	23,896,666	24,156,172	24,126,513
2001	32,195,308	32,729,847	33,140,889	33,430,173	33,400,167
2002	78,853,193	80,039,362	81,579,626	82,418,569	82,327,618
2003	20,478,428	20,562,331	19,132,222	19,311,128	19,292,617
2004	32,749,998	32,754,129	35,082,595	35,357,973	35,322,309
2005	39,904,713	39,378,177	41,306,754	41,301,123	41,248,952
2006	59,343,178	60,598,885	59,770,094	59,717,171	59,651,359
2007	48,074,049	47,688,524	47,657,571	47,785,112	47,730,454
2008	65,428,405	62,124,948	62,110,366	62,142,087	61,753,836
2009	74,480,094	72,664,826	75,317,383	75,321,760	74,988,605
2010	37,160,337	36,496,317	38,412,131	38,443,416	38,407,586
2011	66,336,890	63,486,298	62,823,516	62,679,860	62,503,756
2012	41,198,718	44,119,040	44,713,824	44,339,481	44,037,621
2013	52,757,475	42,904,798	41,489,112	40,871,344	40,399,123
2014	70,511,636	65,208,558	49,192,766	48,427,459	47,864,624
2015	64,925,458	67,537,373	75,455,544	77,125,153	82,575,478
2016	56,524,744	40,507,989	33,550,659	32,908,508	29,887,598
2017	69,648,129	72,211,327	68,131,758	69,588,710	70,178,689
2018		83,644,236	91,593,461	96,634,306	98,373,839
2019			87,365,678	82,136,627	80,749,167
2020 (6 Mo)				20,914,076	37,782,863
Totals:					
2009 & Prior	902,089,627	906,053,330	931,669,161	934,621,482	932,336,826
2010 & Prior	939,249,964	942,549,647	970,081,292	973,064,898	970,744,411
2011 & Prior	1,005,586,855	1,006,035,945	1,032,904,808	1,035,744,758	1,033,248,168
2012 & Prior	1,046,785,572	1,050,154,985	1,077,618,632	1,080,084,238	1,077,285,789
2013 & Prior	1,099,543,048	1,093,059,783	1,119,107,744	1,120,955,582	1,117,684,912
2014 & Prior	1,170,054,683	1,158,268,341	1,168,300,509	1,169,383,041	1,165,549,535
2015 & Prior	1,234,980,142	1,225,805,714	1,243,756,053	1,246,508,194	1,248,125,013
2016 & Prior	1,291,504,885	1,266,313,703	1,277,306,712	1,279,416,702	1,278,012,611
2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,349,005,413	1,348,191,300
2018 & Prior		1,422,169,266	1,437,031,932	1,445,639,718	1,446,565,140
2019 & Prior			1,524,397,610	1,527,776,346	1,527,314,306
2020 & Prior				1,548,690,422	1,565,097,169

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 1a of reserve reports evaluated as 12/31/2012 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 - Current Level Before Inflation and Discount							
	@ 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)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
2010		64,978,389	70,135,006	70,499,869	62,574,064	48,496,715	39,378,914	36,647,659
2011			72,891,940	77,584,464	72,600,196	71,996,315	74,559,791	68,192,855
2012				81,217,094	77,309,410	67,729,133	58,440,532	44,610,051
2013					76,400,906	62,478,164	61,072,531	55,495,022
2014						69,737,636	80,485,475	86,783,624
2015							61,923,125	77,433,227
2016								69,229,336
2017								
2018								
2019								
2020 (6 Mo)								
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
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
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
2012 & Prior				1,275,965,019	1,239,238,729	1,151,288,136	1,109,623,186	1,071,290,917
2013 & Prior					1,315,639,635	1,213,766,300	1,170,695,717	1,126,785,939
2014 & Prior						1,283,503,936	1,251,181,192	1,213,569,563
2015 & Prior							1,313,104,318	1,291,002,789
2016 & Prior								1,360,232,125

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 - Current Level After Inflation and Discount				
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)
1989	25,964,034	26,130,433	27,222,831	27,210,868	26,936,600
1990	12,789,992	12,789,755	13,071,891	13,068,155	13,066,611
1991	25,047,376	25,355,757	26,159,983	26,173,694	26,193,930
1992	48,119,766	48,471,434	48,324,122	48,332,221	48,352,416
1993	43,010,446	43,548,946	47,379,003	47,359,957	47,376,803
1994	19,083,459	19,270,039	19,734,252	19,722,981	19,714,423
1995	29,702,005	30,676,297	31,578,889	31,615,103	31,639,965
1996	27,972,026	27,994,856	29,227,019	29,362,670	29,384,516
1997	36,234,683	37,068,365	41,312,312	41,674,207	41,709,881
1998	61,025,424	63,895,585	68,531,557	69,086,216	68,974,197
1999	26,214,859	27,176,655	28,058,332	28,276,622	28,196,207
2000	19,495,776	20,137,823	19,592,649	19,823,448	19,848,614
2001	25,986,782	26,591,498	26,906,762	27,163,676	27,181,153
2002	62,535,820	63,958,182	66,312,928	67,047,370	67,083,620
2003	17,106,855	17,290,259	16,553,714	16,730,944	16,739,779
2004	25,376,483	25,364,821	27,064,727	27,338,797	27,357,285
2005	30,379,108	30,343,034	32,212,080	32,242,557	32,241,972
2006	45,855,599	47,019,519	47,003,796	47,026,681	47,038,107
2007	38,254,985	38,309,381	38,639,420	38,792,557	38,819,824
2008	46,953,609	45,133,053	45,569,914	45,685,568	45,502,262
2009	55,417,658	54,524,864	56,539,423	56,654,292	56,521,353
2010	26,463,338	25,270,979	26,648,959	26,686,781	26,678,616
2011	46,583,905	44,915,237	44,967,366	44,895,735	44,798,218
2012	28,754,324	30,887,223	31,541,020	31,365,603	31,280,765
2013	36,709,393	30,212,648	29,566,379	29,246,535	29,043,542
2014	48,382,677	45,234,556	34,771,144	34,330,973	34,086,256
2015	43,925,745	46,009,484	51,643,548	52,850,212	56,686,269
2016	37,786,424	27,158,139	22,583,592	22,183,126	20,227,627
2017	46,007,205	47,971,650	45,376,024	46,471,781	46,991,524
2018		54,950,285	60,704,764	64,174,770	65,601,574
2019			57,062,002	53,796,296	53,180,110
2020 (6 Mo)				13,547,762	24,605,928
Totals:					
2009 & Prior	722,526,743	731,050,556	756,995,604	760,388,584	759,879,518
2010 & Prior	748,990,080	756,321,534	783,644,564	787,075,365	786,558,134
2011 & Prior	795,573,985	801,236,771	828,611,930	831,971,101	831,356,352
2012 & Prior	824,328,310	832,123,994	860,152,950	863,336,703	862,637,117
2013 & Prior	861,037,702	862,336,643	889,719,329	892,583,238	891,680,660
2014 & Prior	909,420,380	907,571,199	924,490,473	926,914,211	925,766,916
2015 & Prior	953,346,124	953,580,683	976,134,021	979,764,423	982,453,185
2016 & Prior	991,132,549	980,738,822	998,717,614	1,001,947,549	1,002,680,812
2017 & Prior	1,037,139,753	1,028,710,472	1,044,093,637	1,048,419,330	1,049,672,335
2018 & Prior		1,083,660,757	1,104,798,401	1,112,594,100	1,115,273,909
2019 & Prior			1,161,860,403	1,166,390,396	1,168,454,019
2020 & Prior				1,179,938,158	1,193,059,947

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 1a of reserve reports evaluated as of 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 - Current Level After Inflation and Discount							
	@ 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)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
2010		42,506,678	46,963,905	47,244,604	42,551,480	33,550,530	27,627,157	25,943,105
2011			48,135,149	51,255,567	48,664,196	49,025,594	51,459,755	47,536,597
2012				53,164,473	51,304,216	45,663,550	40,043,978	30,959,093
2013					50,356,222	41,890,895	41,626,313	38,253,503
2014						46,089,913	54,048,934	58,832,041
2015							41,099,116	51,838,255
2016								45,882,758
2017								
2018								
2019								
2020 (6 Mo)								
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
2010 & Prior		762,764,793	790,234,672	834,120,872	824,014,306	779,854,241	764,675,204	758,064,387
2011 & Prior			838,369,821	885,376,439	872,678,502	828,879,835	816,134,960	805,600,984
2012 & Prior				938,540,911	923,982,718	874,543,385	856,178,937	836,560,077
2013 & Prior					974,338,940	916,434,280	897,805,250	874,813,580
2014 & Prior						962,524,193	951,854,184	933,645,621
2015 & Prior							992,953,300	985,483,876
2016 & Prior								1,031,366,635

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 @ 6/30/20	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 @ 6/30/20 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	12,185,598	9,038,648	11,648,851	15,341,108	21,224,246	23,834,448	27,526,706	22,582,861	1,358,616	(1,251,587)	(4,943,845)
1990	4,732,774	4,054,497	4,702,332	5,514,073	8,787,271	9,435,105	10,246,846	10,193,918	1,406,648	758,813	(52,928)
1991	7,012,590	15,261,581	19,241,692	24,793,763	22,274,171	26,254,282	31,806,353	21,876,683	(397,488)	(4,377,599)	(9,929,669)
1992	11,617,393	25,257,836	31,383,479	39,833,362	36,875,229	43,000,872	51,450,755	40,358,083	3,482,854	(2,642,788)	(11,092,672)
1993	17,083,937	22,853,004	27,990,394	35,003,436	39,936,941	45,074,331	52,087,374	40,500,876	563,934	(4,573,456)	(11,586,498)
1994	6,218,064	11,135,677	14,882,541	20,567,222	17,353,740	21,100,604	26,785,286	18,217,839	864,099	(2,882,766)	(8,567,447)
1995	8,479,114	20,196,070	24,991,680	31,689,108	28,675,184	33,470,794	40,168,222	27,298,896	(1,376,288)	(6,171,898)	(12,869,326)
1996	7,970,753	14,808,948	17,060,759	19,976,193	22,779,701	25,031,512	27,946,946	25,610,864	2,831,163	579,352	(2,336,082)
1997	9,781,139	25,696,418	31,768,261	40,319,889	35,477,557	41,549,400	50,101,028	36,773,726	1,296,169	(4,775,673)	(13,327,302)
1998	17,138,375	40,076,127	48,100,565	59,083,765	57,214,501	65,238,940	76,222,140	61,597,780	4,383,279	(3,641,160)	(14,624,360)
1999	10,009,922	9,771,533	11,099,993	12,815,749	19,781,455	21,109,916	22,825,671	24,065,102	4,283,647	2,955,187	1,239,431
2000	5,238,266	8,384,857	9,426,896	10,762,115	13,623,123	14,665,162	16,000,381	17,925,338	4,302,215	3,260,176	1,924,957
2001	7,112,992	17,061,869	20,223,133	24,540,917	24,174,861	27,336,125	31,653,909	25,337,091	1,162,230	(1,999,034)	(6,316,818)
2002	14,087,963	38,967,297	44,638,439	52,121,933	53,055,260	58,726,402	66,209,896	61,437,714	8,382,454	2,711,312	(4,772,182)
2003	4,273,159	8,699,084	9,460,131	10,407,450	12,972,242	13,733,290	14,680,608	14,722,175	1,749,933	988,885	41,567
2004	4,876,186	19,901,118	23,864,632	29,403,310	24,777,303	28,740,817	34,279,496	26,741,814	1,964,510	(1,999,004)	(7,537,682)
2005	7,198,949	21,497,623	24,471,991	28,408,715	28,696,572	31,670,940	35,607,664	32,529,772	3,833,201	858,832	(3,077,892)
2006	8,495,158	35,130,672	40,528,379	47,802,924	43,625,830	49,023,537	56,298,082	47,208,124	3,582,295	(1,815,413)	(9,089,958)
2007	9,320,025	26,481,316	28,809,492	31,747,572	35,801,340	38,129,516	41,067,596	39,361,710	3,560,370	1,232,194	(1,705,886)
2008	5,555,783	41,477,878	48,879,680	59,149,206	47,033,661	54,435,463	64,704,989	52,855,206	5,821,545	(1,580,256)	(11,849,783)
2009	7,812,403	47,106,516	54,768,663	65,272,302	54,918,919	62,581,066	73,084,705	65,311,735	10,392,815	2,730,668	(7,772,971)
2010	3,033,555	28,053,184	34,824,954	44,819,344	31,086,740	37,858,509	47,852,900	33,485,960	2,399,220	(4,372,549)	(14,366,939)
2011	4,995,636	40,025,161	46,264,295	54,805,883	45,020,797	51,259,932	59,801,519	54,663,806	9,643,008	3,403,874	(5,137,714)
2012	3,251,224	31,068,660	36,429,335	43,901,729	34,319,884	39,680,559	47,152,953	38,656,537	4,336,653	(1,024,022)	(8,496,416)
2013	4,719,064	23,332,466	25,325,277	27,873,022	28,051,530	30,044,341	32,592,086	38,708,992	10,657,462	8,664,651	6,116,906
2014	5,303,256	28,427,233	30,557,830	33,254,147	33,730,489	35,861,086	38,557,403	46,157,457	12,426,968	10,296,371	7,600,054
2015	3,833,727	64,732,156	71,681,402	80,828,752	68,565,883	75,515,129	84,662,479	79,670,877	11,104,994	4,155,748	(4,991,601)
2016	861,662	21,582,289	23,418,613	25,781,079	22,443,951	24,280,275	26,642,740	29,394,395	6,950,444	5,114,121	2,751,655
2017	1,286,196	60,757,961	66,745,237	74,584,143	62,044,158	68,031,433	75,870,340	69,174,070	7,129,912	1,142,636	(6,696,270)
2018	1,884,196	84,576,235	92,280,597	102,298,355	86,460,430	94,164,793	104,182,551	97,179,433	10,719,003	3,014,640	(7,003,118)
2019	397,232	64,329,891	70,221,241	77,892,228	64,727,123	70,618,473	78,289,460	79,940,608	15,213,485	9,322,135	1,651,148
2020 (6 Mo)	0	27,108,942	30,460,489	34,976,806	27,108,942	30,460,489	34,976,806	37,782,863	10,673,921	7,322,373	2,806,057
Totals:	215,766,289	936,852,747	1,076,151,251	1,265,569,600	1,152,619,036	1,291,917,540	1,481,335,889	1,317,322,304	164,703,269	25,404,765	(164,013,584)
Excl. 2020	215,766,289	909,743,805	1,045,690,762	1,230,592,795	1,125,510,094	1,261,457,050	1,446,359,083	1,279,539,442	154,029,348	18,082,391	(166,819,641)

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

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

Payment Pattern - 2020 Level - Before Inflation and Investment Income (a)
Actual and Estimated Incremental Payments - 2020 Cost Level

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989	0	0	2,299,918	1,367,066	1,274,792	632,443	613,684	515,168	756,655	499,250	457,821	1,761,660	402,615	484,788	482,578	499,215	493,638	443,807
1990	0	593,548	862,862	37,228	448,768	300,290	169,021	146,779	122,417	104,267	87,764	141,826	238,591	333,540	401,079	348,714	317,499	128,279
1991	318,150	14,223	189,984	524,481	415,932	140,301	128,317	55,871	65,110	146,671	139,755	178,126	160,011	150,133	180,450	180,364	528,452	549,317
1992	21,387	376,024	1,267,137	1,205,261	509,333	436,614	358,402	344,790	289,230	296,745	328,824	481,141	467,468	368,081	411,779	439,941	526,026	563,695
1993	12,421	513,582	1,079,068	863,758	1,168,062	1,363,511	968,516	932,567	1,132,482	1,081,869	855,457	958,552	1,131,831	938,221	765,956	798,313	734,704	772,362
1994	285,962	1,200,441	475,024	534,040	1,053,944	389,229	422,277	361,785	203,594	79,151	373,835	580,491	95,343	89,831	204,644	158,459	178,364	152,625
1995	5,684	325,808	740,867	567,605	93,733	263,907	102,074	180,646	221,385	324,889	911,556	309,535	578,208	68,089	499,899	1,379,163	347,444	456,905
1996	152,990	827,236	355,234	654,900	598,095	853,430	468,743	353,030	417,568	421,535	344,707	438,036	334,410	487,080	447,892	448,361	331,947	468,383
1997	21,618	961,553	436,779	327,177	870,703	672,585	521,541	329,561	443,365	346,645	590,726	570,934	856,894	595,045	626,382	1,062,507	628,027	546,319
1998	272,975	889,425	1,262,235	852,431	635,614	588,689	1,764,609	735,079	884,223	733,876	1,013,114	932,609	1,210,517	1,068,140	1,157,318	1,396,943	1,292,651	1,298,789
1999	866,470	618,293	478,678	888,514	585,901	554,131	486,105	1,299,093	749,442	757,770	728,337	851,901	717,315	555,260	695,049	663,733	454,312	524,447
2000	762,533	409,923	755,803	642,323	262,890	256,789	189,609	199,145	194,879	224,153	309,539	240,350	262,255	339,261	315,527	280,521	327,616	312,715
2001	306,837	394,495	1,060,011	413,188	534,603	1,143,712	460,876	338,587	289,182	361,614	310,968	425,783	467,025	522,388	505,281	457,955	444,025	508,841
2002	298,312	774,259	1,011,901	910,465	875,479	1,113,241	1,481,756	991,236	1,023,553	944,252	1,160,198	1,381,153	1,073,645	1,092,940	1,081,143	1,054,855	1,012,504	1,012,504
2003	281,369	345,575	159,805	152,089	565,882	504,626	165,054	217,907	305,702	300,196	307,109	490,463	374,637	381,057	361,979	330,758	330,758	415,969
2004	160,367	476,693	723,812	552,773	535,858	291,295	520,627	297,297	230,067	346,271	394,766	283,005	301,589	331,626	351,013	2,004	469,290	473,963
2005	4,321	256,577	905,002	938,384	765,469	1,175,080	837,404	504,354	506,877	454,603	479,633	465,066	589,239	455,320	725,602	642,141	631,259	633,675
2006	34,328	526,136	356,528	1,102,207	881,951	1,930,377	822,295	661,358	625,004	694,772	735,398	714,320	671,045	812,547	915,464	920,367	906,881	912,523
2007	142,129	712,874	973,176	1,134,220	948,225	1,068,138	942,029	971,727	917,778	955,428	828,517	859,429	1,008,435	944,435	949,849	944,931	921,105	916,677
2008	143,281	421,805	629,007	722,589	370,472	427,923	685,446	651,037	739,422	754,381	555,229	662,453	799,782	802,557	817,863	824,661	815,022	822,615
2009	512,198	609,519	1,023,989	904,943	520,739	592,947	806,625	1,401,291	613,928	671,942	716,328	953,216	946,138	948,403	965,433	972,368	959,903	967,712
2010	376,178	770,919	434,602	449,582	222,537	173,463	250,865	190,068	178,824	177,033	391,829	397,198	396,173	399,094	408,319	413,383	410,247	415,825
2011	97,205	306,670	971,441	689,856	832,122	634,669	596,100	613,099	520,532	763,544	776,318	783,098	777,188	778,951	792,835	798,426	788,086	794,388
2012	52,162	387,501	802,409	655,682	365,949	273,712	446,504	410,788	521,810	530,331	540,018	545,569	542,294	544,386	554,985	559,822	553,506	558,897
2013	333,614	704,891	1,198,692	718,175	584,228	694,077	660,768	569,777	569,637	573,107	577,617	577,511	568,007	564,092	568,793	567,343	554,533	553,394
2014	285,862	1,119,561	777,296	1,497,567	1,020,481	768,952	724,670	718,621	717,144	720,189	724,505	723,005	709,743	703,477	707,925	704,683	687,337	684,463
2015	3,736	753,777	1,013,099	1,305,921	858,862	1,415,499	1,259,051	1,256,102	1,261,214	1,274,451	1,290,178	1,295,747	1,280,249	1,277,344	1,294,106	1,297,077	1,274,093	1,277,938
2016	385,843	145,754	103,068	244,744	411,690	522,384	463,168	460,592	460,954	464,248	468,397	468,815	461,603	458,932	463,282	462,637	452,729	452,348
2017	422,899	292,763	588,425	1,288,934	1,015,508	1,291,742	1,148,184	1,144,697	1,148,545	1,159,769	1,173,230	1,177,428	1,162,476	1,158,956	1,173,254	1,175,014	1,153,256	1,155,777
2018	207,962	1,691,897	1,167,477	1,841,765	1,449,739	1,842,389	1,636,105	1,629,593	1,633,501	1,647,861	1,665,343	1,669,630	1,646,753	1,640,069	1,658,550	1,659,246	1,626,723	1,628,438
2019	398,745	522,480	871,254	1,374,932	1,082,477	1,375,919	1,222,100	1,217,474	1,220,636	1,231,614	1,244,934	1,248,397	1,231,550	1,226,814	1,240,909	1,241,707	1,217,646	1,219,215
2020	22,365	175,917	296,251	470,918	372,226	475,028	423,636	423,770	426,643	432,301	438,851	441,986	437,948	438,226	445,295	447,673	441,107	443,844

Notes: (a) For the actual incremental payments at 2020 level, see Appendix E, Exhibit IV, Sheets 3a and 3b. For the estimates of average incremental payments at 2020 level, see Appendix E, Exhibit III, Sheets 1a to 1g, then adjusted to 2020 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Average Incremental Payments Per Open Accepted Claim - 2020 Cost Level (a)
Actual and Estimated Incremental Payments - 2020 Cost Level

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989			287,490	170,883	141,644	79,055	76,710	64,396	94,582	62,406	65,403	293,610	67,103	96,958	96,516	99,843	98,728	88,761
1990		118,710	123,266	5,318	64,110	42,899	24,146	20,968	17,488	14,895	12,538	20,261	34,084	47,649	57,297	58,119	79,375	32,070
1991	318,150	14,223	63,328	131,120	103,983	35,075	32,079	13,968	16,278	36,668	34,939	44,531	40,003	37,533	45,112	45,091	132,113	137,329
1992	10,694	53,718	105,595	92,712	39,179	36,385	29,867	28,732	26,294	26,977	29,893	43,740	42,497	33,462	41,178	43,994	52,603	62,633
1993	6,211	57,065	98,097	78,523	106,187	123,956	88,047	84,779	102,953	98,352	77,769	87,141	102,894	93,822	85,106	99,789	91,838	96,545
1994	142,981	400,147	79,171	89,007	150,563	55,604	84,455	72,357	50,898	19,788	93,459	145,123	23,836	22,458	51,161	39,615	44,591	38,156
1995		65,162	123,478	94,601	15,622	43,985	20,415	36,129	44,277	64,978	182,311	61,907	115,642	13,618	99,980	275,833	69,489	91,381
1996	76,495	206,809	71,047	130,980	99,682	142,238	78,124	58,838	69,595	70,256	57,451	73,006	55,735	81,180	74,649	74,727	55,324	78,064
1997	10,809	120,194	54,597	46,740	108,838	74,732	57,949	36,618	49,263	38,516	65,636	63,437	95,210	66,116	69,598	118,056	78,503	68,290
1998	45,496	127,061	126,223	71,036	57,783	49,057	147,051	61,257	73,685	61,156	84,426	77,717	100,876	89,012	96,443	116,412	107,721	108,232
1999	288,823	206,098	95,736	126,931	73,238	69,266	69,444	185,585	107,063	108,253	104,048	121,700	119,553	92,543	139,010	165,933	113,578	131,112
2000	254,178	81,985	151,161	128,465	52,578	51,358	37,922	39,829	38,976	44,831	61,908	48,070	52,451	67,852	63,105	56,104	65,523	62,543
2001		197,247	530,006	137,729	133,651	285,928	115,219	84,647	72,295	90,403	77,742	106,446	116,756	130,597	126,320	114,489	111,006	127,210
2002	74,578	129,043	91,991	75,872	62,534	74,216	98,784	66,082	68,237	62,950	77,347	98,654	76,689	78,067	83,165	81,143	77,885	77,885
2003			79,902	50,696	188,627	168,209	55,018	72,636	101,901	100,065	102,370	163,488	124,879	127,019	120,660	110,253	110,253	138,656
2004	160,367	158,898	241,271	138,193	107,172	58,259	104,125	59,459	46,013	69,254	78,953	56,601	60,318	66,325	70,203	2,004	93,858	95,632
2005	4,321	51,315	113,125	93,838	76,547	117,508	93,045	56,039	63,360	64,943	68,519	66,438	84,177	65,046	103,657	91,734	91,504	93,234
2006	17,164	263,068	50,933	122,467	88,195	193,038	82,230	66,136	62,500	69,477	81,711	79,369	74,561	90,283	101,718	103,495	103,235	105,186
2007		178,219	139,025	141,777	118,528	133,517	117,754	121,466	114,722	136,490	118,360	122,776	144,062	134,919	138,714	141,136	140,782	143,443
2008	71,641	70,301	78,626	80,288	41,164	42,792	68,545	65,104	73,942	83,820	61,692	73,606	88,865	89,949	92,479	94,094	93,858	95,632
2009	128,049	101,586	113,777	100,549	52,074	59,295	80,663	140,129	61,393	67,194	71,633	95,322	95,523	96,689	99,408	101,145	100,891	102,798
2010	188,089	256,973	72,434	74,930	37,090	34,693	50,173	38,014	35,765	35,407	78,366	79,808	79,977	80,953	83,230	84,684	84,471	86,068
2011	48,602	43,810	97,144	62,714	83,212	63,467	59,610	61,310	52,053	76,354	78,366	79,808	79,977	80,953	83,230	84,684	84,471	86,068
2012	26,081	96,875	114,630	93,669	52,278	39,102	63,786	58,684	74,544	76,354	78,366	79,808	79,977	80,953	83,230	84,684	84,471	86,068
2013	111,205	117,482	171,242	102,596	83,461	99,154	94,395	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2014	47,644	139,945	77,730	149,757	113,387	85,439	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2015	1,868	125,630	101,310	108,827	57,257	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2016		48,585	20,614	48,949	72,073	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2017	422,899	41,823	45,263	98,383	72,073	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2018	34,660	105,744	88,100	98,383	72,073	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2019	66,457	102,047	88,100	98,383	72,073	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632
2020	84,867	102,047	88,100	98,383	72,073	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632

Notes: (a) For the actual average incremental payments per open accepted claim at 2020 level, see Appendix E, Exhibit IV, Sheets 1a and 1b. For the estimates of average incremental payments per open accepted claim at 2020 level, see Appendix E, Exhibit III, Sheets 2a to 2g, then adjusted to 2020 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Summary of 2020 Level Incremental Payments by Maturity

Maturity (Months)	2020 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2020 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%
	(2)	(3)	(4)		(6)	(7)	(8)
6:18	85,474	85,474	85,474	738:750	149,746	203,235	275,009
18:30	102,777	102,777	102,777	750:762	151,243	207,299	283,259
30:42	88,730	88,730	88,730	762:774	152,756	211,445	291,757
42:54	99,087	99,087	99,087	774:786	154,283	215,674	300,510
54:66	72,589	72,589	72,589	786:798	155,826	219,988	309,525
66:78	89,992	89,992	89,992	798:810	157,385	224,388	318,811
78:90	81,095	81,095	81,095	810:822	158,958	228,875	328,375
90:102	81,979	81,979	81,979	822:834	160,548	233,453	338,226
102:114	83,420	83,420	83,420	834:846	162,153	238,122	348,373
114:126	85,446	85,446	85,446	846:858	163,775	242,884	358,824
126:138	87,697	87,697	87,697	858:870	165,413	247,742	369,589
138:150	89,311	89,311	89,311	870:882	167,067	252,697	380,677
150:162	89,500	89,500	89,500	882:894	168,738	257,751	392,097
162:174	90,592	90,592	90,592	894:906	170,425	262,906	403,860
174:186	93,140	93,140	93,140	906:918	172,129	268,164	415,976
186:198	94,767	94,767	94,767	918:930	173,850	273,527	428,455
198:210	94,529	94,529	94,529	930:942	175,589	278,998	441,308
210:222	96,316	96,316	96,316	942:954	177,345	284,578	454,548
222:234	98,089	98,089	98,089	954:966	179,118	290,269	468,184
234:246	99,572	99,572	99,572	966:978	180,910	296,075	482,230
246:258	101,108	101,108	101,108	978:990	182,719	301,996	496,697
258:270	103,560	103,560	103,560	990:1002	184,546	308,036	511,597
270:282	103,028	103,028	103,028	1002:1014	186,391	314,197	526,945
282:294	105,923	105,923	105,923	1014:1026	188,255	320,481	542,754
294:306	120,000	120,000	120,000	1026:1038	190,138	326,890	559,036
306:318	120,000	120,000	120,000	1038:1050	192,039	333,428	575,807
318:330	120,000	120,000	120,000	1050:1062	193,959	340,097	593,082
330:342	120,000	120,000	120,000	1062:1074	195,899	346,899	610,874
342:354	110,000	110,000	110,000	1074:1086	197,858	353,837	629,200
354:366	110,000	110,000	110,000	1086:1098	199,837	360,913	648,076
366:378	110,000	110,000	110,000	1098:1110	201,835	368,132	667,519
378:390	111,100	112,200	113,300	1110:1122	203,853	375,494	687,544
390:402	112,211	114,444	116,699	1122:1134	205,892	383,004	708,171
402:414	113,333	116,733	120,200	1134:1146	207,951	390,664	729,416
414:426	114,466	119,068	123,806	1146:1158	210,030	398,478	751,298
426:438	115,611	121,449	127,520	1158:1170	212,131	406,447	773,837
438:450	116,767	123,878	131,346	1170:1182	214,252	414,576	797,052
450:462	117,935	126,355	135,286	1182:1194	216,394	422,868	820,964
462:474	119,114	128,883	139,345	1194:1206	218,558	431,325	845,593
474:486	120,305	131,460	143,525	1206:1218	220,744	439,951	870,960
486:498	121,508	134,089	147,831	1218:1230	222,951	448,750	897,089
498:510	122,724	136,771	152,266	1230:1242	225,181	457,725	924,002
510:522	123,951	139,507	156,834	1242:1254	227,433	466,880	951,722
522:534	125,190	142,297	161,539	1254:1266	229,707	476,218	980,274
534:546	126,442	145,143	166,385	1266:1278	232,004	485,742	1,009,682
546:558	127,707	148,046	171,376	1278:1290	234,324	495,457	1,039,972
558:570	128,984	151,006	176,518	1290:1302	236,667	505,366	1,071,171
570:582	130,273	154,027	181,813	1302:1314	239,034	515,473	1,103,307
582:594	131,576	157,107	187,268	1314:1326	241,424	525,783	1,136,406
594:606	132,892	160,249	192,886	1326:1338	243,839	536,298	1,170,498
606:618	134,221	163,454	198,672	1338:1350	246,277	547,024	1,205,613
618:630	135,563	166,723	204,632	1350:1362	248,740	557,965	1,241,781
630:642	136,919	170,058	210,771	1362:1374	251,227	569,124	1,279,035
642:654	138,288	173,459	217,095	1374:1386	253,740	580,507	1,317,406
654:666	139,671	176,928	223,607	1386:1398	256,277	592,117	1,356,928
666:678	141,068	180,467	230,316	1398:1410	258,840	603,959	1,397,636
678:690	142,478	184,076	237,225	1410:1422	261,428	616,038	1,439,565
690:702	143,903	187,758	244,342	1422:1434	264,042	628,359	1,482,752
702:714	145,342	191,513	251,672	1434:1446	266,683	640,926	1,527,234
714:726	146,795	195,343	259,222	1446:1458	269,350	653,745	1,573,051
726:738	148,263	199,250	266,999	1458:1470	272,043	666,820	1,620,243

Note: (a) For average incremental payments from 6:18 to 366:378, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 378:390 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

1.00720

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	0.670	0.935	0.900	0.894
1990	0.583	0.884	0.800	0.794
1991	1.164	1.198	1.175	1.167
1992	0.835	1.027	0.900	0.894
1993	0.717	0.915	0.950	0.943
1994	0.754	0.817	0.750	0.745
1995	1.181	1.070	1.150	1.142
1996	0.899	1.161	1.050	1.043
1997	0.720	0.869	0.850	0.844
1998	1.085	1.142	1.100	1.092
1999	1.097	1.505	1.350	1.340
2000	0.503	1.124	0.900	0.894
2001	1.313	1.242	1.250	1.241
2002	0.898	1.139	1.050	1.043
2003	1.347	1.470	1.450	1.440
2004	0.744	1.025	1.000	0.993
2005	0.628	0.981	0.975	0.968
2006	1.068	1.055	1.100	1.092
2007	1.669	1.337	1.500	1.489
2008	0.674	1.006	1.000	0.993
2009	0.963	1.136	1.075	1.067
2010	0.571	0.891	0.900	0.894
2011	0.766	0.915	0.900	0.894
2012	0.658	0.843	0.900	0.894
2013	1.222	1.009	1.000	0.993
2014	1.121	0.915	1.000	0.993
2015	1.174	0.969	1.000	0.993
2016	0.595	0.741	1.000	0.993
2017	0.884	0.625	1.000	0.993
2018	0.936	0.607	1.000	0.993
2019	-	-	1.000	0.993
2020	-	-	1.000	0.993

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) @ 6/30/20			Average Life Expectancy	
	Annual Inflation Factors	2020 Level Adjustment Factors	Annual Inflation Factors	2020 Level Adjustment Factors	Reported (a) Open Accepted Claim Cts.	IBNR (b) Accepted Claim Cts.	Ultimate Open Accepted Claim Cts. (6) + (7)	Indicated (c)	Selected (d) (9) x 1.25
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.531	0.81%	1.438	3	-	3	27.55	34.44
1990	1.62%	1.505	0.67%	1.427	3	-	3	14.98	18.73
1991	1.47%	1.481	0.50%	1.417	4	-	4	26.91	33.64
1992	1.54%	1.460	0.44%	1.410	9	-	9	26.06	32.58
1993	1.46%	1.438	0.40%	1.404	8	-	8	25.29	31.61
1994	1.15%	1.417	0.37%	1.398	3	-	3	38.67	48.34
1995	1.05%	1.401	0.36%	1.393	5	-	5	29.04	36.30
1996	1.00%	1.386	0.30%	1.388	6	-	6	20.38	25.48
1997	0.92%	1.373	0.25%	1.384	8	-	8	31.13	38.91
1998	0.94%	1.360	0.30%	1.381	11	-	11	27.93	34.91
1999	0.97%	1.347	0.38%	1.377	3	-	3	21.20	26.50
2000	1.01%	1.334	0.36%	1.371	4	-	4	20.63	25.79
2001	1.13%	1.321	0.34%	1.366	4	-	4	29.05	36.31
2002	1.10%	1.306	0.33%	1.362	13	-	13	24.98	31.23
2003	1.20%	1.292	0.29%	1.357	3	-	3	18.27	22.84
2004	1.41%	1.277	4.94%	1.353	5	-	5	33.63	42.04
2005	1.20%	1.259	0.87%	1.290	7	-	7	26.61	33.26
2006	1.15%	1.244	4.86%	1.279	9	-	9	29.51	36.89
2007	1.03%	1.230	4.55%	1.219	7	-	7	21.19	26.49
2008	13.56%	1.217	0.35%	1.166	9	-	9	34.62	43.28
2009	0.86%	1.072	0.32%	1.162	10	-	10	33.35	41.69
2010	0.89%	1.063	0.36%	1.159	5	-	5	44.78	55.98
2011	0.89%	1.053	0.42%	1.154	10	-	10	34.12	42.65
2012	0.67%	1.044	9.83%	1.150	7	-	7	37.35	46.69
2013	0.56%	1.037	0.72%	1.047	7	-	7	25.01	31.26
2014	0.47%	1.031	0.18%	1.039	9	-	9	23.95	29.94
2015	0.48%	1.027	2.01%	1.037	15	1	16	30.00	37.50
2016	0.76%	1.022	0.22%	1.017	5	1	6	26.00	32.50
2017	0.48%	1.014	0.22%	1.015	13	2	15	30.00	37.50
2018	0.52%	1.009	0.22%	1.012	16	6	22	29.00	36.25
2019	0.38%	1.004	1.01%	1.010	6	11	17	29.00	36.25
2020		1.000		1.000	-	7	7	29.00	36.25
Totals:					227	28	255		

Notes: (a) Current reported open accepted claims alive as of June 30, 2020. See Exhibit X, Sheet 1e, Column (4).
 (b) Estimated unreported accepted claims alive as of June 30, 2020. See Exhibit X, Sheet 1a, Column (7).
 (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) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		306,467
2004																	346,749	350,202
2005																497,911	489,474	491,347
2006															715,991	719,825	709,278	713,690
2007														774,526	778,966	774,933	755,393	751,762
2008												685,752	688,132	701,255	707,083	698,819	705,329	
2009											820,171	814,082	816,031	830,683	836,651	825,926	832,645	
2010										338,215	342,850	341,965	344,486	352,449	356,820	354,113	358,928	
2011									661,412	672,477	678,350	673,230	674,757	686,785	691,628	682,670	688,130	
2012								453,924	461,337	469,764	474,593	471,744	473,563	482,783	486,991	481,497	486,186	
2013							544,373	544,239	547,555	551,863	551,762	542,681	538,942	543,432	542,047	529,809	528,721	
2014						697,362	691,542	690,120	693,051	697,204	695,761	682,998	676,968	681,249	678,128	661,436	658,671	
2015					1,364,622	1,213,798	1,210,955	1,215,883	1,228,644	1,243,806	1,249,175	1,234,233	1,231,433	1,247,592	1,250,457	1,228,299	1,232,006	
2016				404,857	513,713	455,480	452,947	453,303	456,542	460,622	461,033	453,941	451,314	455,592	454,958	445,214	444,840	
2017				1,270,377	1,000,888	1,273,145	1,131,654	1,128,217	1,132,009	1,143,072	1,156,339	1,160,477	1,145,740	1,142,271	1,156,363	1,158,098	1,136,653	1,139,137
2018			1,153,219	1,819,274	1,432,035	1,819,890	1,616,125	1,609,692	1,613,553	1,627,738	1,645,006	1,649,241	1,626,643	1,620,041	1,638,296	1,638,984	1,606,858	1,608,552
2019		517,232	862,503	1,361,122	1,071,605	1,362,100	1,209,825	1,205,246	1,208,376	1,219,244	1,232,430	1,235,858	1,219,180	1,214,492	1,228,445	1,229,235	1,205,416	1,206,969
2020	22,365	175,917	296,251	470,918	372,226	475,028	423,636	423,770	426,643	432,301	438,851	441,986	437,948	438,226	445,295	447,673	441,107	443,844

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) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438	
1989															209,105	211,063	212,988	214,878	216,730
1990													183,697	181,269	178,738	176,105	173,372	170,539	
1991												362,142	358,005	360,901	363,725	366,470	369,133	371,707	
1992											627,274	619,458	611,573	615,688	619,647	623,443	627,064	630,503	
1993										644,877	583,157	575,121	567,024	570,042	572,888	575,555	578,033	580,313	
1994								191,681	190,743	173,976	173,091	172,191	174,702	177,228	179,768	182,321	184,887		
1995						491,692	486,563	481,393	436,497	431,671	426,795	430,304	433,730	437,064	440,302	443,436			
1996						540,636	529,188	517,780	506,411	453,818	443,448	433,096	431,217	429,111	426,774	424,204	421,395		
1997						516,640	579,871	574,396	568,874	563,305	511,208	505,999	500,732	505,312	509,812	514,224	518,541	522,756	
1998					896,420	910,537	1,018,930	1,006,247	993,494	980,669	887,116	875,200	863,188	868,102	872,765	877,164	881,288	885,121	
1999				302,500	294,766	296,711	328,986	321,856	314,754	307,680	275,577	269,132	262,701	261,411	259,981	258,410	256,695	254,834	
2000			263,538	264,066	256,894	258,158	285,754	279,077	272,438	265,837	237,665	231,672	225,705	224,157	222,485	220,688	218,765	216,714	
2001		361,756	363,075	367,489	361,202	366,798	410,359	405,147	399,907	394,639	356,894	352,001	347,072	348,945	350,715	352,376	353,922	355,348	
2002	976,164	975,220	974,284	981,520	960,131	970,277	1,080,144	1,061,057	1,041,969	1,022,876	920,120	902,575	884,992	884,717	884,040	882,949	881,433	879,480	
2003	303,658	299,740	295,808	294,310	284,260	283,567	311,538	301,949	292,486	283,150	251,107	242,766	234,528	230,921	227,186	223,326	219,344	215,243	
2004	353,454	355,520	357,646	362,851	357,504	363,936	408,176	404,018	399,828	395,605	358,733	354,789	350,805	353,714	356,554	359,320	362,009	364,613	
2005	492,834	492,582	492,337	496,228	485,647	491,020	546,892	537,502	528,105	518,702	466,845	458,195	449,521	449,639	449,559	449,274	448,779	448,066	
2006	717,594	719,007	720,468	728,033	714,382	724,218	808,823	797,140	785,418	773,654	698,353	687,468	676,521	678,820	680,874	682,674	684,208	685,468	
2007	747,414	740,339	733,220	732,145	709,748	710,676	783,764	762,597	741,630	720,861	641,922	623,215	604,660	597,984	590,966	583,607	575,909	567,873	
2008	711,415	715,100	718,891	728,853	717,609	729,999	818,144	809,211	800,216	791,156	716,855	708,410	699,883	705,097	710,152	715,038	719,744	724,260	
2009	838,826	842,144	845,558	856,193	841,898	855,311	957,307	945,567	933,761	921,887	834,107	823,069	811,942	816,736	821,301	825,624	829,693	833,495	
2010	363,594	367,092	370,698	377,558	373,469	381,725	429,889	427,293	424,665	422,005	384,368	381,863	379,320	384,273	389,232	394,191	399,149	404,101	
2011	693,141	695,783	698,502	707,182	695,271	706,239	790,334	780,517	770,647	760,721	688,171	678,947	669,650	673,483	677,123	680,559	683,781	686,779	
2012	490,591	493,348	496,184	503,288	495,752	504,549	565,742	559,838	553,890	547,896	496,696	491,103	485,453	489,339	493,124	496,803	500,367	503,809	
2013	527,148	523,662	520,149	520,940	506,544	508,782	562,882	549,446	536,093	522,823	467,160	455,126	443,149	439,853	436,312	432,523	428,484	424,195	
2014	655,281	649,504	643,687	643,181	623,937	625,194	689,987	671,844	653,860	636,032	566,822	550,739	534,775	529,308	523,540	517,469	511,096	504,423	
2015	1,234,718	1,233,049	1,231,383	1,240,033	1,212,517	1,224,823	1,362,937	1,338,278	1,313,627	1,288,982	1,158,966	1,136,339	1,113,673	1,112,787	1,111,383	1,109,448	1,106,968	1,103,927	
2016	444,067	441,689	439,291	440,537	428,936	431,419	477,956	467,207	456,509	445,863	398,991	389,308	379,655	377,434	375,008	372,374	369,529	366,471	
2017	1,140,677	1,138,151	1,135,612	1,142,564	1,116,189	1,126,468	1,252,303	1,228,458	1,204,644	1,180,858	1,060,664	1,038,870	1,017,062	1,015,144	1,012,733	1,009,815	1,006,381	1,002,417	
2018	1,608,869	1,603,418	1,597,925	1,605,745	1,566,728	1,579,153	1,753,290	1,717,646	1,682,095	1,646,635	1,476,973	1,444,572	1,412,195	1,407,440	1,401,965	1,395,754	1,388,796	1,381,076	
2019	1,207,494	1,203,696	1,199,870	1,206,046	1,177,044	1,186,689	1,317,900	1,291,459	1,265,079	1,238,759	1,111,443	1,087,379	1,063,327	1,060,072	1,056,280	1,051,939	1,047,039	1,041,569	
2020	446,264	447,136	448,037	452,733	444,236	450,344	502,946	495,672	488,374	481,049	434,220	427,443	420,628	422,048	423,316	424,426	425,371	426,144	

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) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	218,540	220,303	222,015	223,673	225,272	226,806	228,269	229,654	230,954	232,160	233,264	234,258	235,131	235,872	236,470	236,914	237,193	237,297
1990	167,607	164,573	161,440	158,209	154,882	151,458	147,935	144,313	140,592	136,770	132,850	128,831	124,714	120,500	116,191	111,793	107,311	102,754
1991	374,184	376,556	378,817	380,960	382,975	384,853	386,581	388,147	389,538	390,740	391,737	392,514	393,053	393,334	393,339	393,046	392,439	391,500
1992	633,744	636,772	639,576	642,144	644,462	646,509	648,266	649,711	650,820	651,569	651,932	651,883	651,389	650,418	648,939	646,919	644,326	641,134
1993	582,382	584,226	585,834	587,193	588,292	589,113	589,635	589,838	589,702	589,203	588,318	587,021	585,285	583,080	580,378	577,150	573,368	569,011
1994	187,463	190,047	192,637	195,232	197,830	200,427	203,021	205,608	208,184	210,745	213,287	215,804	218,291	220,741	223,147	225,504	227,803	230,037
1995	446,457	449,356	452,124	454,754	457,234	459,553	461,697	463,650	465,397	466,920	468,203	469,226	469,968	470,405	470,516	470,275	469,662	468,655
1996	418,339	415,028	411,458	407,626	403,525	399,146	394,479	389,512	384,235	378,638	372,710	366,442	359,822	352,838	345,482	337,747	329,632	321,140
1997	526,859	530,839	534,685	538,390	541,941	545,325	548,524	551,523	554,304	556,846	559,130	561,133	562,831	564,197	565,204	565,825	566,033	565,803
1998	888,643	891,834	894,675	897,150	899,239	900,914	902,147	902,905	903,156	902,866	901,999	900,515	898,373	895,527	891,933	887,545	882,324	876,233
1999	252,822	250,655	248,331	245,846	243,199	240,383	237,393	234,221	230,863	227,312	223,563	219,609	215,445	211,063	206,460	201,631	196,578	191,301
2000	214,531	212,214	209,761	207,171	204,443	201,572	198,554	195,385	192,060	188,575	184,928	181,113	177,128	172,968	168,631	164,116	159,426	154,564
2001	356,645	357,806	358,822	359,688	360,396	360,933	361,289	361,451	361,406	361,139	360,637	359,884	358,863	357,556	355,945	354,012	351,742	349,120
2002	877,069	874,179	870,798	866,912	862,503	857,548	852,018	845,886	839,124	831,700	823,588	814,755	805,169	794,792	783,595	771,549	758,633	744,834
2003	211,021	206,678	202,219	197,646	192,962	188,167	183,261	178,244	173,116	167,880	162,536	157,087	151,536	145,886	140,141	134,308	128,398	122,424
2004	367,125	369,538	371,844	374,037	376,109	378,049	379,846	381,488	382,961	384,252	385,346	386,228	386,880	387,283	387,419	387,267	386,810	386,031
2005	447,126	445,947	444,523	442,846	440,908	438,696	436,195	433,391	430,269	426,814	423,009	418,840	414,288	409,334	403,962	398,155	391,903	385,198
2006	686,435	687,093	687,430	687,433	687,085	686,368	685,256	683,727	681,756	679,316	676,380	672,921	668,906	664,303	659,079	653,204	646,650	639,397
2007	559,493	550,764	541,689	532,270	522,509	512,400	501,936	491,111	479,921	468,361	456,430	444,126	431,447	418,390	404,961	391,168	377,026	362,561
2008	728,568	732,653	736,501	740,099	743,430	746,473	749,203	751,597	753,629	755,269	756,489	757,258	757,540	757,297	756,493	755,089	753,049	750,341
2009	837,010	840,219	843,106	845,655	847,846	849,655	851,052	852,010	852,497	852,481	851,928	850,801	849,060	846,663	843,567	839,730	835,113	829,682
2010	409,042	413,966	418,868	423,743	428,585	433,385	438,135	442,825	447,444	451,981	456,424	460,759	464,972	469,045	472,960	476,701	480,249	483,585
2011	689,536	692,037	694,267	696,214	697,863	699,191	700,176	700,794	701,020	700,827	700,186	699,068	697,440	695,266	692,513	689,144	685,130	680,441
2012	507,119	510,285	513,298	516,148	518,824	521,312	523,595	525,657	527,479	529,043	530,327	531,311	531,969	532,276	532,206	531,732	530,829	529,473
2013	419,647	414,835	409,756	404,410	398,794	392,901	386,721	380,247	373,472	366,388	358,990	351,270	343,221	334,837	326,116	317,055	307,660	297,941
2014	497,442	490,149	482,544	474,630	466,406	457,867	449,005	439,814	430,290	420,426	410,221	399,671	388,772	377,523	365,925	353,983	341,710	329,126
2015	1,100,301	1,096,065	1,091,200	1,085,693	1,079,521	1,072,656	1,065,061	1,056,703	1,047,549	1,037,560	1,026,702	1,014,938	1,002,226	988,522	973,792	957,999	941,120	923,143
2016	363,194	359,690	355,958	351,994	347,796	343,356	338,665	333,716	328,500	323,010	317,238	311,178	304,821	298,158	291,186	283,901	276,304	268,400
2017	997,901	992,811	987,133	980,855	973,959	966,419	958,205	949,287	939,637	929,223	918,015	905,982	893,090	879,303	864,591	848,928	832,298	814,693
2018	1,372,563	1,363,230	1,353,061	1,342,041	1,330,150	1,317,354	1,303,616	1,288,898	1,273,164	1,256,374	1,238,493	1,219,485	1,199,306	1,177,914	1,155,278	1,131,368	1,106,172	1,079,694
2019	1,035,506	1,028,828	1,021,524	1,013,581	1,004,983	995,705	985,718	974,993	963,502	951,215	938,104	924,140	909,291	893,523	876,810	859,131	840,474	820,839
2020	426,735	427,134	427,333	427,323	427,096	426,639	425,936	424,974	423,736	422,207	420,369	418,206	415,697	412,822	409,561	405,895	401,807	397,284

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) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	237,214	236,934	236,442	235,725	234,770	233,563	232,091	230,338	228,290	225,931	223,244	220,216	216,830	213,077	208,955	204,464	199,602	194,361
1990	98,134	93,460	88,742	83,992	79,222	74,448	69,684	64,949	60,257	55,626	51,075	46,623	42,290	38,098	34,074	30,242	26,620	23,221
1991	390,211	388,554	386,508	384,049	381,157	377,811	373,992	369,678	364,846	359,475	353,541	347,029	339,918	332,201	323,883	314,979	305,495	295,429
1992	637,316	632,844	627,683	621,797	615,157	607,734	599,499	590,422	580,473	569,622	557,843	545,117	531,424	516,764	501,164	484,665	467,295	449,069
1993	564,058	558,485	552,264	545,367	537,770	529,453	520,396	510,579	499,982	488,586	476,377	463,348	449,494	434,827	419,388	403,229	386,392	368,906
1994	232,200	234,282	236,273	238,164	239,944	241,600	243,122	244,495	245,705	246,737	247,573	248,195	248,586	248,726	248,603	248,202	247,506	246,492
1995	467,235	465,378	463,058	460,248	456,924	453,061	448,633	443,616	437,982	431,704	424,755	417,113	408,755	399,670	389,864	379,353	368,143	356,231
1996	312,277	303,050	293,463	283,523	273,242	262,638	251,731	240,543	229,098	217,424	205,553	193,525	181,382	169,181	156,994	144,897	132,957	121,230
1997	565,111	563,928	562,223	559,961	557,113	553,646	549,529	544,728	539,208	532,931	525,862	517,969	509,217	499,586	489,075	477,691	465,433	452,285
1998	869,239	861,305	852,386	842,438	831,424	819,309	806,059	791,642	776,024	759,173	741,062	721,679	701,007	679,064	655,903	631,597	606,208	579,770
1999	185,807	180,100	174,184	168,063	161,746	155,245	148,573	141,744	134,775	127,682	120,486	113,213	105,889	98,548	91,236	83,997	76,873	69,896
2000	149,537	144,352	139,015	133,531	127,912	122,170	116,319	110,374	104,351	98,267	92,144	86,004	79,871	73,778	67,760	61,859	56,106	50,530
2001	346,133	342,767	339,005	334,829	330,224	325,178	319,679	313,713	307,269	300,334	292,899	284,961	276,515	267,569	258,146	248,278	237,992	227,302
2002	730,145	714,559	698,061	680,639	662,296	643,041	622,884	601,844	579,939	557,197	533,654	509,362	484,378	458,791	432,729	406,336	379,740	353,045
2003	116,402	110,346	104,271	98,190	92,123	86,090	80,112	74,209	68,403	62,715	57,168	51,787	46,594	41,614	36,879	32,413	28,237	24,360
2004	384,912	383,436	381,581	379,323	376,643	373,521	369,936	365,866	361,289	356,182	350,523	344,295	337,476	330,058	322,046	313,451	304,279	294,526
2005	378,034	370,406	362,305	353,723	344,660	335,117	325,099	314,611	303,662	292,263	280,428	268,182	255,551	242,578	229,325	215,863	202,255	188,553
2006	631,425	622,713	613,235	602,964	591,883	579,978	567,236	553,645	539,196	523,882	507,701	490,664	472,783	454,095	434,668	414,585	393,918	372,721
2007	347,802	332,780	317,521	302,055	286,422	270,669	254,842	238,993	223,174	207,440	191,852	176,478	161,384	146,649	132,368	118,631	105,510	93,060
2008	746,933	742,790	737,870	732,131	725,535	718,046	709,627	700,239	689,844	678,402	665,875	652,236	637,454	621,519	604,455	586,295	567,065	546,769
2009	823,405	816,246	808,163	799,112	789,057	777,965	765,802	752,537	738,135	722,564	705,799	687,822	668,618	648,198	626,612	603,924	580,187	555,433
2010	486,691	489,547	492,128	494,409	496,363	497,964	499,184	499,992	500,354	500,234	499,595	498,398	496,603	494,174	491,085	487,311	482,824	477,579
2011	675,052	668,934	662,052	654,372	645,864	636,503	626,261	615,112	603,031	589,992	575,975	560,968	544,961	527,964	510,020	491,185	471,505	451,008
2012	527,642	525,310	522,449	519,026	515,015	510,389	505,120	499,179	492,537	485,163	477,029	468,111	458,384	447,837	436,480	424,331	411,403	397,692
2013	287,913	277,590	266,984	256,110	244,989	233,647	222,114	210,420	198,598	186,684	174,718	162,749	150,823	139,002	127,360	115,972	104,904	94,206
2014	316,256	303,124	289,752	276,164	262,394	248,481	234,466	220,393	206,306	192,255	178,291	164,475	150,865	137,534	124,567	112,046	100,040	88,599
2015	904,062	883,871	862,554	840,101	816,518	791,822	766,031	739,171	711,273	682,375	652,527	621,804	590,279	558,070	525,345	492,287	459,060	425,800
2016	260,199	251,711	242,942	233,900	224,602	215,066	205,313	195,366	185,251	174,995	164,630	154,194	143,728	133,281	122,918	112,706	102,702	92,954
2017	796,117	776,571	756,046	734,541	712,071	688,658	664,330	639,118	613,062	586,206	558,607	530,341	501,488	472,165	442,531	412,761	383,009	353,402
2018	1,051,947	1,022,947	992,695	961,204	928,509	894,656	859,699	823,701	786,732	748,870	710,212	670,881	631,003	590,754	550,368	510,092	470,145	430,706
2019	800,236	778,673	756,151	732,677	708,273	682,973	656,816	629,846	602,112	573,672	544,597	514,975	484,900	454,503	423,957	393,449	363,144	333,175
2020	392,315	386,885	380,979	374,580	367,678	360,264	352,330	343,868	334,874	325,342	315,272	304,672	293,547	281,921	269,838	257,348	244,496	231,317

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) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	188,730	182,705	176,284	169,472	162,274	154,707	146,799	138,583	130,100	121,389	112,497	103,483	94,416	85,372	76,435	67,694	59,241	51,169
1990	20,055	17,131	14,458	12,040	9,880	7,975	6,324	4,917	3,740	2,777	2,006	1,405	950	618	384	227	127	66
1991	284,777	273,546	261,752	249,417	236,570	223,259	209,549	195,520	181,255	166,839	152,367	137,953	123,718	109,795	96,321	83,434	71,268	59,946
1992	430,000	410,120	389,478	368,134	346,164	323,668	300,780	277,653	254,444	231,311	208,425	185,976	164,168	143,205	123,294	104,630	87,389	71,720
1993	350,798	332,119	312,927	293,298	273,317	253,094	232,763	212,477	192,384	172,632	153,376	134,781	117,015	100,242	84,615	70,270	57,315	45,828
1994	245,134	243,406	241,282	238,737	235,743	232,276	228,316	223,848	218,855	213,319	207,223	200,560	193,328	185,533	177,194	168,336	158,999	149,237
1995	343,610	330,288	316,280	301,612	286,319	270,452	254,091	237,327	220,258	202,985	185,620	168,298	151,164	134,377	118,100	102,502	87,745	73,982
1996	109,767	98,630	87,881	77,584	67,798	58,588	50,013	42,127	34,966	28,553	22,896	17,992	13,823	10,355	7,542	5,323	3,625	2,373
1997	438,228	423,258	407,380	390,609	372,970	354,509	335,301	315,441	295,029	274,171	252,987	231,628	210,260	189,072	168,264	148,049	128,639	110,247
1998	552,322	523,930	494,681	464,683	434,058	402,969	371,618	340,232	309,040	278,266	248,149	218,947	190,924	164,343	139,452	116,475	95,602	76,972
1999	63,099	56,516	50,185	44,143	38,423	33,062	28,094	23,546	19,439	15,780	12,573	9,810	7,479	5,555	4,008	2,799	1,884	1,217
2000	45,153	40,005	35,111	30,499	26,191	22,211	18,578	15,307	12,404	9,868	7,690	5,857	4,347	3,135	2,189	1,473	952	587
2001	216,228	204,796	193,045	181,020	168,771	156,366	143,888	131,428	119,078	106,929	95,075	83,618	72,662	62,309	52,653	43,778	35,754	28,629
2002	326,357	299,805	273,532	247,691	222,441	197,958	174,435	152,059	130,995	111,379	93,333	76,959	62,331	49,490	38,434	29,123	21,470	15,351
2003	20,791	17,536	14,598	11,979	9,674	7,676	5,973	4,550	3,384	2,451	1,723	1,171	766	480	286	161	85	41
2004	284,186	273,265	261,775	249,736	237,175	224,136	210,682	196,887	182,832	168,598	154,279	139,983	125,831	111,953	98,484	85,564	73,327	61,901
2005	174,809	161,088	147,461	134,007	120,808	107,955	95,551	83,694	72,475	61,970	52,248	43,371	35,385	28,321	22,189	16,978	12,652	9,155
2006	351,051	328,987	306,622	284,063	261,430	238,865	216,536	194,622	173,295	152,716	133,048	114,454	97,090	81,094	66,583	53,640	42,314	32,611
2007	81,325	70,353	60,187	50,861	42,399	34,819	28,128	22,316	17,356	13,200	9,792	7,063	4,937	3,330	2,158	1,336	785	435
2008	525,409	503,012	479,619	455,289	430,091	404,130	377,547	350,508	323,185	295,754	268,406	241,362	214,861	189,153	164,490	141,124	119,289	99,194
2009	529,693	503,027	475,513	447,247	418,343	388,949	359,255	329,471	299,813	270,491	241,731	213,780	186,889	161,312	137,291	115,048	94,771	76,606
2010	471,526	464,621	456,820	448,082	438,368	427,648	415,908	403,148	389,366	374,563	358,750	341,960	324,246	305,681	286,365	266,421	245,999	225,273
2011	429,723	407,702	385,010	361,731	337,960	313,823	289,475	265,094	240,856	216,936	193,518	170,804	148,999	128,308	108,923	91,021	74,749	60,219
2012	383,193	367,919	351,889	335,138	317,705	299,655	281,080	262,087	242,791	223,308	203,768	184,324	165,142	146,401	128,285	110,980	94,666	79,507
2013	83,925	74,112	64,818	56,091	47,974	40,504	33,718	27,639	22,273	17,611	13,633	10,306	7,588	5,423	3,748	2,495	1,592	968
2014	77,768	67,595	58,121	49,383	41,410	34,224	27,839	22,253	17,449	13,391	10,032	7,315	5,175	3,538	2,327	1,466	878	497
2015	392,639	359,744	327,293	295,478	264,496	234,563	205,913	178,770	153,328	129,747	108,160	88,680	71,380	56,289	43,387	32,604	23,816	16,855
2016	83,504	74,402	65,697	57,440	49,674	42,445	35,794	29,755	24,347	19,574	15,431	11,901	8,957	6,560	4,659	3,197	2,110	1,333
2017	324,067	295,154	266,824	239,248	212,596	187,053	162,812	140,055	118,931	99,557	82,021	66,388	52,688	40,910	30,999	22,858	16,350	11,304
2018	391,951	354,084	317,318	281,874	247,967	215,821	185,667	157,707	132,097	108,943	88,307	70,217	54,651	41,533	30,734	22,075	15,335	10,260
2019	303,676	274,801	246,713	219,581	193,570	168,856	145,617	124,014	104,172	86,178	70,091	55,939	43,715	33,371	24,817	17,923	12,527	8,439
2020	217,845	204,130	190,230	176,212	162,150	148,132	134,263	120,655	107,413	94,639	82,433	70,896	60,124	50,205	41,208	33,187	26,170	20,160

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) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	43,566	36,513	30,079	24,315	19,254	14,910	11,272	8,308	5,959	4,152	2,804	1,859	1,232	816	541	359	238	158
1990	32	14	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	49,578	40,247	32,012	24,898	18,895	13,960	10,021	6,976	4,698	3,054	1,910	1,168	713	436	266	163	100	61
1992	57,733	45,494	35,017	26,265	19,148	13,532	9,246	6,094	3,863	2,348	1,363	769	434	245	138	78	44	25
1993	35,846	27,365	20,338	14,673	10,245	6,899	4,468	2,774	1,645	928	495	256	132	68	35	18	9	5
1994	139,117	128,718	118,135	107,475	96,853	86,397	76,245	66,531	57,371	48,860	41,066	34,246	28,558	23,815	19,860	16,562	13,811	11,517
1995	61,345	49,943	39,850	31,101	23,693	17,580	12,679	8,872	6,010	3,931	2,477	1,525	939	578	356	219	135	83
1996	1,485	883	495	260	126	56	23	8	3	1	0	0	0	0	0	0	0	0
1997	93,067	77,272	63,002	50,355	39,381	30,079	22,399	16,236	11,434	7,809	5,158	3,339	2,162	1,400	906	587	380	246
1998	60,668	46,707	35,038	25,542	18,041	12,307	8,086	5,101	3,080	1,773	968	512	271	143	76	40	21	11
1999	750	438	241	124	59	25	10	3	1	0	0	0	0	0	0	0	0	0
2000	343	189	97	46	20	8	3	1	0	0	0	0	0	0	0	0	0	0
2001	22,429	17,153	12,773	9,235	6,463	4,365	2,835	1,766	1,051	595	319	166	86	45	23	12	6	3
2002	10,606	7,053	4,492	2,726	1,567	847	427	200	86	33	12	4	1	0	0	0	0	0
2003	19	7	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	51,397	41,905	33,490	26,185	19,987	14,862	10,745	7,539	5,121	3,361	2,125	1,313	812	502	310	192	118	73
2005	6,411	4,327	2,803	1,734	1,018	564	293	142	63	26	9	3	1	0	0	0	0	0
2006	24,491	17,873	12,635	8,621	5,656	3,552	2,127	1,209	649	327	154	69	31	14	6	3	1	1
2007	225	107	47	18	6	2	0	0	0	0	0	0	0	0	0	0	0	0
2008	81,009	64,858	50,805	38,854	28,941	20,945	14,696	9,974	6,532	4,117	2,488	1,466	864	509	300	177	104	61
2009	60,643	46,914	35,381	25,945	18,447	12,677	8,398	5,346	3,261	1,898	1,050	563	302	162	87	46	25	13
2010	204,441	183,720	163,341	143,544	124,568	106,643	89,995	74,804	61,192	49,221	38,888	30,397	23,761	18,573	14,518	11,348	8,870	6,934
2011	47,494	36,591	27,471	20,044	14,171	9,678	6,367	4,022	2,432	1,402	767	407	215	114	60	32	17	9
2012	65,645	53,193	42,224	32,767	24,805	18,277	13,081	9,075	6,090	3,943	2,455	1,493	908	552	336	204	124	76
2013	557	301	151	70	29	11	4	1	0	0	0	0	0	0	0	0	0	0
2014	264	130	58	24	8	3	1	0	0	0	0	0	0	0	0	0	0	0
2015	11,513	7,558	4,745	2,833	1,598	845	416	189	79	29	10	3	1	0	0	0	0	0
2016	802	455	243	120	54	22	8	3	1	0	0	0	0	0	0	0	0	0
2017	7,522	4,794	2,911	1,674	904	455	212	90	34	12	3	1	0	0	0	0	0	0
2018	6,581	4,024	2,331	1,270	645	302	129	50	17	5	1	0	0	0	0	0	0	0
2019	5,455	3,365	1,969	1,085	558	265	115	45	16	5	1	0	0	0	0	0	0	0
2020	15,134	11,039	7,799	5,318	3,486	2,188	1,309	743	399	201	94	42	19	9	4	2	1	0

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) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470	Totals Outstanding
1989	104	69	46	30	20	13	9	6	4	3	2	1	1	0	11,648,851
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,702,332
1991	37	23	14	8	5	3	2	1	1	0	0	0	0	0	19,241,692
1992	14	8	4	3	1	1	0	0	0	0	0	0	0	0	31,383,479
1993	2	1	1	0	0	0	0	0	0	0	0	0	0	0	27,990,394
1994	9,604	8,009	6,679	5,570	4,645	3,873	3,230	2,694	2,246	1,873	1,562	1,303	1,086	904	14,882,541
1995	51	31	19	12	7	5	3	2	1	1	0	0	0	0	24,991,680
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,060,759
1997	159	103	67	43	28	18	12	8	5	3	2	1	1	1	31,768,261
1998	6	3	2	1	0	0	0	0	0	0	0	0	0	0	48,100,565
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,099,993
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,426,896
2001	2	1	0	0	0	0	0	0	0	0	0	0	0	0	20,223,133
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,638,439
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,460,131
2004	45	28	17	11	7	4	3	2	1	1	0	0	0	0	23,864,632
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,471,991
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,528,379
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,809,492
2008	36	21	13	7	4	3	2	1	1	0	0	0	0	0	48,879,680
2009	7	4	2	1	1	0	0	0	0	0	0	0	0	0	54,768,663
2010	5,420	4,236	3,311	2,588	2,023	1,582	1,236	966	755	590	462	361	282	220	34,824,954
2011	5	3	1	1	0	0	0	0	0	0	0	0	0	0	46,264,295
2012	46	28	17	10	6	4	2	1	1	1	0	0	0	0	36,429,335
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,325,277
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,557,830
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,681,402
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,418,613
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66,745,237
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92,280,597
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,221,241
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,460,489

1,076,151,251

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)

2020 Level	85,474	102,777	88,730	99,087	72,589	89,992	81,095	81,979	83,420	85,446	87,697	89,311	89,500	90,592	93,140	94,767	94,529	96,316
Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		102,156
2004																	69,350	70,661
2005																	71,130	70,952
2006															79,555	80,944	80,741	82,267
2007														110,647	113,758	115,745	115,455	117,637
2008													76,195	77,125	79,293	80,678	80,476	81,997
2009												82,017	82,191	83,194	85,534	87,028	86,809	88,450
2010										67,643	68,888	69,034	69,877	71,842	73,097	72,913	74,291	
2011										66,141	67,883	69,133	69,279	70,125	72,097	73,356	73,172	74,555
2012									64,846	66,421	68,171	69,425	69,573	70,422	72,402	73,667	73,482	74,871
2013								77,768	79,135	81,057	83,192	84,723	84,903	85,939	88,355	89,899	89,673	91,368
2014							77,485	78,330	79,707	81,642	83,793	85,335	85,516	86,560	88,994	90,548	90,321	92,028
2015						86,142	77,625	78,471	79,851	81,790	83,944	85,490	85,671	86,716	89,155	90,712	90,485	92,195
2016					70,877	87,870	79,182	80,046	81,453	83,431	85,629	87,205	87,390	88,456	90,944	92,532	92,300	94,045
2017				96,967	71,036	88,067	79,360	80,225	81,635	83,618	85,821	87,400	87,585	88,654	91,147	92,739	92,507	94,255
2018			87,024	97,182	71,193	88,262	79,536	80,403	81,816	83,803	86,011	87,594	87,779	88,851	91,349	92,945	92,712	94,464
2019		101,022	87,215	97,395	71,349	88,456	79,710	80,579	81,996	83,987	86,200	87,786	87,972	89,046	91,550	93,149	92,915	94,671
2020	84,867	102,047	88,100	98,383	72,073	89,353	80,519	81,397	82,828	84,839	87,074	88,677	88,865	89,949	92,479	94,094	93,858	95,632

Notes: (a) Average incremental payment 2020 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)

2020 Level	98,089	99,572	101,108	103,560	103,028	105,923	120,000	120,000	120,000	120,000	110,000	110,000	110,000	112,200	114,444	116,733	119,068	121,449
Year of Birth	Maturity (months) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438
1989														69,702	71,096	72,518	73,968	75,447
1990													61,232	62,457	63,706	64,980	66,280	67,605
1991												90,535	90,535	92,346	94,193	96,077	97,999	99,958
1992											69,697	69,697	69,697	71,091	72,513	73,963	75,442	76,951
1993									80,610	73,892	73,892	73,892	75,370	76,877	78,415	79,983	81,583	
1994								63,894	63,894	58,569	58,569	58,569	59,740	60,935	62,154	63,397	64,665	
1995								98,338	98,338	98,338	90,143	90,143	90,143	91,946	93,785	95,661	97,574	99,526
1996							90,106	90,106	90,106	90,106	82,597	82,597	82,597	84,249	85,934	87,653	89,406	91,194
1997						64,580	73,162	73,162	73,162	73,162	67,066	67,066	67,066	68,407	69,775	71,171	72,594	74,046
1998					81,493	83,782	94,917	94,917	94,917	94,917	87,007	87,007	87,007	88,747	90,522	92,333	94,179	96,063
1999				100,833	100,315	103,134	116,840	116,840	116,840	116,840	107,103	107,103	107,103	109,245	111,430	113,659	115,932	118,251
2000			65,885	67,483	67,136	69,022	78,195	78,195	78,195	78,195	71,679	71,679	71,679	73,113	74,575	76,066	77,588	79,139
2001		90,439	91,834	94,062	93,579	96,208	108,993	108,993	108,993	108,993	99,911	99,911	99,911	101,909	103,947	106,026	108,147	110,309
2002	75,090	76,225	77,401	79,278	78,871	81,087	91,863	91,863	91,863	91,863	84,208	84,208	84,208	85,892	87,610	89,362	91,149	92,972
2003	104,036	105,609	107,238	109,840	109,275	112,346	127,276	127,276	127,276	127,276	116,670	116,670	116,670	119,003	121,383	123,811	126,287	128,813
2004	71,961	73,049	74,176	75,976	75,585	77,709	88,036	88,036	88,036	88,036	80,700	80,700	80,700	82,314	83,960	85,639	87,352	89,099
2005	73,624	74,737	75,890	77,730	77,331	79,504	90,070	90,070	90,070	90,070	82,564	82,564	82,564	84,215	85,899	87,617	89,370	91,157
2006	83,782	85,048	86,360	88,455	88,001	90,473	102,497	102,497	102,497	102,497	93,955	93,955	93,955	95,834	97,751	99,706	101,700	103,734
2007	119,803	121,614	123,490	126,485	125,836	129,371	146,564	146,564	146,564	146,564	134,350	134,350	134,350	137,037	139,778	142,574	145,425	148,334
2008	83,507	84,769	86,077	88,165	87,712	90,176	102,160	102,160	102,160	102,160	93,647	93,647	93,647	95,520	97,430	99,379	101,366	103,394
2009	90,078	91,440	92,851	95,103	94,614	97,273	110,200	110,200	110,200	110,200	101,017	101,017	101,017	103,037	105,098	107,200	109,344	111,530
2010	75,659	76,803	77,987	79,879	79,469	81,702	92,560	92,560	92,560	92,560	84,846	84,846	84,846	86,543	88,274	90,040	91,840	93,677
2011	75,928	77,076	78,265	80,163	79,751	81,992	92,889	92,889	92,889	92,889	85,148	85,148	85,148	86,851	88,588	90,360	92,167	94,010
2012	76,249	77,402	78,596	80,502	80,089	82,339	93,281	93,281	93,281	93,281	85,508	85,508	85,508	87,218	88,963	90,742	92,557	94,408
2013	93,050	94,457	95,914	98,241	97,736	100,482	113,836	113,836	113,836	113,836	104,349	104,349	104,349	106,436	108,565	110,736	112,951	115,210
2014	93,723	95,139	96,607	98,951	98,442	101,208	114,658	114,658	114,658	114,658	105,103	105,103	105,103	107,205	109,350	111,537	113,767	116,043
2015	93,892	95,311	96,782	99,129	98,620	101,391	114,866	114,866	114,866	114,866	105,293	105,293	105,293	107,399	109,547	111,738	113,973	116,252
2016	95,776	97,224	98,724	101,118	100,599	103,425	117,170	117,170	117,170	117,170	107,406	107,406	107,406	109,554	111,745	113,980	116,260	118,585
2017	95,990	97,442	98,945	101,345	100,824	103,657	117,433	117,433	117,433	117,433	107,647	107,647	107,647	109,800	111,996	114,235	116,520	118,851
2018	96,203	97,658	99,164	101,570	101,048	103,887	117,693	117,693	117,693	117,693	107,885	107,885	107,885	110,043	112,244	114,489	116,778	119,114
2019	96,414	97,872	99,382	101,792	101,269	104,115	117,951	117,951	117,951	117,951	108,122	108,122	108,122	110,284	112,490	114,740	117,035	119,375
2020	97,393	98,865	100,390	102,825	102,297	105,171	119,148	119,148	119,148	119,148	109,219	109,219	109,219	111,403	113,631	115,904	118,222	120,587

Notes: (a) Average incremental payment 2020 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)

2020 Level	123,878	126,355	128,883	131,460	134,089	136,771	139,507	142,297	145,143	148,046	151,006	154,027	157,107	160,249	163,454	166,723	170,058	173,459
Year of Birth	Maturity (months) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	76,956	78,495	80,065	81,667	83,300	84,966	86,665	88,399	90,167	91,970	93,809	95,685	97,599	99,551	101,542	103,573	105,644	107,757
1990	68,958	70,337	71,743	73,178	74,642	76,135	77,657	79,211	80,795	82,411	84,059	85,740	87,455	89,204	90,988	92,808	94,664	96,557
1991	101,958	103,997	106,077	108,198	110,362	112,569	114,821	117,117	119,460	121,849	124,286	126,772	129,307	131,893	134,531	137,222	139,966	142,765
1992	78,490	80,060	81,661	83,294	84,960	86,660	88,393	90,161	91,964	93,803	95,679	97,593	99,545	101,536	103,566	105,638	107,750	109,905
1993	83,215	84,879	86,577	88,308	90,074	91,876	93,713	95,587	97,499	99,449	101,438	103,467	105,536	107,647	109,800	111,996	114,236	116,521
1994	65,958	67,277	68,623	69,995	71,395	72,823	74,280	75,765	77,281	78,826	80,403	82,011	83,651	85,324	87,031	88,771	90,547	92,357
1995	101,516	103,547	105,617	107,730	109,884	112,082	114,324	116,610	118,942	121,321	123,748	126,223	128,747	131,322	133,948	136,627	139,360	142,147
1996	93,018	94,878	96,776	98,711	100,685	102,699	104,753	106,848	108,985	111,165	113,388	115,656	117,969	120,328	122,735	125,190	127,694	130,247
1997	75,527	77,037	78,578	80,150	81,753	83,388	85,055	86,757	88,492	90,261	92,067	93,908	95,786	97,702	99,656	101,649	103,682	105,756
1998	97,984	99,944	101,943	103,981	106,061	108,182	110,346	112,553	114,804	117,100	119,442	121,831	124,267	126,753	129,288	131,874	134,511	137,201
1999	120,616	123,028	125,488	127,998	130,558	133,169	135,833	138,549	141,320	144,147	147,030	149,970	152,970	156,029	159,150	162,333	165,579	168,891
2000	80,722	82,337	83,983	85,663	87,376	89,124	90,906	92,724	94,579	96,470	98,400	100,368	102,375	104,423	106,511	108,641	110,814	113,031
2001	112,516	114,766	117,061	119,403	121,791	124,226	126,711	129,245	131,830	134,467	137,156	139,899	142,697	145,551	148,462	151,431	154,460	157,549
2002	94,832	96,728	98,663	100,636	102,649	104,702	106,796	108,932	111,110	113,333	115,599	117,911	120,269	122,675	125,128	127,631	130,184	132,787
2003	131,389	134,017	136,697	139,431	142,220	145,064	147,965	150,924	153,943	157,022	160,162	163,366	166,633	169,965	173,365	176,832	180,369	183,976
2004	90,881	92,699	94,553	96,444	98,373	100,340	102,347	104,394	106,482	108,611	110,784	112,999	115,259	117,564	119,916	122,314	124,760	127,255
2005	92,980	94,840	96,737	98,671	100,645	102,658	104,711	106,805	108,941	111,120	113,342	115,609	117,921	120,280	122,685	125,139	127,642	130,195
2006	105,809	107,925	110,084	112,285	114,531	116,822	119,158	121,541	123,972	126,451	128,980	131,560	134,191	136,875	139,613	142,405	145,253	148,158
2007	151,300	154,326	157,413	160,561	163,772	167,048	170,389	173,797	177,272	180,818	184,434	188,123	191,885	195,723	199,638	203,630	207,703	211,857
2008	105,462	107,571	109,722	111,917	114,155	116,438	118,767	121,142	123,565	126,036	128,557	131,128	133,751	136,426	139,154	141,938	144,776	147,672
2009	113,761	116,036	118,357	120,724	123,139	125,601	128,113	130,676	133,289	135,955	138,674	141,448	144,277	147,162	150,105	153,107	156,170	159,293
2010	95,551	97,462	99,411	101,399	103,427	105,496	107,606	109,758	111,953	114,192	116,476	118,805	121,181	123,605	126,077	128,599	131,171	133,794
2011	95,890	97,808	99,764	101,760	103,795	105,871	107,988	110,148	112,351	114,598	116,890	119,227	121,612	124,044	126,525	129,056	131,637	134,270
2012	96,296	98,222	100,186	102,190	104,234	106,318	108,445	110,614	112,826	115,083	117,384	119,732	122,126	124,569	127,060	129,602	132,194	134,837
2013	117,514	119,865	122,262	124,707	127,201	129,745	132,340	134,987	137,687	140,440	143,249	146,114	149,037	152,017	155,058	158,159	161,322	164,548
2014	118,363	120,731	123,145	125,608	128,120	130,683	133,296	135,962	138,682	141,455	144,284	147,170	150,113	153,116	156,178	159,302	162,488	165,737
2015	118,577	120,949	123,368	125,835	128,352	130,919	133,537	136,208	138,932	141,711	144,545	147,436	150,385	153,393	156,460	159,590	162,781	166,037
2016	120,957	123,376	125,843	128,360	130,927	133,546	136,217	138,941	141,720	144,555	147,446	150,395	153,402	156,470	159,600	162,792	166,048	169,369
2017	121,228	123,652	126,125	128,648	131,221	133,845	136,522	139,252	142,037	144,878	147,776	150,731	153,746	156,821	159,957	163,156	166,419	169,748
2018	121,496	123,926	126,405	128,933	131,511	134,142	136,825	139,561	142,352	145,199	148,103	151,065	154,087	157,168	160,312	163,518	166,788	170,124
2019	121,763	124,198	126,682	129,216	131,800	134,436	137,125	139,867	142,665	145,518	148,428	151,397	154,425	157,513	160,664	163,877	167,154	170,497
2020	122,998	125,458	127,967	130,527	133,137	135,800	138,516	141,286	144,112	146,994	149,934	152,933	155,992	159,111	162,294	165,540	168,850	172,227

Notes: (a) Average incremental payment 2020 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)

2020 Level	176,928	180,467	184,076	187,758	191,513	195,343	199,250	203,235	207,299	211,445	215,674	219,988	224,388	228,875	233,453	238,122	242,884	247,742
Year of Birth	Maturity (months) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	109,913	112,111	114,353	116,640	118,973	121,352	123,779	126,255	128,780	131,356	133,983	136,662	139,396	142,184	145,027	147,928	150,886	153,904
1990	98,488	100,458	102,467	104,517	106,607	108,739	110,914	113,132	115,395	117,703	120,057	122,458	124,907	127,405	129,953	132,552	135,204	137,908
1991	145,621	148,533	151,504	154,534	157,624	160,777	163,992	167,272	170,618	174,030	177,511	181,061	184,682	188,376	192,143	195,986	199,906	203,904
1992	112,103	114,345	116,632	118,965	121,344	123,771	126,247	128,772	131,347	133,974	136,653	139,387	142,174	145,018	147,918	150,876	153,894	156,972
1993	118,851	121,228	123,653	126,126	128,648	131,221	133,846	136,522	139,253	142,038	144,879	147,776	150,732	153,746	156,821	159,958	163,157	166,420
1994	94,205	96,089	98,011	99,971	101,970	104,010	106,090	108,212	110,376	112,583	114,835	117,132	119,474	121,864	124,301	126,787	129,323	131,909
1995	144,990	147,890	150,848	153,865	156,942	160,081	163,282	166,548	169,879	173,277	176,742	180,277	183,883	187,560	191,311	195,138	199,040	203,021
1996	132,852	135,509	138,220	140,984	143,804	146,680	149,613	152,606	155,658	158,771	161,946	165,185	168,489	171,859	175,296	178,802	182,378	186,025
1997	107,871	110,028	112,229	114,473	116,763	119,098	121,480	123,910	126,388	128,916	131,494	134,124	136,806	139,542	142,333	145,180	148,084	151,045
1998	139,945	142,744	145,599	148,511	151,481	154,511	157,601	160,753	163,968	167,248	170,593	174,004	177,485	181,034	184,655	188,348	192,115	195,957
1999	172,269	175,714	179,228	182,813	186,469	190,199	194,002	197,883	201,840	205,877	209,995	214,194	218,478	222,848	227,305	231,851	236,488	241,218
2000	115,291	117,597	119,949	122,348	124,795	127,291	129,837	132,433	135,082	137,784	140,539	143,350	146,217	149,141	152,124	155,167	158,270	161,435
2001	160,700	163,914	167,192	170,536	173,947	177,426	180,974	184,594	188,286	192,051	195,892	199,810	203,807	207,883	212,040	216,281	220,607	225,019
2002	135,443	138,152	140,915	143,733	146,608	149,540	152,531	155,581	158,693	161,867	165,104	168,406	171,774	175,210	178,714	182,288	185,934	189,653
2003	187,656	191,409	195,237	199,142	203,124	207,187	211,331	215,557	219,868	224,266	228,751	233,326	237,993	242,753	247,608	252,560	257,611	262,763
2004	129,801	132,397	135,044	137,745	140,500	143,310	146,176	149,100	152,082	155,124	158,226	161,391	164,618	167,911	171,269	174,694	178,188	181,752
2005	132,799	135,455	138,164	140,927	143,746	146,621	149,553	152,544	155,595	158,707	161,881	165,118	168,421	171,789	175,225	178,730	182,304	185,950
2006	151,121	154,144	157,226	160,371	163,578	166,850	170,187	173,591	177,062	180,604	184,216	187,900	191,658	195,491	199,401	203,389	207,457	211,606
2007	216,094	220,416	224,824	229,321	233,907	238,585	243,357	248,224	253,189	258,253	263,418	268,686	274,060	279,541	285,132	290,834	296,651	302,584
2008	150,625	153,638	156,710	159,845	163,042	166,302	169,628	173,021	176,481	180,011	183,611	187,284	191,029	194,850	198,747	202,722	206,776	210,912
2009	162,479	165,728	169,043	172,424	175,872	179,390	182,978	186,637	190,370	194,177	198,061	202,022	206,062	210,184	214,387	218,675	223,049	227,510
2010	136,470	139,199	141,983	144,823	147,719	150,674	153,687	156,761	159,896	163,094	166,356	169,683	173,077	176,538	180,069	183,670	187,344	191,091
2011	136,955	139,694	142,488	145,338	148,244	151,209	154,233	157,318	160,465	163,674	166,947	170,286	173,692	177,166	180,709	184,323	188,010	191,770
2012	137,534	140,285	143,091	145,952	148,871	151,849	154,886	157,984	161,143	164,366	167,653	171,007	174,427	177,915	181,474	185,103	188,805	192,581
2013	167,839	171,196	174,620	178,112	181,675	185,308	189,014	192,795	196,651	200,584	204,595	208,687	212,861	217,118	221,460	225,890	230,407	235,016
2014	169,052	172,433	175,882	179,400	182,988	186,647	190,380	194,188	198,072	202,033	206,074	210,195	214,399	218,687	223,061	227,522	232,072	236,714
2015	169,358	172,745	176,200	179,724	183,318	186,985	190,724	194,539	198,430	202,398	206,446	210,575	214,787	219,082	223,464	227,933	232,492	237,142
2016	172,756	176,211	179,735	183,330	186,997	190,737	194,551	198,442	202,411	206,459	210,589	214,800	219,096	223,478	227,948	232,507	237,157	241,900
2017	173,143	176,606	180,138	183,741	187,415	191,164	194,987	198,887	202,864	206,922	211,060	215,281	219,587	223,979	228,458	233,027	237,688	242,442
2018	173,527	176,997	180,537	184,148	187,831	191,587	195,419	199,328	203,314	207,380	211,528	215,759	220,074	224,475	228,965	233,544	238,215	242,979
2019	173,907	177,386	180,933	184,552	188,243	192,008	195,848	199,765	203,760	207,835	211,992	216,232	220,557	224,968	229,467	234,057	238,738	243,512
2020	175,672	179,185	182,769	186,424	190,153	193,956	197,835	201,792	205,828	209,944	214,143	218,426	222,794	227,250	231,795	236,431	241,160	245,983

Notes: (a) Average incremental payment 2020 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)

2020 Level	252,697	257,751	262,906	268,164	273,527	278,998	284,578	290,269	296,075	301,996	308,036	314,197	320,481	326,890	333,428	340,097	346,899	353,837
Year of Birth	Maturity (months) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	156,982	160,122	163,324	166,591	169,923	173,321	176,787	180,323	183,930	187,608	191,360	195,188	199,091	203,073	207,135	211,277	215,503	219,813
1990	140,666	143,479	146,349	149,276	152,261	155,306	158,412	161,581	164,812	168,109	171,471	174,900	178,398	181,966	185,605	189,318	193,104	196,966
1991	207,982	212,142	216,385	220,712	225,127	229,629	234,222	238,906	243,684	248,558	253,529	258,600	263,772	269,047	274,428	279,917	285,515	291,225
1992	160,111	163,314	166,580	169,911	173,310	176,776	180,311	183,918	187,596	191,348	195,175	199,078	203,060	207,121	211,263	215,489	219,798	224,194
1993	169,748	173,143	176,606	180,138	183,741	187,416	191,164	194,988	198,887	202,865	206,922	211,061	215,282	219,588	223,980	228,459	233,028	237,689
1994	134,547	137,238	139,983	142,783	145,638	148,551	151,522	154,553	157,644	160,797	164,013	167,293	170,639	174,051	177,532	181,083	184,705	188,399
1995	207,082	211,223	215,448	219,757	224,152	228,635	233,208	237,872	242,629	247,482	252,431	257,480	262,630	267,882	273,240	278,705	284,279	289,964
1996	189,746	193,541	197,412	201,360	205,387	209,495	213,685	217,958	222,318	226,764	231,299	235,925	240,644	245,457	250,366	255,373	260,480	265,690
1997	154,066	157,147	160,290	163,496	166,766	170,101	173,503	176,973	180,513	184,123	187,806	191,562	195,393	199,301	203,287	207,353	211,500	215,730
1998	199,876	203,874	207,951	212,110	216,353	220,680	225,093	229,595	234,187	238,871	243,648	248,521	253,492	258,561	263,733	269,007	274,387	279,875
1999	246,042	250,963	255,982	261,102	266,324	271,650	277,083	282,625	288,277	294,043	299,924	305,922	312,041	318,282	324,647	331,140	337,763	344,518
2000	164,664	167,957	171,317	174,743	178,238	181,802	185,439	189,147	192,930	196,789	200,725	204,739	208,834	213,011	217,271	221,616	226,049	230,569
2001	229,519	234,110	238,792	243,568	248,439	253,408	258,476	263,645	268,918	274,297	279,783	285,378	291,086	296,908	302,846	308,903	315,081	321,382
2002	193,446	197,315	201,261	205,286	209,392	213,580	217,851	222,208	226,653	231,186	235,809	240,526	245,336	250,243	255,248	260,353	265,560	270,871
2003	268,018	273,379	278,846	284,423	290,112	295,914	301,832	307,869	314,026	320,307	326,713	333,247	339,912	346,710	353,645	360,718	367,932	375,291
2004	185,387	189,095	192,877	196,734	200,669	204,682	208,776	212,952	217,211	221,555	225,986	230,506	235,116	239,818	244,614	249,507	254,497	259,587
2005	189,669	193,463	197,332	201,279	205,304	209,410	213,598	217,870	222,228	226,672	231,206	235,830	240,546	245,357	250,265	255,270	260,375	265,583
2006	215,838	220,155	224,558	229,049	233,630	238,303	243,069	247,930	252,889	257,947	263,105	268,368	273,735	279,210	284,794	290,490	296,299	302,225
2007	308,636	314,808	321,105	327,527	334,077	340,759	347,574	354,525	361,616	368,848	376,225	383,750	391,425	399,253	407,238	415,383	423,691	432,164
2008	215,130	219,433	223,821	228,298	232,864	237,521	242,271	247,117	252,059	257,100	262,242	267,487	272,837	278,293	283,859	289,537	295,327	301,234
2009	232,060	236,701	241,435	246,264	251,189	256,213	261,337	266,564	271,895	277,333	282,880	288,537	294,308	300,194	306,198	312,322	318,568	324,940
2010	194,913	198,811	202,787	206,843	210,980	215,199	219,503	223,893	228,371	232,939	237,597	242,349	247,196	252,140	257,183	262,327	267,573	272,925
2011	195,605	199,517	203,508	207,578	211,730	215,964	220,283	224,689	229,183	233,766	238,442	243,211	248,075	253,036	258,097	263,259	268,524	273,895
2012	196,433	200,361	204,369	208,456	212,625	216,878	221,215	225,640	230,152	234,755	239,450	244,239	249,124	254,107	259,189	264,373	269,660	275,053
2013	239,716	244,510	249,400	254,388	259,476	264,666	269,959	275,358	280,865	286,483	292,212	298,057	304,018	310,098	316,300	322,626	329,079	335,660
2014	241,448	246,277	251,203	256,227	261,351	266,578	271,910	277,348	282,895	288,553	294,324	300,210	306,215	312,339	318,586	324,957	331,457	338,086
2015	241,885	246,722	251,657	256,690	261,824	267,060	272,401	277,849	283,406	289,075	294,856	300,753	306,768	312,904	319,162	325,545	332,056	338,697
2016	246,738	251,673	256,706	261,841	267,077	272,419	277,867	283,425	289,093	294,875	300,772	306,788	312,924	319,182	325,566	332,077	338,719	345,493
2017	247,291	252,236	257,281	262,427	267,675	273,029	278,489	284,059	289,740	295,535	301,446	307,475	313,624	319,897	326,295	332,821	339,477	346,266
2018	247,839	252,796	257,851	263,008	268,269	273,634	279,107	284,689	290,383	296,190	302,114	308,156	314,319	320,606	327,018	333,558	340,229	347,034
2019	248,383	253,350	258,417	263,586	268,857	274,235	279,719	285,314	291,020	296,840	302,777	308,833	315,009	321,309	327,736	334,290	340,976	347,796
2020	250,903	255,921	261,039	266,260	271,585	277,017	282,557	288,208	293,973	299,852	305,849	311,966	318,205	324,569	331,061	337,682	344,436	351,324

Notes: (a) Average incremental payment 2020 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)

2020 Level	360,913	368,132	375,494	383,004	390,664	398,478	406,447	414,576	422,868	431,325	439,951	448,750	457,725	466,880	476,218	485,742	495,457	505,366
Year of Birth	Maturity (months) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	224,209	228,693	233,267	237,933	242,691	247,545	252,496	257,546	262,697	267,951	273,310	278,776	284,351	290,038	295,839	301,756	307,791	313,947
1990	200,905	204,923	209,022	213,202	217,466	221,816	226,252	230,777	235,393	240,100	244,902	249,801	254,797	259,892	265,090	270,392	275,800	281,316
1991	297,050	302,991	309,051	315,232	321,536	327,967	334,526	341,217	348,041	355,002	362,102	369,344	376,731	384,265	391,951	399,790	407,786	415,941
1992	228,678	233,252	237,917	242,675	247,529	252,479	257,529	262,680	267,933	273,292	278,758	284,333	290,019	295,820	301,736	307,771	313,926	320,205
1993	242,443	247,291	252,237	257,282	262,428	267,676	273,030	278,490	284,060	289,741	295,536	301,447	307,476	313,625	319,898	326,296	332,822	339,478
1994	192,167	196,010	199,930	203,929	208,008	212,168	216,411	220,739	225,154	229,657	234,250	238,935	243,714	248,588	253,560	258,631	263,804	269,080
1995	295,764	301,679	307,712	313,867	320,144	326,547	333,078	339,739	346,534	353,465	360,534	367,745	375,100	382,602	390,254	398,059	406,020	414,140
1996	271,004	276,424	281,952	287,591	293,343	299,210	305,194	311,298	317,524	323,875	330,352	336,959	343,698	350,572	357,584	364,736	372,030	379,471
1997	220,044	224,445	228,934	233,513	238,183	242,947	247,806	252,762	257,817	262,973	268,233	273,597	279,069	284,651	290,344	296,151	302,074	308,115
1998	285,473	291,182	297,006	302,946	309,005	315,185	321,489	327,918	334,477	341,166	347,990	354,949	362,048	369,289	376,675	384,209	391,893	399,731
1999	351,409	358,437	365,606	372,918	380,376	387,984	395,743	403,658	411,731	419,966	428,365	436,932	445,671	454,585	463,676	472,950	482,409	492,057
2000	235,181	239,885	244,682	249,576	254,567	259,659	264,852	270,149	275,552	281,063	286,684	292,418	298,266	304,232	310,316	316,523	322,853	329,310
2001	327,810	334,366	341,054	347,875	354,832	361,929	369,167	376,551	384,082	391,763	399,599	407,591	415,742	424,057	432,538	441,189	450,013	459,013
2002	276,288	281,814	287,450	293,199	299,063	305,045	311,146	317,368	323,716	330,190	336,794	343,530	350,400	357,408	364,557	371,848	379,285	386,870
2003	382,796	390,452	398,261	406,227	414,351	422,638	431,091	439,713	448,507	457,477	466,627	475,959	485,478	495,188	505,092	515,194	525,497	536,007
2004	264,778	270,074	275,476	280,985	286,605	292,337	298,184	304,147	310,230	316,435	322,763	329,219	335,803	342,519	349,370	356,357	363,484	370,754
2005	270,894	276,312	281,839	287,475	293,225	299,089	305,071	311,173	317,396	323,744	330,219	336,823	343,560	350,431	357,439	364,588	371,880	379,318
2006	308,270	314,435	320,724	327,139	333,681	340,355	347,162	354,105	361,187	368,411	375,779	383,295	390,961	398,780	406,756	414,891	423,189	431,652
2007	440,808	449,624	458,616	467,789	477,144	486,687	496,421	506,350	516,477	526,806	537,342	548,089	559,051	570,232	581,636	593,269	605,135	617,237
2008	307,258	313,404	319,672	326,065	332,586	339,238	346,023	352,943	360,002	367,202	374,546	382,037	389,678	397,472	405,421	413,529	421,800	430,236
2009	331,439	338,067	344,829	351,725	358,760	365,935	373,254	380,719	388,333	396,100	404,022	412,102	420,344	428,751	437,326	446,073	454,994	464,094
2010	278,383	283,951	289,630	295,422	301,331	307,357	313,505	319,775	326,170	332,694	339,347	346,134	353,057	360,118	367,321	374,667	382,160	389,804
2011	279,373	284,960	290,659	296,472	302,402	308,450	314,619	320,911	327,330	333,876	340,554	347,365	354,312	361,398	368,626	375,999	383,519	391,189
2012	280,554	286,165	291,889	297,727	303,681	309,755	315,950	322,269	328,714	335,288	341,994	348,834	355,811	362,927	370,186	377,589	385,141	392,844
2013	342,373	349,221	356,205	363,329	370,596	378,008	385,568	393,279	401,145	409,168	417,351	425,698	434,212	442,896	451,754	460,789	470,005	479,405
2014	344,847	351,744	358,779	365,955	373,274	380,739	388,354	396,121	404,044	412,125	420,367	428,774	437,350	446,097	455,019	464,119	473,402	482,870
2015	345,471	352,380	359,428	366,616	373,949	381,428	389,056	396,837	404,774	412,870	421,127	429,550	438,141	446,903	455,841	464,958	474,257	483,743
2016	352,403	359,451	366,640	373,973	381,452	389,081	396,863	404,800	412,896	421,154	429,577	438,169	446,932	455,871	464,988	474,288	483,774	493,449
2017	353,192	360,256	367,461	374,810	382,306	389,952	397,751	405,706	413,821	422,097	430,539	439,150	447,933	456,891	466,029	475,350	484,857	494,554
2018	353,975	361,054	368,275	375,641	383,154	390,817	398,633	406,606	414,738	423,033	431,493	440,123	448,926	457,904	467,062	476,403	485,931	495,650
2019	354,752	361,847	369,084	376,465	383,995	391,674	399,508	407,498	415,648	423,961	432,440	441,089	449,911	458,909	468,087	477,449	486,998	496,738
2020	358,351	365,518	372,828	380,285	387,891	395,648	403,561	411,633	419,865	428,262	436,828	445,564	454,476	463,565	472,836	482,293	491,939	501,778

Notes: (a) Average incremental payment 2020 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)

2020 Level	515,473	525,783	536,298	547,024	557,965	569,124	580,507	592,117	603,959	616,038	628,359	640,926	653,745	666,820
Year of Birth	Maturity (months) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470
1989	320,226	326,630	333,163	339,826	346,623	353,555	360,626	367,839	375,196	382,700	390,354	398,161	406,124	414,246
1990	286,942	292,681	298,535	304,505	310,596	316,807	323,144	329,607	336,199	342,923	349,781	356,777	363,912	371,190
1991	424,260	432,745	441,400	450,228	459,233	468,417	477,786	487,342	497,088	507,030	517,171	527,514	538,064	548,826
1992	326,609	333,141	339,804	346,600	353,532	360,603	367,815	375,171	382,675	390,328	398,135	406,097	414,219	422,504
1993	346,268	353,193	360,257	367,462	374,811	382,308	389,954	397,753	405,708	413,822	422,098	430,540	439,151	447,934
1994	274,462	279,951	285,550	291,261	297,086	303,028	309,088	315,270	321,575	328,007	334,567	341,258	348,084	355,045
1995	422,423	430,872	439,489	448,279	457,245	466,389	475,717	485,232	494,936	504,835	514,932	525,230	535,735	546,450
1996	387,060	394,801	402,698	410,751	418,966	427,346	435,893	444,611	453,503	462,573	471,824	481,261	490,886	500,704
1997	314,277	320,563	326,974	333,514	340,184	346,988	353,927	361,006	368,226	375,591	383,102	390,764	398,580	406,551
1998	407,725	415,880	424,197	432,681	441,335	450,162	459,165	468,348	477,715	487,270	497,015	506,955	517,094	527,436
1999	501,898	511,936	522,175	532,618	543,271	554,136	565,219	576,523	588,054	599,815	611,811	624,047	636,528	649,259
2000	335,896	342,614	349,466	356,456	363,585	370,857	378,274	385,839	393,556	401,427	409,456	417,645	425,998	434,518
2001	468,193	477,557	487,108	496,851	506,788	516,923	527,262	537,807	548,563	559,535	570,725	582,140	593,783	605,658
2002	394,608	402,500	410,550	418,761	427,136	435,679	444,392	453,280	462,346	471,593	481,025	490,645	500,458	510,467
2003	546,727	557,662	568,815	580,192	591,795	603,631	615,704	628,018	640,578	653,390	666,458	679,787	693,383	707,250
2004	378,169	385,732	393,447	401,316	409,342	417,529	425,880	434,397	443,085	451,947	460,986	470,205	479,610	489,202
2005	386,904	394,642	402,535	410,586	418,797	427,173	435,717	444,431	453,320	462,386	471,634	481,066	490,688	500,501
2006	440,285	449,091	458,073	467,234	476,579	486,111	495,833	505,750	515,865	526,182	536,706	547,440	558,388	569,556
2007	629,582	642,174	655,017	668,117	681,480	695,109	709,012	723,192	737,656	752,409	767,457	782,806	798,462	814,431
2008	438,841	447,618	456,570	465,701	475,015	484,516	494,206	504,090	514,172	524,455	534,944	545,643	556,556	567,687
2009	473,376	482,843	492,500	502,350	512,397	522,645	533,098	543,760	554,635	565,728	577,043	588,583	600,355	612,362
2010	397,600	405,552	413,663	421,936	430,375	438,982	447,762	456,717	465,851	475,168	484,672	494,365	504,253	514,338
2011	399,013	406,993	415,133	423,436	431,904	440,542	449,353	458,340	467,507	476,857	486,394	496,122	506,045	516,166
2012	400,701	408,715	416,889	425,227	433,731	442,406	451,254	460,279	469,485	478,874	488,452	498,221	508,185	518,349
2013	488,993	498,773	508,749	518,924	529,302	539,888	550,686	561,700	572,934	584,392	596,080	608,002	620,162	632,565
2014	492,527	502,378	512,425	522,674	533,127	543,790	554,665	565,759	577,074	588,615	600,388	612,395	624,643	637,136
2015	493,417	503,286	513,351	523,619	534,091	544,773	555,668	566,782	578,117	589,679	601,473	613,503	625,773	638,288
2016	503,318	513,384	523,652	534,125	544,808	555,704	566,818	578,154	589,717	601,512	613,542	625,813	638,329	651,096
2017	504,445	514,534	524,824	535,321	546,027	556,948	568,087	579,449	591,038	602,858	614,916	627,214	639,758	652,553
2018	505,563	515,674	525,988	536,508	547,238	558,183	569,346	580,733	592,348	604,195	616,279	628,604	641,176	654,000
2019	506,673	516,806	527,142	537,685	548,439	559,408	570,596	582,008	593,648	605,521	617,631	629,984	642,583	655,435
2020	511,813	522,050	532,491	543,140	554,003	565,083	576,385	587,913	599,671	611,664	623,898	636,376	649,103	662,085

Notes: (a) Average incremental payment 2020 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) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		3.00
2004																	5.00	4.96
2005																7.00	6.90	6.80
2006															9.00	8.89	8.78	8.68
2007														7.00	6.85	6.70	6.54	6.39
2008													9.00	8.92	8.84	8.76	8.68	8.60
2009												10.00	9.90	9.81	9.71	9.61	9.51	9.41
2010											5.00	4.98	4.95	4.93	4.91	4.88	4.86	4.83
2011										10.00	9.91	9.81	9.72	9.62	9.53	9.43	9.33	9.23
2012								7.00	6.95	6.89	6.84	6.78	6.72	6.67	6.61	6.55	6.49	6.49
2013							7.00	6.88	6.76	6.63	6.51	6.39	6.27	6.15	6.03	5.91	5.79	5.79
2014							9.00	8.83	8.66	8.49	8.32	8.15	7.99	7.82	7.66	7.49	7.32	7.16
2015						15.84	15.64	15.43	15.23	15.02	14.82	14.61	14.41	14.20	13.99	13.78	13.57	13.36
2016					5.71	5.85	5.75	5.66	5.57	5.47	5.38	5.29	5.19	5.10	5.01	4.92	4.82	4.73
2017				13.10	14.09	14.46	14.26	14.06	13.87	13.67	13.47	13.28	13.08	12.88	12.69	12.49	12.29	12.09
2018			13.25	18.72	20.11	20.62	20.32	20.02	19.72	19.42	19.13	18.83	18.53	18.23	17.93	17.63	17.33	17.03
2019		5.12	9.89	13.98	15.02	15.40	15.18	14.96	14.74	14.52	14.30	14.08	13.86	13.64	13.42	13.20	12.97	12.75
2020	0.26	1.72	3.36	4.79	5.16	5.32	5.26	5.21	5.15	5.10	5.04	4.98	4.93	4.87	4.82	4.76	4.70	4.64

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 6:18 to 66:78, 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) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438
1989														3.00	2.97	2.94	2.91	2.87
1990													3.00	2.90	2.81	2.71	2.62	2.52
1991												4.00	3.95	3.91	3.86	3.81	3.77	3.72
1992											9.00	8.89	8.77	8.66	8.55	8.43	8.31	8.19
1993									8.00	7.89	7.78	7.67	7.56	7.45	7.34	7.23	7.11	7.11
1994									3.00	2.99	2.97	2.96	2.94	2.92	2.91	2.89	2.88	2.86
1995								5.00	4.95	4.90	4.84	4.79	4.73	4.68	4.62	4.57	4.51	4.46
1996							6.00	5.87	5.75	5.62	5.49	5.37	5.24	5.12	4.99	4.87	4.74	4.62
1997						8.00	7.93	7.85	7.78	7.70	7.62	7.54	7.47	7.39	7.31	7.23	7.14	7.06
1998					11.00	10.87	10.73	10.60	10.47	10.33	10.20	10.06	9.92	9.78	9.64	9.50	9.36	9.21
1999				3.00	2.94	2.88	2.82	2.75	2.69	2.63	2.57	2.51	2.45	2.39	2.33	2.27	2.21	2.16
2000			4.00	3.91	3.83	3.74	3.65	3.57	3.48	3.40	3.32	3.23	3.15	3.07	2.98	2.90	2.82	2.74
2001		4.00	3.95	3.91	3.86	3.81	3.76	3.72	3.67	3.62	3.57	3.52	3.47	3.42	3.37	3.32	3.27	3.22
2002	13.00	12.79	12.59	12.38	12.17	11.97	11.76	11.55	11.34	11.13	10.93	10.72	10.51	10.30	10.09	9.88	9.67	9.46
2003	2.92	2.84	2.76	2.68	2.60	2.52	2.45	2.37	2.30	2.22	2.15	2.08	2.01	1.94	1.87	1.80	1.74	1.67
2004	4.91	4.87	4.82	4.78	4.73	4.68	4.64	4.59	4.54	4.49	4.45	4.40	4.35	4.30	4.25	4.20	4.14	4.09
2005	6.69	6.59	6.49	6.38	6.28	6.18	6.07	5.97	5.86	5.76	5.65	5.55	5.44	5.34	5.23	5.13	5.02	4.92
2006	8.57	8.45	8.34	8.23	8.12	8.00	7.89	7.78	7.66	7.55	7.43	7.32	7.20	7.08	6.97	6.85	6.73	6.61
2007	6.24	6.09	5.94	5.79	5.64	5.49	5.35	5.20	5.06	4.92	4.78	4.64	4.50	4.36	4.23	4.09	3.96	3.83
2008	8.52	8.44	8.35	8.27	8.18	8.10	8.01	7.92	7.83	7.74	7.65	7.56	7.47	7.38	7.29	7.20	7.10	7.00
2009	9.31	9.21	9.11	9.00	8.90	8.79	8.69	8.58	8.47	8.37	8.26	8.15	8.04	7.93	7.81	7.70	7.59	7.47
2010	4.81	4.78	4.75	4.73	4.70	4.67	4.64	4.62	4.59	4.56	4.53	4.50	4.47	4.44	4.41	4.38	4.35	4.31
2011	9.13	9.03	8.92	8.82	8.72	8.61	8.51	8.40	8.30	8.19	8.08	7.97	7.86	7.75	7.64	7.53	7.42	7.31
2012	6.43	6.37	6.31	6.25	6.19	6.13	6.06	6.00	5.94	5.87	5.81	5.74	5.68	5.61	5.54	5.47	5.41	5.34
2013	5.67	5.54	5.42	5.30	5.18	5.06	4.94	4.83	4.71	4.59	4.48	4.36	4.25	4.13	4.02	3.91	3.79	3.68
2014	6.99	6.83	6.66	6.50	6.34	6.18	6.02	5.86	5.70	5.55	5.39	5.24	5.09	4.94	4.79	4.64	4.49	4.35
2015	13.15	12.94	12.72	12.51	12.29	12.08	11.87	11.65	11.44	11.22	11.01	10.79	10.58	10.36	10.15	9.93	9.71	9.50
2016	4.64	4.54	4.45	4.36	4.26	4.17	4.08	3.99	3.90	3.81	3.71	3.62	3.53	3.45	3.36	3.27	3.18	3.09
2017	11.88	11.68	11.48	11.27	11.07	10.87	10.66	10.46	10.26	10.06	9.85	9.65	9.45	9.25	9.04	8.84	8.64	8.43
2018	16.72	16.42	16.11	15.81	15.50	15.20	14.90	14.59	14.29	13.99	13.69	13.39	13.09	12.79	12.49	12.19	11.89	11.59
2019	12.52	12.30	12.07	11.85	11.62	11.40	11.17	10.95	10.73	10.50	10.28	10.06	9.83	9.61	9.39	9.17	8.95	8.73
2020	4.58	4.52	4.46	4.40	4.34	4.28	4.22	4.16	4.10	4.04	3.98	3.91	3.85	3.79	3.73	3.66	3.60	3.53

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.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	2.84	2.81	2.77	2.74	2.70	2.67	2.63	2.60	2.56	2.52	2.49	2.45	2.41	2.37	2.33	2.29	2.25	2.20
1990	2.43	2.34	2.25	2.16	2.08	1.99	1.90	1.82	1.74	1.66	1.58	1.50	1.43	1.35	1.28	1.20	1.13	1.06
1991	3.67	3.62	3.57	3.52	3.47	3.42	3.37	3.31	3.26	3.21	3.15	3.10	3.04	2.98	2.92	2.86	2.80	2.74
1992	8.07	7.95	7.83	7.71	7.59	7.46	7.33	7.21	7.08	6.95	6.81	6.68	6.54	6.41	6.27	6.12	5.98	5.83
1993	7.00	6.88	6.77	6.65	6.53	6.41	6.29	6.17	6.05	5.92	5.80	5.67	5.55	5.42	5.29	5.15	5.02	4.88
1994	2.84	2.82	2.81	2.79	2.77	2.75	2.73	2.71	2.69	2.67	2.65	2.63	2.61	2.59	2.56	2.54	2.52	2.49
1995	4.40	4.34	4.28	4.22	4.16	4.10	4.04	3.98	3.91	3.85	3.78	3.72	3.65	3.58	3.51	3.44	3.37	3.30
1996	4.50	4.37	4.25	4.13	4.01	3.89	3.77	3.65	3.53	3.41	3.29	3.17	3.05	2.93	2.81	2.70	2.58	2.47
1997	6.98	6.89	6.80	6.72	6.63	6.54	6.45	6.36	6.26	6.17	6.07	5.98	5.88	5.77	5.67	5.57	5.46	5.35
1998	9.07	8.92	8.78	8.63	8.48	8.33	8.18	8.02	7.87	7.71	7.55	7.39	7.23	7.07	6.90	6.73	6.56	6.39
1999	2.10	2.04	1.98	1.92	1.86	1.81	1.75	1.69	1.63	1.58	1.52	1.46	1.41	1.35	1.30	1.24	1.19	1.13
2000	2.66	2.58	2.50	2.42	2.34	2.26	2.18	2.11	2.03	1.95	1.88	1.80	1.73	1.66	1.58	1.51	1.44	1.37
2001	3.17	3.12	3.07	3.01	2.96	2.91	2.85	2.80	2.74	2.69	2.63	2.57	2.51	2.46	2.40	2.34	2.28	2.22
2002	9.25	9.04	8.83	8.61	8.40	8.19	7.98	7.77	7.55	7.34	7.12	6.91	6.69	6.48	6.26	6.05	5.83	5.61
2003	1.61	1.54	1.48	1.42	1.36	1.30	1.24	1.18	1.12	1.07	1.01	0.96	0.91	0.86	0.81	0.76	0.71	0.67
2004	4.04	3.99	3.93	3.88	3.82	3.77	3.71	3.65	3.60	3.54	3.48	3.42	3.36	3.29	3.23	3.17	3.10	3.03
2005	4.81	4.70	4.60	4.49	4.38	4.27	4.17	4.06	3.95	3.84	3.73	3.62	3.51	3.40	3.29	3.18	3.07	2.96
2006	6.49	6.37	6.24	6.12	6.00	5.88	5.75	5.63	5.50	5.37	5.24	5.11	4.98	4.85	4.72	4.59	4.45	4.32
2007	3.70	3.57	3.44	3.32	3.19	3.07	2.95	2.83	2.71	2.59	2.47	2.36	2.25	2.14	2.03	1.92	1.82	1.71
2008	6.91	6.81	6.71	6.61	6.51	6.41	6.31	6.20	6.10	5.99	5.88	5.77	5.66	5.55	5.44	5.32	5.20	5.08
2009	7.36	7.24	7.12	7.00	6.89	6.76	6.64	6.52	6.40	6.27	6.14	6.01	5.88	5.75	5.62	5.48	5.35	5.21
2010	4.28	4.25	4.21	4.18	4.14	4.11	4.07	4.03	4.00	3.96	3.92	3.88	3.84	3.79	3.75	3.71	3.66	3.61
2011	7.19	7.08	6.96	6.84	6.72	6.60	6.48	6.36	6.24	6.12	5.99	5.86	5.73	5.60	5.47	5.34	5.20	5.07
2012	5.27	5.20	5.12	5.05	4.98	4.90	4.83	4.75	4.68	4.60	4.52	4.44	4.36	4.27	4.19	4.10	4.02	3.93
2013	3.57	3.46	3.35	3.24	3.14	3.03	2.92	2.82	2.71	2.61	2.51	2.40	2.30	2.20	2.10	2.00	1.91	1.81
2014	4.20	4.06	3.92	3.78	3.64	3.50	3.37	3.23	3.10	2.97	2.84	2.72	2.59	2.47	2.34	2.22	2.10	1.99
2015	9.28	9.06	8.85	8.63	8.41	8.19	7.98	7.76	7.54	7.32	7.10	6.88	6.66	6.44	6.22	6.00	5.78	5.56
2016	3.00	2.92	2.83	2.74	2.66	2.57	2.49	2.40	2.32	2.23	2.15	2.07	1.99	1.91	1.82	1.74	1.66	1.58
2017	8.23	8.03	7.83	7.62	7.42	7.22	7.02	6.82	6.62	6.41	6.21	6.01	5.81	5.61	5.41	5.20	5.00	4.80
2018	11.30	11.00	10.70	10.41	10.11	9.82	9.53	9.24	8.94	8.65	8.36	8.07	7.78	7.49	7.21	6.92	6.63	6.35
2019	8.50	8.28	8.06	7.84	7.63	7.41	7.19	6.97	6.75	6.54	6.32	6.10	5.89	5.67	5.46	5.24	5.03	4.81
2020	3.47	3.40	3.34	3.27	3.21	3.14	3.07	3.01	2.94	2.87	2.80	2.73	2.66	2.59	2.52	2.45	2.38	2.31

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.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	2.16	2.11	2.07	2.02	1.97	1.92	1.88	1.82	1.77	1.72	1.67	1.61	1.56	1.50	1.44	1.38	1.32	1.26
1990	1.00	0.93	0.87	0.80	0.74	0.68	0.63	0.57	0.52	0.47	0.43	0.38	0.34	0.30	0.26	0.23	0.20	0.17
1991	2.68	2.62	2.55	2.49	2.42	2.35	2.28	2.21	2.14	2.07	1.99	1.92	1.84	1.76	1.69	1.61	1.53	1.45
1992	5.69	5.53	5.38	5.23	5.07	4.91	4.75	4.59	4.42	4.25	4.08	3.91	3.74	3.56	3.39	3.21	3.04	2.86
1993	4.75	4.61	4.47	4.32	4.18	4.03	3.89	3.74	3.59	3.44	3.29	3.14	2.98	2.83	2.67	2.52	2.37	2.22
1994	2.46	2.44	2.41	2.38	2.35	2.32	2.29	2.26	2.23	2.19	2.16	2.12	2.08	2.04	2.00	1.96	1.91	1.87
1995	3.22	3.15	3.07	2.99	2.91	2.83	2.75	2.66	2.58	2.49	2.40	2.31	2.22	2.13	2.04	1.94	1.85	1.75
1996	2.35	2.24	2.12	2.01	1.90	1.79	1.68	1.58	1.47	1.37	1.27	1.17	1.08	0.98	0.90	0.81	0.73	0.65
1997	5.24	5.13	5.01	4.89	4.77	4.65	4.52	4.40	4.27	4.13	4.00	3.86	3.72	3.58	3.44	3.29	3.14	2.99
1998	6.21	6.03	5.85	5.67	5.49	5.30	5.11	4.92	4.73	4.54	4.34	4.15	3.95	3.75	3.55	3.35	3.16	2.96
1999	1.08	1.02	0.97	0.92	0.87	0.82	0.77	0.72	0.67	0.62	0.57	0.53	0.48	0.44	0.40	0.36	0.33	0.29
2000	1.30	1.23	1.16	1.09	1.02	0.96	0.90	0.83	0.77	0.71	0.66	0.60	0.55	0.49	0.45	0.40	0.35	0.31
2001	2.15	2.09	2.03	1.96	1.90	1.83	1.77	1.70	1.63	1.56	1.50	1.43	1.36	1.29	1.22	1.15	1.08	1.01
2002	5.39	5.17	4.95	4.74	4.52	4.30	4.08	3.87	3.65	3.44	3.23	3.02	2.82	2.62	2.42	2.23	2.04	1.86
2003	0.62	0.58	0.53	0.49	0.45	0.42	0.38	0.34	0.31	0.28	0.25	0.22	0.20	0.17	0.15	0.13	0.11	0.09
2004	2.97	2.90	2.83	2.75	2.68	2.61	2.53	2.45	2.38	2.30	2.22	2.13	2.05	1.97	1.88	1.79	1.71	1.62
2005	2.85	2.73	2.62	2.51	2.40	2.29	2.17	2.06	1.95	1.84	1.73	1.62	1.52	1.41	1.31	1.21	1.11	1.01
2006	4.18	4.04	3.90	3.76	3.62	3.48	3.33	3.19	3.05	2.90	2.76	2.61	2.47	2.32	2.18	2.04	1.90	1.76
2007	1.61	1.51	1.41	1.32	1.22	1.13	1.05	0.96	0.88	0.80	0.73	0.66	0.59	0.52	0.46	0.41	0.36	0.31
2008	4.96	4.83	4.71	4.58	4.45	4.32	4.18	4.05	3.91	3.77	3.63	3.48	3.34	3.19	3.04	2.89	2.74	2.59
2009	5.07	4.93	4.78	4.63	4.49	4.34	4.19	4.03	3.88	3.72	3.56	3.40	3.24	3.08	2.92	2.76	2.60	2.44
2010	3.57	3.52	3.47	3.41	3.36	3.30	3.25	3.19	3.13	3.07	3.00	2.94	2.87	2.80	2.73	2.65	2.58	2.50
2011	4.93	4.79	4.65	4.50	4.36	4.21	4.06	3.91	3.76	3.60	3.45	3.29	3.14	2.98	2.82	2.66	2.51	2.35
2012	3.84	3.74	3.65	3.56	3.46	3.36	3.26	3.16	3.06	2.95	2.85	2.74	2.63	2.52	2.41	2.29	2.18	2.07
2013	1.72	1.62	1.53	1.44	1.35	1.26	1.18	1.09	1.01	0.93	0.85	0.78	0.71	0.64	0.58	0.51	0.46	0.40
2014	1.87	1.76	1.65	1.54	1.43	1.33	1.23	1.13	1.04	0.95	0.87	0.78	0.70	0.63	0.56	0.49	0.43	0.37
2015	5.34	5.12	4.90	4.67	4.45	4.23	4.02	3.80	3.58	3.37	3.16	2.95	2.75	2.55	2.35	2.16	1.97	1.80
2016	1.51	1.43	1.35	1.28	1.20	1.13	1.06	0.98	0.92	0.85	0.78	0.72	0.66	0.60	0.54	0.48	0.43	0.38
2017	4.60	4.40	4.20	4.00	3.80	3.60	3.41	3.21	3.02	2.83	2.65	2.46	2.28	2.11	1.94	1.77	1.61	1.46
2018	6.06	5.78	5.50	5.22	4.94	4.67	4.40	4.13	3.87	3.61	3.36	3.11	2.87	2.63	2.40	2.18	1.97	1.77
2019	4.60	4.39	4.18	3.97	3.76	3.56	3.35	3.15	2.96	2.76	2.57	2.38	2.20	2.02	1.85	1.68	1.52	1.37
2020	2.23	2.16	2.08	2.01	1.93	1.86	1.78	1.70	1.63	1.55	1.47	1.39	1.32	1.24	1.16	1.09	1.01	0.94

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.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	1.20	1.14	1.08	1.02	0.95	0.89	0.83	0.77	0.71	0.65	0.59	0.53	0.47	0.42	0.37	0.32	0.27	0.23
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	1.37	1.29	1.21	1.13	1.05	0.97	0.89	0.82	0.74	0.67	0.60	0.53	0.47	0.41	0.35	0.30	0.25	0.21
1992	2.69	2.51	2.34	2.17	2.00	1.83	1.67	1.51	1.36	1.21	1.07	0.93	0.81	0.69	0.58	0.49	0.40	0.32
1993	2.07	1.92	1.77	1.63	1.49	1.35	1.22	1.09	0.97	0.85	0.74	0.64	0.54	0.46	0.38	0.31	0.25	0.19
1994	1.82	1.77	1.72	1.67	1.62	1.56	1.51	1.45	1.39	1.33	1.26	1.20	1.13	1.07	1.00	0.93	0.86	0.79
1995	1.66	1.56	1.47	1.37	1.28	1.18	1.09	1.00	0.91	0.82	0.74	0.65	0.58	0.50	0.43	0.37	0.31	0.26
1996	0.58	0.51	0.45	0.39	0.33	0.28	0.23	0.19	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01
1997	2.84	2.69	2.54	2.39	2.24	2.08	1.93	1.78	1.63	1.49	1.35	1.21	1.08	0.95	0.83	0.71	0.61	0.51
1998	2.76	2.57	2.38	2.19	2.01	1.83	1.65	1.48	1.32	1.16	1.02	0.88	0.75	0.64	0.53	0.43	0.35	0.28
1999	0.26	0.23	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2000	0.27	0.24	0.20	0.17	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00
2001	0.94	0.87	0.81	0.74	0.68	0.62	0.56	0.50	0.44	0.39	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.09
2002	1.69	1.52	1.36	1.21	1.06	0.93	0.80	0.68	0.58	0.48	0.40	0.32	0.25	0.20	0.15	0.11	0.08	0.06
2003	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2004	1.53	1.45	1.36	1.27	1.18	1.10	1.01	0.92	0.84	0.76	0.68	0.61	0.54	0.47	0.40	0.34	0.29	0.24
2005	0.92	0.83	0.75	0.67	0.59	0.52	0.45	0.38	0.33	0.27	0.23	0.18	0.15	0.12	0.09	0.07	0.05	0.03
2006	1.63	1.49	1.37	1.24	1.12	1.00	0.89	0.78	0.69	0.59	0.51	0.43	0.35	0.29	0.23	0.18	0.14	0.11
2007	0.26	0.22	0.19	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2008	2.44	2.29	2.14	1.99	1.85	1.70	1.56	1.42	1.28	1.15	1.02	0.90	0.79	0.68	0.58	0.49	0.40	0.33
2009	2.28	2.13	1.97	1.82	1.67	1.52	1.37	1.24	1.10	0.98	0.85	0.74	0.64	0.54	0.45	0.37	0.30	0.24
2010	2.42	2.34	2.25	2.17	2.08	1.99	1.89	1.80	1.70	1.61	1.51	1.41	1.31	1.21	1.11	1.02	0.92	0.83
2011	2.20	2.04	1.89	1.74	1.60	1.45	1.31	1.18	1.05	0.93	0.81	0.70	0.60	0.51	0.42	0.35	0.28	0.22
2012	1.95	1.84	1.72	1.61	1.49	1.38	1.27	1.16	1.05	0.95	0.85	0.75	0.66	0.58	0.49	0.42	0.35	0.29
2013	0.35	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
2014	0.32	0.27	0.23	0.19	0.16	0.13	0.10	0.08	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00
2015	1.62	1.46	1.30	1.15	1.01	0.88	0.76	0.64	0.54	0.45	0.37	0.29	0.23	0.18	0.14	0.10	0.07	0.05
2016	0.34	0.30	0.26	0.22	0.19	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2017	1.31	1.17	1.04	0.91	0.79	0.69	0.58	0.49	0.41	0.34	0.27	0.22	0.17	0.13	0.10	0.07	0.05	0.03
2018	1.58	1.40	1.23	1.07	0.92	0.79	0.67	0.55	0.45	0.37	0.29	0.23	0.17	0.13	0.09	0.07	0.05	0.03
2019	1.22	1.08	0.95	0.83	0.72	0.62	0.52	0.43	0.36	0.29	0.23	0.18	0.14	0.10	0.08	0.05	0.04	0.02
2020	0.87	0.80	0.73	0.66	0.60	0.53	0.48	0.42	0.37	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.08	0.06

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.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	0.19	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	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	0.17	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	0.25	0.20	0.15	0.11	0.08	0.05	0.04	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	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
1994	0.72	0.66	0.59	0.53	0.47	0.41	0.35	0.30	0.25	0.21	0.18	0.14	0.12	0.10	0.08	0.06	0.05	0.04
1995	0.21	0.17	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	0.42	0.34	0.28	0.22	0.17	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.21	0.16	0.12	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
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	0.00	0.00	0.00	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001	0.07	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	0.04	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
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.19	0.16	0.12	0.09	0.07	0.05	0.04	0.02	0.02	0.01	0.01	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	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
2008	0.26	0.21	0.16	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.18	0.14	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	0.73	0.65	0.56	0.49	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	0.17	0.13	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
2012	0.23	0.19	0.14	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
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	-	-	-	-	-	-	-
2015	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	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	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470	Maturity (months) 1470:1482
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	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	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	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	0.00	0.00
1994	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	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	0.00	0.00
1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	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	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	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	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	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	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	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	0.00	0.00
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	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	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	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
2014	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	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
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	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	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	0.00	0.00
2020	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	-

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.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		0.0271
2004																	0.0088	0.0090
2005																0.0145	0.0148	0.0151
2006															0.0119	0.0122	0.0124	0.0127
2007														0.0218	0.0223	0.0228	0.0233	0.0238
2008												0.0086	0.0088	0.0090	0.0092	0.0094	0.0096	
2009											0.0095	0.0097	0.0099	0.0101	0.0103	0.0106	0.0108	
2010										0.0046	0.0047	0.0048	0.0049	0.0050	0.0051	0.0052	0.0053	
2011									0.0094	0.0095	0.0096	0.0098	0.0100	0.0102	0.0105	0.0107	0.0109	
2012								0.0078	0.0079	0.0080	0.0081	0.0082	0.0084	0.0086	0.0088	0.0090	0.0092	
2013							0.0175	0.0178	0.0180	0.0183	0.0185	0.0189	0.0192	0.0197	0.0201	0.0206	0.0210	
2014						0.0190	0.0193	0.0196	0.0198	0.0201	0.0204	0.0208	0.0212	0.0217	0.0222	0.0227	0.0231	
2015						0.0129	0.0131	0.0133	0.0135	0.0136	0.0138	0.0140	0.0143	0.0146	0.0149	0.0152	0.0156	0.0159
2016					0.0159	0.0161	0.0163	0.0165	0.0167	0.0170	0.0172	0.0175	0.0178	0.0181	0.0185	0.0190	0.0194	0.0198
2017				0.0133	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0146	0.0148	0.0150	0.0154	0.0157	0.0160	0.0164	0.0167
2018			0.0257	0.0142	0.0144	0.0145	0.0147	0.0149	0.0151	0.0153	0.0155	0.0158	0.0161	0.0164	0.0168	0.0171	0.0175	0.0179
2019		0.0342	0.0254	0.0140	0.0142	0.0143	0.0145	0.0147	0.0149	0.0151	0.0153	0.0156	0.0159	0.0162	0.0165	0.0169	0.0173	0.0176
2020	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) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438
1989														0.0104	0.0107	0.0109	0.0112	0.0114
1990													0.0326	0.0333	0.0340	0.0348	0.0356	0.0365
1991												0.0114	0.0117	0.0119	0.0122	0.0125	0.0128	0.0131
1992											0.0125	0.0127	0.0130	0.0133	0.0136	0.0139	0.0142	0.0146
1993										0.0135	0.0138	0.0141	0.0144	0.0147	0.0150	0.0154	0.0157	0.0161
1994									0.0049	0.0050	0.0051	0.0052	0.0053	0.0054	0.0056	0.0057	0.0058	0.0059
1995								0.0104	0.0106	0.0108	0.0111	0.0113	0.0115	0.0118	0.0121	0.0123	0.0126	0.0129
1996							0.0212	0.0216	0.0220	0.0224	0.0229	0.0233	0.0239	0.0244	0.0249	0.0255	0.0261	0.0267
1997						0.0093	0.0094	0.0096	0.0098	0.0100	0.0102	0.0104	0.0106	0.0109	0.0111	0.0114	0.0116	0.0119
1998					0.0120	0.0122	0.0124	0.0127	0.0129	0.0132	0.0134	0.0137	0.0140	0.0143	0.0147	0.0150	0.0153	0.0157
1999				0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0234	0.0239	0.0244	0.0250	0.0255	0.0261	0.0267	0.0273
2000			0.0217	0.0221	0.0225	0.0230	0.0234	0.0238	0.0242	0.0247	0.0252	0.0258	0.0263	0.0269	0.0275	0.0282	0.0288	0.0295
2001		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	0.0157	0.0160
2002	0.0158	0.0161	0.0164	0.0167	0.0170	0.0174	0.0177	0.0180	0.0183	0.0187	0.0191	0.0195	0.0199	0.0204	0.0208	0.0213	0.0218	0.0223
2003	0.0276	0.0281	0.0286	0.0292	0.0297	0.0302	0.0308	0.0313	0.0319	0.0325	0.0332	0.0339	0.0347	0.0355	0.0363	0.0371	0.0379	0.0388
2004	0.0091	0.0093	0.0095	0.0097	0.0098	0.0100	0.0102	0.0104	0.0106	0.0108	0.0110	0.0112	0.0115	0.0117	0.0120	0.0123	0.0126	0.0129
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	0.0193	0.0198	0.0202	0.0207	0.0212	0.0217
2006	0.0130	0.0132	0.0134	0.0137	0.0139	0.0142	0.0144	0.0147	0.0150	0.0153	0.0156	0.0159	0.0163	0.0166	0.0170	0.0174	0.0178	0.0182
2007	0.0242	0.0247	0.0251	0.0256	0.0261	0.0265	0.0270	0.0275	0.0280	0.0286	0.0291	0.0298	0.0304	0.0311	0.0318	0.0325	0.0333	0.0341
2008	0.0098	0.0100	0.0102	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0118	0.0120	0.0123	0.0126	0.0129	0.0132	0.0135	0.0138
2009	0.0110	0.0112	0.0114	0.0116	0.0118	0.0120	0.0123	0.0125	0.0127	0.0130	0.0132	0.0135	0.0138	0.0141	0.0144	0.0148	0.0151	0.0155
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	0.0111	0.0113	0.0116	0.0118	0.0120	0.0122	0.0124	0.0126	0.0129	0.0131	0.0134	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157
2012	0.0094	0.0095	0.0097	0.0099	0.0101	0.0103	0.0104	0.0106	0.0108	0.0110	0.0113	0.0115	0.0118	0.0120	0.0123	0.0126	0.0129	0.0132
2013	0.0214	0.0218	0.0222	0.0226	0.0230	0.0234	0.0239	0.0243	0.0248	0.0252	0.0258	0.0263	0.0269	0.0275	0.0281	0.0288	0.0294	0.0301
2014	0.0236	0.0240	0.0245	0.0249	0.0254	0.0258	0.0263	0.0268	0.0273	0.0278	0.0284	0.0290	0.0296	0.0303	0.0310	0.0317	0.0324	0.0332
2015	0.0162	0.0165	0.0168	0.0171	0.0175	0.0178	0.0181	0.0184	0.0188	0.0191	0.0195	0.0199	0.0204	0.0208	0.0213	0.0218	0.0223	0.0228
2016	0.0202	0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0233	0.0238	0.0243	0.0248	0.0253	0.0259	0.0265	0.0271	0.0277	0.0284
2017	0.0171	0.0174	0.0177	0.0180	0.0184	0.0187	0.0190	0.0194	0.0197	0.0201	0.0205	0.0210	0.0215	0.0219	0.0224	0.0229	0.0235	0.0240
2018	0.0182	0.0186	0.0189	0.0193	0.0196	0.0200	0.0203	0.0207	0.0211	0.0215	0.0219	0.0224	0.0229	0.0234	0.0240	0.0245	0.0251	0.0257
2019	0.0180	0.0183	0.0187	0.0190	0.0194	0.0197	0.0201	0.0204	0.0208	0.0212	0.0217	0.0221	0.0226	0.0231	0.0236	0.0242	0.0247	0.0253
2020	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) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	0.0117	0.0120	0.0123	0.0126	0.0129	0.0133	0.0137	0.0141	0.0145	0.0149	0.0154	0.0160	0.0165	0.0171	0.0178	0.0185	0.0192	0.0199
1990	0.0374	0.0383	0.0392	0.0402	0.0413	0.0424	0.0436	0.0449	0.0463	0.0477	0.0493	0.0509	0.0527	0.0547	0.0567	0.0589	0.0612	0.0637
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	0.0149	0.0153	0.0157	0.0161	0.0165	0.0169	0.0174	0.0179	0.0185	0.0191	0.0197	0.0204	0.0211	0.0218	0.0227	0.0235	0.0245	0.0254
1993	0.0165	0.0169	0.0173	0.0178	0.0182	0.0187	0.0193	0.0198	0.0204	0.0211	0.0218	0.0225	0.0233	0.0242	0.0251	0.0260	0.0271	0.0281
1994	0.0061	0.0062	0.0064	0.0066	0.0067	0.0069	0.0071	0.0073	0.0075	0.0078	0.0080	0.0083	0.0086	0.0089	0.0093	0.0096	0.0100	0.0104
1995	0.0132	0.0136	0.0139	0.0143	0.0146	0.0150	0.0155	0.0159	0.0164	0.0169	0.0175	0.0181	0.0187	0.0194	0.0201	0.0209	0.0217	0.0226
1996	0.0274	0.0280	0.0287	0.0295	0.0302	0.0311	0.0320	0.0329	0.0339	0.0350	0.0361	0.0373	0.0386	0.0400	0.0416	0.0432	0.0449	0.0467
1997	0.0122	0.0125	0.0128	0.0131	0.0135	0.0139	0.0142	0.0147	0.0151	0.0156	0.0161	0.0166	0.0172	0.0179	0.0185	0.0192	0.0200	0.0208
1998	0.0161	0.0165	0.0169	0.0173	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0212	0.0219	0.0227	0.0235	0.0244	0.0254	0.0264	0.0274
1999	0.0280	0.0287	0.0294	0.0302	0.0310	0.0318	0.0327	0.0337	0.0347	0.0358	0.0369	0.0382	0.0395	0.0410	0.0425	0.0442	0.0459	0.0478
2000	0.0302	0.0309	0.0317	0.0325	0.0334	0.0343	0.0353	0.0363	0.0374	0.0386	0.0398	0.0412	0.0426	0.0442	0.0459	0.0476	0.0495	0.0515
2001	0.0164	0.0168	0.0172	0.0177	0.0181	0.0186	0.0192	0.0197	0.0203	0.0210	0.0217	0.0224	0.0232	0.0240	0.0249	0.0259	0.0269	0.0280
2002	0.0228	0.0234	0.0240	0.0246	0.0252	0.0259	0.0267	0.0274	0.0283	0.0292	0.0301	0.0311	0.0322	0.0334	0.0347	0.0360	0.0374	0.0389
2003	0.0398	0.0408	0.0418	0.0428	0.0440	0.0452	0.0464	0.0478	0.0493	0.0508	0.0525	0.0543	0.0562	0.0582	0.0604	0.0627	0.0652	0.0678
2004	0.0132	0.0135	0.0138	0.0142	0.0146	0.0149	0.0154	0.0158	0.0163	0.0168	0.0174	0.0180	0.0186	0.0193	0.0200	0.0208	0.0216	0.0224
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	0.0187	0.0191	0.0196	0.0201	0.0206	0.0212	0.0218	0.0224	0.0231	0.0238	0.0246	0.0255	0.0264	0.0273	0.0283	0.0294	0.0306	0.0318
2007	0.0349	0.0358	0.0367	0.0376	0.0386	0.0396	0.0408	0.0419	0.0432	0.0446	0.0460	0.0476	0.0493	0.0511	0.0530	0.0551	0.0572	0.0595
2008	0.0141	0.0145	0.0148	0.0152	0.0156	0.0160	0.0165	0.0170	0.0175	0.0180	0.0186	0.0192	0.0199	0.0206	0.0214	0.0223	0.0231	0.0241
2009	0.0158	0.0162	0.0166	0.0171	0.0175	0.0180	0.0185	0.0190	0.0196	0.0202	0.0209	0.0216	0.0224	0.0232	0.0241	0.0250	0.0260	0.0270
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	0.0119	0.0123	0.0128	0.0133
2011	0.0161	0.0164	0.0169	0.0173	0.0177	0.0182	0.0187	0.0193	0.0199	0.0205	0.0212	0.0219	0.0227	0.0235	0.0244	0.0253	0.0263	0.0274
2012	0.0135	0.0138	0.0142	0.0145	0.0149	0.0153	0.0157	0.0162	0.0167	0.0172	0.0178	0.0184	0.0190	0.0197	0.0205	0.0213	0.0221	0.0230
2013	0.0309	0.0316	0.0324	0.0332	0.0341	0.0350	0.0360	0.0371	0.0382	0.0394	0.0407	0.0421	0.0436	0.0451	0.0468	0.0487	0.0506	0.0526
2014	0.0340	0.0348	0.0357	0.0366	0.0376	0.0386	0.0397	0.0408	0.0421	0.0434	0.0448	0.0463	0.0480	0.0497	0.0516	0.0536	0.0557	0.0579
2015	0.0234	0.0240	0.0246	0.0252	0.0258	0.0265	0.0273	0.0281	0.0290	0.0299	0.0308	0.0319	0.0330	0.0342	0.0355	0.0369	0.0383	0.0399
2016	0.0291	0.0298	0.0305	0.0313	0.0321	0.0330	0.0339	0.0349	0.0360	0.0371	0.0383	0.0396	0.0410	0.0425	0.0441	0.0458	0.0477	0.0496
2017	0.0246	0.0252	0.0258	0.0265	0.0272	0.0279	0.0287	0.0296	0.0305	0.0314	0.0325	0.0336	0.0347	0.0360	0.0374	0.0388	0.0403	0.0420
2018	0.0263	0.0269	0.0276	0.0283	0.0290	0.0298	0.0307	0.0316	0.0325	0.0336	0.0347	0.0358	0.0371	0.0384	0.0399	0.0414	0.0431	0.0448
2019	0.0259	0.0266	0.0272	0.0279	0.0287	0.0294	0.0303	0.0312	0.0321	0.0331	0.0342	0.0354	0.0366	0.0379	0.0394	0.0409	0.0425	0.0442
2020	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) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	0.0208	0.0216	0.0226	0.0236	0.0246	0.0258	0.0270	0.0283	0.0297	0.0313	0.0329	0.0347	0.0366	0.0386	0.0407	0.0429	0.0454	0.0480
1990	0.0663	0.0691	0.0721	0.0753	0.0787	0.0823	0.0862	0.0904	0.0950	0.0998	0.1051	0.1107	0.1168	0.1232	0.1299	0.1370	0.1448	0.1533
1991	0.0238	0.0248	0.0258	0.0270	0.0282	0.0295	0.0309	0.0324	0.0340	0.0358	0.0377	0.0397	0.0419	0.0442	0.0466	0.0491	0.0519	0.0550
1992	0.0265	0.0276	0.0288	0.0301	0.0314	0.0329	0.0345	0.0361	0.0379	0.0399	0.0420	0.0442	0.0467	0.0492	0.0519	0.0547	0.0578	0.0612
1993	0.0293	0.0305	0.0319	0.0333	0.0348	0.0364	0.0381	0.0400	0.0420	0.0441	0.0464	0.0489	0.0516	0.0544	0.0574	0.0605	0.0640	0.0677
1994	0.0108	0.0113	0.0118	0.0123	0.0128	0.0134	0.0141	0.0148	0.0155	0.0163	0.0171	0.0181	0.0191	0.0201	0.0212	0.0224	0.0236	0.0250
1995	0.0235	0.0245	0.0256	0.0267	0.0279	0.0292	0.0306	0.0321	0.0337	0.0354	0.0372	0.0393	0.0414	0.0437	0.0460	0.0486	0.0513	0.0543
1996	0.0486	0.0506	0.0528	0.0552	0.0577	0.0603	0.0632	0.0663	0.0696	0.0731	0.0770	0.0811	0.0856	0.0902	0.0952	0.1004	0.1061	0.1123
1997	0.0217	0.0226	0.0236	0.0246	0.0257	0.0269	0.0282	0.0295	0.0310	0.0326	0.0343	0.0362	0.0382	0.0402	0.0424	0.0448	0.0473	0.0501
1998	0.0286	0.0298	0.0310	0.0324	0.0339	0.0355	0.0371	0.0389	0.0409	0.0430	0.0453	0.0477	0.0503	0.0530	0.0559	0.0590	0.0624	0.0660
1999	0.0497	0.0518	0.0541	0.0565	0.0590	0.0617	0.0647	0.0678	0.0712	0.0749	0.0788	0.0830	0.0876	0.0924	0.0974	0.1028	0.1086	0.1150
2000	0.0536	0.0559	0.0583	0.0609	0.0636	0.0666	0.0697	0.0731	0.0768	0.0807	0.0849	0.0895	0.0944	0.0996	0.1050	0.1108	0.1171	0.1239
2001	0.0291	0.0304	0.0317	0.0331	0.0346	0.0362	0.0379	0.0397	0.0417	0.0439	0.0462	0.0487	0.0513	0.0541	0.0571	0.0602	0.0636	0.0674
2002	0.0405	0.0422	0.0441	0.0460	0.0481	0.0503	0.0527	0.0553	0.0581	0.0610	0.0642	0.0677	0.0714	0.0753	0.0794	0.0838	0.0885	0.0937
2003	0.0706	0.0736	0.0768	0.0802	0.0838	0.0877	0.0918	0.0963	0.1011	0.1063	0.1119	0.1179	0.1244	0.1312	0.1383	0.1459	0.1542	0.1633
2004	0.0234	0.0244	0.0254	0.0265	0.0277	0.0290	0.0304	0.0319	0.0335	0.0352	0.0370	0.0390	0.0412	0.0434	0.0458	0.0483	0.0510	0.0540
2005	0.0394	0.0410	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	0.0331	0.0345	0.0360	0.0376	0.0393	0.0411	0.0431	0.0452	0.0475	0.0499	0.0525	0.0553	0.0584	0.0616	0.0649	0.0685	0.0724	0.0766
2007	0.0620	0.0646	0.0674	0.0703	0.0735	0.0769	0.0806	0.0845	0.0887	0.0933	0.0982	0.1035	0.1091	0.1151	0.1214	0.1280	0.1353	0.1432
2008	0.0250	0.0261	0.0272	0.0284	0.0297	0.0311	0.0326	0.0342	0.0359	0.0377	0.0397	0.0418	0.0441	0.0465	0.0491	0.0518	0.0547	0.0579
2009	0.0281	0.0293	0.0306	0.0319	0.0334	0.0349	0.0366	0.0384	0.0403	0.0424	0.0446	0.0470	0.0495	0.0523	0.0551	0.0581	0.0614	0.0650
2010	0.0139	0.0144	0.0151	0.0157	0.0164	0.0172	0.0180	0.0189	0.0198	0.0209	0.0220	0.0231	0.0244	0.0257	0.0271	0.0286	0.0303	0.0320
2011	0.0285	0.0297	0.0310	0.0324	0.0338	0.0354	0.0371	0.0389	0.0408	0.0429	0.0452	0.0476	0.0502	0.0529	0.0558	0.0589	0.0622	0.0659
2012	0.0239	0.0249	0.0260	0.0272	0.0284	0.0297	0.0311	0.0327	0.0343	0.0360	0.0379	0.0400	0.0422	0.0445	0.0469	0.0495	0.0523	0.0553
2013	0.0548	0.0571	0.0595	0.0622	0.0650	0.0680	0.0712	0.0747	0.0784	0.0824	0.0868	0.0914	0.0964	0.1017	0.1073	0.1132	0.1196	0.1266
2014	0.0603	0.0629	0.0656	0.0685	0.0716	0.0749	0.0785	0.0823	0.0864	0.0908	0.0956	0.1007	0.1062	0.1120	0.1182	0.1247	0.1317	0.1395
2015	0.0415	0.0433	0.0451	0.0471	0.0493	0.0515	0.0540	0.0566	0.0594	0.0625	0.0658	0.0693	0.0731	0.0771	0.0813	0.0858	0.0906	0.0960
2016	0.0516	0.0538	0.0561	0.0586	0.0612	0.0641	0.0671	0.0704	0.0739	0.0777	0.0818	0.0862	0.0909	0.0958	0.1011	0.1066	0.1127	0.1193
2017	0.0437	0.0455	0.0475	0.0496	0.0518	0.0542	0.0568	0.0596	0.0626	0.0658	0.0692	0.0729	0.0769	0.0811	0.0856	0.0903	0.0954	0.1010
2018	0.0466	0.0486	0.0507	0.0530	0.0554	0.0579	0.0607	0.0636	0.0668	0.0702	0.0739	0.0779	0.0821	0.0866	0.0914	0.0964	0.1018	0.1078
2019	0.0460	0.0480	0.0500	0.0523	0.0546	0.0572	0.0599	0.0628	0.0659	0.0693	0.0729	0.0769	0.0811	0.0855	0.0902	0.0951	0.1005	0.1064
2020	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) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	0.0509	0.0541	0.0575	0.0612	0.0653	0.0697	0.0745	0.0796	0.0853	0.0914	0.0982	0.1055	0.1135	0.1222	0.1317	0.1420	0.1532	0.1653
1990	0.1625	0.1726	0.1836	0.1955	0.2086	0.2226	0.2378	0.2542	0.2722	0.2919	0.3134	0.3369	0.3624	0.3903	0.4206	0.4534	0.4891	0.5277
1991	0.0583	0.0619	0.0658	0.0701	0.0748	0.0798	0.0852	0.0911	0.0976	0.1046	0.1124	0.1208	0.1299	0.1399	0.1508	0.1626	0.1753	0.1892
1992	0.0649	0.0690	0.0733	0.0781	0.0833	0.0889	0.0950	0.1016	0.1087	0.1166	0.1252	0.1346	0.1448	0.1559	0.1680	0.1812	0.1954	0.2108
1993	0.0718	0.0763	0.0811	0.0864	0.0922	0.0984	0.1051	0.1123	0.1203	0.1290	0.1385	0.1488	0.1601	0.1724	0.1858	0.2004	0.2161	0.2331
1994	0.0265	0.0282	0.0299	0.0319	0.0340	0.0363	0.0388	0.0415	0.0444	0.0476	0.0511	0.0550	0.0591	0.0637	0.0686	0.0740	0.0798	0.0861
1995	0.0576	0.0612	0.0651	0.0693	0.0739	0.0789	0.0843	0.0901	0.0965	0.1035	0.1111	0.1194	0.1285	0.1384	0.1491	0.1608	0.1734	0.1871
1996	0.1191	0.1265	0.1345	0.1433	0.1528	0.1631	0.1742	0.1862	0.1994	0.2138	0.2296	0.2468	0.2655	0.2859	0.3081	0.3322	0.3583	0.3866
1997	0.0531	0.0564	0.0600	0.0639	0.0681	0.0727	0.0777	0.0830	0.0889	0.0954	0.1024	0.1100	0.1184	0.1275	0.1374	0.1481	0.1598	0.1724
1998	0.0700	0.0743	0.0791	0.0842	0.0898	0.0959	0.1024	0.1095	0.1172	0.1257	0.1350	0.1451	0.1561	0.1681	0.1811	0.1953	0.2107	0.2273
1999	0.1219	0.1294	0.1377	0.1466	0.1564	0.1669	0.1783	0.1906	0.2041	0.2189	0.2350	0.2526	0.2718	0.2927	0.3154	0.3400	0.3668	0.3957
2000	0.1314	0.1395	0.1484	0.1581	0.1686	0.1800	0.1922	0.2055	0.2200	0.2360	0.2534	0.2723	0.2930	0.3155	0.3400	0.3666	0.3954	0.4266
2001	0.0714	0.0759	0.0807	0.0859	0.0917	0.0978	0.1045	0.1117	0.1196	0.1283	0.1377	0.1481	0.1593	0.1715	0.1849	0.1993	0.2150	0.2319
2002	0.0994	0.1055	0.1122	0.1196	0.1275	0.1361	0.1454	0.1554	0.1664	0.1785	0.1916	0.2060	0.2216	0.2386	0.2571	0.2772	0.2990	0.3226
2003	0.1731	0.1838	0.1955	0.2083	0.2221	0.2371	0.2532	0.2707	0.2899	0.3109	0.3338	0.3588	0.3860	0.4157	0.4479	0.4829	0.5209	0.5620
2004	0.0573	0.0608	0.0647	0.0689	0.0735	0.0785	0.0838	0.0896	0.0959	0.1029	0.1105	0.1187	0.1277	0.1376	0.1482	0.1598	0.1724	0.1860
2005	0.0966	0.1025	0.1091	0.1162	0.1239	0.1323	0.1413	0.1510	0.1617	0.1734	0.1862	0.2001	0.2153	0.2319	0.2499	0.2694	0.2906	0.3135
2006	0.0812	0.0863	0.0917	0.0977	0.1042	0.1113	0.1188	0.1270	0.1360	0.1459	0.1566	0.1683	0.1811	0.1950	0.2102	0.2266	0.2444	0.2637
2007	0.1519	0.1613	0.1715	0.1827	0.1949	0.2080	0.2222	0.2375	0.2543	0.2727	0.2928	0.3148	0.3387	0.3647	0.3930	0.4237	0.4570	0.4931
2008	0.0614	0.0652	0.0693	0.0739	0.0788	0.0841	0.0898	0.0960	0.1028	0.1103	0.1184	0.1273	0.1369	0.1474	0.1589	0.1713	0.1848	0.1993
2009	0.0690	0.0732	0.0779	0.0830	0.0885	0.0945	0.1009	0.1079	0.1155	0.1238	0.1330	0.1429	0.1538	0.1656	0.1784	0.1924	0.2075	0.2239
2010	0.0340	0.0361	0.0384	0.0409	0.0436	0.0465	0.0497	0.0531	0.0569	0.0610	0.0655	0.0704	0.0757	0.0816	0.0879	0.0948	0.1022	0.1103
2011	0.0698	0.0742	0.0789	0.0840	0.0896	0.0957	0.1022	0.1092	0.1170	0.1254	0.1347	0.1448	0.1558	0.1677	0.1807	0.1949	0.2102	0.2268
2012	0.0587	0.0623	0.0663	0.0706	0.0753	0.0804	0.0859	0.0918	0.0983	0.1054	0.1132	0.1216	0.1309	0.1409	0.1519	0.1637	0.1766	0.1905
2013	0.1342	0.1426	0.1516	0.1615	0.1723	0.1839	0.1964	0.2100	0.2248	0.2411	0.2588	0.2782	0.2993	0.3223	0.3474	0.3745	0.4040	0.4358
2014	0.1479	0.1570	0.1670	0.1779	0.1897	0.2025	0.2163	0.2313	0.2476	0.2655	0.2851	0.3065	0.3297	0.3551	0.3826	0.4125	0.4450	0.4800
2015	0.1017	0.1080	0.1149	0.1224	0.1306	0.1394	0.1488	0.1591	0.1704	0.1827	0.1962	0.2109	0.2269	0.2443	0.2633	0.2839	0.3062	0.3303
2016	0.1265	0.1343	0.1428	0.1522	0.1623	0.1732	0.1850	0.1978	0.2118	0.2271	0.2439	0.2621	0.2820	0.3037	0.3273	0.3528	0.3806	0.4106
2017	0.1071	0.1137	0.1209	0.1288	0.1374	0.1467	0.1566	0.1675	0.1793	0.1923	0.2065	0.2219	0.2388	0.2571	0.2771	0.2987	0.3222	0.3476
2018	0.1143	0.1214	0.1291	0.1375	0.1467	0.1566	0.1672	0.1788	0.1915	0.2053	0.2204	0.2369	0.2549	0.2745	0.2958	0.3190	0.3440	0.3712
2019	0.1128	0.1198	0.1274	0.1357	0.1448	0.1545	0.1651	0.1765	0.1889	0.2026	0.2176	0.2338	0.2516	0.2709	0.2920	0.3148	0.3395	0.3663
2020	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) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	0.1783	0.1924	0.2075	0.2236	0.2408	0.2588	0.2774	0.2968	0.3169	0.3379	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502
1990	0.5693	0.6142	0.6624	0.7140	0.7689	0.8262	0.8857	0.9475	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2041	0.2202	0.2375	0.2560	0.2757	0.2962	0.3176	0.3397	0.3627	0.3867	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009
1992	0.2275	0.2454	0.2646	0.2853	0.3072	0.3301	0.3539	0.3785	0.4041	0.4309	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467
1993	0.2516	0.2714	0.2927	0.3155	0.3397	0.3650	0.3914	0.4186	0.4470	0.4766	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940
1994	0.0929	0.1002	0.1081	0.1165	0.1255	0.1348	0.1445	0.1546	0.1651	0.1760	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824
1995	0.2018	0.2177	0.2348	0.2531	0.2726	0.2929	0.3140	0.3359	0.3586	0.3824	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964
1996	0.4171	0.4500	0.4853	0.5231	0.5633	0.6053	0.6489	0.6942	0.7412	0.7903	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192
1997	0.1860	0.2007	0.2164	0.2333	0.2512	0.2699	0.2894	0.3095	0.3305	0.3524	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653
1998	0.2452	0.2645	0.2853	0.3075	0.3312	0.3559	0.3815	0.4081	0.4357	0.4646	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816
1999	0.4269	0.4606	0.4968	0.5354	0.5766	0.6196	0.6642	0.7105	0.7586	0.8089	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385
2000	0.4603	0.4966	0.5355	0.5772	0.6216	0.6679	0.7161	0.7660	0.8178	0.8720	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039
2001	0.2502	0.2700	0.2912	0.3138	0.3380	0.3631	0.3893	0.4165	0.4446	0.4741	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915
2002	0.3481	0.3755	0.4050	0.4365	0.4701	0.5051	0.5415	0.5793	0.6185	0.6595	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836
2003	0.6064	0.6542	0.7055	0.7605	0.8189	0.8799	0.9434	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.2007	0.2165	0.2335	0.2517	0.2710	0.2912	0.3122	0.3339	0.3565	0.3802	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941
2005	0.3382	0.3649	0.3936	0.4242	0.4568	0.4909	0.5262	0.5629	0.6010	0.6409	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643
2006	0.2845	0.3070	0.3311	0.3568	0.3843	0.4129	0.4427	0.4735	0.5056	0.5391	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588
2007	0.5320	0.5739	0.6190	0.6672	0.7185	0.7720	0.8277	0.8854	0.9453	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	0.2151	0.2320	0.2502	0.2697	0.2905	0.3121	0.3346	0.3579	0.3822	0.4075	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224
2009	0.2416	0.2606	0.2811	0.3030	0.3263	0.3506	0.3758	0.4020	0.4292	0.4577	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744
2010	0.1190	0.1284	0.1384	0.1492	0.1607	0.1727	0.1851	0.1980	0.2114	0.2254	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337
2011	0.2447	0.2640	0.2847	0.3069	0.3304	0.3551	0.3807	0.4072	0.4347	0.4636	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805
2012	0.2056	0.2218	0.2392	0.2578	0.2776	0.2983	0.3198	0.3421	0.3653	0.3895	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037
2013	0.4702	0.5073	0.5471	0.5897	0.6351	0.6824	0.7316	0.7826	0.8355	0.8909	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235
2014	0.5179	0.5588	0.6026	0.6496	0.6995	0.7516	0.8058	0.8620	0.9203	0.9813	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	0.3564	0.3845	0.4147	0.4470	0.4813	0.5172	0.5545	0.5931	0.6333	0.6753	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000
2016	0.4430	0.4779	0.5155	0.5556	0.5983	0.6429	0.6892	0.7373	0.7872	0.8394	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701
2017	0.3751	0.4046	0.4364	0.4704	0.5066	0.5443	0.5835	0.6242	0.6665	0.7106	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366
2018	0.4005	0.4320	0.4660	0.5022	0.5409	0.5812	0.6230	0.6665	0.7116	0.7588	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865
2019	0.3952	0.4264	0.4599	0.4957	0.5338	0.5735	0.6149	0.6578	0.7023	0.7488	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762
2020	0.2849	0.3074	0.3315	0.3573	0.3848	0.4134	0.4432	0.4741	0.5062	0.5398	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470	Maturity (months) 1470:1482
1989	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3538	0.3538	
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	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4049	0.4049	
1992	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4512	0.4512	
1993	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4990	0.4990	
1994	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1843	0.1843	
1995	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.4004	0.4004	
1996	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8275	0.8275	
1997	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3690	0.3690	
1998	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4865	0.4865	
1999	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8470	0.8470	
2000	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9131	0.9131	
2001	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4964	0.4964	
2002	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6905	0.6905	
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	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3981	0.3981	
2005	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6710	0.6710	
2006	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5644	0.5644	
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2008	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4267	0.4267	
2009	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4792	0.4792	
2010	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2360	0.2360	
2011	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4854	0.4854	
2012	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4078	0.4078	
2013	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9328	0.9328	
2014	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	
2015	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7000	0.7070	0.7070	
2016	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8701	0.8788	0.8788	
2017	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7441	0.7441	
2018	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7944	0.7944	
2019	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7762	0.7840	0.7840	
2020	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5652	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) - 2020 Cost Level (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989				287,490	170,883	141,644	79,055	76,710	64,396	94,582	62,406	65,403	293,610	67,103	96,958	96,516
1990			118,710	123,266	5,318	64,110	42,899	24,146	20,968	17,488	14,895	12,538	20,261	34,084	47,649	57,297
1991		318,150	14,223	63,328	131,120	103,983	35,075	32,079	13,968	16,278	36,668	34,939	44,531	40,003	37,533	45,112
1992		10,694	53,718	105,595	92,712	39,179	36,385	29,867	28,732	26,294	26,977	29,893	43,740	42,497	33,462	41,178
1993		6,211	57,065	98,097	78,523	106,187	123,956	88,047	84,779	102,953	98,352	77,769	87,141	102,894	93,822	85,106
1994		142,981	400,147	79,171	89,007	150,563	55,604	84,455	72,357	50,898	19,788	93,459	145,123	23,836	22,458	51,161
1995			65,162	123,478	94,601	15,622	43,985	20,415	36,129	44,277	64,978	182,311	61,907	115,642	13,618	99,980
1996		76,495	206,809	71,047	130,980	99,682	142,238	78,124	58,838	69,595	70,256	57,451	73,006	55,735	81,180	74,649
1997		10,809	120,194	54,597	46,740	108,838	74,732	57,949	36,618	49,263	38,516	65,636	63,437	95,210	66,116	69,598
1998		45,496	127,061	126,223	71,036	57,783	49,057	147,051	61,257	73,685	61,156	84,426	77,717	100,876	89,012	96,443
1999		288,823	206,098	95,736	126,931	73,238	69,266	69,444	185,585	107,063	108,253	104,048	121,700	119,553	92,543	139,010
2000		254,178	81,985	151,161	128,465	52,578	51,358	37,922	39,829	38,976	44,831	61,908	48,070	52,451	67,852	63,105
2001			197,247	530,006	137,729	133,651	285,928	115,219	84,647	72,295	90,403	77,742	106,446	116,756	130,597	126,320
2002		74,578	129,043	91,991	75,872	62,534	74,216	98,784	66,082	68,237	62,950	77,347	98,654	76,689	78,067	83,165
2003				79,902	50,696	188,627	168,209	55,018	72,636	101,901	100,065	102,370	163,488	124,879	127,019	120,660
2004		160,367	158,898	241,271	138,193	107,172	58,259	104,125	59,459	46,013	69,254	78,953	56,601	60,318	66,325	70,203
2005		4,321	51,315	113,125	93,838	76,547	117,508	93,045	56,039	63,360	64,943	68,519	66,438	84,177	65,046	103,657
2006		17,164	263,068	50,933	122,467	88,195	193,038	82,230	66,136	62,500	69,477	81,711	79,369	74,561	90,283	
2007			178,219	139,025	141,777	118,528	133,517	117,754	121,466	114,722	136,490	118,360	122,776	144,062		
2008		71,641	70,301	78,626	80,288	41,164	42,792	68,545	65,104	73,942	83,820	61,692	73,606			
2009		128,049	101,586	113,777	100,549	52,074	59,295	80,663	140,129	61,393	67,194	71,633				
2010		188,089	256,973	72,434	74,930	37,090	34,693	50,173	38,014	35,765	35,407					
2011		48,602	43,810	97,144	62,714	83,212	63,467	59,610	61,310	52,053						
2012		26,081	96,875	114,630	93,669	52,278	39,102	63,786	58,684							
2013		111,205	117,482	171,242	102,596	83,461	99,154	94,395								
2014		47,644	139,945	77,730	149,757	113,387	85,439									
2015		1,868	125,630	101,310	108,827	57,257										
2016			48,585	20,614	48,949											
2017		422,899	41,823	45,263												
2018	1,419	34,660	105,744													
2019		66,457														
2020																
Averages:																
Latest 3	1,419	79,200	81,939	60,878	112,897	79,470	75,510	70,974	55,180	52,531	66,806	80,772	89,448	98,640	76,166	95,906
Latest 5	2,297	94,612	100,094	81,791	107,856	76,284	66,970	70,791	77,769	69,081	79,355	78,931	80,656	94,998	80,881	94,532
Latest 10	1,607	85,474	102,777	88,730	99,087	72,589	89,992	81,095	76,869	67,401	75,473	78,347	91,056	92,718	83,157	90,829
All	803	106,978	115,376	108,701	96,561	80,183	82,904	76,646	67,927	64,583	65,106	74,074	87,771	81,045	72,011	81,536
Cumulative	86,225	86,329	85,899	84,444	82,649	81,508	81,630	81,509	81,979	83,420	85,446	87,697	89,311	89,500	90,592	93,140
Selected		85,474	102,777	88,730	99,087	72,589	89,992	81,095	81,979	83,420	85,446	87,697	89,311	89,500	90,592	93,140

Note (a): Ratio of 2020 level incremental payments (shown in Appendix E, Exh bit 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) - 2020 Cost Level (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378
1989	99,843	98,728	88,761	73,057	51,113	53,843	77,700	85,716	96,274	121,642	129,278	119,394	119,348	93,670	92,485	138,154
1990	58,119	79,375	32,070	32,246	28,653	39,075	34,387	40,841	73,696	91,241	68,377	65,335	78,128	73,903	71,497	
1991	45,091	132,113	137,329	149,981	122,868	104,737	248,711	132,012	141,149	127,821	132,035	155,746	131,791	133,420		
1992	43,994	52,603	62,633	81,842	68,660	73,477	107,833	95,273	97,362	99,149	108,321	89,708	96,735			
1993	99,789	91,838	96,545	103,579	111,648	138,374	117,792	116,203	105,773	109,783	117,555	140,189				
1994	39,615	44,591	38,156	40,710	75,487	59,515	60,895	61,586	73,241	59,857	81,947					
1995	275,833	69,489	91,381	126,863	142,961	126,962	148,403	109,230	106,584	138,932						
1996	74,727	55,324	78,064	57,273	69,106	75,661	80,023	78,150	80,769							
1997	118,056	78,503	68,290	70,178	74,784	71,101	66,449	94,564								
1998	116,412	107,721	108,232	115,482	125,016	112,358	120,313									
1999	165,933	113,578	131,112	113,200	127,786	96,401										
2000	56,104	65,523	62,543	72,437	85,473											
2001	114,489	111,006	127,210	112,786												
2002	81,143	77,885	86,272													
2003	110,253	92,266														
2004	85,668															
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Averages:																
Latest 3	86,379	86,666	88,322	96,078	116,690	95,179	93,407	93,240	87,366	106,609	108,058	121,518	102,010			
Latest 5	85,081	86,733	99,114	96,879	97,291	96,446	97,670	95,082	94,779	107,199	107,201					
Latest 10	113,684	82,714	89,318	90,721	98,914	92,973										
All	96,390	83,095	86,242	89,615	91,589	90,053	105,539	92,924	97,193	107,840	110,651	115,339	105,478	102,734	83,490	138,154
Cumulative	94,767	94,529	96,316	98,089	99,572	101,108	103,560	103,028	105,923	108,729	109,061	108,334	103,379	101,379	99,890	138,154
Selected	94,767	94,529	96,316	98,089	99,572	101,108	103,560	103,028	105,923	120,000	120,000	120,000	120,000	110,000	110,000	110,000

Note (a): Ratio of 2020 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	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989				8	8	9	8	8	8	8	8	7	6	6	5	5
1990			5	7	7	7	7	7	7	7	7	7	7	7	7	7
1991		1	1	3	4	4	4	4	4	4	4	4	4	4	4	4
1992	1	2	7	12	13	13	12	12	12	11	11	11	11	11	11	10
1993	-	2	9	11	11	11	11	11	11	11	11	11	11	11	10	9
1994	-	2	3	6	6	7	7	5	5	4	4	4	4	4	4	4
1995	-	-	5	6	6	6	6	5	5	5	5	5	5	5	5	5
1996	-	2	4	5	5	6	6	6	6	6	6	6	6	6	6	6
1997	-	2	8	8	7	8	9	9	9	9	9	9	9	9	9	9
1998	-	6	7	10	12	11	12	12	12	12	12	12	12	12	12	12
1999	-	3	3	5	7	8	8	7	7	7	7	7	7	6	6	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	6	11	12	14	15	15	15	15	15	15	14	14	14	13
2003	-	-	-	2	3	3	3	3	3	3	3	3	3	3	3	3
2004	-	1	3	3	4	5	5	5	5	5	5	5	5	5	5	5
2005	-	1	5	8	10	10	10	9	9	8	7	7	7	7	7	7
2006	-	2	2	7	9	10	10	10	10	10	10	9	9	9	9	9
2007	-	-	4	7	8	8	8	8	8	8	7	7	7	7	7	7
2008	-	2	6	8	9	9	10	10	10	10	9	9	9	9	9	9
2009	-	4	6	9	9	10	10	10	10	10	10	10	10	10	10	10
2010	-	2	3	6	6	6	5	5	5	5	5	5	5	5	5	5
2011	-	2	7	10	11	10	10	10	10	10	10	10	10	10	10	10
2012	-	2	4	7	7	7	7	7	7	7	7	7	7	7	7	7
2013	1	3	6	7	7	7	7	7	7	7	7	7	7	7	7	7
2014	-	6	8	10	10	9	9	9	9	9	9	9	9	9	9	9
2015	-	2	6	10	12	15	15	15	15	15	15	15	15	15	15	15
2016	-	-	3	5	5	5	5	5	5	5	5	5	5	5	5	5
2017	-	1	7	13	13	13	13	13	13	13	13	13	13	13	13	13
2018	1	6	16	16	16	16	16	16	16	16	16	16	16	16	16	16
2019	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Totals:																
Latest 3	1	13	26	28	27	31	23	24	22	25	24	26	25	23	21	15
Latest 5	1	15	40	45	41	48	38	39	42	43	41	42	37	31	38	32
Latest 10	2	30	66	85	84	91	86	81	77	84	75	74	70	72	74	69
All	4	67	151	211	216	222	208	194	187	177	164	157	145	135	126	113
Cumulative	3,283	3,279	3,212	3,061	2,850	2,634	2,412	2,204	2,010	1,823	1,646	1,482	1,325	1,180	1,045	919

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

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378
1989	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	3
1990	6	4	4	4	4	4	4	4	4	3	3	3	3	3	3	
1991	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
1992	10	10	9	9	9	9	9	9	9	9	9	9	9			
1993	8	8	8	8	8	8	8	8	8	8	8	8				
1994	4	4	4	4	4	4	4	4	4	4	3					
1995	5	5	5	5	5	5	5	5	5	5						
1996	6	6	6	6	6	6	6	6	6							
1997	9	8	8	8	8	8	8	8								
1998	12	12	12	12	11	11	11									
1999	4	4	4	3	3	3										
2000	5	5	5	5	4											
2001	4	4	4	4												
2002	13	13	13													
2003	3	3														
2004	5															
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2018																
2019																
2020																
Totals:																
Latest 3	21	20	22	12	18	22	25	19	15	17	20	21	16			
Latest 5	30	29	38	32	32	33	34	31	32	30	27					
Latest 10	66	64	69	64	62	62										
All	103	95	91	77	71	67	64	53	45	38	32	29	20	11	7	3
Cumulative	806	703	608	517	440	369	302	238	185	140	102	70	41	21	10	3

Incremental Payments - 2020 Level (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989				2,299,918	1,367,066	1,274,792	632,443	613,684	515,168	756,655	499,250	457,821	1,761,660	402,615	484,788	482,578
1990			593,548	862,862	37,228	448,768	300,290	169,021	146,779	122,417	104,267	87,764	141,826	238,591	333,540	401,079
1991		318,150	14,223	189,984	524,481	415,932	140,301	128,317	55,871	65,110	146,671	139,755	178,126	160,011	150,133	180,450
1992	0	21,387	376,024	1,267,137	1,205,261	509,333	436,614	358,402	344,790	289,230	296,745	328,824	481,141	467,468	368,081	411,779
1993	0	12,421	513,582	1,079,068	863,758	1,168,062	1,363,511	968,516	932,567	1,132,482	1,081,869	855,457	958,552	1,131,831	938,221	765,956
1994	0	285,962	1,200,441	475,024	534,040	1,053,944	389,229	422,277	361,785	203,594	79,151	373,835	580,491	95,343	89,831	204,644
1995	0	5,684	325,808	740,867	567,605	93,733	263,907	102,074	180,646	221,385	324,889	911,556	309,535	578,208	68,089	499,899
1996	0	152,990	827,236	355,234	654,900	598,095	853,430	468,743	353,030	417,568	421,535	344,707	438,036	334,410	487,080	447,892
1997	0	21,618	961,553	436,779	327,177	870,703	672,585	521,541	329,561	443,365	346,645	590,726	570,934	856,894	595,045	626,382
1998	0	272,975	889,425	1,262,235	852,431	635,614	588,689	1,764,609	735,079	884,223	733,876	1,013,114	932,609	1,210,517	1,068,140	1,157,318
1999	0	866,470	618,293	478,678	888,514	585,901	554,131	486,105	1,299,093	749,442	757,770	728,337	851,901	717,315	555,260	695,049
2000	0	762,533	409,923	755,803	642,323	262,890	256,789	189,609	199,145	194,879	224,153	309,539	240,350	262,255	339,261	315,527
2001	0	306,837	394,495	1,060,011	413,188	534,603	1,143,712	460,876	338,587	289,182	361,614	310,968	425,783	467,025	522,388	505,281
2002	0	298,312	774,259	1,011,901	910,465	875,479	1,113,241	1,481,756	991,236	1,023,553	944,252	1,160,198	1,381,153	1,073,645	1,092,940	1,081,143
2003	0	281,369	345,575	159,805	152,089	565,882	504,626	165,054	217,907	305,702	300,196	307,109	490,463	374,637	381,057	361,979
2004	0	160,367	476,693	723,812	552,773	535,858	291,295	520,627	297,297	230,067	346,271	394,766	283,005	301,589	331,626	351,013
2005	0	4,321	256,577	905,002	938,384	765,469	1,175,080	837,404	504,354	506,877	454,603	479,633	465,066	589,239	455,320	725,602
2006	0	34,328	526,136	356,528	1,102,207	881,951	1,930,377	822,295	661,358	625,004	694,772	735,398	714,320	671,045	812,547	
2007	0	142,129	712,874	973,176	1,134,220	948,225	1,068,138	942,029	971,727	917,778	955,428	828,517	859,429	1,008,435		
2008	0	143,281	421,805	629,007	722,589	370,472	427,923	685,446	651,037	739,422	754,381	555,229	662,453			
2009	0	512,198	609,519	1,023,989	904,943	520,739	592,947	806,625	1,401,291	613,928	671,942	716,328				
2010	0	376,178	770,919	434,602	449,582	222,537	173,463	250,865	190,068	178,824	177,033					
2011	857	97,205	306,670	971,441	689,856	832,122	634,669	596,100	613,099	520,532						
2012	60	52,162	387,501	802,409	655,682	365,949	273,712	446,504	410,788							
2013	0	333,614	704,891	1,198,692	718,175	584,228	694,077	660,768								
2014	0	285,862	1,119,561	777,296	1,497,567	1,020,481	768,952									
2015	0	3,736	753,777	1,013,099	1,305,921	858,862										
2016	878	385,843	145,754	103,068	244,744											
2017	0	422,899	292,763	588,425												
2018	1,419	207,962	1,691,897													
2019	0	398,745														
2020	0															
Totals:																
Latest 3	1,419	1,029,606	2,130,415	1,704,592	3,048,231	2,463,571	1,736,740	1,703,372	1,213,956	1,313,284	1,603,356	2,100,074	2,236,202	2,268,718	1,599,493	1,438,595
Latest 5	2,297	1,419,185	4,003,753	3,680,579	4,422,088	3,661,642	2,544,871	2,760,862	3,266,283	2,970,484	3,253,556	3,315,105	2,984,273	2,944,945	3,073,489	3,025,019
Latest 10	3,214	2,564,207	6,783,252	7,542,028	8,323,278	6,605,566	7,739,337	6,568,663	5,918,926	5,661,687	5,660,491	5,797,685	6,373,924	6,675,703	6,153,583	6,267,186
All	3,214	7,167,541	17,421,722	22,935,851	20,857,166	17,800,622	17,244,130	14,869,248	12,702,263	11,431,218	10,677,313	11,629,580	12,726,835	10,941,073	9,073,346	9,213,570
Cumulative	283,076,843	283,073,629	275,906,088	258,484,366	235,548,515	214,691,349	196,890,727	179,646,597	164,777,349	152,075,086	140,643,868	129,966,555	118,336,975	105,610,140	94,669,067	85,595,722

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exh bit IV, Sheets 5a and 5b) and adjustment factors to 2020 level (shown in Appendix E, Exh bit IV, Sheets 4a and 4b).

Incremental Payments - 2020 Level (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378
1989	499,215	493,638	443,807	365,284	255,565	269,214	388,501	428,581	481,369	608,210	646,392	596,968	477,390	374,682	369,942	414,463
1990	348,714	317,499	128,279	128,986	114,611	156,298	137,547	163,364	294,783	273,722	205,131	196,005	234,383	221,709	214,491	
1991	180,364	528,452	549,317	599,926	491,471	418,948	994,843	528,050	564,597	511,284	528,140	622,984	527,163	533,680		
1992	439,941	526,026	563,695	736,582	617,938	661,291	970,501	857,458	876,257	892,344	974,888	807,372	870,617			
1993	798,313	734,704	772,362	828,634	893,185	1,106,989	942,333	929,627	846,182	878,262	940,439	1,121,512				
1994	158,459	178,364	152,625	162,842	301,946	238,061	243,580	246,343	292,965	239,427	245,841					
1995	1,379,163	347,444	456,905	634,315	714,807	634,811	742,015	546,150	532,919	694,660						
1996	448,361	331,947	468,383	343,635	414,638	453,968	480,139	468,900	484,612							
1997	1,062,507	628,027	546,319	561,423	598,268	568,807	531,593	756,514								
1998	1,396,943	1,292,651	1,298,789	1,385,786	1,375,173	1,235,933	1,323,441									
1999	663,733	454,312	524,447	339,600	383,357	289,204										
2000	280,521	327,616	312,715	362,186	341,891											
2001	457,955	444,025	508,841	451,145												
2002	1,054,855	1,012,504	1,121,531													
2003	330,758	276,797														
2004	428,341															
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Totals:																
Latest 3	1,813,954	1,733,326	1,943,087	1,152,931	2,100,421	2,093,944	2,335,173	1,771,564	1,310,496	1,812,349	2,161,169	2,551,868	1,632,163			
Latest 5	2,552,430	2,515,255	3,766,323	3,100,139	3,113,327	3,182,723	3,320,768	2,947,533	3,032,935	3,215,977	2,894,440					
Latest 10	7,503,137	5,293,688	6,162,916	5,806,147	6,132,674	5,764,310										
All	9,928,143	7,894,008	7,848,015	6,900,343	6,502,850	6,033,525	6,754,495	4,924,985	4,373,685	4,097,909	3,540,832	3,344,842	2,109,553	1,130,070	584,433	414,463
Cumulative	76,382,151	66,454,008	58,560,000	50,711,985	43,811,642	37,308,792	31,275,267	24,520,773	19,595,787	15,222,103	11,124,194	7,583,361	4,238,519	2,128,967	998,896	414,463

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 5a and 5b) and adjustment factors to 2020 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Adjustment Factors to 2020 Level (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989	1.531	1.505	1.481	1.460	1.438	1.417	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277
1990	1.505	1.481	1.460	1.438	1.417	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259
1991	1.481	1.460	1.438	1.417	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244
1992	1.460	1.438	1.417	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230
1993	1.438	1.417	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217
1994	1.417	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072
1995	1.401	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063
1996	1.386	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053
1997	1.373	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044
1998	1.360	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037
1999	1.347	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031
2000	1.334	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027
2001	1.321	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022
2002	1.306	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014
2003	1.292	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009
2004	1.277	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004
2005	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000
2006	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000	
2007	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000		
2008	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000			
2009	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000				
2010	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000					
2011	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000						
2012	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000							
2013	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000								
2014	1.031	1.027	1.022	1.014	1.009	1.004	1.000									
2015	1.027	1.022	1.014	1.009	1.004	1.000										
2016	1.022	1.014	1.009	1.004	1.000											
2017	1.014	1.009	1.004	1.000												
2018	1.009	1.004	1.000													
2019	1.004	1.000														
2020	1.000															

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

Adjustment Factors to 2020 Level (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378
1989	1.259	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000
1990	1.244	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000	
1991	1.230	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000		
1992	1.217	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000			
1993	1.072	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000				
1994	1.063	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000					
1995	1.053	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000						
1996	1.044	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000							
1997	1.037	1.031	1.027	1.022	1.014	1.009	1.004	1.000								
1998	1.031	1.027	1.022	1.014	1.009	1.004	1.000									
1999	1.027	1.022	1.014	1.009	1.004	1.000										
2000	1.022	1.014	1.009	1.004	1.000											
2001	1.014	1.009	1.004	1.000												
2002	1.009	1.004	1.000													
2003	1.004	1.000														
2004	1.000															
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Notes: (a) See Appendix E, Exh bit II, Sheet 3, Column (3).

Actual Incremental Payments (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989				1,575,683	950,993	899,739	451,505	442,693	375,340	556,331	370,541	343,093	1,333,545	308,222	375,217	377,990
1990			406,642	600,246	26,275	320,378	216,620	123,145	107,919	90,857	78,138	66,436	108,575	184,665	261,253	318,589
1991		217,966	9,894	134,089	374,430	300,041	102,220	94,345	41,467	48,794	111,027	106,989	137,866	125,332	119,255	145,052
1992	0	14,878	265,395	904,616	869,439	371,089	321,021	266,004	258,387	218,942	227,173	254,504	376,865	371,323	295,877	334,824
1993	0	8,767	366,649	778,407	629,315	858,818	1,011,991	725,810	705,936	866,971	837,347	670,056	761,406	909,807	762,883	629,226
1994	0	204,150	865,962	346,092	392,653	782,232	291,690	319,656	276,964	157,578	61,997	296,948	466,620	77,525	73,795	190,909
1995	0	4,100	237,377	544,723	421,274	70,244	199,773	78,143	139,817	173,405	258,069	732,742	251,688	474,993	63,519	470,359
1996	0	111,465	608,226	263,653	490,785	452,747	653,343	362,799	276,519	331,686	338,845	280,287	359,843	311,966	458,297	425,175
1997	0	15,895	713,660	327,324	247,667	666,566	520,569	408,509	261,780	356,393	281,863	485,276	532,616	806,259	564,865	599,896
1998	0	202,601	666,539	955,489	652,578	491,954	461,104	1,401,680	590,883	718,976	602,873	945,119	877,499	1,149,120	1,022,975	1,115,848
1999	0	649,336	468,037	366,452	687,694	458,920	440,162	390,749	1,056,314	615,660	706,913	685,298	808,693	686,985	535,364	673,896
2000	0	577,224	313,816	584,978	503,114	208,821	206,416	154,174	163,596	181,800	210,907	293,840	230,187	252,857	328,936	307,376
2001	0	234,899	305,332	830,278	328,207	429,733	929,971	378,606	315,863	272,094	343,273	297,819	410,526	452,812	508,892	494,590
2002	0	230,888	606,456	803,782	731,865	711,866	914,518	1,382,309	932,663	971,639	904,326	1,118,625	1,339,120	1,045,908	1,069,815	1,066,311
2003	0	220,389	274,500	128,457	123,666	464,867	470,758	155,300	206,855	292,775	289,439	297,763	477,793	366,711	375,829	358,727
2004	0	127,384	383,183	588,543	454,098	499,894	274,082	494,221	284,726	221,823	335,733	384,568	277,017	297,452	328,647	349,681
2005	0	3,473	208,627	743,451	875,405	720,236	1,115,481	801,996	486,282	491,451	442,859	469,485	458,686	583,944	453,592	725,602
2006	0	27,913	432,216	332,600	1,037,076	837,219	1,848,754	792,830	641,230	608,858	680,071	725,309	707,902	668,499	812,547	
2007	0	116,758	665,030	915,670	1,076,693	908,131	1,029,864	913,360	946,623	898,359	942,321	821,073	856,168	1,008,435		
2008	0	133,665	396,880	597,104	692,035	357,197	414,900	667,738	637,262	729,278	747,603	553,122	662,453			
2009	0	481,931	578,604	980,691	872,516	504,891	577,629	789,559	1,382,067	608,412	669,392	716,328				
2010	0	357,099	738,322	419,029	435,900	216,788	169,792	247,423	188,361	178,145	177,033					
2011	813	93,095	295,681	941,877	672,034	814,516	625,962	590,744	610,773	520,532						
2012	58	50,293	375,708	781,679	641,809	360,928	271,252	444,810	410,788							
2013	0	323,461	686,681	1,173,329	708,322	578,979	691,443	660,768								
2014	0	278,477	1,095,873	766,633	1,484,111	1,016,609	768,952									
2015	0	3,657	743,436	1,003,996	1,300,966	858,862										
2016	859	380,550	144,445	102,677	244,744											
2017	0	419,099	291,652	588,425												
2018	1,406	207,173	1,691,897													
2019	0	398,745														
2020	0															
Totals:																
Latest 3	1,406	1,025,018	2,127,994	1,695,098	3,029,821	2,454,450	1,731,647	1,696,322	1,209,922	1,307,090	1,594,028	2,090,523	2,226,523	2,260,878	1,594,785	1,434,011
Latest 5	2,266	1,409,224	3,967,304	3,635,060	4,379,952	3,629,894	2,527,401	2,733,304	3,229,250	2,934,727	3,216,420	3,285,317	2,962,226	2,925,041	3,040,430	2,994,911
Latest 10	3,136	2,511,649	6,642,299	7,355,440	8,129,130	6,454,119	7,514,029	6,403,448	5,794,966	5,521,273	5,532,049	5,677,930	6,228,545	6,512,723	6,001,462	6,117,103
All	3,136	6,095,331	14,836,720	19,079,973	17,925,664	15,162,265	14,979,771	13,087,371	11,298,414	10,110,759	9,617,743	10,544,679	11,435,068	10,082,815	8,411,558	8,584,052

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

Actual Incremental Payments (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378
1989	396,541	396,804	360,867	300,078	238,413	253,306	368,797	410,459	464,121	589,700	629,693	584,337	470,841	371,315	368,538	414,463
1990	280,309	258,164	105,380	120,329	107,838	148,371	131,731	157,510	285,812	266,651	200,791	193,316	232,277	220,867	214,491	
1991	146,657	434,119	512,450	564,475	466,543	401,233	959,196	511,979	550,012	500,466	520,895	617,387	525,163	533,680		
1992	361,408	490,722	530,386	699,223	591,809	637,595	940,966	835,306	857,717	880,102	966,129	804,308	870,617			
1993	744,735	691,289	733,188	793,597	861,180	1,073,300	917,989	909,958	834,573	870,371	936,871	1,121,512				
1994	149,095	169,318	146,171	157,007	292,757	231,911	238,426	242,963	290,333	238,518	245,841					
1995	1,309,213	332,753	440,532	615,011	696,341	621,380	731,835	541,243	530,897	694,660						
1996	429,403	320,052	454,128	334,758	405,865	447,740	475,825	467,121	484,612							
1997	1,024,434	608,914	532,206	549,544	590,060	563,696	529,576	756,514								
1998	1,354,429	1,259,256	1,271,309	1,366,774	1,362,817	1,231,243	1,323,441									
1999	646,586	444,700	517,252	336,549	381,903	289,204										
2000	274,586	323,122	309,905	360,812	341,891											
2001	451,672	440,035	506,911	451,145												
2002	1,045,377	1,008,663	1,121,531													
2003		329,503	276,797													
2004	428,341															
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Latest 3	1,803,221	1,725,495	1,938,347	1,148,505	2,086,611	2,084,144	2,328,842	1,764,877	1,305,841	1,803,549	2,148,841	2,543,208	1,628,057			
Latest 5	2,529,479	2,493,317	3,726,908	3,064,823	3,082,536	3,153,263	3,299,103	2,917,798	2,998,131	3,184,117	2,870,527					
Latest 10	7,293,544	5,183,610	6,033,133	5,664,418	5,991,167	5,645,673										
All	9,372,289	7,454,708	7,542,216	6,649,300	6,337,418	5,898,979	6,617,781	4,833,052	4,298,076	4,040,468	3,500,220	3,320,861	2,098,897	1,125,863	583,029	414,463

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

Paid Loss & ALAE - Actual (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989				1,575,683	2,526,676	3,426,415	3,877,920	4,320,613	4,695,953	5,252,284	5,622,825	5,965,918	7,299,463	7,607,685	7,982,902	8,360,892
1990			406,642	1,006,888	1,033,163	1,353,541	1,570,161	1,693,306	1,801,225	1,892,082	1,970,220	2,036,656	2,145,231	2,329,896	2,591,149	2,909,738
1991		217,966	227,860	361,949	736,379	1,036,420	1,138,640	1,232,985	1,274,452	1,323,246	1,434,273	1,541,262	1,679,128	1,804,460	1,923,715	2,068,767
1992	0	14,878	280,273	1,184,889	2,054,328	2,425,417	2,746,438	3,012,442	3,270,829	3,489,771	3,716,944	3,971,448	4,348,313	4,719,636	5,015,513	5,350,337
1993	0	8,767	375,416	1,153,823	1,783,138	2,641,956	3,653,947	4,379,757	5,085,693	5,952,664	6,790,011	7,460,067	8,221,473	9,131,280	9,894,163	10,523,389
1994	0	204,150	1,070,112	1,416,204	1,808,857	2,591,089	2,882,779	3,202,435	3,479,399	3,636,977	3,698,974	3,995,922	4,462,542	4,540,067	4,613,862	4,804,771
1995	0	4,100	241,477	786,200	1,207,474	1,277,718	1,477,491	1,555,634	1,695,451	1,868,856	2,126,925	2,859,667	3,111,355	3,586,348	3,649,867	4,120,226
1996	0	111,465	719,691	983,344	1,474,129	1,926,876	2,580,219	2,943,018	3,219,537	3,551,223	3,890,068	4,170,355	4,530,198	4,842,164	5,300,461	5,725,637
1997	0	15,895	729,555	1,056,879	1,304,546	1,971,112	2,491,681	2,900,190	3,161,970	3,518,363	3,800,226	4,285,502	4,818,118	5,624,377	6,189,241	6,789,138
1998	0	202,601	869,140	1,824,629	2,477,207	2,969,161	3,430,265	4,831,945	5,422,828	6,141,804	6,744,677	7,689,796	8,567,295	9,716,416	10,739,391	11,855,239
1999	0	649,336	1,117,373	1,483,825	2,171,519	2,630,439	3,070,601	3,461,350	4,517,664	5,133,324	5,840,237	6,525,535	7,334,228	8,021,213	8,556,577	9,230,473
2000	0	577,224	891,040	1,476,018	1,979,132	2,187,953	2,394,369	2,548,543	2,712,139	2,893,939	3,104,846	3,398,686	3,628,873	3,881,730	4,210,666	4,518,042
2001	0	234,899	540,231	1,370,509	1,698,716	2,128,449	3,058,420	3,437,026	3,752,889	4,024,983	4,368,255	4,666,074	5,076,601	5,529,413	6,038,305	6,532,895
2002	0	230,888	837,344	1,641,126	2,372,991	3,084,857	3,999,375	5,381,684	6,314,347	7,285,986	8,190,312	9,308,936	10,648,056	11,693,965	12,763,780	13,830,091
2003	0	220,389	494,889	623,346	747,012	1,211,879	1,682,637	1,837,937	2,044,792	2,337,568	2,627,007	2,924,769	3,402,562	3,769,273	4,145,102	4,503,829
2004	0	127,384	510,567	1,099,110	1,553,208	2,053,102	2,327,184	2,821,405	3,106,130	3,327,953	3,663,687	4,048,254	4,325,271	4,622,723	4,951,370	5,301,051
2005	0	3,473	212,100	955,551	1,830,956	2,551,192	3,666,673	4,468,669	4,954,951	5,446,402	5,889,261	6,358,746	6,817,432	7,401,376	7,854,968	8,580,570
2006	0	27,913	460,129	792,729	1,829,805	2,667,024	4,515,777	5,308,608	5,949,838	6,558,696	7,238,767	7,964,076	8,671,977	9,340,477	10,153,023	
2007	0	116,758	781,788	1,697,458	2,774,151	3,682,281	4,712,146	5,625,506	6,572,129	7,470,488	8,412,808	9,233,881	10,090,049	11,098,484		
2008	0	133,665	530,545	1,127,649	1,819,684	2,176,881	2,591,781	3,259,519	3,896,781	4,626,059	5,373,662	5,926,784	6,589,237			
2009	0	481,931	1,060,536	2,041,227	2,913,743	3,418,634	3,996,263	4,785,821	6,167,888	6,776,300	7,445,692	8,162,020				
2010	0	357,099	1,095,421	1,514,450	1,950,349	2,167,137	2,336,930	2,584,353	2,772,713	2,950,858	3,127,891					
2011	813	93,908	389,589	1,331,465	2,003,499	2,818,015	3,443,977	4,034,720	4,645,493	5,166,025						
2012	58	50,351	426,059	1,207,738	1,849,547	2,210,475	2,481,727	2,926,538	3,337,326							
2013	0	323,461	1,010,142	2,183,471	2,891,793	3,470,772	4,162,216	4,822,983								
2014	0	278,477	1,374,350	2,140,983	3,625,094	4,641,703	5,410,654									
2015	0	3,657	747,093	1,751,089	3,052,055	3,910,917										
2016	859	381,409	525,854	628,530	873,274											
2017	0	419,099	710,752	1,299,177												
2018	1,406	208,580	1,900,477													
2019	0	398,745														
2020	0															

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

Paid Loss & ALAE - Actual (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378
1989	8,757,433	9,154,237	9,515,104	9,815,182	10,053,595	10,306,901	10,675,697	11,086,156	11,550,277	12,139,977	12,769,670	13,354,007	13,824,848	14,196,163	14,564,701	14,979,165
1990	3,190,047	3,448,211	3,553,591	3,673,920	3,781,758	3,930,129	4,061,860	4,219,370	4,505,182	4,771,833	4,972,624	5,165,940	5,398,218	5,619,085	5,833,576	
1991	2,215,424	2,649,543	3,161,993	3,726,468	4,193,012	4,594,245	5,553,441	6,065,420	6,615,431	7,115,897	7,636,792	8,254,179	8,779,342	9,313,021		
1992	5,711,745	6,202,467	6,732,853	7,432,076	8,023,885	8,661,480	9,602,446	10,437,752	11,295,468	12,175,570	13,141,699	13,946,007	14,816,624			
1993	11,268,124	11,959,413	12,692,601	13,486,198	14,347,378	15,420,678	16,338,666	17,248,624	18,083,197	18,953,568	19,890,439	21,011,951				
1994	4,953,866	5,123,184	5,269,355	5,426,362	5,719,119	5,951,030	6,189,456	6,432,420	6,722,752	6,961,271	7,207,112					
1995	5,429,439	5,762,192	6,202,724	6,817,735	7,514,076	8,135,456	8,867,291	9,408,534	9,939,431	10,634,092						
1996	6,155,040	6,475,092	6,929,220	7,263,978	7,669,842	8,117,582	8,593,407	9,060,528	9,545,140							
1997	7,813,572	8,422,486	8,954,692	9,504,236	10,094,296	10,657,992	11,187,568	11,944,082								
1998	13,209,667	14,468,923	15,740,233	17,107,006	18,469,823	19,701,066	21,024,507									
1999	9,877,059	10,321,759	10,839,011	11,175,560	11,557,463	11,846,668										
2000	4,792,628	5,115,749	5,425,655	5,786,466	6,128,357											
2001	6,984,567	7,424,602	7,931,513	8,382,657												
2002	14,875,468	15,884,130	17,005,661													
2003	4,833,332	5,110,129														
2004	5,729,392															
2005																
2006																
2007																
2008																
2009																
2010																
2011																
2012																
2013																
2014																
2015																
2016																
2017																
2018																
2019																
2020																

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	Adjusted q(x) BY 2020
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
0	0.0145	0.0119	0.0218	0.0086	0.0095	0.0046	0.0094	0.0078	0.0175	0.0190	0.0129	0.0159	0.0133	0.0257	0.0342	0.1823
1	0.0148	0.0122	0.0223	0.0088	0.0097	0.0047	0.0095	0.0079	0.0178	0.0193	0.0131	0.0161	0.0134	0.0142	0.0254	0.0247
2	0.0151	0.0124	0.0228	0.0090	0.0099	0.0048	0.0096	0.0080	0.0180	0.0196	0.0133	0.0163	0.0136	0.0144	0.0140	0.0183
3	0.0154	0.0127	0.0233	0.0092	0.0101	0.0049	0.0098	0.0081	0.0183	0.0198	0.0135	0.0165	0.0138	0.0145	0.0142	0.0101
4	0.0157	0.0130	0.0238	0.0094	0.0103	0.0050	0.0100	0.0082	0.0185	0.0201	0.0136	0.0167	0.0140	0.0147	0.0143	0.0102
5	0.0160	0.0132	0.0242	0.0096	0.0106	0.0051	0.0102	0.0084	0.0189	0.0204	0.0138	0.0170	0.0142	0.0149	0.0145	0.0103
6	0.0163	0.0134	0.0247	0.0098	0.0108	0.0052	0.0105	0.0086	0.0192	0.0208	0.0140	0.0172	0.0144	0.0151	0.0147	0.0105
7	0.0166	0.0137	0.0251	0.0100	0.0110	0.0053	0.0107	0.0088	0.0197	0.0212	0.0143	0.0175	0.0146	0.0153	0.0149	0.0106
8	0.0169	0.0139	0.0256	0.0102	0.0112	0.0054	0.0109	0.0090	0.0201	0.0217	0.0146	0.0178	0.0148	0.0155	0.0151	0.0108
9	0.0172	0.0142	0.0261	0.0103	0.0114	0.0055	0.0111	0.0092	0.0206	0.0222	0.0149	0.0181	0.0150	0.0158	0.0153	0.0109
10	0.0175	0.0144	0.0265	0.0105	0.0116	0.0056	0.0113	0.0094	0.0210	0.0227	0.0152	0.0185	0.0154	0.0161	0.0156	0.0111
11	0.0178	0.0147	0.0270	0.0107	0.0118	0.0057	0.0116	0.0095	0.0214	0.0231	0.0156	0.0190	0.0157	0.0164	0.0159	0.0112
12	0.0182	0.0150	0.0275	0.0109	0.0120	0.0058	0.0118	0.0097	0.0218	0.0236	0.0159	0.0194	0.0160	0.0168	0.0162	0.0114
13	0.0185	0.0153	0.0280	0.0111	0.0123	0.0059	0.0120	0.0099	0.0222	0.0240	0.0162	0.0198	0.0164	0.0171	0.0165	0.0117
14	0.0189	0.0156	0.0286	0.0113	0.0125	0.0060	0.0122	0.0101	0.0226	0.0245	0.0165	0.0202	0.0167	0.0175	0.0169	0.0119
15	0.0193	0.0159	0.0291	0.0115	0.0127	0.0061	0.0124	0.0103	0.0230	0.0249	0.0168	0.0205	0.0171	0.0179	0.0173	0.0122
16	0.0198	0.0163	0.0298	0.0118	0.0130	0.0063	0.0126	0.0104	0.0234	0.0254	0.0171	0.0209	0.0174	0.0182	0.0176	0.0125
17	0.0202	0.0166	0.0304	0.0120	0.0132	0.0064	0.0129	0.0106	0.0239	0.0258	0.0175	0.0213	0.0177	0.0186	0.0180	0.0127
18	0.0207	0.0170	0.0311	0.0123	0.0135	0.0065	0.0131	0.0108	0.0243	0.0263	0.0178	0.0217	0.0180	0.0189	0.0183	0.0130
19	0.0212	0.0174	0.0318	0.0126	0.0138	0.0067	0.0134	0.0110	0.0248	0.0268	0.0181	0.0221	0.0184	0.0193	0.0187	0.0132
20	0.0217	0.0178	0.0325	0.0129	0.0141	0.0068	0.0137	0.0113	0.0252	0.0273	0.0184	0.0225	0.0187	0.0196	0.0190	0.0134
21	0.0222	0.0182	0.0333	0.0132	0.0144	0.0070	0.0140	0.0115	0.0258	0.0278	0.0188	0.0229	0.0190	0.0200	0.0194	0.0137
22	0.0227	0.0187	0.0341	0.0135	0.0148	0.0071	0.0143	0.0118	0.0263	0.0284	0.0191	0.0233	0.0194	0.0203	0.0197	0.0140
23	0.0233	0.0191	0.0349	0.0138	0.0151	0.0073	0.0146	0.0120	0.0269	0.0290	0.0195	0.0238	0.0197	0.0207	0.0201	0.0142
24	0.0239	0.0196	0.0358	0.0141	0.0155	0.0074	0.0150	0.0123	0.0275	0.0296	0.0199	0.0243	0.0201	0.0211	0.0204	0.0145
25	0.0245	0.0201	0.0367	0.0145	0.0158	0.0076	0.0153	0.0126	0.0281	0.0303	0.0204	0.0248	0.0205	0.0215	0.0208	0.0147
26	0.0252	0.0206	0.0376	0.0148	0.0162	0.0078	0.0157	0.0129	0.0288	0.0310	0.0208	0.0253	0.0210	0.0219	0.0212	0.0150
27	0.0259	0.0212	0.0386	0.0152	0.0166	0.0080	0.0161	0.0132	0.0294	0.0317	0.0213	0.0259	0.0215	0.0224	0.0217	0.0153
28	0.0267	0.0218	0.0396	0.0156	0.0171	0.0082	0.0164	0.0135	0.0301	0.0324	0.0218	0.0265	0.0219	0.0229	0.0221	0.0156
29	0.0275	0.0224	0.0408	0.0160	0.0175	0.0084	0.0169	0.0138	0.0309	0.0332	0.0223	0.0271	0.0224	0.0234	0.0226	0.0159
30	0.0283	0.0231	0.0419	0.0165	0.0180	0.0086	0.0173	0.0142	0.0316	0.0340	0.0228	0.0277	0.0229	0.0240	0.0231	0.0163
31	0.0293	0.0238	0.0432	0.0170	0.0185	0.0089	0.0177	0.0145	0.0324	0.0348	0.0234	0.0284	0.0235	0.0245	0.0236	0.0167
32	0.0303	0.0246	0.0446	0.0175	0.0190	0.0091	0.0182	0.0149	0.0332	0.0357	0.0240	0.0291	0.0240	0.0251	0.0242	0.0170
33	0.0313	0.0255	0.0460	0.0180	0.0196	0.0094	0.0187	0.0153	0.0341	0.0366	0.0246	0.0298	0.0246	0.0257	0.0247	0.0174
34	0.0325	0.0264	0.0476	0.0186	0.0202	0.0097	0.0193	0.0157	0.0350	0.0376	0.0252	0.0305	0.0252	0.0263	0.0253	0.0178
35	0.0337	0.0273	0.0493	0.0192	0.0209	0.0100	0.0199	0.0162	0.0360	0.0386	0.0258	0.0313	0.0258	0.0269	0.0259	0.0182
36	0.0350	0.0283	0.0511	0.0199	0.0216	0.0103	0.0205	0.0167	0.0371	0.0397	0.0265	0.0321	0.0265	0.0276	0.0266	0.0187
37	0.0364	0.0294	0.0530	0.0206	0.0224	0.0106	0.0212	0.0172	0.0382	0.0408	0.0273	0.0330	0.0272	0.0283	0.0272	0.0192
38	0.0378	0.0306	0.0551	0.0214	0.0232	0.0110	0.0219	0.0178	0.0394	0.0421	0.0281	0.0339	0.0279	0.0290	0.0279	0.0196
39	0.0394	0.0318	0.0572	0.0223	0.0241	0.0114	0.0227	0.0184	0.0407	0.0434	0.0290	0.0349	0.0287	0.0298	0.0287	0.0201
40	0.0410	0.0331	0.0595	0.0231	0.0250	0.0119	0.0235	0.0190	0.0421	0.0448	0.0299	0.0360	0.0296	0.0307	0.0294	0.0207
41	0.0428	0.0345	0.0620	0.0241	0.0260	0.0123	0.0244	0.0197	0.0436	0.0463	0.0308	0.0371	0.0305	0.0316	0.0303	0.0212
42	0.0447	0.0360	0.0646	0.0250	0.0270	0.0128	0.0253	0.0205	0.0451	0.0480	0.0319	0.0383	0.0314	0.0325	0.0312	0.0218
43	0.0468	0.0376	0.0674	0.0261	0.0281	0.0133	0.0263	0.0213	0.0468	0.0497	0.0330	0.0396	0.0325	0.0336	0.0321	0.0225
44	0.0489	0.0393	0.0703	0.0272	0.0293	0.0139	0.0274	0.0221	0.0487	0.0516	0.0342	0.0410	0.0336	0.0347	0.0331	0.0231
45	0.0512	0.0411	0.0735	0.0284	0.0306	0.0144	0.0285	0.0230	0.0506	0.0536	0.0355	0.0425	0.0347	0.0358	0.0342	0.0239
46	0.0537	0.0431	0.0769	0.0297	0.0319	0.0151	0.0297	0.0239	0.0526	0.0557	0.0369	0.0441	0.0360	0.0371	0.0354	0.0247
47	0.0564	0.0452	0.0806	0.0311	0.0334	0.0157	0.0310	0.0249	0.0548	0.0579	0.0383	0.0458	0.0374	0.0384	0.0366	0.0255
48	0.0593	0.0475	0.0845	0.0326	0.0349	0.0164	0.0324	0.0260	0.0571	0.0603	0.0399	0.0477	0.0388	0.0399	0.0379	0.0264
49	0.0624	0.0499	0.0887	0.0342	0.0366	0.0172	0.0338	0.0272	0.0595	0.0629	0.0415	0.0496	0.0403	0.0414	0.0394	0.0274
50	0.0658	0.0525	0.0933	0.0359	0.0384	0.0180	0.0354	0.0284	0.0622	0.0656	0.0433	0.0516	0.0420	0.0431	0.0409	0.0284
51	0.0694	0.0553	0.0982	0.0377	0.0403	0.0189	0.0371	0.0297	0.0650	0.0685	0.0451	0.0538	0.0437	0.0448	0.0425	0.0295
52	0.0732	0.0584	0.1035	0.0397	0.0424	0.0198	0.0389	0.0311	0.0680	0.0716	0.0471	0.0561	0.0455	0.0466	0.0442	0.0306
53	0.0772	0.0616	0.1091	0.0418	0.0446	0.0209	0.0408	0.0327	0.0712	0.0749	0.0493	0.0586	0.0475	0.0486	0.0460	0.0319
54	0.0814	0.0649	0.1151	0.0441	0.0470	0.0220	0.0429	0.0343	0.0747	0.0785	0.0515	0.0612	0.0496	0.0507	0.0480	0.0332
55	0.0860	0.0685	0.1214	0.0465	0.0495	0.0231	0.0452	0.0360	0.0784	0.0823	0.0540	0.0641	0.0518	0.0530	0.0500	0.0346
56	0.0911	0.0724	0.1280	0.0491	0.0523	0.0244	0.0476	0.0379	0.0824	0.0864	0.0566	0.0671	0.0542	0.0554	0.0523	0.0361
57	0.0966	0.0766	0.1353	0.0518	0.0551	0.0257	0.0502	0.0400	0.0868	0.0908	0.0594	0.0704	0.0568	0.0579	0.0546	0.0377
58	0.1025	0.0812	0.1432	0.0547	0.0581	0.0271	0.0529	0.0422	0.0914	0.0956	0.0625	0.0739	0.0596	0.0607	0.0572	0.0394
59	0.1091	0.0863	0.1519	0.0579	0.0614	0.0286	0.0558	0.0445	0.0964	0.1007	0.0658	0.0777	0.0626	0.0636	0.0599	0.0412
60	0.1162	0.0917	0.1613	0.0614	0.0650	0.0303	0.0589	0.0469	0.1017	0.1062	0.0693	0.0818	0.0658	0.0668	0.0628	0.0432

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016	Adjusted q(x) BY 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
61	0.1239	0.0977	0.1715	0.0652	0.0690	0.0320	0.0622	0.0495	0.1073	0.1120	0.0731	0.0862	0.0692	0.0702	0.0659	0.0453
62	0.1323	0.1042	0.1827	0.0693	0.0732	0.0340	0.0659	0.0523	0.1132	0.1182	0.0771	0.0909	0.0729	0.0739	0.0693	0.0475
63	0.1413	0.1113	0.1949	0.0739	0.0779	0.0361	0.0698	0.0553	0.1196	0.1247	0.0813	0.0958	0.0769	0.0779	0.0729	0.0500
64	0.1510	0.1188	0.2080	0.0788	0.0830	0.0384	0.0742	0.0587	0.1266	0.1317	0.0858	0.1011	0.0811	0.0821	0.0769	0.0526
65	0.1617	0.1270	0.2222	0.0841	0.0885	0.0409	0.0789	0.0623	0.1342	0.1395	0.0906	0.1066	0.0856	0.0866	0.0811	0.0554
66	0.1734	0.1360	0.2375	0.0898	0.0945	0.0436	0.0840	0.0663	0.1426	0.1479	0.0960	0.1127	0.0903	0.0914	0.0855	0.0584
67	0.1862	0.1459	0.2543	0.0960	0.1009	0.0465	0.0896	0.0706	0.1516	0.1570	0.1017	0.1193	0.0954	0.0964	0.0902	0.0616
68	0.2001	0.1566	0.2727	0.1028	0.1079	0.0497	0.0957	0.0753	0.1615	0.1670	0.1080	0.1265	0.1010	0.1018	0.0951	0.0650
69	0.2153	0.1683	0.2928	0.1103	0.1155	0.0531	0.1022	0.0804	0.1723	0.1779	0.1149	0.1343	0.1071	0.1078	0.1005	0.0686
70	0.2319	0.1811	0.3148	0.1184	0.1238	0.0569	0.1092	0.0859	0.1839	0.1897	0.1224	0.1428	0.1137	0.1143	0.1064	0.0725
71	0.2499	0.1950	0.3387	0.1273	0.1330	0.0610	0.1170	0.0918	0.1964	0.2025	0.1306	0.1522	0.1209	0.1214	0.1128	0.0767
72	0.2694	0.2102	0.3647	0.1369	0.1429	0.0655	0.1254	0.0983	0.2100	0.2163	0.1394	0.1623	0.1288	0.1291	0.1198	0.0813
73	0.2906	0.2266	0.3930	0.1474	0.1538	0.0704	0.1347	0.1054	0.2248	0.2313	0.1488	0.1732	0.1374	0.1375	0.1274	0.0864
74	0.3135	0.2444	0.4237	0.1589	0.1656	0.0757	0.1448	0.1132	0.2411	0.2476	0.1591	0.1850	0.1467	0.1467	0.1357	0.0919
75	0.3382	0.2637	0.4570	0.1713	0.1784	0.0816	0.1558	0.1216	0.2588	0.2655	0.1704	0.1978	0.1566	0.1566	0.1448	0.0978
76	0.3649	0.2845	0.4931	0.1848	0.1924	0.0879	0.1677	0.1309	0.2782	0.2851	0.1827	0.2118	0.1675	0.1672	0.1545	0.1044
77	0.3936	0.3070	0.5320	0.1993	0.2075	0.0948	0.1807	0.1409	0.2993	0.3065	0.1962	0.2271	0.1793	0.1788	0.1651	0.1114
78	0.4242	0.3311	0.5739	0.2151	0.2239	0.1022	0.1949	0.1519	0.3223	0.3297	0.2109	0.2439	0.1923	0.1915	0.1765	0.1190
79	0.4568	0.3568	0.6190	0.2320	0.2416	0.1103	0.2102	0.1637	0.3474	0.3551	0.2269	0.2621	0.2065	0.2053	0.1889	0.1272
80	0.4909	0.3843	0.6672	0.2502	0.2606	0.1190	0.2268	0.1766	0.3745	0.3826	0.2443	0.2820	0.2219	0.2204	0.2026	0.1362
81	0.5262	0.4129	0.7185	0.2697	0.2811	0.1284	0.2447	0.1905	0.4040	0.4125	0.2633	0.3037	0.2388	0.2369	0.2176	0.1461
82	0.5629	0.4427	0.7720	0.2905	0.3030	0.1384	0.2640	0.2056	0.4358	0.4450	0.2839	0.3273	0.2571	0.2549	0.2338	0.1568
83	0.6010	0.4735	0.8277	0.3121	0.3263	0.1492	0.2847	0.2218	0.4702	0.4800	0.3062	0.3528	0.2771	0.2745	0.2516	0.1686
84	0.6409	0.5056	0.8854	0.3346	0.3506	0.1607	0.3069	0.2392	0.5073	0.5179	0.3303	0.3806	0.2987	0.2958	0.2709	0.1814
85	0.6643	0.5391	0.9453	0.3579	0.3758	0.1727	0.3304	0.2578	0.5471	0.5588	0.3564	0.4106	0.3222	0.3190	0.2920	0.1953
86	0.6643	0.5588	1.0000	0.3822	0.4020	0.1851	0.3551	0.2776	0.5897	0.6026	0.3845	0.4430	0.3476	0.3440	0.3148	0.2104
87	0.6643	0.5588	1.0000	0.4075	0.4292	0.1980	0.3807	0.2983	0.6351	0.6496	0.4147	0.4779	0.3751	0.3712	0.3395	0.2269
88	0.6643	0.5588	1.0000	0.4224	0.4577	0.2114	0.4072	0.3198	0.6824	0.6995	0.4470	0.5155	0.4046	0.4005	0.3663	0.2447
89	0.6643	0.5588	1.0000	0.4224	0.4744	0.2254	0.4347	0.3421	0.7316	0.7516	0.4813	0.5556	0.4364	0.4320	0.3952	0.2640
90	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4636	0.3653	0.7826	0.8058	0.5172	0.5983	0.4704	0.4660	0.4264	0.2849
91	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.3895	0.8355	0.8620	0.5545	0.6429	0.5066	0.5022	0.4599	0.3074
92	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.8909	0.9203	0.5931	0.6892	0.5443	0.5409	0.4957	0.3315
93	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	0.9813	0.6333	0.7373	0.5835	0.5812	0.5338	0.3573
94	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6753	0.7872	0.6242	0.6230	0.5735	0.3848
95	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8394	0.6665	0.6665	0.6149	0.4134
96	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7106	0.7116	0.6578	0.4432
97	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7588	0.7023	0.4741
98	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7488	0.5062
99	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5398
100	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
101	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
102	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
103	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
104	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
105	0.6710	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
106	0.6710	0.5644	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
107	0.6710	0.5644	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
108	0.6710	0.5644	1.0000	0.4267	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
109	0.6710	0.5644	1.0000	0.4267	0.4792	0.2337	0.4805	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
110	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4037	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
111	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
112	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9235	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
113	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
114	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7000	0.8701	0.7366	0.7865	0.7762	0.5595
115	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7070	0.8701	0.7366	0.7865	0.7762	0.5595
116	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7070	0.8788	0.7366	0.7865	0.7762	0.5595
117	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7070	0.8788	0.7441	0.7865	0.7762	0.5595
118	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7070	0.8788	0.7441	0.7944	0.7762	0.5595
119	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7070	0.8788	0.7441	0.7944	0.7840	0.5595
120	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.7070	0.8788	0.7441	0.7944	0.7840	0.5652

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	0.0104	0.0326	0.0114	0.0125	0.0135	0.0049	0.0104	0.0212	0.0093	0.0120	0.0205	0.0217	0.0116	0.0158	0.0271	0.0088
1	0.0107	0.0333	0.0117	0.0127	0.0138	0.0050	0.0106	0.0216	0.0094	0.0122	0.0209	0.0221	0.0118	0.0161	0.0276	0.0090
2	0.0109	0.0340	0.0119	0.0130	0.0141	0.0051	0.0108	0.0220	0.0096	0.0124	0.0213	0.0225	0.0120	0.0164	0.0281	0.0091
3	0.0112	0.0348	0.0122	0.0133	0.0144	0.0052	0.0111	0.0224	0.0098	0.0127	0.0217	0.0230	0.0123	0.0167	0.0286	0.0093
4	0.0114	0.0356	0.0125	0.0136	0.0147	0.0053	0.0113	0.0229	0.0100	0.0129	0.0221	0.0234	0.0125	0.0170	0.0292	0.0095
5	0.0117	0.0365	0.0128	0.0139	0.0150	0.0054	0.0115	0.0233	0.0102	0.0132	0.0225	0.0238	0.0127	0.0174	0.0297	0.0097
6	0.0120	0.0374	0.0131	0.0142	0.0154	0.0056	0.0118	0.0239	0.0104	0.0134	0.0229	0.0242	0.0129	0.0177	0.0302	0.0098
7	0.0123	0.0383	0.0134	0.0146	0.0157	0.0057	0.0121	0.0244	0.0106	0.0137	0.0234	0.0247	0.0132	0.0180	0.0308	0.0100
8	0.0126	0.0392	0.0137	0.0149	0.0161	0.0058	0.0123	0.0249	0.0109	0.0140	0.0239	0.0252	0.0134	0.0183	0.0313	0.0102
9	0.0129	0.0402	0.0141	0.0153	0.0165	0.0059	0.0126	0.0255	0.0111	0.0143	0.0244	0.0258	0.0137	0.0187	0.0319	0.0104
10	0.0133	0.0413	0.0144	0.0157	0.0169	0.0061	0.0129	0.0261	0.0114	0.0147	0.0250	0.0263	0.0140	0.0191	0.0325	0.0106
11	0.0137	0.0424	0.0148	0.0161	0.0173	0.0062	0.0132	0.0267	0.0116	0.0150	0.0255	0.0269	0.0143	0.0195	0.0332	0.0108
12	0.0141	0.0436	0.0152	0.0165	0.0178	0.0064	0.0136	0.0274	0.0119	0.0153	0.0261	0.0275	0.0146	0.0199	0.0339	0.0110
13	0.0145	0.0449	0.0156	0.0169	0.0182	0.0066	0.0139	0.0280	0.0122	0.0157	0.0267	0.0282	0.0150	0.0204	0.0347	0.0112
14	0.0149	0.0463	0.0161	0.0174	0.0187	0.0067	0.0143	0.0287	0.0125	0.0161	0.0273	0.0288	0.0153	0.0208	0.0355	0.0115
15	0.0154	0.0477	0.0166	0.0179	0.0193	0.0069	0.0146	0.0295	0.0128	0.0165	0.0280	0.0295	0.0157	0.0213	0.0363	0.0117
16	0.0160	0.0493	0.0171	0.0185	0.0198	0.0071	0.0150	0.0302	0.0131	0.0169	0.0287	0.0302	0.0160	0.0218	0.0371	0.0120
17	0.0165	0.0509	0.0177	0.0191	0.0204	0.0073	0.0155	0.0311	0.0135	0.0173	0.0294	0.0309	0.0164	0.0223	0.0379	0.0123
18	0.0171	0.0527	0.0183	0.0197	0.0211	0.0075	0.0159	0.0320	0.0139	0.0178	0.0302	0.0317	0.0168	0.0228	0.0388	0.0126
19	0.0178	0.0547	0.0189	0.0204	0.0218	0.0078	0.0164	0.0329	0.0142	0.0183	0.0310	0.0325	0.0172	0.0234	0.0398	0.0129
20	0.0185	0.0567	0.0196	0.0211	0.0225	0.0080	0.0169	0.0339	0.0147	0.0188	0.0318	0.0334	0.0177	0.0240	0.0408	0.0132
21	0.0192	0.0589	0.0203	0.0218	0.0233	0.0083	0.0175	0.0350	0.0151	0.0193	0.0327	0.0343	0.0181	0.0246	0.0418	0.0135
22	0.0199	0.0612	0.0211	0.0227	0.0242	0.0086	0.0181	0.0361	0.0156	0.0199	0.0337	0.0353	0.0186	0.0252	0.0428	0.0138
23	0.0208	0.0637	0.0220	0.0235	0.0251	0.0089	0.0187	0.0373	0.0161	0.0205	0.0347	0.0363	0.0192	0.0259	0.0440	0.0142
24	0.0216	0.0663	0.0228	0.0245	0.0260	0.0093	0.0194	0.0386	0.0166	0.0212	0.0358	0.0374	0.0197	0.0267	0.0452	0.0146
25	0.0226	0.0691	0.0238	0.0254	0.0271	0.0096	0.0201	0.0400	0.0172	0.0219	0.0369	0.0386	0.0203	0.0274	0.0464	0.0149
26	0.0236	0.0721	0.0248	0.0265	0.0281	0.0100	0.0209	0.0416	0.0179	0.0227	0.0382	0.0398	0.0210	0.0283	0.0478	0.0154
27	0.0246	0.0753	0.0258	0.0276	0.0293	0.0104	0.0217	0.0432	0.0185	0.0235	0.0395	0.0412	0.0217	0.0292	0.0493	0.0158
28	0.0258	0.0787	0.0270	0.0288	0.0305	0.0108	0.0226	0.0449	0.0192	0.0244	0.0410	0.0426	0.0224	0.0301	0.0508	0.0163
29	0.0270	0.0823	0.0282	0.0301	0.0319	0.0113	0.0235	0.0467	0.0200	0.0254	0.0425	0.0442	0.0232	0.0311	0.0525	0.0168
30	0.0283	0.0862	0.0295	0.0314	0.0333	0.0118	0.0245	0.0486	0.0208	0.0264	0.0442	0.0459	0.0240	0.0322	0.0543	0.0174
31	0.0297	0.0904	0.0309	0.0329	0.0348	0.0123	0.0256	0.0506	0.0217	0.0274	0.0459	0.0476	0.0249	0.0334	0.0562	0.0180
32	0.0313	0.0950	0.0324	0.0345	0.0364	0.0128	0.0267	0.0528	0.0226	0.0286	0.0478	0.0495	0.0259	0.0347	0.0582	0.0186
33	0.0329	0.0998	0.0340	0.0361	0.0381	0.0134	0.0279	0.0552	0.0236	0.0298	0.0497	0.0515	0.0269	0.0360	0.0604	0.0193
34	0.0347	0.1051	0.0358	0.0379	0.0400	0.0141	0.0292	0.0577	0.0246	0.0310	0.0518	0.0536	0.0280	0.0374	0.0627	0.0200
35	0.0366	0.1107	0.0377	0.0399	0.0420	0.0148	0.0306	0.0603	0.0257	0.0324	0.0541	0.0559	0.0291	0.0389	0.0652	0.0208
36	0.0386	0.1168	0.0397	0.0420	0.0441	0.0155	0.0321	0.0632	0.0269	0.0339	0.0565	0.0583	0.0304	0.0405	0.0678	0.0216
37	0.0407	0.1232	0.0419	0.0442	0.0464	0.0163	0.0337	0.0663	0.0282	0.0355	0.0590	0.0609	0.0317	0.0422	0.0706	0.0224
38	0.0429	0.1299	0.0442	0.0467	0.0489	0.0171	0.0354	0.0696	0.0295	0.0371	0.0617	0.0636	0.0331	0.0441	0.0736	0.0234
39	0.0454	0.1370	0.0466	0.0492	0.0516	0.0181	0.0372	0.0731	0.0310	0.0389	0.0647	0.0666	0.0346	0.0460	0.0768	0.0244
40	0.0480	0.1448	0.0491	0.0519	0.0544	0.0191	0.0393	0.0770	0.0326	0.0409	0.0678	0.0697	0.0362	0.0481	0.0802	0.0254
41	0.0509	0.1533	0.0519	0.0547	0.0574	0.0201	0.0414	0.0811	0.0343	0.0430	0.0712	0.0731	0.0379	0.0503	0.0838	0.0265
42	0.0541	0.1625	0.0550	0.0578	0.0605	0.0212	0.0437	0.0856	0.0362	0.0453	0.0749	0.0768	0.0397	0.0527	0.0877	0.0277
43	0.0575	0.1726	0.0583	0.0612	0.0640	0.0224	0.0460	0.0902	0.0382	0.0477	0.0788	0.0807	0.0417	0.0553	0.0918	0.0290
44	0.0612	0.1836	0.0619	0.0649	0.0677	0.0236	0.0486	0.0952	0.0402	0.0503	0.0830	0.0849	0.0439	0.0581	0.0963	0.0304
45	0.0653	0.1955	0.0658	0.0690	0.0718	0.0250	0.0513	0.1004	0.0424	0.0530	0.0876	0.0895	0.0462	0.0610	0.1011	0.0319
46	0.0697	0.2086	0.0701	0.0733	0.0763	0.0265	0.0543	0.1061	0.0448	0.0559	0.0924	0.0944	0.0487	0.0642	0.1063	0.0335
47	0.0745	0.2226	0.0748	0.0781	0.0811	0.0282	0.0576	0.1123	0.0473	0.0590	0.0974	0.0996	0.0513	0.0677	0.1119	0.0352
48	0.0796	0.2378	0.0798	0.0833	0.0864	0.0299	0.0612	0.1191	0.0501	0.0624	0.1028	0.1050	0.0541	0.0714	0.1179	0.0370
49	0.0853	0.2542	0.0852	0.0889	0.0922	0.0319	0.0651	0.1265	0.0531	0.0660	0.1086	0.1108	0.0571	0.0753	0.1244	0.0390
50	0.0914	0.2722	0.0911	0.0950	0.0984	0.0340	0.0693	0.1345	0.0564	0.0700	0.1150	0.1171	0.0602	0.0794	0.1312	0.0412
51	0.0982	0.2919	0.0976	0.1016	0.1051	0.0363	0.0739	0.1433	0.0600	0.0743	0.1219	0.1239	0.0636	0.0838	0.1383	0.0434
52	0.1055	0.3134	0.1046	0.1087	0.1123	0.0388	0.0789	0.1528	0.0639	0.0791	0.1294	0.1314	0.0674	0.0885	0.1459	0.0458
53	0.1135	0.3369	0.1124	0.1166	0.1203	0.0415	0.0843	0.1631	0.0681	0.0842	0.1377	0.1395	0.0714	0.0937	0.1542	0.0483
54	0.1222	0.3624	0.1208	0.1252	0.1290	0.0444	0.0901	0.1742	0.0727	0.0898	0.1466	0.1484	0.0759	0.0994	0.1633	0.0510
55	0.1317	0.3903	0.1299	0.1346	0.1385	0.0476	0.0965	0.1862	0.0777	0.0959	0.1564	0.1581	0.0807	0.1055	0.1731	0.0540
56	0.1420	0.4206	0.1399	0.1448	0.1488	0.0511	0.1035	0.1994	0.0830	0.1024	0.1669	0.1686	0.0859	0.1122	0.1838	0.0573
57	0.1532	0.4534	0.1508	0.1559	0.1601	0.0550	0.1111	0.2138	0.0889	0.1095	0.1783	0.1800	0.0917	0.1196	0.1955	0.0608
58	0.1653	0.4891	0.1626	0.1680	0.1724	0.0591	0.1194	0.2296	0.0954	0.1172	0.1906	0.1922	0.0978	0.1275	0.2083	0.0647
59	0.1783	0.5277	0.1753	0.1812	0.1858	0.0637	0.1285	0.2468	0.1024	0.1257	0.2041	0.2055	0.1045	0.1361	0.2221	0.0689
60	0.1924	0.5693	0.1892	0.1954	0.2004	0.0686	0.1384	0.2655	0.1100	0.1350	0.2189	0.2200	0.1117	0.1454	0.2371	0.0735

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	0.2075	0.6142	0.2041	0.2108	0.2161	0.0740	0.1491	0.2859	0.1184	0.1451	0.2350	0.2360	0.1196	0.1554	0.2532	0.0785
62	0.2236	0.6624	0.2202	0.2275	0.2331	0.0798	0.1608	0.3081	0.1275	0.1561	0.2526	0.2534	0.1283	0.1664	0.2707	0.0838
63	0.2408	0.7140	0.2375	0.2454	0.2516	0.0861	0.1734	0.3322	0.1374	0.1681	0.2718	0.2723	0.1377	0.1785	0.2899	0.0896
64	0.2588	0.7689	0.2560	0.2646	0.2714	0.0929	0.1871	0.3583	0.1481	0.1811	0.2927	0.2930	0.1481	0.1916	0.3109	0.0959
65	0.2774	0.8262	0.2757	0.2853	0.2927	0.1002	0.2018	0.3866	0.1598	0.1953	0.3154	0.3155	0.1593	0.2060	0.3338	0.1029
66	0.2968	0.8857	0.2962	0.3072	0.3155	0.1081	0.2177	0.4171	0.1724	0.2107	0.3400	0.3400	0.1715	0.2216	0.3588	0.1105
67	0.3169	0.9475	0.3176	0.3301	0.3397	0.1165	0.2348	0.4500	0.1860	0.2273	0.3668	0.3666	0.1849	0.2386	0.3860	0.1187
68	0.3379	1.0000	0.3397	0.3539	0.3650	0.1255	0.2531	0.4853	0.2007	0.2452	0.3957	0.3954	0.1993	0.2571	0.4157	0.1277
69	0.3502	1.0000	0.3627	0.3785	0.3914	0.1348	0.2726	0.5231	0.2164	0.2645	0.4269	0.4266	0.2150	0.2772	0.4479	0.1376
70	0.3502	1.0000	0.3867	0.4041	0.4186	0.1445	0.2929	0.5633	0.2333	0.2853	0.4606	0.4603	0.2319	0.2990	0.4829	0.1482
71	0.3502	1.0000	0.4009	0.4309	0.4470	0.1546	0.3140	0.6053	0.2512	0.3075	0.4968	0.4966	0.2502	0.3226	0.5209	0.1598
72	0.3502	1.0000	0.4009	0.4467	0.4766	0.1651	0.3359	0.6489	0.2699	0.3312	0.5354	0.5355	0.2700	0.3481	0.5620	0.1724
73	0.3502	1.0000	0.4009	0.4467	0.4940	0.1760	0.3586	0.6942	0.2894	0.3559	0.5766	0.5772	0.2912	0.3755	0.6064	0.1860
74	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3824	0.7412	0.3095	0.3815	0.6196	0.6216	0.3138	0.4050	0.6542	0.2007
75	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.7903	0.3305	0.4081	0.6642	0.6679	0.3380	0.4365	0.7055	0.2165
76	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3524	0.4357	0.7105	0.7161	0.3631	0.4701	0.7605	0.2335
77	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4646	0.7586	0.7660	0.3893	0.5051	0.8189	0.2517
78	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8089	0.8178	0.4165	0.5415	0.8799	0.2710
79	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.8720	0.4446	0.5793	0.9434	0.2912
80	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4741	0.6185	1.0000	0.3122
81	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6595	1.0000	0.3339
82	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3565
83	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3802
84	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
85	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
86	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
87	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
88	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
89	0.3538	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
90	0.3538	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
91	0.3538	1.0000	0.4049	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
92	0.3538	1.0000	0.4049	0.4512	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
93	0.3538	1.0000	0.4049	0.4512	0.4990	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
94	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
95	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
96	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
97	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
98	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
99	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9039	0.4915	0.6836	1.0000	0.3941
100	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4915	0.6836	1.0000	0.3941
101	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6836	1.0000	0.3941
102	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3941
103	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3941
104	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
105	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
106	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
107	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
108	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
109	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
110	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
111	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
112	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
113	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
114	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
115	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
116	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
117	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
118	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
119	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
120	#N/A	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981

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 @ 6/30/20	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	82.64	4,225,190	87	48,745	0.649	55.35	0.670	10,949,446	132,496	0.935
1990	44.93	3,145,297	85	37,100	0.494	26.20	0.583	5,627,986	125,261	0.884
1991	107.64	9,474,312	108	87,945	1.171	125.27	1.164	18,270,664	169,739	1.198
1992	234.53	15,399,811	238	64,602	0.860	195.79	0.835	34,106,652	145,426	1.027
1993	202.29	17,090,187	198	86,157	1.147	145.05	0.717	26,207,816	129,556	0.915
1994	116.00	4,070,543	71	57,219	0.762	87.52	0.754	13,427,480	115,754	0.817
1995	145.20	10,703,964	116	92,204	1.228	171.54	1.181	22,009,101	151,578	1.070
1996	122.27	9,002,447	132	68,190	0.908	109.95	0.899	20,109,426	164,467	1.161
1997	249.01	11,387,330	163	69,720	0.929	179.22	0.720	30,658,632	123,122	0.869
1998	307.18	20,153,885	220	91,642	1.221	333.32	1.085	49,705,921	161,814	1.142
1999	63.59	4,517,080	55	82,039	1.093	69.78	1.097	13,555,865	213,176	1.505
2000	82.51	3,145,487	75	42,221	0.562	41.53	0.503	13,138,378	159,234	1.124
2001	116.21	6,581,432	64	102,515	1.365	152.57	1.313	20,438,052	175,872	1.242
2002	324.77	13,947,422	198	70,509	0.939	291.77	0.898	52,415,092	161,391	1.139
2003	54.82	4,274,607	43	99,271	1.322	73.84	1.347	11,416,148	208,248	1.470
2004	168.15	4,452,676	68	65,887	0.878	125.16	0.744	24,425,026	145,257	1.025
2005	186.25	6,680,317	89	74,908	0.998	116.94	0.628	25,881,778	138,963	0.981
2006	265.61	8,851,330	104	84,791	1.129	283.57	1.068	39,698,500	149,462	1.055
2007	148.34	9,909,877	77	129,338	1.723	247.54	1.669	28,094,501	189,393	1.337
2008	311.59	5,050,948	90	56,165	0.748	209.87	0.674	44,393,030	142,473	1.006
2009	333.47	6,769,417	92	73,207	0.975	321.11	0.963	53,662,466	160,921	1.136
2010	223.89	2,048,755	41	49,751	0.663	127.92	0.571	28,249,130	126,174	0.891
2011	341.23	4,361,481	71	61,516	0.819	261.32	0.766	44,228,566	129,615	0.915
2012	261.43	2,342,775	44	52,849	0.704	172.02	0.658	31,213,161	119,394	0.843
2013	175.08	4,163,723	40	102,986	1.372	213.90	1.222	25,037,270	143,005	1.009
2014	215.56	4,171,838	44	94,707	1.261	241.66	1.121	27,955,584	129,688	0.915
2015	323.31	2,956,757	33	90,228	1.202	379.49	1.174	44,357,760	137,199	0.969
2016	70.29	337,360	6	55,396	0.738	41.83	0.595	7,373,540	104,902	0.741
2017	210.00	756,828	11	67,877	0.904	185.62	0.884	18,587,321	88,511	0.625
2018	140.00	576,353	7	84,017	1.119	131.07	0.936	12,034,456	85,960	0.607
2019										
2020										
Totals / Avg.	5,627.79	200,549,429	2,671	75,084				797,228,748	141,659	

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 @ 6/30/20 (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:												
			82.64	4,225,190	86.68	48,745	0.649	55.35	0.670	10,949,446	132,496	0.935
Subtotals / Avg. BY 1990:												
			44.93	3,145,297	84.78	37,100	0.494	26.20	0.583	5,627,986	125,261	0.884
Subtotals / Avg. BY 1991:												
			107.64	9,474,312	107.73	87,945	1.171	125.27	1.164	18,270,664	169,739	1.198
Subtotals / Avg. BY 1992:												
			234.53	15,399,811	238.38	64,602	0.860	195.79	0.835	34,106,652	145,426	1.027
Subtotals / Avg. BY 1993:												
			202.29	17,090,187	198.36	86,157	1.147	145.05	0.717	26,207,816	129,556	0.915

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (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)	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 @ 6/30/20 (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:												
			116.00	4,070,543	71.14	57,219	0.762	87.52	0.754	13,427,480	115,754	0.817
Subtotals / Avg. BY 1995:												
			145.20	10,703,964	116.09	92,204	1.228	171.54	1.181	22,009,101	151,578	1.070
Subtotals / Avg. BY 1996:												
			122.27	9,002,447	132.02	68,190	0.908	109.95	0.899	20,109,426	164,467	1.161
Subtotals / Avg. BY 1997:												
			249.01	11,387,330	163.33	69,720	0.929	179.22	0.720	30,658,632	123,122	0.869
Subtotals / Avg. BY 1998:												
			307.18	20,153,885	219.92	91,642	1.221	333.32	1.085	49,705,921	161,814	1.142

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (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 @ 6/30/20 (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:												
			63.59	4,517,080	55.06	82,039	1.093	69.78	1.097	13,555,865	213,176	1.505
Subtotals / Avg. BY 2000:												
			82.51	3,145,487	74.50	42,221	0.562	41.53	0.503	13,138,378	159,234	1.124
Subtotals / Avg. BY 2001:												
			116.21	6,581,432	64.20	102,515	1.365	152.57	1.313	20,438,052	175,872	1.242
Subtotals / Avg. BY 2002:												
			324.77	13,947,422	197.81	70,509	0.939	291.77	0.898	52,415,092	161,391	1.139
Subtotals / Avg. BY 2003:												
			54.82	4,274,607	43.06	99,271	1.322	73.84	1.347	11,416,148	208,248	1.470

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (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 @ 6/30/20 (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:			168.15	4,452,676	67.58	65,887	0.878	125.16	0.744	24,425,026	145,257	1.025
Subtotals / Avg. BY 2005:			186.25	6,680,317	89.18	74,908	0.998	116.94	0.628	25,881,778	138,963	0.981
Subtotals / Avg. BY 2006:			265.61	8,851,330	104.39	84,791	1.129	283.57	1.068	39,698,500	149,462	1.055
Subtotals / Avg. BY 2007:			148.34	9,909,877	76.62	129,338	1.723	247.54	1.669	28,094,501	189,393	1.337

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (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 @ 6/30/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (12) / (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 2008:			311.59	5,050,948	89.93	56,165	0.748	209.87	0.674	44,393,030	142,473	1.006
Subtotals / Avg. BY 2009:			333.47	6,769,417	92.47	73,207	0.975	321.11	0.963	53,662,466	160,921	1.136
Subtotals / Avg. BY 2010:			223.89	2,048,755	41.18	49,751	0.663	127.92	0.571	28,249,130	126,174	0.891
Subtotals / Avg. BY 2011:			341.23	4,361,481	70.90	61,516	0.819	261.32	0.766	44,228,566	129,615	0.915

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (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 @ 6/30/20	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 2012:			261.43	2,342,775	44.33	52,849	0.704	172.02	0.658	31,213,161	119,394	0.843
Subtotals / Avg. BY 2013:			175.08	4,163,723	40.43	102,986	1.372	213.90	1.222	25,037,270	143,005	1.009
Subtotals / Avg. BY 2014:			215.56	4,171,838	44.05	94,707	1.261	241.66	1.121	27,955,584	129,688	0.915
Subtotals / Avg. BY 2015:			323.31	2,956,757	32.77	90,228	1.202	379.49	1.174	44,357,760	137,199	0.969

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (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 @ 6/30/20 (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 2016:			70.29	337,360	6.09	55,396	0.738	41.83	0.595	7,373,540	104,902	0.741
Subtotals / Avg. BY 2017:			210.00	756,828	11.15	67,877	0.904	185.62	0.884	18,587,321	88,511	0.625
Subtotals / Avg. BY 2018:			140.00	576,353	6.86	84,017	1.119	131.07	0.936	12,034,456	85,960	0.607
Totals / Averages:			5,627.79	200,549,429	2,670.99	75,084				797,228,748	141,659	

Notes: (a) As provided by NICA management evaluated as of June 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

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

Birth Year	Accepted Claim Counts AAA with life expectancy			Average Life Expectancy				After (a) Adjustment Selected Remaining Life Expectancy (8) x A
	Reported Counts (b)	Ultimate Counts (c)	IBNR (3) - (2)	Actual Birth Year	All Birth Years	Indicated (d)	Selected (e)	
						Average Life Expectancy	Average Life Expectancy	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989				27.55			27.55	34.44
1990				14.98			14.98	18.73
1991				26.91			26.91	33.64
1992				26.06			26.06	32.58
1993				25.29			25.29	31.61
1994				38.67			38.67	48.34
1995				29.04			29.04	36.30
1996				20.38			20.38	25.48
1997				31.13			31.13	38.91
1998				27.93			27.93	34.91
1999				21.20			21.20	26.50
2000				20.63			20.63	25.79
2001				29.05			29.05	36.31
2002				24.98			24.98	31.23
2003				18.27			18.27	22.84
2004				33.63			33.63	42.04
2005				26.61			26.61	33.26
2006				29.51			29.51	36.89
2007				21.19			21.19	26.49
2008				34.62			34.62	43.28
2009				33.35			33.35	41.69
2010				44.78			44.78	55.98
2011				34.12			34.12	42.65
2012				37.35			37.35	46.69
2013				25.01			25.01	31.26
2014				23.95			23.95	29.94
2015	11	16	5	29.39	28.42	29.09	30.00	37.50
2016	3	6	3	23.43	28.42	25.93	26.00	32.50
2017	7	15	8	30.00	28.42	29.16	30.00	37.50
2018	5	22	17	28.00	28.42	28.32	29.00	36.25
2019	-	17	17	-	28.42	28.42	29.00	36.25
2020	-	7	7	-	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 2014 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2015 and subsequent, see column (7).