

**FLORIDA BIRTH-RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
BOARD MEETING AGENDA**

March 17, 2022, 10:00 a.m.
Video Conference Call Meeting

Note: There will be a 30-minute lunch break from 12:15 to 12:45

1. Call to Order and Welcome
2. Minutes.....Q
3. Administrative Matters – Sale of Building
4. Legislative Update
5. Executive Director’s Report
 - Follow up item – birth weights.....R
6. Actuarial Update
 - A. September 30, 2021, Reserve Report.....S
 - B. Threshold Calculation.....T
7. Investment Update.....U
8. **Executive Session 11:45 - 12:15**
 - Attendees: Jim DeBeaugrine, MPA, NICA Board Chair
Renee Oliver, NICA Board Member
Julie Ann Zemaitis DeCesare, M.D., NICA Board Member
Robert A. London, M.D., NICA Board Member
Narendra Dereddy, M.D., NICA Board Member
Melissa Jaacks, Executive Director
Steve Ecenia, NICA General Counsel, Rutledge Ecenia
9. Benefit Handbook.....V
10. Reserve Review.....W
 - A. Family Care – Retroactive Pay
 - B. Family Care - 10 Hour Limit
 - C. Mental Health Benefit Change
 - D. Reserve and Cash Flow Impact of Proposed Changes
11. Public Testimony
12. Board Votes
13. Proposed Meeting Dates
 - June 2022– Teleconference Meeting?
 - August 25, 2022 – In Person Meeting?

Adjourn

Agenda Item # 2 (Tab Q)

Minutes

MINUTES OF THE MEETING
THE FLORIDA BIRTH-RELATED
NEUROLOGICAL INJURY COMPENSATION ASSOCIATION

December 9, 2021
Virtual Meeting via Zoom Video and Zoom Conference Call

The December 9, 2021; meeting of the Board of Directors of the Florida Birth-Related Neurological Injury Compensation Association was called to order by Chair, Jim DeBeaugrine.

Board members present and constituting a quorum were:

Jim DeBeaugrine, MPA
Renee Oliver
Robert A. London, M.D.
Narendra Dereddy, M.D.
Julie Ann Zemaitis DeCesare, MD (joined for voting)

Also present:

Melissa Jaacks, NICA Interim Executive Director
Tim Daughtry, NICA Deputy Director
Steve Ecenia, NICA General Counsel
Tana Story, NICA General Counsel's Office
Matt Dufek, Kikoda/NICA's IT Contractor
Brandon Porter, Kikoda/NICA's IT Contractor
Linda Nelson, NICA Compliance
Tasha Carter, Florida Insurance Consumer Advocate
Sheryl Parker, Office of Insurance Regulation
Robert Ridenour, Office of Insurance Regulation
Felicia Bennett, Wilshire Consulting
Katy Wojciechowski, NICA Investment Consultant
Carol Marbin Miller, Miami Herald
Ben Lee, BlackRock
Julian Copeland, BlackRock
Nicole Marchand Ross, BlackRock
Amber Parker
Ashley Hammer
Ashley Mathis
Barbara Lopez Avila
Becky Griffith
Charity Butler
Chelsea Reyes
Christiana Buffington
Crystal Moro
Dan Bookhout

Danielle Faivus
Eddie Reyes
Erin Ferber
Esther Morgan
Fatima Cruz
Jackie Amorim
Jason Wilburn
Jayme OConnell
Jennifer Bookhout
Jessica Lorenzi
John Romine
Jorge Rodriguez
Kieara Johnson
Kim Hagerstrom
Laura Sokalski
Leanne Lewis
Maeva Da Ru-Rodriguez
Michael Finney
Michelle Perez
Nicole Snipes
Novis Fryson
Patricia Parrish
Paul Whitfield
Rachel Rexford
Robert Hagerstrom
Ruth Jacques
Ryan Welsh
Sabrina Jostes
Sherri Cruz
Tracy Suber-Holcomb

**Attendees who did not provide full names, were only logged in briefly or who did not identify themselves are not included on this list.

The Chair then indicated that the Board would hold an Executive Session for the purpose of discussing pending litigation to which NICA is presently a party. That portion of the meeting would be closed to the public. The attendees of the Executive Session would be members of the Board of Directors, Melissa Jaacks, Tana Storey, Steve Ecenia, Marty Goldberg, and Darryl Saylor.

NICA's General Counsel, Steve Ecenia, requested an Executive Session at the next Board meeting. The Chair granted the request.

The Chair announced that any substantive votes would be taken when Dr. DeCesare is available at 1:40 pm.

MINUTES

The Chair asked for a motion to approve the minutes of the October 28, 2021 Board meeting.

A motion was made to approve the minutes as drafted. The motion passed unanimously.

AUTHORIZED SIGNATURES-BANK, INVESTMENTS AND OTHER ADMINISTRATIVE MATTERS

The following motions were made:

A motion to revise signatory authority on NICA's checking account to include ONLY Melissa Jaacks, Jim DeBeaugrine and Steve Ecenia.

A motion to revise signatory authority on NICA's custodian account with BNY Mellon to include ONLY Melissa Jaacks, Jim DeBeaugrine and Steve Ecenia for all matters and Tim Daughtry for only administrative matters and data dissemination requests.

A motion to revise signatory authority on all of NICA's investment accounts to include ONLY Melissa Jaacks, Jim DeBeaugrine and Steve Ecenia.

All three motions passed unanimously.

EXECUTIVE DIRECTOR'S REPORT

Melissa Jaacks followed with the Executive Director's report to share her priorities based on discussions with staff, NICA parents, and concerns raised during the previous legislative session as well as in the Miami Herald. Since starting with NICA on November 1st, Ms. Jaacks had met with NICA staff, and communicated regularly with Ms. Oliver, the Parent representative on the Board.

Benefit Handbook

Prior to Ms. Jaacks being hired, a draft of the Benefit Handbook had been presented at the last meeting for public comment and review. It had been the intention that a revised Handbook would be presented at the current meeting for approval by the Board. Upon further review, Ms. Jaacks, staff and NICA families determined that the draft was entirely too vague and did not contain clear benefit information for families or for NICA's case managers. Among other areas of concern, specific items mentioned were additional clarification and transparency is needed regarding letters of medical necessity, monetary limits and the source of those limits, the decision making process regarding benefits, prior approvals and NICA's involvement in the purchase of equipment.

Ms. Jaacks, with input from NICA families and NICA staff, would continue to refine and clarify the Handbook for presentation at a future Board meeting.

Medical Director

Ms. Jaacks would like to establish a Medical Director position at NICA or expand the role of the current Medical Advisory Committee. The purpose of this position would be approval of experimental procedures as well as to review denied benefit requests.

Benefit Disbursement Process

NICA's current CARES system does not track benefit requests until the request has been approved for payment. Denials have not been tracked systematically. The current system is being expanded to begin tracking the process from the time a parent initially inquires about a benefit. Complaints would also be tracked systematically as well as a separate email mailbox for parent complaints.

Parent Advocate and Parent Advisory Committee

Ms. Jaacks advised the Board that after conversations with Ms. Oliver and other NICA families, the establishment of a Parent Advisory Committee was a priority. The Committee could assist with further refinement and clarification of available benefits as well as addressing other issues as they arise.

Orientation Process

Improvement was needed in the orientation process of new NICA families. In the past, site visits took place to meet with new families. Currently, case managers use conference calls for orientation meetings. Ms. Jaacks asked the case managers to begin using Zoom for orientation visits as well as any subsequent visits if the family so desires. Follow up with these families is also very important to make sure they are aware of the benefits available to them.

Other Priorities

Significant improvement is needed regarding internal policies and procedures, specifically the Claims Manual and procurement procedures.

Written contracts should be entered into with all third-party vendors. This process had not been consistently followed in the past.

Temporary staff had been hired to assist with transferring scanned documents from CDs and DVDs to NICA's CARES system.

The Plan of Operation which had recently been revised and submitted to the Office of Insurance (OIR) needs further revisions. OIR has offered to assist with the revisions.

The Chair asked for any comments or questions from Board members.

Dr. Dereddy felt that the Medical Director should be a developmental pediatrician.

At the last Board meeting, the Board had asked staff to determine, for the previous five years, the number of claims that were denied due to birth weight between 2,000 grams and 2,500 grams. Ms. Jaacks asked for clarification. Many families who don't meet the birth weight, don't file petitions. This would not be the entire population. The birth weight is a threshold issue. If the child does not meet this level, there may be other threshold issues that they do not meet.

Dr. Dereddy would like to know how many were between 2,000 and 2,500 grams even though it may not be the entire population.

There were questions at the last Board meeting about the impact of Medicaid changes on NICA families. Ms. Jaacks has advised NICA staff to assist families in quickly obtaining items that Medicaid typically denies or is slow to approve. Litigation on the matter remained pending and would be discussed in Executive Session. It was understood that any significant changes in the future would require working with NICA families on how to best implement any changes.

FAMILY CARE

In 2002, the NICA statute was amended to allow for the payment of up to 10 hours per day in family care. There was not clarity in the benefit handbook regarding this benefit and NICA had not been consistent in the application of the benefit as to when a family member could first be reimbursed. In some cases, it was beginning at age three. In other more recent cases it was back to the date the family entered the program while in others it was the date the child was released from the NICU.

Families have been requesting retroactive reimbursement going back many years. There is a statutory limit of four years for this type of payment. Ms. Jaacks had asked General Counsel to determine if there is any flexibility in the four year statutory limitation to allow NICA to reimburse further back. The Chair asked that Mr. Ecenia and Ms. Jaacks be prepared to report on this at the next meeting.

A discussion followed regarding authorizing Ms. Jaacks to work with the legislature to make changes legislatively that would allow reimbursement of these expenses beyond four years. This issue was tabled until later in the meeting when voting would take place.

Statutorily, there are two rates of pay for Family Care. One rate is set at the Federal minimum wage and the other is set at the Florida Medicaid reimbursement rate for a Home Health Aide. If a family member was not employed prior to the birth, the rate would be the Federal minimum wage. If the family member left employment to care for the child, the rate would be the Home Health Aide Rate. The prior Board had approved an increase for the

minimum wage recipients to the Florida minimum wage because it was higher than the Federal rate. It had then approved a graduated increase up to \$15 per hour. The rate was currently \$11 per hour and was set to increase on January 1, 2022 to \$12 per hour. A discussion followed regarding whether the Board could approve moving this rate to \$15 to match the current Home Health Aide rate. This issue was tabled until later in the meeting when voting would take place.

OFFICE OF INSURANCE REGULATION (OIR) REPORT

The Chair advised the Board that there were 15 findings and recommendations from the report. Ms. Jaacks and staff had prioritized and triaged these recommendations and were already working on implementation.

Ms. Jaacks presented and discussed the recommendations and findings contained in the OIR report. Some of the items in the report had been addressed in the Executive Director's report.

- *Finding 1: NICA's process for determining whether a treatment or benefit is medically necessary is inadequate.*
- *Recommendation: NICA's Board of Directors should develop and implement processes and procedures to ensure NICA's decisions regarding medical necessity are consistent and objectively applied.*

Ms. Jaacks added that this would be clarified in the new benefit handbook as well as in working with the parent advisory committee.

- *Finding 2: NICA imposes monetary limits when reimbursing participant families for actual expenses that are not substantiated by documentation to support that the amount reimbursed represents the reasonable charges prevailing in the same community for similar treatment of injured persons when such treatment is paid for by the injured person as provided for in Section 766.31(1)(c), F.S.*
- *Recommendation: NICA's Board of Directors should establish a process to ensure that the amounts reimbursed to participant families are substantiated and documented as the reasonable charges prevailing in the same community for similar treatment of injured persons when such treatment is paid for by the injured person, as established by Section 766.31(1)(c), F.S.*

Ms. Jaacks advised the Board that this issue would be addressed in the new benefit handbook by referencing externally established, indexed amounts whenever possible. Rate schedules would be included with effective dates of those rates.

- *Finding 3: NICA failed to properly document, in its claims system, claims denials or instances where claims or benefit inquiries submitted by participant families were not paid.*

- *Recommendation: NICA's Board of Directors should implement procedures to ensure that all instances where claims or benefit inquiries submitted by participant families, whether paid, unpaid or denied, are accurately documented in the claims system.*

The improvements to NICA's CARES system previously discussed in the Executive Director's report would address this issue. Denial letters as well as explanation of benefits would be part of the new functionality.

- *Finding 4: NICA's Benefit Disagreement process improperly forecloses participant families their right to file a petition with Division of Administrative Hearings (DOAH) to dispute the denial of a request for reimbursement, as provided for by Section 766.31(1)(c), F.S.*
- *Recommendation: The Board of Directors should ensure the Benefit Disagreement process complies with Section 766.31(1)(c), F.S. The Board of Directors should review the nature of all denied claims or claims without payment at regularly scheduled intervals to ensure participant families are provided with their statutory rights.*

The improvements to NICA's CARES system would document denial of claims and when the notification goes out, the family would be advised of their right to appeal.

The Chair asked Cheryl Parker of the Office of Insurance Regulation to please comment on this finding.

Ms. Parker advised the Board that the previous process was based on the benefit eligibility that was established by NICA. If NICA determined that a request was not for an eligible benefit, this was not documented as a denied claim and the family was not advised of the ability to appeal.

The Chair felt that clear communications with NICA families would be an immediate improvement in this area.

Ms. Oliver also stated that historically, her experience with NICA had been that if a benefit was not listed in the Benefit Handbook, it was not considered an eligible benefit. If a request was denied for an item in the Benefit Handbook, then she would have been advised that she could appeal but not for benefits not listed. Most of what parents have asked for are not in the Handbook. Ms. Oliver and Ms. Jaacks have been working on this issue.

Dr. London asked if the gray area could be addressed so that families always know where they are in the process.

Ms. Jaacks advised that a longer term goal is a Parent Portal that allows a family member to log in and see detailed information. The Chair agrees that this is great functionality to make a priority.

- *Finding 5: NICA failed to record complaints received from participant families and failed to record if or how complaints are resolved.*
- *Recommendation: NICA's Board of Directors should implement procedures that define the term "complaint" and require NICA to record and retain records of complaints received from any source and the resolutions of those complaints to ensure proper documentation. The Board of Directors should consider implementing the use of an Ombudsman appointed to provide participant families with an avenue to voice concerns and to formally resolve conflicts. The Board of Directors should review the nature of all complaints received at regularly scheduled intervals to assess the effectiveness of the program and to determine if improvements to the program are needed.*

One of the pieces of new functionality that Ms. Jaacks has requested is to allow NICA's CARES system to track complaints. In addition, a new mailbox should be set up for families to send complaints.

- *Finding 6: NICA failed to maintain an outreach program to effectively communicate and assist participant families with information about compensation for actual expenses and other benefits available under the Plan.*
- *Recommendation: NICA's Board of Directors should implement a robust and continuous outreach and education program, including home visits, to assist participant families with accessing information about the Plan.*

Nurses have been asked to commence Zoom calls. Nurses will be re-trained on new benefits and how to communicate with families regarding those benefits.

- *Finding 7: NICA categorizes certain telephone or email communications received from participant families for requests for compensation to be "inquiries" because they were not a "complete claim."*
- *Recommendation: NICA's Board of Directors should conduct an in-depth review of all claims terminology utilized in the Plan of Operation, claims procedures manuals, benefit handbooks and by NICA's staff to ensure unambiguous and clearly defined claims terminology is provided to participant families.*

All asks will be considered a request for reimbursement. If the family ultimately decides not to pursue, the request can be closed out. None of these will be considered "inquiries" going forward.

- *Finding 8: NICA's 2020 Benefit Handbook, which is provided to participant family members upon receiving an award for compensation from DOAH, contains unclear and inconsistent instructions and guidelines.*
 - *Recommendation: NICA's Board of Directors should review benefit handbooks and eliminate inconsistent instructions and guidelines.*

As previously noted, NICA is in the process of clarifying and removing inconsistencies.

- *Finding 9: NICA's processes place barriers, burdens and time restrictions on participant families seeking reimbursement for actual expenses related to medically necessary and reasonable care for participant family members*
 - *Recommendation: NICA's Board of Directors should develop and implement meaningful and lasting program and process improvements to remove unnecessary barriers, burdens and time restrictions.*

The clarification of the benefit handbook will address this issue.

- *Finding 10: NICA's claims data is incomplete and unreliable.*
 - *Recommendation: NICA's Board of Directors should ensure that NICA's claims system contains complete and accurate claims data.*

Ms. Jaacks found NICA's claims payment data to be thorough and accurate. The claims that were not paid is where the data was lacking.

- *Finding 11: During the audit scope period, NICA failed to comply with Section 3.M. of NICA's Plan of Operation by failing to include specific payment procedures, a benefit schedule, and specific procedures to assure the timely and reasonable payment of claims in the claims procedures manual; by failing to develop and include a dispute resolution system in the claims procedures manual; and by failing to maintain or utilize an up to date claims procedures manual*
 - *Recommendation: The Board of Directors should ensure that NICA creates, and the Board approves an updated claims procedures manual that complies with Section 3.M. of the Plan of Operation and includes specific payment procedures, a benefit schedule and specific procedures to assure the timely and reasonable payment of claims.*

The Claims Manual which contained internal policies and procedures had not been updated for many years. Changes in procedures had been communicated verbally among the staff. The Claims Manual will be updated after the Benefit Handbook has been revised.

- *Finding 12: NICA utilizes and reimburses certain third-party vendors without written contracts and does not utilize a competitive bid process to select third-party vendors.*
 - *Recommendation: NICA's Board of Directors should ensure that NICA enters into written contracts with all third-party vendors and develops a general business practice of utilizing a competitive bid process for the selection of third-party vendors.*

Ms. Jaacks has asked staff and counsel to prepare contracts with third-party vendors.

The Chair asked General Counsel if NICA is subject to the State of Florida procurement law. Mr. Ecenia advised the Board that he did not believe NICA was strictly subject to the State guidelines but he felt that they were good guidelines to follow.

Ms. Jaacks added that based on her review, NICA had utilized State contract and competitive procurements in the past but had not utilized these processes consistently.

- *Finding 13: NICA failed to maintain effective overall records management practices and a centralized, reliable records repository.*
 - *Recommendation: NICA's Board of Directors should implement procedures to create and maintain a centralized, reliable, integrated, robust records management system.*

As mentioned in the Executive Director report, some of the older data was on CD and not in NICA's CARES system. Temporary staff had been hired in the previous week to transfer the data.

- *Finding 14: The auditors were unable to verify the accuracy of NICA's reported number of participant families who are eligible to receive the additional \$150,000 award following the implementation of Senate Bill 1786.*
 - *Recommendation: NICA's Board of Directors should verify the accuracy of the reported number of participant families eligible to receive the additional \$150,000 award.*

Ms. Jaacks advised the Board that this had been a typo in an email from the prior Executive Director.

- *Finding 15: NICA failed to maintain accurate data related to participant families with deceased children and failed to timely issue the award for retroactive payments to participant families by July 1, 2021, as required by section 766.31(1)(d)2.b., F.S.*

- *Recommendation: NICA's Board of Directors should ensure that NICA maintains accurate and updated records for participant families. On an annual basis, NICA should utilize all means available to identify and locate eligible participant families and, only after exhausting all efforts and at the end of the required term, ensure the unpaid award is timely and accurately reported to DFS Bureau of Unclaimed Property.*

Ms. Jaacks advised the Board that all but about 35 of these have been paid. This is a good example of something to work with the Parent Advisory Committee to get their advice on how this should be managed. A retroactive award was an unusual occurrence, but NICA should provide the opportunity for families to keep NICA informed as to how they may be contacted.

The Chair recognized that the Board must consider the recommendations and direct staff to implement. He acknowledged that the Board appreciated the work that Ms. Jaacks had done and continued to do to make progress on the issues and that she has the full support of the Board.

The Chair noted that the Board accepted the findings without exception and took each of the 15 findings seriously as well as findings in the other reports that have been presented. Most importantly, the input provided by family members during the public comment portions of the Board meetings had been heard and that the Board's actions would be proof of that.

Ms. Oliver expressed her appreciation to the Chair for saying that he hears them.

RESERVE UPDATE

Ms. Jaacks presented a review of NICA's reserves as of June 30, 2021; as a follow up to questions that had been asked at the prior Board meeting. She discussed the components of the overall reserves as well as how claims expense is recognized. Reserves include estimates of all future benefits for current participants and estimates for benefits for incurred but not reported (IBNR) claims. Additional adjustments include discounting the estimates to present value, estimating the cost to administer the benefits and establishing the actuarially determined risk margin. Reserves are decreased throughout the year based on claims paid during the year. The ending reserve is adjusted by NICA's actuaries as noted above. At the previous Board meeting, a question had been asked about why claims expense was not equal to the amount paid during the year. Claims expense is equal to the change in the overall claims liability between reporting periods.

As of June 30, 2021, NICA had assets of approximately \$1.7 billion, liabilities of approximately \$1.2 billion which left unreserved assets of approximately \$500 million. Estimated potential impacts to those unreserved assets were presented and discussed including the following:

- Payment of increase in parent award to families whose children have died (requires legislative authority)

- 206 families times \$150,000 equals \$30.9 million
- Availability of mental health services to families whose children have died (requires legislative authority)
 - For families no longer with NICA –206 families times \$10,000 per year equals maximum of \$2.06 million for each year authorized by legislature, one-time impact
 - For 224 families currently in program –this would need to be added to actuarial calculation
- Making family care benefit the same amount for all families (Board can approve for short-term but legislative fix needed in future)
 - Board had previously approved incremental increase for those families who were in category of “federal minimum wage” to incrementally increase to match those families receiving Medicaid Home Health Aide (currently \$15/hour). 2021 rate is \$11/hour, set to increase to \$12/hour 1/1/2022
- Retroactive Family Care benefit issue –cost TBD
- Medicaid litigation (to be discussed in Executive Session)
- Other potential legislative considerations

EXECUTIVE SESSION

The Chair then stated that at the last meeting, Counsel requested that the Board hold an Executive Session regarding pending litigation. The Board will now move to Executive Session to discuss pending litigation to which NICA is a party and that the attendees will be the Board, Melissa Jaacks, Tana Storey, Steve Ecenia, Marty Goldberg, and Darryl Saylor. The meeting is expected to last until 12:30 pm. The Public Meeting will reconvene at the conclusion of the Executive Session but no earlier than 12:45 p.m.

The Board then adjourned to Executive Session.

Board members present were:

Jim DeBeaugrine, MPA
 Renee Oliver
 Robert A. London, M.D.
 Narendra Dereddy, M.D.

Also present:

Melissa Jaacks, NICA Interim Executive Director
Steve Ecenia, NICA General Counsel
Tana Storey, NICA General Counsel's office
Marty Goldberg, Lash and Goldberg
Daryl Saylor, Lash and Goldberg
Tracy Brown, Court Reporter, Phipps Reporting

Pending litigation was discussed.

The Executive Session ended.

PUBLIC SESSION RESUMED

The Chair reconvened the public session of the meeting.

LEGISLATIVE UPDATE

The Chair and Ms. Jaacks had participated in committee meetings of the Senate Banking and Insurance Committee as well as the Joint Legislative Auditing Committee. NICA had been on the agenda for both committees. Both meetings were positive and the committee members were encouraged that NICA was headed in a positive direction.

Senator Book had filed a bill related to NICA and Ms. Jaacks was working with her. Included in the bill was the additional \$150,000 parental award to parents of children of deceased children. Also included was a provision for mental health benefits to families of deceased children for one year. As written the bill only provided the mental health benefits in the future. Senator Book would be amending the bill to apply the mental health benefits retroactively as well as prospectively and for two years instead of one.

Ms. Oliver made a motion that the Board of Directors go on record as supporting the benefits in Senator Book's bill. The motion would be voted on when other votes are taken after Dr. DeCesare joins the meeting.

Ms. Jaacks noted that there was not a House sponsor at the time but NICA is supportive and would continue to work with Senator Book and House and Senate staff.

BUDGET OF GENERAL AND ADMINISTRATIVE EXPENSES

Ms. Jaacks presented the proposed budget of general and administrative expenses for the fiscal year ending June 30, 2022; as well as budget to actual results for the fiscal year ending June 30, 2021. Additional detail was presented for Insurance, Professional Fees and Legal Fees in response to questions that had arisen at the last board meeting regarding certain line items. A comparison of the number of staff positions between fiscal year 2021 and fiscal year 2022 was also presented.

A motion was made to approve the proposed budget of general and administrative expenses for the fiscal year ending June 30, 2022. The motion would be voted on with the other motions when Dr. DeCesare joins the meeting.

PUBLIC TESTIMONY

The Chair reminded the families that this was their opportunity to speak to them and that they are listening, and they are being heard.

Several families of NICA participants addressed the Board regarding their experiences with NICA.

Some of the issues that were raised include:

The family care rate had not changed in many years.

It can be difficult to find care at the Medicaid rate.

Parents need to be better informed that NICA is available.

Mental health benefits should be available to parents of deceased children.

BOARD VOTES

Dr. DeCesare joined the meeting.

A motion had been made to approve the proposed budget of general and administrative expenses for the fiscal year ending June 30, 2022. The motion passed unanimously.

A motion was made to instruct Ms. Jaacks to move forward in supporting a legislative fix for the four year statute of limitations on the retroactive family care reimbursement issue if this issue cannot be handled without legislation. The motion passed unanimously.

A motion had been made for the Board to go on record as supporting the retroactive increase in the parental award for families of children are deceased as well as supporting the psychotherapeutic benefits for families of deceased children both retroactively and prospectively.

A discussion followed regarding how long grief counseling should be made available. The Board would support the consensus of the medical community with respect to how long is appropriate.

The Chair thanked the families who had brought this issue to the Board's attention.

The above motion passed unanimously.

A motion was made to increase the lower family care rate to match the higher \$15 per hour effective January 1, 2022 and to instruct Ms. Jaacks to work with the legislature to amend to one rate going forward. The motion passed unanimously.

Ms. Oliver asked if the Board could look at increasing the higher rate going forward and have NICA's actuaries calculate an increase in this rate of pay.

The Chair asked that Ms. Jaacks be prepared to discuss at the next meeting.

Proposed future meeting dates were March 17, 2022 and August 25, 2022. The Chair asked Board members to communicate directly with Ms. Jaacks regarding their availability on these dates.

ADJOURN

There being no further business before the Association, the meeting was adjourned.

DRAFT

Agenda Item # 5 (Tab R)

Follow Up Item – Birth Weights

Claims Dismissed due to Birth Weight Issues

Claim Year	Total # of Denied Claims	Denied due to Birth Weight	Birth Weight between 2,000 and 2,500
2017	30	4	0
2018	35	5	3
2019	25	8	6
2020	30	2	0
2021	16	6	4
Grand Total	136	25	13

Agenda Item # 6.A. (Tab S)

September 30, 2021 Reserve Report



March 9, 2022

Ms. Melissa Jaacks
Interim Executive Director
Florida Birth Related Neurological
Injury Compensation Association
PO Box 14567
Tallahassee, Florida 32317-4567

Re: NICA Outstanding Loss Reserves – Evaluated as of September 30, 2021

Dear Ms. Jaacks:

I have reviewed the analysis of the NICA outstanding loss reserves as of September 30, 2021 performed by Turner Consulting. I have also reviewed Turner's "Calculation of Threshold for Suspension of Claims" as of October 1, 2021. This letter describes the results of the review of the analysis as well as the threshold calculation.

1.0 QUALIFICATIONS

The reviews were conducted under my direction. I am a Fellow of the Casualty Actuarial Society, a Member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this letter.

2.0 CONCLUSIONS

I have concluded that Turner reasonably determined the reserves based on the stated assumptions. The key assumption is a 1.5% differential between the interest discount rate and the rate of inflation impacting future payments. This assumption remains unchanged from prior analyses. There is no change to the recommended risk margin of \$75.5 million from the prior analysis. The methodology is consistent with the methodology used by

Turner in the June 30, 2021 analysis except that the reserve has been increased to reflect additional prospective costs that would have formerly been paid by Medicaid.

Turner has also prepared a “threshold” calculation as of October 1, 2021. This calculation is defined in Florida statutes and provides a minimum “threshold” for NICA to be permitted to continue accepting claims. Turner concluded that NICA meets this test and can continue to accept claims. I have reviewed Turner’s calculation and concur with his results and conclusion.

3.0 NATURE OF NICA’S RESERVES

NICA’s reserves are a liability on its balance sheet and represent an estimate of the expected lifetime cost of the benefits to all children born through a given point in time, in this case, September 30, 2021. The reserves reflect future inflation and are discounted to present-value.

4.0 FINANCIAL SOLIDITY OF NICA

From an actuarial perspective, NICA’s financial condition can be evaluated by comparing its assets (mainly financial investments) to its liabilities (mainly its reserves). If the actuarial standard that assets exceed the liabilities is met, NICA has sufficient financial resources to pay the expected cost of lifetime benefits to all the children. As of September 30, 2021, NICA had reserves of \$1.3267 billion (see Turner Report page 6) and a risk margin of \$0.0755 billion (Turner report page 28) for a total liability of about \$1.4 billion. At the same time, NICA had financial assets of about \$1.664 billion (see Turner Threshold Calculation). In other words, assets exceeded reserves by over \$260 million, and NICA was actuarially funded.

Florida statutes provide a second “threshold” requirement that NICA must meet to continue accepting claims. The threshold requirement represents a minimum funding level that the legislature has established and serves as a “guard rail” to automatically cease or pause NICA from taking on new claims when its financial condition appears precarious. The calculation involves comparing eighty percent of the funds on hand and funds that are expected to become available within the next 12 months, to the reserves for claims excluding family care. Turner’s calculations indicate that NICA passes the threshold requirement and exceeds the minimum threshold by over \$300 million.

5.0 NOTABLE ITEMS IN SEPTEMBER 30, 2021 REVIEW

5.1 SB 1786, Medicaid

In May 2021, the Florida Legislature passed Senate Bill 1786 (SB 1786), which resulted in explicit changes to the benefit obligations of NICA. The estimated impact of the explicit benefit modifications has been included in NICA's reserves since the March 31, 2021 valuation.

In addition to the explicit benefit modifications included in SB 1786, there is a requirement for review of the interaction between NICA and Medicaid. The estimates as shown in Turner's report include an assumption that NICA will be covering, on a prospective basis, all eligible expenses including those that are currently paid by Medicaid. These additional costs are, for the first time, included on a prospective basis in NICA's September 30, 2021 reserve valuation. As explained on page 10 of Turner's report, there is no current specific requirement for NICA to retroactively reimburse Medicaid for any past expenses Medicaid has made to NICA claimants, and no such provision is included in NICA's reserves.

5.2 Large Payouts to Claimants in 2021-2Q, 2021-3Q

SB1786 retroactively increased the parental award for all open accepted claims and the death benefit for all deceased children. As a result, NICA's payments were significantly increased in the second and third quarter of 2021 as NICA located the beneficiaries and made the payments. We expect this higher level of payments to decline in the next few quarters as the remaining retroactive payments are made.

6.0 OBSERVATIONS

Attachment 1 summarizes NICA's claim payments and reserves (excluding risk margin) over time. I note the following:

1. The current reserve for loss and loss adjustment expenses is \$1,326.7 million (Attachment 1, Page 2, Row 5).
2. The reserve depends on the number of outstanding claims and the average reserve per claim.

3. The number of outstanding claims is shown on Attachment 1, Row 9 and increased by 3 in the quarter. More generally the number of outstanding counts has been trending upwards over time causing the dollar amount of the reserve to increase.

4. The average reserve per outstanding claim is shown on Attachment 1, Row 11. Up through year-end 2020, the average reserve per outstanding claim was running at about \$3.7 million per claim and not increasing much over time. However, the average reserve increased to \$4.17 million in the first quarter of 2021 when the reserve first included a provision for SB1786, and increased again in the third quarter, 2021 to almost \$5 million per claim as the reserve included a provision for all prospective costs formerly paid by Medicaid.

5. Attachment 1, Row 13 shows the aggregate claim payments per quarter. Prior to passage of SB1786, these were running around \$5 million per quarter but increased sharply in the second and third quarters of 2021, as SB1786's retroactive payments were made to claimants.

6. Attachment 1, Row 14 shows the claims incurred (i.e., aggregate amounts paid to claimants plus changes in reserves) per quarter. Over the long-term, to be sustainable NICA needs to generate sufficient revenue to cover these costs plus its overhead costs.

7. For several years up through year end 2020, NICA benefited from a low inflation/high investment return environment where its liabilities (i.e., reserves) grew at a relatively slow pace due to low inflation, while its assets grew much faster due to of high investment returns. There are indications that the economic environment is changing, and we may be entering a period where the situation is reversed, i.e., inflation may cause rapid growth in reserves while lower investment returns may curtail revenue growth.

Please let me know if you have any questions or comments.

**Mark
Crawshaw**

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Mark Crawshaw, Ph.D., FCAS, MAAA
Madison Consulting Group, Inc.
200 N. Second Street
Madison, GA 30650
706-342-7750
mark.crawshaw@madisoninc.com

SUMMARY OF NICA CLAIMS PAYMENTS AND RESERVES
(\$ MILLIONS)

Item	3/31/2017	6/30/2017	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019
(1) Case Reserves (a)	\$ 539.2	\$ 537.3	\$ 540.9	\$ 547.6	\$ 550.3	\$ 556.0	\$ 556.9	\$ 576.6	\$ 577.8	\$ 576.5
(2) IBNR Reserve (a)	267.4	268.4	265.5	266.8	266.2	263.7	266.1	266.7	263.6	259.5
(3) Subtotal (a)	806.6	805.7	806.4	814.4	816.5	819.7	823.1	843.3	841.4	836.0
(4) ULAE Reserves (a)	11.1	11.1	12.7	12.8	12.8	12.7	12.6	13.2	13.2	12.2
(5) Total Reserves	817.7	816.8	819.1	827.1	829.3	832.4	835.7	856.5	854.6	848.2
(6) - Change in Quarter	(19.6)	(0.9)	2.4	8.0	2.1	3.1	3.3	20.8	(1.9)	(6.4)
(7) Number of Open Accepted Claims (b)	191	191	195	194	197	201	198	201	205	210
(8) Number IBNR Claims Excluding DA (b)	33	33	32	29	30	30	31	31	32	32
(9) Total Outstanding Claims	224	224	227	223	227	231	229	232	237	242
(10) - Change in Quarter	(2.0)	-	3.0	(4.0)	4.0	4.0	(2.0)	3.0	5.0	5.0
(11) Average Reserve per Claim [(5) / (9)]	\$ 3.65	\$ 3.65	\$ 3.61	\$ 3.71	\$ 3.65	\$ 3.60	\$ 3.65	\$ 3.69	\$ 3.61	\$ 3.51
(12) Claim Payments (a)	210.3	214.5	218.4	222.8	227.1	231.8	236.1	240.4	244.6	248.6
(13) - Change in Quarter	5.1	4.2	3.9	4.4	4.3	4.7	4.3	4.3	4.2	4.0
(14) Claims Incurred in Quarter [(6) + (13)]	\$ (14.5)	\$ 3.3	\$ 6.3	\$ 12.4	\$ 6.4	\$ 7.8	\$ 7.6	\$ 25.1	\$ 2.3	\$ (2.4)
(15) Average Number of Open Claims	194	191	193	195	196	199	200	200	203	208
(16) Average Paid Per Open Claim	\$ 0.026	\$ 0.022	\$ 0.020	\$ 0.023	\$ 0.022	\$ 0.023	\$ 0.022	\$ 0.022	\$ 0.021	\$ 0.019

Notes:
(a) Turner Exhibit I, Sheet 1 (Sheet 1a for evaluations prior to 3/31/2021.)
(b) Turner Exhibit X, Sheet 1e (Sheet 1d for evaluations prior to 6/30/2020.)

SUMMARY OF NICA CLAIMS PAYMENTS AND RESERVES
(\$ MILLIONS)

Item	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
(1) Case Reserves (a)	\$ 573.9	\$ 611.8	\$ 620.3	\$ 628.3	\$ 637.2	\$ 663.9	\$ 665.1	\$ 691.4	\$ 692.2
(2) IBNR Reserve (a)	266.2	292.0	296.8	296.3	301.4	273.7	399.5	374.8	619.7
(3) Subtotal (a)	840.1	903.8	917.1	924.7	938.6	937.6	1,064.6	1,066.2	1,311.9
(4) ULAE Reserves (a)	12.1	14.4	14.4	14.3	14.2	14.9	15.0	14.9	14.8
(5) Total Reserves	852.2	918.1	931.5	939.0	952.8	952.5	1,079.6	1,081.1	1,326.7
(6) - Change in Quarter	4.0	65.9	13.4	7.5	13.8	(0.3)	127.1	1.5	245.6
(7) Number of Open Accepted Claims (b)	212	217	224	229	233	227	230	237	238
(8) Number IBNR Claims Excluding DA (b)	31	28	27	28	29	29	29	27	29
(9) Total Outstanding Claims	243	245	251	257	262	256	259	264	267
(10) - Change in Quarter	1.0	2.0	6.0	6.0	5.0	(6.0)	3.0	5.0	3.0
(11) Average Reserve per Claim [(5) / (9)]	\$ 3.51	\$ 3.75	\$ 3.71	\$ 3.65	\$ 3.64	\$ 3.72	\$ 4.17	\$ 4.10	\$ 4.97
(12) Claim Payments (a)	253.4	258.1	262.8	268.4	274.1	279.0	284.7	318.2	335.9
(13) - Change in Quarter	4.8	4.7	4.7	5.6	5.7	5.0	5.7	33.5	17.7
(14) Claims Incurred in Quarter [(6) + (13)]	\$ 8.8	\$ 70.6	\$ 18.1	\$ 13.1	\$ 19.5	\$ 4.7	\$ 132.7	\$ 35.0	\$ 263.3
(15) Average Number of Open Claims	211	215	221	227	231	230	229	234	238
(16) Average Paid Per Open Claim	\$ 0.023	\$ 0.022	\$ 0.021	\$ 0.025	\$ 0.024	\$ 0.022	\$ 0.025	\$ 0.143	\$ 0.074

Notes:
(a) Turner Exhibit I, Sheet 1 (Sheet 1a for evaluations prior to 3/31/2021.)
(b) Turner Exhibit X, Sheet 1e (Sheet 1d for evaluations prior to 6/30/2020.)

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF SEPTEMBER 30, 2021**

**Turner Consulting, Inc.
March, 2022**

TURNER CONSULTING, INC.
CONSULTANTS AND ACTUARIES

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

March 7, 2022

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

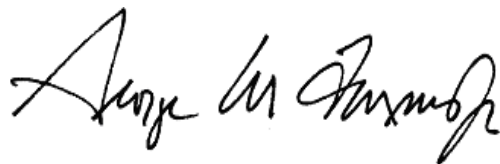
Re: NICA Outstanding Loss Reserves – Evaluated as of September 30, 2021

Dear Ms. Jaacks:

Please find enclosed our report on loss and loss adjustment expense (LAE) reserves established for the Florida Birth Related Neurological Injury Association (NICA) as of September 30, 2021.

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
REVIEW OF OUTSTANDING LOSS RESERVE
EVALUATED AS OF SEPTEMBER 30, 2021**

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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 September 30, 2021. The loss and LAE reserve estimates are developed on both a current (2021) 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 was 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

September 30, 2021. Absent a minimal case reserve on one open claim, it is our understanding the retrospective portion of the settlement has been paid.

In May 2021, the Florida Legislature passed Senate Bill 1786 (SB 1786), which resulted in increases to the financial obligations of NICA. This report includes an estimate of the impact of changes set forth in SB 1786 such as an increase in the parental award, death benefit, housing assistance, transportation and a mental health benefit. The estimates as shown in this report include consideration of the explicit benefit changes included in SB 1786.

In addition to these explicit benefit changes, pending litigation may result in a change in the allocation of expenses historically paid by Medicaid. The estimates as shown in this report include an assumption of the potential that on a prospective basis the majority, if not all, of the expenses previously reimbursed by Medicaid to NICA claimants will be paid by NICA. The reserve estimates as included in this report do not include any consideration of payments NICA may be ordered to reimburse Medicaid for retrospective payments made by Medicaid to NICA claimants. In the event NICA is ordered to reimburse Medicaid for prior amounts paid by Medicaid the reserve estimates will need to be adjusted to include these additional amounts.

Qualifications

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

Distribution and Use

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

Conditions and Limitations

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

The indicated ultimate loss and LAE estimates provided in this report are based on the accuracy of the loss projection methods including the estimation of claim frequency and average claim size for each birth year. In addition, the final loss and LAE reserve estimates will be affected by the prospective period inflation and investment returns realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of September 30, 2021. 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 September 30, 2021. 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 September 30, 2021 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 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 September 30, 2021 is \$ 1,326.7 million. A summary of the loss and LAE reserves before and after the impact of the SB 1786 changes are shown on Exhibit I, Sheets 3a and 1, respectively. As shown in Column (7) of Exhibit I, Sheet 3a, the portion of outstanding loss and ALAE reserves related to benefit levels prior to the SB 1786 changes is \$ 974.7 million. The additional outstanding loss and ALAE reserves as of September 30, 2021 related to the SB 1786 changes of \$ 337.2 million (excluding any changes in quality of life benefit) are shown in Column (7) of Exhibit I, Sheet 2. The estimated unallocated loss adjustment expense reserve of \$ 14.8 million is shown in Column (7) of Exhibit I, Sheets 1 and 3a. A summary of the estimated outstanding loss and ALAE reserves as of September 30, 2021 for each of the benefit revisions described in SB 1786 is shown in Column (7) of Appendix F, Exhibit I.

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 the inclusion of the SB 1786 benefit revisions and prior to adjustment for prospective inflation and discount increased by \$ 12.6 million during the quarter ending September 30, 2021 (Exhibit I, Sheet 3a, Column (2)). In addition, case outstanding loss and ALAE reserves related to SB 1786 benefit changes prior to consideration of inflation and discount decreased by \$ 7.7 million during the quarter (Exhibit I, Sheet 2, Column (2)). The comparable changes in case outstanding loss and ALAE reserves **after** consideration of inflation and discount are an increase of \$ 8.5 million prior to the SB 1786 changes and a reduction of \$ 7.7 million related to the SB 1786 benefit

changes. The combined increase during the quarter in case outstanding loss and ALAE after consideration of inflation, discount and SB 1786 is \$ 0.8 million.

Total loss and ALAE payments during the quarter were approximately \$ 17.7 million (Exhibit I, Sheet 1, Column (4) minus Exhibit I, Sheet 1, Column (4) of the June 30, 2021 report). Approximately \$ 7.7 million of these quarterly loss and ALAE payments appear to be related to specific benefit changes set forth in SB 1786. The remaining \$ 10.0 million of loss and ALAE payments during the quarter are related to benefit levels existing prior to the SB 1786 changes.

Before the inclusion of additional reserves related to the SB 1786 benefit changes, the estimated ultimate loss and ALAE related to claims incurred in birth years 2020 and prior after inflation and discount increased by \$ 8.38 million relative to the estimates as set forth in the June 30, 2021 report. The estimated ultimate loss and ALAE related to birth year 2021 which includes the addition of another quarter of expected claims increased by \$ 11.46 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$ 19.84 million during the quarter (\$ 8.38 M plus \$ 11.46 M = \$ 19.84 M) prior to SB 1786 changes. A summary of the changes prior to the SB 1786 changes by birth year is shown in the table on the following page.

Before Consideration of SB 1786
Ultimate Loss & ALAE - After Inflation & Discount

Birth Year	Prior to Reinsurance Recoveries			After Reinsurance Recoveries		
	@ 9/30/21	@ 6/30/21	Change (2) - (3)	@ 9/30/21	@ 6/30/21	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	27,220,473	27,202,519	17,954	27,220,473	27,202,519	17,954
1990	13,735,888	13,726,266	9,622	13,735,888	13,726,266	9,622
1991	25,843,397	25,802,071	41,326	25,843,397	25,802,071	41,326
1992	49,512,884	49,462,306	50,578	49,035,509	48,984,931	50,578
1993	47,634,818	48,495,392	(860,573)	26,226,753	27,087,327	(860,573)
1994	20,193,258	20,175,040	18,218	18,043,050	18,024,832	18,218
1995	32,380,730	32,353,031	27,699	29,508,154	29,480,454	27,699
1996	30,311,498	30,257,066	54,432	28,943,025	28,888,593	54,432
1997	42,798,148	42,706,197	91,952	40,241,670	40,149,718	91,952
1998	70,949,801	70,766,017	183,784	68,266,663	68,082,879	183,784
1999	28,717,770	28,839,498	(121,727)	22,717,980	22,839,708	(121,727)
2000	18,417,963	18,563,223	(145,260)	16,008,068	16,153,328	(145,260)
2001	29,200,837	29,305,275	(104,438)	26,233,380	26,337,819	(104,438)
2002	71,954,264	71,025,642	928,622	58,998,725	58,070,102	928,622
2003	17,250,587	17,363,430	(112,843)	14,992,722	15,105,565	(112,843)
2004	27,343,241	27,545,569	(202,328)	27,343,241	27,545,569	(202,328)
2005	33,787,476	34,242,779	(455,303)	33,787,476	34,242,779	(455,303)
2006	49,189,600	49,558,930	(369,330)	49,189,600	49,558,930	(369,330)
2007	40,372,882	40,265,569	107,314	40,372,882	40,265,569	107,314
2008	48,284,591	48,505,264	(220,673)	48,284,591	48,505,264	(220,673)
2009	58,984,062	59,283,522	(299,461)	58,984,062	59,283,522	(299,461)
2010	27,570,708	27,767,433	(196,724)	27,570,708	27,767,433	(196,724)
2011	47,049,876	47,018,712	31,164	47,049,876	47,018,712	31,164
2012	31,234,045	31,253,569	(19,524)	31,234,045	31,253,569	(19,524)
2013	28,523,627	28,294,506	229,121	28,523,627	28,294,506	229,121
2014	34,157,366	34,528,038	(370,672)	34,157,366	34,528,038	(370,672)
2015	57,630,298	60,384,004	(2,753,707)	57,630,298	60,384,004	(2,753,707)
2016	19,722,494	20,562,812	(840,317)	19,722,494	20,562,812	(840,317)
2017	43,962,157	42,876,073	1,086,084	43,962,157	42,876,073	1,086,084
2018	57,368,974	56,708,165	660,809	57,368,974	56,708,165	660,809
2019	57,311,027	54,465,106	2,845,920	57,311,027	54,465,106	2,845,920
2020	53,231,705	44,160,609	9,071,096	53,231,705	44,160,609	9,071,096
2021	35,054,482	23,597,428	11,457,054	35,054,482	23,597,428	11,457,054
Totals All	1,276,900,927	1,257,061,060	19,839,867	1,216,794,067	1,196,954,200	19,839,867
1989 - 2020	1,241,846,446	1,233,463,632	8,382,814	1,181,739,586	1,173,356,772	8,382,814

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of September 30, 2021 is developed on Exhibit I, Sheet 7. The present value of the ULAE reserve estimate as of September 30, 2021 is \$14.77 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 September 30, 2021.

The loss and LAE reserves are shown in the attached Exhibit I, Sheet 3a are stated on a present value basis. Since current case reserves established by NICA in the case reserve worksheets are recorded on a current (2021) cost level basis, both case reserves and the bulk / incurred but not reported (IBNR) reserves as shown in Exhibit I, Sheets 3a and 3c (excluding the retrospective portion of the class action settlement) have been adjusted to include the estimated impact of inflation between the current (2021) 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 before and after the impact of SB 1786 are shown in Exhibit I, Sheets 3a and 1, respectively. 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 393 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 \$1,326.7 million, including the estimated impact of explicit SB 1786 changes, is shown in Column (7) of Exhibit I, Sheet 1.

Alternative estimates of the loss and ALAE reserve based on variation in the inflation, interest rate and tail factor are shown in Exhibit I, Sheet 4 in order to illustrate the impact on the loss and ALAE reserve of changes in some of the underlying key assumptions. Exhibit I, Sheet 5 illustrates the estimated cash flow by year related to the estimated outstanding loss and ALAE reserve established as of September 30, 2021.

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.

The passage of SB 1786 (described below) will impact the risk margin calculation. Once the final decisions related to the changes under consideration as a result of this law change are taken, a revised risk margin calculation will be developed. In the interim we recommend that NICA maintain the current risk margin at a level no lower than \$75.5 million.

Senate Bill 1786

The passage of Senate Bill 1786 (SB 1786), by the Florida Legislature in May 2021 resulted in increases to the benefit obligations of NICA. As mentioned previously, SB 1786 resulted in a number of explicit benefit changes (e.g. an increase in the parental award from \$ 100,000 to \$ 250,000). In addition to these explicit modifications SB 1786 may result in a change to the allocation of expenses previously reimbursed by Medicaid. It is our understanding these expenses may on a prospective basis be covered by NICA. Further, it is our understanding there is no current specific requirement for NICA to reimburse Medicaid for any payments made by Medicaid to NICA claimants. Our estimate of the outstanding loss and ALAE reserves evaluated as of September 30, 2021 related to the increase in benefits related to SB 1786 is approximately \$ 337.2 million. A summary of the

outstanding loss and ALAE reserve estimates by Birth Year is shown on Exhibit I, Sheet 2, Column (7). A summary of the estimated outstanding loss and ALAE reserves as of September 30, 2021 by major benefit change category is shown on Appendix F, Exhibit I, Column (7).

Our understanding of the most significant explicit changes set forth in SB 1786 are described below:

- (1) Increase in the Parental Award from the current \$ 100,000 maximum to a maximum of \$ 250,000 for all current NICA claimants. This change will apply retroactively to all NICA claimants currently receiving benefit payments. The maximum Parental Award will increase by three percent a year beginning on January 1, 2022.
- (2) The current death benefit of \$ 10,000 will increase to \$ 50,000. The new death benefit of \$ 50,000 will apply to all current open claimants upon their death, as well as to all prior children who died since the inception of the program. Prior beneficiaries will receive additional amounts to bring the total to \$ 50,000 by July 1, 2021.
- (3) Housing assistance of up to \$ 100,000 for the life of the child, including home construction and modification cost.
- (4) A total annual benefit of up to \$ 10,000 for immediate family members who reside with the infant for psychotherapeutic services obtained from providers licensed under chapter 490 or chapter 491. We understand NICA interprets the \$ 10,000 as an aggregate limit for all family members.
- (5) For the life of the child, providing parents or legal guardians with a reliable method of transportation for the care of the child or reimbursing the cost of upgrading an existing vehicle to accommodate the child's needs when it becomes medically necessary for wheelchair transportation. The plan must replace any vans purchased by the plan every seven years or 150,000 miles, whichever comes first.

In addition to the changes described above, Section 7 of SB 1786 requires the Agency for Health Care Administration (“the Agency”) to review its Medicaid third party liability functions and rights under Florida statutes relative to NICA. This review must assess the extent and value of liabilities owed by NICA as a third-party benefit provider. Based on its findings, the Agency shall provide recommendations regarding the development of policies and procedures to ensure robust implementation of Agency functions and rights relative to the primacy of NICA’s third-party benefits payable under NICA Statute 766.31 (1)(a)1 and any recoveries due the Agency. The final additional liability to NICA will be contingent upon the decisions taken by public officials once the Agency’s report, due by November 1, 2021, is provided to the President of the Senate, the Speaker of the House of Representatives, and the Chief Financial Officer of Florida.

The reserve estimates as included in this report are based on the assumption that NICA will cover the majority of covered expenses on a prospective basis. This may include some or all of the expenses that in prior years would have been reimbursed by Medicaid. These expenses include Nursing, Hospital, Physician, Drug and miscellaneous expenses. However, until the Agency submits its report and public officials act upon it, it would be speculative to estimate the potential for reimbursement by NICA to Medicaid for payments actually made by Medicaid to NICA claimants. It is our understanding there has not been a final determination with regard to any responsibility of NICA to reimburse Medicaid for actual payments made to NICA claimants.

Methodology

The methodology used in this report is similar to that used in our most recent previous report. The paid and incurred loss and ALAE information shown in exhibits beginning with Exhibit I, Sheet 3c 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 on Exhibit I, Sheet 3b due to the short-term nature of these payments. As shown on Exhibit I, Sheet 3b, the majority of the payments related to retrospective portion of the class action have been made as of September 30, 2021.

The loss and LAE reserve amounts excluding the payments related to the retrospective portion of the class action are shown on Exhibit I, Sheet 3c. Specifically, the loss and LAE reserve amounts as set forth in Exhibit I, Sheet 3c and all following exhibits are based on information that excludes the retrospective portion of the class action settlement agreement shown in Exhibit I, Sheet 3b. The amounts shown in Exhibit I, Sheet 3a include both the retrospective portion shown in Exhibit I, Sheet 3b plus the estimates related to all other items as shown in Exhibit I, Sheet 3c.

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 (2021) 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 2021 cost level is shown in Exhibit III.

The final or “third” step in the three-step loss reserve estimation process is to adjust the 2021 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2021 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 2020. 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. Due to recent increases in overall inflation levels it is important to monitor any changes in the difference in overall inflation and inflation returns.

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 (2021) 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 2021 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 2021 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 2021 level loss and ALAE reserves by birth year and the assumed 2021 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2021 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 5, 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 September 30, 2021 (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 2021 level NICA pure premium is calculated by dividing the 2021 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 2021 level NICA pure premium is adjusted to the historical birth year level cost basis and then used to estimate the unreported loss and ALAE for each birth year (column (10)). The indicated birth year level ultimate loss and ALAE is based on a combination of the unreported loss and ALAE shown in column (10) and the actual reported loss and ALAE shown in column (3).

The final method included is described as an incremental payment method. The estimated birth year level ultimate loss and ALAE developed using this method is shown in Appendix E. The birth year level estimates of ultimate loss and ALAE as shown in columns (6), (7) and (8) of Appendix E, Exhibit I, Sheet 1 are based on alternative technology (utilization) increases of 1.00%, 2.00% and 3.00%, respectively. The estimated birth year level ultimate loss and ALAE is a combination of actual loss and ALAE payments as of September 30, 2021 adjusted

to each birth year cost level and an estimate of the remaining birth year level loss and ALAE payments (i.e. outstanding loss and ALAE as of September 30, 2021). 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 2021 level and used to estimate the average incremental payment per open accepted claim by development period (See Appendix E, Exhibit IV, Sheets 3a through 3d). The selected 2021 level average incremental loss and ALAE payments for development periods 393 months and subsequent are based on the actual averages for development periods prior to 393 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2021 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 through 1d).

The selected 2021 level incremental loss and ALAE payment per claimant for each development interval is adjusted to the appropriate birth year level (as shown in Appendix E, Exhibit II, Sheet 3, Column (5)) and also to include differences in the average claimant severity by birth year (as shown in Appendix E, Exhibit II, Sheet 2, Column (5)). The estimated remaining open accepted claims by birth year and development period are based on a combination of the ultimate open accepted claimants by birth year as of September 30, 2021 (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, 2b, 3a and 3b) 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 2021 level incremental payments per claimant adjusted to each birth year cost / severity level and the remaining open accepted claims. The resulting estimated remaining birth year level incremental loss and ALAE payments are shown in Appendix E, Exhibit III, Sheets 1a through 1g. A summary of the combination of the actual birth year level payments as of September 30, 2021 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 – 393 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 1. 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 in Exhibit I, Sheet 4. Our actuarial central estimate is shown in the first line of the following table.

Inflation Rate	Investment Return	Tail Factor 393:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
-----	-----	-----	-----
3.50%	5.00%	1.0963	\$1,311.888
3.00%	5.00%	1.0963	\$1,191.504
4.00%	5.00%	1.0963	\$1,453.127
7.50%	9.00%	1.0963	\$1,318.394
3.50%	5.00%	1.1963	\$1,415.562
3.50%	5.00%	1.0000	\$1,212.550

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending September 30, 2021 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 to the lack of comparable insurance industry data for use as a benchmark in the selection of the loss development factors, 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 long tailed lines of business. The remainder of this report summarizes the approach we have used in an effort to develop an estimate for each of these key assumptions.

The loss and allocated loss adjustment expense (ALAE) reserve estimates as developed in Exhibit II, Sheet 1 and subsequent do not include a provision for

unallocated loss adjustment expense (ULAE) reserves. ULAE reserves are intended to cover anticipated loss adjustment expenses not covered in the loss and ALAE reserve estimates.

The calculation of the ULAE reserve related to specific claims administration and settlement expenses for claims incurred prior to September 30, 2021 is shown in Exhibit I, Sheet 7. 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 7 related to claim settlement is \$ 14.87 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 (2021) 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 1926-2020. 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 1991-2020. 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 2020 have averaged approximately 3.9% 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. 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 (2021) 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 (2021) 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 2021) 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 2012 and prior. Alternatively, the loss and ALAE payment pattern used for birth years 2013 and subsequent is based on an average of the individual loss and ALAE payment patterns developed for 2012 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 393 months of maturity (1989 birth year evaluated as of September 30, 2021) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 393 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 393 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, 2020. Thirty-two years of data are incorporated into the model (1989-2020). 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 2015 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 2016 to 2020, 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, 2020, 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 2020. The table shown on the following page summarizes the indicated gross risk margins at various confidence levels as of December 31, 2020.

Confidence Level	Indicated Gross Risk Margin
-----	-----
70.0%	\$ 43.21 Million
75.0%	\$ 58.50 Million
76.0%	\$ 61.86 Million
77.0%	\$ 64.91 Million
78.0%	\$ 68.43 Million
79.0%	\$ 72.14 Million
80.0%	\$ 75.40 Million
85.0%	\$ 96.85 Million
90.0%	\$ 126.37 Million
95.0%	\$ 172.29 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. In addition, the above calculation does not include consideration of the additional uncertainty created as a result of the passage of SB 1786 in May 2021 subsequent to the evaluation date of the loss and LAE reserves shown in this report.

Reinsurance Recoveries

NICA purchased reinsurance coverage excess of specific and aggregate attachments related to claims incurred during birth years from 1992 to 2003. It is our understanding that all existing reinsurance treaties have been commuted and no additional recoveries are anticipated.

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 Income

Prior to Consideration of Reinsurance Recovered In Prior Years (c)

Evaluated As of September 30, 2021

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 393 to Ult.	1.0963

After Including Additional Reserves Related to S.B. 1786 (a)

Birth Year	Current Level Before Inflation and Present Value Adjust.		Actual Paid Loss and Expense	Loss & Expense - After Inflation and Present Value Adjustment			Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case Outstanding	Total Outstanding		Case Outstanding	Incurred But Not Reported (IBNR) & Bulk	Total Outstanding	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	11,222,191	19,972,127	16,690,136	8,701,561	6,408,554	15,110,115	31,800,251
1990	6,300,492	11,968,990	7,556,719	5,194,699	4,291,483	9,486,183	17,042,902
1991	16,772,827	27,285,988	11,447,939	13,199,428	7,611,737	20,811,165	32,259,105
1992	34,557,811	56,797,932	19,448,043	26,865,927	16,105,209	42,971,135	62,419,178
1993	25,387,007	45,495,277	24,712,281	19,538,590	14,594,632	34,133,223	58,845,504
1994	14,123,066	25,036,347	8,856,237	10,094,280	7,644,900	17,739,180	26,595,417
1995	22,207,207	31,040,643	13,315,524	17,004,437	6,400,500	23,404,937	36,720,460
1996	20,876,597	34,605,678	12,144,937	16,269,279	10,008,346	26,277,624	38,422,562
1997	31,471,515	53,108,591	15,739,741	23,807,927	15,486,727	39,294,654	55,034,395
1998	50,814,242	80,234,713	26,700,788	38,042,225	21,113,895	59,156,120	85,856,909
1999	13,564,797	23,448,998	14,437,979	10,862,021	7,526,104	18,388,125	32,826,103
2000	10,950,256	20,863,382	7,903,483	8,305,812	7,197,696	15,503,507	23,406,990
2001	21,380,538	34,514,606	10,212,966	16,149,758	9,488,649	25,638,407	35,851,373
2002	54,910,190	90,206,893	21,675,591	42,026,857	25,689,603	67,716,460	89,392,051
2003	11,510,878	17,632,154	6,368,129	9,423,696	4,629,126	14,052,822	20,420,951
2004	23,563,153	37,728,683	7,082,594	17,399,957	10,064,550	27,464,507	34,547,101
2005	26,578,498	46,539,369	10,686,754	19,257,877	14,169,274	33,427,152	44,113,905
2006	41,793,731	64,938,344	12,437,288	31,234,355	16,624,630	47,858,984	60,296,272
2007	28,706,966	46,498,111	13,401,599	21,705,582	12,978,204	34,683,785	48,085,385
2008	46,737,023	79,249,654	8,725,452	33,324,786	22,866,548	56,191,334	64,916,786
2009	54,485,967	89,755,807	11,129,529	39,518,902	24,983,896	64,502,799	75,632,328
2010	28,895,120	47,162,388	4,177,905	19,448,125	12,462,170	31,910,295	36,088,200
2011	46,893,851	81,368,166	7,264,500	32,739,563	24,082,875	56,822,437	64,086,938
2012	32,265,926	57,881,066	4,786,474	21,956,098	17,711,604	39,667,702	44,454,176
2013	25,237,039	45,842,868	7,157,598	16,995,550	14,249,456	31,245,006	38,402,603
2014	29,909,501	54,367,563	7,944,288	20,030,552	16,786,045	36,816,597	44,760,885
2015	57,907,264	104,750,002	7,898,793	38,725,190	32,070,532	70,795,722	78,694,515
2016	18,139,568	39,907,170	1,721,753	12,175,392	14,862,398	27,037,790	28,759,543
2017	40,971,878	83,476,428	4,287,767	27,155,647	28,883,252	56,038,899	60,326,666
2018	52,533,763	108,869,430	5,585,373	34,472,952	38,066,266	72,539,218	78,124,591
2019	40,819,309	111,863,196	3,475,890	26,692,784	47,836,614	74,529,398	78,005,288
2020	20,756,176	110,232,573	624,612	13,511,277	60,052,534	73,563,812	74,188,423
2021 (9 Mo)	538,437	70,899,621	322,438	348,756	46,759,841	47,108,598	47,431,036
Totals:							
Excl. ULAE	962,782,786	1,853,542,758	335,921,102	692,179,843	619,707,849	1,311,887,692	1,647,808,793
ULAE (c)	N/A	N/A	N/A	-	14,766,243	14,766,243	N/A
Incl. ULAE	N/A	N/A	N/A	692,179,843	634,474,092	1,326,653,935	N/A

Notes: (a) Amounts shown above are before reinsurance recoveries. Prior reinsurance treaties are no longer in-force.

See Exhibit I, Sheets 6a and 6b for information on reinsurance recoveries actually recovered.

(b) Exhibit I, Sheet 3a plus Exhibit I, Sheet 2. The estimates shown on Exhibit I, Sheet 3a are prior to inclusion of the additional reserves related to SB 1786 benefit changes. Exhibit I, Sheet 2 summarizes the estimated additional amount related to the SB 1786 changes. The reserve amounts shown above do not include any provision for amounts NICA may be required to Reimburse Medicaid for expenses previously paid on NICA claimants.

(c) See Exhibit I, Sheet 7. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent.

Summary of Additional Loss and ALAE Reserves Related to SB 1786 Benefit Changes (a)
No Provision is Included in the Reserve Estimates Shown Below for Amounts NICA is Required
to Pay as Reimbursement for Previous Payments Made by Medicaid to NICA Claimants

Evaluated As of September 30, 2021

Birth Year	Current Level Before Inflation and Present Value Adjust.		Actual Paid Loss and Expense	Loss & Expense - After Inflation and Present Value Adjustment			Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case Outstanding	Total Outstanding		Case Outstanding	Incurred But Not Reported (IBNR) & Bulk	Total Outstanding	
	(1)	(2)		(3)	(4)	(5)	
1989	250,000	5,281,336	930,000	142,116	3,507,662	3,649,778	4,579,778
1990	250,000	3,779,052	660,000	142,116	2,504,897	2,647,013	3,307,013
1991	500,000	8,412,980	500,000	356,155	5,559,552	5,915,707	6,415,707
1992	540,000	16,505,856	1,500,000	216,349	11,189,945	11,406,294	12,906,294
1993	450,000	14,102,416	1,470,000	162,310	9,578,375	9,740,685	11,210,685
1994	550,000	8,179,957	650,000	442,116	5,310,042	5,752,159	6,402,159
1995	300,000	5,006,154	1,000,000	120,194	3,219,536	3,339,730	4,339,730
1996	750,000	10,153,807	950,000	534,233	6,626,831	7,161,064	8,111,064
1997	1,050,000	16,083,110	990,000	762,310	10,483,937	11,246,247	12,236,247
1998	750,000	19,143,188	1,740,000	354,427	12,812,681	13,167,107	14,907,107
1999	250,000	4,408,417	1,050,010	142,116	2,916,206	3,058,323	4,108,333
2000	400,000	6,176,953	640,000	292,116	4,056,911	4,349,028	4,989,028
2001	250,000	8,241,876	960,000	106,155	5,584,381	5,690,536	6,650,536
2002	920,000	22,250,649	2,050,034	452,504	14,935,249	15,387,753	17,437,787
2003	230,000	3,657,814	640,000	122,116	2,408,247	2,530,364	3,170,364
2004	480,000	9,298,690	800,000	300,194	6,103,666	6,403,860	7,203,860
2005	580,000	13,356,297	1,060,000	328,272	8,938,158	9,266,430	10,326,430
2006	790,000	14,400,252	1,170,000	466,349	9,470,323	9,936,672	11,106,672
2007	540,000	9,580,175	1,100,000	288,272	6,324,231	6,612,502	7,712,502
2008	1,050,000	22,643,840	830,034	726,349	15,075,812	15,802,162	16,632,195
2009	770,000	21,953,090	1,510,000	410,388	14,727,878	15,138,266	16,648,266
2010	630,000	11,391,507	650,000	450,194	7,417,298	7,867,492	8,517,492
2011	950,000	22,782,357	1,210,000	590,388	15,236,674	15,827,062	17,037,062
2012	690,000	17,794,415	870,000	438,272	11,911,860	12,350,131	13,220,131
2013	390,000	12,625,549	1,170,000	138,272	8,570,705	8,708,977	9,878,977
2014	680,000	13,521,742	1,280,000	356,349	8,967,170	9,323,519	10,603,519
2015	1,560,000	28,144,763	1,470,000	1,063,735	18,530,482	19,594,217	21,064,217
2016	930,000	12,220,543	380,034	750,194	7,906,821	8,657,015	9,037,049
2017	1,460,000	21,866,865	1,020,000	1,057,234	14,287,275	15,344,509	16,364,509
2018	1,110,000	27,322,397	1,830,000	664,081	18,261,536	18,925,617	20,755,617
2019	720,000	27,886,342	1,130,000	446,695	19,117,566	19,564,261	20,694,261
2020	40,000	28,983,867	340,000	11,231	20,605,488	20,616,719	20,956,719
2021 (9 Mo)	0	16,968,815	200,000	0	12,176,554	12,176,554	12,376,554
Totals:	20,810,000	484,125,074	33,750,112	12,833,804	324,323,950	337,157,754	370,907,866

Note: (a) See Appendix F, Exhibit III, Sheet 1. In May 2021, the Florida Legislature passed Senate Bill 1786 (SB 1786), which resulted in increases to the benefit obligations of NICA for future and prior birth years. The reserve estimates as developed in Exhibit I, Sheet 3a and subsequent do not reflect these increases. The additional reserves related to SB 1786 are developed in Appendix F and are reflected in the above summary. These estimates do not however reflect any provision for payments NICA may be ordered to pay as reimbursement to Medicaid for prior payments made to NICA claimants.

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

Prior to Consideration of Reinsurance Recovered in Prior Years
Evaluated As of September 30, 2021

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 393 to Ult.	1.0963

**After Consideration of Class Action
Before Consideration of SB 1786**

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	10,972,191	14,690,791	15,760,136	8,559,445	2,900,892	11,460,337	27,220,473
1990	6,050,492	8,189,938	6,896,719	5,052,583	1,786,586	6,839,169	13,735,888
1991	16,272,827	18,873,008	10,947,939	12,843,273	2,052,184	14,895,458	25,843,397
1992	34,017,811	40,292,077	17,948,043	26,649,577	4,915,264	31,564,841	49,512,884
1993	24,937,007	31,392,861	23,242,281	19,376,280	5,016,257	24,392,537	47,634,818
1994	13,573,066	16,856,389	8,206,237	9,652,164	2,334,857	11,987,021	20,193,258
1995	21,907,207	26,034,489	12,315,524	16,884,243	3,180,964	20,065,207	32,380,730
1996	20,126,597	24,451,871	11,194,937	15,735,046	3,381,515	19,116,561	30,311,498
1997	30,421,515	37,025,480	14,749,741	23,045,617	5,002,790	28,048,407	42,798,148
1998	50,064,242	61,091,525	24,960,788	37,687,799	8,301,214	45,989,013	70,949,801
1999	13,314,797	19,040,580	13,387,969	10,719,905	4,609,897	15,329,802	28,717,770
2000	10,550,256	14,686,430	7,263,483	8,013,695	3,140,785	11,154,480	18,417,963
2001	21,130,538	26,272,730	9,252,966	16,043,603	3,904,268	19,947,870	29,200,837
2002	53,990,190	67,956,243	19,625,557	41,574,353	10,754,354	52,328,707	71,954,264
2003	11,280,878	13,974,340	5,728,129	9,301,579	2,220,878	11,522,458	17,250,587
2004	23,083,153	28,429,993	6,282,594	17,099,763	3,960,884	21,060,647	27,343,241
2005	25,998,498	33,183,072	9,626,754	18,929,606	5,231,116	24,160,722	33,787,476
2006	41,003,731	50,538,092	11,267,288	30,768,006	7,154,306	37,922,312	49,189,600
2007	28,166,966	36,917,936	12,301,599	21,417,310	6,653,973	28,071,283	40,372,882
2008	45,687,023	56,605,814	7,895,418	32,598,437	7,790,735	40,389,173	48,284,591
2009	53,715,967	67,802,718	9,619,529	39,108,515	10,256,018	49,364,532	58,984,062
2010	28,265,120	35,770,881	3,527,905	18,997,931	5,044,873	24,042,804	27,570,708
2011	45,943,851	58,585,809	6,054,500	32,149,175	8,846,201	40,995,375	47,049,876
2012	31,575,926	40,086,651	3,916,474	21,517,827	5,799,744	27,317,571	31,234,045
2013	24,847,039	33,217,319	5,987,598	16,857,279	5,678,750	22,536,029	28,523,627
2014	29,229,501	40,845,821	6,664,288	19,674,202	7,818,875	27,493,078	34,157,366
2015	56,347,264	76,605,239	6,428,793	37,661,454	13,540,050	51,201,505	57,630,298
2016	17,209,568	27,686,627	1,341,720	11,425,198	6,955,577	18,380,775	19,722,494
2017	39,511,878	61,609,562	3,267,767	26,098,413	14,595,977	40,694,390	43,962,157
2018	51,423,763	81,547,033	3,755,373	33,808,871	19,804,730	53,613,601	57,368,974
2019	40,099,309	83,976,854	2,345,890	26,246,089	28,719,047	54,965,137	57,311,027
2020	20,716,176	81,248,706	284,612	13,500,046	39,447,047	52,947,093	53,231,705
2021 (9 Mo)	538,437	53,930,806	122,438	348,756	34,583,287	34,932,044	35,054,482
Totals:							
Excl. ULAE	941,972,786	1,369,417,684	302,170,990	679,346,039	295,383,899	974,729,938	1,276,900,927
ULAE (c)	N/A	N/A	N/A	-	14,766,243	14,766,243	N/A
Incl. ULAE	N/A	N/A	N/A	679,346,039	310,150,142	989,496,181	N/A

Notes: (a) Exhibit I, Sheet 3c plus Column (4) of Exhibit I, Sheet 3b. The estimates shown on Exhibit I, Sheet 3c are prior to inclusion of the reserve estimate for the retrospective portion of the class action settlement. Exhibit I, Sheet 3b summarizes the estimated reserves related to the retrospective portion of the class action.
(b) See Exhibit I, Sheet 3c, Column (4) plus Exhibit I, Sheet 3b, Column (3).
(c) See Exhibit I, Sheet 7. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent.

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

Evaluated As of September 30, 2021

Class Action Settlement Agreement			
Birth Year	Incurred Amounts Related to Retroactive Payments (a) @ 9/30/21	Amounts Paid as of 9/30/21 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 9/30/21 (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	-	-	-
2021 (9 Mo)	-	-	-
Totals:	13,075,266	13,065,266	10,000

Note: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action settlement. The reserve estimates for the retrospective portion of this class action are excluded from the NICA reserve estimates as developed in Exhibit I, Sheet 3c and subsequent. The total reserves as shown in Exhibit I, Sheet 3a include both the retrospective estimates shown above plus the estimates for all prospective amounts excluding the additional amounts related to SB 1786.

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

Prior to Consideration of Reinsurance Recovered in Prior Years - Prior to Inclusion of Retrospective Portion of Class Action
Evaluated As of September 30, 2021

Assumptions :

- (1) Prospective Inflation Rate (Est.) 3.50%
- (2) Prospective Investment Return (Est.) 5.00%
- (3) Incurred Loss Development Factor - 393 to Ult. 1.0963

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

Birth Year	Current Level Before Inflation and Present Value Adjust.		Loss & Expense - After Inflation and Present Value Adjustment				Selected Ultimate Loss and Expense Present Value Basis (4) + (7)	Average Inflation & Present Value Factor (7) / (3)
	Case (b) Outstanding	Total (b) Outstanding	Actual (b) Paid Loss and Expense	Case (c) Outstanding (2) X (9)	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (c) Outstanding		
	(1)	(2)	(3)	(4)	(5)	(6)		
1989	10,972,191	14,690,791	15,498,922	8,559,445	2,900,892	11,460,337	26,959,260	0.78010
1990	6,050,492	8,189,938	6,138,668	5,052,583	1,786,586	6,839,169	12,977,837	0.83507
1991	16,272,827	18,873,008	10,155,846	12,843,273	2,052,184	14,895,458	25,051,303	0.78925
1992	34,017,811	40,292,077	15,996,898	26,649,577	4,915,264	31,564,841	47,561,739	0.78340
1993	24,937,007	31,392,861	22,332,052	19,376,280	5,016,257	24,392,537	46,724,589	0.77701
1994	13,573,066	16,856,389	7,572,042	9,652,164	2,334,857	11,987,021	19,559,063	0.71113
1995	21,907,207	26,034,489	11,404,620	16,884,243	3,180,964	20,065,207	31,469,826	0.77072
1996	20,126,597	24,451,871	10,397,916	15,735,046	3,381,515	19,116,561	29,514,477	0.78180
1997	30,421,515	37,025,480	13,125,581	23,045,617	5,002,790	28,048,407	41,173,988	0.75754
1998	50,064,242	61,091,525	22,954,159	37,687,799	8,301,214	45,989,013	68,943,172	0.75279
1999	13,314,797	19,040,580	12,514,388	10,719,905	4,609,897	15,329,802	27,844,189	0.80511
2000	10,540,256	14,676,430	6,673,576	8,003,695	3,140,785	11,144,480	17,818,055	0.75935
2001	21,130,538	26,272,730	9,137,419	16,043,603	3,904,268	19,947,870	29,085,290	0.75926
2002	53,990,190	67,956,243	18,784,970	41,574,353	10,754,354	52,328,707	71,113,677	0.77004
2003	11,280,878	13,974,340	5,728,129	9,301,579	2,220,878	11,522,458	17,250,587	0.82454
2004	23,083,153	28,429,993	6,282,594	17,099,763	3,960,884	21,060,647	27,343,241	0.74079
2005	25,998,498	33,183,072	9,626,754	18,929,606	5,231,116	24,160,722	33,787,476	0.72810
2006	41,003,731	50,538,092	11,267,288	30,768,006	7,154,306	37,922,312	49,189,600	0.75037
2007	28,166,966	36,917,936	12,301,599	21,417,310	6,653,973	28,071,283	40,372,882	0.76037
2008	45,687,023	56,605,814	7,895,418	32,598,437	7,790,735	40,389,173	48,284,591	0.71352
2009	53,715,967	67,802,718	9,619,529	39,108,515	10,256,018	49,364,532	58,984,062	0.72806
2010	28,265,120	35,770,881	3,527,905	18,997,931	5,044,873	24,042,804	27,570,708	0.67213
2011	45,943,851	58,585,809	6,054,500	32,149,175	8,846,201	40,995,375	47,049,876	0.69975
2012	31,575,926	40,086,651	3,916,474	21,517,827	5,799,744	27,317,571	31,234,045	0.68146
2013	24,847,039	33,217,319	5,987,598	16,857,279	5,678,750	22,536,029	28,523,627	0.67844
2014	29,229,501	40,845,821	6,664,288	19,674,202	7,818,875	27,493,078	34,157,366	0.67309
2015	56,347,264	76,605,239	6,428,793	37,661,454	13,540,050	51,201,505	57,630,298	0.66838
2016	17,209,568	27,686,627	1,341,720	11,425,198	6,955,577	18,380,775	19,722,494	0.66389
2017	39,511,878	61,609,562	3,267,767	26,098,413	14,595,977	40,694,390	43,962,157	0.66052
2018	51,423,763	81,547,033	3,755,373	33,808,871	19,804,730	53,613,601	57,368,974	0.65746
2019	40,099,309	83,976,854	2,345,890	26,246,089	28,719,047	54,965,137	57,311,027	0.65453
2020	20,716,176	81,248,706	284,612	13,500,046	39,447,047	52,947,093	53,231,705	0.65167
2021 (9 Mo)	538,437	53,930,806	122,438	348,756	34,583,287	34,932,044	35,054,482	0.64772
Totals:								
Excl. ULAE	941,962,786	1,369,407,684	289,105,724	679,336,039	295,383,899	974,719,938	1,263,825,661	0.71178
ULAE (d)	N/A	N/A	N/A	-	14,766,243	14,766,243	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	679,336,039	310,150,142	989,486,181	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 3b.

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

(c) Based on application of the inflation and discount factors to the estimated payment stream as shown in Exhibit II, Sheets 2a, 2b, 3a, 3b, 4a, 4b, 5a, and 5b.

(d) See Exhibit I, Sheet 7. 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 & ALAE
Excluding ULAE ReserveImpact of Changes in Inflation / Investment / Tail Factor
Evaluated As of September 30, 2021**After Including Additional Reserves Related to S.B. 1786**

Expected / Alternative ----- (1)	Inflation Rate ----- (2)	Investment Return ----- (3)	Tail Factor ----- (4)	Total Loss & ALAE Outstanding After Inflation and Present Value Adjustment ----- (5)
Expected (a)	3.50%	5.00%	1.0963	1,311,887,692
Alternative # 1	3.00%	5.00%	1.0963	1,191,503,996
Alternative # 2	4.00%	5.00%	1.0963	1,453,126,985
Alternative # 3	7.50%	9.00%	1.0963	1,318,394,465
Alternative # 4	3.50%	5.00%	1.1963	1,415,561,681
Alternative # 5	3.50%	5.00%	1.0000	1,212,550,034

Notes: (a) As shown in Column (7) of Exhibit I, Sheet 1.

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	2021 Level Basis (a) Before Invest. Income	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE		Calendar Year	2021 Level Basis (a) Before Invest. Income	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE		
		After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income			After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income	
		(3)	(4)			(7)	(8)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
2021	9,963,306	10,006,242	9,945,402	2071	11,455,386	63,429,620	5,599,181	
2022	27,360,726	28,075,848	27,067,049	2072	10,915,157	62,553,661	5,258,911	
2023	32,072,905	34,063,080	31,275,383	2073	10,353,123	61,409,344	4,916,864	
2024	32,036,696	35,215,485	30,793,787	2074	9,824,678	60,314,506	4,599,242	
2025	33,553,158	38,173,301	31,790,682	2075	9,562,945	60,762,476	4,412,763	
2026	30,801,493	36,269,237	28,766,648	2076	9,335,013	61,390,202	4,246,048	
2027	38,223,549	46,584,133	35,188,402	2077	8,329,575	56,695,338	3,734,599	
2028	29,917,594	37,737,578	27,148,526	2078	7,850,822	55,306,984	3,469,663	
2029	29,741,326	38,828,270	26,603,022	2079	7,386,015	53,853,683	3,217,610	
2030	32,387,608	43,762,984	28,556,210	2080	7,210,173	54,411,564	3,096,135	
2031	29,196,138	40,831,357	25,374,538	2081	6,470,488	50,538,571	2,738,813	
2032	29,053,615	42,054,157	24,889,947	2082	6,043,336	48,854,325	2,521,466	
2033	28,362,715	42,490,996	23,950,945	2083	5,881,765	49,212,366	2,418,995	
2034	33,657,380	52,187,893	28,016,005	2084	5,257,294	45,527,021	2,131,281	
2035	29,608,343	47,516,443	24,293,554	2085	4,975,500	44,594,784	1,988,228	
2036	27,701,109	46,011,598	22,403,979	2086	4,513,707	41,871,744	1,777,927	
2037	27,089,913	46,571,274	21,596,663	2087	4,157,283	39,915,134	1,614,140	
2038	27,072,281	48,169,895	21,274,284	2088	3,831,780	38,077,539	1,466,504	
2039	26,875,101	49,492,719	20,817,628	2089	3,515,184	36,154,029	1,326,117	
2040	28,737,105	54,774,014	21,941,949	2090	3,386,451	36,049,053	1,259,301	
2041	30,357,316	59,887,375	22,847,917	2091	2,958,582	32,596,652	1,084,475	
2042	25,785,191	52,648,088	19,129,545	2092	2,682,797	30,592,679	969,337	
2043	25,240,806	53,340,346	18,458,167	2093	2,424,395	28,613,662	863,458	
2044	25,319,724	55,379,869	18,251,366	2094	2,174,622	26,564,051	763,436	
2045	26,058,833	58,991,341	18,515,797	2095	1,980,050	25,033,816	685,198	
2046	24,733,985	57,951,909	17,323,378	2096	1,752,815	22,936,500	597,898	
2047	24,408,987	59,192,102	16,851,529	2097	1,580,241	21,402,029	531,331	
2048	27,004,111	67,777,297	18,376,826	2098	1,380,628	19,353,012	457,583	
2049	23,820,557	61,879,475	15,978,778	2099	1,221,972	17,728,553	399,214	
2050	25,252,206	67,894,467	16,697,138	2100	1,080,623	16,226,578	347,992	
2051	23,428,023	65,194,512	15,269,661	2101	932,558	14,493,348	296,021	
2052	23,165,120	66,719,119	14,882,619	2102	797,358	12,825,868	249,489	
2053	22,514,558	67,114,990	14,258,022	2103	685,643	11,414,891	211,469	
2054	21,827,340	67,343,744	13,625,352	2104	589,879	10,164,279	179,334	
2055	24,136,864	77,075,730	14,851,790	2105	495,235	8,832,131	148,409	
2056	20,811,093	68,781,562	12,622,457	2106	410,150	7,570,723	121,156	
2057	20,015,395	68,467,059	11,966,420	2107	342,925	6,551,395	99,851	
2058	19,372,681	68,587,911	11,416,706	2108	285,969	5,654,506	82,077	
2059	18,685,118	68,469,009	10,854,205	2109	236,123	4,832,309	66,803	
2060	19,066,117	72,310,406	10,917,305	2110	177,846	3,767,038	49,596	
2061	17,336,853	68,053,296	9,785,309	2111	143,457	3,144,979	39,435	
2062	18,228,429	74,057,408	10,141,555	2112	110,157	2,499,467	29,848	
2063	16,127,443	67,814,901	8,844,472	2113	86,325	2,027,275	23,057	
2064	15,555,879	67,700,909	8,409,147	2114	69,872	1,698,330	18,396	
2065	15,447,760	69,583,426	8,231,405	2115	46,872	1,179,167	12,164	
2066	14,298,032	66,658,712	7,509,928	2116	38,461	1,001,422	9,839	
2067	13,704,250	66,126,613	7,095,220	2117	30,077	810,525	7,584	
2068	13,185,723	65,851,446	6,729,233	2118	21,646	603,749	5,380	
2069	13,500,025	69,780,853	6,791,211	2119	14,964	431,982	3,666	
2070	12,591,594	67,363,209	6,243,735	2120	7,698	230,015	1,859	
Subtotals:	1,204,392,069	2,786,813,587	904,570,797	Subtotals:	165,015,615	1,361,702,878	70,149,141	
Totals - All Years					1,369,407,684	4,148,516,465	974,719,938	

Notes: (a) See Exhibit II, Sheet 1, Columns (2) and (4).
 (b) Calculated based on estimated incremental payments shown in columns (2) and (6) and the estimated annual inflation rate shown in Assumption #1 above. Payments are assumed to be made at the midpoint of each year.
 (c) The inflated amounts before discount as shown in columns (3) and (7) are discounted to September 30, 2021 based on the assumed investment rate shown in Assumption # 2.

Summary of Estimates By Component - Outstanding Loss & Expense

After Including Additional Reserves Related to S.B. 1786

Net of Actual Reinsurance Recoveries Received - All Treaties are Commuted

Evaluated As of September 30, 2021

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 9/30/21				Net of Reinsurance Basis		
	Total O/S Loss and Exp. After Inflation and P.V. (a) Adjustment	Actual (b) Paid Loss and Expense	Current Value Ultimate Loss & ALAE (2) + (3)	Specific Excess Recovered	Aggregate Excess Recovered	Total Excess Recovered (5) + (6)	Experience Refund Received to Date (c)	Paid Loss & Expense (3)-(7)-(8)	Outstanding Loss and Expense After Inflation and P.V. Col (2)	Indicated Ultimate After Inflation and P.V. (9) + (10)
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	15,110,115	16,690,136	31,800,251					16,690,136	15,110,115	31,800,251
1990	9,486,183	7,556,719	17,042,902					7,556,719	9,486,183	17,042,902
1991	20,811,165	11,447,939	32,259,105					11,447,939	20,811,165	32,259,105
1992	42,971,135	19,448,043	62,419,178	-	477,375	477,375	-	18,970,668	42,971,135	61,941,803
1993	34,133,223	24,712,281	58,845,504	11,408,065	10,000,000	21,408,065	-	3,304,216	34,133,223	37,437,439
1994	17,739,180	8,856,237	26,595,417	1,726,833	-	1,726,833	423,375	6,706,029	17,739,180	24,445,209
1995	23,404,937	13,315,524	36,720,460	2,497,577	-	2,497,577	375,000	10,442,947	23,404,937	33,847,884
1996	26,277,624	12,144,937	38,422,562	959,723	-	959,723	408,750	10,776,464	26,277,624	37,054,089
1997	39,294,654	15,739,741	55,034,395	2,132,728	-	2,132,728	423,750	13,183,263	39,294,654	52,477,917
1998	59,156,120	26,700,788	85,856,909	2,683,139	-	2,683,139	-	24,017,650	59,156,120	83,173,770
1999	18,388,125	14,437,979	32,826,103	3,143,106	2,856,684	5,999,790	-	8,438,189	18,388,125	26,826,313
2000	15,503,507	7,903,483	23,406,990	2,150,848	259,047	2,409,894	-	5,493,588	15,503,507	20,997,096
2001	25,638,407	10,212,966	35,851,373	2,708,409	259,047	2,967,456	-	7,245,510	25,638,407	32,883,917
2002	67,716,460	21,675,591	89,392,051	7,573,122	5,382,417	12,955,540	-	8,720,051	67,716,460	76,436,512
2003	14,052,822	6,368,129	20,420,951	2,257,865	-	2,257,865	-	4,110,264	14,052,822	18,163,086
2004	27,464,507	7,082,594	34,547,101					7,082,594	27,464,507	34,547,101
2005	33,427,152	10,686,754	44,113,905					10,686,754	33,427,152	44,113,905
2006	47,858,984	12,437,288	60,296,272					12,437,288	47,858,984	60,296,272
2007	34,683,785	13,401,599	48,085,385					13,401,599	34,683,785	48,085,385
2008	56,191,334	8,725,452	64,916,786					8,725,452	56,191,334	64,916,786
2009	64,502,799	11,129,529	75,632,328					11,129,529	64,502,799	75,632,328
2010	31,910,295	4,177,905	36,088,200					4,177,905	31,910,295	36,088,200
2011	56,822,437	7,264,500	64,086,938					7,264,500	56,822,437	64,086,938
2012	39,667,702	4,786,474	44,454,176					4,786,474	39,667,702	44,454,176
2013	31,245,006	7,157,598	38,402,603					7,157,598	31,245,006	38,402,603
2014	36,816,597	7,944,288	44,760,885					7,944,288	36,816,597	44,760,885
2015	70,795,722	7,898,793	78,694,515					7,898,793	70,795,722	78,694,515
2016	27,037,790	1,721,753	28,759,543					1,721,753	27,037,790	28,759,543
2017	56,038,899	4,287,767	60,326,666					4,287,767	56,038,899	60,326,666
2018	72,539,218	5,585,373	78,124,591					5,585,373	72,539,218	78,124,591
2019	74,529,398	3,475,890	78,005,288					3,475,890	74,529,398	78,005,288
2020	73,563,812	624,612	74,188,423					624,612	73,563,812	74,188,423
2021 (9 Mo)	47,108,598	322,438	47,431,036					322,438	47,108,598	47,431,036
Totals:										
Excl. ULAE	1,311,887,692	335,921,102	1,647,808,793	39,241,415	19,234,570	58,475,985	1,630,875	275,814,242	1,311,887,692	1,587,701,933
ULAE (d)								N/A	14,766,243	N/A
Incl. ULAE								N/A	1,326,653,935	N/A

Notes: (a) See Exhibit I, Sheet 1, Column (7).
 (b) See Exhibit I, Sheet 1, Column (4).
 (c) See Exhibit I, Sheet 6b.
 (d) See Exhibit I, Sheet 7.

Summary of Actual Reinsurance Recovered

Evaluated As of September 30, 2021

Birth Year	Specific Excess Reinsurance (a)					Aggregate Excess Reinsurance (a)					Experience Refund Received to Date (b)
	Retention	Excess Layer	Actual Recovered @ 9/30/21			Retention	Excess Layer	Actual Recovered @ 9/30/21			
			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	100%	N/A									
2021 (9 Mo)	100%	N/A									
Totals:			21,408,065	8,002,362	9,830,987			10,477,375	2,597,638	6,159,558	1,630,875
Total Specific & Aggregate Excess			31,885,440	10,600,000	15,990,545						

Notes: (a) The specific and aggregate excess recoveries and recoverables shown are based on final amounts received as a result of negotiations and arbitration proceedings for birth years 1992 to 2003 (AUL/RMS, Munich Re, and Gen Re). The treaties for AUL/RMS, Munich Re, and Gen Re had been commuted. The amounts recovered to date from the various reinsurers (AUL/RMS, Munich Re, and Gen Re) are based on four separate reinsurance negotiation / arbitration proceedings. It is our understanding amounts received to date are \$21,408,065 (birth year 1993), \$10,000,000 (birth years 1994 to 1998), \$10,600,000 (birth years 1999 to 2001 with Munich Re), and \$15,990,545 (birth years 1999 to 2003 with Gen Re). These amounts have been allocated to each birth year based on the calculated recoverables developed as of September 30, 2012 and May 30, 2019..

(b) Actual experience refund received to date.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of September 30, 2021

Assumptions:

1. Estimated Calendar Year 2021 Level ULAE Payment (a):	767,120
2. Prospective Inflation Rate - Expense (b):	3.00%
3. Prospective Investment Return (b):	5.00%

Year	2021 Level Expense	Prospective Loss Level (Inflation) Factor	Present Value Factor	Before Mortality			After Mortality	
				Prospective Expense (2) x (3)	Present Value of Prospective Expense (5) x (4)	Weighted Average Probability of Survival	Prospective Expense (5) x (7)	Present Value of Prospective Expense (6) x (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	767,120	1.015	0.976	778,542	759,779	0.9666	752,558	734,422
2	767,120	1.045	0.929	801,898	745,307	0.9478	760,036	706,399
3	767,120	1.077	0.885	825,955	731,111	0.9290	767,318	679,207
4	767,120	1.109	0.843	850,734	717,185	0.9103	774,386	652,822
5	767,120	1.142	0.803	876,256	703,524	0.8915	781,223	627,225
6	767,120	1.177	0.765	902,543	690,124	0.8729	787,811	602,394
7	767,120	1.212	0.728	929,620	676,978	0.8543	794,130	578,311
8	767,120	1.248	0.694	957,508	664,084	0.8357	800,160	554,954
9	767,120	1.286	0.661	986,233	651,434	0.8171	805,879	532,305
10	767,120	1.324	0.629	1,015,820	639,026	0.7986	811,264	510,345
11	767,120	1.364	0.599	1,046,295	626,854	0.7802	816,293	489,056
12	767,120	1.405	0.571	1,077,684	614,914	0.7618	820,947	468,423
13	767,120	1.447	0.543	1,110,014	603,201	0.7434	825,206	448,431
14	767,120	1.490	0.518	1,143,315	591,712	0.7251	829,050	429,067
15	767,120	1.535	0.493	1,177,614	580,441	0.7069	832,461	410,317
16	767,120	1.581	0.469	1,212,943	569,385	0.6888	835,418	392,166
17	767,120	1.629	0.447	1,249,331	558,540	0.6707	837,897	374,600
18	767,120	1.677	0.426	1,286,811	547,901	0.6527	839,874	357,603
19	767,120	1.728	0.406	1,325,415	537,465	0.6348	841,321	341,161
20	767,120	1.780	0.386	1,365,178	527,227	0.6169	842,211	325,259
21	767,120	1.833	0.368	1,406,133	517,185	0.5992	842,515	309,883
22	767,120	1.888	0.350	1,448,317	507,334	0.5815	842,202	295,017
23	767,120	1.945	0.334	1,491,767	497,670	0.5639	841,241	280,647
24	767,120	2.003	0.318	1,536,520	488,191	0.5464	839,597	266,761
25	767,120	2.063	0.303	1,582,615	478,892	0.5290	837,237	253,344
26	767,120	2.125	0.288	1,630,094	469,770	0.5117	834,130	240,385
27	767,120	2.189	0.274	1,678,996	460,822	0.4945	830,242	227,871
28	767,120	2.254	0.261	1,729,366	452,045	0.4774	825,542	215,791
29	767,120	2.322	0.249	1,781,247	443,434	0.4604	820,001	204,136
30	767,120	2.392	0.237	1,834,685	434,988	0.4434	813,589	192,895
31	767,120	2.463	0.226	1,889,725	426,702	0.4267	806,278	182,059
32	767,120	2.537	0.215	1,946,417	418,575	0.4100	798,044	171,618
33	767,120	2.613	0.205	2,004,809	410,602	0.3935	788,862	161,566
34	767,120	2.692	0.195	2,064,954	402,781	0.3771	778,709	151,892
35	767,120	2.773	0.186	2,126,902	395,109	0.3609	767,567	142,589
36	767,120	2.856	0.177	2,190,709	387,583	0.3448	755,418	133,650
37	767,120	2.941	0.168	2,256,431	380,200	0.3289	742,252	125,067
38	767,120	3.030	0.160	2,324,124	372,959	0.3133	728,060	116,834
39	767,120	3.121	0.153	2,393,847	365,855	0.2978	712,840	108,944
40	767,120	3.214	0.146	2,465,663	358,886	0.2825	696,600	101,393
41	767,120	3.311	0.139	2,539,633	352,050	0.2675	679,356	94,174
42	767,120	3.410	0.132	2,615,822	345,344	0.2527	661,129	87,283
43	767,120	3.512	0.126	2,694,296	338,766	0.2383	641,951	80,715
44	767,120	3.618	0.120	2,775,125	332,314	0.2241	621,862	74,466
45	767,120	3.726	0.114	2,858,379	325,984	0.2102	600,909	68,531
46	767,120	3.838	0.109	2,944,130	319,775	0.1967	579,153	62,904
47	767,120	3.953	0.103	3,032,454	313,684	0.1836	556,662	57,582
48	767,120	4.072	0.099	3,123,428	307,709	0.1708	533,511	52,560
49	767,120	4.194	0.094	3,217,131	301,848	0.1585	509,787	47,831
50	767,120	4.320	0.089	3,313,645	296,098	0.1465	485,584	43,390
Totals:	38,356,000			87,817,073	24,639,344		37,926,276	14,766,243

Notes: (a) Estimated current level (2021) 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 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Reserve @ 9/30/21 1,369,407,684

Calendar Year	Estimated Prospective Period Payments 2021 Level Basis (a)	Calendar Year	Estimated Prospective Period Payments 2021 Level Basis (a)
----- (1)	----- (2)	----- (3)	----- (4)
2021	9,963,306	2071	11,455,386
2022	27,360,726	2072	10,915,157
2023	32,072,905	2073	10,353,123
2024	32,036,696	2074	9,824,678
2025	33,553,158	2075	9,562,945
2026	30,801,493	2076	9,335,013
2027	38,223,549	2077	8,329,575
2028	29,917,594	2078	7,850,822
2029	29,741,326	2079	7,386,015
2030	32,387,608	2080	7,210,173
2031	29,196,138	2081	6,470,488
2032	29,053,615	2082	6,043,336
2033	28,362,715	2083	5,881,765
2034	33,657,380	2084	5,257,294
2035	29,608,343	2085	4,975,500
2036	27,701,109	2086	4,513,707
2037	27,089,913	2087	4,157,283
2038	27,072,281	2088	3,831,780
2039	26,875,101	2089	3,515,184
2040	28,737,105	2090	3,386,451
2041	30,357,316	2091	2,958,582
2042	25,785,191	2092	2,682,797
2043	25,240,806	2093	2,424,395
2044	25,319,724	2094	2,174,622
2045	26,058,833	2095	1,980,050
2046	24,733,985	2096	1,752,815
2047	24,408,987	2097	1,580,241
2048	27,004,111	2098	1,380,628
2049	23,820,557	2099	1,221,972
2050	25,252,206	2100	1,080,623
2051	23,428,023	2101	932,558
2052	23,165,120	2102	797,358
2053	22,514,558	2103	685,643
2054	21,827,340	2104	589,879
2055	24,136,864	2105	495,235
2056	20,811,093	2106	410,150
2057	20,015,395	2107	342,925
2058	19,372,681	2108	285,969
2059	18,685,118	2109	236,123
2060	19,066,117	2110	177,846
2061	17,336,853	2111	143,457
2062	18,228,429	2112	110,157
2063	16,127,443	2113	86,325
2064	15,555,879	2114	69,872
2065	15,447,760	2115	46,872
2066	14,298,032	2116	38,461
2067	13,704,250	2117	30,077
2068	13,185,723	2118	21,646
2069	13,500,025	2119	14,964
2070	12,591,594	2120	7,698
Subtotals:	1,204,392,069	Subtotals:	165,015,615
		Totals - All Years	1,369,407,684

Note: (a) See Column (5) of Exhibit II, Sheets 2a and 2b.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 2019	BY 2020	BY 2021	Totals All BY'S (c)
(1)	(2)	(3)	(4)	(5)
Reserve @ 9/30/21 (a)	83,976,854	81,248,706	53,930,806	1,369,407,684

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2021	409,164	351,895	136,580	9,963,306
2022	1,553,072	1,553,913	919,996	27,360,726
2023	1,530,611	1,474,556	1,015,639	32,072,905
2024	1,438,597	1,453,231	963,771	32,036,696
2025	1,120,650	1,365,868	949,833	33,553,158
2026	1,179,009	1,063,995	892,733	30,801,493
2027	982,756	1,119,404	695,428	38,223,549
2028	1,025,427	933,073	731,643	29,917,594
2029	1,219,165	973,587	609,857	29,741,326
2030	1,378,214	1,157,530	636,337	32,387,608
2031	1,288,733	1,308,538	756,563	29,196,138
2032	1,190,091	1,223,580	855,262	29,053,615
2033	1,239,479	1,129,925	799,733	28,362,715
2034	1,426,488	1,176,817	738,520	33,657,380
2035	1,241,067	1,354,372	769,169	29,608,343
2036	1,260,596	1,178,325	885,219	27,701,109
2037	1,187,391	1,196,866	770,154	27,089,913
2038	1,212,563	1,127,362	782,273	27,072,281
2039	1,236,082	1,151,261	736,845	26,875,101
2040	1,450,720	1,173,592	752,465	28,737,105
2041	1,297,461	1,377,378	767,061	30,357,316
2042	1,482,400	1,231,868	900,256	25,785,191
2043	1,483,909	1,407,457	805,150	25,240,806
2044	1,388,739	1,408,890	919,915	25,319,724
2045	1,478,887	1,318,531	920,852	26,058,833
2046	1,491,829	1,404,121	861,793	24,733,985
2047	1,303,411	1,416,409	917,735	24,408,987
2048	1,448,223	1,237,516	925,766	27,004,111
2049	1,352,910	1,375,008	808,842	23,820,557
2050	1,811,148	1,284,513	898,706	25,252,206
2051	1,801,531	1,719,585	839,559	23,428,023
2052	1,753,785	1,710,454	1,123,922	23,165,120
2053	1,711,667	1,665,122	1,117,955	22,514,558
2054	1,660,391	1,625,133	1,088,325	21,827,340
2055	1,638,268	1,576,450	1,062,189	24,136,864
2056	1,586,115	1,555,445	1,030,369	20,811,093
2057	1,563,609	1,505,929	1,016,640	20,015,395
2058	1,485,105	1,484,560	984,276	19,372,681
2059	1,430,548	1,410,025	970,310	18,685,118
2060	1,377,212	1,358,226	921,594	19,066,117
2061	1,332,479	1,307,587	887,738	17,336,853
2062	1,327,426	1,265,115	854,640	18,228,429
2063	1,295,932	1,260,317	826,880	16,127,443
2064	1,254,730	1,230,416	823,745	15,555,879
2065	1,195,542	1,191,296	804,201	15,447,760
2066	1,159,228	1,135,101	778,632	14,298,032
2067	1,144,452	1,100,623	741,903	13,704,250
2068	1,102,409	1,086,594	719,368	13,185,723
2069	1,072,092	1,046,676	710,199	13,500,025
2070	1,041,215	1,017,892	684,109	12,591,594
Subtotals 2021 to 2070:	67,042,529	64,181,926	42,110,648	1,204,392,069

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), (3), and (4) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 2019	BY 2020	BY 2021	Totals All BY'S (c)
(1)	(2)	(3)	(4)	(5)
Reserve @ 9/30/21 (a)	83,976,854	81,248,706	53,930,806	1,369,407,684

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2071	999,339	988,576	665,295	11,455,386
2072	962,387	948,817	646,134	10,915,157
2073	921,870	913,733	620,148	10,353,123
2074	880,002	875,264	597,217	9,824,678
2075	846,803	835,513	572,073	9,562,945
2076	812,683	803,993	546,092	9,335,013
2077	802,965	771,598	525,491	8,329,575
2078	764,715	762,370	504,317	7,850,822
2079	716,610	726,055	498,286	7,386,015
2080	683,649	680,381	474,550	7,210,173
2081	646,885	649,086	444,698	6,470,488
2082	618,538	614,181	424,244	6,043,336
2083	592,144	587,268	401,429	5,881,765
2084	558,883	562,208	383,839	5,257,294
2085	531,963	530,628	367,459	4,975,500
2086	489,779	505,070	346,819	4,513,707
2087	468,168	465,019	330,114	4,157,283
2088	436,152	444,499	303,937	3,831,780
2089	405,028	414,102	290,525	3,515,184
2090	384,480	384,551	270,658	3,386,451
2091	356,201	365,042	251,343	2,958,582
2092	334,125	338,193	238,592	2,682,797
2093	303,124	317,233	221,043	2,424,395
2094	281,149	287,800	207,344	2,174,622
2095	258,994	266,935	188,106	1,980,050
2096	231,783	245,900	174,469	1,752,815
2097	216,652	220,065	160,721	1,580,241
2098	194,272	205,699	143,835	1,380,628
2099	176,156	184,450	134,445	1,221,972
2100	155,347	167,250	120,557	1,080,623
2101	139,844	147,494	109,315	932,558
2102	123,570	132,774	96,402	797,358
2103	106,106	117,323	86,781	685,643
2104	93,441	100,742	76,682	589,879
2105	80,888	88,718	65,845	495,235
2106	69,286	76,799	57,986	410,150
2107	58,087	65,783	50,196	342,925
2108	49,048	55,150	42,996	285,969
2109	40,445	46,569	36,046	236,123
2110	32,462	38,400	30,437	177,846
2111	26,299	30,820	25,098	143,457
2112	20,893	24,970	20,144	110,157
2113	16,425	19,837	16,320	86,325
2114	12,464	15,595	12,965	69,872
2115	9,646	11,834	10,193	46,872
2116	7,036	9,158	7,735	38,461
2117	5,134	6,681	5,986	30,077
2118	12,405	4,874	4,367	21,646
2119	-	11,778	3,186	14,964
2120	-	-	7,698	7,698
Subtotals 2071 to 2120:	16,934,325	17,066,781	11,820,159	165,015,615
Totals 2021 to 2120:	83,976,854	81,248,706	53,930,806	1,369,407,684

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), (3), and (4) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	67,802,718	35,770,881	58,585,809	40,086,651	33,217,319	40,845,821	76,605,239	27,686,627	61,609,562	81,547,033

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2021	461,638	264,274	563,269	367,796	107,371	156,274	274,432	125,401	291,530	384,235
2022	865,615	251,715	807,044	474,523	448,132	521,044	1,154,892	390,743	1,096,018	1,514,714
2023	1,666,036	573,161	1,307,322	641,683	532,800	543,668	962,654	411,092	853,785	1,423,656
2024	1,621,923	565,669	1,262,594	625,605	602,307	646,385	1,004,452	342,663	898,247	1,109,010
2025	1,769,539	630,989	1,415,680	724,713	563,202	730,710	1,194,227	357,542	748,729	1,166,763
2026	1,564,601	554,168	1,191,260	604,228	520,094	683,268	1,350,023	425,094	781,238	972,549
2027	2,125,044	715,107	1,640,307	878,611	541,677	630,970	1,262,372	480,550	928,841	1,014,777
2028	1,488,718	540,204	1,117,069	576,582	623,404	657,155	1,165,748	449,350	1,050,014	1,206,503
2029	1,464,932	534,872	1,087,983	567,690	542,371	756,305	1,214,126	414,956	981,842	1,363,900
2030	1,695,650	636,703	1,281,765	706,057	550,906	657,997	1,397,310	432,176	906,690	1,275,348
2031	1,753,609	529,630	1,022,272	540,903	518,914	668,351	1,215,681	497,382	944,317	1,177,730
2032	1,720,387	713,159	996,796	532,225	529,914	629,538	1,234,810	432,730	1,086,793	1,226,606
2033	1,671,208	702,020	1,196,948	517,837	540,193	642,884	1,163,103	439,539	945,527	1,411,673
2034	2,136,794	841,571	1,474,502	1,006,599	633,994	655,354	1,187,760	414,015	960,405	1,228,177
2035	1,753,738	744,680	1,283,210	866,628	567,017	769,152	1,210,798	422,791	904,633	1,247,503
2036	1,621,944	671,683	1,107,265	755,609	647,839	687,896	1,421,045	430,992	923,810	1,175,058
2037	1,580,961	674,571	1,079,372	735,169	648,498	785,948	1,270,922	505,831	941,729	1,199,969
2038	1,547,252	665,264	1,235,075	717,785	606,907	786,748	1,452,078	452,393	1,105,254	1,223,244
2039	1,500,258	654,068	1,202,719	942,119	646,303	736,290	1,453,556	516,877	988,492	1,435,652
2040	1,649,447	729,420	1,337,935	1,039,885	651,959	784,086	1,360,332	517,403	1,129,390	1,283,986
2041	1,843,321	765,276	1,311,094	1,090,833	569,617	790,947	1,448,636	484,220	1,130,540	1,467,004
2042	1,382,296	623,153	1,106,946	876,563	632,902	691,050	1,461,313	515,652	1,058,033	1,468,497
2043	1,343,824	612,802	1,080,483	855,448	591,249	767,828	1,276,749	520,165	1,126,714	1,374,315
2044	1,311,399	662,950	1,057,094	836,927	791,508	717,295	1,418,600	454,468	1,136,573	1,463,527
2045	1,375,792	703,007	1,139,246	881,367	787,305	960,246	1,325,236	504,960	993,024	1,476,334
2046	1,231,014	639,795	1,004,085	794,191	766,439	955,147	1,774,101	471,727	1,103,352	1,289,873
2047	1,199,304	629,347	981,862	776,538	748,033	929,833	1,764,681	631,504	1,030,736	1,433,181
2048	1,490,457	729,554	1,084,854	905,702	725,624	907,503	1,717,911	628,150	1,379,852	1,338,859
2049	1,122,112	606,043	931,447	735,910	715,956	880,317	1,676,655	611,502	1,372,526	1,792,337
2050	1,230,703	666,033	1,046,654	810,696	693,164	868,587	1,626,428	596,817	1,336,149	1,782,820
2051	1,051,688	583,362	884,721	698,562	683,328	840,937	1,604,757	578,938	1,304,061	1,735,570
2052	1,017,109	571,959	861,791	680,315	649,021	829,004	1,553,671	571,225	1,264,996	1,693,890
2053	986,904	561,165	841,112	664,131	625,178	787,382	1,531,625	553,040	1,248,141	1,643,146
2054	949,195	604,089	816,642	644,598	601,869	758,457	1,454,727	545,193	1,208,407	1,621,253
2055	1,248,513	727,446	972,306	793,409	582,320	730,179	1,401,286	517,820	1,191,261	1,569,642
2056	930,034	580,159	883,296	611,464	580,112	706,462	1,349,041	498,798	1,131,451	1,547,369
2057	893,263	567,185	857,692	592,717	566,348	703,783	1,305,223	480,201	1,089,886	1,469,681
2058	860,337	554,734	887,134	575,815	548,342	687,086	1,300,273	464,603	1,049,251	1,415,690
2059	830,787	542,745	864,306	560,612	522,476	665,241	1,269,424	462,841	1,015,170	1,362,908
2060	891,294	584,878	940,625	646,234	506,606	633,860	1,229,064	451,860	1,011,321	1,318,639
2061	763,892	516,864	813,716	562,073	500,148	614,607	1,171,087	437,494	987,327	1,313,639
2062	921,740	579,481	856,633	632,842	481,775	606,773	1,135,516	416,857	955,936	1,282,472
2063	701,687	491,169	764,843	528,342	468,526	584,482	1,121,042	404,195	910,843	1,241,698
2064	671,280	478,197	740,413	511,633	455,032	568,408	1,079,859	399,043	883,176	1,183,125
2065	692,817	497,271	776,638	531,391	436,731	552,038	1,050,162	384,383	871,919	1,147,188
2066	611,925	452,022	691,592	478,520	420,582	529,836	1,019,917	373,813	839,888	1,132,565
2067	583,004	438,818	667,204	462,116	402,875	510,244	978,897	363,047	816,790	1,090,959
2068	556,367	425,918	644,041	446,941	384,579	488,763	942,701	348,445	793,267	1,060,957
2069	652,055	468,637	660,108	489,451	370,070	466,565	903,013	335,561	761,362	1,030,401
2070	557,237	438,404	664,553	458,620	355,159	448,964	862,002	321,434	733,210	988,959
Subtotals 2021 to 2070:	61,560,644	29,495,392	50,443,514	33,956,207	28,186,676	34,311,845	63,703,919	22,787,476	50,202,447	65,777,551

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 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	67,802,718	35,770,881	58,585,809	40,086,651	33,217,319	40,845,821	76,605,239	27,686,627	61,609,562	81,547,033

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2071	474,240	385,587	571,016	398,441	350,912	430,874	829,482	306,835	702,341	952,391
2072	446,781	371,706	545,800	381,503	334,196	425,721	796,060	295,260	670,444	912,295
2073	421,374	358,104	521,734	365,675	313,173	405,442	786,540	283,363	645,151	870,862
2074	397,738	344,740	498,679	350,834	298,768	379,937	749,073	279,974	619,156	838,008
2075	399,476	351,998	510,843	356,171	282,702	362,461	701,952	266,638	611,752	804,243
2076	423,874	355,871	472,556	356,011	270,314	342,969	669,665	249,865	582,611	794,625
2077	327,549	303,654	427,406	304,229	258,779	327,941	633,653	238,372	545,961	756,773
2078	304,970	289,766	403,280	288,237	244,243	313,946	605,886	225,553	520,849	709,167
2079	284,049	276,157	380,197	273,163	232,479	296,312	580,031	215,669	492,840	676,548
2080	292,865	287,151	398,638	284,724	214,043	282,040	547,451	206,466	471,243	640,166
2081	244,689	249,173	335,101	243,637	204,599	259,674	521,082	194,869	451,134	612,114
2082	226,248	235,821	313,170	229,251	190,607	248,216	479,761	185,483	425,794	585,993
2083	246,718	245,765	301,341	234,763	177,005	231,242	458,591	170,774	405,285	553,078
2084	191,854	209,495	270,658	201,318	168,025	214,740	427,230	163,239	373,146	526,438
2085	187,077	208,000	268,083	198,587	155,667	203,846	396,743	152,076	356,681	484,693
2086	161,007	183,918	230,552	175,026	146,019	188,853	376,615	141,223	332,289	463,305
2087	146,374	171,278	210,763	161,766	132,471	177,148	348,915	134,059	308,577	431,622
2088	132,824	158,978	192,016	149,296	122,868	160,712	327,290	124,199	292,922	400,821
2089	120,238	147,024	174,270	137,546	113,186	149,061	296,924	116,501	271,377	380,487
2090	133,301	157,451	175,864	143,580	101,294	137,315	275,398	105,692	254,558	352,501
2091	96,798	123,876	140,258	114,432	94,681	122,888	253,696	98,030	230,940	330,654
2092	86,360	112,910	124,882	103,993	84,901	114,866	227,042	90,305	214,198	299,976
2093	76,407	102,260	109,994	93,603	76,984	103,000	212,221	80,817	197,319	278,228
2094	67,243	92,079	96,255	83,970	67,890	93,395	190,298	75,541	176,588	256,304
2095	61,706	86,482	89,069	78,600	61,115	82,363	172,553	67,738	165,060	229,376
2096	50,908	73,138	71,724	66,338	54,002	74,143	152,169	61,421	148,009	214,402
2097	48,138	67,944	61,202	59,759	46,371	65,515	136,983	54,166	134,207	192,254
2098	37,194	56,302	51,329	46,036	40,836	56,256	121,042	48,760	118,354	174,326
2099	31,241	48,720	42,536	44,106	35,350	49,541	103,936	43,086	106,542	153,734
2100	27,700	44,886	38,381	40,570	30,279	42,886	91,530	36,997	94,144	138,391
2101	21,271	35,365	28,141	32,178	25,385	36,735	79,233	32,581	80,839	122,286
2102	17,169	29,595	22,298	26,966	21,435	30,797	67,869	28,204	71,190	105,004
2103	13,657	24,437	17,383	22,357	17,675	26,005	56,899	24,158	61,626	92,471
2104	11,305	20,631	13,314	18,400	14,186	21,443	48,045	20,254	52,787	80,048
2105	8,437	16,597	10,555	15,322	11,493	17,211	39,617	17,102	44,255	68,567
2106	6,238	12,520	7,275	11,656	9,131	13,944	31,798	14,102	37,368	57,484
2107	4,652	9,668	5,199	9,071	7,178	11,077	25,762	11,319	30,813	48,539
2108	12,401	7,319	3,606	6,901	5,447	8,708	20,466	9,170	24,731	40,025
2109	-	19,124	2,436	5,146	4,215	6,608	16,089	7,285	20,037	32,124
2110	-	-	4,491	3,986	3,075	5,114	12,209	5,727	15,918	26,026
2111	-	-	-	8,281	2,243	3,731	9,448	4,346	12,514	20,676
2112	-	-	-	-	5,421	2,722	6,893	3,363	9,496	16,254
2113	-	-	-	-	-	6,577	5,029	2,453	7,349	12,335
2114	-	-	-	-	-	-	12,152	1,790	5,361	9,545
2115	-	-	-	-	-	-	-	4,325	3,911	6,963
2116	-	-	-	-	-	-	-	-	9,451	5,080
2117	-	-	-	-	-	-	-	-	-	12,277
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	6,242,074	6,275,489	8,142,295	6,130,444	5,030,643	6,533,976	12,901,320	4,899,150	11,407,115	15,769,482
Totals 2021 to 2120:	67,802,718	35,770,881	58,585,809	40,086,651	33,217,319	40,845,821	76,605,239	27,686,627	61,609,562	81,547,033

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 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 1999	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	19,040,580	14,676,430	26,272,730	67,956,243	13,974,340	28,429,993	33,183,072	50,538,092	36,917,936	56,605,814

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2021	160,481	89,926	260,136	657,291	170,462	229,064	370,473	504,231	414,196	376,482
2022	597,216	303,010	686,806	1,586,494	403,184	475,816	894,435	953,690	1,107,419	752,265
2023	670,173	380,713	742,746	1,881,234	596,473	717,959	927,729	1,451,291	1,352,370	1,327,841
2024	709,967	614,693	721,544	2,418,500	567,784	697,700	836,704	1,401,118	1,273,715	1,298,318
2025	684,760	603,702	779,653	2,485,717	699,556	767,352	797,146	1,500,989	1,364,540	1,402,049
2026	801,573	552,454	691,298	2,258,685	651,314	831,036	657,855	1,398,954	1,144,500	1,250,437
2027	1,011,058	668,430	1,025,429	2,883,052	818,342	1,111,998	1,183,730	1,759,896	1,570,177	1,674,013
2028	743,838	495,356	744,744	2,154,622	592,001	791,802	878,342	1,492,967	1,057,924	1,196,081
2029	720,037	470,096	729,067	2,167,442	569,074	779,447	808,946	1,501,006	1,046,900	1,180,194
2030	737,747	482,167	816,655	2,306,742	605,111	875,473	853,075	1,612,054	1,169,461	1,442,549
2031	665,324	419,237	685,896	2,017,297	520,528	701,432	713,980	1,404,921	939,160	1,244,999
2032	642,524	397,623	670,685	1,971,690	498,912	689,953	793,623	1,365,350	895,373	1,222,000
2033	615,254	374,882	647,890	1,883,710	471,702	669,908	732,046	1,321,578	847,937	1,193,064
2034	715,666	439,018	812,197	2,301,087	591,233	914,455	893,747	1,549,431	1,244,935	1,414,014
2035	569,230	349,270	677,336	1,882,036	461,175	711,430	730,320	1,338,142	983,226	1,401,300
2036	543,700	317,029	592,725	1,707,127	403,291	623,509	672,151	1,199,265	839,900	1,264,779
2037	520,799	299,865	669,121	1,636,142	381,802	608,287	698,132	1,160,370	801,861	1,236,400
2038	500,238	284,416	653,162	1,585,418	363,274	597,050	682,680	1,193,623	768,311	1,210,924
2039	476,460	268,448	630,676	1,521,565	340,820	578,243	656,830	1,150,146	732,038	1,180,265
2040	484,819	276,155	700,068	1,624,986	360,496	657,559	726,827	1,225,463	816,530	1,290,893
2041	528,207	286,637	679,619	1,772,294	401,303	771,394	775,638	1,275,839	908,742	1,329,840
2042	413,554	227,941	574,745	1,353,616	284,270	534,175	603,169	1,035,191	641,199	1,097,709
2043	393,519	281,598	556,552	1,302,684	266,739	519,760	586,851	998,789	614,175	1,070,667
2044	375,272	270,031	541,440	1,267,185	251,460	508,848	593,523	965,602	639,150	1,046,174
2045	354,818	266,069	570,777	1,288,115	252,235	544,699	591,128	993,684	679,460	1,099,847
2046	336,147	247,589	503,262	1,157,233	217,968	477,337	541,211	895,176	588,080	990,963
2047	319,025	237,802	488,530	1,116,468	204,259	466,561	531,519	864,344	566,745	967,012
2048	365,045	249,752	528,560	1,276,577	249,260	629,562	648,418	973,811	723,277	1,101,176
2049	282,808	218,917	451,830	1,021,883	174,688	435,988	499,135	799,520	522,631	913,475
2050	283,433	223,296	503,532	1,089,013	182,657	497,414	542,462	848,164	584,846	998,032
2051	249,497	202,290	418,520	936,755	148,762	408,924	472,439	739,778	483,699	862,991
2052	233,541	194,627	402,151	900,973	136,652	395,524	473,713	711,037	465,427	838,069
2053	218,780	187,516	388,099	859,764	125,926	384,824	506,825	707,248	449,059	815,120
2054	203,095	180,461	370,004	816,152	114,114	420,364	489,374	678,259	430,958	788,815
2055	230,137	187,460	430,934	1,004,861	145,918	587,570	595,817	782,841	601,131	976,009
2056	175,213	167,761	340,589	787,222	94,439	394,577	479,017	625,792	399,955	870,876
2057	161,230	161,691	323,387	742,090	84,509	378,204	449,421	598,992	383,639	843,107
2058	148,335	155,980	308,294	705,834	75,764	364,266	436,244	573,820	368,851	817,051
2059	136,399	150,562	295,079	673,844	68,030	352,516	426,390	550,052	355,441	792,539
2060	131,424	153,022	323,433	703,466	67,700	387,409	459,251	573,962	397,917	844,885
2061	112,975	140,115	264,405	602,555	52,852	322,858	397,000	501,988	326,969	739,535
2062	125,653	137,908	275,549	648,916	61,812	416,468	457,612	534,075	421,509	808,655
2063	92,221	130,349	236,378	538,333	40,306	295,652	370,966	457,096	300,871	688,480
2064	82,701	125,636	222,762	509,752	34,826	282,202	367,531	435,526	288,293	663,160
2065	73,958	124,138	234,134	512,693	32,682	296,002	365,298	438,470	309,638	682,005
2066	65,394	116,444	196,383	449,004	25,371	255,651	331,993	394,128	263,968	612,968
2067	57,626	111,928	183,640	421,115	21,357	242,558	319,004	374,286	252,184	588,131
2068	50,587	107,463	172,211	397,655	17,920	230,953	316,238	355,316	241,293	564,451
2069	54,077	103,539	171,217	404,922	19,543	287,324	342,158	364,180	308,790	604,007
2070	39,832	103,604	172,215	375,784	13,576	234,405	304,625	345,405	256,819	567,697

Subtotals 2021 to 2070:	18,865,367	13,538,616	25,066,065	64,567,597	13,933,433	26,353,463	29,782,739	46,876,854	34,145,188	50,142,310
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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 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 1999	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	19,040,580	14,676,430	26,272,730	67,956,243	13,974,340	28,429,993	33,183,072	50,538,092	36,917,936	56,605,814

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2071	32,508	94,182	136,877	321,071	9,659	192,710	268,904	300,536	207,885	491,629
2072	27,517	89,768	125,132	297,271	7,603	179,317	260,301	283,116	196,634	467,024
2073	23,120	85,352	114,584	274,616	5,942	167,297	240,961	266,423	186,166	443,477
2074	19,260	80,923	105,068	255,200	4,606	156,445	229,700	250,399	176,400	420,867
2075	15,780	78,406	106,033	248,543	3,794	157,269	225,487	245,962	186,399	422,774
2076	15,901	72,064	90,146	228,753	3,439	172,788	237,139	230,833	211,070	415,795
2077	10,243	67,556	77,081	198,367	1,875	122,876	191,369	205,078	146,866	352,840
2078	8,041	63,099	68,247	180,323	1,319	111,755	177,639	190,934	137,085	330,481
2079	6,219	58,664	60,356	164,360	911	101,669	165,413	177,364	127,947	309,129
2080	4,926	57,003	62,568	162,433	711	105,374	170,347	177,369	141,406	317,579
2081	3,508	49,920	46,083	135,239	398	82,714	141,603	151,633	110,384	267,828
2082	2,548	45,647	39,720	122,043	250	73,912	130,093	139,461	101,976	247,913
2083	2,275	41,465	35,202	113,190	207	82,520	133,695	130,847	127,760	251,937
2084	1,241	37,397	28,566	98,264	88	57,810	110,302	116,529	85,929	209,690
2085	827	34,311	26,708	91,946	54	54,670	101,812	110,118	88,351	202,981
2086	534	29,697	19,641	78,049	26	44,033	88,277	95,556	71,197	174,129
2087	330	26,111	15,771	68,326	13	37,697	78,262	85,801	63,969	157,036
2088	196	22,730	12,524	59,804	6	32,113	70,531	76,566	57,267	140,937
2089	111	19,574	9,820	52,274	3	27,187	61,259	67,854	51,043	125,795
2090	77	17,500	8,871	47,705	2	29,278	61,137	64,561	69,789	132,285
2091	30	14,000	5,542	38,101	0	18,678	45,847	52,024	39,179	97,585
2092	14	11,604	4,047	32,330	0	15,294	39,971	44,941	33,980	85,011
2093	6	9,475	2,833	26,708	0	12,303	33,230	38,424	28,968	73,187
2094	2	7,614	1,932	21,894	0	9,800	27,847	32,483	24,466	62,433
2095	1	6,165	1,436	18,493	0	8,173	24,066	28,145	23,134	55,567
2096	0	4,663	801	13,980	0	5,970	19,046	22,342	16,728	43,891
2097	0	3,546	484	10,847	0	4,883	15,738	18,141	18,514	39,272
2098	0	2,642	280	8,294	-	3,428	12,216	14,478	10,736	29,301
2099	-	6,737	151	6,104	-	2,528	9,558	11,359	8,315	23,377
2100	-	-	161	4,649	-	1,991	7,950	9,402	7,541	20,010
2101	-	-	-	9,471	-	1,303	5,645	6,592	4,703	14,178
2102	-	-	-	-	-	906	4,208	4,862	3,388	10,723
2103	-	-	-	-	-	1,840	3,091	3,504	2,380	7,950
2104	-	-	-	-	-	-	7,688	2,464	2,238	6,210
2105	-	-	-	-	-	-	-	5,137	1,215	4,276
2106	-	-	-	-	-	-	-	-	1,738	2,827
2107	-	-	-	-	-	-	-	-	-	5,581
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	175,213	1,137,814	1,206,664	3,388,646	40,907	2,076,530	3,400,334	3,661,238	2,772,748	6,463,504
Totals 2021 to 2120:	19,040,580	14,676,430	26,272,730	67,956,243	13,974,340	28,429,993	33,183,072	50,538,092	36,917,936	56,605,814

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 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	14,690,791	8,189,938	18,873,008	40,292,077	31,392,861	16,856,389	26,034,489	24,451,871	37,025,480	61,091,525

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2021	154,898	80,900	199,223	393,512	470,194	160,114	242,040	207,499	323,886	604,439
2022	435,066	312,038	625,216	1,144,046	1,250,295	353,090	713,425	605,514	908,656	1,701,622
2023	470,365	433,597	640,603	1,347,864	1,308,995	353,983	853,738	832,801	1,096,683	1,749,084
2024	459,915	414,217	621,685	1,340,539	1,302,637	353,512	837,822	769,240	1,158,091	1,704,538
2025	490,006	428,810	695,510	1,462,386	1,284,806	385,349	862,605	1,004,535	1,217,496	1,897,744
2026	448,845	385,151	606,738	1,272,335	1,121,038	348,537	828,842	921,497	1,107,683	1,740,462
2027	685,276	446,407	860,885	1,743,900	1,284,063	499,698	1,124,890	1,140,059	1,437,923	2,278,477
2028	428,696	351,630	571,025	1,229,736	973,594	338,050	786,049	823,975	1,047,485	1,654,785
2029	449,243	339,085	575,692	1,254,935	918,670	336,652	770,726	785,883	1,022,691	1,583,958
2030	479,318	360,118	667,106	1,439,439	966,940	376,494	822,499	869,835	1,106,771	1,685,372
2031	427,937	307,525	568,508	1,214,174	822,161	326,000	729,949	761,126	971,263	1,532,099
2032	418,370	295,505	552,051	1,211,225	810,272	324,362	715,019	730,586	947,436	1,529,165
2033	407,391	279,495	532,904	1,144,062	769,073	317,733	693,827	697,842	918,594	1,443,754
2034	534,438	325,018	632,898	1,347,433	903,222	457,536	802,803	858,748	1,188,554	1,849,951
2035	415,759	274,549	551,885	1,209,640	765,085	342,717	697,706	666,961	943,001	1,502,821
2036	376,576	239,501	539,754	1,115,107	675,251	304,952	641,510	617,490	842,744	1,417,467
2037	366,297	226,721	521,429	1,053,036	649,020	300,580	624,529	593,683	818,286	1,346,174
2038	356,654	215,796	504,412	1,020,830	627,369	298,401	610,319	572,687	796,444	1,316,075
2039	345,709	201,994	485,271	982,869	602,112	291,646	591,162	549,496	770,544	1,318,285
2040	370,159	213,256	523,289	1,110,550	657,890	326,886	631,254	577,891	840,248	1,461,266
2041	437,511	220,812	490,958	1,101,551	693,268	413,646	656,579	648,633	962,765	1,658,690
2042	314,751	167,052	432,254	879,486	542,150	277,725	542,383	489,970	701,670	1,241,252
2043	304,426	156,013	414,920	845,517	524,226	272,928	526,405	471,560	679,393	1,207,991
2044	294,683	146,390	398,643	836,519	509,231	270,069	512,521	454,902	659,210	1,210,985
2045	307,227	146,331	415,014	861,491	572,159	288,980	522,277	451,909	789,587	1,198,237
2046	273,498	124,895	364,097	745,320	510,360	258,017	479,122	419,671	705,553	1,111,020
2047	263,746	116,097	348,327	714,595	496,434	307,083	465,258	404,290	684,151	1,084,167
2048	339,847	131,643	359,277	834,909	581,523	356,997	517,800	488,156	789,746	1,338,804
2049	242,688	96,986	315,248	648,249	464,142	292,015	432,650	371,824	637,389	1,016,927
2050	260,103	100,520	334,183	707,593	508,884	319,080	458,853	389,938	688,567	1,079,217
2051	222,281	80,304	283,866	585,663	435,058	278,353	402,082	341,772	593,182	955,206
2052	212,139	72,567	268,558	572,694	420,869	348,681	386,907	327,230	571,458	951,161
2053	202,501	65,757	254,030	526,562	408,398	341,670	373,050	313,646	551,173	898,042
2054	192,029	58,340	238,791	495,763	392,981	331,259	356,794	299,011	528,747	863,746
2055	262,491	70,431	260,248	603,765	490,780	391,644	408,125	365,668	647,291	1,082,654
2056	172,620	46,183	210,676	454,919	366,879	314,651	328,055	272,404	488,023	831,129
2057	162,465	40,199	196,533	411,375	351,853	303,893	312,263	258,657	466,493	773,236
2058	152,845	35,024	183,147	384,630	338,224	294,439	297,583	245,683	446,228	743,231
2059	143,728	30,540	170,447	359,552	325,803	286,136	283,823	233,362	427,072	716,411
2060	152,119	29,696	174,169	392,586	350,308	297,905	292,947	239,702	457,075	765,727
2061	124,931	22,106	145,387	309,392	297,344	265,111	254,029	208,022	386,905	653,723
2062	157,303	24,351	142,590	335,283	340,548	295,944	270,056	242,233	430,072	784,688
2063	107,235	15,539	122,361	264,003	270,146	244,854	225,555	183,925	348,618	594,599
2064	98,711	12,820	111,525	252,275	256,582	234,564	211,589	172,205	329,875	584,287
2065	100,997	11,731	108,635	244,379	264,435	237,712	208,198	165,597	343,574	561,908
2066	82,393	8,405	91,285	203,429	229,545	213,701	184,347	149,522	293,321	507,158
2067	74,647	6,663	81,896	185,268	216,103	203,148	171,103	138,580	275,559	478,522
2068	67,410	5,248	73,099	175,283	203,462	193,351	158,518	128,115	258,620	468,183
2069	82,566	5,382	67,751	172,215	224,004	210,776	161,123	143,224	278,725	528,310
2070	61,927	3,504	61,985	154,170	197,830	183,906	144,236	116,113	253,689	428,515

Subtotals 2021 to 2070:	14,392,736	8,182,843	18,595,987	39,296,056	29,946,215	15,324,532	25,124,944	23,722,874	35,138,211	57,635,265
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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 2021 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2021

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	14,690,791	8,189,938	18,873,008	40,292,077	31,392,861	16,856,389	26,034,489	24,451,871	37,025,480	61,091,525

Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)

2071	47,157	2,232	49,530	123,215	163,981	161,166	121,400	97,809	208,464	369,141
2072	41,042	1,589	42,712	114,504	150,699	149,864	109,556	88,231	192,196	353,974
2073	35,490	1,112	36,492	98,117	138,263	139,287	98,448	79,179	176,717	314,910
2074	30,473	762	30,844	87,262	126,573	129,316	88,031	70,643	161,963	290,553
2075	29,413	563	27,097	82,615	123,414	123,959	81,119	63,641	163,013	275,040
2076	30,584	434	21,671	75,682	119,479	125,919	74,581	65,376	152,912	309,318
2077	17,791	188	17,090	59,801	92,477	98,764	59,606	47,499	119,925	217,915
2078	14,421	105	13,573	52,295	81,824	88,743	51,293	40,759	106,916	194,668
2079	11,558	56	10,574	45,603	72,032	79,391	43,760	34,635	94,743	173,235
2080	11,034	33	8,611	44,548	70,238	74,748	39,733	31,116	94,427	172,601
2081	7,073	12	5,995	34,271	54,327	61,839	30,743	24,089	72,480	133,608
2082	5,391	5	4,340	29,519	46,486	53,743	25,262	19,675	62,466	115,581
2083	6,183	3	3,067	25,887	44,060	53,729	22,068	18,404	60,983	122,880
2084	2,961	1	2,070	21,972	32,936	39,158	16,294	12,513	44,833	87,667
2085	2,560	0	1,389	19,067	29,087	33,761	13,218	9,800	41,412	71,925
2086	1,511	0	851	15,365	22,288	27,051	9,806	7,408	30,556	57,254
2087	1,039	0	511	12,812	17,922	21,857	7,360	5,518	24,607	46,067
2088	2,373	0	292	10,679	14,241	17,388	5,406	4,021	19,507	38,685
2089	-	-	158	8,656	11,173	13,595	3,877	2,861	15,199	28,476
2090	-	-	154	7,579	9,979	12,207	3,077	2,300	14,721	28,586
2091	-	-	-	26,569	6,550	7,747	1,824	1,330	8,651	16,084
2092	-	-	-	-	18,616	5,670	1,197	867	6,322	12,591
2093	-	-	-	-	-	12,956	757	546	4,505	8,265
2094	-	-	-	-	-	-	1,129	332	3,137	5,696
2095	-	-	-	-	-	-	-	445	2,386	3,944
2096	-	-	-	-	-	-	-	-	4,228	2,757
2097	-	-	-	-	-	-	-	-	-	4,839
2098	-	-	-	-	-	-	-	-	-	-
2099	-	-	-	-	-	-	-	-	-	-
2100	-	-	-	-	-	-	-	-	-	-
2101	-	-	-	-	-	-	-	-	-	-
2102	-	-	-	-	-	-	-	-	-	-
2103	-	-	-	-	-	-	-	-	-	-
2104	-	-	-	-	-	-	-	-	-	-
2105	-	-	-	-	-	-	-	-	-	-
2106	-	-	-	-	-	-	-	-	-	-
2107	-	-	-	-	-	-	-	-	-	-
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	298,055	7,094	277,021	996,020	1,446,647	1,531,857	909,545	728,997	1,887,270	3,456,260
Totals 2021 to 2120:	14,690,791	8,189,938	18,873,008	40,292,077	31,392,861	16,856,389	26,034,489	24,451,871	37,025,480	61,091,525

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 2021 Level Loss & ALAE Reserve - Before Inflation and Anticipated Investment Income
Adjustment of Birth Year Level Estimated Outstanding to 2021 Level Outstanding Loss & Expense

Evaluated As of September 30, 2021

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding Basis (b) Inflation - Cal. Year	2021 Level Adjustment Factor (c)	2021 Level Outstanding Loss & ALAE (2) x (4)	Actual Paid (d) Loss & ALAE @ 9/30/21	Indicated	2021 Level Case O/S (e) Loss & ALAE @ 9/30/21	2021 Level IBNR / Bulk Outstanding (5) - (8)
						2021 Level Ultimate Loss & ALAE (5) + (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,201,287	0.81%	1.440	14,690,791	15,498,922	30,189,713	10,972,191	3,718,599
1990	5,733,068	0.60%	1.429	8,189,938	6,138,668	14,328,605	6,050,492	2,139,446
1991	13,290,745	0.49%	1.420	18,873,008	10,155,846	29,028,854	16,272,827	2,600,181
1992	28,512,706	0.43%	1.413	40,292,077	15,996,898	56,288,975	34,017,811	6,274,265
1993	22,310,606	0.40%	1.407	31,392,861	22,332,052	53,724,913	24,937,007	6,455,854
1994	12,027,362	0.36%	1.402	16,856,389	7,572,042	24,428,431	13,573,066	3,283,323
1995	18,642,472	0.36%	1.397	26,034,489	11,404,620	37,439,109	21,907,207	4,127,282
1996	17,572,546	0.27%	1.391	24,451,871	10,397,916	34,849,788	20,126,597	4,325,274
1997	26,681,301	0.25%	1.388	37,025,480	13,125,581	50,151,061	30,421,515	6,603,965
1998	44,135,500	0.32%	1.384	61,091,525	22,954,159	84,045,684	50,064,242	11,027,283
1999	13,800,357	0.40%	1.380	19,040,580	12,514,388	31,554,968	13,314,797	5,725,783
2000	10,679,582	0.33%	1.374	14,676,430	6,673,576	21,350,005	10,540,256	4,136,174
2001	19,181,140	0.36%	1.370	26,272,730	9,137,419	35,410,149	21,130,538	5,142,192
2002	49,790,667	0.31%	1.365	67,956,243	18,784,970	86,741,213	53,990,190	13,966,053
2003	10,270,587	0.29%	1.361	13,974,340	5,728,129	19,702,470	11,280,878	2,693,463
2004	20,955,206	4.94%	1.357	28,429,993	6,282,594	34,712,587	23,083,153	5,346,840
2005	25,667,245	0.87%	1.293	33,183,072	9,626,754	42,809,826	25,998,498	7,184,575
2006	39,429,901	4.86%	1.282	50,538,092	11,267,288	61,805,379	41,003,731	9,534,360
2007	30,202,467	4.55%	1.222	36,917,936	12,301,599	49,219,536	28,166,966	8,750,970
2008	48,416,948	0.35%	1.169	56,605,814	7,895,418	64,501,232	45,687,023	10,918,791
2009	58,197,137	0.30%	1.165	67,802,718	9,619,529	77,422,247	53,715,967	14,086,751
2010	30,796,399	0.39%	1.162	35,770,881	3,527,905	39,298,786	28,265,120	7,505,761
2011	50,634,883	0.42%	1.157	58,585,809	6,054,500	64,640,310	45,943,851	12,641,958
2012	34,792,880	9.83%	1.152	40,086,651	3,916,474	44,003,125	31,575,926	8,510,725
2013	31,664,726	0.72%	1.049	33,217,319	5,987,598	39,204,916	24,847,039	8,370,279
2014	39,218,031	0.18%	1.042	40,845,821	6,664,288	47,510,109	29,229,501	11,616,320
2015	73,681,916	2.01%	1.040	76,605,239	6,428,793	83,034,032	56,347,264	20,257,975
2016	27,164,426	0.22%	1.019	27,686,627	1,341,720	29,028,346	17,209,568	10,477,059
2017	60,582,867	0.22%	1.017	61,609,562	3,267,767	64,877,329	39,511,878	22,097,684
2018	80,364,958	0.22%	1.015	81,547,033	3,755,373	85,302,406	51,423,763	30,123,270
2019	82,941,185	1.01%	1.012	83,976,854	2,345,890	86,322,744	40,099,309	43,877,545
2020	81,060,864	0.23%	1.002	81,248,706	284,612	81,533,318	20,716,176	60,532,530
2021 (9 Mo)	53,930,806		1.000	53,930,806	122,438	54,053,245	538,437	53,392,369
Totals:								
All Years	1,172,532,772			1,369,407,684	289,105,724	1,658,513,408	941,962,786	427,444,898
1989 to 1998	199,107,593			278,898,429	135,576,702	414,475,132	228,342,956	50,555,474
1999 to 2021	973,425,179			1,090,509,255	153,529,021	1,244,038,276	713,619,830	376,889,425

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 2021 level - based on factors shown in column (3).

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of September 30, 2021.

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

(e) The 2021 level case outstanding as provided by NICA as of September 30, 2021. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of September 30, 2021

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 9/30/21
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 9/30/21	Incurred (c) Loss & ALAE @ 9/30/21	Case O/S Loss & ALAE @ 9/30/21 (4) - (3)	IBNR / Bulk Loss & ALAE @ 9/30/21 (2) - (4)	Case+IBNR Loss & ALAE @ 9/30/21 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,776,727	12,575,440	20,194,531	7,619,091	2,582,196	10,201,287	3
1990	10,692,425	4,959,358	9,194,784	4,235,427	1,497,641	5,733,068	3
1991	20,896,576	7,605,831	19,065,477	11,459,646	1,831,099	13,290,745	4
1992	40,976,204	12,463,498	36,536,218	24,072,720	4,439,987	28,512,706	9
1993	40,376,867	18,066,260	35,788,753	17,722,492	4,588,114	22,310,606	8
1994	18,525,483	6,498,121	16,182,768	9,684,647	2,342,715	12,027,362	3
1995	27,686,768	9,044,296	24,731,352	15,687,056	2,955,416	18,642,472	5
1996	26,175,693	8,603,146	23,067,297	14,464,151	3,108,395	17,572,546	6
1997	37,341,177	10,659,876	32,582,227	21,922,352	4,758,949	26,681,301	8
1998	62,733,288	18,597,789	54,766,641	36,168,852	7,966,647	44,135,500	11
1999	24,321,099	10,520,743	20,171,129	9,650,386	4,149,971	13,800,357	3
2000	16,336,092	5,656,510	13,326,327	7,669,817	3,009,765	10,679,582	3
2001	26,873,672	7,692,532	23,119,471	15,426,939	3,754,200	19,181,140	4
2002	65,292,677	15,502,010	55,059,929	39,557,919	10,232,748	49,790,667	13
2003	15,039,250	4,768,662	13,059,661	8,290,999	1,979,589	10,270,587	3
2004	26,277,896	5,322,690	22,336,842	17,014,152	3,941,054	20,955,206	5
2005	33,718,501	8,051,256	28,161,203	20,109,947	5,557,299	25,667,245	7
2006	48,833,709	9,403,808	41,394,986	31,991,178	7,438,723	39,429,901	9
2007	40,517,334	10,314,866	33,358,188	23,043,322	7,159,146	30,202,467	7
2008	55,225,295	6,808,347	45,886,068	39,077,722	9,339,226	48,416,948	9
2009	67,378,204	9,181,067	55,287,117	46,106,050	12,091,087	58,197,137	10
2010	34,212,043	3,415,644	27,750,071	24,334,428	6,461,972	30,796,399	5
2011	56,483,224	5,848,341	45,556,959	39,708,618	10,926,265	50,634,883	10
2012	38,603,655	3,810,774	31,216,841	27,406,067	7,386,814	34,792,880	7
2013	37,507,161	5,842,435	29,528,112	23,685,677	7,979,049	31,664,726	7
2014	45,738,825	6,520,795	34,585,440	28,064,645	11,153,386	39,218,031	9
2015	79,961,698	6,279,781	60,476,785	54,197,004	19,484,913	73,681,916	14
2016	28,484,335	1,319,909	18,204,885	16,884,976	10,279,450	27,164,426	5
2017	63,802,894	3,220,027	42,073,458	38,853,431	21,729,436	60,582,867	13
2018	84,081,607	3,716,649	54,394,993	50,678,344	29,686,614	80,364,958	14
2019	85,272,270	2,331,085	41,935,857	39,604,773	43,336,412	82,941,185	12
2020	81,344,309	283,444	20,951,726	20,668,282	60,392,583	81,060,864	9
2021 (9 Mo)	54,053,245	122,438	660,876	538,437	53,392,369	53,930,806	-
Totals:	1,417,540,201	245,007,429	1,030,606,972	785,599,543	386,933,228	1,172,532,772	238

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 September 30, 2021

Year of Birth	Ultimate Loss & ALAE - Birth Year Level							Prior	Increase or (Decrease) From 6/30/21 to 9/30/21
	Paid Projection (a)	Incurred Projection (b)	Frequency/Severity (c)	Bornhuetter-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)	Selected Ultimate BY Level @ 6/30/21 (9)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	27,884,780	22,139,264	23,897,230	22,293,686	22,019,497	24,440,784	22,776,727	22,741,698	35,029
1990	11,436,755	10,125,603	11,682,911	10,268,762	11,189,498	9,764,571	10,692,425	10,675,017	17,409
1991	18,241,368	21,090,019	20,560,519	21,039,189	21,386,936	24,388,127	20,896,576	20,887,663	8,913
1992	31,087,372	40,597,830	41,629,717	40,701,066	39,189,645	44,405,729	40,976,204	40,969,771	6,434
1993	46,864,681	39,946,225	41,116,366	40,068,009	38,638,202	47,582,271	40,376,867	41,141,805	(764,939)
1994	17,699,235	18,143,954	19,176,892	18,255,604	18,863,858	21,567,461	18,525,483	18,517,613	7,870
1995	25,866,088	27,853,317	27,404,029	27,802,958	27,620,926	33,178,665	27,686,768	27,692,144	(5,376)
1996	25,834,652	26,096,106	26,310,036	26,120,936	26,186,915	25,709,157	26,175,693	26,175,897	(204)
1997	33,611,411	37,026,249	37,869,788	37,127,493	35,951,874	42,650,683	37,341,177	37,355,085	(13,908)
1998	61,562,402	62,858,849	62,525,130	62,815,887	58,205,523	66,978,852	62,733,288	62,649,526	83,763
1999	36,729,420	23,614,605	25,464,357	23,884,335	23,891,223	21,613,346	24,321,099	24,472,532	(151,433)
2000	20,835,300	15,819,724	17,157,912	16,030,640	17,092,264	13,649,022	16,336,092	16,523,213	(187,121)
2001	29,745,952	27,582,422	25,752,293	27,286,300	27,351,635	28,034,420	26,873,672	27,023,591	(149,919)
2002	63,222,020	65,031,736	65,710,481	65,135,813	59,410,039	60,351,049	65,292,677	64,472,941	819,735
2003	20,624,827	15,193,500	14,787,736	15,136,513	17,360,618	14,199,901	15,039,250	15,161,821	(122,571)
2004	24,370,730	26,376,293	26,120,306	26,337,089	27,380,999	28,104,386	26,277,896	26,526,096	(248,200)
2005	39,253,756	32,921,405	35,010,609	33,223,490	33,438,265	33,188,671	33,718,501	34,235,943	(517,441)
2006	49,179,471	48,634,110	49,155,327	48,711,692	46,912,535	48,805,390	48,833,709	49,297,847	(464,137)
2007	58,020,724	40,171,639	41,058,333	40,322,030	40,411,278	39,070,907	40,517,334	40,478,375	38,958
2008	41,222,436	55,810,937	54,319,273	55,545,674	53,803,130	55,876,362	55,225,295	55,567,659	(342,364)
2009	60,799,212	68,590,281	65,544,737	67,999,594	64,547,067	64,179,798	67,378,204	67,914,069	(535,865)
2010	24,881,127	34,668,273	33,527,273	34,440,582	37,558,739	38,479,978	34,212,043	34,507,146	(295,103)
2011	46,862,217	56,345,344	56,692,513	56,411,816	55,186,588	50,428,383	56,483,224	56,492,450	(9,226)
2012	33,588,925	38,995,423	38,015,574	38,799,968	41,554,311	40,353,788	38,603,655	38,637,630	(33,975)
2013	56,903,507	37,070,328	38,159,274	37,291,881	41,257,618	30,984,249	37,507,161	37,523,182	(16,021)
2014	72,084,440	44,939,102	46,889,023	45,388,351	48,722,294	36,783,145	45,738,825	46,633,453	(894,628)
2015	79,993,555	80,545,940	79,142,821	80,196,333	76,620,620	69,123,413	79,961,698	84,811,107	(4,849,409)
2016	21,180,043	24,852,310	26,952,730	25,414,124	36,482,499	28,720,011	28,484,335	29,994,660	(1,510,326)
2017	64,248,215	61,744,104	68,191,586	63,798,164	64,531,128	60,749,487	63,802,894	62,855,030	947,864
2018	105,673,965	83,817,655	85,167,534	84,291,506	80,371,811	86,759,528	84,081,607	83,584,064	497,543
2019	109,359,988	88,851,509	91,241,116	90,113,277	83,343,379	76,391,306	85,272,270	81,511,028	3,761,242
2020	42,551,823	66,587,138	89,357,172	82,192,552	77,883,269	75,944,242	81,344,309	67,894,804	13,449,505
2021 (9 Mo)	91,904,690	52,508,582	55,589,117	55,317,129	61,079,446	44,227,286	54,053,245	36,669,504	N/A
Totals:									
All Years	1,493,325,088	1,396,549,775	1,441,179,715	1,419,762,443	1,415,443,629	1,386,684,369	1,417,540,201	N/A	N/A
1989 - 2020	1,401,420,398	1,344,041,192	1,385,590,598	1,364,445,314	1,354,364,183	1,342,457,082	1,363,486,956	1,354,924,859	8,562,097
1989 - 2019	1,358,868,575	1,277,454,055	1,296,233,427	1,282,252,762	1,276,480,913	1,266,512,840	1,282,142,648	1,287,030,056	(4,887,408)

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 to 2018 is based on average of columns (3), (4), (5), (6), & (7). The selection for birth years 2019 to 2021 is based on average of columns (4), (5), (6), & (7).

Estimation of Ultimate Loss & ALAE - Adjusted to Birth Year Level
Based on Bornhuetter-Ferguson Approach
Evaluated As of September 30, 2021

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 9/30/21	Birth Year Level Expected Unreported Loss & ALAE (2) x (3)	Birth Year (c) Level Reported Loss & ALAE	Indicated Birth Year Level Ultimate Loss & ALAE (4) + (5)
(1)	(2)	(3)	(4)	(5)	(6)
1989	23,897,230	8.8%	2,099,155	20,194,531	22,293,686
1990	11,682,911	9.2%	1,073,978	9,194,784	10,268,762
1991	20,560,519	9.6%	1,973,713	19,065,477	21,039,189
1992	41,629,717	10.0%	4,164,848	36,536,218	40,701,066
1993	41,116,366	10.4%	4,279,257	35,788,753	40,068,009
1994	19,176,892	10.8%	2,072,836	16,182,768	18,255,604
1995	27,404,029	11.2%	3,071,606	24,731,352	27,802,958
1996	26,310,036	11.6%	3,053,639	23,067,297	26,120,936
1997	37,869,788	12.0%	4,545,266	32,582,227	37,127,493
1998	62,525,130	12.9%	8,049,246	54,766,641	62,815,887
1999	25,464,357	14.6%	3,713,207	20,171,129	23,884,335
2000	17,157,912	15.8%	2,704,313	13,326,327	16,030,640
2001	25,752,293	16.2%	4,166,828	23,119,471	27,286,300
2002	65,710,481	15.3%	10,075,884	55,059,929	65,135,813
2003	14,787,736	14.0%	2,076,852	13,059,661	15,136,513
2004	26,120,306	15.3%	4,000,247	22,336,842	26,337,089
2005	35,010,609	14.5%	5,062,287	28,161,203	33,223,490
2006	49,155,327	14.9%	7,316,706	41,394,986	48,711,692
2007	41,058,333	17.0%	6,963,841	33,358,188	40,322,030
2008	54,319,273	17.8%	9,659,606	45,886,068	55,545,674
2009	65,544,737	19.4%	12,712,477	55,287,117	67,999,594
2010	33,527,273	20.0%	6,690,511	27,750,071	34,440,582
2011	56,692,513	19.1%	10,854,857	45,556,959	56,411,816
2012	38,015,574	19.9%	7,583,127	31,216,841	38,799,968
2013	38,159,274	20.3%	7,763,769	29,528,112	37,291,881
2014	46,889,023	23.0%	10,802,911	34,585,440	45,388,351
2015	79,142,821	24.9%	19,719,548	60,476,785	80,196,333
2016	26,952,730	26.7%	7,209,239	18,204,885	25,414,124
2017	68,191,586	31.9%	21,724,707	42,073,458	63,798,164
2018	85,167,534	35.1%	29,896,513	54,394,993	84,291,506
2019	91,241,116	52.8%	48,177,419	41,935,857	90,113,277
2020	89,357,172	68.5%	61,240,826	20,951,726	82,192,552
2021 (9 Mo)	55,589,117	98.3%	54,656,253	660,876	55,317,129
Totals:	1,441,179,715		389,155,471	1,030,606,972	1,419,762,443

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 2021 Level (6)	Estimated 2021 Level Ultimate Loss & ALAE (4) x (6) (7)	Estimated Ultimate (d) Accepted Claim Cts. (AAA & AAD Only) (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	Incurred (b) Projection	Selected (4)					Birth Year Level (9)	2021 Level (10)				
	(2)	(3)	(4)					(9)	(10)				
1989	27,884,780	22,139,264	22,139,264	0.90%	1.451	32,116,193	11.0	2,012,660	2,919,654	3,832,030	91.22%	2,172,475	23,897,230
1990	11,436,755	10,125,603	10,125,603	0.70%	1.438	14,557,290	7.0	1,446,515	2,079,613	3,866,608	90.81%	1,668,987	11,682,911
1991	18,241,368	21,090,019	21,090,019	0.59%	1.428	30,110,849	4.0	5,272,505	7,527,712	3,893,532	90.40%	5,140,130	20,560,519
1992	31,087,372	40,597,830	40,597,830	0.54%	1.419	57,625,586	13.0	3,122,910	4,432,737	3,916,312	90.00%	3,202,286	41,629,717
1993	46,864,681	39,946,225	39,946,225	0.50%	1.412	56,393,594	13.0	3,072,787	4,337,969	3,937,638	89.59%	3,162,797	41,116,366
1994	17,699,235	18,143,954	18,143,954	0.43%	1.405	25,488,062	7.0	2,591,993	3,641,152	3,957,172	89.19%	2,739,556	19,176,892
1995	25,866,088	27,853,317	27,853,317	0.43%	1.399	38,960,322	6.0	4,642,219	6,493,387	3,974,149	88.79%	4,567,338	27,404,029
1996	25,834,652	26,096,106	26,096,106	0.34%	1.393	36,345,262	7.0	3,728,015	5,192,180	3,991,330	88.39%	3,758,577	26,310,036
1997	33,611,411	37,026,249	37,026,249	0.32%	1.388	51,392,911	11.0	3,366,023	4,672,083	4,004,942	88.00%	3,442,708	37,869,788
1998	61,562,402	62,858,849	62,858,849	0.39%	1.384	86,970,291	15.0	4,190,590	5,798,019	4,017,772	87.13%	4,168,342	62,525,130
1999	36,729,420	23,614,605	23,614,605	0.46%	1.378	32,546,834	9.0	2,623,845	3,616,315	4,033,311	85.42%	2,829,373	25,464,357
2000	20,835,300	15,819,724	15,819,724	0.40%	1.372	21,704,715	6.0	2,636,621	3,617,452	4,051,675	84.24%	2,859,652	17,157,912
2001	29,745,952	27,582,422	27,582,422	0.44%	1.367	37,692,107	4.0	6,895,606	9,423,027	4,067,914	83.82%	6,438,073	25,752,293
2002	63,222,020	65,031,736	65,031,736	0.38%	1.361	88,479,041	17.0	3,825,396	5,204,649	4,085,777	84.67%	3,865,322	65,710,481
2003	20,624,827	15,193,500	15,193,500	0.39%	1.355	20,592,554	3.0	5,064,500	6,864,185	4,101,450	85.96%	4,929,245	14,787,736
2004	24,370,730	26,376,293	26,376,293	4.59%	1.350	35,610,141	6.0	4,396,049	5,935,023	4,117,464	84.69%	4,353,384	26,120,306
2005	39,253,756	32,921,405	32,921,405	0.89%	1.291	42,496,677	11.0	2,992,855	3,863,334	4,306,388	85.54%	3,182,783	35,010,609
2006	49,179,471	48,634,110	48,634,110	4.50%	1.279	62,226,620	12.0	4,052,842	5,185,552	4,344,647	85.12%	4,096,277	49,155,327
2007	58,020,724	40,171,639	40,171,639	4.46%	1.224	49,187,866	10.0	4,017,164	4,918,787	4,539,953	83.04%	4,105,833	41,058,333
2008	41,222,436	55,810,937	55,810,937	1.39%	1.172	65,421,715	10.0	5,581,094	6,542,171	4,742,280	82.22%	5,431,927	54,319,273
2009	60,799,212	68,590,281	68,590,281	0.36%	1.156	79,303,215	11.0	6,235,480	7,209,383	4,807,968	80.60%	5,958,612	65,544,737
2010	24,881,127	34,668,273	34,668,273	0.44%	1.152	39,940,795	6.0	5,778,046	6,656,799	4,825,088	80.04%	5,587,879	33,527,273
2011	46,862,217	56,345,344	56,345,344	0.46%	1.147	64,627,242	12.0	4,695,445	5,385,603	4,846,544	80.85%	4,724,376	56,692,513
2012	33,588,925	38,995,423	38,995,423	8.91%	1.142	44,520,520	7.0	5,570,775	6,360,074	4,869,038	80.05%	5,430,796	38,015,574
2013	56,903,507	37,070,328	37,070,328	0.71%	1.048	38,860,593	8.0	4,633,791	4,857,574	5,302,819	79.65%	4,769,909	38,159,274
2014	72,084,440	44,939,102	44,939,102	0.20%	1.041	46,779,132	10.0	4,493,910	4,677,913	5,340,255	76.96%	4,688,902	46,889,023
2015	79,993,555	80,545,940	80,545,940	1.86%	1.039	83,674,818	14.0	5,753,281	5,976,773	5,351,046	75.08%	5,653,059	79,142,821
2016	21,180,043	24,852,310	24,852,310	0.27%	1.020	25,345,062	6.0	4,142,052	4,224,177	5,450,837	73.25%	4,492,122	26,952,730
2017	64,248,215	61,744,104	61,744,104	0.25%	1.017	62,799,705	15.0	4,116,274	4,186,647	5,465,472	68.14%	4,546,106	68,191,586
2018	105,673,965	83,817,655	83,817,655	0.25%	1.015	85,041,000	16.0	5,238,603	5,315,062	5,478,945	64.90%	5,322,971	85,167,534
2019	109,359,988	88,851,509	88,851,509	0.95%	1.012	89,921,431	17.0	5,226,559	5,289,496	5,492,769	47.20%	5,367,124	91,241,116
2020	42,551,823	66,587,138	66,587,138	0.25%	1.002	66,753,428	18.0	3,699,285	3,708,524	5,545,064	31.47%	4,964,287	89,357,172
2021 (9 Mo)	N/A	N/A	N/A		1.000	N/A	10.0	N/A	N/A	5,558,912	N/A	5,558,912	55,589,117

Totals / Averages:

1992 - 2016	1,022,023,503	989,685,900	989,685,900			1,232,185,676	234	4,229,427	5,265,751				995,492,530
1992 - 2004	438,054,090	426,140,810	426,140,810			589,801,420	117	3,642,229	5,041,038				431,025,043
2005 - 2016	583,969,413	563,545,091	563,545,091			642,384,256	117	4,816,625	5,490,464				564,467,488
1995 - 2004	342,402,802	327,452,801	327,452,801			450,294,178	84	3,898,248	5,360,645				329,102,068
2005 - 2015	562,789,371	538,692,781	538,692,781			617,039,194	111	4,853,088	5,558,912				537,514,757
1997 - 2006	379,135,289	355,058,893	355,058,893			479,711,891	94	3,777,222	5,103,318				359,553,939
2007 - 2017	559,784,402	543,733,679	543,733,679			600,460,664	109	4,988,382	5,508,813				548,493,138
2010 - 2017	399,742,029	379,160,822	379,160,822			406,547,868	78	4,861,036	5,212,152				387,570,795

(15) Selected 2021 Level Average Claim Size ==> 5,558,912

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

(b) See Exhibit VII, Sheet 1.

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

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

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

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

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

Evaluated As of September 30, 2021

Year of Birth	Insured (a) Physicians	Birth Year Level (b) Incurred Loss & ALAE @ 9/30/21	Expected Percent (c) Reported @ 9/30/21	Exposure Adjusted to Expected Percent Reported (2) X (4)	Adjustment Factor to (d) 2021 Level	Incurred (Reported)	2021 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 2021 Level (3) X (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	20,194,531	91.22%	519.9	1.451	29,295,077	56,344	1,824,966	22,019,497
1990	590	9,194,784	90.81%	535.8	1.438	13,219,078	24,673	1,994,714	11,189,498
1991	653	19,065,477	90.40%	590.3	1.428	27,220,350	46,112	2,321,459	21,386,936
1992	712	36,536,218	90.00%	640.8	1.419	51,860,430	80,935	2,653,427	39,189,645
1993	731	35,788,753	89.59%	654.9	1.412	50,524,334	77,146	2,849,449	38,638,202
1994	659	16,182,768	89.19%	587.8	1.405	22,733,050	38,677	2,681,089	18,863,858
1995	682	24,731,352	88.79%	605.6	1.399	34,593,418	57,127	2,889,574	27,620,926
1996	708	23,067,297	88.39%	625.8	1.393	32,126,898	51,335	3,119,618	26,186,915
1997	737	32,582,227	88.00%	648.5	1.388	45,224,552	69,733	3,369,647	35,951,874
1998	699	54,766,641	87.13%	609.0	1.384	75,774,069	124,421	3,438,882	58,205,523
1999	665	20,171,129	85.42%	568.0	1.378	27,800,862	48,943	3,720,095	23,891,223
2000	620	13,326,327	84.24%	522.3	1.372	18,283,765	35,008	3,765,937	17,092,264
2001	676	23,119,471	83.82%	566.6	1.367	31,593,367	55,758	4,232,163	27,351,635
2002	730	55,059,929	84.67%	618.1	1.361	74,911,882	121,204	4,350,111	59,410,039
2003	785	13,059,661	85.96%	674.8	1.355	17,700,449	26,233	4,300,957	17,360,618
2004	841	22,336,842	84.69%	712.2	1.350	30,156,554	42,343	5,044,157	27,380,999
2005	891	28,161,203	85.54%	762.2	1.291	36,351,958	47,695	5,277,062	33,438,265
2006	897	41,394,986	85.12%	763.5	1.279	52,964,269	69,372	5,517,549	46,912,535
2007	963	33,358,188	83.04%	799.7	1.224	40,845,187	51,078	7,053,090	40,411,278
2008	987	45,886,068	82.22%	811.5	1.172	53,787,760	66,283	7,917,061	53,803,130
2009	1,044	55,287,117	80.60%	841.5	1.156	63,922,265	75,961	9,259,950	64,547,067
2010	1,071	27,750,071	80.04%	857.3	1.152	31,970,439	37,293	9,808,667	37,558,739
2011	1,091	45,556,959	80.85%	882.1	1.147	52,253,131	59,237	9,629,629	55,186,588
2012	1,119	31,216,841	80.05%	895.8	1.142	35,639,824	39,786	10,337,470	41,554,311
2013	1,143	29,528,112	79.65%	910.4	1.048	30,954,136	33,999	11,729,506	41,257,618
2014	1,208	34,585,440	76.96%	929.7	1.041	36,001,540	38,724	14,136,854	48,722,294
2015	1,273	60,476,785	75.08%	955.8	1.039	62,826,060	65,730	16,143,835	76,620,620
2016	1,318	18,204,885	73.25%	965.5	1.020	18,565,837	19,230	18,277,614	36,482,499
2017	1,356	42,073,458	68.14%	924.0	1.017	42,792,762	46,312	22,457,670	64,531,128
2018	1,420	54,394,993	64.90%	921.5	1.015	55,188,905	59,888	25,976,818	80,371,811
2019	1,501	41,935,857	47.20%	708.4	1.012	42,440,836	59,908	41,407,522	83,343,379
2020	1,575	20,951,726	31.47%	495.6	1.002	21,004,049	42,383	56,931,543	77,883,269
2021 (9 Mo)	1,543	660,876	1.26%	19.4	1.000	660,876	34,030	60,418,571	61,079,446
Totals / Averages:									
1992 - 2016	22,250	822,135,271		18,409		1,029,366,035	55,916	171,503,393	993,638,664
1992 - 2004	9,245	370,728,616		8,034		513,283,631	63,886	46,415,106	417,143,722
2005 - 2016	13,005	451,406,655		10,375		516,082,404	49,743	125,088,287	576,494,942
1995 - 2004	7,143	282,220,877		6,151		388,165,817	63,107	38,231,140	320,452,017
2005 - 2015	11,687	433,201,770		9,409		497,516,567	52,874	106,810,673	540,012,444
1997 - 2006	7,541	303,978,417		6,445		410,761,728	63,732	43,016,560	346,994,976
2007 - 2017	12,573	423,923,924		9,773		469,558,940	48,045	136,751,347	560,675,271
2010 - 2017	9,579	289,392,551		7,321		311,003,728	42,483	112,521,245	401,913,796

(9) Indicated 2021 Level Loss & ALAE per Insured Physician

52,874

Notes: (a) See Exhibit X, Sheet 1d, Column (6) for birth years 2015 & prior, and Exhibit X, Sheet 1c, Columns (4) for birth years 2016 & 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 (2021) - current year calculation is adjusted to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2021

Year of Birth	Combined Incurred Loss & ALAE	Loss Development Factors		Combined Incurred Loss & ALAE Projection (2) x (4)
		Incremental	Cumulative	
(1)	(2)	(3)	(4)	(5)
1989	20,194,531	1.0963	1.0963	22,139,264
1990	9,194,784	1.0045	1.1012	10,125,603
1991	19,065,477	1.0045	1.1062	21,090,019
1992	36,536,218	1.0045	1.1112	40,597,830
1993	35,788,753	1.0045	1.1162	39,946,225
1994	16,182,768	1.0045	1.1212	18,143,954
1995	24,731,352	1.0045	1.1262	27,853,317
1996	23,067,297	1.0045	1.1313	26,096,106
1997	32,582,227	1.0045	1.1364	37,026,249
1998	54,766,641	1.0100	1.1478	62,858,849
1999	20,171,129	1.0200	1.1707	23,614,605
2000	13,326,327	1.0140	1.1871	15,819,724
2001	23,119,471	1.0050	1.1930	27,582,422
2002	55,059,929	0.9900	1.1811	65,031,736
2003	13,059,661	0.9850	1.1634	15,193,500
2004	22,336,842	1.0150	1.1808	26,376,293
2005	28,161,203	0.9900	1.1690	32,921,405
2006	41,394,986	1.0050	1.1749	48,634,110
2007	33,358,188	1.0250	1.2043	40,171,639
2008	45,886,068	1.0100	1.2163	55,810,937
2009	55,287,117	1.0200	1.2406	68,590,281
2010	27,750,071	1.0070	1.2493	34,668,273
2011	45,556,959	0.9900	1.2368	56,345,344
2012	31,216,841	1.0100	1.2492	38,995,423
2013	29,528,112	1.0050	1.2554	37,070,328
2014	34,585,440	1.0350	1.2994	44,939,102
2015	60,476,785	1.0250	1.3318	80,545,940
2016	18,204,885	1.0250	1.3651	24,852,310
2017	42,073,458	1.0750	1.4675	61,744,104
2018	54,394,993	1.0500	1.5409	83,817,655
2019	41,935,857	1.3750	2.1187	88,851,509
2020	20,951,726	1.5000	3.1781	66,587,138
2021	660,876	25.0000	79.4530	52,508,582
Totals:	1,030,606,972			1,396,549,775

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.0594	1.1581	0.9042	0.6554	0.8098	1.4479	1.0264	0.9181	0.9976	0.9026
1990		2.6708	1.4170	0.8592	0.8306	0.9959	0.8359	0.9644	0.9678	1.0145	1.0414	1.1928
1991		2.0834	1.0496	0.7184	0.9935	1.0680	0.9778	0.9818	1.0700	1.0198	1.4948	1.0444
1992		1.9335	0.7842	1.0483	1.0391	0.8742	1.0371	1.0356	0.9712	1.2494	1.0721	1.0652
1993		2.1931	1.3910	1.2530	0.9861	1.3220	1.0700	1.5468	1.0154	0.9152	0.9453	1.0467
1994		1.3738	0.8830	1.0995	1.4926	1.4611	0.6927	1.3408	0.6213	0.9629	1.0836	1.0621
1995		3.7051	3.0280	0.8188	1.1532	1.0231	1.3777	0.9962	1.0358	1.0441	1.1255	0.9932
1996		2.3518	1.3230	1.0376	2.6396	1.1455	0.9286	1.0231	1.1834	0.9689	1.1049	0.9234
1997		1.4211	1.2528	1.1744	1.5725	0.9429	0.9510	0.9050	1.1411	0.9887	0.9932	1.1780
1998		1.5464	1.2565	1.2843	1.2751	1.0495	0.9921	1.0774	1.1161	1.0514	0.9343	1.0381
1999		1.3893	1.8858	0.8489	1.2365	0.9736	0.8655	1.0899	1.1128	0.7996	1.0343	1.1539
2000		1.7979	1.0504	0.8931	0.7603	0.9608	1.0799	0.9590	1.2172	1.0269	0.9225	0.9166
2001		2.6981	1.5677	0.6829	1.4238	1.3429	0.9834	0.9325	1.0367	1.0965	0.9410	1.0950
2002		1.9170	1.4079	0.9412	1.5435	0.9555	1.4402	1.0174	0.9596	1.1214	1.0019	0.9046
2003		5.2004	2.7801	1.3378	0.9085	1.1360	1.0265	1.2176	1.0777	0.9748	0.9498	1.0305
2004		16.8366	3.9071	1.1175	1.2998	0.6983	1.1297	1.0008	0.9341	1.0393	1.0054	0.9914
2005		209.4822	1.9830	1.0581	1.1507	1.2523	0.8763	0.9923	0.6592	0.9853	0.9815	1.0091
2006		2.1853	1.8882	1.2107	1.3564	1.0624	0.9306	0.9918	1.0457	1.0112	0.9174	0.9966
2007		3.7481	1.8456	1.3020	1.1798	0.9152	0.9200	1.0140	0.9793	0.9353	0.9626	1.0154
2008		2.8463	1.5593	1.0604	1.0668	0.9862	1.0727	1.0290	0.9275	0.9956	0.9703	0.9899
2009	5.4440	2.2241	1.3750	1.1418	0.9641	0.9958	1.0672	1.1411	1.0389	1.0089	1.0389	1.0234
2010	33.4297	2.4190	1.6442	0.8935	0.9872	0.9758	0.9768	1.0617	1.0224	1.0770	1.0111	
2011	0.7534	3.1887	1.2088	1.3434	0.9720	1.0279	1.0158	1.0056	1.0261	1.0513		
2012	1.1036	1.4271	1.8680	0.6622	0.9381	1.1556	1.1669	1.0236	1.0262			
2013	2.3697	1.6581	0.8978	1.2991	1.1104	0.9589	1.0061	1.0307				
2014	4.0790	1.4856	1.1867	0.9840	0.8378	1.0311	1.0736					
2015		3.2485	1.4405	1.2132	1.3267	1.0465						
2016	0.7494	3.4243	1.1603	2.0991	1.0670							
2017	2.6743	2.7961	1.6419	1.2981								
2018	3.3067	2.4677	1.2483									
2019	24.5696	1.4343										
2020	698.3909											
Simple Avg. - Incremental	70.6246	9.7718	1.5664	1.0979	1.1791	1.0375	1.0117	1.0730	1.0088	1.0111	1.0241	1.0273
Wtd Avg. All - Incremental	3.3322	2.1007	1.4071	1.0792	1.1327	1.0228	1.0171	1.0644	1.0000	1.0091	0.9997	1.0151
Wtd Latest Five - Incremental	6.4503	2.1544	1.3268	1.2357	1.0731	1.0386	1.0455	1.0562	1.0041	1.0107	0.9812	1.0073
Wtd Latest Three - Incremental	10.3426	1.9507	1.3501	1.3434	1.0952	1.0206	1.0789	1.0181	1.0252	1.0386	1.0078	1.0101
Wtd Avg. 1996 & Subs.- Incremental	3.3322	2.1014	1.4564	1.0930	1.1595	1.0204	1.0255	1.0263	1.0083	1.0141	0.9857	1.0075
Wtd Avg. All - Cumulative		4.7334	2.2533	1.6013	1.4839	1.3100	1.2809	1.2593	1.1832	1.1831	1.1724	1.1728
Wtd Latest Five - Cumulative		5.6849	2.6387	1.9888	1.6095	1.4999	1.4441	1.3813	1.3078	1.3025	1.2887	1.3134
Selected Incremental - Prior 9/30/20	25.0000	1.5000	1.3500	1.1000	1.0850	1.0300	1.0450	1.0400	1.0250	1.0100	1.0050	1.0050
Selected - Incremental	25.0000	1.5000	1.3750	1.0500	1.0750	1.0250	1.0250	1.0350	1.0050	1.0100	0.9900	1.0070
Selected - Cumulative	79.4530	3.1781	2.1187	1.5409	1.4675	1.3651	1.3318	1.2994	1.2554	1.2492	1.2368	1.2493

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.4140	0.7997	1.0378	1.1240	1.0287	1.1839	0.9788	0.8564	1.0374	1.0216	0.9858	1.0131
1990	1.1796	0.9661	1.0370	1.0128	0.8538	0.7701	0.8808	1.0102	0.7865	0.9908	1.0418	0.9326
1991	0.9572	1.1694	1.0351	1.1121	1.1645	0.9083	1.0444	0.9867	1.0653	1.1004	0.9111	1.0120
1992	1.0306	1.2380	1.2422	0.9991	0.9488	1.0792	1.0068	1.0623	1.0123	0.9367	0.9596	0.9890
1993	1.0465	0.8674	0.9904	0.8186	1.0316	1.0533	0.8839	1.0441	0.9035	1.0031	1.0029	0.9935
1994	1.0703	1.1515	0.9671	1.0079	1.0277	1.3276	0.8716	0.9869	1.0002	1.0057	0.9605	1.0040
1995	1.0248	1.0544	1.0089	0.9495	0.9337	0.9598	1.0531	1.0035	0.9826	1.0159	1.0284	1.0137
1996	0.9120	1.0414	1.0025	0.7500	1.0911	0.9558	1.0031	0.9988	1.0642	0.9731	0.9918	1.0125
1997	1.0684	1.1150	0.9362	1.0120	0.9078	0.9592	0.9899	0.9709	0.9924	1.0164	1.0859	1.0199
1998	1.1246	0.9940	1.0140	1.0549	0.9900	0.9830	0.9528	0.9692	1.0350	1.0297	1.0298	
1999	0.8933	0.9375	1.0748	0.8772	1.0180	0.8934	1.0721	1.0203	0.9675	1.0148		
2000	0.9570	0.9293	1.0238	0.9874	1.0132	1.0741	0.9921	0.9356	0.8989			
2001	0.9709	1.0313	1.0029	1.0310	1.0078	1.0199	0.9701	1.0470				
2002	0.9822	0.9399	1.0105	0.9793	0.9892	1.0198	1.0458					
2003	0.9801	0.9965	1.1524	0.9095	1.0036	1.0277						
2004	1.0496	1.0569	1.0283	1.0389	0.9737							
2005	0.9802	1.0198	1.0366	1.0318								
2006	1.0161	1.0044	1.0464									
2007	0.9977	1.0304										
2008	1.0482											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.0352	1.0181	1.0359	0.9821	0.9990	1.0144	0.9818	0.9917	0.9788	1.0098	0.9997	0.9989
Wtd Avg. All - Incremental	1.0291	1.0021	1.0299	0.9742	0.9914	1.0105	0.9828	0.9945	0.9895	1.0069	1.0024	1.0027
Wtd Latest Five - Incremental	1.0193	1.0214	1.0381	1.0002	0.9940	1.0055	1.0025	0.9854	1.0055	1.0140	1.0275	1.0085
Wtd Latest Three - Incremental	1.0231	1.0171	1.0390	1.0074	0.9873	1.0210	1.0176	1.0074	0.9951	1.0229	1.0374	1.0159
Wtd Avg. 1996 & Subs.- Incremental	1.0077	1.0058	1.0193	0.9772	0.9912	0.9890	1.0008	0.9872	1.0055	1.0137	1.0374	1.0169
Wtd Avg. All - Cumulative	1.1553	1.1226	1.1203	1.0879	1.1167	1.1264	1.1146	1.1342	1.1404	1.1525	1.1446	1.1419
Wtd Latest Five - Cumulative	1.3039	1.2793	1.2525	1.2065	1.2062	1.2136	1.2069	1.2039	1.2217	1.2150	1.1983	1.1662
Selected Incremental - Prior 9/30/20	1.0100	1.0100	1.0300	0.9900	1.0000	1.0100	0.9900	0.9900	1.0100	1.0135	1.0150	1.0045
Selected - Incremental	1.0200	1.0100	1.0250	1.0050	0.9900	1.0150	0.9850	0.9900	1.0050	1.0140	1.0200	1.0100
Selected - Cumulative	1.2406	1.2163	1.2043	1.1749	1.1690	1.1808	1.1634	1.1811	1.1930	1.1871	1.1707	1.1478

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:381 -----	381:393 -----	393:Ult. -----
1989	0.9433	0.9667	1.0092	0.9828	0.9919	1.0362	0.9902	1.0116	
1990	0.9644	0.9998	0.8894	1.2024	1.0019	1.0020	1.0564		
1991	0.9986	1.0149	0.9721	1.0067	1.0121	0.9566			
1992	1.0020	1.0090	0.9827	0.9891	1.0194				
1993	0.9829	1.0595	1.0156	0.9993					
1994	1.0084	1.0216	1.0209						
1995	1.0087	1.0181							
1996	1.0263								
1997									
1998									
1999									
2000									
2001									
2002									
2003									
2004									
2005									
2006									
2007									
2008									
2009									
2010									
2011									
2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	0.9918	1.0128	0.9817	1.0360	1.0063	0.9983	1.0233	1.0116	
Wtd Avg. All - Incremental	0.9938	1.0171	0.9924	1.0069	1.0094	0.9970	1.0101	1.0116	
Wtd Latest Five - Incremental	1.0032	1.0261	0.9896	1.0069	1.0094	0.9970	1.0101	1.0116	
Wtd Latest Three - Incremental	1.0150	1.0377	1.0028	0.9968	1.0148	0.9970	1.0101	1.0116	
Wtd Avg. 1996 & Subs.- Incremental	1.0263								
Wtd Avg. All - Cumulative	1.1388	1.1459	1.1266	1.1352	1.1274	1.1169	1.1202	1.1090	1.0963
Wtd Latest Five - Cumulative	1.1564	1.1527	1.1234	1.1352	1.1274	1.1169	1.1202	1.1090	1.0963
Selected Incremental - Prior 9/30/20	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.1013	
Selected - Incremental	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0963
Selected - Cumulative	1.1364	1.1313	1.1262	1.1212	1.1162	1.1112	1.1062	1.1012	1.0963

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2021

Year of Birth	Combined Paid Loss & ALAE	Loss Development Factors		Combined Paid Loss & ALAE Projection (2) x (4)
		Incremental	Cumulative	
(1)	(2)	(3)	(4)	(5)
1989	12,575,440	2.2174	2.2174	27,884,780
1990	4,959,358	1.0400	2.3061	11,436,755
1991	7,605,831	1.0400	2.3983	18,241,368
1992	12,463,498	1.0400	2.4943	31,087,372
1993	18,066,260	1.0400	2.5940	46,864,681
1994	6,498,121	1.0500	2.7237	17,699,235
1995	9,044,296	1.0500	2.8599	25,866,088
1996	8,603,146	1.0500	3.0029	25,834,652
1997	10,659,876	1.0500	3.1531	33,611,411
1998	18,597,789	1.0498	3.3102	61,562,402
1999	10,520,743	1.0547	3.4911	36,729,420
2000	5,656,510	1.0551	3.6834	20,835,300
2001	7,692,532	1.0498	3.8669	29,745,952
2002	15,502,010	1.0547	4.0783	63,222,020
2003	4,768,662	1.0605	4.3251	20,624,827
2004	5,322,690	1.0586	4.5786	24,370,730
2005	8,051,256	1.0648	4.8755	39,253,756
2006	9,403,808	1.0727	5.2297	49,179,471
2007	10,314,866	1.0756	5.6250	58,020,724
2008	6,808,347	1.0764	6.0547	41,222,436
2009	9,181,067	1.0937	6.6222	60,799,212
2010	3,415,644	1.1000	7.2845	24,881,127
2011	5,848,341	1.1000	8.0129	46,862,217
2012	3,810,774	1.1000	8.8142	33,588,925
2013	5,842,435	1.1050	9.7397	56,903,507
2014	6,520,795	1.1350	11.0545	72,084,440
2015	6,279,781	1.1523	12.7383	79,993,555
2016	1,319,909	1.2597	16.0466	21,180,043
2017	3,220,027	1.2434	19.9527	64,248,215
2018	3,716,649	1.4250	28.4326	105,673,965
2019	2,331,085	1.6500	46.9138	109,359,988
2020	283,444	3.2000	150.1241	42,551,823
2021	122,438	5.0000	750.6204	91,904,690
Totals:	245,007,429			1,493,325,088

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.7343	1.5450	1.3271	1.1265	1.1060	1.1303	1.0679	1.0567	1.0581	1.2060
1990		3.8957	1.5321	1.2341	1.0701	1.1709	1.0584	1.0593	1.0427	1.0440	1.0278	1.0529
1991		1.2990	1.2960	2.0295	1.3600	1.0959	1.0718	1.0278	1.0592	1.0658	1.0747	1.0796
1992		24.5239	2.8525	1.4917	1.1733	1.1246	1.0859	1.0794	1.0628	1.0622	1.0739	1.0918
1993		4.6754	2.6443	1.4315	1.3620	1.3581	1.2067	1.1632	1.1411	1.1285	1.0886	1.1098
1994		3.3058	1.2569	1.2324	1.4116	1.1108	1.1062	1.0787	1.0303	1.0163	1.1740	1.0135
1995		3.5466	2.3702	1.2029	1.0596	1.1371	1.0404	1.1033	1.0931	1.1626	1.2871	1.0943
1996		3.4207	1.2965	1.4956	1.3884	1.2620	1.1211	1.1002	1.0852	1.0905	1.0732	1.0721
1997		4.9948	1.4036	1.2514	1.4956	1.2263	1.1615	1.0778	1.1121	1.1087	1.1040	1.1008
1998		2.5704	1.8748	1.2637	1.1700	1.3554	1.1682	1.1151	1.1223	1.0992	1.1131	1.0979
1999		1.5061	1.3239	1.4848	1.2022	1.1807	1.0938	1.2892	1.1376	1.1097	1.0986	1.1054
2000		1.1172	1.7854	1.2254	1.1051	1.0849	1.0614	1.0609	1.0533	1.0807	1.0621	1.0599
2001		2.8094	2.0531	1.2824	1.2001	1.4484	1.0985	1.0738	1.0659	1.0708	1.0569	1.0810
2002		3.5739	1.9466	1.4413	1.2973	1.3333	1.2154	1.1217	1.1104	1.1224	1.1234	1.1234
2003		2.2646	1.2601	1.3562	1.5922	1.1848	1.0699	1.1131	1.1249	1.0991	1.1083	1.1514
2004		3.0934	1.5356	1.3357	1.2520	1.1314	1.1891	1.0728	1.0809	1.0953	1.0734	1.0635
2005		54.2876	3.0195	1.6349	1.5046	1.2512	1.1840	1.0977	1.0918	1.0731	1.0754	1.0707
2006		4.5845	1.9873	1.6680	1.9162	1.2528	1.1517	1.1142	1.0948	1.0913	1.1024	1.0803
2007		6.3010	2.3561	1.4480	1.3295	1.2527	1.1842	1.1607	1.1277	1.1132	1.0961	1.0945
2008		4.8995	1.7668	1.5112	1.1980	1.2228	1.2201	1.1893	1.1841	1.1438	1.0923	1.1113
2009	550.7132	2.4291	1.7933	1.3728	1.1790	1.1542	1.2079	1.2563	1.0946	1.0954	1.1116	1.1329
2010	671.5172	1.6091	1.5006	1.1412	1.1012	1.0734	1.1046	1.0690	1.0634	1.0541	1.1094	
2011	25.1814	5.0272	2.1700	1.4656	1.4112	1.2080	1.1633	1.1279	1.1090	1.1387		
2012	15.2106	9.9607	2.5264	1.2660	1.1624	1.1587	1.1502	1.1318	1.1350			
2013	323.9334	3.2396	1.7199	1.3106	1.1914	1.2158	1.1339	1.1999				
2014	333.9664	3.3655	1.5929	1.5941	1.2313	1.1459	1.1806					
2015		8.0586	2.0603	1.5187	1.3032	1.5213						
2016	62.5175	1.4196	1.2655	1.3513	1.4242							
2017	1,362.7915	1.8233	1.8903	2.1885								
2018	122.0280	3.3192	1.7083									
2019		2.4688										
2020												
Simple Avg. - Incremental	385.3177	5.9797	1.8508	1.4405	1.3007	1.2144	1.1360	1.1220	1.0959	1.0917	1.0992	1.0949
Wtd Avg. All - Incremental	199.3665	2.8065	1.7808	1.4270	1.2842	1.2263	1.1474	1.1338	1.1013	1.0953	1.0983	1.1001
Wtd Latest Five - Incremental	228.2811	2.6990	1.7215	1.5840	1.2434	1.2597	1.1523	1.1709	1.1160	1.1120	1.1022	1.0995
Wtd Latest Three - Incremental	350.5761	2.6079	1.6802	1.7239	1.2821	1.2899	1.1581	1.1582	1.1055	1.1023	1.1050	1.1132
Wtd Avg. All - Cumulative		131.8692	46.9875	26.3859	18.4904	14.3985	11.7415	10.2334	9.0260	8.1956	7.4825	6.8125
Wtd Latest Five - Cumulative		148.8071	55.1333	32.0254	20.2181	16.2600	12.9077	11.2016	9.5665	8.5723	7.7089	6.9944
Selected Incremental - Prior 9/30/20		2.7500	1.7850	1.4000	1.2650	1.1700	1.1500	1.1300	1.1000	1.1000	1.1000	1.0950
Selected - Incremental	5.0000	3.2000	1.6500	1.4250	1.2434	1.2597	1.1523	1.1350	1.1050	1.1000	1.1000	1.1000
Selected - Cumulative	750.6204	150.1241	46.9138	28.4326	19.9527	16.0466	12.7383	11.0545	9.7397	8.8142	8.0129	7.2845

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.0419	1.0496	1.0384	1.0445	1.0374	1.0421	1.0180	1.0205	1.0229	1.0289	1.0278	1.0385
1990	1.1059	1.0986	1.1053	1.0801	1.0592	1.0279	1.0263	1.0236	1.0304	1.0281	1.0339	1.0589
1991	1.0704	1.0573	1.0698	1.0923	1.1895	1.1247	1.1496	1.1064	1.0738	1.1769	1.0807	1.0775
1992	1.0744	1.0487	1.0644	1.0591	1.0738	1.0717	1.0867	1.0571	1.0772	1.0859	1.0692	1.0669
1993	1.0938	1.0737	1.0556	1.0569	1.0502	1.0509	1.0517	1.0591	1.0558	1.0478	1.0463	1.0384
1994	1.0162	1.0248	1.0279	1.0233	1.0282	1.0219	1.0308	1.0381	1.0331	1.0309	1.0312	1.0364
1995	1.1343	1.0175	1.0971	1.2578	1.0512	1.0805	1.0775	1.0880	1.0709	1.0765	1.0533	1.0520
1996	1.0658	1.0675	1.0738	1.0530	1.0444	1.0575	1.0424	1.0443	1.0500	1.0517	1.0453	1.0490
1997	1.1329	1.0895	1.0749	1.1259	1.0658	1.0559	1.0513	1.0532	1.0491	1.0501	1.0558	1.0735
1998	1.1097	1.0887	1.0952	1.1002	1.0801	1.0758	1.0731	1.0709	1.0592	1.0598	1.0660	
1999	1.0722	1.0676	1.0608	1.0542	1.0408	1.0433	1.0265	1.0271	1.0250	1.0398		
2000	1.0759	1.0594	1.0554	1.0508	1.0571	1.0576	1.0549	1.0451	1.0694			
2001	1.0772	1.0803	1.0700	1.0581	1.0643	1.0513	1.0493	1.0673				
2002	1.0918	1.0826	1.0676	1.0703	1.0627	1.0659	1.0780					
2003	1.1008	1.0851	1.0677	1.0630	1.0711	1.0793						
2004	1.0633	1.0692	1.0572	1.0755	1.0724							
2005	1.0726	1.0641	1.0900	1.0912								
2006	1.0847	1.0738	1.0870									
2007	1.0838	1.0869										
2008	1.1613											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.0864	1.0676	1.0699	1.0798	1.0655	1.0604	1.0583	1.0539	1.0514	1.0615	1.0510	1.0546
Wtd Avg. All - Incremental	1.0867	1.0704	1.0696	1.0763	1.0605	1.0591	1.0567	1.0534	1.0508	1.0566	1.0523	1.0527
Wtd Latest Five - Incremental	1.0937	1.0764	1.0756	1.0727	1.0648	1.0586	1.0605	1.0547	1.0498	1.0551	1.0547	1.0498
Wtd Latest Three - Incremental	1.1047	1.0764	1.0815	1.0798	1.0665	1.0644	1.0662	1.0445	1.0500	1.0516	1.0588	1.0595
Wtd Avg. All - Cumulative	6.1925	5.6984	5.3236	4.9771	4.6245	4.3607	4.1174	3.8965	3.6989	3.5200	3.3315	3.1660
Wtd Latest Five - Cumulative	6.3612	5.8161	5.4033	5.0236	4.6833	4.3982	4.1546	3.9176	3.7145	3.5383	3.3536	3.1797
Selected Incremental - Prior 9/30/20	1.0810	1.0700	1.0700	1.0700	1.0600	1.0600	1.0530	1.0525	1.0500	1.0550	1.0480	1.0480
Selected - Incremental	1.0937	1.0764	1.0756	1.0727	1.0648	1.0586	1.0605	1.0547	1.0498	1.0551	1.0547	1.0498
Selected - Cumulative	6.6222	6.0547	5.6250	5.2297	4.8755	4.5786	4.3251	4.0783	3.8669	3.6834	3.4911	3.3102

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

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:393	393:Ult.
1989	1.0395	1.0380	1.0363	1.0266	1.0212	1.0189	1.0256	1.0202	
1990	1.0416	1.0317	1.0306	1.0406	1.0294	1.0311	1.0345		
1991	1.0646	1.0641	1.0704	1.0570	1.0521	1.0681			
1992	1.0691	1.0637	1.0534	1.0546	1.0549				
1993	1.0437	1.0411	1.0488	1.0416					
1994	1.0293	1.0278	1.0345						
1995	1.0597	1.0529							
1996	1.0614								
1997									
1998									
1999									
2000									
2001									
2002									
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2010									
2011									
2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	1.0511	1.0456	1.0457	1.0441	1.0394	1.0394	1.0301	1.0202	
Wtd Avg. All - Incremental	1.0510	1.0461	1.0465	1.0430	1.0398	1.0362	1.0281	1.0202	
Wtd Latest Five - Incremental	1.0528	1.0492	1.0491	1.0430	1.0398	1.0362	1.0281	1.0202	
Wtd Latest Three - Incremental	1.0522	1.0418	1.0476	1.0486	1.0491	1.0362	1.0281	1.0202	
Wtd Avg. All - Cumulative	3.0075	2.8614	2.7353	2.6137	2.5059	2.4101	2.3259	2.2623	2.2174
Wtd Latest Five - Cumulative	3.0288	2.8769	2.7419	2.6137	2.5059	2.4101	2.3259	2.2623	2.2174
Selected Incremental - Prior 9/30/20	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	2.3138	
Selected - Incremental	1.0500	1.0500	1.0500	1.0500	1.0400	1.0400	1.0400	1.0400	2.2174
Selected - Cumulative	3.1531	3.0029	2.8599	2.7237	2.5940	2.4943	2.3983	2.3061	2.2174

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

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989			932,473	684,722	881,379	817,334	419,393	395,905	538,198	316,989	282,706	306,361
1990		167,098	483,865	346,372	233,446	86,331	225,147	90,117	96,803	73,922	79,317	52,268
1991		217,047	64,895	83,444	376,153	266,927	96,668	79,327	32,886	72,122	84,859	102,611
1992		19,543	459,736	887,865	672,206	353,389	298,187	231,096	231,954	198,080	208,486	263,025
1993		109,991	404,256	845,553	586,791	704,656	949,326	744,395	709,052	713,250	741,027	576,373
1994		354,812	818,136	301,300	342,605	747,783	284,233	302,410	248,058	102,982	57,142	619,319
1995		119,540	304,424	580,901	203,881	72,013	175,614	58,775	156,513	155,573	297,198	609,880
1996		221,749	536,793	224,875	487,426	571,287	534,987	312,013	289,366	270,735	312,038	275,403
1997		151,915	606,873	306,273	267,795	660,611	451,194	394,932	220,874	342,945	369,862	392,567
1998		421,569	662,027	947,900	535,607	436,437	1,067,555	684,829	547,545	648,408	590,686	739,846
1999		741,480	375,256	361,663	716,681	443,892	476,766	292,168	985,418	604,451	548,344	547,042
2000		802,959	94,130	704,598	360,988	206,279	184,195	144,500	152,161	141,192	225,105	187,348
2001		235,616	426,316	697,070	383,747	348,675	937,698	298,481	245,559	235,636	269,688	232,224
2002		245,315	631,406	829,869	753,132	731,178	1,063,526	916,526	813,974	728,302	740,825	912,652
2003		221,801	280,484	130,664	225,446	508,309	252,533	113,146	195,851	240,879	215,037	258,267
2004		247,760	518,660	410,500	395,083	396,138	258,687	421,127	192,804	229,888	292,638	247,015
2005		6,704	357,231	734,961	697,712	906,606	678,949	622,227	391,347	403,506	350,952	388,550
2006		111,500	399,673	504,701	678,609	1,552,422	820,767	617,064	535,198	494,985	521,984	638,442
2007		118,177	626,449	1,009,767	785,932	836,929	853,404	779,258	804,922	742,316	742,435	701,361
2008		128,240	500,074	481,792	567,432	332,231	447,734	540,970	567,626	656,536	607,354	445,795
2009	894	491,526	703,708	948,862	799,754	527,002	535,360	833,129	1,240,363	575,080	634,775	813,370
2010	1,063	712,981	434,924	575,190	243,505	199,147	159,043	243,389	177,370	174,153	158,112	336,766
2011	5,143	124,357	521,526	761,728	657,823	851,401	607,740	576,337	525,128	504,720	712,439	
2012	3,952	56,155	538,600	913,886	402,276	311,043	353,157	387,348	390,998	453,359		
2013	1,253	404,697	909,165	946,737	702,567	567,264	762,100	575,148	973,505			
2014	1,372	456,663	1,083,493	914,048	1,458,940	905,439	703,162	997,677				
2015	-	125,620	886,705	1,073,368	1,081,762	960,388	2,151,939					
2016	6,107	375,684	160,202	143,890	240,918	393,107						
2017	313	426,581	351,477	692,992	1,748,663							
2018	5,372	650,118	1,520,180	1,540,980								
2019	-	944,231	1,386,853									
2020	-	283,444										
2021	122,438											

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

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

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1,148,456	281,679	347,221	282,656	339,907	298,469	348,506	154,993	179,918	205,550	264,731	262,418
1990	102,292	215,712	222,024	260,509	219,075	174,774	87,342	84,489	77,972	102,576	97,708	121,455
1991	117,580	112,302	97,800	126,008	178,292	399,535	312,854	422,182	345,124	264,816	681,564	365,871
1992	351,071	310,431	218,402	303,066	295,665	391,542	408,332	528,997	378,372	541,450	648,381	567,671
1993	777,946	737,821	633,762	513,162	554,777	516,927	550,169	587,476	707,083	706,341	638,582	648,553
1994	56,352	68,615	106,644	123,241	105,684	130,768	104,527	149,923	191,437	172,888	166,588	173,257
1995	257,860	401,708	59,407	335,448	976,814	244,143	403,034	419,572	512,990	450,132	519,946	390,036
1996	290,993	284,850	311,245	363,279	280,254	247,387	334,317	260,698	284,092	334,573	363,296	335,144
1997	420,083	609,565	465,193	424,003	766,337	451,023	408,472	395,797	431,457	419,138	448,723	524,676
1998	712,908	877,418	787,072	919,630	1,059,783	931,826	953,129	988,813	1,028,350	920,134	984,090	1,152,229
1999	642,335	486,066	488,189	469,018	443,669	351,448	388,952	247,913	260,620	246,881	402,490	
2000	191,856	257,669	217,011	214,301	207,335	244,954	261,387	263,543	228,127	366,871		
2001	348,992	359,665	403,248	379,659	337,184	394,491	335,153	338,644	484,785			
2002	1,032,420	862,516	848,013	751,303	833,682	796,336	889,107	1,121,928				
2003	399,962	306,782	285,145	246,040	244,556	293,199	350,561					
2004	229,240	243,118	282,492	249,639	348,461	359,441						
2005	391,581	430,665	407,846	609,492	672,927							
2006	551,755	629,305	594,469	752,935								
2007	755,815	733,793	824,310									
2008	587,060	945,502										
2009	1,077,244											
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Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exhibit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

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

Year of Birth	297	309	321	333	345	357	369	381	393
1989	372,857	397,183	397,448	394,080	299,651	244,401	223,169	307,297	249,388
1990	217,994	163,148	129,577	128,691	176,317	132,879	144,519	165,619	
1991	379,785	340,918	360,543	421,395	364,749	352,355	485,221		
1992	586,218	645,943	636,907	567,669	611,492	648,322			
1993	562,303	665,335	653,075	806,811	721,466				
1994	208,579	174,240	169,850	216,750					
1995	400,681	483,823	454,391						
1996	378,589	497,756							
1997	729,570								
1998									
1999									
2000									
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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	9	21	33	45	57	69	81	93	105	117	129	141
1989			20,103,033	20,668,444	23,309,992	20,021,393	11,559,736	8,254,078	13,263,530	13,419,989	11,629,125	11,282,190
1990		5,830,273	15,366,610	21,699,289	18,270,953	14,881,340	14,590,388	11,852,868	11,276,648	10,783,407	10,886,815	11,362,704
1991		4,580,684	9,713,746	10,126,240	6,795,857	6,479,817	6,892,232	6,635,635	6,460,271	6,925,503	7,003,383	11,045,945
1992		10,856,363	20,549,602	15,124,134	15,247,706	15,570,048	13,012,104	13,363,089	13,711,026	13,027,427	16,903,400	18,116,001
1993		6,591,049	14,182,088	19,082,221	23,668,219	22,607,275	29,791,277	31,385,967	50,216,071	50,352,601	44,850,226	41,464,082
1994		5,692,933	7,135,661	5,862,652	6,249,712	9,475,556	14,743,124	9,033,826	12,938,264	6,647,591	6,213,705	6,411,483
1995		1,192,918	4,438,851	13,719,773	10,848,319	12,623,719	12,769,530	18,083,733	17,852,503	18,395,962	18,991,144	21,032,153
1996		2,448,088	5,520,426	7,323,513	7,148,462	20,709,390	23,484,513	21,311,993	21,581,008	25,851,938	24,629,167	27,330,754
1997		8,616,907	11,702,931	14,546,423	17,000,518	26,836,002	24,738,479	23,012,018	20,334,233	23,293,273	22,620,928	22,049,015
1998		11,007,407	16,589,925	20,174,414	25,952,844	33,362,137	34,094,362	33,107,888	35,492,714	39,579,774	41,330,586	37,445,865
1999		9,011,978	12,433,547	24,074,736	19,495,982	24,181,576	22,995,750	19,191,156	20,236,693	22,409,937	16,368,321	16,572,658
2000		11,302,651	20,867,218	21,259,040	18,453,328	13,353,371	12,560,759	13,607,360	12,794,190	16,006,765	16,287,352	14,604,302
2001		3,370,120	9,066,600	13,892,364	8,672,773	12,738,268	16,885,556	16,255,865	14,689,267	15,122,960	16,679,415	15,222,461
2002		10,425,692	19,579,451	27,093,656	24,648,336	38,651,433	35,726,002	52,407,786	52,594,428	49,499,149	55,580,171	54,785,512
2003		260,413	2,005,395	6,338,720	8,468,153	7,106,693	8,006,328	8,147,805	10,101,825	10,795,161	10,253,124	9,360,720
2004		17,438	3,698,602	16,268,562	17,923,203	23,371,454	15,467,661	17,341,098	17,163,749	15,615,195	16,057,460	15,916,128
2005		67,637	15,209,216	29,783,093	30,879,058	34,895,933	43,702,004	37,257,471	36,550,128	22,191,149	21,442,603	20,563,154
2006		5,922,647	12,675,316	23,882,312	28,450,246	37,640,352	39,368,947	35,737,646	34,871,305	36,207,676	36,157,120	32,018,016
2007		3,877,109	14,230,020	25,882,699	33,443,402	39,074,893	34,622,125	30,736,555	30,432,568	28,940,474	25,901,714	23,957,844
2008		8,900,341	25,069,307	38,960,630	40,814,080	43,321,753	42,249,100	44,960,149	45,784,876	41,551,911	40,745,329	38,944,383
2009	2,231,606	11,661,304	25,834,700	35,022,187	39,492,775	37,440,409	36,733,130	38,636,220	43,530,245	44,882,964	44,708,420	45,920,229
2010	208,937	6,306,182	15,832,718	26,196,544	22,979,384	22,460,648	21,706,591	20,904,533	22,175,579	22,560,312	24,365,475	24,334,428
2011	10,599,857	7,860,755	24,827,701	29,386,897	39,305,803	37,296,435	37,809,774	37,887,956	37,598,844	38,197,225	39,708,618	
2012	12,056,048	13,248,757	18,394,783	33,967,527	21,580,887	19,814,499	22,889,821	26,753,259	27,063,488	27,406,067		
2013	5,833,747	13,421,341	21,611,613	18,322,506	23,776,165	26,162,051	24,180,866	23,778,360	23,685,677			
2014	5,268,629	21,038,072	30,392,577	35,440,309	33,375,669	26,423,059	26,691,764	28,064,645				
2015	-	7,547,201	23,913,042	33,818,612	40,390,305	53,659,260	54,197,004					
2016	2,723,988	1,664,015	6,463,412	7,442,190	16,134,548	16,884,976						
2017	2,639,687	6,633,154	18,962,121	30,941,300	38,853,431							
2018	5,334,628	17,002,070	41,398,116	50,678,344								
2019	1,190,000	28,293,622	39,604,773									
2020	30,000	20,668,282										
2021	538,437											

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

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

Year of Birth -----	153 -----	165 -----	177 -----	189 -----	201 -----	213 -----	225 -----	237 -----	249 -----	261 -----	273 -----	285 -----
1989	8,491,527	14,508,503	9,853,031	10,221,602	12,095,554	12,373,877	15,822,242	15,148,532	11,533,137	12,094,095	12,289,505	11,717,733
1990	13,823,834	16,456,362	15,600,319	16,008,140	16,029,134	13,079,372	9,265,962	7,693,906	7,727,627	5,253,566	5,075,635	5,316,306
1991	11,484,871	10,812,369	12,835,520	13,223,862	14,743,797	17,117,119	15,004,895	15,374,825	14,782,724	15,717,042	17,000,104	14,718,789
1992	19,194,794	19,600,407	25,114,730	32,033,301	31,703,078	29,416,035	31,788,414	31,518,872	33,518,237	33,474,564	30,229,987	28,108,580
1993	42,953,380	44,579,173	36,895,893	35,938,512	27,098,301	27,762,863	29,270,621	23,964,674	24,840,053	20,512,987	19,977,957	19,426,340
1994	7,012,613	7,735,172	9,452,819	8,873,912	8,874,116	9,118,214	13,564,072	11,047,415	10,645,663	10,475,426	10,399,943	9,596,660
1995	20,612,637	20,797,051	22,053,798	21,944,787	19,668,900	17,803,771	16,484,226	17,227,212	16,795,935	15,943,227	15,783,692	16,050,626
1996	24,637,026	21,804,267	22,587,567	22,293,151	15,116,852	16,753,571	15,422,532	15,227,841	14,918,425	15,970,891	14,989,529	14,469,973
1997	26,294,723	27,797,100	31,126,454	28,354,188	28,002,396	24,338,102	22,637,400	21,935,638	20,629,764	19,988,518	20,015,644	22,017,214
1998	38,438,089	43,348,513	42,250,629	42,056,679	43,887,019	42,401,866	40,514,365	36,972,263	34,360,203	35,186,312	35,735,488	36,168,852
1999	19,418,199	16,141,606	14,194,112	15,363,738	12,028,706	12,048,696	9,418,032	10,523,413	10,672,237	9,758,288	9,650,386	
2000	12,927,763	11,969,007	10,647,488	10,778,665	10,384,701	10,332,986	11,174,052	10,784,517	9,536,023	7,669,817		
2001	16,729,333	15,746,652	15,994,076	15,676,750	16,006,143	15,784,030	15,893,136	14,873,999	15,426,939			
2002	47,726,463	45,847,526	41,627,952	41,429,980	39,490,604	38,132,631	38,266,540	39,557,919				
2003	9,326,700	8,773,954	8,446,258	10,041,354	8,536,825	8,289,538	8,290,999					
2004	15,518,231	16,234,355	17,107,939	17,466,083	17,976,273	17,014,152						
2005	20,409,968	19,456,676	19,560,038	19,913,719	20,109,947							
2006	31,335,354	31,330,745	30,908,894	31,991,178								
2007	23,693,448	22,884,870	23,043,322									
2008	37,911,439	39,077,722										
2009	46,106,050											
2010												
2011												
2012												
2013												
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2017												
2018												
2019												
2020												
2021												

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

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

Year of Birth	297	309	321	333	345	357	369	381	393
1989	11,625,259	9,999,258	8,921,333	8,708,961	8,065,519	7,661,287	8,143,111	7,637,653	7,619,091
1990	4,490,245	4,027,564	3,896,505	2,870,705	4,153,719	4,037,025	3,909,977	4,235,427	
1991	14,573,874	14,205,828	14,140,023	13,158,080	12,923,941	12,810,062	11,459,646		
1992	27,118,207	26,545,552	26,239,300	25,035,127	24,027,354	24,072,720			
1993	18,643,639	17,400,448	18,726,896	18,468,895	17,722,492				
1994	9,449,676	9,404,544	9,569,436	9,684,647					
1995	15,975,435	15,702,066	15,687,056						
1996	14,369,833	14,464,151							
1997	21,922,352								
1998									
1999									
2000									
2001									
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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	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.0653	1.1641	0.9093	0.6596	0.8148	1.4499	1.0295	0.9222	1.0020	0.9123
1990		2.6848	1.4233	0.8630	0.8338	1.0000	0.8386	0.9672	0.9710	1.0185	1.0446	1.1968
1991		2.0920	1.0539	0.7224	0.9984	1.0710	0.9806	0.9848	1.0740	1.0234	1.4987	1.0481
1992		1.9421	0.7883	1.0531	1.0424	0.8773	1.0405	1.0397	0.9747	1.2529	1.0757	1.0690
1993		2.2018	1.3971	1.2569	0.9895	1.3268	1.0748	1.5509	1.0195	0.9189	0.9488	1.0916
1994		1.3804	0.8860	1.1028	1.4986	1.4654	0.6960	1.3445	0.6241	0.9652	1.1212	1.0688
1995		3.7165	3.0360	0.8218	1.1574	1.0267	1.3820	0.9995	1.0390	1.0916	1.1357	1.0359
1996		2.3595	1.3272	1.0427	2.6464	1.1500	0.9319	1.0263	1.2352	0.9765	1.1526	0.9590
1997		1.4265	1.2578	1.1783	1.5787	0.9463	0.9543	0.9445	1.1507	1.0304	1.0318	1.1857
1998		1.5530	1.2613	1.2890	1.2790	1.0536	1.0360	1.0861	1.1642	1.0937	0.9373	1.0426
1999		1.3939	1.8924	0.8522	1.2403	1.0169	0.8716	1.1348	1.1562	0.7994	1.0392	1.1627
2000		1.8038	1.0542	0.8960	0.7934	0.9678	1.1250	0.9951	1.2258	1.0308	0.9250	0.9192
2001		2.7072	1.5734	0.7125	1.4363	1.4002	1.0206	0.9347	1.0406	1.1026	0.9440	1.1835
2002		1.9233	1.4744	0.9484	1.6143	0.9940	1.4503	1.0210	0.9633	1.1271	1.0887	0.9081
2003		5.3995	2.8122	1.3977	0.9416	1.1425	1.0299	1.2254	1.0834	1.0539	0.9533	1.0315
2004		17.4287	4.1009	1.1644	1.3071	0.6986	1.1356	1.0048	1.0114	1.0458	1.0064	1.0070
2005		219.4456	2.0710	1.0631	1.1559	1.2579	0.8809	1.0800	0.6607	0.9863	0.9969	1.0107
2006		2.2818	1.8985	1.2159	1.3644	1.0677	1.0125	0.9979	1.0474	1.0286	0.9180	0.9981
2007		3.7765	1.8545	1.3081	1.1858	0.9977	0.9262	1.0160	0.9958	0.9369	0.9643	1.0175
2008		2.8582	1.5660	1.0663	1.1673	0.9933	1.0748	1.0485	0.9296	0.9979	0.9724	0.9990
2009	5.4617	2.2329	1.3810	1.2466	0.9695	0.9965	1.0856	1.1427	1.0405	1.0101	1.0475	1.0242
2010	33.5786	2.4286	1.7961	0.8983	0.9881	0.9930	0.9777	1.0639	1.0242	1.0873	1.0124	
2011	0.7567	3.4947	1.2154	1.3453	0.9885	1.0289	1.0168	1.0066	1.0347	1.0527		
2012	1.2116	1.4341	1.8696	0.6724	0.9383	1.1581	1.1697	1.0321	1.0273			
2013	2.3867	1.6610	0.9141	1.3020	1.1127	0.9606	1.0146	1.0326				
2014	4.0864	1.5143	1.1892	0.9859	0.8392	1.0399	1.0758					
2015		3.2552	1.4434	1.2157	1.3394	1.0486						
2016	0.7516	3.4300	1.1628	2.1193	1.0695							
2017	2.6806	2.8021	1.6581	1.3011								
2018	3.3143	2.4919	1.2511									
2019	24.8139	1.4374										
2020	700.0263											
Simple Avg. - Incremental	70.8244	10.1519	1.5891	1.1105	1.1923	1.0496	1.0237	1.0852	1.0218	1.0240	1.0371	1.0415
Wtd Avg. All - Incremental	3.3759	2.1247	1.4286	1.0909	1.1473	1.0353	1.0329	1.0751	1.0098	1.0209	1.0141	1.0267
Wtd Latest Five - Incremental	6.4842	2.1640	1.3311	1.2383	1.0759	1.0426	1.0484	1.0594	1.0070	1.0126	0.9830	1.0102
Wtd Latest Three - Incremental	10.4006	1.9589	1.3561	1.3468	1.1020	1.0243	1.0855	1.0213	1.0297	1.0418	1.0122	1.0140
Wtd Avg. All - Cumulative	21.5293	6.3774	3.0015	2.1011	1.9260	1.6788	1.6216	1.5700	1.4603	1.4462	1.4166	1.3969
Wtd Latest Five - Cumulative	40.4761	6.2423	2.8846	2.1670	1.7500	1.6264	1.5600	1.4880	1.4046	1.3948	1.3774	1.4012

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.4122	0.8056	1.0410	1.1575	1.0357	1.2237	1.0077	0.8545	1.0425	1.0270	0.9898	1.0721
1990	1.1839	0.9700	1.0823	1.0213	0.8880	0.7946	0.8813	1.0137	0.7844	0.9950	1.1080	0.9337
1991	0.9606	1.2202	1.0437	1.1607	1.2139	0.9123	1.0509	0.9926	1.0714	1.1917	0.9156	1.0146
1992	1.0732	1.2484	1.2960	1.0388	0.9523	1.0846	1.0122	1.0681	1.0963	0.9415	0.9606	1.0047
1993	1.0551	0.9017	1.0267	0.8187	1.0363	1.0593	0.8861	1.1171	0.9037	1.0050	1.0159	0.9949
1994	1.1054	1.1929	0.9692	1.0112	1.0327	1.3452	0.9296	0.9915	1.0017	1.0204	0.9594	1.0060
1995	1.0660	1.0586	1.0130	0.9561	0.9373	1.0331	1.0609	1.0054	0.9967	1.0182	1.0312	1.0159
1996	0.9142	1.0459	1.0071	0.7497	1.1753	0.9594	1.0046	1.0134	1.0691	0.9734	0.9929	1.0202
1997	1.0737	1.1213	0.9400	1.0950	0.9108	0.9593	1.0046	0.9714	0.9936	1.0186	1.0971	1.0222
1998	1.1316	0.9988	1.0962	1.0625	0.9911	0.9977	0.9526	0.9695	1.0377	1.0379	1.0323	
1999	0.8957	0.9990	1.0837	0.8720	1.0313	0.8873	1.0785	1.0228	0.9703	1.0168		
2000	1.0309	0.9315	1.0260	1.0014	1.0150	1.0791	0.9930	0.9386	0.8939			
2001	0.9751	1.0334	1.0179	1.0335	1.0092	1.0220	0.9754	1.0502				
2002	0.9828	0.9535	1.0120	0.9798	0.9901	1.0276	1.0483					
2003	0.9933	0.9969	1.1592	0.9070	1.0097	1.0292						
2004	1.0522	1.0597	1.0303	1.0477	0.9738							
2005	0.9811	1.0216	1.0447	1.0337								
2006	1.0178	1.0122	1.0485									
2007	1.0053	1.0325										
2008	1.0508											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.0480	1.0318	1.0521	0.9969	1.0127	1.0276	0.9918	1.0007	0.9884	1.0223	1.0103	1.0094
Wtd Avg. All - Incremental	1.0364	1.0148	1.0489	0.9884	1.0009	1.0211	0.9919	1.0048	1.0031	1.0167	1.0089	1.0130
Wtd Latest Five - Incremental	1.0221	1.0252	1.0412	1.0021	0.9953	1.0093	1.0045	0.9867	1.0076	1.0181	1.0314	1.0115
Wtd Latest Three - Incremental	1.0264	1.0213	1.0428	1.0105	0.9886	1.0264	1.0207	1.0103	0.9969	1.0283	1.0421	1.0197
Wtd Avg. All - Cumulative	1.3606	1.3128	1.2937	1.2334	1.2479	1.2468	1.2210	1.2309	1.2250	1.2213	1.2012	1.1906
Wtd Latest Five - Cumulative	1.3871	1.3570	1.3237	1.2713	1.2686	1.2746	1.2628	1.2571	1.2741	1.2644	1.2420	1.2041

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:381 -----	381:393 -----	393:Ult. -----
1989	0.9442	0.9664	1.0213	0.9832	0.9930	1.0417	0.9947	1.0146	
1990	0.9641	1.0114	0.8819	1.2248	1.0042	1.0082	1.0635		
1991	1.0143	1.0177	0.9741	1.0093	1.0201	0.9581			
1992	1.0044	1.0117	0.9844	0.9964	1.0223				
1993	0.9836	1.0653	1.0230	1.0010					
1994	1.0107	1.0301	1.0242						
1995	1.0162	1.0205							
1996	1.0293								
1997									
1998									
1999									
2000									
2001									
2002									
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2010									
2011									
2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	0.9958	1.0176	0.9848	1.0430	1.0099	1.0027	1.0291	1.0146	
Wtd Avg. All - Incremental	0.9981	1.0210	0.9965	1.0112	1.0133	0.9998	1.0156	1.0146	
Wtd Latest Five - Incremental	1.0063	1.0299	0.9925	1.0112	1.0133	0.9998	1.0156	1.0146	
Wtd Latest Three - Incremental	1.0196	1.0427	1.0067	1.0010	1.0193	0.9998	1.0156	1.0146	
Wtd Avg. All - Cumulative	1.1753	1.1776	1.1533	1.1574	1.1446	1.1295	1.1297	1.1123	1.0963
Wtd Latest Five - Cumulative	1.1904	1.1830	1.1486	1.1574	1.1446	1.1295	1.1297	1.1123	1.0963

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.7451	1.5583	1.3368	1.1307	1.1103	1.1363	1.0713	1.0599	1.0619	1.2206
1990		3.9381	1.5425	1.2403	1.0724	1.1780	1.0611	1.0624	1.0453	1.0469	1.0298	1.0574
1991		1.3037	1.3037	2.0613	1.3693	1.0986	1.0743	1.0290	1.0623	1.0697	1.0797	1.0855
1992		24.8481	2.8735	1.4989	1.1766	1.1278	1.0887	1.0826	1.0658	1.0657	1.0786	1.0986
1993		4.7149	2.6656	1.4378	1.3690	1.3666	1.2124	1.1686	1.1468	1.1344	1.0934	1.1169
1994		3.3304	1.2602	1.2369	1.4220	1.1139	1.1099	1.0822	1.0319	1.0174	1.1875	1.0145
1995		3.5709	2.3865	1.2059	1.0609	1.1414	1.0419	1.1083	1.0984	1.1736	1.3068	1.1005
1996		3.4430	1.3001	1.5052	1.3974	1.2695	1.1251	1.1045	1.0897	1.0959	1.0782	1.0794
1997		5.0330	1.4083	1.2561	1.5089	1.2328	1.1674	1.0813	1.1181	1.1153	1.1137	1.1209
1998		2.5857	1.8871	1.2687	1.1744	1.3680	1.1750	1.1204	1.1288	1.1077	1.1348	1.1154
1999		1.5113	1.3299	1.4967	1.2082	1.1877	1.0979	1.3045	1.1483	1.1297	1.1155	1.1227
2000		1.1186	1.8020	1.2310	1.1087	1.0885	1.0646	1.0662	1.0638	1.0964	1.0738	1.0710
2001		2.8282	2.0708	1.2887	1.2058	1.4646	1.1046	1.0862	1.0768	1.0824	1.0661	1.0938
2002		3.6075	1.9634	1.4502	1.3051	1.3523	1.2485	1.1782	1.1366	1.1233	1.1361	1.1362
2003		2.2824	1.2646	1.3655	1.6252	1.2116	1.0789	1.1278	1.1405	1.1107	1.1203	1.1671
2004		3.1162	1.5441	1.3514	1.2886	1.1475	1.2112	1.0805	1.0894	1.1050	1.0806	1.0696
2005		54.9476	3.0927	1.7111	1.5445	1.2665	1.1945	1.1030	1.0968	1.0771	1.0797	1.0749
2006		4.7136	2.1013	1.7106	1.9592	1.2610	1.1566	1.1181	1.0981	1.0948	1.1066	1.0836
2007		6.8682	2.3886	1.4568	1.3367	1.2584	1.1886	1.1646	1.1311	1.1167	1.0992	1.0978
2008		4.9319	1.7753	1.5186	1.2012	1.2270	1.2245	1.1935	1.1888	1.1476	1.0949	1.1146
2009	555.2758	2.4426	1.8030	1.3777	1.1817	1.1569	1.2122	1.2624	1.0968	1.0980	1.1148	1.1369
2010	677.8452	1.6142	1.5063	1.1431	1.1028	1.0749	1.1073	1.0710	1.0654	1.0560	1.1134	
2011	25.3831	5.0536	2.1781	1.4691	1.4157	1.2110	1.1660	1.1305	1.1113	1.1420		
2012	15.2988	10.0142	2.5340	1.2680	1.1645	1.1612	1.1531	1.1345	1.1381			
2013	325.7295	3.2494	1.7251	1.3140	1.1939	1.2194	1.1363	1.2039				
2014	335.4159	3.3795	1.5980	1.6001	1.2340	1.1479	1.1835					
2015		8.1059	2.0663	1.5229	1.3060	1.5272						
2016	62.9296	1.4217	1.2679	1.3551	1.4294							
2017	1,369.3281	1.8279	1.8965	2.1977								
2018	122.6913	3.3283	1.7120									
2019		2.4748										
2020												
Simple Avg. - Incremental	387.7664	6.0535	1.8664	1.4516	1.3107	1.2219	1.1421	1.1280	1.1017	1.0985	1.1075	1.1037
Wtd Avg. All - Incremental	200.5501	2.8332	1.7955	1.4373	1.2955	1.2336	1.1544	1.1400	1.1075	1.1022	1.1063	1.1088
Wtd Latest Five - Incremental	229.3810	2.7072	1.7264	1.5892	1.2462	1.2633	1.1550	1.1748	1.1200	1.1157	1.1052	1.1022
Wtd Latest Three - Incremental	352.1408	2.6148	1.6842	1.7294	1.2851	1.2938	1.1608	1.1613	1.1080	1.1050	1.1078	1.1159
Wtd Avg. All - Cumulative	33,616.0197	167.6191	59.1625	32.9512	22.9264	17.6971	14.3456	12.4264	10.9006	9.8423	8.9297	8.0718
Wtd Latest Five - Cumulative	40,225.1391	175.3639	64.7768	37.5222	23.6110	18.9461	14.9978	12.9848	11.0529	9.8683	8.8450	8.0031

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.0449	1.0535	1.0419	1.0490	1.0415	1.0471	1.0207	1.0261	1.0293	1.0370	1.0356	1.0492
1990	1.1156	1.1081	1.1160	1.0884	1.0656	1.0319	1.0331	1.0298	1.0384	1.0355	1.0429	1.0743
1991	1.0762	1.0625	1.0767	1.1020	1.2149	1.1533	1.1809	1.1264	1.0868	1.2069	1.0925	1.0883
1992	1.0805	1.0530	1.0707	1.0667	1.0917	1.0883	1.1061	1.0692	1.0932	1.1026	1.0818	1.0786
1993	1.1003	1.0793	1.0616	1.0695	1.0610	1.0618	1.0627	1.0714	1.0670	1.0570	1.0551	1.0456
1994	1.0176	1.0279	1.0348	1.0290	1.0352	1.0274	1.0385	1.0477	1.0413	1.0384	1.0387	1.0451
1995	1.1474	1.0210	1.1173	1.3085	1.0594	1.0932	1.0892	1.1006	1.0807	1.0868	1.0602	1.0586
1996	1.0797	1.0814	1.0886	1.0633	1.0529	1.0683	1.0501	1.0523	1.0589	1.0607	1.0531	1.0571
1997	1.1578	1.1050	1.0873	1.1461	1.0754	1.0638	1.0585	1.0606	1.0558	1.0569	1.0632	1.0830
1998	1.1286	1.1030	1.1098	1.1147	1.0908	1.0857	1.0824	1.0796	1.0663	1.0668	1.0736	
1999	1.0834	1.0778	1.0697	1.0619	1.0465	1.0495	1.0302	1.0310	1.0286	1.0455		
2000	1.0896	1.0696	1.0646	1.0590	1.0663	1.0667	1.0634	1.0518	1.0795			
2001	1.0889	1.0919	1.0797	1.0660	1.0728	1.0580	1.0556	1.0757				
2002	1.1006	1.0904	1.0739	1.0768	1.0685	1.0718	1.0849					
2003	1.1104	1.0931	1.0738	1.0687	1.0774	1.0862						
2004	1.0695	1.0758	1.0626	1.0826	1.0790							
2005	1.0770	1.0681	1.0957	1.0968								
2006	1.0885	1.0771	1.0910									
2007	1.0868	1.0901										
2008	1.1663											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.0955	1.0752	1.0787	1.0911	1.0749	1.0702	1.0683	1.0632	1.0605	1.0722	1.0597	1.0644
Wtd Avg. All - Incremental	1.0955	1.0782	1.0782	1.0871	1.0693	1.0682	1.0658	1.0627	1.0597	1.0665	1.0612	1.0623
Wtd Latest Five - Incremental	1.0978	1.0808	1.0811	1.0793	1.0718	1.0653	1.0677	1.0620	1.0567	1.0626	1.0624	1.0580
Wtd Latest Three - Incremental	1.1081	1.0799	1.0865	1.0859	1.0725	1.0708	1.0734	1.0505	1.0565	1.0583	1.0664	1.0678
Wtd Avg. All - Cumulative	7.2795	6.6446	6.1627	5.7157	5.2579	4.9173	4.6034	4.3192	4.0645	3.8355	3.5963	3.3890
Wtd Latest Five - Cumulative	7.2610	6.6144	6.1200	5.6608	5.2450	4.8937	4.5936	4.3021	4.0511	3.8336	3.6077	3.3959

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

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:393	393:Ult.
1989	1.0502	1.0481	1.0457	1.0335	1.0265	1.0237	1.0321	1.0253	
1990	1.0520	1.0395	1.0380	1.0503	1.0363	1.0383	1.0424		
1991	1.0733	1.0727	1.0796	1.0641	1.0585	1.0764			
1992	1.0808	1.0741	1.0618	1.0630	1.0631				
1993	1.0518	1.0486	1.0575	1.0488					
1994	1.0362	1.0342	1.0424						
1995	1.0672	1.0593							
1996	1.0713								
1997									
1998									
1999									
2000									
2001									
2002									
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2010									
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2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	1.0604	1.0538	1.0542	1.0519	1.0461	1.0461	1.0372	1.0253	
Wtd Avg. All - Incremental	1.0606	1.0548	1.0555	1.0509	1.0470	1.0434	1.0350	1.0253	
Wtd Latest Five - Incremental	1.0620	1.0575	1.0579	1.0509	1.0470	1.0434	1.0350	1.0253	
Wtd Latest Three - Incremental	1.0608	1.0490	1.0562	1.0563	1.0567	1.0434	1.0350	1.0253	
Wtd Avg. All - Cumulative	3.1901	3.0078	2.8516	2.7016	2.5708	2.4554	2.3532	2.2735	2.2174
Wtd Latest Five - Cumulative	3.2097	3.0224	2.8580	2.7016	2.5708	2.4554	2.3532	2.2735	2.2174

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

Year of Birth C.Y Ending	1989 9/30/1989	1990 9/30/1990	1991 9/30/1991	1992 9/30/1992	1993 9/30/1993	1994 9/30/1994	1995 9/30/1995	1996 9/30/1996	1997 9/30/1997	1998 9/30/1998	1999 9/30/1999	2000 9/30/2000
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 10/1 to 9/30 (b)	1.75%	1.75%	1.56%	1.47%	1.58%	1.38%	1.08%	1.07%	0.95%	0.92%	0.96%	0.97%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 10/1 to 9/30	0.81%	0.81%	0.60%	0.49%	0.43%	0.40%	0.36%	0.36%	0.27%	0.25%	0.32%	0.40%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 10/1 to 9/30	0.90%	0.90%	0.70%	0.59%	0.54%	0.50%	0.43%	0.43%	0.34%	0.32%	0.39%	0.46%

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.017	1.033	1.048	1.065	1.080	1.091	1.103	1.113	1.124	1.134	1.145
1990	1.000	1.016	1.030	1.047	1.061	1.073	1.084	1.094	1.104	1.115	1.126	1.137
1991	1.000	1.015	1.031	1.045	1.056	1.067	1.078	1.087	1.098	1.109	1.120	1.133
1992	1.000	1.016	1.030	1.041	1.052	1.062	1.072	1.082	1.093	1.104	1.117	1.128
1993	1.000	1.014	1.025	1.036	1.046	1.055	1.065	1.076	1.087	1.099	1.111	1.125
1994	1.000	1.011	1.022	1.031	1.041	1.051	1.061	1.072	1.084	1.096	1.110	1.126
1995	1.000	1.011	1.020	1.030	1.040	1.050	1.060	1.073	1.084	1.098	1.114	1.126
1996	1.000	1.010	1.019	1.029	1.039	1.049	1.062	1.073	1.087	1.102	1.114	1.128
1997	1.000	1.009	1.019	1.029	1.039	1.052	1.063	1.076	1.092	1.104	1.117	1.157
1998	1.000	1.010	1.019	1.030	1.042	1.053	1.067	1.082	1.093	1.107	1.147	1.270
1999	1.000	1.010	1.020	1.032	1.043	1.057	1.071	1.083	1.097	1.136	1.258	1.268
2000	1.000	1.010	1.022	1.033	1.046	1.061	1.073	1.086	1.125	1.245	1.256	1.268
2001	1.000	1.012	1.022	1.036	1.050	1.062	1.075	1.114	1.233	1.243	1.255	1.265
2002	1.000	1.010	1.024	1.038	1.049	1.062	1.101	1.218	1.229	1.240	1.250	1.258
2003	1.000	1.013	1.027	1.039	1.051	1.089	1.206	1.216	1.227	1.238	1.245	1.252
2004	1.000	1.014	1.025	1.038	1.075	1.190	1.200	1.211	1.222	1.229	1.236	1.241
2005	1.000	1.011	1.023	1.060	1.174	1.183	1.195	1.205	1.212	1.219	1.224	1.231
2006	1.000	1.012	1.049	1.161	1.171	1.182	1.192	1.199	1.206	1.211	1.218	1.226
2007	1.000	1.036	1.147	1.156	1.167	1.177	1.184	1.191	1.196	1.203	1.211	1.217
2008	1.000	1.107	1.116	1.127	1.136	1.143	1.150	1.155	1.161	1.169	1.175	1.181
2009	1.000	1.008	1.018	1.026	1.033	1.038	1.043	1.049	1.056	1.061	1.067	1.071
2010	1.000	1.009	1.018	1.024	1.030	1.034	1.040	1.047	1.052	1.058	1.062	1.067
2011	1.000	1.008	1.015	1.020	1.025	1.031	1.038	1.043	1.048	1.052	1.057	
2012	1.000	1.006	1.012	1.016	1.022	1.029	1.034	1.040	1.044	1.048		
2013	1.000	1.006	1.010	1.016	1.023	1.028	1.033	1.037	1.042			
2014	1.000	1.004	1.010	1.017	1.022	1.028	1.032	1.036				
2015	1.000	1.006	1.013	1.018	1.023	1.027	1.031					
2016	1.000	1.007	1.012	1.017	1.021	1.025						
2017	1.000	1.005	1.010	1.014	1.018							
2018	1.000	1.005	1.009	1.014								
2019	1.000	1.004	1.008									
2020	1.000	1.004										
2021	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, and 9/30/17, 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 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%
B. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.38%	0.46%	0.36%	4.59%	0.92%	4.47%	0.58%	4.75%	1.08%	0.34%	0.48%	8.92%
B. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1.157	1.171	1.183	1.199	1.215	1.229	1.244	1.289	1.427	1.438	1.452	1.464
1990	1.151	1.163	1.178	1.195	1.208	1.223	1.267	1.402	1.414	1.427	1.439	1.448
1991	1.145	1.160	1.176	1.189	1.204	1.247	1.381	1.392	1.405	1.417	1.426	1.434
1992	1.143	1.159	1.172	1.186	1.229	1.361	1.372	1.385	1.396	1.405	1.413	1.419
1993	1.141	1.154	1.168	1.210	1.340	1.351	1.363	1.375	1.383	1.391	1.397	1.405
1994	1.138	1.152	1.194	1.321	1.332	1.345	1.356	1.364	1.372	1.378	1.386	1.395
1995	1.140	1.181	1.307	1.318	1.331	1.342	1.350	1.357	1.363	1.371	1.381	1.387
1996	1.168	1.293	1.304	1.316	1.327	1.336	1.343	1.349	1.357	1.366	1.373	1.380
1997	1.281	1.292	1.304	1.315	1.323	1.330	1.336	1.344	1.353	1.360	1.367	1.372
1998	1.280	1.292	1.303	1.311	1.318	1.324	1.332	1.341	1.347	1.355	1.360	1.365
1999	1.280	1.291	1.299	1.306	1.312	1.319	1.328	1.334	1.342	1.347	1.353	
2000	1.278	1.286	1.293	1.299	1.307	1.315	1.322	1.329	1.334	1.340		
2001	1.273	1.280	1.286	1.293	1.302	1.308	1.315	1.320	1.326			
2002	1.265	1.271	1.278	1.287	1.293	1.300	1.305	1.311				
2003	1.258	1.265	1.274	1.280	1.287	1.292	1.297					
2004	1.249	1.257	1.263	1.270	1.275	1.280						
2005	1.240	1.246	1.252	1.257	1.262							
2006	1.232	1.239	1.244	1.249								
2007	1.224	1.228	1.234									
2008	1.186	1.191										
2009	1.076											
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, and 9/30/17, 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 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019	2020 9/30/2020	2021 9/30/2021
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%	0.33%	0.44%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.55%	0.39%	0.41%
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%	0.19%	0.25%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%	0.23%
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%	0.20%	0.27%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.25%	0.95%	0.25%
Year of Birth	297	309	321	333	345	357	369	381	393
1989	1.473	1.481	1.488	1.497	1.507	1.514	1.522	1.528	1.534
1990	1.456	1.462	1.471	1.481	1.488	1.496	1.502	1.508	
1991	1.440	1.448	1.458	1.465	1.473	1.479	1.485		
1992	1.427	1.437	1.444	1.452	1.458	1.464			
1993	1.415	1.421	1.429	1.435	1.441				
1994	1.402	1.410	1.415	1.421					
1995	1.395	1.400	1.406						
1996	1.385	1.391							
1997	1.378								
1998									
1999									
2000									
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2019									
2020									
2021									

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, and 9/30/17, 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 9/30/1989	1990 9/30/1990	1991 9/30/1991	1992 9/30/1992	1993 9/30/1993	1994 9/30/1994	1995 9/30/1995	1996 9/30/1996	1997 9/30/1997	1998 9/30/1998	1999 9/30/1999	2000 9/30/2000
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 10/1 to 9/30 (b)	1.75%	1.75%	1.56%	1.47%	1.58%	1.38%	1.08%	1.07%	0.95%	0.92%	0.96%	0.97%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 10/1 to 9/30	0.81%	0.81%	0.60%	0.49%	0.43%	0.40%	0.36%	0.36%	0.27%	0.25%	0.32%	0.40%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 10/1 to 9/30	0.90%	0.90%	0.70%	0.59%	0.54%	0.50%	0.43%	0.43%	0.34%	0.32%	0.39%	0.46%

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.008	1.014	1.019	1.023	1.028	1.031	1.035	1.038	1.040	1.044	1.048
1990	1.000	1.006	1.011	1.015	1.019	1.023	1.027	1.029	1.032	1.035	1.040	1.043
1991	1.000	1.005	1.009	1.013	1.017	1.021	1.023	1.026	1.029	1.033	1.037	1.040
1992	1.000	1.004	1.008	1.012	1.016	1.018	1.021	1.024	1.028	1.032	1.035	1.039
1993	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.024	1.027	1.031	1.034	1.037
1994	1.000	1.004	1.007	1.010	1.013	1.016	1.020	1.023	1.027	1.030	1.033	1.037
1995	1.000	1.004	1.006	1.009	1.012	1.016	1.020	1.023	1.026	1.029	1.033	1.037
1996	1.000	1.003	1.005	1.009	1.013	1.016	1.020	1.023	1.026	1.029	1.033	1.037
1997	1.000	1.003	1.006	1.010	1.013	1.017	1.020	1.023	1.026	1.029	1.033	1.037
1998	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.033	1.037
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.033	1.037
2000	1.000	1.003	1.007	1.010	1.013	1.016	1.020	1.023	1.026	1.029	1.033	1.037
2001	1.000	1.004	1.007	1.010	1.013	1.016	1.020	1.023	1.026	1.029	1.033	1.037
2002	1.000	1.003	1.006	1.009	1.012	1.016	1.019	1.022	1.025	1.028	1.031	1.034
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	1.028	1.031	1.034
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	1.028	1.031	1.034
2009	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.033	1.037
2010	1.000	1.004	1.008	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.037
2011	1.000	1.004	1.008	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.037
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	1.009	1.029	1.032	1.034	1.036	1.047	1.049			
2014	1.000	1.002	1.022	1.024	1.026	1.029	1.039	1.042				
2015	1.000	1.020	1.022	1.025	1.027	1.037	1.040					
2016	1.000	1.002	1.004	1.007	1.017	1.019						
2017	1.000	1.002	1.004	1.015	1.017							
2018	1.000	1.002	1.012	1.015								
2019	1.000	1.010	1.012									
2020	1.000	1.002										
2021	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, and 9/30/17, 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 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%
B. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.38%	0.46%	0.36%	4.59%	0.92%	4.47%	0.58%	4.75%	1.08%	0.34%	0.48%	8.92%
B. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1.051	1.055	1.058	1.061	1.114	1.124	1.178	1.232	1.236	1.240	1.245	1.250
1990	1.047	1.050	1.053	1.105	1.115	1.169	1.222	1.226	1.230	1.235	1.240	1.362
1991	1.044	1.047	1.098	1.108	1.162	1.215	1.219	1.223	1.227	1.232	1.354	1.363
1992	1.042	1.093	1.103	1.156	1.209	1.213	1.217	1.221	1.227	1.347	1.357	1.359
1993	1.088	1.098	1.151	1.204	1.208	1.211	1.216	1.221	1.341	1.351	1.353	1.381
1994	1.093	1.147	1.199	1.203	1.207	1.211	1.216	1.336	1.346	1.348	1.375	1.378
1995	1.142	1.194	1.199	1.202	1.207	1.212	1.331	1.341	1.343	1.370	1.373	1.376
1996	1.190	1.194	1.198	1.203	1.208	1.326	1.336	1.338	1.365	1.368	1.371	1.374
1997	1.191	1.195	1.199	1.204	1.323	1.332	1.335	1.362	1.365	1.368	1.371	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	1.384
1999	1.192	1.198	1.315	1.325	1.327	1.354	1.357	1.360	1.363	1.377	1.380	
2000	1.193	1.310	1.319	1.322	1.348	1.351	1.354	1.357	1.371	1.374		
2001	1.306	1.315	1.317	1.344	1.347	1.350	1.353	1.367	1.370			
2002	1.310	1.313	1.339	1.342	1.345	1.348	1.362	1.365				
2003	1.309	1.335	1.338	1.341	1.344	1.357	1.361					
2004	1.331	1.334	1.337	1.340	1.354	1.357						
2005	1.271	1.274	1.277	1.290	1.293							
2006	1.263	1.266	1.279	1.282								
2007	1.207	1.220	1.222									
2008	1.166	1.169										
2009	1.165											
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, and 9/30/17, 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 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019	2020 9/30/2020	2021 9/30/2021
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%	0.33%	0.44%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.55%	0.39%	0.41%
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%	0.19%	0.25%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%	0.23%
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%	0.20%	0.27%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.25%	0.95%	0.25%

Year of Birth	297	309	321	333	345	357	369	381	393
1989	1.373	1.383	1.385	1.413	1.416	1.419	1.422	1.437	1.440
1990	1.372	1.374	1.402	1.405	1.408	1.411	1.425	1.429	
1991	1.366	1.393	1.396	1.399	1.402	1.417	1.420		
1992	1.386	1.390	1.393	1.396	1.410	1.413			
1993	1.384	1.387	1.390	1.404	1.407				
1994	1.381	1.384	1.398	1.402					
1995	1.379	1.393	1.397						
1996	1.388	1.391							
1997	1.388								
1998									
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2020									
2021									

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, and 9/30/17, 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 September 30, 2021

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)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
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	3	3	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	6	-	14	20			-	6	14	20
2016	4	-	5	9	-	1	1	4	6	10
2017	2	1	13	16	1	1	2	3	15	18
2018	9	1	13	23	1	2	3	10	16	26
2019	4	1	11	16	1	5	6	5	17	22
2020	2	-	8	10	3	10	13	5	18	23
2021 (9 Mo)	2	-	-	2	3	10	13	5	10	15
Totals All:	152	68	235	455	9	29	38	161	332	493
2016 - 2021	23	3	50	76	9	29	38	32	82	114

- Notes: (a) The accepted claims shown in Column (2), DA, are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) The accepted claims shown in Column (3), AAD, are claims that deceased after acceptance as of September 30, 2021.
 (c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of September 30, 2021.
 (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 September 30, 2021

Year of Birth	Actual (a)	Reported Claim Cts. (b) @ 9/30/21	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. @ 9/30/21		Incremental	Cumulative					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	15	32	1.000	1.000	32.0	0.46875	15	0.46875	-
1990	10	39	1.000	1.000	39.0	0.25641	10	0.25641	-
1991	8	38	1.000	1.000	38.0	0.21053	8	0.21053	-
1992	14	48	1.000	1.000	48.0	0.29167	14	0.29167	-
1993	15	40	1.000	1.000	40.0	0.37500	15	0.37500	-
1994	16	36	1.000	1.000	36.0	0.44444	16	0.44444	-
1995	11	26	1.000	1.000	26.0	0.42308	11	0.42308	-
1996	17	40	1.000	1.000	40.0	0.42500	17	0.42500	-
1997	17	47	1.000	1.000	47.0	0.36170	17	0.36170	-
1998	18	42	1.000	1.000	42.0	0.42857	18	0.42857	-
1999	18	40	1.000	1.000	40.0	0.45000	18	0.45000	-
2000	13	38	1.000	1.000	38.0	0.34211	13	0.34211	-
2001	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2002	22	50	1.000	1.000	50.0	0.44000	22	0.44000	-
2003	9	23	1.000	1.000	23.0	0.39130	9	0.39130	-
2004	13	31	1.000	1.000	31.0	0.41935	13	0.41935	-
2005	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2006	13	34	1.000	1.000	34.0	0.38235	13	0.38235	-
2007	15	36	1.000	1.000	36.0	0.41667	15	0.41667	-
2008	11	42	1.000	1.000	42.0	0.26190	11	0.26190	-
2009	17	50	1.000	1.000	50.0	0.34000	17	0.34000	-
2010	12	40	1.000	1.000	40.0	0.30000	12	0.30000	-
2011	14	44	1.000	1.000	44.0	0.31818	14	0.31818	-
2012	11	50	1.000	1.000	50.0	0.22000	11	0.22000	-
2013	11	32	1.010	1.010	32.3	0.34375	11	0.34035	-
2014	13	45	1.020	1.030	46.4	0.28889	13	0.28042	-
2015	20	50	1.020	1.051	52.5	0.40000	20	0.38066	-
2016	9	34	1.025	1.077	36.6		10	0.27307	1
2017	16	39	1.075	1.158	45.2		18	0.39862	2
2018	23	50	1.135	1.314	65.7		26	0.39569	3
2019	16	39	1.300	1.708	66.6		22	0.33019	6
2020	10	18	2.250	3.844	69.2		23	0.33241	13
2021 (9 Mo)	2	4	6.000	23.064	69.2		15	0.21679	13
Totals:	455	1,259			1,432		493		38

Notes:(a) Based on individual claim detail provided by NICA as of September 30, 2021.

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

(c) Based on Column (2) for birth years 2015 and prior. See Exhibit X, Sheet 1c, sum of Columns (10) and (20) for birth years 2016 and subsequent.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of September 30, 2021

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

1. AAA & AAD Only	0.0093
2. DA Only	0.0035
3. All Reported Claim: But Excluding DA Only	0.0360

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

1. AAA & AAD Only	0.2583
2. DA Only	0.0972

Year of Birth	Actual (b) AAA & AAD Claim Cts. @ 9/30/21	All Reported Claim Cts. Excl. DA (c) @ 9/30/21	Insured Physicians @ 9/30/21	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. (10)	IBNR AAA & AAD 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)
2016	5	30	1,318	99.01%	92.84%	33.40	5.09	5.12	6	1
2017	14	37	1,356	94.30%	86.37%	43.66	14.64	14.72	15	1
2018	14	41	1,420	87.72%	76.09%	53.22	15.69	15.62	16	2
2019	12	35	1,501	70.17%	58.53%	57.41	16.42	16.16	17	5
2020	8	16	1,575	32.26%	26.02%	57.95	18.14	17.92	18	10
2021 (9 Mo)	-	2	1,543	8.07%	4.34%	41.35	9.82	9.89	10	10
Subtotals:	53	161	8,713			286.98	79.80	79.44	82	29

Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 9/30/21	All Reported Claim Cts. Excl. DA (c) @ 9/30/21	Insured Physicians @ 9/30/21	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. (20)	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)
2016	4	30	1,318	100.00%	92.84%	33.40	4.00	4.00	4	-
2017	2	37	1,356	100.00%	86.37%	43.66	2.00	2.00	3	1
2018	9	41	1,420	95.24%	76.09%	53.22	9.25	9.24	10	1
2019	4	35	1,501	79.37%	58.53%	57.41	5.15	5.08	5	1
2020	2	16	1,575	50.39%	26.02%	57.95	4.79	4.73	5	3
2021 (9 Mo)	2	2	1,543	10.08%	4.34%	41.35	5.62	5.14	5	3
Subtotals:	23	161	8,713			286.98	30.81	30.20	32	9

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 2021 is adjusted to account for the partial year.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of September 30, 2021

Year of Birth	Actual (a) Accepted Claim Counts		All (b) Reported Claim Cts. @ 9/30/21	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 @ 9/30/21 (4) - (3)	Insured Physicians	-----				
	AAA & AAD Only @ 9/30/21	DA Only @ 9/30/21				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	45	42	1,208	0.0083	0.0025	0.0348	0.2381	0.0714
2015	14	6	50	44	1,273	0.0110	0.0047	0.0346	0.3182	0.1364
Subtotals:										
89 to 15	250	129	1,075	946	22,745	0.0110	0.0057	0.0416	0.2643	0.1364
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604
03 to 15	120	52	518	466	13,313	0.0090	0.0039	0.0350	0.2575	0.1116
08 to 15	78	31	353	322	8,936	0.0087	0.0035	0.0360	0.2422	0.0963
05 to 15	111	39	464	425	11,687	0.0095	0.0033	0.0364	0.2612	0.0918
(12) Selected Frequency =====>						0.0093	0.0035	0.0360	0.2583	0.0972

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 September 30, 2021

Year of Birth	Reported Open Accepted Claim Counts @ 9/30/21				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	-	-	3	3	-	-	-	-	3	3
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	-	-	3	3	-	-	-	-	3	3
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	-	-	14	14	-	-	-	-	14	14
2016	-	-	5	5	-	1	1	-	6	6
2017	-	-	13	13	1	1	2	1	14	15
2018	1	-	13	14	1	2	3	2	15	17
2019	1	-	11	12	1	5	6	2	16	18
2020	1	-	8	9	3	10	13	4	18	22
2021 (9 Mo)	-	-	-	-	3	10	13	3	10	13
Totals All:	3	-	235	238	9	29	38	12	264	276

Notes: (a) DA are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) AAD are claims that deceased after acceptance as of September 30, 2021.
 (c) AAA are accepted claims that are alive as of September 30, 2021.
 (d) See Exhibit X, Sheet 1a, Columns (6), (7), and (8), respectively.

Reported Claim Counts
 Period to Period Development Factors

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989		8.000	1.250	1.200	1.125	1.111	1.067	1.000	1.000	1.000	1.000	1.000
1990		8.000	1.563	1.160	1.276	1.000	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.667	1.500	1.208	1.138	1.030	1.059	1.028	1.000	1.000	1.000	1.000
1992		3.250	1.500	1.077	1.119	1.000	1.021	1.000	1.000	1.000	1.000	1.000
1993		4.000	1.214	1.029	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000
1994		1.929	1.148	1.000	1.161	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995		2.400	1.667	1.100	1.136	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996		1.889	1.294	1.273	1.357	1.026	1.000	1.000	1.026	1.000	1.000	1.000
1997		2.625	1.429	1.300	1.179	1.022	1.000	1.000	1.000	1.000	1.000	1.000
1998		2.273	1.280	1.094	1.114	1.077	1.000	1.000	1.000	1.000	1.000	1.000
1999		1.286	1.611	1.103	1.156	1.081	1.000	1.000	1.000	1.000	1.000	1.000
2000		1.467	1.364	1.100	1.121	1.027	1.000	1.000	1.000	1.000	1.000	1.000
2001		2.500	1.350	1.259	1.147	1.051	1.000	1.000	1.000	1.000	1.000	1.000
2002		2.000	1.321	1.081	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.375	1.273	1.214	1.235	1.000	1.095	1.000	1.000	1.000	1.000	1.000
2004		2.800	1.357	1.158	1.227	1.111	1.000	1.033	1.000	1.000	1.000	1.000
2005		2.714	1.579	1.167	1.057	1.081	1.000	1.025	1.000	1.000	1.000	1.000
2006		2.500	1.400	1.190	1.240	1.065	1.000	1.030	1.000	1.000	1.000	1.000
2007		2.571	1.444	1.154	1.067	1.000	1.125	1.000	1.000	1.000	1.000	1.000
2008		2.667	1.500	1.083	1.423	1.000	1.081	1.050	1.000	1.000	1.000	1.000
2009	7.000	1.714	1.333	1.188	1.237	1.021	1.000	1.042	1.000	1.000	1.000	1.000
2010	4.333	1.538	1.550	1.129	1.114	1.000	1.000	1.026	1.000	1.000	1.000	1.000
2011	1.800	2.333	1.571	1.152	1.053	1.000	1.050	1.048	1.000	1.000	1.000	1.000
2012	2.750	2.909	1.344	1.070	1.087	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	3.000	1.583	1.421	1.148	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	5.500	2.636	1.276	1.162	1.023	1.000	1.023					
2015		3.375	1.519	1.073	1.068	1.064						
2016	2.000	1.800	1.278	1.261	1.172							
2017	14.000	2.000	1.286	1.083								
2018	4.500	2.333	1.190									
2019	5.500	1.773										
2020	18.000											
Simple Avg. - Incremental	6.217	2.674	1.394	1.145	1.155	1.033	1.023	1.012	1.001	1.000	1.000	1.000
Wtd Avg. All - Incremental	4.571	2.250	1.375	1.136	1.146	1.031	1.019	1.012	1.001	1.000	1.000	1.000
Wtd Latest Five - Incremental	5.467	2.139	1.299	1.134	1.073	1.014	1.015	1.024	1.000	1.000	1.000	1.000
Wtd Latest Three - Incremental	6.444	2.019	1.239	1.120	1.078	1.024	1.008	1.016	1.000	1.000	1.000	1.000
Selected Incremental - Prior 9/30/20	10.000	2.300	1.375	1.150	1.075	1.025	1.020	1.020	1.010	1.000	1.000	1.000
Selected - Incremental	6.000	2.250	1.300	1.135	1.075	1.025	1.020	1.020	1.010	1.000	1.000	1.000
Selected - Cumulative	23.064	3.844	1.708	1.314	1.158	1.077	1.051	1.030	1.010	1.000	1.000	1.000

Florida Birth Related Neurological Injury Compensation Association (NICA)
 Summary of Incurred Loss & ALAE - **Actual**
 Evaluated As of September 30, 2021

Exhibit XI
 Sheet 1

Incurred Loss & ALAE @ 9/30/21

Birth Year	All Expense Categories	Class Action	All Expenses Excluding Class Action (2) - (3)	SB 1786			All Expenses Excluding Class Action & SB 1786 Used for Triangle (2) - (3) - (7)
				Parental Awards	Death Benefit	Total SB 1786 (5) + (6)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	27,912,328	261,214	27,651,114	450,000	730,000	1,180,000	26,471,114
1990	13,857,211	758,051	13,099,160	450,000	460,000	910,000	12,189,160
1991	28,220,766	792,094	27,428,672	600,000	400,000	1,000,000	26,428,672
1992	54,005,854	1,951,145	52,054,709	1,350,000	690,000	2,040,000	50,014,709
1993	50,099,288	910,230	49,189,059	1,200,000	720,000	1,920,000	47,269,059
1994	22,979,303	634,196	22,345,108	450,000	750,000	1,200,000	21,145,108
1995	35,522,730	910,904	34,611,826	750,000	550,000	1,300,000	33,311,826
1996	33,021,534	797,021	32,224,513	900,000	800,000	1,700,000	30,524,513
1997	47,211,256	1,624,160	45,587,096	1,200,000	840,000	2,040,000	43,547,096
1998	77,515,031	2,006,630	75,508,401	1,650,000	840,000	2,490,000	73,018,401
1999	28,002,776	873,581	27,129,195	450,000	850,010	1,300,010	25,829,185
2000	18,853,739	599,907	18,253,832	450,000	590,000	1,040,000	17,213,832
2001	31,593,504	115,547	31,477,958	600,000	610,000	1,210,000	30,267,958
2002	76,585,781	840,587	75,745,194	1,950,000	1,020,034	2,970,034	72,775,160
2003	17,879,007	-	17,879,007	450,000	420,000	870,000	17,009,007
2004	30,645,747	-	30,645,747	750,000	530,000	1,280,000	29,365,747
2005	37,265,251	-	37,265,251	1,050,000	590,000	1,640,000	35,625,251
2006	54,231,019	-	54,231,019	1,350,000	610,000	1,960,000	52,271,019
2007	42,108,566	-	42,108,566	1,050,000	590,000	1,640,000	40,468,566
2008	55,462,476	-	55,462,476	1,350,000	530,034	1,880,034	53,582,442
2009	65,615,496	-	65,615,496	1,500,000	780,000	2,280,000	63,335,496
2010	33,073,024	-	33,073,024	750,000	530,000	1,280,000	31,793,024
2011	54,158,352	-	54,158,352	1,500,000	660,000	2,160,000	51,998,352
2012	37,052,400	-	37,052,400	1,050,000	510,000	1,560,000	35,492,400
2013	32,394,637	-	32,394,637	1,050,000	510,000	1,560,000	30,834,637
2014	37,853,789	-	37,853,789	1,350,000	610,000	1,960,000	35,893,789
2015	65,806,057	-	65,806,057	2,100,000	930,000	3,030,000	62,776,057
2016	19,861,321	-	19,861,321	900,000	410,034	1,310,034	18,551,287
2017	45,259,645	-	45,259,645	1,800,000	680,000	2,480,000	42,779,645
2018	58,119,136	-	58,119,136	1,950,000	990,000	2,940,000	55,179,136
2019	44,295,199	-	44,295,199	1,350,000	500,000	1,850,000	42,445,199
2020	21,380,788	-	21,380,788	300,000	80,000	380,000	21,000,788
2021	860,876	-	860,876	150,000	50,000	200,000	660,876
Totals:	1,298,703,887	13,075,266	1,285,628,621	34,200,000	20,360,112	54,560,112	1,231,068,509

Florida Birth Related Neurological Injury Compensation Association (NICA)
 Summary of Paid Loss & ALAE - **Actual**
 Evaluated As of September 30, 2021

Exhibit XI
 Sheet 2

Paid Loss & ALAE @ 9/30/21

Birth Year	All Expense Categories	Class Action	All Expenses Excluding Class Action (2) - (3)	SB 1786			All Expenses Excluding Class Action & SB 1786 Used for Triangle (2) - (3) - (7)
				Parental Awards	Death Benefit	Total SB 1786 (5) + (6)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	16,690,136	261,214	16,428,922	450,000	480,000	930,000	15,498,922
1990	7,556,719	758,051	6,798,668	450,000	210,000	660,000	6,138,668
1991	11,447,939	792,094	10,655,846	300,000	200,000	500,000	10,155,846
1992	19,448,043	1,951,145	17,496,898	1,350,000	150,000	1,500,000	15,996,898
1993	24,712,281	910,230	23,802,052	1,200,000	270,000	1,470,000	22,332,052
1994	8,856,237	634,196	8,222,042	450,000	200,000	650,000	7,572,042
1995	13,315,524	910,904	12,404,620	750,000	250,000	1,000,000	11,404,620
1996	12,144,937	797,021	11,347,916	600,000	350,000	950,000	10,397,916
1997	15,739,741	1,624,160	14,115,581	750,000	240,000	990,000	13,125,581
1998	26,700,788	2,006,630	24,694,159	1,650,000	90,000	1,740,000	22,954,159
1999	14,437,979	873,581	13,564,398	450,000	600,010	1,050,010	12,514,388
2000	7,903,483	589,907	7,313,576	300,000	340,000	640,000	6,673,576
2001	10,212,966	115,547	10,097,419	600,000	360,000	960,000	9,137,419
2002	21,675,591	840,587	20,835,004	1,800,000	250,034	2,050,034	18,784,970
2003	6,368,129	-	6,368,129	450,000	190,000	640,000	5,728,129
2004	7,082,594	-	7,082,594	600,000	200,000	800,000	6,282,594
2005	10,686,754	-	10,686,754	900,000	160,000	1,060,000	9,626,754
2006	12,437,288	-	12,437,288	1,050,000	120,000	1,170,000	11,267,288
2007	13,401,599	-	13,401,599	900,000	200,000	1,100,000	12,301,599
2008	8,725,452	-	8,725,452	750,000	80,034	830,034	7,895,418
2009	11,129,529	-	11,129,529	1,350,000	160,000	1,510,000	9,619,529
2010	4,177,905	-	4,177,905	450,000	200,000	650,000	3,527,905
2011	7,264,500	-	7,264,500	1,050,000	160,000	1,210,000	6,054,500
2012	4,786,474	-	4,786,474	750,000	120,000	870,000	3,916,474
2013	7,157,598	-	7,157,598	1,050,000	120,000	1,170,000	5,987,598
2014	7,944,288	-	7,944,288	1,200,000	80,000	1,280,000	6,664,288
2015	7,898,793	-	7,898,793	1,350,000	120,000	1,470,000	6,428,793
2016	1,721,753	-	1,721,753	300,000	80,034	380,034	1,341,720
2017	4,287,767	-	4,287,767	900,000	120,000	1,020,000	3,267,767
2018	5,585,373	-	5,585,373	1,500,000	330,000	1,830,000	3,755,373
2019	3,475,890	-	3,475,890	1,050,000	80,000	1,130,000	2,345,890
2020	624,612	-	624,612	300,000	40,000	340,000	284,612
2021	322,438	-	322,438	150,000	50,000	200,000	122,438
Totals:	335,921,102	13,065,266	322,855,836	27,150,000	6,600,112	33,750,112	289,105,724

Florida Birth Related Neurological Injury Compensation Association (NICA)
 Summary of Case Outstanding Loss & ALAE - **Actual**
 Evaluated As of September 30, 2021

Exhibit XI
 Sheet 3

Case Outstanding Loss & ALAE @ 9/30/21

Birth Year	All Expense Categories	Class Action	All Expenses Excluding Class Action (2) - (3)	SB 1786			All Expenses Excluding Class Action & SB 1786 Used for Triangle (2) - (3) - (7)
				Parental Awards	Death Benefit	Total SB 1786 (5) + (6)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	11,222,191	-	11,222,191	-	250,000	250,000	10,972,191
1990	6,300,492	-	6,300,492	-	250,000	250,000	6,050,492
1991	16,772,827	-	16,772,827	300,000	200,000	500,000	16,272,827
1992	34,557,811	-	34,557,811	-	540,000	540,000	34,017,811
1993	25,387,007	-	25,387,007	-	450,000	450,000	24,937,007
1994	14,123,066	-	14,123,066	-	550,000	550,000	13,573,066
1995	22,207,207	-	22,207,207	-	300,000	300,000	21,907,207
1996	20,876,597	-	20,876,597	300,000	450,000	750,000	20,126,597
1997	31,471,515	-	31,471,515	450,000	600,000	1,050,000	30,421,515
1998	50,814,242	-	50,814,242	-	750,000	750,000	50,064,242
1999	13,564,797	-	13,564,797	-	250,000	250,000	13,314,797
2000	10,950,256	10,000	10,940,256	150,000	250,000	400,000	10,540,256
2001	21,380,538	-	21,380,538	-	250,000	250,000	21,130,538
2002	54,910,190	-	54,910,190	150,000	770,000	920,000	53,990,190
2003	11,510,878	-	11,510,878	-	230,000	230,000	11,280,878
2004	23,563,153	-	23,563,153	150,000	330,000	480,000	23,083,153
2005	26,578,498	-	26,578,498	150,000	430,000	580,000	25,998,498
2006	41,793,731	-	41,793,731	300,000	490,000	790,000	41,003,731
2007	28,706,966	-	28,706,966	150,000	390,000	540,000	28,166,966
2008	46,737,023	-	46,737,023	600,000	450,000	1,050,000	45,687,023
2009	54,485,967	-	54,485,967	150,000	620,000	770,000	53,715,967
2010	28,895,120	-	28,895,120	300,000	330,000	630,000	28,265,120
2011	46,893,851	-	46,893,851	450,000	500,000	950,000	45,943,851
2012	32,265,926	-	32,265,926	300,000	390,000	690,000	31,575,926
2013	25,237,039	-	25,237,039	-	390,000	390,000	24,847,039
2014	29,909,501	-	29,909,501	150,000	530,000	680,000	29,229,501
2015	57,907,264	-	57,907,264	750,000	810,000	1,560,000	56,347,264
2016	18,139,568	-	18,139,568	600,000	330,000	930,000	17,209,568
2017	40,971,878	-	40,971,878	900,000	560,000	1,460,000	39,511,878
2018	52,533,763	-	52,533,763	450,000	660,000	1,110,000	51,423,763
2019	40,819,309	-	40,819,309	300,000	420,000	720,000	40,099,309
2020	20,756,176	-	20,756,176	-	40,000	40,000	20,716,176
2021	538,437	-	538,437	-	-	-	538,437
Totals:	962,782,786	10,000	962,772,786	7,050,000	13,760,000	20,810,000	941,962,786

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

Payment Patterns After Consideration of Estimated Mortality - 2021 Level Basis (a)

Calendar Year	Birth Year 2019	Birth Year 2020	Birth Year 2021
(1)	(2)	(3)	(4)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2021 Level - After Mortality**

2021	0.49%	0.43%	0.25%
2022	1.85%	1.91%	1.71%
2023	1.82%	1.81%	1.88%
2024	1.71%	1.79%	1.79%
2025	1.33%	1.68%	1.76%
2026	1.40%	1.31%	1.66%
2027	1.17%	1.38%	1.29%
2028	1.22%	1.15%	1.36%
2029	1.45%	1.20%	1.13%
2030	1.64%	1.42%	1.18%
2031	1.53%	1.61%	1.40%
2032	1.42%	1.51%	1.59%
2033	1.48%	1.39%	1.48%
2034	1.70%	1.45%	1.37%
2035	1.48%	1.67%	1.43%
2036	1.50%	1.45%	1.64%
2037	1.41%	1.47%	1.43%
2038	1.44%	1.39%	1.45%
2039	1.47%	1.42%	1.37%
2040	1.73%	1.44%	1.40%
2041	1.55%	1.70%	1.42%
2042	1.77%	1.52%	1.67%
2043	1.77%	1.73%	1.49%
2044	1.65%	1.73%	1.71%
2045	1.76%	1.62%	1.71%
2046	1.78%	1.73%	1.60%
2047	1.55%	1.74%	1.70%
2048	1.72%	1.52%	1.72%
2049	1.61%	1.69%	1.50%
2050	2.16%	1.58%	1.67%
2051	2.15%	2.12%	1.56%
2052	2.09%	2.11%	2.08%
2053	2.04%	2.05%	2.07%
2054	1.98%	2.00%	2.02%
2055	1.95%	1.94%	1.97%
2056	1.89%	1.91%	1.91%
2057	1.86%	1.85%	1.89%
2058	1.77%	1.83%	1.83%
2059	1.70%	1.74%	1.80%
2060	1.64%	1.67%	1.71%
2061	1.59%	1.61%	1.65%
2062	1.58%	1.56%	1.58%
2063	1.54%	1.55%	1.53%
2064	1.49%	1.51%	1.53%
2065	1.42%	1.47%	1.49%
2066	1.38%	1.40%	1.44%
2067	1.36%	1.35%	1.38%
2068	1.31%	1.34%	1.33%
2069	1.28%	1.29%	1.32%
2070	1.24%	1.25%	1.27%

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 2021 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 - 2021 Level Basis (a)

Calendar Year	Birth Year 2019	Birth Year 2020	Birth Year 2021
(1)	(2)	(3)	(4)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2021 Level - After Mortality			
2071	1.19%	1.22%	1.23%
2072	1.15%	1.17%	1.20%
2073	1.10%	1.12%	1.15%
2074	1.05%	1.08%	1.11%
2075	1.01%	1.03%	1.06%
2076	0.97%	0.99%	1.01%
2077	0.96%	0.95%	0.97%
2078	0.91%	0.94%	0.94%
2079	0.85%	0.89%	0.92%
2080	0.81%	0.84%	0.88%
2081	0.77%	0.80%	0.82%
2082	0.74%	0.76%	0.79%
2083	0.71%	0.72%	0.74%
2084	0.67%	0.69%	0.71%
2085	0.63%	0.65%	0.68%
2086	0.58%	0.62%	0.64%
2087	0.56%	0.57%	0.61%
2088	0.52%	0.55%	0.56%
2089	0.48%	0.51%	0.54%
2090	0.46%	0.47%	0.50%
2091	0.42%	0.45%	0.47%
2092	0.40%	0.42%	0.44%
2093	0.36%	0.39%	0.41%
2094	0.33%	0.35%	0.38%
2095	0.31%	0.33%	0.35%
2096	0.28%	0.30%	0.32%
2097	0.26%	0.27%	0.30%
2098	0.23%	0.25%	0.27%
2099	0.21%	0.23%	0.25%
2100	0.18%	0.21%	0.22%
2101	0.17%	0.18%	0.20%
2102	0.15%	0.16%	0.18%
2103	0.13%	0.14%	0.16%
2104	0.11%	0.12%	0.14%
2105	0.10%	0.11%	0.12%
2106	0.08%	0.09%	0.11%
2107	0.07%	0.08%	0.09%
2108	0.06%	0.07%	0.08%
2109	0.05%	0.06%	0.07%
2110	0.04%	0.05%	0.06%
2111	0.03%	0.04%	0.05%
2112	0.02%	0.03%	0.04%
2113	0.02%	0.02%	0.03%
2114	0.01%	0.02%	0.02%
2115	0.01%	0.01%	0.02%
2116	0.01%	0.01%	0.01%
2117	0.01%	0.01%	0.01%
2118	0.01%	0.01%	0.01%
2119	0.00%	0.01%	0.01%
2120	0.00%	0.00%	0.01%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2021 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 - 2021 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 2021 Level - After Mortality										
2021	0.68%	0.74%	0.96%	0.92%	0.32%	0.38%	0.36%	0.45%	0.47%	0.47%
2022	1.28%	0.70%	1.38%	1.18%	1.35%	1.28%	1.51%	1.41%	1.78%	1.86%
2023	2.46%	1.60%	2.23%	1.60%	1.60%	1.33%	1.26%	1.48%	1.39%	1.75%
2024	2.39%	1.58%	2.16%	1.56%	1.81%	1.58%	1.31%	1.24%	1.46%	1.36%
2025	2.61%	1.76%	2.42%	1.81%	1.70%	1.79%	1.56%	1.29%	1.22%	1.43%
2026	2.31%	1.55%	2.03%	1.51%	1.57%	1.67%	1.76%	1.54%	1.27%	1.19%
2027	3.13%	2.00%	2.80%	2.19%	1.63%	1.54%	1.65%	1.74%	1.51%	1.24%
2028	2.20%	1.51%	1.91%	1.44%	1.88%	1.61%	1.52%	1.62%	1.70%	1.48%
2029	2.16%	1.50%	1.86%	1.42%	1.63%	1.85%	1.58%	1.50%	1.59%	1.67%
2030	2.50%	1.78%	2.19%	1.76%	1.66%	1.61%	1.82%	1.56%	1.47%	1.56%
2031	2.59%	1.48%	1.74%	1.35%	1.56%	1.64%	1.59%	1.80%	1.53%	1.44%
2032	2.54%	1.99%	1.70%	1.33%	1.60%	1.54%	1.61%	1.56%	1.76%	1.50%
2033	2.46%	1.96%	2.04%	1.29%	1.63%	1.57%	1.52%	1.59%	1.53%	1.73%
2034	3.15%	2.35%	2.52%	2.51%	1.91%	1.60%	1.55%	1.50%	1.56%	1.51%
2035	2.59%	2.08%	2.19%	2.16%	1.71%	1.88%	1.58%	1.53%	1.47%	1.53%
2036	2.39%	1.88%	1.89%	1.88%	1.95%	1.68%	1.86%	1.56%	1.50%	1.44%
2037	2.33%	1.89%	1.84%	1.83%	1.95%	1.92%	1.66%	1.83%	1.53%	1.47%
2038	2.28%	1.86%	2.11%	1.79%	1.83%	1.93%	1.90%	1.63%	1.79%	1.50%
2039	2.21%	1.83%	2.05%	2.35%	1.95%	1.80%	1.90%	1.87%	1.60%	1.76%
2040	2.43%	2.04%	2.28%	2.59%	1.96%	1.92%	1.78%	1.87%	1.83%	1.57%
2041	2.72%	2.14%	2.24%	2.72%	1.71%	1.94%	1.89%	1.75%	1.84%	1.80%
2042	2.04%	1.74%	1.89%	2.19%	1.91%	1.69%	1.91%	1.86%	1.72%	1.80%
2043	1.98%	1.71%	1.84%	2.13%	1.78%	1.88%	1.67%	1.88%	1.83%	1.69%
2044	1.93%	1.85%	1.80%	2.09%	2.38%	1.76%	1.85%	1.64%	1.84%	1.79%
2045	2.03%	1.97%	1.94%	2.20%	2.37%	2.35%	1.73%	1.82%	1.61%	1.81%
2046	1.82%	1.79%	1.71%	1.98%	2.31%	2.34%	2.32%	1.70%	1.79%	1.58%
2047	1.77%	1.76%	1.68%	1.94%	2.25%	2.28%	2.30%	2.28%	1.67%	1.76%
2048	2.20%	2.04%	1.85%	2.26%	2.18%	2.22%	2.24%	2.27%	2.24%	1.64%
2049	1.65%	1.69%	1.59%	1.84%	2.16%	2.16%	2.19%	2.21%	2.23%	2.20%
2050	1.82%	1.86%	1.79%	2.02%	2.09%	2.13%	2.12%	2.16%	2.17%	2.19%
2051	1.55%	1.63%	1.51%	1.74%	2.06%	2.06%	2.09%	2.09%	2.12%	2.13%
2052	1.50%	1.60%	1.47%	1.70%	1.95%	2.03%	2.03%	2.06%	2.05%	2.08%
2053	1.46%	1.57%	1.44%	1.66%	1.88%	1.93%	2.00%	2.00%	2.03%	2.01%
2054	1.40%	1.69%	1.39%	1.61%	1.81%	1.86%	1.90%	1.97%	1.96%	1.99%
2055	1.84%	2.03%	1.66%	1.98%	1.75%	1.79%	1.83%	1.87%	1.93%	1.92%
2056	1.37%	1.62%	1.51%	1.53%	1.75%	1.73%	1.76%	1.80%	1.84%	1.90%
2057	1.32%	1.59%	1.46%	1.48%	1.70%	1.72%	1.70%	1.73%	1.77%	1.80%
2058	1.27%	1.55%	1.51%	1.44%	1.65%	1.68%	1.70%	1.68%	1.70%	1.74%
2059	1.23%	1.52%	1.48%	1.40%	1.57%	1.63%	1.66%	1.67%	1.65%	1.67%
2060	1.31%	1.64%	1.61%	1.61%	1.53%	1.55%	1.60%	1.63%	1.64%	1.62%
2061	1.13%	1.44%	1.39%	1.40%	1.51%	1.50%	1.53%	1.58%	1.60%	1.61%
2062	1.36%	1.62%	1.46%	1.58%	1.45%	1.49%	1.48%	1.51%	1.55%	1.57%
2063	1.03%	1.37%	1.31%	1.32%	1.41%	1.43%	1.46%	1.46%	1.48%	1.52%
2064	0.99%	1.34%	1.26%	1.28%	1.37%	1.39%	1.41%	1.44%	1.43%	1.45%
2065	1.02%	1.39%	1.33%	1.33%	1.31%	1.35%	1.37%	1.39%	1.42%	1.41%
2066	0.90%	1.26%	1.18%	1.19%	1.27%	1.30%	1.33%	1.35%	1.36%	1.39%
2067	0.86%	1.23%	1.14%	1.15%	1.21%	1.25%	1.28%	1.31%	1.33%	1.34%
2068	0.82%	1.19%	1.10%	1.11%	1.16%	1.20%	1.23%	1.26%	1.29%	1.30%
2069	0.96%	1.31%	1.13%	1.22%	1.11%	1.14%	1.18%	1.21%	1.24%	1.26%
2070	0.82%	1.23%	1.13%	1.14%	1.07%	1.10%	1.13%	1.16%	1.19%	1.21%

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 2021 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 - 2021 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 2021 Level - After Mortality										
2071	0.70%	1.08%	0.97%	0.99%	1.06%	1.05%	1.08%	1.11%	1.14%	1.17%
2072	0.66%	1.04%	0.93%	0.95%	1.01%	1.04%	1.04%	1.07%	1.09%	1.12%
2073	0.62%	1.00%	0.89%	0.91%	0.94%	0.99%	1.03%	1.02%	1.05%	1.07%
2074	0.59%	0.96%	0.85%	0.88%	0.90%	0.93%	0.98%	1.01%	1.00%	1.03%
2075	0.59%	0.98%	0.87%	0.89%	0.85%	0.89%	0.92%	0.96%	0.99%	0.99%
2076	0.63%	0.99%	0.81%	0.89%	0.81%	0.84%	0.87%	0.90%	0.95%	0.97%
2077	0.48%	0.85%	0.73%	0.76%	0.78%	0.80%	0.83%	0.86%	0.89%	0.93%
2078	0.45%	0.81%	0.69%	0.72%	0.74%	0.77%	0.79%	0.81%	0.85%	0.87%
2079	0.42%	0.77%	0.65%	0.68%	0.70%	0.73%	0.76%	0.78%	0.80%	0.83%
2080	0.43%	0.80%	0.68%	0.71%	0.64%	0.69%	0.71%	0.75%	0.76%	0.79%
2081	0.36%	0.70%	0.57%	0.61%	0.62%	0.64%	0.68%	0.70%	0.73%	0.75%
2082	0.33%	0.66%	0.53%	0.57%	0.57%	0.61%	0.63%	0.67%	0.69%	0.72%
2083	0.36%	0.69%	0.51%	0.59%	0.53%	0.57%	0.60%	0.62%	0.66%	0.68%
2084	0.28%	0.59%	0.46%	0.50%	0.51%	0.53%	0.56%	0.59%	0.61%	0.65%
2085	0.28%	0.58%	0.46%	0.50%	0.47%	0.50%	0.52%	0.55%	0.58%	0.59%
2086	0.24%	0.51%	0.39%	0.44%	0.44%	0.46%	0.49%	0.51%	0.54%	0.57%
2087	0.22%	0.48%	0.36%	0.40%	0.40%	0.43%	0.46%	0.48%	0.50%	0.53%
2088	0.20%	0.44%	0.33%	0.37%	0.37%	0.39%	0.43%	0.45%	0.48%	0.49%
2089	0.18%	0.41%	0.30%	0.34%	0.34%	0.36%	0.39%	0.42%	0.44%	0.47%
2090	0.20%	0.44%	0.30%	0.36%	0.30%	0.34%	0.36%	0.38%	0.41%	0.43%
2091	0.14%	0.35%	0.24%	0.29%	0.29%	0.30%	0.33%	0.35%	0.37%	0.41%
2092	0.13%	0.32%	0.21%	0.26%	0.26%	0.28%	0.30%	0.33%	0.35%	0.37%
2093	0.11%	0.29%	0.19%	0.23%	0.23%	0.25%	0.28%	0.29%	0.32%	0.34%
2094	0.10%	0.26%	0.16%	0.21%	0.20%	0.23%	0.25%	0.27%	0.29%	0.31%
2095	0.09%	0.24%	0.15%	0.20%	0.18%	0.20%	0.23%	0.24%	0.27%	0.28%
2096	0.08%	0.20%	0.12%	0.17%	0.16%	0.18%	0.20%	0.22%	0.24%	0.26%
2097	0.07%	0.19%	0.10%	0.15%	0.14%	0.16%	0.18%	0.20%	0.22%	0.24%
2098	0.05%	0.16%	0.09%	0.13%	0.12%	0.14%	0.16%	0.18%	0.19%	0.21%
2099	0.05%	0.14%	0.07%	0.11%	0.11%	0.12%	0.14%	0.16%	0.17%	0.19%
2100	0.04%	0.13%	0.07%	0.10%	0.09%	0.10%	0.12%	0.13%	0.15%	0.17%
2101	0.03%	0.10%	0.05%	0.08%	0.08%	0.09%	0.10%	0.12%	0.13%	0.15%
2102	0.03%	0.08%	0.04%	0.07%	0.06%	0.08%	0.09%	0.10%	0.12%	0.13%
2103	0.02%	0.07%	0.03%	0.06%	0.05%	0.06%	0.07%	0.09%	0.10%	0.11%
2104	0.02%	0.06%	0.02%	0.05%	0.04%	0.05%	0.06%	0.07%	0.09%	0.10%
2105	0.01%	0.05%	0.02%	0.04%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%
2106	0.01%	0.03%	0.01%	0.03%	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%	0.02%	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%
2120	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 2021 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 - 2021 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 2021 Level - After Mortality										
2021	0.84%	0.61%	0.99%	0.97%	1.22%	0.81%	1.12%	1.00%	1.12%	0.67%
2022	3.14%	2.06%	2.61%	2.33%	2.89%	1.67%	2.70%	1.89%	3.00%	1.33%
2023	3.52%	2.59%	2.83%	2.77%	4.27%	2.53%	2.80%	2.87%	3.66%	2.35%
2024	3.73%	4.19%	2.75%	3.56%	4.06%	2.45%	2.52%	2.77%	3.45%	2.29%
2025	3.60%	4.11%	2.97%	3.66%	5.01%	2.70%	2.40%	2.97%	3.70%	2.48%
2026	4.21%	3.76%	2.63%	3.32%	4.66%	2.92%	1.98%	2.77%	3.10%	2.21%
2027	5.31%	4.55%	3.90%	4.24%	5.86%	3.91%	3.57%	3.48%	4.25%	2.96%
2028	3.91%	3.38%	2.83%	3.17%	4.24%	2.79%	2.65%	2.95%	2.87%	2.11%
2029	3.78%	3.20%	2.77%	3.19%	4.07%	2.74%	2.44%	2.97%	2.84%	2.08%
2030	3.87%	3.29%	3.11%	3.39%	4.33%	3.08%	2.57%	3.19%	3.17%	2.55%
2031	3.49%	2.86%	2.61%	2.97%	3.72%	2.47%	2.15%	2.78%	2.54%	2.20%
2032	3.37%	2.71%	2.55%	2.90%	3.57%	2.43%	2.39%	2.70%	2.43%	2.16%
2033	3.23%	2.55%	2.47%	2.77%	3.38%	2.36%	2.21%	2.62%	2.30%	2.11%
2034	3.76%	2.99%	3.09%	3.39%	4.23%	3.22%	2.69%	3.07%	3.37%	2.50%
2035	2.99%	2.38%	2.58%	2.77%	3.30%	2.50%	2.20%	2.65%	2.66%	2.48%
2036	2.86%	2.16%	2.26%	2.51%	2.89%	2.19%	2.03%	2.37%	2.28%	2.23%
2037	2.74%	2.04%	2.55%	2.41%	2.73%	2.14%	2.10%	2.30%	2.17%	2.18%
2038	2.63%	1.94%	2.49%	2.33%	2.60%	2.10%	2.06%	2.36%	2.08%	2.14%
2039	2.50%	1.83%	2.40%	2.24%	2.44%	2.03%	1.98%	2.28%	1.98%	2.09%
2040	2.55%	1.88%	2.66%	2.39%	2.58%	2.31%	2.19%	2.42%	2.21%	2.28%
2041	2.77%	1.95%	2.59%	2.61%	2.87%	2.71%	2.34%	2.52%	2.46%	2.35%
2042	2.17%	1.55%	2.19%	1.99%	2.03%	1.88%	1.82%	2.05%	1.74%	1.94%
2043	2.07%	1.92%	2.12%	1.92%	1.91%	1.83%	1.77%	1.98%	1.66%	1.89%
2044	1.97%	1.84%	2.06%	1.86%	1.80%	1.79%	1.79%	1.91%	1.73%	1.85%
2045	1.86%	1.81%	2.17%	1.90%	1.80%	1.92%	1.78%	1.97%	1.84%	1.94%
2046	1.77%	1.69%	1.92%	1.70%	1.56%	1.68%	1.63%	1.77%	1.59%	1.75%
2047	1.68%	1.62%	1.86%	1.64%	1.46%	1.64%	1.60%	1.71%	1.54%	1.71%
2048	1.92%	1.70%	2.01%	1.88%	1.78%	2.21%	1.95%	1.93%	1.96%	1.95%
2049	1.49%	1.49%	1.72%	1.50%	1.25%	1.53%	1.50%	1.58%	1.42%	1.61%
2050	1.49%	1.52%	1.92%	1.60%	1.31%	1.75%	1.63%	1.68%	1.58%	1.76%
2051	1.31%	1.38%	1.59%	1.38%	1.06%	1.44%	1.42%	1.46%	1.31%	1.52%
2052	1.23%	1.33%	1.53%	1.33%	0.98%	1.39%	1.43%	1.41%	1.26%	1.48%
2053	1.15%	1.28%	1.48%	1.27%	0.90%	1.35%	1.53%	1.40%	1.22%	1.44%
2054	1.07%	1.23%	1.41%	1.20%	0.82%	1.48%	1.47%	1.34%	1.17%	1.39%
2055	1.21%	1.28%	1.64%	1.48%	1.04%	2.07%	1.80%	1.55%	1.63%	1.72%
2056	0.92%	1.14%	1.30%	1.16%	0.68%	1.39%	1.44%	1.24%	1.08%	1.54%
2057	0.85%	1.10%	1.23%	1.09%	0.60%	1.33%	1.35%	1.19%	1.04%	1.49%
2058	0.78%	1.06%	1.17%	1.04%	0.54%	1.28%	1.31%	1.14%	1.00%	1.44%
2059	0.72%	1.03%	1.12%	0.99%	0.49%	1.24%	1.28%	1.09%	0.96%	1.40%
2060	0.69%	1.04%	1.23%	1.04%	0.48%	1.36%	1.38%	1.14%	1.08%	1.49%
2061	0.59%	0.95%	1.01%	0.89%	0.38%	1.14%	1.20%	0.99%	0.89%	1.31%
2062	0.66%	0.94%	1.05%	0.95%	0.44%	1.46%	1.38%	1.06%	1.14%	1.43%
2063	0.48%	0.89%	0.90%	0.79%	0.29%	1.04%	1.12%	0.90%	0.81%	1.22%
2064	0.43%	0.86%	0.85%	0.75%	0.25%	0.99%	1.11%	0.86%	0.78%	1.17%
2065	0.39%	0.85%	0.89%	0.75%	0.23%	1.04%	1.10%	0.87%	0.84%	1.20%
2066	0.34%	0.79%	0.75%	0.66%	0.18%	0.90%	1.00%	0.78%	0.72%	1.08%
2067	0.30%	0.76%	0.70%	0.62%	0.15%	0.85%	0.96%	0.74%	0.68%	1.04%
2068	0.27%	0.73%	0.66%	0.59%	0.13%	0.81%	0.95%	0.70%	0.65%	1.00%
2069	0.28%	0.71%	0.65%	0.60%	0.14%	1.01%	1.03%	0.72%	0.84%	1.07%
2070	0.21%	0.71%	0.66%	0.55%	0.10%	0.82%	0.92%	0.68%	0.70%	1.00%

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 2021 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 - 2021 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 2021 Level - After Mortality										
2071	0.17%	0.64%	0.52%	0.47%	0.07%	0.68%	0.81%	0.59%	0.56%	0.87%
2072	0.14%	0.61%	0.48%	0.44%	0.05%	0.63%	0.78%	0.56%	0.53%	0.83%
2073	0.12%	0.58%	0.44%	0.40%	0.04%	0.59%	0.73%	0.53%	0.50%	0.78%
2074	0.10%	0.55%	0.40%	0.38%	0.03%	0.55%	0.69%	0.50%	0.48%	0.74%
2075	0.08%	0.53%	0.40%	0.37%	0.03%	0.55%	0.68%	0.49%	0.50%	0.75%
2076	0.08%	0.49%	0.34%	0.34%	0.02%	0.61%	0.71%	0.46%	0.57%	0.73%
2077	0.05%	0.46%	0.29%	0.29%	0.01%	0.43%	0.58%	0.41%	0.40%	0.62%
2078	0.04%	0.43%	0.26%	0.27%	0.01%	0.39%	0.54%	0.38%	0.37%	0.58%
2079	0.03%	0.40%	0.23%	0.24%	0.01%	0.36%	0.50%	0.35%	0.35%	0.55%
2080	0.03%	0.39%	0.24%	0.24%	0.01%	0.37%	0.51%	0.35%	0.38%	0.56%
2081	0.02%	0.34%	0.18%	0.20%	0.00%	0.29%	0.43%	0.30%	0.30%	0.47%
2082	0.01%	0.31%	0.15%	0.18%	0.00%	0.26%	0.39%	0.28%	0.28%	0.44%
2083	0.01%	0.28%	0.13%	0.17%	0.00%	0.29%	0.40%	0.26%	0.35%	0.45%
2084	0.01%	0.25%	0.11%	0.14%	0.00%	0.20%	0.33%	0.23%	0.23%	0.37%
2085	0.00%	0.23%	0.10%	0.14%	0.00%	0.19%	0.31%	0.22%	0.24%	0.36%
2086	0.00%	0.20%	0.07%	0.11%	0.00%	0.15%	0.27%	0.19%	0.19%	0.31%
2087	0.00%	0.18%	0.06%	0.10%	0.00%	0.13%	0.24%	0.17%	0.17%	0.28%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.21%	0.15%	0.16%	0.25%
2089	0.00%	0.13%	0.04%	0.08%	0.00%	0.10%	0.18%	0.13%	0.14%	0.22%
2090	0.00%	0.12%	0.03%	0.07%	0.00%	0.10%	0.18%	0.13%	0.19%	0.23%
2091	0.00%	0.10%	0.02%	0.06%	0.00%	0.07%	0.14%	0.10%	0.11%	0.17%
2092	0.00%	0.08%	0.02%	0.05%	0.00%	0.05%	0.12%	0.09%	0.09%	0.15%
2093	0.00%	0.06%	0.01%	0.04%	0.00%	0.04%	0.10%	0.08%	0.08%	0.13%
2094	0.00%	0.05%	0.01%	0.03%	0.00%	0.03%	0.08%	0.06%	0.07%	0.11%
2095	0.00%	0.04%	0.01%	0.03%	0.00%	0.03%	0.07%	0.06%	0.06%	0.10%
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%	0.04%	0.05%	0.07%
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%	0.02%	0.04%
2100	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.04%
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%	0.01%	0.01%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	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 2021 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 - 2021 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 2021 Level - After Mortality										
2021	1.05%	0.99%	1.06%	0.98%	1.50%	0.95%	0.93%	0.85%	0.87%	0.99%
2022	2.96%	3.81%	3.31%	2.84%	3.98%	2.09%	2.74%	2.48%	2.45%	2.79%
2023	3.20%	5.29%	3.39%	3.35%	4.17%	2.10%	3.28%	3.41%	2.96%	2.86%
2024	3.13%	5.06%	3.29%	3.33%	4.15%	2.10%	3.22%	3.15%	3.13%	2.79%
2025	3.34%	5.24%	3.69%	3.63%	4.09%	2.29%	3.31%	4.11%	3.29%	3.11%
2026	3.06%	4.70%	3.21%	3.16%	3.57%	2.07%	3.18%	3.77%	2.99%	2.85%
2027	4.66%	5.45%	4.56%	4.33%	4.09%	2.96%	4.32%	4.66%	3.88%	3.73%
2028	2.92%	4.29%	3.03%	3.05%	3.10%	2.01%	3.02%	3.37%	2.83%	2.71%
2029	3.06%	4.14%	3.05%	3.11%	2.93%	2.00%	2.96%	3.21%	2.76%	2.59%
2030	3.26%	4.40%	3.53%	3.57%	3.08%	2.23%	3.16%	3.56%	2.99%	2.76%
2031	2.91%	3.75%	3.01%	3.01%	2.62%	1.93%	2.80%	3.11%	2.62%	2.51%
2032	2.85%	3.61%	2.93%	3.01%	2.58%	1.92%	2.75%	2.99%	2.56%	2.50%
2033	2.77%	3.41%	2.82%	2.84%	2.45%	1.88%	2.67%	2.85%	2.48%	2.36%
2034	3.64%	3.97%	3.35%	3.34%	2.88%	2.71%	3.08%	3.51%	3.21%	3.03%
2035	2.83%	3.35%	2.92%	3.00%	2.44%	2.03%	2.68%	2.73%	2.55%	2.46%
2036	2.56%	2.92%	2.86%	2.77%	2.15%	1.81%	2.46%	2.53%	2.28%	2.32%
2037	2.49%	2.77%	2.76%	2.61%	2.07%	1.78%	2.40%	2.43%	2.21%	2.20%
2038	2.43%	2.63%	2.67%	2.53%	2.00%	1.77%	2.34%	2.34%	2.15%	2.15%
2039	2.35%	2.47%	2.57%	2.44%	1.92%	1.73%	2.27%	2.25%	2.08%	2.16%
2040	2.52%	2.60%	2.77%	2.76%	2.10%	1.94%	2.42%	2.36%	2.27%	2.39%
2041	2.98%	2.70%	2.60%	2.73%	2.21%	2.45%	2.52%	2.65%	2.60%	2.72%
2042	2.14%	2.04%	2.29%	2.18%	1.73%	1.65%	2.08%	2.00%	1.90%	2.03%
2043	2.07%	1.90%	2.20%	2.10%	1.67%	1.62%	2.02%	1.93%	1.83%	1.98%
2044	2.01%	1.79%	2.11%	2.08%	1.62%	1.60%	1.97%	1.86%	1.78%	1.98%
2045	2.09%	1.79%	2.20%	2.14%	1.82%	1.71%	2.01%	1.85%	2.13%	1.96%
2046	1.86%	1.52%	1.93%	1.85%	1.63%	1.53%	1.84%	1.72%	1.91%	1.82%
2047	1.80%	1.42%	1.85%	1.77%	1.58%	1.82%	1.79%	1.65%	1.85%	1.77%
2048	2.31%	1.61%	1.90%	2.07%	1.85%	2.12%	1.99%	2.00%	2.13%	2.19%
2049	1.65%	1.18%	1.67%	1.61%	1.48%	1.73%	1.66%	1.52%	1.72%	1.66%
2050	1.77%	1.23%	1.77%	1.76%	1.62%	1.89%	1.76%	1.59%	1.86%	1.77%
2051	1.51%	0.98%	1.50%	1.45%	1.39%	1.65%	1.54%	1.40%	1.60%	1.56%
2052	1.44%	0.89%	1.42%	1.42%	1.34%	2.07%	1.49%	1.34%	1.54%	1.56%
2053	1.38%	0.80%	1.35%	1.31%	1.30%	2.03%	1.43%	1.28%	1.49%	1.47%
2054	1.31%	0.71%	1.27%	1.23%	1.25%	1.97%	1.37%	1.22%	1.43%	1.41%
2055	1.79%	0.86%	1.38%	1.50%	1.56%	2.32%	1.57%	1.50%	1.75%	1.77%
2056	1.18%	0.56%	1.12%	1.13%	1.17%	1.87%	1.26%	1.11%	1.32%	1.36%
2057	1.11%	0.49%	1.04%	1.02%	1.12%	1.80%	1.20%	1.06%	1.26%	1.27%
2058	1.04%	0.43%	0.97%	0.95%	1.08%	1.75%	1.14%	1.00%	1.21%	1.22%
2059	0.98%	0.37%	0.90%	0.89%	1.04%	1.70%	1.09%	0.95%	1.15%	1.17%
2060	1.04%	0.36%	0.92%	0.97%	1.12%	1.77%	1.13%	0.98%	1.23%	1.25%
2061	0.85%	0.27%	0.77%	0.77%	0.95%	1.57%	0.98%	0.85%	1.04%	1.07%
2062	1.07%	0.30%	0.76%	0.83%	1.08%	1.76%	1.04%	0.99%	1.16%	1.28%
2063	0.73%	0.19%	0.65%	0.66%	0.86%	1.45%	0.87%	0.75%	0.94%	0.97%
2064	0.67%	0.16%	0.59%	0.63%	0.82%	1.39%	0.81%	0.70%	0.89%	0.96%
2065	0.69%	0.14%	0.58%	0.61%	0.84%	1.41%	0.80%	0.68%	0.93%	0.92%
2066	0.56%	0.10%	0.48%	0.50%	0.73%	1.27%	0.71%	0.61%	0.79%	0.83%
2067	0.51%	0.08%	0.43%	0.46%	0.69%	1.21%	0.66%	0.57%	0.74%	0.78%
2068	0.46%	0.06%	0.39%	0.44%	0.65%	1.15%	0.61%	0.52%	0.70%	0.77%
2069	0.56%	0.07%	0.36%	0.43%	0.71%	1.25%	0.62%	0.59%	0.75%	0.86%
2070	0.42%	0.04%	0.33%	0.38%	0.63%	1.09%	0.55%	0.47%	0.69%	0.70%

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 2021 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 - 2021 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 2021 Level - After Mortality										
2071	0.32%	0.03%	0.26%	0.31%	0.52%	0.96%	0.47%	0.40%	0.56%	0.60%
2072	0.28%	0.02%	0.23%	0.28%	0.48%	0.89%	0.42%	0.36%	0.52%	0.58%
2073	0.24%	0.01%	0.19%	0.24%	0.44%	0.83%	0.38%	0.32%	0.48%	0.52%
2074	0.21%	0.01%	0.16%	0.22%	0.40%	0.77%	0.34%	0.29%	0.44%	0.48%
2075	0.20%	0.01%	0.14%	0.21%	0.39%	0.74%	0.31%	0.26%	0.44%	0.45%
2076	0.21%	0.01%	0.11%	0.19%	0.38%	0.75%	0.29%	0.27%	0.41%	0.51%
2077	0.12%	0.00%	0.09%	0.15%	0.29%	0.59%	0.23%	0.19%	0.32%	0.36%
2078	0.10%	0.00%	0.07%	0.13%	0.26%	0.53%	0.20%	0.17%	0.29%	0.32%
2079	0.08%	0.00%	0.06%	0.11%	0.23%	0.47%	0.17%	0.14%	0.26%	0.28%
2080	0.08%	0.00%	0.05%	0.11%	0.22%	0.44%	0.15%	0.13%	0.26%	0.28%
2081	0.05%	0.00%	0.03%	0.09%	0.17%	0.37%	0.12%	0.10%	0.20%	0.22%
2082	0.04%	0.00%	0.02%	0.07%	0.15%	0.32%	0.10%	0.08%	0.17%	0.19%
2083	0.04%	0.00%	0.02%	0.06%	0.14%	0.32%	0.08%	0.08%	0.16%	0.20%
2084	0.02%	0.00%	0.01%	0.05%	0.10%	0.23%	0.06%	0.05%	0.12%	0.14%
2085	0.02%	0.00%	0.01%	0.05%	0.09%	0.20%	0.05%	0.04%	0.11%	0.12%
2086	0.01%	0.00%	0.00%	0.04%	0.07%	0.16%	0.04%	0.03%	0.08%	0.09%
2087	0.01%	0.00%	0.00%	0.03%	0.06%	0.13%	0.03%	0.02%	0.07%	0.08%
2088	0.02%	0.00%	0.00%	0.03%	0.05%	0.10%	0.02%	0.02%	0.05%	0.06%
2089	0.00%	0.00%	0.00%	0.02%	0.04%	0.08%	0.01%	0.01%	0.04%	0.05%
2090	0.00%	0.00%	0.00%	0.02%	0.03%	0.07%	0.01%	0.01%	0.04%	0.05%
2091	0.00%	0.00%	0.00%	0.07%	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%
2120	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 2021 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 - 2021 Level - After Consideration of Mortality

Claim Number	207	220	242	253	335	361		Annual Basis
Date of Birth	06/26/96	08/06/96	12/31/96	09/17/96	02/25/96	07/13/96		Percent of Total
Life Expectancy @ 12/31/20	34.50	32.13	14.17	4.52	8.85	25.92		By Year
Sex	M	M	M	M	F	F	Totals	
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	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age Incremental Payments By Claim By Year - 2021 Level - After Mortality (a)

Attained Age	207	220	242	253	335	361	Totals	Annual Basis Percent of Total By Year
25	128,481	143,016	66,331	39,535	165,211	132,444	675,017	3.31%
26	117,209	141,073	62,938	12,234	125,184	33,812	492,450	2.41%
27	118,709	144,853	62,862	134,716	123,527	92,630	677,298	3.32%
28	117,266	140,490	58,106	108,297	111,339	90,106	625,605	3.07%
29	192,164	138,464	181,669	86,775	107,459	110,434	816,965	4.01%
30	189,723	136,881	172,841	69,270	94,267	86,450	749,432	3.68%
31	187,257	197,709	209,514	70,045	118,928	143,731	927,184	4.55%
32	184,765	132,284	152,401	43,081	75,644	81,945	670,120	3.29%
33	182,248	130,629	144,376	33,752	67,808	80,327	639,140	3.13%
34	185,870	140,418	140,242	26,686	69,427	144,773	707,416	3.47%
35	177,139	125,957	126,169	20,182	53,593	115,966	619,006	3.04%
36	174,547	124,233	118,964	15,485	47,656	113,284	594,168	2.91%
37	171,928	121,658	110,344	11,742	42,005	109,862	567,539	2.78%
38	169,283	175,816	133,252	11,324	52,147	156,578	698,400	3.42%
39	166,612	117,689	96,522	6,628	33,558	121,416	542,424	2.66%
40	163,915	115,088	89,031	4,900	28,461	100,796	502,191	2.46%
41	161,190	112,865	82,557	3,596	24,822	97,799	482,829	2.37%
42	158,434	110,997	76,948	2,617	21,627	95,129	465,753	2.28%
43	155,647	108,364	70,507	1,876	18,657	91,841	446,893	2.19%
44	158,068	116,299	67,649	1,358	18,512	108,099	469,985	2.30%
45	149,966	153,053	77,610	1,196	19,453	126,240	527,518	2.59%
46	147,068	101,447	54,566	644	11,757	83,000	398,481	1.95%
47	144,128	99,091	49,795	438	9,978	80,079	383,508	1.88%
48	141,144	97,033	45,618	293	8,445	77,428	369,961	1.81%
49	138,111	94,294	41,030	192	7,269	86,631	367,527	1.80%
50	135,029	91,850	37,024	124	5,885	71,397	341,308	1.67%
51	131,894	89,674	33,510	78	4,884	68,760	328,800	1.61%
52	128,706	127,816	38,515	61	5,634	96,274	397,006	1.95%
53	125,463	84,321	26,469	28	3,259	62,856	302,396	1.48%
54	126,356	89,895	24,585	17	3,041	73,234	317,128	1.56%
55	118,813	79,140	20,614	9	2,109	57,270	277,955	1.36%
56	115,404	76,503	18,027	5	1,673	54,517	266,129	1.31%
57	111,938	74,083	15,775	3	1,318	51,965	255,081	1.25%
58	108,417	71,136	13,505	1	1,020	49,099	243,179	1.19%
59	104,843	100,667	14,964	1	1,125	75,790	297,390	1.46%
60	101,218	65,886	9,882	0	594	43,960	221,540	1.09%
61	97,543	62,895	8,252	0	442	41,228	210,360	1.03%
62	93,819	60,106	6,874	0	325	38,684	199,808	0.98%
63	90,046	57,491	5,707	0	235	36,308	189,788	0.93%
64	89,184	59,721	4,808	0	192	41,040	194,944	0.96%
65	82,361	51,638	3,709	0	116	31,356	169,180	0.83%
66	78,456	71,963	3,828	0	111	42,644	197,002	0.97%
67	74,519	45,950	2,295	0	52	26,766	149,582	0.73%
68	70,564	43,117	1,762	0	34	24,574	140,050	0.69%
69	66,604	40,442	1,339	0	22	26,268	134,676	0.66%
70	62,653	37,529	985	0	13	20,424	121,603	0.60%
71	58,718	34,791	714	-	8	18,473	112,704	0.55%
72	54,806	32,207	510	-	4	16,665	104,193	0.51%
73	50,927	43,349	452	-	3	21,749	116,481	0.57%
74	48,706	29,471	244	-	1	16,009	94,432	0.46%
Subtotals:	6,307,858	4,841,339	2,786,194	707,189	1,488,835	3,668,110	19,799,525	97.09%

Note: (a) Product of estimated payments (2021 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 - 2021 Level - After Consideration of Mortality

Claim Number	207	220	242	253	335	361		
Date of Birth	06/26/96	08/06/96	12/31/96	09/17/96	02/25/96	07/13/96		Percent
Life Expectancy @ 12/31/20	34.50	32.13	14.17	4.52	8.85	25.92		of Total
Sex	M	M	M	M	F	F	Totals	By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age	Incremental Payments By Claim By Year - 2021 Level - After Mortality (a)							
75	43,310	24,457	153	-	1	11,625	79,546	0.39%
76	39,601	21,950	95	-	0	10,111	71,757	0.35%
77	35,980	19,618	57	-	0	8,739	64,395	0.32%
78	32,467	17,452	33	-	0	7,499	57,452	0.28%
79	29,083	15,288	18	-	0	7,369	51,758	0.25%
80	25,844	19,585	12	-	0	7,728	53,169	0.26%
81	22,767	11,508	4	-	0	4,351	38,630	0.19%
82	19,867	9,772	2	-	0	3,508	33,149	0.16%
83	17,157	8,224	1	-	0	2,786	28,168	0.14%
84	15,154	7,509	0	-	0	2,643	25,306	0.12%
85	12,358	5,587	0	-	-	1,646	19,591	0.10%
86	10,285	4,498	0	-	-	1,217	16,001	0.08%
87	8,436	5,249	0	-	-	1,283	14,967	0.07%
88	6,809	2,762	0	-	-	606	10,176	0.05%
89	5,401	2,098	0	-	-	471	7,970	0.04%
90	4,203	1,563	0	-	-	259	6,025	0.03%
91	3,204	1,127	-	-	-	156	4,488	0.02%
92	2,387	794	-	-	-	89	3,270	0.02%
93	1,735	544	-	-	-	48	2,327	0.01%
94	1,270	561	-	-	-	40	1,870	0.01%
95	843	228	-	-	-	11	1,081	0.01%
96	561	140	-	-	-	4	705	0.00%
97	361	81	-	-	-	2	444	0.00%
98	224	46	-	-	-	0	270	0.00%
99	133	24	-	-	-	0	158	0.00%
100	76	12	-	-	-	0	88	0.00%
101	43	9	-	-	-	0	52	0.00%
102	25	3	-	-	-	0	28	0.00%
103	14	2	-	-	-	0	16	0.00%
104	8	1	-	-	-	0	9	0.00%
105	5	0	-	-	-	0	5	0.00%
106	3	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%
124	0	0	-	-	-	0	0	0.00%
Subtotals:	339,616	180,691	375	-	1	72,193	592,877	2.91%
Totals All:	6,647,474	5,022,030	2,786,569	707,189	1,488,836	3,740,304	#####	100.00%

Note: (a) Product of estimated payments (2021 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 24

Claim Number	207	220	242	253	335	361
Date of Birth	06/26/96	08/06/96	12/31/96	09/17/96	02/25/96	07/13/96
Life Expectancy @ 12/31/20	34.50	32.13	14.17	4.52	8.85	25.92
Sex	M	M	M	M	F	F
	-----	-----	-----	-----	-----	-----
	(2)	(3)	(4)	(5)	(6)	(7)

Attained Age

25	0.98851	0.98666	0.94975	0.81609	0.90922	0.97889
26	0.97695	0.97325	0.90117	0.66332	0.82518	0.95784
27	0.96532	0.95979	0.85422	0.53683	0.74749	0.93687
28	0.95359	0.94624	0.80883	0.43242	0.67578	0.91597
29	0.94175	0.93260	0.76491	0.34648	0.60968	0.89513
30	0.92979	0.91884	0.72242	0.27603	0.54885	0.87436
31	0.91770	0.90496	0.68134	0.21858	0.49296	0.85365
32	0.90549	0.89097	0.64168	0.17202	0.44170	0.83301
33	0.89315	0.87687	0.60344	0.13450	0.39480	0.81244
34	0.88069	0.86266	0.56663	0.10447	0.35197	0.79194
35	0.86812	0.84835	0.53123	0.08058	0.31295	0.77152
36	0.85541	0.83393	0.49723	0.06170	0.27747	0.75118
37	0.84258	0.81940	0.46460	0.04688	0.24528	0.73091
38	0.82962	0.80475	0.43333	0.03534	0.21615	0.71072
39	0.81652	0.79000	0.40343	0.02641	0.18986	0.69062
40	0.80331	0.77515	0.37486	0.01957	0.16619	0.67060
41	0.78995	0.76018	0.34760	0.01436	0.14494	0.65066
42	0.77645	0.74509	0.32162	0.01043	0.12592	0.63080
43	0.76279	0.72986	0.29687	0.00749	0.10895	0.61102
44	0.74896	0.71449	0.27332	0.00532	0.09385	0.59133
45	0.73495	0.69896	0.25096	0.00373	0.08047	0.57172
46	0.72074	0.68327	0.22975	0.00257	0.06865	0.55220
47	0.70634	0.66740	0.20966	0.00175	0.05826	0.53276
48	0.69171	0.65135	0.19067	0.00117	0.04917	0.51342
49	0.67685	0.63510	0.17275	0.00077	0.04124	0.49416
50	0.66174	0.61863	0.15589	0.00049	0.03436	0.47500
51	0.64638	0.60195	0.14006	0.00031	0.02844	0.45595
52	0.63076	0.58505	0.12525	0.00019	0.02335	0.43700
53	0.61486	0.56792	0.11145	0.00011	0.01903	0.41818
54	0.59870	0.55058	0.09863	0.00007	0.01538	0.39951
55	0.58227	0.53303	0.08680	0.00004	0.01232	0.38102
56	0.56557	0.51527	0.07590	0.00002	0.00977	0.36270
57	0.54858	0.49729	0.06593	0.00001	0.00767	0.34458
58	0.53133	0.47912	0.05686	0.00001	0.00596	0.32666
59	0.51381	0.46078	0.04866	0.00000	0.00457	0.30896
60	0.49605	0.44227	0.04130	0.00000	0.00346	0.29149
61	0.47804	0.42362	0.03474	0.00000	0.00258	0.27429
62	0.45978	0.40483	0.02894	0.00000	0.00190	0.25737
63	0.44130	0.38592	0.02385	0.00000	0.00137	0.24076
64	0.42257	0.36690	0.01943	0.00000	0.00097	0.22450
65	0.40363	0.34780	0.01562	0.00000	0.00068	0.20861
66	0.38449	0.32864	0.01238	0.00000	0.00046	0.19313
67	0.36520	0.30948	0.00966	0.00000	0.00031	0.17807
68	0.34582	0.29040	0.00742	0.00000	0.00020	0.16349
69	0.32641	0.27148	0.00560	0.00000	0.00012	0.14941
70	0.30705	0.25277	0.00415	0.00000	0.00008	0.13588
71	0.28776	0.23433	0.00301	0.00000	0.00004	0.12290
72	0.26859	0.21619	0.00213	0.00000	0.00003	0.11051
73	0.24958	0.19842	0.00147	0.00000	0.00001	0.09872
74	0.23078	0.18106	0.00099	0.00000	0.00001	0.08757

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 - 2021 Level - Before Consideration of Mortality

Claim Number	207	220	242	253	335	361		
Date of Birth	06/26/96	08/06/96	12/31/96	09/17/96	02/25/96	07/13/96		Percent of Total
Life Expectancy @ 12/31/20	34.50	32.13	14.17	4.52	8.85	25.92		By Year
Sex	M	M	M	M	F	F	Totals	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age **Incremental Payments By Claim By Year - 2021 Level - Before Mortality - @ 12/31/20**

25	129,974	144,950	69,840	48,444	181,706	135,300	710,214	0.59%
26	119,974	144,950	69,840	18,444	151,706	35,300	540,214	0.45%
27	122,974	150,922	73,590	250,948	165,256	98,872	862,562	0.72%
28	122,974	148,472	71,840	250,448	164,756	98,372	856,862	0.71%
29	204,050	148,472	237,504	250,448	176,254	123,372	1,140,100	0.95%
30	204,050	148,972	239,254	250,948	171,754	98,872	1,113,850	0.92%
31	204,050	218,472	307,504	320,448	241,254	168,372	1,460,100	1.21%
32	204,050	148,472	237,504	250,448	171,254	98,372	1,110,100	0.92%
33	204,050	148,972	239,254	250,948	171,754	98,872	1,113,850	0.92%
34	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%
35	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
36	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
37	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
38	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
39	204,050	148,972	239,254	250,948	176,754	175,808	1,195,786	0.99%
40	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
41	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
42	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
43	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
44	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%
45	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%
46	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
47	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
48	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
49	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%
50	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
51	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
52	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
53	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
54	211,050	163,272	249,254	255,948	197,754	183,308	1,260,586	1.05%
55	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
56	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
57	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
58	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
59	204,050	218,472	307,504	320,448	246,254	245,308	1,542,036	1.28%
60	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
61	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
62	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
63	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
64	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%
65	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
66	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%
67	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
68	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
69	204,050	148,972	239,254	250,948	176,754	175,808	1,195,786	0.99%
70	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
71	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
72	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
73	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
74	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%

Subtotals: 9,917,196 7,988,006 11,776,544 12,611,392 9,193,608 7,807,332 59,294,078 49.19%

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 - 2021 Level - Before Consideration of Mortality

Claim Number	207	220	242	253	335	361		
Date of Birth	06/26/96	08/06/96	12/31/96	09/17/96	02/25/96	07/13/96		
Life Expectancy @ 12/31/20	34.50	32.13	14.17	4.52	8.85	25.92		
Sex	M	M	M	M	F	F	Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age **Incremental Payments By Claim By Year - 2021 Level - Before Mortality - @ 12/31/20**

Attained Age	207	220	242	253	335	361	Totals	Percent of Total
75	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
76	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
77	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
78	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
79	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%
80	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
81	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
82	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
83	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
84	211,050	163,272	249,254	255,948	197,754	183,308	1,260,586	1.05%
85	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
86	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
87	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%
88	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
89	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%
90	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
91	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
92	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
93	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
94	211,050	232,772	317,504	325,448	267,254	252,808	1,606,836	1.33%
95	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
96	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
97	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
98	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
99	204,050	148,972	239,254	250,948	176,754	175,808	1,195,786	0.99%
100	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
101	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
102	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
103	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
104	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%
105	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
106	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
107	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
108	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%
109	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%
110	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
111	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
112	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
113	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
114	211,050	163,272	249,254	255,948	197,754	183,308	1,260,586	1.05%
115	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
116	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
117	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
118	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
119	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%
120	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
121	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%
122	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%
123	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%
124	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%
Subtotals:	10,237,500	7,993,600	12,444,950	13,045,900	9,216,200	8,301,400	61,239,550	50.81%
Totals All:	20,154,696	15,981,606	24,221,494	25,657,292	18,409,808	16,108,732	120,533,628	100.00%

Expense Group	Accident	Estimated
	Year	Year
-----	1/1 - 12/31	1/1 - 12/31
-----	2020	2021
(1)	(2)	(3)

Incremental Payments By Major Expense Groups

Legal Expense	558,235	558,235
Parental Award	1,770,994	1,770,994
Medical Expense	819,276	819,276
Nursing Care - By Parents & Family Care	12,592,188	12,592,188
Nursing Care - By Others	2,628,778	2,628,778
Custodial	18,520	18,520
Other	2,535,829	2,535,829
Totals:	20,923,820	20,923,820

Case Outstanding By Major Expense Groups

Legal Expense	-	-
Parental Award	1,448,921	1,448,921
Medical Expense	70,200,856	70,200,856
Nursing Care - By Parents & Family Care	220,966,848	220,966,848
Nursing Care - By Others	324,229,465	324,229,465
Custodial	153,186,764	153,186,764
Other	113,876,881	113,876,881
Totals:	883,909,735	883,909,735

Percentage by Expense Group - Based on Incremental Payments

Legal Expense	2.67%	2.67%
Parental Award	8.46%	8.46%
Medical Expense	3.92%	3.92%
Nursing Care - By Parents & Family Care	60.18%	60.18%
Nursing Care - By Others	12.56%	12.56%
Custodial	0.09%	0.09%
Other	12.12%	12.12%

Percentage by Expense Group - Based on Case Outstanding

Legal Expense	0.00%	0.00%
Parental Award	0.16%	0.16%
Medical Expense	7.94%	7.94%
Nursing Care - By Parents & Family Care	25.00%	25.00%
Nursing Care - By Others	36.68%	36.68%
Custodial	17.33%	17.33%
Other	12.88%	12.88%

Estimated Inflation By Component - Paid Basis

Legal Expense (a)	3.72%	3.72%
Parental Award (b)	0.00%	0.00%
Medical Expense (c)	1.78%	1.12%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%
Custodial (f)	0.00%	0.00%
Other (g)	1.36%	2.53%

Estimated Inflation By Component - Outstanding Basis

Legal Expense (a)	3.72%	3.72%
Parental Award (b)	0.00%	0.00%
Medical Expense (h)	1.07%	0.67%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%
Custodial (f)	0.00%	0.00%
Other (h)	0.82%	1.52%

Combined (i)		
Estimated Inflation - Paid Basis	0.33%	0.44%
Estimated Inflation - O/S Basis	0.19%	0.25%

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

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 2000	Accident Year 1/1 - 12/31 2001	Accident Year 1/1 - 12/31 2002	Accident Year 1/1 - 12/31 2003	Accident Year 1/1 - 12/31 2004	Accident Year 1/1 - 12/31 2005	Accident Year 1/1 - 12/31 2006	Accident Year 1/1 - 12/31 2007	Accident Year 1/1 - 12/31 2008	Accident Year 1/1 - 12/31 2009
(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	CPI	CPI	5 Year	Large	Small		Inter.	U.S.	Corporate	Merrill Lynch	Conservative	Annual	Medical v	Model v	Model	Conservative	NICA v		
	All Items	All Items	Medical	Avg % Chg	Company	Company	Long-Term	Term - Gov't	Treasury	Bonds	US Corporate	Model	Model	Return on	5 Yr Avg	5 Yr Avg	v CPI	Model v	(15) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1926	17.70				11.62%	0.30%	7.77%	5.39%	3.30%	4.73%		7.89%	6.20%							
1927	17.30	-2.26%			37.49%	22.03%	8.93%	4.52%	3.10%	4.57%		19.04%	14.61%					21.30%	16.87%	
1928	17.10	-1.16%			43.61%	39.71%	0.10%	0.92%	3.57%	4.55%		21.01%	15.07%					22.17%	16.22%	
1929	17.20	0.58%			-8.42%	-51.35%	3.42%	6.01%	4.71%	4.73%		-0.80%	-7.40%					-1.39%	-7.98%	
1930	16.10	-6.40%			-24.90%	-38.10%	4.66%	6.71%	2.42%	4.55%		-7.98%	-7.49%					-1.58%	-1.10%	
1931	14.60	-9.32%		-3.71%	-43.34%	-49.71%	-5.31%	-2.32%	1.10%	4.58%		-17.89%	-18.52%					-14.18%	-8.57%	-9.20%
1932	13.10	-10.27%		-5.31%	-8.19%	16.84%	8.81%	0.92%	5.01%	5.01%		-0.04%	5.36%				5.27%	10.23%	15.63%	
1933	13.20	0.76%		-4.93%	53.99%	142.45%	-0.07%	1.83%	0.33%	4.49%		25.74%	34.92%				30.67%	24.97%	34.16%	
1934	13.40	1.52%		-4.74%	-1.44%	24.24%	10.03%	9.00%	0.17%	4.00%		2.61%	9.71%				7.35%	1.09%	8.19%	
1935	13.80	2.99%		-2.87%	47.67%	40.24%	4.98%	7.01%	0.16%	3.60%		23.67%	18.99%				26.54%	20.69%	16.00%	
1936	14.00	1.45%		-0.71%	33.92%	64.73%	7.52%	3.06%	0.16%	3.24%		16.70%	20.45%				17.41%	15.25%	19.00%	
1937	14.40	2.86%	0.98%	1.91%	-35.03%	-58.01%	0.23%	1.56%	0.33%	3.26%		-13.93%	-15.73%				-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%		-0.93%		-1.21%	14.88%	18.87%	17.50%
1939	14.00	0.00%	0.97%	0.90%	-0.41%	0.32%	5.94%	4.52%	0.00%	3.01%		1.81%	3.12%		0.07%		0.90%	1.81%	3.12%	
1940	14.10	0.71%	0.00%	0.45%	-9.78%	-5.14%	6.09%	2.96%	0.00%	2.84%		-2.69%	0.10%		-0.45%		-3.14%	-3.40%	-0.61%	
1941	15.50	9.93%	0.96%	2.14%	-11.59%	-9.06%	0.93%	0.50%	0.08%	2.77%		-4.00%	-3.18%		-1.18%		-6.15%	-13.93%	-13.11%	
1942	16.90	9.03%	3.81%	3.38%	20.34%	44.59%	3.22%	1.94%	0.25%	2.83%		10.35%	12.92%		0.43%		6.98%	1.32%	3.89%	
1943	17.40	2.96%	4.59%	4.53%	25.90%	88.40%	2.09%	2.81%	0.33%	2.73%		12.94%	21.49%		0.06%		8.41%	9.98%	18.53%	
1944	17.80	2.30%	2.63%	4.99%	19.75%	53.70%	2.81%	1.80%	0.33%	2.72%		10.03%	14.25%		-2.36%		5.04%	7.73%	11.95%	
1945	18.20	2.25%	2.56%	5.29%	36.44%	73.62%	10.73%	2.22%	0.32%	2.62%		17.42%	23.16%		-2.73%		12.13%	15.17%	20.91%	
1946	21.50	18.13%	8.33%	6.93%	-8.07%	-11.63%	-0.10%	1.00%	0.40%	2.53%		-2.44%	-3.16%		1.40%		-9.37%	-20.57%	-21.29%	
1947	23.40	8.84%	6.92%	6.89%	5.71%	0.91%	-2.62%	0.91%	0.48%	2.61%		3.63%	0.67%		0.03%		-3.26%	-5.20%	-8.17%	
1948	24.10	2.99%	5.76%	6.90%	5.50%	-2.10%	3.40%	1.85%	0.80%	2.82%		3.80%	2.21%		-1.15%		-3.10%	0.81%	-0.78%	
1949	23.60	-2.07%	1.36%	6.03%	18.79%	19.74%	6.45%	2.32%	1.11%	2.66%		9.69%	9.43%		-4.67%		3.66%	11.76%	11.50%	
1950	25.00	5.93%	3.36%	6.76%	31.71%	38.74%	0.06%	0.70%	1.18%	2.62%		15.04%	12.62%		-3.41%		8.27%	9.10%	6.68%	
1951	26.50	6.00%	5.84%	4.34%	24.02%	7.81%	-3.93%	0.36%	1.48%	2.86%		11.67%	4.57%		1.51%		7.33%	5.67%	-1.43%	
1952	26.70	0.75%	4.29%	2.72%	18.37%	3.03%	1.16%	1.63%	1.68%	2.96%		9.47%	4.67%		1.57%		6.75%	8.72%	3.91%	
1953	26.90	0.75%	3.53%	2.27%	-0.99%	-6.48%	3.64%	3.23%	1.81%	3.20%		1.36%	0.84%		1.26%		-0.91%	0.61%	0.10%	
1954	26.70	-0.74%	2.27%	2.54%	52.62%	60.58%	7.19%	2.68%	0.89%	2.90%		24.73%	22.82%		-0.27%		22.19%	25.48%	23.56%	
1955	26.80	0.37%	3.33%	1.43%	31.56%	20.44%	-1.29%	-0.65%	1.54%	3.05%		14.86%	8.60%		1.91%		13.43%	14.48%	8.22%	
1956	27.60	2.99%	3.23%	0.82%	6.56%	4.28%	-5.59%	-0.42%	2.45%	3.36%		4.01%	0.22%		2.40%		3.19%	1.03%	-2.77%	
1957	28.40	2.90%	4.69%	1.25%	-10.78%	-14.57%	7.46%	7.84%	3.17%	3.89%		-1.78%	0.31%		3.43%		-3.03%	-4.68%	-2.59%	
1958	28.90	1.76%	4.48%	1.46%	43.36%	64.89%	-6.09%	-1.29%	1.50%	3.79%		20.18%	16.80%		3.02%		18.73%	18.42%	15.04%	
1959	29.40	1.73%	3.81%	1.95%	11.96%	16.40%	-2.26%	-0.39%	2.96%	4.38%		6.76%	4.32%		1.86%		4.81%	5.03%	2.59%	
1960	29.80	1.36%	3.21%	2.15%	0.47%	-3.29%	13.78%	11.76%	2.68%	4.41%		4.15%	7.30%		1.06%		2.00%	2.79%	5.94%	
1961	30.00	0.67%	3.11%	1.68%	26.89%	32.09%	0.97%	1.85%	2.10%	4.35%		13.77%	11.27%		1.43%		12.08%	13.10%	10.60%	
1962	30.40	1.33%	2.16%	1.37%	-8.73%	6.89%	5.56%	2.74%	4.33%	4.33%		-1.17%	0.26%		0.78%		-2.54%	-2.51%	-1.07%	
1963	30.90	1.64%	2.53%	1.35%	22.80%	23.57%	1.21%	1.64%	3.16%	4.26%		11.89%	9.13%		1.18%		10.55%	10.25%	7.48%	
1964	31.20	0.97%	2.06%	1.20%	16.48%	23.52%	3.51%	4.04%	3.53%	4.41%		9.65%	9.44%		0.86%		8.45%	8.67%	8.47%	
1965	31.80	1.92%	2.82%	1.31%	12.45%	41.75%	0.71%	1.02%	3.92%	4.49%		7.30%	10.20%		1.51%		5.99%	5.38%	8.28%	
1966	32.90	3.46%	6.67%	1.87%	-10.06%	-7.01%	3.65%	4.69%	4.76%	5.13%		-1.64%	-0.25%		4.80%		-3.51%	-5.10%	-3.71%	
1967	33.90	3.04%	6.25%	2.21%	23.98%	83.57%	-9.18%	1.01%	4.23%	5.51%		12.74%	16.58%		4.04%		10.53%	9.70%	13.54%	
1968	35.50	4.72%	6.23%	2.82%	11.06%	35.97%	-0.26%	4.54%	5.21%	6.18%		8.00%	9.77%		3.41%		5.17%	3.28%	5.05%	
1969	37.70	6.20%	6.19%	3.87%	-8.50%	-25.05%	-5.07%	-0.74%	6.57%	7.03%		-1.36%	-7.29%		2.32%		-5.23%	-7.55%	-13.48%	
1970	39.80	5.57%	7.36%	4.60%	3.86%	-17.43%	12.11%	16.86%	6.52%	8.04%		7.96%	6.64%		2.76%		3.37%	2.39%	1.07%	
1971	41.10	3.27%	4.57%	4.56%	14.30%	13.23%	8.72%	4.40%	7.39%	16.50%		10.70%	12.20%		0.01%		6.14%	7.43%	8.93%	
1972	42.50	3.41%	3.28%	4.63%	18.99%	4.43%	5.69%	5.16%	3.82%	7.21%		11.98%	7.54%		-1.35%		7.35%	8.58%	4.14%	
1973	46.20	8.71%	5.29%	5.43%	-14.69%	-30.90%	-1.11%	4.61%	6.92%	7.44%		-2.86%	-6.58%		-0.14%		-8.29%	-11.57%	-15.29%	
1974	51.90	12.34%	12.56%	6.66%	-26.47%	-19.95%	4.35%	5.69%	8.03%	8.57%		-7.43%	-4.71%		5.91%		-14.08%	-19.76%	-17.05%	
1975	55.50	6.94%	9.82%	6.93%	37.23%	52.82%	9.20%	7.83%	5.79%	8.83%		21.12%	21.16%		2.89%		14.19%	14.19%	14.22%	
1976	58.20	4.86%	9.96%	7.25%	23.93%	57.38%	16.75%	12.87%	5.06%	8.43%		16.14%	23.37%		2.71%		8.89%	11.27%	18.50%	
1977	62.10	6.70%	8.87%	7.91%	-7.16%	25.38%	-0.69%	1.41%	5.12%	8.02%		0.02%	3.66%		0.96%		-7.89%	-6.68%	-3.04%	
1978	67.70	9.02%	8.83%	7.97%	6.57%	23.46%	-1.18%	3.49%	7.19%	8.73%		6.73%	6.31%		0.86%		-1.24%	-2.29%	-2.71%	
1979	76.70	13.29%	10.14%	8.16%	18.61%	43.46%	-1.23%	4.09%	10.37%	9.63%		12.47%	12.24%		1.98%		4.31%	-0.82%	-1.06%	

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Gov't Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	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)
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%	-27.24%	-0.03%	-14.31%	-11.72%	-1.22%	-27.33%
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%	20.00%	0.80%	11.66%	11.51%	8.48%	17.28%
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%	13.36%	1.09%	6.74%	7.43%	7.82%	11.86%
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%	-0.10%	1.22%	0.76%	0.07%	-0.59%	-3.06%
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%	10.88%	1.41%	6.80%	6.86%	5.17%	9.13%
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%	12.58%	-0.07%	14.04%	14.62%	12.96%	11.07%
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%	5.64%	1.27%	6.26%	7.19%	4.30%	4.88%
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%	-1.84%	1.04%	0.85%	1.66%	0.60%	-2.57%
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%	6.72%	2.71%	5.55%	4.83%	5.96%	4.65%
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%	13.81%	0.35%	9.95%	9.27%	5.60%	11.71%
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%	-6.72%	0.49%	-1.46%	-1.85%	-2.26%	-8.63%
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%	21.15%	2.75%	13.66%	13.20%	8.70%	18.86%
2020	260.47	1.36%	1.78%	1.95%	18.40%	11.29%	1.56%	0.72%	0.36%	2.48%	3.33%	9.13%	5.90%	14.08%	-0.17%	7.18%	7.77%	4.54%	12.72%

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)
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%						
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%	5.20%	1.55%	1.21%	1.23%	4.42%	2.67%
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%	7.24%	1.22%	6.20%	6.21%	4.74%	5.49%
1991 - 2020		2.25%	3.81%	2.47%	10.70%	12.75%	7.09%	5.00%	2.55%	5.68%	5.93%	8.17%	8.37%	6.11%	1.34%	5.70%	5.92%	6.13%	3.87%
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%	14.30%	0.55%	8.15%	7.24%	3.65%	13.16%
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%	8.49%	0.60%	5.00%	4.64%	3.89%	7.81%
1991 - 2020		0.90%	1.38%	0.77%	17.30%	19.49%	9.26%	5.41%	2.06%	1.67%	1.32%	7.57%	6.73%	9.46%	0.60%	6.79%	6.66%	5.83%	8.56%

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 - 393 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of September 30, 2021

Year of Birth	Birth Year Level Incurred (a) Loss & ALAE @ 9/30/21	Paid Development Factors		Indicated Incurred Projection Without Tail Factor @ 393 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 393: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	20,194,531		1.0000	20,194,531	24,440,784	20,194,531	24,440,784	1.2103
1990	9,194,784	1.0045	1.0045	9,236,161	9,764,571	29,430,692	34,205,355	1.1622
1991	19,065,477	1.0045	1.0090	19,237,452	24,388,127	48,668,144	58,593,482	1.2039
1992	36,536,218	1.0045	1.0136	37,031,680	44,405,729	85,699,824	102,999,211	1.2019
1993	35,788,753	1.0045	1.0181	36,437,312	47,582,271	122,137,135	150,581,483	1.2329
1994	16,182,768	1.0045	1.0227	16,550,172	21,567,461	138,687,307	172,148,943	1.2413
1995	24,731,352	1.0045	1.0273	25,406,656	33,178,665	164,093,963	205,327,608	1.2513
1996	23,067,297	1.0045	1.0319	23,803,800	25,709,157	187,897,764	231,036,765	1.2296
1997	32,582,227	1.0045	1.0366	33,773,829	42,650,683	221,671,593	273,687,448	1.2347
1998	54,766,641	1.0100	1.0469	57,337,270	66,978,852	279,008,862	340,666,300	1.2210
1999	20,171,129	1.0200	1.0679	21,540,276	21,613,346	300,549,139	362,279,646	1.2054
2000	13,326,327	1.0140	1.0828	14,430,105	13,649,022	314,979,244	375,928,668	1.1935
2001	23,119,471	1.0050	1.0882	25,159,557	28,034,420	340,138,801	403,963,088	1.1876
2002	55,059,929	0.9900	1.0774	59,319,288	60,351,049	399,458,089	464,314,137	1.1624
2003	13,059,661	0.9850	1.0612	13,858,889	14,199,901	413,316,978	478,514,038	1.1577
2004	22,336,842	1.0150	1.0771	24,059,375	28,104,386	437,376,353	506,618,424	1.1583
2005	28,161,203	0.9900	1.0663	30,029,559	33,188,671	467,405,912	539,807,094	1.1549
2006	41,394,986	1.0050	1.0717	44,362,045	48,805,390	511,767,957	588,612,484	1.1502
2007	33,358,188	1.0250	1.0985	36,642,925	39,070,907	548,410,882	627,683,392	1.1445
2008	45,886,068	1.0100	1.1095	50,908,453	55,876,362	599,319,335	683,559,754	1.1406
2009	55,287,117	1.0200	1.1316	62,565,248	64,179,798	661,884,583	747,739,551	1.1297
2010	27,750,071	1.0070	1.1396	31,622,980	38,479,978	693,507,563	786,219,529	1.1337
2011	45,556,959	0.9900	1.1282	51,395,917	50,428,383	744,903,480	836,647,912	1.1232
2012	31,216,841	1.0100	1.1394	35,570,029	40,353,788	780,473,509	877,001,700	1.1237
2013	29,528,112	1.0050	1.1451	33,814,036	30,984,249	814,287,544	907,985,950	1.1151
2014	34,585,440	1.0350	1.1852	40,991,610	36,783,145	855,279,155	944,769,095	1.1046
2015	60,476,785	1.0250	1.2149	73,470,710	69,123,413	928,749,865	1,013,892,508	1.0917
2016	18,204,885	1.0250	1.2452	22,669,260	28,720,011	951,419,125	1,042,612,520	1.0958
2017	42,073,458	1.0750	1.3386	56,320,445	60,749,487	1,007,739,569	1,103,362,006	1.0949

Totals / Averages:

1989 - 2002				399,458,089	464,314,137			1.1624
1989 - 2007				548,410,882	627,683,392			1.1445
1989 - 2012				780,473,509	877,001,700			1.1237
1989 - 2017				1,007,739,569	1,103,362,006			1.0949

Selected Incurred Loss Projection Tail Factor 393:Ult.

1.0963

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

(b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 393: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 - 393 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of September 30, 2021

Year of Birth	Birth Year Level Paid (a) Loss & ALAE @ 9/30/21	Paid Development Factors		Indicated Paid Projection Without Tail Factor @ 393 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 393:Ult. (8) / (7)	
		Without Tail Factor (b)	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	12,575,440	1.0000	1.0000	12,575,440	24,440,784	12,575,440	24,440,784	1.9435	
1990	4,959,358	1.0400	1.0400	5,157,732	9,764,571	17,733,172	34,205,355	1.9289	
1991	7,605,831	1.0400	1.0816	8,226,467	24,388,127	25,959,639	58,593,482	2.2571	
1992	12,463,498	1.0400	1.1249	14,019,740	44,405,729	39,979,379	102,999,211	2.5763	
1993	18,066,260	1.0400	1.1699	21,134,969	47,582,271	61,114,348	150,581,483	2.4639	
1994	6,498,121	1.0500	1.2284	7,981,977	21,567,461	69,096,325	172,148,943	2.4914	
1995	9,044,296	1.0500	1.2898	11,665,053	33,178,665	80,761,378	205,327,608	2.5424	
1996	8,603,146	1.0500	1.3543	11,650,876	25,709,157	92,412,254	231,036,765	2.5001	
1997	10,659,876	1.0500	1.4220	15,158,028	42,650,683	107,570,281	273,687,448	2.5443	
1998	18,597,789	1.0498	1.4928	27,763,327	66,978,852	135,333,609	340,666,300	2.5172	
1999	10,520,743	1.0547	1.5744	16,564,183	21,613,346	151,897,792	362,279,646	2.3850	
2000	5,656,510	1.0551	1.6611	9,396,275	13,649,022	161,294,067	375,928,668	2.3307	
2001	7,692,532	1.0498	1.7439	13,414,789	28,034,420	174,708,855	403,963,088	2.3122	
2002	15,502,010	1.0547	1.8392	28,511,779	60,351,049	203,220,635	464,314,137	2.2848	
2003	4,768,662	1.0605	1.9505	9,301,356	14,199,901	212,521,991	478,514,038	2.2516	
2004	5,322,690	1.0586	2.0649	10,990,678	28,104,386	223,512,669	506,618,424	2.2666	
2005	8,051,256	1.0648	2.1987	17,702,605	33,188,671	241,215,274	539,807,094	2.2379	
2006	9,403,808	1.0727	2.3585	22,178,890	48,805,390	263,394,164	588,612,484	2.2347	
2007	10,314,866	1.0756	2.5367	26,166,106	39,070,907	289,560,271	627,683,392	2.1677	
2008	6,808,347	1.0764	2.7305	18,590,438	55,876,362	308,150,708	683,559,754	2.2183	
2009	9,181,067	1.0937	2.9865	27,419,145	64,179,798	335,569,853	747,739,551	2.2283	
2010	3,415,644	1.1000	3.2851	11,220,856	38,479,978	346,790,710	786,219,529	2.2671	
2011	5,848,341	1.1000	3.6137	21,133,858	50,428,383	367,924,568	836,647,912	2.2740	
2012	3,810,774	1.1000	3.9750	15,147,887	40,353,788	383,072,455	877,001,700	2.2894	
2013	5,842,435	1.1050	4.3924	25,662,265	30,984,249	408,734,720	907,985,950	2.2215	
2014	6,520,795	1.1350	4.9854	32,508,541	36,783,145	441,243,262	944,769,095	2.1412	
2015	6,279,781	1.1523	5.7447	36,075,383	69,123,413	477,318,645	1,013,892,508	2.1241	
2016	1,319,909	1.2597	7.2367	9,551,747	28,720,011	486,870,391	1,042,612,520	2.1415	
2017	3,220,027	1.2434	8.9982	28,974,572	60,749,487	515,844,963	1,103,362,006	2.1389	
Totals / Averages:									
1989 - 2002					203,220,635	464,314,137			2.2848
1989 - 2007					289,560,271	627,683,392			2.1677
1989 - 2012					383,072,455	877,001,700			2.2894
1989 - 2017					515,844,963	1,103,362,006			2.1389

Selected Paid Loss Projection Tail Factor 393:Ult.

2.2174

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 393: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)	@ 12/31/20 (a)	@ 3/31/21 (a)	@ 6/30/21 (a)	@ 9/30/21 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	14,267,027	14,638,997	14,972,972	15,454,195	15,524,989	15,605,425	15,760,136
1990	6,017,106	6,279,135	6,480,940	6,710,380	6,766,619	6,829,050	6,896,719
1991	8,706,421	9,314,249	9,849,249	10,362,065	10,543,760	10,725,636	10,947,939
1992	14,588,741	15,500,157	16,378,359	17,268,992	17,471,991	17,675,458	17,948,043
1993	19,373,096	20,331,661	21,294,314	22,438,687	22,662,524	22,958,101	23,242,281
1994	7,192,264	7,475,545	7,718,617	7,960,305	8,024,698	8,083,160	8,206,237
1995	10,038,156	10,574,141	11,159,530	11,818,717	12,030,035	12,173,794	12,315,524
1996	9,129,668	9,627,567	10,099,946	10,651,113	10,797,904	10,959,470	11,194,937
1997	11,977,563	12,557,481	13,178,169	13,902,831	14,083,651	14,344,946	14,749,741
1998	19,760,086	21,092,727	22,364,192	23,735,451	24,086,267	24,482,191	24,960,788
1999	11,901,286	12,245,496	12,580,524	12,942,391	13,061,592	13,166,616	13,387,969
2000	5,837,741	6,195,510	6,558,156	6,822,239	6,927,175	7,066,072	7,263,483
2001	7,320,379	7,833,708	8,271,076	8,747,790	8,873,604	9,027,772	9,252,966
2002	15,119,824	16,227,654	17,269,559	18,484,389	18,819,133	19,179,012	19,625,557
2003	4,352,130	4,674,834	4,953,963	5,315,295	5,420,630	5,496,758	5,728,129
2004	4,770,134	5,141,005	5,449,735	5,913,302	6,011,890	6,097,646	6,282,594
2005	7,095,668	7,624,142	8,213,548	8,970,456	9,184,669	9,381,825	9,626,754
2006	8,325,390	8,963,008	9,756,743	10,502,180	10,708,281	10,953,689	11,267,288
2007	8,849,635	9,693,497	10,649,649	11,501,899	11,686,318	11,973,329	12,301,599
2008	5,061,580	5,678,602	6,207,497	6,972,847	7,148,296	7,361,353	7,895,418
2009	6,451,376	7,100,090	7,752,859	8,660,439	8,936,928	9,139,864	9,619,529
2010	2,674,347	2,866,667	3,046,696	3,213,856	3,285,284	3,419,633	3,527,905
2011	3,794,991	4,353,878	4,883,356	5,434,498	5,579,837	5,770,076	6,054,500
2012	2,323,849	2,732,433	3,134,528	3,528,462	3,618,178	3,800,584	3,916,474
2013	3,154,345	3,737,777	4,521,536	5,135,965	5,293,659	5,625,800	5,987,598
2014	2,940,791	4,231,511	5,082,901	5,865,834	6,062,481	6,329,941	6,664,288
2015	1,346,365	2,609,468	3,411,625	4,431,025	4,676,394	5,450,447	6,428,793
2016	390,803	569,989	770,775	980,125	1,020,960	1,070,369	1,341,720
2017	5,229	455,087	870,841	1,639,079	1,902,251	2,498,739	3,267,767
2018		30,277	1,215,494	2,343,958	2,826,833	3,528,346	3,755,373
2019			1,101	1,309,912	1,670,056	1,942,682	2,345,890
2020				3,594	8,525	22,378	284,612
2021					0	0	122,438
Totals:							
2017 & Prior	222,765,989	240,326,014	256,881,856	275,364,808	280,209,999	286,646,756	295,662,677
2018 & Prior		240,356,291	258,097,350	277,708,765	283,036,832	290,175,102	299,418,050
2019 & Prior			258,098,451	279,018,677	284,706,888	292,117,784	301,763,940
2020 & Prior				279,022,271	284,715,413	292,140,163	302,048,551
2021 & Prior					284,715,413	292,140,163	302,170,990

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								
2021								
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)	@ 12/31/20 (a)	@ 3/31/21 (a)	@ 6/30/21 (a)	@ 9/30/21 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	25,441,183	25,702,077	26,676,277	26,731,377	26,731,377	26,731,377	26,732,328
1990	12,078,863	12,124,934	12,219,613	12,946,901	12,946,901	12,946,901	12,947,211
1991	27,582,759	27,832,120	28,375,779	27,220,428	27,220,428	27,220,428	27,220,766
1992	51,825,758	52,149,680	50,874,421	51,965,541	51,965,541	51,965,541	51,965,854
1993	44,240,688	44,771,955	48,129,997	49,226,085	49,226,085	49,226,085	48,179,288
1994	20,463,924	20,675,749	21,278,788	21,778,869	21,778,869	21,778,869	21,779,303
1995	32,530,259	33,033,922	33,554,096	34,222,250	34,222,250	34,222,250	34,222,730
1996	30,070,691	29,864,307	30,451,587	31,320,962	31,320,962	31,320,962	31,321,534
1997	39,746,715	40,457,327	44,226,874	45,170,839	45,170,839	45,170,839	45,171,256
1998	67,690,266	70,152,725	72,737,058	75,024,792	75,024,792	75,024,792	75,025,031
1999	26,469,569	27,054,078	26,276,114	26,701,402	26,701,402	26,701,402	26,702,766
2000	21,260,799	21,722,522	19,861,024	20,370,774	17,924,375	17,924,375	17,813,739
2001	29,028,446	29,663,340	28,936,114	30,382,443	30,382,597	30,382,597	30,383,504
2002	69,075,832	70,560,398	70,261,172	73,614,647	73,614,742	73,614,742	73,615,747
2003	18,044,410	18,209,635	16,526,126	17,008,588	17,008,588	17,008,588	17,009,007
2004	27,934,816	28,781,989	30,154,419	29,364,715	29,365,215	29,365,215	29,365,747
2005	32,289,079	32,986,431	34,461,781	35,624,520	35,624,866	35,624,866	35,625,251
2006	48,406,081	50,537,021	49,851,128	52,270,088	52,270,728	52,270,728	52,271,019
2007	38,318,675	38,987,317	39,192,341	40,457,906	40,458,123	40,458,123	40,468,566
2008	52,483,297	51,043,082	50,984,518	53,581,937	53,582,321	53,582,321	53,582,442
2009	58,470,612	59,034,654	61,836,158	63,334,920	63,335,131	63,335,131	63,335,496
2010	28,170,398	28,907,752	31,404,151	31,792,127	31,792,356	31,792,356	31,793,024
2011	47,391,514	47,765,304	49,393,256	51,997,983	51,998,063	51,998,063	51,998,352
2012	28,663,775	32,385,451	34,549,969	35,491,823	35,491,823	35,491,823	35,492,400
2013	30,675,106	29,432,728	29,859,912	30,834,405	30,834,405	30,834,405	30,834,637
2014	39,204,196	40,746,108	33,389,632	35,893,555	35,923,618	35,893,618	35,893,789
2015	25,309,491	40,552,485	49,927,837	62,255,566	63,944,277	63,944,277	62,776,057
2016	3,189,395	7,092,710	12,995,406	18,425,131	18,435,131	18,430,904	18,551,287
2017	220,615	12,515,921	26,473,988	35,571,464	35,583,816	38,443,816	42,779,645
2018		11,120,164	29,094,272	47,677,117	50,440,379	50,812,571	55,179,136
2019			8,013,000	29,572,606	32,094,096	38,016,696	42,445,199
2020				60,000	2,985,911	10,015,911	21,000,788
2021					0	0	660,876
Totals:							
2017 & Prior	976,277,215	1,024,743,723	1,064,859,536	1,120,582,037	1,119,879,618	1,122,705,392	1,124,857,777
2018 & Prior		1,035,863,887	1,093,953,809	1,168,259,154	1,170,319,997	1,173,517,963	1,180,036,913
2019 & Prior			1,101,966,809	1,197,831,760	1,202,414,093	1,211,534,660	1,222,482,112
2020 & Prior				1,197,891,760	1,205,400,005	1,221,550,571	1,243,482,900
2021 & Prior					1,205,400,005	1,221,550,571	1,244,143,775

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								
2021								
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

Ultimate Loss & ALAE- Birth Year Level

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 12/31/20 (a)	@ 3/31/21 (a)	@ 6/30/21 (a)	@ 9/30/21 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,247,493	22,258,805	23,066,097	22,946,297	22,671,711	22,741,698	22,776,727
1990	10,241,714	10,174,453	10,303,043	10,765,383	10,640,437	10,675,017	10,692,425
1991	21,603,024	21,641,402	22,027,137	21,028,322	20,858,124	20,887,663	20,896,576
1992	41,648,941	41,582,298	40,636,349	41,212,858	40,914,729	40,969,771	40,976,204
1993	37,954,191	38,090,051	40,813,740	41,414,348	41,053,978	41,141,805	40,376,867
1994	17,763,746	17,795,413	18,339,596	18,615,159	18,483,095	18,517,613	18,525,483
1995	26,306,261	26,989,640	27,443,692	27,818,948	27,664,394	27,692,144	27,686,768
1996	24,969,372	24,861,140	25,640,183	26,294,132	26,142,541	26,175,897	26,175,693
1997	32,694,782	33,194,637	36,622,024	37,351,868	37,315,247	37,355,085	37,341,177
1998	55,860,280	58,204,362	61,523,529	62,303,309	62,463,346	62,649,526	62,733,288
1999	23,002,739	23,696,374	24,085,569	24,389,418	24,310,330	24,472,532	24,321,099
2000	18,099,943	18,418,564	17,813,781	18,583,469	16,394,075	16,523,213	16,336,092
2001	24,719,308	25,087,505	25,215,809	27,005,300	26,865,611	27,023,591	26,873,672
2002	59,580,427	60,392,984	61,085,882	64,171,295	63,824,624	64,472,941	65,292,677
2003	15,763,511	15,811,498	14,647,651	15,016,004	14,862,926	15,161,821	15,039,250
2004	26,097,578	26,056,758	27,648,185	26,980,983	25,987,939	26,526,096	26,277,896
2005	32,030,326	31,565,838	32,832,212	33,680,980	33,391,835	34,235,943	33,718,501
2006	49,374,895	50,311,984	49,194,332	50,354,542	48,170,045	49,297,847	48,833,709
2007	40,252,269	39,852,634	39,504,910	40,068,884	39,454,048	40,478,375	40,517,334
2008	57,179,737	54,195,381	53,695,355	55,606,023	52,513,800	55,567,659	55,225,295
2009	65,746,467	64,077,529	65,843,180	67,166,365	66,168,021	67,914,069	67,378,204
2010	32,871,068	32,238,079	33,616,839	33,547,585	33,182,375	34,507,146	34,212,043
2011	58,807,873	56,226,768	55,172,724	54,943,337	55,042,180	56,492,450	56,483,224
2012	39,903,132	42,641,332	42,811,147	41,318,223	37,696,637	38,637,630	38,603,655
2013	51,458,790	41,771,976	40,030,578	37,663,740	36,891,608	37,523,182	37,507,161
2014	68,887,830	63,582,211	47,545,011	45,970,556	45,231,049	46,633,453	45,738,825
2015	63,520,691	65,942,190	72,964,946	80,910,872	82,006,882	84,811,107	79,961,698
2016	56,397,130	40,327,403	33,070,666	29,432,508	28,439,610	29,994,660	28,484,335
2017	69,648,129	72,052,065	67,303,924	60,433,196	58,550,541	62,855,030	63,802,894
2018		83,644,236	90,678,953	84,212,362	86,770,463	83,584,064	84,081,607
2019			87,365,678	81,284,175	75,714,771	81,511,028	85,272,270
2020				70,045,219	67,959,566	67,894,804	81,344,309
2021 (9 Mo)					19,906,644	36,669,504	54,053,245
Totals:							
2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,116,993,907	1,097,191,737	1,121,934,964	1,112,788,771
2018 & Prior		1,202,685,511	1,201,177,041	1,201,206,269	1,183,962,201	1,205,519,028	1,196,870,378
2019 & Prior			1,288,542,718	1,282,490,444	1,259,676,972	1,287,030,056	1,282,142,648
2020 & Prior				1,352,535,663	1,327,636,537	1,354,924,859	1,363,486,956
2021 & Prior					1,347,543,181	1,391,594,364	1,417,540,201

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								
2021 (9 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

Ultimate Loss & ALAE - Current Level
Before Inflation and Discount

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 12/31/20 (a)	@ 3/31/21 (a)	@ 6/30/21 (a)	@ 9/30/21 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	29,246,689	29,318,266	30,641,947	30,527,655	30,457,598	30,480,986	30,450,927
1990	14,227,333	14,164,464	14,436,781	15,120,967	15,081,948	15,102,107	15,086,656
1991	30,329,935	30,457,286	31,237,552	29,884,913	29,843,207	29,843,007	29,820,948
1992	58,278,747	58,312,637	57,442,894	58,360,008	58,261,392	58,287,638	58,240,120
1993	50,530,018	50,807,973	54,948,143	55,876,247	55,768,294	55,802,467	54,635,142
1994	23,680,669	23,764,362	24,690,814	25,110,426	25,060,198	25,082,899	25,062,626
1995	35,946,787	36,947,666	37,847,842	38,423,372	38,367,330	38,378,219	38,350,013
1996	33,535,980	33,441,040	34,759,321	35,711,413	35,653,008	35,673,335	35,646,809
1997	44,777,076	45,528,680	50,591,180	51,664,803	51,774,945	51,813,550	51,775,222
1998	75,648,623	78,950,805	84,088,601	85,258,850	85,754,780	85,987,589	86,052,313
1999	30,294,112	31,270,594	31,989,921	32,436,305	32,471,965	32,663,665	32,428,549
2000	24,086,292	24,548,529	23,896,666	24,976,384	22,072,188	22,228,825	21,949,912
2001	32,195,308	32,729,847	33,140,889	35,614,976	35,547,316	35,747,212	35,525,696
2002	78,853,193	80,039,362	81,579,626	85,845,285	85,738,369	86,557,577	87,581,800
2003	20,478,428	20,562,331	19,132,222	19,639,963	19,512,335	19,903,100	19,702,470
2004	32,749,998	32,754,129	35,082,595	34,267,981	34,362,542	35,073,164	34,712,587
2005	39,904,713	39,378,177	41,306,754	42,440,423	42,437,342	43,508,027	42,809,826
2006	59,343,178	60,598,885	59,770,094	61,294,449	60,995,310	62,416,959	61,805,379
2007	48,074,049	47,688,524	47,657,571	48,419,783	47,940,647	49,184,856	49,219,536
2008	65,428,405	62,124,948	62,110,366	64,430,498	63,675,867	65,078,669	64,501,232
2009	74,480,094	72,664,826	75,317,383	76,902,603	76,268,192	78,085,615	77,422,247
2010	37,160,337	36,496,317	38,412,131	38,383,839	38,047,029	39,644,526	39,298,786
2011	66,336,890	63,486,298	62,823,516	62,615,973	62,933,280	64,688,058	64,640,310
2012	41,198,718	44,119,040	44,713,824	43,225,217	42,924,425	44,059,069	44,003,125
2013	52,757,475	42,904,798	41,489,112	39,093,279	38,510,890	39,227,628	39,204,916
2014	70,511,636	65,208,558	49,192,766	47,634,636	46,972,699	48,448,417	47,510,109
2015	64,925,458	67,537,373	75,455,544	83,820,914	85,119,550	88,078,071	83,034,032
2016	56,524,744	40,507,989	33,550,659	29,914,846	29,473,051	30,563,943	29,028,346
2017	69,648,129	72,211,327	68,131,758	61,289,569	59,523,265	63,905,557	64,877,329
2018		83,644,236	91,593,461	85,216,133	88,013,750	84,789,898	85,302,406
2019			87,365,678	81,439,417	76,632,413	82,507,832	86,322,744
2020				70,045,219	68,097,589	68,042,447	81,533,318
2021 (9 Mo)					19,906,644	36,669,504	54,053,245

Totals:							
2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,358,185,577	1,350,548,959	1,375,514,732	1,364,376,962
2018 & Prior		1,422,169,266	1,437,031,932	1,443,401,711	1,438,562,710	1,460,304,630	1,449,679,368
2019 & Prior			1,524,397,610	1,524,841,127	1,515,195,123	1,542,812,462	1,536,002,111
2020 & Prior				1,594,886,346	1,583,292,712	1,610,854,909	1,617,535,429
2021 & Prior					1,603,199,356	1,647,524,413	1,671,588,674

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

Ultimate Loss & ALAE - Current Level
Before Inflation and Discount

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								
2021 (9 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

Ultimate Loss & ALAE - Current Level
After Inflation and Discount

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 12/31/20 (a)	@ 3/31/21 (a)	@ 6/30/21 (a)	@ 9/30/21 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	25,964,034	26,130,433	27,222,831	27,189,842	27,158,893	27,202,519	27,220,473
1990	12,789,992	12,789,755	13,071,891	13,699,210	13,687,675	13,726,266	13,735,888
1991	25,047,376	25,355,757	26,159,983	25,733,167	25,751,511	25,802,071	25,843,397
1992	48,119,766	48,471,434	48,324,122	49,370,979	49,368,215	49,462,306	49,512,884
1993	43,010,446	43,548,946	47,379,003	48,465,904	48,418,216	48,495,392	47,634,818
1994	19,083,459	19,270,039	19,734,252	20,163,589	20,144,469	20,175,040	20,193,258
1995	29,702,005	30,676,297	31,578,889	32,270,869	32,294,268	32,353,031	32,380,730
1996	27,972,026	27,994,856	29,227,019	30,170,670	30,181,757	30,257,066	30,311,498
1997	36,234,683	37,068,365	41,312,312	42,438,878	42,590,079	42,706,197	42,798,148
1998	61,025,424	63,895,585	68,531,557	69,995,650	70,474,814	70,766,017	70,949,801
1999	26,214,859	27,176,655	28,058,332	28,563,974	28,640,501	28,839,498	28,717,770
2000	19,495,776	20,137,823	19,592,649	20,541,722	18,391,924	18,563,223	18,417,963
2001	25,986,782	26,591,498	26,906,762	29,116,776	29,106,394	29,305,275	29,200,837
2002	62,535,820	63,958,182	66,312,928	70,240,158	70,274,400	71,025,642	71,954,264
2003	17,106,855	17,290,259	16,553,714	17,090,315	17,016,227	17,363,430	17,250,587
2004	25,376,483	25,364,821	27,064,727	26,867,874	26,980,523	27,545,569	27,343,241
2005	30,379,108	30,343,034	32,212,080	33,376,030	33,421,160	34,242,779	33,787,476
2006	45,855,599	47,019,519	47,003,796	48,578,536	48,419,051	49,558,930	49,189,600
2007	38,254,985	38,309,381	38,639,420	39,563,234	39,247,538	40,265,569	40,372,882
2008	46,953,609	45,133,053	45,569,914	47,854,327	47,406,223	48,505,264	48,284,591
2009	55,417,658	54,524,864	56,539,423	58,186,370	57,854,250	59,283,522	58,984,062
2010	26,463,338	25,270,979	26,648,959	26,850,419	26,648,895	27,767,433	27,570,708
2011	46,583,905	44,915,237	44,967,366	45,502,429	45,751,588	47,018,712	47,049,876
2012	28,754,324	30,887,223	31,541,020	30,630,727	30,438,443	31,253,569	31,234,045
2013	36,709,393	30,212,648	29,566,379	27,895,355	27,640,013	28,294,506	28,523,627
2014	48,382,677	45,234,556	34,771,144	33,651,923	33,380,519	34,528,038	34,157,366
2015	43,925,745	46,009,484	51,643,548	56,955,190	58,037,607	60,384,004	57,630,298
2016	37,786,424	27,158,139	22,583,592	20,037,291	19,802,228	20,562,812	19,722,494
2017	46,007,205	47,971,650	45,376,024	40,726,533	39,734,267	42,876,073	43,962,157
2018		54,950,285	60,704,764	56,394,582	58,506,470	56,708,165	57,368,974
2019			57,062,002	53,338,582	50,481,847	54,465,106	57,311,027
2020				45,153,998	44,092,831	44,160,609	53,231,705
2021 (9 Mo)					12,751,388	23,597,428	35,054,482
Totals:							
2017 & Prior	1,037,139,753	1,028,710,472	1,044,093,637	1,061,727,940	1,058,261,646	1,078,129,752	1,073,934,741
2018 & Prior		1,083,660,757	1,104,798,401	1,118,122,521	1,116,768,116	1,134,837,917	1,131,303,714
2019 & Prior			1,161,860,403	1,171,461,103	1,167,249,963	1,189,303,023	1,188,614,741
2020 & Prior				1,216,615,101	1,211,342,794	1,233,463,632	1,241,846,446
2021 & Prior					1,224,094,182	1,257,061,060	1,276,900,927

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

Ultimate Loss & ALAE - Current Level
After Inflation and Discount

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								
2021 (9 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 @ 9/30/21	Indicated Ultimate Loss & ALAE Based on Increased Utilization Rate of						Selected Total Limits Ultimate Loss & ALAE	Difference Between Selected Ultimate and Incremental Payment Method		
		Estimated Unpaid Loss & ALAE @ 9/30/21 Based on Increased Utilization Rate of (b)							1.00%	2.00%	3.00%
		1.00%	2.00%	3.00%	1.00% (2) + (3)	2.00% (2) + (4)	3.00% (2) + (5)		(9) - (6)	(9) - (7)	(9) - (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	12,575,440	9,273,735	11,865,344	15,497,640	21,849,174	24,440,784	28,073,080	22,776,727	927,552	(1,664,057)	(5,296,353)
1990	4,959,358	4,163,336	4,805,213	5,604,015	9,122,694	9,764,571	10,563,373	10,692,425	1,569,731	927,854	129,052
1991	7,605,831	13,652,635	16,782,296	21,017,415	21,258,466	24,388,127	28,623,247	20,896,576	(361,891)	(3,491,551)	(7,726,671)
1992	12,463,498	25,881,486	31,942,231	40,229,411	38,344,984	44,405,729	52,692,909	40,976,204	2,631,221	(3,429,525)	(11,716,705)
1993	18,066,260	23,739,375	29,516,011	37,524,194	41,805,635	47,582,271	55,590,455	40,376,867	(1,428,769)	(7,205,405)	(15,213,588)
1994	6,498,121	11,364,113	15,069,339	20,628,763	17,862,234	21,567,461	27,126,884	18,525,483	663,249	(3,041,977)	(8,601,401)
1995	9,044,296	19,606,187	24,134,369	30,401,021	28,650,483	33,178,665	39,445,317	27,686,768	(963,715)	(5,491,897)	(11,758,549)
1996	8,603,146	14,888,560	17,106,011	19,955,528	23,491,706	25,709,157	28,558,674	26,175,693	2,683,986	466,536	(2,382,981)
1997	10,659,876	25,995,534	31,990,807	40,357,584	36,655,410	42,650,683	51,017,459	37,341,177	685,767	(5,309,506)	(13,676,283)
1998	18,597,789	40,460,492	48,381,063	59,130,544	59,058,281	66,978,852	77,728,333	62,733,288	3,675,008	(4,245,563)	(14,995,045)
1999	10,520,743	9,788,525	11,092,604	12,764,326	20,309,268	21,613,346	23,285,069	24,321,099	4,011,831	2,707,753	1,036,030
2000	5,656,510	7,024,976	7,992,512	9,244,180	12,681,486	13,649,022	14,900,690	16,336,092	3,654,606	2,687,070	1,435,402
2001	7,692,532	17,228,614	20,341,887	24,558,131	24,921,146	28,034,420	32,250,663	26,873,672	1,952,525	(1,160,748)	(5,376,992)
2002	15,502,010	39,277,412	44,849,039	52,144,029	54,779,422	60,351,049	67,646,038	65,292,677	10,513,255	4,941,628	(2,353,362)
2003	4,768,662	8,691,926	9,431,239	10,345,212	13,460,589	14,199,901	15,113,874	15,039,250	1,578,661	839,348	(74,625)
2004	5,322,690	19,086,384	22,781,695	27,898,022	24,409,074	28,104,386	33,220,712	26,277,896	1,868,822	(1,826,490)	(6,942,816)
2005	8,051,256	22,147,227	25,137,415	29,063,932	30,198,483	33,188,671	37,115,188	33,718,501	3,520,018	529,831	(3,396,687)
2006	9,403,808	34,429,107	39,401,582	46,015,076	43,832,915	48,805,390	55,418,884	48,833,709	5,000,795	28,319	(6,585,175)
2007	10,314,866	26,492,534	28,756,041	31,592,635	36,807,400	39,070,907	41,907,501	40,517,334	3,709,934	1,446,426	(1,390,167)
2008	6,808,347	41,818,287	49,068,015	59,035,601	48,626,633	55,876,362	65,843,948	55,225,295	6,598,661	(651,067)	(10,618,653)
2009	9,181,067	47,497,513	54,998,731	65,192,092	56,678,580	64,179,798	74,373,159	67,378,204	10,699,624	3,198,406	(6,994,955)
2010	3,415,644	28,410,660	35,064,334	44,782,195	31,826,304	38,479,978	48,197,838	34,212,043	2,385,739	(4,267,935)	(13,985,795)
2011	5,848,341	38,945,958	44,580,042	52,177,445	44,794,299	50,428,383	58,025,785	56,483,224	11,688,925	6,054,841	(1,542,561)
2012	3,810,774	31,292,316	36,543,013	43,795,855	35,103,091	40,353,788	47,606,629	38,603,655	3,500,564	(1,750,133)	(9,002,974)
2013	5,842,435	23,209,700	25,141,814	27,593,986	29,052,135	30,984,249	33,436,421	37,507,161	8,455,026	6,522,912	4,070,740
2014	6,520,795	28,203,661	30,262,351	32,849,130	34,724,455	36,783,145	39,369,925	45,738,825	11,014,370	8,955,680	6,368,900
2015	6,279,781	56,876,132	62,843,632	70,636,292	63,155,913	69,123,413	76,916,073	79,961,698	16,805,785	10,838,285	3,045,625
2016	1,319,909	24,849,217	27,400,102	30,731,354	26,169,126	28,720,011	32,051,263	28,484,335	2,315,208	(235,676)	(3,566,928)
2017	3,220,027	52,951,001	57,529,460	63,415,068	56,171,028	60,749,487	66,635,095	63,802,894	7,631,866	3,053,407	(2,832,201)
2018	3,716,649	73,905,075	83,042,879	95,292,882	77,621,724	86,759,528	99,009,531	84,081,607	6,459,883	(2,677,921)	(14,927,924)
2019	2,331,085	67,479,652	74,060,221	82,659,478	69,810,737	76,391,306	84,990,562	85,272,270	15,461,533	8,880,963	281,707
2020	283,444	69,630,136	75,660,798	83,454,040	69,913,580	75,944,242	83,737,485	81,344,309	11,430,729	5,400,067	(2,393,176)
2021 (9 Mo)	122,438	39,442,533	44,104,848	50,340,223	39,564,972	44,227,286	50,462,661	54,053,245	14,488,273	9,825,958	3,590,583
Totals:	245,007,429	997,703,999	1,141,676,940	1,335,927,300	1,242,711,428	1,386,684,369	1,580,934,729	1,417,540,201	174,828,773	30,855,832	(163,394,528)
Excl. 2021	244,884,991	958,261,465	1,097,572,092	1,285,587,077	1,203,146,456	1,342,457,082	1,530,472,068	1,363,486,956	160,340,500	21,029,874	(166,985,112)

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

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

Payment Pattern - 2021 Level - Before Inflation and Investment Income (a)
Actual and Estimated Incremental Payments - 2021 Cost Level

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989	0	1,430,811	1,050,655	1,352,412	1,254,139	643,528	607,487	825,825	486,396	433,792	470,089	1,762,222	432,216	532,785	433,715	521,562	457,979	534,757
1990	251,995	729,700	522,352	352,052	130,194	339,536	135,902	145,986	111,480	119,615	78,823	154,263	325,308	334,827	392,865	330,379	263,571	131,717
1991	322,308	96,367	123,912	558,576	396,378	143,549	117,798	48,835	107,098	126,013	152,374	174,603	166,764	145,230	187,118	264,758	593,298	464,578
1992	28,602	672,829	1,299,402	983,782	517,189	436,400	338,212	339,467	289,893	305,121	384,940	513,797	454,320	319,633	443,540	432,709	573,027	597,598
1993	158,471	582,437	1,218,239	845,425	1,015,241	1,367,752	1,072,495	1,021,575	1,027,622	1,067,643	830,416	1,120,835	1,063,023	913,099	739,344	799,301	744,768	792,662
1994	504,250	1,162,714	428,200	486,902	1,062,729	403,944	429,777	352,534	146,355	81,208	880,160	80,085	97,513	151,560	175,147	150,195	185,844	148,550
1995	168,079	428,036	816,778	286,668	101,254	246,923	82,641	220,066	218,744	417,876	857,524	362,565	564,823	83,529	471,658	1,373,453	343,278	566,687
1996	308,498	746,786	312,846	678,107	794,775	744,274	434,073	402,566	376,647	434,107	383,141	404,830	396,283	433,003	505,393	389,890	344,164	465,102
1997	209,348	836,303	422,060	369,035	910,357	621,769	544,237	304,377	472,597	509,689	540,978	578,896	840,012	641,061	584,299	1,056,053	621,534	562,897
1998	575,652	903,998	1,294,357	731,371	595,954	1,457,747	935,134	747,672	885,402	806,581	1,010,259	973,475	1,198,114	1,074,747	1,255,755	1,447,133	1,272,408	1,301,497
1999	1,002,909	507,564	489,177	969,367	600,399	644,864	395,181	1,332,855	817,567	741,678	739,918	868,809	657,442	660,314	634,384	600,097	475,361	526,088
2000	1,075,589	126,090	943,832	483,556	276,318	246,735	193,563	203,825	189,131	301,535	250,958	256,998	345,156	290,693	287,064	277,732	328,124	350,137
2001	312,402	565,251	924,242	508,809	462,307	1,243,290	395,755	325,586	312,428	357,578	307,905	462,727	476,878	534,665	503,389	447,071	523,054	444,378
2002	321,486	827,458	1,087,543	986,979	958,209	1,393,752	1,201,107	1,066,713	954,441	970,851	1,196,030	1,352,986	1,130,328	1,111,321	984,583	1,092,541	1,043,599	1,165,176
2003	287,669	363,779	169,467	292,396	659,260	327,527	146,747	254,013	312,412	278,896	334,964	518,738	397,887	369,824	319,106	317,181	380,270	454,667
2004	317,188	664,000	525,531	505,794	507,145	331,177	539,136	246,833	294,307	374,643	316,235	293,479	311,246	361,653	319,593	446,108	460,165	451,689
2005	8,463	450,978	927,835	880,812	1,144,526	857,125	785,517	494,048	509,397	443,052	490,516	494,343	543,684	514,877	769,441	849,522	616,581	655,628
2006	139,241	499,111	630,269	847,445	1,938,660	1,024,971	770,588	668,353	618,136	651,852	797,284	689,030	785,874	742,371	940,263	1,040,921	860,571	916,700
2007	145,773	772,737	1,245,567	969,462	1,032,368	1,052,690	961,230	992,886	915,661	915,808	865,142	932,312	905,148	1,016,802	943,974	1,078,947	882,858	930,576
2008	152,690	595,416	573,649	675,616	395,572	533,097	644,109	675,848	781,708	723,150	530,789	698,987	1,125,767	816,921	801,841	929,081	770,914	824,262
2009	528,671	756,888	1,020,567	860,191	566,827	575,817	896,088	1,334,097	618,539	682,745	874,836	1,158,652	1,021,041	965,967	947,087	1,096,136	908,478	970,198
2010	760,548	463,941	613,564	259,750	212,433	169,653	259,627	189,203	185,772	168,660	359,234	410,062	425,353	404,445	398,586	463,748	386,429	414,960
2011	131,413	551,119	804,951	695,149	899,712	642,226	609,040	554,925	533,359	752,865	759,542	811,610	837,068	791,298	775,214	896,482	742,385	792,145
2012	58,851	564,454	957,754	421,585	325,974	370,109	405,941	409,767	475,121	464,838	527,374	564,762	583,774	553,105	543,115	629,560	522,606	559,014
2013	421,507	946,930	986,062	731,750	590,827	793,756	599,038	1,013,942	487,577	507,147	569,416	603,379	617,037	578,271	561,534	643,538	528,018	558,112
2014	473,001	1,122,258	946,750	1,511,137	937,833	728,319	1,033,371	718,240	614,538	638,009	714,987	756,175	771,781	721,855	699,539	800,032	655,027	690,855
2015	129,550	914,448	1,106,951	1,115,607	990,436	2,219,267	1,083,838	1,102,277	948,995	991,456	1,118,186	1,190,275	1,222,847	1,151,418	1,123,466	1,293,858	1,066,940	1,133,547
2016	385,165	164,246	147,522	246,999	403,029	558,963	453,818	461,542	397,363	415,146	468,214	498,403	512,046	482,140	470,439	541,793	446,776	474,672
2017	434,437	357,950	705,754	1,780,865	1,185,530	1,284,409	1,040,513	1,055,867	906,994	945,416	1,063,796	1,129,724	1,157,875	1,087,598	1,058,570	1,216,036	1,000,171	1,059,798
2018	658,927	1,540,778	1,561,861	1,233,161	1,257,433	1,369,313	1,115,070	1,137,493	982,338	1,029,503	1,164,780	1,243,863	1,282,079	1,211,207	1,185,818	1,370,409	1,134,079	1,209,254
2019	951,809	1,397,984	1,204,028	1,284,727	1,306,286	1,418,430	1,151,710	1,171,410	1,008,608	1,053,836	1,188,652	1,265,406	1,300,162	1,224,338	1,194,738	1,376,083	1,134,865	1,205,844
2020	284,612	736,647	1,307,189	1,391,031	1,412,282	1,531,237	1,241,427	1,260,729	1,083,829	1,130,649	1,273,258	1,353,283	1,388,168	1,305,026	1,271,301	1,461,712	1,203,332	1,276,259
2021	74,990	333,376	597,620	640,726	653,182	711,129	578,952	590,449	509,784	534,126	604,156	645,008	664,650	627,741	614,414	709,858	587,274	626,020

Notes: (a) For the actual incremental payments at 2021 level, see Appendix E, Exhibit IV, Sheets 3a through 3d. For the estimates of average incremental payments at 2021 level, see Appendix E, Exhibit III, Sheets 1a through 1g, then adjusted to 2021 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Average Incremental Payments Per Open Accepted Claim - 2021 Cost Level (a)
Actual and Estimated Incremental Payments - 2021 Cost Level

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989		178,851	131,332	169,051	139,349	80,441	75,936	103,228	60,800	61,970	67,156	293,704	72,036	106,557	86,743	104,312	91,596	106,951
1990	125,997	121,617	74,622	50,293	18,599	48,505	19,415	20,855	15,926	17,088	11,260	22,038	46,473	47,832	56,124	55,063	65,893	32,929
1991	322,308	48,183	30,978	139,644	99,094	35,887	29,449	12,209	26,775	31,503	38,094	43,651	41,691	36,307	46,780	66,189	148,324	116,145
1992	14,301	74,759	99,954	75,676	39,784	36,367	28,184	28,289	26,354	27,738	34,995	46,709	41,302	31,963	44,354	43,271	63,670	66,400
1993	52,824	58,244	110,749	76,857	92,295	124,341	97,500	92,870	93,420	97,058	75,492	101,894	96,638	101,455	82,149	99,913	93,096	99,083
1994	252,125	232,543	71,367	81,150	151,818	57,706	85,955	70,507	36,589	20,302	220,040	20,021	24,378	37,890	43,787	37,549	46,461	37,138
1995	168,079	85,607	136,130	47,778	16,876	41,154	16,528	44,013	43,749	83,575	171,505	72,513	112,965	16,706	94,332	274,691	68,656	113,337
1996	154,249	186,697	78,211	135,621	132,463	124,046	72,346	67,094	62,774	72,351	63,857	67,472	66,047	72,167	84,232	64,982	57,361	77,517
1997	34,891	104,538	60,294	52,719	91,036	69,085	60,471	33,820	52,511	56,632	60,109	64,322	93,335	71,229	64,922	117,339	77,692	70,362
1998	82,236	113,000	129,436	60,948	49,663	121,479	77,928	62,306	73,783	67,215	84,188	81,123	99,843	89,562	104,646	120,594	106,034	108,458
1999	334,303	126,891	69,882	121,171	75,050	80,608	56,454	190,408	116,795	105,954	105,703	124,116	109,574	132,063	126,877	150,024	118,840	175,363
2000	358,530	25,218	188,766	96,711	55,264	49,347	38,713	40,765	37,826	60,307	50,192	51,400	69,031	58,139	57,413	55,546	65,625	70,027
2001		282,625	462,121	169,603	115,577	310,823	98,939	81,396	78,107	89,394	76,976	115,682	119,220	133,666	125,847	111,768	130,764	111,094
2002	80,371	118,208	90,629	82,248	63,881	92,917	80,074	71,114	63,629	64,723	79,735	96,642	80,738	85,486	75,737	84,042	80,277	89,629
2003		363,779	84,733	97,465	219,753	109,176	48,916	84,671	104,137	92,965	111,655	172,913	132,629	123,275	106,369	105,727	126,757	151,556
2004		332,000	131,383	168,598	101,429	66,235	107,827	49,367	58,861	74,929	63,247	58,696	62,249	72,331	63,919	89,222	92,033	90,338
2005	8,463	75,163	92,784	80,074	114,453	85,712	87,280	54,894	72,771	63,293	70,074	70,620	77,669	73,554	109,920	121,360	88,083	95,099
2006	69,620	99,822	78,784	94,161	193,866	102,497	77,059	66,835	61,814	65,185	88,587	76,559	87,319	82,486	104,474	115,658	96,886	104,604
2007	145,773	128,789	177,938	121,183	129,046	131,586	120,154	124,111	114,458	130,830	123,592	133,187	129,307	145,257	134,853	157,713	132,116	142,640
2008	50,897	85,059	63,739	75,068	39,557	53,310	64,411	67,585	78,171	80,350	58,977	77,665	125,085	90,769	89,908	105,149	88,083	95,099
2009	105,734	94,611	113,396	95,577	56,683	57,582	89,609	133,410	61,854	68,274	87,484	115,865	102,104	97,568	96,643	113,025	94,681	102,223
2010	380,274	115,985	102,261	43,292	35,406	33,931	51,925	37,841	37,154	33,732	71,847	82,012	85,486	81,688	80,914	94,630	79,271	85,586
2011	65,707	68,890	80,495	63,195	89,971	64,223	60,904	55,492	53,336	75,287	75,954	82,012	85,486	81,688	80,914	94,630	79,271	85,586
2012	29,425	141,114	136,822	60,226	46,568	52,873	57,992	58,538	67,874	66,405	75,954	82,012	85,486	81,688	80,914	94,630	79,271	85,586
2013	140,502	157,822	140,866	104,536	84,404	113,394	85,577	144,849	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2014	78,834	112,226	94,675	151,114	104,204	80,924	114,819	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2015	43,183	130,635	110,695	92,967	70,745	158,519	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2016	385,165	54,749	29,504	49,400	80,606	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2017	108,609	44,744	58,813	136,990	87,666	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2018	109,821	140,071	120,143	91,492	87,666	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2019	135,973	127,089	104,684	91,492	87,666	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2020	35,576	113,862	104,684	91,492	87,666	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099
2021	125,183	113,862	104,684	91,492	87,666	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099

Notes: (a) For the actual average incremental payments per open accepted claim at 2021 level, see Appendix E, Exhibit IV, Sheets 1a through 1d. For the estimates of average incremental payments per open accepted claim at 2021 level, see Appendix E, Exhibit III, Sheets 2a through 2g, then adjusted to 2021 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Summary of 2021 Level Incremental Payments by Maturity

Maturity (Months)	2021 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2021 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)
9:21	125,359	125,359	125,359	741:753	157,194	211,251	283,081
21:33	114,022	114,022	114,022	753:765	158,766	215,476	291,574
33:45	104,831	104,831	104,831	765:777	160,354	219,786	300,321
45:57	91,620	91,620	91,620	777:789	161,957	224,182	309,331
57:69	87,789	87,789	87,789	789:801	163,577	228,665	318,611
69:81	94,224	94,224	94,224	801:813	165,212	233,239	328,169
81:93	77,526	77,526	77,526	813:825	166,865	237,903	338,014
93:105	79,916	79,916	79,916	825:837	168,533	242,662	348,154
105:117	69,751	69,751	69,751	837:849	170,218	247,515	358,599
117:129	73,890	73,890	73,890	849:861	171,921	252,465	369,357
129:141	84,516	84,516	84,516	861:873	173,640	257,514	380,438
141:153	91,257	91,257	91,257	873:885	175,376	262,665	391,851
153:165	95,122	95,122	95,122	885:897	177,130	267,918	403,606
165:177	90,896	90,896	90,896	897:909	178,901	273,276	415,715
177:189	90,034	90,034	90,034	909:921	180,690	278,742	428,186
189:201	105,297	105,297	105,297	921:933	182,497	284,317	441,032
201:213	88,207	88,207	88,207	933:945	184,322	290,003	454,262
213:225	95,233	95,233	95,233	945:957	186,165	295,803	467,890
225:237	97,245	97,245	97,245	957:969	188,027	301,719	481,927
237:249	104,329	104,329	104,329	969:981	189,907	307,753	496,385
249:261	103,179	103,179	103,179	981:993	191,806	313,909	511,276
261:273	110,960	110,960	110,960	993:1005	193,725	320,187	526,615
273:285	102,000	102,000	102,000	1005:1017	195,662	326,590	542,413
285:297	103,530	103,530	103,530	1017:1029	197,618	333,122	558,686
297:309	105,083	105,083	105,083	1029:1041	199,595	339,785	575,446
309:321	106,659	106,659	106,659	1041:1053	201,591	346,580	592,709
321:333	108,259	108,259	108,259	1053:1065	203,606	353,512	610,491
333:345	109,883	109,883	109,883	1065:1077	205,642	360,582	628,806
345:357	111,531	111,531	111,531	1077:1089	207,699	367,794	647,670
357:369	113,204	113,204	113,204	1089:1101	209,776	375,150	667,100
369:381	114,902	114,902	114,902	1101:1113	211,874	382,653	687,113
381:393	116,626	116,626	116,626	1113:1125	213,992	390,306	707,726
393:405	117,792	118,958	120,125	1125:1137	216,132	398,112	728,958
405:417	118,970	121,337	123,728	1137:1149	218,294	406,074	750,827
417:429	120,160	123,764	127,440	1149:1161	220,477	414,196	773,351
429:441	121,361	126,239	131,263	1161:1173	222,681	422,480	796,552
441:453	122,575	128,764	135,201	1173:1185	224,908	430,929	820,449
453:465	123,801	131,340	139,257	1185:1197	227,157	439,548	845,062
465:477	125,039	133,966	143,435	1197:1209	229,429	448,339	870,414
477:489	126,289	136,646	147,738	1209:1221	231,723	457,305	896,526
489:501	127,552	139,379	152,170	1221:1233	234,040	466,452	923,422
501:513	128,827	142,166	156,735	1233:1245	236,381	475,781	951,125
513:525	130,116	145,009	161,437	1245:1257	238,745	485,296	979,658
525:537	131,417	147,910	166,280	1257:1269	241,132	495,002	1,009,048
537:549	132,731	150,868	171,269	1269:1281	243,543	504,902	1,039,320
549:561	134,058	153,885	176,407	1281:1293	245,979	515,000	1,070,499
561:573	135,399	156,963	181,699	1293:1305	248,439	525,300	1,102,614
573:585	136,753	160,102	187,150	1305:1317	250,923	535,806	1,135,693
585:597	138,120	163,304	192,765	1317:1329	253,432	546,522	1,169,763
597:609	139,502	166,570	198,548	1329:1341	255,966	557,453	1,204,856
609:621	140,897	169,902	204,504	1341:1353	258,526	568,602	1,241,002
621:633	142,306	173,300	210,639	1353:1365	261,111	579,974	1,278,232
633:645	143,729	176,766	216,958	1365:1377	263,722	591,573	1,316,579
645:657	145,166	180,301	223,467	1377:1389	266,360	603,405	1,356,076
657:669	146,618	183,907	230,171	1389:1401	269,023	615,473	1,396,759
669:681	148,084	187,585	237,076	1401:1413	271,714	627,782	1,438,662
681:693	149,565	191,337	244,188	1413:1425	274,431	640,338	1,481,821
693:705	151,060	195,164	251,514	1425:1437	277,175	653,145	1,526,276
705:717	152,571	199,067	259,060	1437:1449	279,947	666,208	1,572,064
717:729	154,097	203,048	266,831	1449:1461	282,746	679,532	1,619,226
729:741	155,638	207,109	274,836	1461:1473	285,574	693,122	1,667,803

Note: (a) For average incremental payments from 9:21 to 381:393, see Appendix E, Exhibit IV, Sheets 1a, 1b, 1c, and 1d. For average incremental payments from 393:405 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

1.00145

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)
	(2)	(3)	(4)	(5)
1989	0.662	0.938	0.900	0.899
1990	0.584	0.963	0.800	0.799
1991	1.081	1.200	1.150	1.148
1992	0.798	1.024	0.900	0.899
1993	0.671	0.886	0.850	0.849
1994	0.726	0.826	0.750	0.749
1995	1.101	1.062	1.100	1.098
1996	0.835	1.181	1.050	1.049
1997	0.698	0.874	0.850	0.849
1998	1.038	1.145	1.100	1.098
1999	1.091	1.473	1.350	1.348
2000	0.574	1.107	0.900	0.899
2001	1.262	1.275	1.250	1.248
2002	0.899	1.172	1.050	1.049
2003	1.322	1.451	1.450	1.448
2004	0.763	0.970	0.950	0.949
2005	0.639	0.989	1.000	0.999
2006	1.049	1.117	1.100	1.098
2007	1.569	1.343	1.500	1.498
2008	0.739	1.041	1.000	0.999
2009	1.015	1.131	1.075	1.073
2010	0.611	0.892	0.900	0.899
2011	0.836	0.981	0.900	0.899
2012	0.756	0.855	0.900	0.899
2013	1.451	0.998	1.000	0.999
2014	1.256	0.960	1.000	0.999
2015	1.436	0.952	1.000	0.999
2016	0.802	0.805	1.000	0.999
2017	1.512	0.821	1.000	0.999
2018	2.426	0.788	1.000	0.999
2019	3.033	0.859	1.000	0.999
2020			1.000	0.999
2021			1.000	0.999

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

Birth Year	Paid Basis		Case Outstanding Basis		Open Accepted Claims (AAA Only) @ 9/30/21			Average Life Expectancy	
	Annual Inflation Factors	2021 Level Adjustment Factors	Annual Inflation Factors	2021 Level Adjustment Factors	Reported (a) Open Claim Cts. AAA Only	IBNR (a) Accepted Claim Cts.	Ultimate Open Claim Cts. (6) + (7)	Average Life Expectancy Indicated (b)	Selected (c) (9) x 1.235
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.534	0.81%	1.440	3	-	3	27.02	33.37
1990	1.56%	1.508	0.60%	1.429	3	-	3	14.67	18.12
1991	1.47%	1.485	0.49%	1.420	4	-	4	23.88	29.49
1992	1.58%	1.464	0.43%	1.413	9	-	9	25.57	31.58
1993	1.38%	1.441	0.40%	1.407	8	-	8	27.73	34.25
1994	1.08%	1.421	0.36%	1.402	3	-	3	38.02	46.95
1995	1.07%	1.406	0.36%	1.397	5	-	5	28.52	35.22
1996	0.95%	1.391	0.27%	1.391	6	-	6	20.02	24.72
1997	0.92%	1.378	0.25%	1.388	8	-	8	30.61	37.80
1998	0.96%	1.365	0.32%	1.384	11	-	11	27.47	33.93
1999	0.97%	1.353	0.40%	1.380	3	-	3	20.83	25.73
2000	1.03%	1.340	0.33%	1.374	3	-	3	22.30	27.54
2001	1.17%	1.326	0.36%	1.370	4	-	4	28.59	35.31
2002	1.04%	1.311	0.31%	1.365	13	-	13	24.59	30.37
2003	1.31%	1.297	0.29%	1.361	3	-	3	17.95	22.17
2004	1.41%	1.280	4.94%	1.357	5	-	5	33.09	40.87
2005	1.09%	1.262	0.87%	1.293	7	-	7	26.20	32.36
2006	1.24%	1.249	4.86%	1.282	9	-	9	28.38	35.05
2007	3.60%	1.234	4.55%	1.222	7	-	7	20.86	25.76
2008	10.70%	1.191	0.35%	1.169	9	-	9	34.10	42.11
2009	0.83%	1.076	0.30%	1.165	10	-	10	32.86	40.58
2010	0.94%	1.067	0.39%	1.162	5	-	5	44.17	54.55
2011	0.83%	1.057	0.42%	1.157	10	-	10	32.66	40.34
2012	0.62%	1.048	9.83%	1.152	7	-	7	36.83	45.49
2013	0.56%	1.042	0.72%	1.049	7	-	7	24.65	30.44
2014	0.44%	1.036	0.18%	1.042	9	-	9	23.60	29.15
2015	0.59%	1.031	2.01%	1.040	14	-	14	29.58	36.53
2016	0.67%	1.025	0.22%	1.019	5	1	6	30.00	37.05
2017	0.48%	1.018	0.22%	1.017	13	1	14	28.00	34.58
2018	0.55%	1.014	0.22%	1.015	13	2	15	35.00	43.23
2019	0.39%	1.008	1.01%	1.012	11	5	16	31.00	38.29
2020	0.41%	1.004	0.23%	1.002	8	10	18	29.00	35.82
2021		1.000		1.000	-	10	10	29.00	35.82
Totals:					235	29	264		

Notes: (a) Current reported open accepted claims alive as of September 30, 2021. See Exhibit X, Sheet 1e, Columns (4) and (7).
 (b) Current average remaining life expectancy based on NICA physician estimates.
 (c) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.

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

Assumed Annual Increase Utilization Rate **2.00%**

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		332,931
2005																	476,928	507,131
2006																812,128	671,419	715,211
2007															772,262	882,684	722,264	761,302
2008														698,742	685,843	794,675	659,390	705,020
2009													876,391	829,119	812,914	940,847	779,774	832,751
2010												353,037	366,201	348,201	343,157	399,257	332,690	357,253
2011											656,461	701,463	723,466	683,908	670,006	774,816	641,633	684,640
2012										403,452	457,730	490,180	506,682	480,063	471,392	546,422	453,592	485,192
2013									464,787	483,443	542,801	575,177	588,196	551,243	535,288	613,459	503,339	532,025
2014								689,617	590,047	612,583	686,493	726,040	741,024	693,088	671,661	768,149	628,923	663,323
2015							1,042,478	1,060,213	912,780	953,622	1,075,515	1,144,853	1,176,182	1,107,479	1,080,593	1,244,483	1,026,224	1,090,290
2016						548,420	445,259	452,837	389,868	407,316	459,383	489,003	502,388	473,046	461,566	531,574	438,350	465,719
2017					1,165,774	1,263,005	1,023,174	1,038,271	891,880	929,661	1,046,068	1,110,898	1,138,580	1,069,474	1,040,929	1,195,771	983,503	1,042,137
2018				1,215,286	1,239,205	1,349,464	1,098,906	1,121,004	968,098	1,014,580	1,147,896	1,225,833	1,263,495	1,193,650	1,168,629	1,350,544	1,117,640	1,191,726
2019			1,189,179	1,268,883	1,290,176	1,400,936	1,137,506	1,156,963	996,169	1,040,839	1,173,992	1,249,800	1,284,127	1,209,239	1,180,004	1,359,112	1,120,869	1,190,973
2020		734,944	1,304,167	1,387,815	1,409,017	1,527,697	1,238,557	1,257,815	1,081,324	1,128,035	1,270,315	1,350,155	1,384,959	1,302,009	1,268,362	1,458,333	1,200,550	1,273,308
2021	74,990	333,376	597,620	640,726	653,182	711,129	578,952	590,449	509,784	534,126	604,156	645,008	664,650	627,741	614,414	709,858	587,274	626,020

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																			
1990																222,710	224,671	226,593	228,471
1991														195,641	192,784	189,818	186,745	183,566	
1992													371,665	371,663	373,365	374,946	376,399	377,718	
1993											647,946	649,067	649,999	653,941	657,701	661,270	664,637		
1994										176,149	177,866	179,579	181,289	182,992	185,599	188,218	190,849	193,491	
1995									425,745	427,407	428,982	430,463	431,841	433,111	436,408	439,607	442,703	445,689	
1996								482,215	478,676	474,965	471,072	466,984	462,693	458,193	455,717	452,994	450,019	446,788	
1997							514,202	516,845	519,409	521,890	524,278	526,563	528,738	530,794	535,350	539,808	544,159	548,396	
1998						903,705	905,768	907,628	909,279	910,712	911,907	912,846	913,510	913,886	918,465	922,757	926,747	930,421	
1999					298,966	296,971	294,874	292,673	290,371	287,963	285,445	282,808	280,047	277,159	275,495	273,679	271,709	269,584	
2000				217,689	196,268	195,316	194,298	193,215	192,066	190,850	189,561	188,196	186,750	185,222	184,514	183,710	182,808	181,805	
2001			376,101	399,567	362,770	363,586	364,319	364,969	365,533	366,006	366,382	366,652	366,810	366,849	368,572	370,177	371,656	373,005	
2002		1,041,924	1,013,449	1,071,578	968,199	965,603	962,705	959,504	955,995	952,169	948,004	943,477	938,569	933,265	932,130	930,550	928,513	926,007	
2003	310,449	323,686	310,937	324,621	289,530	284,969	280,321	275,591	270,781	265,893	260,921	255,861	250,708	245,463	241,314	237,034	232,627	228,095	
2004	336,826	357,963	350,623	373,384	339,820	341,424	342,972	344,462	345,893	347,260	348,557	349,778	350,916	351,967	354,665	357,284	359,821	362,269	
2005	509,849	538,381	523,911	554,224	500,997	499,900	498,649	497,244	495,683	493,960	492,065	489,985	487,710	485,233	484,929	484,398	483,636	482,635	
2006	720,353	762,078	742,998	787,501	713,269	713,130	712,794	712,261	711,524	710,577	709,405	707,990	706,317	704,377	705,621	706,577	707,234	707,583	
2007	758,561	793,733	765,249	801,892	717,915	709,329	700,500	691,435	682,137	672,605	662,825	652,782	642,465	631,873	624,070	615,907	607,388	598,514	
2008	712,798	757,018	740,989	788,541	717,148	720,011	722,743	725,339	727,795	730,102	732,249	734,218	735,997	737,576	742,586	747,408	752,032	756,446	
2009	840,921	891,992	872,010	926,786	841,780	844,021	846,081	847,954	849,635	851,114	852,375	853,400	854,171	854,676	859,117	863,294	867,194	870,804	
2010	362,791	387,035	380,580	406,897	371,821	375,118	378,403	381,674	384,929	388,166	391,380	394,566	397,720	400,837	405,904	410,968	416,024	421,069	
2011	690,755	732,055	715,008	759,222	688,938	690,112	691,122	691,965	692,636	693,128	693,427	693,517	693,384	693,017	695,821	698,385	700,700	702,753	
2012	490,762	521,444	510,638	543,663	494,677	496,894	499,027	501,073	503,028	504,887	506,642	508,282	509,798	511,183	514,955	518,609	522,136	525,529	
2013	531,622	557,890	539,465	567,003	509,187	504,675	499,986	495,122	490,083	484,867	479,463	473,860	468,049	462,027	458,039	453,790	449,278	444,502	
2014	661,350	692,457	668,044	700,497	627,563	620,486	613,193	605,691	597,982	590,064	581,926	573,552	564,935	556,071	549,659	542,929	535,884	528,524	
2015	1,095,185	1,155,457	1,123,392	1,187,304	1,072,278	1,068,913	1,065,209	1,061,162	1,056,770	1,052,022	1,046,894	1,041,360	1,035,399	1,028,996	1,027,181	1,024,863	1,022,033	1,018,675	
2016	467,814	493,564	479,871	507,177	458,046	456,613	455,035	453,310	451,439	449,415	447,229	444,870	442,328	439,597	438,827	437,842	436,638	435,208	
2017	1,043,987	1,098,405	1,064,925	1,122,292	1,010,610	1,004,447	997,939	991,087	983,890	976,339	968,413	960,089	951,345	942,173	937,165	931,647	925,613	919,055	
2018	1,201,518	1,272,438	1,241,895	1,317,701	1,194,804	1,195,909	1,196,712	1,197,206	1,197,384	1,197,232	1,196,727	1,195,840	1,194,546	1,192,828	1,196,539	1,199,805	1,202,610	1,204,932	
2019	1,196,454	1,262,442	1,227,550	1,297,540	1,171,976	1,168,441	1,164,537	1,160,260	1,155,607	1,150,566	1,145,112	1,139,215	1,132,852	1,126,008	1,124,187	1,121,819	1,118,892	1,115,391	
2020	1,276,783	1,344,639	1,304,944	1,376,625	1,240,907	1,234,630	1,227,937	1,220,829	1,213,302	1,205,346	1,196,935	1,188,038	1,178,629	1,168,698	1,163,943	1,158,574	1,152,582	1,145,954	
2021	630,975	668,015	651,778	691,345	626,664	627,038	627,249	627,294	627,170	626,869	626,379	625,685	624,773	623,635	625,330	626,785	627,992	628,940	

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	230,301	232,079	233,800	235,461	237,056	238,579	240,024	241,383	242,648	243,811	244,863	245,794	246,593	247,250	247,752	248,086	248,243	248,210
1990	180,280	176,888	173,390	169,789	166,087	162,283	158,376	154,366	150,252	146,034	141,714	137,292	132,770	128,149	123,432	118,625	113,734	108,771
1991	378,894	379,918	380,783	381,482	382,006	382,344	382,482	382,408	382,107	381,564	380,766	379,694	378,332	376,660	374,660	372,312	369,602	366,513
1992	667,786	670,703	673,374	675,786	677,926	679,772	681,301	682,492	683,320	683,759	683,781	683,358	682,457	681,044	679,085	676,547	673,396	669,606
1993	563,729	567,299	570,701	573,924	576,956	579,780	582,379	584,734	586,825	588,629	590,126	591,291	592,097	592,514	592,515	592,068	591,147	589,724
1994	196,141	198,797	201,457	204,120	206,783	209,443	212,096	214,739	217,367	219,976	222,561	225,117	227,636	230,114	232,541	234,912	237,217	239,450
1995	448,555	451,292	453,891	456,344	458,640	460,768	462,712	464,458	465,989	467,289	468,339	469,120	469,611	469,788	469,629	469,110	468,209	466,904
1996	443,294	439,527	435,484	431,161	426,553	421,650	416,440	410,913	405,058	398,865	392,324	385,424	378,155	370,504	362,463	354,027	345,195	335,972
1997	552,508	556,483	560,310	563,981	567,483	570,801	573,917	576,814	579,473	581,873	583,992	585,808	587,294	588,421	589,163	589,489	589,371	588,785
1998	933,756	936,731	939,327	941,527	943,309	944,645	945,504	945,852	945,656	944,879	943,483	941,429	938,670	935,161	930,854	925,704	919,668	912,709
1999	267,298	264,846	262,227	259,438	256,477	253,337	250,013	246,498	242,786	238,871	234,747	230,410	225,852	221,067	216,051	210,802	205,318	199,605
2000	180,699	179,484	178,160	176,724	175,173	173,503	171,709	169,786	167,730	165,534	163,195	160,707	158,065	155,263	152,297	149,164	145,860	142,388
2001	374,214	375,275	376,180	376,923	377,494	377,882	378,075	378,059	377,821	377,347	376,620	375,625	374,345	372,760	370,852	368,602	365,995	363,015
2002	923,011	919,503	915,470	910,897	905,768	900,058	893,737	886,776	879,147	870,818	861,761	851,944	841,331	829,888	817,582	804,385	790,276	775,245
2003	223,438	218,657	213,755	208,738	203,607	198,363	193,007	187,538	181,959	176,270	170,474	164,576	158,576	152,479	146,292	140,021	133,679	127,280
2004	364,620	366,867	369,003	371,021	372,912	374,667	376,274	377,721	378,994	380,079	380,963	381,629	382,060	382,237	382,142	381,755	381,058	380,035
2005	481,384	479,872	478,091	476,035	473,693	471,052	468,096	464,811	461,181	457,189	452,819	448,055	442,876	437,265	431,203	424,675	417,668	410,176
2006	707,605	707,283	706,606	705,560	704,130	702,294	700,030	697,313	694,118	690,419	686,189	681,400	676,021	670,020	663,365	656,028	647,984	639,215
2007	589,280	579,681	569,720	559,402	548,729	537,696	526,294	514,521	502,372	489,843	476,935	463,645	449,973	435,918	421,487	406,690	391,546	376,082
2008	760,634	764,576	768,261	771,672	774,793	777,602	780,073	782,180	783,896	785,191	786,035	786,395	786,234	785,512	784,191	782,232	779,596	776,252
2009	874,102	877,068	879,685	881,938	883,804	885,259	886,272	886,814	886,851	886,350	885,276	883,591	881,252	878,216	874,438	869,876	864,489	858,242
2010	426,097	431,102	436,077	441,018	445,918	450,768	455,559	460,279	464,918	469,464	473,903	478,221	482,402	486,427	490,280	493,940	497,387	500,603
2011	704,529	706,011	707,184	708,036	708,550	708,706	708,478	707,843	706,775	705,246	703,229	700,692	697,604	693,929	689,634	684,684	679,050	672,706
2012	528,776	531,865	534,787	537,532	540,087	542,438	544,568	546,457	548,089	549,442	550,495	551,225	551,607	551,614	551,218	550,392	549,110	547,347
2013	439,454	434,129	428,525	422,641	416,476	410,022	403,270	396,213	388,844	381,155	373,142	364,797	356,115	347,090	337,718	328,002	317,946	307,563
2014	520,843	512,837	504,507	495,857	486,886	477,590	467,961	457,994	447,685	437,029	426,025	414,669	402,961	390,897	378,481	365,722	352,633	339,236
2015	1,014,768	1,010,288	1,005,220	999,550	993,260	986,323	978,708	970,383	961,318	951,479	940,836	929,355	916,999	903,730	889,516	874,328	858,145	840,958
2016	433,545	431,636	429,476	427,060	424,378	421,420	418,172	414,622	410,755	406,557	402,016	397,117	391,844	386,181	380,114	373,631	366,723	359,386
2017	911,955	904,294	896,066	887,263	877,873	867,876	857,249	845,969	834,015	821,364	807,997	793,890	779,027	763,367	746,910	729,638	711,547	692,649
2018	1,206,744	1,208,017	1,208,727	1,208,852	1,208,366	1,207,231	1,205,407	1,202,851	1,199,521	1,195,369	1,190,349	1,184,410	1,177,497	1,169,552	1,160,518	1,150,341	1,138,973	1,126,375
2019	1,111,292	1,106,568	1,101,203	1,095,182	1,088,484	1,081,080	1,072,934	1,064,013	1,054,283	1,043,707	1,032,252	1,019,879	1,006,547	992,216	976,849	960,413	942,885	924,255
2020	1,138,667	1,130,696	1,122,029	1,112,655	1,102,556	1,091,706	1,080,073	1,067,626	1,054,335	1,040,170	1,025,100	1,009,096	992,122	974,146	955,139	935,081	913,961	891,783
2021	629,614	630,000	630,085	629,858	629,304	628,406	627,141	625,488	623,424	620,925	617,967	614,523	610,566	606,065	600,992	595,318	589,020	582,079

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	247,976	247,530	246,858	245,944	244,776	243,338	241,618	239,600	237,268	234,607	231,599	228,231	224,488	220,358	215,843	210,944	205,659	199,982
1990	103,746	98,673	93,561	88,423	83,273	78,128	73,006	67,923	62,898	57,949	53,097	48,361	43,764	39,328	35,081	31,047	27,247	23,692
1991	363,033	359,149	354,841	350,093	344,890	339,220	333,072	326,433	319,292	311,639	303,467	294,772	285,554	275,824	265,611	254,949	243,871	232,398
1992	665,149	659,996	654,111	647,459	640,008	631,731	622,598	612,580	601,647	589,772	576,928	563,100	548,268	532,438	515,644	497,930	479,334	459,874
1993	587,776	585,273	582,183	578,470	574,105	569,058	563,296	556,789	549,502	541,402	532,455	522,637	511,916	500,282	487,744	474,322	460,028	444,857
1994	241,602	243,665	245,628	247,479	249,207	250,801	252,247	253,531	254,638	255,551	256,251	256,722	256,942	256,893	256,561	255,932	254,987	253,704
1995	465,177	463,005	460,362	457,220	453,557	449,348	444,569	439,195	433,200	426,559	419,247	411,242	402,524	393,085	382,933	372,087	360,557	348,343
1996	326,366	316,385	306,035	295,325	284,269	272,888	261,205	249,244	237,033	224,603	211,990	199,238	186,393	173,514	160,681	147,974	135,465	123,210
1997	587,703	586,099	583,937	581,183	577,806	573,774	569,053	563,609	557,407	550,410	542,581	533,889	524,300	513,794	502,376	490,054	476,833	462,699
1998	904,795	895,887	885,941	874,910	862,758	849,452	834,958	819,245	802,280	784,035	764,484	743,619	721,428	697,933	673,198	647,306	620,325	592,299
1999	193,668	187,514	181,146	174,570	167,797	160,841	153,715	146,437	139,023	131,495	123,873	116,186	108,463	100,740	93,066	85,487	78,049	70,784
2000	138,748	134,942	130,971	126,836	122,542	118,095	113,501	108,769	103,908	98,928	93,842	88,666	83,416	78,116	72,796	67,489	62,223	57,022
2001	359,650	355,885	351,703	347,086	342,019	336,491	330,490	324,002	317,018	309,525	301,516	292,989	283,941	274,382	264,341	253,851	242,943	231,637
2002	759,288	742,398	724,562	705,771	686,030	665,353	643,755	621,257	597,884	573,669	548,654	522,898	496,466	469,454	442,003	414,266	386,382	358,462
2003	120,841	114,378	107,907	101,444	95,009	88,623	82,309	76,088	69,984	64,019	58,217	52,603	47,200	42,035	37,138	32,535	28,245	24,277
2004	378,668	376,941	374,832	372,318	369,381	366,000	362,157	357,830	352,999	347,642	341,739	335,273	328,226	320,592	312,376	303,595	294,256	284,357
2005	402,194	393,719	384,740	375,252	365,255	354,754	343,754	332,264	320,295	307,860	294,978	281,678	267,990	253,962	239,664	225,174	210,563	195,886
2006	629,704	619,437	608,389	596,540	583,878	570,395	556,087	540,948	524,980	508,183	490,568	472,156	452,971	433,065	412,520	391,433	369,890	347,960
2007	360,332	344,328	328,101	311,684	295,121	278,461	261,756	245,061	228,431	211,928	195,613	179,559	163,834	148,524	133,723	119,525	106,003	93,212
2008	772,165	767,302	761,619	755,073	747,626	739,242	729,885	719,516	708,097	695,590	681,959	667,179	651,220	634,080	615,785	596,379	575,892	554,334
2009	851,104	843,038	834,003	823,953	812,853	800,672	787,377	772,937	757,320	740,497	722,443	703,147	682,596	660,809	637,843	613,771	588,655	562,534
2010	503,569	506,261	508,656	510,725	512,442	513,779	514,706	515,190	515,198	514,691	513,629	511,976	509,687	506,727	503,069	498,691	493,563	487,640
2011	665,630	657,797	649,176	639,736	629,454	618,310	606,283	593,358	579,515	564,740	549,022	532,365	514,769	496,261	476,901	456,763	435,909	414,385
2012	545,080	542,285	538,929	534,983	530,417	525,205	519,319	512,732	505,412	497,332	488,461	478,780	468,263	456,903	444,712	431,716	417,929	403,352
2013	296,870	285,884	274,617	263,087	251,318	239,339	227,182	214,880	202,469	189,988	177,480	164,997	152,588	140,318	128,265	116,507	105,110	94,126
2014	325,560	311,631	297,474	283,117	268,595	253,952	239,231	224,480	209,746	195,081	180,542	166,191	152,090	138,313	124,948	112,081	99,779	88,093
2015	822,766	803,566	783,347	762,102	739,842	716,584	692,352	667,173	641,080	614,114	586,326	557,788	528,575	498,801	468,623	438,214	407,729	377,296
2016	351,620	343,422	334,789	325,717	316,212	306,280	295,931	285,178	274,033	262,515	250,646	238,455	225,975	213,255	200,362	187,369	174,344	161,339
2017	672,959	652,496	631,269	609,294	586,604	563,240	539,247	514,675	489,582	464,030	438,092	411,859	385,425	358,913	332,483	306,302	280,517	255,246
2018	1,112,514	1,097,353	1,080,844	1,062,940	1,043,610	1,022,829	1,000,571	976,818	951,550	924,754	896,427	866,587	835,251	802,484	768,404	733,156	696,864	659,623
2019	904,520	883,676	861,709	838,612	814,395	789,075	762,677	735,230	706,768	677,333	646,982	615,790	583,840	551,252	518,199	484,869	451,431	418,022
2020	868,561	844,307	819,026	792,728	765,442	737,212	708,081	678,105	647,341	615,858	583,736	551,080	517,996	484,631	451,180	417,848	384,818	352,238
2021	574,477	566,197	557,216	547,511	537,067	525,872	513,916	501,192	487,691	473,409	458,349	442,521	425,940	408,642	390,692	372,170	353,144	333,667

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	193,903	187,420	180,533	173,249	165,576	157,534	149,155	140,478	131,547	122,406	113,108	103,716	94,304	84,953	75,751	66,792	58,171	49,980
1990	20,392	17,355	14,589	12,098	9,881	7,937	6,260	4,838	3,657	2,696	1,932	1,341	899	578	355	207	114	58
1991	220,550	208,362	195,877	183,145	170,225	157,190	144,130	131,144	118,330	105,782	93,601	81,890	70,754	60,295	50,604	41,761	33,828	26,843
1992	439,569	418,461	396,603	374,068	350,938	327,326	303,377	279,256	255,132	231,172	207,556	184,485	162,167	140,813	120,629	101,810	84,526	68,915
1993	428,804	411,881	394,108	375,521	356,165	336,110	315,456	294,322	272,834	251,119	229,323	207,615	186,179	165,214	144,926	125,524	107,209	90,168
1994	252,054	250,013	247,553	244,648	241,270	237,396	233,007	228,089	222,626	216,603	210,004	202,826	195,071	186,749	177,883	168,507	158,667	148,424
1995	335,441	321,864	307,631	292,772	277,326	261,352	244,931	228,160	211,142	193,981	176,793	159,714	142,890	126,478	110,641	95,540	81,331	68,157
1996	111,265	99,694	88,560	77,930	67,863	58,422	49,669	41,652	34,407	27,951	22,286	17,403	13,279	9,873	7,131	4,985	3,360	2,174
1997	447,636	431,646	414,736	396,931	378,260	358,778	338,571	317,744	296,406	274,674	252,681	230,586	208,567	186,823	165,562	145,001	125,359	106,846
1998	563,275	533,330	502,560	471,085	439,042	406,604	373,991	341,443	309,200	277,500	246,589	216,734	188,205	161,264	136,158	113,104	92,280	73,809
1999	63,726	56,911	50,378	44,164	38,303	32,830	27,779	23,176	19,038	15,372	12,175	9,439	7,145	5,265	3,766	2,604	1,734	1,106
2000	51,910	46,913	42,059	37,377	32,896	28,646	24,657	20,956	17,565	14,496	11,759	9,358	7,290	5,546	4,108	2,954	2,055	1,377
2001	219,952	207,923	195,590	183,003	170,219	157,309	144,362	131,476	118,747	106,268	94,140	82,465	71,349	60,892	51,189	42,320	34,348	27,315
2002	330,620	302,993	275,731	248,996	222,953	197,784	173,685	150,846	129,430	109,571	91,384	74,964	60,373	47,639	36,745	27,633	20,202	14,310
2003	20,639	17,334	14,365	11,730	9,422	7,433	5,748	4,348	3,210	2,306	1,606	1,080	699	432	254	141	73	35
2004	273,897	262,883	251,332	239,268	226,722	213,739	200,387	186,745	172,893	158,918	144,913	130,987	117,261	103,862	90,923	78,576	66,948	56,157
2005	181,202	166,580	152,100	137,846	123,904	110,373	97,359	84,965	73,284	62,392	52,358	43,240	35,081	27,906	21,717	16,493	12,190	8,740
2006	325,711	303,237	280,642	258,046	235,576	213,384	191,639	170,521	150,194	130,812	112,520	95,461	79,761	65,527	52,833	41,723	32,197	24,218
2007	81,195	69,998	59,660	50,214	41,679	34,068	27,381	21,604	16,700	12,618	9,292	6,649	4,606	3,076	1,971	1,205	698	381
2008	531,716	508,071	483,449	457,919	431,560	404,490	376,863	348,858	320,659	292,452	264,442	236,859	209,948	183,965	159,165	135,797	114,088	94,237
2009	535,448	507,466	478,675	449,185	419,119	388,640	357,949	327,270	296,828	266,845	237,554	209,207	182,060	156,366	132,361	110,260	90,237	72,420
2010	480,873	473,218	464,632	455,075	444,511	432,913	420,273	406,594	391,883	376,148	359,406	341,702	323,098	303,680	283,561	262,876	241,790	220,491
2011	392,237	369,536	346,366	322,830	299,041	275,138	251,294	227,691	204,512	181,930	160,125	139,283	119,588	101,213	84,310	69,007	55,394	43,521
2012	387,984	371,843	354,955	337,359	319,104	300,262	280,933	261,234	241,289	221,223	201,173	181,301	161,780	142,792	124,526	107,167	90,892	75,861
2013	83,602	73,591	64,141	55,300	47,109	39,603	32,814	26,762	21,448	16,857	12,963	9,729	7,106	5,034	3,445	2,268	1,429	857
2014	77,068	66,748	57,173	48,379	40,388	33,220	26,881	21,366	16,650	12,692	9,438	6,826	4,785	3,238	2,106	1,310	773	431
2015	347,038	317,111	287,678	258,916	231,002	204,132	178,512	154,339	131,781	110,972	92,019	75,010	59,995	46,982	35,937	26,777	19,376	13,569
2016	148,409	135,619	123,039	110,745	98,813	87,326	76,372	66,037	56,391	47,491	39,385	32,109	25,685	20,117	15,390	11,470	8,301	5,815
2017	230,603	206,719	183,726	161,760	140,947	121,416	103,294	86,687	71,666	58,269	46,503	36,353	27,770	20,673	14,952	10,470	7,070	4,582
2018	621,531	582,724	543,365	503,644	463,767	423,983	384,591	345,902	308,221	271,834	237,027	204,091	173,303	144,911	119,124	96,096	75,917	58,602
2019	384,781	351,874	319,481	287,797	257,017	227,356	199,044	172,299	147,308	124,223	103,167	84,239	67,501	52,968	40,606	30,331	22,008	15,460
2020	320,254	289,034	258,755	229,598	201,738	175,360	150,649	127,771	106,848	87,963	71,163	56,466	43,846	33,236	24,525	17,560	12,156	8,101
2021	313,792	293,597	273,167	252,604	232,019	211,544	191,332	171,546	152,342	133,867	116,264	99,677	84,243	70,081	57,286	45,927	36,036	27,609

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	42,309	35,236	28,825	23,124	18,158	13,931	10,425	7,598	5,383	3,700	2,462	1,606	1,048	684	446	291	190	124
1990	27	12	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	20,821	15,748	11,584	8,263	5,696	3,782	2,411	1,470	855	471	245	123	62	31	16	8	4	2
1992	55,074	43,053	32,847	24,398	17,595	12,285	8,283	5,378	3,353	2,001	1,137	628	347	191	106	58	32	18
1993	74,563	60,522	48,131	37,428	28,399	20,978	15,056	10,478	7,055	4,585	2,867	1,751	1,070	654	399	244	149	91
1994	137,852	127,040	116,091	105,117	94,244	83,600	73,331	63,568	54,426	45,996	38,338	31,694	26,201	21,660	17,906	14,803	12,237	10,116
1995	56,138	45,368	35,907	27,775	20,951	15,376	10,957	7,565	5,049	3,250	2,010	1,214	733	443	267	162	98	59
1996	1,342	786	433	223	106	46	18	6	2	0	0	0	0	0	0	0	0	0
1997	89,653	73,947	59,854	47,458	36,790	27,827	20,502	14,686	10,209	6,872	4,468	2,845	1,811	1,153	734	467	298	189
1998	57,753	44,107	32,794	23,671	16,537	11,144	7,222	4,487	2,663	1,504	804	415	215	111	57	30	15	8
1999	673	387	209	105	49	20	8	3	1	0	0	0	0	0	0	0	0	0
2000	885	542	315	172	88	41	18	7	2	1	0	0	0	0	0	0	0	0
2001	21,237	16,106	11,882	8,503	5,883	3,922	2,511	1,539	900	500	262	133	67	34	17	9	4	2
2002	9,785	6,431	4,043	2,417	1,366	724	357	163	68	25	8	3	1	0	0	0	0	0
2003	15	6	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	46,303	37,463	29,688	22,996	17,374	12,772	9,119	6,309	4,221	2,723	1,690	1,023	620	376	228	138	83	51
2005	6,058	4,042	2,585	1,576	910	495	251	119	51	20	7	2	1	0	0	0	0	0
2006	17,705	12,539	8,572	5,634	3,544	2,123	1,205	645	323	151	65	26	11	4	2	1	0	0
2007	193	90	38	14	5	1	0	0	0	0	0	0	0	0	0	0	0	0
2008	76,397	60,673	47,104	35,670	26,281	18,791	13,009	8,698	5,603	3,467	2,053	1,183	682	393	227	131	75	43
2009	56,879	43,620	32,581	23,637	16,607	11,262	7,350	4,603	2,756	1,572	849	444	232	121	63	33	17	9
2010	199,188	178,109	157,494	137,587	118,628	100,842	84,446	69,604	56,421	44,935	35,122	27,145	20,980	16,215	12,533	9,686	7,487	5,786
2011	33,388	24,948	18,105	12,720	8,623	5,619	3,507	2,089	1,182	633	318	154	75	36	18	8	4	2
2012	62,206	50,027	39,381	30,282	22,692	16,533	11,686	7,997	5,285	3,364	2,056	1,226	731	436	260	155	92	55
2013	485	257	127	57	23	8	3	1	0	0	0	0	0	0	0	0	0	0
2014	224	108	47	19	6	2	0	0	0	0	0	0	0	0	0	0	0	0
2015	9,160	5,935	3,671	2,155	1,192	617	296	131	52	19	6	2	0	0	0	0	0	0
2016	3,927	2,545	1,575	925	512	265	127	56	23	8	3	1	0	0	0	0	0	0
2017	2,836	1,665	921	475	227	99	39	13	4	1	0	0	0	0	0	0	0	0
2018	44,090	32,240	22,841	15,624	10,278	6,475	3,891	2,221	1,198	607	287	130	59	27	12	5	2	1
2019	10,473	6,811	4,231	2,496	1,389	723	350	156	63	23	7	2	1	0	0	0	0	0
2020	5,173	3,148	1,813	981	494	230	97	37	12	4	1	0	0	0	0	0	0	0
2021	20,600	14,924	10,465	7,076	4,595	2,853	1,687	945	499	247	114	50	22	10	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) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Totals Outstanding
1989	81	53	34	22	15	10	6	4	3	2	1	1	0	0	11,865,344
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,805,213
1991	1	0	0	0	0	0	0	0	0	0	0	0	0	0	16,782,296
1992	10	5	3	2	1	1	0	0	0	0	0	0	0	0	31,942,231
1993	56	34	21	13	8	5	3	2	1	1	0	0	0	0	29,516,011
1994	8,363	6,914	5,715	4,725	3,906	3,229	2,669	2,207	1,824	1,508	1,247	1,031	852	703	15,069,339
1995	36	21	13	8	5	3	2	1	1	0	0	0	0	0	24,134,369
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,106,011
1997	121	77	49	31	20	13	8	5	3	2	1	1	1	0	31,990,807
1998	4	2	1	1	0	0	0	0	0	0	0	0	0	0	48,381,063
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,092,604
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,992,512
2001	1	1	0	0	0	0	0	0	0	0	0	0	0	0	20,341,887
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,849,039
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,431,239
2004	31	19	11	7	4	2	2	1	1	0	0	0	0	0	22,781,695
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,137,415
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,401,582
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,756,041
2008	25	14	8	5	3	2	1	1	0	0	0	0	0	0	49,068,015
2009	5	2	1	1	0	0	0	0	0	0	0	0	0	0	54,998,731
2010	4,472	3,456	2,671	2,065	1,596	1,233	953	737	569	440	340	263	203	157	35,064,334
2011	1	0	0	0	0	0	0	0	0	0	0	0	0	0	44,580,042
2012	33	20	12	7	4	2	1	1	1	0	0	0	0	0	36,543,013
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,141,814
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,262,351
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,843,632
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,400,102
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,529,460
2018	1	0	0	0	0	0	0	0	0	0	0	0	0	0	83,042,879
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74,060,221
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,660,798
2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,104,848

1,141,676,940

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)

2021 Level	125,359	114,022	104,831	91,620	87,789	94,224	77,526	79,916	69,751	73,890	84,516	91,257	95,122	90,896	90,034	105,297	88,207	95,233	
Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225	
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			66,586
2005																		68,133	73,560
2006																90,236	75,591	81,612	
2007															110,323	129,025	108,084	116,693	
2008														77,638	76,902	89,938	75,341	81,342	
2009													87,639	83,746	82,951	97,013	81,268	87,741	
2010												70,607	73,598	70,328	69,662	81,470	68,247	73,684	
2011											65,646	70,882	73,885	70,602	69,933	81,787	68,513	73,970	
2012										57,636	65,924	71,182	74,197	70,901	70,228	82,133	68,803	74,283	
2013									66,398	70,338	80,453	86,870	90,549	86,526	85,706	100,235	83,966	90,654	
2014								76,624	66,878	70,846	81,034	87,497	91,203	87,152	86,325	100,959	84,573	91,309	
2015							74,463	76,759	66,996	70,971	81,177	87,651	91,364	87,305	86,477	101,137	84,722	91,470	
2016						92,317	75,957	78,299	68,340	72,395	82,805	89,410	93,197	89,057	88,212	103,166	86,422	93,306	
2017					86,205	92,524	76,127	78,475	68,493	72,557	82,991	89,610	93,406	89,256	88,410	103,397	86,615	93,515	
2018				90,166	86,395	92,728	76,295	78,648	68,644	72,717	83,174	89,808	93,612	89,453	88,605	103,625	86,806	93,721	
2019			103,393	90,363	86,585	92,932	76,462	78,820	68,795	72,877	83,356	90,005	93,817	89,650	88,799	103,852	86,997	93,927	
2020		113,599	104,442	91,280	87,463	93,875	77,238	79,620	69,493	73,616	84,202	90,918	94,769	90,559	89,700	104,906	87,879	94,880	
2021	125,183	113,862	104,684	91,492	87,666	94,092	77,417	79,804	69,654	73,787	84,397	91,129	94,989	90,769	89,908	105,149	88,083	95,099	

Notes: (a) Average incremental payment 2021 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)

2021 Level	97,245	104,329	103,179	110,960	102,000	103,530	105,083	106,659	108,259	109,883	111,531	113,204	114,902	116,626	118,958	121,337	123,764	126,239	
Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																74,237	75,722	77,236	78,781
1990															65,214	66,518	67,848	69,205	70,589
1991													92,916	94,310	96,196	98,120	100,083	102,084	
1992												71,994	73,074	74,170	75,653	77,166	78,710	80,284	
1993										67,279	68,289	69,313	70,353	71,760	73,195	74,659	76,152		
1994									58,716	59,597	60,491	61,399	62,320	63,566	64,837	66,134	67,457		
1995								85,149	86,426	87,723	89,038	90,374	91,730	93,564	95,435	97,344	99,291		
1996								80,369	81,575	82,798	84,040	85,301	86,580	87,879	89,637	91,429	93,258	95,123	
1997							64,275	65,239	66,218	67,211	68,219	69,243	70,281	71,336	72,762	74,218	75,702	77,216	
1998						82,155	83,387	84,638	85,908	87,196	88,504	89,832	91,179	92,547	94,398	96,286	98,212	100,176	
1999					99,655	101,150	102,667	104,207	105,770	107,357	108,967	110,602	112,261	113,945	116,224	118,548	120,919	123,338	
2000				72,563	66,704	67,704	68,720	69,750	70,797	71,859	72,937	74,031	75,141	76,268	77,793	79,349	80,936	82,555	
2001			94,025	101,116	92,951	94,345	95,760	97,197	98,655	100,135	101,637	103,161	104,708	106,279	108,405	110,573	112,784	115,040	
2002		80,148	79,264	85,242	78,359	79,534	80,727	81,938	83,167	84,415	85,681	86,966	88,270	89,595	91,386	93,214	95,078	96,980	
2003	103,483	111,022	109,798	118,078	108,543	110,171	111,824	113,501	115,204	116,932	118,686	120,466	122,273	124,107	126,589	129,121	131,704	134,338	
2004	67,993	72,946	72,142	77,583	71,318	72,388	73,473	74,576	75,694	76,830	77,982	79,152	80,339	81,544	83,175	84,839	86,535	88,266	
2005	75,114	80,586	79,698	85,708	78,787	79,969	81,168	82,386	83,622	84,876	86,149	87,441	88,753	90,084	91,886	93,724	95,598	97,510	
2006	83,336	89,407	88,422	95,090	87,411	88,722	90,053	91,404	92,775	94,167	95,579	97,013	98,468	99,945	101,944	103,983	106,063	108,184	
2007	119,158	127,839	126,430	135,965	124,985	126,860	128,763	130,694	132,655	134,645	136,664	138,714	140,795	142,907	145,765	148,680	151,654	154,687	
2008	83,060	89,111	88,129	94,775	87,122	88,429	89,755	91,102	92,468	93,855	95,263	96,692	98,142	99,614	101,607	103,639	105,712	107,826	
2009	89,595	96,122	95,062	102,231	93,976	95,385	96,816	98,269	99,743	101,239	102,757	104,299	105,863	107,451	109,600	111,792	114,028	116,308	
2010	75,240	80,722	79,832	85,852	78,920	80,103	81,305	82,525	83,762	85,019	86,294	87,589	88,902	90,236	92,041	93,881	95,759	97,674	
2011	75,533	81,036	80,143	86,186	79,227	80,415	81,621	82,846	84,088	85,350	86,630	87,929	89,248	90,587	92,399	94,247	96,132	98,054	
2012	75,853	81,379	80,482	86,551	79,562	80,755	81,967	83,196	84,444	85,711	86,996	88,301	89,626	90,970	92,790	94,646	96,538	98,469	
2013	92,570	99,313	98,219	105,626	97,096	98,553	100,031	101,532	103,055	104,600	106,169	107,762	109,378	111,019	113,239	115,504	117,814	120,171	
2014	93,239	100,031	98,928	106,389	97,798	99,265	100,754	102,265	103,799	105,356	106,937	108,541	110,169	111,821	114,058	116,339	118,666	121,039	
2015	93,403	100,207	99,103	106,576	97,970	99,440	100,931	102,445	103,982	105,542	107,125	108,732	110,363	112,018	114,259	116,544	118,875	121,252	
2016	95,277	102,218	101,091	108,715	99,936	101,435	102,957	104,501	106,068	107,660	109,274	110,914	112,577	114,266	116,551	118,882	121,260	123,685	
2017	95,490	102,447	101,317	108,958	100,160	101,662	103,187	104,735	106,306	107,901	109,519	111,162	112,829	114,522	116,812	119,148	121,531	123,962	
2018	95,701	102,673	101,541	109,199	100,381	101,886	103,415	104,966	106,540	108,139	109,761	111,407	113,078	114,774	117,070	119,411	121,799	124,235	
2019	95,911	102,898	101,764	109,438	100,601	102,110	103,642	105,196	106,774	108,376	110,002	111,652	113,326	115,026	117,327	119,673	122,067	124,508	
2020	96,884	103,942	102,796	110,549	101,622	103,146	104,693	106,264	107,858	109,475	111,118	112,784	114,476	116,193	118,517	120,887	123,305	125,771	
2021	97,109	104,183	103,035	110,805	101,857	103,385	104,936	106,510	108,108	109,729	111,375	113,046	114,741	116,462	118,792	121,168	123,591	126,063	

Notes: (a) Average incremental payment 2021 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)

2021 Level	128,764	131,340	133,966	136,646	139,379	142,166	145,009	147,910	150,868	153,885	156,963	160,102	163,304	166,570	169,902	173,300	176,766	180,301
Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	80,356	81,963	83,603	85,275	86,980	88,720	90,494	92,304	94,150	96,033	97,954	99,913	101,911	103,949	106,028	108,149	110,312	112,518
1990	72,001	73,441	74,910	76,408	77,936	79,495	81,085	82,707	84,361	86,048	87,769	89,524	91,315	93,141	95,004	96,904	98,842	100,819
1991	104,126	106,208	108,333	110,499	112,709	114,963	117,263	119,608	122,000	124,440	126,929	129,468	132,057	134,698	137,392	140,140	142,943	145,801
1992	81,890	83,527	85,198	86,902	88,640	90,413	92,221	94,065	95,947	97,866	99,823	101,819	103,856	105,933	108,052	110,213	112,417	114,665
1993	77,675	79,228	80,813	82,429	84,078	85,759	87,475	89,224	91,009	92,829	94,685	96,579	98,511	100,481	102,491	104,540	106,631	108,764
1994	68,806	70,182	71,586	73,017	74,478	75,967	77,487	79,036	80,617	82,229	83,874	85,551	87,262	89,008	90,788	92,604	94,456	96,345
1995	101,277	103,302	105,368	107,476	109,625	111,818	114,054	116,335	118,662	121,035	123,456	125,925	128,444	131,012	133,633	136,305	139,031	141,812
1996	97,026	98,966	100,945	102,964	105,024	107,124	109,267	111,452	113,681	115,955	118,274	120,639	123,052	125,513	128,023	130,584	133,195	135,859
1997	78,760	80,335	81,942	83,581	85,253	86,958	88,697	90,471	92,280	94,126	96,008	97,928	99,887	101,885	103,922	106,001	108,121	110,283
1998	102,179	104,223	106,307	108,434	110,602	112,814	115,071	117,372	119,719	122,114	124,556	127,047	129,588	132,180	134,823	137,520	140,270	143,076
1999	125,804	128,320	130,887	133,505	136,175	138,898	141,676	144,510	147,400	150,348	153,355	156,422	159,550	162,741	165,996	169,316	172,702	176,156
2000	84,206	85,890	87,608	89,360	91,147	92,970	94,830	96,726	98,661	100,634	102,647	104,700	106,794	108,930	111,108	113,330	115,597	117,909
2001	117,341	119,688	122,081	124,523	127,013	129,554	132,145	134,788	137,483	140,233	143,038	145,898	148,816	151,793	154,829	157,925	161,084	164,305
2002	98,920	100,898	102,916	104,974	107,074	109,215	111,400	113,628	115,900	118,218	120,582	122,994	125,454	127,963	130,522	133,133	135,795	138,511
2003	137,024	139,765	142,560	145,411	148,320	151,286	154,312	157,398	160,546	163,757	167,032	170,373	173,780	177,256	180,801	184,417	188,105	191,867
2004	90,031	91,832	93,669	95,542	97,453	99,402	101,390	103,418	105,486	107,596	109,748	111,943	114,182	116,465	118,794	121,170	123,594	126,066
2005	99,460	101,449	103,478	105,548	107,659	109,812	112,008	114,249	116,534	118,864	121,242	123,666	126,140	128,662	131,236	133,860	136,538	139,268
2006	110,348	112,555	114,806	117,102	119,444	121,833	124,269	126,755	129,290	131,876	134,513	137,203	139,947	142,746	145,601	148,513	151,484	154,513
2007	157,781	160,936	164,155	167,438	170,787	174,203	177,687	181,241	184,865	188,563	192,334	196,181	200,104	204,106	208,188	212,352	216,599	220,931
2008	109,982	112,182	114,426	116,714	119,049	121,429	123,858	126,335	128,862	131,439	134,068	136,749	139,484	142,274	145,119	148,022	150,982	154,002
2009	118,635	121,007	123,427	125,896	128,414	130,982	133,602	136,274	138,999	141,779	144,615	147,507	150,457	153,467	156,536	159,667	162,860	166,117
2010	99,628	101,620	103,653	105,726	107,840	109,997	112,197	114,441	116,730	119,064	121,446	123,875	126,352	128,879	131,457	134,086	136,768	139,503
2011	100,016	102,016	104,056	106,137	108,260	110,425	112,634	114,886	117,184	119,528	121,918	124,357	126,844	129,381	131,968	134,608	137,300	140,046
2012	100,439	102,447	104,496	106,586	108,718	110,892	113,110	115,372	117,680	120,033	122,434	124,883	127,380	129,928	132,527	135,177	137,881	140,638
2013	122,574	125,025	127,526	130,076	132,678	135,332	138,038	140,799	143,615	146,487	149,417	152,405	155,453	158,562	161,734	164,968	168,268	171,633
2014	123,460	125,929	128,447	131,016	133,637	136,309	139,036	141,816	144,653	147,546	150,497	153,507	156,577	159,708	162,902	166,160	169,484	172,873
2015	123,677	126,151	128,674	131,247	133,872	136,550	139,281	142,066	144,907	147,806	150,762	153,777	156,853	159,990	163,189	166,453	169,782	173,178
2016	126,159	128,682	131,256	133,881	136,558	139,289	142,075	144,917	147,815	150,771	153,787	156,863	160,000	163,200	166,464	169,793	173,189	176,653
2017	126,441	128,970	131,549	134,180	136,864	139,601	142,393	145,241	148,146	151,109	154,131	157,214	160,358	163,565	166,836	170,173	173,577	177,048
2018	126,720	129,255	131,840	134,476	137,166	139,909	142,707	145,562	148,473	151,442	154,471	157,561	160,712	163,926	167,204	170,549	173,960	177,439
2019	126,998	129,538	132,129	134,772	137,467	140,216	143,021	145,881	148,799	151,775	154,810	157,906	161,064	164,286	167,571	170,923	174,341	177,828
2020	128,287	130,852	133,470	136,139	138,862	141,639	144,472	147,361	150,308	153,315	156,381	159,508	162,699	165,953	169,272	172,657	176,110	179,632
2021	128,584	131,156	133,779	136,454	139,183	141,967	144,806	147,703	150,657	153,670	156,743	159,878	163,076	166,337	169,664	173,057	176,518	180,049

Notes: (a) Average incremental payment 2021 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)

2021 Level	183,907	187,585	191,337	195,164	199,067	203,048	207,109	211,251	215,476	219,786	224,182	228,665	233,239	237,903	242,662	247,515	252,465	257,514
Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	114,769	117,064	119,405	121,793	124,229	126,714	129,248	131,833	134,470	137,159	139,902	142,700	145,554	148,465	151,435	154,463	157,553	160,704
1990	102,835	104,892	106,990	109,130	111,312	113,539	115,809	118,126	120,488	122,898	125,356	127,863	130,420	133,029	135,689	138,403	141,171	143,995
1991	148,717	151,692	154,726	157,820	160,977	164,196	167,480	170,830	174,246	177,731	181,286	184,912	188,610	192,382	196,230	200,154	204,157	208,240
1992	116,959	119,298	121,684	124,117	126,600	129,132	131,714	134,349	137,036	139,776	142,572	145,423	148,332	151,298	154,324	157,411	160,559	163,770
1993	110,939	113,158	115,421	117,729	120,084	122,486	124,935	127,434	129,983	132,582	135,234	137,939	140,697	143,511	146,382	149,309	152,295	155,341
1994	98,272	100,237	102,242	104,287	106,372	108,500	110,670	112,883	115,141	117,444	119,793	122,188	124,632	127,125	129,667	132,261	134,906	137,604
1995	144,648	147,541	150,492	153,502	156,572	159,703	162,898	166,155	169,479	172,868	176,326	179,852	183,449	187,118	190,860	194,678	198,571	202,543
1996	138,576	141,348	144,175	147,058	150,000	153,000	156,060	159,181	162,364	165,612	168,924	172,302	175,748	179,263	182,849	186,506	190,236	194,041
1997	112,489	114,739	117,034	119,374	121,762	124,197	126,681	129,215	131,799	134,435	137,123	139,866	142,663	145,517	148,427	151,395	154,423	157,512
1998	145,937	148,856	151,833	154,870	157,967	161,126	164,349	167,636	170,989	174,408	177,897	181,455	185,084	188,785	192,561	196,412	200,341	204,347
1999	179,679	183,273	186,939	190,677	194,491	198,381	202,348	206,395	210,523	214,734	219,028	223,409	227,877	232,435	237,083	241,825	246,661	251,595
2000	120,267	122,673	125,126	127,628	130,181	132,785	135,440	138,149	140,912	143,730	146,605	149,537	152,528	155,578	158,690	161,864	165,101	168,403
2001	167,591	170,943	174,362	177,849	181,406	185,035	188,735	192,510	196,360	200,287	204,293	208,379	212,546	216,797	221,133	225,556	230,067	234,668
2002	141,282	144,107	146,989	149,929	152,928	155,986	159,106	162,288	165,534	168,845	172,221	175,666	179,179	182,763	186,418	190,146	193,949	197,828
2003	195,705	199,619	203,611	207,683	211,837	216,074	220,395	224,803	229,299	233,885	238,563	243,334	248,201	253,165	258,228	263,393	268,660	274,034
2004	128,587	131,159	133,782	136,457	139,187	141,970	144,810	147,706	150,660	153,673	156,747	159,882	163,079	166,341	169,668	173,061	176,522	180,053
2005	142,054	144,895	147,793	150,749	153,764	156,839	159,976	163,175	166,439	169,767	173,163	176,626	180,159	183,762	187,437	191,186	195,009	198,910
2006	157,603	160,756	163,971	167,250	170,595	174,007	177,487	181,037	184,658	188,351	192,118	195,960	199,879	203,877	207,954	212,114	216,356	220,683
2007	225,350	229,857	234,454	239,143	243,926	248,804	253,781	258,856	264,033	269,314	274,700	280,194	285,798	291,514	297,344	303,291	309,357	315,544
2008	157,082	160,224	163,428	166,697	170,031	173,431	176,900	180,438	184,047	187,728	191,482	195,312	199,218	203,202	207,266	211,412	215,640	219,953
2009	169,439	172,828	176,285	179,811	183,407	187,075	190,816	194,633	198,525	202,496	206,546	210,677	214,890	219,188	223,572	228,043	232,604	237,256
2010	142,293	145,139	148,042	151,002	154,023	157,103	160,245	163,450	166,719	170,053	173,454	176,923	180,462	184,071	187,753	191,508	195,338	199,245
2011	142,847	145,704	148,618	151,590	154,622	157,714	160,869	164,086	167,368	170,715	174,129	177,612	181,164	184,788	188,483	192,253	196,098	200,020
2012	143,451	146,320	149,247	152,231	155,276	158,382	161,549	164,780	168,076	171,437	174,866	178,363	181,931	185,569	189,281	193,066	196,928	200,866
2013	175,066	178,567	182,138	185,781	189,497	193,287	197,152	201,096	205,117	209,220	213,404	217,672	222,026	226,466	230,996	235,615	240,328	245,134
2014	176,331	179,857	183,455	187,124	190,866	194,683	198,577	202,549	206,600	210,732	214,946	219,245	223,630	228,103	232,665	237,318	242,064	246,906
2015	176,641	180,174	183,778	187,453	191,202	195,026	198,927	202,905	206,964	211,103	215,325	219,631	224,024	228,504	233,075	237,736	242,491	247,341
2016	180,186	183,790	187,465	191,215	195,039	198,940	202,918	206,977	211,116	215,339	219,645	224,038	228,519	233,090	237,751	242,506	247,356	252,304
2017	180,589	184,201	187,885	191,643	195,476	199,385	203,373	207,440	211,589	215,821	220,137	224,540	229,031	233,611	238,284	243,049	247,910	252,868
2018	180,988	184,607	188,299	192,065	195,907	199,825	203,821	207,898	212,056	216,297	220,623	225,035	229,536	234,127	238,809	243,585	248,457	253,426
2019	181,385	185,012	188,713	192,487	196,337	200,263	204,269	208,354	212,521	216,772	221,107	225,529	230,040	234,640	239,333	244,120	249,002	253,982
2020	183,225	186,890	190,627	194,440	198,329	202,295	206,341	210,468	214,677	218,971	223,350	227,817	232,374	237,021	241,762	246,597	251,529	256,559
2021	183,650	187,323	191,069	194,890	198,788	202,764	206,819	210,956	215,175	219,478	223,868	228,345	232,912	237,570	242,322	247,168	252,112	257,154

Notes: (a) Average incremental payment 2021 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)

2021 Level	262,665	267,918	273,276	278,742	284,317	290,003	295,803	301,719	307,753	313,909	320,187	326,590	333,122	339,785	346,580	353,512	360,582	367,794
Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	163,918	167,196	170,540	173,951	177,430	180,978	184,598	188,290	192,056	195,897	199,815	203,811	207,887	212,045	216,286	220,612	225,024	229,524
1990	146,874	149,812	152,808	155,864	158,982	162,161	165,404	168,713	172,087	175,528	179,039	182,620	186,272	189,998	193,798	197,674	201,627	205,660
1991	212,405	216,653	220,986	225,406	229,914	234,512	239,203	243,987	248,867	253,844	258,921	264,099	269,381	274,769	280,264	285,869	291,587	297,419
1992	167,046	170,387	173,794	177,270	180,816	184,432	188,121	191,883	195,721	199,635	203,628	207,700	211,854	216,091	220,413	224,821	229,318	233,904
1993	158,448	161,617	164,850	168,147	171,509	174,940	178,438	182,007	185,647	189,360	193,148	197,010	200,951	204,970	209,069	213,250	217,515	221,866
1994	140,356	143,163	146,026	148,947	151,926	154,964	158,064	161,225	164,450	167,739	171,093	174,515	178,005	181,566	185,197	188,901	192,679	196,532
1995	206,593	210,725	214,940	219,239	223,623	228,096	232,658	237,311	242,057	246,898	251,836	256,873	262,010	267,251	272,596	278,048	283,609	289,281
1996	197,921	201,880	205,917	210,036	214,236	218,521	222,892	227,349	231,896	236,534	241,265	246,090	251,012	256,032	261,153	266,376	271,704	277,138
1997	160,662	163,875	167,153	170,496	173,906	177,384	180,932	184,550	188,241	192,006	195,846	199,763	203,758	207,833	211,990	216,230	220,555	224,966
1998	208,434	212,603	216,855	221,192	225,616	230,128	234,731	239,425	244,214	249,098	254,080	259,162	264,345	269,632	275,025	280,525	286,136	291,858
1999	256,627	261,759	266,994	272,334	277,781	283,336	289,003	294,783	300,679	306,692	312,826	319,083	325,465	331,974	338,613	345,386	352,293	359,339
2000	171,771	175,207	178,711	182,285	185,931	189,649	193,442	197,311	201,257	205,282	209,388	213,576	217,847	222,204	226,648	231,181	235,805	240,521
2001	239,362	244,149	249,032	254,013	259,093	264,275	269,560	274,952	280,451	286,060	291,781	297,616	303,569	309,640	315,833	322,150	328,593	335,164
2002	201,785	205,821	209,937	214,136	218,418	222,787	227,243	231,787	236,423	241,152	245,975	250,894	255,912	261,030	266,251	271,576	277,007	282,548
2003	279,514	285,105	290,807	296,623	302,555	308,606	314,779	321,074	327,496	334,046	340,726	347,541	354,492	361,582	368,813	376,190	383,713	391,388
2004	183,654	187,327	191,073	194,895	198,793	202,769	206,824	210,960	215,180	219,483	223,873	228,350	232,917	237,576	242,327	247,174	252,117	257,160
2005	202,888	206,945	211,084	215,306	219,612	224,004	228,485	233,054	237,715	242,470	247,319	252,265	257,311	262,457	267,706	273,060	278,521	284,092
2006	225,097	229,599	234,191	238,874	243,652	248,525	253,495	258,565	263,737	269,011	274,392	279,879	285,477	291,186	297,010	302,950	309,009	315,190
2007	321,855	328,292	334,858	341,555	348,386	355,354	362,461	369,710	377,105	384,647	392,340	400,186	408,190	416,354	424,681	433,175	441,838	450,675
2008	224,352	228,839	233,416	238,084	242,846	247,702	252,657	257,710	262,864	268,121	273,484	278,953	284,532	290,223	296,027	301,948	307,987	314,147
2009	242,001	246,841	251,778	256,814	261,950	267,189	272,533	277,983	283,543	289,214	294,998	300,898	306,916	313,054	319,316	325,702	332,216	338,860
2010	203,229	207,294	211,440	215,669	219,982	224,382	228,869	233,447	238,116	242,878	247,736	252,690	257,744	262,899	268,157	273,520	278,990	284,570
2011	204,020	208,101	212,263	216,508	220,838	225,255	229,760	234,355	239,042	243,823	248,700	253,674	258,747	263,922	269,201	274,585	280,076	285,678
2012	204,883	208,981	213,161	217,424	221,772	226,208	230,732	235,347	240,054	244,855	249,752	254,747	259,842	265,039	270,339	275,746	281,261	286,886
2013	250,037	255,038	260,138	265,341	270,648	276,061	281,582	287,214	292,958	298,817	304,794	310,890	317,107	323,450	329,919	336,517	343,247	350,112
2014	251,844	256,881	262,018	267,259	272,604	278,056	283,617	289,289	295,075	300,977	306,996	313,136	319,399	325,787	332,303	338,949	345,728	352,642
2015	252,287	257,333	262,480	267,729	273,084	278,546	284,117	289,799	295,595	301,507	307,537	313,688	319,961	326,361	332,888	339,546	346,337	353,263
2016	257,350	262,497	267,747	273,102	278,564	284,135	289,818	295,614	301,526	307,557	313,708	319,982	326,382	332,909	339,567	346,359	353,286	360,352
2017	257,926	263,084	268,346	273,713	279,187	284,771	290,466	296,276	302,201	308,245	314,410	320,698	327,112	333,655	340,328	347,134	354,077	361,158
2018	258,495	263,665	268,938	274,317	279,803	285,399	291,107	296,929	302,868	308,925	315,104	321,406	327,834	334,390	341,078	347,900	354,858	361,955
2019	259,062	264,243	269,528	274,919	280,417	286,025	291,746	297,581	303,532	309,603	315,795	322,111	328,553	335,124	341,827	348,663	355,637	362,749
2020	261,690	266,924	272,263	277,708	283,262	288,927	294,706	300,600	306,612	312,744	318,999	325,379	331,887	338,525	345,295	352,201	359,245	366,430
2021	262,297	267,543	272,894	278,352	283,919	289,597	295,389	301,297	307,323	313,469	319,738	326,133	332,656	339,309	346,095	353,017	360,077	367,279

Notes: (a) Average incremental payment 2021 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)

2021 Level	375,150	382,653	390,306	398,112	406,074	414,196	422,480	430,929	439,548	448,339	457,305	466,452	475,781	485,296	495,002	504,902	515,000	525,300
Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	234,115	238,797	243,573	248,445	253,414	258,482	263,651	268,925	274,303	279,789	285,385	291,093	296,914	302,853	308,910	315,088	321,390	327,817
1990	209,773	213,968	218,248	222,613	227,065	231,606	236,238	240,963	245,782	250,698	255,712	260,826	266,043	271,363	276,791	282,327	287,973	293,733
1991	303,367	309,434	315,623	321,935	328,374	334,942	341,640	348,473	355,443	362,552	369,803	377,199	384,743	392,437	400,286	408,292	416,458	424,787
1992	238,582	243,354	248,221	253,185	258,249	263,414	268,682	274,056	279,537	285,128	290,830	296,647	302,580	308,632	314,804	321,100	327,522	334,073
1993	226,303	230,829	235,446	240,155	244,958	249,857	254,854	259,951	265,150	270,453	275,862	281,379	287,007	292,747	298,602	304,574	310,666	316,879
1994	200,463	204,472	208,562	212,733	216,988	221,327	225,754	230,269	234,874	239,572	244,363	249,251	254,236	259,320	264,507	269,797	275,193	280,697
1995	295,066	300,968	306,987	313,127	319,389	325,777	332,293	338,938	345,717	352,632	359,684	366,878	374,215	381,700	389,334	397,120	405,063	413,164
1996	282,680	288,334	294,101	299,983	305,982	312,102	318,344	324,711	331,205	337,829	344,586	351,478	358,507	365,677	372,991	380,451	388,060	395,821
1997	229,465	234,054	238,735	243,510	248,380	253,348	258,415	263,583	268,855	274,232	279,716	285,311	291,017	296,837	302,774	308,830	315,006	321,306
1998	297,695	303,649	309,722	315,917	322,235	328,680	335,253	341,959	348,798	355,774	362,889	370,147	377,550	385,101	392,803	400,659	408,672	416,846
1999	366,526	373,856	381,334	388,960	396,739	404,674	412,768	421,023	429,444	438,032	446,793	455,729	464,843	474,140	483,623	493,296	503,162	513,225
2000	245,331	250,238	255,243	260,348	265,555	270,866	276,283	281,809	287,445	293,194	299,058	305,039	311,140	317,362	323,710	330,184	336,788	343,523
2001	341,868	348,705	355,679	362,793	370,049	377,450	384,999	392,699	400,552	408,564	416,735	425,069	433,571	442,242	451,087	460,109	469,311	478,697
2002	288,198	293,962	299,842	305,839	311,955	318,194	324,558	331,049	337,670	344,424	351,312	358,339	365,505	372,815	380,272	387,877	395,635	403,547
2003	399,215	407,200	415,344	423,650	432,123	440,766	449,581	458,573	467,744	477,099	486,641	496,374	506,302	516,428	526,756	537,291	548,037	558,998
2004	262,303	267,549	272,900	278,358	283,925	289,604	295,396	301,303	307,330	313,476	319,746	326,141	332,663	339,317	346,103	353,025	360,086	367,287
2005	289,774	295,569	301,481	307,510	313,660	319,934	326,332	332,859	339,516	346,306	353,232	360,297	367,503	374,853	382,350	389,997	397,797	405,753
2006	321,493	327,923	334,482	341,171	347,995	354,955	362,054	369,295	376,681	384,214	391,899	399,737	407,731	415,886	424,204	432,688	441,342	450,168
2007	459,688	468,882	478,260	487,825	497,581	507,533	517,684	528,037	538,598	549,370	560,358	571,565	582,996	594,656	606,549	618,680	631,054	643,675
2008	320,430	326,838	333,375	340,042	346,843	353,780	360,856	368,073	375,434	382,943	390,602	398,414	406,382	414,510	422,800	431,256	439,881	448,679
2009	345,637	352,550	359,601	366,793	374,129	381,612	389,244	397,029	404,969	413,069	421,330	429,757	438,352	447,119	456,061	465,182	474,486	483,976
2010	290,262	296,067	301,988	308,028	314,189	320,472	326,882	333,419	340,088	346,890	353,827	360,904	368,122	375,484	382,994	390,654	398,467	406,436
2011	291,391	297,219	303,164	309,227	315,411	321,720	328,154	334,717	341,412	348,240	355,205	362,309	369,555	376,946	384,485	392,175	400,018	408,018
2012	292,624	298,477	304,446	310,535	316,746	323,081	329,542	336,133	342,856	349,713	356,707	363,841	371,118	378,540	386,111	393,833	401,710	409,744
2013	357,114	364,257	371,542	378,973	386,552	394,283	402,169	410,212	418,416	426,785	435,320	444,027	452,907	461,966	471,205	480,629	490,242	500,046
2014	359,695	366,889	374,227	381,711	389,345	397,132	405,075	413,176	421,440	429,869	438,466	447,235	456,180	465,304	474,610	484,102	493,784	503,660
2015	360,329	367,535	374,886	382,384	390,031	397,832	405,788	413,904	422,182	430,626	439,238	448,023	456,984	466,123	475,446	484,955	494,654	504,547
2016	367,559	374,910	382,408	390,056	397,857	405,815	413,931	422,209	430,654	439,267	448,052	457,013	466,153	475,476	484,986	494,686	504,579	514,671
2017	368,382	375,749	383,264	390,929	398,748	406,723	414,858	423,155	431,618	440,250	449,055	458,036	467,197	476,541	486,072	495,793	505,709	515,823
2018	369,194	376,578	384,110	391,792	399,628	407,620	415,773	424,088	432,570	441,221	450,046	459,046	468,227	477,592	487,144	496,887	506,824	516,961
2019	370,004	377,404	384,953	392,652	400,505	408,515	416,685	425,019	433,519	442,189	451,033	460,054	469,255	478,640	488,213	497,977	507,937	518,095
2020	373,758	381,234	388,858	396,635	404,568	412,660	420,913	429,331	437,918	446,676	455,609	464,722	474,016	483,496	493,166	503,030	513,090	523,352
2021	374,625	382,117	389,759	397,555	405,506	413,616	421,888	430,326	438,932	447,711	456,665	465,799	475,114	484,617	494,309	504,195	514,279	524,565

Notes: (a) Average incremental payment 2021 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)

2021 Level	535,806	546,522	557,453	568,602	579,974	591,573	603,405	615,473	627,782	640,338	653,145	666,208	679,532	693,122
Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473
1989	334,374	341,061	347,883	354,840	361,937	369,176	376,559	384,090	391,772	399,608	407,600	415,752	424,067	432,548
1990	299,607	305,599	311,711	317,946	324,304	330,791	337,406	344,155	351,038	358,058	365,220	372,524	379,974	387,574
1991	433,283	441,948	450,787	459,803	468,999	478,379	487,947	497,706	507,660	517,813	528,169	538,733	549,507	560,497
1992	340,754	347,569	354,521	361,611	368,843	376,220	383,745	391,420	399,248	407,233	415,378	423,685	432,159	440,802
1993	323,217	329,681	336,274	343,000	349,860	356,857	363,994	371,274	378,700	386,274	393,999	401,879	409,917	418,115
1994	286,311	292,037	297,878	303,835	309,912	316,110	322,432	328,881	335,458	342,168	349,011	355,991	363,111	370,373
1995	421,427	429,856	438,453	447,222	456,167	465,290	474,596	484,088	493,769	503,645	513,718	523,992	534,472	545,161
1996	403,737	411,812	420,048	428,449	437,018	445,759	454,674	463,767	473,042	482,503	492,153	501,996	512,036	522,277
1997	327,732	334,287	340,973	347,792	354,748	361,843	369,080	376,462	383,991	391,671	399,504	407,494	415,644	423,957
1998	425,182	433,686	442,360	451,207	460,231	469,436	478,825	488,401	498,169	508,132	518,295	528,661	539,234	550,019
1999	523,489	533,959	544,638	555,531	566,642	577,974	589,534	601,325	613,351	625,618	638,130	650,893	663,911	677,189
2000	350,394	357,402	364,550	371,841	379,277	386,863	394,600	402,492	410,542	418,753	427,128	435,671	444,384	453,272
2001	488,271	498,037	507,997	518,157	528,520	539,091	549,873	560,870	572,088	583,529	595,200	607,104	619,246	631,631
2002	411,618	419,851	428,248	436,813	445,549	454,460	463,549	472,820	482,277	491,922	501,761	511,796	522,032	532,472
2003	570,178	581,581	593,213	605,077	617,179	629,522	642,113	654,955	668,054	681,415	695,044	708,944	723,123	737,586
2004	374,633	382,126	389,768	397,564	405,515	413,625	421,898	430,336	438,942	447,721	456,676	465,809	475,125	484,628
2005	413,868	422,145	430,588	439,200	447,984	456,944	466,083	475,404	484,912	494,611	504,503	514,593	524,885	535,383
2006	459,172	468,355	477,722	487,277	497,022	506,963	517,102	527,444	537,993	548,753	559,728	570,922	582,341	593,988
2007	656,548	669,679	683,073	696,734	710,669	724,882	739,380	754,167	769,251	784,636	800,329	816,335	832,662	849,315
2008	457,652	466,805	476,141	485,664	495,378	505,285	515,391	525,699	536,213	546,937	557,876	569,033	580,414	592,022
2009	493,655	503,528	513,599	523,871	534,348	545,035	555,936	567,055	578,396	589,964	601,763	613,798	626,074	638,596
2010	414,565	422,856	431,314	439,940	448,739	457,713	466,868	476,205	485,729	495,444	505,353	515,460	525,769	536,284
2011	416,179	424,502	432,992	441,652	450,485	459,495	468,685	478,059	487,620	497,372	507,320	517,466	527,815	538,372
2012	417,939	426,298	434,824	443,520	452,391	461,439	470,667	480,081	489,682	499,476	509,466	519,655	530,048	540,649
2013	510,047	520,248	530,653	541,266	552,092	563,133	574,396	585,884	597,602	609,554	621,745	634,180	646,863	659,801
2014	513,733	524,008	534,488	545,178	556,081	567,203	578,547	590,118	601,920	613,958	626,238	638,762	651,538	664,568
2015	514,638	524,931	535,429	546,138	557,061	568,202	579,566	591,157	602,980	615,040	627,341	639,888	652,685	665,739
2016	524,964	535,464	546,173	557,096	568,238	579,603	591,195	603,019	615,079	627,381	639,929	652,727	665,782	679,097
2017	526,140	536,662	547,396	558,344	569,510	580,901	592,519	604,369	616,456	628,786	641,361	654,188	667,272	680,618
2018	527,300	537,846	548,603	559,575	570,767	582,182	593,826	605,702	617,816	630,172	642,776	655,631	668,744	682,119
2019	528,457	539,026	549,807	560,803	572,019	583,460	595,129	607,031	619,172	631,555	644,187	657,070	670,212	683,616
2020	533,819	544,495	555,385	566,493	577,823	589,379	601,167	613,190	625,454	637,963	650,722	663,737	677,012	690,552
2021	535,056	545,757	556,672	567,806	579,162	590,745	602,560	614,611	626,903	639,442	652,230	665,275	678,580	692,152

Notes: (a) Average incremental payment 2021 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225			
1989																					
1990																					
1991																					
1992																					
1993																					
1994																					
1995																					
1996																					
1997																					
1998																					
1999																					
2000																					
2001																					
2002																					
2003																					
2004																		5.00			
2005																	7.00	6.89			
2006																9.00	8.88	8.76			
2007															7.00	6.84	6.68	6.52			
2008														9.00	8.92	8.84	8.75	8.67			
2009													10.00	9.90	9.80	9.70	9.60	9.49			
2010												5.00	4.98	4.95	4.93	4.90	4.87	4.85			
2011										10.00		9.90	9.79	9.69	9.58	9.47	9.37	9.26			
2012									7.00	6.94	6.89	6.83	6.77	6.71	6.65	6.59	6.53				
2013									7.00	6.87	6.75	6.62	6.50	6.37	6.25	6.12	5.99	5.87			
2014									9.00	8.82	8.65	8.47	8.30	8.12	7.95	7.78	7.61	7.44	7.26		
2015									14.00	13.81	13.62	13.44	13.25	13.06	12.87	12.69	12.50	12.30	12.11	11.92	
2016										5.86	5.78	5.70	5.63	5.55	5.47	5.39	5.31	5.23	5.15	5.07	4.99
2017										13.44	13.23	13.02	12.81	12.60	12.40	12.19	11.98	11.77	11.56	11.35	11.14
2018										14.40	14.25	14.10	13.95	13.80	13.65	13.50	13.34	13.19	13.03	12.88	12.72
2019																					
2020																					
2021																					

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																3.00	2.97	2.93	2.90
1990															3.00	2.90	2.80	2.70	2.60
1991													4.00	3.94	3.88	3.82	3.76	3.70	
1992												9.00	8.88	8.76	8.64	8.52	8.40	8.28	
1993											8.00	7.91	7.82	7.73	7.64	7.54	7.45	7.35	
1994										3.00	2.98	2.97	2.95	2.94	2.92	2.90	2.89	2.87	
1995									5.00	4.95	4.89	4.83	4.78	4.72	4.66	4.61	4.55	4.49	
1996								6.00	5.87	5.74	5.61	5.47	5.34	5.21	5.08	4.95	4.83	4.70	
1997							8.00	7.92	7.84	7.76	7.69	7.60	7.52	7.44	7.36	7.27	7.19	7.10	
1998						11.00	10.86	10.72	10.58	10.44	10.30	10.16	10.02	9.87	9.73	9.58	9.44	9.29	
1999					3.00	2.94	2.87	2.81	2.75	2.68	2.62	2.56	2.49	2.43	2.37	2.31	2.25	2.19	
2000				3.00	2.94	2.88	2.83	2.77	2.71	2.66	2.60	2.54	2.49	2.43	2.37	2.32	2.26	2.20	
2001			4.00	3.95	3.90	3.85	3.80	3.75	3.71	3.66	3.60	3.55	3.50	3.45	3.40	3.35	3.30	3.24	
2002		13.00	12.79	12.57	12.36	12.14	11.93	11.71	11.49	11.28	11.06	10.85	10.63	10.42	10.20	9.98	9.77	9.55	
2003	3.00	2.92	2.83	2.75	2.67	2.59	2.51	2.43	2.35	2.27	2.20	2.12	2.05	1.98	1.91	1.84	1.77	1.70	
2004	4.95	4.91	4.86	4.81	4.76	4.72	4.67	4.62	4.57	4.52	4.47	4.42	4.37	4.32	4.26	4.21	4.16	4.10	
2005	6.79	6.68	6.57	6.47	6.36	6.25	6.14	6.04	5.93	5.82	5.71	5.60	5.50	5.39	5.28	5.17	5.06	4.95	
2006	8.64	8.52	8.40	8.28	8.16	8.04	7.92	7.79	7.67	7.55	7.42	7.30	7.17	7.05	6.92	6.80	6.67	6.54	
2007	6.37	6.21	6.05	5.90	5.74	5.59	5.44	5.29	5.14	5.00	4.85	4.71	4.56	4.42	4.28	4.14	4.01	3.87	
2008	8.58	8.50	8.41	8.32	8.23	8.14	8.05	7.96	7.87	7.78	7.69	7.59	7.50	7.40	7.31	7.21	7.11	7.02	
2009	9.39	9.28	9.17	9.07	8.96	8.85	8.74	8.63	8.52	8.41	8.30	8.18	8.07	7.95	7.84	7.72	7.61	7.49	
2010	4.82	4.79	4.77	4.74	4.71	4.68	4.65	4.62	4.60	4.57	4.54	4.50	4.47	4.44	4.41	4.38	4.34	4.31	
2011	9.15	9.03	8.92	8.81	8.70	8.58	8.47	8.35	8.24	8.12	8.00	7.89	7.77	7.65	7.53	7.41	7.29	7.17	
2012	6.47	6.41	6.34	6.28	6.22	6.15	6.09	6.02	5.96	5.89	5.82	5.76	5.69	5.62	5.55	5.48	5.41	5.34	
2013	5.74	5.62	5.49	5.37	5.24	5.12	5.00	4.88	4.76	4.64	4.52	4.40	4.28	4.16	4.04	3.93	3.81	3.70	
2014	7.09	6.92	6.75	6.58	6.42	6.25	6.09	5.92	5.76	5.60	5.44	5.28	5.13	4.97	4.82	4.67	4.52	4.37	
2015	11.73	11.53	11.34	11.14	10.94	10.75	10.55	10.36	10.16	9.97	9.77	9.58	9.38	9.19	8.99	8.79	8.60	8.40	
2016	4.91	4.83	4.75	4.67	4.58	4.50	4.42	4.34	4.26	4.17	4.09	4.01	3.93	3.85	3.77	3.68	3.60	3.52	
2017	10.93	10.72	10.51	10.30	10.09	9.88	9.67	9.46	9.26	9.05	8.84	8.64	8.43	8.23	8.02	7.82	7.62	7.41	
2018	12.55	12.39	12.23	12.07	11.90	11.74	11.57	11.41	11.24	11.07	10.90	10.73	10.56	10.39	10.22	10.05	9.87	9.70	
2019	12.47	12.27	12.06	11.86	11.65	11.44	11.24	11.03	10.82	10.62	10.41	10.20	10.00	9.79	9.58	9.37	9.17	8.96	
2020	13.18	12.94	12.69	12.45	12.21	11.97	11.73	11.49	11.25	11.01	10.77	10.53	10.30	10.06	9.82	9.58	9.35	9.11	
2021	6.50	6.41	6.33	6.24	6.15	6.07	5.98	5.89	5.80	5.71	5.62	5.53	5.45	5.35	5.26	5.17	5.08	4.99	

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	2.87	2.83	2.80	2.76	2.73	2.69	2.65	2.62	2.58	2.54	2.50	2.46	2.42	2.38	2.34	2.29	2.25	2.21
1990	2.50	2.41	2.31	2.22	2.13	2.04	1.95	1.87	1.78	1.70	1.61	1.53	1.45	1.38	1.30	1.22	1.15	1.08
1991	3.64	3.58	3.51	3.45	3.39	3.33	3.26	3.20	3.13	3.07	3.00	2.93	2.86	2.80	2.73	2.66	2.59	2.51
1992	8.15	8.03	7.90	7.78	7.65	7.52	7.39	7.26	7.12	6.99	6.85	6.71	6.57	6.43	6.28	6.14	5.99	5.84
1993	7.26	7.16	7.06	6.96	6.86	6.76	6.66	6.55	6.45	6.34	6.23	6.12	6.01	5.90	5.78	5.66	5.54	5.42
1994	2.85	2.83	2.81	2.80	2.78	2.76	2.74	2.72	2.70	2.68	2.65	2.63	2.61	2.59	2.56	2.54	2.51	2.49
1995	4.43	4.37	4.31	4.25	4.18	4.12	4.06	3.99	3.93	3.86	3.79	3.73	3.66	3.59	3.51	3.44	3.37	3.29
1996	4.57	4.44	4.31	4.19	4.06	3.94	3.81	3.69	3.56	3.44	3.32	3.19	3.07	2.95	2.83	2.71	2.59	2.47
1997	7.02	6.93	6.84	6.75	6.66	6.56	6.47	6.38	6.28	6.18	6.08	5.98	5.88	5.78	5.67	5.56	5.45	5.34
1998	9.14	8.99	8.84	8.68	8.53	8.37	8.22	8.06	7.90	7.74	7.57	7.41	7.24	7.07	6.90	6.73	6.56	6.38
1999	2.12	2.06	2.00	1.94	1.88	1.82	1.76	1.71	1.65	1.59	1.53	1.47	1.42	1.36	1.30	1.25	1.19	1.13
2000	2.15	2.09	2.03	1.98	1.92	1.87	1.81	1.76	1.70	1.64	1.59	1.53	1.48	1.43	1.37	1.32	1.26	1.21
2001	3.19	3.14	3.08	3.03	2.97	2.92	2.86	2.80	2.75	2.69	2.63	2.57	2.52	2.46	2.40	2.33	2.27	2.21
2002	9.33	9.11	8.90	8.68	8.46	8.24	8.02	7.80	7.59	7.37	7.15	6.93	6.71	6.49	6.26	6.04	5.82	5.60
2003	1.63	1.56	1.50	1.44	1.37	1.31	1.25	1.19	1.13	1.08	1.02	0.97	0.91	0.86	0.81	0.76	0.71	0.66
2004	4.05	3.99	3.94	3.88	3.83	3.77	3.71	3.65	3.59	3.53	3.47	3.41	3.35	3.28	3.22	3.15	3.08	3.01
2005	4.84	4.73	4.62	4.51	4.40	4.29	4.18	4.07	3.96	3.85	3.73	3.62	3.51	3.40	3.29	3.17	3.06	2.95
2006	6.41	6.28	6.15	6.03	5.90	5.76	5.63	5.50	5.37	5.24	5.10	4.97	4.83	4.69	4.56	4.42	4.28	4.14
2007	3.73	3.60	3.47	3.34	3.21	3.09	2.96	2.84	2.72	2.60	2.48	2.36	2.25	2.14	2.02	1.92	1.81	1.70
2008	6.92	6.82	6.71	6.61	6.51	6.40	6.30	6.19	6.08	5.97	5.86	5.75	5.64	5.52	5.40	5.28	5.16	5.04
2009	7.37	7.25	7.13	7.01	6.88	6.76	6.63	6.51	6.38	6.25	6.12	5.99	5.86	5.72	5.59	5.45	5.31	5.17
2010	4.28	4.24	4.21	4.17	4.13	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.77	3.73	3.68	3.64	3.59
2011	7.04	6.92	6.80	6.67	6.54	6.42	6.29	6.16	6.03	5.90	5.77	5.63	5.50	5.36	5.23	5.09	4.95	4.80
2012	5.26	5.19	5.12	5.04	4.97	4.89	4.81	4.74	4.66	4.58	4.50	4.41	4.33	4.25	4.16	4.07	3.98	3.89
2013	3.59	3.47	3.36	3.25	3.14	3.03	2.92	2.81	2.71	2.60	2.50	2.39	2.29	2.19	2.09	1.99	1.89	1.79
2014	4.22	4.07	3.93	3.78	3.64	3.50	3.37	3.23	3.09	2.96	2.83	2.70	2.57	2.45	2.32	2.20	2.08	1.96
2015	8.20	8.01	7.81	7.62	7.42	7.22	7.03	6.83	6.63	6.44	6.24	6.04	5.85	5.65	5.45	5.25	5.05	4.86
2016	3.44	3.35	3.27	3.19	3.11	3.03	2.94	2.86	2.78	2.70	2.61	2.53	2.45	2.37	2.28	2.20	2.12	2.03
2017	7.21	7.01	6.81	6.61	6.41	6.22	6.02	5.82	5.63	5.44	5.24	5.05	4.86	4.67	4.48	4.29	4.10	3.91
2018	9.52	9.35	9.17	8.99	8.81	8.63	8.45	8.26	8.08	7.89	7.71	7.52	7.33	7.13	6.94	6.74	6.55	6.35
2019	8.75	8.54	8.33	8.13	7.92	7.71	7.50	7.29	7.09	6.88	6.67	6.46	6.25	6.04	5.83	5.62	5.41	5.20
2020	8.88	8.64	8.41	8.17	7.94	7.71	7.48	7.24	7.01	6.78	6.56	6.33	6.10	5.87	5.64	5.42	5.19	4.96
2021	4.90	4.80	4.71	4.62	4.52	4.43	4.33	4.23	4.14	4.04	3.94	3.84	3.74	3.64	3.54	3.44	3.34	3.23

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	2.16	2.11	2.07	2.02	1.97	1.92	1.87	1.82	1.76	1.71	1.66	1.60	1.54	1.48	1.43	1.37	1.31	1.24
1990	1.01	0.94	0.87	0.81	0.75	0.69	0.63	0.58	0.52	0.47	0.42	0.38	0.34	0.30	0.26	0.22	0.19	0.16
1991	2.44	2.37	2.29	2.22	2.14	2.07	1.99	1.91	1.83	1.75	1.67	1.59	1.51	1.43	1.35	1.27	1.19	1.12
1992	5.69	5.53	5.38	5.22	5.06	4.89	4.73	4.56	4.39	4.22	4.05	3.87	3.70	3.52	3.34	3.16	2.99	2.81
1993	5.30	5.17	5.04	4.91	4.78	4.65	4.51	4.37	4.23	4.08	3.94	3.79	3.64	3.49	3.33	3.18	3.02	2.86
1994	2.46	2.43	2.40	2.37	2.34	2.31	2.28	2.25	2.21	2.18	2.14	2.10	2.06	2.02	1.98	1.94	1.89	1.84
1995	3.22	3.14	3.06	2.98	2.90	2.81	2.73	2.64	2.56	2.47	2.38	2.29	2.19	2.10	2.01	1.91	1.82	1.72
1996	2.36	2.24	2.12	2.01	1.90	1.78	1.67	1.57	1.46	1.36	1.25	1.16	1.06	0.97	0.88	0.79	0.71	0.63
1997	5.22	5.11	4.99	4.87	4.75	4.62	4.49	4.36	4.23	4.09	3.96	3.82	3.68	3.53	3.38	3.24	3.09	2.94
1998	6.20	6.02	5.83	5.65	5.46	5.27	5.08	4.89	4.69	4.50	4.30	4.10	3.90	3.70	3.50	3.30	3.10	2.90
1999	1.08	1.02	0.97	0.92	0.86	0.81	0.76	0.71	0.66	0.61	0.57	0.52	0.48	0.43	0.39	0.35	0.32	0.28
2000	1.15	1.10	1.05	0.99	0.94	0.89	0.84	0.79	0.74	0.69	0.64	0.59	0.55	0.50	0.46	0.42	0.38	0.34
2001	2.15	2.08	2.02	1.95	1.89	1.82	1.75	1.68	1.61	1.55	1.48	1.41	1.34	1.27	1.20	1.13	1.06	0.99
2002	5.37	5.15	4.93	4.71	4.49	4.27	4.05	3.83	3.61	3.40	3.19	2.98	2.77	2.57	2.37	2.18	1.99	1.81
2003	0.62	0.57	0.53	0.49	0.45	0.41	0.37	0.34	0.31	0.27	0.24	0.22	0.19	0.17	0.14	0.12	0.11	0.09
2004	2.94	2.87	2.80	2.73	2.65	2.58	2.50	2.42	2.34	2.26	2.18	2.10	2.01	1.93	1.84	1.75	1.67	1.58
2005	2.83	2.72	2.60	2.49	2.38	2.26	2.15	2.04	1.92	1.81	1.70	1.59	1.49	1.38	1.28	1.18	1.08	0.98
2006	4.00	3.85	3.71	3.57	3.42	3.28	3.13	2.99	2.84	2.70	2.55	2.41	2.27	2.12	1.98	1.85	1.71	1.58
2007	1.60	1.50	1.40	1.30	1.21	1.12	1.03	0.95	0.87	0.79	0.71	0.64	0.57	0.51	0.45	0.39	0.34	0.30
2008	4.92	4.79	4.66	4.53	4.40	4.26	4.13	3.99	3.85	3.71	3.56	3.42	3.27	3.12	2.97	2.82	2.67	2.52
2009	5.02	4.88	4.73	4.58	4.43	4.28	4.13	3.97	3.81	3.66	3.50	3.34	3.18	3.01	2.85	2.69	2.53	2.37
2010	3.54	3.49	3.44	3.38	3.33	3.27	3.21	3.15	3.09	3.03	2.96	2.89	2.82	2.75	2.68	2.60	2.53	2.45
2011	4.66	4.51	4.37	4.22	4.07	3.92	3.77	3.62	3.46	3.31	3.15	3.00	2.84	2.69	2.53	2.38	2.22	2.07
2012	3.80	3.71	3.61	3.51	3.42	3.32	3.21	3.11	3.01	2.90	2.79	2.68	2.57	2.46	2.35	2.24	2.12	2.01
2013	1.70	1.60	1.51	1.42	1.33	1.24	1.15	1.07	0.99	0.91	0.83	0.76	0.69	0.62	0.56	0.49	0.44	0.38
2014	1.85	1.73	1.62	1.51	1.41	1.30	1.20	1.11	1.02	0.93	0.84	0.76	0.68	0.61	0.54	0.47	0.41	0.36
2015	4.66	4.46	4.26	4.07	3.87	3.67	3.48	3.29	3.10	2.91	2.72	2.54	2.36	2.18	2.01	1.84	1.68	1.53
2016	1.95	1.87	1.79	1.70	1.62	1.54	1.46	1.38	1.30	1.22	1.14	1.06	0.99	0.91	0.84	0.77	0.70	0.64
2017	3.73	3.54	3.36	3.18	3.00	2.82	2.65	2.48	2.31	2.15	1.99	1.83	1.68	1.54	1.40	1.26	1.13	1.01
2018	6.15	5.94	5.74	5.53	5.33	5.12	4.91	4.70	4.49	4.28	4.06	3.85	3.64	3.43	3.22	3.01	2.80	2.60
2019	4.99	4.78	4.57	4.36	4.15	3.94	3.73	3.53	3.33	3.12	2.93	2.73	2.54	2.35	2.17	1.99	1.81	1.65
2020	4.74	4.52	4.30	4.08	3.86	3.64	3.43	3.22	3.02	2.81	2.61	2.42	2.23	2.04	1.87	1.69	1.53	1.37
2021	3.13	3.02	2.92	2.81	2.70	2.59	2.48	2.38	2.27	2.16	2.05	1.94	1.83	1.72	1.61	1.51	1.40	1.30

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	1.18	1.12	1.06	1.00	0.93	0.87	0.81	0.75	0.68	0.62	0.57	0.51	0.45	0.40	0.35	0.30	0.26	0.22
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	0.00	0.00	0.00	0.00	0.00	0.00
1991	1.04	0.96	0.89	0.81	0.74	0.67	0.60	0.54	0.48	0.42	0.36	0.31	0.26	0.22	0.18	0.15	0.12	0.09
1992	2.63	2.46	2.28	2.11	1.94	1.77	1.61	1.46	1.30	1.16	1.02	0.89	0.77	0.65	0.55	0.45	0.37	0.29
1993	2.71	2.55	2.39	2.23	2.08	1.92	1.77	1.62	1.47	1.33	1.19	1.05	0.93	0.81	0.69	0.59	0.49	0.41
1994	1.80	1.75	1.70	1.64	1.59	1.53	1.47	1.41	1.35	1.29	1.23	1.16	1.10	1.03	0.96	0.89	0.82	0.76
1995	1.62	1.53	1.43	1.34	1.24	1.15	1.05	0.96	0.87	0.79	0.70	0.62	0.55	0.47	0.41	0.34	0.29	0.24
1996	0.56	0.49	0.43	0.37	0.32	0.27	0.22	0.18	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01
1997	2.79	2.63	2.48	2.33	2.18	2.02	1.87	1.72	1.57	1.43	1.29	1.15	1.02	0.90	0.78	0.67	0.57	0.47
1998	2.70	2.51	2.32	2.13	1.95	1.77	1.59	1.43	1.27	1.11	0.97	0.84	0.71	0.60	0.50	0.40	0.32	0.25
1999	0.25	0.22	0.19	0.16	0.14	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00
2000	0.30	0.27	0.24	0.21	0.18	0.15	0.13	0.11	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01
2001	0.92	0.85	0.79	0.72	0.66	0.60	0.54	0.48	0.42	0.37	0.32	0.28	0.24	0.20	0.16	0.13	0.10	0.08
2002	1.64	1.47	1.31	1.16	1.02	0.89	0.76	0.65	0.55	0.45	0.37	0.30	0.24	0.18	0.14	0.10	0.07	0.05
2003	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2004	1.49	1.40	1.32	1.23	1.14	1.05	0.97	0.89	0.80	0.72	0.65	0.57	0.50	0.44	0.38	0.32	0.27	0.22
2005	0.89	0.80	0.72	0.64	0.56	0.49	0.43	0.36	0.31	0.26	0.21	0.17	0.14	0.11	0.08	0.06	0.04	0.03
2006	1.45	1.32	1.20	1.08	0.97	0.86	0.76	0.66	0.57	0.49	0.41	0.34	0.28	0.23	0.18	0.14	0.10	0.08
2007	0.25	0.21	0.18	0.15	0.12	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
2008	2.37	2.22	2.07	1.92	1.78	1.63	1.49	1.35	1.22	1.09	0.97	0.85	0.74	0.63	0.54	0.45	0.37	0.30
2009	2.21	2.06	1.90	1.75	1.60	1.45	1.31	1.18	1.05	0.92	0.81	0.70	0.59	0.50	0.41	0.34	0.27	0.21
2010	2.37	2.28	2.20	2.11	2.02	1.93	1.84	1.74	1.65	1.55	1.45	1.35	1.25	1.16	1.06	0.96	0.87	0.77
2011	1.92	1.78	1.63	1.49	1.35	1.22	1.09	0.97	0.86	0.75	0.64	0.55	0.46	0.38	0.31	0.25	0.20	0.15
2012	1.89	1.78	1.67	1.55	1.44	1.33	1.22	1.11	1.01	0.90	0.81	0.71	0.62	0.54	0.46	0.39	0.32	0.26
2013	0.33	0.29	0.25	0.21	0.17	0.14	0.12	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00
2014	0.31	0.26	0.22	0.18	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2015	1.38	1.23	1.10	0.97	0.85	0.73	0.63	0.53	0.45	0.37	0.30	0.24	0.19	0.14	0.11	0.08	0.06	0.04
2016	0.58	0.52	0.46	0.41	0.35	0.31	0.26	0.22	0.19	0.15	0.13	0.10	0.08	0.06	0.05	0.03	0.02	0.02
2017	0.89	0.79	0.68	0.59	0.50	0.43	0.36	0.29	0.24	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01
2018	2.40	2.21	2.02	1.84	1.66	1.49	1.32	1.16	1.02	0.88	0.75	0.63	0.53	0.43	0.35	0.28	0.21	0.16
2019	1.49	1.33	1.19	1.05	0.92	0.79	0.68	0.58	0.49	0.40	0.33	0.26	0.21	0.16	0.12	0.09	0.06	0.04
2020	1.22	1.08	0.95	0.83	0.71	0.61	0.51	0.43	0.35	0.28	0.22	0.17	0.13	0.10	0.07	0.05	0.03	0.02
2021	1.20	1.10	1.00	0.91	0.82	0.73	0.65	0.57	0.50	0.43	0.36	0.31	0.25	0.21	0.17	0.13	0.10	0.08

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.18	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	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	0.07	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
1992	0.23	0.18	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.33	0.26	0.20	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
1994	0.69	0.62	0.56	0.49	0.43	0.38	0.32	0.28	0.23	0.19	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.04
1995	0.19	0.15	0.12	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.39	0.32	0.25	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.19	0.15	0.11	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
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	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	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
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.18	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2005	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	0.00	0.00
2006	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
2008	0.24	0.19	0.14	0.10	0.08	0.05	0.04	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	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	0.00	0.00
2010	0.69	0.60	0.52	0.45	0.38	0.31	0.26	0.21	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01
2011	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.21	0.17	0.13	0.10	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
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	-	-	-	-	-	-	-	-
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	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.12	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	0.00	0.00	0.00
2019	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
2020	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2021	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	0.00

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.02	0.02	0.02	0.01	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	0.00	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	0.00
2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		0.0092
2005																	0.0151	0.0154
2006																0.0131	0.0134	0.0136
2007															0.0227	0.0232	0.0237	0.0242
2008														0.0091	0.0093	0.0095	0.0097	0.0099
2009													0.0100	0.0102	0.0104	0.0106	0.0109	0.0111
2010												0.0049	0.0049	0.0050	0.0052	0.0053	0.0054	0.0055
2011											0.0104	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	0.0119
2012									0.0081	0.0082	0.0083	0.0085	0.0087	0.0089	0.0091	0.0093	0.0094	0.0094
2013								0.0181	0.0184	0.0186	0.0189	0.0193	0.0196	0.0201	0.0205	0.0210	0.0214	0.0214
2014							0.0197	0.0200	0.0202	0.0205	0.0208	0.0212	0.0216	0.0221	0.0226	0.0231	0.0236	0.0236
2015						0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0146	0.0149	0.0153	0.0156	0.0160	0.0163	0.0163
2016						0.0132	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0146	0.0149	0.0153	0.0156	0.0159	0.0163
2017					0.0152	0.0154	0.0156	0.0158	0.0160	0.0162	0.0165	0.0167	0.0170	0.0174	0.0178	0.0182	0.0186	0.0190
2018				0.0101	0.0101	0.0103	0.0104	0.0105	0.0107	0.0108	0.0110	0.0112	0.0114	0.0116	0.0118	0.0121	0.0124	0.0126
2019			0.0233	0.0129	0.0130	0.0131	0.0133	0.0135	0.0137	0.0139	0.0141	0.0143	0.0145	0.0148	0.0152	0.0155	0.0158	0.0162
2020		0.0350	0.0259	0.0143	0.0145	0.0146	0.0148	0.0150	0.0152	0.0154	0.0157	0.0159	0.0162	0.0165	0.0169	0.0173	0.0176	0.0180
2021	0.1854	0.0251	0.0186	0.0103	0.0104	0.0105	0.0107	0.0108	0.0109	0.0111	0.0112	0.0114	0.0116	0.0119	0.0121	0.0124	0.0127	0.0129

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																0.0110	0.0112	0.0115	0.0118
1990															0.0339	0.0347	0.0355	0.0363	0.0372
1991													0.0148	0.0151	0.0155	0.0158	0.0162	0.0166	
1992												0.0131	0.0134	0.0137	0.0140	0.0143	0.0146	0.0150	
1993											0.0112	0.0114	0.0117	0.0119	0.0122	0.0125	0.0128	0.0131	
1994										0.0052	0.0053	0.0054	0.0055	0.0056	0.0058	0.0059	0.0060	0.0062	
1995									0.0109	0.0111	0.0114	0.0116	0.0119	0.0121	0.0124	0.0127	0.0130	0.0133	
1996								0.0220	0.0224	0.0229	0.0233	0.0238	0.0244	0.0249	0.0255	0.0260	0.0266	0.0273	
1997							0.0097	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	0.0120	0.0123	
1998						0.0125	0.0128	0.0130	0.0132	0.0135	0.0138	0.0141	0.0144	0.0147	0.0150	0.0154	0.0157	0.0161	
1999					0.0214	0.0217	0.0221	0.0225	0.0229	0.0234	0.0239	0.0244	0.0249	0.0255	0.0261	0.0267	0.0273	0.0279	
2000				0.0192	0.0196	0.0199	0.0203	0.0206	0.0210	0.0214	0.0219	0.0223	0.0228	0.0234	0.0239	0.0244	0.0250	0.0256	
2001			0.0121	0.0123	0.0126	0.0128	0.0130	0.0133	0.0135	0.0138	0.0141	0.0144	0.0147	0.0150	0.0153	0.0157	0.0160	0.0164	
2002		0.0165	0.0168	0.0171	0.0174	0.0177	0.0181	0.0184	0.0187	0.0191	0.0195	0.0199	0.0203	0.0208	0.0213	0.0218	0.0223	0.0228	
2003	0.0282	0.0287	0.0292	0.0298	0.0303	0.0308	0.0314	0.0320	0.0326	0.0332	0.0339	0.0346	0.0354	0.0362	0.0370	0.0378	0.0387	0.0396	
2004	0.0094	0.0096	0.0098	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0116	0.0118	0.0121	0.0124	0.0126	0.0129	0.0132	
2005	0.0157	0.0160	0.0163	0.0166	0.0169	0.0172	0.0176	0.0179	0.0182	0.0186	0.0189	0.0194	0.0198	0.0202	0.0207	0.0212	0.0216	0.0221	
2006	0.0139	0.0142	0.0144	0.0147	0.0150	0.0152	0.0155	0.0158	0.0161	0.0164	0.0167	0.0171	0.0175	0.0179	0.0183	0.0187	0.0191	0.0196	
2007	0.0247	0.0251	0.0256	0.0261	0.0266	0.0270	0.0275	0.0280	0.0285	0.0291	0.0297	0.0303	0.0310	0.0317	0.0324	0.0332	0.0339	0.0347	
2008	0.0101	0.0103	0.0105	0.0106	0.0108	0.0110	0.0112	0.0114	0.0117	0.0119	0.0121	0.0124	0.0127	0.0129	0.0132	0.0135	0.0139	0.0142	
2009	0.0113	0.0115	0.0117	0.0119	0.0122	0.0124	0.0126	0.0128	0.0131	0.0133	0.0136	0.0139	0.0142	0.0145	0.0148	0.0152	0.0155	0.0159	
2010	0.0056	0.0057	0.0058	0.0059	0.0060	0.0062	0.0063	0.0064	0.0065	0.0066	0.0068	0.0069	0.0071	0.0072	0.0074	0.0075	0.0077	0.0079	
2011	0.0122	0.0124	0.0126	0.0129	0.0131	0.0133	0.0136	0.0138	0.0141	0.0144	0.0147	0.0150	0.0153	0.0156	0.0160	0.0164	0.0167	0.0171	
2012	0.0096	0.0098	0.0100	0.0102	0.0104	0.0105	0.0107	0.0109	0.0111	0.0114	0.0116	0.0118	0.0121	0.0124	0.0127	0.0129	0.0132	0.0136	
2013	0.0218	0.0222	0.0227	0.0231	0.0235	0.0239	0.0244	0.0248	0.0253	0.0258	0.0263	0.0269	0.0275	0.0281	0.0287	0.0294	0.0300	0.0307	
2014	0.0241	0.0245	0.0250	0.0254	0.0259	0.0264	0.0268	0.0273	0.0278	0.0284	0.0290	0.0296	0.0302	0.0309	0.0316	0.0323	0.0331	0.0339	
2015	0.0166	0.0169	0.0172	0.0175	0.0179	0.0182	0.0185	0.0189	0.0192	0.0196	0.0200	0.0204	0.0209	0.0213	0.0218	0.0223	0.0228	0.0234	
2016	0.0166	0.0169	0.0172	0.0175	0.0179	0.0182	0.0185	0.0188	0.0192	0.0196	0.0200	0.0204	0.0209	0.0213	0.0218	0.0223	0.0228	0.0234	
2017	0.0193	0.0197	0.0200	0.0204	0.0208	0.0212	0.0215	0.0219	0.0223	0.0228	0.0232	0.0238	0.0243	0.0248	0.0254	0.0260	0.0266	0.0272	
2018	0.0129	0.0131	0.0134	0.0136	0.0139	0.0141	0.0144	0.0146	0.0149	0.0152	0.0155	0.0158	0.0162	0.0166	0.0169	0.0173	0.0177	0.0181	
2019	0.0165	0.0168	0.0171	0.0174	0.0177	0.0181	0.0184	0.0187	0.0191	0.0194	0.0199	0.0203	0.0207	0.0212	0.0217	0.0222	0.0227	0.0232	
2020	0.0184	0.0187	0.0190	0.0194	0.0198	0.0201	0.0205	0.0209	0.0212	0.0217	0.0221	0.0226	0.0231	0.0236	0.0241	0.0247	0.0252	0.0258	
2021	0.0132	0.0134	0.0137	0.0139	0.0142	0.0144	0.0147	0.0150	0.0153	0.0155	0.0159	0.0162	0.0166	0.0169	0.0173	0.0177	0.0181	0.0186	

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	0.0120	0.0123	0.0126	0.0130	0.0133	0.0137	0.0141	0.0145	0.0149	0.0154	0.0159	0.0164	0.0170	0.0176	0.0183	0.0190	0.0197	0.0205
1990	0.0381	0.0390	0.0400	0.0410	0.0421	0.0432	0.0444	0.0457	0.0471	0.0486	0.0502	0.0519	0.0537	0.0557	0.0578	0.0600	0.0624	0.0649
1991	0.0170	0.0174	0.0178	0.0183	0.0187	0.0193	0.0198	0.0204	0.0210	0.0217	0.0224	0.0231	0.0239	0.0248	0.0258	0.0267	0.0278	0.0289
1992	0.0153	0.0157	0.0161	0.0165	0.0169	0.0174	0.0179	0.0184	0.0190	0.0196	0.0202	0.0209	0.0216	0.0224	0.0233	0.0242	0.0251	0.0261
1993	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
1994	0.0063	0.0065	0.0066	0.0068	0.0070	0.0072	0.0074	0.0076	0.0078	0.0081	0.0084	0.0086	0.0089	0.0093	0.0096	0.0100	0.0104	0.0108
1995	0.0136	0.0140	0.0143	0.0147	0.0151	0.0155	0.0159	0.0164	0.0169	0.0174	0.0180	0.0186	0.0192	0.0199	0.0207	0.0215	0.0223	0.0232
1996	0.0279	0.0286	0.0293	0.0301	0.0309	0.0317	0.0326	0.0336	0.0346	0.0357	0.0368	0.0381	0.0394	0.0409	0.0424	0.0441	0.0458	0.0476
1997	0.0126	0.0129	0.0132	0.0135	0.0139	0.0143	0.0147	0.0151	0.0155	0.0160	0.0166	0.0171	0.0177	0.0184	0.0191	0.0198	0.0206	0.0214
1998	0.0165	0.0169	0.0173	0.0178	0.0182	0.0187	0.0192	0.0198	0.0204	0.0211	0.0217	0.0225	0.0233	0.0241	0.0250	0.0260	0.0270	0.0281
1999	0.0286	0.0293	0.0300	0.0308	0.0316	0.0325	0.0334	0.0344	0.0354	0.0365	0.0377	0.0390	0.0404	0.0419	0.0434	0.0451	0.0469	0.0488
2000	0.0262	0.0268	0.0275	0.0282	0.0290	0.0297	0.0306	0.0315	0.0324	0.0335	0.0346	0.0357	0.0370	0.0383	0.0398	0.0413	0.0429	0.0447
2001	0.0168	0.0172	0.0177	0.0181	0.0186	0.0191	0.0196	0.0202	0.0208	0.0215	0.0222	0.0229	0.0238	0.0246	0.0256	0.0265	0.0276	0.0287
2002	0.0233	0.0239	0.0245	0.0251	0.0258	0.0265	0.0272	0.0280	0.0289	0.0298	0.0308	0.0318	0.0329	0.0341	0.0354	0.0368	0.0383	0.0398
2003	0.0406	0.0416	0.0426	0.0437	0.0449	0.0461	0.0474	0.0488	0.0503	0.0518	0.0535	0.0553	0.0573	0.0594	0.0616	0.0640	0.0665	0.0692
2004	0.0136	0.0139	0.0142	0.0146	0.0150	0.0154	0.0158	0.0163	0.0168	0.0173	0.0179	0.0185	0.0192	0.0199	0.0206	0.0214	0.0222	0.0231
2005	0.0227	0.0232	0.0238	0.0244	0.0251	0.0258	0.0265	0.0273	0.0281	0.0290	0.0299	0.0309	0.0320	0.0332	0.0345	0.0358	0.0372	0.0387
2006	0.0201	0.0205	0.0211	0.0216	0.0222	0.0228	0.0234	0.0241	0.0248	0.0256	0.0264	0.0273	0.0283	0.0293	0.0305	0.0316	0.0329	0.0342
2007	0.0356	0.0365	0.0374	0.0383	0.0393	0.0404	0.0415	0.0428	0.0441	0.0454	0.0469	0.0485	0.0502	0.0521	0.0540	0.0561	0.0583	0.0607
2008	0.0145	0.0149	0.0153	0.0156	0.0161	0.0165	0.0170	0.0175	0.0180	0.0186	0.0192	0.0198	0.0205	0.0213	0.0221	0.0229	0.0238	0.0248
2009	0.0163	0.0167	0.0171	0.0175	0.0180	0.0185	0.0190	0.0196	0.0202	0.0208	0.0215	0.0222	0.0230	0.0238	0.0247	0.0257	0.0267	0.0278
2010	0.0081	0.0083	0.0085	0.0087	0.0089	0.0092	0.0094	0.0097	0.0100	0.0103	0.0107	0.0110	0.0114	0.0118	0.0123	0.0128	0.0133	0.0138
2011	0.0175	0.0180	0.0184	0.0189	0.0194	0.0199	0.0205	0.0211	0.0217	0.0224	0.0231	0.0239	0.0248	0.0257	0.0266	0.0277	0.0288	0.0299
2012	0.0139	0.0142	0.0146	0.0149	0.0153	0.0158	0.0162	0.0167	0.0172	0.0177	0.0183	0.0189	0.0196	0.0203	0.0211	0.0219	0.0228	0.0237
2013	0.0315	0.0323	0.0331	0.0339	0.0348	0.0358	0.0368	0.0378	0.0390	0.0402	0.0415	0.0429	0.0445	0.0461	0.0478	0.0497	0.0516	0.0537
2014	0.0347	0.0355	0.0364	0.0373	0.0383	0.0394	0.0405	0.0417	0.0429	0.0443	0.0457	0.0473	0.0490	0.0507	0.0527	0.0547	0.0569	0.0591
2015	0.0239	0.0245	0.0251	0.0258	0.0265	0.0272	0.0279	0.0288	0.0296	0.0306	0.0316	0.0326	0.0338	0.0350	0.0363	0.0378	0.0392	0.0408
2016	0.0239	0.0245	0.0251	0.0258	0.0264	0.0272	0.0279	0.0288	0.0296	0.0306	0.0316	0.0326	0.0338	0.0350	0.0363	0.0377	0.0392	0.0408
2017	0.0278	0.0285	0.0292	0.0300	0.0308	0.0316	0.0325	0.0335	0.0345	0.0356	0.0367	0.0380	0.0393	0.0407	0.0423	0.0439	0.0456	0.0475
2018	0.0186	0.0190	0.0195	0.0200	0.0205	0.0211	0.0217	0.0223	0.0230	0.0237	0.0245	0.0253	0.0262	0.0272	0.0282	0.0293	0.0305	0.0317
2019	0.0238	0.0244	0.0250	0.0256	0.0263	0.0270	0.0278	0.0286	0.0294	0.0304	0.0314	0.0324	0.0336	0.0348	0.0361	0.0375	0.0390	0.0405
2020	0.0265	0.0271	0.0278	0.0285	0.0293	0.0301	0.0309	0.0318	0.0328	0.0338	0.0349	0.0361	0.0374	0.0387	0.0402	0.0418	0.0434	0.0451
2021	0.0190	0.0195	0.0200	0.0205	0.0210	0.0216	0.0222	0.0228	0.0235	0.0243	0.0251	0.0259	0.0268	0.0278	0.0289	0.0300	0.0312	0.0324

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	0.0214	0.0223	0.0232	0.0243	0.0254	0.0265	0.0278	0.0291	0.0306	0.0322	0.0339	0.0357	0.0376	0.0397	0.0419	0.0442	0.0467	0.0494
1990	0.0676	0.0704	0.0735	0.0767	0.0802	0.0839	0.0879	0.0921	0.0967	0.1017	0.1070	0.1128	0.1190	0.1255	0.1323	0.1396	0.1475	0.1562
1991	0.0301	0.0314	0.0327	0.0342	0.0357	0.0374	0.0391	0.0411	0.0431	0.0453	0.0477	0.0503	0.0530	0.0559	0.0590	0.0622	0.0657	0.0696
1992	0.0272	0.0283	0.0296	0.0309	0.0323	0.0338	0.0354	0.0371	0.0390	0.0410	0.0431	0.0454	0.0479	0.0505	0.0533	0.0562	0.0594	0.0629
1993	0.0238	0.0248	0.0259	0.0270	0.0282	0.0295	0.0309	0.0324	0.0341	0.0358	0.0377	0.0397	0.0419	0.0442	0.0466	0.0492	0.0519	0.0550
1994	0.0112	0.0117	0.0122	0.0128	0.0133	0.0140	0.0146	0.0153	0.0161	0.0169	0.0178	0.0188	0.0198	0.0209	0.0220	0.0232	0.0245	0.0260
1995	0.0242	0.0252	0.0263	0.0275	0.0287	0.0300	0.0315	0.0330	0.0346	0.0364	0.0383	0.0404	0.0426	0.0449	0.0474	0.0500	0.0528	0.0559
1996	0.0496	0.0517	0.0539	0.0563	0.0589	0.0616	0.0645	0.0676	0.0710	0.0747	0.0786	0.0828	0.0873	0.0921	0.0971	0.1025	0.1083	0.1147
1997	0.0223	0.0232	0.0242	0.0253	0.0264	0.0277	0.0290	0.0304	0.0319	0.0336	0.0353	0.0372	0.0393	0.0414	0.0437	0.0461	0.0487	0.0515
1998	0.0293	0.0305	0.0318	0.0332	0.0347	0.0363	0.0381	0.0399	0.0419	0.0441	0.0464	0.0489	0.0515	0.0544	0.0573	0.0605	0.0639	0.0676
1999	0.0508	0.0529	0.0552	0.0576	0.0603	0.0630	0.0660	0.0692	0.0727	0.0764	0.0804	0.0848	0.0894	0.0943	0.0994	0.1049	0.1109	0.1174
2000	0.0465	0.0485	0.0506	0.0528	0.0552	0.0577	0.0605	0.0634	0.0666	0.0700	0.0737	0.0777	0.0819	0.0864	0.0911	0.0961	0.1015	0.1075
2001	0.0299	0.0311	0.0325	0.0339	0.0355	0.0371	0.0389	0.0407	0.0428	0.0450	0.0473	0.0499	0.0526	0.0555	0.0585	0.0617	0.0652	0.0691
2002	0.0414	0.0432	0.0450	0.0470	0.0492	0.0514	0.0539	0.0565	0.0593	0.0624	0.0656	0.0692	0.0729	0.0769	0.0811	0.0856	0.0905	0.0958
2003	0.0720	0.0751	0.0783	0.0818	0.0855	0.0895	0.0937	0.0983	0.1032	0.1085	0.1142	0.1203	0.1269	0.1338	0.1411	0.1489	0.1573	0.1666
2004	0.0241	0.0251	0.0262	0.0273	0.0286	0.0299	0.0313	0.0328	0.0345	0.0363	0.0382	0.0402	0.0424	0.0447	0.0472	0.0498	0.0526	0.0557
2005	0.0403	0.0420	0.0438	0.0457	0.0478	0.0500	0.0524	0.0549	0.0577	0.0606	0.0638	0.0672	0.0709	0.0748	0.0789	0.0832	0.0879	0.0931
2006	0.0356	0.0371	0.0387	0.0404	0.0422	0.0442	0.0463	0.0485	0.0510	0.0536	0.0564	0.0594	0.0627	0.0661	0.0697	0.0736	0.0777	0.0823
2007	0.0631	0.0658	0.0687	0.0717	0.0750	0.0784	0.0821	0.0861	0.0904	0.0951	0.1001	0.1055	0.1112	0.1173	0.1237	0.1305	0.1379	0.1460
2008	0.0258	0.0269	0.0280	0.0293	0.0306	0.0320	0.0335	0.0352	0.0369	0.0388	0.0409	0.0431	0.0454	0.0479	0.0505	0.0533	0.0563	0.0596
2009	0.0289	0.0301	0.0314	0.0328	0.0343	0.0359	0.0376	0.0394	0.0414	0.0435	0.0458	0.0483	0.0509	0.0537	0.0566	0.0597	0.0631	0.0668
2010	0.0144	0.0150	0.0156	0.0163	0.0171	0.0178	0.0187	0.0196	0.0206	0.0216	0.0228	0.0240	0.0253	0.0267	0.0281	0.0297	0.0314	0.0332
2011	0.0311	0.0325	0.0339	0.0354	0.0370	0.0387	0.0405	0.0425	0.0446	0.0469	0.0494	0.0520	0.0549	0.0579	0.0610	0.0644	0.0680	0.0720
2012	0.0246	0.0257	0.0268	0.0280	0.0292	0.0306	0.0320	0.0336	0.0353	0.0371	0.0390	0.0411	0.0434	0.0458	0.0483	0.0509	0.0538	0.0570
2013	0.0559	0.0582	0.0608	0.0635	0.0663	0.0694	0.0727	0.0762	0.0800	0.0842	0.0886	0.0933	0.0984	0.1038	0.1095	0.1155	0.1221	0.1292
2014	0.0616	0.0641	0.0669	0.0699	0.0731	0.0764	0.0801	0.0840	0.0882	0.0927	0.0975	0.1028	0.1084	0.1143	0.1206	0.1272	0.1344	0.1423
2015	0.0425	0.0443	0.0462	0.0482	0.0504	0.0528	0.0553	0.0580	0.0608	0.0640	0.0673	0.0710	0.0748	0.0789	0.0832	0.0878	0.0928	0.0982
2016	0.0425	0.0443	0.0462	0.0482	0.0504	0.0527	0.0552	0.0579	0.0608	0.0639	0.0673	0.0709	0.0748	0.0789	0.0832	0.0878	0.0927	0.0982
2017	0.0494	0.0515	0.0537	0.0561	0.0587	0.0614	0.0643	0.0674	0.0708	0.0744	0.0783	0.0825	0.0870	0.0918	0.0968	0.1021	0.1079	0.1143
2018	0.0330	0.0344	0.0358	0.0374	0.0391	0.0409	0.0429	0.0450	0.0472	0.0496	0.0522	0.0551	0.0581	0.0612	0.0646	0.0681	0.0720	0.0762
2019	0.0422	0.0440	0.0459	0.0479	0.0501	0.0524	0.0549	0.0576	0.0604	0.0635	0.0669	0.0705	0.0743	0.0784	0.0827	0.0872	0.0922	0.0976
2020	0.0470	0.0490	0.0511	0.0534	0.0558	0.0583	0.0611	0.0641	0.0673	0.0707	0.0745	0.0785	0.0828	0.0873	0.0920	0.0971	0.1026	0.1086
2021	0.0337	0.0352	0.0367	0.0383	0.0400	0.0419	0.0439	0.0460	0.0483	0.0508	0.0535	0.0563	0.0594	0.0627	0.0661	0.0697	0.0737	0.0780

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	0.0524	0.0556	0.0592	0.0630	0.0672	0.0718	0.0766	0.0819	0.0877	0.0941	0.1010	0.1086	0.1168	0.1258	0.1356	0.1462	0.1576	0.1701
1990	0.1656	0.1759	0.1870	0.1992	0.2125	0.2268	0.2423	0.2590	0.2773	0.2974	0.3193	0.3432	0.3693	0.3976	0.4285	0.4620	0.4983	0.5376
1991	0.0738	0.0784	0.0833	0.0888	0.0947	0.1011	0.1079	0.1154	0.1236	0.1325	0.1423	0.1529	0.1645	0.1772	0.1909	0.2059	0.2220	0.2395
1992	0.0667	0.0708	0.0753	0.0802	0.0856	0.0913	0.0976	0.1043	0.1117	0.1198	0.1286	0.1382	0.1487	0.1601	0.1726	0.1860	0.2007	0.2165
1993	0.0583	0.0619	0.0658	0.0701	0.0748	0.0799	0.0853	0.0912	0.0976	0.1047	0.1124	0.1208	0.1300	0.1400	0.1509	0.1627	0.1754	0.1893
1994	0.0275	0.0293	0.0311	0.0331	0.0354	0.0377	0.0403	0.0431	0.0461	0.0495	0.0531	0.0571	0.0614	0.0662	0.0713	0.0769	0.0829	0.0894
1995	0.0593	0.0630	0.0670	0.0713	0.0761	0.0812	0.0867	0.0927	0.0993	0.1065	0.1143	0.1229	0.1322	0.1424	0.1534	0.1654	0.1784	0.1925
1996	0.1216	0.1291	0.1373	0.1463	0.1560	0.1665	0.1778	0.1901	0.2036	0.2183	0.2344	0.2520	0.2711	0.2919	0.3146	0.3392	0.3658	0.3947
1997	0.0546	0.0580	0.0617	0.0657	0.0701	0.0748	0.0799	0.0854	0.0915	0.0981	0.1053	0.1132	0.1218	0.1312	0.1414	0.1524	0.1644	0.1774
1998	0.0717	0.0762	0.0810	0.0863	0.0920	0.0982	0.1049	0.1122	0.1201	0.1288	0.1383	0.1487	0.1599	0.1722	0.1856	0.2001	0.2158	0.2329
1999	0.1244	0.1322	0.1405	0.1497	0.1597	0.1704	0.1821	0.1946	0.2084	0.2235	0.2400	0.2579	0.2775	0.2988	0.3220	0.3472	0.3745	0.4040
2000	0.1140	0.1210	0.1287	0.1371	0.1463	0.1561	0.1668	0.1783	0.1909	0.2047	0.2198	0.2362	0.2542	0.2737	0.2950	0.3180	0.3430	0.3701
2001	0.0732	0.0778	0.0827	0.0881	0.0940	0.1003	0.1071	0.1145	0.1226	0.1315	0.1412	0.1518	0.1633	0.1758	0.1895	0.2043	0.2204	0.2377
2002	0.1015	0.1078	0.1147	0.1221	0.1303	0.1391	0.1485	0.1588	0.1700	0.1823	0.1958	0.2104	0.2264	0.2438	0.2627	0.2833	0.3055	0.3296
2003	0.1766	0.1875	0.1994	0.2125	0.2266	0.2419	0.2583	0.2762	0.2957	0.3171	0.3405	0.3660	0.3938	0.4241	0.4570	0.4927	0.5314	0.5733
2004	0.0590	0.0627	0.0667	0.0710	0.0757	0.0809	0.0864	0.0923	0.0989	0.1060	0.1138	0.1223	0.1316	0.1417	0.1527	0.1647	0.1776	0.1916
2005	0.0987	0.1048	0.1115	0.1188	0.1267	0.1352	0.1444	0.1544	0.1653	0.1773	0.1903	0.2046	0.2201	0.2370	0.2554	0.2754	0.2971	0.3205
2006	0.0873	0.0927	0.0985	0.1050	0.1120	0.1195	0.1276	0.1365	0.1461	0.1567	0.1682	0.1808	0.1946	0.2095	0.2258	0.2434	0.2626	0.2833
2007	0.1548	0.1644	0.1748	0.1862	0.1986	0.2120	0.2265	0.2421	0.2593	0.2780	0.2985	0.3208	0.3452	0.3717	0.4006	0.4319	0.4659	0.5026
2008	0.0632	0.0671	0.0714	0.0760	0.0811	0.0866	0.0925	0.0989	0.1058	0.1135	0.1219	0.1310	0.1409	0.1518	0.1635	0.1763	0.1902	0.2052
2009	0.0708	0.0752	0.0800	0.0852	0.0909	0.0970	0.1036	0.1108	0.1186	0.1272	0.1366	0.1468	0.1580	0.1701	0.1833	0.1976	0.2132	0.2300
2010	0.0352	0.0374	0.0398	0.0424	0.0452	0.0482	0.0515	0.0551	0.0590	0.0632	0.0679	0.0730	0.0785	0.0846	0.0911	0.0982	0.1060	0.1143
2011	0.0763	0.0811	0.0862	0.0919	0.0980	0.1046	0.1117	0.1194	0.1279	0.1371	0.1472	0.1582	0.1703	0.1833	0.1976	0.2130	0.2298	0.2479
2012	0.0604	0.0641	0.0682	0.0727	0.0775	0.0827	0.0884	0.0945	0.1011	0.1085	0.1165	0.1252	0.1347	0.1450	0.1563	0.1685	0.1817	0.1961
2013	0.1370	0.1455	0.1547	0.1648	0.1758	0.1877	0.2004	0.2143	0.2294	0.2461	0.2642	0.2840	0.3055	0.3290	0.3545	0.3822	0.4123	0.4448
2014	0.1509	0.1602	0.1704	0.1815	0.1936	0.2067	0.2207	0.2360	0.2527	0.2710	0.2909	0.3127	0.3365	0.3623	0.3904	0.4210	0.4541	0.4899
2015	0.1042	0.1106	0.1176	0.1253	0.1336	0.1427	0.1524	0.1629	0.1744	0.1870	0.2008	0.2159	0.2323	0.2501	0.2695	0.2906	0.3134	0.3381
2016	0.1041	0.1105	0.1176	0.1252	0.1336	0.1426	0.1523	0.1628	0.1743	0.1869	0.2007	0.2158	0.2321	0.2500	0.2694	0.2904	0.3133	0.3380
2017	0.1211	0.1287	0.1368	0.1458	0.1555	0.1659	0.1772	0.1895	0.2029	0.2176	0.2336	0.2511	0.2702	0.2909	0.3135	0.3380	0.3646	0.3933
2018	0.0808	0.0858	0.0913	0.0972	0.1037	0.1107	0.1182	0.1264	0.1353	0.1451	0.1558	0.1675	0.1802	0.1941	0.2091	0.2255	0.2432	0.2624
2019	0.1035	0.1099	0.1168	0.1245	0.1327	0.1417	0.1513	0.1618	0.1732	0.1858	0.1995	0.2144	0.2307	0.2484	0.2677	0.2886	0.3113	0.3359
2020	0.1152	0.1223	0.1301	0.1386	0.1478	0.1578	0.1685	0.1801	0.1929	0.2068	0.2221	0.2387	0.2568	0.2766	0.2980	0.3213	0.3466	0.3739
2021	0.0827	0.0878	0.0934	0.0995	0.1061	0.1133	0.1210	0.1294	0.1385	0.1485	0.1595	0.1714	0.1844	0.1986	0.2140	0.2307	0.2489	0.2685

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.1835	0.1980	0.2135	0.2301	0.2478	0.2663	0.2855	0.3054	0.3261	0.3477	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604
1990	0.5801	0.6258	0.6749	0.7275	0.7834	0.8418	0.9025	0.9654	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2585	0.2788	0.3007	0.3241	0.3491	0.3751	0.4021	0.4301	0.4593	0.4897	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076
1992	0.2336	0.2520	0.2718	0.2930	0.3155	0.3390	0.3634	0.3888	0.4151	0.4426	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588
1993	0.2042	0.2203	0.2376	0.2561	0.2758	0.2964	0.3177	0.3399	0.3629	0.3869	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011
1994	0.0965	0.1041	0.1123	0.1210	0.1303	0.1400	0.1501	0.1606	0.1715	0.1828	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895
1995	0.2077	0.2241	0.2416	0.2605	0.2805	0.3014	0.3231	0.3456	0.3690	0.3935	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079
1996	0.4258	0.4594	0.4955	0.5340	0.5751	0.6180	0.6625	0.7087	0.7566	0.8068	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363
1997	0.1914	0.2064	0.2227	0.2400	0.2584	0.2777	0.2977	0.3185	0.3400	0.3626	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758
1998	0.2513	0.2711	0.2923	0.3151	0.3393	0.3646	0.3909	0.4182	0.4464	0.4760	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935
1999	0.4359	0.4703	0.5072	0.5467	0.5887	0.6326	0.6782	0.7255	0.7746	0.8259	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561
2000	0.3993	0.4308	0.4646	0.5008	0.5393	0.5794	0.6212	0.6645	0.7095	0.7565	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842
2001	0.2565	0.2767	0.2984	0.3217	0.3464	0.3722	0.3991	0.4269	0.4558	0.4860	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038
2002	0.3556	0.3837	0.4138	0.4460	0.4803	0.5161	0.5533	0.5919	0.6319	0.6738	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985
2003	0.6186	0.6674	0.7198	0.7758	0.8355	0.8977	0.9624	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.2068	0.2231	0.2406	0.2593	0.2793	0.3001	0.3217	0.3441	0.3674	0.3918	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061
2005	0.3458	0.3731	0.4023	0.4337	0.4670	0.5018	0.5380	0.5755	0.6144	0.6552	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791
2006	0.3056	0.3297	0.3556	0.3833	0.4128	0.4435	0.4755	0.5087	0.5431	0.5791	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003
2007	0.5423	0.5850	0.6309	0.6801	0.7324	0.7869	0.8437	0.9025	0.9635	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	0.2214	0.2389	0.2576	0.2777	0.2990	0.3213	0.3444	0.3685	0.3934	0.4195	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348
2009	0.2482	0.2677	0.2887	0.3112	0.3351	0.3601	0.3861	0.4130	0.4409	0.4702	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874
2010	0.1234	0.1331	0.1435	0.1547	0.1666	0.1790	0.1919	0.2053	0.2192	0.2337	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423
2011	0.2674	0.2885	0.3112	0.3354	0.3612	0.3881	0.4161	0.4451	0.4752	0.5067	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252
2012	0.2116	0.2282	0.2461	0.2653	0.2857	0.3070	0.3291	0.3521	0.3759	0.4008	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155
2013	0.4799	0.5178	0.5584	0.6019	0.6482	0.6965	0.7467	0.7987	0.8528	0.9093	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426
2014	0.5286	0.5702	0.6150	0.6629	0.7138	0.7670	0.8223	0.8797	0.9392	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	0.3648	0.3936	0.4245	0.4576	0.4927	0.5294	0.5676	0.6072	0.6483	0.6912	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165
2016	0.3646	0.3934	0.4243	0.4573	0.4925	0.5292	0.5673	0.6069	0.6479	0.6909	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161
2017	0.4244	0.4578	0.4938	0.5322	0.5731	0.6158	0.6602	0.7063	0.7541	0.8040	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335
2018	0.2831	0.3054	0.3294	0.3551	0.3823	0.4108	0.4404	0.4712	0.5030	0.5364	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560
2019	0.3624	0.3910	0.4216	0.4545	0.4894	0.5259	0.5638	0.6031	0.6439	0.6866	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117
2020	0.4035	0.4353	0.4694	0.5060	0.5449	0.5855	0.6277	0.6715	0.7169	0.7644	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924
2021	0.2897	0.3125	0.3371	0.3633	0.3913	0.4204	0.4507	0.4821	0.5148	0.5489	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
1989	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3640	0.3640	
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	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5127	0.5127	
1992	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4588	0.4634	0.4634	
1993	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4051	0.4051	
1994	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1914	0.1914	
1995	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4079	0.4120	0.4120	
1996	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8363	0.8448	0.8448	
1997	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3758	0.3796	0.3796	
1998	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4935	0.4984	0.4984	
1999	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8561	0.8648	0.8648	
2000	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7921	0.7921	
2001	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5038	0.5088	0.5088	
2002	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.6985	0.7055	0.7055	
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	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4061	0.4102	0.4102	
2005	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6791	0.6860	0.6860	
2006	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6003	0.6063	0.6063	
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	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4348	0.4392	0.4392	
2009	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4923	0.4923	
2010	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2423	0.2447	0.2447	
2011	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5305	0.5305	
2012	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4155	0.4197	0.4197	
2013	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9426	0.9521	0.9521	
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	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7238	0.7238	
2016	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7234	0.7234	
2017	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8335	0.8419	0.8419	
2018	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5616	0.5616	
2019	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7189	0.7189	
2020	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.7924	0.8004	0.8004	
2021	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5747	1.0000	

Notes: (a) See Appendix E, Exhibit V, Sheets 1a, 1b, 2a,2b, 3a, and 3b.

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2021 Cost Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117
1989			178,851	131,332	169,051	139,349	80,441	75,936	103,228	60,800
1990		125,997	121,617	74,622	50,293	18,599	48,505	19,415	20,855	15,926
1991		322,308	48,183	30,978	139,644	99,094	35,887	29,449	12,209	26,775
1992		14,301	74,759	99,954	75,676	39,784	36,367	28,184	28,289	26,354
1993		52,824	58,244	110,749	76,857	92,295	124,341	97,500	92,870	93,420
1994		252,125	232,543	71,367	81,150	151,818	57,706	85,955	70,507	36,589
1995		168,079	85,607	136,130	47,778	16,876	41,154	16,528	44,013	43,749
1996		154,249	186,697	78,211	135,621	132,463	124,046	72,346	67,094	62,774
1997		34,891	104,538	60,294	52,719	91,036	69,085	60,471	33,820	52,511
1998		82,236	113,000	129,436	60,948	49,663	121,479	77,928	62,306	73,783
1999		334,303	126,891	69,882	121,171	75,050	80,608	56,454	190,408	116,795
2000		358,530	25,218	188,766	96,711	55,264	49,347	38,713	40,765	37,826
2001			282,625	462,121	169,603	115,577	310,823	98,939	81,396	78,107
2002		80,371	118,208	90,629	82,248	63,881	92,917	80,074	71,114	63,629
2003			363,779	84,733	97,465	219,753	109,176	48,916	84,671	104,137
2004			332,000	131,383	168,598	101,429	66,235	107,827	49,367	58,861
2005		8,463	75,163	92,784	80,074	114,453	85,712	87,280	54,894	72,771
2006		69,620	99,822	78,784	94,161	193,866	102,497	77,059	66,835	61,814
2007		145,773	128,789	177,938	121,183	129,046	131,586	120,154	124,111	114,458
2008		50,897	85,059	63,739	75,068	39,557	53,310	64,411	67,585	78,171
2009	962	105,734	94,611	113,396	95,577	56,683	57,582	89,609	133,410	61,854
2010		380,274	115,985	102,261	43,292	35,406	33,931	51,925	37,841	37,154
2011	5,434	65,707	68,890	80,495	63,195	89,971	64,223	60,904	55,492	53,336
2012	2,071	29,425	141,114	136,822	60,226	46,568	52,873	57,992	58,538	67,874
2013	653	140,502	157,822	140,866	104,536	84,404	113,394	85,577	144,849	
2014	710	78,834	112,226	94,675	151,114	104,204	80,924	114,819		
2015		43,183	130,635	110,695	92,967	70,745	158,519			
2016		385,165	54,749	29,504	49,400	80,606				
2017	319	108,609	44,744	58,813	136,990					
2018	5,444	109,821	140,071	120,143						
2019		135,973	127,089							
2020		35,576								
2021										
Averages:										
Latest 3		90,255	109,890	80,505	104,782	83,261	124,711	88,624	82,443	54,284
Latest 5	64,101	104,421	109,385	89,377	114,603	77,336	101,142	76,500	89,793	61,774
Latest 10	17,666	93,554	111,446	99,458	93,243	73,895	90,110	81,936	81,233	69,925
1993 & Subs.	14,886	125,359	114,022	104,831	91,620	87,789	94,224	77,526	78,599	69,577
All	14,886	125,099	114,439	103,280	92,990	85,195	88,107	71,595	73,050	63,608
Cumulative	89,185	89,393	88,447	86,941	85,703	85,109	85,101	84,819	86,060	87,342
Selected		125,359	114,022	104,831	91,620	87,789	94,224	77,526	79,916	69,751

Note (a): Ratio of 2021 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a, 3b, 3c, and 3d) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a, 2b, 2c, and 2d).

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2021 Cost Level (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	61,970	67,156	293,704	72,036	106,557	86,743	104,312	91,596	106,951	47,565
1990	17,088	11,260	22,038	46,473	47,832	56,124	55,063	65,893	32,929	31,854
1991	31,503	38,094	43,651	41,691	36,307	46,780	66,189	148,324	116,145	156,732
1992	27,738	34,995	46,709	41,302	31,963	44,354	43,271	63,670	66,400	86,022
1993	97,058	75,492	101,894	96,638	101,455	82,149	99,913	93,096	99,083	105,802
1994	20,302	220,040	20,021	24,378	37,890	43,787	37,549	46,461	37,138	53,267
1995	83,575	171,505	72,513	112,965	16,706	94,332	274,691	68,656	113,337	117,988
1996	72,351	63,857	67,472	66,047	72,167	84,232	64,982	57,361	77,517	60,447
1997	56,632	60,109	64,322	93,335	71,229	64,922	117,339	77,692	70,362	68,179
1998	67,215	84,188	81,123	99,843	89,562	104,646	120,594	106,034	108,458	122,748
1999	105,954	105,703	124,116	109,574	132,063	126,877	150,024	118,840	175,363	111,774
2000	60,307	50,192	51,400	69,031	58,139	57,413	55,546	65,625	70,027	70,605
2001	89,394	76,976	115,682	119,220	133,666	125,847	111,768	130,764	111,094	112,252
2002	64,723	79,735	96,642	80,738	85,486	75,737	84,042	80,277	89,629	113,099
2003	92,965	111,655	172,913	132,629	123,275	106,369	105,727	126,757	151,556	
2004	74,929	63,247	58,696	62,249	72,331	63,919	89,222	92,033		
2005	63,293	70,074	70,620	77,669	73,554	109,920	121,360			
2006	65,185	88,587	76,559	87,319	82,486	104,474				
2007	130,830	123,592	133,187	129,307	145,257					
2008	80,350	58,977	77,665	125,085						
2009	68,274	87,484	115,865							
2010	33,732	71,847								
2011	75,287									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Averages:										
Latest 3	64,171	73,536	107,306	112,672	98,872	96,633	107,521	89,716	103,211	103,287
Latest 5	79,103	85,682	94,603	99,236	96,952	90,081	98,513	91,174	105,016	109,941
Latest 10	73,611	82,067	93,949	96,803	95,390	91,637	101,814	89,107	95,003	97,245
1993 & Subs.	74,170	86,965	88,565	93,441	86,403	88,431	108,780	87,306	95,463	97,245
All	67,428	78,102	89,372	84,846	79,318	81,530	98,143	86,974	91,468	93,053
Cumulative	89,773	92,170	93,741	94,263	95,441	97,474	99,632	99,840	101,680	103,266
Selected	73,890	84,516	91,257	95,122	90,896	90,034	105,297	88,207	95,233	97,245

Note (a): Ratio of 2021 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a, 3b, 3c, and 3d) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a, 2b, 2c, and 2d).

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2021 Cost Level (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	55,214	63,080	81,242	80,532	114,424	121,890	121,971	120,937	114,948	93,754
1990	29,397	38,673	36,838	45,791	82,187	82,012	65,137	64,691	88,633	66,797
1991	128,124	98,311	253,026	135,827	140,992	126,563	133,849	156,440	135,410	130,809
1992	61,528	88,047	105,435	92,310	95,326	105,038	103,569	92,310	99,436	105,425
1993	127,342	127,209	115,005	116,801	101,268	119,824	117,616	145,303	129,932	
1994	68,016	61,426	59,187	61,557	74,107	61,906	80,462	102,680		
1995	144,258	126,582	146,214	109,682	112,676	136,056	127,780			
1996	65,872	77,576	84,236	77,709	87,782	115,413				
1997	74,321	72,199	77,296	90,379	125,673					
1998	127,656	114,222	122,161	143,033						
1999	117,503	111,309	181,467							
2000	76,396	163,812								
2001	160,694									
2002										
2003										
2004										
2005										
2006										
2007										
2008										
2009										
2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Averages:										
Latest 3	118,261	122,459	113,934	110,506	110,287	108,026	113,826	115,063	117,906	104,528
Latest 5	109,988	100,802	113,425	104,626	103,291	110,135	113,404	115,596	114,347	
Latest 10	100,979	101,751	113,035	100,807						
1993 & Subs.	107,679	104,607	108,885	106,945						
All	95,558	95,384	110,663	100,807	104,242	111,047	110,648	116,430	114,347	102,374
Cumulative	105,048	106,684	108,851	108,444	110,533	112,375	112,802	113,598	112,266	110,809
Selected	104,329	103,179	110,960	102,000	103,530	105,083	106,659	108,259	109,883	111,531

Note (a): Ratio of 2021 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a, 3b, 3c, and 3d) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a, 2b, 2c, and 2d).

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2021 Cost Level (a)

Year of Birth	369	381	393
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1989	85,609	157,175	127,556
1990	72,648	83,255	
1991	180,134		
1992			
1993			
1994			
1995			
1996			
1997			
1998			
1999			
2000			
2001			
2002			
2003			
2004			
2005			
2006			
2007			
2008			
2009			
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			
Averages:			
Latest 3	116,447		
Latest 5			
Latest 10			
1993 & Subs.			
All	116,447	120,215	127,556
Cumulative	119,244	122,662	127,556
Selected	113,204	114,902	116,626

Note (a): Ratio of 2021 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a, 3b, 3c, and 3d) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a, 2b, 2c, and 2d).

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

Year of Birth	9	21	33	45	57	69	81	93	105	117
1989			8	8	8	9	8	8	8	8
1990		2	6	7	7	7	7	7	7	7
1991		1	2	4	4	4	4	4	4	4
1992		2	9	13	13	13	12	12	12	11
1993		3	10	11	11	11	11	11	11	11
1994		2	5	6	6	7	7	5	5	4
1995		1	5	6	6	6	6	5	5	5
1996		2	4	4	5	6	6	6	6	6
1997		6	8	7	7	10	9	9	9	9
1998		7	8	10	12	12	12	12	12	12
1999		3	4	7	8	8	8	7	7	7
2000		3	5	5	5	5	5	5	5	5
2001		-	2	2	3	4	4	4	4	4
2002		4	7	12	12	15	15	15	15	15
2003		-	1	2	3	3	3	3	3	3
2004		-	2	4	3	5	5	5	5	5
2005		1	6	10	11	10	10	9	9	7
2006		2	5	8	9	10	10	10	10	10
2007		1	6	7	8	8	8	8	8	8
2008		3	7	9	9	10	10	10	10	10
2009	1	5	8	9	9	10	10	10	10	10
2010	-	2	4	6	6	6	5	5	5	5
2011	1	2	8	10	11	10	10	10	10	10
2012	2	2	4	7	7	7	7	7	7	7
2013	2	3	6	7	7	7	7	7	7	
2014	2	6	10	10	10	9	9	9		
2015	-	3	7	10	12	14	14			
2016	-	1	3	5	5	5				
2017	1	4	8	12	13					
2018	1	6	11	13						
2019	-	7	11							
2020	-	8								
2021	-									
Totals:										
Latest 3	-	21	30	30	30	28	30	23	24	22
Latest 5	2	26	40	50	47	42	47	38	39	42
Latest 10	8	42	72	89	89	86	90	85	81	75
1993 & Subs.	10	87	165	199	198	198	191	172	163	153
All	10	92	190	231	230	231	222	203	194	183
Cumulative	3,572	3,562	3,470	3,280	3,049	2,819	2,588	2,366	2,163	1,969

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

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	7	7	6	6	5	5	5	5	5	5
1990	7	7	7	7	7	7	6	4	4	4
1991	4	4	4	4	4	4	4	4	4	4
1992	11	11	11	11	10	10	10	9	9	9
1993	11	11	11	11	9	9	8	8	8	8
1994	4	4	4	4	4	4	4	4	4	4
1995	5	5	5	5	5	5	5	5	5	5
1996	6	6	6	6	6	6	6	6	6	6
1997	9	9	9	9	9	9	9	8	8	8
1998	12	12	12	12	12	12	12	12	12	11
1999	7	7	7	6	5	5	4	4	3	3
2000	5	5	5	5	5	5	5	5	5	5
2001	4	4	4	4	4	4	4	4	4	4
2002	15	15	14	14	13	13	13	13	13	13
2003	3	3	3	3	3	3	3	3	3	3
2004	5	5	5	5	5	5	5	5		
2005	7	7	7	7	7	7	7			
2006	10	9	9	9	9	9				
2007	7	7	7	7	7					
2008	9	9	9	9						
2009	10	10	10							
2010	5	5								
2011	10									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Totals:										
Latest 3	25	24	26	25	23	21	15	21	20	22
Latest 5	41	40	42	37	31	37	32	30	28	36
Latest 10	81	74	73	69	70	72	68	65	63	67
1993 & Subs.	144	133	127	116	103	96	85	77	71	67
All	173	162	155	144	129	122	110	99	93	89
Cumulative	1,786	1,613	1,451	1,296	1,152	1,023	901	791	692	599

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

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	5	5	5	5	5	5	5	5	4	4
1990	4	4	4	4	4	3	3	3	3	3
1991	4	4	4	4	4	4	4	4	4	4
1992	9	9	9	9	9	9	9	9	9	9
1993	8	8	8	8	8	8	8	8	8	
1994	4	4	4	4	4	4	3	3		
1995	5	5	5	5	5	5	5			
1996	6	6	6	6	6	6				
1997	8	8	8	8	8					
1998	11	11	11	11						
1999	3	3	3							
2000	4	3								
2001	4									
2002										
2003										
2004										
2005										
2006										
2007										
2008										
2009										
2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Totals:										
Latest 3	11	17	22	25	19	15	16	20	21	16
Latest 5	30	31	33	34	31	32	29	27	28	
Latest 10	62	61	62	64						
1993 & Subs.	53	48	45	42						
All	75	70	67	64	53	44	37	32	28	20
Cumulative	510	435	365	298	234	181	137	100	68	40

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

Year of Birth	369	381	393
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1989	4	3	3
1990	3	3	
1991	4		
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2020			
2021			
Totals:			
Latest 3	11		
Latest 5			
Latest 10			
1993 & Subs.			
All	11	6	3
Cumulative	20	9	3

Incremental Payments - 2021 Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117
1989			1,430,811	1,050,655	1,352,412	1,254,139	643,528	607,487	825,825	486,396
1990		251,995	729,700	522,352	352,052	130,194	339,536	135,902	145,986	111,480
1991		322,308	96,367	123,912	558,576	396,378	143,549	117,798	48,835	107,098
1992		28,602	672,829	1,299,402	983,782	517,189	436,400	338,212	339,467	289,893
1993		158,471	582,437	1,218,239	845,425	1,015,241	1,367,752	1,072,495	1,021,575	1,027,622
1994		504,250	1,162,714	428,200	486,902	1,062,729	403,944	429,777	352,534	146,355
1995		168,079	428,036	816,778	286,668	101,254	246,923	82,641	220,066	218,744
1996		308,498	746,786	312,846	678,107	794,775	744,274	434,073	402,566	376,647
1997		209,348	836,303	422,060	369,035	910,357	621,769	544,237	304,377	472,597
1998		575,652	903,998	1,294,357	731,371	595,954	1,457,747	935,134	747,672	885,402
1999		1,002,909	507,564	489,177	969,367	600,399	644,864	395,181	1,332,855	817,567
2000		1,075,589	126,090	943,832	483,556	276,318	246,735	193,563	203,825	189,131
2001		312,402	565,251	924,242	508,809	462,307	1,243,290	395,755	325,586	312,428
2002		321,486	827,458	1,087,543	986,979	958,209	1,393,752	1,201,107	1,066,713	954,441
2003		287,669	363,779	169,467	292,396	659,260	327,527	146,747	254,013	312,412
2004		317,188	664,000	525,531	505,794	507,145	331,177	539,136	246,833	294,307
2005		8,463	450,978	927,835	880,812	1,144,526	857,125	785,517	494,048	509,397
2006		139,241	499,111	630,269	847,445	1,938,660	1,024,971	770,588	668,353	618,136
2007		145,773	772,737	1,245,567	969,462	1,032,368	1,052,690	961,230	992,886	915,661
2008		152,690	595,416	573,649	675,616	395,572	533,097	644,109	675,848	781,708
2009	962	528,671	756,888	1,020,567	860,191	566,827	575,817	896,088	1,334,097	618,539
2010	1,134	760,548	463,941	613,564	259,750	212,433	169,653	259,627	189,203	185,772
2011	5,434	131,413	551,119	804,951	695,149	899,712	642,226	609,040	554,925	533,359
2012	4,141	58,851	564,454	957,754	421,585	325,974	370,109	405,941	409,767	475,121
2013	1,305	421,507	946,930	986,062	731,750	590,827	793,756	599,038	1,013,942	
2014	1,421	473,001	1,122,258	946,750	1,511,137	937,833	728,319	1,033,371		
2015	0	129,550	914,448	1,106,951	1,115,607	990,436	2,219,267			
2016	6,261	385,165	164,246	147,522	246,999	403,029				
2017	319	434,437	357,950	705,754	1,780,865					
2018	5,444	658,927	1,540,778	1,561,861						
2019	0	951,809	1,397,984							
2020	0	284,612								
2021	122,438									
Totals:										
Latest 3	122,438	1,895,348	3,296,712	2,415,137	3,143,471	2,331,298	3,741,343	2,038,350	1,978,634	1,194,252
Latest 5	128,202	2,714,950	4,375,405	4,468,838	5,386,358	3,248,099	4,753,678	2,907,017	3,501,934	2,594,499
Latest 10	141,330	3,929,272	8,024,106	8,851,737	8,298,650	6,355,012	8,109,906	6,964,548	6,579,902	5,244,412
1993 & Subs.	148,860	10,906,199	18,813,651	20,861,327	18,140,778	17,382,146	17,996,783	13,334,394	12,811,682	10,645,347
All	148,860	11,509,104	21,743,358	23,857,649	21,387,599	19,680,046	19,559,796	14,533,794	14,171,794	11,640,213
Cumulative	318,567,622	318,418,762	306,909,658	285,166,300	261,308,652	239,921,053	220,241,007	200,681,211	186,147,417	171,975,623

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 6a, 6b, 6c, and 6d) and adjustment factors to 2021 level (shown in Appendix E, Exhibit IV, Sheets 4a, 4b, 4c, and 4d).

Incremental Payments - 2021 Level (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	433,792	470,089	1,762,222	432,216	532,785	433,715	521,562	457,979	534,757	237,825
1990	119,615	78,823	154,263	325,308	334,827	392,865	330,379	263,571	131,717	127,415
1991	126,013	152,374	174,603	166,764	145,230	187,118	264,758	593,298	464,578	626,928
1992	305,121	384,940	513,797	454,320	319,633	443,540	432,709	573,027	597,598	774,194
1993	1,067,643	830,416	1,120,835	1,063,023	913,099	739,344	799,301	744,768	792,662	846,413
1994	81,208	880,160	80,085	97,513	151,560	175,147	150,195	185,844	148,550	213,066
1995	417,876	857,524	362,565	564,823	83,529	471,658	1,373,453	343,278	566,687	589,941
1996	434,107	383,141	404,830	396,283	433,003	505,393	389,890	344,164	465,102	362,683
1997	509,689	540,978	578,896	840,012	641,061	584,299	1,056,053	621,534	562,897	545,430
1998	806,581	1,010,259	973,475	1,198,114	1,074,747	1,255,755	1,447,133	1,272,408	1,301,497	1,350,224
1999	741,678	739,918	868,809	657,442	660,314	634,384	600,097	475,361	526,088	335,321
2000	301,535	250,958	256,998	345,156	290,693	287,064	277,732	328,124	350,137	353,024
2001	357,578	307,905	462,727	476,878	534,665	503,389	447,071	523,054	444,378	449,007
2002	970,851	1,196,030	1,352,986	1,130,328	1,111,321	984,583	1,092,541	1,043,599	1,165,176	1,470,287
2003	278,896	334,964	518,738	397,887	369,824	319,106	317,181	380,270	454,667	
2004	374,643	316,235	293,479	311,246	361,653	319,593	446,108	460,165		
2005	443,052	490,516	494,343	543,684	514,877	769,441	849,522			
2006	651,852	797,284	689,030	785,874	742,371	940,263				
2007	915,808	865,142	932,312	905,148	1,016,802					
2008	723,150	530,789	698,987	1,125,767						
2009	682,745	874,836	1,158,652							
2010	168,660	359,234								
2011	752,865									
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2020										
2021										
Totals:										
Latest 3	1,604,270	1,764,859	2,789,950	2,816,790	2,274,049	2,029,296	1,612,812	1,884,033	2,064,220	2,272,318
Latest 5	3,243,228	3,427,285	3,973,323	3,671,719	3,005,526	3,332,986	3,152,423	2,735,211	2,940,445	3,957,863
Latest 10	5,962,522	6,072,935	6,858,251	6,679,410	6,677,265	6,597,876	6,923,327	5,791,956	5,985,180	6,515,395
1993 & Subs.	10,680,419	11,566,288	11,247,746	10,839,180	8,899,517	8,489,417	9,246,277	6,722,568	6,777,842	6,515,395
All	11,664,960	12,652,515	13,852,631	12,217,789	10,231,992	9,946,657	10,795,685	8,610,443	8,506,493	8,281,757
Cumulative	160,335,409	148,670,449	136,017,934	122,165,303	109,947,515	99,715,522	89,768,866	78,973,180	70,362,738	61,856,245

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 6a, 6b, 6c, and 6d) and adjustment factors to 2021 level (shown in Appendix E, Exhibit IV, Sheets 4a, 4b, 4c, and 4d).

Incremental Payments - 2021 Level (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	276,071	315,402	406,210	402,661	572,122	609,448	609,854	604,687	459,792	375,016
1990	117,587	154,692	147,350	183,162	328,750	246,037	195,410	194,074	265,898	200,391
1991	512,498	393,244	1,012,102	543,307	563,969	506,253	535,396	625,758	541,641	523,237
1992	553,752	792,419	948,913	830,793	857,937	945,346	932,121	830,791	894,926	948,827
1993	1,018,737	1,017,668	920,043	934,410	810,143	958,589	940,924	1,162,422	1,039,460	
1994	272,066	245,704	236,750	246,229	296,427	247,625	241,386	308,040		
1995	721,291	632,910	731,072	548,411	563,379	680,281	638,899			
1996	395,229	465,458	505,417	466,253	526,693	692,478				
1997	594,571	577,594	618,364	723,032	1,005,386					
1998	1,404,212	1,256,443	1,343,775	1,573,368						
1999	352,509	333,926	544,400							
2000	305,584	491,436								
2001	642,775									
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2021										
Totals:										
Latest 3	1,300,868	2,081,805	2,506,539	2,762,653	2,095,457	1,620,384	1,821,209	2,301,252	2,476,027	1,672,455
Latest 5	3,299,651	3,124,857	3,743,028	3,557,292	3,202,028	3,524,318	3,288,726	3,121,085	3,201,717	
Latest 10	6,260,727	6,206,802	7,008,187	6,451,626						
1993 & Subs.	5,706,975	5,021,139	4,899,821	4,491,702						
All	7,166,883	6,676,895	7,414,397	6,451,626	5,524,805	4,886,056	4,093,990	3,725,772	3,201,717	2,047,471
Cumulative	53,574,488	46,407,605	39,730,710	32,316,313	25,864,687	20,339,882	15,453,825	11,359,835	7,634,063	4,432,346

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 6a, 6b, 6c, and 6d) and adjustment factors to 2021 level (shown in Appendix E, Exhibit IV, Sheets 4a, 4b, 4c, and 4d).

Incremental Payments - 2021 Level (a)

Year of Birth	369	381	393
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1989	342,437	471,525	382,667
1990	217,944	249,765	
1991	720,538		
1992			
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2020			
2021			
Totals:			
Latest 3	1,280,919		
Latest 5			
Latest 10			
1993 & Subs.			
All	1,280,919	721,289	382,667
Cumulative	2,384,875	1,103,957	382,667

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 6a, 6b, 6c, and 6d) and adjustment factors to 2021 level (shown in Appendix E, Exhibit IV, Sheets 4a, 4b, 4c, and 4d).

Adjustment Factors to 2021 Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117
1989	1.534	1.508	1.485	1.464	1.441	1.421	1.406	1.391	1.378	1.365
1990	1.508	1.485	1.464	1.441	1.421	1.406	1.391	1.378	1.365	1.353
1991	1.485	1.464	1.441	1.421	1.406	1.391	1.378	1.365	1.353	1.340
1992	1.464	1.441	1.421	1.406	1.391	1.378	1.365	1.353	1.340	1.326
1993	1.441	1.421	1.406	1.391	1.378	1.365	1.353	1.340	1.326	1.311
1994	1.421	1.406	1.391	1.378	1.365	1.353	1.340	1.326	1.311	1.297
1995	1.406	1.391	1.378	1.365	1.353	1.340	1.326	1.311	1.297	1.280
1996	1.391	1.378	1.365	1.353	1.340	1.326	1.311	1.297	1.280	1.262
1997	1.378	1.365	1.353	1.340	1.326	1.311	1.297	1.280	1.262	1.249
1998	1.365	1.353	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234
1999	1.353	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191
2000	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076
2001	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067
2002	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057
2003	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048
2004	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042
2005	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036
2006	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031
2007	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025
2008	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018
2009	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014
2010	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008
2011	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004
2012	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000
2013	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000	
2014	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000		
2015	1.031	1.025	1.018	1.014	1.008	1.004	1.000			
2016	1.025	1.018	1.014	1.008	1.004	1.000				
2017	1.018	1.014	1.008	1.004	1.000					
2018	1.014	1.008	1.004	1.000						
2019	1.008	1.004	1.000							
2020	1.004	1.000								
2021	1.000									

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

Adjustment Factors to 2021 Level (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	1.353	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191
1990	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076
1991	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067
1992	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057
1993	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048
1994	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042
1995	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036
1996	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031
1997	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025
1998	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018
1999	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014
2000	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008
2001	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004
2002	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000
2003	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000	
2004	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000		
2005	1.031	1.025	1.018	1.014	1.008	1.004	1.000			
2006	1.025	1.018	1.014	1.008	1.004	1.000				
2007	1.018	1.014	1.008	1.004	1.000					
2008	1.014	1.008	1.004	1.000						
2009	1.008	1.004	1.000							
2010	1.004	1.000								
2011	1.000									
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2021										

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

Adjustment Factors to 2021 Level (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014
1990	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008
1991	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004
1992	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000
1993	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000	
1994	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000		
1995	1.031	1.025	1.018	1.014	1.008	1.004	1.000			
1996	1.025	1.018	1.014	1.008	1.004	1.000				
1997	1.018	1.014	1.008	1.004	1.000					
1998	1.014	1.008	1.004	1.000						
1999	1.008	1.004	1.000							
2000	1.004	1.000								
2001	1.000									
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2020										
2021										

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

Adjustment Factors to 2021 Level (a)

Year of Birth	369	381	393
1989	1.008	1.004	1.000
1990	1.004	1.000	
1991	1.000		
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

Actual Incremental Payments (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117
1989			963,529	717,900	938,679	882,467	457,684	436,664	599,269	356,204
1990		169,697	498,595	362,553	247,719	92,595	244,060	98,619	106,910	82,420
1991		220,229	66,886	87,190	397,265	284,918	104,168	86,267	36,105	79,952
1992		19,852	473,432	924,148	707,146	375,304	319,590	250,050	253,422	218,639
1993		111,507	414,235	875,675	613,492	743,494	1,011,218	800,649	770,479	784,145
1994		358,628	835,763	310,728	356,574	785,706	301,556	324,141	269,007	112,844
1995		120,816	310,609	598,153	211,942	75,589	186,231	63,061	169,677	170,864
1996		223,865	546,896	231,296	506,227	599,425	567,931	334,683	314,450	298,351
1997		153,312	618,303	315,080	278,329	694,664	479,402	425,111	241,104	378,442
1998		425,596	674,861	976,213	558,085	459,498	1,138,666	740,742	598,714	717,785
1999		748,701	382,808	373,275	747,410	468,980	510,812	316,449	1,080,530	686,653
2000		811,217	96,215	727,722	377,712	218,878	197,578	156,919	171,187	175,843
2001		238,384	435,825	721,938	403,040	370,202	1,007,921	332,384	302,710	292,888
2002		247,875	646,339	861,469	790,344	776,809	1,170,575	1,116,717	999,997	903,191
2003		224,702	288,158	135,704	237,042	553,695	304,515	137,569	240,373	298,102
2004		251,252	531,712	426,042	424,803	471,513	310,464	510,187	235,527	282,570
2005		6,777	365,603	779,264	818,926	1,072,943	811,100	749,538	474,344	491,802
2006		112,881	419,190	585,986	794,443	1,834,561	978,025	739,856	645,268	599,382
2007		122,431	718,444	1,167,665	917,406	985,083	1,010,707	928,028	962,764	893,120
2008		141,962	558,176	542,846	644,671	379,796	514,683	624,567	659,210	767,573
2009	894	495,606	716,246	973,822	825,885	547,248	558,348	874,029	1,309,974	610,269
2010	1,063	719,710	442,691	589,094	250,778	205,989	165,477	254,933	186,674	184,293
2011	5,143	125,394	529,139	777,147	674,060	877,564	630,613	600,897	550,507	531,172
2012	3,952	56,504	544,957	928,697	411,207	320,080	365,161	402,709	408,086	475,121
2013	1,253	406,948	918,202	961,788	718,518	582,928	787,437	596,581	1,013,942	
2014	1,372	458,651	1,094,631	929,631	1,490,934	930,366	725,332	1,033,371		
2015	0	126,361	897,913	1,092,152	1,106,725	986,374	2,219,267			
2016	6,107	378,201	162,050	146,347	245,986	403,029				
2017	313	428,629	355,100	702,860	1,780,865					
2018	5,372	653,681	1,534,460	1,561,861						
2019	0	947,906	1,397,984							
2020	0	284,612								
2021	122,438									
Totals:										
Latest 3	122,438	1,886,198	3,287,543	2,411,068	3,133,576	2,319,770	3,732,037	2,032,662	1,972,535	1,190,586
Latest 5	128,123	2,693,028	4,347,506	4,432,851	5,343,029	3,222,778	4,727,810	2,888,492	3,469,183	2,568,428
Latest 10	140,806	3,866,885	7,877,126	8,663,400	8,149,630	6,218,457	7,955,050	6,804,509	6,446,296	5,133,405
1993 & Subs.	147,907	9,382,107	16,436,509	18,292,456	16,185,404	15,344,414	15,953,019	12,063,121	11,604,524	9,654,411
All	147,907	9,791,885	18,438,951	20,384,247	18,476,213	16,979,698	17,078,521	12,934,721	12,600,230	10,391,626

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

Actual Incremental Payments (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	320,715	350,935	1,329,080	329,810	410,793	338,781	413,142	366,736	433,521	199,743
1990	89,296	59,449	117,713	250,822	261,538	311,198	264,558	213,674	110,626	118,463
1991	95,040	116,272	134,624	130,262	115,040	149,839	214,636	498,295	431,937	587,717
1992	232,828	296,800	401,334	359,878	255,953	359,573	363,421	532,766	560,222	732,623
1993	823,184	648,649	887,840	851,238	740,239	620,955	743,142	698,188	750,099	807,644
1994	63,433	697,196	64,130	79,053	127,291	162,841	140,802	175,865	141,746	204,569
1995	331,010	686,680	293,927	474,380	77,660	442,159	1,299,704	327,555	544,087	569,563
1996	347,620	310,608	340,006	368,440	405,922	478,256	372,032	330,439	449,037	351,679
1997	413,199	454,353	538,223	787,475	606,638	557,536	1,013,936	600,065	545,820	532,003
1998	677,426	939,278	912,591	1,133,780	1,025,520	1,205,673	1,397,147	1,233,805	1,269,458	1,325,809
1999	689,568	693,641	822,157	627,330	633,980	612,472	581,891	463,658	516,576	330,838
2000	282,676	237,483	245,226	331,391	280,652	278,355	270,895	322,190	345,456	350,214
2001	338,377	293,802	444,273	460,406	518,444	490,997	438,986	516,062	440,840	447,166
2002	926,384	1,148,331	1,306,252	1,096,036	1,083,963	966,780	1,077,934	1,035,290	1,160,397	1,470,287
2003	267,773	323,394	503,001	388,092	363,137	314,840	314,656	378,710	454,667	
2004	361,702	306,641	286,254	305,618	356,818	317,049	444,278	460,165		
2005	429,611	478,441	485,404	536,415	510,778	766,285	849,522			
2006	635,805	782,867	679,818	779,617	739,326	940,263				
2007	899,248	853,576	924,889	901,436	1,016,802					
2008	713,482	526,563	696,120	1,125,767						
2009	677,309	871,248	1,158,652							
2010	167,969	359,234								
2011	752,865									
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2019										
2020										
2021										
Totals:										
Latest 3	1,598,143	1,757,045	2,779,661	2,806,821	2,266,906	2,023,597	1,608,457	1,874,165	2,055,904	2,267,666
Latest 5	3,210,873	3,393,488	3,944,883	3,648,854	2,986,860	3,305,216	3,125,378	2,712,417	2,917,935	3,924,313
Latest 10	5,832,148	5,944,097	6,729,890	6,552,108	6,529,419	6,450,249	6,761,279	5,667,940	5,868,084	6,389,772
1993 & Subs.	9,798,641	10,611,985	10,588,764	10,246,474	8,487,169	8,154,459	8,944,926	6,541,992	6,618,183	6,389,772
All	10,536,520	11,435,441	12,571,515	11,317,246	9,530,493	9,313,850	10,200,683	8,153,463	8,154,489	8,028,318

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

Actual Incremental Payments (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	256,674	295,676	384,398	384,218	549,305	588,397	591,352	589,801	451,478	370,002
1990	110,232	146,385	140,601	175,858	317,394	238,573	190,600	190,565	262,343	198,795
1991	484,979	375,232	971,738	524,541	546,859	493,790	525,715	617,392	537,329	521,091
1992	528,389	760,816	916,136	805,588	836,817	928,252	919,659	824,176	891,256	948,827
1993	978,109	982,517	892,131	911,408	795,494	945,773	933,433	1,157,655	1,039,460	
1994	262,668	238,249	230,922	241,776	292,464	245,653	240,396	308,040		
1995	699,409	617,329	717,853	541,079	558,893	677,491	638,899			
1996	385,500	457,042	498,660	462,541	524,533	692,478				
1997	583,819	569,872	613,441	720,067	1,005,386					
1998	1,385,439	1,246,440	1,338,265	1,573,368						
1999	349,703	332,556	544,400							
2000	304,331	491,436								
2001	642,775									
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Totals:										
Latest 3	1,296,808	2,070,432	2,496,105	2,755,976	2,088,812	1,615,622	1,812,728	2,289,871	2,468,045	1,668,714
Latest 5	3,266,067	3,097,346	3,712,618	3,538,831	3,176,770	3,489,648	3,258,102	3,097,828	3,181,866	
Latest 10	6,120,142	6,071,490	6,864,146	6,340,443						
1993 & Subs.	5,591,753	4,935,442	4,835,670	4,450,239						
All	6,972,027	6,513,551	7,248,544	6,340,443	5,427,146	4,810,408	4,040,054	3,687,630	3,181,866	2,038,716

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

Actual Incremental Payments (a)

Year of Birth	369	381	393
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1989	339,710	469,591	382,667
1990	217,050	249,765	
1991	720,538		
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Totals:			
Latest 3	1,277,299		
Latest 5			
Latest 10			
1993 & Subs.			
All	1,277,299	719,356	382,667

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

Paid Loss & ALAE - Actual (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117
1989			963,529	1,681,429	2,620,108	3,502,575	3,960,259	4,396,923	4,996,192	5,352,396
1990		169,697	668,292	1,030,845	1,278,564	1,371,159	1,615,219	1,713,838	1,820,748	1,903,168
1991		220,229	287,115	374,305	771,570	1,056,488	1,160,656	1,246,923	1,283,028	1,362,980
1992		19,852	493,284	1,417,432	2,124,578	2,499,882	2,819,472	3,069,522	3,322,944	3,541,583
1993		111,507	525,742	1,401,417	2,014,909	2,758,403	3,769,621	4,570,270	5,340,749	6,124,894
1994		358,628	1,194,391	1,505,119	1,861,693	2,647,399	2,948,955	3,273,096	3,542,103	3,654,947
1995		120,816	431,425	1,029,578	1,241,520	1,317,109	1,503,340	1,566,401	1,736,078	1,906,942
1996		223,865	770,761	1,002,057	1,508,284	2,107,709	2,675,640	3,010,323	3,324,773	3,623,124
1997		153,312	771,615	1,086,695	1,365,024	2,059,688	2,539,090	2,964,201	3,205,305	3,583,747
1998		425,596	1,100,457	2,076,670	2,634,755	3,094,253	4,232,919	4,973,661	5,572,375	6,290,160
1999		748,701	1,131,509	1,504,784	2,252,194	2,721,174	3,231,986	3,548,435	4,628,965	5,315,618
2000		811,217	907,432	1,635,154	2,012,866	2,231,744	2,429,322	2,586,241	2,757,428	2,933,271
2001		238,384	674,209	1,396,147	1,799,187	2,169,389	3,177,310	3,509,694	3,812,404	4,105,292
2002		247,875	894,214	1,755,683	2,546,027	3,322,836	4,493,411	5,610,128	6,610,125	7,513,316
2003		224,702	512,860	648,564	885,606	1,439,301	1,743,816	1,881,385	2,121,758	2,419,860
2004		251,252	782,964	1,209,006	1,633,809	2,105,322	2,415,786	2,925,973	3,161,500	3,444,070
2005		6,777	372,380	1,151,644	1,970,570	3,043,513	3,854,613	4,604,151	5,078,496	5,570,298
2006		112,881	532,071	1,118,057	1,912,500	3,747,061	4,725,085	5,464,941	6,110,209	6,709,591
2007		122,431	840,875	2,008,540	2,925,946	3,911,029	4,921,736	5,849,764	6,812,528	7,705,648
2008		141,962	700,138	1,242,984	1,887,655	2,267,452	2,782,135	3,406,702	4,065,912	4,833,485
2009	894	496,500	1,212,745	2,186,568	3,012,453	3,559,701	4,118,049	4,992,078	6,302,051	6,912,321
2010	1,063	720,773	1,163,464	1,752,558	2,003,337	2,209,325	2,374,802	2,629,735	2,816,409	3,000,702
2011	5,143	130,537	659,676	1,436,823	2,110,883	2,988,447	3,619,059	4,219,957	4,770,464	5,301,635
2012	3,952	60,455	605,412	1,534,109	1,945,316	2,265,396	2,630,557	3,033,266	3,441,353	3,916,474
2013	1,253	408,201	1,326,403	2,288,191	3,006,709	3,589,637	4,377,074	4,973,655	5,987,598	
2014	1,372	460,023	1,554,654	2,484,284	3,975,219	4,905,585	5,630,917	6,664,288		
2015	0	126,361	1,024,274	2,116,426	3,223,151	4,209,526	6,428,793			
2016	6,107	384,308	546,357	692,705	938,691	1,341,720				
2017	313	428,942	784,042	1,486,901	3,267,767					
2018	5,372	659,052	2,193,512	3,755,373						
2019	0	947,906	2,345,890							
2020	0	284,612								
2021	122,438									

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

Paid Loss & ALAE - Actual (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	5,673,111	6,024,046	7,353,126	7,682,936	8,093,729	8,432,510	8,845,652	9,212,388	9,645,909	9,845,652
1990	1,992,464	2,051,913	2,169,626	2,420,448	2,681,986	2,993,184	3,257,742	3,471,416	3,582,042	3,700,505
1991	1,458,020	1,574,292	1,708,916	1,839,178	1,954,218	2,104,057	2,318,693	2,816,988	3,248,925	3,836,642
1992	3,774,411	4,071,211	4,472,545	4,832,423	5,088,376	5,447,949	5,811,370	6,344,136	6,904,358	7,636,981
1993	6,948,078	7,596,727	8,484,567	9,335,805	10,076,044	10,696,999	11,440,141	12,138,329	12,888,428	13,696,073
1994	3,718,380	4,415,576	4,479,706	4,558,759	4,686,050	4,848,891	4,989,693	5,165,557	5,307,304	5,511,873
1995	2,237,952	2,924,632	3,218,559	3,692,939	3,770,599	4,212,758	5,512,462	5,840,017	6,384,104	6,953,667
1996	3,970,744	4,281,352	4,621,358	4,989,798	5,395,720	5,873,976	6,246,007	6,576,446	7,025,483	7,377,162
1997	3,996,946	4,451,299	4,989,522	5,776,997	6,383,635	6,941,172	7,955,107	8,555,173	9,100,992	9,632,995
1998	6,967,586	7,906,864	8,819,455	9,953,235	10,978,755	12,184,428	13,581,575	14,815,380	16,084,838	17,410,647
1999	6,005,186	6,698,827	7,520,984	8,148,314	8,782,294	9,394,765	9,976,657	10,440,315	10,956,891	11,287,729
2000	3,215,947	3,453,430	3,698,656	4,030,047	4,310,699	4,589,053	4,859,949	5,182,139	5,527,595	5,877,809
2001	4,443,669	4,737,471	5,181,744	5,642,150	6,160,594	6,651,591	7,090,577	7,606,639	8,047,479	8,494,645
2002	8,439,700	9,588,030	10,894,283	11,990,319	13,074,282	14,041,062	15,118,996	16,154,286	17,314,684	18,784,970
2003	2,687,633	3,011,028	3,514,028	3,902,120	4,265,257	4,580,097	4,894,753	5,273,463	5,728,129	
2004	3,805,771	4,112,412	4,398,666	4,704,284	5,061,102	5,378,150	5,822,429	6,282,594		
2005	5,999,908	6,478,350	6,963,753	7,500,169	8,010,946	8,777,232	9,626,754			
2006	7,345,396	8,128,263	8,808,082	9,587,699	10,327,025	11,267,288				
2007	8,604,896	9,458,472	10,383,361	11,284,798	12,301,599					
2008	5,546,968	6,073,531	6,769,651	7,895,418						
2009	7,589,630	8,460,878	9,619,529							
2010	3,168,670	3,527,905								
2011	6,054,500									
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Note: (a) See Exhibit IX, Sheets 6a - 1, 2, and 3.

Paid Loss & ALAE - Actual (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	10,102,326	10,398,002	10,782,400	11,166,618	11,715,923	12,304,320	12,895,672	13,485,473	13,936,951	14,306,954
1990	3,810,737	3,957,123	4,097,724	4,273,582	4,590,976	4,829,549	5,020,149	5,210,714	5,473,057	5,671,852
1991	4,321,621	4,696,853	5,668,591	6,193,132	6,739,991	7,233,781	7,759,496	8,376,888	8,914,217	9,435,308
1992	8,165,370	8,926,186	9,842,322	10,647,911	11,484,727	12,412,979	13,332,638	14,156,815	15,048,071	15,996,898
1993	14,674,181	15,656,698	16,548,829	17,460,236	18,255,730	19,201,504	20,134,937	21,292,592	22,332,052	
1994	5,774,541	6,012,790	6,243,712	6,485,488	6,777,952	7,023,605	7,264,002	7,572,042		
1995	7,653,076	8,270,405	8,988,258	9,529,337	10,088,230	10,765,721	11,404,620			
1996	7,762,662	8,219,704	8,718,364	9,180,905	9,705,438	10,397,916				
1997	10,216,815	10,786,687	11,400,128	12,120,195	13,125,581					
1998	18,796,087	20,042,526	21,380,791	22,954,159						
1999	11,637,431	11,969,988	12,514,388							
2000	6,182,140	6,673,576								
2001	9,137,419									
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Note: (a) See Exhibit IX, Sheets 6a - 1, 2, and 3.

Paid Loss & ALAE - Actual (a)

Year of Birth	369	381	393
1989	14,646,664	15,116,255	15,498,922
1990	5,888,903	6,138,668	
1991	10,155,846		
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2021			

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020	Adjusted q(x) BY 2021
(1)	(2)	(3)	(4)	(5)	(6)
0	0.0152	0.0101	0.0233	0.0350	0.1854
1	0.0154	0.0101	0.0129	0.0259	0.0251
2	0.0156	0.0103	0.0130	0.0143	0.0186
3	0.0158	0.0104	0.0131	0.0145	0.0103
4	0.0160	0.0105	0.0133	0.0146	0.0104
5	0.0162	0.0107	0.0135	0.0148	0.0105
6	0.0165	0.0108	0.0137	0.0150	0.0107
7	0.0167	0.0110	0.0139	0.0152	0.0108
8	0.0170	0.0112	0.0141	0.0154	0.0109
9	0.0174	0.0114	0.0143	0.0157	0.0111
10	0.0178	0.0116	0.0145	0.0159	0.0112
11	0.0182	0.0118	0.0148	0.0162	0.0114
12	0.0186	0.0121	0.0152	0.0165	0.0116
13	0.0190	0.0124	0.0155	0.0169	0.0119
14	0.0193	0.0126	0.0158	0.0173	0.0121
15	0.0197	0.0129	0.0162	0.0176	0.0124
16	0.0200	0.0131	0.0165	0.0180	0.0127
17	0.0204	0.0134	0.0168	0.0184	0.0129
18	0.0208	0.0136	0.0171	0.0187	0.0132
19	0.0212	0.0139	0.0174	0.0190	0.0134
20	0.0215	0.0141	0.0177	0.0194	0.0137
21	0.0219	0.0144	0.0181	0.0198	0.0139
22	0.0223	0.0146	0.0184	0.0201	0.0142
23	0.0228	0.0149	0.0187	0.0205	0.0144
24	0.0232	0.0152	0.0191	0.0209	0.0147
25	0.0238	0.0155	0.0194	0.0212	0.0150
26	0.0243	0.0158	0.0199	0.0217	0.0153
27	0.0248	0.0162	0.0203	0.0221	0.0155
28	0.0254	0.0166	0.0207	0.0226	0.0159
29	0.0260	0.0169	0.0212	0.0231	0.0162
30	0.0266	0.0173	0.0217	0.0236	0.0166
31	0.0272	0.0177	0.0222	0.0241	0.0169
32	0.0278	0.0181	0.0227	0.0247	0.0173
33	0.0285	0.0186	0.0232	0.0252	0.0177
34	0.0292	0.0190	0.0238	0.0258	0.0181
35	0.0300	0.0195	0.0244	0.0265	0.0186
36	0.0308	0.0200	0.0250	0.0271	0.0190
37	0.0316	0.0205	0.0256	0.0278	0.0195
38	0.0325	0.0211	0.0263	0.0285	0.0200
39	0.0335	0.0217	0.0270	0.0293	0.0205
40	0.0345	0.0223	0.0278	0.0301	0.0210
41	0.0356	0.0230	0.0286	0.0309	0.0216
42	0.0367	0.0237	0.0294	0.0318	0.0222
43	0.0380	0.0245	0.0304	0.0328	0.0228
44	0.0393	0.0253	0.0314	0.0338	0.0235
45	0.0407	0.0262	0.0324	0.0349	0.0243
46	0.0423	0.0272	0.0336	0.0361	0.0251
47	0.0439	0.0282	0.0348	0.0374	0.0259
48	0.0456	0.0293	0.0361	0.0387	0.0268
49	0.0475	0.0305	0.0375	0.0402	0.0278
50	0.0494	0.0317	0.0390	0.0418	0.0289
51	0.0515	0.0330	0.0405	0.0434	0.0300
52	0.0537	0.0344	0.0422	0.0451	0.0312
53	0.0561	0.0358	0.0440	0.0470	0.0324
54	0.0587	0.0374	0.0459	0.0490	0.0337
55	0.0614	0.0391	0.0479	0.0511	0.0352
56	0.0643	0.0409	0.0501	0.0534	0.0367
57	0.0674	0.0429	0.0524	0.0558	0.0383
58	0.0708	0.0450	0.0549	0.0583	0.0400
59	0.0744	0.0472	0.0576	0.0611	0.0419
60	0.0783	0.0496	0.0604	0.0641	0.0439

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 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020	Adjusted q(x) BY 2021
(1)	(2)	(3)	(4)	(5)	(6)
61	0.0825	0.0522	0.0635	0.0673	0.0460
62	0.0870	0.0551	0.0669	0.0707	0.0483
63	0.0918	0.0581	0.0705	0.0745	0.0508
64	0.0968	0.0612	0.0743	0.0785	0.0535
65	0.1021	0.0646	0.0784	0.0828	0.0563
66	0.1079	0.0681	0.0827	0.0873	0.0594
67	0.1143	0.0720	0.0872	0.0920	0.0627
68	0.1211	0.0762	0.0922	0.0971	0.0661
69	0.1287	0.0808	0.0976	0.1026	0.0697
70	0.1368	0.0858	0.1035	0.1086	0.0737
71	0.1458	0.0913	0.1099	0.1152	0.0780
72	0.1555	0.0972	0.1168	0.1223	0.0827
73	0.1659	0.1037	0.1245	0.1301	0.0878
74	0.1772	0.1107	0.1327	0.1386	0.0934
75	0.1895	0.1182	0.1417	0.1478	0.0995
76	0.2029	0.1264	0.1513	0.1578	0.1061
77	0.2176	0.1353	0.1618	0.1685	0.1133
78	0.2336	0.1451	0.1732	0.1801	0.1210
79	0.2511	0.1558	0.1858	0.1929	0.1294
80	0.2702	0.1675	0.1995	0.2068	0.1385
81	0.2909	0.1802	0.2144	0.2221	0.1485
82	0.3135	0.1941	0.2307	0.2387	0.1595
83	0.3380	0.2091	0.2484	0.2568	0.1714
84	0.3646	0.2255	0.2677	0.2766	0.1844
85	0.3933	0.2432	0.2886	0.2980	0.1986
86	0.4244	0.2624	0.3113	0.3213	0.2140
87	0.4578	0.2831	0.3359	0.3466	0.2307
88	0.4938	0.3054	0.3624	0.3739	0.2489
89	0.5322	0.3294	0.3910	0.4035	0.2685
90	0.5731	0.3551	0.4216	0.4353	0.2897
91	0.6158	0.3823	0.4545	0.4694	0.3125
92	0.6602	0.4108	0.4894	0.5060	0.3371
93	0.7063	0.4404	0.5259	0.5449	0.3633
94	0.7541	0.4712	0.5638	0.5855	0.3913
95	0.8040	0.5030	0.6031	0.6277	0.4204
96	0.8335	0.5364	0.6439	0.6715	0.4507
97	0.8335	0.5560	0.6866	0.7169	0.4821
98	0.8335	0.5560	0.7117	0.7644	0.5148
99	0.8335	0.5560	0.7117	0.7924	0.5489
100	0.8335	0.5560	0.7117	0.7924	0.5690
101	0.8335	0.5560	0.7117	0.7924	0.5690
102	0.8335	0.5560	0.7117	0.7924	0.5690
103	0.8335	0.5560	0.7117	0.7924	0.5690
104	0.8335	0.5560	0.7117	0.7924	0.5690
105	0.8335	0.5560	0.7117	0.7924	0.5690
106	0.8335	0.5560	0.7117	0.7924	0.5690
107	0.8335	0.5560	0.7117	0.7924	0.5690
108	0.8335	0.5560	0.7117	0.7924	0.5690
109	0.8335	0.5560	0.7117	0.7924	0.5690
110	0.8335	0.5560	0.7117	0.7924	0.5690
111	0.8335	0.5560	0.7117	0.7924	0.5690
112	0.8335	0.5560	0.7117	0.7924	0.5690
113	0.8335	0.5560	0.7117	0.7924	0.5690
114	0.8335	0.5560	0.7117	0.7924	0.5690
115	0.8335	0.5560	0.7117	0.7924	0.5690
116	0.8419	0.5560	0.7117	0.7924	0.5690
117	0.8419	0.5616	0.7117	0.7924	0.5690
118	0.8419	0.5616	0.7189	0.7924	0.5690
119	0.8419	0.5616	0.7189	0.8004	0.5690
120	0.8419	0.5616	0.7189	0.8004	0.5747

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 2003	Adjusted q(x) BY 2004	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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	0.0282	0.0092	0.0151	0.0131	0.0227	0.0091	0.0100	0.0049	0.0104	0.0081	0.0181	0.0197	0.0134	0.0132
1	0.0287	0.0094	0.0154	0.0134	0.0232	0.0093	0.0102	0.0049	0.0105	0.0082	0.0184	0.0200	0.0136	0.0134
2	0.0292	0.0096	0.0157	0.0136	0.0237	0.0095	0.0104	0.0050	0.0107	0.0083	0.0186	0.0202	0.0138	0.0136
3	0.0298	0.0098	0.0160	0.0139	0.0242	0.0097	0.0106	0.0052	0.0109	0.0085	0.0189	0.0205	0.0140	0.0138
4	0.0303	0.0099	0.0163	0.0142	0.0247	0.0099	0.0109	0.0053	0.0112	0.0087	0.0193	0.0208	0.0142	0.0140
5	0.0308	0.0101	0.0166	0.0144	0.0251	0.0101	0.0111	0.0054	0.0114	0.0089	0.0196	0.0212	0.0144	0.0142
6	0.0314	0.0103	0.0169	0.0147	0.0256	0.0103	0.0113	0.0055	0.0117	0.0091	0.0201	0.0216	0.0146	0.0144
7	0.0320	0.0105	0.0172	0.0150	0.0261	0.0105	0.0115	0.0056	0.0119	0.0093	0.0205	0.0221	0.0149	0.0146
8	0.0326	0.0107	0.0176	0.0152	0.0266	0.0106	0.0117	0.0057	0.0122	0.0094	0.0210	0.0226	0.0153	0.0149
9	0.0332	0.0109	0.0179	0.0155	0.0270	0.0108	0.0119	0.0058	0.0124	0.0096	0.0214	0.0231	0.0156	0.0153
10	0.0339	0.0111	0.0182	0.0158	0.0275	0.0110	0.0122	0.0059	0.0126	0.0098	0.0218	0.0236	0.0160	0.0156
11	0.0346	0.0113	0.0186	0.0161	0.0280	0.0112	0.0124	0.0060	0.0129	0.0100	0.0222	0.0241	0.0163	0.0159
12	0.0354	0.0116	0.0189	0.0164	0.0285	0.0114	0.0126	0.0062	0.0131	0.0102	0.0227	0.0245	0.0166	0.0163
13	0.0362	0.0118	0.0194	0.0167	0.0291	0.0117	0.0128	0.0063	0.0133	0.0104	0.0231	0.0250	0.0169	0.0166
14	0.0370	0.0121	0.0198	0.0171	0.0297	0.0119	0.0131	0.0064	0.0136	0.0105	0.0235	0.0254	0.0172	0.0169
15	0.0378	0.0124	0.0202	0.0175	0.0303	0.0121	0.0133	0.0065	0.0138	0.0107	0.0239	0.0259	0.0175	0.0172
16	0.0387	0.0126	0.0207	0.0179	0.0310	0.0124	0.0136	0.0066	0.0141	0.0109	0.0244	0.0264	0.0179	0.0175
17	0.0396	0.0129	0.0212	0.0183	0.0317	0.0127	0.0139	0.0068	0.0144	0.0111	0.0248	0.0268	0.0182	0.0179
18	0.0406	0.0132	0.0216	0.0187	0.0324	0.0129	0.0142	0.0069	0.0147	0.0114	0.0253	0.0273	0.0185	0.0182
19	0.0416	0.0136	0.0221	0.0191	0.0332	0.0132	0.0145	0.0071	0.0150	0.0116	0.0258	0.0278	0.0189	0.0185
20	0.0426	0.0139	0.0227	0.0196	0.0339	0.0135	0.0148	0.0072	0.0153	0.0118	0.0263	0.0284	0.0192	0.0188
21	0.0437	0.0142	0.0232	0.0201	0.0347	0.0139	0.0152	0.0074	0.0156	0.0121	0.0269	0.0290	0.0196	0.0192
22	0.0449	0.0146	0.0238	0.0205	0.0356	0.0142	0.0155	0.0075	0.0160	0.0124	0.0275	0.0296	0.0200	0.0196
23	0.0461	0.0150	0.0244	0.0211	0.0365	0.0145	0.0159	0.0077	0.0164	0.0127	0.0281	0.0302	0.0204	0.0200
24	0.0474	0.0154	0.0251	0.0216	0.0374	0.0149	0.0163	0.0079	0.0167	0.0129	0.0287	0.0309	0.0209	0.0204
25	0.0488	0.0158	0.0258	0.0222	0.0383	0.0153	0.0167	0.0081	0.0171	0.0132	0.0294	0.0316	0.0213	0.0209
26	0.0503	0.0163	0.0265	0.0228	0.0393	0.0156	0.0171	0.0083	0.0175	0.0136	0.0300	0.0323	0.0218	0.0213
27	0.0518	0.0168	0.0273	0.0234	0.0404	0.0161	0.0175	0.0085	0.0180	0.0139	0.0307	0.0331	0.0223	0.0218
28	0.0535	0.0173	0.0281	0.0241	0.0415	0.0165	0.0180	0.0087	0.0184	0.0142	0.0315	0.0339	0.0228	0.0223
29	0.0553	0.0179	0.0290	0.0248	0.0428	0.0170	0.0185	0.0089	0.0189	0.0146	0.0323	0.0347	0.0234	0.0228
30	0.0573	0.0185	0.0299	0.0256	0.0441	0.0175	0.0190	0.0092	0.0194	0.0149	0.0331	0.0355	0.0239	0.0234
31	0.0594	0.0192	0.0309	0.0264	0.0454	0.0180	0.0196	0.0094	0.0199	0.0153	0.0339	0.0364	0.0245	0.0239
32	0.0616	0.0199	0.0320	0.0273	0.0469	0.0186	0.0202	0.0097	0.0205	0.0158	0.0348	0.0373	0.0251	0.0245
33	0.0640	0.0206	0.0332	0.0283	0.0485	0.0192	0.0208	0.0100	0.0211	0.0162	0.0358	0.0383	0.0258	0.0251
34	0.0665	0.0214	0.0345	0.0293	0.0502	0.0198	0.0215	0.0103	0.0217	0.0167	0.0368	0.0394	0.0265	0.0258
35	0.0692	0.0222	0.0358	0.0305	0.0521	0.0205	0.0222	0.0107	0.0224	0.0172	0.0378	0.0405	0.0272	0.0264
36	0.0720	0.0231	0.0372	0.0316	0.0540	0.0213	0.0230	0.0110	0.0231	0.0177	0.0390	0.0417	0.0279	0.0272
37	0.0751	0.0241	0.0387	0.0329	0.0561	0.0221	0.0238	0.0114	0.0239	0.0183	0.0402	0.0429	0.0288	0.0279
38	0.0783	0.0251	0.0403	0.0342	0.0583	0.0229	0.0247	0.0118	0.0248	0.0189	0.0415	0.0443	0.0296	0.0288
39	0.0818	0.0262	0.0420	0.0356	0.0607	0.0238	0.0257	0.0123	0.0257	0.0196	0.0429	0.0457	0.0306	0.0296
40	0.0855	0.0273	0.0438	0.0371	0.0631	0.0248	0.0267	0.0128	0.0266	0.0203	0.0445	0.0473	0.0316	0.0306
41	0.0895	0.0286	0.0457	0.0387	0.0658	0.0258	0.0278	0.0133	0.0277	0.0211	0.0461	0.0490	0.0326	0.0316
42	0.0937	0.0299	0.0478	0.0404	0.0687	0.0269	0.0289	0.0138	0.0288	0.0219	0.0478	0.0507	0.0338	0.0326
43	0.0983	0.0313	0.0500	0.0422	0.0717	0.0280	0.0301	0.0144	0.0299	0.0228	0.0497	0.0527	0.0350	0.0338
44	0.1032	0.0328	0.0524	0.0442	0.0750	0.0293	0.0314	0.0150	0.0311	0.0237	0.0516	0.0547	0.0363	0.0350
45	0.1085	0.0345	0.0549	0.0463	0.0784	0.0306	0.0328	0.0156	0.0325	0.0246	0.0537	0.0569	0.0378	0.0363
46	0.1142	0.0363	0.0577	0.0485	0.0821	0.0320	0.0343	0.0163	0.0339	0.0257	0.0559	0.0591	0.0392	0.0377
47	0.1203	0.0382	0.0606	0.0510	0.0861	0.0335	0.0359	0.0171	0.0354	0.0268	0.0582	0.0616	0.0408	0.0392
48	0.1269	0.0402	0.0638	0.0536	0.0904	0.0352	0.0376	0.0178	0.0370	0.0280	0.0608	0.0641	0.0425	0.0408
49	0.1338	0.0424	0.0672	0.0564	0.0951	0.0369	0.0394	0.0187	0.0387	0.0292	0.0635	0.0669	0.0443	0.0425
50	0.1411	0.0447	0.0709	0.0594	0.1001	0.0388	0.0414	0.0196	0.0405	0.0306	0.0663	0.0699	0.0462	0.0443
51	0.1489	0.0472	0.0748	0.0627	0.1055	0.0409	0.0435	0.0206	0.0425	0.0320	0.0694	0.0731	0.0482	0.0462
52	0.1573	0.0498	0.0789	0.0661	0.1112	0.0431	0.0458	0.0216	0.0446	0.0336	0.0727	0.0764	0.0504	0.0482
53	0.1666	0.0526	0.0832	0.0697	0.1173	0.0454	0.0483	0.0228	0.0469	0.0353	0.0762	0.0801	0.0528	0.0504
54	0.1766	0.0557	0.0879	0.0736	0.1237	0.0479	0.0509	0.0240	0.0494	0.0371	0.0800	0.0840	0.0553	0.0527
55	0.1875	0.0590	0.0931	0.0777	0.1305	0.0505	0.0537	0.0253	0.0520	0.0390	0.0842	0.0882	0.0580	0.0552
56	0.1994	0.0627	0.0987	0.0823	0.1379	0.0533	0.0566	0.0267	0.0549	0.0411	0.0886	0.0927	0.0608	0.0579
57	0.2125	0.0667	0.1048	0.0873	0.1460	0.0563	0.0597	0.0281	0.0579	0.0434	0.0933	0.0975	0.0640	0.0608
58	0.2266	0.0710	0.1115	0.0927	0.1548	0.0596	0.0631	0.0297	0.0610	0.0458	0.0984	0.1028	0.0673	0.0639
59	0.2419	0.0757	0.1188	0.0985	0.1644	0.0632	0.0668	0.0314	0.0644	0.0483	0.1038	0.1084	0.0710	0.0673
60	0.2583	0.0809	0.1267	0.1050	0.1748	0.0671	0.0708	0.0332	0.0680	0.0509	0.1095	0.1143	0.0748	0.0709

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 2003	Adjusted q(x) BY 2004	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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
61	0.2762	0.0864	0.1352	0.1120	0.1862	0.0714	0.0752	0.0352	0.0720	0.0538	0.1155	0.1206	0.0789	0.0748
62	0.2957	0.0923	0.1444	0.1195	0.1986	0.0760	0.0800	0.0374	0.0763	0.0570	0.1221	0.1272	0.0832	0.0789
63	0.3171	0.0989	0.1544	0.1276	0.2120	0.0811	0.0852	0.0398	0.0811	0.0604	0.1292	0.1344	0.0878	0.0832
64	0.3405	0.1060	0.1653	0.1365	0.2265	0.0866	0.0909	0.0424	0.0862	0.0641	0.1370	0.1423	0.0928	0.0878
65	0.3660	0.1138	0.1773	0.1461	0.2421	0.0925	0.0970	0.0452	0.0919	0.0682	0.1455	0.1509	0.0982	0.0927
66	0.3938	0.1223	0.1903	0.1567	0.2593	0.0989	0.1036	0.0482	0.0980	0.0727	0.1547	0.1602	0.1042	0.0982
67	0.4241	0.1316	0.2046	0.1682	0.2780	0.1058	0.1108	0.0515	0.1046	0.0775	0.1648	0.1704	0.1106	0.1041
68	0.4570	0.1417	0.2201	0.1808	0.2985	0.1135	0.1186	0.0551	0.1117	0.0827	0.1758	0.1815	0.1176	0.1105
69	0.4927	0.1527	0.2370	0.1946	0.3208	0.1219	0.1272	0.0590	0.1194	0.0884	0.1877	0.1936	0.1253	0.1176
70	0.5314	0.1647	0.2554	0.2095	0.3452	0.1310	0.1366	0.0632	0.1279	0.0945	0.2004	0.2067	0.1336	0.1252
71	0.5733	0.1776	0.2754	0.2258	0.3717	0.1409	0.1468	0.0679	0.1371	0.1011	0.2143	0.2207	0.1427	0.1336
72	0.6186	0.1916	0.2971	0.2434	0.4006	0.1518	0.1580	0.0730	0.1472	0.1085	0.2294	0.2360	0.1524	0.1426
73	0.6674	0.2068	0.3205	0.2626	0.4319	0.1635	0.1701	0.0785	0.1582	0.1165	0.2461	0.2527	0.1629	0.1523
74	0.7198	0.2231	0.3458	0.2833	0.4659	0.1763	0.1833	0.0846	0.1703	0.1252	0.2642	0.2710	0.1744	0.1628
75	0.7758	0.2406	0.3731	0.3056	0.5026	0.1902	0.1976	0.0911	0.1833	0.1347	0.2840	0.2909	0.1870	0.1743
76	0.8355	0.2593	0.4023	0.3297	0.5423	0.2052	0.2132	0.0982	0.1976	0.1450	0.3055	0.3127	0.2008	0.1869
77	0.8977	0.2793	0.4337	0.3556	0.5850	0.2214	0.2300	0.1060	0.2130	0.1563	0.3290	0.3365	0.2159	0.2007
78	0.9624	0.3001	0.4670	0.3833	0.6309	0.2389	0.2482	0.1143	0.2298	0.1685	0.3545	0.3623	0.2323	0.2158
79	1.0000	0.3217	0.5018	0.4128	0.6801	0.2576	0.2677	0.1234	0.2479	0.1817	0.3822	0.3904	0.2501	0.2321
80	1.0000	0.3441	0.5380	0.4435	0.7324	0.2777	0.2887	0.1331	0.2674	0.1961	0.4123	0.4210	0.2695	0.2500
81	1.0000	0.3674	0.5755	0.4755	0.7869	0.2990	0.3112	0.1435	0.2885	0.2116	0.4448	0.4541	0.2906	0.2694
82	1.0000	0.3918	0.6144	0.5087	0.8437	0.3213	0.3351	0.1547	0.3112	0.2282	0.4799	0.4899	0.3134	0.2904
83	1.0000	0.4061	0.6552	0.5431	0.9025	0.3444	0.3601	0.1666	0.3354	0.2461	0.5178	0.5286	0.3381	0.3133
84	1.0000	0.4061	0.6791	0.5791	0.9635	0.3685	0.3861	0.1790	0.3612	0.2653	0.5584	0.5702	0.3648	0.3380
85	1.0000	0.4061	0.6791	0.6003	1.0000	0.3934	0.4130	0.1919	0.3881	0.2857	0.6019	0.6150	0.3936	0.3646
86	1.0000	0.4061	0.6791	0.6003	1.0000	0.4195	0.4409	0.2053	0.4161	0.3070	0.6482	0.6629	0.4245	0.3934
87	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4702	0.2192	0.4451	0.3291	0.6965	0.7138	0.4576	0.4243
88	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2337	0.4752	0.3521	0.7467	0.7670	0.4927	0.4573
89	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5067	0.3759	0.7987	0.8223	0.5294	0.4925
90	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4008	0.8528	0.8797	0.5676	0.5292
91	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9093	0.9392	0.6072	0.5673
92	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.6483	0.6069
93	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.6912	0.6479
94	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.6909
95	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
96	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
97	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
98	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
99	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
100	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
101	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
102	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
103	1.0000	0.4102	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
104	1.0000	0.4102	0.6860	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
105	1.0000	0.4102	0.6860	0.6063	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
106	1.0000	0.4102	0.6860	0.6063	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
107	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
108	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
109	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
110	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4155	0.9426	1.0000	0.7165	0.7161
111	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9426	1.0000	0.7165	0.7161
112	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7165	0.7161
113	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7165	0.7161
114	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7161
115	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
116	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
117	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
118	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
119	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
120	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234

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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	0.0110	0.0339	0.0148	0.0131	0.0112	0.0052	0.0109	0.0220	0.0097	0.0125	0.0214	0.0192	0.0121	0.0165
1	0.0112	0.0347	0.0151	0.0134	0.0114	0.0053	0.0111	0.0224	0.0099	0.0128	0.0217	0.0196	0.0123	0.0168
2	0.0115	0.0355	0.0155	0.0137	0.0117	0.0054	0.0114	0.0229	0.0101	0.0130	0.0221	0.0199	0.0126	0.0171
3	0.0118	0.0363	0.0158	0.0140	0.0119	0.0055	0.0116	0.0233	0.0103	0.0132	0.0225	0.0203	0.0128	0.0174
4	0.0120	0.0372	0.0162	0.0143	0.0122	0.0056	0.0119	0.0238	0.0105	0.0135	0.0229	0.0206	0.0130	0.0177
5	0.0123	0.0381	0.0166	0.0146	0.0125	0.0058	0.0121	0.0244	0.0107	0.0138	0.0234	0.0210	0.0133	0.0181
6	0.0126	0.0390	0.0170	0.0150	0.0128	0.0059	0.0124	0.0249	0.0109	0.0141	0.0239	0.0214	0.0135	0.0184
7	0.0130	0.0400	0.0174	0.0153	0.0131	0.0060	0.0127	0.0255	0.0112	0.0144	0.0244	0.0219	0.0138	0.0187
8	0.0133	0.0410	0.0178	0.0157	0.0134	0.0062	0.0130	0.0260	0.0114	0.0147	0.0249	0.0223	0.0141	0.0191
9	0.0137	0.0421	0.0183	0.0161	0.0137	0.0063	0.0133	0.0266	0.0117	0.0150	0.0255	0.0228	0.0144	0.0195
10	0.0141	0.0432	0.0187	0.0165	0.0141	0.0065	0.0136	0.0273	0.0120	0.0154	0.0261	0.0234	0.0147	0.0199
11	0.0145	0.0444	0.0193	0.0169	0.0144	0.0066	0.0140	0.0279	0.0123	0.0157	0.0267	0.0239	0.0150	0.0203
12	0.0149	0.0457	0.0198	0.0174	0.0148	0.0068	0.0143	0.0286	0.0126	0.0161	0.0273	0.0244	0.0153	0.0208
13	0.0154	0.0471	0.0204	0.0179	0.0152	0.0070	0.0147	0.0293	0.0129	0.0165	0.0279	0.0250	0.0157	0.0213
14	0.0159	0.0486	0.0210	0.0184	0.0156	0.0072	0.0151	0.0301	0.0132	0.0169	0.0286	0.0256	0.0160	0.0218
15	0.0164	0.0502	0.0217	0.0190	0.0161	0.0074	0.0155	0.0309	0.0135	0.0173	0.0293	0.0262	0.0164	0.0223
16	0.0170	0.0519	0.0224	0.0196	0.0166	0.0076	0.0159	0.0317	0.0139	0.0178	0.0300	0.0268	0.0168	0.0228
17	0.0176	0.0537	0.0231	0.0202	0.0171	0.0078	0.0164	0.0326	0.0143	0.0182	0.0308	0.0275	0.0172	0.0233
18	0.0183	0.0557	0.0239	0.0209	0.0177	0.0081	0.0169	0.0336	0.0147	0.0187	0.0316	0.0282	0.0177	0.0239
19	0.0190	0.0578	0.0248	0.0216	0.0183	0.0084	0.0174	0.0346	0.0151	0.0192	0.0325	0.0290	0.0181	0.0245
20	0.0197	0.0600	0.0258	0.0224	0.0189	0.0086	0.0180	0.0357	0.0155	0.0198	0.0334	0.0297	0.0186	0.0251
21	0.0205	0.0624	0.0267	0.0233	0.0196	0.0089	0.0186	0.0368	0.0160	0.0204	0.0344	0.0306	0.0191	0.0258
22	0.0214	0.0649	0.0278	0.0242	0.0203	0.0093	0.0192	0.0381	0.0166	0.0211	0.0354	0.0315	0.0196	0.0265
23	0.0223	0.0676	0.0289	0.0251	0.0211	0.0096	0.0199	0.0394	0.0171	0.0217	0.0365	0.0324	0.0202	0.0272
24	0.0232	0.0704	0.0301	0.0261	0.0220	0.0100	0.0207	0.0409	0.0177	0.0225	0.0377	0.0335	0.0208	0.0280
25	0.0243	0.0735	0.0314	0.0272	0.0228	0.0104	0.0215	0.0424	0.0184	0.0233	0.0390	0.0346	0.0215	0.0289
26	0.0254	0.0767	0.0327	0.0283	0.0238	0.0108	0.0223	0.0441	0.0191	0.0241	0.0404	0.0357	0.0222	0.0298
27	0.0265	0.0802	0.0342	0.0296	0.0248	0.0112	0.0232	0.0458	0.0198	0.0250	0.0419	0.0370	0.0229	0.0308
28	0.0278	0.0839	0.0357	0.0309	0.0259	0.0117	0.0242	0.0476	0.0206	0.0260	0.0434	0.0383	0.0238	0.0318
29	0.0291	0.0879	0.0374	0.0323	0.0270	0.0122	0.0252	0.0496	0.0214	0.0270	0.0451	0.0398	0.0246	0.0329
30	0.0306	0.0921	0.0391	0.0338	0.0282	0.0128	0.0263	0.0517	0.0223	0.0281	0.0469	0.0413	0.0256	0.0341
31	0.0322	0.0967	0.0411	0.0354	0.0295	0.0133	0.0275	0.0539	0.0232	0.0293	0.0488	0.0429	0.0265	0.0354
32	0.0339	0.1017	0.0431	0.0371	0.0309	0.0140	0.0287	0.0563	0.0242	0.0305	0.0508	0.0447	0.0276	0.0368
33	0.0357	0.1070	0.0453	0.0390	0.0324	0.0146	0.0300	0.0589	0.0253	0.0318	0.0529	0.0465	0.0287	0.0383
34	0.0376	0.1128	0.0477	0.0410	0.0341	0.0153	0.0315	0.0616	0.0264	0.0332	0.0552	0.0485	0.0299	0.0398
35	0.0397	0.1190	0.0503	0.0431	0.0358	0.0161	0.0330	0.0645	0.0277	0.0347	0.0576	0.0506	0.0311	0.0414
36	0.0419	0.1255	0.0530	0.0454	0.0377	0.0169	0.0346	0.0676	0.0290	0.0363	0.0603	0.0528	0.0325	0.0432
37	0.0442	0.1323	0.0559	0.0479	0.0397	0.0178	0.0364	0.0710	0.0304	0.0381	0.0630	0.0552	0.0339	0.0450
38	0.0467	0.1396	0.0590	0.0505	0.0419	0.0188	0.0383	0.0747	0.0319	0.0399	0.0660	0.0577	0.0355	0.0470
39	0.0494	0.1475	0.0622	0.0533	0.0442	0.0198	0.0404	0.0786	0.0336	0.0419	0.0692	0.0605	0.0371	0.0492
40	0.0524	0.1562	0.0657	0.0562	0.0466	0.0209	0.0426	0.0828	0.0353	0.0441	0.0727	0.0634	0.0389	0.0514
41	0.0556	0.1656	0.0696	0.0594	0.0492	0.0220	0.0449	0.0873	0.0372	0.0464	0.0764	0.0666	0.0407	0.0539
42	0.0592	0.1759	0.0738	0.0629	0.0519	0.0232	0.0474	0.0921	0.0393	0.0489	0.0804	0.0700	0.0428	0.0565
43	0.0630	0.1870	0.0784	0.0667	0.0550	0.0245	0.0500	0.0971	0.0414	0.0515	0.0848	0.0737	0.0450	0.0593
44	0.0672	0.1992	0.0833	0.0708	0.0583	0.0260	0.0528	0.1025	0.0437	0.0544	0.0894	0.0777	0.0473	0.0624
45	0.0718	0.2125	0.0888	0.0753	0.0619	0.0275	0.0559	0.1083	0.0461	0.0573	0.0943	0.0819	0.0499	0.0656
46	0.0766	0.2268	0.0947	0.0802	0.0658	0.0293	0.0593	0.1147	0.0487	0.0605	0.0994	0.0864	0.0526	0.0692
47	0.0819	0.2423	0.1011	0.0856	0.0701	0.0311	0.0630	0.1216	0.0515	0.0639	0.1049	0.0911	0.0555	0.0729
48	0.0877	0.2590	0.1079	0.0913	0.0748	0.0331	0.0670	0.1291	0.0546	0.0676	0.1109	0.0961	0.0585	0.0769
49	0.0941	0.2773	0.1154	0.0976	0.0799	0.0354	0.0713	0.1373	0.0580	0.0717	0.1174	0.1015	0.0617	0.0811
50	0.1010	0.2974	0.1236	0.1043	0.0853	0.0377	0.0761	0.1463	0.0617	0.0762	0.1244	0.1075	0.0652	0.0856
51	0.1086	0.3193	0.1325	0.1117	0.0912	0.0403	0.0812	0.1560	0.0657	0.0810	0.1322	0.1140	0.0691	0.0905
52	0.1168	0.3432	0.1423	0.1198	0.0976	0.0431	0.0867	0.1665	0.0701	0.0863	0.1405	0.1210	0.0732	0.0958
53	0.1258	0.3693	0.1529	0.1286	0.1047	0.0461	0.0927	0.1778	0.0748	0.0920	0.1497	0.1287	0.0778	0.1015
54	0.1356	0.3976	0.1645	0.1382	0.1124	0.0495	0.0993	0.1901	0.0799	0.0982	0.1597	0.1371	0.0827	0.1078
55	0.1462	0.4285	0.1772	0.1487	0.1208	0.0531	0.1065	0.2036	0.0854	0.1049	0.1704	0.1463	0.0881	0.1147
56	0.1576	0.4620	0.1909	0.1601	0.1300	0.0571	0.1143	0.2183	0.0915	0.1122	0.1821	0.1561	0.0940	0.1221
57	0.1701	0.4983	0.2059	0.1726	0.1400	0.0614	0.1229	0.2344	0.0981	0.1201	0.1946	0.1668	0.1003	0.1303
58	0.1835	0.5376	0.2220	0.1860	0.1509	0.0662	0.1322	0.2520	0.1053	0.1288	0.2084	0.1783	0.1071	0.1391
59	0.1980	0.5801	0.2395	0.2007	0.1627	0.0713	0.1424	0.2711	0.1132	0.1383	0.2235	0.1909	0.1145	0.1485
60	0.2135	0.6258	0.2585	0.2165	0.1754	0.0769	0.1534	0.2919	0.1218	0.1487	0.2400	0.2047	0.1226	0.1588

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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
61	0.2301	0.6749	0.2788	0.2336	0.1893	0.0829	0.1654	0.3146	0.1312	0.1599	0.2579	0.2198	0.1315	0.1700
62	0.2478	0.7275	0.3007	0.2520	0.2042	0.0894	0.1784	0.3392	0.1414	0.1722	0.2775	0.2362	0.1412	0.1823
63	0.2663	0.7834	0.3241	0.2718	0.2203	0.0965	0.1925	0.3658	0.1524	0.1856	0.2988	0.2542	0.1518	0.1958
64	0.2855	0.8418	0.3491	0.2930	0.2376	0.1041	0.2077	0.3947	0.1644	0.2001	0.3220	0.2737	0.1633	0.2104
65	0.3054	0.9025	0.3751	0.3155	0.2561	0.1123	0.2241	0.4258	0.1774	0.2158	0.3472	0.2950	0.1758	0.2264
66	0.3261	0.9654	0.4021	0.3390	0.2758	0.1210	0.2416	0.4594	0.1914	0.2329	0.3745	0.3180	0.1895	0.2438
67	0.3477	1.0000	0.4301	0.3634	0.2964	0.1303	0.2605	0.4955	0.2064	0.2513	0.4040	0.3430	0.2043	0.2627
68	0.3604	1.0000	0.4593	0.3888	0.3177	0.1400	0.2805	0.5340	0.2227	0.2711	0.4359	0.3701	0.2204	0.2833
69	0.3604	1.0000	0.4897	0.4151	0.3399	0.1501	0.3014	0.5751	0.2400	0.2923	0.4703	0.3993	0.2377	0.3055
70	0.3604	1.0000	0.5076	0.4426	0.3629	0.1606	0.3231	0.6180	0.2584	0.3151	0.5072	0.4308	0.2565	0.3296
71	0.3604	1.0000	0.5076	0.4588	0.3869	0.1715	0.3456	0.6625	0.2777	0.3393	0.5467	0.4646	0.2767	0.3556
72	0.3604	1.0000	0.5076	0.4588	0.4011	0.1828	0.3690	0.7087	0.2977	0.3646	0.5887	0.5008	0.2984	0.3837
73	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.3935	0.7566	0.3185	0.3909	0.6326	0.5393	0.3217	0.4138
74	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8068	0.3400	0.4182	0.6782	0.5794	0.3464	0.4460
75	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3626	0.4464	0.7255	0.6212	0.3722	0.4803
76	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4760	0.7746	0.6645	0.3991	0.5161
77	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8259	0.7095	0.4269	0.5533
78	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7565	0.4558	0.5919
79	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.4860	0.6319
80	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6738
81	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
82	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
83	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
84	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
85	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
86	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
87	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
88	0.3640	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
89	0.3640	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
90	0.3640	1.0000	0.5127	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
91	0.3640	1.0000	0.5127	0.4634	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
92	0.3640	1.0000	0.5127	0.4634	0.4051	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
93	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
94	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
95	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
96	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4935	0.8561	0.7842	0.5038	0.6985
97	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8561	0.7842	0.5038	0.6985
98	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7842	0.5038	0.6985
99	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5038	0.6985
100	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
101	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
102	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
103	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
104	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
105	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
106	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
107	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
108	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
109	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
110	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
111	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
112	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
113	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
114	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
115	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
116	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
117	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
118	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
119	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
120	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Sum of (a) Remaining Life Expectancy	Cumulative Paid (b) Loss & ALAE	Number of Years Since Date of Claim (c)	Average Annual Payment (3) / (4)	Indicated Birth Year Relativity Based on Average Annual Payment (d)	Remaining Life Expectancy X Annual Payment Relativity (e)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (7) / (2)	Current (f) Case O/S Loss & ALAE @ 9/30/21	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (9) / (2)	Average Annual Remaining Payment Relativity Based on Current Case O/S (g)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	81.07	5,131,268	90	56,737	0.646	53.66	0.662	11,122,262	137,193	0.938
1990	44.01	3,900,032	89	44,053	0.502	25.69	0.584	6,200,539	140,889	0.963
1991	95.53	10,616,798	113	94,179	1.073	103.28	1.081	16,772,827	175,577	1.200
1992	230.09	17,929,749	250	71,820	0.818	183.67	0.798	34,467,834	149,802	1.024
1993	194.08	16,295,752	186	87,848	1.001	130.13	0.671	25,147,025	129,570	0.886
1994	114.07	4,822,157	75	64,373	0.733	82.81	0.726	13,775,947	120,767	0.826
1995	142.61	12,223,965	122	99,893	1.138	156.95	1.101	22,157,254	155,370	1.062
1996	120.09	10,429,535	140	74,737	0.852	100.22	0.835	20,751,713	172,801	1.181
1997	244.88	13,293,175	173	76,684	0.874	170.94	0.698	31,296,752	127,804	0.874
1998	302.12	23,732,835	234	101,566	1.157	313.65	1.038	50,614,313	167,530	1.145
1999	62.48	5,633,390	59	95,790	1.091	68.19	1.091	13,464,843	215,506	1.473
2000	66.89	3,363,658	59	57,215	0.652	38.37	0.574	10,835,354	161,988	1.107
2001	114.36	7,935,091	69	114,669	1.307	144.30	1.262	21,330,580	186,521	1.275
2002	319.62	17,525,093	214	81,862	0.933	287.28	0.899	54,789,878	171,422	1.172
2003	53.85	5,342,138	47	114,124	1.300	71.18	1.322	11,430,928	212,274	1.451
2004	165.46	5,604,708	72	78,267	0.892	126.21	0.763	23,483,199	141,927	0.970
2005	183.39	8,605,498	98	87,865	1.001	117.21	0.639	26,518,595	144,602	0.989
2006	255.45	11,014,183	117	94,421	1.076	267.96	1.049	41,753,754	163,452	1.117
2007	146.03	11,981,786	85	140,335	1.599	229.13	1.569	28,687,089	196,447	1.343
2008	306.89	7,098,019	101	70,152	0.799	226.67	0.739	46,737,023	152,292	1.041
2009	328.64	9,575,862	105	91,216	1.039	333.70	1.015	54,354,275	165,392	1.131
2010	220.87	2,877,665	47	60,659	0.691	134.98	0.611	28,807,925	130,429	0.892
2011	326.64	6,299,588	83	75,526	0.861	273.14	0.836	46,893,851	143,564	0.981
2012	257.80	3,651,215	53	68,774	0.784	194.93	0.756	32,246,057	125,082	0.855
2013	172.53	6,378,015	49	129,661	1.477	250.33	1.451	25,197,130	146,045	0.998
2014	212.43	6,624,996	55	119,779	1.365	266.89	1.256	29,829,547	140,421	0.960
2015	414.15	6,801,087	52	131,017	1.493	594.73	1.436	57,677,521	139,267	0.952
2016	149.61	1,114,304	16	68,446	0.780	119.92	0.802	17,628,035	117,827	0.805
2017	270.80	3,297,636	25	130,341	1.485	409.44	1.512	32,541,808	120,169	0.821
2018	426.98	3,832,617	25	155,988	1.777	1,035.98	2.426	49,243,668	115,330	0.788
2019	225.00	2,768,090	11	257,497	2.934	682.44	3.033	28,282,934	125,702	0.859
2020										
2021										
Totals / Avg.	6,248.42	255,699,904	2,913	87,767				914,040,461	146,283	

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/21	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)
1989	13	7/24/1991	34.09	1,697,616	30.21	56,194	0.640	21.83		4,292,779	125,925	0.861
1989	16	8/19/1991	19.61	1,271,657	30.14	42,192	0.481	9.43		2,355,223	120,103	0.821
1989	17	9/6/1991	27.37	2,161,995	30.09	71,851	0.819	22.41		4,474,260	163,473	1.118
Subtotals / Avg. BY 1989:			81.07	5,131,268	90.44	56,737	0.646	53.66	0.662	11,122,262	137,193	0.938
1990	24	12/23/1991	18.87	1,873,894	29.79	62,903	0.717	13.52		3,187,882	168,939	1.155
1990	31	4/8/1992	16.74	1,733,119	29.50	58,750	0.669	11.21		2,632,780	157,275	1.075
1990	39	7/10/1992	8.40	293,020	29.24	10,021	0.114	0.96		379,876	45,223	0.309
Subtotals / Avg. BY 1990:			44.01	3,900,032	88.53	44,053	0.502	25.69	0.584	6,200,539	140,889	0.963
1991	28	3/5/1992	22.03	3,060,033	29.59	103,414	1.178	25.96		4,357,159	197,783	1.352
1991	75	9/22/1993	26.52	3,261,659	28.04	116,322	1.325	35.15		4,629,224	174,556	1.193
1991	76	10/6/1993	30.00	2,271,044	28.00	81,109	0.924	27.72		4,909,774	163,659	1.119
1991	112	9/1/1994	16.98	2,024,062	27.10	74,689	0.851	14.45		2,876,670	169,415	1.158
Subtotals / Avg. BY 1991:			95.53	10,616,798	112.73	94,179	1.073	103.28	1.081	16,772,827	175,577	1.200
1992	35	5/27/1992	43.30	1,159,036	29.36	39,477	0.450	19.48		4,889,008	112,910	0.772
1992	42	8/24/1992	17.46	2,553,340	29.12	87,683	0.999	17.44		3,017,135	172,803	1.181
1992	79	11/10/1993	23.58	2,872,005	27.91	102,902	1.172	27.65		4,201,924	178,199	1.218
1992	98	4/19/1994	27.33	2,204,704	27.47	80,259	0.914	24.99		4,703,101	172,086	1.176
1992	99	4/21/1994	31.98	1,393,575	27.46	50,749	0.578	18.49		3,842,887	120,165	0.821
1992	100	4/28/1994	16.84	589,501	27.44	21,483	0.245	4.12		2,275,000	135,095	0.924
1992	114	9/28/1994	25.46	3,538,179	27.02	130,947	1.492	37.99		4,226,277	165,997	1.135
1992	116	10/30/1994	19.60	1,940,915	26.94	72,046	0.821	16.09		3,634,635	185,441	1.268
1992	117	11/2/1994	24.54	1,678,494	26.93	62,328	0.710	17.43		3,677,868	149,872	1.025
Subtotals / Avg. BY 1992:			230.09	17,929,749	249.65	71,820	0.818	183.67	0.798	34,467,834	149,802	1.024
1993	86	1/24/1994	43.59	289,902	27.70	10,466	0.119	5.20		3,227,468	74,041	0.506
1993	140	2/27/1995	28.46	1,035,720	26.61	38,922	0.443	12.62		4,066,908	142,899	0.977
1993	152	4/5/1995	4.36	2,019,847	26.51	76,192	0.868	3.78		877,149	201,181	1.375
1993	158	5/10/1995	34.59	2,026,036	26.41	76,715	0.874	30.23		5,495,271	158,869	1.086
1993	162	6/7/1995	40.10	740,333	26.33	28,117	0.320	12.85		2,067,039	51,547	0.352
1993	177	9/6/1995	33.17	2,107,424	26.08	80,806	0.921	30.54		5,149,364	155,242	1.061
1993	185	11/28/1995	9.81	8,076,490	25.86	312,316	3.558	34.91		4,263,826	434,641	2.971
Subtotals / Avg. BY 1993:			194.08	16,295,752	185.50	87,848	1.001	130.13	0.671	25,147,025	129,570	0.886

Notes: (a) As provided by NICA management evaluated as of September 30, 2021.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2021.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/21 (11)	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)
1994	193	5/6/1996	34.39	1,629,604	25.42	64,107	0.730	25.12		4,773,811	138,814	0.949
1994	204	7/23/1996	41.59	680,956	25.21	27,011	0.308	12.80		2,527,062	60,761	0.415
1994	233	6/27/1997	38.09	2,511,597	24.28	103,443	1.179	44.89		6,475,074	169,994	1.162
Subtotals / Avg. BY 1994:			114.07	4,822,157	74.91	64,373	0.733	82.81	0.726	13,775,947	120,767	0.826
1995	210	9/23/1996	25.62	3,790,896	25.04	151,394	1.725	44.19		4,850,508	189,325	1.294
1995	219	2/6/1997	34.45	1,631,801	24.66	66,172	0.754	25.97		5,746,016	166,793	1.140
1995	225	3/30/1997	13.64	2,413,005	24.52	98,410	1.121	15.29		2,337,989	171,407	1.172
1995	231	6/9/1997	34.45	2,383,806	24.33	97,978	1.116	38.46		4,759,961	138,170	0.945
1995	245	12/12/1997	34.45	2,004,456	23.82	84,150	0.959	33.03		4,462,781	129,544	0.886
Subtotals / Avg. BY 1995:			142.61	12,223,965	122.37	99,893	1.138	156.95	1.101	22,157,254	155,370	1.062
1996	207	9/9/1996	34.50	1,664,961	25.07	66,412	0.757	26.11		6,702,904	194,287	1.328
1996	220	2/17/1997	32.13	2,204,546	24.63	89,507	1.020	32.77		5,124,698	159,499	1.090
1996	242	10/26/1997	14.17	3,022,774	23.95	126,212	1.438	20.38		2,873,618	202,796	1.386
1996	253	5/6/1998	4.52	630,674	23.42	26,929	0.307	1.39		746,019	165,049	1.128
1996	335	3/20/2000	8.85	2,271,696	21.55	105,415	1.201	10.63		1,509,015	170,510	1.166
1996	361	11/1/2000	25.92	634,885	20.93	30,334	0.346	8.96		3,795,458	146,430	1.001
Subtotals / Avg. BY 1996:			120.09	10,429,535	139.55	74,737	0.852	100.22	0.835	20,751,713	172,801	1.181
1997	252	5/1/1998	38.15	1,221,402	23.43	52,130	0.594	22.66		3,823,528	100,224	0.685
1997	260	7/13/1998	43.83	289,283	23.23	12,453	0.142	6.22		1,341,396	30,605	0.209
1997	263	9/2/1998	34.55	969,898	23.09	42,005	0.479	16.54		5,334,678	154,405	1.056
1997	276	11/13/1998	14.74	5,189,554	22.90	226,618	2.582	38.06		3,275,362	222,209	1.519
1997	297	6/10/1999	25.97	1,806,796	22.32	80,950	0.922	23.95		4,590,273	176,753	1.208
1997	402	10/4/2001	34.83	1,930,922	20.00	96,546	1.100	38.31		5,883,418	168,918	1.155
1997	431	7/11/2002	18.26	1,392,217	19.24	72,361	0.824	15.05		3,064,515	167,827	1.147
1997	433	8/15/2002	34.55	493,103	19.14	25,763	0.294	10.14		3,983,582	115,299	0.788
Subtotals / Avg. BY 1997:			244.88	13,293,175	173.35	76,684	0.874	170.94	0.698	31,296,752	127,804	0.874
1998	275	11/5/1998	17.03	2,006,378	22.92	87,538	0.997	16.99		2,433,732	142,909	0.977
1998	281	1/13/1999	34.88	2,626,791	22.73	115,565	1.317	45.93		7,422,515	212,801	1.455
1998	286	3/8/1999	37.03	1,213,223	22.58	53,730	0.612	22.67		5,235,998	141,399	0.967
1998	294	5/19/1999	40.31	2,621,364	22.38	117,130	1.335	53.80		7,112,417	176,443	1.206
1998	296	7/2/2003	34.88	274,115	18.26	15,012	0.171	5.97		3,718,197	106,600	0.729
1998	301	6/15/1999	34.88	1,679,246	22.31	75,269	0.858	29.91		5,235,648	150,105	1.026
1998	330	2/8/2000	8.42	4,605,528	21.66	212,628	2.423	20.40		2,328,117	276,498	1.890
1998	368	1/19/2001	34.59	1,659,587	20.71	80,135	0.913	31.58		4,567,371	132,043	0.903
1998	390	6/14/2001	26.02	2,747,932	20.31	135,299	1.542	40.11		5,119,309	196,745	1.345
1998	403	10/12/2001	29.51	2,465,596	19.98	123,403	1.406	41.49		6,550,269	221,968	1.517
1998	411	12/5/2001	4.57	1,833,076	19.83	92,440	1.053	4.81		890,739	194,910	1.332
Subtotals / Avg. BY 1998:			302.12	23,732,835	233.67	101,566	1.157	313.65	1.038	50,614,313	167,530	1.145

- Notes: (a) As provided by NICA management evaluated as of September 30, 2021.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2021.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/21	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	334	3/14/2000	25.77	2,189,760	21.56	101,566	1.157	29.82		6,034,232	234,157	1.601
1999	432	7/26/2002	17.05	1,905,661	19.19	99,305	1.131	19.29		4,155,445	243,721	1.666
1999	479	9/12/2003	19.66	1,537,969	18.06	85,159	0.970	19.08		3,275,166	166,590	1.139
Subtotals / Avg. BY 1999:			62.48	5,633,390	58.81	95,790	1.091	68.19	1.091	13,464,843	215,506	1.473
2000	383	4/19/2001	9.81	1,469,859	20.46	71,841	0.819	8.03		1,754,664	178,865	1.223
2000	423	5/22/2002	43.70	855,786	19.37	44,181	0.503	22.00		7,046,204	161,240	1.102
2000	440	10/18/2002	13.38	1,038,012	18.96	54,747	0.624	8.35		2,034,487	152,054	1.039
Subtotals / Avg. BY 2000:			66.89	3,363,658	58.79	57,215	0.652	38.37	0.574	10,835,354	161,988	1.107
2001	446	12/9/2002	18.46	2,370,970	18.82	125,981	1.435	26.50		4,500,657	243,806	1.667
2001	461	4/2/2003	34.71	1,414,751	18.51	76,432	0.871	30.23		5,472,586	157,666	1.078
2001	549	6/20/2005	35.04	1,526,923	16.29	93,734	1.068	37.42		5,648,950	161,214	1.102
2001	566	3/6/2006	26.15	2,622,447	15.58	168,321	1.918	50.15		5,708,387	218,294	1.492
Subtotals / Avg. BY 2001:			114.36	7,935,091	69.20	114,669	1.307	144.30	1.262	21,330,580	186,521	1.275
2002	445	11/21/2002	9.52	1,318,909	18.87	69,894	0.796	7.58		1,533,716	161,105	1.101
2002	467	5/27/2003	14.73	3,248,119	18.36	176,913	2.016	29.69		4,804,769	326,189	2.230
2002	468	6/12/2003	19.68	1,340,688	18.32	73,182	0.834	16.41		2,204,975	112,041	0.766
2002	498	3/12/2004	23.12	2,097,004	17.56	119,419	1.361	31.46		3,880,146	167,826	1.147
2002	504	4/22/2004	34.75	1,778,966	17.45	101,946	1.162	40.36		6,922,654	199,213	1.362
2002	522	10/22/2004	17.68	800,005	16.95	47,198	0.538	9.51		3,499,171	197,917	1.353
2002	534	1/27/2005	25.86	1,356,931	16.68	81,351	0.927	23.97		6,249,125	241,652	1.652
2002	538	3/15/2005	26.19	1,360,562	16.56	82,160	0.936	24.52		4,354,635	166,271	1.137
2002	552	9/16/2005	8.64	265,089	16.05	16,516	0.188	1.63		349,868	40,494	0.277
2002	598	3/21/2007	45.32	1,072,433	14.54	73,757	0.840	38.09		5,069,108	111,851	0.765
2002	605	5/14/2007	22.43	1,196,405	14.39	83,141	0.947	21.25		5,497,746	245,107	1.676
2002	611	7/5/2007	27.60	1,282,815	14.25	90,022	1.026	28.31		4,909,287	177,873	1.216
2002	617	8/27/2007	44.10	407,166	14.10	28,877	0.329	14.51		5,514,679	125,049	0.855
Subtotals / Avg. BY 2002:			319.62	17,525,093	214.08	81,862	0.933	287.28	0.899	54,789,878	171,422	1.172
2003	551	7/29/2005	17.10	1,019,552	16.18	63,013	0.718	12.28		3,643,936	213,096	1.457
2003	562	1/25/2006	19.65	2,062,461	15.69	131,451	1.498	29.43		3,705,898	188,595	1.289
2003	583	10/25/2006	17.10	2,260,125	14.94	151,280	1.724	29.47		4,081,094	238,660	1.631
Subtotals / Avg. BY 2003:			53.85	5,342,138	46.81	114,124	1.300	71.18	1.322	11,430,928	212,274	1.451

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 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/21	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)
2004	525	1/29/2007	34.83	817,930	14.68	55,717	0.635	22.11		4,457,285	127,973	0.875
2004	555	11/14/2005	18.97	2,162,074	15.89	136,065	1.550	29.41		4,206,086	221,723	1.516
2004	560	12/19/2005	34.44	1,459,057	15.79	92,404	1.053	36.26		3,043,076	88,359	0.604
2004	665	2/13/2009	43.87	351,546	12.64	27,812	0.317	13.90		3,854,164	87,854	0.601
2004	666	2/23/2009	33.35	814,101	12.61	64,560	0.736	24.53		7,922,588	237,559	1.624
Subtotals / Avg. BY 2004:			165.46	5,604,708	71.61	78,267	0.892	126.21	0.763	23,483,199	141,927	0.970
2005	569	3/14/2006	35.24	910,897	15.56	58,541	0.667	23.51		4,994,679	141,733	0.969
2005	588	12/4/2006	33.36	1,160,607	14.83	78,261	0.892	29.75		6,711,882	201,195	1.375
2005	592	1/26/2007	43.92	591,698	14.69	40,279	0.459	20.16		4,961,860	112,975	0.772
2005	619	9/28/2007	4.58	2,567,245	14.02	183,113	2.086	9.56		1,069,554	233,527	1.596
2005	632	2/6/2008	13.69	1,332,015	13.66	97,512	1.111	15.21		2,609,146	190,588	1.303
2005	649	8/26/2008	47.86	266,629	13.10	20,353	0.232	11.10		4,123,185	86,151	0.589
2005	687	9/4/2009	4.74	1,776,406	12.08	147,053	1.675	7.94		2,048,290	432,129	2.954
Subtotals / Avg. BY 2005:			183.39	8,605,498	97.94	87,865	1.001	117.21	0.639	26,518,595	144,602	0.989
2006	587	11/27/2006	14.73	1,314,853	14.85	88,542	1.009	14.86		3,039,543	206,350	1.411
2006	606	5/29/2007	19.69	1,191,239	14.35	83,013	0.946	18.62		3,699,075	187,866	1.284
2006	646	8/20/2008	43.97	1,088,642	13.12	82,976	0.945	41.57		6,271,665	142,635	0.975
2006	648	8/26/2008	26.01	3,785,909	13.10	289,001	3.293	85.65		8,440,734	324,519	2.218
2006	651	9/26/2008	46.52	1,289,769	13.02	99,061	1.129	52.51		5,493,380	118,086	0.807
2006	661	12/23/2008	14.20	664,606	12.78	52,004	0.593	8.41		2,249,954	158,447	1.083
2006	664	1/26/2009	20.00	503,892	12.68	39,739	0.453	9.06		3,298,320	164,916	1.127
2006	694	10/28/2009	26.36	810,981	11.93	67,978	0.775	20.42		4,112,018	155,995	1.066
2006	739	12/9/2010	43.97	364,291	10.82	33,668	0.384	16.87		5,149,066	117,104	0.801
Subtotals / Avg. BY 2006:			255.45	11,014,183	116.65	94,421	1.076	267.96	1.049	41,753,754	163,452	1.117
2007	644	7/10/2008	9.43	2,353,782	13.23	177,912	2.027	19.12		2,094,394	222,099	1.518
2007	655	10/14/2008	9.84	1,226,294	12.97	94,549	1.077	10.60		1,359,187	138,129	0.944
2007	667	2/24/2009	23.90	1,380,962	12.61	109,513	1.248	29.82		4,557,618	190,695	1.304
2007	672	4/10/2009	44.37	1,937,266	12.48	155,230	1.769	78.47		8,839,589	199,224	1.362
2007	679	7/30/2009	13.72	2,829,494	12.18	232,307	2.647	36.31		3,461,977	252,331	1.725
2007	708	2/23/2010	9.43	1,116,366	11.61	96,156	1.096	10.33		1,855,517	196,767	1.345
2007	757	6/15/2011	35.34	1,137,621	10.30	110,449	1.258	44.47		6,518,808	184,460	1.261
Subtotals / Avg. BY 2007:			146.03	11,981,786	85.38	140,335	1.599	229.13	1.569	28,687,089	196,447	1.343

Notes: (a) As provided by NICA management evaluated as of September 30, 2021.

(b) Number of years since date of claim as shown in column (3) to September 30, 2021.

(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 & ALAE @ 9/30/21 (11)	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)
2008	663	1/21/2009	23.79	146,691	12.70	11,550	0.132	3.13		461,228	19,387	0.133
2008	671	4/3/2009	35.40	1,182,505	12.50	94,600	1.078	38.16		4,573,852	129,205	0.883
2008	684	8/19/2009	26.46	1,615,169	12.12	133,265	1.518	40.18		4,453,186	168,299	1.150
2008	705	2/8/2010	46.58	284,444	11.65	24,416	0.278	12.96		4,956,807	106,415	0.727
2008	710	2/23/2010	46.58	343,937	11.61	29,624	0.338	15.72		4,856,563	104,263	0.713
2008	718	6/1/2010	26.11	2,041,147	11.34	179,995	2.051	53.55		6,866,609	262,988	1.798
2008	732	10/5/2010	44.08	509,784	10.99	46,386	0.529	23.30		9,542,275	216,476	1.480
2008	771	8/30/2011	19.66	392,832	10.09	38,933	0.444	8.72		4,720,144	240,089	1.641
2008	848	7/29/2013	38.23	581,511	8.18	71,089	0.810	30.97		6,306,358	164,958	1.128
Subtotals / Avg. BY 2008:			306.89	7,098,019	101.18	70,152	0.799	226.67	0.739	46,737,023	152,292	1.041
2009	680	8/3/2009	43.20	1,096,185	12.17	90,073	1.026	44.33		6,689,109	154,840	1.058
2009	715	4/29/2010	26.95	1,268,813	11.43	111,007	1.265	34.09		5,438,432	201,797	1.379
2009	716	5/3/2010	52.79	831,238	11.42	72,788	0.829	43.78		6,689,464	126,718	0.866
2009	721	6/14/2010	19.13	993,777	11.30	87,945	1.002	19.17		3,793,834	198,319	1.356
2009	731	9/17/2010	26.95	834,599	11.04	75,598	0.861	23.21		5,462,992	202,708	1.386
2009	744	2/16/2011	28.61	919,059	10.63	86,459	0.985	28.18		6,188,148	216,293	1.479
2009	772	9/6/2011	29.57	764,899	10.07	75,958	0.865	25.59		5,902,042	199,596	1.364
2009	773	9/6/2011	45.62	262,689	10.07	26,086	0.297	13.56		4,249,231	93,144	0.637
2009	800	6/27/2012	27.21	1,069,868	9.27	115,412	1.315	35.78		4,990,795	183,418	1.254
2009	883	3/3/2014	28.61	1,534,737	7.58	202,472	2.307	66.00		4,950,226	173,024	1.183
Subtotals / Avg. BY 2009:			328.64	9,575,862	104.98	91,216	1.039	333.70	1.015	54,354,275	165,392	1.131
2010	750	3/30/2011	32.68	1,253,063	10.51	119,226	1.358	44.39		7,457,894	228,210	1.560
2010	754	5/23/2011	54.30	488,283	10.36	47,132	0.537	29.16		5,906,437	108,774	0.744
2010	807	9/26/2012	45.40	194,488	9.02	21,562	0.246	11.15		4,687,134	103,241	1.706
2010	822	12/18/2012	36.90	670,737	8.79	76,307	0.869	32.08		5,811,700	157,499	1.077
2010	824	12/28/2012	51.59	271,094	8.76	30,947	0.353	18.19		4,944,760	95,847	0.655
Subtotals / Avg. BY 2010:			220.87	2,877,665	47.44	60,659	0.691	134.98	0.611	28,807,925	130,429	0.892
2011	777	9/30/2011	28.18	1,066,271	10.01	106,521	1.214	34.20		5,244,723	186,115	1.272
2011	784	2/2/2012	27.47	521,565	9.67	53,936	0.615	16.88		4,907,833	178,662	1.221
2011	808	10/9/2012	27.75	1,212,003	8.98	134,967	1.538	42.67		5,512,439	198,646	1.358
2011	811	10/17/2012	46.68	697,776	8.96	77,877	0.887	41.42		7,865,449	168,497	1.152
2011	812	10/17/2012	36.54	410,893	8.96	45,859	0.523	19.09		6,047,342	165,499	1.131
2011	816	11/15/2012	10.00	435,290	8.88	49,019	0.559	5.59		1,248,757	124,876	0.854
2011	887	3/26/2014	46.68	603,457	7.52	80,247	0.914	42.68		4,967,303	106,412	0.727
2011	898	6/6/2014	46.68	515,482	7.32	70,421	0.802	37.45		5,694,405	121,988	0.834
2011	927	12/29/2014	47.32	303,686	6.76	44,924	0.512	24.22		3,649,683	77,128	0.527
2011	952	5/28/2015	9.34	533,167	6.35	83,963	0.957	8.94		1,755,915	188,000	1.285
Subtotals / Avg. BY 2011:			326.64	6,299,588	83.41	75,526	0.861	273.14	0.836	46,893,851	143,564	0.981

Notes: (a) As provided by NICA management evaluated as of September 30, 2021.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2021.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/21 (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)
2012	802	8/29/2012	37.21	727,156	9.09	79,995	0.911	33.91		7,602,063	204,302	1.397
2012	803	8/29/2012	14.75	800,773	9.09	88,094	1.004	14.80		1,484,305	100,631	0.688
2012	875	1/9/2014	46.37	290,014	7.73	37,518	0.427	19.82		3,440,904	74,205	0.507
2012	896	5/7/2014	52.95	302,929	7.41	40,881	0.466	24.66		4,891,311	92,376	0.631
2012	938	2/24/2015	49.32	731,426	6.60	110,822	1.263	62.28		5,112,277	103,655	0.709
2012	939	2/25/2015	28.79	196,619	6.60	29,791	0.339	9.77		5,052,636	175,500	1.200
2012	942	3/9/2015	28.41	602,297	6.57	91,674	1.045	29.67		4,662,562	164,117	1.122
Subtotals / Avg. BY 2012:			257.80	3,651,215	53.09	68,774	0.784	194.93	0.756	32,246,057	125,082	0.855
2013	830	2/24/2013	9.59	1,074,780	8.60	124,974	1.424	13.66		1,690,164	176,242	1.205
2013	856	9/6/2013	24.62	720,123	8.07	89,235	1.017	25.03		4,718,925	191,670	1.310
2013	888	4/10/2014	28.33	705,964	7.48	94,380	1.075	30.46		3,916,595	138,249	0.945
2013	934	1/27/2015	23.70	1,080,099	6.68	161,691	1.842	43.66		3,918,381	165,333	1.130
2013	935	2/6/2015	19.19	1,030,291	6.65	154,931	1.765	33.88		3,539,969	184,469	1.261
2013	947	4/29/2015	19.09	1,137,883	6.43	176,965	2.016	38.49		2,887,502	151,257	1.034
2013	987	6/22/2016	48.01	628,875	5.28	119,105	1.357	65.15		4,525,594	94,264	0.644
Subtotals / Avg. BY 2013:			172.53	6,378,015	49.19	129,661	1.477	250.33	1.451	25,197,130	146,045	0.998
2014	908	7/30/2014	14.76	1,334,225	7.18	185,825	2.117	31.25		3,006,671	203,704	1.393
2014	913	8/20/2014	29.15	465,337	7.12	65,356	0.745	21.71		3,303,920	113,342	0.775
2014	931	1/20/2015	14.32	970,068	6.70	144,786	1.650	23.62		2,158,602	150,740	1.030
2014	949	5/1/2015	19.46	501,332	6.42	78,089	0.890	17.31		1,626,226	83,568	0.571
2014	955	6/26/2015	19.69	1,143,448	6.27	182,368	2.078	40.91		4,215,818	214,110	1.464
2014	970	1/8/2016	28.77	803,857	5.73	140,289	1.598	45.99		4,074,633	141,628	0.968
2014	978	3/14/2016	38.37	290,253	5.55	52,298	0.596	22.86		4,718,856	122,983	0.841
2014	992	7/11/2016	28.71	778,780	5.22	149,192	1.700	48.80		4,616,547	160,799	1.099
2014	998	8/19/2016	19.20	337,696	5.12	65,956	0.751	14.43		2,108,274	109,806	0.751
Subtotals / Avg. BY 2014:			212.43	6,624,996	55.31	119,779	1.365	266.89	1.256	29,829,547	140,421	0.960
2015	972	2/12/2016	38.88	490,799	5.64	87,021	0.991	38.55		7,491,154	192,674	1.317
2015	981	4/29/2016	20.52	1,167,482	5.42	215,403	2.454	50.36		3,340,873	162,811	1.113
2015	1000	8/30/2016	10.00	524,996	5.09	103,143	1.175	11.75		2,175,254	217,525	1.487
2015	1030	5/9/2017	49.37	618,084	4.40	140,474	1.601	79.02		5,460,647	110,607	0.756
2015	1032	6/15/2017	38.98	272,329	4.30	63,332	0.722	28.13		4,615,230	118,400	0.809
2015	1035	6/21/2017	9.84	335,722	4.28	78,440	0.894	8.79		1,417,090	144,013	0.984
2015	1042	7/31/2017	39.44	607,784	4.17	145,752	1.661	65.50		5,973,485	151,458	1.035
2015	1062	12/4/2017	38.98	411,219	3.82	107,649	1.227	47.81		3,838,312	98,469	0.673
2015	1070	2/27/2018	29.14	1,045,557	3.59	291,241	3.318	96.70		4,989,827	171,236	1.171
2015	1077	5/14/2018	29.14	429,193	3.38	126,980	1.447	42.16		2,990,058	102,610	0.701
2015	1124	4/18/2019	9.86	329,944	2.45	134,671	1.534	15.13		2,132,719	216,300	1.479
2015	1128	5/31/2019	30.00	417,878	2.34	178,580	2.035	61.04		3,058,402	101,947	0.697
2015	1171	2/27/2020	50.00	130,195	1.59	81,884	0.933	46.65		5,812,859	116,257	0.795
2015	1179	4/21/2020	20.00	19,905	1.44	13,823	0.157	3.15		4,381,611	219,081	1.498
Subtotals / Avg. BY 2015:			414.15	6,801,087	51.91	131,017	1.493	594.73	1.436	57,677,521	139,267	0.952

Notes: (a) As provided by NICA management evaluated as of September 30, 2021.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2021.
 (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.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/21 (11)	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)
2016	1038	7/21/2017	20.00	452,299	4.20	107,690	1.227	24.54		2,043,906	102,195	0.699
2016	1055	10/13/2017	30.00	31,247	3.97	7,871	0.090	2.69		3,218,894	107,296	0.733
2016	1079	6/8/2018	29.61	131,804	3.32	39,700	0.452	13.39		3,262,143	110,170	0.753
2016	1125	4/17/2019	50.00	228,000	2.46	92,683	1.056	52.80		6,995,977	139,920	0.956
2016	1129	6/3/2019	20.00	270,955	2.33	116,290	1.325	26.50		2,107,114	105,356	0.720
Subtotals / Avg. BY 2016:			149.61	1,114,304	16.28	68,446	0.780	119.92	0.802	17,628,035	117,827	0.805
2017	1065	1/23/2018	20.29	263,444	3.69	71,394	0.813	16.50		1,987,129	97,936	0.669
2017	1094	9/12/2018	30.11	327,863	3.05	107,496	1.225	36.88		2,891,951	96,046	0.657
2017	1097	9/25/2018	15.00	591,221	3.02	195,769	2.231	33.46		3,106,536	207,102	1.416
2017	1102	11/19/2018	20.34	159,645	2.87	55,625	0.634	12.89		2,077,553	102,141	0.698
2017	1111	12/26/2018	50.00	263,996	2.76	95,651	1.090	54.49		3,749,208	74,984	0.513
2017	1117	2/14/2019	30.06	462,321	2.63	175,787	2.003	60.21		4,234,278	140,861	0.963
2017	1141	9/16/2019	40.00	413,469	2.04	202,681	2.309	92.37		6,818,128	170,453	1.165
2017	1151	11/7/2019	40.00	220,155	1.90	115,871	1.320	52.81		3,646,917	91,173	0.623
2017	1162	12/16/2019	15.00	275,585	1.79	153,958	1.754	26.31		1,439,913	95,994	0.656
2017	1174	3/13/2020	10.00	319,938	1.55	206,411	2.352	23.52		2,590,194	259,019	1.771
Subtotals / Avg. BY 2017:			270.80	3,297,636	25.30	130,341	1.485	409.44	1.512	32,541,808	120,169	0.821
2018	1096	9/21/2018	20.75	565,192	3.03	186,532	2.125	44.10		2,340,756	112,808	0.771
2018	1104	12/10/2018	30.48	320,262	2.81	113,972	1.299	39.58		3,721,679	122,102	0.835
2018	1109	12/13/2018	50.00	324,319	2.80	115,828	1.320	65.99		5,864,928	117,299	0.802
2018	1113	1/28/2019	20.75	463,063	2.67	173,432	1.976	41.00		1,759,690	84,804	0.580
2018	1122	4/1/2019	30.00	268,027	2.50	107,211	1.222	36.65		3,181,603	106,053	0.725
2018	1136	8/23/2019	40.00	29,481	2.11	13,972	0.159	6.37		3,372,135	84,303	0.576
2018	1153	11/8/2019	20.00	348,984	1.90	183,676	2.093	41.86		1,971,047	98,552	0.674
2018	1157	11/12/2019	40.00	267,093	1.88	142,071	1.619	64.75		4,245,435	106,136	0.726
2018	1160	12/13/2019	25.00	235,134	1.80	130,630	1.488	37.21		4,428,718	177,149	1.211
2018	1185	6/1/2020	40.00	284,641	1.33	214,016	2.438	97.54		3,673,338	91,833	0.628
2018	1202	10/8/2020	50.00	290,627	0.98	296,558	3.379	168.95		6,228,211	124,564	0.852
2018	1212	12/28/2020	60.00	435,796	0.76	573,416	6.533	392.00		8,456,126	140,935	0.963
Subtotals / Avg. BY 2018:			426.98	3,832,617	24.57	155,988	1.777	1,035.98	2.426	49,243,668	115,330	0.788
2019	1152	11/12/2019	50.00	402,970	1.88	214,346	2.442	122.11		6,001,818	120,036	0.821
2019	1158	11/12/2019	40.00	407,487	1.88	216,748	2.470	98.78		3,716,165	92,904	0.635
2019	1161	12/13/2019	25.00	296,160	1.80	164,533	1.875	46.87		2,290,806	91,632	0.626
2019	1166	1/24/2020	30.00	253,160	1.68	150,690	1.717	51.51		4,350,175	145,006	0.991
2019	1178	4/20/2020	30.00	665,727	1.45	459,122	5.231	156.93		5,789,551	192,985	1.319
2019	1190	7/20/2020	30.00	476,592	1.20	397,160	4.525	135.75		2,729,901	90,997	0.622
2019	1207	11/19/2020	20.00	265,994	0.86	309,295	3.524	70.48		3,404,518	170,226	1.164
Subtotals / Avg. BY 2019:			225.00	2,768,090	10.75	257,497	2.934	682.44	3.033	28,282,934	125,702	0.859
Totals / Averages:			6,248.42	255,699,904	2,913.38	87,767				914,040,461	146,283	

Notes: (a) As provided by NICA management evaluated as of September 30, 2021.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2021.
 (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) **1.235**

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				27.02			27.02	33.37
1990				14.67			14.67	18.12
1991				23.88			23.88	29.49
1992				25.57			25.57	31.58
1993				27.73			27.73	34.25
1994				38.02			38.02	46.95
1995				28.52			28.52	35.22
1996				20.02			20.02	24.72
1997				30.61			30.61	37.80
1998				27.47			27.47	33.93
1999				20.83			20.83	25.73
2000				22.30			22.30	27.54
2001				28.59			28.59	35.31
2002				24.59			24.59	30.37
2003				17.95			17.95	22.17
2004				33.09			33.09	40.87
2005				26.20			26.20	32.36
2006				28.38			28.38	35.05
2007				20.86			20.86	25.76
2008				34.10			34.10	42.11
2009				32.86			32.86	40.58
2010				44.17			44.17	54.55
2011				32.66			32.66	40.34
2012				36.83			36.83	45.49
2013				24.65			24.65	30.44
2014				23.60			23.60	29.15
2015				29.58			29.58	36.53
2016	5	6	1	29.92	28.66	29.71	30.00	37.05
2017	10	14	4	27.08	28.66	27.53	28.00	34.58
2018	12	15	3	35.58	28.66	34.20	35.00	43.23
2019	7	16	9	32.14	28.66	30.18	31.00	38.29
2020	-	18	18	-	28.66	28.66	29.00	35.82
2021	-	10	10	-	28.66	28.66	29.00	35.82

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 2015 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2016 and subsequent, see column (7).

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

	Additional Payments @ 9/30/21 ----- (2)	Before Discount -----		Additional Amount After Discount -----		
		Case Reserves ----- (3)	IBNR & Bulk Reserves ----- (4)	Case Reserves ----- (5)	IBNR & Bulk Reserves ----- (6)	Total Reserves ----- (7)
I. Increase in Parental Award - All Open Accepted and Unreported (a)	27,150,000	7,050,000	4,350,000	7,050,000	4,350,000	11,400,000
II. Increase in Death Benefit - Related to SB 1786 (a)	6,600,112	13,760,000	1,450,000	5,783,804	407,125	6,190,929
III. Additional Housing Assistance - Capped at \$ 100,000 for Life of Child Applied to Open Accepted and Unreported (b)	-	-	20,104,266	-	20,104,266	20,104,266
IV. Mental Health Benefit - \$10,000 Per Family (b)	-	-	46,512,211	-	19,940,883	19,940,883
V. Transportation (c)	-	-	52,399,288	-	38,583,912	38,583,912
VI. Physician, Hospital, and Drugs - Reserves for Amounts Previously Paid by Medicaid (d)	-	-	178,291,639	-	126,904,805	126,904,805
VII. Nursing Care - By Others - Additional Reserves Related to Medicaid Claimants (e)	-	-	160,207,669	-	114,032,958	114,032,958
Subtotals: Items I. to VII.	33,750,112	20,810,000	463,315,074	12,833,804	324,323,950	337,157,754

Notes: (a) See Appendix F, Exhibit II, Sheet 1.

(b) See Appendix F, Exhibit II, Sheet 2.

(c) See Appendix F, Exhibit II, Sheet 3.

(d) See Appendix F, Exhibit II, Sheet 4. Reserves estimates developed above represent anticipated prospective payments that will be paid by NICA previously paid by Medicaid.

(e) See Appendix F, Exhibit II, Sheet 5. Reserve estimates developed above represent anticipated additional level of prospective payments. Does not include any potential obligation to reimburse Medicaid for prior payments to reimburse Medicaid for payments made to NICA claimants.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

I. Increase in Parental Award - All Open Accepted and Unreported

1. Incurred Loss @ 9/30/21	34,200,000
2. Paid Loss @ 9/30/21	27,150,000
3. Case Outstanding Loss (1) - (2)	7,050,000
4. Unreported Loss (IBNR)	
A. Number of Unreported Open Accepted Claims (a)	29
B. Additional Burial Award per claim (b)	150,000
C. Unreported Loss - Before Discount (4A) x (4B)	4,350,000
5. Total (Case + IBNR) Outstanding Loss (3) + (4)	11,400,000

II. Increase in Death Benefit - Related to SB 1786

1. Incurred Loss @ 9/30/21	
A. Open Accepted Claims	11,090,000
B. Deceased Claims	9,270,112
C. Combined	20,360,112
2. Paid Loss @ 9/30/21	
A. Open Accepted Claims	0
B. Deceased Claims	6,600,112
C. Combined	6,600,112
3. Case Outstanding Loss @ 9/30/21 - Before Discount	
A. Open Accepted Claims	11,090,000
B. Deceased Claims	2,670,000
C. Combined	13,760,000
4. Unreported Loss (IBNR) - Before Discount	
A. Number of Unreported Open Accepted Claims (a)	29
B. Additional Burial Award per claim	50,000
C. Unreported Loss - Before Discount (4A) x (4B)	1,450,000
5. Discount Factor (5 %) Applied to Open Accepted and Unreported Claims (c)	0.28078
6. Case Outstanding Loss @ 9/30/21 - After Discount [(3A) x (5)] + (3B)	5,783,804
7. Unreported Loss (IBNR) - After Discount (4C) x (5)	407,125
8. Total Outstanding Loss (Case + IBNR) - After Discount (6) + (7)	6,190,929

Notes: (a) Based on unreported accepted AAA claims as of September 30, 2021

(b) Incremental increase in Parental award from \$ 100,000 to \$ 250,000.

(c) Estimated average discounted value for current alive claimants. Based on estimated remaining life expectancy for current NICA claimants - (reported and unreported).

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

III. Housing Assistance - Capped at \$ 100,000 per Claimant - Applied to Open Accepted and Unreported

1. Open Accepted and Unreported Claims		264
2. Maximum Housing Assistance - Per Open Claimant		100,000
3. Total Housing Assistance Expense on Open and Unreported	(1) x (2)	26,400,000
4. Current NICA Incurred for Open Claimants with Worksheets		6,295,734
5. Additional NICA Reserve - Portion Not Recorded	(3) - (4)	20,104,266

IV. Mental Health Benefit \$10,000 Per Family

1. Total Life Expectancy - All Open Accepted With Worksheets (a)		6,248.42
2. Estimated Mortality Development - Longitudinal vs. Cross Sectional (b)		1.235
3. Estimated Life Expectancy on All Open Accepted Claims - After Adjustment	(1) x (2)	7,716.80
4. Number of Open Claims With Worksheets (a)		219
5. Indicated Average Remaining Life Expectancy - All Birth Years		35.24
6. Estimated Unreported (AAA) Claims + AAA Reported Without Worksheets		45
7. Estimated Remaining LE on Unreported Claims & Without Worksheets		1,585.64
8. Total Remaining Life Expectancy - Open + Unreported		9,302.44
9. Benefit per Family Per Year -Maximum - Before Inflation		10,000
10. Assumed Percent Used		0.50
11. Total Indicated O/S - Before Inflation / Discount	(8) x (9) x (10)	46,512,211
12. Discount Factors		
A. Assuming Benefit Amount Inflates at 3.5% and Discount of 5.0 % per Annum (c)		0.73634
B. Assuming Benefit Amount is Fixed and Discounted at 5 % (c)		0.42872
13. Discounted Value of Additional Benefit		
A. Assuming Benefit Amount Inflates at 3.5% and Discount of 5.0 % per Annum	(11) x (12A)	34,248,997
B. Assuming Benefit Amount is Fixed and Discounted at 5 %	(11) x (12B)	19,940,883

Notes: (a) Based on individual claimant worksheets as of September 30, 2021

(b) Based on the review of NICA mortality information and an assumed improvement in overall NICA average life expectancy of .20 years per year. Overall average mortality has improved at the rate of 30 years of .30 years per year on average over the latest 100 years.

(c) See Appendix F, Exhibit IV, Sheet 2b.

V. Transportation

1. Assumed Vehicle Cost (Current) Every Seven Years - Current Cost	50,000
2. Assumed Vehicle Cost (Current) - Annualized (1) / 7	7,143
3. Annual Maintenance Cost - Gas Insurance Etc.	3,500
4. Annual Vehicle Cost - Including Maintenance (2) + (3)	10,643
5. Total Life Expectancy - Open Accepted & Unreported	9,302.44
6. Indicated (Current) Total Vehicle Cost (4) x (5)	99,005,893
7. Current Case Reserves included in Reserve Worksheets	46,606,605
8. Additional Current Cost Reserves (6) - (7)	52,399,288
9. Inflation / Discount Factors - Average All BY's (a)	0.73634
10. Additional Amount Over Current NICA Reserve Estimate (8) x (9)	38,583,912

Notes: (a) See Appendix F, Exhibit IV, Sheet 2b.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

VI. Physician, Hospital, and Drugs

1. Estimated Annual Expense - Per Claim - Based on Actual Average Payments on Medicaid Claimants

	NICA Experience Paid -----	Medicaid Experience Paid -----	Combined -----
CY 2014	2,792	24,468	27,260
CY 2015	2,793	23,989	26,782
CY 2016	2,250	21,216	23,466
CY 2017	2,048	23,196	25,244
CY 2018	1,666	21,313	22,979
Selected Annual Expense Per Claim			24,000
2. Total Remaining Life Expectancy (Open + Unreported)			9,302.44
3. Indicated (Current) Nominal Cost (Before Inflation / Discount) (1 Selected) x (2)			223,258,614
4. Current NICA Reserve - All Claims With Worksheets			44,966,975
5. Additional "Current" Value Reserve (3) - (4)			178,291,639
6. Average Inflation / Discount Factor - All BY'S (a)			0.71178
7. Additional NICA Reserve - After Inflation / Discount (5) x (6)			126,904,805

Notes: (a) See Exhibit I, Sheet 3c, Column (9), average for all birth years.

VII. Nursing Care - By Others - Additional Prospective Payments Related to Medicaid Claimants (a)

	Paid Loss & ALAE	Current Level Case O/S Loss & ALAE
1. Current NICA Paid and Case O/S By Category on Medicaid Claims - as of @ 12/31/20 (b)	-----	-----
a. Nursing Care By Others	20,790,777	232,667,716
b. Nursing Care By Parents	54,588,882	101,670,836
c. Family Care	20,840,896	75,305,105
d. Custodial Residential	576,095	109,247,578
e. Subtotal - Nursing Care - NICA	96,796,650	518,891,235
2. Estimated Ratio of Additional Reserves Required to Cover Nursing Care Paid Currently (c) By Medicaid to Current NICA Case O/S - Based on Review of Sample Claims		0.250
3. Indicated Additional Case Reserves (Current Before Inflation / Discount / Mortality Adj.) (1e) X (2)		129,722,809
4. Indicated Total Case Reserves for All Nursing Care on NICA Medicaid Claimants = (1e) + (3) Before Inflation / Discount / Mortality Adj.		648,614,044
5. Estimated Remaining Life Expectancy on Medicaid Claims with Nursing Care Payments		4,540.77
6. Indicated Average Annual Nursing Care Payments		
a. Before Adjusted for Medicaid Payments (1.e) / (5)		114,274
b. After Adjusted for Medicaid Payments (4) / (5)		142,842
7. Estimated Development on Life Expectancy		1.235
8. Average Inflation / Discount Factor - All BY'S (d)		0.71178
9. Indicated Additional Nursing Care Reserves Above Amounts Shown Based on Recorded Case Prior to Medicaid Adjustment [(6.b) - (6.a)] x (5) x (7) x (8)		
a. Before Inflation / Discount [(6.b) - (6.a)] x (5) x (7)		160,207,669
b. After Inflation / Discount (9.a) x (8)		114,032,958

Notes: (a) Estimate of additional payments related to Nursing Care made on a prospective basis that previously was reimbursed by Medicaid. The above estimate is in addition to amounts previously included in NICA reserves.

The above estimate does not include any provision for amounts paid or reimbursed by Medicaid on NICA claimants.

(b) Based on NICA case loss and ALAE for claims with Medicaid payments evaluated as of December 31, 2020

(c) Based on the review of individual NICA claims with prior Medicaid payments.

(d) See Exhibit I, Sheet 3c, Column (9), average for all birth years.

Increase in Parental Award, Death Benefit, Housing Assistance, Mental Health, Transportation, and Additional Amounts Previously Paid by Medicaid or Physician and Hospital Expense, Drugs and Nursing Care (a)

Birth Year	Additional (a) Payments @ 9/30/21	Before Discount		Additional Amount After Discount		
		Case Outstanding	IBNR & Bulk	Case Outstanding	IBNR & Bulk	Total Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	930,000	250,000	5,031,336	142,116	3,507,662	3,649,778
1990	660,000	250,000	3,529,052	142,116	2,504,897	2,647,013
1991	500,000	500,000	7,912,980	356,155	5,559,552	5,915,707
1992	1,500,000	540,000	15,965,856	216,349	11,189,945	11,406,294
1993	1,470,000	450,000	13,652,416	162,310	9,578,375	9,740,685
1994	650,000	550,000	7,629,957	442,116	5,310,042	5,752,159
1995	1,000,000	300,000	4,706,154	120,194	3,219,536	3,339,730
1996	950,000	750,000	9,403,807	534,233	6,626,831	7,161,064
1997	990,000	1,050,000	15,033,110	762,310	10,483,937	11,246,247
1998	1,740,000	750,000	18,393,188	354,427	12,812,681	13,167,107
1999	1,050,010	250,000	4,158,417	142,116	2,916,206	3,058,323
2000	640,000	400,000	5,776,953	292,116	4,056,911	4,349,028
2001	960,000	250,000	7,991,876	106,155	5,584,381	5,690,536
2002	2,050,034	920,000	21,330,649	452,504	14,935,249	15,387,753
2003	640,000	230,000	3,427,814	122,116	2,408,247	2,530,364
2004	800,000	480,000	8,818,690	300,194	6,103,666	6,403,860
2005	1,060,000	580,000	12,776,297	328,272	8,938,158	9,266,430
2006	1,170,000	790,000	13,610,252	466,349	9,470,323	9,936,672
2007	1,100,000	540,000	9,040,175	288,272	6,324,231	6,612,502
2008	830,034	1,050,000	21,593,840	726,349	15,075,812	15,802,162
2009	1,510,000	770,000	21,183,090	410,388	14,727,878	15,138,266
2010	650,000	630,000	10,761,507	450,194	7,417,298	7,867,492
2011	1,210,000	950,000	21,832,357	590,388	15,236,674	15,827,062
2012	870,000	690,000	17,104,415	438,272	11,911,860	12,350,131
2013	1,170,000	390,000	12,235,549	138,272	8,570,705	8,708,977
2014	1,280,000	680,000	12,841,742	356,349	8,967,170	9,323,519
2015	1,470,000	1,560,000	26,584,763	1,063,735	18,530,482	19,594,217
2016	380,034	930,000	11,290,543	750,194	7,906,821	8,657,015
2017	1,020,000	1,460,000	20,406,865	1,057,234	14,287,275	15,344,509
2018	1,830,000	1,110,000	26,212,397	664,081	18,261,536	18,925,617
2019	1,130,000	720,000	27,166,342	446,695	19,117,566	19,564,261
2020	340,000	40,000	28,943,867	11,231	20,605,488	20,616,719
2021 (9 Mo)	200,000	-	16,968,815	-	12,176,554	12,176,554
Totals:	33,750,112	20,810,000	463,315,074	12,833,804	324,323,950	337,157,754

Notes: (a) See Appendix F, Exhibit III, Sheets 2a through 2g. The total payments as of September 30, 2021 are estimates based on the claim detail available on an interim basis. Above estimates do not include any provision for reimbursements NICA is ordered to pay for amounts actually paid by Medicaid to NICA claimants.

Increase in Parental Award

Birth Year	Unreported Accepted Claim Cts. AAA Only @ 9/30/21	Additional Paid Loss	Additional Incurred Loss	Case O/S Loss (4) - (3)	Unreported Loss (2) x 150K	Total Outstanding Loss (5) + (6)
-----	-----	-----	-----	-----	-----	-----
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	-	450,000	450,000	-	-	-
1990	-	450,000	450,000	-	-	-
1991	-	300,000	600,000	300,000	-	300,000
1992	-	1,350,000	1,350,000	-	-	-
1993	-	1,200,000	1,200,000	-	-	-
1994	-	450,000	450,000	-	-	-
1995	-	750,000	750,000	-	-	-
1996	-	600,000	900,000	300,000	-	300,000
1997	-	750,000	1,200,000	450,000	-	450,000
1998	-	1,650,000	1,650,000	-	-	-
1999	-	450,000	450,000	-	-	-
2000	-	300,000	450,000	150,000	-	150,000
2001	-	600,000	600,000	-	-	-
2002	-	1,800,000	1,950,000	150,000	-	150,000
2003	-	450,000	450,000	-	-	-
2004	-	600,000	750,000	150,000	-	150,000
2005	-	900,000	1,050,000	150,000	-	150,000
2006	-	1,050,000	1,350,000	300,000	-	300,000
2007	-	900,000	1,050,000	150,000	-	150,000
2008	-	750,000	1,350,000	600,000	-	600,000
2009	-	1,350,000	1,500,000	150,000	-	150,000
2010	-	450,000	750,000	300,000	-	300,000
2011	-	1,050,000	1,500,000	450,000	-	450,000
2012	-	750,000	1,050,000	300,000	-	300,000
2013	-	1,050,000	1,050,000	-	-	-
2014	-	1,200,000	1,350,000	150,000	-	150,000
2015	-	1,350,000	2,100,000	750,000	-	750,000
2016	1	300,000	900,000	600,000	150,000	750,000
2017	1	900,000	1,800,000	900,000	150,000	1,050,000
2018	2	1,500,000	1,950,000	450,000	300,000	750,000
2019	5	1,050,000	1,350,000	300,000	750,000	1,050,000
2020	10	300,000	300,000	-	1,500,000	1,500,000
2021 (9 Mo)	10	150,000	150,000	-	1,500,000	1,500,000
Totals:	29	27,150,000	34,200,000	7,050,000	4,350,000	11,400,000

Increase in Death Benefit - Related to SB 1786

Birth Year	Unreported Accepted Claim Cts. AAA Only @ 9/30/21	Paid Loss on Deceased	Incurred Loss		Before Discount				After Discount		
			Deceased	Open	Case Reserves		Unreported Reserves (2) x 50K	Discount Factor	Case Reserves (6)+[(7)x(9)]	Unreported Reserves (8) x (9)	Total Outstanding Reserves (10) + (11)
					(4) - (3)	Col. (5)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	-	480,000	580,000	150,000	100,000	150,000	-	0.28078	142,116	-	142,116
1990	-	210,000	310,000	150,000	100,000	150,000	-	0.28078	142,116	-	142,116
1991	-	200,000	200,000	200,000	-	200,000	-	0.28078	56,155	-	56,155
1992	-	150,000	240,000	450,000	90,000	450,000	-	0.28078	216,349	-	216,349
1993	-	270,000	320,000	400,000	50,000	400,000	-	0.28078	162,310	-	162,310
1994	-	200,000	600,000	150,000	400,000	150,000	-	0.28078	442,116	-	442,116
1995	-	250,000	300,000	250,000	50,000	250,000	-	0.28078	120,194	-	120,194
1996	-	350,000	500,000	300,000	150,000	300,000	-	0.28078	234,233	-	234,233
1997	-	240,000	440,000	400,000	200,000	400,000	-	0.28078	312,310	-	312,310
1998	-	90,000	290,000	550,000	200,000	550,000	-	0.28078	354,427	-	354,427
1999	-	600,010	700,010	150,000	100,000	150,000	-	0.28078	142,116	-	142,116
2000	-	340,000	440,000	150,000	100,000	150,000	-	0.28078	142,116	-	142,116
2001	-	360,000	410,000	200,000	50,000	200,000	-	0.28078	106,155	-	106,155
2002	-	250,034	370,034	650,000	120,000	650,000	-	0.28078	302,504	-	302,504
2003	-	190,000	270,000	150,000	80,000	150,000	-	0.28078	122,116	-	122,116
2004	-	200,000	280,000	250,000	80,000	250,000	-	0.28078	150,194	-	150,194
2005	-	160,000	240,000	350,000	80,000	350,000	-	0.28078	178,272	-	178,272
2006	-	120,000	160,000	450,000	40,000	450,000	-	0.28078	166,349	-	166,349
2007	-	200,000	240,000	350,000	40,000	350,000	-	0.28078	138,272	-	138,272
2008	-	80,034	80,034	450,000	-	450,000	-	0.28078	126,349	-	126,349
2009	-	160,000	280,000	500,000	120,000	500,000	-	0.28078	260,388	-	260,388
2010	-	200,000	280,000	250,000	80,000	250,000	-	0.28078	150,194	-	150,194
2011	-	160,000	160,000	500,000	-	500,000	-	0.28078	140,388	-	140,388
2012	-	120,000	160,000	350,000	40,000	350,000	-	0.28078	138,272	-	138,272
2013	-	120,000	160,000	350,000	40,000	350,000	-	0.28078	138,272	-	138,272
2014	-	80,000	160,000	450,000	80,000	450,000	-	0.28078	206,349	-	206,349
2015	-	120,000	240,000	690,000	120,000	690,000	-	0.28078	313,735	-	313,735
2016	1	80,034	160,034	250,000	80,000	250,000	50,000	0.28078	150,194	14,039	164,233
2017	1	120,000	120,000	560,000	-	560,000	50,000	0.28078	157,234	14,039	171,273
2018	2	330,000	370,000	620,000	40,000	620,000	100,000	0.28078	214,081	28,078	242,159
2019	5	80,000	120,000	380,000	40,000	380,000	250,000	0.28078	146,695	70,194	216,889
2020	10	40,000	40,000	40,000	-	40,000	500,000	0.28078	11,231	140,388	151,619
2021 (9 Mo)	10	50,000	50,000	-	-	-	500,000	0.28078	-	140,388	140,388
Totals:	29	6,600,112	9,270,112	11,090,000	2,670,000	11,090,000	1,450,000		5,783,804	407,125	6,190,929

Additional Housing Assistance - Capped at \$ 100,000 for the Life of the Claimant

Birth Year	Open & Unreported Accepted Claim Cts. AAA Only @ 9/30/21	Additional Housing Assistance \$ 100,000 per Claimant		
		Total Reserves (2) x 100K	Housing Assistance Incurred @ 12/31/20	Additional Unreported Reserves (3) - (4)
(1)	(2)	(3)	(4)	(5)
1989	3	300,000	90,000	210,000
1990	3	300,000	90,000	210,000
1991	4	400,000	121,971	278,029
1992	9	900,000	237,629	662,371
1993	8	800,000	227,722	572,278
1994	3	300,000	90,000	210,000
1995	5	500,000	174,763	325,237
1996	6	600,000	166,841	433,159
1997	8	800,000	205,215	594,785
1998	11	1,100,000	341,100	758,900
1999	3	300,000	94,200	205,800
2000	3	300,000	121,573	178,427
2001	4	400,000	122,454	277,546
2002	13	1,300,000	371,725	928,275
2003	3	300,000	90,000	210,000
2004	5	500,000	150,000	350,000
2005	7	700,000	210,541	489,459
2006	9	900,000	240,000	660,000
2007	7	700,000	210,000	490,000
2008	9	900,000	240,000	660,000
2009	10	1,000,000	330,000	670,000
2010	5	500,000	150,000	350,000
2011	10	1,000,000	300,000	700,000
2012	7	700,000	210,000	490,000
2013	7	700,000	210,000	490,000
2014	9	900,000	270,000	630,000
2015	14	1,400,000	390,000	1,010,000
2016	6	600,000	150,000	450,000
2017	14	1,400,000	240,000	1,160,000
2018	15	1,500,000	270,000	1,230,000
2019	16	1,600,000	180,000	1,420,000
2020	18	1,800,000	-	1,800,000
2021 (9 Mo)	10	1,000,000	-	1,000,000
Totals:	264	26,400,000	6,295,734	20,104,266

Mental Health Benefit \$10,000 Per Family

Birth Year	Accepted Claim Counts AAA Only		Total Remaining Life Expectancy				Indicated Total Reserves Before Inflation / Discount (7)x10Kx50%	Inflation / Discount Factor	Indicated Total Reserves After Inflation / Discount (8) x (9)
	Open AAA Claims With Worksheet	Unreported & Open AAA Claims Without Worksheet	Open AAA Claims With Worksheet		Unreported & Open AAA Claims Without Worksheet (3) x (A)	Total Remaining Life Expectancy After Adj. (5) + (6)			
			Before Adjustment	After Adjustment (4) x 1.235					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	3	-	81.07	100.12	-	100.12	500,607	0.42872	214,622
1990	3	-	44.01	54.35	-	54.35	271,762	0.42872	116,511
1991	4	-	95.53	117.98	-	117.98	589,898	0.42872	252,903
1992	9	-	230.09	284.16	-	284.16	1,420,806	0.42872	609,133
1993	8	-	194.08	239.69	-	239.69	1,198,444	0.42872	513,801
1994	3	-	114.07	140.88	-	140.88	704,382	0.42872	301,985
1995	5	-	142.61	176.12	-	176.12	880,617	0.42872	377,541
1996	6	-	120.09	148.31	-	148.31	741,556	0.42872	317,922
1997	8	-	244.88	302.43	-	302.43	1,512,134	0.42872	648,288
1998	11	-	302.12	373.12	-	373.12	1,865,591	0.42872	799,823
1999	3	-	62.48	77.16	-	77.16	385,814	0.42872	165,408
2000	3	-	66.89	82.61	-	82.61	413,046	0.42872	177,082
2001	4	-	114.36	141.23	-	141.23	706,173	0.42872	302,753
2002	13	-	319.62	394.73	-	394.73	1,973,654	0.42872	846,152
2003	3	-	53.85	66.50	-	66.50	332,524	0.42872	142,561
2004	5	-	165.46	204.34	-	204.34	1,021,716	0.42872	438,034
2005	7	-	183.39	226.49	-	226.49	1,132,433	0.42872	485,501
2006	9	-	255.45	315.48	-	315.48	1,577,404	0.42872	676,270
2007	7	-	146.03	180.35	-	180.35	901,735	0.42872	386,595
2008	9	-	306.89	379.01	-	379.01	1,895,046	0.42872	812,451
2009	10	-	328.64	405.87	-	405.87	2,029,352	0.42872	870,031
2010	5	-	220.87	272.77	-	272.77	1,363,872	0.42872	584,724
2011	10	-	326.64	403.40	-	403.40	2,017,002	0.42872	864,736
2012	7	-	257.80	318.38	-	318.38	1,591,915	0.42872	682,492
2013	7	-	172.53	213.07	-	213.07	1,065,373	0.42872	456,750
2014	9	-	212.43	262.35	-	262.35	1,311,755	0.42872	562,380
2015	14	-	414.15	511.48	-	511.48	2,557,376	0.42872	1,096,408
2016	5	1	149.61	184.77	35.24	220.00	1,100,024	0.42872	471,606
2017	10	4	270.80	334.44	140.95	475.38	2,376,920	0.42872	1,019,042
2018	12	3	426.98	527.32	105.71	633.03	3,165,149	0.42872	1,356,974
2019	7	9	225.00	277.88	317.13	595.00	2,975,019	0.42872	1,275,461
2020	-	18	-	-	634.26	634.26	3,171,287	0.42872	1,359,606
2021 (9 Mo)	-	10	-	-	352.37	352.37	1,761,826	0.42872	755,336
Totals:	219	45	6,248.42	7,716.80	1,585.64	9,302.44	46,512,211		19,940,883

(A) Indicated Average Life Expectancy per AAA Claim All BY (5) / (2) 35.24

Transportation

Birth Year	Total Remaining Life Expectancy After Adjustment	Indicated Total Vehicle Cost (2) x \$10,643	Transportation Case Reserves @ 12/31/20	Additional Vehicle Cost Reserves (3) - (4)	Inflation / Discount Factor	Additional Vehicle Cost Reserves After Inflation / Discount (5) x (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	100.12	1,065,593	755,290	310,303	0.73634	228,490
1990	54.35	578,472	196,610	381,862	0.73634	281,182
1991	117.98	1,255,656	682,545	573,111	0.73634	422,007
1992	284.16	3,024,327	1,518,020	1,506,307	0.73634	1,109,161
1993	239.69	2,551,008	1,121,240	1,429,768	0.73634	1,052,801
1994	140.88	1,499,348	765,270	734,078	0.73634	540,534
1995	176.12	1,874,481	844,175	1,030,306	0.73634	758,660
1996	148.31	1,578,476	828,200	750,276	0.73634	552,461
1997	302.43	3,218,728	1,580,755	1,637,973	0.73634	1,206,112
1998	373.12	3,971,097	2,746,410	1,224,687	0.73634	901,791
1999	77.16	821,244	568,345	252,899	0.73634	186,220
2000	82.61	879,209	452,945	426,264	0.73634	313,877
2001	141.23	1,503,160	859,845	643,315	0.73634	473,701
2002	394.73	4,201,119	2,426,535	1,774,584	0.73634	1,306,705
2003	66.50	707,810	626,850	80,960	0.73634	59,614
2004	204.34	2,174,824	1,563,745	611,079	0.73634	449,964
2005	226.49	2,410,497	1,445,920	964,577	0.73634	710,261
2006	315.48	3,357,662	1,767,300	1,590,362	0.73634	1,171,054
2007	180.35	1,919,434	1,772,350	147,084	0.73634	108,304
2008	379.01	4,033,794	1,921,275	2,112,519	0.73634	1,555,541
2009	405.87	4,319,679	3,039,135	1,280,544	0.73634	942,921
2010	272.77	2,903,138	1,167,580	1,735,558	0.73634	1,277,968
2011	403.40	4,293,390	1,607,555	2,685,835	0.73634	1,977,699
2012	318.38	3,388,550	1,490,485	1,898,065	0.73634	1,397,629
2013	213.07	2,267,752	1,372,225	895,527	0.73634	659,416
2014	262.35	2,792,202	2,125,590	666,612	0.73634	490,856
2015	511.48	5,443,631	3,786,225	1,657,406	0.73634	1,220,421
2016	220.00	2,341,512	1,103,635	1,237,877	0.73634	911,503
2017	475.38	5,059,513	1,850,300	3,209,213	0.73634	2,363,085
2018	633.03	6,737,337	2,581,750	4,155,587	0.73634	3,059,942
2019	595.00	6,332,625	2,038,500	4,294,125	0.73634	3,161,954
2020	634.26	6,750,402	-	6,750,402	0.73634	4,970,619
2021 (9 Mo)	352.37	3,750,223	-	3,750,223	0.73634	2,761,455
Totals:	9,302.44	99,005,893	46,606,605	52,399,288		38,583,912

Physician, Hospital, and Drugs

A. Estimated Annual Expense Per Claim 24,000

Birth Year	Total Remaining Life Expectancy After Adjustment	Indicated Total Cost (2) x Item A	Physician, Hospital & Drugs for All Claims with Worksheets Case Reserves @ 12/31/20	Additional Reserves Before Inflation / Discount (3) - (4)	Average (a) Inflation / Discount Factor for All BYs	Additional Vehicle Cost Reserves After Inflation / Discount (5) x (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	100.12	2,402,915	354,800	2,048,115	0.71178	1,457,812
1990	54.35	1,304,456	196,205	1,108,251	0.71178	788,834
1991	117.98	2,831,509	683,548	2,147,961	0.71178	1,528,880
1992	284.16	6,819,868	1,565,155	5,254,713	0.71178	3,740,211
1993	239.69	5,752,531	929,300	4,823,231	0.71178	3,433,090
1994	140.88	3,381,035	789,700	2,591,335	0.71178	1,844,466
1995	176.12	4,226,960	2,351,383	1,875,577	0.71178	1,335,003
1996	148.31	3,559,468	667,327	2,892,141	0.71178	2,058,574
1997	302.43	7,258,243	1,744,235	5,514,008	0.71178	3,924,773
1998	373.12	8,954,837	2,273,940	6,680,897	0.71178	4,755,343
1999	77.16	1,851,907	624,232	1,227,675	0.71178	873,837
2000	82.61	1,982,620	427,735	1,554,885	0.71178	1,106,739
2001	141.23	3,389,630	998,435	2,391,195	0.71178	1,702,010
2002	394.73	9,473,537	1,872,840	7,600,697	0.71178	5,410,040
2003	66.50	1,596,114	690,725	905,389	0.71178	644,440
2004	204.34	4,904,234	1,181,390	3,722,844	0.71178	2,649,854
2005	226.49	5,435,680	1,176,310	4,259,370	0.71178	3,031,743
2006	315.48	7,571,538	3,858,870	3,712,668	0.71178	2,642,611
2007	180.35	4,328,329	1,696,640	2,631,689	0.71178	1,873,189
2008	379.01	9,096,220	2,350,035	6,746,185	0.71178	4,801,814
2009	405.87	9,740,890	2,347,105	7,393,785	0.71178	5,262,764
2010	272.77	6,546,587	1,774,475	4,772,112	0.71178	3,396,704
2011	403.40	9,681,610	1,636,135	8,045,475	0.71178	5,726,625
2012	318.38	7,641,192	1,143,970	6,497,222	0.71178	4,624,607
2013	213.07	5,113,789	1,443,990	3,669,799	0.71178	2,612,098
2014	262.35	6,296,425	1,229,205	5,067,220	0.71178	3,606,757
2015	511.48	12,275,406	2,759,515	9,515,891	0.71178	6,773,241
2016	220.00	5,280,117	897,100	4,383,017	0.71178	3,119,753
2017	475.38	11,409,218	1,536,600	9,872,618	0.71178	7,027,153
2018	633.03	15,192,717	2,481,175	12,711,542	0.71178	9,047,849
2019	595.00	14,280,089	1,284,900	12,995,189	0.71178	9,249,744
2020	634.26	15,222,178	-	15,222,178	0.71178	10,834,875
2021 (9 Mo)	352.37	8,456,766		8,456,766	0.71178	6,019,375
Totals:	9,302.44	223,258,614	44,966,975	178,291,639		126,904,805

Notes: (a) See Exhibit I, Sheet 3c, Column (9), average for all birth years.

**Reserve Estimates Related to Additional Prospective Nursing Care Payments
 on NICA Medicaid Claimants Due to Change in Medicaid Participation (a)**

A. Estimated Ratio of Additional Reserve Amounts to Cover Nursing Care (a)	0.250
Previously Paid By Medicaid to the Nursing Care Case Reserves Related to Nursing Care - Based on Review of Individual NICA Claims with Prior Medicaid Reimb.	
B. Adjustment for Life Expectancy (b)	1.235

Birth Year	Related to Medicaid Claimants			Indicated Nursing Care Additional Unreported Reserves		
	Combined Case O/S Nursing Care @ 12/31/20	Total Remaining Life Expectancy @ 12/31/20	Average (c) Inflation / Discount Factor for All BYs	Before Inflation / Discount / Mortality (2) x Item A	After Mortality Before Inflation / Discount / (5) x Item B	After Inflation, Discount, & Mortality (6) x (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	6,355,665	46.98	0.71178	1,588,916	1,962,312	1,396,738
1990	5,043,489	44.01	0.71178	1,260,872	1,557,177	1,108,371
1991	14,004,797	95.53	0.71178	3,501,199	4,323,981	3,077,733
1992	23,066,103	193.65	0.71178	5,766,526	7,121,659	5,069,070
1993	18,230,591	188.95	0.71178	4,557,648	5,628,695	4,006,405
1994	10,980,283	114.07	0.71178	2,745,071	3,390,162	2,413,057
1995	1,925,238	13.64	0.71178	481,310	594,417	423,096
1996	14,855,632	94.17	0.71178	3,713,908	4,586,676	3,264,714
1997	18,701,894	191.99	0.71178	4,675,474	5,774,210	4,109,979
1998	25,467,573	196.13	0.71178	6,366,893	7,863,113	5,596,824
1999	6,757,019	36.71	0.71178	1,689,255	2,086,230	1,484,941
2000	10,378,400	67.78	0.71178	2,594,600	3,204,331	2,280,786
2001	12,870,111	79.32	0.71178	3,217,528	3,973,647	2,828,371
2002	29,322,883	207.14	0.71178	7,330,721	9,053,440	6,444,077
2003	6,150,417	36.75	0.71178	1,537,604	1,898,941	1,351,632
2004	10,082,758	52.32	0.71178	2,520,690	3,113,052	2,215,814
2005	19,207,960	174.07	0.71178	4,801,990	5,930,458	4,221,194
2006	19,659,332	168.19	0.71178	4,914,833	6,069,819	4,320,389
2007	15,772,200	102.86	0.71178	3,943,050	4,869,667	3,466,142
2008	32,971,952	280.78	0.71178	8,242,988	10,180,090	7,246,006
2009	31,771,367	229.51	0.71178	7,942,842	9,809,410	6,982,163
2010	8,226,604	82.30	0.71178	2,056,651	2,539,964	1,807,901
2011	27,154,800	251.78	0.71178	6,788,700	8,384,045	5,967,613
2012	21,464,658	204.85	0.71178	5,366,165	6,627,213	4,717,132
2013	19,805,181	172.53	0.71178	4,951,295	6,114,850	4,352,441
2014	16,732,484	163.97	0.71178	4,183,121	5,166,154	3,677,176
2015	38,361,425	364.15	0.71178	9,590,356	11,844,090	8,430,412
2016	12,695,142	149.61	0.71178	3,173,786	3,919,625	2,789,919
2017	11,621,421	155.80	0.71178	2,905,355	3,588,114	2,553,955
2018	14,737,226	206.23	0.71178	3,684,307	4,550,119	3,238,693
2019	14,516,630	175.00	0.71178	3,629,158	4,482,010	3,190,214
2020	-	-	0.71178	-	-	-
2021 (9 Mo)	-	-	0.71178	-	-	-
Totals:	518,891,235	4,540.77		129,722,809	160,207,669	114,032,958

Notes: (a) Based on the review of individual NICA claims with prior Medicaid payments.
 Additional reserve factor is based on the review of current NICA reserve worksheets prepared before the recent change in Medicaid participation. The factor is an estimate of the additional Medicaid payments on a prospective basis above the amounts already included in the current NICA reserve worksheets.
 (b) Estimated adjustment factor for the remaining life expectancy to include consideration of increased life expectancy over time by 0.2 per year.
 (c) See Exhibit I, Sheet 3c, Column (9), average for all birth years.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

Estimated Deceased by Year - Based on Open Claims as of September 30, 2021

Fiscal Year	Expected (a) Number Deceased by Period	Estimated Time of Payment (Years)	Discount Factor 5.00%	Discounted Value of Deceased (2) x (4)
(1)	(2)	(3)	(4)	(5)
10/1/2021 - 9/30/2022	2.7139	0.125	0.9939	2.6974
10/1/2022 - 9/30/2023	2.9350	0.750	0.9641	2.8296
10/1/2023 - 9/30/2024	3.0936	1.750	0.9182	2.8404
10/1/2024 - 9/30/2025	3.3024	2.750	0.8744	2.8878
10/1/2025 - 9/30/2026	3.5524	3.750	0.8328	2.9584
10/1/2026 - 9/30/2027	3.6400	4.750	0.7931	2.8870
10/1/2027 - 9/30/2028	3.6473	5.750	0.7554	2.7551
10/1/2028 - 9/30/2029	3.6553	6.750	0.7194	2.6296
10/1/2029 - 9/30/2030	3.6640	7.750	0.6851	2.5104
10/1/2030 - 9/30/2031	3.6734	8.750	0.6525	2.3970
10/1/2031 - 9/30/2032	3.6836	9.750	0.6214	2.2891
10/1/2032 - 9/30/2033	3.6944	10.750	0.5919	2.1865
10/1/2033 - 9/30/2034	3.7056	11.750	0.5637	2.0887
10/1/2034 - 9/30/2035	3.7168	12.750	0.5368	1.9953
10/1/2035 - 9/30/2036	3.7276	13.750	0.5113	1.9058
10/1/2036 - 9/30/2037	3.7374	14.750	0.4869	1.8198
10/1/2037 - 9/30/2038	3.7465	15.750	0.4637	1.7374
10/1/2038 - 9/30/2039	3.7549	16.750	0.4417	1.6583
10/1/2039 - 9/30/2040	3.7629	17.750	0.4206	1.5828
10/1/2040 - 9/30/2041	3.7711	18.750	0.4006	1.5107
10/1/2041 - 9/30/2042	3.7796	19.750	0.3815	1.4420
10/1/2042 - 9/30/2043	3.7885	20.750	0.3633	1.3765
10/1/2043 - 9/30/2044	3.7977	21.750	0.3460	1.3142
10/1/2044 - 9/30/2045	3.8074	22.750	0.3296	1.2548
10/1/2045 - 9/30/2046	3.8176	23.750	0.3139	1.1982
10/1/2046 - 9/30/2047	3.8284	24.750	0.2989	1.1444
10/1/2047 - 9/30/2048	3.8399	25.750	0.2847	1.0932
10/1/2048 - 9/30/2049	3.8519	26.750	0.2711	1.0444
10/1/2049 - 9/30/2050	3.8642	27.750	0.2582	0.9978
10/1/2050 - 9/30/2051	3.8765	28.750	0.2459	0.9533
10/1/2051 - 9/30/2052	3.8886	29.750	0.2342	0.9108
10/1/2052 - 9/30/2053	3.9005	30.750	0.2231	0.8701
10/1/2053 - 9/30/2054	3.9121	31.750	0.2124	0.8311
10/1/2054 - 9/30/2055	3.9234	32.750	0.2023	0.7938
10/1/2055 - 9/30/2056	3.9342	33.750	0.1927	0.7581
10/1/2056 - 9/30/2057	3.9443	34.750	0.1835	0.7238
10/1/2057 - 9/30/2058	3.9535	35.750	0.1748	0.6910
10/1/2058 - 9/30/2059	3.9616	36.750	0.1665	0.6594
10/1/2059 - 9/30/2060	3.9681	37.750	0.1585	0.6290
10/1/2060 - 9/30/2061	3.9728	38.750	0.1510	0.5998
10/1/2061 - 9/30/2062	3.9758	39.750	0.1438	0.5717
10/1/2062 - 9/30/2063	3.9766	40.750	0.1369	0.5446
10/1/2063 - 9/30/2064	3.9752	41.750	0.1304	0.5184
10/1/2064 - 9/30/2065	3.9709	42.750	0.1242	0.4932
10/1/2065 - 9/30/2066	3.9633	43.750	0.1183	0.4688
10/1/2066 - 9/30/2067	3.9519	44.750	0.1127	0.4452
10/1/2067 - 9/30/2068	3.9366	45.750	0.1073	0.4224
10/1/2068 - 9/30/2069	3.9169	46.750	0.1022	0.4003
10/1/2069 - 9/30/2070	3.8919	47.750	0.0973	0.3788
10/1/2070 - 9/30/2071	3.8612	48.750	0.0927	0.3579
10/1/2071 - 9/30/2072	3.8243	49.750	0.0883	0.3376
10/1/2072 - 9/30/2073	3.7809	50.750	0.0841	0.3179
10/1/2073 - 9/30/2074	3.7306	51.750	0.0801	0.2987
10/1/2074 - 9/30/2075	3.6730	52.750	0.0763	0.2801
10/1/2075 - 9/30/2076	3.6078	53.750	0.0726	0.2620
10/1/2076 - 9/30/2077	3.5349	54.750	0.0692	0.2445
10/1/2077 - 9/30/2078	3.4542	55.750	0.0659	0.2275
10/1/2078 - 9/30/2079	3.3658	56.750	0.0627	0.2112
10/1/2079 - 9/30/2080	3.2699	57.750	0.0597	0.1954
10/1/2080 - 9/30/2081	3.1668	58.750	0.0569	0.1802

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss & LAE Reserve Report as of September 30, 2021 - Appendix E, Exhibit III, Sheets 3a through 3g.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

Exhibit IV
Sheet 1b

Estimated Deceased By Year - Based on Open Claims as of September 30, 2021

Fiscal Year	Expected (a) Number Deceased by Period	Estimated Time of Payment (Years)	Discount Factor 5.00%	Discounted Value of Number Deceased (2) x (4)
(1)	(2)	(3)	(4)	(5)
10/1/2081 - 9/30/2082	3.0572	59.750	0.0542	0.1657
10/1/2082 - 9/30/2083	2.9416	60.750	0.0516	0.1518
10/1/2083 - 9/30/2084	2.8206	61.750	0.0492	0.1386
10/1/2084 - 9/30/2085	2.6951	62.750	0.0468	0.1262
10/1/2085 - 9/30/2086	2.5658	63.750	0.0446	0.1144
10/1/2086 - 9/30/2087	2.4336	64.750	0.0425	0.1033
10/1/2087 - 9/30/2088	2.2994	65.750	0.0404	0.0930
10/1/2088 - 9/30/2089	2.1643	66.750	0.0385	0.0834
10/1/2089 - 9/30/2090	2.0293	67.750	0.0367	0.0744
10/1/2090 - 9/30/2091	1.8956	68.750	0.0349	0.0662
10/1/2091 - 9/30/2092	1.7638	69.750	0.0333	0.0587
10/1/2092 - 9/30/2093	1.6343	70.750	0.0317	0.0518
10/1/2093 - 9/30/2094	1.5073	71.750	0.0302	0.0455
10/1/2094 - 9/30/2095	1.3823	72.750	0.0287	0.0397
10/1/2095 - 9/30/2096	1.2600	73.750	0.0274	0.0345
10/1/2096 - 9/30/2097	1.1418	74.750	0.0261	0.0298
10/1/2097 - 9/30/2098	1.0276	75.750	0.0248	0.0255
10/1/2098 - 9/30/2099	0.9178	76.750	0.0236	0.0217
10/1/2099 - 9/30/2100	0.8129	77.750	0.0225	0.0183
10/1/2100 - 9/30/2101	0.7133	78.750	0.0214	0.0153
10/1/2101 - 9/30/2102	0.6194	79.750	0.0204	0.0127
10/1/2102 - 9/30/2103	0.5316	80.750	0.0195	0.0103
10/1/2103 - 9/30/2104	0.4505	81.750	0.0185	0.0083
10/1/2104 - 9/30/2105	0.3765	82.750	0.0176	0.0066
10/1/2105 - 9/30/2106	0.3100	83.750	0.0168	0.0052
10/1/2106 - 9/30/2107	0.2512	84.750	0.0160	0.0040
10/1/2107 - 9/30/2108	0.2002	85.750	0.0152	0.0031
10/1/2108 - 9/30/2109	0.1566	86.750	0.0145	0.0023
10/1/2109 - 9/30/2110	0.1201	87.750	0.0138	0.0017
10/1/2110 - 9/30/2111	0.0897	88.750	0.0132	0.0012
10/1/2111 - 9/30/2112	0.0650	89.750	0.0125	0.0008
10/1/2112 - 9/30/2113	0.0462	90.750	0.0119	0.0006
10/1/2113 - 9/30/2114	0.0322	91.750	0.0114	0.0004
10/1/2114 - 9/30/2115	0.0221	92.750	0.0108	0.0002
10/1/2115 - 9/30/2116	0.0150	93.750	0.0103	0.0002
10/1/2116 - 9/30/2117	0.0101	94.750	0.0098	0.0001
10/1/2117 - 9/30/2118	0.0067	95.750	0.0094	0.0001
10/1/2118 - 9/30/2119	0.0045	96.750	0.0089	0.0000
10/1/2119 - 9/30/2120	0.0030	97.750	0.0085	0.0000
10/1/2120 - 9/30/2121	0.0021	98.750	0.0081	0.0000
10/1/2121 - 9/30/2122	0.0015	99.750	0.0077	0.0000
10/1/2122 - 9/30/2123	0.0011	100.750	0.0073	0.0000
10/1/2123 - 9/30/2124	0.0008	101.750	0.0070	0.0000
10/1/2124 - 9/30/2125	0.0006	102.750	0.0066	0.0000
10/1/2125 - 9/30/2126	0.0004	103.750	0.0063	0.0000
10/1/2126 - 9/30/2127	0.0003	104.750	0.0060	0.0000
10/1/2127 - 9/30/2128	0.0003	105.750	0.0057	0.0000
10/1/2128 - 9/30/2129	0.0002	106.750	0.0055	0.0000
10/1/2129 - 9/30/2130	0.0001	107.750	0.0052	0.0000
10/1/2130 - 9/30/2131	0.0001	108.750	0.0050	0.0000
10/1/2131 - 9/30/2132	0.0001	109.750	0.0047	0.0000
10/1/2132 - 9/30/2133	0.0001	110.750	0.0045	0.0000
10/1/2133 - 9/30/2134	0.0000	111.750	0.0043	0.0000
10/1/2134 - 9/30/2135	0.0000	112.750	0.0041	0.0000
10/1/2135 - 9/30/2136	0.0000	113.750	0.0039	0.0000
10/1/2136 - 9/30/2137	0.0000	114.750	0.0037	0.0000
10/1/2137 - 9/30/2138	0.0000	115.750	0.0035	0.0000
10/1/2138 - 9/30/2139	0.0000	116.750	0.0034	0.0000
10/1/2139 - 9/30/2140	0.0000	117.750	0.0032	0.0000
10/1/2140 - 9/30/2141	0.0000	118.750	0.0030	0.0000
Totals All:	264.0000			74.1248

Indicated Average Discount = (5) / (2) 0.28078

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss & LAE Reserve Report as of September 30, 2021 - Appendix E, Exhibit III, Sheets 3a through 3g.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

Estimated Number Alive By Year - Based on Open Claims as of September 30, 2021

Fiscal Year	Expected Number Alive at End of Period (a)	Estimated Time of Payment (Years)	Discount Factors		Discounted Value	
			-----		-----	
			Inflation & Discount 5.00%	Discount Only at 5.00%	Inflation 3.50% & Discount 5.00% (2) x (4)	Discount Only at 5.00% (2) x (5)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
10/1/2021 - 9/30/2022	261.2861	0.125	0.9982	0.9939	260.8166	259.6975
10/1/2022 - 9/30/2023	258.3511	0.750	0.9893	0.9641	255.5781	249.0682
10/1/2023 - 9/30/2024	255.2575	1.750	0.9751	0.9182	248.9103	234.3674
10/1/2024 - 9/30/2025	251.9550	2.750	0.9612	0.8744	242.1801	220.3193
10/1/2025 - 9/30/2026	248.4027	3.750	0.9475	0.8328	235.3546	206.8695
10/1/2026 - 9/30/2027	244.7626	4.750	0.9339	0.7931	228.5928	194.1315
10/1/2027 - 9/30/2028	241.1154	5.750	0.9206	0.7554	221.9696	182.1321
10/1/2028 - 9/30/2029	237.4601	6.750	0.9074	0.7194	215.4816	170.8295
10/1/2029 - 9/30/2030	233.7961	7.750	0.8945	0.6851	209.1259	160.1844
10/1/2030 - 9/30/2031	230.1227	8.750	0.8817	0.6525	202.8995	150.1596
10/1/2031 - 9/30/2032	226.4391	9.750	0.8691	0.6214	196.7996	140.7200
10/1/2032 - 9/30/2033	222.7447	10.750	0.8567	0.5919	190.8232	131.8325
10/1/2033 - 9/30/2034	219.0391	11.750	0.8445	0.5637	184.9679	123.4660
10/1/2034 - 9/30/2035	215.3223	12.750	0.8324	0.5368	179.2317	115.5914
10/1/2035 - 9/30/2036	211.5947	13.750	0.8205	0.5113	173.6128	108.1812
10/1/2036 - 9/30/2037	207.8572	14.750	0.8088	0.4869	168.1098	101.2099
10/1/2037 - 9/30/2038	204.1108	15.750	0.7972	0.4637	162.7215	94.6530
10/1/2038 - 9/30/2039	200.3559	16.750	0.7858	0.4417	157.4462	88.4874
10/1/2039 - 9/30/2040	196.5930	17.750	0.7746	0.4206	152.2822	82.6909
10/1/2040 - 9/30/2041	192.8219	18.750	0.7635	0.4006	147.2273	77.2426
10/1/2041 - 9/30/2042	189.0422	19.750	0.7526	0.3815	142.2794	72.1224
10/1/2042 - 9/30/2043	185.2537	20.750	0.7419	0.3633	137.4362	67.3115
10/1/2043 - 9/30/2044	181.4560	21.750	0.7313	0.3460	132.6956	62.7920
10/1/2044 - 9/30/2045	177.6486	22.750	0.7208	0.3296	128.0555	58.5471
10/1/2045 - 9/30/2046	173.8310	23.750	0.7105	0.3139	123.5136	54.5609
10/1/2046 - 9/30/2047	170.0026	24.750	0.7004	0.2989	119.0677	50.8183
10/1/2047 - 9/30/2048	166.1627	25.750	0.6904	0.2847	114.7158	47.3052
10/1/2048 - 9/30/2049	162.3108	26.750	0.6805	0.2711	110.4557	44.0082
10/1/2049 - 9/30/2050	158.4466	27.750	0.6708	0.2582	106.2856	40.9147
10/1/2050 - 9/30/2051	154.5701	28.750	0.6612	0.2459	102.2041	38.0131
10/1/2051 - 9/30/2052	150.6815	29.750	0.6518	0.2342	98.2096	35.2922
10/1/2052 - 9/30/2053	146.7811	30.750	0.6425	0.2231	94.3007	32.7415
10/1/2053 - 9/30/2054	142.8690	31.750	0.6333	0.2124	90.4761	30.3513
10/1/2054 - 9/30/2055	138.9456	32.750	0.6242	0.2023	86.7345	28.1122
10/1/2055 - 9/30/2056	135.0114	33.750	0.6153	0.1927	83.0746	26.0155
10/1/2056 - 9/30/2057	131.0671	34.750	0.6065	0.1835	79.4955	24.0528
10/1/2057 - 9/30/2058	127.1135	35.750	0.5979	0.1748	75.9962	22.2164
10/1/2058 - 9/30/2059	123.1519	36.750	0.5893	0.1665	72.5759	20.4991
10/1/2059 - 9/30/2060	119.1839	37.750	0.5809	0.1585	69.2340	18.8939
10/1/2060 - 9/30/2061	115.2110	38.750	0.5726	0.1510	65.9701	17.3944
10/1/2061 - 9/30/2062	111.2353	39.750	0.5644	0.1438	62.7837	15.9944
10/1/2062 - 9/30/2063	107.2587	40.750	0.5564	0.1369	59.6744	14.6882
10/1/2063 - 9/30/2064	103.2835	41.750	0.5484	0.1304	56.6418	13.4703
10/1/2064 - 9/30/2065	99.3125	42.750	0.5406	0.1242	53.6861	12.3356
10/1/2065 - 9/30/2066	95.3492	43.750	0.5329	0.1183	50.8073	11.2794
10/1/2066 - 9/30/2067	91.3973	44.750	0.5252	0.1127	48.0057	10.2970
10/1/2067 - 9/30/2068	87.4607	45.750	0.5177	0.1073	45.2818	9.3843
10/1/2068 - 9/30/2069	83.5438	46.750	0.5103	0.1022	42.6359	8.5372
10/1/2069 - 9/30/2070	79.6519	47.750	0.5031	0.0973	40.0690	7.7519
10/1/2070 - 9/30/2071	75.7907	48.750	0.4959	0.0927	37.5820	7.0249
10/1/2071 - 9/30/2072	71.9663	49.750	0.4888	0.0883	35.1758	6.3528
10/1/2072 - 9/30/2073	68.1854	50.750	0.4818	0.0841	32.8517	5.7324
10/1/2073 - 9/30/2074	64.4548	51.750	0.4749	0.0801	30.6106	5.1607
10/1/2074 - 9/30/2075	60.7818	52.750	0.4681	0.0763	28.4539	4.6349
10/1/2075 - 9/30/2076	57.1739	53.750	0.4614	0.0726	26.3826	4.1522
10/1/2076 - 9/30/2077	53.6390	54.750	0.4549	0.0692	24.3978	3.7099
10/1/2077 - 9/30/2078	50.1848	55.750	0.4484	0.0659	22.5005	3.3057
10/1/2078 - 9/30/2079	46.8189	56.750	0.4419	0.0627	20.6916	2.9372
10/1/2079 - 9/30/2080	43.5490	57.750	0.4356	0.0597	18.9715	2.6019
10/1/2080 - 9/30/2081	40.3822	58.750	0.4294	0.0569	17.3406	2.2978

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss & LAE Reserve Report as of September 30, 2021 - Appendix E, Exhibit III, Sheets 3a through 3g.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021

Estimated Number Alive By Year - Based on Open Claims as of September 30, 2021

Fiscal Year	Expected Number Alive at End of Period (a)	Estimated Time of Payment (Years)	Discount Factors		Discounted Value	
			Inflation 3.50%	Discount Only at 5.00%	Inflation & Discount 3.50% & Discount 5.00%	Discount Only at 5.00%
			(4)	(5)	(6)	(7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
10/1/2081 - 9/30/2082	37.3250	59.750	0.4233	0.0542	15.7988	2.0227
10/1/2082 - 9/30/2083	34.3835	60.750	0.4172	0.0516	14.3458	1.7746
10/1/2083 - 9/30/2084	31.5628	61.750	0.4113	0.0492	12.9809	1.5514
10/1/2084 - 9/30/2085	28.8678	62.750	0.4054	0.0468	11.7028	1.3514
10/1/2085 - 9/30/2086	26.3019	63.750	0.3996	0.0446	10.5103	1.1727
10/1/2086 - 9/30/2087	23.8683	64.750	0.3939	0.0425	9.4016	1.0135
10/1/2087 - 9/30/2088	21.5689	65.750	0.3883	0.0404	8.3745	0.8722
10/1/2088 - 9/30/2089	19.4046	66.750	0.3827	0.0385	7.4265	0.7473
10/1/2089 - 9/30/2090	17.3752	67.750	0.3773	0.0367	6.5549	0.6373
10/1/2090 - 9/30/2091	15.4796	68.750	0.3719	0.0349	5.7563	0.5407
10/1/2091 - 9/30/2092	13.7158	69.750	0.3666	0.0333	5.0276	0.4563
10/1/2092 - 9/30/2093	12.0815	70.750	0.3613	0.0317	4.3652	0.3828
10/1/2093 - 9/30/2094	10.5743	71.750	0.3562	0.0302	3.7661	0.3191
10/1/2094 - 9/30/2095	9.1919	72.750	0.3511	0.0287	3.2270	0.2642
10/1/2095 - 9/30/2096	7.9319	73.750	0.3461	0.0274	2.7448	0.2171
10/1/2096 - 9/30/2097	6.7901	74.750	0.3411	0.0261	2.3161	0.1770
10/1/2097 - 9/30/2098	5.7624	75.750	0.3362	0.0248	1.9375	0.1431
10/1/2098 - 9/30/2099	4.8446	76.750	0.3314	0.0236	1.6057	0.1145
10/1/2099 - 9/30/2100	4.0317	77.750	0.3267	0.0225	1.3172	0.0908
10/1/2100 - 9/30/2101	3.3184	78.750	0.3220	0.0214	1.0686	0.0712
10/1/2101 - 9/30/2102	2.6991	79.750	0.3174	0.0204	0.8568	0.0551
10/1/2102 - 9/30/2103	2.1675	80.750	0.3129	0.0195	0.6782	0.0422
10/1/2103 - 9/30/2104	1.7169	81.750	0.3084	0.0185	0.5295	0.0318
10/1/2104 - 9/30/2105	1.3404	82.750	0.3040	0.0176	0.4075	0.0236
10/1/2105 - 9/30/2106	1.0304	83.750	0.2997	0.0168	0.3088	0.0173
10/1/2106 - 9/30/2107	0.7791	84.750	0.2954	0.0160	0.2302	0.0125
10/1/2107 - 9/30/2108	0.5790	85.750	0.2912	0.0152	0.1686	0.0088
10/1/2108 - 9/30/2109	0.4224	86.750	0.2870	0.0145	0.1212	0.0061
10/1/2109 - 9/30/2110	0.3023	87.750	0.2829	0.0138	0.0855	0.0042
10/1/2110 - 9/30/2111	0.2126	88.750	0.2789	0.0132	0.0593	0.0028
10/1/2111 - 9/30/2112	0.1476	89.750	0.2749	0.0125	0.0406	0.0019
10/1/2112 - 9/30/2113	0.1014	90.750	0.2710	0.0119	0.0275	0.0012
10/1/2113 - 9/30/2114	0.0692	91.750	0.2671	0.0114	0.0185	0.0008
10/1/2114 - 9/30/2115	0.0471	92.750	0.2633	0.0108	0.0124	0.0005
10/1/2115 - 9/30/2116	0.0321	93.750	0.2595	0.0103	0.0083	0.0003
10/1/2116 - 9/30/2117	0.0220	94.750	0.2558	0.0098	0.0056	0.0002
10/1/2117 - 9/30/2118	0.0153	95.750	0.2522	0.0094	0.0039	0.0001
10/1/2118 - 9/30/2119	0.0108	96.750	0.2486	0.0089	0.0027	0.0001
10/1/2119 - 9/30/2120	0.0078	97.750	0.2450	0.0085	0.0019	0.0001
10/1/2120 - 9/30/2121	0.0057	98.750	0.2415	0.0081	0.0014	0.0000
10/1/2121 - 9/30/2122	0.0042	99.750	0.2380	0.0077	0.0010	0.0000
10/1/2122 - 9/30/2123	0.0032	100.750	0.2346	0.0073	0.0007	0.0000
10/1/2123 - 9/30/2124	0.0024	101.750	0.2313	0.0070	0.0006	0.0000
10/1/2124 - 9/30/2125	0.0018	102.750	0.2280	0.0066	0.0004	0.0000
10/1/2125 - 9/30/2126	0.0014	103.750	0.2247	0.0063	0.0003	0.0000
10/1/2126 - 9/30/2127	0.0010	104.750	0.2215	0.0060	0.0002	0.0000
10/1/2127 - 9/30/2128	0.0008	105.750	0.2184	0.0057	0.0002	0.0000
10/1/2128 - 9/30/2129	0.0006	106.750	0.2152	0.0055	0.0001	0.0000
10/1/2129 - 9/30/2130	0.0005	107.750	0.2122	0.0052	0.0001	0.0000
10/1/2130 - 9/30/2131	0.0003	108.750	0.2091	0.0050	0.0001	0.0000
10/1/2131 - 9/30/2132	0.0003	109.750	0.2061	0.0047	0.0001	0.0000
10/1/2132 - 9/30/2133	0.0002	110.750	0.2032	0.0045	0.0000	0.0000
10/1/2133 - 9/30/2134	0.0001	111.750	0.2003	0.0043	0.0000	0.0000
10/1/2134 - 9/30/2135	0.0001	112.750	0.1974	0.0041	0.0000	0.0000
10/1/2135 - 9/30/2136	0.0001	113.750	0.1946	0.0039	0.0000	0.0000
10/1/2136 - 9/30/2137	0.0000	114.750	0.1918	0.0037	0.0000	0.0000
10/1/2137 - 9/30/2138	0.0000	115.750	0.1891	0.0035	0.0000	0.0000
10/1/2138 - 9/30/2139	0.0000	116.750	0.1864	0.0034	0.0000	0.0000
10/1/2139 - 9/30/2140	0.0000	117.750	0.1837	0.0032	0.0000	0.0000
10/1/2140 - 9/30/2141	0.0000	118.750	0.1811	0.0030	0.0000	0.0000
Totals All:	9445.6539				6955.2525	4049.5748
				Indicated Average Discount	0.73634	0.42872

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss & LAE Reserve Report as of September 30, 2021 - Appendix E, Exhibit III, Sheets 3a through 3g.

Agenda Item # 6.B. (Tab T)

Threshold Calculation

FLORIDA BIRTH RELATED NEUROLOGICAL INJURY COMPENSATION ASSOCIATION

CALCULATION OF THRESHOLD FOR SUSPENSION OF CLAIMS (Section 766.314(9), Florida Statutes)

BACKGROUND

Section 766.314(9), Florida Statutes states that when the total present value of all filed claims, excluding the value of family residential or custodial care as defined in Florida Statute 766.302(10), equals 80% of the funds on hand and the funds that will become available within the next 12 months, the association shall not accept any new claims. This does not apply to any injury occurring 18 months or more prior to the effective date of the suspension.

The association requested an actuarial calculation of the threshold for the suspension as of 10/01/2021.

FUNDS ON HAND AND FUNDS AVAILABLE WITHIN THE NEXT 12 MONTHS

The amount of funds currently on hand is available from the records of the association. The funds available within the next 12 months may come from several sources:

1. Assessments from health care providers.
2. Assessments against insurance companies.
3. Interest on invested funds.
4. Transfer from the Florida Office of Insurance Regulation
5. Reinsurance recovery

The estimated amount of funds from these sources is shown on the attached Exhibit I.

VALUE OF FILED CLAIMS

The present value of all filed claims including the amount to be paid to the claimant, the claimant's attorney, the attorney's fees of the association and any other expense anticipated to be incurred in connection with the claim is estimated by the value of the loss and loss adjustment expense reserve established by the association for filed claims. This includes the maximum benefits for noneconomic damage.

CALCULATION OF THRESHOLD FOR SUSPENSION OF CLAIMS

The calculation of the threshold for suspension of claims is as follows:

a.	1. Funds on hand	1,664,383,766	
	2. Funds available within 12 months (Exhibit I, Part A)	161,238,567	
	3. Total	1,825,622,333	
b.	Threshold for suspension (80% of line a.3.)	1,460,497,866	
c.	1. Present Value Loss+LAE Reserve on Filed Claims (@ 10/01/2021)	1,129,498,318	(1)
	2. Amount of claims that can be accepted (b. - c.1.)	330,999,549	

Notes: (1) The Loss and LAE has been reduced by the family care reserve @10/01/2021 - See Exhibit III, Column (9). The amount of claims does not include unreported claims, family care or contingency reserve and is before reinsurance recoveries.

**CALCULATION OF THRESHOLD FOR SUSPENSION OF CLAIMS
(Section 766.314(9), Florida Statutes)**

A. FUNDS AVAILABLE WITHIN THE NEXT 12 MONTHS

1. Assessments from health care providers. (Fiscal year Ending 6/30/2021 from NICA)	\$31,799,087
2. Assessments against insurance companies (From C.3)	\$25,688,344
3. Transfer from the Florida Office of Insurance Regulation	\$20,000,000
4. Reinsurance recovery - actual anticipated recoveries within 12 Months	\$0
5. Income on invested funds (A.1 + A.4 + B.2) x B.5.d	\$83,751,136
6. Total	\$161,238,567

B. RETURN ON INVESTED ASSETS

1. Investments at beginning of period at market value	\$1,504,973,182
2. Investments at end of period at market value	\$1,643,223,638
3. Average invested assets (B.1 + B.2) / 2	\$1,574,098,410
4. a. Net investment income excluding change in unrealized gains / losses for 2020 / 2021	80,301,877
b. Change in unrealized capital gains / losses for 2020 / 2021	91,313,579
5. Calculated annual return on investments	
a. Excluding change in unrealized gains / losses for 2020 / 2021 (B.4.a) / (B.3)	5.10%
b. Including change in unrealized gains / losses for 2020 / 2021 [(B.4.a) + (B.4.b)] / (B.3)	10.90%
c. Average annual return excluding change in unrealized gains / losses over latest 5 years	4.22%
d. Selected prospective annual return on investments	5.00%

C. ASSESSMENTS AGAINST INSURANCE COMPANIES.

1. Assessment rate (From Florida Statute)	0.25%
2. Net Direct Premium Written (From D.h)	\$10,275,337,500
3. Assessment against insurance companies C.1 x C.2	\$25,688,344

D. NET DIRECT PREMIUM WRITTEN (1)

<u>Line of Insurance</u>	<u>2019 Direct Written Premium</u>	<u>% Liability (2)</u>	<u>Liability Premium</u>
a. Farmowners	\$23,427,545	20%	\$4,685,509
b. Homeowners	\$10,080,722,267	20%	\$2,016,144,453
c. Commercial Multi-Peril - Liability	\$855,273,964	100%	\$855,273,964
d. Medical Malpractice	\$647,865,265	100%	\$647,865,265
e. Other Liability	\$6,439,529,900	100%	\$6,439,529,900
f. Products Liability	\$244,001,569	100%	\$244,001,569
g. Aircraft	\$135,673,680	50%	\$67,836,840
h. Total	\$18,426,494,190		\$10,275,337,500

Notes: (1) The net direct premium written as shown above is from the Florida Office of Insurance Regulation (OIR), 2020 Annual Report.
(2) The estimated percent of the direct written premium attributable to liability is based on judgment.

CALCULATION OF THRESHOLD FOR SUSPENSION OF CLAIMS
(Section 766.314(9), Florida Statutes)

Investment Income History

STATE TREASURER

Period		Investment Income			Deposits	Withdrawals	Assets at Cost (1)		Annual Yield
Beginning	Ending	Interest	Admin Fee	Net			Beginning	Ending	
10/01/20	10/31/20	451	27	423	-	-	273,364	273,364	1.86%
11/01/20	11/30/20	443	27	415	-	-	273,787	273,787	1.82%
12/01/20	12/31/20	408	27	381	-	-	274,202	274,202	1.66%
01/01/21	01/31/21	450	27	423	-	-	274,583	274,583	1.85%
02/01/21	02/28/21	355	28	327	-	-	275,005	275,005	1.43%
03/01/21	03/31/21	211	28	183	-	-	275,333	275,333	0.80%
04/01/21	04/30/21	256	28	229	-	-	275,516	275,516	1.00%
05/01/21	05/31/21	264	28	236	-	-	275,745	275,745	1.03%
06/01/21	06/30/21	244	28	217	-	-	275,981	275,981	0.94%
07/01/21	07/31/21	278	28	250	-	-	276,198	276,198	1.09%
08/01/21	08/31/21	232	28	204	-	-	276,448	276,448	0.89%
09/01/21	09/30/21	265	28	238	-	-	276,652	276,652	1.03%
Total		3,856	330	3,526	-	-	273,364	276,652	1.28%

MELLON

Period		Investment Income			Deposits	Withdrawals	Assets at Cost (1)		Annual Yield	Unrealized Gain or (Loss)	
Beginning	Ending	Interest + Realized Gain	Admin Fee	Net			Beginning	Ending		Beginning	Ending
10/01/20	10/31/20	3,779,213	243,634	3,535,579	2,500,000	-	1,252,012,594	1,254,512,594	3.38%	252,687,224	235,468,597
11/01/20	11/30/20	5,666,775	300,983	5,365,792	5,940,000	-	1,258,048,173	1,263,988,173	5.10%	235,468,597	333,768,332
12/01/20	12/31/20	6,812,850	308,903	6,503,947	21,645,000	16,000,000	1,269,353,965	1,274,998,965	6.12%	333,768,332	362,269,910
01/01/21	01/31/21	4,667,870	349,904	4,317,966	2,075,000	-	1,281,502,912	1,283,577,912	4.03%	362,269,910	341,854,955
02/01/21	02/28/21	4,133,461	422,531	3,710,930	-	950,000	1,287,895,878	1,286,945,878	3.45%	341,854,955	329,515,386
03/01/21	03/31/21	20,583,480	310,248	20,273,232	75,203,663	77,153,663	1,290,656,808	1,288,706,808	18.72%	329,515,386	302,870,242
04/01/21	04/30/21	4,289,220	229,855	4,059,365	-	2,550,000	1,308,980,040	1,306,430,040	3.72%	302,870,242	339,142,683
05/01/21	05/31/21	14,823,002	266,268	14,556,734	20,042,492	22,442,492	1,310,489,405	1,308,089,405	13.27%	339,142,683	339,189,104
06/01/21	06/30/21	4,478,874	332,383	4,146,491	0	29,300,000	1,322,646,139	1,293,346,139	3.80%	339,189,104	370,630,010
07/01/21	07/31/21	5,004,588	311,537	4,693,051	-	8,350,000	1,297,492,630	1,289,142,630	4.35%	370,630,010	385,019,117
08/01/21	08/31/21	5,272,845	366,049	4,906,795	-	4,650,000	1,293,835,682	1,289,185,682	4.55%	385,019,117	390,895,321
09/01/21	09/30/21	4,503,605	275,137	4,228,468	2,625,000	2,000,000	1,294,092,477	1,294,717,477	3.91%	390,895,321	344,000,804
Total		84,015,782	3,717,431	80,298,351	130,031,155	163,396,155	1,252,012,594	1,294,717,477	6.23%	Annual Change ==> 91,313,579	

COMBINED

Period		Investment Income			Deposits	Withdrawals	Assets at Cost (1)		Annual Yield	
Beginning	Ending	Interest + Realized Gain	Administrative Fee	Net			Beginning	Ending		
10/01/20	10/31/20	3,779,664	243,662	3,536,002	2,500,000	-	1,252,285,958	1,254,785,958	3.38%	
11/01/20	11/30/20	5,667,217	301,010	5,366,207	5,940,000	-	1,258,321,960	1,264,261,960	5.09%	
12/01/20	12/31/20	6,813,258	308,930	6,504,327	21,645,000	16,000,000	1,269,628,167	1,275,273,167	6.12%	
01/01/21	01/31/21	4,668,320	349,931	4,318,389	2,075,000	-	1,281,777,495	1,283,852,495	4.03%	
02/01/21	02/28/21	4,133,816	422,559	3,711,257	-	950,000	1,288,170,883	1,287,220,883	3.45%	
03/01/21	03/31/21	20,583,691	310,275	20,273,416	75,203,663	77,153,663	1,290,932,140	1,288,982,140	18.71%	
04/01/21	04/30/21	4,289,477	229,883	4,059,594	-	2,550,000	1,309,255,556	1,306,705,556	3.72%	
05/01/21	05/31/21	14,823,266	266,295	14,556,970	20,042,492	22,442,492	1,310,765,150	1,308,365,150	13.27%	
06/01/21	06/30/21	4,479,118	332,411	4,146,707	0	29,300,000	1,322,922,121	1,293,622,121	3.80%	
07/01/21	07/31/21	5,004,866	311,564	4,693,301	-	8,350,000	1,297,768,828	1,289,418,828	4.35%	
08/01/21	08/31/21	5,273,076	366,077	4,906,999	-	4,650,000	1,294,112,129	1,289,462,129	4.55%	
09/01/21	09/30/21	4,503,870	275,164	4,228,706	2,625,000	2,000,000	1,294,369,129	1,294,994,129	3.91%	
Total		84,019,638	3,717,761	80,301,877	130,031,155	163,396,155	1,252,285,958	1,294,994,129	6.23%	

Source: NICA investment reports.

	Net Unrealized Gain or (Loss) at 9/30/2021	344,000,804
	Net Investment Income Credited at 9/30/2021 (1)	4,228,706
	Market Value of Invested Assets at 9/30/2021	1,643,223,638
	Market Value of Annuities at 9/30/2021 (2)	21,160,127
Funds on hand ==>	Market Value of Assets at 10/1/2021	1,664,383,766

Notes: (1) Assets shown at cost include interest and realized gains / losses. However interest and realized gains / losses for current month are shown in beginning cost for the subsequent month.
 (2) From annuity worksheets as of 9/30/2021. Not shown but available upon request and the calculated annuity value is based on an assumed discount factor of 3.60 % - based approximately on comparable bond yields for insurer issuing the annuities.

CALCULATION OF THRESHOLD FOR SUSPENSION OF CLAIMS
 (Section 766.314(9), Florida Statutes)

Development of Present Value of Total Cost of Filed Claim - Threshold Calculation Input
 Evaluated as of September 30, 2021 - Excluding Family Residential or Custodial Care

Year of Birth	Reported Accepted Claims (a) @ 9/30/21	Estimated Ultimate Accepted Claims (a)	Estimated Percent of Accepted Claims Filed @ 9/30/21 (2) / (3)	Estimated Loss & ALAE Present Value Basis @ 9/30/21 (5)	Estimated Ultimate Loss & ALAE on Filed Claims Present Value Basis @ 9/30/21 (4) X (5) (6)	Actual Paid (b) Loss & ALAE @ 9/30/21 (7)	Estimated Outstanding Loss & ALAE on Filed Claims Present Value Basis @ 9/30/21 (6) - (7) (8)	Estimated Outstanding Loss & LAE on Filed Claims Present Value Basis @ 9/30/21 (8) x [1.0+(10)] (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	15	15	100.0%	31,800,251	31,800,251	16,690,136	15,110,115	15,280,859
1990	10	10	100.0%	17,042,902	17,042,902	7,556,719	9,486,183	9,593,377
1991	8	8	100.0%	32,259,105	32,259,105	11,447,939	20,811,165	21,046,331
1992	14	14	100.0%	62,419,178	62,419,178	19,448,043	42,971,135	43,456,709
1993	15	15	100.0%	58,845,504	58,845,504	24,712,281	34,133,223	34,518,928
1994	16	16	100.0%	26,595,417	26,595,417	8,856,237	17,739,180	17,939,633
1995	11	11	100.0%	36,720,460	36,720,460	13,315,524	23,404,937	23,669,412
1996	17	17	100.0%	38,422,562	38,422,562	12,144,937	26,277,624	26,574,562
1997	17	17	100.0%	55,034,395	55,034,395	15,739,741	39,294,654	39,738,684
1998	18	18	100.0%	85,856,909	85,856,909	26,700,788	59,156,120	59,824,585
1999	18	18	100.0%	32,826,103	32,826,103	14,437,979	18,388,125	18,595,910
2000	13	13	100.0%	23,406,990	23,406,990	7,903,483	15,503,507	15,678,697
2001	13	13	100.0%	35,851,373	35,851,373	10,212,966	25,638,407	25,928,121
2002	22	22	100.0%	85,048,344	85,048,344	18,270,266	66,778,078	67,532,671
2003	9	9	100.0%	18,047,147	18,047,147	4,851,240	13,195,906	13,345,020
2004	13	13	100.0%	31,812,618	31,812,618	5,286,722	26,525,897	26,825,639
2005	13	13	100.0%	36,561,550	36,561,550	6,775,405	29,786,145	30,122,729
2006	13	13	100.0%	49,938,744	49,938,744	7,994,878	41,943,866	42,417,832
2007	15	15	100.0%	42,317,406	42,317,406	10,031,225	32,286,181	32,651,015
2008	11	11	100.0%	61,199,714	61,199,714	6,897,635	54,302,079	54,915,693
2009	17	17	100.0%	64,341,968	64,341,968	6,751,489	57,590,479	58,241,251
2010	12	12	100.0%	33,947,303	33,947,303	3,362,953	30,584,351	30,929,954
2011	14	14	100.0%	54,815,934	54,815,934	4,438,000	50,377,934	50,947,204
2012	11	11	100.0%	40,453,431	40,453,431	3,724,927	36,728,504	37,143,536
2013	11	11	100.0%	34,529,013	34,529,013	5,526,045	29,002,968	29,330,701
2014	13	13	100.0%	40,859,112	40,859,112	6,648,427	34,210,684	34,597,265
2015	20	20	100.0%	68,835,300	68,835,300	6,816,868	62,018,432	62,719,241
2016	9	10	90.0%	25,444,567	22,900,110	1,533,203	21,366,907	21,608,353
2017	16	18	88.9%	52,917,892	47,038,126	3,648,647	43,389,479	43,879,781
2018	23	26	88.5%	70,420,368	62,294,941	4,825,457	57,469,484	58,118,889
2019	16	22	72.7%	68,907,469	50,114,523	2,925,316	47,189,207	47,722,445
2020	10	23	43.5%	67,572,045	29,379,150	624,612	28,754,538	29,079,465
2021 (9 Mo)	2	15	13.3%	43,384,081	5,784,544	322,438	5,462,106	5,523,828
Totals:	455	493	92.3%	1,528,435,156	1,417,300,128	300,422,528	1,116,877,601	1,129,498,318

(10) Indicated Ratio of O/S ULAE Reserve to O/S Loss & ALAE - as of September 30, 2021 (c)

1.13%

Notes: (a) See NICA September 30, 2021 report - Exhibit X, Sheet 1b, Columns (2) and (8).

(b) Based on information in NICA September 30, 2021 report - Exhibit I, Sheet 1, Columns (8) and (4) adjusted to exclude amounts related to Family Residential or Custodial Care. See Exhibit IV, Sheet 1, Columns (12) and (4).

(c) Based on information in NICA September 30, 2021 report - Ratio of outstanding Unallocated Loss Adjustment Expense (ULAE) reserve to Loss and ALAE reserve is based on estimates as shown in Exhibit I, Sheet 7, Column (9) (\$ 14,766,243) and Exhibit I, Sheet 1, Column (7) (\$ 1,311,887,692).

Summary of Estimated Outstanding Loss & Expense
Prior to Consideration of Reinsurance Recoveries / Recoverables
Includes Case Reserves Related to Anticipated Retroactive Class Action Payments

Evaluated As of September 30, 2021

Birth Year	Actual Paid Loss and Expense			Family Residential or Custodial Care Only Total Outstanding Loss & Expense			Total Outstanding Loss & Expense After Inflation and Present Value Adjustment		Ultimate Loss and Expense Present Value Basis			
	Including (a) Residential or Custodial Care	Family (b) Residential or Custodial Care Only	Excluding Family Residential or Custodial Care (2) - (3)	Current Level Before (b) Inflation & PV Adj.	Average (c) Inflation & PV Factor	Current Level After Inflation & PV Adj. (5) x (6)	Including (a) Residential or Custodial Care	Excluding Family Residential or Custodial Care (8) - (7)	Including Family Residential or Custodial Care (2) + (8)	Family Residential or Custodial Care Only (3) + (7)	Excluding Family Residential or Custodial Care (4) + (9)	
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1989	16,690,136		16,690,136		0.78010		15,110,115	15,110,115	31,800,251		31,800,251	
1990	7,556,719		7,556,719		0.83507		9,486,183	9,486,183	17,042,902		17,042,902	
1991	11,447,939		11,447,939		0.78925		20,811,165	20,811,165	32,259,105		32,259,105	
1992	19,448,043		19,448,043		0.78340		42,971,135	42,971,135	62,419,178		62,419,178	
1993	24,712,281		24,712,281		0.77701		34,133,223	34,133,223	58,845,504		58,845,504	
1994	8,856,237		8,856,237		0.71113		17,739,180	17,739,180	26,595,417		26,595,417	
1995	13,315,524		13,315,524		0.77072		23,404,937	23,404,937	36,720,460		36,720,460	
1996	12,144,937		12,144,937		0.78180		26,277,624	26,277,624	38,422,562		38,422,562	
1997	15,739,741		15,739,741		0.75754		39,294,654	39,294,654	55,034,395		55,034,395	
1998	26,700,788		26,700,788		0.75279		59,156,120	59,156,120	85,856,909		85,856,909	
1999	14,437,979		14,437,979		0.80511		18,388,125	18,388,125	32,826,103		32,826,103	
2000	7,903,483		7,903,483		0.75935		15,503,507	15,503,507	23,406,990		23,406,990	
2001	10,212,966		10,212,966		0.75926		25,638,407	25,638,407	35,851,373		35,851,373	
2002	21,675,591	3,405,325	18,270,266	1,218,622	0.77004	938,382	67,716,460	66,778,078	89,392,051	4,343,707	85,048,344	
2003	6,368,129	1,516,889	4,851,240	1,039,260	0.82454	856,916	14,052,822	13,195,906	20,420,951	2,373,805	18,047,147	
2004	7,082,594	1,795,872	5,286,722	1,267,041	0.74079	938,611	27,464,507	26,525,897	34,547,101	2,734,483	31,812,618	
2005	10,686,754	3,911,349	6,775,405	5,000,669	0.72810	3,641,006	33,427,152	29,786,145	44,113,905	7,552,355	36,561,550	
2006	12,437,288	4,442,410	7,994,878	7,882,926	0.75037	5,915,118	47,858,984	41,943,866	60,296,272	10,357,528	49,938,744	
2007	13,401,599	3,370,374	10,031,225	3,153,208	0.76037	2,397,604	34,683,785	32,286,181	48,085,385	5,767,978	42,317,406	
2008	8,725,452	1,827,817	6,897,635	2,647,809	0.71352	1,889,255	56,191,334	54,302,079	64,916,786	3,717,072	61,199,714	
2009	11,129,529	4,378,040	6,751,489	9,494,146	0.72806	6,912,320	64,502,799	57,590,479	75,632,328	11,290,360	64,341,968	
2010	4,177,905	814,952	3,362,953	1,972,740	0.67213	1,325,944	31,910,295	30,584,351	36,088,200	2,140,896	33,947,303	
2011	7,264,500	2,826,500	4,438,000	9,209,733	0.69975	6,444,504	56,822,437	50,377,934	64,086,938	9,271,004	54,815,934	
2012	4,786,474	1,061,547	3,724,927	4,313,071	0.68146	2,939,199	39,667,702	36,728,504	44,454,176	4,000,746	40,453,431	
2013	7,157,598	1,631,553	5,526,045	3,304,685	0.67844	2,242,038	31,245,006	29,002,968	38,402,603	3,873,591	34,529,013	
2014	7,944,288	1,295,861	6,648,427	3,871,543	0.67309	2,605,912	36,816,597	34,210,684	44,760,885	3,901,773	40,859,112	
2015	7,898,793	1,081,925	6,816,868	13,132,160	0.66838	8,777,290	70,795,722	62,018,432	78,694,515	9,859,215	68,835,300	
2016	1,721,753	188,550	1,533,203	4,709,280	0.66389	3,126,427	27,037,790	23,911,363	28,759,543	3,314,977	25,444,567	
2017	4,287,767	639,120	3,648,647	10,248,966	0.66052	6,769,654	56,038,899	49,269,245	60,326,666	7,408,774	52,917,892	
2018	5,585,373	759,916	4,825,457	10,562,386	0.65746	6,944,306	72,539,218	65,594,911	78,124,591	7,704,222	70,420,368	
2019	3,475,890	550,574	2,925,316	13,058,655	0.65453	8,547,245	74,529,398	65,982,153	78,005,288	9,097,819	68,907,469	
2020	624,612	-	624,612	10,153,006	0.65167	6,616,378	73,563,812	66,947,433	74,188,423	6,616,378	67,572,045	
2021 (9 Mo)	322,438	-	322,438	6,248,004	0.64772	4,046,955	47,108,598	43,061,643	47,431,036	4,046,955	43,384,081	
Totals:												
Excl. ULAE	335,921,102	35,498,574	300,422,528	122,487,911			83,875,063	1,311,887,692	1,228,012,628	1,647,808,793	119,373,637	1,528,435,156
ULAE (d)	N/A	N/A	N/A	-			-	14,766,243	14,766,243	N/A	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	122,487,911			83,875,063	1,326,653,935	1,242,778,872	N/A	N/A	N/A

Notes: (a) From NICA September 30, 2021 loss and LAE reserve report, see Exhibit I, Sheet 1, Columns (4) and (7) for paid and total outstanding, respectively.

(b) Based on paid and current case reserve related to Family Residential or Custodial Care as provided by NICA. See Exhibit IV, Sheet 2, Columns (2) and (14) for paid and total outstanding, respectively.

(c) From NICA September 30, 2021 loss and LAE reserve report, see Exhibit I, Sheet 3c, Column (9).

(d) From NICA September 30, 2021 loss and LAE reserve report, see Exhibit I, Sheet 7, Column (9).

Evaluated As of September 30, 2021

Year of Birth	Family Residential or Custodial Care (a) Loss & Expense @ 9/30/21			Average Life Expectancy (b) Open Accepted Claims			Wtd. Average Family Residential or Custodial Care Annual Expense 2021 Level (c)	Utilization Rate (d)	Offset Factor (e)	Family Residential or Custodial Care				
	Paid	Incurred	Case O/S (3) - (2)	All Open Accepted Claims	Family Residential or Custodial Care	Non-Family Residential or Custodial Care				Open Claims (a) @ 9/30/21	Estimated Unreported Claims (f) @ 9/30/21	Estimated Outstanding Loss & Expense		Reported & Unreported (4) + (13)
												(7) X (9) X (12)	(8) X (10) X (13)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
2002	3,405,325	4,623,947	1,218,622	24.59	24.07	25.03	52,320	0.5259	1.0000	6	-	-	1,218,622	
2003	1,516,889	2,556,149	1,039,260	17.95	17.95	N/A	52,320	0.5259	1.0000	3	-	-	1,039,260	
2004	1,795,872	3,062,913	1,267,041	33.09	33.09	N/A	52,320	0.5259	1.0000	5	-	-	1,267,041	
2005	3,911,349	8,912,018	5,000,669	26.20	26.16	26.30	52,320	0.5259	1.0000	5	-	-	5,000,669	
2006	4,442,410	12,325,336	7,882,926	28.38	26.44	43.97	52,320	0.5259	1.0000	8	-	-	7,882,926	
2007	3,370,374	6,523,582	3,153,208	20.86	20.86	N/A	52,320	0.5259	1.0000	7	-	-	3,153,208	
2008	1,827,817	4,475,626	2,647,809	34.10	32.54	46.58	52,320	0.5259	1.0000	8	-	-	2,647,809	
2009	4,378,040	13,872,186	9,494,146	32.86	31.45	45.62	52,320	0.5259	1.0000	9	-	-	9,494,146	
2010	814,952	2,787,692	1,972,740	44.17	41.29	48.50	52,320	0.5259	1.0000	3	-	-	1,972,740	
2011	2,826,500	10,734,231	7,907,731	32.66	31.04	47.32	52,320	0.5259	1.0000	9	1	1,302,002	9,209,733	
2012	1,061,547	5,374,618	4,313,071	36.83	31.70	49.66	52,320	0.5259	1.0000	5	-	-	4,313,071	
2013	1,631,553	4,672,371	3,040,818	24.65	27.16	9.59	52,320	0.5259	1.0000	6	1	263,867	3,304,685	
2014	1,295,861	4,243,731	2,947,870	23.60	20.76	33.57	52,320	0.5259	1.0000	7	1	923,673	3,871,543	
2015	1,081,925	13,132,202	12,050,277	29.58	32.29	19.66	52,320	0.5259	1.0000	11	2	1,081,883	13,132,160	
2016	188,550	4,077,750	3,889,200	29.92	30.00	29.81	52,320	0.5259	1.0000	3	1	820,080	4,709,280	
2017	639,120	7,764,084	7,124,964	28.66	28.91	28.38	52,320	0.5259	1.0000	8	4	3,124,002	10,248,966	
2018	759,916	5,855,299	5,095,383	28.66	28.91	28.38	52,320	0.5259	1.0000	8	7	5,467,003	10,562,386	
2019	550,574	5,799,224	5,248,650	28.66	28.91	28.38	52,320	0.5259	1.0000	5	10	7,810,005	13,058,655	
2020	-	-	-	28.66	28.91	28.38	52,320	0.5259	1.0000	-	13	10,153,006	10,153,006	
2021 (9 Mo)	-	-	-	28.66	28.91	28.38	52,320	0.5259	1.0000	-	8	6,248,004	6,248,004	
Totals:	35,498,574	120,792,959	85,294,385	28.66	28.91	28.38				116	48	37,193,526	122,487,911	

Notes: (a) Based on information provided by NICA evaluated as of September 30, 2021. Actual paid and case outstanding (2021 level) on known Family Residential or Custodial Care claims. The estimated ultimate 2021 level loss & expense is based on the assumption that current case reserves are adequate to cover the known Family Residential or Custodial Care claims (before inflation and anticipated investment income).

(b) Average life expectancy based on the open accepted claims and open claims for Family Residential or Custodial Care. The average life expectancy for birth years 2016 and subsequent is based on the average for all years.

(c) Based on information provided by NICA. Calculated assuming 70 hours per week times 52 weeks per year and weighted average hourly rate of \$ 14.37 (.1566 x \$11.00 + 8434 x \$15.00).

(d) Utilization rate is based on combination of estimated percent of remaining life expectancy the claimant will receive family care benefits. Based on number of weeks in reserves divided by 52 weeks and 70 hours per week compared to remaining life expectancy for birth years 2010 and subsequent. The combined utilization is equal to 0.5259.

(e) Offset factor applies to current open accepted claims under the assumption that currently the case reserves contemplate nursing care by others that will no longer be required due to Family Residential or Custodial Care.

(f) Based on estimate of ultimate accepted claims with Family Residential or Custodial Care.

Family Care - Estimated Ultimate Claim Frequency
Evaluated As of September 30, 2021

Year of Birth	Family Care Only		AAA & AAD Only				Unreported Claim Counts @ 9/30/21 (6) - (4)	Initial Expected Family Care Based on Ratio & Ultimate AAA & AAD 0.75 x (6)	Family Care Only Estimated Ultimate Claim Counts Based on					Indicated Unreported Family Care Claim Cts. (12) - (2)
	Reported Claim Counts (a) @ 9/30/21	Reported Open Counts (a) @ 9/30/21	Reported Claim Counts (b) @ 9/30/21	Reported Open Counts (c) @ 9/30/21	Ultimate Reported Claim Counts (b)	Estimated Percent of Family Care Claims Reported @ 9/30/21			Developed Family Care Claim Cts. (2) / (9)	B / F Methods (2) + (8) x [1 - (9)]	Selected Ultimate Family Care Claim Cts.			
												(1)	(2)	
2002	7	6	17	13	17	-	12.75	100.00%	7.00	7.00	7.00	-		
2003	3	3	3	3	3	-	2.25	100.00%	3.00	3.00	3.00	-		
2004	5	5	6	5	6	-	4.50	100.00%	5.00	5.00	5.00	-		
2005	9	5	11	7	11	-	8.25	100.00%	9.00	9.00	9.00	-		
2006	10	8	12	9	12	-	9.00	100.00%	10.00	10.00	10.00	-		
2007	8	7	10	7	10	-	7.50	100.00%	8.00	8.00	8.00	-		
2008	9	8	10	9	10	-	7.50	100.00%	9.00	9.00	9.00	-		
2009	9	9	11	10	11	-	8.25	98.04%	9.18	9.16	9.00	-		
2010	3	3	6	5	6	-	4.50	96.12%	3.12	3.17	3.00	-		
2011	10	9	12	10	12	-	9.00	94.23%	10.61	10.52	11.00	1.00		
2012	5	5	7	7	7	-	5.25	92.38%	5.41	5.40	5.00	-		
2013	6	6	8	7	8	-	6.00	89.69%	6.69	6.62	7.00	1.00		
2014	8	7	10	9	10	-	7.50	86.24%	9.28	9.03	9.00	1.00		
2015	11	11	14	14	14	-	10.50	82.14%	13.39	12.88	13.00	2.00		
2016	3	3	5	5	6	1	4.50	77.12%	3.89	4.03	4.00	1.00		
2017	8	8	14	13	15	1	11.25	67.06%	11.93	11.71	12.00	4.00		
2018	8	8	14	13	16	2	12.00	43.27%	18.49	14.81	15.00	7.00		
2019	5	5	12	11	17	5	12.75	22.19%	22.53	14.92	15.00	10.00		
2020	-	-	8	8	18	10	13.50	5.22%	N/A	12.80	13.00	13.00		
2021 (9 Mo)	-	-	-	-	10	10	7.50	0.00%	N/A	7.50	8.00	8.00		
Totals:	127	116	190	165	219	29	164		165.53	173.54	175.00	48.00		
2003 - 2015	96	86	120	102	120	-	90		101.68	100.78	101.00	5.00		

Notes: (a) Based on information provided by NICA for the period ending September 30, 2021.
 (b) From NICA September 30, 2021 loss and LAE reserve report, see Exhibit X, Sheet 1a.
 (c) From NICA September 30, 2021 loss and LAE reserve report, see Exhibit X, Sheet 1e.

Agenda Item # 7 (Tab U)

Investment Update

NICA INVESTMENT PORTFOLIO UPDATE
YEAR ENDED 12/31/2021

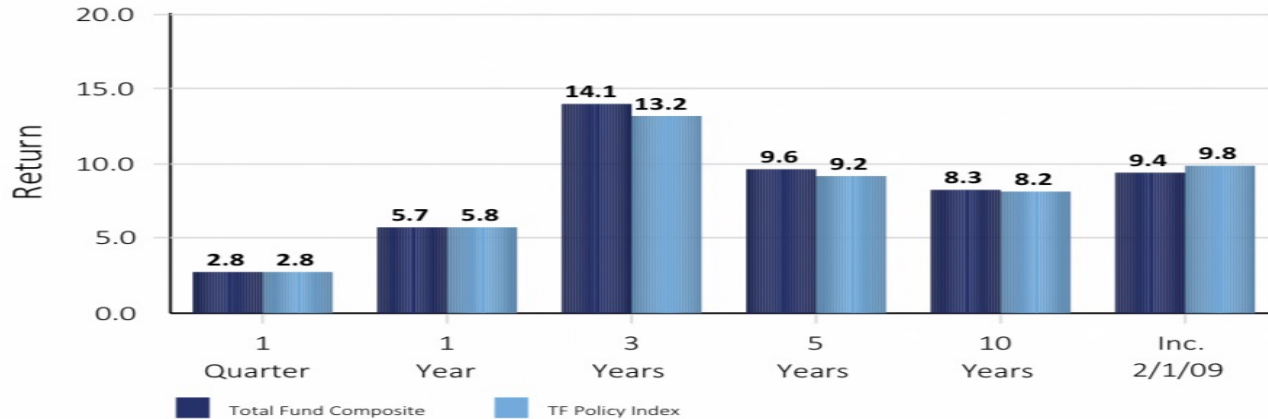
NICA Investment Portfolio
Year Ended 12/31/2021

Composite Performance Summary

Total Fund Composite

Periods Ended December 31, 2021

Comparative Performance



Source: Wilshire Consulting

Portfolio performed in line with policy over 1-3-5 years -strong outperformance on 3 year annualized horizon

NICA Investment Portfolio

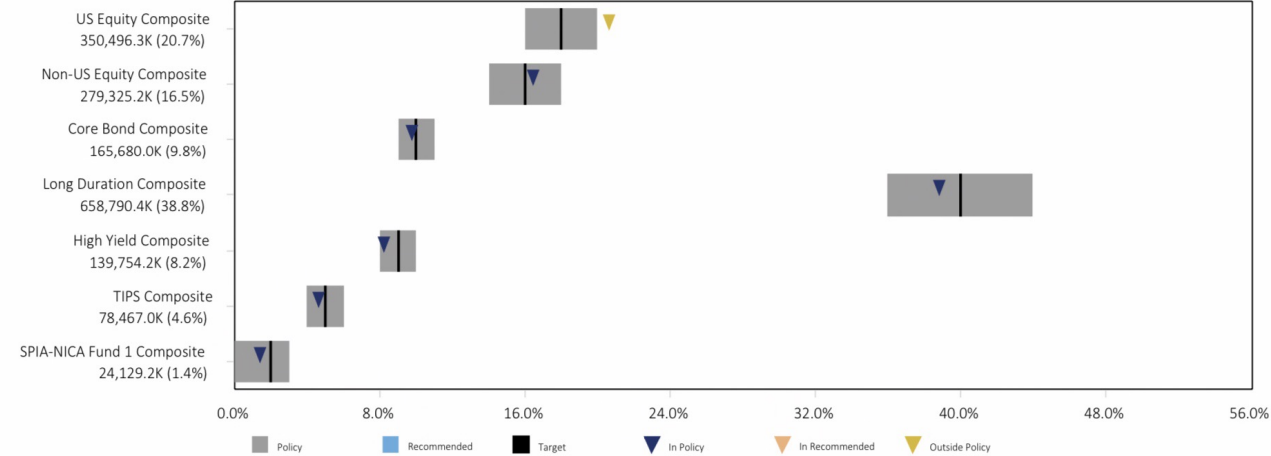
Year Ended 12/31/2021

Asset Allocation Compliance

Total Fund Composite

Periods Ended As of December 31, 2021

Executive Summary

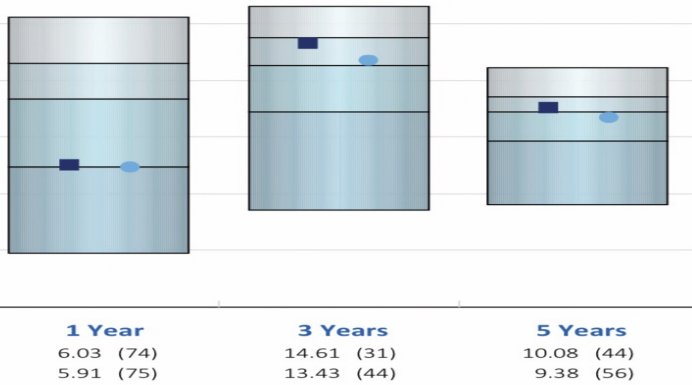


Source: Wilshire Consulting

Performance helped by an overweight to Equities -
Rebalanced back toward target in January 2022

NICA Investment Portfolio Year Ended 12/31/2021

Plan Sponsor Peer Group Analysis
Total Fund Composite X Cash vs
All Healthcare Total Fund
Period Ended December 31, 2021



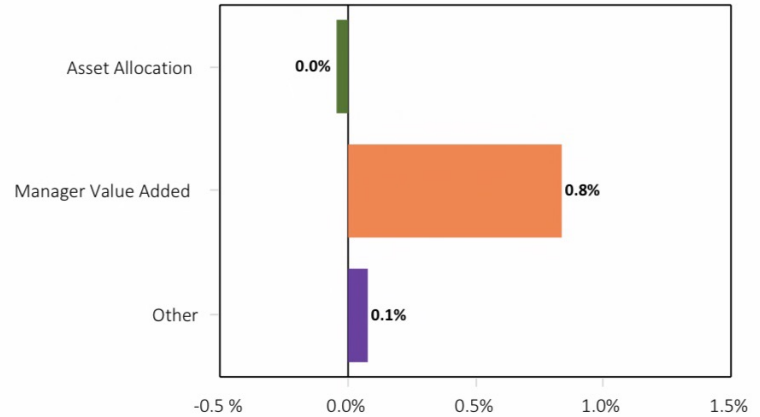
■ Total Fund Composite x Cash
● TF x Cash Policy Index

Source: Wilshire Consulting

Fund outperformed Policy Index while conservatively positioned versus peer group

Total Fund
Period Ended 3 Years
Ending December 31, 2021

Total Value Added: 0.9%



Source: Wilshire Consulting

Manager performance added majority of outperformance over 3 year horizon as fund generally maintained neutral positioning

Agenda Item # 9 (Tab V)

Benefit Handbook

BENEFIT HANDBOOK

March 10, 2022

DRAFT



SUPPORTIVE SERVICES FOR
FAMILIES & PHYSICIANS

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Florida Birth-Related Neurological Injury Compensation Plan (Last Updated March 10, 2022)

INTRODUCTION

Welcome to the Florida Birth-Related Neurological Injury Compensation Plan (“Plan”). Better known as NICA, the Plan is intended to provide compensation, on a no-fault basis, for a limited class of catastrophic injuries that result in unusually high costs for custodial care and rehabilitation. To that end, the Plan provides a wide range of benefits.

We strongly urge every family to familiarize themselves with this Benefits Handbook, which offers clear guidance on potential benefits available under the NICA Plan. As a result of legislative changes made by the Florida Legislature in 2021, the NICA Plan offers several additional and enhanced benefits that all families should review and become familiar with.

The purpose of this Benefits Handbook is to provide simple and straightforward information about the benefits available from NICA and how families may request those benefits. However, this Benefits Handbook is a guide. Ultimately, NICA’s activities are governed by Sections 766.301-766.316, Florida Statutes, sometimes referred to as the NICA Statute. It is essential to understand that the statute – not this handbook – controls any conflict between the information in this Benefits Handbook and the law itself.

Generally, according to Florida law, NICA pays for a participant’s “medically necessary and reasonable” actual expenses, including but not limited to:

- Medical and hospital, habilitative care and training, residential or custodial care;
- Professional residential and custodial care and service;
- Medically necessary drugs;
- Medically necessary special equipment and facilities; and related travel.

(See: Section 766.31(1)(a), Florida Statutes)

Although this Handbook attempts to describe the range of benefits available to families, NICA may also pay for other medically necessary supplies, equipment, or expenses, associated with the participant’s condition and medical needs. Families should submit medically necessary expenses not otherwise addressed in this Benefits Handbook for consideration to their participant’s case manager.

One family may, or may not, be eligible for the same benefits as another family because of each participant’s particular condition, medical necessity, or other available coverage. However, NICA strives to ensure that all families are treated similarly and that all medically necessary and reasonable expenses are covered, subject to the limitations set forth in section 766.31, Florida Statutes. NICA reserves the right to ask for a Letter of Medical Necessity for any requested benefit.

INITIAL PARENTAL AWARD

Beginning January 1, 2021, parents or legal guardians of a NICA participant are entitled to an award not to exceed \$250,000. Each year after 2021, the amount of the parental award for new families joining the program will increase by 3 percent annually.

NURSING CARE

Most NICA participants will need some level of professional nursing or attendant care during their lifetime. Many families opt to stay home and provide care for their participant, while other families prefer to engage professional nursing or attendant care services. Both options are available to eligible families at their discretion. The level of nursing care and amount paid for such care may vary from one family to another, as dictated by each participant's unique medical needs, and the skills of the caregiver.

In order for NICA to pay for nursing care for a participant, your case manager will send a Patient and Nursing Caregiver Form (PNCF) to a physician who provides care for the participant to complete. This form is what NICA will use to authorize the amount and type of care available. The form identifies the number of hours of care required and the level of care for those hours (i.e., CNA, LPN, or RN). NICA may periodically conduct a review with medical professionals to assess the ongoing and sometimes evolving needs of the participant over time.

If applicable, NICA may also request information from your insurance plan or Medicaid regarding the nursing care coverage they provide. Your Case Manager can help you with this process.

Nursing Care Provided in Home by Parent or Legal Guardian:

When professional nursing or attendant care is required, NICA may reimburse a parent or legal guardian for medically necessary and reasonable residential custodial care as documented on the PNCF. This would be as an alternative or in addition to paying for professional nursing care or other professional attendants.

For participants born since June 7, 2002: Reimbursement is subject to the limitations specified in Sections 766.302(10) and 766.31, Florida Statutes. These sections specify that NICA may reimburse a parent or legal guardian for up to 10 hours of family residential or custodial care that they provide directly to the participant within a 24-hour period. If more than 10 hours are authorized, other caregivers can be reimbursed for care authorized and provided in excess of 10 hours. NICA does not reimburse for any hours when the participant is in school or PPEC.

If a participant requires more than 10 hours of care and if the parent is considered a medical professional (e.g., CNA, LPN, RN), the 10-hour limit is waived. A parent can be reimbursed at their level of licensure (at the Florida Medicaid rate) for the hours of care deemed medically necessary and provided by the parent. For example, if the parent is an LPN and the PNCF authorizes 12 hours of CNA care and 12 hours of LPN care, and the parent provides all 24 hours of care, that parent would be reimbursed for 12 hours at the CNA rate and 12 hours at the LPN rate.

For NICA participants born before June 7, 2002: Reimbursement is subject to limitations specified in the Class Action Settlement Agreement and Final Judgment and Order Approving the Class Action Settlement Agreement (available at nica.com). For these families, NICA may reimburse a parent or legal guardian for up to 20 hours per day for their care directly to the participant. If other caregivers are involved in the care, the combined limit is 20 hours per day. School hours are also deducted. If a parent or guardian cares directly for the participant and is a licensed professional caregiver (e.g., Certified Nurse Assistant, Licensed Practical Nurse, or Registered Nurse), the caregiver can be paid for up to 24 hours per day. Payment rates are based on the parent or guardian's level of licensure, and the number of hours authorized by the physician.

Care while Hospitalized:

If a NICA participant is hospitalized and the parent or legal guardian must remain with them while in the hospital, NICA will reimburse the parent or legal guardian for up to 24 hours per day at their typical rate of pay, including day of admit and day of discharge. This change is effective January 1, 2021.

Professional Nursing or Attendant Care Provided in Home:

If recommended by a physician, NICA will reimburse families for medically necessary and reasonable professional nursing or attendant care provided for the participant. NICA will directly reimburse a provider agency or another qualified caregiver, as preferred by the parent or legal guardian. Parents can also be reimbursed when a third-party caregiver misses shifts and a parent must provide some of the care, subject to providing documentation to NICA of the missed shifts.

In order to request this benefit, a parent or legal guardian can contact their Nurse Case Manager. The Case Manager will request payment information for either the individual or nursing agency the parent wishes to care for the participant.

For individuals: The Case Manager will request a copy of the individual's driver's license and nursing license if applicable. They will then provide the parent with bi-weekly timesheets that need to be filled out and submitted for payment to the Case Manager.

For Agencies: NICA will work with the agency directly to obtain documentation and pay invoices.

Nursing Care Provided Prior to NICA Program Entry:

Nursing care provided from date of discharge from the NICU up until the date of entry into the NICA program is reimbursable under the parameters above. The PNCF will be obtained upon entry into the program and applied retroactively.

Custodial Residential Care:

In the event a participant must be moved out of their home into a professional care facility, NICA will pay for the cost of the facility when no other payor is available.

MEDICAL TREATMENT

NICA will reimburse for physician visits related to care and treatment associated with the neurological birth injury, including co-pays and deductibles where applicable.

NICA will reimburse for hospital inpatient and outpatient care, including emergency care related to care and treatment associated with neurological birth injury and facilities charges.

PRESCRIPTION DRUGS

Prescription drugs will be reimbursed with a receipt and copy of the label. A prescription is required for a new drug but subsequent prescriptions for the same drug will not be necessary. This reimbursement is exclusively for drugs related to care and treatment associated with the neurological birth injury. NICA reserves the right to negotiate reimbursement rates with pharmacies.

INSURANCE POLICIES AND PREMIUMS

NICA encourages families to carry health insurance if the participant is not otherwise covered by the family's insurance plan, a state or federal program, or another type of health plan and will reimburse the costs of coverage if requested. If you are interested in obtaining health insurance, please inquire about this benefit with your Nurse Case Manager.

Insurance Premiums

Although it is not specifically an identifiable medically necessary expense, NICA may reimburse families for the participant's portion of a health insurance premium starting from the date when the request is made in writing to NICA. NICA does not reimburse parents for premium payments made before their request is received by NICA.

NICA requires a copy of the coverage document and premium that identifies the participant's portion of the premium to pay for this expense. If documentation does not specifically identify the participant's portion, NICA reserves the right to calculate how much of the premium it will reimburse on a pro-rata basis.

Insurance Co-Pays and Deductibles

NICA will pay co-pays and deductibles for the participant.

THERAPY

NICA will reimburse families for therapies performed by a licensed therapist which are determined to be medically necessary and reasonable by a physician. A certificate or letter of medical necessity is required for reimbursement.

Some of the therapies covered include:

- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Aqua Therapy
- Intensive Therapy
- Music Therapy
- Hippotherapy
- Massage Therapy
- Behavioral Therapy
- Annual Therapy Camp

Additional therapies may also be eligible for coverage. Inquire with your Nurse Case Manager if a medical provider recommends a therapy not listed above.

NICA may consult periodically with appropriate medical professionals regarding the medical necessity for continuing various therapies. NICA reserves the right to negotiate rates with providers.

To request therapy for the participant, NICA requires a letter of medical necessity from your participant's physician, as well as information showing that the therapy was denied by all other payers, such as insurance, prepaid plans, HMO, or governmental assistance that may be available.

Psychotherapeutic Services

NICA provides immediate family members or legal guardians who reside with the participant with a total annual benefit of up to \$10,000 to obtain psychotherapeutic services from providers licensed under Chapter 490 or Chapter 491, Florida Statute (or similar statutes in other states), such as psychologists, marriage and family therapists, mental health counselors, and social workers.

NICA will also pay any co-payments or deductibles. For reimbursement, the immediate family members or legal guardians must provide NICA with documentation that the provider is licensed in their home state to provide such services, an explanation of benefits (if applicable), proof of payment such as a receipt or other documentation of payment, and the dates of service.

EQUIPMENT

NICA will purchase or reimburse actual expenses for equipment that is requested for a participant's care. Because the equipment needed by NICA participants varies widely, a short list of equipment that has been covered to date has been included below.

- Feeding Pump
- Nebulizer
- Suction Machine
- Wheelchair
- AFOs
- Therapy Mat
- Car Seat
- Adaptive Bathroom Equipment
- Adaptive Scooter
- Tablet
- Ceiling Lift
- Walker
- Adaptive Trike

To order or reimburse for equipment that is less than \$3,000, NICA will require a written statement from the parent or legal guardian of the participant as to why the equipment is necessary (if not clearly related to the injury) and an insurance denial if the item is potentially covered by the participant's insurance plan.

To order or reimburse for equipment that is more than \$3,000 NICA will require a letter of medical necessity **OR** a prescription, a written statement from the parent or legal guardian of the participant as to why the equipment is necessary (if not clearly related to the injury) and an insurance denial if the item is potentially covered by the participant's insurance plan. In some cases, (such as a stander or a wheelchair) NICA will also need the order specifications if buying directly from a vendor.

There are specific pieces of equipment that NICA has a relationship with a vendor of a specialized type or brand of equipment and would like to order the equipment requested from the directly. You can find a list of this equipment below. In these cases, the documentation needed in the categories above would still apply.

- Trexo System

Electricity Stipend

Upon request, NICA may pay families a monthly stipend of up to \$100 to offset the additional electricity costs associated with the use of medically necessary equipment related to the participant's neurological injury, such as oxygen concentrators and suction machines. This must be requested by parent or guardian and will only be paid going forward and up to 30 days prior to the request.

SUPPLIES

NICA will reimburse the purchase of medically necessary and reasonable supplies, including but not limited to the following:

- Disposable diapers and wipes, or an approved diaper service
- Feeding bags
- Trach supplies
- Enteral formulas
- Gloves
- Sanitizer
- Bibs
- Shoes to fit with AFOs, braces, or other orthotics
- Special socks for AFOs, braces, or other orthotics
- Special cups and utensils for feeding
- Washcloths or drool cloths
- Mouth Swabs
- Underpads
- Sterile saline for wound care
- Toothettes

For some supplies, families must submit a letter of medical necessity when first requesting a particular supply. Once the supplies have been approved, subsequent letters of medical necessity are not necessary, unless there is a change in the type or quantity of supplies. Please note that a receipt is necessary for the initial and all subsequent reimbursement requests for supplies.

Supplies listed above will not initially require a letter of medical necessity. If NICA determines that a letter of medical necessity is necessary, your Nurse Case Manager will request one.

Puréed Food

Beginning at age 2, NICA will reimburse:

- Pre-prepared puréed baby food; OR
- Up to \$500 for a blender to prepare puréed food, with a minimum 3-year replacement cycle.

The baby food market changes remarkably frequently and there are many products available for almost any eating pattern. NICA will reimburse for those pre-prepared puréed products that provide needed nutritional value and are medically necessary due to a digestive system dysfunction related to the neurological injury. Puréed baby foods will be reimbursable for as long as they are medically necessary or until a participant can eat table foods.

While NICA encourages parents to use fresh foods, the actual fresh foods to be processed (e.g., vegetables, fruit, meat, nuts, seeds, nutrients, supplements) are not eligible for reimbursement.

Families must submit a receipt with any reimbursement request for a blender or pre-packaged puréed or baby foods. Enteral formulas and other specialized nutritional products require a letter of medical necessity.

ANNUAL SPECIAL BENEFIT

NICA will reimburse families up to \$500 per calendar year for items that provide their participant with a general therapeutic benefit or enhanced quality of life. Examples may include adapted toys, pool equipment, games, electronics, and other items that improve quality of life. There may be other equipment or supplies that would be eligible and are not otherwise covered. These do not include medically necessary supplies or equipment already covered by NICA, as detailed above.

Families must request reimbursement for the annual special benefit within the same calendar year, accompanied by an explanation of the benefit and a receipt.

TRANSPORTATION AND TRAVEL

Reliable Transportation

When a participant who is not wheelchair dependent needs transportation, NICA coordinates the purchase of reliable vehicle upon the parent's request. Current proof of vehicle insurance and valid driver license is required.

NICA is listed as a lienholder on the vehicle's title. However, the vehicle itself is titled in the name of the parents or legal guardians as custodians for the participant under the Florida Uniform Transfer to Minors Act.

As lienholder, NICA pays and/or reimburses the following expenses:

- Vehicle purchase price and associated acquisition costs
- License tag/registration and renewals
- Maintenance costs. Any expenses more than \$500.00 require pre-approval or they may not be reimbursed.
- Basic insurance coverage and full collision and comprehensive coverage. NICA must be listed as lienholder on the policy.
- Mileage for medical appointments or pre-approved travel
 - Until 4/1/2022 the rate is \$0.23 per mile
 - Beginning 4/1/2022 the rate is twice the General Services Administration (GSA) rate for government-furnished automobiles (the rate in March 2022 is 18 cents so the reimbursement would be 36 cents)

NICA replaces the vehicle every seven years or 150,000 miles, whichever comes first. However, if the participant's condition changes and an accessible van is medically necessary before the term ends, an accessible van will be provided.

Whenever a new van is required, the old van is used for trade in on the new vehicle.

Accessible Van

When a participant requires a wheelchair for transportation purposes, NICA coordinates the purchase of accessible van upon the parent's request. Current proof of vehicle insurance and valid driver license is required.

NICA is listed as a lienholder on the vehicle's title. However, the vehicle itself is titled in the name of the parents or legal guardians as custodians for the participant under the Florida Uniform Transfer to Minors Act.

As lienholder, NICA pays and/or reimburses the following expenses:

- Van's purchase price and associated acquisition costs
- License tag/registration and renewals
- Maintenance costs. Any expenses more than \$500.00 require pre-approval or they may not be reimbursed.
- Basic insurance coverage and full collision and comprehensive coverage. NICA must be listed as lienholder on the policy. The cost of the van modifications must also be included as part of the van's value.
- Mileage for medical appointments or pre-approved travel
- Until 4/1/2022 the rate is \$0.23 per mile
 - Beginning 4/1/2022 the rate is twice the GSA rate for government-furnished automobiles (the rate in March 2022 is 18 cents so the reimbursement would be 36 cents)

NICA replaces the van every seven years or 150,000 miles, whichever comes first.

Families no longer needing a van should return it to NICA in good working order within 60 days.

Travel Reimbursement

NICA will reimburse expenses incurred when a NICA participant travels to and from medically necessary appointments, such as physician visits, therapy, or other similar travel. Additionally, NICA will reimburse expenses associated with trips to the pharmacy for prescriptions related to the participant's birth injury (requires dated receipt and label).

If the participant is driven, NICA will reimburse parking fees and tolls (upon submission of receipts), as well as documented mileage at the following rates:

- When using a NICA-provided van or vehicle: Mileage for medical appointments or pre-approved travel
 - Until 4/1/2022 the rate is \$0.23 per mile
 - Beginning 4/1/2022 the rate is twice the GSA rate for government-furnished automobiles (the rate in March 2022 is 18 cents so the reimbursement would be 36 cents)
- When using a personal vehicle:
 - Until 4/1/2022 the rate is \$0.445 per mile
 - Beginning 4/1/2022 the rate is the GSA rate for privately owned automobiles (the rate in March 2022 is 58.5 cents)

In order to be reimbursed for mileage, NICA must have documentation of the appointment the participant attended.

When a participant must travel either 30 miles or in excess of 45 minutes away from home for a medical, therapeutic or otherwise reimbursable appointment, NICA will reimburse for meals and incidentals at the GSA day of travel rate (75% of the per diem) for up to two caregivers and the NICA participant, if applicable. No receipts are required. Note that the rate utilized is the rate effective in the destination city.

When the participant and one parent/guardian travel at least 50 miles from home and must stay overnight, NICA will reimburse accommodations of the actual expense up to 1.3 times GSA lodging rate (plus applicable sales taxes) for the destination city.

Meals and incidentals are also reimbursed for overnight travel in accordance with GSA policies for up to two caregivers and the NICA participant, if applicable

If the participant is flown, NICA will reimburse airline coach travel fares for the participant and one parent/guardian.

Upon submission of receipts, NICA can reimburse medically necessary transportation expenses not otherwise mentioned above. Please contact your Nursing Case Manager if you have questions about reimbursement of other travel-related expenses.

HOUSING

Participants are entitled to a housing assistance benefit of up to \$100,000 during their lifetime. This benefit has been utilized by families in a variety of ways including (but not limited to) assessable renovation in a current home, new home construction, mortgage or rent monthly payments, moving expenses to a more accessible dwelling, whole house generators or a down payment on a new home. Please contact your case manager with any questions and for information on the documentation needed to utilize this particular benefit.

DEATH BENEFIT

NICA will pay each family a \$50,000 death benefit upon being notified of the death of the participant.

GUARDIANSHIP

When a participant turns 18, Florida law requires their parents become legal guardians to continue making medical decisions on their behalf. To help those families, NICA will reimburse up to \$2,500 for guardianship-related legal fees, which is what most attorneys have historically charged NICA families for this service. If a family chooses to engage a lawyer who charges more than \$2,500 for guardianship-related legal fees, then the family will be responsible for paying any portion above the \$2,500 reimbursement threshold.

EXPERIMENTAL PROGRAMS OR EQUIPMENT

When a parent or legal guardian requests that NICA pay for participation in an experimental program or to obtain experimental equipment, the Executive Director may approve the request based on the following criteria:

1. Overall cost associated with the program or equipment must not be excessive and must be submitted for pre-approval. It may include the cost for one person to accompany the participant (if necessary); duration of the program; expected medical benefits; and availability of the program elsewhere in Florida if it is located outside the participant's home area.
2. A report must be received from the participant's primary care physician recommending the experimental program or equipment by detailing its medical necessity.
3. Proof must be provided that the experimental program or equipment has shown objective, observable, or demonstrable medical benefit, as well as evidence the participant has benefited or will benefit from the experimental program or equipment.
4. The Executive Director may approve the expected frequency and duration of the requested experimental program or equipment.
5. Continuation of the program or equipment may be authorized if periodic evaluation by a physician shows an objective, observable, or demonstrable medical benefit to the participant.

If the evaluation indicates consideration of other criteria, then additional information will be requested and should be submitted for review.

BENEFITS NOT SPECIFICALLY ADDRESSED

The Board has authorized the Executive Director to approve the benefits described in this Benefits Handbook. The Board recognizes, however, that there may be types of equipment or other items that may be of value to a participant and their family but are not addressed in this Benefits Handbook.

If a parent or legal guardian believes a benefit not described in the Benefits Handbook would be beneficial and advantageous for their participant, they may request in writing that it be reviewed as an exception by the Executive Director. If the parent/guardian is not satisfied with the finding, they may file a petition with the Division of Administrative Hearings requesting the assignment of an administrative law judge to resolve the dispute. See DOAH.fl.us for more details regarding the filing of a petition with the Division of Administrative Hearings.

PRIOR AUTHORIZATION

Even if a participant has been determined eligible for benefits from NICA, parents or legal guardians should contact NICA before they commit to purchasing equipment or incurring any significant expenses for which they might seek reimbursement. Failure to do so may reduce the amount of reimbursement available as NICA has negotiated discounted rates with many suppliers who may offer the desired equipment or services at more reasonable costs than the one chosen by the parents or legal guardians. Obtaining prior approval will help families receive expedited payment of most benefits. Nurses Case Managers are available to work with parents or legal guardians to help get the necessary documentation.

NICA does not require prior authorization for medical emergencies. Within 60 days, a parent or guardian must notify NICA of the emergency and submit receipts and other required documentation.

CLAIMS REQUEST FOR REIMBURSEMENT OR BENEFITS

For an original request for most benefits, a parent or guardian will need to submit ALL of the following:

- A letter of medical necessity from the prescribing physician or appropriate qualified and licensed health care provider and/or licensed therapist
- An Explanation of Benefits (EOB) or denial of coverage
- A receipt or other proof of purchase and direction to pay the reimbursement to you or to the provider directly

If you need assistance with what should be included in the letter of medical necessity or guidance on what is needed, please contact your Nurse Case Manager.

To be considered a claim for benefits all of the above must be included. A verbal inquiry is not sufficient to initiate a claim for benefits.

Some benefits do not require a letter of medical necessity following approval of the original request, such as replacement items, equipment repairs, recurring monthly payments for prescriptions, pre-approved therapy, supplies, and other items typically reimbursed monthly or weekly. These just require a receipt or invoice, EOB and direction who to pay.

Please keep in mind that NICA is subject to oversight and accountability of many government agencies and institutions. As such, NICA must be able to demonstrate the accuracy and legality of all payments to families through requested documents and associated payments.

NICA will honor reimbursement requests for expenses from medical providers and pharmacies submitted within one year of the date the expense was incurred if the request is accompanied by documentation of medical necessity and provider invoice or receipts. This time limit does not apply to expenses incurred before the participant's acceptance into the NICA program. Reimbursement will be paid in a timely fashion and you will be notified in writing if a benefit is denied or NICA does not have sufficient information or documentation in order to pay the benefit.

AUTHORIZATION TO OBTAIN SERVICES OUTSIDE YOUR INSURANCE PLAN'S COVERED AREA OR OUT OF STATE

Parents or legal guardians must notify NICA before taking a participant outside their insurance plan's covered area or outside the State of Florida for evaluation, surgery, or other medically necessary treatment. NICA must pre-authorize out-of-state treatment. NICA can expedite payment for pre-authorized equipment and services and sometimes pre-pay for them. Without preauthorization, NICA will only pay for treatment outside the insurance plan's covered area or for out-of-state treatment and travel if an emergency existed at the time of treatment.

DISAGREEMENTS, DENIAL OF BENEFITS

If a disagreement arises on a claim for benefits, we invite you to discuss the issue with a Nurse Claim Supervisor. They will welcome the opportunity to work with you in hopes of resolving the disagreement. In some instances, NICA may ask for a more clearly written letter of medical necessity or additional documentation.

If a disagreement arises and the Nurse Claim Supervisor cannot resolve it, upon written request, the Executive Director may review the claim and attempt to resolve the disagreement with the parents or legal guardians. If the Executive Director cannot resolve the disagreement and a benefit is denied, the parents or legal guardians may consider bringing it to the attention of the Insurance Consumer Advocate. Although this is an informal process, the Insurance Consumer Advocate may be able to provide additional guidance.

The contact information for the Insurance Consumer Advocate is:

**Office of the Insurance Consumer Advocate
Florida Department of Financial Services**

Office: 850.413.2868

Fax: 850.487.0453

If the parents or legal guardians are still not satisfied and a benefit is denied, they may file a petition or letter with the Florida Division of Administrative Hearings to dispute the amount of actual expenses reimbursed or the denial of reimbursement altogether. See DOAH.fl.us for more details.

The address to submit a letter or petition is:

Division of Administrative Hearings

1230 Apalachee Parkway

Tallahassee, FL 32399

Phone: (850) 488-9675

Fax: (850) 921-6847

ATTACHMENTS

- A. Van Agreement
- B. NICA Law - Sections 766.301 – 766.316, Florida Statutes
- C. How to contact us:

Florida Birth-Related Neurological Injury Compensation Association

P.O. Box 14567

Tallahassee, Florida 32317

Toll-Free 1-800-398-2129

Phone (850) 488-8191

Fax (850) 922-5369

Web NICA.com

AGREEMENT GOVERNING NICA - PURCHASED VEHICLE

THIS AGREEMENT is entered into this _____ day of _____ 20____, by and between the Florida Birth-Related Neurological Injury Compensation Association (“NICA”) and _____ (“Parents”) as parents/guardians/person with custody of _____, (“Participant”).

1. Participant is covered by NICA pursuant to Section 766.31, Florida Statutes, and it has been deemed medically necessary/desirable for a specially equipped vehicle (“Vehicle”) to be provided for use in transporting Participant. NICA is willing to supply such a vehicle on the terms and conditions set forth in this Agreement and in consideration thereof Parents agree to abide by the terms and conditions of this Agreement.
2. NICA will pay the purchase price and associated costs of acquisition of the Vehicle, but NICA will not retain title to the Vehicle and shall have no legal responsibility or liability arising in any fashion from ownership or use of the Vehicle. Parent acknowledges that the Vehicle is not Parent’s personal property and is to be used primarily for the benefit of Participant and because of Participant’s NICA covered impairments. Any rebate or refund which may be forwarded to or received by the Parent as a result of NICA’s purchase of the Vehicle shall be the sole property of NICA, and shall be forwarded or returned to NICA within ten (10) days of its receipt by Parent. In the event that any such rebate or refund is not returned to NICA, NICA may offset any other payments due to the Parent for any reason up to and including the amount of such refund and rebate.
3. The Vehicle shall be titled in the name of the Parent, as Custodian for Participant under the Florida Uniform Transfer to Minors Act. NICA shall be listed as a lien holder on the title certificate to the Vehicle, but the parties acknowledge that Parent and Participant shall not be obligated to repay NICA the purchase price of the Vehicle so long as Parent abides by all terms and conditions of this Agreement.
4. Receipt of the Vehicle herein described constitutes compensation for medically necessary and reasonable travel expenses on behalf of the Participant, and is in lieu of any additional claim or payments of mileage and other expenses for such travel, except as specifically authorized by NICA. If authorized by NICA, gasoline for medically necessary and pre-approved travel will be reimbursed at a rate of \$.23 per mile for map mileage. NICA agrees to pay for all license tag/registration and renewals of same, tires, batteries, and other maintenance which may be reasonably necessary. Parent must provide receipts for reimbursement of maintenance. Any expenses in excess of \$150.00 require pre-approval or they may not be reimbursed. Parent agrees to maintain the Vehicle according to the manufacturer’s service schedule. Parent acknowledges that failure to maintain the Vehicle in good repair will result in a shortened life of the Vehicle. Vehicles that fail to reach seven (7) years or 150,000 miles in working order will not be replaced. Parent agrees to maintain at a minimum the State minimum mandatory coverages, including bodily injury/property damage liability insurance with limits of \$10/\$20/\$10, full comprehensive and collision insurance with a \$500 deductible, basic personal injury protection (no fault) as well as any other insurance as may be required by the state of residence or other applicable law. The Parent agrees to obtain three estimates of coverage for the vehicle, and NICA will reimburse the lowest of the three. NICA will only reimburse for insurance coverage for the Parent or legal guardian. NICA will not reimburse for increases in automobile insurance premiums attributable to a poor driving record of the Parent or for any additional driver. If the vehicle is involved in an accident or loss, the insurance deductible is the responsibility of the Parent. NICA shall be listed as loss payee on the comprehensive and collision insurance. Failure to maintain insurance as required in this Agreement may result in loss of the van or the van not being replaced.
5. This Agreement shall be binding upon any successor custodian, guardian, or similar fiduciary who may act on behalf of the Participant. The Vehicle shall have a life of seven (7) years or 150,000 miles from the date of Parent’s possession of the Vehicle, and the Parent agrees to deliver possession of and transfer title to the Vehicle to NICA seven (7) years from the date of possession. In the event use of the Vehicle becomes no longer necessary for the benefit of Participant for any reason, Parent shall so notify NICA and shall deliver possession of and transfer title to the Vehicle to NICA.
6. The Vehicle subject to this Agreement is identified as follows:
Year/Make/Model: _____ Color: _____ I.D. No: _____

IN WITNESS WHEREOF, the parties have signed this Agreement as indicated below:

PARENT:

Signature _____ Print Name _____

STATE OF FLORIDA COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____, who is personally known to me or who has produced _____ as identification and who did (or did not) take an oath.

NOTARY PUBLIC - STATE OF FLORIDA

Print, Type, or Stamp Name of Notary Public;
Commission Number and date of Expiration:

PARENT:

Signature _____ Print Name _____

STATE OF FLORIDA COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____, who is personally known to me or who has produced _____ as identification and who did (or did not) take an oath.

NOTARY PUBLIC - STATE OF FLORIDA

Print, Type, or Stamp Name of Notary Public;
Commission Number and date of Expiration:

FLORIDA BIRTH-RELATED NEUROLOGICAL INJURY COMPENSATION ASSOCIATION (NICA):

By: _____ Date: _____

Print Name and Title

STATE OF FLORIDA COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20_____, by _____, who is personally known to me or who has produced _____ as identification and who did (or did not) take an oath.

NOTARY PUBLIC - STATE OF FLORIDA

Print, Type, or Stamp Name of Notary Public;

Commission Number and date of Expiration:

2021 FLORIDA STATUE CHAPTER 766

766.301 Legislative findings and intent.

(1) The Legislature makes the following findings:

(a) Physicians practicing obstetrics are high-risk medical specialists for whom malpractice insurance premiums are very costly, and recent increases in such premiums have been greater for such physicians than for other physicians.

(b) Any birth other than a normal birth frequently leads to a claim against the attending physician; consequently, such physicians are among the physicians most severely affected by current medical malpractice problems.

(c) Because obstetric services are essential, it is incumbent upon the Legislature to provide a plan designed to result in the stabilization and reduction of malpractice insurance premiums for providers of such services in Florida.

(d) The costs of birth-related neurological injury claims are particularly high and warrant the establishment of a limited system of compensation irrespective of fault. The issue of whether such claims are covered by this act must be determined exclusively in an administrative proceeding.

(2) It is the intent of the Legislature to provide compensation, on a no-fault basis, for a limited class of catastrophic injuries that result in unusually high costs for custodial care and rehabilitation. This plan shall apply only to birth-related neurological injuries.

History.—s. 60, ch. 88-1; s. 1, ch. 98-113.

766.302 Definitions; ss. 766.301-766.316.—As used in ss. 766.301-766.316, the term:

- (1) “Association” means the Florida Birth-Related Neurological Injury Compensation Association established in s. 766.315 to administer the Florida Birth-Related Neurological Injury Compensation Plan and the plan of operation established in s. 766.314.
- (2) “Birth-related neurological injury” means injury to the brain or spinal cord of a live infant weighing at least 2,500 grams for a single gestation or, in the case of a multiple gestation, a live infant weighing at least 2,000 grams at birth caused by oxygen deprivation or mechanical injury occurring in the course of labor, delivery, or resuscitation in the immediate postdelivery period in a hospital, which renders the infant permanently and substantially mentally and physically impaired.
- This definition shall apply to live births only and shall not include disability or death caused by genetic or congenital abnormality.
- (3) “Claimant” means any person who files a claim pursuant to s. 766.305 for compensation for a birth-related neurological injury to an infant. Such a claim may be filed by any legal representative on behalf of an injured infant; and, in the case of a deceased infant, the claim may be filed by an administrator, personal representative, or other legal representative thereof.
- (4) “Administrative law judge” means an administrative law judge appointed by the division.
- (5) “Division” means the Division of Administrative Hearings of the Department of Management Services.
- (6) “Hospital” means any hospital licensed in Florida.
- (7) “Participating physician” means a physician licensed in Florida to practice medicine who practices obstetrics or performs obstetrical services either full time or part time and who had paid or was exempted from payment at the time of the injury the assessment required for participation in the birth-related neurological injury compensation plan for the year in which the injury occurred. Such term shall not apply to any physician who practices medicine as an officer, employee, or agent of the Federal Government.
- (8) “Plan” means the Florida Birth-Related Neurological Injury Compensation Plan established under s. 766.303.
- (9) “Family member” means a father, mother, or legal guardian.
- (10) “Family residential or custodial care” means care normally rendered by trained professional attendants which is beyond the scope of participant care duties, but which is provided by family members. Family members who provide nonprofessional residential or custodial care may not be compensated under this act for care that falls within the scope of participant care duties and other services normally and gratuitously provided by family members. Family residential or custodial care shall be performed only at the direction and control of a physician when such care is medically necessary. Reasonable charges for expenses for family residential or custodial care provided by a family member shall be determined as follows:
- (a) If the family member is not employed, the per-hour value equals the federal minimum hourly wage.
- (b) If the family member is employed and elects to leave that employment to provide such care, the per-hour value of that care shall equal the rates established by Medicaid for private duty services provided by a home health aide. A family member or a combination of family members providing care in accordance with this definition may not be compensated for more than a total of 10 hours per day. Family care is in lieu of professional residential or custodial care, and no professional residential or custodial care may be awarded for the period of time during the day that family care is being provided.
- (c) The award of family residential or custodial care as defined in this section shall not be included in the current estimates for purposes of s. 766.314(9)(c).

History.—s. 61, ch. 88-1; s. 36, ch. 88-277; s. 16, ch. 91-46; s. 2, ch. 93-251; s. 307, ch. 96-410; s. 149, ch. 2001-277; s. 5, ch. 2002-401.

766.303 Florida Birth-Related Neurological Injury Compensation Plan; exclusiveness of remedy.

(1) There is established the Florida Birth-Related Neurological Injury Compensation Plan for the purpose of providing compensation, irrespective of fault, for birth-related neurological injury claims. Such plan shall apply to births occurring on or after January 1, 1989, and shall be administered by the Florida Birth-Related Neurological Injury Compensation Association.

(2) The rights and remedies granted by this plan on account of a birth-related neurological injury shall exclude all other rights and remedies of such infant, her or his personal representative, parents, dependents, and next of kin, at common law or otherwise, against any person or entity directly involved with the labor, delivery, or immediate postdelivery resuscitation during which such injury occurs, arising out of or related to a medical negligence claim with respect to such injury; except that a civil action shall not be foreclosed where there is clear and convincing evidence of bad faith or malicious purpose or willful and wanton disregard of human rights, safety, or property, provided that such suit is filed prior to and in lieu of payment of an award under ss. 766.301-766.316. Such suit shall be filed before the award of the division becomes conclusive and binding as provided for in s. 766.311.

(3) Sovereign immunity is hereby waived on behalf of the Florida Birth-Related Neurological Injury Compensation Association solely to the extent necessary to assure payment of compensation as provided in s. 766.31.

(4) The association shall administer the plan in a manner that promotes and protects the health and best interests of children with birth-related neurological injuries.

History.—s. 62, ch. 88-1; s. 37, ch. 88-277; s. 1, ch. 89-186; s. 1154, ch. 97-102; s. 74, ch. 2003-416; s. 2, ch. 2021-134.

766.304 Administrative law judge to determine claims

The administrative law judge shall hear and determine all claims filed pursuant to ss. 766.301- 766.316 and shall exercise the full power and authority granted to her or him in chapter 120, as necessary, to carry out the purposes of such sections. The administrative law judge has exclusive jurisdiction to determine whether a claim filed under this act is compensable. No civil action may be brought until the determinations under s. 766.309 have been made by the administrative law judge. If the administrative law judge determines that the claimant is entitled to compensation from the association, or if the claimant accepts an award issued under s. 766.31, no civil action may be brought or continued in violation of the exclusiveness of remedy provisions of s. 766.303. If it is determined that a claim filed under this act is not compensable, neither the doctrine of collateral estoppel nor res judicata shall prohibit the claimant from pursuing any and all civil remedies available under common law and statutory law. The findings of fact and conclusions of law of the administrative law judge shall not be admissible in any subsequent proceeding; however, the sworn testimony of any person and the exhibits introduced into evidence in the administrative case are admissible as impeachment in any subsequent civil action only against a party to the administrative proceeding, subject to the Rules of Evidence. An award may not be made or paid under ss. 766.301-766.316 if the claimant recovers under a settlement or a final judgment is entered in a civil action.

History.—s. 63, ch. 88-1; s. 17, ch. 91-46; s. 3, ch. 93-251; s. 308, ch. 96-410; s. 1803, ch. 97-102; s. 2, ch. 98-113; s. 90, ch. 99-3; s. 75, ch. 2003-416; s. 109, ch. 2013-18.

766.305 Filing of claims and responses; medical disciplinary review.

(1) All claims filed for compensation under the plan shall commence by the claimant filing with the division a petition seeking compensation. Such petition shall include the following information:

- (a) The name and address of the legal representative and the basis for her or his representation of the injured infant.
- (b) The name and address of the injured infant.
- (c) The name and address of any physician providing obstetrical services who was present at the birth and the name and address of the hospital at which the birth occurred.
- (d) A description of the disability for which the claim is made.
- (e) The time and place the injury occurred.
- (f) A brief statement of the facts and circumstances surrounding the injury and giving rise to the claim.

(2) The claimant shall furnish the division with as many copies of the petition as required for service upon the association, any physician and hospital named in the petition, and the Division of Medical Quality Assurance, along with a \$15 filing fee payable to the Division of Administrative Hearings. Upon receipt of the petition, the division shall immediately serve the association, by service upon the agent designated to accept service on behalf of the association, by registered or certified mail, and shall mail copies of the petition, by registered or certified mail, to any physician, health care provider, and hospital named in the petition, and shall furnish a copy by regular mail to the Division of Medical Quality Assurance and the Agency for Health Care Administration.

(3) The claimant shall furnish to the Florida Birth-Related Neurological Injury Compensation Association the following information, which must be filed with the association within 10 days after the filing of the petition as set forth in subsection (1):

- (a) All available relevant medical records relating to the birth-related neurological injury and a list identifying any unavailable records known to the claimant and the reasons for the records' unavailability.
- (b) Appropriate assessments, evaluations, and prognoses and such other records and documents as are reasonably necessary for the determination of the amount of compensation to be paid to, or on behalf of, the injured infant on account of the birth-related neurological injury.
- (c) Documentation of expenses and services incurred to date which identifies any payment made for such expenses and services and the payor.
- (d) Documentation of any applicable private or governmental source of services or reimbursement relative to the impairments.

The information required by paragraphs (a)-(d) shall remain confidential and exempt under the provisions of s. 766.315(5)(b).

(4) The association shall have 45 days from the date of service of a complete claim, filed pursuant to subsections (1) and (2), in which to file a response to the petition and to submit relevant written information relating to the issue of whether the injury alleged is a birth-related neurological injury.

(5) Upon receipt of such petition, the Division of Medical Quality Assurance shall review the information therein and determine whether it involved conduct by a physician licensed under chapter 458 or an osteopathic physician licensed under chapter 459 that is subject to disciplinary action, in which case the provisions of s. 456.073 shall apply.

(6) Upon receipt of such petition, the Agency for Health Care Administration shall investigate the claim, and if it determines that the injury resulted from, or was aggravated by, a breach of duty on the part of a hospital in violation of chapter 395, it shall take any such action consistent with its disciplinary authority as may be appropriate.

(7) Any claim which the association determines to be compensable may be accepted for compensation, provided that the acceptance is approved by the administrative law judge to whom the claim for compensation is assigned.

History.—s. 64, ch. 88-1; s. 2, ch. 89-186; s. 18, ch. 91-46; s. 4, ch. 93-251; s. 1, ch. 94-106; s. 309, ch. 96-410; s. 1804, ch. 97-102; s. 165, ch. 98-166; s. 287, ch. 99-8; s. 226, ch. 2000-160; s. 115, ch. 2002-1; s. 76, ch. 2003-416.

766.306 Tolling of statute of limitations.

The statute of limitations with respect to any civil action that may be brought by, or on behalf of, an injured infant allegedly arising out of, or related to, a birth-related neurological injury shall be tolled by the filing of a claim in accordance with ss. 766.301-766.316, and the time such claim is pending or is on appeal shall not be computed as part of the period within which such civil action may be brought.

History.—s. 65, ch. 88-1.

766.307 Hearing; parties; discovery.

(1) The administrative law judge shall set the date for a hearing no sooner than 60 days and no later than 120 days after the filing by a claimant of a petition in compliance with s. 766.305. The administrative law judge shall immediately notify the parties of the time and place of such hearing, which shall be held in the county where the injury occurred unless otherwise agreed to by the parties and authorized by the division.

(2) The parties to the hearing shall include the claimant and the association.

(3) Any party to a proceeding under ss. 766.301-766.316 may, upon application to the administrative law judge setting forth the materiality of the evidence to be given, serve interrogatories or cause the depositions of witnesses residing within or without the state to be taken, the costs thereof to be taxed as expenses incurred in connection with the filing of a claim. Such depositions shall be taken after giving notice and in the manner prescribed for the taking of depositions in actions at law, except that they shall be directed to the administrative law judge before whom the proceedings may be pending.

History.—s. 66, ch. 88-1; s. 19, ch. 91-46; s. 2, ch. 94-106; s. 310, ch. 96-410.

766.309 Determination of claims; presumption; findings of administrative law judge binding on participants.

(1) The administrative law judge shall make the following determinations based upon all available evidence:

(a) Whether the injury claimed is a birth-related neurological injury. If the claimant has demonstrated, to the satisfaction of the administrative law judge, that the infant has sustained a brain or spinal cord injury caused by oxygen deprivation or mechanical injury and that the infant was thereby rendered permanently and substantially mentally and physically impaired, a rebuttable presumption shall arise that the injury is a birth-related neurological injury as defined in s. 766.302(2).

(b) Whether obstetrical services were delivered by a participating physician in the course of labor, delivery, or resuscitation in the immediate postdelivery period in a hospital; or by a certified nurse midwife in a teaching hospital supervised by a participating physician in the course of labor, delivery, or resuscitation in the immediate postdelivery period in a hospital.

(c) How much compensation, if any, is awardable pursuant to s. 766.31.

(d) Whether, if raised by the claimant or other party, the factual determinations regarding the notice requirements in s. 766.316 are satisfied. The administrative law judge has the exclusive jurisdiction to make these factual determinations.

(2) If the administrative law judge determines that the injury alleged is not a birth-related neurological injury or that obstetrical services were not delivered by a participating physician at the birth, she or he shall enter an order and shall cause a copy of such order to be sent immediately to the parties by registered or certified mail.

(3) By becoming a participating physician, a physician shall be bound for all purposes by the finding of the administrative law judge or any appeal therefrom with respect to whether such injury is a birth-related neurological injury.

(4) If it is in the interest of judicial economy or if requested to by the claimant, the administrative law judge may bifurcate the proceeding addressing compensability and notice pursuant to s. 766.316 first, and addressing an award pursuant to s. 766.31, if any, in a separate proceeding. The administrative law judge may issue a final order on compensability and notice which is subject to appeal under s. 766.311, prior to issuance of an award pursuant to s. 766.31.

History.—s. 68, ch. 88-1; s. 4, ch. 89-186; s. 21, ch. 91-46; s. 3, ch. 94-106; s. 312, ch. 96-410; s. 1805, ch. 97-102; s. 77, ch. 2003-416; s. 1, ch. 2006-8.

766.31 Administrative law judge awards for birth-related neurological injuries; notice of award.

1) The administrative law judge shall make the following determinations based upon all available evidence:

(a) Whether the injury claimed is a birth-related neurological injury. If the claimant has demonstrated, to the satisfaction of the administrative law judge, that the infant has sustained a brain or spinal cord injury caused by oxygen deprivation or mechanical injury and that the infant was thereby rendered permanently and substantially mentally and physically impaired, a rebuttable presumption shall arise that the injury is a birth-related neurological injury as defined in s. 766.302(2).

(b) Whether obstetrical services were delivered by a participating physician in the course of labor, delivery, or resuscitation in the immediate postdelivery period in a hospital; or by a certified nurse midwife in a teaching hospital supervised by a participating physician in the course of labor, delivery, or resuscitation in the immediate postdelivery period in a hospital.

(c) How much compensation, if any, is awardable pursuant to s. 766.31.

(d) Whether, if raised by the claimant or other party, the factual determinations regarding the notice requirements in s. 766.316 are satisfied. The administrative law judge has the exclusive jurisdiction to make these factual determinations.

(2) If the administrative law judge determines that the injury alleged is not a birth-related neurological injury or that obstetrical services were not delivered by a participating physician at the birth, she or he shall enter an order and shall cause a copy of such order to be sent immediately to the parties by registered or certified mail.

(3) By becoming a participating physician, a physician shall be bound for all purposes by the finding of the administrative law judge or any appeal therefrom with respect to whether such injury is a birth-related neurological injury.

(4) If it is in the interest of judicial economy or if requested to by the claimant, the administrative law judge may bifurcate the proceeding addressing compensability and notice pursuant to s. 766.316 first, and addressing an award pursuant to s. 766.31, if any, in a separate proceeding. The administrative law judge may issue a final order on compensability and notice which is subject to appeal under s. 766.311, prior to issuance of an award pursuant to s. 766.31.

History.—s. 68, ch. 88-1; s. 4, ch. 89-186; s. 21, ch. 91-46; s. 3, ch. 94-106; s. 312, ch. 96-410; s. 1805, ch. 97-102; s. 77, ch. 2003-416; s. 1, ch. 2006-8.

1766.31 Administrative law judge awards for birth-related neurological injuries; notice of award.

(1) Upon determining that an infant has sustained a birth-related neurological injury and that obstetrical services were delivered by a participating physician at the birth, the administrative law judge shall make an award providing compensation for the following items relative to such injury:

(a) Actual expenses for medically necessary and reasonable medical and hospital, habilitative and training, family residential or custodial care, professional residential, and custodial care and service, for medically necessary drugs, special equipment, and facilities, and for related travel.

At a minimum, compensation must be provided for the following actual expenses:

1. A total annual benefit of up to \$10,000 for immediate family members who reside with the infant for psychotherapeutic services obtained from providers licensed under chapter 490 or chapter 491.

2. For the life of the participant, providing parents or legal guardians with a reliable method of transportation for the care of the participant or reimbursing the cost of upgrading an existing vehicle to accommodate the participant's needs when it becomes medically necessary for wheelchair transportation. The mode of transportation must take into account the special accommodations required for the specific participant. The plan may not limit such transportation assistance based on the participant's age or weight. The plan must replace any vans purchased by the plan every 7 years or 150,000 miles, whichever comes first.

3. Housing assistance of up to \$100,000 for the life of the participant, including home construction and modification costs.

(b) However, the following expenses are not subject to compensation:

1. Expenses for items or services that the infant has received, or is entitled to receive, under the laws of any state or the Federal Government, except to the extent such exclusion may be prohibited by federal law.

2. Expenses for items or services that the infant has received, or is contractually entitled to receive, from any prepaid health plan, health maintenance organization, or other private insuring entity.

3. Expenses for which the infant has received reimbursement, or for which the infant is entitled to receive reimbursement, under the laws of any state or the Federal Government, except to the extent such exclusion may be prohibited by federal law.

4. Expenses for which the infant has received reimbursement, or for which the infant is contractually entitled to receive reimbursement, pursuant to the provisions of any health or sickness insurance policy or other private insurance program.

(c) Expenses included under paragraph (a) are limited to reasonable charges prevailing in the same community for similar treatment of injured persons when such treatment is paid for by the injured person. The parents or legal guardians receiving benefits under the plan may file a petition with the Division of Administrative Hearings to dispute the amount of actual expenses reimbursed or a denial of reimbursement.

(d)1.a. Periodic payments of an award to the parents or legal guardians of the infant found to have sustained a birth-related neurological injury, which award may not exceed \$100,000. However, at the discretion of the administrative law judge, such award may be made in a lump sum. Beginning on January 1, 2021, the award may not exceed \$250,000, and each January 1 thereafter, the maximum award authorized under this paragraph shall increase by 3 percent.

b. Parents or legal guardians who received an award pursuant to this section before January 1, 2021, and whose participant currently receives benefits under the plan must receive a retroactive payment in an amount sufficient to bring the total award paid to the parents or legal guardians pursuant to sub-subparagraph a. to \$250,000. This additional payment may be made in a lump sum or in periodic payments as designated by the parents or legal guardians and must be paid by July 1, 2021.

2.a. Death benefit for the infant in an amount of \$50,000.

b. Parents or legal guardians who received an award pursuant to this section, and whose participant died since the inception of the program, must receive a retroactive payment in an amount sufficient to bring the total award paid to the parents or legal guardians pursuant to sub-subparagraph a. to \$50,000. This additional payment may be made in a lump sum or in periodic payments as designated by the parents or legal guardians and must be paid by July 1, 2021.

(e) Reasonable expenses incurred in connection with the filing of a claim under ss. 766.301- 766.316, including reasonable attorney's fees, which shall be subject to the approval and award of the administrative law judge. In determining an award for attorney's fees, the administrative law judge shall consider the following factors:

1. The time and labor required, the novelty and difficulty of the questions involved, and the skill requisite to perform the legal services properly.
2. The fee customarily charged in the locality for similar legal services.
3. The time limitations imposed by the claimant or the circumstances.
4. The nature and length of the professional relationship with the claimant.
5. The experience, reputation, and ability of the lawyer or lawyers performing services.
6. The contingency or certainty of a fee.

Should there be a final determination of compensability, and the claimants accept an award under this section, the claimants shall not be liable for any expenses, including attorney's fees, incurred in connection with the filing of a claim under ss. 766.301-766.316 other than those expenses awarded under this section.

(2) The award shall require the immediate payment of expenses previously incurred and shall require that future expenses be paid as incurred.

(3) A copy of the award shall be sent immediately by registered or certified mail to each person served with a copy of the petition under s. 766.305(2).

History.—s. 69, ch. 88-1; s. 5, ch. 89-186; s. 22, ch. 91-46; s. 4, ch. 94-106; s. 313, ch. 96-410; s. 150, ch. 2001-277; s. 6, ch. 2002-401; s. 78, ch. 2003-416; s. 3, ch. 2021-134.

766.311 Conclusiveness of determination or award; appeal.

(1) A determination of the administrative law judge as to qualification of the claim for purposes of compensability under s. 766.309 or an award by the administrative law judge pursuant to s. 766.31 shall be conclusive and binding as to all questions of fact. Review of an order of an administrative law judge shall be by appeal to the District Court of Appeal. Appeals shall be filed in accordance with rules of procedure prescribed by the Supreme Court for review of such orders.

(2) In case of an appeal from an award of the administrative law judge, the appeal shall operate as a suspension of the award, and the association shall not be required to make payment of the award involved in the appeal until the questions at issue therein shall have been fully determined.

History.—s. 70, ch. 88-1; s. 23, ch. 91-46; s. 6, ch. 93-251; s. 314, ch. 96-410.

766.312 Enforcement of awards.

(1) The administrative law judge shall have full authority to enforce her or his awards and to protect herself or himself from any deception or lack of cooperation in reaching her or his determination as to any award. Such authority shall include the power to petition the circuit court for an order of contempt.

(2) A party may, if the circumstances so warrant, petition the circuit court for enforcement of a final award by the administrative law judge.

History.—s. 71, ch. 88-1; s. 24, ch. 91-46; s. 5, ch. 94-106; s. 315, ch. 96-410; s. 1806, ch. 97-102.

766.313 Limitation on claim.

Any claim for compensation under ss. 766.301-766.316 that is filed more than 5 years after the birth of an infant alleged to have a birth-related neurological injury shall be barred.

History.—s. 72, ch. 88-1; s. 38, ch. 88-277; s. 1, ch. 93-251.

766.314 Assessments; plan of operation.

(1) The assessments established pursuant to this section shall be used to finance the Florida Birth-Related Neurological Injury Compensation Plan.

(2) The assessments and appropriations dedicated to the plan shall be administered by the Florida Birth-Related Neurological Injury Compensation Association established in s. 766.315, in accordance with the following requirements:

(a) On or before July 1, 1988, the directors of the association shall submit to the 1Department of Insurance for review a plan of operation which shall provide for the efficient administration of the plan and for prompt processing of claims against and awards made on behalf of the plan.

The plan of operation shall include provision for:

1. Establishment of necessary facilities;
2. Management of the funds collected on behalf of the plan;
3. Processing of claims against the plan;
4. Assessment of the persons and entities listed in subsections (4) and (5) to pay awards and expenses, which assessments shall be on an actuarially sound basis subject to the limits set forth in subsections (4) and (5); and

5. Any other matters necessary for the efficient operation of the birth-related neurological injury compensation plan.

(b) Amendments to the plan of operation may be made by the directors of the plan, subject to the approval of the Office of Insurance Regulation of the Financial Services Commission.

(3) All assessments shall be deposited with the Florida Birth-Related Neurological Injury Compensation Association. The funds collected by the association and any income therefrom shall be disbursed only for the payment of awards under ss. 766.301-766.316 and for the payment of the reasonable expenses of administering the plan.

(4) The following persons and entities shall pay into the association an initial assessment in accordance with the plan of operation:

(a) On or before October 1, 1988, each hospital licensed under chapter 395 shall pay an initial assessment of \$50 per infant delivered in the hospital during the prior calendar year, as reported to the Agency for Health Care Administration; provided, however, that a hospital owned or operated by the state or a county, special taxing district, or other political subdivision of the state shall not be required to pay the initial assessment or any assessment required by subsection (5). The term "infant delivered" includes live births and not stillbirths, but the term does not include infants delivered by employees or agents of the board of trustees of a state university, those born in a teaching hospital as defined in s. 408.07, 2 or those born in a teaching hospital as defined in s. 395.806 that have been deemed by the association as being exempt from assessments since fiscal year 1997 to fiscal year 2001. The initial assessment and any assessment imposed pursuant to subsection (5) may not include any infant born to a charity patient (as defined by rule of the Agency for Health Care Administration) or born to a patient for whom the hospital receives Medicaid reimbursement, if the sum of the annual charges for charity patients plus the annual Medicaid contractals of the hospital exceeds 10 percent of the total annual gross operating revenues of the hospital. The hospital is responsible for documenting, to the satisfaction of the association, the exclusion of any birth from the computation of the assessment. Upon demonstration of financial need by a hospital, the association may provide for installment payments of assessments.

(b)1. On or before October 15, 1988, all physicians licensed pursuant to chapter 458 or chapter 459 as of October 1, 1988, other than participating physicians, shall be assessed an initial assessment of \$250, which must be paid no later than December 1, 1988.

2. Any such physician who becomes licensed after September 30, 1988, and before January 1, 1989, shall pay into the association an initial assessment of \$250 upon licensure.

3. Any such physician who becomes licensed on or after January 1, 1989, shall pay an initial assessment equal to the most recent assessment made pursuant to this paragraph, paragraph (5) (a), or paragraph (7)(b).

4. However, if the physician is a physician specified in this subparagraph, the assessment is not applicable:

a. A resident physician, assistant resident physician, or intern in an approved postgraduate training program, as defined by the Board of Medicine or the Board of Osteopathic Medicine by rule;

b. A retired physician who has withdrawn from the practice of medicine but who maintains an active license as evidenced by an affidavit filed with the Department of Health. Prior to reentering the practice of medicine in this state, a retired physician as herein defined must notify the Board of Medicine or the Board of Osteopathic Medicine and pay the appropriate assessments pursuant to this section;

c. A physician who holds a limited license pursuant to s. 458.317 and who is not being compensated for medical services;

d. A physician who is employed full time by the United States Department of Veterans Affairs and whose practice is confined to United States Department of Veterans Affairs hospitals; or e. A physician who is a member of the Armed Forces of the United States and who meets the requirements of s. 456.024.

f. A physician who is employed full time by the State of Florida and whose practice is confined to state-owned correctional institutions, a county health department, or state-owned mental health or developmental services facilities, or who is employed full time by the Department of Health.

(c) On or before December 1, 1988, each physician licensed pursuant to chapter 458 or chapter 459 who wishes to participate in the Florida Birth-Related Neurological Injury Compensation Plan and who otherwise qualifies as a participating physician under ss. 766.301-766.316 shall pay an initial assessment of \$5,000. However, if the physician is either a resident physician, assistant resident physician, or intern in an approved postgraduate training program, as defined by the Board of Medicine or the Board of Osteopathic Medicine by rule, and is supervised in accordance with program requirements established by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association by a physician who is participating in the plan, such resident physician, assistant resident physician, or intern is deemed to be a participating physician without the payment of the assessment. Participating physicians also include any employee of the board of trustees of a state university who has paid the assessment required by this paragraph and paragraph (5)(a), and any certified nurse midwife supervised by such employee. Participating physicians include any certified nurse midwife who has paid 50 percent of the physician assessment required by this paragraph and paragraph (5)(a) and who is supervised by a participating physician who has paid the assessment required by this paragraph and paragraph (5)(a). Supervision for nurse midwives shall require that the supervising physician will be easily available and have a prearranged plan of treatment for specified patient problems which the supervised certified nurse midwife may carry out in the absence of any complicating features. Any physician who elects to participate in such plan on or after January 1, 1989, who was not a participating physician at the time of such election to participate and who otherwise qualifies as a participating physician under ss. 766.301-766.316 shall pay an additional initial assessment equal to the most recent assessment made pursuant to this paragraph, paragraph (5)(a), or paragraph (7)(b).

(d) Any hospital located in a county with a population in excess of 1.1 million as of January 1, 2003, as determined by the Agency for Health Care Administration under the Health Care Responsibility Act, may elect to pay the fee for the participating physician and the certified nurse midwife if the hospital first determines that the primary motivating purpose for making such payment is to ensure coverage for the hospital's patients under the provisions of ss. 766.301- 766.316; however, no hospital may restrict any participating physician or nurse midwife, directly or indirectly, from being on the staff of hospitals other than the staff of the hospital making the payment. Each hospital shall file with the association an affidavit setting forth specifically the reasons why the hospital elected to make the payment on behalf of each participating physician and certified nurse midwife. The payments authorized under this paragraph shall be in addition to the assessment set forth in paragraph (5)(a).

(5)(a) Beginning January 1, 1990, the persons and entities listed in paragraphs (4)(b) and (c), except those persons or entities who are specifically excluded from said provisions, as of the date determined in accordance with the plan of operation, taking into account persons licensed subsequent to the payment of the initial assessment, shall pay an annual assessment in the amount equal to the initial assessments provided in paragraphs (4)(b) and (c). If payment of the annual assessment by a physician is received by the association by January 31 of any calendar year, the physician shall qualify as a participating physician for that entire calendar year. If the payment is received after January 31 of any calendar year, the physician shall qualify as a participating physician for that calendar year only from the date the payment was received by the association.

On January 1, 1991, and on each January 1 thereafter, the association shall determine the amount of additional assessments necessary pursuant to subsection (7), in the manner required by the plan of operation, subject to any increase determined to be necessary by the Office of Insurance Regulation pursuant to paragraph (7)(b). On July 1, 1991, and on each July 1 thereafter, the persons and entities listed in paragraphs (4)(b) and (c), except those persons or entities who are specifically excluded from said provisions, shall pay the additional assessments which were determined on January 1. Beginning January 1, 1990, the entities listed in paragraph (4)(a), including those licensed on or after October 1, 1988, shall pay an annual assessment of \$50 per infant delivered during the prior calendar year. The additional assessments which were determined on January 1, 1991, pursuant to the provisions of subsection (7) shall not be due and payable by the entities listed in paragraph (4)(a) until July 1.

(b) If the assessments collected pursuant to subsection (4) and the appropriation of funds provided by s. 76, chapter 88-1, Laws of Florida, as amended by s. 41, chapter 88-277, Laws of Florida, to the plan from the Insurance Regulatory Trust Fund are insufficient to maintain the plan on an actuarially sound basis, there is hereby appropriated for transfer to the association from the Insurance Regulatory Trust Fund an additional amount of up to \$20 million.

(c)1. Taking into account the assessments collected pursuant to subsection (4) and appropriations from the Insurance Regulatory Trust Fund, if required to maintain the plan on an actuarially sound basis, the Office of Insurance Regulation shall require each entity licensed to issue casualty insurance as defined in s. 624.605(1)(b), (k), and (q) to pay into the association an annual assessment in an amount determined by the office pursuant to paragraph (7)(a), in the manner required by the plan of operation.

2. All annual assessments shall be made on the basis of net direct premiums written for the business activity which forms the basis for each such entity's inclusion as a funding source for the plan in the state during the prior year ending December 31, as reported to the Office of Insurance Regulation, and shall be in the proportion that the net direct premiums written by each carrier on account of the business activity forming the basis for its inclusion in the plan bears to the aggregate net direct premiums for all such business activity written in this state by all such entities.

3. No entity listed in this paragraph shall be individually liable for an annual assessment in excess of 0.25 percent of that entity's net direct premiums written.

4. Casualty insurance carriers shall be entitled to recover their initial and annual assessments through a surcharge on future policies, a rate increase applicable prospectively, or a combination of the two.

(6)(a) The association shall make all assessments required by this section, except initial assessments of physicians licensed on or after October 1, 1988, which assessments will be made by the Department of Business and Professional Regulation, and except assessments of casualty insurers pursuant to subparagraph (5)(c)1., which assessments will be made by the Office of Insurance Regulation. Beginning October 1, 1989, for any physician licensed between October 1 and December 31 of any year, the Department of Business and Professional Regulation shall make the initial assessment plus the assessment for the following calendar year. The Department of Business and Professional Regulation shall provide the association, with such frequency as determined to be necessary, a listing, in a computer-readable form, of the names and addresses of all physicians licensed under chapter 458 or chapter 459.

(b)1. The association may enforce collection of assessments required to be paid pursuant to ss. 766.301-766.316 by suit filed in county court. The association shall be entitled to an award of attorney's fees, costs, and interest upon the entry of a judgment against a physician for failure to pay such assessment, with such interest accruing until paid. Notwithstanding the provisions of chapters 47 and 48, the association may file such suit in either Leon County or the county of the residence of the defendant.

2. The Department of Business and Professional Regulation, upon notification by the association that an assessment has not been paid and that there is an unsatisfied judgment against a physician, shall not renew any license to practice for such physician issued pursuant to chapter 458 or chapter 459 until such time as the judgment is satisfied in full.

(c) The Agency for Health Care Administration shall, upon notification by the association that an assessment has not been timely paid, enforce collection of such assessments required to be paid by hospitals pursuant to ss. 766.301-766.316. Failure of a hospital to pay such assessment is grounds for disciplinary action pursuant to s. 395.1065 notwithstanding any provision of law to the contrary.

(7)(a) The Office of Insurance Regulation shall undertake an actuarial investigation of the requirements of the plan based on the plan's experience in the first year of operation and any additional relevant information, including without limitation the assets and liabilities of the plan.

Pursuant to such investigation, the Office of Insurance Regulation shall establish the rate of contribution of the entities listed in paragraph (5)(c) for the tax year beginning January 1, 1990. Following the initial valuation, the Office of Insurance Regulation shall cause an actuarial valuation to be made of the assets and liabilities of the plan no less frequently than biennially. Pursuant to the results of such valuations, the Office of Insurance Regulation shall prepare a statement as to the contribution rate applicable to the entities listed in paragraph (5)(c). However, at no time shall the rate be greater than 0.25 percent of net direct premiums written.

(b) If the Office of Insurance Regulation finds that the plan cannot be maintained on an actuarially sound basis based on the assessments and appropriations listed in subsections (4) and (5), the office shall increase the assessments specified in subsection (4) on a proportional basis as needed.

(8) The association shall report to the Legislature its determination as to the annual cost of maintaining the fund on an actuarially sound basis. In making its determination, the association shall consider the recommendations of all hospitals, physicians, casualty insurers, attorneys, consumers, and any associations representing any such person or entity. Notwithstanding the provisions of s. 395.3025, all hospitals, casualty insurers, departments, boards, commissions, and legislative committees shall provide the association with all relevant records and information upon request to assist the association in making its determination. All hospitals shall, upon request by the association, provide the association with information from their records regarding any live birth. Such information shall not include the name of any physician, the name of any hospital employee or agent, the name of the patient, or any other information which will identify the infant involved in the birth. Such information thereby obtained shall be utilized solely for the purpose of assisting the association and shall not subject the hospital to any civil or criminal liability for the release thereof. Such information shall otherwise be confidential and exempt from the provisions of s. 119.07(1) and s. 24(a), Art. I of the State Constitution.

(9)(a) Within 60 days after a claim is filed, the association shall estimate the present value of the total cost of the claim, including the estimated amount to be paid to the claimant, the claimant's attorney, the attorney's fees of the association incident to the claim, and any other expenses that are reasonably anticipated to be incurred by the association in connection with the adjudication and payment of the claim. For purposes of this estimate, the association should include the maximum benefits for noneconomic damages.

(b) The association shall revise these estimates quarterly based upon the actual costs incurred and any additional information that becomes available to the association since the last review of this estimate. The estimate shall be reduced by any amounts paid by the association that were included in the current estimate.

(c) In the event the total of all current estimates equals 80 percent of the funds on hand and the funds that will become available to the association within the next 12 months from all sources described in subsections (4) and (5) and paragraph (7)(a), the association shall not accept any new claims without express authority from the Legislature. Nothing herein shall preclude the association from accepting any claim if the injury occurred 18 months or more prior to the effective date of this suspension. Within 30 days of the effective date of this suspension, the association shall notify the Governor, the Speaker of the House of Representatives, the President of the Senate, the Office of Insurance Regulation, the Agency for Health Care Administration, the Department of Health, and the Department of Business and Professional Regulation of this suspension.

(d) If any person is precluded from asserting a claim against the association because of paragraph

(c), the plan shall not constitute the exclusive remedy for such person, his or her personal representative, parents, dependents, or next of kin.

History.—s. 73, ch. 88-1; s. 39, ch. 88-277; s. 44, ch. 88-294; s. 6, ch. 89-186; s. 103, ch. 92-33; s. 122, ch. 92-149; s. 1, ch. 92-196; s. 94, ch. 92-289; s. 66, ch. 93-268; s. 1, ch. 94-85; s. 248, ch. 94- 218; s. 426, ch. 96-406; s. 1807, ch. 97-102; s. 81, ch. 97-237; s. 167, ch. 98-166; s. 288, ch. 99-8; s. 227, ch. 2000-160; s. 7, ch. 2002-401; s. 4, ch. 2003-258; s. 1901, ch. 2003-261; ss. 79, 84, ch. 2003-416.

1Note.—Duties of the Department of Insurance were transferred to the Department of Financial Services or the Financial Services Commission by ch. 2002-404, and s. 20.13, creating the Department of Insurance, was repealed by s. 3, ch. 2003-1.

2Note.—As amended by s. 4, ch. 2003-258, enacted at the 2003 Regular Session. Section 79, ch. 2003-416, enacted at Special Session D, 2003, failed to incorporate the amendment by s. 4, ch. 2003-258, adding the language “or those born in a teaching hospital as defined in s. 395.806 that have been deemed by the association as being exempt from assessments since fiscal year 1997 to fiscal year 2001.”

3Note.—As amended by s. 1901, ch. 2003-261, enacted at the 2003 Regular Session. Section 79, ch. 2003-416, enacted at Special Session D, 2003, failed to incorporate the amendment by s. 1901, ch. 2003-261, which substituted a reference to the Office of Insurance Regulation for a reference to the Department of Insurance.

766.3145 Code of ethics.

(1) On or before July 1 of each year, employees of the association must sign and submit a statement attesting that they do not have a conflict of interest as defined in part III of chapter 112. As a condition of employment, all prospective employees must sign and submit to the association a conflict-of-interest statement.

(2) The executive director, senior managers, and members of the board of directors are subject to the code of ethics under part III of chapter 112. For purposes of applying part III of chapter 112 to activities of the executive director, senior managers, and members of the board of directors, those persons are considered public officers or employees and the association is considered their agency. A board member may not vote on any measure that would inure to his or her special private gain or loss and, notwithstanding s. 112.3143(2), may not vote on any measure that he or she knows would inure to the special private gain or loss of any principal by whom he or she is retained or to the parent organization or subsidiary of a corporate principal by which he or she is retained, other than an agency as defined in s. 112.312; or that he or she knows would inure to the special private gain or loss of a relative or business associate of the public officer. Before the vote is taken, such member shall publicly state to the board the nature of his or her interest in the matter from which he or she is abstaining from voting and, within 15 days after the vote occurs, disclose the nature of his or her interest as a public record in a memorandum filed with the person responsible for recording the minutes of the meeting, who shall incorporate the memorandum in the minutes.

(3) Notwithstanding s. 112.3148, s. 112.3149, or any other law, an employee or board member may not knowingly accept, directly or indirectly, any gift or expenditure from a person or entity, or an employee or representative of such person or entity, which has a contractual relationship with the association or which is under consideration for a contract.

(4) An employee or board member who fails to comply with subsection (2) or subsection (3) is subject to penalties provided under ss. 112.317 and 112.3173.

(5) Any senior manager or executive director of the association who is employed on or after January 1, 2022, regardless of the date of hire, who subsequently retires or terminates employment is prohibited from representing another person or entity before the association for 2 years after retirement or termination of employment from the association.

History.—s. 4, ch. 2021-134.

766.315 Florida Birth-Related Neurological Injury Compensation Association; board of directors.

(1)(a) The Florida Birth-Related Neurological Injury Compensation Plan shall be governed by a board of seven directors which shall be known as the Florida Birth-Related Neurological Injury Compensation Association. The association is not a state agency, board, or commission. Notwithstanding the provision of s. 15.03, the association is authorized to use the state seal.

(b) The directors shall be appointed for staggered terms of 3 years or until their successors are appointed and have qualified; however, a director may not serve for more than 6 consecutive years.

(c) The directors shall be appointed by the Chief Financial Officer as follows:

1. One citizen representative who is not affiliated with any of the groups identified in subparagraphs 2.-7.
2. One representative of participating physicians.
3. One representative of hospitals.
4. One representative of casualty insurers.
5. One representative of physicians other than participating physicians.
6. One parent or legal guardian representative of an injured infant under the plan.
7. One representative of an advocacy organization for children with disabilities.

(2)(a) The Chief Financial Officer may select the representative of the participating physicians from a list of at least three names recommended by the American Congress of Obstetricians and Gynecologists, District XII; the representative of hospitals from a list of at least three names recommended by the Florida Hospital Association; the representative of casualty insurers from a list of at least three names, one of which is recommended by the American Insurance Association, one of which is recommended by the Florida Insurance Council, and one of which is recommended by the Property Casualty Insurers Association of America; and the representative of physicians, other than participating physicians, from a list of three names recommended by the Florida Medical Association and a list of three names recommended by the Florida Osteopathic Medical Association. However, the Chief Financial Officer is not required to make an appointment from among the nominees of the respective associations. A participating physician who is named in a pending petition for a claim may not be appointed to the board. An appointed director who is a participating physician may not vote on any board matter relating to a claim accepted for an award for compensation if the physician is named in the petition for the claim.

(b) If applicable, the Chief Financial Officer shall promptly notify the appropriate association or person identified in paragraph (a) to make recommendations upon the occurrence of any vacancy, and like nominations may be made for the filling of the vacancy.

(c) The Governor or the Chief Financial Officer may remove a director from office for misconduct, malfeasance, misfeasance, or neglect of duty in office. Any vacancy so created shall be filled as provided in paragraph (a).

(3) The directors may not transact any business or exercise any power of the plan except upon the affirmative vote of four directors. The directors shall serve without salary but are entitled to receive reimbursement for actual and necessary expenses incurred in the performance of his or her official duties as a director of the plan in accordance with s. 112.061. The directors are not subject to any liability with respect to the administration of the plan.

(4) The board of directors has the power to:

(a) Administer the plan.

(b) Administer the funds collected on behalf of the plan.

(c) Administer the payment of claims on behalf of the plan.

(d) Direct the investment and reinvestment of any surplus funds over losses and expenses, if any investment income generated thereby remains credited to the plan.

(e) Reinsure the risks of the plan in whole or in part.

(f) Sue and be sued, and appear and defend, in all actions and proceedings in its name to the same extent as a natural person.

(g) Have and exercise all powers necessary or convenient to effect any or all of the purposes for which the plan is created.

(h) Enter into such contracts as are necessary or proper to administer the plan.

(i) Employ or retain such persons as are necessary to perform the administrative and financial transactions and responsibilities of the plan and to perform other necessary and proper functions not prohibited by law.

(j) Take such legal action as may be necessary to avoid payment of improper claims.

(k) Indemnify any employee, agent, member of the board of directors or alternate thereof, or person acting on behalf of the plan in an official capacity, for expenses, including attorney fees, judgments, fines, and amounts paid in settlement actually and reasonably incurred in connection with any action, suit, or proceeding, including any appeal thereof, arising out of such person's capacity to act on behalf of the plan, if such person acted in good faith and in a manner he or she reasonably believed to be in, or not opposed to, the best interests of the plan and the health and best interest of the participant having birth-related neurological injuries, and if, with respect to any criminal action or proceeding, such person had reasonable cause to believe his or her conduct was lawful.

(5)(a) Money may be withdrawn on account of the plan only upon a voucher as authorized by the association.

(b) All meetings of the board of directors are subject to the requirements of s. 286.011, and all books, records, and audits of the plan are open to the public for reasonable inspection, except that a claim file in the possession of the association or its representative is confidential and exempt from the provisions of s. 119.07(1) and s. 24(a), Art. I of the State Constitution until termination of litigation or settlement of the claim, although medical records and other portions of the claim file may remain confidential and exempt as otherwise provided by law. Any book, record, document, audit, or asset acquired by, prepared for, or paid for by the association is subject to the authority of the board of directors, which is responsible therefor.

(c) Except in the case of emergency meetings, the association shall give notice of any board meeting by publication on the association's website not fewer than 7 days before the meeting. The association shall prepare an agenda in time to ensure that a copy of the agenda may be received at least 7 days before the meeting by any person who requests a copy and who pays the reasonable cost of the copy. The agenda, along with any meeting materials available in electronic form, excluding confidential and exempt information, shall be published on the association's website. The agenda shall contain the items to be considered in order of presentation and a telephone number for members of the public to participate telephonically at the board meeting. After the agenda has been made available, a change shall be made only for good cause, as determined by the person designated to preside, and must be stated in the record. Notification of such change shall be at the earliest practicable time.

(d) Each person authorized to receive deposits, issue vouchers, or withdraw or otherwise disburse any funds shall post a blanket fidelity bond in an amount reasonably sufficient to protect plan assets, as determined by the plan of operation. The cost of such bond will be paid from the assets of the plan.

(e) Annually, the association shall furnish audited financial reports to any plan participant upon request, to the Office of Insurance Regulation of the Financial Services Commission, and to the Joint Legislative Auditing Committee. The reports must be prepared in accordance with accepted accounting procedures and must include such information as may be required by the Office of Insurance Regulation or the Joint Legislative Auditing Committee. At any time determined to be necessary, the Office of Insurance Regulation or the Joint Legislative Auditing Committee may conduct an audit of the plan.

(f) Funds held on behalf of the plan are funds of the State of Florida. The association may only invest plan funds in the investments and securities described in s. 215.47, and shall be subject to the limitations on investments contained in that section. All income derived from such investments will be credited to the plan. The State Board of Administration may invest and reinvest funds held on behalf of the plan in accordance with the trust agreement approved by the association and the State Board of Administration and within the provisions of ss. 215.44-215.53.

(6) The association shall furnish annually to each parent and legal guardian receiving benefits under the plan either by mail or electronically a list of expenses compensable under the plan.

(7) The association shall publish a report on its website by January 1, 2022, and every January 1 thereafter. The report shall include:

(a) The names and terms of each board member and executive staff member.

(b) The amount of compensation paid to each association employee.

(c) A summary of reimbursement disputes and resolutions.

(d) A list of expenditures for attorney fees and lobbying fees.

(e) Other expenses to oppose each plan claim. Any personal identifying information of the parent, legal guardian, or participant involved in the claim must be removed from this list.

(8) On or before November 1, 2021, and by each November 1 thereafter, the association shall submit a report to the Governor, the President of the Senate, the Speaker of the House of Representatives, and the Chief Financial Officer. The report must include:

(a) The number of petitions filed for compensation with the division, the number of claimants awarded compensation, the number of claimants denied compensation, and the reasons for the denial of compensation.

(b) The number and dollar amount of paid and denied compensation for expenses by category and the reasons for any denied compensation for expenses by category.

- (c) The average turnaround time for paying or denying compensation for expenses.
- (d) Legislative recommendations to improve the program.
- (e) A summary of any pending or resolved litigation during the year which affects the plan.
- (f) The amount of compensation paid to each association employee or member of the board of directors.
- (g) For the initial report due on or before November 1, 2021, an actuarial report conducted by an independent actuary which provides an analysis of the estimated costs of implementing the following changes to the plan:
 1. Reducing the minimum birth weight eligibility for a participant in the plan from 2,500 grams to 2,000 grams.
 2. Revising the eligibility for participation in the plan by providing that an infant must be permanently and substantially mentally or physically impaired, rather than permanently and substantially mentally and physically impaired.
 3. Increasing the annual special benefit or quality of life benefit from \$500 to \$2,500 per calendar year.

History.—s. 74, ch. 88-1; s. 40, ch. 88-277; s. 7, ch. 89-186; s. 2, ch. 94-85; s. 427, ch. 96-406; s. 1808, ch. 97-102; s. 3, ch. 98-113; s. 2, ch. 98-409; s. 1902, ch. 2003-261; s. 3, ch. 2006-8; s. 11, ch. 2014-103; s. 5, ch. 2021-134.

766.316 Notice to obstetrical participants of participation in the plan.

Each hospital with a participating physician on its staff and each participating physician, other than residents, assistant residents, and interns deemed to be participating physicians under s. 766.314(4)(c), under the Florida Birth-Related Neurological Injury Compensation Plan shall provide notice to the obstetrical patients as to the limited no-fault alternative for birth-related neurological injuries. Such notice shall be provided on forms furnished by the association and shall include a clear and concise explanation of a patient's rights and limitations under the plan. The hospital or the participating physician may elect to have the patient sign a form acknowledging receipt of the notice form. Signature of the patient acknowledging receipt of the notice form raises a rebuttable presumption that the notice requirements of this section have been met. Notice need not be given to a patient when the patient has an emergency medical condition as defined in s. 395.002(8)(b) or when notice is not practicable.

History.—s. 75, ch. 88-1; s. 8, ch. 89-186; s. 4, ch. 98-113; s. 91, ch. 99-3; s. 205, ch. 2007-230.



Florida Birth-Related Neurological Injury Compensation Association

P.O. Box 14567
Tallahassee, Florida 32317
Toll-Free 1-800-398-2129
Phone (850) 488-8191
Fax (850) 922-5369
Web NICA.com

Agenda Item # 10 (Tab W)

Reserve Review

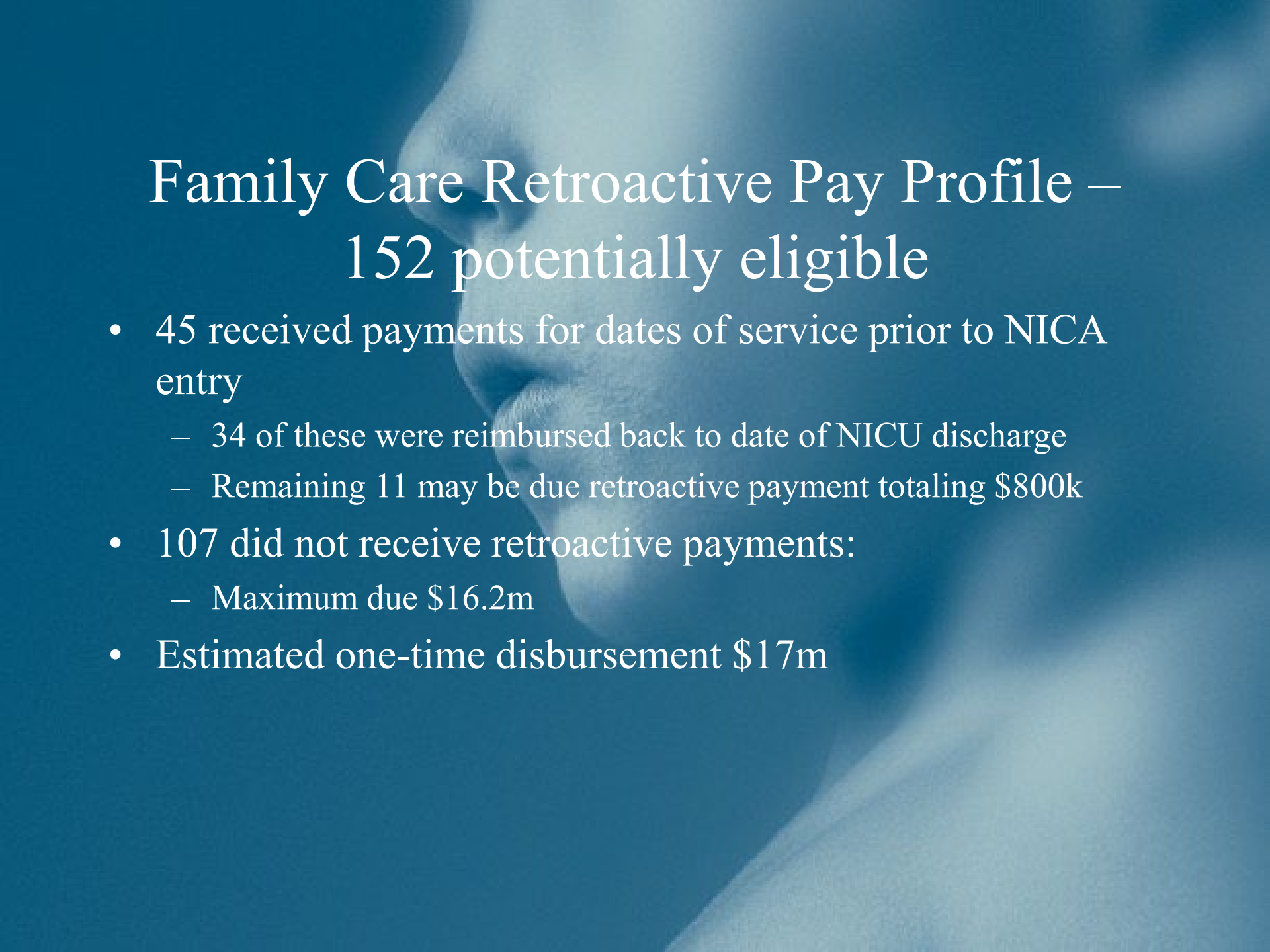
Reserve Review

March 17, 2022, BoD Meeting



Family Care Retroactive Pay Profile

- Reviewed 223 open claims and 215 closed claims
- Of the 223 open claims:
 - 73 are class action – family care issue settled via litigation
 - 27 have never received family care
 - 2 are brand new and will receive retroactive pay as appropriate
 - 121 potentially eligible
- Of the 215 closed claims
 - 116 are class action or born prior to 2002 legislation
 - 68 not discharged from NICU
 - 31 potentially eligible



Family Care Retroactive Pay Profile – 152 potentially eligible

- 45 received payments for dates of service prior to NICA entry
 - 34 of these were reimbursed back to date of NICU discharge
 - Remaining 11 may be due retroactive payment totaling \$800k
- 107 did not receive retroactive payments:
 - Maximum due \$16.2m
- Estimated one-time disbursement \$17m

Future Family Care Issue – Current Profile

- 73 class action so not impacted by 10-hour limit
 - 2 receive no nursing / family care
 - 22 receive 24-hour care
 - 38 receive 16-20 hours of care
 - 11 receive less than 16
- 28 receive no family / nursing care
- 53 receive 24-hour care (minimum \$131,400 annually)
- 22 receive 12-18 hours of care (minimum \$65,700-\$98,550 annually)
- 4 receive less than 10 hours care so assume would not be impacted
- 43 are capped at 10 hours (\$54,750 annually)

Future Family Care Issue – 43 Impacted families

- 26 have Nursing and Caregiver Forms indicating care needed is in excess of 10 hours
 - Annual increase in cost \$1.4m
 - Impact on reserves \$18.2m
- 17 have Nursing and Caregiver Forms indicating care needed is exactly 10 hours – if all get new forms increasing to average of 16 hours:
 - Annual increase in cost of \$.6m
 - Impact on reserves \$6.4m
- Total estimated impact of this change:
 - Annual cash \$2m
 - Reserves \$24.6m




Impact of Expansion of MH Services for Families of Deceased Children

- Recommend \$10,000 for 2 years, \$20,000 total capped amount for any family whose child dies
- Make available to 206 families whose children have died in the past
 - Could begin benefit as early as date of legislation or any time subsequent to that
- Allow as much time as needed to utilize capped amount
- Impact on cash flow and reserves is minimal based on current utilization (less than \$40k per year)



Discussion of Reserves



Difference between Assets (i.e. Investments) and Liabilities (i.e. Claims Reserve) equals Net Position – or Unreserved Assets

- Assets at 6/30/2021 = \$1.7 billion
- Liabilities at 6/30/2021 = \$1.2 billion
- Unreserved Assets at 6/30/2021 = \$500 million
- Assets at 9/30/2021 = \$1.668 billion (\$1.664b invested)
- Liabilities at 9/30/2021 = \$1.435 billion
- Unreserved Assets at 9/30/2021 = \$233m

Additional Impacts to Unreserved Assets

- Payment of increase in parent award to families whose children have died
 - 206 families times \$150,000 equals \$30.9 million one time impact
- Retroactive Family Care benefit issue – one time impact of \$17m
- Remove 10 hour limit on Family Care - \$24.6m
- Pending litigation – unknown
- Total all items = \$72.5m

- Resulting reserve = \$160.5m



Cash Flow Considerations

- Revenue from assessments \$30m
- Admin budget \$3.6m
- Estimated ongoing paid reimbursements \$34.7m
- \$8.3m cash flow deficit before investment earnings – no benefit changes
- Potential impact of eliminating 10 hour limit on family care \$2m
- Potential cash flow deficit \$10.3m



Estimate of Net Investment Income

- Current Investments - \$1.664 billion
- Reduce for one-time impacts on prior slide (need BoD approval to withdraw cash from investments)
 - \$47.9 million (\$30.9m parental award, \$17m family care)
- Resulting Investment balance - \$1.6 billion
- Net investment income estimated at 5% = \$80 million – covers \$10.3m deficit on prior slide
- Covers future ESTIMATED Medicaid annual cash flow impact of \$15m