

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY  
COMPENSATION ASSOCIATION  
REVIEW OF OUTSTANDING LOSS RESERVES  
EVALUATED AS OF MARCH 31, 2021**

**Turner Consulting, Inc.  
July, 2021**

**TURNER CONSULTING, INC.**  
**CONSULTANTS AND ACTUARIES**

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July 22, 2021

Ms. Kenney Shipley  
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Florida Birth Related Neurological  
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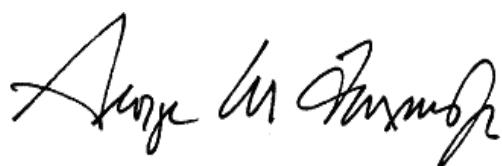
Re: NICA Outstanding Loss Reserves – Evaluated as of March 31, 2021

Dear Ms. Shipley:

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

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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 March 31, 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 is separated into estimates related to the retrospective portion of the settlement (currently defined as prior to August 1, 2012) and the prospective portion of the settlement (currently defined as subsequent to July 31, 2012). It is our

understanding that the majority of the retrospective portion has been paid as of March 31, 2021. Absent a minimal case reserve on one open claim, the retrospective portion of the settlement has been paid based on information submitted in writing to NICA by class members that either NICA agrees to pay or is ordered to pay by an administrative law judge. Other than the one open claim, the reserve estimates as shown in the attached exhibits no longer include a separate reserve estimate for the retrospective portion of the settlement agreement.

In May 2021, the Florida Legislature passed Senate Bill 1786 (SB 1786), which resulted in changes to the financial obligations of NICA. These changes were not reflected in the reserve estimates developed in prior actuarial reports. This current report includes an estimate of the impact of explicit changes set forth in SB 1786. In addition to these explicit changes, SB 1786 includes requirements for additional study and potential changes to the allocation of expenses previously and currently paid by Medicaid. Since the final report on Medicaid related expenses is not due until November 1, 2021 an estimate with regard to the impact on Medicaid related items would be speculative at this time, and for this reason are not included in the reserve estimates in this report .

### **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 March 31, 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 March 31, 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 March 31, 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 March 31, 2021 is \$1,079.5 million. A summary of the loss and LAE reserves before and after the impact of the explicit changes described in SB 1786 is shown on Exhibit I, Sheet 1a. As shown in Column (7) of this exhibit the portion of outstanding loss and ALAE reserves related to benefit levels prior to the SB 1786 changes is \$939.4 million. The additional outstanding loss and ALAE reserves as of March 31, 2021 related to the specific changes described in SB 1786 (excluding any Medicaid changes that may be made after the November 2021 study) is \$125.2 million. The estimated unallocated loss adjustment expense reserve of \$15.0 million is also shown in Column (7) of Exhibit I, Sheet 1a. A summary of the estimated outstanding loss and ALAE reserves as of March 31, 2021 by each of the explicit benefit revision as described in SB 1786 is shown in Column (2) of Exhibit I, Sheet 2. The estimated outstanding loss and ALAE reserves prior to the impact of SB 1786 by birth year are also shown in column (7) of Exhibit I, Sheet 3a.

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 \$1.82 million during the quarter ending March 31, 2021 (Exhibit I, Sheet 1a, Item I, Column (2)). This includes an increase in case reserves of \$8.54 million related to new claims first reported during the quarter. In the aggregate, case reserves established on claims reported prior to January 1, 2021 decreased by \$6.73 million relative to the case loss and ALAE reserves established as of December 31, 2020 (\$1.82 M minus \$8.54 M = (\$6.73 M)). The comparable

estimate of case outstanding loss and ALAE reserves **after** consideration of inflation and discount increased by \$1.21 million during the quarter ending March 31, 2021 (Exhibit I, Sheet 1a, Item I, Column (5)).

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 decreased by \$5.27 million relative to the estimates as set forth in the December 31, 2020 report. The estimated ultimate loss and ALAE related to the first quarter of birth year 2021 is \$12.75 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$7.48 million during the quarter ( $(\$5.27 \text{ M}) + \$12.75 \text{ M} = \$7.48 \text{ M}$ ) prior to SB 1786 changes. A summary of the 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		
	@ 3/31/21	@ 12/31/20	Change (2) - (3)	@ 3/31/21	@ 12/31/20	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	27,158,893	27,189,842	(30,949)	27,158,893	27,189,842	(30,949)
1990	13,687,675	13,699,210	(11,535)	13,687,675	13,699,210	(11,535)
1991	25,751,511	25,733,167	18,344	25,751,511	25,733,167	18,344
1992	49,368,215	49,370,979	(2,764)	48,890,840	48,893,604	(2,764)
1993	48,418,216	48,465,904	(47,688)	27,010,151	27,057,839	(47,688)
1994	20,144,469	20,163,589	(19,120)	17,994,261	18,013,381	(19,120)
1995	32,294,268	32,270,869	23,399	29,421,692	29,398,293	23,399
1996	30,181,757	30,170,670	11,087	28,813,284	28,802,197	11,087
1997	42,590,079	42,438,878	151,201	40,033,601	39,882,399	151,201
1998	70,474,814	69,995,650	479,164	67,791,675	67,312,511	479,164
1999	28,640,501	28,563,974	76,527	22,640,711	22,564,184	76,527
2000	18,391,924	20,541,722	(2,149,797)	15,982,030	18,131,827	(2,149,797)
2001	29,106,394	29,116,776	(10,382)	26,138,938	26,149,320	(10,382)
2002	70,274,400	70,240,158	34,242	57,318,860	57,284,619	34,242
2003	17,016,227	17,090,315	(74,088)	14,758,362	14,832,450	(74,088)
2004	26,980,523	26,867,874	112,649	26,980,523	26,867,874	112,649
2005	33,421,160	33,376,030	45,130	33,421,160	33,376,030	45,130
2006	48,419,051	48,578,536	(159,486)	48,419,051	48,578,536	(159,486)
2007	39,247,538	39,563,234	(315,696)	39,247,538	39,563,234	(315,696)
2008	47,406,223	47,854,327	(448,104)	47,406,223	47,854,327	(448,104)
2009	57,854,250	58,186,370	(332,120)	57,854,250	58,186,370	(332,120)
2010	26,648,895	26,850,419	(201,524)	26,648,895	26,850,419	(201,524)
2011	45,751,588	45,502,429	249,159	45,751,588	45,502,429	249,159
2012	30,438,443	30,630,727	(192,284)	30,438,443	30,630,727	(192,284)
2013	27,640,013	27,895,355	(255,342)	27,640,013	27,895,355	(255,342)
2014	33,380,519	33,651,923	(271,404)	33,380,519	33,651,923	(271,404)
2015	58,037,607	56,955,190	1,082,417	58,037,607	56,955,190	1,082,417
2016	19,802,228	20,037,291	(235,062)	19,802,228	20,037,291	(235,062)
2017	39,734,267	40,726,533	(992,267)	39,734,267	40,726,533	(992,267)
2018	58,506,470	56,394,582	2,111,888	58,506,470	56,394,582	2,111,888
2019	50,481,847	53,338,582	(2,856,735)	50,481,847	53,338,582	(2,856,735)
2020	44,092,831	45,153,998	(1,061,167)	44,092,831	45,153,998	(1,061,167)
2021	12,751,388		12,751,388	12,751,388		12,751,388
Totals All	1,224,094,182	1,216,615,101	7,479,081	1,163,987,322	1,156,508,241	7,479,081
1989 - 2020	1,211,342,794	1,216,615,101	(5,272,307)	1,151,235,934	1,156,508,241	(5,272,307)

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of March 31, 2021 is developed on Exhibit I, Sheet 7. The present value of the ULAE reserve estimate as of March 31, 2021 is \$14.98 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 March 31, 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 (i.e. both before and after the impact of SB 1786) are shown in Exhibit I, Sheet 1a. These estimates are based on our selected estimates of the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 387 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 \$1,079.5 million, including the estimated impact of explicit SB 1786 changes, is shown in Item V, Column (7) of Exhibit I, Sheet 1a.

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 1b 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 March 31, 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**

In May 2021, the Florida Legislature passed Senate Bill 1786 (SB 1786), which resulted in changes to the benefit obligations of NICA. In addition to the explicit benefit modifications included in SB 1786 there is a requirement for the review of the current interaction between NICA and Medicaid. Any decisions related to this interaction will be made after the review of a report due prior to November 1, 2021. Since it is speculative to predict the outcome of this review at this time, the estimates included in this report relate only to the explicit modifications as described in SB 1786.

Our understanding of the most significant explicit changes, that we believe are reasonably quantifiable include the following:

- (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.

The above five changes caused the NICA loss and LAE reserves estimated in this report to increase by approximately \$125.2 million (as shown in Exhibit I, Sheet 1a, Item II and Appendix F, Exhibit I).

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.

Section 7 of SB 1786 may have a material impact on NICA's reserves as it has the potential to shift a portion, or all, of the expenses previously paid by Medicaid to NICA. 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 impact of any change in the current sharing of these expense items between NICA and Medicaid on either a prospective (i.e. expenses paid after the law change) or retrospective basis (i.e. expenses paid by Medicaid prior to the law change). As additional information is gathered, and definite policies and protocols are implemented, we will refine our estimate of the impact of SB 1786 and include them in our subsequent estimates of NICA's outstanding loss and LAE reserves.

### **Methodology**

The methodology used in this report is similar to that used in our most recent previous report except we have enhanced our analysis of the estimated ultimate accepted claim counts (See Exhibit X). The paid and incurred loss and ALAE information shown in exhibits beginning with Exhibit I, Sheet 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 (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 March 31, 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.

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 March 31, 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 March 31, 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 March 31, 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 387 months and subsequent are based on the actual averages for development periods prior to 387 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 March 31, 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 March 31, 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 – 387 months to Ultimate
2. Prospective Period Average Inflation Rate
3. Prospective Period Average Investment Return
4. Loss and Loss Adjustment Expense Payment Pattern

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

Inflation Rate	Investment Return	Tail Factor 387:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
3.50%	5.00%	1.0988	\$1,064.560
3.00%	5.00%	1.0988	\$971.261
4.00%	5.00%	1.0988	\$1,174.036
7.50%	9.00%	1.0988	\$1,068.227
3.50%	5.00%	1.1988	\$1,164.688
3.50%	5.00%	1.0000	\$965.874

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending March 31, 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 March 31, 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 \$14.98 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 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 387 months of maturity (1989 birth year evaluated as of March 31, 2021) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 387 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 387 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.

<b>Confidence Level</b>	<b>Indicated Gross Risk Margin</b>
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. 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 Recoveries / Recoverables

Evaluated As of March 31, 2021

**Assumptions :**

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

**Before and After Changes in S.B. 1786**

Type	Current Level Before Inflation and Present Value Adjust.			Loss & Expense - After Inflation and Present Value Adjustment			Selected Ultimate Loss and Expense Present Value Basis
	Case Outstanding	Total Outstanding	Actual Paid Loss and Expense	Case Outstanding	Incurred But Not Reported (IBNR) & Bulk	Total Outstanding	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Benefit Structure (a) Loss & ALAE Prior to S.B. 1786	920,684,591	1,318,483,943	284,715,413	665,107,951	274,270,817	939,378,769	1,224,094,182
II. S.B. 1786 Additional Reserves (b) Loss & ALAE (Excluding Medical Changes)	N/A	N/A	N/A	0	125,181,329	125,181,329	N/A
III. After S.B. 1786 Benefit Changes Loss & ALAE Items I + II (Excluding Medical Changes)	N/A	N/A	N/A	665,107,951	399,452,146	1,064,560,097	N/A
IV. ULAE Reserve (c)	N/A	N/A	N/A	0	14,978,330	14,978,330	N/A
V. Total Loss & LAE Reserves Items III + IV	N/A	N/A	N/A	665,107,951	414,430,476	1,079,538,428	N/A

Notes: (a) See Exhibit I, Sheet 3a.

(b) See Appendix F, Exhibit I.

(c) See Exhibit I, Sheet 7, Column (9).

Summary of Estimated Outstanding Loss & ALAE  
Excluding ULAE Reserve

Impact of Changes in Inflation / Investment / Tail Factor  
Evaluated As of March 31, 2021

Expected / Alternative	Inflation Rate	Investment Return	Tail Factor	Excluding S.B. 1786 (a) Loss & Expense - After Inflation and Present Value Adjustment			S.B. 1786 (b) Additional Reserves (Excluding Medical Changes)	Including S.B. 1786 Loss & Expense - After Inflation and Present Value Adjustment		
				Case (a) Outstanding	Incurred But Not Reported (IBNR) & Bulk	Total Outstanding		Case Outstanding Col. (5)	Incurred But Not Reported (IBNR) & Bulk (6) + (8)	Total Outstanding (7) + (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Expected	3.50%	5.00%	1.0988	665,107,951	274,270,817	939,378,769	125,181,329	665,107,951	399,452,146	1,064,560,097
Alternative # 1	3.00%	5.00%	1.0988	603,650,552	245,625,447	849,275,999	121,985,345	603,650,552	367,610,792	971,261,344
Alternative # 2	4.00%	5.00%	1.0988	736,856,170	308,278,092	1,045,134,262	128,901,941	736,856,170	437,180,033	1,174,036,203
Alternative # 3	7.50%	9.00%	1.0988	672,466,575	277,731,629	950,198,205	118,028,930	672,466,575	395,760,559	1,068,227,135
Alternative # 4	3.50%	5.00%	1.1988	662,887,143	376,619,534	1,039,506,677	125,181,329	662,887,143	501,800,863	1,164,688,006
Alternative # 5	3.50%	5.00%	1.0000	667,673,452	173,018,806	840,692,258	125,181,329	667,673,452	298,200,135	965,873,587

Notes: (a) See Item II.B.2 of Exhibit I, Sheets 4a through 4f, Columns (3), (4), and (2), respectively for case outstanding, IBNR, and total outstanding..

(b) See Exhibit I, Sheet 2.

Estimation of Additional Reserves Related to SB 1786 Benefit Changes  
Based on Claim Detail as of March 31, 2021

## Impact of Changes in Inflation / Investment / Tail Factor

	Expected (a)	Alternative # 1	Alternative # 2	Alternative # 3	Alternative # 4	Alternative # 5
Assumptions :						
(1) Prospective Inflation Rate (Est.)	3.50%	3.00%	4.00%	7.50%	3.50%	3.50%
(2) Prospective Investment Return (Est.)	5.00%	5.00%	5.00%	9.00%	5.00%	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988	1.0988	1.0988	1.0988	1.1988	1.0000
	(2)	(3)	(4)	(5)	(6)	(7)
I. Additional Parental Award - All Open Accepted and Unreported	38,550,000	38,550,000	38,550,000	38,550,000	38,550,000	38,550,000
II. Death Benefit Increase - All NICA Accepted + Unreported	12,411,661	12,411,661	12,411,661	11,202,476	12,411,661	12,411,661
III. Housing Assistance Up to \$ 100,000 for Life of Child - Applied to Open Accepted and Unreported	19,374,266	19,374,266	19,374,266	19,374,266	19,374,266	19,374,266
IV. Mental Health \$10,000 Per Family	18,847,614	18,847,614	18,847,614	12,522,306	18,847,614	18,847,614
V. Transportation	35,997,787	32,801,804	39,718,399	36,379,882	35,997,787	35,997,787
Subtotals: Items I. to V.	125,181,329	121,985,345	128,901,941	118,028,930	125,181,329	125,181,329

Notes: (a) See Appendix F, Exhibit I.

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

Prior to Consideration of Reinsurance Recoveries / Recoverables  
Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

Birth Year	Current Level Before Inflation and Present Value Adjust.			Loss & Expense - After Inflation and Present Value Adjustment				Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case (a) Outstanding	Total (a) Outstanding	Actual (b) Paid Loss and Expense	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (a) Outstanding			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	11,206,388	14,932,608	15,524,989	8,730,828	2,903,076	11,633,904	27,158,893	
1990	6,180,283	8,315,329	6,766,619	5,144,004	1,777,053	6,921,057	13,687,675	
1991	16,676,668	19,299,447	10,543,760	13,141,029	2,066,721	15,207,750	25,751,511	
1992	34,493,549	40,789,400	17,471,991	26,973,036	4,923,188	31,896,223	49,368,215	
1993	26,563,561	33,105,770	22,662,524	20,665,971	5,089,720	25,755,692	48,418,216	
1994	13,754,170	17,035,500	8,024,698	9,785,296	2,334,476	12,119,771	20,144,469	
1995	22,192,215	26,337,295	12,030,035	17,074,959	3,189,274	20,264,233	32,294,268	
1996	20,523,057	24,855,104	10,797,904	16,005,402	3,378,451	19,383,853	30,181,757	
1997	31,087,189	37,691,294	14,083,651	23,511,656	4,994,773	28,506,429	42,590,079	
1998	50,938,525	61,668,513	24,086,267	38,317,190	8,071,356	46,388,547	70,474,814	
1999	13,639,810	19,410,373	13,061,592	10,947,413	4,631,497	15,578,909	28,640,501	
2000	10,997,200	15,145,013	6,927,175	8,325,528	3,139,222	11,464,750	18,391,924	
2001	21,508,993	26,673,712	8,873,604	16,315,200	3,917,590	20,232,790	29,106,394	
2002	54,795,609	66,919,236	18,819,133	42,133,217	9,322,050	51,455,267	70,274,400	
2003	11,587,958	14,091,705	5,420,630	9,535,347	2,060,250	11,595,597	17,016,227	
2004	23,353,325	28,350,652	6,011,890	17,272,523	3,696,110	20,968,632	26,980,523	
2005	26,440,197	33,252,673	9,184,669	19,271,160	4,965,331	24,236,491	33,421,160	
2006	41,562,447	50,287,029	10,708,281	31,168,114	6,542,655	37,710,769	48,419,051	
2007	28,771,805	36,254,328	11,686,318	21,872,865	5,688,355	27,561,220	39,247,538	
2008	46,434,024	56,527,570	7,148,296	33,069,483	7,188,443	40,257,926	47,406,223	
2009	54,398,203	67,331,264	8,936,928	39,521,230	9,396,091	48,917,321	57,854,250	
2010	28,507,071	34,761,745	3,285,284	19,159,801	4,203,810	23,363,611	26,648,895	
2011	46,418,226	57,353,443	5,579,837	32,512,458	7,659,293	40,171,751	45,751,588	
2012	31,873,645	39,306,248	3,618,178	21,748,695	5,071,570	26,820,265	30,438,443	
2013	25,540,746	33,217,231	5,293,659	17,182,124	5,164,231	22,346,355	27,640,013	
2014	29,861,137	40,910,218	6,062,481	19,939,949	7,378,089	27,318,038	33,380,519	
2015	59,267,883	80,443,156	4,676,394	39,314,794	14,046,419	53,361,213	58,037,607	
2016	17,414,171	28,452,091	1,020,960	11,495,120	7,286,148	18,781,268	19,802,228	
2017	33,681,564	57,621,014	1,902,251	22,114,180	15,717,836	37,832,015	39,734,267	
2018	47,613,546	85,186,917	2,826,833	31,121,034	24,558,603	55,679,637	58,506,470	
2019	30,424,040	74,962,357	1,670,056	19,810,635	29,001,156	48,811,791	50,481,847	
2020	2,977,386	68,089,064	8,525	1,927,710	42,156,595	44,084,306	44,092,831	
2021 (3 Mo)	-	19,906,644	-	-	12,751,388	12,751,388	12,751,388	
<b>Totals:</b>								
Excl. ULAE	920,684,591	1,318,483,943	284,715,413	665,107,951	274,270,817	939,378,769	1,224,094,182	
ULAE (c)	N/A	N/A	N/A	-	14,978,330	14,978,330	N/A	
Incl. ULAE	N/A	N/A	N/A	665,107,951	289,249,148	954,357,099	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 March 31, 2021

Birth Year	Incurred Amounts Related to Retroactive Payments (a) @ 3/31/21	Amounts Paid as of 3/31/21 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 3/31/21 (2) - (3)
	(1)	(2)	(3)
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 (3 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.

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

Prior to Consideration of Reinsurance Recoveries / Recoverables - Prior to Inclusion of Retrospective Portion of Class Action  
 Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

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

Birth Year	Current Level Before Inflation		Loss & Expense - After Inflation and Present Value Adjustment					Selected Ultimate Loss and Expense Present Value (4) + (7)	Average Inflation & Present Value (7) / (3)		
	and Present Value Adjust.		Actual (b) Paid Loss and Expense	Case (c) Outstanding (2) X (9)	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (c) Outstanding (7)					
	Case (b) Outstanding	Total (b) Outstanding									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			
1989	11,206,388	14,932,608	15,263,776	8,730,828	2,903,076	11,633,904	26,897,679	0.77909			
1990	6,180,283	8,315,329	6,008,568	5,144,004	1,777,053	6,921,057	12,929,624	0.83233			
1991	16,676,668	19,299,447	9,751,666	13,141,029	2,066,721	15,207,750	24,959,417	0.78799			
1992	34,493,549	40,789,400	15,520,846	26,973,036	4,923,188	31,896,223	47,417,070	0.78197			
1993	26,563,561	33,105,770	21,752,295	20,665,971	5,089,720	25,755,692	47,507,986	0.77798			
1994	13,754,170	17,035,500	7,390,503	9,785,296	2,334,476	12,119,771	19,510,274	0.71144			
1995	22,192,215	26,337,295	11,119,131	17,074,959	3,189,274	20,264,233	31,383,364	0.76941			
1996	20,523,057	24,855,104	10,000,883	16,005,402	3,378,451	19,383,853	29,384,736	0.77987			
1997	31,087,189	37,691,294	12,459,490	23,511,656	4,994,773	28,506,429	40,965,919	0.75631			
1998	50,938,525	61,668,513	22,079,637	38,317,190	8,071,356	46,388,547	68,468,184	0.75222			
1999	13,639,810	19,410,373	12,188,011	10,947,413	4,631,497	15,578,909	27,766,920	0.80261			
2000	10,987,200	15,135,013	6,337,267	8,315,528	3,139,222	11,454,750	17,792,017	0.75684			
2001	21,508,993	26,673,712	8,758,057	16,315,200	3,917,590	20,232,790	28,990,847	0.75853			
2002	54,795,609	66,919,236	17,978,546	42,133,217	9,322,050	51,455,267	69,433,813	0.76892			
2003	11,587,958	14,091,705	5,420,630	9,535,347	2,060,250	11,595,597	17,016,227	0.82287			
2004	23,353,325	28,350,652	6,011,890	17,272,523	3,696,110	20,968,632	26,980,523	0.73962			
2005	26,440,197	33,252,673	9,184,669	19,271,160	4,965,331	24,236,491	33,421,160	0.72886			
2006	41,562,447	50,287,029	10,708,281	31,168,114	6,542,655	37,710,769	48,419,051	0.74991			
2007	28,771,805	36,254,328	11,686,318	21,872,865	5,688,355	27,561,220	39,247,538	0.76022			
2008	46,434,024	56,527,570	7,148,296	33,069,483	7,188,443	40,257,926	47,406,223	0.71218			
2009	54,398,203	67,331,264	8,936,928	39,521,230	9,396,091	48,917,321	57,854,250	0.72652			
2010	28,507,071	34,761,745	3,285,284	19,159,801	4,203,810	23,363,611	26,648,895	0.67211			
2011	46,418,226	57,353,443	5,579,837	32,512,458	7,659,293	40,171,751	45,751,588	0.70042			
2012	31,873,645	39,306,248	3,618,178	21,748,695	5,071,570	26,820,265	30,438,443	0.68234			
2013	25,540,746	33,217,231	5,293,659	17,182,124	5,164,231	22,346,355	27,640,013	0.67273			
2014	29,861,137	40,910,218	6,062,481	19,939,949	7,378,089	27,318,038	33,380,519	0.66776			
2015	59,267,883	80,443,156	4,676,394	39,314,794	14,046,419	53,361,213	58,037,607	0.66334			
2016	17,414,171	28,452,091	1,020,960	11,495,120	7,286,148	18,781,268	19,802,228	0.66010			
2017	33,681,564	57,621,014	1,902,251	22,114,180	15,717,836	37,832,015	39,734,267	0.65657			
2018	47,613,546	85,186,917	2,826,833	31,121,034	24,558,603	55,679,637	58,506,470	0.65362			
2019	30,424,040	74,962,357	1,670,056	19,810,635	29,001,156	48,811,791	50,481,847	0.65115			
2020	2,977,386	68,089,064	8,525	1,927,710	42,156,595	44,084,306	44,092,831	0.64745			
2021 (3 Mo)	-	19,906,644	-	-	12,751,388	12,751,388	12,751,388	0.64056			
<b>Totals:</b>											
Excl. ULAE	920,674,591	1,318,473,943	271,650,147	665,097,951	274,270,817	939,368,769	1,211,018,916	0.71247			
ULAE (d)	N/A	N/A	N/A	-	14,978,330	14,978,330	N/A	N/A			
Incl. ULAE	N/A	N/A	N/A	665,097,951	289,249,148	954,347,099	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 &amp; Expense

Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Excluding ULAE Expense Reserve

Prior to Consideration of Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/21	Case Outstanding Loss & ALAE @ 3/31/21	Bulk / IBNR Loss & ALAE @ 3/31/21 (2) - (3)
----- (2)	----- (3)	----- (4)

## I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments

A. 2021 Level Basis (a)	1,318,473,943	920,674,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns (b)	3,990,050,636	N/A	N/A
2. After Anticipated Investment Returns (b)	939,368,769	665,097,951	274,270,817

## II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)

A. 2021 Level Basis (d)	1,318,483,943	920,684,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns	3,990,060,636	N/A	N/A
2. After Anticipated Investment Returns (d)	939,378,769	665,107,951	274,270,817

Notes: (a) See Exhibit I, Sheet 3c.

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

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 3b.

(d) See Exhibit I, Sheet 3a.

## Summary of Estimated Outstanding Loss &amp; Expense

Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Excluding ULAE Expense Reserve

Prior to Consideration of Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/21	Case Outstanding Loss & ALAE @ 3/31/21	Bulk / IBNR Loss & ALAE @ 3/31/21 (2) - (3)
	(2)	(3)	(4)

## I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments

A. 2021 Level Basis (a)	1,318,473,943	920,674,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns (b)	3,317,326,643	N/A	N/A
2. After Anticipated Investment Returns (b)	849,265,999	603,640,552	245,625,447

## II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)

A. 2021 Level Basis	1,318,483,943	920,684,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns	3,317,336,643	N/A	N/A
2. After Anticipated Investment Returns	849,275,999	603,650,552	245,625,447

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 5.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent

Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 3b.

## Summary of Estimated Outstanding Loss &amp; Expense

Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Excluding ULAE Expense Reserve

Prior to Consideration of Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/21	Case Outstanding Loss & ALAE @ 3/31/21	Bulk / IBNR Loss & ALAE @ 3/31/21 (2) - (3)
	(2)	(3)	(4)

## I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments

A. 2021 Level Basis (a)	1,318,473,943	920,674,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns (b)	4,843,117,575	N/A	N/A
2. After Anticipated Investment Returns (b)	1,045,124,262	736,846,170	308,278,092

## II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)

A. 2021 Level Basis	1,318,483,943	920,684,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns	4,843,127,575	N/A	N/A
2. After Anticipated Investment Returns	1,045,134,262	736,856,170	308,278,092

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 5.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent

Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 3b.

## Summary of Estimated Outstanding Loss &amp; Expense

Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Excluding ULAE Expense Reserve

Prior to Consideration of Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0988

Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/21	Case Outstanding Loss & ALAE @ 3/31/21	Bulk / IBNR Loss & ALAE @ 3/31/21 (2) - (3)
----- (2)	----- (3)	----- (4)

## I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments

A. 2021 Level Basis (a)	1,318,473,943	920,674,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns (b)	23,955,450,254	N/A	N/A
2. After Anticipated Investment Returns (b)	950,188,205	672,456,575	277,731,629

## II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)

A. 2021 Level Basis	1,318,483,943	920,684,591	397,799,351
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns	23,955,460,254	N/A	N/A
2. After Anticipated Investment Returns	950,198,205	672,466,575	277,731,629

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 5.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent

Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 3b.

## Summary of Estimated Outstanding Loss &amp; Expense

Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Excluding ULAE Expense Reserve

Prior to Consideration of Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.1988

Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/21	Case Outstanding Loss & ALAE @ 3/31/21	Bulk / IBNR Loss & ALAE @ 3/31/21 (2) - (3)
----- (2)	----- (3)	----- (4)

## I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments

A. 2021 Level Basis (a)	1,463,519,838	920,674,591	542,845,247
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns (b)	4,467,904,161	N/A	N/A
2. After Anticipated Investment Returns (b)	1,039,496,677	662,877,143	376,619,534

## II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)

A. 2021 Level Basis	1,463,529,838	920,684,591	542,845,247
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns	4,467,914,161	N/A	N/A
2. After Anticipated Investment Returns	1,039,506,677	662,887,143	376,619,534

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 5.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 3b.

## Summary of Estimated Outstanding Loss &amp; Expense

Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income

Excluding ULAE Expense Reserve

Prior to Consideration of Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

## Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 387 to Ult.	1.0000

Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/21	Case Outstanding Loss & ALAE @ 3/31/21	Bulk / IBNR Loss & ALAE @ 3/31/21 (2) - (3)
----- (2)	----- (3)	----- (4)

## I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments

A. 2021 Level Basis (a)	1,175,588,907	920,674,591	254,914,316
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns (b)	3,519,846,687	N/A	N/A
2. After Anticipated Investment Returns (b)	840,682,258	667,663,452	173,018,806

## II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)

A. 2021 Level Basis	1,175,598,907	920,684,591	254,914,316
<b>B. Prospective Period Cost Basis</b>			
1. Before Anticipated Investment Returns	3,519,856,687	N/A	N/A
2. After Anticipated Investment Returns	840,692,258	667,673,452	173,018,806

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 5.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent

Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 3b.

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated Prospective Period Cost Level Basis - After Future Inflation &amp; Anticipated Investment Income

Excluding ULAE Expense Reserve

Before Consideration of Reinsurance Recoveries

Excluding Estimated Retroactive Class Action Payments

## Assumptions :

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

Calendar Year	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE				Calendar Year	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE			
	2021 Level Basis (a) Before Invest. Income	After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income	2021 Level Basis (a) Before Invest. Income		After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income		
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)
2021	28,835,121	29,209,520	28,679,952	2071	10,765,631	60,644,592	5,224,320		
2022	26,048,412	27,192,973	25,584,095	2072	10,249,346	59,757,040	4,902,725		
2023	30,780,151	33,257,266	29,799,612	2073	9,715,888	58,629,444	4,581,154		
2024	30,656,274	34,282,739	29,255,686	2074	9,213,436	57,543,363	4,282,181		
2025	32,225,962	37,299,446	30,314,322	2075	8,970,611	57,987,714	4,109,761		
2026	29,682,271	35,557,725	27,522,643	2076	8,765,191	58,642,938	3,958,284		
2027	36,868,395	45,712,125	33,697,547	2077	7,791,142	53,950,542	3,468,149		
2028	28,793,356	36,936,774	25,932,031	2078	7,331,801	52,546,732	3,217,054		
2029	28,567,720	37,943,157	25,370,075	2079	6,883,234	51,058,484	2,977,085		
2030	31,118,919	42,778,223	27,240,917	2080	6,726,435	51,641,714	2,867,706		
2031	27,931,419	39,740,341	24,101,344	2081	6,022,303	47,854,051	2,530,833		
2032	27,736,691	40,844,500	23,591,414	2082	5,617,107	46,196,508	2,326,830		
2033	27,142,951	41,369,126	22,756,603	2083	5,472,041	46,578,563	2,234,355		
2034	32,235,509	50,850,376	26,640,106	2084	4,872,997	42,931,228	1,961,328		
2035	28,203,488	46,047,155	22,974,988	2085	4,606,082	41,999,982	1,827,413		
2036	26,238,143	44,337,728	21,068,646	2086	4,169,945	39,353,938	1,630,746		
2037	25,710,878	44,967,381	20,350,331	2087	3,833,184	37,441,896	1,477,634		
2038	25,611,429	46,361,218	19,982,022	2088	3,530,781	35,695,159	1,341,618		
2039	25,505,868	47,786,090	19,615,383	2089	3,231,214	33,809,955	1,210,250		
2040	27,272,528	52,884,345	20,674,410	2090	3,117,216	33,758,729	1,150,872		
2041	28,855,909	57,913,104	21,562,223	2091	2,712,914	30,408,547	987,296		
2042	24,344,747	50,569,389	17,931,437	2092	2,451,654	28,441,934	879,471		
2043	23,794,127	51,155,525	17,275,501	2093	2,210,820	26,545,672	781,748		
2044	23,783,584	52,922,509	17,021,163	2094	1,976,967	24,568,574	689,071		
2045	24,644,407	56,757,316	17,385,266	2095	1,798,743	23,136,097	617,995		
2046	23,484,899	55,979,953	16,330,622	2096	1,587,229	21,130,074	537,534		
2047	23,099,043	56,987,312	15,832,849	2097	1,428,072	19,676,684	476,725		
2048	25,636,265	65,460,494	17,320,917	2098	1,244,176	17,742,863	409,402		
2049	22,629,801	59,806,118	15,071,203	2099	1,096,118	16,178,552	355,531		
2050	24,058,790	65,808,048	15,793,996	2100	967,541	14,780,600	309,343		
2051	22,376,812	63,349,587	14,479,964	2101	831,320	13,144,114	261,993		
2052	21,980,980	64,406,986	14,020,625	2102	707,953	11,585,318	219,926		
2053	21,344,280	64,730,324	13,420,011	2103	606,057	10,264,967	185,583		
2054	20,685,891	64,929,321	12,820,255	2104	519,962	9,114,985	156,945		
2055	22,965,063	74,606,149	14,029,466	2105	434,940	7,891,397	129,406		
2056	19,717,616	66,298,198	11,873,505	2106	357,488	6,713,148	104,843		
2057	18,942,230	65,920,242	11,243,634	2107	297,654	5,785,178	86,048		
2058	18,333,049	66,033,259	10,726,582	2108	247,319	4,975,109	70,475		
2059	17,673,210	65,884,585	10,192,791	2109	203,313	4,233,029	57,108		
2060	18,077,045	69,748,708	10,276,759	2110	150,942	3,252,652	41,792		
2061	16,404,293	65,509,847	9,192,577	2111	121,341	2,706,279	33,116		
2062	17,298,656	71,499,299	9,555,275	2112	92,648	2,138,666	24,924		
2063	15,250,794	65,241,246	8,303,752	2113	72,185	1,724,612	19,142		
2064	14,690,295	65,043,012	7,884,306	2114	59,170	1,463,151	15,466		
2065	14,597,428	66,893,947	7,722,543	2115	38,040	973,583	9,801		
2066	13,490,735	63,986,219	7,035,106	2116	31,268	828,256	7,941		
2067	12,927,914	63,462,860	6,645,299	2117	25,470	698,285	6,376		
2068	12,430,783	63,158,239	6,298,478	2118	16,934	480,528	4,179		
2069	12,744,915	67,020,677	6,365,392	2119	11,177	328,251	2,719		
2070	11,867,001	64,588,202	5,842,251	2120	2,898	88,082	695		

Subtotals: 1,165,286,043 2,711,028,881 874,605,878

Subtotals: 153,187,899 1,279,021,756 64,762,891

Totals - All Years 1,318,473,943 3,990,050,636 939,368,769

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 March 31, 2021 based on the assumed investment rate shown in Assumption # 2.

## Summary of Estimates By Component - Outstanding Loss &amp; Expense

## Net of Estimated Reinsurance Recoveries / Recoverables

Evaluated As of March 31, 2021

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 3/31/21					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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11,633,904	15,524,989	27,158,893						15,524,989	11,633,904	27,158,893
1990	6,921,057	6,766,619	13,687,675						6,766,619	6,921,057	13,687,675
1991	15,207,750	10,543,760	25,751,511						10,543,760	15,207,750	25,751,511
1992	31,896,223	17,471,991	49,368,215	-	477,375	477,375	-	16,994,616	31,896,223	48,890,840	
1993	25,755,692	22,662,524	48,418,216	11,408,065	10,000,000	21,408,065	-	1,254,459	25,755,692	27,010,151	
1994	12,119,771	8,024,698	20,144,469	1,726,833	-	1,726,833	423,375	5,874,490	12,119,771	17,994,261	
1995	20,264,233	12,030,035	32,294,268	2,497,577	-	2,497,577	375,000	9,157,458	20,264,233	29,421,692	
1996	19,383,853	10,797,904	30,181,757	959,723	-	959,723	408,750	9,429,431	19,383,853	28,813,284	
1997	28,506,429	14,083,651	42,590,079	2,132,728	-	2,132,728	423,750	11,527,172	28,506,429	40,033,601	
1998	46,388,547	24,086,267	70,474,814	2,683,139	-	2,683,139	-	21,403,128	46,388,547	67,791,675	
1999	15,578,909	13,061,592	28,640,501	3,143,106	2,856,684	5,999,790	-	7,061,802	15,578,909	22,640,711	
2000	11,464,750	6,927,175	18,391,924	2,150,848	259,047	2,409,894	-	4,517,280	11,464,750	15,982,030	
2001	20,232,790	8,873,604	29,106,394	2,708,409	259,047	2,967,456	-	5,906,147	20,232,790	26,138,938	
2002	51,455,267	18,819,133	70,274,400	7,573,122	5,382,417	12,955,540	-	5,863,593	51,455,267	57,318,860	
2003	11,595,597	5,420,630	17,016,227	2,257,865	-	2,257,865	-	3,162,765	11,595,597	14,758,362	
2004	20,968,632	6,011,890	26,980,523					6,011,890	20,968,632	26,980,523	
2005	24,236,491	9,184,669	33,421,160					9,184,669	24,236,491	33,421,160	
2006	37,710,769	10,708,281	48,419,051					10,708,281	37,710,769	48,419,051	
2007	27,561,220	11,686,318	39,247,538					11,686,318	27,561,220	39,247,538	
2008	40,257,926	7,148,296	47,406,223					7,148,296	40,257,926	47,406,223	
2009	48,917,321	8,936,928	57,854,250					8,936,928	48,917,321	57,854,250	
2010	23,363,611	3,285,284	26,648,895					3,285,284	23,363,611	26,648,895	
2011	40,171,751	5,579,837	45,751,588					5,579,837	40,171,751	45,751,588	
2012	26,820,265	3,618,178	30,438,443					3,618,178	26,820,265	30,438,443	
2013	22,346,355	5,293,659	27,640,013					5,293,659	22,346,355	27,640,013	
2014	27,318,038	6,062,481	33,380,519					6,062,481	27,318,038	33,380,519	
2015	53,361,213	4,676,394	58,037,607					4,676,394	53,361,213	58,037,607	
2016	18,781,268	1,020,960	19,802,228					1,020,960	18,781,268	19,802,228	
2017	37,832,015	1,902,251	39,734,267					1,902,251	37,832,015	39,734,267	
2018	55,679,637	2,826,833	58,506,470					2,826,833	55,679,637	58,506,470	
2019	48,811,791	1,670,056	50,481,847					1,670,056	48,811,791	50,481,847	
2020	44,084,306	8,525	44,092,831					8,525	44,084,306	44,092,831	
2021 (3 Mo)	12,751,388	-	12,751,388					-	12,751,388	12,751,388	
<b>Totals:</b>											
Excl. ULAE	939,378,769	284,715,413	1,224,094,182	39,241,415	19,234,570	58,475,985	1,630,875	224,608,553	939,378,769	1,163,987,322	
ULAE (d)								N/A	14,978,330	N/A	
Incl. ULAE								N/A	954,357,099	N/A	

Notes: (a) See Exhibit I, Sheet 3a, Column (7).

(b) See Exhibit I, Sheet 3a, Column (4).

(c) See Exhibit I, Sheet 6b.

(d) See Exhibit I, Sheet 7.

## Summary of Actual Reinsurance Recovered

Evaluated As of March 31, 2021

Birth Year	Retention	Specific Excess Reinsurance (a)			Aggregate Excess Reinsurance (a)			Experience Refund Received to Date (b)			
		Actual Recovered @ 3/31/21			Actual Recovered @ 3/31/21						
		Excess Layer	AUL/RMS	Munich Re	Gen Re	Excess Layer	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 (3 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.

Florida Birth Related Neurological Injury Compensation Association (NICA)

**Exhibit I**  
**Sheet 7**

**Development of Unallocated Loss Adjustment Expense (ULAE) Reserve  
Portion Related to Claims Settlement  
Evaluated As of March 31, 2021**

## Assumptions:

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

Year	Before Mortality						After Mortality		
	2021 Level Expense	Prospective Loss Level (Inflation) Factor	Present Value Factor	Prospective Level Expense (2) x (3)	Prospective Level Expense (5) x (4)	Weighted Average Probability of Survival	Prospective Level Expense (5) x (7)	Present Value of Prospective Level Expense (6) x (7)	
							(7)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1	767,120	1.015	0.976	778,542	759,779	0.9761	759,900	741,586	
2	767,120	1.045	0.929	801,898	745,307	0.9572	767,581	713,412	
3	767,120	1.077	0.885	825,955	731,111	0.9384	775,073	686,072	
4	767,120	1.109	0.843	850,734	717,185	0.9196	782,357	659,542	
5	767,120	1.142	0.803	876,256	703,524	0.9009	789,415	633,802	
6	767,120	1.177	0.765	902,543	690,124	0.8822	796,230	608,832	
7	767,120	1.212	0.728	929,620	676,978	0.8636	802,782	584,611	
8	767,120	1.248	0.694	957,508	664,084	0.8450	809,051	561,121	
9	767,120	1.286	0.661	986,233	651,434	0.8264	815,016	538,341	
10	767,120	1.324	0.629	1,015,820	639,026	0.8079	820,653	516,252	
11	767,120	1.364	0.599	1,046,295	626,854	0.7894	825,941	494,836	
12	767,120	1.405	0.571	1,077,684	614,914	0.7710	830,857	474,078	
13	767,120	1.447	0.543	1,110,014	603,201	0.7526	835,382	453,961	
14	767,120	1.490	0.518	1,143,315	591,712	0.7343	839,496	434,473	
15	767,120	1.535	0.493	1,177,614	580,441	0.7160	843,180	415,600	
16	767,120	1.581	0.469	1,212,943	569,385	0.6978	846,414	397,328	
17	767,120	1.629	0.447	1,249,331	558,540	0.6797	849,176	379,642	
18	767,120	1.677	0.426	1,286,811	547,901	0.6617	851,440	362,528	
19	767,120	1.728	0.406	1,325,415	537,465	0.6437	853,181	345,971	
20	767,120	1.780	0.386	1,365,178	527,227	0.6258	854,371	329,955	
21	767,120	1.833	0.368	1,406,133	517,185	0.6080	854,981	314,467	
22	767,120	1.888	0.350	1,448,317	507,334	0.5903	854,980	299,493	
23	767,120	1.945	0.334	1,491,767	497,670	0.5727	854,337	285,017	
24	767,120	2.003	0.318	1,536,520	488,191	0.5552	853,019	271,026	
25	767,120	2.063	0.303	1,582,615	478,892	0.5377	850,992	257,506	
26	767,120	2.125	0.288	1,630,094	469,770	0.5204	848,222	244,446	
27	767,120	2.189	0.274	1,678,996	460,822	0.5031	844,676	231,832	
28	767,120	2.254	0.261	1,729,366	452,045	0.4859	840,322	219,655	
29	767,120	2.322	0.249	1,781,247	443,434	0.4688	835,129	207,902	
30	767,120	2.392	0.237	1,834,685	434,988	0.4519	829,067	196,565	
31	767,120	2.463	0.226	1,889,725	426,702	0.4350	822,107	185,633	
32	767,120	2.537	0.215	1,946,417	418,575	0.4183	814,222	175,097	
33	767,120	2.613	0.205	2,004,809	410,602	0.4017	805,387	164,950	
34	767,120	2.692	0.195	2,064,954	402,781	0.3853	795,578	155,182	
35	767,120	2.773	0.186	2,126,902	395,109	0.3690	784,774	145,785	
36	767,120	2.856	0.177	2,190,709	387,583	0.3528	772,957	136,752	
37	767,120	2.941	0.168	2,256,431	380,200	0.3369	760,112	128,076	
38	767,120	3.030	0.160	2,324,124	372,959	0.3211	746,230	119,750	
39	767,120	3.121	0.153	2,393,847	365,855	0.3055	731,305	111,766	
40	767,120	3.214	0.146	2,465,663	358,886	0.2901	715,339	104,120	
41	767,120	3.311	0.139	2,539,633	352,050	0.2750	698,345	96,806	
42	767,120	3.410	0.132	2,615,822	345,344	0.2601	680,342	89,820	
43	767,120	3.512	0.126	2,694,296	338,766	0.2455	661,357	83,155	
44	767,120	3.618	0.120	2,775,125	332,314	0.2311	641,425	76,809	
45	767,120	3.726	0.114	2,858,379	325,984	0.2171	620,592	70,775	
46	767,120	3.838	0.109	2,944,130	319,775	0.2034	598,911	65,050	
47	767,120	3.953	0.103	3,032,454	313,684	0.1901	576,449	59,629	
48	767,120	4.072	0.099	3,123,428	307,709	0.1771	553,278	54,507	
49	767,120	4.194	0.094	3,217,131	301,848	0.1646	529,481	49,679	
50	767,120	4.320	0.089	3,313,645	296,098	0.1524	505,148	45,139	
Totals:	38,356,000			87,817,073	24,639,344		38,626,563	14,978,330	

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 @ 3/31/21	1,318,473,943
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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	28,835,121	2071	10,765,631
2022	26,048,412	2072	10,249,346
2023	30,780,151	2073	9,715,888
2024	30,656,274	2074	9,213,436
2025	32,225,962	2075	8,970,611
2026	29,682,271	2076	8,765,191
2027	36,868,395	2077	7,791,142
2028	28,783,356	2078	7,331,801
2029	28,567,720	2079	6,883,234
2030	31,118,919	2080	6,726,435
2031	27,931,419	2081	6,022,303
2032	27,736,691	2082	5,617,107
2033	27,142,951	2083	5,472,041
2034	32,235,509	2084	4,872,997
2035	28,203,488	2085	4,606,082
2036	26,238,143	2086	4,169,945
2037	25,710,878	2087	3,833,184
2038	25,611,429	2088	3,530,781
2039	25,505,868	2089	3,231,214
2040	27,272,528	2090	3,117,216
2041	28,855,909	2091	2,712,914
2042	24,344,747	2092	2,451,654
2043	23,794,127	2093	2,210,820
2044	23,783,584	2094	1,976,967
2045	24,644,407	2095	1,798,743
2046	23,484,899	2096	1,587,229
2047	23,099,043	2097	1,428,072
2048	25,636,265	2098	1,244,176
2049	22,629,801	2099	1,096,118
2050	24,058,790	2100	967,541
2051	22,376,812	2101	831,320
2052	21,980,980	2102	707,953
2053	21,344,280	2103	606,057
2054	20,685,891	2104	519,962
2055	22,965,063	2105	434,940
2056	19,717,616	2106	357,488
2057	18,942,230	2107	297,654
2058	18,333,049	2108	247,319
2059	17,673,210	2109	203,313
2060	18,077,045	2110	150,942
2061	16,404,293	2111	121,341
2062	17,298,656	2112	92,648
2063	15,250,794	2113	72,185
2064	14,690,295	2114	59,170
2065	14,597,428	2115	38,040
2066	13,490,735	2116	31,268
2067	12,927,914	2117	25,470
2068	12,430,783	2118	16,934
2069	12,744,915	2119	11,177
2070	11,867,001	2120	2,898
<b>Subtotals:</b>		<b>Subtotals:</b>	
1,165,286,043		153,187,899	
		<b>Totals - All Years</b>	
		1,318,473,943	

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

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 2021

Calendar Year	BY 2019	BY 2020	BY 2021	Totals All BY'S (c)
(1)	(2)	(3)	(4)	(5)
Reserve @ 3/31/21 (a)	74,962,357	68,089,064	19,906,644	1,318,473,943
<b><u>Estimated Prospective Period Loss &amp; Expense Payments - 2021 Level Basis - (b)</u></b>				
2021	1,122,018	753,758	60,202	28,835,121
2022	1,421,590	1,337,139	291,861	26,048,412
2023	1,200,323	1,270,611	388,313	30,780,151
2024	1,371,625	1,072,843	368,993	30,656,274
2025	1,097,381	1,225,953	311,560	32,225,962
2026	967,364	980,835	356,024	29,682,271
2027	947,817	864,626	284,840	36,868,395
2028	856,091	847,155	251,093	28,783,356
2029	981,997	765,170	246,019	28,567,720
2030	1,248,167	877,705	222,210	31,118,919
2031	1,047,967	1,115,606	254,891	27,931,419
2032	1,093,983	936,668	323,979	27,736,691
2033	1,069,301	977,797	272,014	27,142,951
2034	1,276,490	955,736	283,958	32,235,509
2035	1,053,373	1,140,921	277,552	28,203,488
2036	1,070,640	941,500	331,330	26,238,143
2037	1,058,430	956,933	273,417	25,710,878
2038	1,032,745	946,020	277,899	25,611,429
2039	1,019,115	923,063	274,730	25,505,868
2040	1,211,682	910,880	268,063	27,272,528
2041	1,133,464	1,082,996	264,525	28,855,909
2042	1,176,495	1,013,085	314,509	24,344,747
2043	1,288,867	1,051,546	294,206	23,794,127
2044	1,226,624	1,151,983	305,375	23,783,584
2045	1,252,644	1,096,351	334,543	24,644,407
2046	1,316,880	1,119,607	318,387	23,484,899
2047	1,196,920	1,177,021	325,141	23,099,043
2048	1,144,957	1,069,802	341,814	25,636,265
2049	1,065,075	1,023,358	310,677	22,629,801
2050	1,634,665	951,959	297,189	24,058,790
2051	1,622,008	1,461,056	276,455	22,376,812
2052	1,578,874	1,449,744	424,300	21,980,980
2053	1,541,410	1,411,190	421,014	21,344,280
2054	1,494,703	1,377,705	409,818	20,685,891
2055	1,474,855	1,335,959	400,094	22,965,063
2056	1,427,841	1,318,219	387,971	19,717,616
2057	1,407,455	1,276,198	382,819	18,942,230
2058	1,336,646	1,257,977	370,616	18,333,049
2059	1,287,548	1,194,688	365,324	17,673,210
2060	1,239,795	1,150,805	346,945	18,077,045
2061	1,199,318	1,108,123	334,201	16,404,293
2062	1,194,734	1,071,945	321,806	17,298,656
2063	1,166,346	1,067,848	311,299	15,250,794
2064	1,129,307	1,042,475	310,110	14,690,295
2065	1,075,820	1,009,370	302,741	14,597,428
2066	1,043,256	961,563	293,127	13,490,735
2067	1,029,922	932,458	279,244	12,927,914
2068	991,996	920,540	270,791	12,430,783
2069	964,605	886,642	267,330	12,744,915
2070	936,808	862,160	257,486	11,867,001

Subtotals 2021 to 2070: 59,727,940    53,635,295    15,458,805    1,165,286,043

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

(b) Prospective period payments are based on the estimated outstanding loss &amp; 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 &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 2021

Calendar Year	BY 2019	BY 2020	BY 2021	Totals All BY'S (c)
(1)	(2)	(3)	(4)	(5)
Reserve @ 3/31/21 (a)	74,962,357	68,089,064	19,906,644	1,318,473,943
<b><u>Estimated Prospective Period Loss &amp; Expense Payments - 2021 Level Basis - (b)</u></b>				
2071	899,291	837,315	250,376	10,765,631
2072	865,806	803,782	243,161	10,249,346
2073	829,415	773,854	233,423	9,715,888
2074	791,833	741,328	224,732	9,213,436
2075	761,837	707,737	215,286	8,970,611
2076	731,206	680,926	205,531	8,765,191
2077	722,306	653,549	197,745	7,791,142
2078	687,996	645,594	189,794	7,331,801
2079	644,622	614,928	187,484	6,883,234
2080	614,984	576,161	178,579	6,726,435
2081	582,042	549,670	167,321	6,022,303
2082	556,399	520,227	159,627	5,617,107
2083	532,664	497,307	151,077	5,472,041
2084	502,716	476,092	144,421	4,872,997
2085	478,531	449,326	138,260	4,606,082
2086	440,605	427,709	130,487	4,169,945
2087	421,093	393,811	124,209	3,833,184
2088	392,390	376,371	114,365	3,530,781
2089	364,321	350,716	109,300	3,231,214
2090	345,839	325,628	101,850	3,117,216
2091	320,423	309,110	94,564	2,712,914
2092	300,549	286,393	89,767	2,451,654
2093	272,658	268,630	83,170	2,210,820
2094	252,879	243,701	78,012	1,976,967
2095	232,997	226,022	70,772	1,798,743
2096	208,517	208,251	65,638	1,587,229
2097	194,869	186,372	60,477	1,428,072
2098	174,747	174,173	54,124	1,244,176
2099	158,454	156,188	50,581	1,096,118
2100	139,735	141,625	45,358	967,541
2101	125,795	124,894	41,129	831,320
2102	111,164	112,435	36,270	707,953
2103	95,441	99,358	32,652	606,057
2104	84,046	85,305	28,854	519,962
2105	72,758	75,120	24,773	434,940
2106	62,333	65,030	21,815	357,488
2107	52,245	55,713	18,885	297,654
2108	44,114	46,696	16,179	247,319
2109	36,381	39,429	13,561	203,313
2110	29,198	32,517	11,450	150,942
2111	23,657	26,097	9,443	121,341
2112	18,792	21,144	7,579	92,648
2113	14,773	16,796	6,140	72,185
2114	11,211	13,204	4,878	59,170
2115	8,676	10,020	3,835	38,040
2116	6,331	7,754	2,910	31,268
2117	4,618	5,659	2,252	25,470
2118	11,164	4,127	1,643	16,934
2119	-	9,978	1,199	11,177
2120	-	-	2,898	2,898
Subtotals 2071 to 2120:	15,234,418	14,453,769	4,447,839	153,187,899
Totals 2021 to 2120:	74,962,357	68,089,064	19,906,644	1,318,473,943

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

(b) Prospective period payments are based on the estimated outstanding loss &amp; 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 &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 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 @ 3/31/21 (a)	67,331,264	34,761,745	57,353,443	39,306,248	33,217,231	40,910,218	80,443,156	28,452,091	57,621,014	85,186,917
<b><u>Estimated Prospective Period Loss &amp; Expense Payments - 2021 Level Basis - (b)</u></b>										
2021	1,356,809	759,238	1,623,052	1,062,411	349,587	433,256	951,636	412,966	719,271	1,235,977
2022	848,048	241,052	775,162	456,901	421,007	566,002	1,118,515	440,530	1,095,894	1,391,466
2023	1,632,226	548,881	1,255,677	617,853	482,925	511,226	1,095,913	388,336	876,780	1,590,047
2024	1,589,007	541,706	1,212,716	602,372	613,822	586,413	989,855	380,489	772,900	1,272,132
2025	1,733,628	604,260	1,359,754	697,800	515,367	745,360	1,135,434	343,667	757,282	1,121,410
2026	1,532,849	530,693	1,144,200	581,789	537,997	625,807	1,443,194	394,211	683,995	1,098,750
2027	2,081,918	684,814	1,575,508	845,983	525,859	653,287	1,211,711	501,061	784,591	992,418
2028	1,458,506	517,320	1,072,940	555,169	627,750	638,547	1,264,918	420,693	997,255	1,138,374
2029	1,435,203	512,215	1,045,002	546,608	518,026	762,273	1,236,379	439,166	837,299	1,446,930
2030	1,661,238	609,732	1,231,129	679,836	526,518	629,036	1,475,942	429,257	874,065	1,214,848
2031	1,718,021	507,194	981,887	520,815	520,513	639,347	1,217,963	512,431	854,345	1,268,193
2032	1,685,473	682,949	957,418	512,460	507,882	632,056	1,237,927	422,863	1,019,884	1,239,579
2033	1,637,293	672,282	1,149,663	498,607	501,179	616,718	1,223,810	429,795	841,619	1,479,762
2034	2,093,429	805,921	1,416,252	969,218	595,879	608,578	1,194,112	424,893	855,414	1,221,116
2035	1,718,148	713,135	1,232,517	834,445	557,413	723,572	1,178,352	414,583	845,659	1,241,132
2036	1,589,028	643,230	1,063,523	727,548	578,575	676,863	1,401,007	409,111	825,138	1,226,978
2037	1,548,877	645,995	1,036,732	707,867	633,837	702,560	1,310,568	486,414	814,247	1,197,203
2038	1,515,852	637,083	1,186,284	691,129	603,227	769,664	1,360,323	455,015	968,103	1,181,402
2039	1,469,811	626,361	1,155,206	907,132	616,023	732,495	1,490,252	472,289	905,609	1,404,634
2040	1,615,973	698,521	1,285,081	1,001,267	647,613	748,033	1,418,284	517,399	939,990	1,313,960
2041	1,805,912	732,858	1,259,300	1,050,323	588,620	786,392	1,448,369	492,413	1,029,772	1,363,844
2042	1,354,243	596,755	1,063,217	844,011	563,065	714,757	1,522,642	502,858	980,042	1,494,110
2043	1,316,553	586,843	1,037,799	823,680	523,781	683,726	1,383,939	528,645	1,000,831	1,421,955
2044	1,284,786	634,867	1,015,334	805,847	803,893	636,024	1,323,857	480,489	1,052,154	1,452,119
2045	1,347,872	673,227	1,094,241	848,636	797,669	976,162	1,231,493	459,629	956,309	1,526,584
2046	1,206,032	612,693	964,419	764,698	776,456	968,604	1,890,081	427,561	914,792	1,387,521
2047	1,174,965	602,687	943,074	747,700	758,032	942,846	1,875,447	656,216	850,968	1,327,284
2048	1,460,210	698,649	1,041,997	872,067	735,063	920,474	1,825,573	651,135	1,306,056	1,234,681
2049	1,099,340	580,371	894,650	708,581	725,302	892,582	1,782,255	633,819	1,295,944	1,894,974
2050	1,205,727	637,819	1,005,306	780,589	702,182	880,730	1,728,251	618,780	1,261,481	1,880,302
2051	1,030,345	558,650	849,771	672,620	692,156	852,655	1,705,301	600,030	1,231,548	1,830,299
2052	996,468	547,730	827,746	655,051	657,334	840,481	1,650,942	592,062	1,194,231	1,786,869
2053	966,876	537,394	807,884	639,467	633,189	798,196	1,627,370	573,189	1,178,372	1,732,725
2054	929,932	578,499	784,381	620,660	609,704	768,877	1,545,497	565,005	1,140,810	1,709,716
2055	1,223,175	696,630	933,895	763,945	589,799	740,360	1,488,728	536,580	1,124,521	1,655,215
2056	911,159	555,582	848,402	588,757	587,545	716,189	1,433,513	516,870	1,067,947	1,631,583
2057	875,135	543,158	823,809	570,705	573,584	713,451	1,386,712	497,700	1,028,719	1,549,498
2058	842,877	531,235	852,088	554,432	555,369	696,499	1,381,411	481,451	990,565	1,492,582
2059	813,927	519,754	830,162	539,793	529,065	674,381	1,348,588	479,611	958,225	1,437,224
2060	873,206	560,102	903,466	622,235	513,051	642,440	1,305,762	468,215	954,563	1,390,302
2061	748,390	494,969	781,570	541,199	506,494	622,994	1,243,917	453,346	931,882	1,384,987
2062	903,034	554,934	822,792	609,341	487,842	615,032	1,206,265	431,875	902,288	1,352,079
2063	687,447	470,363	734,628	508,721	474,372	592,384	1,190,848	418,802	859,553	1,309,142
2064	657,657	457,940	711,163	492,633	460,702	576,027	1,146,996	413,450	833,535	1,247,137
2065	678,757	476,206	745,957	511,657	442,252	559,427	1,115,324	398,225	822,882	1,209,387
2066	599,506	432,874	664,271	460,750	425,785	537,023	1,083,184	387,229	792,580	1,193,931
2067	571,172	420,229	640,846	444,955	407,889	517,028	1,039,805	376,070	770,695	1,149,965
2068	545,076	407,875	618,598	430,343	389,407	495,296	1,001,089	361,009	748,486	1,118,212
2069	638,823	448,785	634,031	471,274	374,655	472,854	959,012	347,567	718,511	1,085,988
2070	545,928	419,833	638,300	441,588	359,591	454,941	915,557	332,958	691,758	1,042,497

Subtotals 2021 to 2070: 61,215,867 28,752,092 49,532,805 33,403,467 28,124,850 34,289,924 66,743,822 23,377,959 46,859,363 68,569,019

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

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

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 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 @ 3/31/21 (a)	67,331,264	34,761,745	57,353,443	39,306,248	33,217,231	40,910,218	80,443,156	28,452,091	57,621,014	85,186,917

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

2071	464,616	369,253	548,458	383,644	355,215	436,649	880,874	317,872	662,682	1,003,680
2072	437,714	355,961	524,239	367,336	338,342	431,335	845,457	305,830	632,655	961,494
2073	412,823	342,935	501,123	352,095	317,011	410,846	835,166	293,533	608,688	917,927
2074	389,667	330,136	478,979	337,805	302,436	384,945	795,495	289,961	584,215	883,154
2075	391,369	337,087	490,663	342,944	286,236	367,246	745,345	276,187	577,104	847,645
2076	415,271	340,796	453,888	342,790	273,625	347,574	711,075	258,776	549,691	837,328
2077	320,902	290,791	410,521	292,931	261,953	332,261	672,987	246,878	515,037	797,554
2078	298,781	277,491	387,349	277,533	247,225	318,087	643,337	233,654	491,357	747,274
2079	278,285	264,458	365,177	263,019	235,331	300,204	615,892	223,360	465,037	712,916
2080	286,921	274,987	382,890	274,150	216,680	285,761	581,266	213,831	444,549	674,729
2081	239,723	238,618	321,863	234,589	207,084	263,113	553,301	201,809	425,585	645,002
2082	221,657	225,832	300,798	220,738	192,969	251,461	509,450	192,100	401,658	617,487
2083	241,711	235,354	289,437	226,045	179,165	234,321	486,888	176,875	382,334	582,771
2084	187,961	200,621	259,966	193,842	170,076	217,559	453,700	169,042	352,032	554,733
2085	183,281	199,189	257,492	191,212	157,577	206,523	421,246	157,520	336,442	510,769
2086	157,740	176,127	221,444	168,526	147,804	191,345	399,877	146,252	313,509	488,149
2087	143,404	164,023	202,437	155,759	134,087	179,477	370,489	138,833	291,083	454,875
2088	130,129	152,244	184,430	143,752	124,360	162,822	347,510	128,630	276,317	422,337
2089	117,798	140,796	167,386	132,438	114,583	151,010	315,261	120,652	256,010	400,912
2090	130,596	150,781	168,917	138,248	102,544	139,137	292,391	109,455	240,131	371,448
2091	94,834	118,629	134,717	110,182	95,832	124,519	269,402	101,515	217,847	348,410
2092	84,607	108,127	119,948	100,131	85,937	116,369	241,098	93,534	202,044	316,077
2093	74,857	97,928	105,649	90,127	77,924	104,352	225,317	83,707	186,158	293,148
2094	65,879	88,178	92,453	80,852	68,719	94,623	202,051	78,228	166,600	270,100
2095	60,453	82,818	85,551	75,681	61,863	83,444	183,212	70,150	155,696	241,722
2096	49,875	70,039	68,891	63,875	54,668	75,120	161,568	63,609	139,618	225,901
2097	47,161	65,066	58,784	57,540	46,936	66,383	145,450	56,095	126,601	202,574
2098	36,439	53,917	49,301	49,153	41,332	56,994	128,533	50,499	111,644	183,687
2099	30,607	46,656	40,856	42,468	35,781	50,189	110,354	44,625	100,507	161,986
2100	27,138	42,985	36,865	39,064	30,654	43,448	97,179	38,314	88,817	145,827
2101	20,840	33,867	27,029	30,983	25,693	37,223	84,126	33,739	76,255	128,866
2102	16,821	28,341	21,417	25,964	21,694	31,199	72,072	29,208	67,151	110,640
2103	13,380	23,401	16,697	21,527	17,891	26,343	60,408	25,023	58,131	97,430
2104	11,076	19,757	12,788	17,717	14,359	21,725	51,007	20,973	49,802	84,344
2105	8,266	15,894	10,138	14,753	11,634	17,436	42,066	17,709	41,742	72,259
2106	6,111	11,989	6,988	11,223	9,241	14,127	33,760	14,605	35,246	60,564
2107	4,557	9,258	4,994	8,734	7,265	11,222	27,353	11,721	29,068	51,139
2108	12,149	7,009	3,464	6,644	5,513	8,822	21,728	9,497	23,328	42,174
2109	-	18,314	2,339	4,954	4,267	6,695	17,082	7,544	18,901	33,847
2110	-	-	4,314	3,838	3,113	5,181	12,962	5,931	15,014	27,424
2111	-	-	-	7,973	2,271	3,781	10,031	4,500	11,804	21,784
2112	-	-	-	-	5,490	2,758	7,320	3,483	8,957	17,126
2113	-	-	-	-	-	6,667	5,339	2,541	6,932	12,996
2114	-	-	-	-	-	-	12,908	1,854	5,058	10,057
2115	-	-	-	-	-	-	-	4,482	3,689	7,339
2116	-	-	-	-	-	-	-	-	8,920	5,353
2117	-	-	-	-	-	-	-	-	-	12,942
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-

Subtotals 2071 to 2120: 6,115,397 6,009,653 7,820,638 5,902,780 5,092,381 6,620,294 13,699,334 5,074,132 10,761,651 16,617,898

Totals 2021 to 2120: 67,331,264 34,761,745 57,353,443 39,306,248 33,217,231 40,910,218 80,443,156 28,452,091 57,621,014 85,186,917

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

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

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 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 @ 3/31/21 (a)	19,410,373	15,135,013	26,673,712	66,919,236	14,091,705	28,350,652	33,252,673	50,287,029	36,254,328	56,527,570

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

2021	482,658	274,838	776,935	1,904,933	503,399	674,407	1,089,424	1,475,731	1,193,471	1,113,080
2022	598,722	308,695	683,748	1,532,636	396,887	466,963	876,734	930,387	1,063,646	741,363
2023	671,863	387,856	739,439	1,817,370	587,158	704,602	909,369	1,415,829	1,298,915	1,308,599
2024	711,758	626,226	718,331	2,336,398	558,917	684,719	820,146	1,366,882	1,223,369	1,279,504
2025	686,486	615,029	776,182	2,401,332	688,631	753,075	781,371	1,464,313	1,310,604	1,381,731
2026	803,595	562,819	688,220	2,182,008	641,142	815,574	644,836	1,364,771	1,099,261	1,232,316
2027	1,013,608	680,971	1,020,864	2,785,179	805,562	1,091,309	1,160,305	1,716,893	1,508,113	1,649,755
2028	745,714	504,650	741,429	2,081,478	582,756	777,070	860,960	1,456,487	1,016,108	1,178,748
2029	721,853	478,916	725,821	2,093,862	560,187	764,945	792,937	1,464,329	1,005,519	1,163,091
2030	739,608	491,214	813,019	2,228,434	595,661	859,185	836,193	1,572,664	1,123,235	1,421,644
2031	667,002	427,103	682,843	1,948,815	512,399	688,382	699,850	1,370,592	902,038	1,226,958
2032	644,145	405,083	667,699	1,904,756	491,121	677,116	777,917	1,331,988	859,982	1,204,292
2033	616,806	381,916	645,005	1,819,762	464,336	657,444	717,559	1,289,285	814,421	1,175,775
2034	717,471	447,254	808,581	2,222,970	582,000	897,441	876,060	1,511,571	1,195,727	1,393,523
2035	570,665	355,823	674,321	1,818,145	453,973	698,194	715,867	1,305,445	944,362	1,380,993
2036	545,071	322,977	590,086	1,649,174	396,992	611,909	658,850	1,169,961	806,701	1,246,451
2037	522,112	305,491	666,142	1,580,598	375,840	596,969	684,316	1,132,016	770,166	1,218,482
2038	501,499	289,752	650,254	1,531,597	357,601	585,942	669,170	1,164,457	737,942	1,193,376
2039	477,661	273,485	627,868	1,469,912	335,497	567,484	643,832	1,122,042	703,103	1,163,161
2040	486,042	281,336	696,951	1,569,822	354,866	645,325	712,443	1,195,519	784,255	1,272,186
2041	529,540	292,015	676,594	1,712,129	395,036	757,042	760,288	1,244,664	872,822	1,310,569
2042	414,597	232,217	572,186	1,307,664	279,831	524,237	591,233	1,009,896	615,854	1,081,802
2043	394,512	286,881	554,074	1,258,461	262,573	510,090	575,237	974,384	589,899	1,055,151
2044	376,218	275,097	539,029	1,224,167	247,533	499,381	581,778	942,008	613,887	1,031,013
2045	355,713	271,061	568,236	1,244,386	248,296	534,565	579,430	969,403	652,603	1,083,908
2046	336,994	252,234	501,021	1,117,948	214,564	468,456	530,500	873,303	564,835	976,602
2047	319,829	242,264	486,355	1,078,566	201,070	457,880	521,000	843,224	544,343	952,998
2048	365,965	254,438	526,207	1,233,240	245,368	617,849	635,586	950,016	694,688	1,085,219
2049	283,522	223,024	449,818	987,192	171,960	427,876	489,257	779,983	501,972	900,238
2050	284,148	227,486	501,290	1,052,043	179,804	488,160	531,726	827,440	561,729	983,569
2051	250,126	206,085	416,656	904,955	146,438	401,316	463,090	721,702	464,580	850,485
2052	234,130	198,278	400,360	870,387	134,517	388,165	464,338	693,663	447,030	825,924
2053	219,332	191,034	386,371	830,577	123,960	377,664	496,795	689,966	431,309	803,308
2054	203,608	183,847	368,356	788,445	112,332	412,543	479,689	661,686	413,924	777,384
2055	230,718	190,977	429,015	970,749	143,640	576,638	584,026	763,713	577,370	961,865
2056	175,655	170,909	339,072	760,497	92,964	387,235	469,537	610,501	384,146	858,256
2057	161,637	164,725	321,947	716,898	83,189	371,167	440,527	584,356	368,475	830,889
2058	148,709	158,906	306,921	681,872	74,581	357,489	427,611	559,799	354,271	805,211
2059	136,743	153,387	293,765	650,968	66,968	345,958	417,952	536,611	341,392	781,054
2060	131,755	155,893	321,993	679,585	66,643	380,201	450,163	559,937	382,189	832,642
2061	113,260	142,744	263,228	582,100	52,027	316,851	389,143	489,722	314,045	728,818
2062	125,970	140,495	274,323	626,887	60,847	408,719	448,556	521,025	404,848	796,936
2063	92,454	132,795	235,326	520,057	39,677	290,151	363,625	445,927	288,978	678,503
2064	82,909	127,994	221,771	492,447	34,282	276,952	360,257	424,884	276,897	653,550
2065	74,144	126,467	233,092	495,288	32,172	290,495	358,069	427,756	297,399	672,121
2066	65,559	118,629	195,509	433,762	24,974	250,895	325,423	384,498	253,534	604,085
2067	57,771	114,028	182,823	406,819	21,024	238,045	312,691	365,141	242,216	579,608
2068	50,714	109,479	171,444	384,155	17,640	226,656	309,980	346,634	231,755	556,271
2069	54,214	105,482	170,455	391,176	19,237	281,979	335,387	355,282	296,584	595,254
2070	39,933	105,548	171,449	363,027	13,364	230,044	298,597	336,966	246,668	559,470

Subtotals 2021 to 2070: 19,234,718 13,975,852 25,472,420 63,645,627 14,051,437 26,312,756 29,919,631 46,715,252 33,591,179 50,157,732

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

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

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 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 @ 3/31/21 (a)	19,410,373	15,135,013	26,673,712	66,919,236	14,091,705	28,350,652	33,252,673	50,287,029	36,254,328	56,527,570
<b><u>Estimated Prospective Period Loss &amp; Expense Payments - 2021 Level Basis - (b)</u></b>										
2071	32,590	95,949	136,268	310,171	9,508	189,125	263,582	293,192	199,668	484,505
2072	27,587	91,453	124,575	287,179	7,485	175,981	255,150	276,198	188,862	460,256
2073	23,178	86,953	114,074	265,293	5,850	164,185	236,192	259,913	178,808	437,051
2074	19,308	82,442	104,601	246,536	4,534	153,534	225,154	244,281	169,427	414,768
2075	15,819	79,877	105,561	240,105	3,735	154,343	221,025	239,952	179,031	416,647
2076	15,941	73,416	89,744	220,988	3,385	169,573	232,446	225,192	202,727	409,770
2077	10,269	68,823	76,738	191,633	1,846	120,590	187,582	200,066	141,061	347,726
2078	8,061	64,283	67,944	174,201	1,299	109,676	174,124	186,269	131,667	325,692
2079	6,235	59,764	60,087	158,781	897	99,777	162,140	173,031	122,890	304,649
2080	4,938	58,072	62,289	156,919	700	103,414	166,976	173,036	135,817	312,977
2081	3,517	50,857	45,877	130,648	392	81,175	138,801	147,927	106,021	263,947
2082	2,554	46,503	39,543	117,900	246	72,537	127,518	136,053	97,945	244,320
2083	2,281	42,243	35,045	109,348	203	80,984	131,049	127,650	122,710	248,286
2084	1,244	38,099	28,439	94,928	87	56,734	108,119	113,682	82,533	206,651
2085	829	34,954	26,589	88,824	54	53,653	99,797	107,428	84,859	200,040
2086	535	30,254	19,553	75,400	25	43,214	86,530	93,221	68,383	171,606
2087	331	26,601	15,700	66,006	12	36,996	76,713	83,704	61,441	154,760
2088	196	23,157	12,469	57,773	6	31,515	69,135	74,695	55,003	138,894
2089	111	19,942	9,776	50,499	2	26,681	60,047	66,196	49,025	123,972
2090	77	17,828	8,832	46,085	2	28,733	59,927	62,983	67,031	130,368
2091	30	14,262	5,518	36,807	0	18,331	44,940	50,753	37,630	96,171
2092	14	11,821	4,029	31,232	0	15,009	39,180	43,843	32,637	83,779
2093	6	9,653	2,820	25,801	0	12,074	32,572	37,485	27,823	72,127
2094	2	7,757	1,923	21,151	0	9,618	27,296	31,690	23,498	61,528
2095	1	6,281	1,429	17,865	0	8,021	23,590	27,457	22,220	54,762
2096	0	4,750	798	13,505	0	5,859	18,669	21,796	16,067	43,254
2097	0	3,612	482	10,479	0	4,792	15,427	17,698	17,782	38,703
2098	0	2,691	279	8,013	-	3,364	11,974	14,125	10,312	28,876
2099	-	6,863	151	5,897	-	2,481	9,368	11,081	7,986	23,038
2100	-	-	161	4,491	-	1,954	7,793	9,172	7,243	19,720
2101	-	-	-	9,149	-	1,279	5,533	6,431	4,517	13,973
2102	-	-	-	-	-	889	4,125	4,743	3,254	10,567
2103	-	-	-	-	-	1,806	3,030	3,418	2,286	7,835
2104	-	-	-	-	-	-	7,536	2,403	2,150	6,120
2105	-	-	-	-	-	-	-	5,012	1,167	4,214
2106	-	-	-	-	-	-	-	-	1,669	2,786
2107	-	-	-	-	-	-	-	-	-	5,501
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	175,655	1,159,161	1,201,292	3,273,609	40,268	2,037,896	3,333,042	3,571,776	2,663,150	6,369,839
Totals 2021 to 2120:	19,410,373	15,135,013	26,673,712	66,919,236	14,091,705	28,350,652	33,252,673	50,287,029	36,254,328	56,527,570

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

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

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 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 @ 3/31/21 (a)	14,932,608	8,315,329	19,299,447	40,789,400	33,105,770	17,035,500	26,337,295	24,855,104	37,691,294	61,668,513

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

2021	462,588	241,641	598,538	1,172,212	1,444,283	476,396	721,156	622,203	972,123	1,794,926
2022	433,095	310,677	626,124	1,135,978	1,280,167	350,189	708,549	605,227	909,091	1,684,363
2023	468,234	431,707	641,534	1,338,359	1,340,270	351,075	847,902	832,407	1,097,209	1,731,343
2024	457,830	412,411	622,588	1,331,086	1,333,760	350,608	832,095	768,876	1,158,646	1,687,249
2025	487,785	426,941	696,520	1,452,073	1,315,503	382,183	856,709	1,004,060	1,218,079	1,878,496
2026	446,811	383,472	607,619	1,263,362	1,147,822	345,674	823,176	921,061	1,108,213	1,722,809
2027	682,170	444,461	862,135	1,731,602	1,314,742	495,592	1,117,201	1,139,520	1,438,612	2,255,367
2028	426,754	350,097	571,854	1,221,063	996,856	335,273	780,676	823,586	1,047,987	1,638,001
2029	447,207	337,607	576,528	1,246,084	940,619	333,886	765,457	785,511	1,023,181	1,567,892
2030	477,146	358,548	668,075	1,429,288	990,042	373,401	816,876	869,423	1,107,301	1,668,277
2031	425,998	306,184	569,334	1,205,611	841,805	323,322	724,959	760,766	971,728	1,516,559
2032	416,474	294,217	552,853	1,202,683	829,632	321,697	710,131	730,240	947,890	1,513,655
2033	405,545	278,277	533,678	1,135,994	787,448	315,122	689,084	697,512	919,034	1,429,111
2034	532,016	323,601	633,817	1,337,930	924,802	453,777	797,316	858,342	1,189,123	1,831,187
2035	413,875	273,352	552,687	1,201,109	783,364	339,901	692,937	666,646	943,452	1,487,578
2036	374,870	238,457	540,538	1,107,243	691,385	302,447	637,125	617,198	843,148	1,403,090
2037	364,637	225,733	522,187	1,045,609	664,526	298,110	620,260	593,402	818,678	1,332,520
2038	355,037	214,855	505,145	1,013,631	642,358	295,950	606,147	572,416	796,825	1,302,727
2039	344,142	201,114	485,976	975,938	616,498	289,250	587,121	549,236	770,913	1,304,914
2040	368,481	212,326	524,049	1,102,718	673,609	324,201	626,939	577,617	840,651	1,446,445
2041	435,529	219,849	491,671	1,093,783	709,832	410,248	652,091	648,326	963,227	1,641,866
2042	313,324	166,324	432,882	873,283	555,104	275,443	538,675	489,738	702,006	1,228,662
2043	303,047	155,333	415,523	839,555	536,751	270,686	522,807	471,336	679,719	1,195,738
2044	293,348	145,752	399,222	830,620	521,398	267,850	509,017	454,686	659,526	1,198,703
2045	305,835	145,693	415,617	855,415	585,830	286,606	518,707	451,695	789,965	1,186,084
2046	272,258	124,351	364,625	740,064	522,554	255,897	475,846	419,472	705,890	1,099,751
2047	262,550	115,591	348,833	709,556	508,295	304,560	462,078	404,099	684,479	1,073,171
2048	338,307	131,069	359,799	829,021	595,417	354,064	514,261	487,925	790,124	1,325,225
2049	241,589	96,563	315,706	643,678	475,231	289,615	429,693	371,648	637,694	1,006,613
2050	258,924	100,081	334,669	702,603	521,043	316,459	455,716	389,754	688,897	1,068,271
2051	221,273	79,954	284,278	581,532	445,452	276,066	399,333	341,611	593,466	945,518
2052	211,178	72,251	268,949	568,656	430,925	345,817	384,262	327,076	571,732	941,514
2053	201,584	65,471	254,399	522,849	418,155	338,863	370,500	313,497	551,436	888,933
2054	191,159	58,086	239,138	492,267	402,371	328,537	354,355	298,870	529,000	854,986
2055	261,301	70,124	260,626	599,507	502,506	388,427	405,335	365,495	647,601	1,071,673
2056	171,838	45,982	210,982	451,711	375,644	312,066	325,812	272,275	488,257	822,699
2057	161,729	40,024	196,819	408,474	360,260	301,396	310,128	258,535	466,717	765,394
2058	152,153	34,871	183,413	381,918	346,305	292,020	295,549	245,566	446,442	735,692
2059	143,077	30,407	170,694	357,016	333,587	283,785	281,883	233,252	427,276	709,145
2060	151,430	29,566	174,422	389,818	358,677	295,458	290,944	239,589	457,294	757,960
2061	124,365	22,010	145,598	307,211	304,448	262,933	252,293	207,924	387,090	647,092
2062	156,590	24,245	142,797	332,919	348,685	293,512	268,210	242,118	430,278	776,729
2063	106,749	15,472	122,539	262,142	276,600	242,843	224,013	183,838	348,785	588,568
2064	98,263	12,764	111,687	250,496	262,713	232,637	210,142	172,123	330,033	578,361
2065	100,539	11,680	108,792	242,656	270,753	235,759	206,775	165,519	343,738	556,209
2066	82,019	8,368	91,417	201,994	235,030	211,946	183,087	149,451	293,462	502,014
2067	74,309	6,634	82,015	183,961	221,266	201,479	169,933	138,514	275,691	473,668
2068	67,104	5,225	73,205	174,047	208,323	191,763	157,434	128,054	258,743	463,435
2069	82,192	5,359	67,850	171,001	229,356	209,044	160,022	143,157	278,858	522,951
2070	61,646	3,489	62,075	153,083	202,556	182,395	143,250	116,058	253,810	424,168

Subtotals 2021 to 2070: 14,635,904 8,308,266 19,022,024 39,800,404 31,624,559 15,516,228 25,433,968 24,126,451 35,803,121 58,247,308

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

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

## Estimated Prospective Period Loss &amp; ALAE Payments - By Birth Year

Estimated 2021 Level Basis - Before Future Inflation &amp; Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Evaluated As of March 31, 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 @ 3/31/21 (a)	14,932,608	8,315,329	19,299,447	40,789,400	33,105,770	17,035,500	26,337,295	24,855,104	37,691,294	61,668,513

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

2071	46,943	2,222	49,602	122,346	167,899	159,842	120,570	97,763	208,564	365,397
2072	40,856	1,582	42,774	113,696	154,300	148,633	108,807	88,190	192,288	350,384
2073	35,329	1,107	36,545	97,425	141,567	138,143	97,775	79,142	176,802	311,716
2074	30,335	758	30,889	86,647	129,597	128,253	87,430	70,609	162,041	287,606
2075	29,280	561	27,136	82,032	126,362	122,940	80,565	63,611	163,091	272,251
2076	30,445	432	21,703	75,149	122,334	124,884	74,072	65,345	152,985	306,181
2077	17,710	187	17,115	59,379	94,687	97,953	59,199	47,477	119,983	215,705
2078	14,356	105	13,592	51,926	83,779	88,014	50,943	40,740	106,967	192,693
2079	11,506	56	10,590	45,281	73,753	78,739	43,461	34,619	94,788	171,478
2080	10,984	33	8,623	44,234	71,916	74,134	39,461	31,101	94,472	170,850
2081	7,041	12	6,004	34,030	55,625	61,330	30,532	24,078	72,515	132,253
2082	5,366	5	4,346	29,311	47,597	53,301	25,089	19,665	62,496	114,409
2083	6,155	3	3,072	25,704	45,113	53,288	21,917	18,395	61,012	121,633
2084	2,947	1	2,073	21,817	33,723	38,836	16,183	12,507	44,854	86,778
2085	2,548	0	1,391	18,933	29,782	33,483	13,128	9,796	41,432	71,195
2086	1,505	0	852	15,257	22,821	26,828	9,739	7,405	30,571	56,674
2087	1,035	0	511	12,722	18,350	21,677	7,309	5,515	24,619	45,600
2088	2,363	0	292	10,604	14,581	17,245	5,369	4,019	19,516	38,293
2089	-	-	159	8,595	11,440	13,483	3,851	2,860	15,206	28,188
2090	-	-	154	7,526	10,218	12,106	3,056	2,299	14,728	28,296
2091	-	-	-	26,381	6,706	7,684	1,812	1,329	8,655	15,920
2092	-	-	-	-	19,061	5,624	1,189	867	6,325	12,463
2093	-	-	-	-	-	12,849	752	546	4,507	8,182
2094	-	-	-	-	-	-	1,121	332	3,139	5,638
2095	-	-	-	-	-	-	-	445	2,387	3,904
2096	-	-	-	-	-	-	-	-	4,230	2,729
2097	-	-	-	-	-	-	-	-	-	4,790
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: 296,704 7,063 277,423 988,996 1,481,211 1,519,272 903,327 728,652 1,888,174 3,421,205

Totals 2021 to 2120: 14,932,608 8,315,329 19,299,447 40,789,400 33,105,770 17,035,500 26,337,295 24,855,104 37,691,294 61,668,513

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

(b) Prospective period payments are based on the estimated outstanding loss &amp; 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 March 31, 2021

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding		2021 Level		Actual Paid (d) @ 3/31/21	Indicated		2021 Level Case O/S (e) Loss & ALAE	2021 Level IBNR / Bulk Outstanding (5) - (8)
		Basis (b)	2021 Level Inflation - Cal. Adjustment	Outstanding Loss & ALAE	2021 Level (2) x (4)		Ultimate Loss & ALAE (5) + (6)			
		Year	Factor (c)	@ 3/31/21	(8)		(5) + (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
1989	10,351,372	0.81%	1.443	14,932,608	15,263,776	30,196,384	11,206,388	3,726,221		
1990	5,810,832	0.74%	1.431	8,315,329	6,008,568	14,323,897	6,180,283	2,135,046		
1991	13,586,335	0.52%	1.421	19,299,447	9,751,666	29,051,113	16,676,668	2,622,779		
1992	28,863,146	0.46%	1.413	40,789,400	15,520,846	56,310,247	34,493,549	6,295,851		
1993	23,533,412	0.41%	1.407	33,105,770	21,752,295	54,858,064	26,563,561	6,542,208		
1994	12,159,375	0.38%	1.401	17,035,500	7,390,503	24,426,002	13,754,170	3,281,329		
1995	18,870,239	0.35%	1.396	26,337,295	11,119,131	37,456,426	22,192,215	4,145,079		
1996	17,870,766	0.34%	1.391	24,855,104	10,000,883	34,855,987	20,523,057	4,332,046		
1997	27,190,944	0.25%	1.386	37,691,294	12,459,490	50,150,784	31,087,189	6,604,105		
1998	44,597,661	0.28%	1.383	61,668,513	22,079,637	83,748,150	50,938,525	10,729,988		
1999	14,076,538	0.36%	1.379	19,410,373	12,188,011	31,598,384	13,639,810	5,770,563		
2000	11,015,848	0.39%	1.374	15,135,013	6,337,267	21,472,281	10,987,200	4,147,813		
2001	19,489,306	0.32%	1.369	26,673,712	8,758,057	35,431,769	21,508,993	5,164,719		
2002	49,051,969	0.35%	1.364	66,919,236	17,978,546	84,897,782	54,795,609	12,123,627		
2003	10,365,796	0.29%	1.359	14,091,705	5,420,630	19,512,335	11,587,958	2,503,746		
2004	20,914,785	4.94%	1.356	28,350,652	6,011,890	34,362,542	23,353,325	4,997,327		
2005	25,743,311	0.87%	1.292	33,252,673	9,184,669	42,437,342	26,440,197	6,812,476		
2006	39,267,928	4.86%	1.281	50,287,029	10,708,281	60,995,310	41,562,447	8,724,582		
2007	29,685,204	0.50%	1.221	36,254,328	11,686,318	47,940,647	28,771,805	7,482,524		
2008	46,517,543	4.55%	1.215	56,527,570	7,148,296	63,675,867	46,434,024	10,093,546		
2009	57,930,140	0.33%	1.162	67,331,264	8,936,928	76,268,192	54,398,203	12,933,061		
2010	30,008,209	0.32%	1.158	34,761,745	3,285,284	38,047,029	28,507,071	6,254,673		
2011	49,669,824	0.42%	1.155	57,353,443	5,579,837	62,933,280	46,418,226	10,935,217		
2012	34,184,399	9.83%	1.150	39,306,248	3,618,178	42,924,425	31,873,645	7,432,602		
2013	31,728,558	0.59%	1.047	33,217,231	5,293,659	38,510,890	25,540,746	7,676,485		
2014	39,307,126	0.19%	1.041	40,910,218	6,062,481	46,972,699	29,861,137	11,049,082		
2015	77,434,275	0.17%	1.039	80,443,156	4,676,394	85,119,550	59,267,883	21,175,274		
2016	27,434,841	2.01%	1.037	28,452,091	1,020,960	29,473,051	17,414,171	11,037,920		
2017	56,675,739	0.22%	1.017	57,621,014	1,902,251	59,523,265	33,681,564	23,939,449		
2018	83,976,084	0.22%	1.014	85,186,917	2,826,833	88,013,750	47,613,546	37,573,371		
2019	74,059,032	1.01%	1.012	74,962,357	1,670,056	76,632,413	30,424,040	44,538,317		
2020	67,951,070	0.20%	1.002	68,089,064	8,525	68,097,589	2,977,386	65,111,678		
2021 (3 Mo)	19,906,644		1.000	19,906,644	-	19,906,644	-	19,906,644		
<b>Totals:</b>										
All Years	1,119,228,249			1,318,473,943	271,650,147	1,590,124,090	920,674,591	397,799,351		
1989 to 1998	202,834,081			284,030,259	131,346,795	415,377,053	233,615,605	50,414,654		
1999 to 2021	916,394,168			1,034,443,684	140,303,353	1,174,747,037	687,058,986	347,384,698		

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 March 31, 2021.

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

(e) The 2021 level case outstanding as provided by NICA as of March 31, 2021. See Exhibit IX, Sheets 4a, 4b and 4c.

## Birth Year Level Loss &amp; ALAE

Evaluated As of March 31, 2021

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 3/31/21
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 3/31/21	Incurred (c) Loss & ALAE @ 3/31/21	Case O/S Loss & ALAE @ 3/31/21 (4) - (3)	IBNR / Bulk Loss & ALAE @ 3/31/21 (2) - (4)	Case+IBNR Loss & ALAE @ 3/31/21 (2) - (3)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	22,671,711	12,320,339	20,088,673	7,768,334	2,583,038	10,351,372	3
1990	10,640,437	4,829,605	9,148,446	4,318,841	1,491,991	5,810,832	3
1991	20,858,124	7,271,789	19,011,752	11,739,963	1,846,372	13,586,335	4
1992	40,914,729	12,051,584	36,459,698	24,408,114	4,455,032	28,863,146	9
1993	41,053,978	17,520,566	36,403,414	18,882,848	4,650,563	23,533,412	8
1994	18,483,095	6,323,720	16,140,991	9,817,271	2,342,104	12,159,375	3
1995	27,664,394	8,794,155	24,694,512	15,900,357	2,969,881	18,870,239	5
1996	26,142,541	8,271,775	23,027,809	14,756,034	3,114,732	17,870,766	6
1997	37,315,247	10,124,303	32,550,968	22,426,664	4,764,280	27,190,944	8
1998	62,463,346	17,865,685	54,703,594	36,837,909	7,759,752	44,597,661	11
1999	24,310,330	10,233,792	20,125,477	9,891,685	4,184,853	14,076,538	3
2000	16,394,075	5,378,227	13,375,136	7,996,909	3,018,939	11,015,848	4
2001	26,865,611	7,376,305	23,091,978	15,715,674	3,773,633	19,489,306	4
2002	63,824,624	14,772,656	54,937,975	40,165,320	8,886,649	49,051,969	13
2003	14,862,926	4,497,130	13,021,181	8,524,051	1,841,745	10,365,796	3
2004	25,987,939	5,073,154	22,301,321	17,228,167	3,686,618	20,914,785	5
2005	33,391,835	7,648,525	28,117,802	20,469,278	5,274,033	25,743,311	7
2006	48,170,045	8,902,117	41,357,229	32,455,112	6,812,816	39,267,928	9
2007	39,454,048	9,768,845	33,327,325	23,558,481	6,126,723	29,685,204	7
2008	52,513,800	5,996,257	44,207,641	38,211,385	8,306,159	46,517,543	9
2009	66,168,021	8,237,881	55,040,738	46,802,857	11,127,283	57,930,140	10
2010	33,182,375	3,174,166	27,783,004	24,608,839	5,399,371	30,008,209	5
2011	55,042,180	5,372,356	45,571,950	40,199,594	9,470,230	49,669,824	10
2012	37,696,637	3,512,238	31,232,548	27,720,311	6,464,088	34,184,399	7
2013	36,891,608	5,163,050	29,559,154	24,396,105	7,332,453	31,728,558	7
2014	45,231,049	5,923,923	34,614,932	28,691,010	10,616,117	39,307,126	9
2015	82,006,882	4,572,608	61,623,645	57,051,037	20,383,237	77,434,275	15
2016	28,439,610	1,004,769	17,796,329	16,791,560	10,643,280	27,434,841	6
2017	58,550,541	1,874,802	35,003,819	33,129,017	23,546,722	56,675,739	12
2018	86,770,463	2,794,379	49,731,154	46,936,774	37,039,310	83,976,084	15
2019	75,714,771	1,655,739	31,713,158	30,057,419	44,001,613	74,059,032	8
2020	67,959,566	8,495	2,979,847	2,971,352	64,979,719	67,951,070	2
2021 (3 Mo)	19,906,644	-	-	-	19,906,644	19,906,644	-
Totals:	1,347,543,181	228,314,932	988,743,203	760,428,271	358,799,978	1,119,228,249	230

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 &amp; ALAE

Evaluated As of March 31, 2021

Year of Birth	Ultimate Loss & ALAE - Birth Year Level							Prior Selected	Prior Ultimate	Increase or (Decrease)
	Paid Projection (a)	Incurred Projection (b)	Frequency/ Severity (c)	Bornhuettner-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)	BY Level @ 12/31/20	From 12/31/20 to 3/31/21	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	27,993,240	22,072,750	23,721,435	22,220,947	21,927,029	24,143,094	22,671,711	22,946,297	(274,586)	
1990	11,522,095	10,097,236	11,586,867	10,237,209	11,155,566	9,614,665	10,640,437	10,765,383	(124,946)	
1991	18,215,889	21,077,895	20,477,442	21,019,036	21,348,467	24,379,739	20,858,124	21,028,322	(170,198)	
1992	31,698,779	40,603,932	41,449,974	40,690,283	39,128,840	43,933,698	40,914,729	41,212,858	(298,129)	
1993	48,387,796	40,723,686	41,619,524	40,818,723	39,267,798	45,200,513	41,053,978	41,414,348	(360,370)	
1994	18,337,901	18,137,820	19,070,917	18,240,547	18,834,724	21,370,186	18,483,095	18,615,159	(132,064)	
1995	26,776,908	27,874,385	27,308,918	27,809,878	27,596,640	33,998,850	27,664,394	27,818,948	(154,554)	
1996	26,445,653	26,110,032	26,197,261	26,120,329	26,158,426	25,349,984	26,142,541	26,294,132	(151,591)	
1997	33,986,783	37,073,931	37,719,163	37,152,648	35,932,583	42,097,727	37,315,247	37,351,868	(36,621)	
1998	62,774,850	62,690,407	62,086,199	62,613,431	58,063,337	66,215,841	62,463,346	62,303,309	160,037	
1999	37,888,025	23,666,851	25,346,026	23,918,113	23,892,566	21,310,701	24,310,330	24,389,418	(79,088)	
2000	20,967,574	15,932,979	17,124,916	16,124,330	17,159,185	16,008,803	16,394,075	18,583,469	(2,189,394)	
2001	30,144,282	27,629,680	25,660,824	27,306,329	27,331,679	27,671,979	26,865,611	27,005,300	(139,689)	
2002	63,556,506	63,664,811	64,086,454	63,722,608	58,774,459	59,416,527	63,824,624	64,171,295	(346,671)	
2003	20,521,865	15,023,802	14,597,939	14,967,036	17,050,429	13,860,851	14,862,926	15,016,004	(153,078)	
2004	24,464,017	26,120,647	25,773,310	26,069,860	27,053,946	27,757,526	25,987,939	26,980,983	(993,045)	
2005	39,120,943	32,707,842	34,507,296	32,960,367	33,172,113	32,619,775	33,391,835	33,680,980	(289,145)	
2006	48,764,054	48,060,884	48,348,279	48,100,971	46,460,682	48,067,671	48,170,045	50,354,542	(2,184,497)	
2007	57,634,928	39,199,191	39,864,155	39,298,800	39,474,902	38,254,811	39,454,048	40,068,884	(614,836)	
2008	38,075,155	53,116,312	51,568,393	52,856,695	51,302,599	52,917,640	52,513,800	55,606,023	(3,092,223)	
2009	56,754,778	67,368,322	64,324,415	66,811,324	63,645,490	62,966,083	66,168,021	67,166,365	(998,345)	
2010	23,956,849	33,565,500	32,585,036	33,396,590	36,153,935	38,137,516	33,182,375	33,547,585	(365,209)	
2011	44,489,527	54,976,760	55,144,351	55,005,429	54,071,088	49,631,477	55,042,180	54,943,337	98,842	
2012	32,369,189	38,068,933	37,122,079	37,898,898	40,426,945	39,817,573	37,696,637	41,318,223	(3,621,587)	
2013	52,974,025	36,567,514	37,383,422	36,723,887	40,476,334	29,998,227	36,891,608	37,663,740	(772,133)	
2014	70,835,197	44,616,929	46,121,910	44,954,308	48,189,897	35,746,665	45,231,049	45,970,556	(739,507)	
2015	63,818,254	82,581,531	81,206,537	82,232,579	77,853,868	73,624,928	82,006,882	80,910,872	1,096,010	
2016	17,028,554	25,174,403	26,860,260	25,668,492	37,240,583	27,254,310	28,439,610	29,432,508	(992,899)	
2017	40,138,337	54,467,428	63,151,558	57,570,650	59,853,593	57,709,475	58,550,541	60,433,196	(1,882,655)	
2018	95,781,476	86,669,840	92,362,822	89,096,189	80,846,711	84,876,754	86,770,463	84,212,362	2,558,102	
2019	112,324,064	74,060,007	79,996,354	77,454,357	75,948,280	69,460,092	75,714,771	81,284,175	(5,569,404)	
2020	14,407,473	48,712,034	68,013,094	66,832,396	79,925,335	57,067,436	67,959,566	70,045,219	(2,085,653)	
2021 (3 Mo)	N/A	N/A	21,360,613	21,151,543	20,068,097	17,046,323	19,906,644	N/A	N/A	

Totals:

All Years	N/A	N/A	1,363,747,744	1,347,044,783	1,355,786,128	1,317,527,441	1,347,543,181	N/A	N/A
1989 - 2020	1,312,154,967	1,298,414,275	1,342,387,132	1,325,893,240	1,335,718,031	1,300,481,118	1,327,636,537	1,352,535,663	(24,899,125)
1989 - 2019	1,297,747,494	1,249,702,241	1,274,374,037	1,259,060,844	1,255,792,696	1,243,413,682	1,259,676,972	1,282,490,444	(22,813,472)

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), &amp; (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), &amp; (7). The selection for birth years 2019 and 2021 is based on average of columns (4), (5), (6), &amp; (7).

## Estimation of Ultimate Loss &amp; ALAE - Adjusted to Birth Year Level

Based on Bornhuetter-Ferguson Approach

Evaluated As of March 31, 2021

Year of Birth	Birth Year Level		Birth Year Level		Indicated Birth Year Level Ultimate Loss & ALAE (4) + (5)
	Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 3/31/21	Expected Unreported (2) x (3)	Birth Year (c) Level Reported Loss & ALAE	
(1)	(2)	(3)	(4)	(5)	(6)
1989	23,721,435	9.0%	2,132,274	20,088,673	22,220,947
1990	11,586,867	9.4%	1,088,763	9,148,446	10,237,209
1991	20,477,442	9.8%	2,007,283	19,011,752	21,019,036
1992	41,449,974	10.2%	4,230,585	36,459,698	40,690,283
1993	41,619,524	10.6%	4,415,309	36,403,414	40,818,723
1994	19,070,917	11.0%	2,099,556	16,140,991	18,240,547
1995	27,308,918	11.4%	3,115,365	24,694,512	27,809,878
1996	26,197,261	11.8%	3,092,520	23,027,809	26,120,329
1997	37,719,163	12.2%	4,601,680	32,550,968	37,152,648
1998	62,086,199	12.7%	7,909,837	54,703,594	62,613,431
1999	25,346,026	15.0%	3,792,636	20,125,477	23,918,113
2000	17,124,916	16.1%	2,749,194	13,375,136	16,124,330
2001	25,660,824	16.4%	4,214,351	23,091,978	27,306,329
2002	64,086,454	13.7%	8,784,633	54,937,975	63,722,608
2003	14,597,939	13.3%	1,945,855	13,021,181	14,967,036
2004	25,773,310	14.6%	3,768,539	22,301,321	26,069,860
2005	34,507,296	14.0%	4,842,565	28,117,802	32,960,367
2006	48,348,279	13.9%	6,743,742	41,357,229	48,100,971
2007	39,864,155	15.0%	5,971,474	33,327,325	39,298,800
2008	51,568,393	16.8%	8,649,054	44,207,641	52,856,695
2009	64,324,415	18.3%	11,770,587	55,040,738	66,811,324
2010	32,585,036	17.2%	5,613,586	27,783,004	33,396,590
2011	55,144,351	17.1%	9,433,480	45,571,950	55,005,429
2012	37,122,079	18.0%	6,666,349	31,232,548	37,898,898
2013	37,383,422	19.2%	7,164,733	29,559,154	36,723,887
2014	46,121,910	22.4%	10,339,375	34,614,932	44,954,308
2015	81,206,537	25.4%	20,608,934	61,623,645	82,232,579
2016	26,860,260	29.3%	7,872,162	17,796,329	25,668,492
2017	63,151,558	35.7%	22,566,831	35,003,819	57,570,650
2018	92,362,822	42.6%	39,365,036	49,731,154	89,096,189
2019	79,996,354	57.2%	45,741,199	31,713,158	77,454,357
2020	68,013,094	93.9%	63,852,549	2,979,847	66,832,396
2021 (3 Mo)	21,360,613	99.0%	21,151,543	-	21,151,543
Totals:	1,363,747,744		358,301,580	988,743,203	1,347,044,783

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 &amp; Expense Based on Frequency / Severity Method - Birth Year Cost Level

Year of Birth	Birth Year Level						Estimated Accepted Claim Cts. (AAA & AAD Only)	Indicated		Average Claim Size Based on All Years	Indicated Birth Year Level	Estimated Birth Year Level	
	Ultimate Loss & ALAE Based On			Inflation Incurred Basis (c)	Adjustment Factor to 2021 Level	Estimated 2021 Level Ultimate Loss & ALAE (4) x (6)		Estimated Ultimate (d)	Average Claim Size Level				
	Paid (a) Projection	Incurred (b) Projection	Selected					(4) / (8)	(7) / (8)	(15) / (6)	% Rept. (e)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1989	27,993,240	22,072,750	22,072,750	0.90%	1.453	32,082,485	11.0	2,006,614	2,916,590	3,674,025	91.01%	2,156,494	23,721,435
1990	11,522,095	10,097,236	10,097,236	0.83%	1.440	14,544,969	7.0	1,442,462	2,077,853	3,707,178	90.60%	1,655,267	11,586,867
1991	18,155,889	21,077,895	21,077,895	0.61%	1.429	30,111,470	4.0	5,269,474	7,527,868	3,738,083	90.20%	5,119,360	20,477,442
1992	31,698,779	40,603,932	40,603,932	0.56%	1.420	57,652,318	13.0	3,123,379	4,434,794	3,761,015	89.79%	3,188,460	41,449,974
1993	48,387,796	40,723,686	40,723,686	0.52%	1.412	57,499,154	13.0	3,132,591	4,423,012	3,782,155	89.39%	3,201,502	41,619,524
1994	18,337,901	18,137,820	18,137,820	0.46%	1.405	25,476,281	7.0	2,591,117	3,639,469	3,801,918	88.99%	2,724,417	19,070,917
1995	26,776,908	27,874,385	27,874,385	0.42%	1.398	38,971,022	6.0	4,645,731	6,495,170	3,819,594	88.59%	4,551,486	27,308,918
1996	26,445,653	26,110,032	26,110,032	0.41%	1.392	36,352,276	7.0	3,730,005	5,193,182	3,835,566	88.20%	3,742,466	26,197,261
1997	33,986,783	37,073,931	37,073,931	0.31%	1.387	51,407,976	11.0	3,370,357	4,673,452	3,851,163	87.80%	3,429,015	37,719,163
1998	62,774,850	62,690,407	62,690,407	0.35%	1.382	86,658,041	15.0	4,179,360	5,777,203	3,863,189	87.26%	4,139,080	62,086,199
1999	37,888,025	23,666,851	23,666,851	0.42%	1.378	32,602,566	9.0	2,629,650	3,622,507	3,876,523	85.04%	2,816,225	25,346,026
2000	20,967,574	15,932,979	15,932,979	0.45%	1.372	21,856,120	6.0	2,655,497	3,642,687	3,892,939	83.95%	2,854,153	17,124,916
2001	30,144,282	27,629,680	27,629,680	0.40%	1.366	37,732,164	4.0	6,907,420	9,433,041	3,910,370	83.58%	6,415,206	25,660,824
2002	63,556,506	63,664,811	63,664,811	0.43%	1.360	86,598,542	17.0	3,744,989	5,094,032	3,925,930	86.29%	3,769,791	64,086,454
2003	20,521,865	15,023,802	15,023,802	0.37%	1.354	20,347,390	3.0	5,007,934	6,782,463	3,942,983	86.67%	4,865,980	14,597,939
2004	24,464,017	26,120,647	26,120,647	4.59%	1.349	35,246,289	6.0	4,353,441	5,874,381	3,957,530	85.38%	4,295,552	25,773,310
2005	39,120,943	32,707,842	32,707,842	0.91%	1.290	42,198,439	11.0	2,973,440	3,836,222	4,139,131	85.97%	3,137,027	34,507,296
2006	48,764,054	48,060,884	48,060,884	4.48%	1.279	61,447,500	12.0	4,005,074	5,120,625	4,176,777	86.05%	4,029,023	48,348,279
2007	57,634,928	39,199,191	39,199,191	0.57%	1.224	47,969,220	10.0	3,919,919	4,796,922	4,363,833	85.02%	3,986,415	39,864,155
2008	38,075,155	53,116,312	53,116,312	5.09%	1.217	64,631,535	10.0	5,311,631	6,463,154	4,388,713	83.23%	5,156,839	51,568,393
2009	56,754,778	67,368,322	67,368,322	0.73%	1.158	78,001,749	11.0	6,124,393	7,091,068	4,612,168	81.70%	5,847,674	64,324,415
2010	23,956,849	33,565,500	33,565,500	0.37%	1.149	38,582,933	6.0	5,594,250	6,430,489	4,645,705	82.77%	5,430,839	32,585,036
2011	44,489,527	54,976,760	54,976,760	0.48%	1.145	62,959,910	12.0	4,581,397	5,246,659	4,663,036	82.89%	4,595,363	55,144,351
2012	32,369,189	38,068,933	38,068,933	8.92%	1.140	43,390,788	7.0	5,438,419	6,198,684	4,685,187	82.04%	5,303,154	37,122,079
2013	52,974,025	36,567,514	36,567,514	0.59%	1.046	38,266,293	8.0	4,570,939	4,783,287	5,103,084	80.83%	4,672,928	37,383,422
2014	70,835,197	44,616,929	44,616,929	0.22%	1.040	46,417,222	10.0	4,461,693	4,641,722	5,133,035	77.58%	4,612,191	46,121,910
2015	63,818,254	82,581,531	82,581,531	0.20%	1.038	85,726,607	15.0	5,505,435	5,715,107	5,144,238	74.62%	5,413,769	81,206,537
2016	17,028,554	25,174,403	25,174,403	1.88%	1.036	26,081,428	6.0	4,195,734	4,346,905	5,154,440	70.69%	4,476,710	26,860,260
2017	40,138,337	54,467,428	54,467,428	0.25%	1.017	55,389,168	15.0	3,631,162	3,692,611	5,251,287	64.27%	4,210,104	63,151,558
2018	95,781,476	86,669,840	86,669,840	0.25%	1.014	87,913,675	19.0	4,561,571	4,627,036	5,264,599	57.38%	4,861,201	92,362,822
2019	112,324,064	74,060,007	74,060,007	0.96%	1.012	74,937,429	16.0	4,628,750	4,683,589	5,277,627	42.82%	4,999,772	79,996,354
2020	14,407,473	48,712,034	48,712,034	0.22%	1.002	48,818,406	13.0	3,747,080	3,755,262	5,328,517	6.12%	5,231,776	68,013,094
2021 (3 Mo)	N/A	N/A	N/A		1.000	N/A	4.0	N/A	N/A	5,340,153	N/A	5,340,153	21,360,613

Totals / Averages:

1992 - 2016	991,772,394	981,257,086	981,257,086		1,224,073,766	235	4,175,562	5,208,825				983,077,559
1992 - 2004	445,950,940	425,252,965	425,252,965		588,400,140	117	3,634,641	5,029,061				428,041,425
2005 - 2016	545,821,454	556,004,121	556,004,121		635,673,626	118	4,711,899	5,387,065				555,036,134
1995 - 2004	347,526,463	325,787,526	325,787,526		447,772,387	84	3,878,423	5,330,624				325,901,010
2005 - 2015	528,792,899	530,829,718	530,829,718		609,592,197	112	4,739,551	5,442,787				528,175,873
1997 - 2006	382,188,899	352,571,835	352,571,835		476,095,027	94	3,750,764	5,064,841				355,250,406
2007 - 2017	498,074,793	529,702,823	529,702,823		587,416,855	110	4,815,480	5,340,153				535,332,116
2010 - 2017	345,609,932	370,018,998	370,018,998		396,814,350	79	4,683,785	5,022,966				379,575,153

(15) Selected 2021 Level Average Claim Size ==&gt; 5,340,153

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 (1) 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 (1)

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

Evaluated As of March 31, 2021

Year of Birth	Insured Physicians	Birth Year		Expected Percent (c)	Expected Percent (2) X (4)	Exposure Adjusted to 2021 Level	Incurred (Reported)		Indicated BY Level Ultimate Loss & ALAE (3) + (10)
		Level (b)	Incurred Loss & ALAE @ 3/31/21				Adjusted to BY 2021 Level	Loss & ALAE per Insured Physician (7) / (5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	20,088,673	91.01%	518.8	1.453	29,198,652	56,285	1,838,356	21,927,029
1990	590	9,148,446	90.60%	534.6	1.440	13,178,247	24,652	2,007,119	11,155,566
1991	653	19,011,752	90.20%	589.0	1.429	27,159,820	46,113	2,336,715	21,348,467
1992	712	36,459,698	89.79%	639.3	1.420	51,768,043	80,972	2,669,142	39,128,840
1993	731	36,403,414	89.39%	653.5	1.412	51,399,216	78,658	2,864,384	39,267,798
1994	659	16,140,991	88.99%	586.4	1.405	22,671,545	38,659	2,693,733	18,834,724
1995	682	24,694,512	88.59%	604.2	1.398	34,525,260	57,142	2,902,128	27,596,640
1996	708	23,027,809	88.20%	624.4	1.392	32,060,982	51,345	3,130,617	26,158,426
1997	737	32,550,968	87.80%	647.1	1.387	45,136,281	69,753	3,381,616	35,932,583
1998	699	54,703,594	87.26%	609.9	1.382	75,617,730	123,974	3,359,743	58,063,337
1999	665	20,125,477	85.04%	565.5	1.378	27,724,103	49,026	3,767,088	23,892,566
2000	620	13,375,136	83.95%	520.5	1.372	18,347,390	35,252	3,784,049	17,159,185
2001	676	23,091,978	83.58%	565.0	1.366	31,535,302	55,817	4,239,700	27,331,679
2002	730	54,937,975	86.29%	629.9	1.360	74,728,071	118,628	3,836,483	58,774,459
2003	785	13,021,181	86.67%	680.4	1.354	17,635,153	25,920	4,029,248	17,050,429
2004	841	22,301,321	85.38%	718.0	1.349	30,092,624	41,910	4,752,625	27,053,946
2005	891	28,117,802	85.97%	766.0	1.290	36,276,541	47,361	5,054,311	33,172,113
2006	897	41,357,229	86.05%	771.9	1.279	52,876,645	68,503	5,103,453	46,460,682
2007	963	33,327,325	85.02%	818.7	1.224	40,783,643	49,812	6,147,577	39,474,902
2008	987	44,207,641	83.23%	821.5	1.217	53,791,531	65,483	7,094,958	51,302,599
2009	1,044	55,040,738	81.70%	853.0	1.158	63,728,377	74,714	8,604,752	63,645,490
2010	1,071	27,783,004	82.77%	886.5	1.149	31,936,060	36,025	8,370,930	36,153,935
2011	1,091	45,571,950	82.89%	904.4	1.145	52,189,432	57,708	8,499,139	54,071,088
2012	1,119	31,232,548	82.04%	918.1	1.140	35,598,710	38,776	9,194,397	40,426,945
2013	1,143	29,559,154	80.83%	923.9	1.046	30,932,354	33,479	10,917,179	40,476,334
2014	1,208	34,614,932	77.58%	937.2	1.040	36,011,645	38,425	13,574,965	48,189,897
2015	1,273	61,623,645	74.62%	949.9	1.038	63,970,550	67,342	16,230,223	77,853,868
2016	1,318	17,796,329	70.69%	931.7	1.036	18,437,525	19,789	19,444,254	37,240,583
2017	1,356	35,003,819	64.27%	871.4	1.017	35,596,181	40,847	24,849,774	59,853,593
2018	1,420	49,731,154	57.38%	814.8	1.014	50,444,866	61,911	31,115,557	80,846,711
2019	1,501	31,713,158	42.82%	642.7	1.012	32,088,878	49,925	44,235,122	75,948,280
2020	1,575	2,979,847	6.12%	96.3	1.002	2,986,354	30,996	76,945,488	79,925,335
2021 (3 Mo)	1,543	0	0.24%	3.8	1.000	0	0	20,068,097	20,068,097

Totals / Averages:

1992 - 2016	22,250	821,066,354	18,527	1,029,774,712	55,583	163,646,695	984,713,050
1992 - 2004	9,245	370,834,055	8,044	513,241,701	63,803	45,410,557	416,244,613
2005 - 2016	13,005	450,232,299	10,483	516,533,011	49,275	118,236,138	568,468,437
1995 - 2004	7,143	281,829,952	6,165	387,402,896	62,840	37,183,298	319,013,250
2005 - 2015	11,687	432,443,970	9,551	498,095,486	52,151	98,791,884	531,227,854
1997 - 2006	7,541	303,582,662	6,474	409,969,841	63,324	41,308,317	344,890,979
2007 - 2017	12,573	415,761,087	9,816	462,976,006	47,164	132,928,148	548,689,235
2010 - 2017	9,579	283,185,383	7,323	304,672,456	41,604	111,080,861	394,266,243

(9) Indicated 2021 Level Loss &amp; ALAE per Insured Physician 52,151

Notes: (a) See Exhibit X, Sheet 1d, Column (6) for birth years 2015 &amp; prior, and Exhibit X, Sheet 1c, Columns (4) for birth years 2016 &amp; 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 &amp; ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of March 31, 2021

Year of Birth	Combined Incurred Loss & ALAE	Loss Development Factors		Combined Incurred Loss & ALAE
	(1)	(2)	(3)	(4)
1989	20,088,673	1.0988	1.0988	22,072,750
1990	9,148,446	1.0045	1.1037	10,097,236
1991	19,011,752	1.0045	1.1087	21,077,895
1992	36,459,698	1.0045	1.1137	40,603,932
1993	36,403,414	1.0045	1.1187	40,723,686
1994	16,140,991	1.0045	1.1237	18,137,820
1995	24,694,512	1.0045	1.1288	27,874,385
1996	23,027,809	1.0045	1.1338	26,110,032
1997	32,550,968	1.0045	1.1390	37,073,931
1998	54,703,594	1.0062	1.1460	62,690,407
1999	20,125,477	1.0261	1.1760	23,666,851
2000	13,375,136	1.0130	1.1912	15,932,979
2001	23,091,978	1.0044	1.1965	27,629,680
2002	54,937,975	0.9685	1.1588	63,664,811
2003	13,021,181	0.9956	1.1538	15,023,802
2004	22,301,321	1.0151	1.1713	26,120,647
2005	28,117,802	0.9932	1.1632	32,707,842
2006	41,357,229	0.9990	1.1621	48,060,884
2007	33,327,325	1.0121	1.1762	39,199,191
2008	44,207,641	1.0215	1.2015	53,116,312
2009	55,040,738	1.0187	1.2240	67,368,322
2010	27,783,004	0.9871	1.2081	33,565,500
2011	45,571,950	0.9985	1.2064	54,976,760
2012	31,232,548	1.0104	1.2189	38,068,933
2013	29,559,154	1.0149	1.2371	36,567,514
2014	34,614,932	1.0419	1.2890	44,616,929
2015	61,623,645	1.0397	1.3401	82,581,531
2016	17,796,329	1.0556	1.4146	25,174,403
2017	35,003,819	1.1000	1.5560	54,467,428
2018	49,731,154	1.1200	1.7428	86,669,840
2019	31,713,158	1.3400	2.3353	74,060,007
2020	2,979,847	7.0000	16.3472	48,712,034
2021	0	25.0000	408.6790	0
Totals:	988,743,203			1,298,414,275

## Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

## Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

### Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Period to Period Development Factors

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.163	0.881	0.924	0.694	1.102	1.094	1.026	0.893	0.905
1990			1.765	0.840	1.399	0.623	1.004	0.803	0.968	1.015	1.041	1.193
1991		1.283	0.895	1.552	0.668	1.069	0.981	0.982	1.069	1.019	1.496	1.044
1992		1.115	3.425	0.440	1.045	0.870	1.039	1.043	0.963	1.250	1.072	1.065
1993		2.806	1.271	1.138	1.032	1.323	1.064	1.243	1.270	0.943	0.915	1.049
1994		0.661	1.570	1.161	1.233	1.789	1.018	0.902	0.620	0.964	1.054	1.092
1995		1.987	4.327	1.377	0.903	1.293	1.233	1.003	1.030	1.030	1.141	0.992
1996		3.471	1.867	1.092	1.967	1.546	0.928	1.022	1.223	0.938	1.105	0.975
1997		10.785	1.047	1.104	1.633	1.189	1.049	0.794	1.131	0.996	1.012	0.996
1998		1.069	1.752	1.466	1.201	1.112	0.988	1.074	1.119	1.011	1.053	0.957
1999		1.269	1.550	1.935	1.124	0.919	1.005	0.933	1.029	1.085	0.853	1.154
2000		2.280	1.007	1.183	0.611	0.963	1.079	0.978	0.991	1.236	0.943	0.805
2001		28.061	1.606	0.860	1.429	1.139	1.178	0.953	0.997	1.097	0.928	1.118
2002		2.391	1.912	1.001	1.211	1.141	1.163	1.352	0.968	1.145	0.979	0.906
2003		2.264	13.956	1.707	0.822	0.900	1.114	1.228	1.076	0.974	0.950	1.030
2004		40.717	1.905	1.645	1.219	0.955	0.820	1.024	0.931	1.040	1.005	0.994
2005		132.090	3.136	1.294	1.253	1.259	0.963	0.922	0.737	0.881	0.988	1.003
2006		2.260	2.794	1.590	1.210	1.192	0.929	0.992	1.046	1.018	1.000	0.908
2007		25.835	2.931	1.531	1.325	0.971	0.919	1.015	0.981	0.934	0.962	1.015
2008		4.617	1.450	1.398	0.964	1.096	1.017	1.040	0.921	0.996	0.970	0.990
2009		5.685	2.639	1.128	1.075	0.896	1.067	1.085	1.090	1.008	1.038	1.023
2010		4.655	1.601	1.258	0.828	1.009	0.945	1.061	1.024	1.077	1.011	
2011	4.023	1.557	1.856	1.172	1.105	1.041	1.015	1.007	1.025	1.051		
2012	3.025	1.690	1.820	0.837	0.779	1.156	1.165	1.023	1.026			
2013	436.743	1.835	1.042	1.224	1.165	0.958	1.006	1.031				
2014		1.529	1.740	0.997	1.004	0.840	1.075					
2015		6.029	2.094	1.498	1.203	1.250						
2016	0.181	6.611	2.200	1.811	1.415							
2017		3.237	1.627	1.149								
2018		2.553	1.411									
2019		443.413	2.384									
2020												
Simple Avg. - Incremental		10.4387	2.3516	1.2604	1.1323	1.0897	1.0176	1.0245	1.0137	1.0320	1.0185	1.0102
Wtd Avg. All - Incremental		2.3454	1.7539	1.1785	1.0988	1.0692	1.0107	1.0341	1.0180	1.0239	0.9997	0.9952
Wtd Latest Five - Incremental		2.8672	1.6572	1.2288	1.0801	1.0556	1.0397	1.0419	1.0149	1.0104	0.9985	0.9871
Wtd Latest Three - Incremental		2.6047	1.5254	1.3676	1.1493	1.0418	1.0788	1.0186	1.0252	1.0382	1.0080	1.0100
Wtd Avg. All - Cumulative		7.2004	3.0700	1.7504	1.4852	1.3516	1.2642	1.2508	1.2095	1.1881	1.1603	1.1607
Wtd Latest Five - Cumulative		9.0370	3.1518	1.9018	1.5478	1.4330	1.3575	1.3057	1.2532	1.2347	1.2221	1.2238
Selected Incremental - Prior 3/31/20	25.0000	1.6000	1.5000	1.1750	1.1200	1.0500	1.0500	1.0450	1.0300	1.0200	1.0000	1.0050
Selected - Incremental	25.0000	7.0000	1.3400	1.1200	1.1000	1.0556	1.0397	1.0419	1.0149	1.0104	0.9985	0.9871
Selected - Cumulative	408.6790	16.3472	2.3353	1.7428	1.5560	1.4146	1.3401	1.2890	1.2371	1.2189	1.2064	1.2081

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

Year of Birth	147:159	159:171	171:183	183:195	195:207	207:219	219:231	231:243	243:255	255:267	267:279	279:291
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1989	1.411	0.799	1.038	1.054	1.096	1.184	0.977	0.960	0.927	1.023	0.977	1.008
1990	1.186	0.961	1.055	0.990	0.858	0.779	0.967	0.908	0.787	1.005	1.036	0.920
1991	0.952	1.176	1.017	1.121	1.112	1.056	0.929	1.008	1.036	1.109	0.930	1.011
1992	1.029	1.215	1.266	0.994	1.009	1.019	1.003	1.016	1.060	0.941	0.958	1.001
1993	1.046	0.932	0.938	0.865	0.959	1.018	0.910	1.048	0.905	1.003	1.011	0.985
1994	1.070	0.951	1.233	0.957	1.028	1.123	1.030	0.988	1.000	1.018	0.949	1.004
1995	0.932	1.129	1.035	0.952	0.940	0.941	1.063	1.005	0.991	1.010	1.028	1.014
1996	0.952	0.947	1.000	0.735	1.101	0.968	1.001	1.008	1.054	0.973	0.992	1.012
1997	1.224	1.131	0.948	0.956	0.949	0.960	1.002	0.959	0.992	1.016	1.086	1.020
1998	1.127	0.972	1.039	1.030	1.012	1.020	0.955	0.932	1.035	1.030	1.030	
1999	0.889	0.990	1.017	0.881	1.016	0.950	1.010	1.020	0.967	1.015		
2000	1.141	0.877	1.014	0.993	1.007	1.074	0.992	0.935	0.904			
2001	0.968	1.031	1.010	1.024	1.008	1.020	0.970	1.047				
2002	0.984	1.010	0.941	0.979	0.989	1.020	1.046					
2003	0.978	0.999	1.153	0.909	1.003	1.028						
2004	1.047	1.057	1.028	1.039	0.974							
2005	0.980	1.020	1.036	1.032								
2006	1.016	1.004	1.047									
2007	0.997	1.030										
2008	1.049											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.0489	1.0122	1.0452	0.9713	1.0038	1.0106	0.9897	0.9873	0.9716	1.0128	0.9997	0.9972
Wtd Avg. All - Incremental	1.0390	1.0075	1.0260	0.9656	0.9978	1.0100	0.9882	0.9879	0.9862	1.0085	1.0032	1.0023
Wtd Latest Five - Incremental	1.0187	1.0215	1.0121	0.9990	0.9932	1.0151	0.9956	0.9685	1.0044	1.0130	1.0261	1.0062
Wtd Latest Three - Incremental	1.0229	1.0170	1.0390	1.0073	0.9871	1.0209	1.0176	1.0073	0.9958	1.0229	1.0375	1.0159
Wtd Avg. All - Cumulative	1.1663	1.1225	1.1142	1.0860	1.1246	1.1271	1.1160	1.1293	1.1431	1.1591	1.1493	1.1456
Wtd Latest Five - Cumulative	1.2399	1.2172	1.1915	1.1772	1.1784	1.1865	1.1688	1.1739	1.2121	1.2067	1.1913	1.1609
Selected Incremental - Prior 3/31/20	1.0200	1.0150	1.0200	0.9925	1.0000	1.0100	0.9900	0.9900	1.0040	1.0135	1.0200	1.0045
Selected - Incremental	1.0187	1.0215	1.0121	0.9990	0.9932	1.0151	0.9956	0.9685	1.0044	1.0130	1.0261	1.0062
Selected - Cumulative	1.2240	1.2015	1.1762	1.1621	1.1632	1.1713	1.1538	1.1588	1.1965	1.1912	1.1760	1.1460

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

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:387	387:Ult.
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1989	0.957	0.966	1.017	0.975	0.992	1.036	1.001	1.000	
1990	0.970	1.006	0.883	1.203	1.001	1.002	1.057		
1991	1.010	1.003	0.972	1.007	1.012	0.957			
1992	0.990	1.009	0.983	0.989	1.019				
1993	0.983	1.060	1.015	1.020					
1994	1.008	1.022	1.021						
1995	1.009	1.018							
1996	1.026								
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	0.9941	1.0120	0.9819	1.0387	1.0062	0.9983	1.0291	1.0001	
Wtd Avg. All - Incremental	0.9945	1.0159	0.9931	1.0118	1.0094	0.9970	1.0181	1.0001	
Wtd Latest Five - Incremental	0.9998	1.0243	0.9890	1.0118	1.0094	0.9970	1.0181	1.0001	
Wtd Latest Three - Incremental	1.0150	1.0377	1.0027	1.0049	1.0147	0.9970	1.0181	1.0001	
Wtd Avg. All - Cumulative	1.1430	1.1493	1.1313	1.1392	1.1259	1.1155	1.1188	1.0989	1.0988
Wtd Latest Five - Cumulative	1.1538	1.1540	1.1266	1.1392	1.1259	1.1155	1.1188	1.0989	1.0988
Selected Incremental - Prior 3/31/20	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.1038	
Selected - Incremental	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0988
Selected - Cumulative	1.1390	1.1338	1.1288	1.1237	1.1187	1.1137	1.1087	1.1037	1.0988

## Paid Loss &amp; ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of March 31, 2021

Year of Birth	Combined Paid Loss & ALAE	Loss Development Factors		Combined Paid Loss & ALAE Projection (2) x (4)
	(2)	Incremental (3)	Cumulative (4)	(5)
1989	12,320,339	2.2721	2.2721	27,993,240
1990	4,829,605	1.0500	2.3857	11,522,095
1991	7,271,789	1.0500	2.5050	18,215,889
1992	12,051,584	1.0500	2.6303	31,698,779
1993	17,520,566	1.0500	2.7618	48,387,796
1994	6,323,720	1.0500	2.8999	18,337,901
1995	8,794,155	1.0500	3.0449	26,776,908
1996	8,271,775	1.0500	3.1971	26,445,653
1997	10,124,303	1.0500	3.3570	33,986,783
1998	17,865,685	1.0467	3.5137	62,774,850
1999	10,233,792	1.0537	3.7022	37,888,025
2000	5,378,227	1.0530	3.8986	20,967,574
2001	7,376,305	1.0482	4.0866	30,144,282
2002	14,772,656	1.0528	4.3023	63,556,506
2003	4,497,130	1.0607	4.5633	20,521,865
2004	5,073,154	1.0567	4.8222	24,464,017
2005	7,648,525	1.0607	5.1148	39,120,943
2006	8,902,117	1.0710	5.4778	48,764,054
2007	9,768,845	1.0771	5.8999	57,634,928
2008	5,996,257	1.0763	6.3498	38,075,155
2009	8,237,881	1.0850	6.8895	56,754,778
2010	3,174,166	1.0955	7.5474	23,956,849
2011	5,372,356	1.0972	8.2812	44,489,527
2012	3,512,238	1.1129	9.2161	32,369,189
2013	5,163,050	1.1133	10.2602	52,974,025
2014	5,923,923	1.1654	11.9575	70,835,197
2015	4,572,608	1.1672	13.9566	63,818,254
2016	1,004,769	1.2143	16.9477	17,028,554
2017	1,874,802	1.2633	21.4094	40,138,337
2018	2,794,379	1.6010	34.2765	95,781,476
2019	1,655,739	1.9792	67.8392	112,324,064
2020	8,495	25.0000	1,695.9811	14,407,473
2021	0	50.0000	84,799.0526	0
Totals:	228,314,932			1,312,154,967

## Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

### Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

### Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Period to Period Development Factors

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.570	1.447	1.137	1.094	1.101	1.127	1.063	1.063	1.213
1990			2.492	1.059	1.296	1.143	1.096	1.049	1.061	1.036	1.035	1.048
1991		103.788	1.171	2.519	1.461	1.134	1.080	1.038	1.028	1.080	1.067	1.087
1992		21.379	3.616	2.029	1.233	1.141	1.098	1.082	1.057	1.064	1.069	1.088
1993		126.525	4.224	1.671	1.541	1.294	1.246	1.187	1.161	1.143	1.109	1.088
1994		3.774	1.646	1.390	1.150	1.372	1.104	1.104	1.054	1.015	1.060	1.125
1995		51.675	5.677	1.544	1.065	1.079	1.105	1.059	1.120	1.119	1.330	1.092
1996		146.774	1.346	1.619	1.197	1.393	1.183	1.094	1.098	1.093	1.070	1.078
1997		46.329	1.647	1.297	1.329	1.397	1.165	1.109	1.102	1.064	1.104	1.125
1998		22.564	2.019	1.491	1.211	1.147	1.390	1.125	1.135	1.090	1.113	1.104
1999		1.885	1.313	1.435	1.316	1.183	1.127	1.185	1.221	1.123	1.095	1.107
2000		2.522	1.635	1.342	1.150	1.092	1.057	1.067	1.056	1.047	1.088	1.063
2001		4.213	2.274	1.384	1.250	1.418	1.158	1.083	1.058	1.067	1.067	1.070
2002		5.519	2.043	1.490	1.393	1.210	1.359	1.171	1.147	1.112	1.123	1.127
2003		2.246	1.211	1.186	1.435	1.508	1.101	1.088	1.129	1.112	1.092	1.132
2004		95.233	2.686	1.468	1.189	1.240	1.160	1.130	1.059	1.093	1.087	1.075
2005		980.268	33.175	1.973	1.328	1.499	1.206	1.139	1.098	1.083	1.075	1.069
2006		149.613	2.238	2.321	1.434	1.728	1.190	1.136	1.103	1.094	1.099	1.093
2007		4.890	2.367	1.707	1.324	1.301	1.202	1.158	1.143	1.121	1.104	1.091
2008		67.166	2.579	1.646	1.219	1.182	1.233	1.208	1.189	1.172	1.110	1.100
2009		2.196	2.385	1.518	1.194	1.168	1.203	1.289	1.094	1.097	1.096	1.119
2010		8.780	1.171	1.508	1.123	1.076	1.108	1.071	1.064	1.062	1.062	
2011		12.255	5.565	1.416	1.455	1.270	1.200	1.157	1.108	1.107		
2012	386.410	11.726	3.824	1.695	1.238	1.127	1.175	1.125	1.121			
2013		6.855	2.126	1.355	1.231	1.193	1.184	1.130				
2014		5.812	1.998	1.710	1.321	1.176	1.157					
2015		854.143	2.943	1.856	1.249	1.294						
2016		1.388	1.152	1.399	1.236							
2017		3.722	1.858	1.596								
2018		9.253	1.963									
2019		80.718										
2020												
Simple Avg. - Incremental		97.6969	3.4602	1.5929	1.2863	1.2556	1.1685	1.1235	1.1055	1.0895	1.0962	1.0997
Wtd Avg. All - Incremental		5.4697	2.0897	1.5577	1.2808	1.2470	1.1792	1.1353	1.1127	1.0941	1.0957	1.1035
Wtd Latest Five - Incremental		6.6841	1.9792	1.6010	1.2633	1.2143	1.1672	1.1654	1.1133	1.1129	1.0972	1.0955
Wtd Latest Three - Incremental		10.7824	1.7771	1.6819	1.2820	1.2183	1.1699	1.1379	1.1004	1.0932	1.0931	1.1034
Wtd Avg. All - Cumulative		355.0172	64.9058	31.0605	19.9405	15.5693	12.4859	10.5881	9.3266	8.3817	7.6611	6.9922
Wtd Latest Five - Cumulative		417.5484	62.4688	31.5630	19.7145	15.6061	12.8518	11.0109	9.4480	8.4865	7.6256	6.9500
Selected Incremental - Prior 3/31/20	50.0000	10.0000	2.0000	1.7000	1.2850	1.2000	1.1850	1.1850	1.1150	1.1100	1.1000	1.1000
Selected - Incremental	50.0000	25.0000	1.9792	1.6010	1.2633	1.2143	1.1672	1.1654	1.1133	1.1129	1.0972	1.0955
Selected - Cumulative	84,799.0526	1,695.9811	67.8392	34.2765	21.4094	16.9477	13.9566	11.9575	10.2602	9.2161	8.2812	7.5474

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

Year of Birth	147:159	159:171	171:183	183:195	195:207	207:219	219:231	231:243	243:255	255:267	267:279	279:291
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1989	1.031	1.054	1.039	1.043	1.044	1.037	1.031	1.018	1.022	1.021	1.034	1.030
1990	1.062	1.101	1.101	1.100	1.083	1.034	1.027	1.024	1.030	1.025	1.029	1.046
1991	1.069	1.062	1.069	1.064	1.125	1.189	1.139	1.123	1.086	1.181	1.077	1.082
1992	1.074	1.065	1.058	1.063	1.066	1.067	1.087	1.072	1.057	1.086	1.081	1.069
1993	1.103	1.089	1.062	1.058	1.050	1.056	1.048	1.052	1.061	1.053	1.045	1.043
1994	1.014	1.016	1.031	1.025	1.028	1.023	1.022	1.034	1.038	1.034	1.033	1.036
1995	1.114	1.115	1.027	1.283	1.053	1.055	1.089	1.085	1.074	1.082	1.060	1.051
1996	1.063	1.066	1.073	1.069	1.045	1.051	1.048	1.047	1.049	1.049	1.048	1.044
1997	1.125	1.097	1.090	1.128	1.069	1.057	1.059	1.054	1.046	1.049	1.052	1.057
1998	1.107	1.097	1.085	1.105	1.087	1.079	1.077	1.068	1.067	1.059	1.061	
1999	1.089	1.060	1.068	1.064	1.045	1.042	1.032	1.030	1.022	1.031		
2000	1.057	1.072	1.065	1.052	1.057	1.053	1.057	1.051	1.045			
2001	1.083	1.073	1.080	1.061	1.056	1.061	1.051	1.053				
2002	1.094	1.091	1.079	1.068	1.065	1.062	1.071					
2003	1.127	1.096	1.084	1.063	1.059	1.068						
2004	1.063	1.062	1.071	1.069	1.060							
2005	1.072	1.069	1.079	1.089								
2006	1.074	1.084	1.072									
2007	1.095	1.074										
2008	1.113											
2009												
2010												
2011												
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2014												
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2016												
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2018												
2019												
2020												
Simple Avg. - Incremental	1.0815	1.0759	1.0687	1.0826	1.0620	1.0622	1.0598	1.0546	1.0498	1.0610	1.0520	1.0510
Wtd Avg. All - Incremental	1.0833	1.0765	1.0693	1.0788	1.0599	1.0585	1.0581	1.0526	1.0500	1.0556	1.0528	1.0495
Wtd Latest Five - Incremental	1.0850	1.0763	1.0771	1.0710	1.0607	1.0567	1.0607	1.0528	1.0482	1.0530	1.0537	1.0467
Wtd Latest Three - Incremental	1.0924	1.0760	1.0745	1.0769	1.0628	1.0630	1.0629	1.0422	1.0488	1.0483	1.0556	1.0513
Wtd Avg. All - Cumulative	6.3363	5.8492	5.4333	5.0814	4.7102	4.4439	4.1981	3.9676	3.7694	3.5899	3.4007	3.2303
Wtd Latest Five - Cumulative	6.3441	5.8471	5.4328	5.0442	4.7099	4.4405	4.2021	3.9617	3.7631	3.5900	3.4092	3.2356
Selected Incremental - Prior 3/31/20	1.0850	1.0800	1.0800	1.0700	1.0610	1.0610	1.0550	1.0550	1.0550	1.0550	1.0500	1.0500
Selected - Incremental	1.0850	1.0763	1.0771	1.0710	1.0607	1.0567	1.0607	1.0528	1.0482	1.0530	1.0537	1.0467
Selected - Cumulative	6.8895	6.3498	5.8999	5.4778	5.1148	4.8222	4.5633	4.3023	4.0866	3.8986	3.7022	3.5137

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

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:387	387:Ult.
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1989	1.040	1.036	1.040	1.033	1.019	1.021	1.021	1.023	
1990	1.056	1.034	1.031	1.031	1.040	1.029	1.033		
1991	1.068	1.063	1.070	1.062	1.054	1.056			
1992	1.064	1.066	1.061	1.054	1.055				
1993	1.039	1.045	1.042	1.046					
1994	1.030	1.029	1.028						
1995	1.061	1.055							
1996	1.054								
1997									
1998									
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2019									
2020									
Simple Avg. - Incremental	1.0515	1.0470	1.0452	1.0452	1.0418	1.0352	1.0273	1.0231	
Wtd Avg. All - Incremental	1.0496	1.0476	1.0457	1.0455	1.0405	1.0330	1.0247	1.0231	
Wtd Latest Five - Incremental	1.0491	1.0513	1.0471	1.0455	1.0405	1.0330	1.0247	1.0231	
Wtd Latest Three - Incremental	1.0499	1.0444	1.0451	1.0514	1.0515	1.0330	1.0247	1.0231	
Wtd Avg. All - Cumulative	3.0779	2.9323	2.7991	2.6767	2.5602	2.4606	2.3820	2.3246	2.2721
Wtd Latest Five - Cumulative	3.0912	2.9465	2.8027	2.6767	2.5602	2.4606	2.3820	2.3246	2.2721
Selected Incremental - Prior 3/31/20	1.0550	1.0500	1.0500	1.0500	1.0500	1.0400	1.0400	2.3766	
Selected - Incremental	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	2.2721
Selected - Cumulative	3.3570	3.1971	3.0449	2.8999	2.7618	2.6303	2.5050	2.3857	2.2721

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

Year of Birth	3	15	27	39	51	63	75	87	99	111	123	135
1989				1,369,815	780,303	961,023	425,846	330,877	391,626	539,663	301,815	320,015
1990			370,151	552,409	54,069	288,980	180,390	139,286	77,260	101,505	64,105	63,490
1991		2,093	215,131	37,158	386,347	295,652	125,160	85,017	43,904	33,846	98,229	88,299
1992	-	11,589	236,180	648,042	922,165	424,423	316,115	250,266	231,667	173,746	206,548	235,163
1993	-	1,750	219,677	713,838	627,431	844,804	707,686	765,467	725,334	741,615	766,788	669,491
1994	-	197,193	547,038	480,973	478,255	254,821	727,727	278,317	309,088	177,757	52,512	211,821
1995	-	2,544	128,915	614,841	406,044	74,407	97,480	139,080	86,140	185,568	207,075	640,346
1996	-	4,350	634,055	221,187	531,849	274,719	655,566	425,612	257,201	293,896	306,853	252,514
1997	-	12,552	568,993	376,438	284,211	408,922	655,490	380,542	293,193	304,638	209,520	363,617
1998	-	33,829	729,485	777,660	756,850	485,213	408,897	1,245,014	554,266	674,539	508,568	699,203
1999	-	521,547	461,379	307,646	561,349	585,858	445,496	365,575	601,332	852,221	576,238	500,457
2000	-	326,833	497,532	523,552	461,356	272,163	191,986	130,040	160,934	143,949	127,546	248,271
2001	-	117,765	378,369	632,002	433,239	390,110	816,640	436,489	264,982	201,530	247,689	260,652
2002	-	121,823	550,471	701,194	672,686	804,920	597,542	1,239,707	800,292	808,097	707,648	858,158
2003	-	215,016	267,824	101,924	108,848	301,701	505,826	152,199	145,824	231,284	227,900	207,968
2004	-	3,768	355,045	604,803	450,990	268,022	403,533	334,035	315,347	161,022	270,722	274,832
2005	-	24	23,200	747,237	749,817	498,829	1,008,214	622,304	508,288	406,181	380,765	369,221
2006	-	1,891	280,992	350,319	836,526	638,189	1,535,001	692,671	589,660	505,859	508,942	587,854
2007	-	113,472	441,404	758,312	928,175	727,222	893,263	779,706	735,393	771,061	743,309	717,548
2008	-	5,181	342,834	549,379	579,666	323,333	326,955	495,841	544,360	597,852	647,390	486,432
2009	-	325,467	389,399	989,984	883,229	502,730	520,531	732,333	1,257,484	526,517	591,706	644,040
2010	-	119,093	926,517	178,873	622,176	227,968	156,735	239,983	176,179	168,848	173,326	184,468
2011	-	17,682	198,998	989,173	501,724	776,917	671,966	630,375	593,163	471,432	520,926	
2012	58	22,277	239,568	739,737	696,554	403,325	266,757	415,164	348,996	379,802		
2013	-	133,032	778,875	1,027,113	689,171	605,906	624,724	710,045	594,183			
2014	-	165,996	798,746	963,110	1,369,574	1,059,163	764,777	802,557				
2015	-	606	517,322	1,006,218	1,304,127	705,585	1,038,749					
2016	-	363,419	141,081	76,739	231,849	191,680						
2017	-	169,842	462,229	542,302	700,429							
2018	-	153,879	1,269,967	1,370,533								
2019	-	20,513	1,635,226									
2020	-	8,495										
2021	-											

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	147	159	171	183	195	207	219	231	243	255	267	279
1989	1,156,208	205,105	366,711	277,745	317,614	343,131	298,316	257,237	156,785	197,844	190,201	308,638
1990	90,257	123,783	213,254	235,255	256,430	234,363	102,802	84,535	77,126	100,637	83,929	102,323
1991	122,085	105,570	100,968	120,884	119,061	247,006	421,306	368,396	371,881	290,241	666,297	336,470
1992	321,681	293,056	279,019	265,041	305,290	340,434	364,844	506,264	454,478	387,726	619,768	630,311
1993	598,008	760,866	725,703	549,788	542,571	496,496	583,046	531,126	602,244	738,094	688,457	609,719
1994	462,610	58,640	66,065	134,802	112,452	129,307	105,327	104,286	165,967	192,381	180,187	179,077
1995	238,572	322,939	361,581	94,916	1,018,493	243,391	267,371	457,312	474,805	450,696	535,067	425,019
1996	302,610	263,245	293,651	344,861	347,305	241,070	289,560	287,984	291,110	317,479	335,462	344,169
1997	483,164	543,125	472,431	481,637	748,245	454,449	399,660	436,753	428,646	379,230	422,047	474,988
1998	717,583	813,355	811,760	785,003	1,046,395	958,325	952,767	991,394	949,639	1,003,766	938,815	1,023,359
1999	619,776	568,463	416,786	504,669	501,118	377,244	366,643	292,194	283,976	216,612	307,213	
2000	194,051	186,765	249,748	242,833	206,823	236,425	232,839	264,050	247,460	233,072		
2001	290,787	370,263	352,382	415,658	343,514	332,687	386,246	337,295	368,007			
2002	994,878	836,417	885,545	839,098	774,277	792,649	809,102	978,151				
2003	326,400	354,815	301,595	291,007	236,297	235,969	284,732					
2004	258,098	233,958	243,851	298,195	309,441	287,490						
2005	365,291	408,695	419,113	515,168	626,177							
2006	608,366	524,741	640,721	600,385								
2007	692,790	790,426	676,763									
2008	487,793	609,242										
2009		874,460										
2010												
2011												
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2013												
2014												
2015												
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2018												
2019												
2020												
2021												

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	291	303	315	327	339	351	363	375	387
1989	287,792	392,575	370,565	425,301	363,157	212,543	242,870	251,089	277,929
1990	166,476	211,011	136,448	127,259	129,534	174,022	132,505	156,010	
1991	384,254	344,511	342,829	401,433	384,155	351,163	382,444		
1992	583,881	579,744	634,039	619,081	585,822	625,200			
1993	614,212	573,297	687,104	671,248	764,708				
1994	199,200	172,969	171,908	173,042					
1995	383,535	478,679	459,338						
1996	334,042	421,426							
1997	541,812								
1998									
1999									
2000									
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2021									

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	3	15	27	39	51	63	75	87	99	111	123	135
1989				21,779,721	24,776,021	20,613,512	18,385,663	11,339,214	12,503,585	13,541,598	13,717,267	11,377,611
1990			12,080,580	21,055,315	17,476,627	24,548,048	14,643,675	14,562,194	11,299,923	10,783,190	10,906,232	11,362,250
1991		6,267,606	7,826,512	6,940,986	10,524,894	6,519,162	6,909,587	6,669,947	6,486,097	6,980,743	7,039,775	11,097,026
1992	-	10,253,033	11,196,982	38,305,506	15,423,817	15,775,363	13,110,639	13,468,988	13,936,468	13,142,024	17,022,097	18,255,464
1993	-	6,031,371	16,705,642	20,573,021	22,909,032	22,837,237	30,283,329	31,640,591	39,553,357	50,743,968	46,764,734	41,599,022
1994	-	6,485,397	3,670,224	5,706,796	6,347,308	7,967,517	15,069,679	15,119,688	13,046,186	6,663,270	6,244,238	6,556,159
1995	-	1,146,407	2,151,933	9,133,675	12,448,103	11,057,120	14,552,782	18,107,100	18,071,536	18,478,102	18,874,012	21,169,716
1996	-	1,207,548	3,567,538	6,991,098	7,181,777	15,198,167	23,751,572	21,439,025	21,709,555	26,931,164	24,761,552	27,478,670
1997	-	1,148,995	11,945,211	12,151,583	13,236,110	21,989,958	25,803,642	26,788,311	20,411,090	23,159,371	22,845,829	22,798,818
1998	-	10,399,457	10,394,844	18,003,892	26,362,950	31,652,064	35,115,737	33,410,951	35,650,627	39,805,216	39,807,831	41,530,503
1999	-	5,922,530	7,196,433	11,386,788	22,682,445	25,145,380	22,452,130	22,202,242	19,905,221	19,731,987	21,242,049	16,848,869
2000	-	8,996,218	20,434,809	20,065,381	23,519,926	13,394,769	12,627,524	13,679,447	13,164,518	12,881,425	16,435,910	15,083,582
2001	-	149,259	6,996,778	10,902,217	8,779,988	12,828,023	14,067,310	16,630,021	15,436,606	15,176,143	16,763,251	15,009,671
2002	-	5,698,921	13,247,681	25,241,541	24,598,962	29,422,446	33,366,628	38,129,558	52,394,608	49,761,590	57,163,292	54,953,276
2003	-	4,986	15,328	6,367,616	11,173,149	8,758,927	7,278,308	8,131,170	10,219,342	10,906,008	10,340,697	9,508,836
2004	-	156,614	6,171,433	11,476,366	19,054,005	23,261,165	21,735,765	17,121,341	17,278,276	15,741,685	16,223,432	16,052,394
2005	-	54,504	7,179,324	21,816,825	27,697,322	34,595,259	43,058,382	40,738,996	36,754,296	25,581,510	21,614,065	20,916,134
2006	-	2,993,692	6,486,419	18,281,553	28,609,237	34,300,033	39,770,264	36,009,282	35,109,014	36,454,986	36,709,351	36,123,266
2007	-	147,005	6,174,488	18,410,014	27,950,323	37,024,184	34,978,048	31,068,889	30,863,936	29,409,150	26,329,171	24,335,701
2008	-	4,571,231	20,779,117	29,742,936	41,360,152	39,501,366	43,157,413	43,420,047	44,701,881	40,300,985	39,471,811	37,679,908
2009	-	2,172,842	13,487,359	35,772,845	39,693,342	42,361,898	37,125,414	39,135,529	41,585,312	45,282,090	45,099,586	46,445,911
2010	-	3,052,382	13,719,051	22,418,777	27,901,629	22,560,215	22,633,916	21,021,680	22,282,935	22,704,492	24,493,683	24,608,839
2011	2,640,000	10,602,303	16,314,653	29,481,055	34,257,691	37,255,619	38,204,830	38,202,193	37,899,760	38,500,155	40,199,594	
2012	3,639,942	10,987,450	18,342,553	32,863,963	26,645,481	19,978,551	23,151,529	26,956,709	27,303,722	27,720,311		
2013	25,000	10,785,549	19,118,995	18,923,627	22,913,272	26,533,468	24,648,083	24,105,967	24,396,105			
2014	-	14,246,532	21,069,875	36,414,307	34,920,329	34,008,191	27,087,736	28,691,010				
2015	-	2,165,677	12,542,272	25,827,348	38,143,653	45,770,375	57,051,037					
2016	2,640,000	113,987	2,651,613	6,362,466	11,760,160	16,791,560						
2017	-	5,613,758	18,087,811	29,277,691	33,129,017							
2018	-	13,653,054	33,819,098	46,936,774								
2019	30,000	13,281,878	30,057,419									
2020	-	2,971,352										
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	147	159	171	183	195	207	219	231	243	255	267	279
1989	8,621,730	14,665,259	9,991,598	10,363,764	11,012,086	12,474,522	15,960,039	15,141,477	14,022,261	12,149,426	12,437,598	11,628,195
1990	13,834,869	16,652,683	15,710,834	16,465,775	16,020,753	13,110,104	9,442,168	8,936,475	7,739,134	5,281,106	5,241,575	5,449,740
1991	11,525,154	10,786,492	12,875,096	12,997,209	14,681,021	16,303,446	16,921,345	15,167,751	14,939,485	15,313,627	16,709,290	14,908,048
1992	19,364,768	19,759,115	24,656,098	32,167,230	31,649,514	31,645,099	31,969,040	31,586,957	31,752,092	33,678,160	30,641,219	28,381,438
1993	43,368,517	44,921,499	40,588,058	36,967,811	30,144,282	28,003,078	28,112,823	24,038,599	25,142,885	20,876,277	20,274,735	20,047,497
1994	7,036,956	7,767,871	7,107,981	9,632,114	8,913,720	9,164,538	10,759,122	11,123,929	10,766,009	10,575,187	10,675,424	9,678,710
1995	20,729,890	18,800,056	21,271,519	22,033,504	19,774,830	18,069,911	16,443,611	17,352,039	16,984,975	16,329,491	16,019,889	16,249,501
1996	26,384,403	24,666,429	22,819,566	22,474,911	14,839,202	16,637,224	15,635,980	15,371,427	15,260,841	16,127,955	15,172,444	14,642,327
1997	22,213,269	27,622,846	31,396,338	28,988,073	26,707,921	24,549,238	22,875,192	22,503,735	20,833,989	20,230,120	20,282,558	22,331,011
1998	38,712,195	43,763,726	41,502,050	42,678,641	43,224,555	42,911,930	43,081,758	39,551,948	34,955,601	35,684,189	36,270,308	36,837,909
1999	19,724,525	16,267,278	15,620,624	15,516,415	12,220,318	12,175,182	10,753,009	10,667,148	10,792,079	9,905,574	9,891,685	
2000	11,341,183	13,216,354	10,915,457	10,877,745	10,571,645	10,443,385	11,311,148	10,920,231	9,650,767	7,996,909		
2001	16,973,873	15,906,782	16,200,838	16,004,088	16,174,464	16,010,433	16,068,176	15,047,102	15,715,674			
2002	48,063,377	46,301,860	45,967,259	41,772,065	39,885,073	38,526,881	38,729,321	40,165,320				
2003	9,543,343	8,913,830	8,600,254	10,152,019	8,653,763	8,458,884	8,524,051					
2004	15,686,729	16,355,948	17,264,802	17,575,348	18,120,025	17,228,167						
2005	20,629,900	19,694,650	19,784,507	20,225,413	20,469,278							
2006	31,593,651	31,689,548	31,216,535	32,455,112								
2007	24,130,997	23,256,480	23,558,481									
2008	36,762,354	38,211,385										
2009	46,802,857											
2010												
2011												
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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	291	303	315	327	339	351	363	375	387
1989	11,512,651	10,193,942	9,139,716	9,050,472	8,179,886	7,808,409	8,266,270	8,044,085	7,768,334
1990	4,557,206	4,094,246	4,009,792	2,932,841	4,261,505	4,099,473	3,984,214	4,318,841	
1991	14,736,796	14,597,269	14,318,479	13,355,056	13,098,271	12,981,633	11,739,963		
1992	27,844,960	26,892,815	26,584,836	25,323,725	24,336,294	24,408,114			
1993	18,924,189	17,770,837	19,057,496	18,930,097	18,882,848				
1994	9,539,952	9,495,222	9,656,238	9,817,271					
1995	16,190,251	15,918,088	15,900,357						
1996	14,583,556	14,756,034							
1997	22,426,664								
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

### **Incremental Paid Loss & ALAE - Actual**

### **Incremental Paid Loss & ALAE - Actual**

## **Incremental Paid Loss & ALAE - Actual**

### **Case Outstanding Loss & ALAE - Actual**

### **Case Outstanding Loss & ALAE - Actual**

### **Case Outstanding Loss & ALAE - Actual**

## Incurred Loss & ALAE - Actual - Without Retroactive Payments

## Incurred Loss & ALAE - Actual - Without Retroactive Payments

## Incurred Loss & ALAE - Actual - Without Retroactive Payments

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.169	0.886	0.928	0.698	1.106	1.098	1.029	0.898	0.915
1990			1.774	0.843	1.404	0.626	1.007	0.805	0.971	1.018	1.045	1.197
1991	1.290	0.898	1.559	0.672	1.073	0.983	0.985	1.072	1.023	1.499	1.048	
1992	1.120	3.439	0.443	1.049	0.873	1.042	1.047	0.967	1.253	1.076	1.069	
1993	2.817	1.276	1.142	1.035	1.327	1.068	1.248	1.274	0.947	0.919	1.094	
1994	0.664	1.576	1.165	1.236	1.795	1.023	0.906	0.624	0.966	1.088	1.101	
1995	1.996	4.340	1.381	0.907	1.297	1.236	1.006	1.033	1.077	1.151	1.034	
1996	3.486	1.871	1.097	1.973	1.551	0.932	1.025	1.277	0.946	1.153	0.979	
1997	10.820	1.051	1.109	1.638	1.194	1.052	0.829	1.140	1.038	1.016	1.036	
1998	1.074	1.759	1.471	1.206	1.116	1.033	1.082	1.167	1.016	1.096	0.960	
1999	1.275	1.555	1.942	1.128	0.960	1.012	0.972	1.032	1.128	0.854	1.163	
2000	2.288	1.011	1.187	0.638	0.970	1.125	0.982	1.029	1.245	0.945	0.805	
2001	28.090	1.612	0.897	1.442	1.186	1.184	0.989	1.000	1.103	0.931	1.209	
2002	2.400	2.002	1.009	1.265	1.146	1.213	1.360	0.972	1.151	1.064	0.909	
2003	2.285	14.481	1.787	0.824	0.936	1.120	1.235	1.082	1.054	0.953	1.031	
2004	41.035	1.990	1.655	1.272	0.958	0.822	1.029	1.009	1.046	1.006	0.995	
2005	138.491	3.149	1.352	1.259	1.265	0.968	1.004	0.739	0.881	0.989	1.019	
2006	2.268	2.923	1.599	1.215	1.200	1.012	0.997	1.048	1.020	1.017	0.909	
2007	27.019	2.945	1.538	1.331	1.059	0.925	1.017	0.983	0.950	0.963	1.017	
2008	4.639	1.457	1.405	1.055	1.103	1.019	1.042	0.938	0.998	0.972	0.999	
2009	5.686	2.650	1.233	1.081	0.897	1.069	1.104	1.092	1.010	1.047	1.024	
2010	4.677	1.750	1.264	0.828	1.011	0.961	1.063	1.025	1.087	1.012		
2011	4.040	1.708	1.863	1.173	1.106	1.059	1.016	1.008	1.034	1.053		
2012	3.321	1.698	1.821	0.836	0.791	1.159	1.168	1.032	1.027			
2013	439.316	1.838	1.044	1.247	1.168	0.959	1.015	1.033				
2014		1.532	1.774	0.999	1.006	0.847	1.077					
2015		6.147	2.099	1.501	1.215	1.252						
2016	0.183	6.675	2.207	1.829	1.419							
2017		3.244	1.643	1.152								
2018		2.578	1.414									
2019		447.908	2.388									
2020												
Simple Avg. - Incremental		10.732	2.392	1.275	1.145	1.102	1.030	1.036	1.026	1.045	1.032	1.024
Wtd Avg. All - Incremental		2.370	1.779	1.195	1.113	1.081	1.025	1.049	1.026	1.034	1.017	1.006
Wtd Latest Five - Incremental		2.887	1.671	1.236	1.083	1.064	1.045	1.049	1.021	1.015	1.005	0.991
Wtd Latest Three - Incremental		2.618	1.533	1.373	1.156	1.046	1.085	1.022	1.030	1.042	1.012	1.014
Wtd Avg. All - Cumulative		9.771	4.123	2.317	1.939	1.743	1.612	1.573	1.499	1.461	1.412	1.389
Wtd Latest Five - Cumulative		10.638	3.685	2.205	1.785	1.648	1.549	1.482	1.413	1.383	1.363	1.356

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

Year of Birth	147:159	159:171	171:183	183:195	195:207	207:219	219:231	231:243	243:255	255:267	267:279	279:291
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1989	1.408	0.806	1.041	1.086	1.104	1.224	0.980	0.987	0.927	1.027	0.981	1.067
1990	1.190	0.965	1.101	0.999	0.893	0.781	1.000	0.909	0.784	1.010	1.102	0.919
1991	0.955	1.227	1.025	1.170	1.119	1.102	0.934	1.014	1.042	1.201	0.935	1.014
1992	1.072	1.226	1.321	0.999	1.050	1.023	1.008	1.022	1.149	0.945	0.959	1.004
1993	1.054	0.970	0.941	0.895	0.962	1.023	0.912	1.122	0.905	1.005	1.014	0.997
1994	1.105	0.952	1.281	0.958	1.033	1.132	1.105	0.992	1.002	1.020	0.959	1.006
1995	0.935	1.176	1.038	0.958	0.944	1.013	1.070	1.007	0.993	1.025	1.031	1.016
1996	0.990	0.949	1.004	0.735	1.186	0.971	1.003	1.010	1.072	0.973	0.993	1.020
1997	1.233	1.137	0.952	1.034	0.952	0.960	1.004	0.972	0.994	1.019	1.097	1.022
1998	1.133	0.977	1.124	1.036	1.014	1.022	0.968	0.931	1.037	1.038	1.032	
1999	0.892	1.059	1.022	0.876	1.018	0.958	1.012	1.023	0.970	1.017		
2000	1.236	0.877	1.016	0.994	1.022	1.079	0.993	0.939	0.900			
2001	0.971	1.033	1.012	1.040	1.009	1.022	0.975	1.050				
2002	0.985	1.011	0.954	0.980	0.990	1.028	1.048					
2003	0.977	1.013	1.159	0.907	1.010	1.029						
2004	1.065	1.060	1.030	1.048	0.974							
2005	0.981	1.022	1.045	1.034								
2006	1.018	1.012	1.049									
2007	1.005	1.032										
2008	1.051											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.063	1.027	1.062	0.985	1.017	1.024	1.001	0.998	0.981	1.025	1.010	1.007
Wtd Avg. All - Incremental	1.048	1.021	1.043	0.980	1.009	1.021	0.997	1.000	1.000	1.018	1.009	1.012
Wtd Latest Five - Incremental	1.024	1.027	1.020	1.003	0.996	1.021	1.002	0.972	1.009	1.019	1.031	1.012
Wtd Latest Three - Incremental	1.026	1.021	1.043	1.011	0.989	1.026	1.021	1.010	0.998	1.028	1.042	1.020
Wtd Avg. All - Cumulative	1.381	1.319	1.292	1.239	1.264	1.253	1.227	1.231	1.231	1.231	1.209	1.198
Wtd Latest Five - Cumulative	1.368	1.337	1.302	1.277	1.273	1.278	1.251	1.248	1.284	1.273	1.249	1.211

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:387	387:Ult.
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1989	0.958	0.966	1.021	0.983	0.993	1.042	1.007	1.002	
1990	0.970	1.009	0.884	1.225	1.004	1.008	1.063		
1991	1.013	1.019	0.974	1.009	1.020	0.958			
1992	1.006	1.012	0.984	0.996	1.022				
1993	0.984	1.065	1.023	1.023					
1994	1.011	1.030	1.024						
1995	1.016	1.020							
1996	1.029								
1997									
1998									
1999									
2000									
2001									
2002									
2003									
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2015									
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2017									
2018									
2019									
2020									
Simple Avg. - Incremental	0.998	1.017	0.985	1.047	1.010	1.003	1.035	1.002	
Wtd Avg. All - Incremental	1.000	1.021	0.997	1.018	1.013	1.000	1.024	1.002	
Wtd Latest Five - Incremental	1.007	1.030	0.993	1.018	1.013	1.000	1.024	1.002	
Wtd Latest Three - Incremental	1.020	1.043	1.007	1.010	1.019	1.000	1.024	1.002	
Wtd Avg. All - Cumulative	1.184	1.183	1.159	1.163	1.143	1.128	1.128	1.101	1.099
Wtd Latest Five - Cumulative	1.197	1.189	1.154	1.163	1.143	1.128	1.128	1.101	1.099

## Paid Loss & ALAE - Actual - Without Retroactive Payments

## Paid Loss & ALAE - Actual - Without Retroactive Payments

## Paid Loss & ALAE - Actual - Without Retroactive Payments

Paid Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.578	1.458	1.141	1.097	1.106	1.133	1.066	1.067	1.228
1990			2.515	1.060	1.306	1.148	1.100	1.051	1.064	1.039	1.037	1.051
1991		105.328	1.174	2.558	1.471	1.137	1.083	1.040	1.030	1.085	1.071	1.093
1992		21.693	3.649	2.044	1.237	1.144	1.101	1.086	1.060	1.068	1.073	1.094
1993		128.061	4.257	1.680	1.550	1.300	1.252	1.193	1.167	1.150	1.115	1.093
1994		3.803	1.655	1.397	1.153	1.382	1.107	1.108	1.057	1.016	1.065	1.134
1995		52.204	5.721	1.550	1.066	1.082	1.109	1.061	1.126	1.127	1.352	1.098
1996		148.104	1.350	1.629	1.201	1.404	1.189	1.097	1.103	1.098	1.075	1.084
1997		46.752	1.654	1.301	1.337	1.409	1.170	1.114	1.107	1.067	1.111	1.146
1998		22.773	2.029	1.499	1.216	1.151	1.406	1.130	1.142	1.095	1.131	1.124
1999		1.893	1.318	1.445	1.325	1.189	1.132	1.194	1.233	1.141	1.112	1.125
2000		2.539	1.645	1.349	1.155	1.096	1.060	1.071	1.065	1.056	1.105	1.075
2001		4.250	2.291	1.392	1.257	1.432	1.163	1.094	1.068	1.079	1.078	1.081
2002		5.568	2.060	1.500	1.403	1.216	1.405	1.194	1.165	1.125	1.136	1.140
2003		2.263	1.215	1.191	1.450	1.572	1.114	1.099	1.144	1.125	1.102	1.146
2004		96.460	2.704	1.475	1.211	1.273	1.179	1.145	1.065	1.103	1.095	1.082
2005		990.750	33.555	2.070	1.359	1.538	1.218	1.147	1.103	1.088	1.079	1.073
2006		151.367	2.362	2.435	1.453	1.757	1.196	1.140	1.106	1.097	1.103	1.097
2007		5.277	2.452	1.731	1.334	1.310	1.208	1.163	1.148	1.125	1.108	1.094
2008		69.984	2.593	1.654	1.222	1.185	1.238	1.212	1.193	1.176	1.113	1.103
2009		2.206	2.403	1.525	1.197	1.171	1.207	1.296	1.096	1.099	1.099	1.122
2010		8.853	1.172	1.515	1.125	1.077	1.110	1.073	1.066	1.064	1.064	
2011		12.336	5.594	1.419	1.459	1.274	1.203	1.159	1.110	1.110		
2012	389.211	11.787	3.840	1.699	1.240	1.129	1.178	1.128	1.124			
2013		6.885	2.132	1.359	1.233	1.196	1.187	1.132				
2014		5.833	2.006	1.717	1.325	1.178	1.159					
2015		860.371	2.953	1.861	1.252	1.297						
2016		1.390	1.153	1.404	1.239							
2017		3.735	1.864	1.601								
2018		9.295	1.967									
2019		81.002										
2020												
Simple Avg. - Incremental		98.716	3.493	1.608	1.294	1.266	1.176	1.129	1.111	1.096	1.104	1.109
Wtd Avg. All - Incremental		5.518	2.108	1.572	1.289	1.258	1.187	1.142	1.119	1.101	1.103	1.112
Wtd Latest Five - Incremental		6.704	1.985	1.606	1.266	1.217	1.170	1.170	1.117	1.117	1.101	1.099
Wtd Latest Three - Incremental		10.824	1.781	1.687	1.285	1.221	1.173	1.141	1.103	1.096	1.097	1.106
Wtd Avg. All - Cumulative		452.861	82.063	38.921	24.766	19.220	15.277	12.868	11.266	10.066	9.145	8.287
Wtd Latest Five - Cumulative		492.772	73.499	37.023	23.049	18.206	14.958	12.784	10.925	9.777	8.750	7.947

Paid Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	147:159	159:171	171:183	183:195	195:207	207:219	219:231	231:243	243:255	255:267	267:279	279:291
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1989	1.033	1.058	1.042	1.047	1.049	1.041	1.034	1.022	1.029	1.027	1.043	1.039
1990	1.068	1.111	1.112	1.111	1.092	1.037	1.033	1.030	1.038	1.031	1.037	1.059
1991	1.074	1.067	1.076	1.070	1.138	1.227	1.169	1.147	1.101	1.212	1.089	1.094
1992	1.079	1.071	1.064	1.070	1.080	1.083	1.107	1.087	1.069	1.104	1.096	1.082
1993	1.110	1.096	1.067	1.068	1.061	1.068	1.058	1.063	1.073	1.064	1.053	1.051
1994	1.015	1.017	1.038	1.032	1.035	1.028	1.027	1.043	1.048	1.043	1.041	1.044
1995	1.122	1.134	1.032	1.339	1.061	1.064	1.103	1.098	1.085	1.093	1.068	1.058
1996	1.074	1.080	1.088	1.082	1.053	1.061	1.057	1.055	1.057	1.058	1.056	1.052
1997	1.149	1.114	1.105	1.149	1.079	1.065	1.067	1.062	1.052	1.055	1.059	1.064
1998	1.126	1.113	1.099	1.120	1.099	1.090	1.086	1.077	1.076	1.066	1.068	1.068
1999	1.103	1.069	1.079	1.073	1.051	1.048	1.037	1.034	1.026	1.035		
2000	1.067	1.085	1.077	1.061	1.066	1.061	1.066	1.058	1.052			
2001	1.096	1.084	1.091	1.070	1.064	1.070	1.057	1.059				
2002	1.104	1.100	1.087	1.074	1.071	1.068	1.077					
2003	1.139	1.105	1.092	1.069	1.064	1.073						
2004	1.069	1.068	1.078	1.076	1.066							
2005	1.076	1.073	1.084	1.095								
2006	1.077	1.087	1.076									
2007	1.099	1.077										
2008	1.117											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
Simple Avg. - Incremental	1.090	1.085	1.077	1.094	1.071	1.072	1.070	1.064	1.059	1.072	1.061	1.060
Wtd Avg. All - Incremental	1.092	1.085	1.078	1.090	1.068	1.068	1.067	1.062	1.059	1.066	1.062	1.059
Wtd Latest Five - Incremental	1.089	1.081	1.083	1.077	1.067	1.063	1.068	1.060	1.055	1.060	1.061	1.054
Wtd Latest Three - Incremental	1.096	1.080	1.079	1.083	1.068	1.069	1.070	1.048	1.055	1.055	1.063	1.058
Wtd Avg. All - Cumulative	7.450	6.824	6.289	5.836	5.356	5.012	4.695	4.399	4.143	3.913	3.672	3.458
Wtd Latest Five - Cumulative	7.234	6.643	6.147	5.677	5.269	4.937	4.643	4.347	4.101	3.888	3.666	3.454

Paid Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:387	387:Ult.
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1989	1.051	1.046	1.051	1.042	1.024	1.026	1.027	1.029	
1990	1.070	1.043	1.038	1.038	1.049	1.036	1.041		
1991	1.077	1.072	1.079	1.070	1.060	1.062			
1992	1.076	1.077	1.070	1.063	1.063				
1993	1.046	1.053	1.049	1.054					
1994	1.037	1.035	1.035						
1995	1.069	1.062							
1996	1.063								
1997									
1998									
1999									
2000									
2001									
2002									
2003									
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2010									
2011									
2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	1.061	1.055	1.054	1.053	1.049	1.042	1.034	1.029	
Wtd Avg. All - Incremental	1.059	1.057	1.055	1.054	1.048	1.040	1.031	1.029	
Wtd Latest Five - Incremental	1.058	1.060	1.056	1.054	1.048	1.040	1.031	1.029	
Wtd Latest Three - Incremental	1.058	1.052	1.053	1.060	1.060	1.040	1.031	1.029	
Wtd Avg. All - Cumulative	3.267	3.084	2.919	2.767	2.626	2.506	2.410	2.338	2.272
Wtd Latest Five - Cumulative	3.276	3.097	2.921	2.767	2.626	2.506	2.410	2.338	2.272

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

Year of Birth C.Y Ending	1989 3/31/1989	1990 3/31/1990	1991 3/31/1991	1992 3/31/1992	1993 3/31/1993	1994 3/31/1994	1995 3/31/1995	1996 3/31/1996	1997 3/31/1997	1998 3/31/1998	1999 3/31/1999	2000 3/31/2000
<b>Assumptions:</b>												
<b>I. Incremental Paid Inflation Per Year</b>												
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 - 4/1 to 3/31 (b)	1.75%	1.75%	1.68%	1.48%	1.50%	1.54%	1.22%	1.02%	1.04%	0.91%	0.93%	0.97%
<b>II. Case O/S Inflation Per Year</b>												
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 - 4/1 to 3/31	0.81%	0.81%	0.74%	0.52%	0.46%	0.41%	0.38%	0.35%	0.34%	0.25%	0.28%	0.36%
<b>III. Incurred Inflation Per Year - Wtd Avg. of Pd &amp; O/S - ( 10 % / 90 % )</b>												
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 - 4/1 to 3/31	0.90%	0.90%	0.83%	0.61%	0.56%	0.52%	0.46%	0.42%	0.41%	0.31%	0.35%	0.42%
<b>Year of Birth</b>	<b>3</b>	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>	<b>75</b>	<b>87</b>	<b>99</b>	<b>111</b>	<b>123</b>	<b>135</b>
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1989	1.000	1.017	1.035	1.050	1.066	1.082	1.095	1.107	1.118	1.128	1.139	1.150
1990	1.000	1.017	1.032	1.047	1.063	1.077	1.088	1.099	1.109	1.119	1.130	1.141
1991	1.000	1.015	1.030	1.046	1.059	1.070	1.081	1.091	1.101	1.111	1.122	1.135
1992	1.000	1.015	1.031	1.043	1.054	1.065	1.075	1.085	1.095	1.106	1.118	1.131
1993	1.000	1.015	1.028	1.038	1.049	1.059	1.069	1.079	1.090	1.102	1.114	1.127
1994	1.000	1.012	1.023	1.033	1.043	1.052	1.063	1.073	1.085	1.097	1.109	1.125
1995	1.000	1.010	1.021	1.030	1.040	1.050	1.060	1.072	1.084	1.096	1.112	1.126
1996	1.000	1.010	1.020	1.029	1.039	1.049	1.061	1.073	1.085	1.100	1.115	1.127
1997	1.000	1.009	1.019	1.028	1.039	1.050	1.062	1.074	1.089	1.103	1.115	1.128
1998	1.000	1.009	1.019	1.029	1.040	1.053	1.064	1.079	1.093	1.105	1.118	1.229
1999	1.000	1.010	1.020	1.031	1.043	1.054	1.069	1.083	1.095	1.108	1.218	1.270
2000	1.000	1.010	1.021	1.033	1.044	1.059	1.073	1.084	1.097	1.206	1.257	1.268
2001	1.000	1.011	1.023	1.034	1.048	1.062	1.073	1.086	1.194	1.245	1.255	1.267
2002	1.000	1.012	1.023	1.037	1.051	1.062	1.074	1.181	1.232	1.242	1.254	1.263
2003	1.000	1.011	1.025	1.039	1.050	1.062	1.168	1.217	1.228	1.239	1.248	1.255
2004	1.000	1.014	1.027	1.038	1.051	1.155	1.204	1.214	1.226	1.235	1.242	1.248
2005	1.000	1.013	1.024	1.036	1.139	1.188	1.197	1.209	1.218	1.224	1.231	1.236
2006	1.000	1.011	1.023	1.124	1.172	1.182	1.193	1.202	1.209	1.215	1.220	1.229
2007	1.000	1.012	1.112	1.160	1.170	1.181	1.189	1.196	1.202	1.207	1.216	1.223
2008	1.000	1.100	1.146	1.156	1.167	1.175	1.182	1.188	1.193	1.202	1.208	1.214
2009	1.000	1.043	1.051	1.061	1.069	1.075	1.080	1.085	1.093	1.099	1.104	1.110
2010	1.000	1.008	1.018	1.025	1.031	1.036	1.041	1.048	1.054	1.059	1.065	1.069
2011	1.000	1.009	1.017	1.022	1.028	1.032	1.040	1.045	1.051	1.056	1.060	
2012	1.000	1.007	1.013	1.018	1.023	1.030	1.036	1.041	1.046	1.050		
2013	1.000	1.006	1.011	1.015	1.023	1.028	1.033	1.038	1.042			
2014	1.000	1.005	1.010	1.017	1.022	1.027	1.033	1.036				
2015	1.000	1.004	1.012	1.017	1.022	1.027	1.031					
2016	1.000	1.007	1.013	1.018	1.023	1.027						
2017	1.000	1.005	1.010	1.015	1.019							
2018	1.000	1.005	1.010	1.014								
2019	1.000	1.005	1.009									
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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, 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 3/31/2001	2002 3/31/2002	2003 3/31/2003	2004 3/31/2004	2005 3/31/2005	2006 3/31/2006	2007 3/31/2007	2008 3/31/2008	2009 3/31/2009	2010 3/31/2010	2011 3/31/2011	2012 3/31/2012
<b>Assumptions:</b>												
<b>I. Incremental Paid Inflation Per Year</b>												
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 - 4/1 to 3/31 (b)	0.99%	1.09%	1.16%	1.09%	1.41%	1.30%	1.07%	1.18%	9.95%	4.26%	0.84%	0.94%
<b>II. Case O/S Inflation Per Year</b>												
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 - 4/1 to 3/31	0.39%	0.32%	0.35%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.33%	0.32%	0.42%
<b>III. Incurred Inflation Per Year - Wtd Avg. of Pd &amp; O/S - ( 10 % / 90 % )</b>												
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 - 4/1 to 3/31	0.45%	0.40%	0.43%	0.37%	4.59%	0.91%	4.48%	0.57%	5.09%	0.73%	0.37%	0.48%
Year of Birth	147	159	171	183	195	207	219	231	243	255	267	279
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1989	1.161	1.174	1.188	1.201	1.217	1.233	1.247	1.261	1.387	1.446	1.458	1.472
1990	1.154	1.167	1.180	1.197	1.212	1.225	1.240	1.363	1.421	1.433	1.446	1.457
1991	1.148	1.160	1.177	1.192	1.205	1.219	1.340	1.397	1.409	1.422	1.433	1.441
1992	1.143	1.160	1.175	1.187	1.201	1.321	1.377	1.389	1.402	1.412	1.420	1.427
1993	1.142	1.157	1.170	1.184	1.301	1.357	1.368	1.381	1.391	1.399	1.406	1.412
1994	1.140	1.152	1.166	1.282	1.336	1.347	1.360	1.370	1.378	1.385	1.391	1.401
1995	1.138	1.151	1.266	1.320	1.331	1.344	1.353	1.361	1.368	1.374	1.384	1.391
1996	1.140	1.253	1.307	1.318	1.330	1.340	1.347	1.354	1.360	1.370	1.377	1.384
1997	1.240	1.293	1.304	1.316	1.326	1.333	1.340	1.346	1.356	1.363	1.370	1.377
1998	1.281	1.292	1.304	1.314	1.321	1.328	1.334	1.344	1.351	1.357	1.364	1.369
1999	1.280	1.292	1.302	1.309	1.316	1.321	1.331	1.338	1.345	1.352	1.357	1.357
2000	1.280	1.289	1.296	1.303	1.309	1.318	1.325	1.332	1.339	1.344	1.344	1.344
2001	1.276	1.284	1.290	1.296	1.305	1.312	1.319	1.326	1.330	1.330	1.330	1.330
2002	1.270	1.276	1.282	1.291	1.298	1.305	1.311	1.316	1.326	1.330	1.330	1.330
2003	1.262	1.267	1.277	1.283	1.290	1.296	1.301	1.311	1.326	1.330	1.330	1.330
2004	1.254	1.263	1.269	1.276	1.282	1.287	1.293	1.301	1.311	1.326	1.330	1.330
2005	1.245	1.252	1.258	1.264	1.269	1.275	1.282	1.291	1.301	1.316	1.326	1.330
2006	1.236	1.242	1.248	1.253	1.258	1.264	1.271	1.280	1.290	1.300	1.310	1.314
2007	1.229	1.235	1.239	1.245	1.250	1.256	1.263	1.272	1.282	1.292	1.302	1.306
2008	1.221	1.225	1.231	1.237	1.242	1.248	1.255	1.264	1.274	1.284	1.294	1.308
2009	1.114	1.120	1.126	1.132	1.137	1.143	1.150	1.157	1.167	1.177	1.187	1.197
2010	1.106	1.112	1.118	1.124	1.129	1.135	1.142	1.150	1.159	1.169	1.179	1.189
2011	1.098	1.104	1.110	1.116	1.121	1.127	1.134	1.142	1.151	1.161	1.171	1.181
2012	1.091	1.097	1.103	1.109	1.114	1.120	1.127	1.135	1.144	1.154	1.164	1.174
2013	1.084	1.090	1.096	1.102	1.107	1.113	1.120	1.128	1.137	1.147	1.157	1.167
2014	1.078	1.084	1.090	1.096	1.101	1.107	1.114	1.122	1.131	1.141	1.151	1.161
2015	1.072	1.078	1.084	1.090	1.095	1.101	1.108	1.116	1.125	1.135	1.145	1.155
2016	1.066	1.072	1.078	1.084	1.089	1.095	1.102	1.110	1.119	1.129	1.139	1.149
2017	1.060	1.066	1.072	1.078	1.083	1.089	1.096	1.104	1.113	1.123	1.133	1.143
2018	1.054	1.060	1.066	1.072	1.077	1.083	1.090	1.098	1.107	1.117	1.127	1.137
2019	1.049	1.055	1.061	1.067	1.072	1.078	1.085	1.093	1.102	1.112	1.122	1.132
2020	1.044	1.050	1.056	1.062	1.067	1.073	1.080	1.088	1.097	1.107	1.117	1.127
2021	1.039	1.045	1.051	1.057	1.062	1.068	1.075	1.083	1.092	1.102	1.112	1.122

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

(b) These are interpolated inflation factors. Except for calendar years ending 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, 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 3/31/2013	2014 3/31/2014	2015 3/31/2015	2016 3/31/2016	2017 3/31/2017	2018 3/31/2018	2019 3/31/2019	2020 3/31/2020	2021 3/31/2021
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**Assumptions:**

**I. Incremental Paid Inflation Per Year**

A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%	0.44%
B. Accident Year - 4/1 to 3/31 (b)	0.73%	0.56%	0.51%	0.44%	0.73%	0.53%	0.50%	0.51%	0.36%

**II. Case O/S Inflation Per Year**

A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%	0.25%
B. Accident Year - 4/1 to 3/31	9.83%	0.59%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.20%

**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 - 4/1 to 3/31	8.92%	0.59%	0.22%	0.20%	1.88%	0.25%	0.25%	0.96%	0.22%

Year of Birth	291	303	315	327	339	351	363	375	387
1989	1.482	1.491	1.498	1.505	1.516	1.524	1.532	1.539	1.545
1990	1.465	1.473	1.479	1.490	1.498	1.505	1.513	1.518	
1991	1.448	1.455	1.465	1.473	1.480	1.488	1.493		
1992	1.433	1.444	1.451	1.459	1.466	1.471			
1993	1.423	1.430	1.437	1.445	1.450				
1994	1.408	1.415	1.423	1.428					
1995	1.398	1.405	1.410						
1996	1.391	1.396							
1997	1.382								
1998									
1999									
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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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, 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 3/31/1989	1990 3/31/1990	1991 3/31/1991	1992 3/31/1992	1993 3/31/1993	1994 3/31/1994	1995 3/31/1995	1996 3/31/1996	1997 3/31/1997	1998 3/31/1998	1999 3/31/1999	2000 3/31/2000
Year of Birth	3	15	27	39	51	63	75	87	99	111	123	135
<b>Assumptions:</b>												
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 - 4/1 to 3/31 (b)	1.75%	1.75%	1.68%	1.48%	1.50%	1.54%	1.22%	1.02%	1.04%	0.91%	0.93%	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 - 4/1 to 3/31	0.81%	0.81%	0.74%	0.52%	0.46%	0.41%	0.38%	0.35%	0.34%	0.25%	0.28%	0.36%
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 - 4/1 to 3/31	0.90%	0.90%	0.83%	0.61%	0.56%	0.52%	0.46%	0.42%	0.41%	0.31%	0.35%	0.42%
1989	1.000	1.008	1.016	1.021	1.025	1.030	1.034	1.037	1.041	1.043	1.046	1.050
1990	1.000	1.007	1.013	1.017	1.021	1.025	1.029	1.032	1.035	1.038	1.042	1.046
1991	1.000	1.005	1.010	1.014	1.018	1.021	1.025	1.027	1.030	1.034	1.038	1.041
1992	1.000	1.005	1.009	1.013	1.016	1.019	1.022	1.025	1.029	1.033	1.036	1.040
1993	1.000	1.004	1.008	1.011	1.015	1.017	1.020	1.024	1.028	1.031	1.035	1.038
1994	1.000	1.004	1.007	1.011	1.013	1.016	1.020	1.024	1.027	1.031	1.034	1.085
1995	1.000	1.004	1.007	1.009	1.012	1.016	1.020	1.023	1.027	1.030	1.081	1.090
1996	1.000	1.003	1.006	1.009	1.012	1.016	1.019	1.023	1.026	1.077	1.086	1.139
1997	1.000	1.002	1.005	1.009	1.013	1.016	1.020	1.023	1.073	1.082	1.135	1.141
1998	1.000	1.003	1.006	1.010	1.014	1.017	1.020	1.071	1.080	1.132	1.138	1.190
1999	1.000	1.004	1.008	1.011	1.014	1.017	1.068	1.077	1.129	1.135	1.186	1.190
2000	1.000	1.004	1.007	1.011	1.014	1.064	1.073	1.125	1.131	1.182	1.186	1.190
2001	1.000	1.003	1.007	1.010	1.060	1.069	1.121	1.126	1.178	1.181	1.185	1.190
2002	1.000	1.004	1.006	1.056	1.065	1.117	1.123	1.174	1.178	1.181	1.186	1.303
2003	1.000	1.003	1.052	1.062	1.113	1.119	1.170	1.174	1.177	1.182	1.299	1.306
2004	1.000	1.049	1.059	1.110	1.115	1.166	1.170	1.174	1.179	1.295	1.302	1.305
2005	1.000	1.009	1.058	1.063	1.111	1.115	1.119	1.123	1.234	1.241	1.243	1.246
2006	1.000	1.049	1.054	1.102	1.105	1.109	1.114	1.223	1.230	1.233	1.235	1.260
2007	1.000	1.005	1.051	1.054	1.058	1.062	1.167	1.173	1.176	1.178	1.201	1.204
2008	1.000	1.046	1.049	1.052	1.057	1.161	1.168	1.170	1.172	1.195	1.198	1.201
2009	1.000	1.003	1.007	1.011	1.110	1.117	1.119	1.121	1.143	1.146	1.148	1.160
2010	1.000	1.003	1.007	1.106	1.113	1.115	1.117	1.139	1.142	1.144	1.156	1.158
2011	1.000	1.004	1.103	1.109	1.112	1.113	1.136	1.138	1.141	1.152	1.155	
2012	1.000	1.098	1.105	1.107	1.109	1.131	1.133	1.136	1.147	1.150		
2013	1.000	1.006	1.008	1.009	1.030	1.032	1.034	1.045	1.047			
2014	1.000	1.002	1.004	1.024	1.026	1.028	1.039	1.041				
2015	1.000	1.002	1.022	1.024	1.026	1.037	1.039					
2016	1.000	1.020	1.022	1.025	1.035	1.037						
2017	1.000	1.002	1.004	1.015	1.017							
2018	1.000	1.002	1.012	1.014								
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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, 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 3/31/2001	2002 3/31/2002	2003 3/31/2003	2004 3/31/2004	2005 3/31/2005	2006 3/31/2006	2007 3/31/2007	2008 3/31/2008	2009 3/31/2009	2010 3/31/2010	2011 3/31/2011	2012 3/31/2012
<b>Assumptions:</b>												
<b>I. Incremental Paid Inflation Per Year</b>												
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 - 4/1 to 3/31 (b)	0.99%	1.09%	1.16%	1.09%	1.41%	1.30%	1.07%	1.18%	9.95%	4.26%	0.84%	0.94%
<b>II. Case O/S Inflation Per Year</b>												
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 - 4/1 to 3/31	0.39%	0.32%	0.35%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.33%	0.32%	0.42%
<b>III. Incurred Inflation Per Year - Wtd Avg. of Pd &amp; O/S - ( 10 % / 90 % )</b>												
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 - 4/1 to 3/31	0.45%	0.40%	0.43%	0.37%	4.59%	0.91%	4.48%	0.57%	5.09%	0.73%	0.37%	0.48%
<b>Year of Birth</b>	<b>147</b>	<b>159</b>	<b>171</b>	<b>183</b>	<b>195</b>	<b>207</b>	<b>219</b>	<b>231</b>	<b>243</b>	<b>255</b>	<b>267</b>	<b>279</b>
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1989	1.054	1.057	1.061	1.064	1.117	1.126	1.181	1.187	1.241	1.245	1.249	1.255
1990	1.049	1.053	1.056	1.108	1.117	1.172	1.178	1.231	1.235	1.239	1.245	1.367
1991	1.045	1.048	1.100	1.109	1.163	1.169	1.222	1.226	1.230	1.235	1.357	1.365
1992	1.043	1.094	1.104	1.157	1.163	1.216	1.220	1.224	1.229	1.350	1.358	1.360
1993	1.089	1.099	1.152	1.158	1.210	1.214	1.218	1.223	1.344	1.352	1.354	1.356
1994	1.094	1.147	1.153	1.205	1.209	1.213	1.218	1.338	1.346	1.349	1.351	1.378
1995	1.143	1.149	1.201	1.205	1.209	1.214	1.333	1.341	1.344	1.346	1.373	1.376
1996	1.145	1.197	1.201	1.204	1.210	1.328	1.336	1.339	1.341	1.368	1.371	1.374
1997	1.193	1.197	1.200	1.206	1.324	1.332	1.334	1.337	1.363	1.366	1.369	1.383
1998	1.194	1.198	1.203	1.321	1.329	1.331	1.333	1.360	1.363	1.366	1.380	1.383
1999	1.194	1.199	1.317	1.325	1.327	1.330	1.356	1.359	1.362	1.376	1.379	
2000	1.195	1.312	1.320	1.323	1.325	1.351	1.354	1.357	1.371	1.374		
2001	1.307	1.315	1.317	1.320	1.346	1.349	1.352	1.366	1.369			
2002	1.311	1.313	1.315	1.342	1.345	1.348	1.361	1.364				
2003	1.309	1.311	1.337	1.340	1.343	1.357	1.359					
2004	1.307	1.333	1.336	1.339	1.353	1.356						
2005	1.271	1.273	1.276	1.289	1.292							
2006	1.262	1.265	1.278	1.281								
2007	1.207	1.219	1.221									
2008	1.213	1.215										
2009	1.162											
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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, 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 3/31/2013	2014 3/31/2014	2015 3/31/2015	2016 3/31/2016	2017 3/31/2017	2018 3/31/2018	2019 3/31/2019	2020 3/31/2020	2021 3/31/2021
<b>Assumptions:</b>									
<b>I. Incremental Paid Inflation Per Year</b>									
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 - 4/1 to 3/31 (b)	0.73%	0.56%	0.51%	0.44%	0.73%	0.53%	0.50%	0.51%	0.36%
<b>II. Case O/S Inflation Per Year</b>									
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 - 4/1 to 3/31	9.83%	0.59%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.20%
<b>III. Incurred Inflation Per Year - Wtd Avg. of Pd &amp; O/S - ( 10 % / 90 % )</b>									
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 - 4/1 to 3/31	8.92%	0.59%	0.22%	0.20%	1.88%	0.25%	0.25%	0.96%	0.22%
Year of Birth	291	303	315	327	339	351	363	375	387
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1989	1.378	1.386	1.389	1.391	1.419	1.422	1.425	1.440	1.443
1990	1.375	1.377	1.380	1.408	1.411	1.414	1.428	1.431	
1991	1.367	1.370	1.397	1.400	1.403	1.418	1.421		
1992	1.363	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	1.401					
1995	1.379	1.393	1.396						
1996	1.388	1.391							
1997	1.386								
1998									
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2018									
2019									
2020									
2021									

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

(b) These are interpolated inflation factors. Except for calendar years ending 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, 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 March 31, 2021

Year of Birth	Reported Accepted Claim Counts				IBNR Accepted Claim Counts			Ultimate Accepted Claim Counts			
	DA (a)		AAD (b)		Combined (2)+(3)+(4)	DA Only (d)	AAD & AAA Only (d)	All (e) Accepted Claim Counts	DA Only (2) + (6)	AAD & AAA Only (3)+(4)+(7)	All Accepted Claim Counts (9) + (10)
	(1)	(2)	(3)	(4)					(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	2	4	13				-	7	6	13
2001	9	-	4	13				-	9	4	13
2002	5	4	13	22				-	5	17	22
2003	6	-	3	9				-	6	3	9
2004	7	1	5	13				-	7	6	13
2005	2	4	7	13				-	2	11	13
2006	1	3	9	13				-	1	12	13
2007	5	3	7	15				-	5	10	15
2008	1	1	9	11				-	1	10	11
2009	6	1	10	17				-	6	11	17
2010	6	1	5	12				-	6	6	12
2011	2	2	10	14				-	2	12	14
2012	4	-	7	11				-	4	7	11
2013	3	1	7	11				-	3	8	11
2014	3	1	9	13				-	3	10	13
2015	6	-	15	21				-	6	15	21
2016	4	-	5	9	-	1	1	1	4	6	10
2017	2	1	12	15	1	2	3	3	3	15	18
2018	8	1	15	24	1	3	4	9	9	19	28
2019	2	1	8	11	2	7	9	4	4	16	20
2020	1	-	1	2	3	12	15	4	4	13	17
2021 (3 Mo)	-	-	-	-	1	4	5	1	4	5	5
Totals All:	146	67	228	441	8	29	37	154	324	478	
2016 - 2021	17	3	41	61	8	29	37	25	73	98	

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 March 31, 2021.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of March 31, 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 March 31, 2021

Year of Birth	Actual (a) Accepted Claim Cts. @ 3/31/21					Indicated Ultimate Reported Claim Cts. (3) x (5)	Ratio of Actual Accepted to Reported Claims (2) / (3)	Estimated Ultimate Accepted Claim Cts. (c) (8) / (6)	Ratio of Ultimate Accepted to Ultimate Rept. Claims (8) / (6)	IBNR for All Accepted Claim Cts. (8) - (2)
	Actual (a) Accepted Claim Cts. @ 3/31/21	Reported Claim Cts. (b) @ 3/31/21	Loss Development Factors							
	(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	1.005	1.005	32.2	0.34375	11	0.34204	-	
2014	13	45	1.015	1.020	45.9	0.28889	13	0.28320	-	
2015	21	48	1.015	1.035	49.7	0.43750	21	0.42255	-	
2016	9	31	1.090	1.129	35.0		10	0.28583	1	
2017	15	37	1.150	1.298	48.0		18	0.37484	3	
2018	24	47	1.175	1.525	71.7		28	0.39066	4	
2019	11	27	1.750	2.669	72.1		20	0.27757	9	
2020	2	7	3.000	8.006	56.0		17	0.30334	15	
2021 (3 Mo)	-	-	7.000	56.043	-		5		5	
Totals:	441	1,222			1,359		478		37	

Notes:(a) Based on individual claim detail provided by NICA as of March 31, 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 March 31, 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: 0.0350  
But Excluding DA Only

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

1. AAA & AAD Only 0.2657
2. DA Only 0.1000

Year of Birth	Actual (b) AAA & AAD Accepted Claim Cts. @ 3/31/21	All Reported Claim Cts. Excl. DA (c) @ 3/31/21	Insured Physicians @ 3/31/21	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 Reported Claim Cts. Excl. DA (2) + {[1-(5)] x (7) x B.1}	Final Selected Ultimate AAA & AAD Accepted Claim Cts. (10) - (2)	IBNR AAA & AAD Accepted Claim Cts. (10) - (2)	
				Accepted AAA & AAD	Reported Claim Cts.	Insured Physicians					
				Claim Cts. @ 3/31/21	Excl. DA (c) @ 3/31/21	@ 3/31/21					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
2016	5	27	1,318	97.56%	88.61%	32.25	5.21	5.30	6	1	
2017	13	35	1,356	91.18%	77.05%	45.89	14.08	14.11	15	2	
2018	16	39	1,420	82.89%	65.58%	56.11	18.55	18.26	19	3	
2019	9	25	1,501	55.26%	37.47%	57.85	15.88	15.25	16	7	
2020	1	6	1,575	22.10%	12.49%	54.24	12.23	12.41	13	12	
2021 (3 Mo)	-	-	1,543	5.53%	1.78%	13.26	3.33	3.39	4	4	
Subtotals:	44	132	8,713			259.60	69.27	68.72	73	29	
Indicated Ultimate DA Only Accepted Claims Based on											
Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 3/31/21	All Reported Claim Cts. Excl. DA (c) @ 3/31/21	Insured Physicians @ 3/31/21	Estimated Claim Reporting Pattern - Based on :			B/F Method Estimated Ultimate (d) Reported Excl. DA (13) + {[1-(16)] x (14) x A.3}	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}	Final Selected Ultimate DA Only Accepted Claim Cts. (20) - (12)	IBNR DA Only Accepted Claim Cts. (20) - (12)
				Accepted DA Only	Reported Claim Cts.	Insured Physicians					
				Claim Cts. @ 3/31/21	Excl. DA (c) @ 3/31/21	@ 3/31/21					
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
2016	4	27	1,318	100.00%	88.61%	32.25	4.00	4.00	4	-	
2017	2	35	1,356	95.24%	77.05%	45.89	2.22	2.23	3	1	
2018	8	39	1,420	82.82%	65.58%	56.11	8.96	8.85	9	1	
2019	2	25	1,501	59.15%	37.47%	57.85	4.36	4.15	4	2	
2020	1	6	1,575	19.72%	12.49%	54.24	5.35	5.43	4	3	
2021 (3 Mo)	-	-	1,543	3.94%	1.78%	13.26	1.27	1.30	1	1	
Subtotals:	17	132	8,713			259.60	26.17	25.95	25	8	

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

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

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

(d) The formula shown below for birth year 2021 is adjusted to account for the partial year.

## Development of Ultimate Accepted Claim Counts ( B/F Estimate)

Evaluated As of March 31, 2021

Year of Birth	Actual (a) Accepted Claim Counts			All Reported Claim Cts. Excluding DA Claims @ 3/31/21 (4) - (3)			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)
	AAA & AAD Only @ 3/31/21		DA Only @ 3/31/21	All (b) Reported Claim Cts. @ 3/31/21	Insured Physicians	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	15	6	48	42	1,273	0.0118	0.0047	0.0330	0.3571	0.1429	
<b>Subtotals:</b>											
89 to 15	251	129	1,073	944	22,745	0.0110	0.0057	0.0415	0.2659	0.1367	
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604	
03 to 15	121	52	516	464	13,313	0.0091	0.0039	0.0349	0.2608	0.1121	
08 to 15	79	31	351	320	8,936	0.0088	0.0035	0.0358	0.2469	0.0969	
05 to 15	112	39	462	423	11,687	0.0096	0.0033	0.0362	0.2648	0.0922	
(12) Selected Frequency =====>							0.0093	0.0035	0.0350	0.2657	0.1000

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 March 31, 2021

Year of Birth	Reported Open Accepted Claim Counts @ 3/31/21				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	-	-	4	4	-	-	-	-	4	4
2001	-	-	4	4	-	-	-	-	4	4
2002	-	-	13	13	-	-	-	-	13	13
2003	-	-	3	3	-	-	-	-	3	3
2004	-	-	5	5	-	-	-	-	5	5
2005	-	-	7	7	-	-	-	-	7	7
2006	-	-	9	9	-	-	-	-	9	9
2007	-	-	7	7	-	-	-	-	7	7
2008	-	-	9	9	-	-	-	-	9	9
2009	-	-	10	10	-	-	-	-	10	10
2010	-	-	5	5	-	-	-	-	5	5
2011	-	-	10	10	-	-	-	-	10	10
2012	-	-	7	7	-	-	-	-	7	7
2013	-	-	7	7	-	-	-	-	7	7
2014	-	-	9	9	-	-	-	-	9	9
2015	-	-	15	15	-	-	-	-	15	15
2016	1	-	5	6	-	1	1	1	6	7
2017	-	-	12	12	1	2	3	1	14	15
2018	-	-	15	15	1	3	4	1	18	19
2019	-	-	8	8	2	7	9	2	15	17
2020	1	-	1	2	3	12	15	4	13	17
2021 (3 Mo)	-	-	-	-	1	4	5	1	4	5
Totals All:	2	-	228	230	8	29	37	10	257	267

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 March 31, 2021.

(c) AAA are accepted claims that are alive as of March 31, 2021.

(d) See Exhibit X, Sheet 1a, Columns (6), (7), and (8), respectively.

## Reported Claim Counts

## Reported Claim Counts

## Reported Claim Counts

Reported Claim Counts

Period to Period Development Factors

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.294	1.182	1.115	1.069	1.032	1.000	1.000	1.000	1.000
1990			2.625	1.286	1.259	1.088	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.667	2.625	1.333	1.036	1.172	1.029	1.057	1.000	1.000	1.000	1.000
1992	3.000	2.400	1.083	1.128	1.068	1.021	1.000	1.000	1.000	1.000	1.000	1.000
1993	4.250	1.941	1.061	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	3.167	1.526	1.069	1.032	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	4.500	1.667	1.400	1.143	1.042	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996	3.250	1.462	1.368	1.308	1.147	1.000	1.000	1.026	1.000	1.000	1.000	1.000
1997	5.333	1.750	1.214	1.235	1.119	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	3.400	1.824	1.097	1.088	1.135	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.667	1.600	1.208	1.172	1.147	1.026	1.000	1.000	1.000	1.000	1.000	1.000
2000	1.800	1.556	1.143	1.094	1.086	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	3.750	1.667	1.240	1.226	1.079	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	2.857	1.750	1.143	1.075	1.163	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	2.250	1.444	1.231	1.250	1.050	1.000	1.095	1.000	1.000	1.000	1.000	1.000
2004	4.000	1.333	1.313	1.190	1.160	1.034	1.033	1.000	1.000	1.000	1.000	1.000
2005	4.667	1.714	1.250	1.233	1.054	1.026	1.025	1.000	1.000	1.000	1.000	1.000
2006	3.333	1.900	1.263	1.292	1.065	1.000	1.000	1.030	1.000	1.000	1.000	1.000
2007	3.250	1.923	1.040	1.192	1.032	1.031	1.091	1.000	1.000	1.000	1.000	1.000
2008	3.000	1.667	1.250	1.320	1.121	1.000	1.135	1.000	1.000	1.000	1.000	1.000
2009	2.667	1.875	1.167	1.229	1.116	1.000	1.000	1.042	1.000	1.000	1.000	1.000
2010	2.286	1.750	1.179	1.152	1.026	1.000	1.000	1.026	1.000	1.000	1.000	1.000
2011	7.000	2.143	1.933	1.276	1.027	1.053	1.000	1.100	1.000	1.000	1.000	1.000
2012	5.000	4.200	1.952	1.098	1.067	1.042	1.000	1.000	1.000	1.000		
2013	6.000	2.500	1.533	1.174	1.148	1.032	1.000	1.000				
2014	3.167	1.789	1.118	1.132	1.023	1.023						
2015	8.000	2.375	1.105	1.071	1.067							
2016	9.000	1.556	1.500	1.286	1.148							
2017		3.125	1.400	1.057								
2018		3.667	1.424									
2019	11.000	2.455										
2020												
Simple Avg. - Incremental	7.600	3.307	1.790	1.198	1.159	1.090	1.011	1.025	1.005	1.000	1.000	1.000
Wtd Avg. All - Incremental	32.600	2.950	1.751	1.177	1.149	1.089	1.010	1.022	1.005	1.000	1.000	1.000
Wtd Latest Five - Incremental	22.000	2.949	1.636	1.132	1.106	1.044	1.005	1.019	1.013	1.000	1.000	1.000
Wtd Latest Three - Incremental	27.000	3.036	1.431	1.128	1.112	1.042	1.008	1.033	1.008	1.000	1.000	1.000
Selected Incremental - Prior 3/31/20	7.000	3.000	1.850	1.175	1.150	1.090	1.015	1.015	1.005	1.000	1.000	1.000
Selected - Incremental	7.000	3.000	1.750	1.175	1.150	1.090	1.015	1.015	1.005	1.000	1.000	1.000
Selected - Cumulative	56.043	8.006	2.669	1.525	1.298	1.129	1.035	1.020	1.005	1.000	1.000	1.000

## Reported Claim Counts

## Period to Period Development Factors

## Reported Claim Counts

## Period to Period Development Factors

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	1.50%	1.11%	0.30%
2022	1.90%	1.96%	1.47%
2023	1.60%	1.87%	1.95%
2024	1.83%	1.58%	1.85%
2025	1.46%	1.80%	1.57%
2026	1.29%	1.44%	1.79%
2027	1.26%	1.27%	1.43%
2028	1.14%	1.24%	1.26%
2029	1.31%	1.12%	1.24%
2030	1.67%	1.29%	1.12%
2031	1.40%	1.64%	1.28%
2032	1.46%	1.38%	1.63%
2033	1.43%	1.44%	1.37%
2034	1.70%	1.40%	1.43%
2035	1.41%	1.68%	1.39%
2036	1.43%	1.38%	1.66%
2037	1.41%	1.41%	1.37%
2038	1.38%	1.39%	1.40%
2039	1.36%	1.36%	1.38%
2040	1.62%	1.34%	1.35%
2041	1.51%	1.59%	1.33%
2042	1.57%	1.49%	1.58%
2043	1.72%	1.54%	1.48%
2044	1.64%	1.69%	1.53%
2045	1.67%	1.61%	1.68%
2046	1.76%	1.64%	1.60%
2047	1.60%	1.73%	1.63%
2048	1.53%	1.57%	1.72%
2049	1.42%	1.50%	1.56%
2050	2.18%	1.40%	1.49%
2051	2.16%	2.15%	1.39%
2052	2.11%	2.13%	2.13%
2053	2.06%	2.07%	2.11%
2054	1.99%	2.02%	2.06%
2055	1.97%	1.96%	2.01%
2056	1.90%	1.94%	1.95%
2057	1.88%	1.87%	1.92%
2058	1.78%	1.85%	1.86%
2059	1.72%	1.75%	1.84%
2060	1.65%	1.69%	1.74%
2061	1.60%	1.63%	1.68%
2062	1.59%	1.57%	1.62%
2063	1.56%	1.57%	1.56%
2064	1.51%	1.53%	1.56%
2065	1.44%	1.48%	1.52%
2066	1.39%	1.41%	1.47%
2067	1.37%	1.37%	1.40%
2068	1.32%	1.35%	1.36%
2069	1.29%	1.30%	1.34%
2070	1.25%	1.27%	1.29%

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	1.20%	1.23%	1.26%
2072	1.15%	1.18%	1.22%
2073	1.11%	1.14%	1.17%
2074	1.06%	1.09%	1.13%
2075	1.02%	1.04%	1.08%
2076	0.98%	1.00%	1.03%
2077	0.96%	0.96%	0.99%
2078	0.92%	0.95%	0.95%
2079	0.86%	0.90%	0.94%
2080	0.82%	0.85%	0.90%
2081	0.78%	0.81%	0.84%
2082	0.74%	0.76%	0.80%
2083	0.71%	0.73%	0.76%
2084	0.67%	0.70%	0.73%
2085	0.64%	0.66%	0.69%
2086	0.59%	0.63%	0.66%
2087	0.56%	0.58%	0.62%
2088	0.52%	0.55%	0.57%
2089	0.49%	0.52%	0.55%
2090	0.46%	0.48%	0.51%
2091	0.43%	0.45%	0.48%
2092	0.40%	0.42%	0.45%
2093	0.36%	0.39%	0.42%
2094	0.34%	0.36%	0.39%
2095	0.31%	0.33%	0.36%
2096	0.28%	0.31%	0.33%
2097	0.26%	0.27%	0.30%
2098	0.23%	0.26%	0.27%
2099	0.21%	0.23%	0.25%
2100	0.19%	0.21%	0.23%
2101	0.17%	0.18%	0.21%
2102	0.15%	0.17%	0.18%
2103	0.13%	0.15%	0.16%
2104	0.11%	0.13%	0.14%
2105	0.10%	0.11%	0.12%
2106	0.08%	0.10%	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	0.03%	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)
<b>Percent of Remaining (O/S) Loss &amp; Expense Payments By Calendar Year</b>										
Future Payments Based on 2021 Level - After Mortality										
2021	2.02%	2.18%	2.83%	2.70%	1.05%	1.06%	1.18%	1.45%	1.25%	1.45%
2022	1.26%	0.69%	1.35%	1.16%	1.27%	1.38%	1.39%	1.55%	1.90%	1.63%
2023	2.42%	1.58%	2.19%	1.57%	1.45%	1.25%	1.36%	1.36%	1.52%	1.87%
2024	2.36%	1.56%	2.11%	1.53%	1.85%	1.43%	1.23%	1.34%	1.34%	1.49%
2025	2.57%	1.74%	2.37%	1.78%	1.55%	1.82%	1.41%	1.21%	1.31%	1.32%
2026	2.28%	1.53%	1.99%	1.48%	1.62%	1.53%	1.79%	1.39%	1.19%	1.29%
2027	3.09%	1.97%	2.75%	2.15%	1.58%	1.60%	1.51%	1.76%	1.36%	1.16%
2028	2.17%	1.49%	1.87%	1.41%	1.89%	1.56%	1.57%	1.48%	1.73%	1.34%
2029	2.13%	1.47%	1.82%	1.39%	1.56%	1.86%	1.54%	1.54%	1.45%	1.70%
2030	2.47%	1.75%	2.15%	1.73%	1.59%	1.54%	1.83%	1.51%	1.52%	1.43%
2031	2.55%	1.46%	1.71%	1.33%	1.57%	1.56%	1.51%	1.80%	1.48%	1.49%
2032	2.50%	1.96%	1.67%	1.30%	1.53%	1.54%	1.54%	1.49%	1.77%	1.46%
2033	2.43%	1.93%	2.00%	1.27%	1.51%	1.51%	1.52%	1.51%	1.46%	1.74%
2034	3.11%	2.32%	2.47%	2.47%	1.79%	1.49%	1.48%	1.49%	1.48%	1.43%
2035	2.55%	2.05%	2.15%	2.12%	1.68%	1.77%	1.46%	1.46%	1.47%	1.46%
2036	2.36%	1.85%	1.85%	1.85%	1.74%	1.65%	1.74%	1.44%	1.43%	1.44%
2037	2.30%	1.86%	1.81%	1.80%	1.91%	1.72%	1.63%	1.71%	1.41%	1.41%
2038	2.25%	1.83%	2.07%	1.76%	1.82%	1.88%	1.69%	1.60%	1.68%	1.39%
2039	2.18%	1.80%	2.01%	2.31%	1.85%	1.79%	1.85%	1.66%	1.57%	1.65%
2040	2.40%	2.01%	2.24%	2.55%	1.95%	1.83%	1.76%	1.82%	1.63%	1.54%
2041	2.68%	2.11%	2.20%	2.67%	1.77%	1.92%	1.80%	1.73%	1.79%	1.60%
2042	2.01%	1.72%	1.85%	2.15%	1.70%	1.75%	1.89%	1.77%	1.70%	1.75%
2043	1.96%	1.69%	1.81%	2.10%	1.58%	1.67%	1.72%	1.86%	1.74%	1.67%
2044	1.91%	1.83%	1.77%	2.05%	2.42%	1.55%	1.65%	1.69%	1.83%	1.70%
2045	2.00%	1.94%	1.91%	2.16%	2.40%	2.39%	1.53%	1.62%	1.66%	1.79%
2046	1.79%	1.76%	1.68%	1.95%	2.34%	2.37%	2.35%	1.50%	1.59%	1.63%
2047	1.75%	1.73%	1.64%	1.90%	2.28%	2.30%	2.33%	2.31%	1.48%	1.56%
2048	2.17%	2.01%	1.82%	2.22%	2.21%	2.25%	2.27%	2.29%	2.27%	1.45%
2049	1.63%	1.67%	1.56%	1.80%	2.18%	2.18%	2.22%	2.23%	2.25%	2.22%
2050	1.79%	1.83%	1.75%	1.99%	2.11%	2.15%	2.15%	2.17%	2.19%	2.21%
2051	1.53%	1.61%	1.48%	1.71%	2.08%	2.08%	2.12%	2.11%	2.14%	2.15%
2052	1.48%	1.58%	1.44%	1.67%	1.98%	2.05%	2.05%	2.08%	2.07%	2.10%
2053	1.44%	1.55%	1.41%	1.63%	1.91%	1.95%	2.02%	2.01%	2.05%	2.03%
2054	1.38%	1.66%	1.37%	1.58%	1.84%	1.88%	1.92%	1.99%	1.98%	2.01%
2055	1.82%	2.00%	1.63%	1.94%	1.78%	1.81%	1.85%	1.89%	1.95%	1.94%
2056	1.35%	1.60%	1.48%	1.50%	1.77%	1.75%	1.78%	1.82%	1.85%	1.92%
2057	1.30%	1.56%	1.44%	1.45%	1.73%	1.74%	1.72%	1.75%	1.79%	1.82%
2058	1.25%	1.53%	1.49%	1.41%	1.67%	1.70%	1.72%	1.69%	1.72%	1.75%
2059	1.21%	1.50%	1.45%	1.37%	1.59%	1.65%	1.68%	1.69%	1.66%	1.69%
2060	1.30%	1.61%	1.58%	1.58%	1.54%	1.57%	1.62%	1.65%	1.66%	1.63%
2061	1.11%	1.42%	1.36%	1.38%	1.52%	1.52%	1.55%	1.59%	1.62%	1.63%
2062	1.34%	1.60%	1.43%	1.55%	1.47%	1.50%	1.50%	1.52%	1.57%	1.59%
2063	1.02%	1.35%	1.28%	1.29%	1.43%	1.45%	1.48%	1.47%	1.49%	1.54%
2064	0.98%	1.32%	1.24%	1.25%	1.39%	1.41%	1.43%	1.45%	1.45%	1.46%
2065	1.01%	1.37%	1.30%	1.30%	1.33%	1.37%	1.39%	1.40%	1.43%	1.42%
2066	0.89%	1.25%	1.16%	1.17%	1.28%	1.31%	1.35%	1.36%	1.38%	1.40%
2067	0.85%	1.21%	1.12%	1.13%	1.23%	1.26%	1.29%	1.32%	1.34%	1.35%
2068	0.81%	1.17%	1.08%	1.09%	1.17%	1.21%	1.24%	1.27%	1.30%	1.31%
2069	0.95%	1.29%	1.11%	1.20%	1.13%	1.16%	1.19%	1.22%	1.25%	1.27%
2070	0.81%	1.21%	1.11%	1.12%	1.08%	1.11%	1.14%	1.17%	1.20%	1.22%

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)
<b>Percent of Remaining (O/S) Loss &amp; Expense Payments By Calendar Year</b>										
Future Payments Based on 2021 Level - After Mortality										
2071	0.69%	1.06%	0.96%	0.98%	1.07%	1.07%	1.10%	1.12%	1.15%	1.18%
2072	0.65%	1.02%	0.91%	0.93%	1.02%	1.05%	1.05%	1.07%	1.10%	1.13%
2073	0.61%	0.99%	0.87%	0.90%	0.95%	1.00%	1.04%	1.03%	1.06%	1.08%
2074	0.58%	0.95%	0.84%	0.86%	0.91%	0.94%	0.99%	1.02%	1.01%	1.04%
2075	0.58%	0.97%	0.86%	0.87%	0.86%	0.90%	0.93%	0.97%	1.00%	1.00%
2076	0.62%	0.98%	0.79%	0.87%	0.82%	0.85%	0.88%	0.91%	0.95%	0.98%
2077	0.48%	0.84%	0.72%	0.75%	0.79%	0.81%	0.84%	0.87%	0.89%	0.94%
2078	0.44%	0.80%	0.68%	0.71%	0.74%	0.78%	0.80%	0.82%	0.85%	0.88%
2079	0.41%	0.76%	0.64%	0.67%	0.71%	0.73%	0.77%	0.79%	0.81%	0.84%
2080	0.43%	0.79%	0.67%	0.70%	0.65%	0.70%	0.72%	0.75%	0.77%	0.79%
2081	0.36%	0.69%	0.56%	0.60%	0.62%	0.64%	0.69%	0.71%	0.74%	0.76%
2082	0.33%	0.65%	0.52%	0.56%	0.58%	0.61%	0.63%	0.68%	0.70%	0.72%
2083	0.36%	0.68%	0.50%	0.58%	0.54%	0.57%	0.61%	0.62%	0.66%	0.68%
2084	0.28%	0.58%	0.45%	0.49%	0.51%	0.53%	0.56%	0.59%	0.61%	0.65%
2085	0.27%	0.57%	0.45%	0.49%	0.47%	0.50%	0.52%	0.55%	0.58%	0.60%
2086	0.23%	0.51%	0.39%	0.43%	0.44%	0.47%	0.50%	0.51%	0.54%	0.57%
2087	0.21%	0.47%	0.35%	0.40%	0.40%	0.44%	0.46%	0.49%	0.51%	0.53%
2088	0.19%	0.44%	0.32%	0.37%	0.37%	0.40%	0.43%	0.45%	0.48%	0.50%
2089	0.17%	0.41%	0.29%	0.34%	0.34%	0.37%	0.39%	0.42%	0.44%	0.47%
2090	0.19%	0.43%	0.29%	0.35%	0.31%	0.34%	0.36%	0.38%	0.42%	0.44%
2091	0.14%	0.34%	0.23%	0.28%	0.29%	0.30%	0.33%	0.36%	0.38%	0.41%
2092	0.13%	0.31%	0.21%	0.25%	0.26%	0.28%	0.30%	0.33%	0.35%	0.37%
2093	0.11%	0.28%	0.18%	0.23%	0.23%	0.26%	0.28%	0.29%	0.32%	0.34%
2094	0.10%	0.25%	0.16%	0.21%	0.21%	0.23%	0.25%	0.27%	0.29%	0.32%
2095	0.09%	0.24%	0.15%	0.19%	0.19%	0.20%	0.23%	0.25%	0.27%	0.28%
2096	0.07%	0.20%	0.12%	0.16%	0.16%	0.18%	0.20%	0.22%	0.24%	0.27%
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%	0.22%
2099	0.05%	0.13%	0.07%	0.11%	0.11%	0.12%	0.14%	0.16%	0.17%	0.19%
2100	0.04%	0.12%	0.06%	0.10%	0.09%	0.11%	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	0.02%	0.08%	0.04%	0.07%	0.07%	0.08%	0.09%	0.10%	0.12%	0.13%
2103	0.02%	0.07%	0.03%	0.05%	0.05%	0.06%	0.08%	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%	0.04%	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 &amp; 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)
<b>Percent of Remaining (O/S) Loss &amp; Expense Payments By Calendar Year</b>										
Future Payments Based on 2021 Level - After Mortality										
2021	2.49%	1.82%	2.91%	2.85%	3.57%	2.38%	3.28%	2.93%	3.29%	1.97%
2022	3.08%	2.04%	2.56%	2.29%	2.82%	1.65%	2.64%	1.85%	2.93%	1.31%
2023	3.46%	2.56%	2.77%	2.72%	4.17%	2.49%	2.73%	2.82%	3.58%	2.31%
2024	3.67%	4.14%	2.69%	3.49%	3.97%	2.42%	2.47%	2.72%	3.37%	2.26%
2025	3.54%	4.06%	2.91%	3.59%	4.89%	2.66%	2.35%	2.91%	3.62%	2.44%
2026	4.14%	3.72%	2.58%	3.26%	4.55%	2.88%	1.94%	2.71%	3.03%	2.18%
2027	5.22%	4.50%	3.83%	4.16%	5.72%	3.85%	3.49%	3.41%	4.16%	2.92%
2028	3.84%	3.33%	2.78%	3.11%	4.14%	2.74%	2.59%	2.90%	2.80%	2.09%
2029	3.72%	3.16%	2.72%	3.13%	3.98%	2.70%	2.38%	2.91%	2.77%	2.06%
2030	3.81%	3.25%	3.05%	3.33%	4.23%	3.03%	2.51%	3.13%	3.10%	2.51%
2031	3.44%	2.82%	2.56%	2.91%	3.64%	2.43%	2.10%	2.73%	2.49%	2.17%
2032	3.32%	2.68%	2.50%	2.85%	3.49%	2.39%	2.34%	2.65%	2.37%	2.13%
2033	3.18%	2.52%	2.42%	2.72%	3.30%	2.32%	2.16%	2.56%	2.25%	2.08%
2034	3.70%	2.96%	3.03%	3.32%	4.13%	3.17%	2.63%	3.01%	3.30%	2.47%
2035	2.94%	2.35%	2.53%	2.72%	3.22%	2.46%	2.15%	2.60%	2.60%	2.44%
2036	2.81%	2.13%	2.21%	2.46%	2.82%	2.16%	1.98%	2.33%	2.23%	2.21%
2037	2.69%	2.02%	2.50%	2.36%	2.67%	2.11%	2.06%	2.25%	2.12%	2.16%
2038	2.58%	1.91%	2.44%	2.29%	2.54%	2.07%	2.01%	2.32%	2.04%	2.11%
2039	2.46%	1.81%	2.35%	2.20%	2.38%	2.00%	1.94%	2.23%	1.94%	2.06%
2040	2.50%	1.86%	2.61%	2.35%	2.52%	2.28%	2.14%	2.38%	2.16%	2.25%
2041	2.73%	1.93%	2.54%	2.56%	2.80%	2.67%	2.29%	2.48%	2.41%	2.32%
2042	2.14%	1.53%	2.15%	1.95%	1.99%	1.85%	1.78%	2.01%	1.70%	1.91%
2043	2.03%	1.90%	2.08%	1.88%	1.86%	1.80%	1.73%	1.94%	1.63%	1.87%
2044	1.94%	1.82%	2.02%	1.83%	1.76%	1.76%	1.75%	1.87%	1.69%	1.82%
2045	1.83%	1.79%	2.13%	1.86%	1.76%	1.89%	1.74%	1.93%	1.80%	1.92%
2046	1.74%	1.67%	1.88%	1.67%	1.52%	1.65%	1.60%	1.74%	1.56%	1.73%
2047	1.65%	1.60%	1.82%	1.61%	1.43%	1.62%	1.57%	1.68%	1.50%	1.69%
2048	1.89%	1.68%	1.97%	1.84%	1.74%	2.18%	1.91%	1.89%	1.92%	1.92%
2049	1.46%	1.47%	1.69%	1.48%	1.22%	1.51%	1.47%	1.55%	1.38%	1.59%
2050	1.46%	1.50%	1.88%	1.57%	1.28%	1.72%	1.60%	1.65%	1.55%	1.74%
2051	1.29%	1.36%	1.56%	1.35%	1.04%	1.42%	1.39%	1.44%	1.28%	1.50%
2052	1.21%	1.31%	1.50%	1.30%	0.95%	1.37%	1.40%	1.38%	1.23%	1.46%
2053	1.13%	1.26%	1.45%	1.24%	0.88%	1.33%	1.49%	1.37%	1.19%	1.42%
2054	1.05%	1.21%	1.38%	1.18%	0.80%	1.46%	1.44%	1.32%	1.14%	1.38%
2055	1.19%	1.26%	1.61%	1.45%	1.02%	2.03%	1.76%	1.52%	1.59%	1.70%
2056	0.90%	1.13%	1.27%	1.14%	0.66%	1.37%	1.41%	1.21%	1.06%	1.52%
2057	0.83%	1.09%	1.21%	1.07%	0.59%	1.31%	1.32%	1.16%	1.02%	1.47%
2058	0.77%	1.05%	1.15%	1.02%	0.53%	1.26%	1.29%	1.11%	0.98%	1.42%
2059	0.70%	1.01%	1.10%	0.97%	0.48%	1.22%	1.26%	1.07%	0.94%	1.38%
2060	0.68%	1.03%	1.21%	1.02%	0.47%	1.34%	1.35%	1.11%	1.05%	1.47%
2061	0.58%	0.94%	0.99%	0.87%	0.37%	1.12%	1.17%	0.97%	0.87%	1.29%
2062	0.65%	0.93%	1.03%	0.94%	0.43%	1.44%	1.35%	1.04%	1.12%	1.41%
2063	0.48%	0.88%	0.88%	0.78%	0.28%	1.02%	1.09%	0.89%	0.80%	1.20%
2064	0.43%	0.85%	0.83%	0.74%	0.24%	0.98%	1.08%	0.84%	0.76%	1.16%
2065	0.38%	0.84%	0.87%	0.74%	0.23%	1.02%	1.08%	0.85%	0.82%	1.19%
2066	0.34%	0.78%	0.73%	0.65%	0.18%	0.88%	0.98%	0.76%	0.70%	1.07%
2067	0.30%	0.75%	0.69%	0.61%	0.15%	0.84%	0.94%	0.73%	0.67%	1.03%
2068	0.26%	0.72%	0.64%	0.57%	0.13%	0.80%	0.93%	0.69%	0.64%	0.98%
2069	0.28%	0.70%	0.64%	0.58%	0.14%	0.99%	1.01%	0.71%	0.82%	1.05%
2070	0.21%	0.70%	0.64%	0.54%	0.09%	0.81%	0.90%	0.67%	0.68%	0.99%

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)
<b>Percent of Remaining (O/S) Loss &amp; Expense Payments By Calendar Year</b>										
Future Payments Based on 2021 Level - After Mortality										
2071	0.17%	0.63%	0.51%	0.46%	0.07%	0.67%	0.79%	0.58%	0.55%	0.86%
2072	0.14%	0.60%	0.47%	0.43%	0.05%	0.62%	0.77%	0.55%	0.52%	0.81%
2073	0.12%	0.57%	0.43%	0.40%	0.04%	0.58%	0.71%	0.52%	0.49%	0.77%
2074	0.10%	0.54%	0.39%	0.37%	0.03%	0.54%	0.68%	0.49%	0.47%	0.73%
2075	0.08%	0.53%	0.40%	0.36%	0.03%	0.54%	0.66%	0.48%	0.49%	0.74%
2076	0.08%	0.49%	0.34%	0.33%	0.02%	0.60%	0.70%	0.45%	0.56%	0.72%
2077	0.05%	0.45%	0.29%	0.29%	0.01%	0.43%	0.56%	0.40%	0.39%	0.62%
2078	0.04%	0.42%	0.25%	0.26%	0.01%	0.39%	0.52%	0.37%	0.36%	0.58%
2079	0.03%	0.39%	0.23%	0.24%	0.01%	0.35%	0.49%	0.34%	0.34%	0.54%
2080	0.03%	0.38%	0.23%	0.23%	0.00%	0.36%	0.50%	0.34%	0.37%	0.55%
2081	0.02%	0.34%	0.17%	0.20%	0.00%	0.29%	0.42%	0.29%	0.29%	0.47%
2082	0.01%	0.31%	0.15%	0.18%	0.00%	0.26%	0.38%	0.27%	0.27%	0.43%
2083	0.01%	0.28%	0.13%	0.16%	0.00%	0.29%	0.39%	0.25%	0.34%	0.44%
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%	0.13%	0.00%	0.19%	0.30%	0.21%	0.23%	0.35%
2086	0.00%	0.20%	0.07%	0.11%	0.00%	0.15%	0.26%	0.19%	0.19%	0.30%
2087	0.00%	0.18%	0.06%	0.10%	0.00%	0.13%	0.23%	0.17%	0.17%	0.27%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.21%	0.15%	0.15%	0.25%
2089	0.00%	0.13%	0.04%	0.08%	0.00%	0.09%	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%	0.18%	0.23%
2091	0.00%	0.09%	0.02%	0.06%	0.00%	0.06%	0.14%	0.10%	0.10%	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%	0.07%	0.08%	0.13%
2094	0.00%	0.05%	0.01%	0.03%	0.00%	0.03%	0.08%	0.06%	0.06%	0.11%
2095	0.00%	0.04%	0.01%	0.03%	0.00%	0.03%	0.07%	0.05%	0.06%	0.10%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.04%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.02%	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%	0.03%
2101	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.01%	0.01%	0.02%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	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)
<b>Percent of Remaining (O/S) Loss &amp; Expense Payments By Calendar Year</b>										
Future Payments Based on 2021 Level - After Mortality										
2021	3.10%	2.91%	3.10%	2.87%	4.36%	2.80%	2.74%	2.50%	2.58%	2.91%
2022	2.90%	3.74%	3.24%	2.78%	3.87%	2.06%	2.69%	2.44%	2.41%	2.73%
2023	3.14%	5.19%	3.32%	3.28%	4.05%	2.06%	3.22%	3.35%	2.91%	2.81%
2024	3.07%	4.96%	3.23%	3.26%	4.03%	2.06%	3.16%	3.09%	3.07%	2.74%
2025	3.27%	5.13%	3.61%	3.56%	3.97%	2.24%	3.25%	4.04%	3.23%	3.05%
2026	2.99%	4.61%	3.15%	3.10%	3.47%	2.03%	3.13%	3.71%	2.94%	2.79%
2027	4.57%	5.35%	4.47%	4.25%	3.97%	2.91%	4.24%	4.58%	3.82%	3.66%
2028	2.86%	4.21%	2.96%	2.99%	3.01%	1.97%	2.96%	3.31%	2.78%	2.66%
2029	2.99%	4.06%	2.99%	3.05%	2.84%	1.96%	2.91%	3.16%	2.71%	2.54%
2030	3.20%	4.31%	3.46%	3.50%	2.99%	2.19%	3.10%	3.50%	2.94%	2.71%
2031	2.85%	3.68%	2.95%	2.96%	2.54%	1.90%	2.75%	3.06%	2.58%	2.46%
2032	2.79%	3.54%	2.86%	2.95%	2.51%	1.89%	2.70%	2.94%	2.51%	2.45%
2033	2.72%	3.35%	2.77%	2.79%	2.38%	1.85%	2.62%	2.81%	2.44%	2.32%
2034	3.56%	3.89%	3.28%	3.28%	2.79%	2.66%	3.03%	3.45%	3.15%	2.97%
2035	2.77%	3.29%	2.86%	2.94%	2.37%	2.00%	2.63%	2.68%	2.50%	2.41%
2036	2.51%	2.87%	2.80%	2.71%	2.09%	1.78%	2.42%	2.48%	2.24%	2.28%
2037	2.44%	2.71%	2.71%	2.56%	2.01%	1.75%	2.36%	2.39%	2.17%	2.16%
2038	2.38%	2.58%	2.62%	2.49%	1.94%	1.74%	2.30%	2.30%	2.11%	2.11%
2039	2.30%	2.42%	2.52%	2.39%	1.86%	1.70%	2.23%	2.21%	2.05%	2.12%
2040	2.47%	2.55%	2.72%	2.70%	2.03%	1.90%	2.38%	2.32%	2.23%	2.35%
2041	2.92%	2.64%	2.55%	2.68%	2.14%	2.41%	2.48%	2.61%	2.56%	2.66%
2042	2.10%	2.00%	2.24%	2.14%	1.68%	1.62%	2.05%	1.97%	1.86%	1.99%
2043	2.03%	1.87%	2.15%	2.06%	1.62%	1.59%	1.99%	1.90%	1.80%	1.94%
2044	1.96%	1.75%	2.07%	2.04%	1.57%	1.57%	1.93%	1.83%	1.75%	1.94%
2045	2.05%	1.75%	2.15%	2.10%	1.77%	1.68%	1.97%	1.82%	2.10%	1.92%
2046	1.82%	1.50%	1.89%	1.81%	1.58%	1.50%	1.81%	1.69%	1.87%	1.78%
2047	1.76%	1.39%	1.81%	1.74%	1.54%	1.79%	1.75%	1.63%	1.82%	1.74%
2048	2.27%	1.58%	1.86%	2.03%	1.80%	2.08%	1.95%	1.96%	2.10%	2.15%
2049	1.62%	1.16%	1.64%	1.58%	1.44%	1.70%	1.63%	1.50%	1.69%	1.63%
2050	1.73%	1.20%	1.73%	1.72%	1.57%	1.86%	1.73%	1.57%	1.83%	1.73%
2051	1.48%	0.96%	1.47%	1.43%	1.35%	1.62%	1.52%	1.37%	1.57%	1.53%
2052	1.41%	0.87%	1.39%	1.39%	1.30%	2.03%	1.46%	1.32%	1.52%	1.53%
2053	1.35%	0.79%	1.32%	1.28%	1.26%	1.99%	1.41%	1.26%	1.46%	1.44%
2054	1.28%	0.70%	1.24%	1.21%	1.22%	1.93%	1.35%	1.20%	1.40%	1.39%
2055	1.75%	0.84%	1.35%	1.47%	1.52%	2.28%	1.54%	1.47%	1.72%	1.74%
2056	1.15%	0.55%	1.09%	1.11%	1.13%	1.83%	1.24%	1.10%	1.30%	1.33%
2057	1.08%	0.48%	1.02%	1.00%	1.09%	1.77%	1.18%	1.04%	1.24%	1.24%
2058	1.02%	0.42%	0.95%	0.94%	1.05%	1.71%	1.12%	0.99%	1.18%	1.19%
2059	0.96%	0.37%	0.88%	0.88%	1.01%	1.67%	1.07%	0.94%	1.13%	1.15%
2060	1.01%	0.36%	0.90%	0.96%	1.08%	1.73%	1.10%	0.96%	1.21%	1.23%
2061	0.83%	0.26%	0.75%	0.75%	0.92%	1.54%	0.96%	0.84%	1.03%	1.05%
2062	1.05%	0.29%	0.74%	0.82%	1.05%	1.72%	1.02%	0.97%	1.14%	1.26%
2063	0.71%	0.19%	0.63%	0.64%	0.84%	1.43%	0.85%	0.74%	0.93%	0.95%
2064	0.66%	0.15%	0.58%	0.61%	0.79%	1.37%	0.80%	0.69%	0.88%	0.94%
2065	0.67%	0.14%	0.56%	0.59%	0.82%	1.38%	0.79%	0.67%	0.91%	0.90%
2066	0.55%	0.10%	0.47%	0.50%	0.71%	1.24%	0.70%	0.60%	0.78%	0.81%
2067	0.50%	0.08%	0.42%	0.45%	0.67%	1.18%	0.65%	0.56%	0.73%	0.77%
2068	0.45%	0.06%	0.38%	0.43%	0.63%	1.13%	0.60%	0.52%	0.69%	0.75%
2069	0.55%	0.06%	0.35%	0.42%	0.69%	1.23%	0.61%	0.58%	0.74%	0.85%
2070	0.41%	0.04%	0.32%	0.38%	0.61%	1.07%	0.54%	0.47%	0.67%	0.69%

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)
<b>Percent of Remaining (O/S) Loss &amp; Expense Payments By Calendar Year</b>										
Future Payments Based on 2021 Level - After Mortality										
2071	0.31%	0.03%	0.26%	0.30%	0.51%	0.94%	0.46%	0.39%	0.55%	0.59%
2072	0.27%	0.02%	0.22%	0.28%	0.47%	0.87%	0.41%	0.35%	0.51%	0.57%
2073	0.24%	0.01%	0.19%	0.24%	0.43%	0.81%	0.37%	0.32%	0.47%	0.51%
2074	0.20%	0.01%	0.16%	0.21%	0.39%	0.75%	0.33%	0.28%	0.43%	0.47%
2075	0.20%	0.01%	0.14%	0.20%	0.38%	0.72%	0.31%	0.26%	0.43%	0.44%
2076	0.20%	0.01%	0.11%	0.18%	0.37%	0.73%	0.28%	0.26%	0.41%	0.50%
2077	0.12%	0.00%	0.09%	0.15%	0.29%	0.57%	0.22%	0.19%	0.32%	0.35%
2078	0.10%	0.00%	0.07%	0.13%	0.25%	0.52%	0.19%	0.16%	0.28%	0.31%
2079	0.08%	0.00%	0.05%	0.11%	0.22%	0.46%	0.17%	0.14%	0.25%	0.28%
2080	0.07%	0.00%	0.04%	0.11%	0.22%	0.44%	0.15%	0.13%	0.25%	0.28%
2081	0.05%	0.00%	0.03%	0.08%	0.17%	0.36%	0.12%	0.10%	0.19%	0.21%
2082	0.04%	0.00%	0.02%	0.07%	0.14%	0.31%	0.10%	0.08%	0.17%	0.19%
2083	0.04%	0.00%	0.02%	0.06%	0.14%	0.31%	0.08%	0.07%	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%	0.07%
2088	0.02%	0.00%	0.00%	0.03%	0.04%	0.10%	0.02%	0.02%	0.05%	0.06%
2089	0.00%	0.00%	0.00%	0.02%	0.03%	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%	0.06%	0.02%	0.05%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.01%	0.01%
2094	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
2095	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
2096	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
2097	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2098	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2099	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2101	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	Date of Birth	Life Expectancy @ 12/31/20	Sex					Annual Basis Percent of Total By Year
						Totals	-----	-----
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Attained Age</b>								<b>Incremental Payments By Claim By Year - 2021 Level - After Mortality (a)</b>
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 &amp; Expense Payments - 2021 Level - After Consideration of Mortality

Claim Number	Date of Birth	Life Expectancy @ 12/31/20	Sex	Totals	Percent of Total By Year			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Attained Age</b>								
<b>Incremental Payments By Claim By Year - 2021 Level - After Mortality (a)</b>								
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.

## Sample Calculation of Payment Pattern - Birth Year 1996

## Probability of Survival - Assuming Attained Age 24

Claim Number

Date of Birth

Life Expectancy @ 12/31/20

Sex

	(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

Florida Birth Related Neurological Injury Compensation Association (NICA)

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

Appendix A  
Exhibit II  
Sheet 2b

## Sample Calculation of Payment Pattern - Birth Year 1996

### Probability of Survival - Assuming Attained Age 24

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 &amp; Expense Payments - 2021 Level - Before Consideration of Mortality

Claim Number	Date of Birth	Life Expectancy @ 12/31/20	Sex						Totals	Percent of Total	
				(2)	(3)	(4)	(5)	(6)	(7)	(8)	By Year
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 &amp; Expense Payments - 2021 Level - Before Consideration of Mortality

Claim Number	Date of Birth	Life Expectancy @ 12/31/20	Sex	Totals	Percent of Total By Year			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Attained Age</b>								<b>Incremental Payments By Claim By Year - 2021 Level - Before Mortality - @ 12/31/20</b>
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	Estimated	
	Accident Year	Accident Year
	1/1 - 12/31 2020	1/1 - 12/31 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	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	
	1/1 - 12/31 2010	1/1 - 12/31 2011	1/1 - 12/31 2012	1/1 - 12/31 2013	1/1 - 12/31 2014	1/1 - 12/31 2015	1/1 - 12/31 2016	1/1 - 12/31 2017	1/1 - 12/31 2018	1/1 - 12/31 2019	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<b>Incremental Payments By Major Expense Groups</b>											
Nursing Care - By Parents & Family Care	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 Others	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
	Custodial	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
	Other	N/A	19,113	98,021	73,571	172,325	30,724	50,965	130,563	19,006	30,864
	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
<b>Case Outstanding By Major Expense Groups</b>											
Nursing Care - By Parents & Family Care	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 Others	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
	Custodial	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
	Other	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
	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
<b>Percentage by Expense Group - Based on Incremental Payments</b>											
Nursing Care - By Parents & Family Care	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 Others	36.63%	38.61%	41.69%	46.10%	48.55%	54.48%	58.59%	58.93%	58.75%	59.16%
	Custodial	18.92%	17.83%	23.20%	18.91%	15.76%	15.27%	14.72%	11.23%	11.83%	13.19%
	Other	0.15%	0.13%	0.76%	0.52%	1.11%	0.19%	0.31%	0.74%	0.11%	0.17%
	Totals:	14.41%	16.09%	10.32%	12.17%	11.35%	12.17%	9.91%	12.63%	15.20%	12.66%
<b>Percentage by Expense Group - Based on Case Outstanding</b>											
Nursing Care - By Parents & Family Care	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 Others	15.23%	14.20%	19.70%	18.47%	20.13%	21.66%	22.13%	23.05%	23.57%	24.03%
	Custodial	52.74%	53.39%	43.03%	44.13%	41.32%	39.91%	38.41%	38.82%	38.15%	37.74%
	Other	10.41%	10.15%	17.82%	17.71%	19.22%	18.82%	20.91%	19.01%	19.27%	19.11%
	Totals:	12.78%	12.88%	11.45%	11.56%	11.35%	11.61%	11.03%	11.50%	11.34%	11.35%
<b>Estimated Inflation By Component - Paid Basis</b>											
Nursing Care - By Parents & Family Care	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 Others (d)	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%	1.00%	0.99%	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%
	Totals:										
<b>Estimated Inflation By Component - Outstanding Basis</b>											
Nursing Care - By Parents & Family Care	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 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%
	Totals:										
<b>Combined (i)</b>											
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	1/1 - 12/31 2001	1/1 - 12/31 2002	1/1 - 12/31 2003	1/1 - 12/31 2004	1/1 - 12/31 2005	1/1 - 12/31 2006	1/1 - 12/31 2007	1/1 - 12/31 2008	1/1 - 12/31 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Incremental Payments By Major Expense Groups</b>										
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
<b>Case Outstanding By Major Expense Groups</b>										
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
<b>Percentage by Expense Group - Based on Incremental Payments</b>										
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%
<b>Percentage by Expense Group - Based on Case Outstanding</b>										
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%
<b>Estimated Inflation By Component - Paid Basis</b>										
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%
<b>Estimated Inflation By Component - Outstanding Basis</b>										
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%
<b>Combined (i)</b>										
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	1/1 - 12/31 1991	1/1 - 12/31 1992	1/1 - 12/31 1993	1/1 - 12/31 1994	1/1 - 12/31 1995	1/1 - 12/31 1996	1/1 - 12/31 1997	1/1 - 12/31 1998	1/1 - 12/31 1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Incremental Payments By Major Expense Groups</b>										
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
<b>Case Outstanding By Major Expense Groups</b>										
Legal Expense										
Parental Award										
Medical Expense										
Nursing Care - By Parents & Family Care										
Nursing Care - By Others										
Custodial										
Other										
Totals:										
<b>Percentage by Expense Group - Based on Incremental Payments</b>										
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%	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%
<b>Percentage by Expense Group - Based on Case Outstanding</b>										
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%
<b>Estimated Inflation By Component - Paid Basis</b>										
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%
<b>Estimated Inflation By Component - Outstanding Basis</b>										
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%
<b>Combined (i)</b>										
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		5 Year		Large Company Stocks		Small Company Stocks		Inter. Long-Term Govt. Bonds		U.S. Term - Gov't Treasury Bills		Corporate Bonds (Aaa Moody's)		Merrill Lynch US Corporate Bonds 15+ Yr		Model Portfolio		Conservative Model Portfolio		Annual NICA Return on Investment		Medical v 5 Yr Avg CPI		Model v 5 Yr Avg CPI		Model v CPI		Conservative Model v CPI		NICA v CPI	
	All Items	All Items % Change	Medical Index	% Chg	Avg % Chg CPI	All Items	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)															
1926	17.70	-2.26%			11.62%	0.30%	7.77%	5.39%	3.30%	4.73%		7.89%	6.20%						21.30%	16.87%														
1927	17.30	-1.16%			37.49%	22.03%	8.93%	4.52%	3.10%	4.57%		19.04%	14.61%						22.17%	16.22%														
1928	17.10	-6.40%			43.61%	39.71%	0.10%	0.92%	3.57%	4.55%		21.01%	15.07%						-1.39%	-7.98%														
1929	17.20	0.58%			-8.42%	-51.35%	3.42%	6.01%	4.71%	4.73%		-0.80%	-7.40%						-1.58%	-1.10%														
1930	16.10	-9.32%			-24.90%	-38.10%	4.66%	6.71%	2.42%	4.55%		-7.98%	-7.49%						-9.20%															
1931	14.60	-10.27%			-3.71%	-43.34%	-49.71%	-5.31%	-2.32%	1.10%		4.58%	-17.89%	-18.52%					-14.18%	-8.57%														
1932	13.10	0.76%			-5.31%	-8.19%	-5.41%	16.84%	8.81%	0.92%		5.01%	-0.04%	5.36%					5.27%	10.23%														
1933	13.20	1.52%			-4.93%	53.99%	142.45%	-0.07%	1.83%	0.33%		4.49%	25.74%	34.92%					30.67%	24.97%														
1934	13.40	1.26%			-4.74%	-1.44%	24.24%	10.03%	9.00%	0.17%		4.00%	2.61%	9.71%					7.35%	1.09%														
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%														
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%														
1937	14.40	2.86%	0.98%	1.91%	-35.03%	-58.01%	0.23%	1.56%	0.33%	3.26%		-13.93%	-15.73%					-0.93%	-15.84%	-16.78%														
1938	14.00	-2.78%	0.00%	1.21%	31.12%	32.82%	5.53%	6.23%	0.00%	3.19%		16.09%	14.72%					-1.21%	14.88%	18.87%														
1939	14.00	0.00%	0.97%	0.90%	-0.41%	0.32%	5.94%	4.52%	0.00%	3.01%		1.81%	3.12%					0.07%	0.90%	1.81%														
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%	-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%														
1942	16.90	9.03%	3.81%	3.38%	20.34%	44.59%	3.22%	1.94%	0.25%	2.83%		10.35%	12.92%					0.43%	6.98%	1.32%														
1943	17.40	2.96%	4.59%	4.53%	25.90%	88.40%	2.09%	2.81%	0.33%	2.73%		12.94%	21.49%					0.06%	8.41%	9.98%														
1944	17.80	2.30%	2.63%	4.99%	19.75%	53.70%	2.81%	1.80%	0.33%	2.72%		10.03%	14.25%					-2.36%	5.04%	7.73%														
1945	18.20	2.25%	2.56%	5.29%	36.44%	73.62%	10.73%	2.22%	0.32%	2.62%		17.42%	23.16%					-2.73%	12.13%	15.17%														
1946	21.50	18.13%	8.33%	6.93%	-8.07%	-11.63%	-0.10%	1.00%	0.40%	2.53%		-2.44%	-3.16%					1.40%	-9.37%	-20.57%														
1947	23.40	8.84%	6.92%	6.89%	5.71%	0.91%	-2.62%	0.91%	0.48%	2.61%		3.63%	0.67%					0.03%	-3.26%	-5.20%														
1948	24.10	2.99%	5.76%	6.90%	5.50%	-2.10%	3.40%	1.85%	0.80%	2.82%		3.80%	2.21%					-1.15%	-3.10%	0.81%														
1949	23.60	-2.07%	1.36%	6.03%	18.79%	19.74%	6.45%	2.32%	1.11%	2.66%		9.69%	9.43%					-4.67%	3.66%	11.76%														
1950	25.00	5.93%	3.36%	6.76%	31.71%	38.74%	0.06%	0.70%	1.18%	2.62%		15.04%	12.62%					-3.41%	8.27%	9.10%														
1951	26.50	6.00%	5.84%	4.34%	24.02%	7.81%	-3.93%	0.36%	1.48%	2.86%		11.67%	4.57%					1.51%	7.33%	5.67%														
1952	26.70	0.75%	4.29%	2.72%	18.37%	3.03%	1.16%	1.63%	1.68%	2.96%		9.47%	4.67%					1.57%	6.75%	8.72%														
1953	26.90	0.75%	3.53%	2.27%	-0.99%	-6.48%	3.64%	3.23%	1.81%	3.20%		1.36%	0.84%					1.26%	-0.91%	0.61%														
1954	26.70	-0.74%	2.27%	2.54%	52.62%	60.58%	7.19%	2.68%	0.89%	2.90%		24.73%	22.82%					-0.27%	22.19%	25.48%														
1955	26.80	0.37%	3.33%	1.43%	31.56%	20.44%	-1.29%	-0.65%	1.54%	3.05%		14.86%	8.60%					1.91%	13.43%	14.48%														
1956	27.60	2.99%	3.23%	0.82%	6.56%	4.28%	-5.59%	-0.42%	2.45%	3.36%		4.01%	0.22%					2.40%	3.19%	1.03%														
1957	28.40	2.90%	4.69%	1.25%	-10.78%	-14.57%	7.46%	7.84%	3.17%	3.89%		-1.78%	0.31%					3.43%	-3.03%	-4.68%														
1958	28.90	1.76%	4.48%	1.46%	43.36%	64.89%	-6.09%	-1.29%	1.50%	3.79%		20.18%	16.80%					3.02%	18.73%	18.42%														
1959	29.40	1.73%	3.81%	1.95%	11.96%	16.40%	-2.26%	-0.39%	2.96%	4.38%		6.76%	4.32%					1.86%	4.81%	5.03%														
1960	29.80	1.36%	3.21%	2.15%	0.47%	-3.29%	13.78%	11.76%	2.68%	4.41%		4.15%	7.30%					1.06%	2.00%	2.79%														
1961	30.00	0.67%	3.11%	1.68%	26.89%	32.09%	0.97%	1.85%	2.10%	4.35%		13.77%	11.27%					1.43%	12.08%	13.10%														
1962	30.40	1.33%	2.16%	1.37%	-8.73%	-11.90%	6.89%	5.56%	2.74%	4.33%		-1.17%	0.26%					0.78%	-2.54%	-2.51%														
1963	30.90	1.64%	2.53%	1.35%	22.80%	23.57%	1.21%	1.64%	3.16%	4.26%		11.89%	9.13%					1.18%	10.55%	10.25%														
1964	31.20	0.97%	2.06%	1.20%	16.48%	23.52%	3.51%	4.04%	3.53%	4.41%		9.65%	9.44%					0.86%	8.45%	8.67%														
1965	31.80	1.92%	2.82%	1.31%	12.45%	41.75%	0.71%	1.02%	3.92%	4.49%		7.30%	10.20%					1.51%	5.99%	5.38%														
1966	32.90	3.46%	6.67%	1.87%	-10.06%	-7.01%	3.65%	4.69%	4.76%	5.13%		-1.64%	-0.25%					4.80%	-3.51%	-5.10%														
1967	33.90	3.04%	6.25%	2.21%	23.98%	83.57%	-9.18%	1.01%	4.23%	5.51%		12.74%	16.58%					4.04%	10.53%	9.70%														
1968	35.50	4.72%	6.23%	2.82%	11.06%	35.97%	-0.26%	4.54%	5.21%	6.18%		8.00%	9.77%					3.41%	5.17%	3.28%														
1969	37.70	6.20%	6.19%	3.87%	-8.50%	-25.05%	-5.07%	-0.74%	6.57%	7.03%		-1.36%	-7.29%					2.32%	-5.23%	-7.55%														
1970	39.80	5.57%	7.36%	4.60%	3.86%	-17.43%	12.11%	16.86%	6.52%	8.04%		7.96%	6.64%					2.76%	3.37%	2.39%														
1971	41.10	3.27%	4.57%	4.56%	14.30%	16.50%	13.23%	8.72%	4.40%	7.39%		10.70%	12.20%					0.01%	6.14%	7.43%														
1972	42.50	3.41%	3.28%	4.63%	18.99%	4.43%	5.69%	5.16%	3.82%	7.21%		11.98%	7.54%					-1.35%	7.35%	8.58%														
1973	46.20	8.71%	5.29%	5.43%	-14.69%	-30.90%	-1.11%	4.61%	6.92%	7.44%		-2.86%	-6.58%					-0.14%	-8.29%	-11.57%														
1974	51.90	12.34%	12.56%	6.66%	-26.47%	-19.95%	4.35%	5.69%	8.03%	8.57%		-7.43%	-4.71%					5.91%	-14.08%	-19.76%														
1975	55.50	6.94%	9.82%	6.93%	37.23%	52.82%	9.20%	7.83%	5.79%	8.83%		21.12%	21.16%					2.89%	14.19%	14.19%														
1976	58.20	4.86%	9.96%	7.25%	23.93%	57.38%	16.75%	12.87%	5.06%	8.43%		16.14%	23.37%					2.71%	8.89%	11.27%														
1977	62.10	6.70%	8.87%	7.91%	-7.16%	25.38%	-0.69%	1.41%	5.12%	8.02%		0.02%	3.66%					0.96%	-7.89%	-6.68%														
1978	67.70	9.02%	8.83%	7.97%	6.57%	23.46%	-1.18%	3.49%	7.19%	8.73%		6.73%	6.31%					-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%														



Year	Total Returns													Difference Between Average Returns						
	CPI	CPI	5 Year	Large	Small	Inter.	U.S.	Corporate	Merrill Lynch	Conservative	NICA	Medical v	Model v	Model	Conservative	NICA v				
	All Items	All Items % Change	Medical Index % Chg	Company Stocks	Company Stocks	Long-Term Govt. Bonds	Term - Gov't Bonds	Bonds (Aaa Moody's)	US Corporate Bonds 15+ Yr	Model Portfolio	Model Portfolio	Return on Investment	5 Yr Avg CPI	5 Yr Avg CPI	v CPI (13) - (3)	Model v CPI (14) - (3)	CPI (15) - (3)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
<b>Geometric Mean of Annual Return</b>																				
1926 - 1929	-0.95%																		12.38%	7.67%
1930 - 1939	-2.04%	0.65%	-2.06%	-0.05%	1.38%	4.88%	4.58%	0.56%	3.89%	3.65%	5.32%		2.71%	5.71%	5.68%	7.36%				
1940 - 1949	5.36%	3.66%	4.73%	9.17%	20.69%	3.24%	1.83%	0.41%	2.71%	5.64%	7.39%		-1.07%	0.91%	0.28%	2.03%				
1950 - 1959	2.22%	3.88%	2.54%	19.35%	16.90%	-0.07%	1.34%	1.86%	3.30%	10.35%	7.34%		1.34%	7.81%	8.13%	5.12%				
1960 - 1969	2.52%	4.11%	1.98%	7.81%	15.53%	1.45%	3.48%	3.88%	5.00%	6.18%	6.43%		2.13%	4.20%	3.66%	3.91%				
1970 - 1979	7.36%	8.03%	6.40%	5.87%	11.49%	5.52%	6.98%	6.31%	8.23%	7.35%	7.79%		1.63%	0.95%	-0.01%	0.43%				
1980 - 1989	5.10%	8.14%	6.24%	17.55%	15.83%	12.61%	11.91%	8.89%	11.32%	14.37%	13.99%		1.90%	8.13%	9.27%	8.90%				
1990 - 1999	2.93%	5.11%	3.32%	18.21%	15.09%	8.79%	7.20%	4.93%	7.72%	7.23%	12.43%	11.21%	5.04%	1.79%	9.11%	9.50%	8.28%	2.12%		
2000 - 2009	2.52%	4.09%	2.54%	-0.95%	6.09%	9.88%	6.72%	2.79%	6.01%	6.89%	3.75%	6.94%	5.20%	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%		
<b>Annual Std. Deviation</b>																				
1926 - 1929	1.43%																	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)  
(3)  
(13)  
(14)

Provided by Client  
[Col (2) / Prior Col (2)] - 1  
[44% Col (6)] + [20% Col (9)] + [36% Col (11)]  
[17.5% Col (6)] + [17.5% Col (7)] + [30% Col (8)] + [30% Col (9)] + [5% Col (10)]

Development of Incurred Loss Projection Tail Factor - 387 Months to Ultimate  
Based on Incremental Payment Indication

Evaluated As of March 31, 2021

Year of Birth	Birth Year		Paid		Indicated Incurred Projection	Estimated Ultimate Loss & ALAE	Cumulative Sum of		Ratio of Col. (8) to Col. (7)
	Level	Incurred (a)	Development Factors Without Tail Factor (b)		Without Tail Factor @ 387 Months to Maturity	Based on Incremental Payment Method (c) @ 2.00%	Column (5)	Estimated Ultimate Incurred Based on Incremental Payment Method (c)	Indicated Incurred Projection Tail Factor 387:Ult.
	Loss & ALAE @ 3/31/21	Incuremental Cumulative	(2) x (4)		(2) x (4)	Utilization Rate	Column (6)	Column (6)	(8) / (7)
(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)
1989	20,088,673		1.0000	20,088,673	24,143,094	20,088,673	24,143,094		1.2018
1990	9,148,446	1.0045	1.0045	9,189,614	9,614,665	29,278,287	33,757,759		1.1530
1991	19,011,752	1.0045	1.0090	19,183,243	24,379,739	48,461,530	58,137,498		1.1997
1992	36,459,698	1.0045	1.0136	36,954,122	43,933,698	85,415,652	102,071,196		1.1950
1993	36,403,414	1.0045	1.0181	37,063,112	45,200,513	122,478,765	147,271,709		1.2024
1994	16,140,991	1.0045	1.0227	16,507,446	21,370,186	138,986,211	168,641,895		1.2134
1995	24,694,512	1.0045	1.0273	25,368,810	33,998,850	164,355,021	202,640,746		1.2329
1996	23,027,809	1.0045	1.0319	23,763,051	25,349,984	188,118,073	227,990,730		1.2120
1997	32,550,968	1.0045	1.0366	33,741,426	42,097,727	221,859,499	270,088,457		1.2174
1998	54,703,594	1.0062	1.0430	57,055,287	66,215,841	278,914,785	336,304,298		1.2058
1999	20,125,477	1.0261	1.0703	21,539,483	21,310,701	300,454,268	357,614,999		1.1902
2000	13,375,136	1.0130	1.0842	14,500,794	16,008,803	314,955,063	373,623,802		1.1863
2001	23,091,978	1.0044	1.0890	25,146,101	27,671,979	340,101,164	401,295,782		1.1799
2002	54,937,975	0.9685	1.0547	57,942,103	59,416,527	398,043,267	460,712,309		1.1574
2003	13,021,181	0.9956	1.0501	13,673,341	13,860,851	411,716,608	474,573,160		1.1527
2004	22,301,321	1.0151	1.0660	23,772,712	27,757,526	435,489,320	502,330,686		1.1535
2005	28,117,802	0.9932	1.0587	29,767,797	32,619,775	465,257,117	534,950,460		1.1498
2006	41,357,229	0.9990	1.0576	43,740,784	48,067,671	508,997,900	583,018,131		1.1454
2007	33,327,325	1.0121	1.0705	35,675,651	38,254,811	544,673,551	621,272,942		1.1406
2008	44,207,641	1.0215	1.0935	48,341,788	52,917,640	593,015,340	674,190,582		1.1369
2009	55,040,738	1.0187	1.1140	61,312,713	62,966,083	654,328,052	737,156,664		1.1266
2010	27,783,004	0.9871	1.0995	30,548,361	38,137,516	684,876,414	775,294,180		1.1320
2011	45,571,950	0.9985	1.0979	50,035,004	49,631,477	734,911,418	824,925,657		1.1225
2012	31,232,548	1.0104	1.1093	34,646,989	39,817,573	769,558,407	864,743,229		1.1237
2013	29,559,154	1.0149	1.1259	33,280,530	29,998,227	802,838,937	894,741,457		1.1145
2014	34,614,932	1.0419	1.1731	40,606,399	35,746,665	843,445,336	930,488,122		1.1032
2015	61,623,645	1.0397	1.2196	75,158,436	73,624,928	918,603,771	1,004,113,050		1.0931
2016	17,796,329	1.0556	1.2874	22,911,524	27,254,310	941,515,296	1,031,367,360		1.0954
2017	35,003,819	1.1000	1.4162	49,571,455	57,709,475	991,086,751	1,089,076,835		1.0989

## Totals / Averages:

1989 - 2002	398,043,267	460,712,309	1.1574
1989 - 2007	544,673,551	621,272,942	1.1406
1989 - 2012	769,558,407	864,743,229	1.1237
1989 - 2017	991,086,751	1,089,076,835	1.0989

Selected Incurred Loss Projection Tail Factor 387:Ult. 1.0988

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

(b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 387: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 - 387 Months to Ultimate  
Based on Incremental Payment Indication

Evaluated As of March 31, 2021

Year of Birth	Birth Year Loss & ALAE @ 3/31/21	Paid		Indicated Paid Projection	Estimated Ultimate Loss & ALAE	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Paid
		Level Paid (a)	Development Factors Without Tail Factor (b)	Without Tail Factor	Based on Incremental Tail Factor	Column (5)	Column (6) Estimated Ultimate Paid Projection Without Tail Factor	Projection Tail Factor 387:Ult.
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	12,320,339		1.0000	12,320,339	24,143,094	12,320,339	24,143,094	1.9596
1990	4,829,605	1.0500	1.0500	5,071,085	9,614,665	17,391,425	33,757,759	1.9411
1991	7,271,789	1.0500	1.1025	8,017,147	24,379,739	25,408,572	58,137,498	2.2881
1992	12,051,584	1.0500	1.1576	13,951,215	43,933,698	39,359,787	102,071,196	2.5933
1993	17,520,566	1.0500	1.2155	21,296,358	45,200,513	60,656,145	147,271,709	2.4280
1994	6,323,720	1.0500	1.2763	8,070,847	21,370,186	68,726,992	168,641,895	2.4538
1995	8,794,155	1.0500	1.3401	11,785,009	33,998,850	80,512,000	202,640,746	2.5169
1996	8,271,775	1.0500	1.4071	11,639,218	25,349,984	92,151,218	227,990,730	2.4741
1997	10,124,303	1.0500	1.4775	14,958,207	42,097,727	107,109,425	270,088,457	2.5216
1998	17,865,685	1.0467	1.5464	27,628,364	66,215,841	134,737,790	336,304,298	2.4960
1999	10,233,792	1.0537	1.6294	16,675,216	21,310,701	151,413,005	357,614,999	2.3619
2000	5,378,227	1.0530	1.7158	9,228,214	16,008,803	160,641,220	373,623,802	2.3258
2001	7,376,305	1.0482	1.7986	13,267,052	27,671,979	173,908,272	401,295,782	2.3075
2002	14,772,656	1.0528	1.8935	27,972,385	59,416,527	201,880,657	460,712,309	2.2821
2003	4,497,130	1.0607	2.0084	9,032,050	13,860,851	210,912,707	474,573,160	2.2501
2004	5,073,154	1.0567	2.1224	10,767,063	27,757,526	221,679,770	502,330,686	2.2660
2005	7,648,525	1.0607	2.2511	17,217,845	32,619,775	238,897,615	534,950,460	2.2392
2006	8,902,117	1.0710	2.4109	21,461,956	48,067,671	260,359,571	583,018,131	2.2393
2007	9,768,845	1.0771	2.5966	25,366,190	38,254,811	285,725,761	621,272,942	2.1744
2008	5,996,257	1.0763	2.7947	16,757,575	52,917,640	302,483,336	674,190,582	2.2289
2009	8,237,881	1.0850	3.0322	24,978,820	62,966,083	327,462,156	737,156,664	2.2511
2010	3,174,166	1.0955	3.3218	10,543,849	38,137,516	338,006,005	775,294,180	2.2937
2011	5,372,356	1.0972	3.6447	19,580,658	49,631,477	357,586,663	824,925,657	2.3069
2012	3,512,238	1.1129	4.0562	14,246,275	39,817,573	371,832,937	864,743,229	2.3256
2013	5,163,050	1.1133	4.5157	23,314,841	29,998,227	395,147,778	894,741,457	2.2643
2014	5,923,923	1.1654	5.2627	31,175,871	35,746,665	426,323,649	930,488,122	2.1826
2015	4,572,608	1.1672	6.1426	28,087,586	73,624,928	454,411,235	1,004,113,050	2.2097
2016	1,004,769	1.2143	7.4590	7,494,579	27,254,310	461,905,814	1,031,367,360	2.2329
2017	1,874,802	1.2633	9.4227	17,665,619	57,709,475	479,571,433	1,089,076,835	2.2709

## Totals / Averages:

1989 - 2002	201,880,657	460,712,309	2.2821
1989 - 2007	285,725,761	621,272,942	2.1744
1989 - 2012	371,832,937	864,743,229	2.3256
1989 - 2017	479,571,433	1,089,076,835	2.2709

Selected Paid Loss Projection Tail Factor 387:Ult. 2.2721

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 387: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

## Actual Paid Loss &amp; ALAE

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)
(1)	(2)	(3)	(4)	(5)	(6)
1989	14,267,027	14,638,997	14,972,972	15,454,195	15,524,989
1990	6,017,106	6,279,135	6,480,940	6,710,380	6,766,619
1991	8,706,421	9,314,249	9,849,249	10,362,065	10,543,760
1992	14,588,741	15,500,157	16,378,359	17,268,992	17,471,991
1993	19,373,096	20,331,661	21,294,314	22,438,687	22,662,524
1994	7,192,264	7,475,545	7,718,617	7,960,305	8,024,698
1995	10,038,156	10,574,141	11,159,530	11,818,717	12,030,035
1996	9,129,668	9,627,567	10,099,946	10,651,113	10,797,904
1997	11,977,563	12,557,481	13,178,169	13,902,831	14,083,651
1998	19,760,086	21,092,727	22,364,192	23,735,451	24,086,267
1999	11,901,286	12,245,496	12,580,524	12,942,391	13,061,592
2000	5,837,741	6,195,510	6,558,156	6,822,239	6,927,175
2001	7,320,379	7,833,708	8,271,076	8,747,790	8,873,604
2002	15,119,824	16,227,654	17,269,559	18,484,389	18,819,133
2003	4,352,130	4,674,834	4,953,963	5,315,295	5,420,630
2004	4,770,134	5,141,005	5,449,735	5,913,302	6,011,890
2005	7,095,668	7,624,142	8,213,548	8,970,456	9,184,669
2006	8,325,390	8,963,008	9,756,743	10,502,180	10,708,281
2007	8,849,635	9,693,497	10,649,649	11,501,899	11,686,318
2008	5,061,580	5,678,602	6,207,497	6,972,847	7,148,296
2009	6,451,376	7,100,090	7,752,859	8,660,439	8,936,928
2010	2,674,347	2,866,667	3,046,696	3,213,856	3,285,284
2011	3,794,991	4,353,878	4,883,356	5,434,498	5,579,837
2012	2,323,849	2,732,433	3,134,528	3,528,462	3,618,178
2013	3,154,345	3,737,777	4,521,536	5,135,965	5,293,659
2014	2,940,791	4,231,511	5,082,901	5,865,834	6,062,481
2015	1,346,365	2,609,468	3,411,625	4,431,025	4,676,394
2016	390,803	569,989	770,775	980,125	1,020,960
2017	5,229	455,087	870,841	1,639,079	1,902,251
2018		30,277	1,215,494	2,343,958	2,826,833
2019			1,101	1,309,912	1,670,056
2020				3,594	8,525
2021					0

Totals:

2017 & Prior	222,765,989	240,326,014	256,881,856	275,364,808	280,209,999
2018 & Prior		240,356,291	258,097,350	277,708,765	283,036,832
2019 & Prior			258,098,451	279,018,677	284,706,888
2020 & Prior				279,022,271	284,715,413
2021 & Prior					284,715,413

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)	
	(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

## Actual Incurred Loss &amp; ALAE

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 12/31/20 (a)	@ 3/31/21 (a)
(1)	(2)	(3)	(4)	(5)	(6)
1989	25,441,183	25,702,077	26,676,277	26,731,377	26,731,377
1990	12,078,863	12,124,934	12,219,613	12,946,901	12,946,901
1991	27,582,759	27,832,120	28,375,779	27,220,428	27,220,428
1992	51,825,758	52,149,680	50,874,421	51,965,541	51,965,541
1993	44,240,688	44,771,955	48,129,997	49,226,085	49,226,085
1994	20,463,924	20,675,749	21,278,788	21,778,869	21,778,869
1995	32,530,259	33,033,922	33,554,096	34,222,250	34,222,250
1996	30,070,691	29,864,307	30,451,587	31,320,962	31,320,962
1997	39,746,715	40,457,327	44,226,874	45,170,839	45,170,839
1998	67,690,266	70,152,725	72,737,058	75,024,792	75,024,792
1999	26,469,569	27,054,078	26,276,114	26,701,402	26,701,402
2000	21,260,799	21,722,522	19,861,024	20,370,774	17,924,375
2001	29,028,446	29,663,340	28,936,114	30,382,443	30,382,597
2002	69,075,832	70,560,398	70,261,172	73,614,647	73,614,742
2003	18,044,410	18,209,635	16,526,126	17,008,588	17,008,588
2004	27,934,816	28,781,989	30,154,419	29,364,715	29,365,215
2005	32,289,079	32,986,431	34,461,781	35,624,520	35,624,866
2006	48,406,081	50,537,021	49,851,128	52,270,088	52,270,728
2007	38,318,675	38,987,317	39,192,341	40,457,906	40,458,123
2008	52,483,297	51,043,082	50,984,518	53,581,937	53,582,321
2009	58,470,612	59,034,654	61,836,158	63,334,920	63,335,131
2010	28,170,398	28,907,752	31,404,151	31,792,127	31,792,356
2011	47,391,514	47,765,304	49,393,256	51,997,983	51,998,063
2012	28,663,775	32,385,451	34,549,969	35,491,823	35,491,823
2013	30,675,106	29,432,728	29,859,912	30,834,405	30,834,405
2014	39,204,196	40,746,108	33,389,632	35,893,555	35,923,618
2015	25,309,491	40,552,485	49,927,837	62,255,566	63,944,277
2016	3,189,395	7,092,710	12,995,406	18,425,131	18,435,131
2017	220,615	12,515,921	26,473,988	35,571,464	35,583,816
2018		11,120,164	29,094,272	47,677,117	50,440,379
2019			8,013,000	29,572,606	32,094,096
2020				60,000	2,985,911
2021					0

## Totals:

2017 & Prior	976,277,215	1,024,743,723	1,064,859,536	1,120,582,037	1,119,879,618
2018 & Prior		1,035,863,887	1,093,953,809	1,168,259,154	1,170,319,997
2019 & Prior			1,101,966,809	1,197,831,760	1,202,414,093
2020 & Prior				1,197,891,760	1,205,400,005
2021 & Prior					1,205,400,005

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

## Actual Incurred Loss &amp; ALAE

Birth Year	@ 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 &amp; 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)
(1)	(2)	(3)	(4)	(5)	(6)
1989	22,247,493	22,258,805	23,066,097	22,946,297	22,671,711
1990	10,241,714	10,174,453	10,303,043	10,765,383	10,640,437
1991	21,603,024	21,641,402	22,027,137	21,028,322	20,858,124
1992	41,648,941	41,582,298	40,636,349	41,212,858	40,914,729
1993	37,954,191	38,090,051	40,813,740	41,414,348	41,053,978
1994	17,763,746	17,795,413	18,339,596	18,615,159	18,483,095
1995	26,306,261	26,989,640	27,443,692	27,818,948	27,664,394
1996	24,969,372	24,861,140	25,640,183	26,294,132	26,142,541
1997	32,694,782	33,194,637	36,622,024	37,351,868	37,315,247
1998	55,860,280	58,204,362	61,523,529	62,303,309	62,463,346
1999	23,002,739	23,696,374	24,085,569	24,389,418	24,310,330
2000	18,099,943	18,418,564	17,813,781	18,583,469	16,394,075
2001	24,719,308	25,087,505	25,215,809	27,005,300	26,865,611
2002	59,580,427	60,392,984	61,085,882	64,171,295	63,824,624
2003	15,763,511	15,811,498	14,647,651	15,016,004	14,862,926
2004	26,097,578	26,056,758	27,648,185	26,980,983	25,987,939
2005	32,030,326	31,565,838	32,832,212	33,680,980	33,391,835
2006	49,374,895	50,311,984	49,194,332	50,354,542	48,170,045
2007	40,252,269	39,852,634	39,504,910	40,068,884	39,454,048
2008	57,179,737	54,195,381	53,695,355	55,606,023	52,513,800
2009	65,746,467	64,077,529	65,843,180	67,166,365	66,168,021
2010	32,871,068	32,238,079	33,616,839	33,547,585	33,182,375
2011	58,807,873	56,226,768	55,172,724	54,943,337	55,042,180
2012	39,903,132	42,641,332	42,811,147	41,318,223	37,696,637
2013	51,458,790	41,771,976	40,030,578	37,663,740	36,891,608
2014	68,887,830	63,582,211	47,545,011	45,970,556	45,231,049
2015	63,520,691	65,942,190	72,964,946	80,910,872	82,006,882
2016	56,397,130	40,327,403	33,070,666	29,432,508	28,439,610
2017	69,648,129	72,052,065	67,303,924	60,433,196	58,550,541
2018		83,644,236	90,678,953	84,212,362	86,770,463
2019			87,365,678	81,284,175	75,714,771
2020				70,045,219	67,959,566
2021 (3 Mo)					19,906,644

Totals:

2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,116,993,907	1,097,191,737
2018 & Prior		1,202,685,511	1,201,177,041	1,201,206,269	1,183,962,201
2019 & Prior			1,288,542,718	1,282,490,444	1,259,676,972
2020 & Prior				1,352,535,663	1,327,636,537
2021 & Prior					1,347,543,181

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

## Ultimate Loss &amp; ALAE- Birth Year Level

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 (3 Mo)									
<b>Totals:</b>									
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)
(1)	(2)	(3)	(4)	(5)	(6)
1989	29,246,689	29,318,266	30,641,947	30,527,655	30,457,598
1990	14,227,333	14,164,464	14,436,781	15,120,967	15,081,948
1991	30,329,935	30,457,286	31,237,552	29,884,913	29,843,207
1992	58,278,747	58,312,637	57,442,894	58,360,008	58,261,392
1993	50,530,018	50,807,973	54,948,143	55,876,247	55,768,294
1994	23,680,669	23,764,362	24,690,814	25,110,426	25,060,198
1995	35,946,787	36,947,666	37,847,842	38,423,372	38,367,330
1996	33,535,980	33,441,040	34,759,321	35,711,413	35,653,008
1997	44,777,076	45,528,680	50,591,180	51,664,803	51,774,945
1998	75,648,623	78,950,805	84,088,601	85,258,850	85,754,780
1999	30,294,112	31,270,594	31,989,921	32,436,305	32,471,965
2000	24,086,292	24,548,529	23,896,666	24,976,384	22,072,188
2001	32,195,308	32,729,847	33,140,889	35,614,976	35,547,316
2002	78,853,193	80,039,362	81,579,626	85,845,285	85,738,369
2003	20,478,428	20,562,331	19,132,222	19,639,963	19,512,335
2004	32,749,998	32,754,129	35,082,595	34,267,981	34,362,542
2005	39,904,713	39,378,177	41,306,754	42,440,423	42,437,342
2006	59,343,178	60,598,885	59,770,094	61,294,449	60,995,310
2007	48,074,049	47,688,524	47,657,571	48,419,783	47,940,647
2008	65,428,405	62,124,948	62,110,366	64,430,498	63,675,867
2009	74,480,094	72,664,826	75,317,383	76,902,603	76,268,192
2010	37,160,337	36,496,317	38,412,131	38,383,839	38,047,029
2011	66,336,890	63,486,298	62,823,516	62,615,973	62,933,280
2012	41,198,718	44,119,040	44,713,824	43,225,217	42,924,425
2013	52,757,475	42,904,798	41,489,112	39,093,279	38,510,890
2014	70,511,636	65,208,558	49,192,766	47,634,636	46,972,699
2015	64,925,458	67,537,373	75,455,544	83,820,914	85,119,550
2016	56,524,744	40,507,989	33,550,659	29,914,846	29,473,051
2017	69,648,129	72,211,327	68,131,758	61,289,569	59,523,265
2018		83,644,236	91,593,461	85,216,133	88,013,750
2019			87,365,678	81,439,417	76,632,413
2020				70,045,219	68,097,589
2021 (3 Mo)					19,906,644

## Totals:

2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,358,185,577	1,350,548,959
2018 & Prior		1,422,169,266	1,437,031,932	1,443,401,711	1,438,562,710
2019 & Prior			1,524,397,610	1,524,841,127	1,515,195,123
2020 & Prior				1,594,886,346	1,583,292,712
2021 & Prior					1,603,199,356

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 (3 Mo)									
<b>Totals:</b>									
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	Ultimate Loss & ALAE - Current Level After Inflation and Discount				
	(1)	(2)	(3)	(4)	(5)
1989	25,964,034	26,130,433	27,222,831	27,189,842	27,158,893
1990	12,789,992	12,789,755	13,071,891	13,699,210	13,687,675
1991	25,047,376	25,355,757	26,159,983	25,733,167	25,751,511
1992	48,119,766	48,471,434	48,324,122	49,370,979	49,368,215
1993	43,010,446	43,548,946	47,379,003	48,465,904	48,418,216
1994	19,083,459	19,270,039	19,734,252	20,163,589	20,144,469
1995	29,702,005	30,676,297	31,578,889	32,270,869	32,294,268
1996	27,972,026	27,994,856	29,227,019	30,170,670	30,181,757
1997	36,234,683	37,068,365	41,312,312	42,438,878	42,590,079
1998	61,025,424	63,895,585	68,531,557	69,995,650	70,474,814
1999	26,214,859	27,176,655	28,058,332	28,563,974	28,640,501
2000	19,495,776	20,137,823	19,592,649	20,541,722	18,391,924
2001	25,986,782	26,591,498	26,906,762	29,116,776	29,106,394
2002	62,535,820	63,958,182	66,312,928	70,240,158	70,274,400
2003	17,106,855	17,290,259	16,553,714	17,090,315	17,016,227
2004	25,376,483	25,364,821	27,064,727	26,867,874	26,980,523
2005	30,379,108	30,343,034	32,212,080	33,376,030	33,421,160
2006	45,855,599	47,019,519	47,003,796	48,578,536	48,419,051
2007	38,254,985	38,309,381	38,639,420	39,563,234	39,247,538
2008	46,953,609	45,133,053	45,569,914	47,854,327	47,406,223
2009	55,417,658	54,524,864	56,539,423	58,186,370	57,854,250
2010	26,463,338	25,270,979	26,648,959	26,850,419	26,648,895
2011	46,583,905	44,915,237	44,967,366	45,502,429	45,751,588
2012	28,754,324	30,887,223	31,541,020	30,630,727	30,438,443
2013	36,709,393	30,212,648	29,566,379	27,895,355	27,640,013
2014	48,382,677	45,234,556	34,771,144	33,651,923	33,380,519
2015	43,925,745	46,009,484	51,643,548	56,955,190	58,037,607
2016	37,786,424	27,158,139	22,583,592	20,037,291	19,802,228
2017	46,007,205	47,971,650	45,376,024	40,726,533	39,734,267
2018		54,950,285	60,704,764	56,394,582	58,506,470
2019			57,062,002	53,338,582	50,481,847
2020				45,153,998	44,092,831
2021 (3 Mo)					12,751,388

Totals:

2017 & Prior	1,037,139,753	1,028,710,472	1,044,093,637	1,061,727,940	1,058,261,646
2018 & Prior		1,083,660,757	1,104,798,401	1,118,122,521	1,116,768,116
2019 & Prior			1,161,860,403	1,171,461,103	1,167,249,963
2020 & Prior				1,216,615,101	1,211,342,794
2021 & Prior					1,224,094,182

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 (3 Mo)									
<b>Totals:</b>									
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 @ 3/31/21	Indicated Ultimate Loss & ALAE Based on Increased Utilization Rate of						Selected Total Limits Ultimate Loss & ALAE	Difference Between Selected Ultimate and Incremental Payment Method		
		Based on Increased Utilization Rate of (b)			1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
		1.00%	2.00%	3.00%	(2) + (3)	(2) + (4)	(2) + (5)		(9) - (6)	(9) - (7)	(9) - (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	12,320,339	9,230,445	11,822,755	15,462,953	21,550,785	24,143,094	27,783,292	22,671,711	1,120,926	(1,471,383)	(5,111,582)
1990	4,829,605	4,142,916	4,785,060	5,585,436	8,972,521	9,614,665	10,415,041	10,640,437	1,667,916	1,025,772	225,396
1991	7,271,789	13,902,849	17,107,950	21,453,748	21,174,638	24,379,739	28,725,537	20,858,124	(316,514)	(3,521,615)	(7,867,413)
1992	12,051,584	25,804,126	31,882,114	40,209,908	37,855,710	43,933,698	52,261,491	40,914,729	3,059,020	(3,018,969)	(11,346,762)
1993	17,520,566	22,702,847	27,679,947	34,432,119	40,223,413	45,200,513	51,952,685	41,053,978	830,565	(4,146,536)	(10,898,707)
1994	6,323,720	11,334,951	15,046,466	20,623,518	17,658,671	21,370,186	26,947,238	18,483,095	824,423	(2,887,091)	(8,464,143)
1995	8,794,155	20,450,829	25,204,695	31,798,210	29,244,984	33,998,850	40,592,365	27,664,394	(1,580,590)	(6,334,457)	(12,927,972)
1996	8,271,775	14,849,961	17,078,210	19,947,479	23,121,736	25,349,984	28,219,254	26,142,541	3,020,805	792,557	(2,076,713)
1997	10,124,303	25,948,100	31,973,423	40,401,482	36,072,403	42,097,727	50,525,786	37,315,247	1,242,844	(4,782,479)	(13,210,538)
1998	17,865,685	40,384,779	48,350,157	59,185,715	58,250,463	66,215,841	77,051,400	62,463,346	4,212,883	(3,752,496)	(14,588,054)
1999	10,233,792	9,764,851	11,076,908	12,762,533	19,998,643	21,310,701	22,996,326	24,310,330	4,311,687	2,999,629	1,314,004
2000	5,378,227	9,332,763	10,630,576	12,313,324	14,710,990	16,008,803	17,691,551	16,394,075	1,683,085	385,272	(1,297,476)
2001	7,376,305	17,162,927	20,295,675	24,548,730	24,539,232	27,671,979	31,925,034	26,865,611	2,326,379	(806,368)	(5,059,423)
2002	14,772,656	39,035,035	44,643,872	52,005,210	53,807,690	59,416,527	66,777,866	63,824,624	10,016,934	4,408,097	(2,953,242)
2003	4,497,130	8,618,469	9,363,721	10,286,985	13,115,598	13,860,851	14,784,115	14,862,926	1,747,327	1,002,075	78,811
2004	5,073,154	18,964,410	22,684,372	27,848,128	24,037,564	27,757,526	32,921,283	25,987,939	1,950,375	(1,769,587)	(6,933,344)
2005	7,648,525	21,957,853	24,971,250	28,938,124	29,606,378	32,619,775	36,586,648	33,391,835	3,785,458	772,060	(3,194,813)
2006	8,902,117	34,154,679	39,165,554	45,847,214	43,056,796	48,067,671	54,749,331	48,170,045	5,113,249	102,374	(6,579,286)
2007	9,768,845	26,202,963	28,485,966	31,353,498	35,971,807	38,254,811	41,122,342	39,454,048	3,482,241	1,199,238	(1,668,294)
2008	5,996,257	39,900,068	46,921,383	56,600,846	45,896,325	52,917,640	62,597,103	52,513,800	6,617,475	(403,840)	(10,083,303)
2009	8,237,881	47,154,982	54,728,202	65,047,215	55,392,863	62,966,083	73,285,096	66,168,021	10,775,157	3,201,938	(7,117,075)
2010	3,174,166	28,256,629	34,963,350	44,782,995	31,430,795	38,137,516	47,957,161	33,182,375	1,751,581	(4,955,140)	(14,774,786)
2011	5,372,356	38,569,217	44,259,121	51,952,962	43,941,573	49,631,477	57,325,317	55,042,180	11,100,607	5,410,703	(2,283,137)
2012	3,512,238	31,004,198	36,305,335	43,648,551	34,516,436	39,817,573	47,160,789	37,696,637	3,180,201	(2,120,936)	(9,464,152)
2013	5,163,050	22,880,127	24,835,177	27,322,813	28,043,177	29,998,227	32,485,863	36,891,608	8,848,431	6,893,381	4,405,744
2014	5,923,923	27,741,055	29,822,742	32,445,035	33,664,978	35,746,665	38,368,958	45,231,049	11,566,071	9,484,384	6,862,091
2015	4,572,608	62,100,369	69,052,320	78,200,792	66,672,977	73,624,928	82,773,400	82,006,882	15,333,905	8,381,954	(766,517)
2016	1,004,769	23,753,886	26,249,541	29,517,877	24,758,655	27,254,310	30,522,646	28,439,610	3,680,955	1,185,299	(2,083,037)
2017	1,874,802	51,271,368	55,834,673	61,717,171	53,146,170	57,709,475	63,591,973	58,550,541	5,404,371	841,066	(5,041,432)
2018	2,794,379	74,321,939	82,082,375	92,279,654	77,116,318	84,876,754	95,074,033	86,770,463	9,654,145	1,893,709	(8,303,569)
2019	1,655,739	61,420,384	67,804,353	76,202,022	63,076,122	69,460,092	77,857,761	75,714,771	12,638,649	6,254,679	(2,142,990)
2020	8,495	50,737,036	57,058,941	65,563,012	50,745,531	57,067,436	65,571,507	67,959,566	17,214,034	10,892,129	2,388,058
2021 (3 Mo)	0	15,215,682	17,046,323	19,494,621	15,215,682	17,046,323	19,494,621	19,906,644	4,690,962	2,860,321	412,023
Totals:	228,314,932	948,272,691	1,089,212,509	1,279,779,881	1,176,587,623	1,317,527,441	1,508,094,813	1,347,543,181	170,955,558	30,015,740	(160,551,631)
Excl. 2021	228,314,932	933,057,009	1,072,166,186	1,260,285,259	1,161,371,941	1,300,481,118	1,488,600,191	1,327,636,537	166,264,596	27,155,419	(160,963,654)

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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989	0	0	2,116,235	1,205,494	1,484,690	657,891	511,173	605,026	833,729	466,276	494,393	1,786,233	316,867	566,535	429,090	490,684	530,105	460,870
1990	0	562,025	838,759	82,096	438,778	273,898	211,488	117,310	154,122	97,335	96,402	137,043	187,948	323,797	357,203	389,355	355,850	156,090
1991	3,125	321,239	55,485	576,903	441,474	186,892	126,949	65,559	50,539	146,678	131,851	182,300	157,639	150,768	180,506	177,785	368,836	629,104
1992	17,053	347,516	953,532	1,356,878	624,498	465,134	368,242	340,876	255,651	303,915	346,021	473,324	431,204	410,551	389,982	449,206	500,917	536,834
1993	2,537	318,463	1,034,840	909,577	1,224,700	1,025,921	1,109,687	1,051,506	1,075,108	1,111,600	970,551	866,923	1,103,016	1,052,041	797,020	786,556	719,763	845,234
1994	281,535	781,012	686,690	682,810	363,810	1,038,983	397,356	441,288	253,785	74,972	302,419	660,474	83,722	94,322	192,459	160,550	184,613	150,376
1995	3,588	181,829	867,204	572,706	104,948	137,490	196,166	121,496	261,734	292,069	903,177	336,495	455,491	509,993	133,875	1,436,536	343,291	377,114
1996	6,073	885,245	308,813	742,549	383,553	915,277	594,225	359,094	410,328	428,417	352,550	422,493	367,533	409,984	481,483	484,895	336,573	404,274
1997	17,344	786,196	520,136	392,704	565,020	905,711	525,807	405,114	420,927	289,500	502,421	667,603	750,453	652,772	665,493	1,033,873	627,926	552,223
1998	46,320	998,840	1,064,803	1,036,309	664,373	559,878	1,704,723	758,923	923,606	696,352	957,376	982,544	1,113,678	1,111,495	1,074,857	1,432,767	1,312,177	1,304,567
1999	707,517	625,894	417,344	761,512	794,760	604,349	495,930	815,752	1,156,101	781,709	678,907	840,772	771,162	565,401	684,620	679,803	511,760	497,378
2000	439,119	668,464	703,423	619,858	365,667	257,944	174,717	216,224	193,404	171,366	333,567	260,718	250,930	335,551	326,260	277,879	317,651	312,832
2001	156,667	503,358	840,776	576,354	518,978	1,086,406	580,677	352,515	268,103	329,510	346,754	386,845	492,575	468,787	552,965	456,990	442,586	513,837
2002	160,320	724,425	922,777	885,260	1,059,282	786,371	1,631,466	1,053,191	1,063,462	931,270	1,129,343	1,309,268	1,100,731	1,165,385	1,104,261	1,018,955	1,043,133	1,064,786
2003	279,719	348,418	132,595	141,603	392,490	658,040	197,999	189,706	300,882	296,481	270,550	424,621	461,587	392,351	378,578	307,404	306,978	370,415
2004	4,849	456,894	778,297	580,361	344,907	519,290	429,857	405,807	207,212	348,381	353,670	332,136	301,072	313,802	383,735	398,207	369,960	414,563
2005	30	29,439	948,186	951,460	632,976	1,279,346	789,655	644,978	515,413	483,161	468,513	463,527	518,603	531,822	653,709	794,570	595,275	601,664
2006	2,368	351,974	438,813	1,047,841	799,403	1,922,759	867,647	738,614	633,644	637,507	736,352	762,046	657,296	802,574	752,048	1,035,506	830,731	841,146
2007	140,631	547,051	939,811	1,150,329	901,280	1,107,062	966,325	911,406	955,611	921,217	889,290	858,606	979,611	838,743	922,075	1,073,256	852,208	853,860
2008	6,347	419,935	672,929	710,028	396,048	400,485	607,351	666,782	732,304	792,982	595,826	597,493	746,256	796,185	783,147	924,059	744,035	756,181
2009	362,585	433,808	1,102,887	983,957	560,064	579,894	815,852	1,400,893	586,563	659,187	717,489	974,187	954,675	941,389	924,950	1,090,146	876,754	890,016
2010	127,254	990,006	191,131	664,810	243,590	167,475	256,428	188,252	180,418	185,203	197,109	391,744	397,638	394,101	389,227	461,171	372,904	380,640
2011	18,737	210,872	1,048,195	531,661	823,274	712,061	667,988	628,556	499,562	552,008	698,154	775,222	782,358	770,872	756,811	891,257	716,204	726,424
2012	23,385	251,490	776,551	731,219	423,397	280,033	435,826	366,364	398,704	437,661	484,676	539,369	545,556	538,771	530,171	625,833	504,129	512,589
2013	138,646	811,739	1,070,451	718,250	631,472	651,084	740,005	619,254	479,072	477,388	523,165	576,055	576,425	563,066	547,945	639,508	509,198	511,627
2014	172,030	827,782	998,120	1,419,360	1,097,665	792,578	831,732	701,938	603,695	600,447	656,777	721,784	720,838	702,737	682,486	794,891	631,586	633,232
2015	625	533,389	1,037,469	1,344,631	727,500	1,071,011	1,273,238	1,154,730	999,963	1,001,539	1,103,262	1,221,177	1,228,468	1,206,490	1,180,558	1,385,580	1,109,587	1,121,439
2016	373,065	144,826	78,776	238,003	196,767	526,789	490,211	444,309	384,518	384,879	423,697	468,675	471,161	462,420	452,171	530,326	424,387	428,607
2017	173,087	471,058	552,661	713,808	945,144	1,210,187	1,123,678	1,016,191	877,455	876,269	962,409	1,062,069	1,065,155	1,042,862	1,017,232	1,190,050	949,872	956,789
2018	155,992	1,287,403	1,389,349	1,461,833	1,186,874	1,523,671	1,418,480	1,286,212	1,113,613	1,115,154	1,228,178	1,359,176	1,367,018	1,342,288	1,313,166	1,540,892	1,233,696	1,246,599
2019	20,691	1,649,438	879,694	1,180,344	958,565	1,230,740	1,145,926	1,039,215	899,885	901,256	992,742	1,098,787	1,105,288	1,085,455	1,062,065	1,246,438	998,103	1,008,704
2020	8,525	386,841	621,056	838,450	684,001	880,396	821,778	747,141	648,633	651,313	719,322	798,290	805,194	792,926	778,018	915,696	735,404	745,443
2021	19,583	96,961	186,298	253,180	208,295	268,078	250,197	227,441	197,425	198,211	218,875	242,865	244,922	241,141	236,551	278,338	223,473	226,461

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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989			264,529	150,687	164,966	82,236	63,897	75,628	104,216	58,285	70,628	297,706	52,811	113,307	85,818	98,137	106,021	92,174
1990		187,342	119,823	11,728	62,683	39,128	30,213	16,759	22,017	13,905	13,772	19,578	26,850	46,257	51,029	64,893	71,170	39,023
1991	3,125	321,239	18,495	144,226	110,369	46,723	31,737	16,390	12,635	36,669	32,963	45,575	39,410	37,692	45,127	44,446	92,209	157,276
1992	8,526	86,879	79,461	104,375	48,038	38,761	30,687	28,406	23,241	27,629	31,456	43,029	39,200	37,323	38,998	44,921	50,092	59,648
1993	1,269	63,693	94,076	75,798	111,336	93,266	100,881	95,591	97,737	101,055	88,232	78,811	100,274	105,204	88,558	98,320	89,970	105,654
1994	140,767	390,506	137,338	113,802	60,635	148,426	56,765	88,258	63,446	18,743	75,605	165,119	20,930	23,580	48,115	40,137	46,153	37,594
1995		60,610	144,534	95,451	17,491	22,915	39,233	24,299	52,347	58,414	180,635	67,299	91,098	101,999	26,775	287,307	68,658	75,423
1996	3,036	295,082	77,203	148,510	63,926	152,546	99,037	59,849	68,388	71,403	58,758	70,416	61,256	68,331	80,247	80,816	56,095	67,379
1997	17,344	112,314	65,017	56,101	70,628	100,635	58,423	45,013	46,770	32,167	55,825	74,178	83,384	72,530	73,944	114,875	78,491	69,028
1998	11,580	142,691	118,311	86,359	60,398	46,656	142,060	63,244	76,967	58,029	79,781	81,879	92,807	92,625	89,571	119,397	109,348	108,714
1999	235,839	208,631	139,115	108,787	99,345	75,544	61,991	116,536	165,157	111,673	96,987	120,110	128,527	94,234	136,924	169,951	127,940	124,345
2000	219,560	167,116	140,685	123,972	73,133	51,589	34,943	43,245	38,681	34,273	66,713	52,144	50,186	67,110	65,252	55,576	63,530	62,566
2001		503,358	420,388	288,177	129,744	271,602	145,169	88,129	67,026	82,377	86,689	96,711	123,144	117,197	138,241	114,247	110,647	128,459
2002	80,160	144,885	83,889	68,097	81,483	52,425	108,764	70,213	70,897	62,085	75,290	93,519	78,624	83,242	84,943	78,381	80,241	81,907
2003		66,298	47,201	130,830	219,347	66,000	63,235	100,294	98,827	90,183	141,540	153,862	130,784	126,193	102,468	102,326	123,472	
2004		228,447	259,432	145,090	68,981	103,858	85,971	81,161	41,442	69,676	70,734	66,427	60,214	62,760	76,747	79,641	73,992	82,913
2005	30	5,888	135,455	95,146	63,298	127,935	78,966	71,664	64,427	69,023	66,930	66,218	74,086	75,975	93,387	113,510	85,039	87,282
2006	2,368	117,325	62,688	116,427	79,940	192,276	86,765	73,861	63,364	63,751	73,635	84,672	73,033	89,175	83,561	115,056	93,536	96,003
2007		182,350	134,259	164,333	112,660	138,383	120,791	113,926	119,451	115,152	127,041	122,658	139,944	119,820	131,725	156,896	127,550	130,914
2008	6,347	83,987	84,116	78,892	44,005	40,048	60,735	66,678	73,230	88,109	66,203	66,388	82,917	88,465	87,823	104,604	85,039	87,282
2009	362,585	72,301	137,861	109,329	56,006	57,989	81,585	140,089	58,656	65,919	71,749	97,419	95,467	95,099	94,408	112,448	91,416	93,827
2010	127,254	330,002	31,855	110,802	40,598	27,912	51,286	37,650	36,084	37,041	39,422	78,349	79,925	79,617	79,038	94,142	76,534	78,552
2011	9,368	35,145	116,466	48,333	82,327	71,206	66,799	62,856	49,956	55,201	69,815	78,349	79,925	79,617	79,038	94,142	76,534	78,552
2012	11,693	83,830	110,936	104,460	60,485	40,005	62,261	52,338	56,958	62,523	69,815	78,349	79,925	79,617	79,038	94,142	76,534	78,552
2013	69,323	162,348	178,408	102,607	90,210	93,012	105,715	88,465	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2014	57,343	103,473	99,812	141,936	109,766	88,064	92,415	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2015	625	177,796	115,274	134,463	55,962	71,401	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2016		72,413	26,259	47,601	39,353	89,993	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2017	173,087	67,294	46,055	59,484	74,042	89,993	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2018	38,998	117,037	92,623	97,977	74,042	89,993	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2019	5,173	206,180	106,128	97,977	74,042	89,993	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2020	8,525	134,623	106,128	97,977	74,042	89,993	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282
2021	88,597	134,623	106,128	97,977	74,042	89,993	84,883	77,993	68,439	69,472	77,574	87,056	88,808	88,465	87,823	104,604	85,039	87,282

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%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
3:15	89,060	89,060	89,060	735:747	157,194	211,251	283,081
15:27	135,327	135,327	135,327	747:759	158,766	215,476	291,574
27:39	106,683	106,683	106,683	759:771	160,354	219,786	300,321
39:51	98,489	98,489	98,489	771:783	161,957	224,182	309,331
51:63	74,429	74,429	74,429	783:795	163,577	228,665	318,611
63:75	90,463	90,463	90,463	795:807	165,212	233,239	328,169
75:87	85,326	85,326	85,326	807:819	166,865	237,903	338,014
87:99	78,401	78,401	78,401	819:831	168,533	242,662	348,154
99:111	68,797	68,797	68,797	831:843	170,218	247,515	358,599
111:123	69,835	69,835	69,835	843:855	171,921	252,465	369,357
123:135	77,980	77,980	77,980	855:867	173,640	257,514	380,438
135:147	87,511	87,511	87,511	867:879	175,376	262,665	391,851
147:159	89,272	89,272	89,272	879:891	177,130	267,918	403,606
159:171	88,927	88,927	88,927	891:903	178,901	273,276	415,715
171:183	88,282	88,282	88,282	903:915	180,690	278,742	428,186
183:195	105,151	105,151	105,151	915:927	182,497	284,317	441,032
195:207	85,484	85,484	85,484	927:939	184,322	290,003	454,262
207:219	87,738	87,738	87,738	939:951	186,165	295,803	467,890
219:231	94,323	94,323	94,323	951:963	188,027	301,719	481,927
231:243	97,890	97,890	97,890	963:975	189,907	307,753	496,385
243:255	98,142	98,142	98,142	975:987	191,806	313,909	511,276
255:267	107,753	107,753	107,753	987:999	193,725	320,187	526,615
267:279	102,000	102,000	102,000	999:1011	195,662	326,590	542,413
279:291	103,530	103,530	103,530	1011:1023	197,618	333,122	558,686
291:303	105,083	105,083	105,083	1023:1035	199,595	339,785	575,446
303:315	106,659	106,659	106,659	1035:1047	201,591	346,580	592,709
315:327	108,259	108,259	108,259	1047:1059	203,606	353,512	610,491
327:339	109,883	109,883	109,883	1059:1071	205,642	360,582	628,806
339:351	111,531	111,531	111,531	1071:1083	207,699	367,794	647,670
351:363	113,204	113,204	113,204	1083:1095	209,776	375,150	667,100
363:375	114,902	114,902	114,902	1095:1107	211,874	382,653	687,113
375:387	116,626	116,626	116,626	1107:1119	213,992	390,306	707,726
387:399	117,792	118,958	120,125	1119:1131	216,132	398,112	728,958
399:411	118,970	121,337	123,728	1131:1143	218,294	406,074	750,827
411:423	120,160	123,764	127,440	1143:1155	220,477	414,196	773,351
423:435	121,361	126,239	131,263	1155:1167	222,681	422,480	796,552
435:447	122,575	128,764	135,201	1167:1179	224,908	430,929	820,449
447:459	123,801	131,340	139,257	1179:1191	227,157	439,548	845,062
459:471	125,039	133,966	143,435	1191:1203	229,429	448,339	870,414
471:483	126,289	136,646	147,738	1203:1215	231,723	457,305	896,526
483:495	127,552	139,379	152,170	1215:1227	234,040	466,452	923,422
495:507	128,827	142,166	156,735	1227:1239	236,381	475,781	951,125
507:519	130,116	145,009	161,437	1239:1251	238,745	485,296	979,658
519:531	131,417	147,910	166,280	1251:1263	241,132	495,002	1,009,048
531:543	132,731	150,868	171,269	1263:1275	243,543	504,902	1,039,320
543:555	134,058	153,885	176,407	1275:1287	245,979	515,000	1,070,499
555:567	135,399	156,963	181,699	1287:1299	248,439	525,300	1,102,614
567:579	136,753	160,102	187,150	1299:1311	250,923	535,806	1,135,693
579:591	138,120	163,304	192,765	1311:1323	253,432	546,522	1,169,763
591:603	139,502	166,570	198,548	1323:1335	255,966	557,453	1,204,856
603:615	140,897	169,902	204,504	1335:1347	258,526	568,602	1,241,002
615:627	142,306	173,300	210,639	1347:1359	261,111	579,974	1,278,232
627:639	143,729	176,766	216,958	1359:1371	263,722	591,573	1,316,579
639:651	145,166	180,301	223,467	1371:1383	266,360	603,405	1,356,076
651:663	146,618	183,907	230,171	1383:1395	269,023	615,473	1,396,759
663:675	148,084	187,585	237,076	1395:1407	271,714	627,782	1,438,662
675:687	149,565	191,337	244,188	1407:1419	274,431	640,338	1,481,821
687:699	151,060	195,164	251,514	1419:1431	277,175	653,145	1,526,276
699:711	152,571	199,067	259,060	1431:1443	279,947	666,208	1,572,064
711:723	154,097	203,048	266,831	1443:1455	282,746	679,532	1,619,226
723:735	155,638	207,109	274,836	1455:1467	285,574	693,122	1,667,803

Note: (a) For average incremental payments from 3:15 to 375:387, see Appendix E, Exhibit IV, Sheets 1a, 1b, 1c, and 1d. For average incremental payments from 387:399 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

**1.00527**

Birth Year	Indicated Birth Year Relativity of Remaining Average Annual Loss & ALAE Payments Based on			Selected Relativity Factors to Adjust for Difference in Claim Size By Birth Year	
	Average (a) Incremental Payments to Date	Current (b) Case Outstanding	Before Off-Balance	After Off-Balance (4) / (A)	
(1)	(2)	(3)	(4)	(5)	
1989	0.672	0.949	0.900	0.895	
1990	0.589	0.964	0.800	0.796	
1991	1.181	1.198	1.175	1.169	
1992	0.834	1.029	0.900	0.895	
1993	0.712	0.917	0.925	0.920	
1994	0.749	0.827	0.750	0.746	
1995	1.176	1.068	1.150	1.144	
1996	0.897	1.173	1.050	1.045	
1997	0.715	0.871	0.850	0.846	
1998	1.079	1.157	1.100	1.094	
1999	1.108	1.498	1.350	1.343	
2000	0.556	1.096	0.900	0.895	
2001	1.298	1.291	1.250	1.243	
2002	0.898	1.177	1.050	1.045	
2003	1.348	1.477	1.450	1.442	
2004	0.749	0.969	0.950	0.945	
2005	0.621	0.989	1.000	0.995	
2006	1.044	1.117	1.100	1.094	
2007	1.620	1.352	1.500	1.492	
2008	0.683	1.038	1.000	0.995	
2009	0.966	1.136	1.075	1.069	
2010	0.548	0.885	0.900	0.895	
2011	0.748	0.975	0.900	0.895	
2012	0.644	0.848	0.900	0.895	
2013	1.173	1.016	1.000	0.995	
2014	1.117	0.964	1.000	0.995	
2015	1.038	0.937	1.000	0.995	
2016	0.529	0.789	1.000	0.995	
2017	0.958	0.711	1.000	0.995	
2018	0.993	0.743	1.000	0.995	
2019	2.464	0.835	1.000	0.995	
2020			1.000	0.995	
2021			1.000	0.995	

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

(b) See Appendix E, Exhibit VI, Sheet 1, Column (11).

Open Accepted Claims (AAA Only)  
@ 3/31/21

Birth Year	Paid Basis		Case Outstanding Basis		Reported (a)		Ultimate Open	Average Life Expectancy	
	Annual Inflation Factors	2021 Level Adjustment Factors	Annual Inflation Factors	2021 Level Adjustment Factors	Accepted Claim Cts. AAA Only	IBNR (a) Accepted Claim Cts.	Accepted Claim Cts. (6) + (7)	Indicated (b)	Selected (c) (9) x 1.235
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.545	0.81%	1.443	3	-	3	27.02	33.37
1990	1.68%	1.518	0.74%	1.431	3	-	3	14.67	18.12
1991	1.48%	1.493	0.52%	1.421	4	-	4	23.88	29.49
1992	1.50%	1.471	0.46%	1.413	9	-	9	25.57	31.58
1993	1.54%	1.450	0.41%	1.407	8	-	8	24.85	30.69
1994	1.22%	1.428	0.38%	1.401	3	-	3	38.02	46.95
1995	1.02%	1.410	0.35%	1.396	5	-	5	28.52	35.22
1996	1.04%	1.396	0.34%	1.391	6	-	6	20.02	24.72
1997	0.91%	1.382	0.25%	1.386	8	-	8	30.61	37.80
1998	0.93%	1.369	0.28%	1.383	11	-	11	27.47	33.93
1999	0.97%	1.357	0.36%	1.379	3	-	3	20.83	25.73
2000	0.99%	1.344	0.39%	1.374	4	-	4	22.30	27.54
2001	1.09%	1.330	0.32%	1.369	4	-	4	28.59	35.31
2002	1.16%	1.316	0.35%	1.364	13	-	13	24.59	30.37
2003	1.09%	1.301	0.29%	1.359	3	-	3	17.95	22.17
2004	1.41%	1.287	4.94%	1.356	5	-	5	33.09	40.87
2005	1.30%	1.269	0.87%	1.292	7	-	7	26.20	32.36
2006	1.07%	1.253	4.86%	1.281	9	-	9	28.38	35.05
2007	1.18%	1.239	0.50%	1.221	7	-	7	20.86	25.76
2008	9.95%	1.225	4.55%	1.215	9	-	9	34.10	42.11
2009	4.26%	1.114	0.33%	1.162	10	-	10	32.86	40.58
2010	0.84%	1.069	0.32%	1.158	5	-	5	44.17	54.55
2011	0.94%	1.060	0.42%	1.155	10	-	10	32.66	40.34
2012	0.73%	1.050	9.83%	1.150	7	-	7	36.83	45.49
2013	0.56%	1.042	0.59%	1.047	7	-	7	24.65	30.44
2014	0.51%	1.036	0.19%	1.041	9	-	9	23.60	29.15
2015	0.44%	1.031	0.17%	1.039	15	-	15	30.32	37.45
2016	0.73%	1.027	2.01%	1.037	5	1	6	30.00	37.05
2017	0.53%	1.019	0.22%	1.017	12	2	14	28.00	34.58
2018	0.50%	1.014	0.22%	1.014	15	3	18	31.00	38.29
2019	0.51%	1.009	1.01%	1.012	8	7	15	31.00	38.29
2020	0.36%	1.004	0.20%	1.002	1	12	13	29.00	35.82
2021		1.000		1.000	-	4	4	29.00	35.82

Totals: 228 29 257

Notes: (a) Current reported open accepted claims alive as of March 31, 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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219																
1989																																		
1990																																		
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2000																																		
2001																																		
2002																																		
2003																																		
2004																		305,831																
2005																	460,846	465,792																
2006																	808,601	648,698	656,831															
2007																	754,999	878,787	697,792	699,145														
2008																	655,195	644,466	760,425	612,280	622,275													
2009																	821,378	809,948	795,804	937,935	754,337	765,747												
2010																	338,174	343,262	340,210	336,002	398,107	321,911	328,589											
2011																	604,623	671,366	677,546	667,598	655,421	771,856	620,255	629,105										
2012																	380,631	421,520	469,086	474,467	468,566	461,086	544,283	438,438	445,795									
2013																	457,602	455,993	499,719	550,239	550,591	537,831	523,388	610,848	486,377	488,698								
2014																	674,432	580,038	576,918	631,040	693,500	692,591	675,199	655,742	763,742	606,837	608,418							
2015																	1,225,614	1,111,538	962,561	964,077	1,061,996	1,175,500	1,182,519	1,161,363	1,136,401	1,333,754	1,068,084	1,079,493						
2016																	507,954	472,684	428,423	370,770	371,118	408,548	451,918	454,315	445,887	436,005	511,366	409,214	413,283					
2017																	929,639	1,190,333	1,105,244	999,520	863,061	861,894	946,620	1,044,646	1,047,681	1,025,753	1,000,544	1,170,527	934,289	941,093				
2018																	1,441,055	1,170,004	1,502,014	1,398,317	1,267,930	1,097,784	1,099,303	1,210,721	1,339,856	1,347,587	1,323,209	1,294,501	1,518,990	1,216,161	1,228,880			
2019																	869,093	1,166,120	947,014	1,215,909	1,132,117	1,026,692	889,041	890,396	980,779	1,085,546	1,091,969	1,072,375	1,049,267	1,231,418	986,075	996,549		
2020																	386,057	619,798	836,751	682,615	878,612	820,112	745,627	647,318	649,993	717,864	796,672	803,562	791,319	776,441	913,840	733,914	743,932	
2021																	19,583	96,961	186,298	253,180	208,295	268,078	250,197	227,441	197,425	198,211	218,875	242,865	244,922	241,141	236,551	278,338	223,473	226,461

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)																	
1989	219:231	231:243	243:255	255:267	267:279	279:291	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:387	387:399	399:411	411:423	423:435
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001	356,646	386,759	361,526	362,268	362,926	363,498	364,378	364,680	364,882	364,974	364,950	366,601	368,133	369,539	370,815			
2002	974,303	960,515	1,036,664	964,338	961,551	958,455	955,053	951,343	947,324	942,983	938,302	933,256	927,826	926,541	924,815	922,635	919,992	
2003	300,238	302,760	294,772	314,120	288,442	283,834	279,138	274,361	269,506	264,578	259,576	254,498	249,336	244,089	239,934	235,650	231,242	226,712
2004	325,707	334,790	332,382	361,312	338,565	340,106	341,588	343,011	344,373	345,672	346,904	348,062	349,141	350,132	352,762	355,313	357,779	360,157
2005	492,952	503,454	496,567	536,196	499,035	497,845	496,498	494,996	493,338	491,522	489,542	487,388	485,047	482,510	482,134	481,534	480,703	479,636
2006	696,399	712,559	704,148	761,815	710,415	710,146	709,674	709,003	708,128	707,046	705,749	704,222	702,449	700,414	701,545	702,391	702,939	703,180
2007	733,329	742,145	725,211	775,696	714,994	706,300	697,358	688,180	678,774	669,144	659,289	649,196	638,850	628,242	620,411	612,227	603,692	594,810
2008	662,285	680,302	674,950	733,189	686,547	689,178	691,676	694,041	696,269	698,356	700,294	702,070	703,670	705,079	709,767	714,275	718,591	722,705
2009	814,000	835,115	827,504	897,758	839,552	841,650	843,560	845,279	846,805	848,131	849,247	850,139	850,786	851,171	855,475	859,516	863,279	866,751
2010	351,271	362,465	361,278	394,302	370,991	374,235	377,464	380,677	383,873	387,050	390,205	393,333	396,430	399,490	404,492	409,489	414,477	419,452
2011	668,170	684,898	678,046	734,937	686,647	687,709	688,601	689,324	689,875	690,249	690,438	690,429	690,205	689,752	692,454	694,918	697,133	699,088
2012	474,676	487,817	484,210	526,247	493,013	495,152	497,202	499,163	501,033	502,807	504,481	506,045	507,490	508,805	512,496	516,068	519,513	522,823
2013	514,074	521,791	511,420	548,701	507,344	502,772	498,019	493,090	487,989	482,717	477,271	471,641	465,816	459,787	455,787	451,528	447,009	442,231
2014	638,601	646,728	632,420	676,935	624,422	617,292	609,943	602,385	594,624	586,662	578,498	570,121	561,517	552,678	546,279	539,568	532,547	525,216
2015	1,142,379	1,166,652	1,150,632	1,242,391	1,156,221	1,153,398	1,150,211	1,146,663	1,142,752	1,138,474	1,133,816	1,128,755	1,123,261	1,117,311	1,116,363	1,114,895	1,112,892	1,110,341
2016	437,032	445,977	439,511	474,184	440,939	439,500	437,918	436,194	434,328	432,319	430,162	427,847	425,365	422,705	421,931	420,953	419,765	418,362
2017	992,491	1,010,020	992,582	1,067,827	990,071	983,913	977,408	970,564	963,383	955,865	948,001	939,772	931,154	922,127	917,180	911,739	905,796	899,345
2018	1,300,175	1,327,495	1,308,958	1,413,005	1,314,682	1,311,146	1,307,191	1,302,823	1,298,039	1,292,834	1,287,194	1,281,092	1,274,495	1,267,376	1,265,926	1,263,877	1,261,215	1,257,925
2019	1,054,539	1,076,879	1,062,024	1,146,643	1,067,045	1,064,368	1,061,354	1,058,007	1,054,324	1,050,302	1,045,928	1,041,182	1,036,035	1,030,467	1,029,510	1,028,072	1,026,140	1,023,700
2020	789,634	808,886	800,274	866,846	809,342	810,036	810,520	810,793	810,852	810,691	810,302	809,669	808,771	807,593	810,093	812,294	814,184	815,752
2021	240,308	246,104	243,424	263,608	246,057	246,204	246,287	246,305	246,256	246,138	245,946	245,673	245,315	244,868	245,534	246,105	246,579	246,951

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) 435:447	Maturity (months) 447:459	Maturity (months) 459:471	Maturity (months) 471:483	Maturity (months) 483:495	Maturity (months) 495:507	Maturity (months) 507:519	Maturity (months) 519:531	Maturity (months) 531:543	Maturity (months) 543:555	Maturity (months) 555:567	Maturity (months) 567:579	Maturity (months) 579:591	Maturity (months) 591:603	Maturity (months) 603:615	Maturity (months) 615:627	Maturity (months) 627:639	Maturity (months) 639:651
1989	228,828	230,543	232,200	233,796	235,327	236,787	238,170	239,470	240,677	241,786	242,786	243,669	244,425	245,043	245,512	245,820	245,955	245,904
1990	178,996	175,575	172,051	168,429	164,711	160,898	156,991	152,989	148,892	144,701	140,415	136,038	131,569	127,012	122,368	117,640	112,836	107,962
1991	384,953	385,900	386,685	387,301	387,740	387,993	388,050	387,895	387,517	386,900	386,031	384,893	383,471	381,745	379,698	377,310	374,563	371,440
1992	664,156	666,906	669,410	671,656	673,631	675,319	676,701	677,753	678,454	678,777	678,698	678,189	677,222	675,763	673,780	671,239	668,105	664,349
1993	594,780	596,299	597,569	598,578	599,316	599,769	599,919	599,744	599,226	598,341	597,067	595,379	593,254	590,661	587,572	583,958	579,790	575,044
1994	195,231	197,847	200,466	203,087	205,706	208,323	210,932	213,532	216,117	218,683	221,226	223,739	226,219	228,657	231,048	233,383	235,654	237,854
1995	466,494	469,248	471,858	474,314	476,608	478,730	480,665	482,398	483,914	485,195	486,223	486,981	487,446	487,597	487,409	486,859	485,921	484,573
1996	440,618	436,787	432,683	428,305	423,650	418,713	413,484	407,954	402,112	395,950	389,456	382,623	375,441	367,900	359,990	351,705	343,041	333,997
1997	549,715	553,570	557,278	560,828	564,209	567,411	570,417	573,210	575,771	578,081	580,120	581,865	583,293	584,378	585,090	585,402	585,285	584,710
1998	928,674	931,462	933,874	935,892	937,498	938,671	939,382	939,600	939,292	938,424	936,960	934,862	932,092	928,603	924,349	919,286	913,367	906,553
1999	265,619	263,140	260,498	257,689	254,712	251,565	248,244	244,740	241,050	237,168	233,088	228,805	224,314	219,610	214,687	209,542	204,173	198,582
2000	239,320	237,674	235,885	233,949	231,865	229,628	227,234	224,676	221,948	219,045	215,958	212,684	209,215	205,545	201,667	197,576	193,269	188,742
2001	371,955	372,949	373,788	374,467	374,976	375,308	375,452	375,395	375,124	374,625	373,884	372,885	371,613	370,051	368,179	365,980	363,436	360,530
2002	916,873	913,257	909,123	904,460	899,254	893,488	887,139	880,177	872,577	864,309	855,345	845,657	835,214	823,983	811,932	799,030	785,252	770,581
2003	222,065	217,301	212,419	207,426	202,324	197,119	191,811	186,399	180,886	175,273	169,562	163,756	157,860	151,876	145,808	139,664	133,452	127,183
2004	362,440	364,620	366,690	368,642	370,469	372,163	373,715	375,111	376,340	377,388	378,241	378,885	379,305	379,481	379,396	379,032	378,368	377,386
2005	478,327	476,764	474,937	472,838	470,461	467,795	464,829	461,548	457,936	453,978	449,660	444,964	439,876	434,378	428,449	422,076	415,242	407,938
2006	703,104	702,693	701,931	700,805	699,304	697,412	695,108	692,370	689,173	685,494	681,305	676,583	671,299	665,423	658,923	651,772	643,939	635,403
2007	585,584	576,010	566,083	555,808	545,191	534,235	522,935	511,287	499,285	486,930	474,217	461,148	447,723	433,944	419,812	405,334	390,523	375,399
2008	726,606	730,276	733,700	736,863	739,752	742,349	744,634	746,581	748,166	749,362	750,140	750,472	750,325	749,664	748,452	746,651	744,223	741,135
2009	869,920	872,763	875,261	877,397	879,154	880,512	881,445	881,922	881,914	881,388	880,311	878,647	876,358	873,404	869,740	865,323	860,110	854,063
2010	424,410	429,344	434,248	439,116	443,943	448,721	453,442	458,094	462,668	467,152	471,533	475,798	479,931	483,915	487,733	491,366	494,793	497,995
2011	700,773	702,170	703,262	704,037	704,481	704,578	704,307	703,644	702,564	701,043	699,052	696,564	693,550	689,976	685,809	681,015	675,561	669,420
2012	525,991	529,005	531,852	534,523	537,008	539,295	541,368	543,211	544,804	546,129	547,166	547,893	548,287	548,323	547,974	547,212	546,009	544,341
2013	437,192	431,886	426,307	420,455	414,329	407,928	401,246	394,274	387,006	379,436	371,558	363,366	354,857	346,024	336,863	327,374	317,557	307,421
2014	517,580	509,631	501,367	492,790	483,903	474,708	465,201	455,376	445,228	434,754	423,951	412,818	401,355	389,560	377,432	364,978	352,205	339,131
2015	1,107,227	1,103,525	1,099,208	1,094,262	1,088,669	1,082,410	1,075,453	1,067,765	1,059,310	1,050,056	1,039,965	1,029,001	1,017,128	1,004,304	990,487	975,639	959,726	942,726
2016	416,739	414,888	412,798	410,464	407,881	405,041	401,934	398,547	394,867	390,883	386,582	381,950	376,976	371,644	365,941	359,852	353,368	346,480
2017	892,381	884,884	876,840	868,240	859,080	849,348	839,027	828,095	816,530	804,314	791,425	777,845	763,556	748,536	732,763	716,224	698,909	680,819
2018	1,253,989	1,249,380	1,244,069	1,238,038	1,231,268	1,223,739	1,215,414	1,206,256	1,196,227	1,185,288	1,173,398	1,160,519	1,146,608	1,131,620	1,115,508	1,098,231	1,079,753	1,060,047
2019	1,020,740	1,017,236	1,013,165	1,008,511	1,003,259	997,392	990,881	983,695	975,801	967,169	957,765	947,556	936,509	924,585	911,745	897,955	883,185	867,413
2020	816,983	817,859	818,360	818,471	818,176	817,457	816,290	814,647	812,500	809,818	806,572	802,730	798,257	793,117	787,270	780,680	773,310	765,129
2021	247,216	247,367	247,401	247,311	247,094	246,741	246,245	245,596	244,785	243,804	242,642	241,290	239,737	237,969	235,977	233,750	231,277	228,551

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) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867
1989	245,658	245,205	244,534	243,630	242,479	241,068	239,383	237,412	235,138	232,549	229,627	226,358	222,729	218,726	214,341	209,574	204,431	198,913
1990	103,029	98,051	93,039	88,004	82,959	77,919	72,901	67,920	62,996	58,145	53,386	48,738	44,220	39,852	35,658	31,660	27,883	24,342
1991	367,929	364,016	359,689	354,930	349,722	344,054	337,913	331,290	324,175	316,559	308,434	299,794	290,641	280,976	270,815	260,189	249,141	237,704
1992	659,942	654,861	649,075	642,553	635,259	627,164	618,244	608,471	597,820	586,265	573,781	560,346	545,950	530,579	514,244	496,985	478,854	459,895
1993	569,698	563,732	557,125	549,851	541,884	533,204	523,794	513,638	502,719	491,024	478,539	465,255	451,175	436,298	420,649	404,276	387,243	369,601
1994	239,974	242,007	243,943	245,771	247,479	249,056	250,489	251,766	252,871	253,789	254,503	254,994	255,244	255,234	254,943	254,358	253,466	252,248
1995	482,794	480,563	477,858	474,653	470,919	466,633	461,771	456,310	450,225	443,491	436,084	427,978	419,156	409,599	399,302	388,278	376,551	364,137
1996	324,582	314,804	304,676	294,204	283,398	272,276	260,860	249,176	237,250	225,111	212,793	200,333	187,777	175,171	162,577	150,071	137,735	125,638
1997	583,652	582,086	579,984	577,312	574,037	570,126	565,551	560,279	554,277	547,512	539,948	531,551	522,293	512,144	501,087	489,131	476,290	462,573
1998	898,808	890,100	880,395	869,650	857,821	844,876	830,784	815,517	799,047	781,348	762,394	742,168	720,668	697,888	673,859	648,653	622,360	595,057
1999	192,772	186,752	180,528	174,106	167,493	160,701	153,743	146,637	139,399	132,047	124,604	117,091	109,538	101,974	94,436	86,969	79,624	72,441
2000	183,999	179,042	173,874	168,498	162,915	157,134	151,164	145,015	138,699	132,229	125,620	118,891	112,063	105,159	98,212	91,262	84,352	77,521
2001	357,250	353,583	349,516	345,031	340,113	334,748	328,926	322,636	315,869	308,613	300,861	292,608	283,852	274,595	264,850	254,648	244,027	233,018
2002	755,009	738,534	721,154	702,861	683,649	663,528	642,515	620,630	597,901	574,358	550,037	524,985	499,270	472,958	446,153	418,997	391,648	364,243
2003	120,872	114,538	108,196	101,861	95,551	89,284	83,083	76,968	70,962	65,086	59,362	53,813	48,462	43,331	38,446	33,832	29,514	25,506
2004	376,072	374,407	372,376	369,957	367,128	363,871	360,168	355,999	351,346	346,189	340,507	334,282	327,499	320,143	312,209	303,708	294,656	285,065
2005	400,158	391,899	383,159	373,931	364,210	353,999	343,305	332,137	320,505	308,422	295,905	282,977	269,667	256,010	242,055	227,875	213,550	199,151
2006	626,147	616,159	605,423	593,919	581,629	568,545	554,662	539,977	524,492	508,209	491,135	473,283	454,681	435,357	415,367	394,798	373,752	352,319
2007	359,992	344,336	328,466	312,413	296,211	279,906	263,548	247,189	230,884	214,690	198,663	182,868	167,374	152,249	137,571	123,434	109,923	97,107
2008	737,353	732,848	727,588	721,533	714,641	706,880	698,216	688,615	678,045	666,471	653,860	640,181	625,414	609,536	592,549	574,485	555,391	535,302
2009	847,148	839,335	830,590	820,872	810,138	798,358	785,501	771,538	756,442	740,186	722,744	704,097	684,239	663,164	640,896	617,499	593,055	567,631
2010	500,951	503,643	506,048	508,140	509,891	511,273	512,260	512,820	512,921	512,527	511,603	510,107	508,002	505,245	501,801	497,645	492,757	487,106
2011	662,566	654,980	646,637	637,508	627,565	616,787	605,157	592,658	579,274	564,993	549,803	533,699	516,686	498,771	479,986	460,396	440,080	419,105
2012	542,183	539,512	536,304	532,529	528,156	523,159	517,511	511,187	504,160	496,401	487,884	478,582	468,477	457,547	445,788	433,218	419,865	405,747
2013	296,978	286,248	275,248	263,994	252,502	240,799	228,916	216,885	204,740	192,518	180,259	168,006	155,811	143,724	131,807	120,137	108,790	97,829
2014	325,777	312,174	298,350	284,330	270,143	255,827	241,425	226,981	212,542	198,157	183,877	169,758	155,860	142,245	128,984	116,162	103,858	92,137
2015	924,624	905,417	885,098	863,652	841,070	817,357	792,531	766,610	739,623	711,599	682,578	652,612	621,773	590,137	557,825	525,003	491,856	458,549
2016	339,188	331,491	323,389	314,880	305,963	296,642	286,928	276,832	266,367	255,548	244,395	232,930	221,186	209,194	197,003	184,680	172,297	159,918
2017	661,965	642,367	622,046	601,014	579,290	556,910	533,917	510,359	486,290	461,766	436,854	411,628	386,180	360,602	335,018	309,584	284,462	259,794
2018	1,039,103	1,016,915	993,481	968,785	942,818	915,591	887,125	857,447	826,589	794,590	761,498	727,375	692,308	656,387	619,750	582,590	545,118	507,525
2019	850,628	832,825	814,000	794,140	773,235	751,292	728,328	704,361	679,416	653,523	626,719	599,052	570,590	541,404	511,605	481,349	450,805	420,127
2020	756,111	746,237	735,482	723,816	711,209	697,641	683,100	667,570	651,041	633,503	614,952	595,388	574,829	553,290	530,820	507,504	483,443	458,728
2021	225,566	222,315	218,789	214,978	210,877	206,482	201,787	196,791	191,490	185,883	179,969	173,754	167,244	160,452	153,404	146,131	138,661	131,013

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)																	
	867:879	879:891	891:903	903:915	915:927	927:939	939:951	951:963	963:975	975:987	987:999	999:1011	1011:1023	1023:1035	1035:1047	1047:1059	1059:1071	1071:1083
1989	193,014	186,727	180,053	172,996	165,566	157,774	149,645	141,213	132,522	123,619	114,552	105,376	96,158	86,972	77,902	69,033	60,456	52,264
1990	21,048	18,009	15,229	12,714	10,465	8,480	6,752	5,275	4,035	3,016	2,195	1,552	1,061	699	441	265	151	81
1991	225,904	213,768	201,332	188,646	175,764	162,750	149,680	136,647	123,754	111,098	98,776	86,885	75,527	64,801	54,801	45,611	37,297	29,909
1992	440,132	419,594	398,326	376,393	353,874	330,858	307,465	283,847	260,173	236,613	213,336	190,522	168,365	147,067	126,828	107,837	90,270	74,274
1993	351,390	332,648	313,435	293,822	273,896	253,751	233,507	213,308	193,310	173,666	154,525	136,037	118,361	101,654	86,061	71,713	58,718	47,154
1994	250,682	248,739	246,396	243,626	240,403	236,702	232,500	227,781	222,533	216,744	210,400	203,491	196,017	187,985	179,412	170,326	160,766	150,785
1995	351,039	337,259	322,816	307,734	292,054	275,820	259,100	241,986	224,585	207,008	189,368	171,790	154,414	137,396	120,895	105,075	90,094	76,104
1996	113,835	102,380	91,333	80,755	70,705	61,239	52,413	44,280	36,880	30,240	24,368	19,258	14,894	11,244	8,262	5,890	4,058	2,691
1997	447,971	432,475	416,092	398,837	380,741	361,842	342,203	321,918	301,097	279,860	258,329	236,642	214,964	193,475	172,372	151,861	132,153	113,455
1998	566,798	537,637	507,660	476,973	445,703	413,995	382,030	350,031	318,239	286,897	256,237	226,500	197,945	170,824	145,383	121,844	100,396	81,185
1999	65,453	58,692	52,194	45,992	40,121	34,614	29,500	24,808	20,560	16,767	13,432	10,547	8,099	6,067	4,420	3,121	2,128	1,394
2000	70,799	64,216	57,809	51,611	45,662	39,995	34,647	29,656	25,052	20,860	17,092	13,757	10,855	8,377	6,307	4,619	3,280	2,249
2001	221,647	209,936	197,921	185,648	173,168	160,542	147,843	135,162	122,594	110,238	98,185	86,531	75,377	64,819	54,953	45,861	37,614	30,262
2002	336,899	309,729	282,870	256,471	230,689	205,685	181,632	158,716	137,112	116,969	98,404	81,513	66,370	53,018	41,462	31,666	23,555	17,013
2003	21,818	18,453	15,412	12,696	10,301	8,217	6,433	4,934	3,699	2,704	1,921	1,322	878	559	340	196	106	54
2004	274,938	264,275	253,088	241,398	229,234	216,629	203,635	190,324	176,777	163,079	149,318	135,591	122,007	108,687	95,754	83,338	71,564	60,551
2005	184,735	170,362	156,103	142,034	128,240	114,805	101,825	89,398	77,624	66,586	56,354	46,986	38,531	31,020	24,467	18,864	14,179	10,361
2006	330,570	308,578	286,440	264,262	242,166	220,281	198,754	177,754	157,453	138,009	119,565	102,257	86,213	71,545	58,339	46,654	36,512	27,897
2007	85,033	73,741	63,269	53,649	44,906	37,051	30,089	24,014	18,803	14,414	10,792	7,868	5,567	3,809	2,509	1,583	951	540
2008	514,236	492,209	469,260	445,444	420,836	395,521	369,618	343,281	316,689	290,023	263,464	237,210	211,482	186,509	162,530	139,779	118,477	98,825
2009	541,275	514,033	485,982	457,217	427,856	398,028	367,902	337,684	307,600	277,876	248,732	220,397	193,115	167,132	142,683	119,987	99,235	80,574
2010	480,652	473,346	465,146	456,013	445,911	434,807	422,679	409,525	395,355	380,183	364,024	346,905	328,877	310,015	290,413	270,194	249,503	228,513
2011	397,523	375,385	352,766	329,757	306,464	283,003	259,519	236,183	213,178	190,683	168,869	147,908	127,978	109,251	91,884	76,015	61,749	49,159
2012	390,871	375,241	358,879	341,817	324,099	305,781	286,939	267,681	248,128	228,406	208,645	188,986	169,588	150,624	132,273	114,716	98,130	82,680
2013	87,302	77,255	67,734	58,786	50,453	42,768	35,762	29,462	23,878	19,006	14,827	11,310	8,412	6,083	4,262	2,881	1,871	1,161
2014	81,044	70,620	60,904	51,930	43,726	36,311	29,695	23,879	18,852	14,582	11,026	8,126	5,819	4,035	2,698	1,731	1,060	615
2015	425,217	391,997	359,052	326,562	294,721	263,725	233,790	205,150	178,028	152,618	129,079	107,542	88,119	70,880	55,853	43,016	32,295	23,567
2016	147,596	135,383	123,341	111,539	100,046	88,935	78,281	68,166	58,665	49,843	41,746	34,414	27,873	22,137	17,202	13,046	9,629	6,895
2017	235,694	212,270	189,646	167,946	147,296	127,811	109,607	92,796	77,468	63,680	51,455	40,787	31,648	23,978	17,689	12,666	8,771	5,849
2018	469,965	432,593	395,597	359,180	323,558	288,954	255,607	223,777	193,708	165,613	139,659	115,986	94,707	75,889	59,550	45,652	34,100	24,743
2019	389,439	358,868	328,565	298,695	269,437	240,971	213,496	187,226	162,365	139,090	117,544	97,848	80,101	64,364	50,661	38,969	29,217	21,288
2020	433,428	407,612	381,378	354,840	328,129	301,390	274,792	248,537	222,836	197,891	173,891	151,025	129,479	109,431	91,034	74,414	59,658	46,811
2021	123,210	115,280	107,258	99,184	91,102	83,062	75,126	67,357	59,817	52,562	45,651	39,138	33,078	27,517	22,493	18,033	14,150	10,841

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) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	44,543	37,373	30,823	24,947	19,778	15,331	11,595	8,541	6,117	4,252	2,862	1,860	1,184	754	480	305	194	124
1990	40	18	7	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	23,472	17,984	13,419	9,724	6,820	4,614	3,000	1,868	1,110	626	334	167	81	39	19	9	4	2
1992	59,961	47,400	36,612	27,564	20,174	14,313	9,813	6,483	4,116	2,502	1,451	799	427	228	122	65	35	18
1993	37,064	28,448	21,269	15,444	10,858	7,366	4,804	3,001	1,789	1,014	544	274	133	64	31	15	7	4
1994	140,451	129,845	119,060	108,204	97,394	86,754	76,414	66,514	57,180	48,516	40,603	33,487	27,379	22,385	18,302	14,964	12,234	10,003
1995	63,238	51,604	41,280	32,304	24,679	18,361	13,271	9,298	6,300	4,119	2,591	1,562	918	540	317	186	110	64
1996	1,709	1,034	591	317	158	72	30	11	4	1	0	0	0	0	0	0	0	0
1997	95,962	79,848	65,255	52,286	40,997	31,392	23,424	17,000	11,977	8,175	5,393	3,429	2,132	1,326	824	513	319	198
1998	64,301	49,772	37,560	27,558	19,600	13,469	8,911	5,658	3,435	1,987	1,090	564	281	140	70	35	17	9
1999	874	520	292	154	75	33	13	5	1	0	0	0	0	0	0	0	0	0
2000	1,484	936	562	319	170	84	38	16	6	2	1	0	0	0	0	0	0	0
2001	23,834	18,335	13,741	10,006	7,056	4,804	3,145	1,973	1,182	674	363	184	90	44	22	11	5	3
2002	11,890	8,008	5,175	3,191	1,867	1,029	530	253	111	44	16	5	1	0	0	0	0	0
2003	25	10	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	50,405	41,213	33,040	25,918	19,852	14,814	10,742	7,553	5,139	3,374	2,133	1,293	765	452	267	158	93	55
2005	7,335	5,012	3,292	2,068	1,235	697	369	182	83	34	13	4	1	0	0	0	0	0
2006	20,753	14,987	10,470	7,050	4,555	2,810	1,647	912	474	230	103	42	17	6	2	1	0	0
2007	288	142	64	26	9	3	1	0	0	0	0	0	0	0	0	0	0	0
2008	80,988	65,090	51,201	39,334	29,440	21,412	15,092	10,282	6,755	4,266	2,582	1,492	838	471	264	148	83	47
2009	64,105	49,867	37,839	27,932	20,002	13,849	9,241	5,923	3,634	2,127	1,182	621	315	160	81	41	21	11
2010	207,418	186,433	165,787	145,719	126,467	108,261	91,310	75,813	61,908	49,676	39,130	30,220	23,065	17,604	13,436	10,255	7,827	5,974
2011	38,270	29,064	21,475	15,391	10,665	7,118	4,558	2,790	1,625	897	467	228	107	50	23	11	5	2
2012	68,508	55,732	44,429	34,639	26,352	19,516	14,034	9,777	6,584	4,274	2,668	1,595	929	541	315	184	107	62
2013	684	379	197	94	41	16	5	2	0	0	0	0	0	0	0	0	0	0
2014	336	171	80	34	13	4	1	0	0	0	0	0	0	0	0	0	0	0
2015	16,660	11,366	7,451	4,670	2,783	1,567	827	406	184	76	28	9	3	1	0	0	0	0
2016	4,773	3,180	2,030	1,235	711	385	194	91	39	15	5	2	0	0	0	0	0	0
2017	3,738	2,277	1,313	711	358	166	70	26	9	2	1	0	0	0	0	0	0	0
2018	17,381	11,774	7,658	4,757	2,806	1,562	813	393	175	71	26	8	2	1	0	0	0	0
2019	15,024	10,230	6,692	4,185	2,487	1,396	734	359	162	67	25	8	2	1	0	0	0	0
2020	35,864	26,758	19,386	13,594	9,192	5,969	3,706	2,191	1,228	648	321	148	65	29	13	6	2	1
2021	8,088	5,860	4,109	2,778	1,804	1,120	662	371	196	97	45	20	9	4	2	1	0	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) 1299:1311	Maturity (months) 1311:1323	Maturity (months) 1323:1335	Maturity (months) 1335:1347	Maturity (months) 1347:1359	Maturity (months) 1359:1371	Maturity (months) 1371:1383	Maturity (months) 1383:1395	Maturity (months) 1395:1407	Maturity (months) 1407:1419	Maturity (months) 1419:1431	Maturity (months) 1431:1443	Maturity (months) 1443:1455	Maturity (months) 1455:1467	Totals Outstanding
1989	79	50	32	20	13	8	5	3	2	1	1	1	0	0	11,822,755
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,785,060
1991	1	0	0	0	0	0	0	0	0	0	0	0	0	0	17,107,950
1992	10	5	3	1	1	0	0	0	0	0	0	0	0	0	31,882,114
1993	2	1	0	0	0	0	0	0	0	0	0	0	0	0	27,679,947
1994	8,178	6,687	5,467	4,470	3,654	2,988	2,443	1,997	1,633	1,335	1,092	893	730	597	15,046,466
1995	38	22	13	8	5	3	2	1	1	0	0	0	0	0	25,204,695
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,078,210
1997	123	77	48	30	18	11	7	4	3	2	1	1	0	0	31,973,423
1998	4	2	1	1	0	0	0	0	0	0	0	0	0	0	48,350,157
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,076,908
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,630,576
2001	1	1	0	0	0	0	0	0	0	0	0	0	0	0	20,295,675
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,643,872
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,363,721
2004	33	19	11	7	4	2	1	1	0	0	0	0	0	0	22,684,372
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,971,250
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,165,554
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,485,966
2008	26	15	8	5	3	1	1	0	0	0	0	0	0	0	46,921,383
2009	5	3	1	1	0	0	0	0	0	0	0	0	0	0	54,728,202
2010	4,559	3,480	2,656	2,027	1,547	1,181	901	688	525	401	306	233	178	136	34,963,350
2011	1	1	0	0	0	0	0	0	0	0	0	0	0	0	44,259,121
2012	36	21	12	7	4	2	1	1	0	0	0	0	0	0	36,305,335
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,835,177
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,822,742
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69,052,320
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,249,541
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,834,673
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,082,375
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67,804,353
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,058,941
2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,046,323

1,089,212,509

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 89,060 135,327 106,683 98,489 74,429 90,463 85,326 78,401 68,797 69,835 77,980 87,511 89,272 88,927 88,282 105,151 85,484 87,738

Year of Birth	Maturity (months)																	
3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147	147:159	159:171	171:183	183:195	195:207	207:219	

1989

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2019

2020

2021

61,166

65,835 67,571

89,845 73,040 74,967

107,857 128,467 104,439 107,193

72,799 72,271 86,081 69,980 71,826

82,138 81,821 81,227 96,748 78,652 80,727

67,635 68,996 68,729 68,230 81,268 66,068 67,810

60,462 67,852 69,218 68,951 68,450 81,530 66,280 68,028

54,376 60,718 68,139 69,510 69,242 68,739 81,874 66,561 68,316

65,372 66,358 74,098 83,155 84,828 84,500 83,887 99,916 81,228 83,370

74,937 65,757 66,749 74,535 83,645 85,328 84,998 84,381 100,505 81,707 83,862

81,708 75,076 65,879 66,873 74,673 83,800 85,486 85,156 84,538 100,692 81,859 84,017

86,776 81,848 75,205 65,992 66,988 74,801 83,944 85,633 85,302 84,683 100,864 81,999 84,161

72,827 88,517 83,490 76,714 67,316 68,332 76,302 85,628 87,351 87,014 86,382 102,888 83,644 85,850

96,585 72,989 88,714 83,676 76,885 67,466 68,484 76,472 85,819 87,545 87,208 86,574 103,117 83,831 86,041

104,850 96,797 73,150 88,909 83,860 77,053 67,614 68,634 76,640 86,007 87,738 87,399 86,764 103,344 84,015 86,230

134,351 105,913 97,779 73,892 89,811 84,711 77,835 68,300 69,331 77,417 86,880 88,628 88,286 87,645 104,392 84,867 87,105

88,597 134,623 106,128 97,977 74,042 89,993 84,883 77,993 68,439 69,472 77,574 87,056 88,808 88,465 87,823 104,604 85,039 87,282

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)

Year of Birth	Maturity (months)																															
2021 Level	94,323	97,890	98,142	107,753	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														
1989																	73,829	75,305	76,811	78,348												
1990																64,857	66,154	67,477	68,827	70,203												
1991																94,542	95,960	97,880	99,837	101,834	103,871											
1992																71,718	72,794	73,886	75,363	76,871	78,408	79,976										
1993																72,956	74,050	75,161	76,288	77,814	79,370	80,958	82,577									
1994																58,517	59,395	60,286	61,190	62,108	63,350	64,617	65,910	67,228								
1995																88,735	90,066	91,417	92,789	94,180	95,593	97,505	99,455	101,444	103,473							
1996																80,100	81,302	82,521	83,759	85,016	86,291	87,585	89,337	91,124	92,946	94,805						
1997																64,096	65,057	66,033	67,024	68,029	69,049	70,085	71,136	72,559	74,010	75,490	77,000					
1998																81,924	83,153	84,400	85,666	86,951	88,255	89,579	90,923	92,287	94,133	96,015	97,936	99,894				
1999																99,336	100,826	102,338	103,873	105,431	107,013	108,618	110,247	111,901	113,580	115,851	118,168	120,532	122,942			
2000																70,216	66,467	67,464	68,476	69,503	70,545	71,603	72,678	73,768	74,874	75,997	77,517	79,068	80,649	82,262		
2001																89,162	97,893	92,667	94,057	95,468	96,900	98,353	99,828	101,326	102,846	104,388	105,954	108,073	110,235	112,439	114,688	
2002																74,946	75,139	82,498	78,093	79,265	80,454	81,661	82,885	84,129	85,391	86,672	87,972	89,291	91,077	92,899	94,756	96,652
2003	100,079	103,863	104,131	114,328	108,224	109,848	111,495	113,168	114,865	116,588	118,337	120,112	121,914	123,743	126,217	128,742	131,317	133,943														
2004	65,757	68,243	68,419	75,119	71,109	72,175	73,258	74,357	75,472	76,604	77,753	78,920	80,103	81,305	82,931	84,590	86,281	88,007														
2005	72,643	75,389	75,584	82,986	78,555	79,733	80,929	82,143	83,375	84,626	85,895	87,184	88,492	89,819	91,615	93,448	95,317	97,223														
2006	80,593	83,640	83,856	92,068	87,152	88,460	89,786	91,133	92,500	93,888	95,296	96,726	98,176	99,649	101,642	103,675	105,748	107,863														
2007	115,239	119,595	119,904	131,646	124,617	126,487	128,384	130,310	132,264	134,248	136,262	138,306	140,380	142,486	145,336	148,243	151,207	154,232														
2008	77,217	80,136	80,343	88,211	83,501	84,754	86,025	87,315	88,625	89,954	91,304	92,673	94,063	95,474	97,384	99,332	101,318	103,345														
2009	86,786	90,067	90,299	99,142	93,849	95,256	96,685	98,136	99,608	101,102	102,618	104,157	105,720	107,306	109,452	111,641	113,874	116,151														
2010	72,900	75,656	75,851	83,279	78,833	80,015	81,216	82,434	83,670	84,925	86,199	87,492	88,805	90,137	91,939	93,778	95,654	97,567														
2011	73,134	75,899	76,095	83,547	79,086	80,273	81,477	82,699	83,939	85,199	86,477	87,774	89,090	90,427	92,235	94,080	95,961	97,881														
2012	73,444	76,220	76,417	83,900	79,421	80,612	81,821	83,049	84,295	85,559	86,842	88,145	89,467	90,809	92,625	94,478	96,367	98,295														
2013	89,628	93,016	93,256	102,389	96,922	98,376	99,852	101,349	102,870	104,413	105,979	107,569	109,182	110,820	113,036	115,297	117,603	119,955														
2014	90,156	93,565	93,806	102,992	97,493	98,956	100,440	101,947	103,476	105,028	106,604	108,203	109,826	111,473	113,702	115,977	118,296	120,662														
2015	90,323	93,738	93,980	103,183	97,674	99,139	100,626	102,136	103,668	105,223	106,801	108,403	110,029	111,680	113,913	116,192	118,515	120,886														
2016	90,478	93,899	94,141	103,360	97,842	99,309	100,799	102,311	103,846	105,403	106,984	108,589	110,218	111,871	114,109	116,391	118,719	121,093														
2017	92,294	95,783	96,030	105,434	99,805	101,302	102,822	104,364	105,929	107,518	109,131	110,768	112,430	114,116	116,398	118,726	121,101	123,523														
2018	92,499	95,996	96,244	105,669	100,027	101,528	103,051	104,596	106,165	107,758	109,374	111,015	112,680	114,370	116,658	118,991	121,371	123,798														
2019	92,702	96,207	96,455	105,901	100,247	101,751	103,277	104,826	106,398	107,994	109,614	111,258	112,927	114,621	116,914	119,252	121,637	124,070														
2020	93,643	97,183	97,434	106,975	101,264	102,783	104,325	105,890	107,478	109,090	110,726	112,387	114,073	115,784	118,100	120,462	122,871	125,329														
2021	93,833	97,381	97,631	107,193	101,470	102,992	104,537	106,105	107,696	109,312	110,951	112,616	114,305	116,019	118,340	120,706	123,121	125,583														

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

Year of Birth	(b)																		
	Maturity (months)																		
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	
1989	79,915	81,513	83,143	84,806	86,502	88,232	89,997	91,797	93,633	95,505	97,415	99,364	101,351	103,378	105,446	107,555	109,706	111,900	
1990	71,607	73,040	74,500	75,990	77,510	79,060	80,642	82,254	83,900	85,578	87,289	89,035	90,816	92,632	94,485	96,374	98,302	100,268	
1991	105,948	108,067	110,228	112,433	114,682	116,975	119,315	121,701	124,135	126,618	129,150	131,733	134,368	137,055	139,796	142,592	145,444	148,353	
1992	81,576	83,207	84,871	86,569	88,300	90,066	91,867	93,705	95,579	97,490	99,440	101,429	103,458	105,527	107,637	109,790	111,986	114,226	
1993	84,228	85,913	87,631	89,384	91,172	92,995	94,855	96,752	98,687	100,661	102,674	104,727	106,822	108,958	111,138	113,360	115,628	117,940	
1994	68,572	69,944	71,343	72,769	74,225	75,709	77,224	78,768	80,343	81,950	83,589	85,261	86,966	88,706	90,480	92,289	94,135	96,018	
1995	105,543	107,653	109,806	112,003	114,243	116,528	118,858	121,235	123,660	126,133	128,656	131,229	133,853	136,531	139,261	142,046	144,887	147,785	
1996	96,701	98,635	100,608	102,620	104,672	106,766	108,901	111,079	113,301	115,567	117,878	120,236	122,640	125,093	127,595	130,147	132,750	135,405	
1997	78,540	80,111	81,713	83,348	85,014	86,715	88,449	90,218	92,022	93,863	95,740	97,655	99,608	101,600	103,632	105,705	107,819	109,975	
1998	101,892	103,930	106,009	108,129	110,291	112,497	114,747	117,042	119,383	121,771	124,206	126,690	129,224	131,808	134,445	137,133	139,876	142,674	
1999	125,401	127,909	130,467	133,077	135,738	138,453	141,222	144,046	146,927	149,866	152,863	155,920	159,039	162,220	165,464	168,773	172,149	175,592	
2000	83,907	85,585	87,297	89,043	90,824	92,640	94,493	96,383	98,311	100,277	102,282	104,328	106,415	108,543	110,714	112,928	115,187	117,490	
2001	116,982	119,322	121,708	124,142	126,625	129,158	131,741	134,376	137,063	139,804	142,600	145,452	148,362	151,329	154,355	157,442	160,591	163,803	
2002	98,585	100,556	102,567	104,619	106,711	108,845	111,022	113,243	115,508	117,818	120,174	122,578	125,029	127,530	130,080	132,682	135,336	138,042	
2003	136,622	139,354	142,141	144,984	147,884	150,842	153,858	156,936	160,074	163,276	166,541	169,872	173,270	176,735	180,270	183,875	187,553	191,304	
2004	89,767	91,563	93,394	95,262	97,167	99,110	101,092	103,114	105,177	107,280	109,426	111,614	113,846	116,123	118,446	120,815	123,231	125,696	
2005	99,167	101,151	103,174	105,237	107,342	109,489	111,679	113,912	116,190	118,514	120,885	123,302	125,768	128,284	130,849	133,466	136,136	138,858	
2006	110,021	112,221	114,465	116,755	119,090	121,472	123,901	126,379	128,907	131,485	134,115	136,797	139,533	142,323	145,170	148,073	151,035	154,055	
2007	157,316	160,463	163,672	166,945	170,284	173,690	177,164	180,707	184,321	188,007	191,768	195,603	199,515	203,505	207,575	211,727	215,961	220,281	
2008	105,411	107,520	109,670	111,863	114,101	116,383	118,710	121,085	123,506	125,976	128,496	131,066	133,687	136,361	139,088	141,870	144,707	147,601	
2009	118,474	120,844	123,260	125,726	128,240	130,805	133,421	136,089	138,811	141,588	144,419	147,308	150,254	153,259	156,324	159,451	162,640	165,892	
2010	99,518	101,509	103,539	105,610	107,722	109,876	112,074	114,315	116,601	118,933	121,312	123,738	126,213	128,737	131,312	133,938	136,617	139,349	
2011	99,838	101,835	103,872	105,949	108,068	110,230	112,434	114,683	116,976	119,316	121,702	124,136	126,619	129,151	131,734	134,369	137,057	139,798	
2012	100,261	102,266	104,311	106,397	108,525	110,696	112,910	115,168	117,471	119,821	122,217	124,661	127,155	129,698	132,292	134,938	137,636	140,389	
2013	122,354	124,801	127,297	129,843	132,440	135,089	137,790	140,546	143,357	146,224	149,149	152,132	155,174	158,278	161,443	164,672	167,966	171,325	
2014	123,075	125,537	128,047	130,608	133,221	135,885	138,603	141,375	144,202	147,086	150,028	153,029	156,089	159,211	162,395	165,643	168,956	172,335	
2015	123,303	125,770	128,285	130,851	133,468	136,137	138,860	141,637	144,470	147,359	150,306	153,312	156,379	159,506	162,696	165,950	169,269	172,655	
2016	123,515	125,985	128,505	131,075	133,697	136,370	139,098	141,880	144,717	147,612	150,564	153,575	156,647	159,780	162,975	166,235	169,560	172,951	
2017	125,993	128,513	131,083	133,705	136,379	139,107	141,889	144,727	147,621	150,574	153,585	156,657	159,790	162,986	166,245	169,570	172,962	176,421	
2018	126,274	128,799	131,375	134,003	136,683	139,417	142,205	145,049	147,950	150,909	153,927	157,006	160,146	163,349	166,616	169,948	173,347	176,814	
2019	126,551	129,082	131,664	134,297	136,983	139,723	142,517	145,367	148,275	151,240	154,265	157,350	160,497	163,707	166,982	170,321	173,728	177,202	
2020	127,835	130,392	133,000	135,660	138,373	141,140	143,963	146,842	149,779	152,775	155,830	158,947	162,126	165,368	168,676	172,049	175,490	179,000	
2021	128,095	130,657	133,270	135,935	138,654	141,427	144,255	147,141	150,083	153,085	156,147	159,270	162,455	165,704	169,018	172,399	175,847	179,364	

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
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Year of Birth	Maturity (months)																	
	651:663	663:675	675:687	687:699	699:711	711:723	723:735	735:747	747:759	759:771	771:783	783:795	795:807	807:819	819:831	831:843	843:855	855:867

1989	114,138	116,420	118,749	121,124	123,546	126,017	128,538	131,108	133,731	136,405	139,133	141,916	144,754	147,649	150,602	153,614	156,687	159,820
1990	102,273	104,319	106,405	108,533	110,704	112,918	115,176	117,480	119,829	122,226	124,670	127,164	129,707	132,301	134,947	137,646	140,399	143,207
1991	151,320	154,346	157,433	160,582	163,794	167,069	170,411	173,819	177,295	180,841	184,458	188,147	191,910	195,748	199,663	203,657	207,730	211,884
1992	116,510	118,840	121,217	123,641	126,114	128,637	131,209	133,833	136,510	139,240	142,025	144,866	147,763	150,718	153,733	156,807	159,943	163,142
1993	120,299	122,705	125,159	127,662	130,215	132,820	135,476	138,186	140,949	143,768	146,644	149,577	152,568	155,620	158,732	161,907	165,145	168,448
1994	97,938	99,897	101,895	103,933	106,011	108,132	110,294	112,500	114,750	117,045	119,386	121,774	124,209	126,693	129,227	131,812	134,448	137,137
1995	150,741	153,756	156,831	159,967	163,167	166,430	169,759	173,154	176,617	180,149	183,752	187,427	191,176	194,999	198,899	202,877	206,935	211,073
1996	138,113	140,875	143,693	146,567	149,498	152,488	155,538	158,648	161,821	165,058	168,359	171,726	175,161	178,664	182,237	185,882	189,600	193,392
1997	112,175	114,418	116,707	119,041	121,422	123,850	126,327	128,854	131,431	134,059	136,740	139,475	142,265	145,110	148,012	150,973	153,992	157,072
1998	145,527	148,438	151,406	154,434	157,523	160,674	163,887	167,165	170,508	173,918	177,397	180,945	184,564	188,255	192,020	195,860	199,777	203,773
1999	179,104	182,686	186,339	190,066	193,867	197,745	201,700	205,734	209,848	214,045	218,326	222,693	227,147	231,689	236,323	241,050	245,871	250,788
2000	119,840	122,237	124,682	127,175	129,719	132,313	134,959	137,659	140,412	143,220	146,084	149,006	151,986	155,026	158,126	161,289	164,515	167,805
2001	167,079	170,421	173,829	177,306	180,852	184,469	188,158	191,921	195,760	199,675	203,669	207,742	211,897	216,135	220,457	224,867	229,364	233,951
2002	140,803	143,619	146,492	149,421	152,410	155,458	158,567	161,739	164,973	168,273	171,638	175,071	178,572	182,144	185,787	189,503	193,293	197,158
2003	195,130	199,032	203,013	207,073	211,215	215,439	219,748	224,143	228,626	233,198	237,862	242,619	247,472	252,421	257,469	262,619	267,871	273,229
2004	128,210	130,774	133,389	136,057	138,778	141,554	144,385	147,273	150,218	153,222	156,287	159,413	162,601	165,853	169,170	172,553	176,004	179,524
2005	141,635	144,468	147,358	150,305	153,311	156,377	159,505	162,695	165,949	169,268	172,653	176,106	179,628	183,221	186,885	190,623	194,435	198,324
2006	157,137	160,279	163,485	166,755	170,090	173,491	176,961	180,500	184,111	187,793	191,549	195,380	199,287	203,273	207,338	211,485	215,715	220,029
2007	224,686	229,180	233,764	238,439	243,208	248,072	253,033	258,094	263,256	268,521	273,891	279,369	284,957	290,656	296,469	302,398	308,446	314,615
2008	150,553	153,565	156,636	159,769	162,964	166,223	169,548	172,939	176,397	179,925	183,524	187,194	190,938	194,757	198,652	202,625	206,678	210,811
2009	169,210	172,594	176,046	179,567	183,159	186,822	190,558	194,369	198,257	202,222	206,266	210,392	214,599	218,891	223,269	227,735	232,289	236,935
2010	142,136	144,979	147,879	150,836	153,853	156,930	160,069	163,270	166,536	169,866	173,264	176,729	180,263	183,869	187,546	191,297	195,123	199,025
2011	142,594	145,446	148,354	151,322	154,348	157,435	160,584	163,795	167,071	170,413	173,821	177,297	180,843	184,460	188,149	191,912	195,751	199,666
2012	143,197	146,061	148,982	151,962	155,001	158,101	161,263	164,488	167,778	171,133	174,556	178,047	181,608	185,240	188,945	192,724	196,579	200,510
2013	174,752	178,247	181,812	185,448	189,157	192,940	196,799	200,735	204,749	208,844	213,021	217,282	221,627	226,060	230,581	235,193	239,896	244,694
2014	175,782	179,297	182,883	186,541	190,272	194,077	197,959	201,918	205,956	210,075	214,277	218,562	222,934	227,392	231,940	236,579	241,311	246,137
2015	176,108	179,630	183,222	186,887	190,625	194,437	198,326	202,292	206,338	210,465	214,674	218,968	223,347	227,814	232,370	237,018	241,758	246,593
2016	176,410	179,938	183,537	187,207	190,952	194,771	198,666	202,639	206,692	210,826	215,042	219,343	223,730	228,205	232,769	237,424	242,173	247,016
2017	179,949	183,548	187,219	190,964	194,783	198,679	202,652	206,705	210,839	215,056	219,357	223,745	228,219	232,784	237,439	242,188	247,032	251,973
2018	180,350	183,957	187,636	191,389	195,217	199,121	203,104	207,166	211,309	215,535	219,846	224,243	228,728	233,302	237,968	242,728	247,582	252,534
2019	180,746	184,361	188,048	191,809	195,645	199,558	203,550	207,621	211,773	216,008	220,329	224,735	229,230	233,814	238,491	243,261	248,126	253,088
2020	182,580	186,232	189,956	193,755	197,630	201,583	205,615	209,727	213,922	218,200	222,564	227,015	231,556	236,187	240,910	245,729	250,643	255,656
2021	182,951	186,610	190,342	194,149	198,032	201,992	206,032	210,153	214,356	218,643	223,016	227,476	232,026	236,666	241,400	246,228	251,152	256,175

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)																	
1989	163,017	166,277	169,603	172,995	176,455	179,984	183,583	187,255	191,000	194,820	198,717	202,691	206,745	210,880	215,097	219,399	223,787	228,263
1990	146,071	148,993	151,972	155,012	158,112	161,274	164,500	167,790	171,146	174,569	178,060	181,621	185,254	188,959	192,738	196,593	200,524	204,535
1991	216,122	220,445	224,853	229,351	233,938	238,616	243,389	248,256	253,222	258,286	263,452	268,721	274,095	279,577	285,169	290,872	296,689	302,623
1992	166,405	169,733	173,128	176,590	180,122	183,725	187,399	191,147	194,970	198,869	202,847	206,904	211,042	215,263	219,568	223,959	228,438	233,007
1993	171,817	175,253	178,758	182,333	185,980	189,699	193,493	197,363	201,310	205,337	209,443	213,632	217,905	222,263	226,708	231,242	235,867	240,585
1994	139,880	142,677	145,531	148,442	151,410	154,439	157,527	160,678	163,891	167,169	170,513	173,923	177,401	180,949	184,568	188,260	192,025	195,865
1995	215,295	219,601	223,993	228,473	233,042	237,703	242,457	247,306	252,252	257,297	262,443	267,692	273,046	278,507	284,077	289,759	295,554	301,465
1996	197,259	201,205	205,229	209,333	213,520	217,790	222,146	226,589	231,121	235,743	240,458	245,267	250,173	255,176	260,280	265,485	270,795	276,211
1997	160,213	163,418	166,686	170,020	173,420	176,888	180,426	184,035	187,715	191,470	195,299	199,205	203,189	207,253	211,398	215,626	219,938	224,337
1998	207,848	212,005	216,246	220,570	224,982	229,482	234,071	238,753	243,528	248,398	253,366	258,433	263,602	268,874	274,252	279,737	285,331	291,038
1999	255,804	260,920	266,138	271,461	276,890	282,428	288,077	293,838	299,715	305,709	311,824	318,060	324,421	330,910	337,528	344,278	351,164	358,187
2000	171,161	174,584	178,076	181,638	185,270	188,976	192,755	196,610	200,543	204,553	208,645	212,817	217,074	221,415	225,844	230,360	234,968	239,667
2001	238,630	243,403	248,271	253,236	258,301	263,467	268,736	274,111	279,593	285,185	290,889	296,707	302,641	308,694	314,867	321,165	327,588	334,140
2002	201,102	205,124	209,226	213,411	217,679	222,032	226,473	231,003	235,623	240,335	245,142	250,045	255,045	260,146	265,349	270,656	276,069	281,591
2003	278,693	284,267	289,952	295,751	301,667	307,700	313,854	320,131	326,534	333,064	339,725	346,520	353,450	360,519	367,730	375,084	382,586	390,238
2004	183,115	186,777	190,513	194,323	198,209	202,174	206,217	210,341	214,548	218,839	223,216	227,680	232,234	236,879	241,616	246,449	251,378	256,405
2005	202,290	206,336	210,463	214,672	218,966	223,345	227,812	232,368	237,015	241,756	246,591	251,523	256,553	261,684	266,918	272,256	277,701	283,255
2006	224,430	228,918	233,497	238,167	242,930	247,789	252,744	257,799	262,955	268,214	273,579	279,050	284,631	290,324	296,130	302,053	308,094	314,256
2007	320,907	327,326	333,872	340,549	347,360	354,308	361,394	368,622	375,994	383,514	391,184	399,008	406,988	415,128	423,430	431,899	440,537	449,348
2008	215,027	219,328	223,715	228,189	232,753	237,408	242,156	246,999	251,939	256,978	262,117	267,360	272,707	278,161	283,724	289,399	295,187	301,090
2009	241,674	246,507	251,437	256,466	261,595	266,827	272,164	277,607	283,159	288,823	294,599	300,491	306,501	312,631	318,883	325,261	331,766	338,402
2010	203,006	207,066	211,207	215,431	219,740	224,135	228,618	233,190	237,854	242,611	247,463	252,412	257,461	262,610	267,862	273,219	278,684	284,257
2011	203,659	207,732	211,887	216,124	220,447	224,856	229,353	233,940	238,619	243,391	248,259	253,224	258,289	263,454	268,724	274,098	279,580	285,172
2012	204,520	208,611	212,783	217,039	221,379	225,807	230,323	234,930	239,628	244,421	249,309	254,295	259,381	264,569	269,860	275,257	280,763	286,378
2013	249,588	254,580	259,672	264,865	270,162	275,566	281,077	286,699	292,432	298,281	304,247	310,332	316,538	322,869	329,326	335,913	342,631	349,484
2014	251,060	256,081	261,202	266,426	271,755	277,190	282,734	288,389	294,156	300,039	306,040	312,161	318,404	324,772	331,268	337,893	344,651	351,544
2015	251,525	256,556	261,687	266,921	272,259	277,704	283,258	288,923	294,702	300,596	306,608	312,740	318,995	325,375	331,882	338,520	345,290	352,196
2016	251,957	256,996	262,136	267,378	272,726	278,180	283,744	289,419	295,207	301,111	307,134	313,276	319,542	325,933	332,451	339,100	345,882	352,800
2017	257,012	262,152	267,395	272,743	278,198	283,762	289,437	295,226	301,131	307,153	313,296	319,562	325,954	332,473	339,122	345,905	352,823	359,879
2018	257,585	262,736	267,991	273,351	278,818	284,394	290,082	295,884	301,802	307,838	313,994	320,274	326,680	333,213	339,878	346,675	353,609	360,681
2019	258,150	263,313	268,579	273,951	279,430	285,018	290,719	296,533	302,464	308,513	314,683	320,977	327,397	333,945	340,623	347,436	354,385	361,472
2020	260,769	265,985	271,304	276,730	282,265	287,910	293,668	299,542	305,533	311,643	317,876	324,234	330,718	337,333	344,079	350,961	357,980	365,140
2021	261,299	266,525	271,855	277,292	282,838	288,495	294,265	300,150	306,153	312,276	318,522	324,892	331,390	338,018	344,778	351,674	358,707	365,881

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)																	
1989	232,828	237,485	242,234	247,079	252,021	257,061	262,202	267,446	272,795	278,251	283,816	289,493	295,282	301,188	307,212	313,356	319,623	326,016
1990	208,626	212,798	217,054	221,395	225,823	230,339	234,946	239,645	244,438	249,327	254,313	259,400	264,588	269,879	275,277	280,783	286,398	292,126
1991	308,676	314,849	321,146	327,569	334,120	340,803	347,619	354,571	361,663	368,896	376,274	383,799	391,475	399,305	407,291	415,437	423,745	432,220
1992	237,667	242,421	247,269	252,215	257,259	262,404	267,652	273,005	278,465	284,035	289,715	295,510	301,420	307,448	313,597	319,869	326,266	332,792
1993	245,396	250,304	255,310	260,417	265,625	270,937	276,356	281,883	287,521	293,271	299,137	305,120	311,222	317,446	323,795	330,271	336,877	343,614
1994	199,783	203,778	207,854	212,011	216,251	220,576	224,988	229,488	234,077	238,759	243,534	248,405	253,373	258,440	263,609	268,881	274,259	279,744
1995	307,494	313,644	319,917	326,315	332,842	339,498	346,288	353,214	360,278	367,484	374,834	382,330	389,977	397,777	405,732	413,847	422,124	430,566
1996	281,735	287,370	293,117	298,979	304,959	311,058	317,279	323,625	330,097	336,699	343,433	350,302	357,308	364,454	371,743	379,178	386,762	394,497
1997	228,824	233,400	238,068	242,830	247,686	252,640	257,693	262,847	268,104	273,466	278,935	284,514	290,204	296,008	301,928	307,967	314,126	320,409
1998	296,859	302,796	308,852	315,029	321,330	327,756	334,311	340,997	347,817	354,774	361,869	369,107	376,489	384,019	391,699	399,533	407,524	415,674
1999	365,351	372,658	380,111	387,713	395,468	403,377	411,445	419,673	428,067	436,628	445,361	454,268	463,353	472,620	482,073	491,714	501,549	511,580
2000	244,460	249,350	254,337	259,423	264,612	269,904	275,302	280,808	286,424	292,153	297,996	303,956	310,035	316,235	322,560	329,011	335,592	342,303
2001	340,823	347,639	354,592	361,684	368,917	376,296	383,822	391,498	399,328	407,315	415,461	423,770	432,246	440,890	449,708	458,702	467,876	477,234
2002	287,223	292,967	298,826	304,803	310,899	317,117	323,459	329,928	336,527	343,258	350,123	357,125	364,268	371,553	378,984	386,564	394,295	402,181
2003	398,043	406,003	414,123	422,406	430,854	439,471	448,261	457,226	466,370	475,698	485,212	494,916	504,814	514,910	525,209	535,713	546,427	557,356
2004	261,533	266,764	272,099	277,541	283,092	288,754	294,529	300,419	306,428	312,556	318,807	325,184	331,687	338,321	345,087	351,989	359,029	366,210
2005	288,920	294,699	300,593	306,605	312,737	318,992	325,371	331,879	338,516	345,287	352,192	359,236	366,421	373,749	381,224	388,849	396,626	404,558
2006	320,541	326,952	333,491	340,161	346,964	353,903	360,981	368,201	375,565	383,076	390,738	398,552	406,523	414,654	422,947	431,406	440,034	448,835
2007	458,335	467,501	476,851	486,388	496,116	506,039	516,159	526,483	537,012	547,752	558,707	569,882	581,279	592,905	604,763	616,858	629,195	641,779
2008	307,112	313,254	319,519	325,910	332,428	339,077	345,858	352,775	359,831	367,027	374,368	381,855	389,492	397,282	405,228	413,332	421,599	430,031
2009	345,170	352,073	359,115	366,297	373,623	381,095	388,717	396,491	404,421	412,510	420,760	429,175	437,759	446,514	455,444	464,553	473,844	483,321
2010	289,942	295,741	301,656	307,689	313,843	320,120	326,522	333,053	339,714	346,508	353,438	360,507	367,717	375,071	382,573	390,224	398,029	405,989
2011	290,875	296,692	302,626	308,679	314,852	321,149	327,572	334,124	340,806	347,623	354,575	361,666	368,900	376,278	383,803	391,479	399,309	407,295
2012	292,105	297,948	303,906	309,985	316,184	322,508	328,958	335,537	342,248	349,093	356,075	363,196	370,460	377,869	385,427	393,135	400,998	409,018
2013	356,474	363,603	370,875	378,293	385,858	393,576	401,447	409,476	417,666	426,019	434,539	443,230	452,095	461,137	470,359	479,766	489,362	499,149
2014	358,575	365,746	373,061	380,523	388,133	395,896	403,814	411,890	420,128	428,530	437,101	445,843	454,760	463,855	473,132	482,595	492,247	502,091
2015	359,240	366,425	373,753	381,228	388,853	396,630	404,562	412,654	420,907	429,325	437,911	446,670	455,603	464,715	474,009	483,490	493,159	503,023
2016	359,856	367,053	374,394	381,882	389,520	397,310	405,256	413,361	421,629	430,061	438,662	447,436	456,384	465,512	474,822	484,319	494,005	503,885
2017	367,077	374,418	381,907	389,545	397,336	405,282	413,388	421,656	430,089	438,691	447,464	456,414	465,542	474,853	484,350	494,037	503,918	513,996
2018	367,894	375,252	382,757	390,412	398,221	406,185	414,309	422,595	431,047	439,668	448,461	457,430	466,579	475,911	485,429	495,137	505,040	515,141
2019	368,702	376,076	383,597	391,269	399,095	407,077	415,218	423,522	431,993	440,633	449,445	458,434	467,603	476,955	486,494	496,224	506,149	516,271
2020	372,443	379,891	387,489	395,239	403,144	411,207	419,431	427,820	436,376	445,103	454,005	463,086	472,347	481,794	491,430	501,259	511,284	521,510
2021	373,199	380,663	388,276	396,042	403,963	412,042	420,283	428,688	437,262	446,007	454,927	464,026	473,307	482,773	492,428	502,277	512,322	522,569

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
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Year of Birth	Maturity (months)													
	1299:1311	1311:1323	1323:1335	1335:1347	1347:1359	1359:1371	1371:1383	1383:1395	1395:1407	1407:1419	1419:1431	1431:1443	1443:1455	1455:1467

1989	332,536	339,187	345,970	352,890	359,948	367,147	374,489	381,979	389,619	397,411	405,359	413,467	421,736	430,171
1990	297,969	303,928	310,007	316,207	322,531	328,981	335,561	342,272	349,118	356,100	363,222	370,487	377,896	385,454
1991	440,865	449,682	458,676	467,849	477,206	486,750	496,485	506,415	516,543	526,874	537,412	548,160	559,123	570,306
1992	339,448	346,236	353,161	360,224	367,429	374,778	382,273	389,919	397,717	405,671	413,785	422,060	430,502	439,112
1993	350,486	357,496	364,646	371,939	379,378	386,965	394,705	402,599	410,651	418,864	427,241	435,786	444,502	453,392
1994	285,339	291,046	296,867	302,804	308,860	315,037	321,338	327,765	334,320	341,007	347,827	354,783	361,879	369,116
1995	439,177	447,961	456,920	466,059	475,380	484,887	494,585	504,477	514,566	524,858	535,355	546,062	556,983	568,123
1996	402,387	410,435	418,643	427,016	435,556	444,268	453,153	462,216	471,460	480,890	490,507	500,317	510,324	520,530
1997	326,817	333,353	340,020	346,821	353,757	360,832	368,049	375,410	382,918	390,577	398,388	406,356	414,483	422,773
1998	423,988	432,467	441,117	449,939	458,938	468,116	477,479	487,028	496,769	506,704	516,838	527,175	537,719	548,473
1999	521,811	532,247	542,892	553,750	564,825	576,122	587,644	599,397	611,385	623,613	636,085	648,807	661,783	675,018
2000	349,150	356,133	363,255	370,520	377,931	385,489	393,199	401,063	409,084	417,266	425,611	434,124	442,806	451,662
2001	486,779	496,514	506,445	516,573	526,905	537,443	548,192	559,156	570,339	581,746	593,380	605,248	617,353	629,700
2002	410,225	418,429	426,798	435,334	444,040	452,921	461,979	471,219	480,643	490,256	500,061	510,063	520,264	530,669
2003	568,503	579,873	591,470	603,300	615,366	627,673	640,226	653,031	666,092	679,413	693,002	706,862	720,999	735,419
2004	373,534	381,004	388,625	396,397	404,325	412,411	420,660	429,073	437,654	446,407	455,336	464,442	473,731	483,206
2005	412,650	420,903	429,321	437,907	446,665	455,598	464,710	474,005	483,485	493,154	503,017	513,078	523,339	533,806
2006	457,811	466,967	476,307	485,833	495,550	505,461	515,570	525,881	536,399	547,127	558,069	569,231	580,615	592,228
2007	654,615	667,707	681,061	694,683	708,576	722,748	737,203	751,947	766,986	782,325	797,972	813,931	830,210	846,814
2008	438,632	447,404	456,352	465,479	474,789	484,285	493,970	503,850	513,927	524,205	534,690	545,383	556,291	567,417
2009	492,987	502,847	512,904	523,162	533,625	544,298	555,184	566,287	577,613	589,165	600,949	612,968	625,227	637,732
2010	414,109	422,391	430,839	439,456	448,245	457,210	466,354	475,681	485,195	494,899	504,797	514,893	525,191	535,694
2011	415,441	423,750	432,225	440,869	449,687	458,681	467,854	477,211	486,755	496,491	506,420	516,549	526,880	537,417
2012	417,198	425,542	434,053	442,734	451,589	460,621	469,833	479,230	488,814	498,591	508,563	518,734	529,109	539,691
2013	509,132	519,315	529,701	540,295	551,101	562,123	573,365	584,833	596,529	608,460	620,629	633,042	645,703	658,617
2014	512,133	522,376	532,823	543,480	554,350	565,437	576,745	588,280	600,046	612,047	624,288	636,773	649,509	662,499
2015	513,083	523,345	533,812	544,488	555,378	566,485	577,815	589,371	601,159	613,182	625,445	637,954	650,713	663,728
2016	513,963	524,242	534,727	545,422	556,330	567,457	578,806	590,382	602,189	614,233	626,518	639,048	651,829	664,866
2017	524,276	534,761	545,457	556,366	567,493	578,843	590,420	602,228	614,273	626,558	639,089	651,871	664,908	678,207
2018	525,444	535,953	546,672	557,605	568,757	580,132	591,735	603,570	615,641	627,954	640,513	653,323	666,390	679,718
2019	526,597	537,129	547,871	558,829	570,005	581,406	593,034	604,894	616,992	629,332	641,919	654,757	667,852	681,209
2020	531,940	542,579	553,430	564,499	575,789	587,304	599,051	611,032	623,252	635,717	648,432	661,400	674,628	688,121
2021	533,020	543,680	554,554	565,645	576,958	588,497	600,267	612,272	624,518	637,008	649,748	662,743	675,998	689,518

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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219																
1989																																		
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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	8.83	8.75	8.66													
2009																	10.00	9.90	9.80	9.69	9.59	9.49												
2010																	5.00	4.98	4.95	4.92	4.90	4.87	4.85											
2011																	10.00	9.89	9.79	9.68	9.58	9.47	9.36	9.25										
2012																	7.00	6.94	6.88	6.83	6.77	6.71	6.65	6.59	6.53									
2013																	7.00	6.87	6.74	6.62	6.49	6.36	6.24	6.11	5.99	5.86								
2014																	9.00	8.82	8.64	8.47	8.29	8.12	7.94	7.77	7.60	7.43	7.26							
2015																	15.00	14.81	14.61	14.42	14.22	14.03	13.83	13.64	13.44	13.25	13.05	12.85						
2016																	5.78	5.70	5.62	5.54	5.46	5.38	5.31	5.23	5.15	5.07	4.99	4.91						
2017																	12.76	13.45	13.24	13.03	12.82	12.61	12.41	12.20	11.99	11.79	11.58	11.38	11.17	10.96				
2018																	14.92	16.03	16.93	16.71	16.49	16.27	16.05	15.83	15.61	15.39	15.17	14.95	14.73	14.51	14.28			
2019																	8.29	12.05	12.95	13.68	13.50	13.32	13.15	12.97	12.80	12.62	12.45	12.27	12.09	11.92	11.74	11.56		
2020																	2.87	5.85	8.56	9.24	9.78	9.68	9.58	9.48	9.38	9.27	9.17	9.07	8.96	8.86	8.75	8.65	8.54	
2021																	0.22	0.72	1.76	2.58	2.81	2.98	2.95	2.92	2.88	2.85	2.82	2.79	2.76	2.73	2.69	2.66	2.63	2.59

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 3:15 to 63:75, 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) 219:231	Maturity (months) 231:243	Maturity (months) 243:255	Maturity (months) 255:267	Maturity (months) 267:279	Maturity (months) 279:291	Maturity (months) 291:303	Maturity (months) 303:315	Maturity (months) 315:327	Maturity (months) 327:339	Maturity (months) 339:351	Maturity (months) 351:363	Maturity (months) 363:375	Maturity (months) 375:387	Maturity (months) 387:399	Maturity (months) 399:411	Maturity (months) 411:423	Maturity (months) 423:435															
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	8.39	8.27											
1993																8.00	7.89	7.77	7.65	7.54	7.42	7.30	7.18										
1994																3.00	2.98	2.97	2.95	2.93	2.92	2.90	2.88	2.87									
1995																5.00	4.94	4.89	4.83	4.77	4.72	4.66	4.60	4.54	4.48								
1996																6.00	5.87	5.73	5.60	5.47	5.34	5.21	5.07	4.94	4.81	4.69							
1997																8.00	7.92	7.84	7.76	7.68	7.60	7.51	7.43	7.35	7.26	7.17	7.09						
1998																11.00	10.86	10.72	10.58	10.44	10.29	10.15	10.00	9.86	9.71	9.56	9.41	9.27					
1999																3.00	2.94	2.87	2.81	2.74	2.68	2.62	2.55	2.49	2.43	2.36	2.30	2.24					
2000																4.00	3.92	3.84	3.77	3.69	3.61	3.54	3.46	3.38	3.31	3.23	3.15	3.08					
2001																3.95	3.90	3.85	3.80	3.75	3.70	3.65	3.60	3.55	3.50	3.44	3.39	3.29	3.23				
2002																13.00	12.78	12.57	12.35	12.13	11.91	11.70	11.48	11.26	11.04	10.83	10.61	10.39	10.17	9.96	9.74	9.52	
2003																3.00	2.91	2.83	2.75	2.67	2.58	2.50	2.42	2.35	2.27	2.19	2.12	2.05	1.97	1.90	1.83	1.76	1.69
2004																4.95	4.91	4.86	4.81	4.76	4.71	4.66	4.61	4.56	4.51	4.46	4.41	4.36	4.31	4.25	4.20	4.15	4.09
2005																6.79	6.68	6.57	6.46	6.35	6.24	6.13	6.03	5.92	5.81	5.70	5.59	5.48	5.37	5.26	5.15	5.04	4.93
2006																8.64	8.52	8.40	8.27	8.15	8.03	7.90	7.78	7.66	7.53	7.41	7.28	7.15	7.03	6.90	6.77	6.65	6.52
2007																6.36	6.21	6.05	5.89	5.74	5.58	5.43	5.28	5.13	4.98	4.84	4.69	4.55	4.41	4.27	4.13	3.99	3.86
2008																8.58	8.49	8.40	8.31	8.22	8.13	8.04	7.95	7.86	7.76	7.67	7.58	7.48	7.39	7.29	7.19	7.09	6.99
2009																9.38	9.27	9.16	9.06	8.95	8.84	8.72	8.61	8.50	8.39	8.28	8.16	8.05	7.93	7.82	7.70	7.58	7.46
2010																4.82	4.79	4.76	4.73	4.71	4.68	4.65	4.62	4.59	4.56	4.53	4.50	4.46	4.43	4.40	4.37	4.33	4.30
2011																9.14	9.02	8.91	8.80	8.68	8.57	8.45	8.34	8.22	8.10	7.98	7.87	7.75	7.63	7.51	7.39	7.26	7.14
2012																6.46	6.40	6.34	6.27	6.21	6.14	6.08	6.01	5.94	5.88	5.81	5.74	5.67	5.60	5.53	5.46	5.39	5.32
2013																5.74	5.61	5.48	5.36	5.23	5.11	4.99	4.87	4.74	4.62	4.50	4.38	4.27	4.15	4.03	3.92	3.80	3.69
2014																7.08	6.91	6.74	6.57	6.40	6.24	6.07	5.91	5.75	5.59	5.43	5.27	5.11	4.96	4.80	4.65	4.50	4.35
2015																12.65	12.45	12.24	12.04	11.84	11.63	11.43	11.23	11.02	10.82	10.62	10.41	10.21	10.00	9.80	9.60	9.39	9.19
2016																4.83	4.75	4.67	4.59	4.51	4.43	4.34	4.26	4.18	4.10	4.02	3.94	3.86	3.78	3.70	3.62	3.54	3.45
2017																10.75	10.54	10.34	10.13	9.92	9.71	9.51	9.30	9.09	8.89	8.69	8.48	8.28	8.08	7.88	7.68	7.48	7.28
2018																14.06	13.83	13.60	13.37	13.14	12.91	12.68	12.46	12.23	12.00	11.77	11.54	11.31	11.08	10.85	10.62	10.39	10.16
2019																11.38	11.19	11.01	10.83	10.64	10.46	10.28	10.09	9.91	9.73	9.54	9.36	9.17	8.99	8.81	8.62	8.44	8.25
2020																8.43	8.32	8.21	8.10	7.99	7.88	7.77	7.66	7.54	7.43	7.32	7.20	7.09	6.97	6.86	6.74	6.63	6.51
2021																2.56	2.53	2.49	2.46	2.42	2.39	2.36	2.32	2.29	2.25	2.22	2.18	2.15	2.11	2.07	2.04	2.00	1.97

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 3:15 to 63:75, 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) 435:447	Maturity (months) 447:459	Maturity (months) 459:471	Maturity (months) 471:483	Maturity (months) 483:495	Maturity (months) 495:507	Maturity (months) 507:519	Maturity (months) 519:531	Maturity (months) 531:543	Maturity (months) 543:555	Maturity (months) 555:567	Maturity (months) 567:579	Maturity (months) 579:591	Maturity (months) 591:603	Maturity (months) 603:615	Maturity (months) 615:627	Maturity (months) 627:639	Maturity (months) 639:651
1989	2.86	2.83	2.79	2.76	2.72	2.68	2.65	2.61	2.57	2.53	2.49	2.45	2.41	2.37	2.33	2.29	2.24	2.20
1990	2.50	2.40	2.31	2.22	2.13	2.04	1.95	1.86	1.77	1.69	1.61	1.53	1.45	1.37	1.30	1.22	1.15	1.08
1991	3.63	3.57	3.51	3.44	3.38	3.32	3.25	3.19	3.12	3.06	2.99	2.92	2.85	2.79	2.72	2.65	2.58	2.50
1992	8.14	8.02	7.89	7.76	7.63	7.50	7.37	7.23	7.10	6.96	6.83	6.69	6.55	6.40	6.26	6.11	5.97	5.82
1993	7.06	6.94	6.82	6.70	6.57	6.45	6.32	6.20	6.07	5.94	5.82	5.69	5.55	5.42	5.29	5.15	5.01	4.88
1994	2.85	2.83	2.81	2.79	2.77	2.75	2.73	2.71	2.69	2.67	2.65	2.62	2.60	2.58	2.55	2.53	2.50	2.48
1995	4.42	4.36	4.30	4.23	4.17	4.11	4.04	3.98	3.91	3.85	3.78	3.71	3.64	3.57	3.50	3.43	3.35	3.28
1996	4.56	4.43	4.30	4.17	4.05	3.92	3.80	3.67	3.55	3.43	3.30	3.18	3.06	2.94	2.82	2.70	2.58	2.47
1997	7.00	6.91	6.82	6.73	6.64	6.54	6.45	6.35	6.26	6.16	6.06	5.96	5.86	5.75	5.65	5.54	5.43	5.32
1998	9.11	8.96	8.81	8.66	8.50	8.34	8.19	8.03	7.87	7.71	7.54	7.38	7.21	7.05	6.88	6.70	6.53	6.35
1999	2.12	2.06	2.00	1.94	1.88	1.82	1.76	1.70	1.64	1.58	1.52	1.47	1.41	1.35	1.30	1.24	1.19	1.13
2000	2.85	2.78	2.70	2.63	2.55	2.48	2.40	2.33	2.26	2.18	2.11	2.04	1.97	1.89	1.82	1.75	1.68	1.61
2001	3.18	3.13	3.07	3.02	2.96	2.91	2.85	2.79	2.74	2.68	2.62	2.56	2.50	2.45	2.39	2.32	2.26	2.20
2002	9.30	9.08	8.86	8.65	8.43	8.21	7.99	7.77	7.55	7.34	7.12	6.90	6.68	6.46	6.24	6.02	5.80	5.58
2003	1.63	1.56	1.49	1.43	1.37	1.31	1.25	1.19	1.13	1.07	1.02	0.96	0.91	0.86	0.81	0.76	0.71	0.66
2004	4.04	3.98	3.93	3.87	3.81	3.76	3.70	3.64	3.58	3.52	3.46	3.39	3.33	3.27	3.20	3.14	3.07	3.00
2005	4.82	4.71	4.60	4.49	4.38	4.27	4.16	4.05	3.94	3.83	3.72	3.61	3.50	3.39	3.27	3.16	3.05	2.94
2006	6.39	6.26	6.13	6.00	5.87	5.74	5.61	5.48	5.35	5.21	5.08	4.95	4.81	4.68	4.54	4.40	4.26	4.12
2007	3.72	3.59	3.46	3.33	3.20	3.08	2.95	2.83	2.71	2.59	2.47	2.36	2.24	2.13	2.02	1.91	1.81	1.70
2008	6.89	6.79	6.69	6.59	6.48	6.38	6.27	6.17	6.06	5.95	5.84	5.73	5.61	5.50	5.38	5.26	5.14	5.02
2009	7.34	7.22	7.10	6.98	6.86	6.73	6.61	6.48	6.35	6.23	6.10	5.96	5.83	5.70	5.56	5.43	5.29	5.15
2010	4.26	4.23	4.19	4.16	4.12	4.08	4.05	4.01	3.97	3.93	3.89	3.85	3.80	3.76	3.71	3.67	3.62	3.57
2011	7.02	6.90	6.77	6.65	6.52	6.39	6.26	6.14	6.01	5.88	5.74	5.61	5.48	5.34	5.21	5.07	4.93	4.79
2012	5.25	5.17	5.10	5.02	4.95	4.87	4.79	4.72	4.64	4.56	4.48	4.40	4.31	4.23	4.14	4.06	3.97	3.88
2013	3.57	3.46	3.35	3.24	3.13	3.02	2.91	2.81	2.70	2.59	2.49	2.39	2.29	2.19	2.09	1.99	1.89	1.79
2014	4.21	4.06	3.92	3.77	3.63	3.49	3.36	3.22	3.09	2.96	2.83	2.70	2.57	2.45	2.32	2.20	2.08	1.97
2015	8.98	8.77	8.57	8.36	8.16	7.95	7.74	7.54	7.33	7.13	6.92	6.71	6.50	6.30	6.09	5.88	5.67	5.46
2016	3.37	3.29	3.21	3.13	3.05	2.97	2.89	2.81	2.73	2.65	2.57	2.49	2.41	2.33	2.25	2.16	2.08	2.00
2017	7.08	6.89	6.69	6.49	6.30	6.11	5.91	5.72	5.53	5.34	5.15	4.97	4.78	4.59	4.41	4.22	4.04	3.86
2018	9.93	9.70	9.47	9.24	9.01	8.78	8.55	8.32	8.09	7.85	7.62	7.39	7.16	6.93	6.70	6.46	6.23	6.00
2019	8.07	7.88	7.70	7.51	7.32	7.14	6.95	6.77	6.58	6.39	6.21	6.02	5.84	5.65	5.46	5.27	5.08	4.90
2020	6.39	6.27	6.15	6.03	5.91	5.79	5.67	5.55	5.42	5.30	5.18	5.05	4.92	4.80	4.67	4.54	4.41	4.27
2021	1.93	1.89	1.86	1.82	1.78	1.74	1.71	1.67	1.63	1.59	1.55	1.51	1.48	1.44	1.40	1.36	1.32	1.27

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 3:15 to 63:75, 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) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867
1989	2.15	2.11	2.06	2.01	1.96	1.91	1.86	1.81	1.76	1.70	1.65	1.60	1.54	1.48	1.42	1.36	1.30	1.24
1990	1.01	0.94	0.87	0.81	0.75	0.69	0.63	0.58	0.53	0.48	0.43	0.38	0.34	0.30	0.26	0.23	0.20	0.17
1991	2.43	2.36	2.28	2.21	2.14	2.06	1.98	1.91	1.83	1.75	1.67	1.59	1.51	1.44	1.36	1.28	1.20	1.12
1992	5.66	5.51	5.35	5.20	5.04	4.88	4.71	4.55	4.38	4.21	4.04	3.87	3.69	3.52	3.35	3.17	2.99	2.82
1993	4.74	4.59	4.45	4.31	4.16	4.01	3.87	3.72	3.57	3.42	3.26	3.11	2.96	2.80	2.65	2.50	2.34	2.19
1994	2.45	2.42	2.39	2.36	2.33	2.30	2.27	2.24	2.20	2.17	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.84
1995	3.20	3.13	3.05	2.97	2.89	2.80	2.72	2.64	2.55	2.46	2.37	2.28	2.19	2.10	2.01	1.91	1.82	1.73
1996	2.35	2.23	2.12	2.01	1.90	1.79	1.68	1.57	1.47	1.36	1.26	1.17	1.07	0.98	0.89	0.81	0.73	0.65
1997	5.20	5.09	4.97	4.85	4.73	4.60	4.48	4.35	4.22	4.08	3.95	3.81	3.67	3.53	3.39	3.24	3.09	2.94
1998	6.18	6.00	5.81	5.63	5.45	5.26	5.07	4.88	4.69	4.49	4.30	4.10	3.90	3.71	3.51	3.31	3.12	2.92
1999	1.08	1.02	0.97	0.92	0.86	0.81	0.76	0.71	0.66	0.62	0.57	0.53	0.48	0.44	0.40	0.36	0.32	0.29
2000	1.54	1.46	1.39	1.32	1.26	1.19	1.12	1.05	0.99	0.92	0.86	0.80	0.74	0.68	0.62	0.57	0.51	0.46
2001	2.14	2.07	2.01	1.95	1.88	1.81	1.75	1.68	1.61	1.55	1.48	1.41	1.34	1.27	1.20	1.13	1.06	1.00
2002	5.36	5.14	4.92	4.70	4.49	4.27	4.05	3.84	3.62	3.41	3.20	3.00	2.80	2.60	2.40	2.21	2.03	1.85
2003	0.62	0.58	0.53	0.49	0.45	0.41	0.38	0.34	0.31	0.28	0.25	0.22	0.20	0.17	0.15	0.13	0.11	0.09
2004	2.93	2.86	2.79	2.72	2.65	2.57	2.49	2.42	2.34	2.26	2.18	2.10	2.01	1.93	1.85	1.76	1.67	1.59
2005	2.83	2.71	2.60	2.49	2.38	2.26	2.15	2.04	1.93	1.82	1.71	1.61	1.50	1.40	1.30	1.20	1.10	1.00
2006	3.98	3.84	3.70	3.56	3.42	3.28	3.13	2.99	2.85	2.71	2.56	2.42	2.28	2.14	2.00	1.87	1.73	1.60
2007	1.60	1.50	1.41	1.31	1.22	1.13	1.04	0.96	0.88	0.80	0.73	0.65	0.59	0.52	0.46	0.41	0.36	0.31
2008	4.90	4.77	4.65	4.52	4.39	4.25	4.12	3.98	3.84	3.70	3.56	3.42	3.28	3.13	2.98	2.84	2.69	2.54
2009	5.01	4.86	4.72	4.57	4.42	4.27	4.12	3.97	3.82	3.66	3.50	3.35	3.19	3.03	2.87	2.71	2.55	2.40
2010	3.52	3.47	3.42	3.37	3.31	3.26	3.20	3.14	3.08	3.02	2.95	2.89	2.82	2.75	2.68	2.60	2.53	2.45
2011	4.65	4.50	4.36	4.21	4.07	3.92	3.77	3.62	3.47	3.32	3.16	3.01	2.86	2.70	2.55	2.40	2.25	2.10
2012	3.79	3.69	3.60	3.50	3.41	3.31	3.21	3.11	3.00	2.90	2.79	2.69	2.58	2.47	2.36	2.25	2.14	2.02
2013	1.70	1.61	1.51	1.42	1.33	1.25	1.16	1.08	1.00	0.92	0.85	0.77	0.70	0.64	0.57	0.51	0.45	0.40
2014	1.85	1.74	1.63	1.52	1.42	1.32	1.22	1.12	1.03	0.94	0.86	0.78	0.70	0.63	0.56	0.49	0.43	0.37
2015	5.25	5.04	4.83	4.62	4.41	4.20	4.00	3.79	3.58	3.38	3.18	2.98	2.78	2.59	2.40	2.22	2.03	1.86
2016	1.92	1.84	1.76	1.68	1.60	1.52	1.44	1.37	1.29	1.21	1.14	1.06	0.99	0.92	0.85	0.78	0.71	0.65
2017	3.68	3.50	3.32	3.15	2.97	2.80	2.63	2.47	2.31	2.15	1.99	1.84	1.69	1.55	1.41	1.28	1.15	1.03
2018	5.76	5.53	5.29	5.06	4.83	4.60	4.37	4.14	3.91	3.69	3.46	3.24	3.03	2.81	2.60	2.40	2.20	2.01
2019	4.71	4.52	4.33	4.14	3.95	3.76	3.58	3.39	3.21	3.03	2.84	2.67	2.49	2.32	2.15	1.98	1.82	1.66
2020	4.14	4.01	3.87	3.74	3.60	3.46	3.32	3.18	3.04	2.90	2.76	2.62	2.48	2.34	2.20	2.07	1.93	1.79
2021	1.23	1.19	1.15	1.11	1.06	1.02	0.98	0.94	0.89	0.85	0.81	0.76	0.72	0.68	0.64	0.59	0.55	0.51

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 3:15 to 63:75, 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) 867:879	Maturity (months) 879:891	Maturity (months) 891:903	Maturity (months) 903:915	Maturity (months) 915:927	Maturity (months) 927:939	Maturity (months) 939:951	Maturity (months) 951:963	Maturity (months) 963:975	Maturity (months) 975:987	Maturity (months) 987:999	Maturity (months) 999:1011	Maturity (months) 1011:1023	Maturity (months) 1023:1035	Maturity (months) 1035:1047	Maturity (months) 1047:1059	Maturity (months) 1059:1071	Maturity (months) 1071:1083
1989	1.18	1.12	1.06	1.00	0.94	0.88	0.82	0.75	0.69	0.63	0.58	0.52	0.47	0.41	0.36	0.31	0.27	0.23
1990	0.14	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1991	1.05	0.97	0.90	0.82	0.75	0.68	0.61	0.55	0.49	0.43	0.37	0.32	0.28	0.23	0.19	0.16	0.13	0.10
1992	2.64	2.47	2.30	2.13	1.96	1.80	1.64	1.48	1.33	1.19	1.05	0.92	0.80	0.68	0.58	0.48	0.40	0.32
1993	2.05	1.90	1.75	1.61	1.47	1.34	1.21	1.08	0.96	0.85	0.74	0.64	0.54	0.46	0.38	0.31	0.25	0.20
1994	1.79	1.74	1.69	1.64	1.59	1.53	1.48	1.42	1.36	1.30	1.23	1.17	1.10	1.04	0.97	0.90	0.84	0.77
1995	1.63	1.54	1.44	1.35	1.25	1.16	1.07	0.98	0.89	0.80	0.72	0.64	0.57	0.49	0.43	0.36	0.30	0.25
1996	0.58	0.51	0.45	0.39	0.33	0.28	0.24	0.20	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01
1997	2.80	2.65	2.50	2.35	2.20	2.05	1.90	1.75	1.60	1.46	1.32	1.19	1.06	0.93	0.82	0.70	0.60	0.51
1998	2.73	2.54	2.35	2.16	1.98	1.80	1.63	1.47	1.31	1.15	1.01	0.88	0.75	0.64	0.53	0.44	0.35	0.28
1999	0.26	0.22	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2000	0.41	0.37	0.32	0.28	0.25	0.21	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01
2001	0.93	0.86	0.80	0.73	0.67	0.61	0.55	0.49	0.44	0.39	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.09
2002	1.68	1.51	1.35	1.20	1.06	0.93	0.80	0.69	0.58	0.49	0.40	0.33	0.26	0.20	0.16	0.12	0.09	0.06
2003	0.08	0.06	0.05	0.04	0.03	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
2004	1.50	1.41	1.33	1.24	1.16	1.07	0.99	0.90	0.82	0.75	0.67	0.60	0.53	0.46	0.40	0.34	0.28	0.24
2005	0.91	0.83	0.74	0.66	0.59	0.51	0.45	0.38	0.33	0.28	0.23	0.19	0.15	0.12	0.09	0.07	0.05	0.04
2006	1.47	1.35	1.23	1.11	1.00	0.89	0.79	0.69	0.60	0.51	0.44	0.37	0.30	0.25	0.20	0.15	0.12	0.09
2007	0.26	0.23	0.19	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2008	2.39	2.24	2.10	1.95	1.81	1.67	1.53	1.39	1.26	1.13	1.01	0.89	0.78	0.67	0.57	0.48	0.40	0.33
2009	2.24	2.09	1.93	1.78	1.64	1.49	1.35	1.22	1.09	0.96	0.84	0.73	0.63	0.53	0.45	0.37	0.30	0.24
2010	2.37	2.29	2.20	2.12	2.03	1.94	1.85	1.76	1.66	1.57	1.47	1.37	1.28	1.18	1.08	0.99	0.90	0.80
2011	1.95	1.81	1.66	1.53	1.39	1.26	1.13	1.01	0.89	0.78	0.68	0.58	0.50	0.41	0.34	0.28	0.22	0.17
2012	1.91	1.80	1.69	1.57	1.46	1.35	1.25	1.14	1.04	0.93	0.84	0.74	0.65	0.57	0.49	0.42	0.35	0.29
2013	0.35	0.30	0.26	0.22	0.19	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2014	0.32	0.28	0.23	0.19	0.16	0.13	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00
2015	1.69	1.53	1.37	1.22	1.08	0.95	0.83	0.71	0.60	0.51	0.42	0.34	0.28	0.22	0.17	0.13	0.09	0.07
2016	0.59	0.53	0.47	0.42	0.37	0.32	0.28	0.24	0.20	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02
2017	0.92	0.81	0.71	0.62	0.53	0.45	0.38	0.31	0.26	0.21	0.16	0.13	0.10	0.07	0.05	0.04	0.02	0.02
2018	1.82	1.65	1.48	1.31	1.16	1.02	0.88	0.76	0.64	0.54	0.44	0.36	0.29	0.23	0.18	0.13	0.10	0.07
2019	1.51	1.36	1.22	1.09	0.96	0.85	0.73	0.63	0.54	0.45	0.37	0.30	0.24	0.19	0.15	0.11	0.08	0.06
2020	1.66	1.53	1.41	1.28	1.16	1.05	0.94	0.83	0.73	0.63	0.55	0.47	0.39	0.32	0.26	0.21	0.17	0.13
2021	0.47	0.43	0.39	0.36	0.32	0.29	0.26	0.22	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.05	0.04	0.03

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 3:15 to 63:75, 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) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	0.19	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
1991	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	0.00	0.00	0.00
1992	0.25	0.20	0.15	0.11	0.08	0.05	0.04	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.70	0.64	0.57	0.51	0.45	0.39	0.34	0.29	0.24	0.20	0.17	0.13	0.11	0.09	0.07	0.06	0.04	0.04
1995	0.21	0.16	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.42	0.34	0.27	0.22	0.17	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.22	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
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	0.01	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
2001	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	0.00	0.00	0.00	0.00
2002	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
2004	0.19	0.15	0.12	0.09	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
2005	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
2006	0.06	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
2008	0.26	0.21	0.16	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.19	0.14	0.11	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	0.00
2010	0.72	0.63	0.55	0.47	0.40	0.34	0.28	0.23	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.01
2011	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.23	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-
2015	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2021	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exh bit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exh bit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 3:15 to 63:75, 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) 1299:1311	Maturity (months) 1311:1323	Maturity (months) 1323:1335	Maturity (months) 1335:1347	Maturity (months) 1347:1359	Maturity (months) 1359:1371	Maturity (months) 1371:1383	Maturity (months) 1383:1395	Maturity (months) 1395:1407	Maturity (months) 1407:1419	Maturity (months) 1419:1431	Maturity (months) 1431:1443	Maturity (months) 1443:1455	Maturity (months) 1455:1467	Maturity (months) 1467:1479
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	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1995	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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 3:15 to 63:75, 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)																												
1989	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147	147:159	159:171	171:183	183:195	195:207	207:219											
1990	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1991	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1992	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1993	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1994	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1995	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1996	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1997	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1998	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
1999	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
2000	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
2001	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
2002	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
2003	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----											
2004	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0094											
2005	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0152	0.0156											
2006	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0132	0.0135	0.0138											
2007	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0228	0.0233	0.0238	0.0243										
2008	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0092	0.0094	0.0096	0.0098	0.0100									
2009	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0101	0.0103	0.0105	0.0107	0.0110	0.0112								
2010	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0050	0.0051	0.0051	0.0052	0.0054	0.0055	0.0056							
2011	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0106	0.0107	0.0109	0.0111	0.0113	0.0115	0.0118	0.0121						
2012	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0082	0.0084	0.0085	0.0086	0.0088	0.0089	0.0091	0.0093	0.0096					
2013	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0183	0.0186	0.0188	0.0191	0.0194	0.0197	0.0201	0.0206	0.0210	0.0215				
2014	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0199	0.0202	0.0204	0.0207	0.0210	0.0213	0.0217	0.0222	0.0226	0.0232	0.0237			
2015	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0130	0.0131	0.0133	0.0135	0.0137	0.0139	0.0141	0.0143	0.0146	0.0149	0.0153	0.0156		
2016	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0134	0.0136	0.0138	0.0139	0.0141	0.0143	0.0145	0.0147	0.0150	0.0153	0.0157	0.0160	0.0164	
2017	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0154	0.0156	0.0158	0.0160	0.0162	0.0164	0.0166	0.0169	0.0171	0.0174	0.0178	0.0182	0.0186	0.0190
2018	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	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	0.0158
2019	-----	0.0311	0.0231	0.0127	0.0129	0.0130	0.0132	0.0134	0.0135	0.0137	0.0139	0.0141	0.0144	0.0147	0.0150	0.0153	0.0157	0.0160	0.0164	0.0168	0.0172	0.0176	0.0180	0.0184	0.0188				
2020	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	0.0118	0.0121	0.0124	0.0127	0.0130	0.0133	0.0136	0.0140	0.0144	0.0148	0.0152	0.0156				
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	0.0132	0.0135	0.0138	0.0141	0.0144	0.0148	0.0152	0.0156			

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)																		
1989	219:231	231:243	243:255	255:267	267:279	279:291	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:387	387:399	399:411	411:423	423:435	
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004	0.0096	0.0097	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0120	0.0122	0.0125	0.0128	0.0131	0.0134	
2005	0.0159	0.0162	0.0165	0.0168	0.0171	0.0174	0.0178	0.0181	0.0184	0.0187	0.0191	0.0195	0.0199	0.0204	0.0208	0.0213	0.0218	0.0223	
2006	0.0141	0.0143	0.0146	0.0149	0.0152	0.0154	0.0157	0.0160	0.0163	0.0166	0.0169	0.0173	0.0176	0.0180	0.0184	0.0188	0.0193	0.0197	
2007	0.0248	0.0253	0.0258	0.0263	0.0268	0.0273	0.0277	0.0282	0.0288	0.0293	0.0299	0.0305	0.0311	0.0318	0.0325	0.0333	0.0340	0.0348	
2008	0.0102	0.0104	0.0106	0.0108	0.0110	0.0112	0.0114	0.0116	0.0118	0.0120	0.0123	0.0125	0.0128	0.0131	0.0134	0.0137	0.0140	0.0143	
2009	0.0114	0.0117	0.0119	0.0121	0.0123	0.0125	0.0128	0.0130	0.0132	0.0135	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157	0.0160	
2010	0.0057	0.0058	0.0059	0.0061	0.0062	0.0063	0.0064	0.0065	0.0066	0.0067	0.0069	0.0070	0.0072	0.0073	0.0075	0.0077	0.0078	0.0080	
2011	0.0123	0.0125	0.0128	0.0130	0.0133	0.0135	0.0137	0.0140	0.0142	0.0145	0.0148	0.0151	0.0154	0.0158	0.0161	0.0165	0.0169	0.0172	
2012	0.0098	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0120	0.0122	0.0125	0.0128	0.0131	0.0134	0.0137	
2013	0.0220	0.0224	0.0228	0.0232	0.0237	0.0241	0.0245	0.0250	0.0254	0.0259	0.0264	0.0269	0.0275	0.0281	0.0288	0.0294	0.0301	0.0308	
2014	0.0242	0.0246	0.0251	0.0255	0.0260	0.0265	0.0270	0.0275	0.0280	0.0285	0.0290	0.0296	0.0303	0.0310	0.0317	0.0324	0.0331	0.0339	
2015	0.0160	0.0163	0.0166	0.0169	0.0172	0.0175	0.0178	0.0181	0.0185	0.0188	0.0192	0.0196	0.0200	0.0204	0.0209	0.0214	0.0219	0.0224	
2016	0.0167	0.0170	0.0173	0.0177	0.0180	0.0183	0.0187	0.0190	0.0193	0.0197	0.0201	0.0205	0.0209	0.0214	0.0219	0.0224	0.0229	0.0234	
2017	0.0194	0.0198	0.0202	0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0233	0.0238	0.0243	0.0249	0.0254	0.0260	0.0266	0.0272	
2018	0.0162	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	
2019	0.0160	0.0163	0.0166	0.0169	0.0172	0.0176	0.0179	0.0182	0.0185	0.0189	0.0192	0.0196	0.0201	0.0205	0.0210	0.0215	0.0219	0.0224	
2020	0.0129	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	
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)																		
1989	0.0123	0.0126	0.0129	0.0132	0.0135	0.0139	0.0143	0.0147	0.0151	0.0156	0.0160	0.0166	0.0171	0.0177	0.0184	0.0191	0.0198	0.0206	
1990	0.0383	0.0393	0.0402	0.0413	0.0423	0.0434	0.0446	0.0459	0.0472	0.0486	0.0502	0.0518	0.0536	0.0555	0.0575	0.0596	0.0620	0.0644	
1991	0.0172	0.0176	0.0180	0.0185	0.0190	0.0195	0.0200	0.0206	0.0212	0.0218	0.0225	0.0232	0.0240	0.0249	0.0258	0.0267	0.0278	0.0289	
1992	0.0155	0.0159	0.0163	0.0167	0.0172	0.0176	0.0181	0.0186	0.0191	0.0197	0.0203	0.0210	0.0217	0.0225	0.0233	0.0242	0.0251	0.0261	
1993	0.0171	0.0175	0.0180	0.0184	0.0189	0.0194	0.0199	0.0205	0.0211	0.0217	0.0224	0.0231	0.0239	0.0247	0.0256	0.0266	0.0276	0.0287	
1994	0.0065	0.0066	0.0068	0.0070	0.0071	0.0073	0.0075	0.0077	0.0080	0.0082	0.0085	0.0087	0.0090	0.0094	0.0097	0.0101	0.0105	0.0109	
1995	0.0138	0.0142	0.0145	0.0149	0.0152	0.0156	0.0161	0.0165	0.0170	0.0175	0.0181	0.0187	0.0193	0.0200	0.0207	0.0215	0.0223	0.0232	
1996	0.0281	0.0288	0.0295	0.0303	0.0310	0.0319	0.0327	0.0336	0.0346	0.0357	0.0368	0.0380	0.0393	0.0407	0.0422	0.0438	0.0455	0.0472	
1997	0.0127	0.0130	0.0134	0.0137	0.0140	0.0144	0.0148	0.0152	0.0157	0.0162	0.0167	0.0172	0.0178	0.0184	0.0191	0.0198	0.0206	0.0214	
1998	0.0167	0.0171	0.0175	0.0179	0.0184	0.0189	0.0194	0.0199	0.0205	0.0211	0.0218	0.0225	0.0233	0.0241	0.0250	0.0259	0.0269	0.0280	
1999	0.0288	0.0295	0.0302	0.0309	0.0317	0.0326	0.0334	0.0344	0.0354	0.0365	0.0376	0.0388	0.0402	0.0416	0.0431	0.0447	0.0465	0.0483	
2000	0.0263	0.0270	0.0277	0.0283	0.0291	0.0298	0.0306	0.0315	0.0324	0.0334	0.0345	0.0356	0.0368	0.0381	0.0395	0.0410	0.0426	0.0442	
2001	0.0170	0.0174	0.0178	0.0183	0.0187	0.0192	0.0198	0.0203	0.0209	0.0215	0.0222	0.0230	0.0237	0.0246	0.0255	0.0264	0.0274	0.0285	
2002	0.0235	0.0240	0.0246	0.0253	0.0259	0.0266	0.0273	0.0281	0.0289	0.0298	0.0307	0.0317	0.0328	0.0339	0.0352	0.0365	0.0379	0.0394	
2003	0.0406	0.0416	0.0427	0.0437	0.0448	0.0460	0.0473	0.0486	0.0500	0.0516	0.0532	0.0549	0.0568	0.0588	0.0609	0.0632	0.0657	0.0683	
2004	0.0137	0.0140	0.0144	0.0147	0.0151	0.0155	0.0159	0.0164	0.0169	0.0174	0.0179	0.0185	0.0192	0.0198	0.0206	0.0213	0.0222	0.0230	
2005	0.0228	0.0234	0.0239	0.0245	0.0252	0.0258	0.0265	0.0273	0.0281	0.0289	0.0298	0.0308	0.0319	0.0330	0.0342	0.0355	0.0369	0.0383	
2006	0.0202	0.0207	0.0212	0.0217	0.0223	0.0228	0.0235	0.0241	0.0248	0.0256	0.0264	0.0273	0.0282	0.0292	0.0302	0.0314	0.0326	0.0339	
2007	0.0356	0.0365	0.0374	0.0383	0.0393	0.0403	0.0414	0.0426	0.0439	0.0452	0.0466	0.0481	0.0498	0.0515	0.0534	0.0554	0.0576	0.0598	
2008	0.0147	0.0150	0.0154	0.0158	0.0162	0.0166	0.0170	0.0175	0.0180	0.0186	0.0192	0.0198	0.0205	0.0212	0.0220	0.0228	0.0237	0.0246	
2009	0.0164	0.0168	0.0172	0.0176	0.0181	0.0186	0.0191	0.0196	0.0202	0.0208	0.0215	0.0222	0.0229	0.0237	0.0246	0.0255	0.0265	0.0275	
2010	0.0082	0.0084	0.0086	0.0088	0.0091	0.0093	0.0095	0.0098	0.0101	0.0104	0.0107	0.0111	0.0115	0.0119	0.0123	0.0128	0.0133	0.0138	
2011	0.0177	0.0181	0.0185	0.0190	0.0195	0.0200	0.0205	0.0211	0.0217	0.0224	0.0231	0.0239	0.0247	0.0255	0.0265	0.0275	0.0285	0.0296	
2012	0.0140	0.0143	0.0147	0.0151	0.0154	0.0158	0.0163	0.0167	0.0172	0.0177	0.0183	0.0189	0.0195	0.0202	0.0210	0.0218	0.0226	0.0235	
2013	0.0315	0.0323	0.0331	0.0339	0.0348	0.0357	0.0366	0.0377	0.0388	0.0400	0.0412	0.0426	0.0440	0.0456	0.0472	0.0490	0.0509	0.0529	
2014	0.0347	0.0355	0.0364	0.0373	0.0382	0.0392	0.0403	0.0415	0.0427	0.0440	0.0454	0.0468	0.0484	0.0501	0.0520	0.0539	0.0560	0.0582	
2015	0.0229	0.0234	0.0240	0.0246	0.0252	0.0259	0.0266	0.0274	0.0282	0.0290	0.0299	0.0309	0.0320	0.0331	0.0343	0.0356	0.0370	0.0384	
2016	0.0240	0.0245	0.0252	0.0258	0.0264	0.0271	0.0279	0.0287	0.0295	0.0304	0.0314	0.0324	0.0335	0.0347	0.0359	0.0373	0.0387	0.0402	
2017	0.0278	0.0285	0.0292	0.0300	0.0307	0.0315	0.0324	0.0333	0.0343	0.0353	0.0364	0.0376	0.0389	0.0403	0.0417	0.0433	0.0450	0.0468	
2018	0.0232	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	
2019	0.0230	0.0235	0.0241	0.0247	0.0253	0.0260	0.0267	0.0275	0.0283	0.0291	0.0301	0.0310	0.0321	0.0332	0.0344	0.0357	0.0371	0.0386	
2020	0.0186	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	
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) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867	
1989	0.0214	0.0223	0.0232	0.0242	0.0253	0.0265	0.0277	0.0290	0.0304	0.0319	0.0336	0.0353	0.0372	0.0393	0.0414	0.0437	0.0461	0.0487	
1990	0.0670	0.0697	0.0727	0.0758	0.0792	0.0828	0.0866	0.0907	0.0951	0.0999	0.1050	0.1105	0.1164	0.1228	0.1295	0.1366	0.1441	0.1523	
1991	0.0300	0.0313	0.0326	0.0340	0.0355	0.0371	0.0388	0.0407	0.0426	0.0448	0.0471	0.0495	0.0522	0.0551	0.0581	0.0612	0.0646	0.0683	
1992	0.0272	0.0283	0.0295	0.0307	0.0321	0.0336	0.0351	0.0368	0.0386	0.0405	0.0426	0.0448	0.0472	0.0498	0.0525	0.0554	0.0584	0.0617	
1993	0.0299	0.0311	0.0324	0.0338	0.0353	0.0369	0.0386	0.0404	0.0424	0.0445	0.0468	0.0493	0.0519	0.0548	0.0578	0.0609	0.0643	0.0679	
1994	0.0113	0.0118	0.0123	0.0128	0.0134	0.0140	0.0146	0.0153	0.0160	0.0169	0.0177	0.0186	0.0196	0.0207	0.0219	0.0230	0.0243	0.0257	
1995	0.0241	0.0251	0.0262	0.0273	0.0285	0.0298	0.0312	0.0327	0.0343	0.0360	0.0378	0.0398	0.0420	0.0443	0.0467	0.0492	0.0519	0.0549	
1996	0.0491	0.0512	0.0533	0.0556	0.0581	0.0607	0.0635	0.0665	0.0698	0.0733	0.0770	0.0811	0.0854	0.0901	0.0950	0.1002	0.1057	0.1117	
1997	0.0222	0.0231	0.0241	0.0252	0.0263	0.0275	0.0287	0.0301	0.0316	0.0332	0.0349	0.0367	0.0387	0.0408	0.0430	0.0453	0.0478	0.0506	
1998	0.0291	0.0303	0.0316	0.0329	0.0344	0.0360	0.0376	0.0394	0.0413	0.0434	0.0456	0.0480	0.0506	0.0534	0.0563	0.0593	0.0626	0.0662	
1999	0.0502	0.0523	0.0545	0.0568	0.0594	0.0621	0.0649	0.0680	0.0713	0.0749	0.0787	0.0828	0.0873	0.0921	0.0971	0.1024	0.1081	0.1142	
2000	0.0460	0.0479	0.0499	0.0521	0.0544	0.0569	0.0595	0.0623	0.0653	0.0686	0.0721	0.0759	0.0800	0.0844	0.0890	0.0938	0.0990	0.1046	
2001	0.0297	0.0309	0.0322	0.0336	0.0351	0.0367	0.0384	0.0402	0.0421	0.0442	0.0465	0.0489	0.0516	0.0544	0.0574	0.0605	0.0638	0.0675	
2002	0.0410	0.0427	0.0445	0.0464	0.0485	0.0507	0.0530	0.0555	0.0582	0.0611	0.0643	0.0676	0.0713	0.0752	0.0793	0.0836	0.0882	0.0932	
2003	0.0710	0.0739	0.0770	0.0803	0.0839	0.0877	0.0918	0.0961	0.1008	0.1058	0.1113	0.1171	0.1234	0.1301	0.1373	0.1447	0.1527	0.1614	
2004	0.0239	0.0249	0.0260	0.0271	0.0283	0.0296	0.0310	0.0324	0.0340	0.0357	0.0375	0.0395	0.0416	0.0439	0.0463	0.0488	0.0515	0.0544	
2005	0.0398	0.0415	0.0432	0.0451	0.0471	0.0492	0.0515	0.0539	0.0566	0.0594	0.0624	0.0657	0.0693	0.0730	0.0770	0.0812	0.0857	0.0906	
2006	0.0352	0.0367	0.0382	0.0399	0.0417	0.0435	0.0456	0.0477	0.0500	0.0525	0.0552	0.0581	0.0613	0.0646	0.0682	0.0719	0.0758	0.0801	
2007	0.0622	0.0648	0.0675	0.0705	0.0736	0.0769	0.0805	0.0843	0.0884	0.0928	0.0976	0.1027	0.1082	0.1141	0.1204	0.1269	0.1339	0.1415	
2008	0.0256	0.0266	0.0278	0.0290	0.0303	0.0316	0.0331	0.0347	0.0363	0.0382	0.0401	0.0422	0.0445	0.0469	0.0495	0.0522	0.0551	0.0582	
2009	0.0286	0.0298	0.0311	0.0324	0.0339	0.0354	0.0370	0.0388	0.0407	0.0427	0.0449	0.0473	0.0498	0.0525	0.0554	0.0584	0.0616	0.0651	
2010	0.0143	0.0149	0.0156	0.0162	0.0169	0.0177	0.0185	0.0194	0.0204	0.0214	0.0225	0.0237	0.0249	0.0263	0.0277	0.0292	0.0308	0.0326	
2011	0.0308	0.0321	0.0334	0.0349	0.0364	0.0381	0.0399	0.0417	0.0438	0.0460	0.0483	0.0509	0.0536	0.0565	0.0596	0.0629	0.0663	0.0701	
2012	0.0244	0.0254	0.0265	0.0277	0.0289	0.0302	0.0316	0.0331	0.0347	0.0364	0.0383	0.0403	0.0425	0.0448	0.0473	0.0498	0.0526	0.0556	
2013	0.0550	0.0573	0.0597	0.0623	0.0650	0.0680	0.0711	0.0745	0.0781	0.0820	0.0862	0.0908	0.0957	0.1009	0.1064	0.1122	0.1184	0.1251	
2014	0.0605	0.0630	0.0657	0.0685	0.0716	0.0748	0.0783	0.0820	0.0860	0.0903	0.0949	0.0999	0.1052	0.1110	0.1171	0.1235	0.1303	0.1376	
2015	0.0400	0.0416	0.0434	0.0452	0.0472	0.0494	0.0517	0.0541	0.0568	0.0596	0.0626	0.0659	0.0695	0.0733	0.0773	0.0815	0.0860	0.0909	
2016	0.0419	0.0436	0.0454	0.0474	0.0495	0.0517	0.0541	0.0567	0.0594	0.0624	0.0656	0.0690	0.0728	0.0767	0.0809	0.0853	0.0900	0.0952	
2017	0.0486	0.0506	0.0528	0.0550	0.0575	0.0601	0.0629	0.0658	0.0690	0.0725	0.0762	0.0802	0.0845	0.0892	0.0940	0.0992	0.1046	0.1106	
2018	0.0405	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	
2019	0.0401	0.0418	0.0435	0.0454	0.0474	0.0496	0.0519	0.0543	0.0570	0.0598	0.0629	0.0662	0.0698	0.0736	0.0776	0.0818	0.0863	0.0912	
2020	0.0324	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
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)																		
	867:879	879:891	891:903	903:915	915:927	927:939	939:951	951:963	963:975	975:987	987:999	999:1011	1011:1023	1023:1035	1035:1047	1047:1059	1059:1071	1071:1083	
1989	0.0515	0.0546	0.0580	0.0617	0.0657	0.0701	0.0748	0.0799	0.0855	0.0915	0.0981	0.1054	0.1133	0.1219	0.1312	0.1414	0.1525	0.1644	
1990	0.1612	0.1709	0.1815	0.1930	0.2056	0.2193	0.2341	0.2500	0.2673	0.2862	0.3069	0.3296	0.3542	0.3811	0.4104	0.4423	0.4768	0.5143	
1991	0.0723	0.0766	0.0814	0.0866	0.0922	0.0983	0.1050	0.1121	0.1199	0.1283	0.1376	0.1478	0.1588	0.1709	0.1840	0.1983	0.2138	0.2306	
1992	0.0654	0.0693	0.0736	0.0783	0.0834	0.0889	0.0949	0.1014	0.1084	0.1161	0.1245	0.1336	0.1436	0.1545	0.1664	0.1793	0.1933	0.2085	
1993	0.0719	0.0762	0.0810	0.0861	0.0917	0.0978	0.1044	0.1115	0.1192	0.1277	0.1369	0.1470	0.1580	0.1700	0.1831	0.1973	0.2127	0.2294	
1994	0.0272	0.0288	0.0306	0.0326	0.0347	0.0370	0.0395	0.0422	0.0451	0.0483	0.0518	0.0556	0.0598	0.0643	0.0693	0.0746	0.0805	0.0868	
1995	0.0581	0.0616	0.0654	0.0696	0.0741	0.0790	0.0844	0.0901	0.0963	0.1032	0.1106	0.1188	0.1277	0.1374	0.1479	0.1594	0.1718	0.1854	
1996	0.1183	0.1254	0.1332	0.1416	0.1509	0.1609	0.1717	0.1834	0.1961	0.2100	0.2252	0.2418	0.2599	0.2796	0.3011	0.3245	0.3498	0.3773	
1997	0.0535	0.0567	0.0603	0.0641	0.0683	0.0728	0.0777	0.0830	0.0888	0.0950	0.1019	0.1094	0.1176	0.1265	0.1363	0.1468	0.1583	0.1708	
1998	0.0700	0.0743	0.0789	0.0839	0.0894	0.0953	0.1017	0.1087	0.1162	0.1244	0.1334	0.1432	0.1539	0.1656	0.1783	0.1922	0.2072	0.2235	
1999	0.1209	0.1282	0.1361	0.1447	0.1542	0.1645	0.1755	0.1875	0.2005	0.2146	0.2302	0.2471	0.2656	0.2858	0.3078	0.3316	0.3576	0.3857	
2000	0.1108	0.1174	0.1247	0.1326	0.1413	0.1507	0.1608	0.1718	0.1837	0.1967	0.2109	0.2264	0.2434	0.2619	0.2820	0.3039	0.3276	0.3534	
2001	0.0714	0.0757	0.0804	0.0855	0.0911	0.0972	0.1037	0.1108	0.1184	0.1268	0.1360	0.1460	0.1569	0.1688	0.1818	0.1959	0.2112	0.2278	
2002	0.0987	0.1046	0.1111	0.1182	0.1259	0.1343	0.1433	0.1531	0.1636	0.1752	0.1879	0.2017	0.2168	0.2333	0.2512	0.2707	0.2919	0.3148	
2003	0.1708	0.1811	0.1924	0.2046	0.2179	0.2324	0.2481	0.2650	0.2833	0.3034	0.3253	0.3493	0.3754	0.4039	0.4350	0.4687	0.5054	0.5451	
2004	0.0576	0.0611	0.0649	0.0690	0.0735	0.0784	0.0837	0.0894	0.0956	0.1023	0.1097	0.1178	0.1266	0.1363	0.1467	0.1581	0.1705	0.1839	
2005	0.0959	0.1017	0.1080	0.1148	0.1223	0.1305	0.1393	0.1487	0.1590	0.1703	0.1826	0.1960	0.2107	0.2267	0.2441	0.2631	0.2836	0.3059	
2006	0.0848	0.0899	0.0955	0.1016	0.1082	0.1154	0.1232	0.1316	0.1407	0.1506	0.1615	0.1734	0.1864	0.2006	0.2160	0.2327	0.2509	0.2707	
2007	0.1498	0.1588	0.1687	0.1794	0.1911	0.2038	0.2176	0.2324	0.2484	0.2660	0.2852	0.3063	0.3292	0.3542	0.3814	0.4110	0.4431	0.4780	
2008	0.0616	0.0653	0.0694	0.0738	0.0786	0.0838	0.0895	0.0956	0.1022	0.1094	0.1173	0.1259	0.1354	0.1457	0.1568	0.1690	0.1822	0.1966	
2009	0.0690	0.0731	0.0776	0.0826	0.0880	0.0938	0.1001	0.1069	0.1143	0.1224	0.1313	0.1410	0.1515	0.1630	0.1756	0.1892	0.2040	0.2200	
2010	0.0345	0.0366	0.0389	0.0413	0.0440	0.0470	0.0501	0.0535	0.0572	0.0613	0.0657	0.0706	0.0758	0.0816	0.0879	0.0947	0.1021	0.1101	
2011	0.0742	0.0787	0.0836	0.0889	0.0947	0.1010	0.1078	0.1151	0.1231	0.1318	0.1413	0.1517	0.1631	0.1755	0.1889	0.2036	0.2195	0.2368	
2012	0.0588	0.0624	0.0662	0.0704	0.0750	0.0800	0.0854	0.0912	0.0975	0.1044	0.1120	0.1202	0.1292	0.1391	0.1497	0.1614	0.1740	0.1876	
2013	0.1324	0.1404	0.1491	0.1586	0.1689	0.1802	0.1923	0.2054	0.2196	0.2352	0.2522	0.2708	0.2910	0.3131	0.3372	0.3634	0.3918	0.4226	
2014	0.1457	0.1545	0.1641	0.1745	0.1859	0.1982	0.2116	0.2260	0.2416	0.2587	0.2775	0.2979	0.3202	0.3445	0.3710	0.3998	0.4310	0.4649	
2015	0.0962	0.1020	0.1083	0.1152	0.1227	0.1309	0.1397	0.1492	0.1595	0.1708	0.1832	0.1967	0.2114	0.2275	0.2449	0.2639	0.2846	0.3069	
2016	0.1007	0.1068	0.1134	0.1206	0.1285	0.1371	0.1463	0.1562	0.1671	0.1789	0.1918	0.2059	0.2214	0.2382	0.2565	0.2764	0.2980	0.3214	
2017	0.1170	0.1241	0.1318	0.1402	0.1493	0.1592	0.1700	0.1815	0.1941	0.2078	0.2229	0.2393	0.2572	0.2767	0.2980	0.3211	0.3462	0.3734	
2018	0.0976	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	
2019	0.0966	0.1024	0.1087	0.1156	0.1232	0.1314	0.1402	0.1498	0.1601	0.1715	0.1839	0.1974	0.2122	0.2283	0.2459	0.2649	0.2857	0.3081	
2020	0.0780	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	
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) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	0.1774	0.1914	0.2065	0.2227	0.2401	0.2585	0.2778	0.2978	0.3186	0.3401	0.3627	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759
1990	0.5549	0.5987	0.6459	0.6966	0.7509	0.8086	0.8688	0.9315	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2488	0.2685	0.2896	0.3124	0.3367	0.3626	0.3896	0.4177	0.4468	0.4770	0.5086	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272
1992	0.2250	0.2427	0.2619	0.2824	0.3044	0.3278	0.3523	0.3777	0.4040	0.4313	0.4599	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767
1993	0.2475	0.2670	0.2881	0.3107	0.3349	0.3606	0.3875	0.4154	0.4444	0.4745	0.5059	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244
1994	0.0936	0.1010	0.1090	0.1176	0.1267	0.1365	0.1466	0.1572	0.1682	0.1795	0.1914	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984
1995	0.2000	0.2158	0.2328	0.2510	0.2706	0.2914	0.3131	0.3357	0.3591	0.3834	0.4088	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237
1996	0.4071	0.4392	0.4739	0.5111	0.5509	0.5932	0.6374	0.6834	0.7310	0.7805	0.8322	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626
1997	0.1842	0.1988	0.2145	0.2313	0.2493	0.2685	0.2885	0.3093	0.3308	0.3532	0.3766	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904
1998	0.2411	0.2602	0.2807	0.3027	0.3263	0.3514	0.3775	0.4048	0.4330	0.4623	0.4929	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110
1999	0.4161	0.4489	0.4843	0.5224	0.5630	0.6063	0.6515	0.6985	0.7472	0.7977	0.8506	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817
2000	0.3813	0.4114	0.4438	0.4786	0.5159	0.5556	0.5970	0.6400	0.6846	0.7309	0.7794	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079
2001	0.2458	0.2652	0.2861	0.3086	0.3326	0.3582	0.3849	0.4126	0.4414	0.4713	0.5025	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209
2002	0.3397	0.3665	0.3954	0.4264	0.4596	0.4950	0.5318	0.5702	0.6099	0.6512	0.6944	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198
2003	0.5881	0.6345	0.6845	0.7383	0.7958	0.8570	0.9208	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.1984	0.2140	0.2309	0.2491	0.2684	0.2891	0.3106	0.3330	0.3562	0.3803	0.4056	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204
2005	0.3301	0.3561	0.3842	0.4144	0.4466	0.4810	0.5168	0.5541	0.5927	0.6328	0.6747	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994
2006	0.2920	0.3151	0.3399	0.3666	0.3951	0.4255	0.4572	0.4902	0.5243	0.5598	0.5969	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188
2007	0.5157	0.5564	0.6002	0.6474	0.6978	0.7514	0.8074	0.8656	0.9260	0.9886	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	0.2121	0.2288	0.2468	0.2662	0.2869	0.3090	0.3320	0.3560	0.3808	0.4065	0.4335	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494
2009	0.2374	0.2561	0.2763	0.2980	0.3212	0.3459	0.3716	0.3984	0.4262	0.4550	0.4852	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029
2010	0.1188	0.1282	0.1383	0.1491	0.1607	0.1731	0.1860	0.1994	0.2133	0.2278	0.2429	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517
2011	0.2554	0.2756	0.2973	0.3207	0.3457	0.3722	0.4000	0.4288	0.4587	0.4897	0.5222	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413
2012	0.2024	0.2184	0.2357	0.2541	0.2739	0.2950	0.3170	0.3398	0.3635	0.3881	0.4139	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290
2013	0.4559	0.4919	0.5307	0.5723	0.6169	0.6643	0.7138	0.7653	0.8186	0.8740	0.9320	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661
2014	0.5016	0.5412	0.5838	0.6297	0.6787	0.7309	0.7853	0.8420	0.9007	0.9616	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	0.3312	0.3573	0.3855	0.4157	0.4481	0.4826	0.5185	0.5559	0.5946	0.6349	0.6770	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017
2016	0.3468	0.3741	0.4036	0.4353	0.4692	0.5053	0.5429	0.5821	0.6226	0.6648	0.7088	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348
2017	0.4029	0.4347	0.4690	0.5058	0.5452	0.5871	0.6308	0.6763	0.7235	0.7724	0.8236	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537
2018	0.3359	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
2019	0.3324	0.3587	0.3869	0.4173	0.4498	0.4844	0.5205	0.5580	0.5969	0.6373	0.6796	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044
2020	0.2685	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
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, Exh bit 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)															
	1299:1311	1311:1323	1323:1335	1335:1347	1347:1359	1359:1371	1371:1383	1383:1395	1395:1407	1407:1419	1419:1431	1431:1443	1443:1455	1455:1467	1467:1479	
1989	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3797	
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	1.0000	
1991	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5326	
1992	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4816	
1993	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5297	
1994	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.2004	
1995	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4280	
1996	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8714	
1997	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3943	
1998	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5161	
1999	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8906	
2000	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8079	0.8161	
2001	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5261	
2002	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7270	
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	1.0000	
2004	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4246	
2005	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.7065	
2006	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6250	
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	1.0000	
2008	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4539	
2009	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5080	
2010	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2543	
2011	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5468	
2012	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4333	
2013	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9758	
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	1.0000	
2015	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7017	0.7088	
2016	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7422	
2017	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8624	
2018	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7189	
2019	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7115	
2020	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5747	
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	0.5690	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	3	15	27	39	51	63	75	87	99	111
1989				264,529	150,687	164,966	82,236	63,897	75,628	104,216
1990			187,342	119,823	11,728	62,683	39,128	30,213	16,759	22,017
1991	3,125	321,239	18,495	144,226	110,369	46,723	31,737	16,390	12,635	
1992	8,526	86,879	79,461	104,375	48,038	38,761	30,687	28,406	23,241	
1993	1,269	63,693	94,076	75,798	111,336	93,266	100,881	95,591	97,737	
1994	140,767	390,506	137,338	113,802	60,635	148,426	56,765	88,258	63,446	
1995		60,610	144,534	95,451	17,491	22,915	39,233	24,299	52,347	
1996	3,036	295,082	77,203	148,510	63,926	152,546	99,037	59,849	68,388	
1997	17,344	112,314	65,017	56,101	70,628	100,635	58,423	45,013	46,770	
1998	11,580	142,691	118,311	86,359	60,398	46,656	142,060	63,244	76,967	
1999	235,839	208,631	139,115	108,787	99,345	75,544	61,991	116,536	165,157	
2000	219,560	167,116	140,685	123,972	73,133	51,589	34,943	43,245	38,681	
2001		503,358	420,388	288,177	129,744	271,602	145,169	88,129	67,026	
2002	80,160	144,885	83,889	68,097	81,483	52,425	108,764	70,213	70,897	
2003			66,298	47,201	130,830	219,347	66,000	63,235	100,294	
2004		228,447	259,432	145,090	68,981	103,858	85,971	81,161	41,442	
2005	30	5,888	135,455	95,146	63,298	127,935	78,966	71,664	64,427	
2006	2,368	117,325	62,688	116,427	79,940	192,276	86,765	73,861	63,364	
2007		182,350	134,259	164,333	112,660	138,383	120,791	113,926	119,451	
2008	6,347	83,987	84,116	78,892	44,005	40,048	60,735	66,678	73,230	
2009	362,585	72,301	137,861	109,329	56,006	57,989	81,585	140,089	58,656	
2010	127,254	330,002	31,855	110,802	40,598	27,912	51,286	37,650	36,084	
2011	9,368	35,145	116,466	48,333	82,327	71,206	66,799	62,856	49,956	
2012	11,693	83,830	110,936	104,460	60,485	40,005	62,261	52,338	56,958	
2013	69,323	162,348	178,408	102,607	90,210	93,012	105,715	88,465		
2014	57,343	103,473	99,812	141,936	109,766	88,064	92,415			
2015	625	177,796	115,274	134,463	55,962	71,401				
2016		72,413	26,259	47,601	39,353					
2017	173,087	67,294	46,055	59,484						
2018	38,998	117,037	92,623							
2019	5,173	206,180								
2020	8,525									
2021										

**Averages:**

Latest 3	20,579	131,073	67,360	85,053	72,212	81,118	87,285	67,257	49,031
Latest 5	73,136	131,810	82,783	100,774	73,257	73,058	77,157	82,136	57,085
Latest 10	61	54,239	128,179	97,007	93,671	70,601	83,527	81,149	81,122
1993 & Subs.	61	89,060	135,327	106,683	98,489	74,429	90,463	85,326	75,679
All	61	83,691	136,485	110,268	98,798	76,810	85,015	78,431	69,405
Cumulative	87,196	87,221	87,269	85,343	83,607	82,395	82,874	82,673	83,076
									84,414

**Selected**      **89,060**      **135,327**      **106,683**      **98,489**      **74,429**      **90,463**      **85,326**      **78,401**      **68,797**

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	123	135	147	159	171	183	195	207	219	231
1989	58,285	70,628	297,706	52,811	113,307	85,818	98,137	106,021	92,174	79,482
1990	13,905	13,772	19,578	26,850	46,257	51,029	64,893	71,170	39,023	32,089
1991	36,669	32,963	45,575	39,410	37,692	45,127	44,446	92,209	157,276	137,525
1992	27,629	31,456	43,029	39,200	37,323	38,998	44,921	50,092	59,648	82,769
1993	101,055	88,232	78,811	100,274	105,204	88,558	98,320	89,970	105,654	96,246
1994	18,743	75,605	165,119	20,930	23,580	48,115	40,137	46,153	37,594	37,222
1995	58,414	180,635	67,299	91,098	101,999	26,775	287,307	68,658	75,423	129,003
1996	71,403	58,758	70,416	61,256	68,331	80,247	80,816	56,095	67,379	67,012
1997	32,167	55,825	74,178	83,384	72,530	73,944	114,875	78,491	69,028	75,434
1998	58,029	79,781	81,879	92,807	92,625	89,571	119,397	109,348	108,714	113,121
1999	111,673	96,987	120,110	128,527	94,234	136,924	169,951	127,940	124,345	132,127
2000	34,273	66,713	52,144	50,186	67,110	65,252	55,576	63,530	62,566	70,953
2001	82,377	86,689	96,711	123,144	117,197	138,241	114,247	110,647	128,459	112,179
2002	62,085	75,290	93,519	78,624	83,242	84,943	78,381	80,241	81,907	99,020
2003	98,827	90,183	141,540	153,862	130,784	126,193	102,468	102,326	123,472	
2004	69,676	70,734	66,427	60,214	62,760	76,747	79,641	73,992		
2005	69,023	66,930	66,218	74,086	75,975	93,387	113,510			
2006	63,751	73,635	84,672	73,033	89,175	83,561				
2007	115,152	127,041	122,658	139,944	119,820					
2008	88,109	66,203	66,388	82,917						
2009	65,919	71,749	97,419							
2010	37,041	39,422								
2011	55,201									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
<b>Averages:</b>										
Latest 3	55,856	62,934	93,473	95,327	94,484	85,214	100,012	81,908	97,452	95,034
Latest 5	74,062	76,489	87,044	86,563	92,880	88,441	93,004	82,677	95,146	103,907
Latest 10	70,822	76,065	87,253	91,012	90,638	91,341	101,255	86,339	86,684	94,323
1993 & Subs.	68,848	79,895	87,770	87,532	87,217	85,223	109,047	84,629	88,792	94,323
All	62,841	72,236	88,553	78,107	80,426	78,182	97,964	81,902	86,978	91,498
Cumulative	86,194	88,710	90,548	90,785	92,356	93,898	96,012	95,742	97,751	99,433
<b>Selected</b>	<b>69,835</b>	<b>77,980</b>	<b>87,511</b>	<b>89,272</b>	<b>88,927</b>	<b>88,282</b>	<b>105,151</b>	<b>85,484</b>	<b>87,738</b>	<b>94,323</b>

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	243	255	267	279	291	303	315	327	339	351
1989	48,444	61,130	58,768	95,363	88,922	121,298	114,498	131,410	140,261	82,090
1990	29,276	38,201	31,859	38,841	63,193	106,797	69,059	64,409	65,560	88,076
1991	138,825	108,349	248,733	125,606	143,444	128,608	127,980	149,857	143,407	131,091
1992	74,302	63,389	101,326	103,049	95,458	94,782	103,659	101,213	95,776	102,214
1993	109,133	133,750	124,756	110,488	111,302	103,888	124,511	121,637	138,573	
1994	59,238	68,666	64,314	63,917	71,100	61,737	81,811	82,351		
1995	133,938	127,137	150,937	119,894	108,192	135,031	129,575			
1996	67,740	73,875	78,060	80,086	77,730	98,063				
1997	74,034	65,499	72,895	82,038	93,580					
1998	118,208	124,945	116,860	127,384						
1999	128,412	97,950	138,919							
2000	83,119	78,287								
2001	122,393									
2002										
2003										
2004										
2005										
2006										
2007										
2008										
2009										
2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
<b>Averages:</b>										
Latest 3	109,753	110,077	103,881	101,522	92,420	100,699	118,087	106,553	121,152	106,782
Latest 5	103,328	92,145	106,316	99,800	94,542	99,832	114,974	108,286	117,926	
Latest 10	96,044	95,692	109,645	99,049						
1993 & Subs.	99,736	100,592	105,861	101,835						
All	91,591	90,019	105,849	99,049	95,492	105,362	111,187	111,899	117,926	101,844
Cumulative	100,828	102,413	104,817	104,586	106,094	109,182	110,399	110,111	109,282	103,378
<b>Selected</b>	<b>97,890</b>	<b>98,142</b>	<b>107,753</b>	<b>102,000</b>	<b>103,530</b>	<b>105,083</b>	<b>106,659</b>	<b>108,259</b>	<b>109,883</b>	<b>111,531</b>

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	363	375	387
1989	93,803	96,977	143,125
1990	67,064	78,960	
1991	142,768		
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	104,316
Latest 5	
Latest 10	
1993 & Subs.	
All	104,316
Cumulative	104,840

**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	3	15	27	39	51	63	75	87	99	111
1989				8	8	9	8	8	8	8
1990			3	7	7	7	7	7	7	7
1991		1	1	3	4	4	4	4	4	4
1992	-	2	4	12	13	13	12	12	12	11
1993	-	2	5	11	12	11	11	11	11	11
1994	-	2	2	5	6	6	7	7	5	4
1995	-	-	3	6	6	6	6	5	5	5
1996	-	2	3	4	5	6	6	6	6	6
1997	-	1	7	8	7	8	9	9	9	9
1998	-	4	7	9	12	11	12	12	12	12
1999	-	3	3	3	7	8	8	8	7	7
2000	-	2	4	5	5	5	5	5	5	5
2001	-	-	1	2	2	4	4	4	4	4
2002	-	2	5	11	13	13	15	15	15	15
2003	-	-	-	2	3	3	3	3	3	3
2004	-	-	2	3	4	5	5	5	5	5
2005	-	1	5	7	10	10	10	10	9	8
2006	-	1	3	7	9	10	10	10	10	10
2007	-	-	3	7	7	8	8	8	8	8
2008	-	1	5	8	9	9	10	10	10	10
2009	-	1	6	8	9	10	10	10	10	10
2010	-	1	3	6	6	6	6	5	5	5
2011	-	2	6	9	11	10	10	10	10	10
2012	-	2	3	7	7	7	7	7	7	7
2013	1	2	5	6	7	7	7	7	7	7
2014	-	3	8	10	10	10	9	9	9	9
2015	-	1	3	9	10	13	15			
2016	-	-	2	3	5	5				
2017	-	1	7	12	12					
2018	-	4	11	15						
2019	-	4	8							
2020	-	1								
2021	-									
<b>Totals:</b>										
Latest 3	-	9	26	30	27	28	31	23	24	22
Latest 5	-	10	31	49	44	42	48	38	39	42
Latest 10	1	20	56	85	86	85	92	86	81	76
1993 & Subs.	1	43	120	183	194	191	193	176	163	154
All	1	46	128	213	226	224	224	207	194	184
Cumulative	3,446	3,445	3,399	3,271	3,058	2,832	2,608	2,384	2,177	1,983

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

Year of Birth	123	135	147	159	171	183	195	207	219	231
1989	8	7	6	6	5	5	5	5	5	5
1990	7	7	7	7	7	7	6	5	4	4
1991	4	4	4	4	4	4	4	4	4	4
1992	11	11	11	11	11	10	10	10	9	9
1993	11	11	11	11	10	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	12
1999	7	7	7	6	6	5	4	4	4	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	14	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	10	9	9	9	9				
2007	8	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										
<b>Totals:</b>										
Latest 3	25	24	26	25	23	21	15	21	20	22
Latest 5	42	41	42	37	31	37	32	30	29	37
Latest 10	82	75	73	69	72	72	68	65	64	68
1993 & Subs.	145	134	127	116	106	96	85	77	72	68
All	175	163	155	144	133	122	110	101	94	90
Cumulative	1,799	1,624	1,461	1,306	1,162	1,029	907	797	696	602

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

Year of Birth	243	255	267	279	291	303	315	327	339	351
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	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	4								
2001	4									
2002										
2003										
2004										
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2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
<b>Totals:</b>										
Latest 3	11	18	22	25	19	15	16	20	21	16
Latest 5	30	32	33	34	31	32	29	27	28	
Latest 10	62	62	62	64						
1993 & Subs.	53	49	45	42						
All	75	71	67	64	53	44	37	32	28	20
Cumulative	512	437	366	299	235	182	138	101	69	41

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

Year of Birth	363	375	387
1989	4	4	3
1990	3	3	
1991	4		
1992			
1993			
1994			
1995			
1996			
1997			
1998			
1999			
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2009			
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			
Totals:			
Latest 3	11		
Latest 5			
Latest 10			
1993 & Subs.			
All	11	7	3
Cumulative	21	10	3

**Incremental Payments - 2021 Level (a)**

Year of Birth	3	15	27	39	51	63	75	87	99	111
1989				2,116,235	1,205,494	1,484,690	657,891	511,173	605,026	833,729
1990			562,025	838,759	82,096	438,778	273,898	211,488	117,310	154,122
1991		3,125	321,239	55,485	576,903	441,474	186,892	126,949	65,559	50,539
1992	0	17,053	347,516	953,532	1,356,878	624,498	465,134	368,242	340,876	255,651
1993	0	2,537	318,463	1,034,840	909,577	1,224,700	1,025,921	1,109,687	1,051,506	1,075,108
1994	0	281,535	781,012	686,690	682,810	363,810	1,038,983	397,356	441,288	253,785
1995	0	3,588	181,829	867,204	572,706	104,948	137,490	196,166	121,496	261,734
1996	0	6,073	885,245	308,813	742,549	383,553	915,277	594,225	359,094	410,328
1997	0	17,344	786,196	520,136	392,704	565,020	905,711	525,807	405,114	420,927
1998	0	46,320	998,840	1,064,803	1,036,309	664,373	559,878	1,704,723	758,923	923,606
1999	0	707,517	625,894	417,344	761,512	794,760	604,349	495,930	815,752	1,156,101
2000	0	439,119	668,464	703,423	619,858	365,667	257,944	174,717	216,224	193,404
2001	0	156,667	503,358	840,776	576,354	518,978	1,086,406	580,677	352,515	268,103
2002	0	160,320	724,425	922,777	885,260	1,059,282	786,371	1,631,466	1,053,191	1,063,462
2003	0	279,719	348,418	132,595	141,603	392,490	658,040	197,999	189,706	300,882
2004	0	4,849	456,894	778,297	580,361	344,907	519,290	429,857	405,807	207,212
2005	0	30	29,439	948,186	951,460	632,976	1,279,346	789,655	644,978	515,413
2006	0	2,368	351,974	438,813	1,047,841	799,403	1,922,759	867,647	738,614	633,644
2007	0	140,631	547,051	939,811	1,150,329	901,280	1,107,062	966,325	911,406	955,611
2008	0	6,347	419,935	672,929	710,028	396,048	400,485	607,351	666,782	732,304
2009	0	362,585	433,808	1,102,887	983,957	560,064	579,894	815,852	1,400,893	586,563
2010	0	127,254	990,006	191,131	664,810	243,590	167,475	256,428	188,252	180,418
2011	0	18,737	210,872	1,048,195	531,661	823,274	712,061	667,988	628,556	499,562
2012	61	23,385	251,490	776,551	731,219	423,397	280,033	435,826	366,364	398,704
2013	0	138,646	811,739	1,070,451	718,250	631,472	651,084	740,005	619,254	
2014	0	172,030	827,782	998,120	1,419,360	1,097,665	792,578	831,732		
2015	0	625	533,389	1,037,469	1,344,631	727,500	1,071,011			
2016	0	373,065	144,826	78,776	238,003	196,767				
2017	0	173,087	471,058	552,661	713,808					
2018	0	155,992	1,287,403	1,389,349						
2019	0	20,691	1,649,438							
2020	0	8,525								
2021	0									
<b>Totals:</b>										
Latest 3	0	185,208	3,407,899	2,020,787	2,296,442	2,021,932	2,514,673	2,007,563	1,614,174	1,078,683
Latest 5	0	731,360	4,086,114	4,056,377	4,434,053	3,076,801	3,506,766	2,931,979	3,203,319	2,397,549
Latest 10	61	1,084,783	7,178,004	8,245,591	8,055,728	6,001,056	7,684,441	6,978,809	6,570,907	5,010,311
1993 & Subs.	61	3,829,586	16,239,249	19,523,029	19,106,960	14,215,924	17,459,448	15,017,416	12,335,716	11,036,869
All	61	3,849,764	17,470,029	23,487,041	22,328,331	17,205,364	19,043,263	16,235,268	13,464,486	12,330,910
Cumulative	300,476,635	300,476,574	296,626,811	279,156,781	255,669,741	233,341,409	216,136,045	197,092,782	180,857,514	167,393,028

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	123	135	147	159	171	183	195	207	219	231
1989	466,276	494,393	1,786,233	316,867	566,535	429,090	490,684	530,105	460,870	397,408
1990	97,335	96,402	137,043	187,948	323,797	357,203	389,355	355,850	156,090	128,356
1991	146,678	131,851	182,300	157,639	150,768	180,506	177,785	368,836	629,104	550,098
1992	303,915	346,021	473,324	431,204	410,551	389,982	449,206	500,917	536,834	744,919
1993	1,111,600	970,551	866,923	1,103,016	1,052,041	797,020	786,556	719,763	845,234	769,966
1994	74,972	302,419	660,474	83,722	94,322	192,459	160,550	184,613	150,376	148,890
1995	292,069	903,177	336,495	455,491	509,993	133,875	1,436,536	343,291	377,114	645,016
1996	428,417	352,550	422,493	367,533	409,984	481,483	484,895	336,573	404,274	402,072
1997	289,500	502,421	667,603	750,453	652,772	665,493	1,033,873	627,926	552,223	603,476
1998	696,352	957,376	982,544	1,113,678	1,111,495	1,074,857	1,432,767	1,312,177	1,304,567	1,357,456
1999	781,709	678,907	840,772	771,162	565,401	684,620	679,803	511,760	497,378	396,382
2000	171,366	333,567	260,718	250,930	335,551	326,260	277,879	317,651	312,832	354,766
2001	329,510	346,754	386,845	492,575	468,787	552,965	456,990	442,586	513,837	448,716
2002	931,270	1,129,343	1,309,268	1,100,731	1,165,385	1,104,261	1,018,955	1,043,133	1,064,786	1,287,255
2003	296,481	270,550	424,621	461,587	392,351	378,578	307,404	306,978	370,415	
2004	348,381	353,670	332,136	301,072	313,802	383,735	398,207	369,960		
2005	483,161	468,513	463,527	518,603	531,822	653,709	794,570			
2006	637,507	736,352	762,046	657,296	802,574	752,048				
2007	921,217	889,290	858,606	979,611	838,743					
2008	792,982	595,826	597,493	746,256						
2009	659,187	717,489	974,187							
2010	185,203	197,109								
2011	552,008									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
<b>Totals:</b>										
Latest 3	1,396,398	1,510,424	2,430,286	2,383,163	2,173,140	1,789,492	1,500,181	1,720,070	1,949,038	2,090,738
Latest 5	3,110,597	3,136,066	3,655,859	3,202,837	2,879,294	3,272,331	2,976,125	2,480,308	2,759,248	3,844,576
Latest 10	5,807,398	5,704,896	6,369,447	6,279,823	6,525,912	6,576,526	6,885,342	5,612,034	5,547,802	6,413,996
1993 & Subs.	9,982,894	10,705,863	11,146,751	10,153,716	9,245,024	8,181,362	9,268,984	6,516,410	6,393,036	6,413,996
All	10,997,098	11,774,530	13,725,650	11,247,375	10,696,675	9,538,144	10,776,014	8,272,116	8,175,934	8,234,777
Cumulative	155,062,118	144,065,020	132,290,490	118,564,840	107,317,466	96,620,791	87,082,647	76,306,633	68,034,516	59,858,582

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	243	255	267	279	291	303	315	327	339	351
1989	242,219	305,650	293,842	476,817	444,612	606,491	572,489	657,049	561,044	328,358
1990	117,105	152,803	127,435	155,363	252,771	320,392	207,178	193,226	196,679	264,229
1991	555,301	433,394	994,931	502,425	573,777	514,432	511,921	599,429	573,629	524,365
1992	668,721	570,502	911,930	927,443	859,125	853,039	932,928	910,918	861,982	919,922
1993	873,064	1,070,004	998,045	883,901	890,415	831,100	996,085	973,098	1,108,585	
1994	236,954	274,664	257,255	255,670	284,400	246,949	245,434	247,054		
1995	669,690	635,686	754,687	599,469	540,958	675,154	647,874			
1996	406,437	443,253	468,360	480,517	466,377	588,380				
1997	592,273	523,994	583,156	656,306	748,639					
1998	1,300,284	1,374,397	1,285,463	1,401,224						
1999	385,235	293,851	416,758							
2000	332,477	313,146								
2001	489,574									
2002										
2003										
2004										
2005										
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2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
<b>Totals:</b>										
Latest 3	1,207,286	1,981,394	2,285,377	2,538,047	1,755,974	1,510,484	1,889,393	2,131,070	2,544,196	1,708,516
Latest 5	3,099,842	2,948,641	3,508,423	3,393,187	2,930,789	3,194,623	3,334,242	2,923,725	3,301,919	
Latest 10	5,954,708	5,932,890	6,798,020	6,339,136						
1993 & Subs.	5,285,986	4,928,994	4,763,724	4,277,087						
All	6,869,333	6,391,343	7,091,862	6,339,136	5,061,074	4,635,938	4,113,909	3,580,775	3,301,919	2,036,875
Cumulative	51,623,805	44,754,472	38,363,128	31,271,266	24,932,130	19,871,057	15,235,118	11,121,210	7,540,435	4,238,515

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	363	375	387
1989	375,212	387,909	429,374
1990	201,192	236,880	
1991	571,074		
1992			
1993			
1994			
1995			
1996			
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2015			
2016			
2017			
2018			
2019			
2020			
2021			
<b>Totals:</b>			
Latest 3	1,147,477		
Latest 5			
Latest 10			
1993 & Subs.			
All	1,147,477	624,789	429,374
Cumulative	2,201,641	1,054,163	429,374

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	3	15	27	39	51	63	75	87	99	111
1989	1.545	1.518	1.493	1.471	1.450	1.428	1.410	1.396	1.382	1.369
1990	1.518	1.493	1.471	1.450	1.428	1.410	1.396	1.382	1.369	1.357
1991	1.493	1.471	1.450	1.428	1.410	1.396	1.382	1.369	1.357	1.344
1992	1.471	1.450	1.428	1.410	1.396	1.382	1.369	1.357	1.344	1.330
1993	1.450	1.428	1.410	1.396	1.382	1.369	1.357	1.344	1.330	1.316
1994	1.428	1.410	1.396	1.382	1.369	1.357	1.344	1.330	1.316	1.301
1995	1.410	1.396	1.382	1.369	1.357	1.344	1.330	1.316	1.301	1.287
1996	1.396	1.382	1.369	1.357	1.344	1.330	1.316	1.301	1.287	1.269
1997	1.382	1.369	1.357	1.344	1.330	1.316	1.301	1.287	1.269	1.253
1998	1.369	1.357	1.344	1.330	1.316	1.301	1.287	1.269	1.253	1.239
1999	1.357	1.344	1.330	1.316	1.301	1.287	1.269	1.253	1.239	1.225
2000	1.344	1.330	1.316	1.301	1.287	1.269	1.253	1.239	1.225	1.114
2001	1.330	1.316	1.301	1.287	1.269	1.253	1.239	1.225	1.114	1.069
2002	1.316	1.301	1.287	1.269	1.253	1.239	1.225	1.114	1.069	1.060
2003	1.301	1.287	1.269	1.253	1.239	1.225	1.114	1.069	1.060	1.050
2004	1.287	1.269	1.253	1.239	1.225	1.114	1.069	1.060	1.050	1.042
2005	1.269	1.253	1.239	1.225	1.114	1.069	1.060	1.050	1.042	1.036
2006	1.253	1.239	1.225	1.114	1.069	1.060	1.050	1.042	1.036	1.031
2007	1.239	1.225	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027
2008	1.225	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019
2009	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014
2010	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009
2011	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004
2012	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000
2013	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000	
2014	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000		
2015	1.031	1.027	1.019	1.014	1.009	1.004	1.000			
2016	1.027	1.019	1.014	1.009	1.004	1.000				
2017	1.019	1.014	1.009	1.004	1.000					
2018	1.014	1.009	1.004	1.000						
2019	1.009	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	123	135	147	159	171	183	195	207	219	231
1989	1.357	1.344	1.330	1.316	1.301	1.287	1.269	1.253	1.239	1.225
1990	1.344	1.330	1.316	1.301	1.287	1.269	1.253	1.239	1.225	1.114
1991	1.330	1.316	1.301	1.287	1.269	1.253	1.239	1.225	1.114	1.069
1992	1.316	1.301	1.287	1.269	1.253	1.239	1.225	1.114	1.069	1.060
1993	1.301	1.287	1.269	1.253	1.239	1.225	1.114	1.069	1.060	1.050
1994	1.287	1.269	1.253	1.239	1.225	1.114	1.069	1.060	1.050	1.042
1995	1.269	1.253	1.239	1.225	1.114	1.069	1.060	1.050	1.042	1.036
1996	1.253	1.239	1.225	1.114	1.069	1.060	1.050	1.042	1.036	1.031
1997	1.239	1.225	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027
1998	1.225	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019
1999	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014
2000	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009
2001	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004
2002	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000
2003	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000	
2004	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000		
2005	1.031	1.027	1.019	1.014	1.009	1.004	1.000			
2006	1.027	1.019	1.014	1.009	1.004	1.000				
2007	1.019	1.014	1.009	1.004	1.000					
2008	1.014	1.009	1.004	1.000						
2009	1.009	1.004	1.000							
2010	1.004	1.000								
2011	1.000									
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

**Adjustment Factors to 2021 Level (a)**

Year of Birth	243	255	267	279	291	303	315	327	339	351
1989	1.114	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014
1990	1.069	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009
1991	1.060	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004
1992	1.050	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000
1993	1.042	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000	
1994	1.036	1.031	1.027	1.019	1.014	1.009	1.004	1.000		
1995	1.031	1.027	1.019	1.014	1.009	1.004	1.000			
1996	1.027	1.019	1.014	1.009	1.004	1.000				
1997	1.019	1.014	1.009	1.004	1.000					
1998	1.014	1.009	1.004	1.000						
1999	1.009	1.004	1.000							
2000	1.004	1.000								
2001	1.000									
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

**Adjustment Factors to 2021 Level (a)**

Year of Birth	363	375	387
1989	1.009	1.004	1.000
1990	1.004	1.000	
1991	1.000		
1992			
1993			
1994			
1995			
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

**Actual Incremental Payments (a)**

Year of Birth	3	15	27	39	51	63	75	87	99	111
1989				1,438,241	831,556	1,039,909	466,440	366,127	437,875	608,899
1990			381,965	578,580	57,502	311,090	196,179	153,060	85,675	113,611
1991		2,124	221,592	38,863	409,020	316,205	135,259	92,715	48,327	37,616
1992	0	11,763	243,408	676,047	971,861	451,968	339,702	271,450	253,711	192,170
1993	0	1,777	225,788	741,202	658,288	894,438	756,259	825,931	790,406	816,946
1994	0	199,606	559,398	496,978	498,678	268,183	773,307	298,688	335,323	195,081
1995	0	2,570	131,595	633,347	422,171	78,112	103,350	149,061	93,392	203,390
1996	0	4,395	646,523	227,642	552,673	288,313	695,495	456,772	279,047	323,367
1997	0	12,667	579,545	387,133	295,191	429,344	696,207	408,597	319,258	336,040
1998	0	34,145	743,429	800,401	787,464	510,694	435,073	1,343,441	605,873	745,237
1999	0	526,599	470,478	317,129	585,363	617,597	476,269	395,917	658,212	943,839
2000	0	330,081	507,948	540,711	481,683	288,171	205,925	140,975	176,525	173,605
2001	0	119,047	386,924	653,355	454,207	414,317	876,597	474,064	316,428	250,909
2002	0	123,236	562,940	727,213	706,732	854,711	641,992	1,464,453	985,649	1,003,581
2003	0	217,366	274,578	105,855	114,256	320,428	590,677	185,301	179,024	286,618
2004	0	3,821	364,753	627,990	473,806	309,599	485,988	405,652	386,569	198,823
2005	0	24	23,754	774,098	854,059	592,383	1,207,309	752,220	618,865	497,334
2006	0	1,911	287,351	393,892	980,642	754,390	1,831,606	832,519	712,706	614,557
2007	0	114,811	491,050	879,540	1,085,556	858,552	1,062,241	932,429	883,952	930,903
2008	0	5,697	393,004	635,038	676,367	380,013	386,437	589,056	649,542	718,577
2009	0	339,332	409,381	1,050,602	944,120	540,419	562,426	794,757	1,374,635	578,619
2010	0	120,088	943,073	183,392	641,491	236,252	163,145	251,622	185,703	178,864
2011	0	17,848	202,334	1,011,428	515,646	801,988	698,714	658,941	623,140	497,789
2012	58	22,439	242,669	753,160	712,313	415,461	276,240	432,070	365,064	398,704
2013	0	133,782	787,288	1,042,774	704,787	622,920	645,474	737,380	619,254	
2014	0	166,848	806,379	979,412	1,400,137	1,088,207	789,766	831,732		
2015	0	609	523,391	1,023,419	1,333,045	724,919	1,071,011			
2016	0	366,072	142,864	78,097	237,159	196,767				
2017	0	170,743	466,999	550,701	713,808					
2018	0	154,648	1,282,836	1,389,349						
2019	0	20,617	1,649,438							
2020	0	8,525								
2021	0									
<b>Totals:</b>										
Latest 3	0	183,791	3,399,274	2,018,148	2,284,012	2,009,893	2,506,251	2,001,182	1,607,458	1,075,356
Latest 5	0	720,606	4,065,529	4,020,978	4,388,936	3,048,274	3,481,205	2,911,745	3,167,796	2,372,552
Latest 10	58	1,062,132	7,047,272	8,062,333	7,878,875	5,865,498	7,487,060	6,812,727	6,419,430	4,900,787
1993 & Subs.	58	3,219,305	14,105,711	17,003,858	16,829,644	12,486,178	15,431,508	13,361,580	11,158,568	9,892,782
All	58	3,233,192	14,952,676	19,735,589	19,099,583	14,605,350	16,569,088	14,244,932	11,984,156	10,845,078

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	123	135	147	159	171	183	195	207	219	231
1989	343,716	367,973	1,342,692	240,779	435,487	333,440	386,693	423,200	371,866	324,443
1990	72,446	72,464	104,135	144,473	251,618	281,501	310,835	287,127	127,432	115,216
1991	110,256	100,190	140,131	122,499	118,816	144,104	143,451	301,117	564,703	514,820
1992	230,937	265,981	367,813	339,819	327,756	314,668	366,731	449,638	502,406	702,974
1993	854,471	754,201	683,196	880,574	848,868	650,686	706,037	673,604	797,640	733,464
1994	58,260	238,327	527,278	67,553	77,004	172,757	150,253	174,218	143,247	142,862
1995	230,171	721,036	271,510	371,862	457,785	125,289	1,355,648	327,016	361,846	622,391
1996	342,019	284,465	344,923	329,909	383,692	454,372	461,908	322,946	390,093	389,961
1997	233,591	410,176	599,261	702,326	616,016	633,943	992,016	605,901	535,588	587,873
1998	568,501	859,370	919,533	1,050,969	1,058,802	1,031,341	1,382,510	1,272,650	1,270,837	1,332,012
1999	701,686	635,368	793,429	734,603	542,510	660,606	659,326	498,528	488,055	391,014
2000	160,376	314,785	248,358	240,771	323,781	316,432	270,694	311,697	308,596	351,710
2001	310,956	330,316	371,183	475,297	454,666	538,668	448,424	436,592	509,410	447,124
2002	887,121	1,083,620	1,263,344	1,067,574	1,135,254	1,083,562	1,005,155	1,034,145	1,061,008	1,287,255
2003	284,477	261,060	411,831	449,653	384,997	373,451	304,755	305,889	370,415	
2004	336,161	343,017	323,548	295,428	309,552	380,429	396,794	369,960		
2005	468,607	456,399	454,838	511,579	527,240	651,390	794,570			
2006	621,024	722,549	751,725	651,633	799,727	752,048				
2007	903,950	877,246	851,208	976,135	838,743					
2008	782,242	590,693	595,374	746,256						
2009	653,507	714,944	974,187							
2010	184,547	197,109								
2011	552,008									
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2019										
2020										
2021										
<b>Totals:</b>										
Latest 3	1,390,062	1,502,745	2,420,768	2,374,024	2,165,711	1,783,867	1,496,120	1,709,993	1,940,833	2,086,089
Latest 5	3,076,254	3,102,540	3,627,332	3,181,031	2,860,260	3,240,880	2,949,698	2,458,283	2,737,484	3,809,115
Latest 10	5,673,644	5,576,952	6,245,596	6,148,930	6,375,272	6,421,870	6,716,151	5,485,325	5,439,096	6,285,666
1993 & Subs.	9,133,675	9,794,679	10,384,726	9,552,123	8,758,637	7,824,973	8,928,089	6,333,146	6,236,736	6,285,666
All	9,891,030	10,601,287	12,339,497	10,399,693	9,892,314	8,898,686	10,135,799	7,794,228	7,803,143	7,943,119

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	243	255	267	279	291	303	315	327	339	351
1989	217,423	286,049	277,296	454,213	426,612	585,218	555,244	640,061	550,527	323,911
1990	109,595	144,199	121,394	149,073	243,905	310,741	201,822	189,604	194,016	261,952
1991	524,033	412,848	954,650	484,801	556,493	501,132	502,325	591,311	568,686	522,505
1992	637,019	547,404	879,943	899,506	836,912	837,049	920,293	903,070	858,924	919,922
1993	837,717	1,032,472	967,981	861,047	873,725	819,844	987,502	969,646	1,108,585	
1994	228,642	266,391	250,604	250,877	280,549	244,822	244,564	247,054		
1995	649,517	619,250	740,541	591,351	536,297	672,759	647,874			
1996	395,929	434,944	462,017	476,376	464,723	588,380				
1997	581,171	516,898	578,131	653,978	748,639					
1998	1,282,673	1,362,555	1,280,903	1,401,224						
1999	381,916	292,808	416,758							
2000	331,298	313,146								
2001	489,574									
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2019										
2020										
2021										
<b>Totals:</b>										
Latest 3	1,202,787	1,968,509	2,275,792	2,531,579	1,749,658	1,505,961	1,879,940	2,119,769	2,536,196	1,704,379
Latest 5	3,066,632	2,920,351	3,478,350	3,373,807	2,903,932	3,162,855	3,302,558	2,900,684	3,280,739	
Latest 10	5,815,455	5,798,715	6,652,922	6,222,447						
1993 & Subs.	5,178,436	4,838,463	4,696,935	4,234,854						
All	6,666,506	6,228,963	6,930,218	6,222,447	4,967,853	4,559,945	4,059,623	3,540,746	3,280,739	2,028,291

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	363	375	387
1989	371,979	386,533	429,374
1990	200,478	236,880	
1991	571,074		
1992			
1993			
1994			
1995			
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1997			
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2019			
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2021			
Totals:			
Latest 3	1,143,531		
Latest 5			
Latest 10			
1993 & Subs.			
All	1,143,531	623,413	429,374

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	3	15	27	39	51	63	75	87	99	111
1989				1,438,241	2,269,797	3,309,706	3,776,146	4,142,273	4,580,148	5,189,047
1990			381,965	960,545	1,018,047	1,329,137	1,525,316	1,678,376	1,764,051	1,877,662
1991		2,124	223,716	262,579	671,599	987,804	1,123,063	1,215,778	1,264,105	1,301,721
1992	0	11,763	255,171	931,218	1,903,079	2,355,047	2,694,749	2,966,199	3,219,910	3,412,080
1993	0	1,777	227,565	968,767	1,627,055	2,521,493	3,277,752	4,103,683	4,894,089	5,711,035
1994	0	199,606	759,004	1,255,982	1,754,660	2,022,843	2,796,150	3,094,838	3,430,161	3,625,242
1995	0	2,570	134,165	767,512	1,189,683	1,267,795	1,371,145	1,520,206	1,613,598	1,816,988
1996	0	4,395	650,918	878,560	1,431,233	1,719,546	2,415,041	2,871,813	3,150,860	3,474,227
1997	0	12,667	592,212	979,345	1,274,536	1,703,880	2,400,087	2,808,684	3,127,942	3,463,982
1998	0	34,145	777,574	1,577,975	2,365,439	2,876,133	3,311,206	4,654,647	5,260,520	6,005,757
1999	0	526,599	997,077	1,314,206	1,899,569	2,517,166	2,993,435	3,389,352	4,047,564	4,991,403
2000	0	330,081	838,029	1,378,740	1,860,423	2,148,594	2,354,519	2,495,494	2,672,019	2,845,624
2001	0	119,047	505,971	1,159,326	1,613,533	2,027,850	2,904,447	3,378,511	3,694,939	3,945,848
2002	0	123,236	686,176	1,413,389	2,120,121	2,974,832	3,616,824	5,081,277	6,066,926	7,070,507
2003	0	217,366	491,944	597,799	712,055	1,032,483	1,623,160	1,808,461	1,987,485	2,274,103
2004	0	3,821	368,574	996,564	1,470,370	1,779,969	2,265,957	2,671,609	3,058,178	3,257,001
2005	0	24	23,778	797,876	1,651,935	2,244,318	3,451,627	4,203,846	4,822,711	5,320,045
2006	0	1,911	289,262	683,154	1,663,796	2,418,186	4,249,792	5,082,311	5,795,018	6,409,575
2007	0	114,811	605,861	1,485,401	2,570,958	3,429,510	4,491,751	5,424,181	6,308,133	7,239,036
2008	0	5,697	398,701	1,033,739	1,710,106	2,090,120	2,476,557	3,065,613	3,715,155	4,433,732
2009	0	339,332	748,713	1,799,315	2,743,435	3,283,854	3,846,280	4,641,037	6,015,672	6,594,291
2010	0	120,088	1,063,161	1,246,554	1,888,045	2,124,297	2,287,441	2,539,063	2,724,766	2,903,629
2011	0	17,848	220,183	1,231,610	1,747,256	2,549,245	3,247,958	3,906,899	4,530,039	5,027,829
2012	58	22,496	265,165	1,018,325	1,730,638	2,146,099	2,422,340	2,854,410	3,219,474	3,618,178
2013	0	133,782	921,070	1,963,844	2,668,631	3,291,551	3,937,024	4,674,404	5,293,659	
2014	0	166,848	973,227	1,952,639	3,352,776	4,440,983	5,230,749	6,062,481		
2015	0	609	524,000	1,547,419	2,880,464	3,605,383	4,676,394			
2016	0	366,072	508,937	587,034	824,193	1,020,960				
2017	0	170,743	637,742	1,188,443	1,902,251					
2018	0	154,648	1,437,484	2,826,833						
2019	0	20,617	1,670,056							
2020	0	8,525								
2021	0									

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

**Paid Loss & ALAE - Actual (a)**

Year of Birth	123	135	147	159	171	183	195	207	219	231
1989	5,532,763	5,900,736	7,243,428	7,484,207	7,919,694	8,253,134	8,639,827	9,063,027	9,434,893	9,759,336
1990	1,950,108	2,022,572	2,126,707	2,271,180	2,522,798	2,804,299	3,115,134	3,402,261	3,529,693	3,644,909
1991	1,411,977	1,512,167	1,652,298	1,774,797	1,893,613	2,037,717	2,181,168	2,482,285	3,046,988	3,561,808
1992	3,643,017	3,908,998	4,276,811	4,616,630	4,944,386	5,259,054	5,625,785	6,075,423	6,577,829	7,280,804
1993	6,565,506	7,319,707	8,002,903	8,883,477	9,732,345	10,383,031	11,089,068	11,762,672	12,560,312	13,293,776
1994	3,683,502	3,921,829	4,449,107	4,516,660	4,593,664	4,766,421	4,916,674	5,090,892	5,234,139	5,377,001
1995	2,047,159	2,768,195	3,039,705	3,411,567	3,869,352	3,994,641	5,350,289	5,677,305	6,039,151	6,661,543
1996	3,816,246	4,100,711	4,445,634	4,775,543	5,159,235	5,613,606	6,075,514	6,398,460	6,788,554	7,178,514
1997	3,697,573	4,107,749	4,707,010	5,409,336	6,025,352	6,659,295	7,651,311	8,257,212	8,792,800	9,380,673
1998	6,574,258	7,433,628	8,353,161	9,404,130	10,462,932	11,494,273	12,876,783	14,149,433	15,420,270	16,752,281
1999	5,693,089	6,328,457	7,121,886	7,856,490	8,399,000	9,059,606	9,718,932	10,217,460	10,705,515	11,096,529
2000	3,006,000	3,320,785	3,569,143	3,809,914	4,133,695	4,450,127	4,720,821	5,032,518	5,341,114	5,692,824
2001	4,256,804	4,587,119	4,958,302	5,433,600	5,888,265	6,426,933	6,875,357	7,311,949	7,821,359	8,268,483
2002	7,957,628	9,041,249	10,304,592	11,372,167	12,507,420	13,590,982	14,596,137	15,630,282	16,691,291	17,978,546
2003	2,558,581	2,819,641	3,231,471	3,681,124	4,066,121	4,439,571	4,744,326	5,050,215	5,420,630	
2004	3,593,162	3,936,179	4,259,727	4,555,155	4,864,707	5,245,136	5,641,931	6,011,890		
2005	5,788,652	6,245,051	6,699,890	7,211,469	7,738,709	8,390,099	9,184,669			
2006	7,030,599	7,753,148	8,504,873	9,156,506	9,956,233	10,708,281				
2007	8,142,986	9,020,232	9,871,440	10,847,575	11,686,318					
2008	5,215,974	5,806,667	6,402,041	7,148,296						
2009	7,247,798	7,962,742	8,936,928							
2010	3,088,176	3,285,284								
2011	5,579,837									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										

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

**Paid Loss & ALAE - Actual (a)**

Year of Birth	243	255	267	279	291	303	315	327	339	351
1989	9,976,759	10,262,808	10,540,104	10,994,317	11,420,928	12,006,146	12,561,390	13,201,451	13,751,978	14,075,890
1990	3,754,504	3,898,703	4,020,097	4,169,170	4,413,075	4,723,816	4,925,637	5,115,242	5,309,257	5,571,210
1991	4,085,841	4,498,689	5,453,340	5,938,141	6,494,634	6,995,766	7,498,091	8,089,402	8,658,088	9,180,593
1992	7,917,823	8,465,227	9,345,170	10,244,676	11,081,588	11,918,637	12,838,930	13,742,000	14,600,924	15,520,846
1993	14,131,492	15,163,964	16,131,945	16,992,992	17,866,717	18,686,561	19,674,063	20,643,709	21,752,295	
1994	5,605,643	5,872,034	6,122,638	6,373,515	6,654,064	6,898,885	7,143,449	7,390,503		
1995	7,311,060	7,930,309	8,670,850	9,262,201	9,798,498	10,471,257	11,119,131			
1996	7,574,443	8,009,387	8,471,404	8,947,780	9,412,503	10,000,883				
1997	9,961,845	10,478,742	11,056,873	11,710,852	12,459,490					
1998	18,034,955	19,397,510	20,678,413	22,079,637						
1999	11,478,445	11,771,253	12,188,011							
2000	6,024,121	6,337,267								
2001	8,758,057									
2002										
2003										
2004										
2005										
2006										
2007										
2008										
2009										
2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										

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

**Paid Loss & ALAE - Actual (a)**

Year of Birth	363	375	387
1989	14,447,869	14,834,401	15,263,776
1990	5,771,687	6,008,568	
1991	9,751,666		
1992			
1993			
1994			
1995			
1996			
1997			
1998			
1999			
2000			
2001			
2002			
2003			
2004			
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2017			
2018			
2019			
2020			
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	0.0154	0.0233	0.0311	0.1854	0.1854
1	0.0156	0.0129	0.0231	0.0251	0.0251
2	0.0158	0.0130	0.0127	0.0186	0.0186
3	0.0160	0.0131	0.0129	0.0103	0.0103
4	0.0162	0.0133	0.0130	0.0104	0.0104
5	0.0164	0.0135	0.0132	0.0105	0.0105
6	0.0166	0.0137	0.0134	0.0107	0.0107
7	0.0169	0.0139	0.0135	0.0108	0.0108
8	0.0171	0.0141	0.0137	0.0109	0.0109
9	0.0174	0.0143	0.0139	0.0111	0.0111
10	0.0178	0.0145	0.0141	0.0112	0.0112
11	0.0182	0.0148	0.0144	0.0114	0.0114
12	0.0186	0.0152	0.0147	0.0116	0.0116
13	0.0190	0.0155	0.0150	0.0119	0.0119
14	0.0194	0.0158	0.0153	0.0121	0.0121
15	0.0198	0.0162	0.0157	0.0124	0.0124
16	0.0202	0.0165	0.0160	0.0127	0.0127
17	0.0205	0.0168	0.0163	0.0129	0.0129
18	0.0209	0.0171	0.0166	0.0132	0.0132
19	0.0213	0.0174	0.0169	0.0134	0.0134
20	0.0217	0.0177	0.0172	0.0137	0.0137
21	0.0221	0.0181	0.0176	0.0139	0.0139
22	0.0225	0.0184	0.0179	0.0142	0.0142
23	0.0229	0.0187	0.0182	0.0144	0.0144
24	0.0233	0.0191	0.0185	0.0147	0.0147
25	0.0238	0.0194	0.0189	0.0150	0.0150
26	0.0243	0.0199	0.0192	0.0153	0.0153
27	0.0249	0.0203	0.0196	0.0155	0.0155
28	0.0254	0.0207	0.0201	0.0159	0.0159
29	0.0260	0.0212	0.0205	0.0162	0.0162
30	0.0266	0.0217	0.0210	0.0166	0.0166
31	0.0272	0.0222	0.0215	0.0169	0.0169
32	0.0278	0.0227	0.0219	0.0173	0.0173
33	0.0285	0.0232	0.0224	0.0177	0.0177
34	0.0292	0.0238	0.0230	0.0181	0.0181
35	0.0300	0.0244	0.0235	0.0186	0.0186
36	0.0307	0.0250	0.0241	0.0190	0.0190
37	0.0315	0.0256	0.0247	0.0195	0.0195
38	0.0324	0.0263	0.0253	0.0200	0.0200
39	0.0333	0.0270	0.0260	0.0205	0.0205
40	0.0343	0.0278	0.0267	0.0210	0.0210
41	0.0353	0.0286	0.0275	0.0216	0.0216
42	0.0364	0.0294	0.0283	0.0222	0.0222
43	0.0376	0.0304	0.0291	0.0228	0.0228
44	0.0389	0.0314	0.0301	0.0235	0.0235
45	0.0403	0.0324	0.0310	0.0243	0.0243
46	0.0417	0.0336	0.0321	0.0251	0.0251
47	0.0433	0.0348	0.0332	0.0259	0.0259
48	0.0450	0.0361	0.0344	0.0268	0.0268
49	0.0468	0.0375	0.0357	0.0278	0.0278
50	0.0486	0.0390	0.0371	0.0289	0.0289
51	0.0506	0.0405	0.0386	0.0300	0.0300
52	0.0528	0.0422	0.0401	0.0312	0.0312
53	0.0550	0.0440	0.0418	0.0324	0.0324
54	0.0575	0.0459	0.0435	0.0337	0.0337
55	0.0601	0.0479	0.0454	0.0352	0.0352
56	0.0629	0.0501	0.0474	0.0367	0.0367
57	0.0658	0.0524	0.0496	0.0383	0.0383
58	0.0690	0.0549	0.0519	0.0400	0.0400
59	0.0725	0.0576	0.0543	0.0419	0.0419
60	0.0762	0.0604	0.0570	0.0439	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	0.0802	0.0635	0.0598	0.0460	0.0460
62	0.0845	0.0669	0.0629	0.0483	0.0483
63	0.0892	0.0705	0.0662	0.0508	0.0508
64	0.0940	0.0743	0.0698	0.0535	0.0535
65	0.0992	0.0784	0.0736	0.0563	0.0563
66	0.1046	0.0827	0.0776	0.0594	0.0594
67	0.1106	0.0872	0.0818	0.0627	0.0627
68	0.1170	0.0922	0.0863	0.0661	0.0661
69	0.1241	0.0976	0.0912	0.0697	0.0697
70	0.1318	0.1035	0.0966	0.0737	0.0737
71	0.1402	0.1099	0.1024	0.0780	0.0780
72	0.1493	0.1168	0.1087	0.0827	0.0827
73	0.1592	0.1245	0.1156	0.0878	0.0878
74	0.1700	0.1327	0.1232	0.0934	0.0934
75	0.1815	0.1417	0.1314	0.0995	0.0995
76	0.1941	0.1513	0.1402	0.1061	0.1061
77	0.2078	0.1618	0.1498	0.1133	0.1133
78	0.2229	0.1732	0.1601	0.1210	0.1210
79	0.2393	0.1858	0.1715	0.1294	0.1294
80	0.2572	0.1995	0.1839	0.1385	0.1385
81	0.2767	0.2144	0.1974	0.1485	0.1485
82	0.2980	0.2307	0.2122	0.1595	0.1595
83	0.3211	0.2484	0.2283	0.1714	0.1714
84	0.3462	0.2677	0.2459	0.1844	0.1844
85	0.3734	0.2886	0.2649	0.1986	0.1986
86	0.4029	0.3113	0.2857	0.2140	0.2140
87	0.4347	0.3359	0.3081	0.2307	0.2307
88	0.4690	0.3624	0.3324	0.2489	0.2489
89	0.5058	0.3910	0.3587	0.2685	0.2685
90	0.5452	0.4216	0.3869	0.2897	0.2897
91	0.5871	0.4545	0.4173	0.3125	0.3125
92	0.6308	0.4894	0.4498	0.3371	0.3371
93	0.6763	0.5259	0.4844	0.3633	0.3633
94	0.7235	0.5638	0.5205	0.3913	0.3913
95	0.7724	0.6031	0.5580	0.4204	0.4204
96	0.8236	0.6439	0.5969	0.4507	0.4507
97	0.8537	0.6866	0.6373	0.4821	0.4821
98	0.8537	0.7117	0.6796	0.5148	0.5148
99	0.8537	0.7117	0.7044	0.5489	0.5489
100	0.8537	0.7117	0.7044	0.5690	0.5690
101	0.8537	0.7117	0.7044	0.5690	0.5690
102	0.8537	0.7117	0.7044	0.5690	0.5690
103	0.8537	0.7117	0.7044	0.5690	0.5690
104	0.8537	0.7117	0.7044	0.5690	0.5690
105	0.8537	0.7117	0.7044	0.5690	0.5690
106	0.8537	0.7117	0.7044	0.5690	0.5690
107	0.8537	0.7117	0.7044	0.5690	0.5690
108	0.8537	0.7117	0.7044	0.5690	0.5690
109	0.8537	0.7117	0.7044	0.5690	0.5690
110	0.8537	0.7117	0.7044	0.5690	0.5690
111	0.8537	0.7117	0.7044	0.5690	0.5690
112	0.8537	0.7117	0.7044	0.5690	0.5690
113	0.8537	0.7117	0.7044	0.5690	0.5690
114	0.8537	0.7117	0.7044	0.5690	0.5690
115	0.8537	0.7117	0.7044	0.5690	0.5690
116	0.8537	0.7117	0.7044	0.5690	0.5690
117	0.8624	0.7117	0.7044	0.5690	0.5690
118	0.8624	0.7189	0.7044	0.5690	0.5690
119	0.8624	0.7189	0.7115	0.5690	0.5690
120	0.8624	0.7189	0.7115	0.5747	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	0.0283	0.0094	0.0152	0.0132	0.0228	0.0092	0.0101	0.0050	0.0106	0.0082	0.0183	0.0199	0.0130	0.0134
1	0.0289	0.0096	0.0156	0.0135	0.0233	0.0094	0.0103	0.0051	0.0107	0.0084	0.0186	0.0202	0.0131	0.0136
2	0.0294	0.0097	0.0159	0.0138	0.0238	0.0096	0.0105	0.0051	0.0109	0.0085	0.0188	0.0204	0.0133	0.0138
3	0.0300	0.0099	0.0162	0.0141	0.0243	0.0098	0.0107	0.0052	0.0111	0.0086	0.0191	0.0207	0.0135	0.0139
4	0.0305	0.0101	0.0165	0.0143	0.0248	0.0100	0.0110	0.0054	0.0113	0.0088	0.0194	0.0210	0.0137	0.0141
5	0.0311	0.0103	0.0168	0.0146	0.0253	0.0102	0.0112	0.0055	0.0115	0.0089	0.0197	0.0213	0.0139	0.0143
6	0.0316	0.0105	0.0171	0.0149	0.0258	0.0104	0.0114	0.0056	0.0118	0.0091	0.0201	0.0217	0.0141	0.0145
7	0.0322	0.0107	0.0174	0.0152	0.0263	0.0106	0.0117	0.0057	0.0121	0.0093	0.0206	0.0222	0.0143	0.0147
8	0.0328	0.0109	0.0178	0.0154	0.0268	0.0108	0.0119	0.0058	0.0123	0.0096	0.0210	0.0226	0.0146	0.0150
9	0.0334	0.0111	0.0181	0.0157	0.0273	0.0110	0.0121	0.0059	0.0125	0.0098	0.0215	0.0232	0.0149	0.0153
10	0.0341	0.0113	0.0184	0.0160	0.0277	0.0112	0.0123	0.0061	0.0128	0.0099	0.0220	0.0237	0.0153	0.0157
11	0.0348	0.0115	0.0187	0.0163	0.0282	0.0114	0.0125	0.0062	0.0130	0.0101	0.0224	0.0242	0.0156	0.0160
12	0.0355	0.0117	0.0191	0.0166	0.0288	0.0116	0.0128	0.0063	0.0133	0.0103	0.0228	0.0246	0.0160	0.0164
13	0.0363	0.0120	0.0195	0.0169	0.0293	0.0118	0.0130	0.0064	0.0135	0.0105	0.0232	0.0251	0.0163	0.0167
14	0.0371	0.0122	0.0199	0.0173	0.0299	0.0120	0.0132	0.0065	0.0137	0.0107	0.0237	0.0255	0.0166	0.0170
15	0.0379	0.0125	0.0204	0.0176	0.0305	0.0123	0.0135	0.0066	0.0140	0.0109	0.0241	0.0260	0.0169	0.0173
16	0.0388	0.0128	0.0208	0.0180	0.0311	0.0125	0.0137	0.0067	0.0142	0.0111	0.0245	0.0265	0.0172	0.0177
17	0.0397	0.0131	0.0213	0.0184	0.0318	0.0128	0.0140	0.0069	0.0145	0.0113	0.0250	0.0270	0.0175	0.0180
18	0.0406	0.0134	0.0218	0.0188	0.0325	0.0131	0.0143	0.0070	0.0148	0.0115	0.0254	0.0275	0.0178	0.0183
19	0.0416	0.0137	0.0223	0.0193	0.0333	0.0134	0.0146	0.0072	0.0151	0.0117	0.0259	0.0280	0.0181	0.0187
20	0.0427	0.0140	0.0228	0.0197	0.0340	0.0137	0.0150	0.0073	0.0154	0.0120	0.0264	0.0285	0.0185	0.0190
21	0.0437	0.0144	0.0234	0.0202	0.0348	0.0140	0.0153	0.0075	0.0158	0.0122	0.0269	0.0290	0.0188	0.0193
22	0.0448	0.0147	0.0239	0.0207	0.0356	0.0143	0.0157	0.0077	0.0161	0.0125	0.0275	0.0296	0.0192	0.0197
23	0.0460	0.0151	0.0245	0.0212	0.0365	0.0147	0.0160	0.0078	0.0165	0.0128	0.0281	0.0303	0.0196	0.0201
24	0.0473	0.0155	0.0252	0.0217	0.0374	0.0150	0.0164	0.0080	0.0169	0.0131	0.0288	0.0310	0.0200	0.0205
25	0.0486	0.0159	0.0258	0.0223	0.0383	0.0154	0.0168	0.0082	0.0172	0.0134	0.0294	0.0317	0.0204	0.0209
26	0.0500	0.0164	0.0265	0.0228	0.0393	0.0158	0.0172	0.0084	0.0177	0.0137	0.0301	0.0324	0.0209	0.0214
27	0.0516	0.0169	0.0273	0.0235	0.0403	0.0162	0.0176	0.0086	0.0181	0.0140	0.0308	0.0331	0.0214	0.0219
28	0.0532	0.0174	0.0281	0.0241	0.0414	0.0166	0.0181	0.0088	0.0185	0.0143	0.0315	0.0339	0.0219	0.0224
29	0.0549	0.0179	0.0289	0.0248	0.0426	0.0170	0.0186	0.0091	0.0190	0.0147	0.0323	0.0347	0.0224	0.0229
30	0.0568	0.0185	0.0298	0.0256	0.0439	0.0175	0.0191	0.0093	0.0195	0.0151	0.0331	0.0355	0.0229	0.0234
31	0.0588	0.0192	0.0308	0.0264	0.0452	0.0180	0.0196	0.0095	0.0200	0.0154	0.0339	0.0364	0.0234	0.0240
32	0.0609	0.0198	0.0319	0.0273	0.0466	0.0186	0.0202	0.0098	0.0205	0.0158	0.0348	0.0373	0.0240	0.0245
33	0.0632	0.0206	0.0330	0.0282	0.0481	0.0192	0.0208	0.0101	0.0211	0.0163	0.0357	0.0382	0.0246	0.0252
34	0.0657	0.0213	0.0342	0.0292	0.0498	0.0198	0.0215	0.0104	0.0217	0.0167	0.0366	0.0392	0.0252	0.0258
35	0.0683	0.0222	0.0355	0.0302	0.0515	0.0205	0.0222	0.0107	0.0224	0.0172	0.0377	0.0403	0.0259	0.0264
36	0.0710	0.0230	0.0369	0.0314	0.0534	0.0212	0.0229	0.0111	0.0231	0.0177	0.0388	0.0415	0.0266	0.0271
37	0.0739	0.0239	0.0383	0.0326	0.0554	0.0220	0.0237	0.0115	0.0239	0.0183	0.0400	0.0427	0.0274	0.0279
38	0.0770	0.0249	0.0398	0.0339	0.0576	0.0228	0.0246	0.0119	0.0247	0.0189	0.0412	0.0440	0.0282	0.0287
39	0.0803	0.0260	0.0415	0.0352	0.0598	0.0237	0.0255	0.0123	0.0255	0.0195	0.0426	0.0454	0.0290	0.0295
40	0.0839	0.0271	0.0432	0.0367	0.0622	0.0246	0.0265	0.0128	0.0265	0.0202	0.0440	0.0468	0.0299	0.0304
41	0.0877	0.0283	0.0451	0.0382	0.0648	0.0256	0.0275	0.0133	0.0275	0.0210	0.0456	0.0484	0.0309	0.0314
42	0.0918	0.0296	0.0471	0.0399	0.0675	0.0266	0.0286	0.0138	0.0285	0.0218	0.0472	0.0501	0.0320	0.0324
43	0.0961	0.0310	0.0492	0.0417	0.0705	0.0278	0.0298	0.0143	0.0296	0.0226	0.0490	0.0520	0.0331	0.0335
44	0.1008	0.0324	0.0515	0.0435	0.0736	0.0290	0.0311	0.0149	0.0308	0.0235	0.0509	0.0539	0.0343	0.0347
45	0.1058	0.0340	0.0539	0.0456	0.0769	0.0303	0.0324	0.0156	0.0321	0.0244	0.0529	0.0560	0.0356	0.0359
46	0.1113	0.0357	0.0566	0.0477	0.0805	0.0316	0.0339	0.0162	0.0334	0.0254	0.0550	0.0582	0.0370	0.0373
47	0.1171	0.0375	0.0594	0.0500	0.0843	0.0331	0.0354	0.0169	0.0349	0.0265	0.0573	0.0605	0.0384	0.0387
48	0.1234	0.0395	0.0624	0.0525	0.0884	0.0347	0.0370	0.0177	0.0364	0.0277	0.0597	0.0630	0.0400	0.0402
49	0.1301	0.0416	0.0657	0.0552	0.0928	0.0363	0.0388	0.0185	0.0381	0.0289	0.0623	0.0657	0.0416	0.0419
50	0.1373	0.0439	0.0693	0.0581	0.0976	0.0382	0.0407	0.0194	0.0399	0.0302	0.0650	0.0685	0.0434	0.0436
51	0.1447	0.0463	0.0730	0.0613	0.1027	0.0401	0.0427	0.0204	0.0417	0.0316	0.0680	0.0716	0.0452	0.0454
52	0.1527	0.0488	0.0770	0.0646	0.1082	0.0422	0.0449	0.0214	0.0438	0.0331	0.0711	0.0748	0.0472	0.0474
53	0.1614	0.0515	0.0812	0.0682	0.1141	0.0445	0.0473	0.0225	0.0460	0.0347	0.0745	0.0783	0.0494	0.0495
54	0.1708	0.0544	0.0857	0.0719	0.1204	0.0469	0.0498	0.0237	0.0483	0.0364	0.0781	0.0820	0.0517	0.0517
55	0.1811	0.0576	0.0906	0.0758	0.1269	0.0495	0.0525	0.0249	0.0509	0.0383	0.0820	0.0860	0.0541	0.0541
56	0.1924	0.0611	0.0959	0.0801	0.1339	0.0522	0.0554	0.0263	0.0536	0.0403	0.0862	0.0903	0.0568	0.0567
57	0.2046	0.0649	0.1017	0.0848	0.1415	0.0551	0.0584	0.0277	0.0565	0.0425	0.0908	0.0949	0.0596	0.0594
58	0.2179	0.0690	0.1080	0.0899	0.1498	0.0582	0.0616	0.0292	0.0596	0.0448	0.0957	0.0999	0.0626	0.0624
59	0.2324	0.0735	0.1148	0.0955	0.1588	0.0616	0.0651	0.0308	0.0629	0.0473	0.1009	0.1052	0.0659	0.0656
60	0.2481	0.0784	0.1223	0.1016	0.1687	0.0653	0.0690	0.0326	0.0663	0.0498	0.1064	0.1110	0.0695	0.0690

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	0.2650	0.0837	0.1305	0.1082	0.1794	0.0694	0.0731	0.0345	0.0701	0.0526	0.1122	0.1171	0.0733	0.0728
62	0.2833	0.0894	0.1393	0.1154	0.1911	0.0738	0.0776	0.0366	0.0742	0.0556	0.1184	0.1235	0.0773	0.0767
63	0.3034	0.0956	0.1487	0.1232	0.2038	0.0786	0.0826	0.0389	0.0787	0.0588	0.1251	0.1303	0.0815	0.0809
64	0.3253	0.1023	0.1590	0.1316	0.2176	0.0838	0.0880	0.0413	0.0836	0.0624	0.1324	0.1376	0.0860	0.0853
65	0.3493	0.1097	0.1703	0.1407	0.2324	0.0895	0.0938	0.0440	0.0889	0.0662	0.1404	0.1457	0.0909	0.0900
66	0.3754	0.1178	0.1826	0.1506	0.2484	0.0956	0.1001	0.0470	0.0947	0.0704	0.1491	0.1545	0.0962	0.0952
67	0.4039	0.1266	0.1960	0.1615	0.2660	0.1022	0.1069	0.0501	0.1010	0.0750	0.1586	0.1641	0.1020	0.1007
68	0.4350	0.1363	0.2107	0.1734	0.2852	0.1094	0.1143	0.0535	0.1078	0.0800	0.1689	0.1745	0.1083	0.1068
69	0.4687	0.1467	0.2267	0.1864	0.3063	0.1173	0.1224	0.0572	0.1151	0.0854	0.1802	0.1859	0.1152	0.1134
70	0.5054	0.1581	0.2441	0.2006	0.3292	0.1259	0.1313	0.0613	0.1231	0.0912	0.1923	0.1982	0.1227	0.1206
71	0.5451	0.1705	0.2631	0.2160	0.3542	0.1354	0.1410	0.0657	0.1318	0.0975	0.2054	0.2116	0.1309	0.1285
72	0.5881	0.1839	0.2836	0.2327	0.3814	0.1457	0.1515	0.0706	0.1413	0.1044	0.2196	0.2260	0.1397	0.1371
73	0.6345	0.1984	0.3059	0.2509	0.4110	0.1568	0.1630	0.0758	0.1517	0.1120	0.2352	0.2416	0.1492	0.1463
74	0.6845	0.2140	0.3301	0.2707	0.4431	0.1690	0.1756	0.0816	0.1631	0.1202	0.2522	0.2587	0.1595	0.1562
75	0.7383	0.2309	0.3561	0.2920	0.4780	0.1822	0.1892	0.0879	0.1755	0.1292	0.2708	0.2775	0.1708	0.1671
76	0.7958	0.2491	0.3842	0.3151	0.5157	0.1966	0.2040	0.0947	0.1889	0.1391	0.2910	0.2979	0.1832	0.1789
77	0.8570	0.2684	0.4144	0.3399	0.5564	0.2121	0.2200	0.1021	0.2036	0.1497	0.3131	0.3202	0.1967	0.1918
78	0.9208	0.2891	0.4466	0.3666	0.6002	0.2288	0.2374	0.1101	0.2195	0.1614	0.3372	0.3445	0.2114	0.2059
79	0.9872	0.3106	0.4810	0.3951	0.6474	0.2468	0.2561	0.1188	0.2368	0.1740	0.3634	0.3710	0.2275	0.2214
80	1.0000	0.3330	0.5168	0.4255	0.6978	0.2662	0.2763	0.1282	0.2554	0.1876	0.3918	0.3998	0.2449	0.2382
81	1.0000	0.3562	0.5541	0.4572	0.7514	0.2869	0.2980	0.1383	0.2756	0.2024	0.4226	0.4310	0.2639	0.2565
82	1.0000	0.3803	0.5927	0.4902	0.8074	0.3090	0.3212	0.1491	0.2973	0.2184	0.4559	0.4649	0.2846	0.2764
83	1.0000	0.4056	0.6328	0.5243	0.8656	0.3320	0.3459	0.1607	0.3207	0.2357	0.4919	0.5016	0.3069	0.2980
84	1.0000	0.4204	0.6747	0.5598	0.9260	0.3560	0.3716	0.1731	0.3457	0.2541	0.5307	0.5412	0.3312	0.3214
85	1.0000	0.4204	0.6994	0.5969	0.9886	0.3808	0.3984	0.1860	0.3722	0.2739	0.5723	0.5838	0.3573	0.3468
86	1.0000	0.4204	0.6994	0.6188	1.0000	0.4065	0.4262	0.1994	0.4000	0.2950	0.6169	0.6297	0.3855	0.3741
87	1.0000	0.4204	0.6994	0.6188	1.0000	0.4335	0.4550	0.2133	0.4288	0.3170	0.6643	0.6787	0.4157	0.4036
88	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.4852	0.2278	0.4587	0.3398	0.7138	0.7309	0.4481	0.4353
89	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2429	0.4897	0.3635	0.7653	0.7853	0.4826	0.4692
90	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5222	0.3881	0.8186	0.8420	0.5185	0.5053
91	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4139	0.8740	0.9007	0.5559	0.5429
92	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9320	0.9616	0.5946	0.5821
93	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6349	0.6226
94	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6770	0.6648
95	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7088
96	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
97	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
98	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
99	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
100	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
101	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
102	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
103	1.0000	0.4204	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
104	1.0000	0.4246	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
105	1.0000	0.4246	0.7065	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
106	1.0000	0.4246	0.7065	0.6250	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
107	1.0000	0.4246	0.7065	0.6250	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
108	1.0000	0.4246	0.7065	0.6250	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
109	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2517	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
110	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5413	0.4290	0.9661	1.0000	0.7017	0.7348
111	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4290	0.9661	1.0000	0.7017	0.7348
112	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9661	1.0000	0.7017	0.7348
113	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7017	0.7348
114	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7017	0.7348
115	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7088	0.7348
116	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7088	0.7422
117	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7088	0.7422
118	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7088	0.7422
119	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7088	0.7422
120	1.0000	0.4246	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.7088	0.7422

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	0.0112	0.0342	0.0150	0.0133	0.0143	0.0053	0.0112	0.0223	0.0099	0.0127	0.0216	0.0194	0.0123	0.0167
1	0.0114	0.0350	0.0154	0.0136	0.0146	0.0054	0.0114	0.0227	0.0101	0.0130	0.0220	0.0198	0.0125	0.0170
2	0.0117	0.0358	0.0157	0.0139	0.0149	0.0055	0.0116	0.0231	0.0103	0.0132	0.0224	0.0201	0.0128	0.0173
3	0.0120	0.0366	0.0161	0.0142	0.0153	0.0057	0.0118	0.0236	0.0105	0.0134	0.0228	0.0205	0.0130	0.0176
4	0.0123	0.0375	0.0164	0.0145	0.0156	0.0058	0.0121	0.0241	0.0107	0.0137	0.0232	0.0209	0.0132	0.0180
5	0.0126	0.0383	0.0168	0.0148	0.0160	0.0059	0.0123	0.0246	0.0109	0.0140	0.0236	0.0213	0.0135	0.0183
6	0.0129	0.0393	0.0172	0.0152	0.0163	0.0060	0.0126	0.0251	0.0111	0.0143	0.0241	0.0217	0.0137	0.0186
7	0.0132	0.0402	0.0176	0.0155	0.0167	0.0062	0.0129	0.0257	0.0114	0.0146	0.0246	0.0221	0.0140	0.0189
8	0.0135	0.0413	0.0180	0.0159	0.0171	0.0063	0.0132	0.0263	0.0116	0.0149	0.0251	0.0225	0.0142	0.0193
9	0.0139	0.0423	0.0185	0.0163	0.0175	0.0065	0.0135	0.0269	0.0119	0.0152	0.0257	0.0230	0.0145	0.0197
10	0.0143	0.0434	0.0190	0.0167	0.0180	0.0066	0.0138	0.0275	0.0122	0.0156	0.0263	0.0235	0.0148	0.0201
11	0.0147	0.0446	0.0195	0.0172	0.0184	0.0068	0.0142	0.0281	0.0124	0.0159	0.0268	0.0241	0.0152	0.0205
12	0.0151	0.0459	0.0200	0.0176	0.0189	0.0070	0.0145	0.0288	0.0127	0.0163	0.0275	0.0246	0.0155	0.0210
13	0.0156	0.0472	0.0206	0.0181	0.0194	0.0071	0.0149	0.0295	0.0130	0.0167	0.0281	0.0252	0.0159	0.0214
14	0.0160	0.0486	0.0212	0.0186	0.0199	0.0073	0.0152	0.0303	0.0134	0.0171	0.0288	0.0257	0.0162	0.0219
15	0.0166	0.0502	0.0218	0.0191	0.0205	0.0075	0.0156	0.0310	0.0137	0.0175	0.0295	0.0263	0.0166	0.0224
16	0.0171	0.0518	0.0225	0.0197	0.0211	0.0077	0.0161	0.0319	0.0140	0.0179	0.0302	0.0270	0.0170	0.0229
17	0.0177	0.0536	0.0232	0.0203	0.0217	0.0080	0.0165	0.0327	0.0144	0.0184	0.0309	0.0277	0.0174	0.0235
18	0.0184	0.0555	0.0240	0.0210	0.0224	0.0082	0.0170	0.0336	0.0148	0.0189	0.0317	0.0283	0.0178	0.0240
19	0.0191	0.0575	0.0249	0.0217	0.0231	0.0085	0.0175	0.0346	0.0152	0.0194	0.0326	0.0291	0.0183	0.0246
20	0.0198	0.0596	0.0258	0.0225	0.0239	0.0087	0.0181	0.0357	0.0157	0.0199	0.0334	0.0298	0.0187	0.0253
21	0.0206	0.0620	0.0267	0.0233	0.0247	0.0090	0.0187	0.0368	0.0162	0.0205	0.0344	0.0306	0.0192	0.0259
22	0.0214	0.0644	0.0278	0.0242	0.0256	0.0094	0.0193	0.0380	0.0167	0.0211	0.0354	0.0315	0.0198	0.0266
23	0.0223	0.0670	0.0289	0.0251	0.0266	0.0097	0.0200	0.0393	0.0172	0.0218	0.0365	0.0324	0.0203	0.0273
24	0.0232	0.0697	0.0300	0.0261	0.0276	0.0101	0.0207	0.0407	0.0178	0.0225	0.0376	0.0334	0.0209	0.0281
25	0.0242	0.0727	0.0313	0.0272	0.0287	0.0105	0.0215	0.0422	0.0184	0.0233	0.0388	0.0345	0.0215	0.0289
26	0.0253	0.0758	0.0326	0.0283	0.0299	0.0109	0.0223	0.0438	0.0191	0.0241	0.0402	0.0356	0.0222	0.0298
27	0.0265	0.0792	0.0340	0.0295	0.0311	0.0113	0.0232	0.0455	0.0198	0.0250	0.0416	0.0368	0.0230	0.0307
28	0.0277	0.0828	0.0355	0.0307	0.0324	0.0118	0.0241	0.0472	0.0206	0.0259	0.0431	0.0381	0.0237	0.0317
29	0.0290	0.0866	0.0371	0.0321	0.0338	0.0123	0.0251	0.0491	0.0214	0.0269	0.0447	0.0395	0.0246	0.0328
30	0.0304	0.0907	0.0388	0.0336	0.0353	0.0128	0.0262	0.0512	0.0222	0.0280	0.0465	0.0410	0.0255	0.0339
31	0.0319	0.0951	0.0407	0.0351	0.0369	0.0134	0.0273	0.0533	0.0231	0.0291	0.0483	0.0426	0.0264	0.0352
32	0.0336	0.0999	0.0426	0.0368	0.0386	0.0140	0.0285	0.0556	0.0241	0.0303	0.0502	0.0442	0.0274	0.0365
33	0.0353	0.1050	0.0448	0.0386	0.0404	0.0146	0.0298	0.0581	0.0252	0.0316	0.0523	0.0460	0.0285	0.0379
34	0.0372	0.1105	0.0471	0.0405	0.0424	0.0153	0.0312	0.0607	0.0263	0.0329	0.0545	0.0479	0.0297	0.0394
35	0.0393	0.1164	0.0495	0.0426	0.0445	0.0160	0.0327	0.0635	0.0275	0.0344	0.0568	0.0499	0.0309	0.0410
36	0.0414	0.1228	0.0522	0.0448	0.0468	0.0169	0.0343	0.0665	0.0287	0.0360	0.0594	0.0521	0.0322	0.0427
37	0.0437	0.1295	0.0551	0.0472	0.0493	0.0177	0.0360	0.0698	0.0301	0.0376	0.0621	0.0544	0.0336	0.0445
38	0.0461	0.1366	0.0581	0.0498	0.0519	0.0186	0.0378	0.0733	0.0316	0.0394	0.0649	0.0569	0.0351	0.0464
39	0.0487	0.1441	0.0612	0.0525	0.0548	0.0196	0.0398	0.0770	0.0332	0.0413	0.0680	0.0595	0.0367	0.0485
40	0.0515	0.1523	0.0646	0.0554	0.0578	0.0207	0.0420	0.0811	0.0349	0.0434	0.0713	0.0623	0.0384	0.0507
41	0.0546	0.1612	0.0683	0.0584	0.0609	0.0219	0.0443	0.0854	0.0367	0.0456	0.0749	0.0653	0.0402	0.0530
42	0.0580	0.1709	0.0723	0.0617	0.0643	0.0230	0.0467	0.0901	0.0387	0.0480	0.0787	0.0686	0.0421	0.0555
43	0.0617	0.1815	0.0766	0.0654	0.0679	0.0243	0.0492	0.0950	0.0408	0.0506	0.0828	0.0721	0.0442	0.0582
44	0.0657	0.1930	0.0814	0.0693	0.0719	0.0257	0.0519	0.1002	0.0430	0.0534	0.0873	0.0759	0.0465	0.0611
45	0.0701	0.2056	0.0866	0.0736	0.0762	0.0272	0.0549	0.1057	0.0453	0.0563	0.0921	0.0800	0.0489	0.0643
46	0.0748	0.2193	0.0922	0.0783	0.0810	0.0288	0.0581	0.1117	0.0478	0.0593	0.0971	0.0844	0.0516	0.0676
47	0.0799	0.2341	0.0983	0.0834	0.0861	0.0306	0.0616	0.1183	0.0506	0.0626	0.1024	0.0890	0.0544	0.0713
48	0.0855	0.2500	0.1050	0.0889	0.0917	0.0326	0.0654	0.1254	0.0535	0.0662	0.1081	0.0938	0.0574	0.0752
49	0.0915	0.2673	0.1121	0.0949	0.0978	0.0347	0.0696	0.1332	0.0567	0.0700	0.1142	0.0990	0.0605	0.0793
50	0.0981	0.2862	0.1199	0.1014	0.1044	0.0370	0.0741	0.1416	0.0603	0.0743	0.1209	0.1046	0.0638	0.0836
51	0.1054	0.3069	0.1283	0.1084	0.1115	0.0395	0.0790	0.1509	0.0641	0.0789	0.1282	0.1108	0.0675	0.0882
52	0.1133	0.3296	0.1376	0.1161	0.1192	0.0422	0.0844	0.1609	0.0683	0.0839	0.1361	0.1174	0.0714	0.0932
53	0.1219	0.3542	0.1478	0.1245	0.1277	0.0451	0.0901	0.1717	0.0728	0.0894	0.1447	0.1247	0.0757	0.0987
54	0.1312	0.3811	0.1588	0.1336	0.1369	0.0483	0.0963	0.1834	0.0777	0.0953	0.1542	0.1326	0.0804	0.1046
55	0.1414	0.4104	0.1709	0.1436	0.1470	0.0518	0.1032	0.1961	0.0830	0.1017	0.1645	0.1413	0.0855	0.1111
56	0.1525	0.4423	0.1840	0.1545	0.1580	0.0556	0.1106	0.2100	0.0888	0.1087	0.1755	0.1507	0.0911	0.1182
57	0.1644	0.4768	0.1983	0.1664	0.1700	0.0598	0.1188	0.2252	0.0950	0.1162	0.1875	0.1608	0.0972	0.1259
58	0.1774	0.5143	0.2138	0.1793	0.1831	0.0643	0.1277	0.2418	0.1019	0.1244	0.2005	0.1718	0.1037	0.1343
59	0.1914	0.5549	0.2306	0.1933	0.1973	0.0693	0.1374	0.2599	0.1094	0.1334	0.2146	0.1837	0.1108	0.1433
60	0.2065	0.5987	0.2488	0.2085	0.2127	0.0746	0.1479	0.2796	0.1176	0.1432	0.2302	0.1967	0.1184	0.1531

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	0.2227	0.6459	0.2685	0.2250	0.2294	0.0805	0.1594	0.3011	0.1265	0.1539	0.2471	0.2109	0.1268	0.1636
62	0.2401	0.6966	0.2896	0.2427	0.2475	0.0868	0.1718	0.3245	0.1363	0.1656	0.2656	0.2264	0.1360	0.1752
63	0.2585	0.7509	0.3124	0.2619	0.2670	0.0936	0.1854	0.3498	0.1468	0.1783	0.2858	0.2434	0.1460	0.1879
64	0.2778	0.8086	0.3367	0.2824	0.2881	0.1010	0.2000	0.3773	0.1583	0.1922	0.3078	0.2619	0.1569	0.2017
65	0.2978	0.8688	0.3626	0.3044	0.3107	0.1090	0.2158	0.4071	0.1708	0.2072	0.3316	0.2820	0.1688	0.2168
66	0.3186	0.9315	0.3896	0.3278	0.3349	0.1176	0.2328	0.4392	0.1842	0.2235	0.3576	0.3039	0.1818	0.2333
67	0.3401	0.9964	0.4177	0.3523	0.3606	0.1267	0.2510	0.4739	0.1988	0.2411	0.3857	0.3276	0.1959	0.2512
68	0.3627	1.0000	0.4468	0.3777	0.3875	0.1365	0.2706	0.5111	0.2145	0.2602	0.4161	0.3534	0.2112	0.2707
69	0.3759	1.0000	0.4770	0.4040	0.4154	0.1466	0.2914	0.5509	0.2313	0.2807	0.4489	0.3813	0.2278	0.2919
70	0.3759	1.0000	0.5086	0.4313	0.4444	0.1572	0.3131	0.5932	0.2493	0.3027	0.4843	0.4114	0.2458	0.3148
71	0.3759	1.0000	0.5272	0.4599	0.4745	0.1682	0.3357	0.6374	0.2685	0.3263	0.5224	0.4438	0.2652	0.3397
72	0.3759	1.0000	0.5272	0.4767	0.5059	0.1795	0.3591	0.6834	0.2885	0.3514	0.5630	0.4786	0.2861	0.3665
73	0.3759	1.0000	0.5272	0.4767	0.5244	0.1914	0.3834	0.7310	0.3093	0.3775	0.6063	0.5159	0.3086	0.3954
74	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4088	0.7805	0.3308	0.4048	0.6515	0.5556	0.3326	0.4264
75	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8322	0.3532	0.4330	0.6985	0.5970	0.3582	0.4596
76	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3766	0.4623	0.7472	0.6400	0.3849	0.4950
77	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.4929	0.7977	0.6846	0.4126	0.5318
78	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8506	0.7309	0.4414	0.5702
79	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.7794	0.4713	0.6099
80	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5025	0.6512
81	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.6944
82	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
83	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
84	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
85	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
86	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
87	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
88	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
89	0.3797	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
90	0.3797	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
91	0.3797	1.0000	0.5326	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
92	0.3797	1.0000	0.5326	0.4816	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
93	0.3797	1.0000	0.5326	0.4816	0.5297	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
94	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4237	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
95	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8626	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
96	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3904	0.5110	0.8817	0.8079	0.5209	0.7198
97	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5110	0.8817	0.8079	0.5209	0.7198
98	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8817	0.8079	0.5209	0.7198
99	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8079	0.5209	0.7198
100	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5209	0.7198
101	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7198
102	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
103	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
104	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
105	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
106	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
107	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
108	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
109	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
110	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
111	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
112	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
113	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
114	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
115	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
116	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
117	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
118	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
119	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270
120	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.8161	0.5261	0.7270

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

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

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	Remaining Life Expectancy	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S & Life Loss & ALAE @ 3/31/21	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Based on Current Case O/S (f)
								X Annual Payment Relativity (d) (4) x (8)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1989				1,510,027	29.71	50,826	0.664	22.63		4,280,368	125,561	0.862
1989				1,061,759	29.64	35,822	0.468	9.18		2,365,121	120,608	0.828
1989				1,875,357	29.59	63,378	0.828	22.66		4,560,898	166,639	1.144
<b>Subtotals</b>				<b>4,447,142</b>	<b>88.94</b>	<b>50,002</b>	<b>0.653</b>	<b>54.46</b>	<b>0.672</b>	<b>11,206,388</b>	<b>138,231</b>	<b>0.949</b>
1990				1,640,529	29.29	56,010	0.732	13.80		3,221,247	170,707	1.172
1990				1,536,854	29.00	52,995	0.692	11.59		2,629,045	157,052	1.078
1990				142,905	28.74	4,972	0.065	0.55		329,991	39,285	0.270
<b>Subtotals</b>				<b>3,320,288</b>	<b>87.03</b>	<b>38,151</b>	<b>0.498</b>	<b>25.94</b>	<b>0.589</b>	<b>6,180,283</b>	<b>140,429</b>	<b>0.964</b>
1991				2,829,824	29.09	97,278	1.271	27.99		4,387,368	199,154	1.367
1991				3,200,942	27.54	116,229	1.518	40.26		4,489,941	169,304	1.162
1991				2,058,046	27.50	74,838	0.977	29.32		4,922,772	164,092	1.126
1991				1,824,145	26.60	68,577	0.896	15.21		2,876,587	169,410	1.163
<b>Subtotals</b>				<b>9,912,957</b>	<b>110.73</b>	<b>89,524</b>	<b>1.169</b>	<b>112.79</b>	<b>1.181</b>	<b>16,676,668</b>	<b>174,570</b>	<b>1.198</b>
1992				923,297	28.86	31,992	0.418	18.09		4,924,747	113,735	0.781
1992				2,342,168	28.62	81,837	1.069	18.66		3,028,307	173,443	1.190
1992				2,666,353	27.41	97,277	1.271	29.96		4,207,576	178,438	1.225
1992				1,997,958	26.97	74,081	0.968	26.44		4,709,847	172,332	1.183
1992				1,196,120	26.96	44,366	0.579	18.53		3,840,342	120,086	0.824
1992				417,618	26.94	15,502	0.202	3.41		2,246,883	133,425	0.916
1992				3,339,723	26.52	125,932	1.645	41.88		4,224,733	165,936	1.139
1992				1,730,798	26.44	65,461	0.855	16.76		3,644,751	185,957	1.276
1992				1,489,998	26.43	56,375	0.736	18.07		3,666,364	149,404	1.025
<b>Subtotals</b>				<b>16,104,034</b>	<b>245.15</b>	<b>65,691</b>	<b>0.858</b>	<b>191.81</b>	<b>0.834</b>	<b>34,493,549</b>	<b>149,913</b>	<b>1.029</b>
1993				124,487	27.20	4,577	0.060	2.61		3,192,883	73,248	0.503
1993				854,184	26.11	32,715	0.427	12.16		4,048,444	142,250	0.976
1993				1,804,254	26.01	69,368	0.906	3.95		892,742	204,757	1.405
1993				1,811,829	25.91	69,928	0.913	31.59		5,509,478	159,279	1.093
1993				576,600	25.83	22,323	0.292	11.69		2,030,772	50,643	0.348
1993				1,906,004	25.58	74,512	0.973	32.28		5,150,784	155,284	1.066
1993				7,700,563	25.36	303,650	3.966	38.91		4,439,753	452,574	3.106
1993				3,052,608	22.37	136,460	1.782	8.34		1,298,706	277,501	1.904
<b>Subtotals</b>				<b>17,830,530</b>	<b>204.37</b>	<b>87,246</b>	<b>1.140</b>	<b>141.53</b>	<b>0.712</b>	<b>26,563,561</b>	<b>133,646</b>	<b>0.917</b>

Notes: (a) As provided by NICA management evaluated as of March 31, 2021.

(b) Number of years since date of claim as shown in column (3) to March 31, 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)	Cumulative Paid (a)	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 Based on Cumulative Payments to Date (e) (9) / (4)	Average Annual Remaining Payment	Average Annual Remaining Payment Based on Case O/S & Life Expectancy @ 3/31/21	Average Annual Remaining Payment Relativity Based on Current Case O/S
										(1)	(2)	(3)
1994				1,430,259	24.92	57,394	0.750	25.78	4,773,156	138,795	0.953	
1994				521,394	24.70	21,109	0.276	11.47	2,486,624	59,789	0.410	
1994				2,302,280	23.78	96,816	1.265	48.17	6,484,391	170,239	1.168	
<b>Subtotals</b>				<b>4,253,934</b>	<b>73.40</b>	<b>57,955</b>	<b>0.757</b>	<b>85.41</b>	<b>0.749</b>	<b>13,744,170</b>	<b>120,489</b>	<b>0.827</b>
1995				3,584,339	24.53	146,121	1.909	48.90	4,857,065	189,581	1.301	
1995				1,435,578	24.16	59,420	0.776	26.74	5,742,239	166,683	1.144	
1995				2,194,793	24.02	91,374	1.193	16.28	2,356,201	172,742	1.185	
1995				2,170,424	23.82	91,118	1.190	41.00	4,773,343	138,559	0.951	
1995				1,803,870	23.32	77,353	1.010	34.81	4,463,367	129,561	0.889	
<b>Subtotals</b>				<b>11,189,004</b>	<b>119.85</b>	<b>93,358</b>	<b>1.219</b>	<b>167.72</b>	<b>1.176</b>	<b>22,192,215</b>	<b>155,615</b>	<b>1.068</b>
1996				1,453,379	24.57	59,153	0.773	26.66	6,714,486	194,623	1.336	
1996				2,071,903	24.13	85,864	1.122	36.03	5,057,341	157,402	1.080	
1996				2,853,104	23.44	121,719	1.590	22.53	2,843,288	200,655	1.377	
1996				436,461	22.92	19,043	0.249	1.12	740,232	163,768	1.124	
1996				2,022,841	21.04	96,143	1.256	11.11	1,557,870	176,031	1.208	
1996				620,502	20.42	30,387	0.397	10.29	3,609,841	139,269	0.956	
<b>Subtotals</b>				<b>9,458,191</b>	<b>136.52</b>	<b>69,281</b>	<b>0.905</b>	<b>107.74</b>	<b>0.897</b>	<b>20,523,057</b>	<b>170,897</b>	<b>1.173</b>
1997				1,035,798	22.93	45,172	0.590	22.51	3,809,132	99,846	0.685	
1997				139,200	22.73	6,124	0.080	3.51	1,291,479	29,466	0.202	
1997				913,813	22.59	40,452	0.528	18.26	5,190,763	150,239	1.031	
1997				4,940,117	22.39	220,639	2.882	42.48	3,324,799	225,563	1.548	
1997				1,601,770	21.82	73,408	0.959	24.90	4,595,299	176,946	1.214	
1997				1,655,598	19.50	84,902	1.109	38.62	5,958,742	171,081	1.174	
1997				1,241,195	18.73	66,268	0.866	15.81	3,015,537	165,144	1.133	
1997				375,247	18.64	20,131	0.263	9.08	3,901,438	112,921	0.775	
<b>Subtotals</b>				<b>11,902,738</b>	<b>169.33</b>	<b>70,293</b>	<b>0.918</b>	<b>175.16</b>	<b>0.715</b>	<b>31,087,189</b>	<b>126,949</b>	<b>0.871</b>
1998				1,795,488	22.42	80,084	1.046	17.81	2,444,622	143,548	0.985	
1998				2,408,337	22.23	108,337	1.415	49.36	7,440,969	213,331	1.464	
1998				1,008,506	22.08	45,675	0.597	22.09	5,240,715	141,526	0.971	
1998				2,385,779	21.88	109,039	1.424	57.41	7,148,002	177,326	1.217	
1998				122,925	17.76	6,921	0.090	3.15	3,669,387	105,200	0.722	
1998				1,469,573	21.81	67,381	0.880	30.70	5,245,321	150,382	1.032	
1998				4,311,263	21.16	203,746	2.661	22.41	2,422,382	287,694	1.974	
1998				1,404,668	20.21	69,504	0.908	31.40	4,622,290	133,631	0.917	
1998				2,503,119	19.81	126,356	1.650	42.94	5,164,122	198,467	1.362	
1998				2,217,073	19.48	113,813	1.487	43.87	6,598,792	223,612	1.535	
1998				1,581,891	19.33	81,836	1.069	4.88	941,924	206,110	1.414	
<b>Subtotals</b>				<b>21,208,623</b>	<b>228.17</b>	<b>92,951</b>	<b>1.214</b>	<b>326.03</b>	<b>1.079</b>	<b>50,938,525</b>	<b>168,604</b>	<b>1.157</b>

Notes: (a) As provided by NICA management evaluated as of March 31, 2021.

(b) Number of years since date of claim as shown in column (3) to March 31, 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)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy @ 3/31/21		Average Annual Remaining Payment Based on Current Case O/S (f)
										(11)	(12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999				1,970,016	21.06	93,543	1.222	31.49		6,053,976	234,923	1.612
1999				1,663,813	18.69	89,022	1.163	19.83		4,197,293	246,176	1.689
1999				1,224,594	17.56	69,738	0.911	17.91		3,388,541	172,357	1.183
<b>Subtotals /</b>				<b>4,858,423</b>	<b>57.31</b>	<b>84,774</b>	<b>1.107</b>	<b>69.22</b>	<b>1.108</b>	<b>13,639,810</b>	<b>218,307</b>	<b>1.498</b>
2000				1,407,507	19.96	70,516	0.921	9.04		1,617,016	164,833	1.131
2000				668,585	18.87	35,431	0.463	20.22		7,033,405	160,947	1.105
2000				838,810	18.46	45,439	0.594	7.94		2,033,689	151,995	1.043
<b>Subtotals /</b>				<b>2,914,902</b>	<b>57.29</b>	<b>50,880</b>	<b>0.665</b>	<b>37.20</b>	<b>0.556</b>	<b>10,684,110</b>	<b>159,727</b>	<b>1.096</b>
2001				2,141,440	18.32	116,891	1.527	28.18		4,530,187	245,406	1.684
2001				1,090,922	18.01	60,573	0.791	27.46		5,596,415	161,234	1.107
2001				1,328,404	15.79	84,129	1.099	38.50		5,647,469	161,172	1.106
2001				2,395,912	15.08	158,880	2.075	54.27		5,734,922	219,309	1.505
<b>Subtotals /</b>				<b>6,956,678</b>	<b>67.20</b>	<b>103,522</b>	<b>1.352</b>	<b>148.42</b>	<b>1.298</b>	<b>21,508,993</b>	<b>188,081</b>	<b>1.291</b>
2002				1,116,215	18.37	60,763	0.794	7.56		1,536,410	161,388	1.108
2002				2,926,170	17.86	163,839	2.140	31.52		4,926,718	334,468	2.295
2002				1,140,375	17.81	64,030	0.836	16.46		2,205,288	112,057	0.769
2002				1,876,119	17.06	109,972	1.436	33.21		3,901,031	168,730	1.158
2002				1,573,339	16.95	92,822	1.212	42.13		6,928,281	199,375	1.368
2002				622,737	16.45	37,856	0.494	8.74		3,476,439	196,631	1.349
2002				1,105,219	16.18	68,308	0.892	23.07		6,300,837	243,652	1.672
2002				1,169,174	16.05	72,846	0.951	24.92		4,346,023	165,942	1.139
2002				114,966	15.55	7,393	0.097	0.83		299,991	34,721	0.238
2002				877,939	14.04	62,531	0.817	37.02		5,063,602	111,730	0.767
2002				960,227	13.89	69,131	0.903	20.25		5,533,924	246,720	1.693
2002				1,206,955	13.75	87,779	1.147	31.64		4,785,147	173,375	1.190
2002				229,928	13.60	16,906	0.221	9.74		5,491,917	124,533	0.855
<b>Subtotals /</b>				<b>14,919,362</b>	<b>207.56</b>	<b>71,880</b>	<b>0.939</b>	<b>287.10</b>	<b>0.898</b>	<b>54,795,609</b>	<b>171,440</b>	<b>1.177</b>
2003				747,524	15.68	47,674	0.623	10.65		3,715,964	217,308	1.491
2003				1,807,651	15.19	119,003	1.554	30.54		3,760,708	191,385	1.313
2003				2,029,933	14.44	140,577	1.836	31.40		4,111,286	240,426	1.650
<b>Subtotals /</b>				<b>4,585,108</b>	<b>45.31</b>	<b>101,194</b>	<b>1.322</b>	<b>72.59</b>	<b>1.348</b>	<b>11,587,958</b>	<b>215,190</b>	<b>1.477</b>

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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 & Life Loss & ALAE @ 3/31/21	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Based on Current Case O/S (f)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
2004				634,051	14.18	44,714	0.584	20.34		4,441,164	127,510	0.875	
2004				1,913,814	15.39	124,354	1.624	30.81		4,254,346	224,267	1.539	
2004				1,236,583	15.29	80,875	1.056	36.38		3,065,550	89,011	0.611	
2004				197,839	12.13	16,310	0.213	9.35		3,807,871	86,799	0.596	
2004				752,296	12.11	62,122	0.811	27.06		7,784,393	233,415	1.602	
<b>Subtotals /</b>				<b>4,734,582</b>	<b>69.10</b>	<b>68,518</b>	<b>0.895</b>	<b>123.94</b>	<b>0.749</b>	<b>23,353,325</b>	<b>141,142</b>	<b>0.969</b>	
2005				734,540	15.06	48,774	0.637	22.45		4,971,036	141,062	0.968	
2005				962,082	14.33	67,138	0.877	29.25		6,710,407	201,151	1.380	
2005				562,417	14.19	39,635	0.518	22.74		4,791,141	109,088	0.749	
2005				2,323,320	13.52	171,843	2.245	10.28		1,113,479	243,118	1.668	
2005				1,152,737	13.16	87,594	1.144	15.66		2,588,424	189,074	1.298	
2005				116,478	12.60	9,244	0.121	5.78		4,073,336	85,109	0.584	
2005				1,432,323	11.58	123,689	1.616	7.66		2,192,373	462,526	3.174	
<b>Subtotals /</b>				<b>7,283,896</b>	<b>94.44</b>	<b>77,127</b>	<b>1.007</b>	<b>113.82</b>	<b>0.621</b>	<b>26,440,197</b>	<b>144,175</b>	<b>0.989</b>	
2006				1,129,933	14.35	78,741	1.028	15.15		3,024,463	205,327	1.409	
2006				1,159,091	13.85	83,689	1.093	21.52		3,531,223	179,341	1.231	
2006				865,586	12.62	68,588	0.896	39.39		6,294,721	143,159	0.982	
2006				3,475,607	12.60	275,842	3.603	93.71		8,551,036	328,760	2.256	
2006				1,016,758	12.52	81,211	1.061	49.35		5,566,391	119,656	0.821	
2006				471,847	12.28	38,424	0.502	7.13		2,242,713	157,938	1.084	
2006				447,011	12.18	36,700	0.479	9.59		3,155,201	157,760	1.083	
2006				626,339	11.43	54,798	0.716	18.87		4,096,660	155,412	1.067	
2006				213,320	10.32	20,671	0.270	11.87		5,100,037	115,989	0.796	
<b>Subtotals /</b>				<b>9,405,490</b>	<b>112.15</b>	<b>83,865</b>	<b>1.095</b>	<b>266.57</b>	<b>1.044</b>	<b>41,562,447</b>	<b>162,703</b>	<b>1.117</b>	
2007				2,096,201	12.73	164,666	2.151	20.28		2,151,975	228,205	1.566	
2007				986,623	12.47	79,120	1.033	10.17		1,398,858	142,160	0.976	
2007				1,183,457	12.10	97,806	1.278	30.53		4,555,123	190,591	1.308	
2007				1,638,286	11.98	136,752	1.786	79.25		8,938,569	201,455	1.383	
2007				2,570,805	11.68	220,103	2.875	39.44		3,520,666	256,608	1.761	
2007				1,063,696	11.11	95,742	1.251	11.79		1,708,187	181,144	1.243	
2007				958,002	9.80	97,755	1.277	45.12		6,498,427	183,883	1.262	
<b>Subtotals /</b>				<b>10,497,070</b>	<b>81.87</b>	<b>128,216</b>	<b>1.675</b>	<b>236.60</b>	<b>1.620</b>	<b>28,771,805</b>	<b>197,027</b>	<b>1.352</b>	

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Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a)	Cumulative Paid (a)	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)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy @ 3/31/21	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Based on Current Case O/S (f)
										(11)	(12)	(13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2008				107,927	12.20	8,846	0.116	2.75		299,992	12,610	0.087
2008				911,735	12.00	75,978	0.992	35.13		4,644,623	131,204	0.900
2008				1,383,055	11.62	119,024	1.555	41.14		4,485,300	169,512	1.163
2008				134,076	11.15	12,025	0.157	7.32		4,907,175	105,349	0.723
2008				212,800	11.11	19,154	0.250	11.65		4,787,700	102,784	0.705
2008				1,712,142	10.84	157,947	2.063	53.87		6,995,614	267,929	1.839
2008				434,682	10.49	41,438	0.541	23.86		9,417,377	213,643	1.466
2008				312,024	9.59	32,536	0.425	8.35		4,600,952	234,026	1.606
2008				392,577	7.68	51,117	0.668	25.52		6,295,292	164,669	1.130
<b>Subtotals</b>				<b>5,601,018</b>	<b>96.68</b>	<b>57,934</b>	<b>0.757</b>	<b>209.59</b>	<b>0.683</b>	<b>46,434,024</b>	<b>151,305</b>	<b>1.038</b>
2009				886,036	11.67	75,924	0.992	42.84		6,699,258	155,075	1.064
2009				992,440	10.93	90,800	1.186	31.96		5,514,805	204,631	1.404
2009				655,910	10.92	60,065	0.785	41.42		6,664,792	126,251	0.866
2009				812,001	10.80	75,185	0.982	18.79		3,775,610	197,366	1.354
2009				476,684	10.54	45,226	0.591	15.92		5,620,907	208,568	1.431
2009				738,525	10.13	72,905	0.952	27.24		6,168,682	215,613	1.480
2009				714,593	9.57	74,670	0.975	28.84		5,752,348	194,533	1.335
2009				112,538	9.57	11,759	0.154	7.01		4,199,382	92,051	0.632
2009				841,162	8.76	96,023	1.254	34.13		5,019,501	184,473	1.266
2009				1,313,827	7.08	185,569	2.424	69.35		4,971,136	173,755	1.192
<b>Subtotals</b>				<b>7,543,716</b>	<b>99.97</b>	<b>75,460</b>	<b>0.986</b>	<b>317.49</b>	<b>0.966</b>	<b>54,386,421</b>	<b>165,489</b>	<b>1.136</b>
2010				1,040,899	10.01	103,986	1.358	44.39		7,470,058	228,582	1.569
2010				329,998	9.86	33,468	0.437	23.74		5,864,722	108,006	0.741
2010				127,382	8.52	14,951	0.195	8.87		4,554,240	100,314	0.688
2010				586,588	8.29	70,759	0.924	34.10		5,695,849	154,359	1.059
2010				120,977	8.26	14,646	0.191	9.87		4,894,877	94,880	0.651
<b>Subtotals</b>				<b>2,205,843</b>	<b>44.94</b>	<b>49,084</b>	<b>0.641</b>	<b>120.96</b>	<b>0.548</b>	<b>28,479,747</b>	<b>128,943</b>	<b>0.885</b>
2011				869,615	9.51	91,442	1.194	33.66		5,241,379	185,996	1.276
2011				347,248	9.16	37,909	0.495	13.60		4,882,150	177,727	1.220
2011				975,845	8.48	115,076	1.503	41.71		5,548,597	199,949	1.372
2011				514,759	8.46	60,846	0.795	37.10		7,848,466	168,133	1.154
2011				384,652	8.46	45,467	0.594	21.70		5,873,583	160,744	1.103
2011				396,387	8.38	47,302	0.618	6.18		1,087,660	108,766	0.746
2011				427,674	7.02	60,922	0.796	37.15		4,943,086	105,893	0.727
2011				343,559	6.82	50,375	0.658	30.71		5,666,328	121,387	0.833
2011				153,091	6.26	24,455	0.319	15.12		3,600,278	76,084	0.522
2011				362,384	5.85	61,946	0.809	7.56		1,726,698	184,871	1.269
<b>Subtotals</b>				<b>4,775,213</b>	<b>78.40</b>	<b>60,908</b>	<b>0.796</b>	<b>244.48</b>	<b>0.748</b>	<b>46,418,226</b>	<b>142,108</b>	<b>0.975</b>

Notes: (a) As provided by NICA management evaluated as of March 31, 2021.

(b) Number of years since date of claim as shown in column (3) to March 31, 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)	Cumulative Paid (a)	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) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy		Average Annual Remaining Payment Relativity Based on Current Case O/S
											(11)	(12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
2012				687,060	8.59	79,984	1.045	38.87		7,442,159	200,004	1.373	
2012				624,783	8.59	72,734	0.950	14.01		1,460,295	99,003	0.679	
2012				139,827	7.23	19,340	0.253	11.71		3,391,091	73,131	0.502	
2012				152,846	6.90	22,152	0.289	15.32		4,841,394	91,433	0.627	
2012				534,849	6.10	87,680	1.145	56.48		5,108,854	103,586	0.711	
2012				177,682	6.10	29,128	0.380	10.95		4,871,573	169,211	1.161	
2012				306,578	6.07	50,507	0.660	18.74		4,758,281	167,486	1.149	
<b>Subtotals</b>				<b>2,623,627</b>	<b>49.58</b>	<b>52,917</b>	<b>0.691</b>	<b>166.10</b>	<b>0.644</b>	<b>31,873,645</b>	<b>123,637</b>	<b>0.848</b>	
2013				886,211	8.10	109,409	1.429	13.70		1,678,733	175,050	1.201	
2013				537,390	7.57	70,989	0.927	22.83		4,701,658	190,969	1.311	
2013				512,103	6.98	73,367	0.958	27.15		3,910,456	138,032	0.947	
2013				869,025	6.18	140,619	1.837	43.53		3,929,455	165,800	1.138	
2013				760,416	6.15	123,645	1.615	30.99		3,609,844	188,111	1.291	
2013				854,478	5.93	144,094	1.882	35.93		2,970,907	155,626	1.068	
2013				214,776	4.78	44,932	0.587	28.18		4,739,693	98,723	0.678	
<b>Subtotals</b>				<b>4,634,399</b>	<b>45.69</b>	<b>101,431</b>	<b>1.325</b>	<b>202.31</b>	<b>1.173</b>	<b>25,540,746</b>	<b>148,037</b>	<b>1.016</b>	
2014				1,105,475	6.67	165,738	2.165	31.95		3,035,421	205,652	1.411	
2014				350,734	6.62	52,981	0.692	20.17		3,218,523	110,412	0.758	
2014				702,911	6.20	113,373	1.481	21.21		2,225,759	155,430	1.067	
2014				324,728	5.92	54,853	0.716	13.94		1,602,830	82,365	0.565	
2014				890,529	5.77	154,338	2.016	39.69		4,268,737	216,797	1.488	
2014				581,655	5.23	111,215	1.453	41.79		4,096,835	142,400	0.977	
2014				137,072	5.05	27,143	0.355	13.60		4,672,037	121,763	0.836	
2014				603,707	4.72	127,904	1.671	47.96		4,591,620	159,931	1.098	
2014				126,594	4.62	27,401	0.358	6.87		2,119,376	110,384	0.758	
<b>Subtotals</b>				<b>4,823,406</b>	<b>50.80</b>	<b>94,949</b>	<b>1.240</b>	<b>237.20</b>	<b>1.117</b>	<b>29,831,137</b>	<b>140,428</b>	<b>0.964</b>	
2015				277,504	5.13	54,094	0.707	27.47		7,504,449	193,016	1.325	
2015				784,045	4.92	159,359	2.081	42.71		3,524,310	171,750	1.179	
2015				352,733	4.59	76,848	1.004	10.04		2,147,517	214,752	1.474	
2015				128,155	3.90	32,860	0.429	21.19		5,750,576	116,479	0.799	
2015				122,216	3.79	32,247	0.421	16.42		4,565,343	117,120	0.804	
2015				181,939	3.78	48,132	0.629	6.19		1,370,873	139,316	0.956	
2015				275,985	3.67	75,200	0.982	38.74		6,105,284	154,799	1.062	
2015				232,514	3.32	70,034	0.915	35.66		3,817,017	97,922	0.672	
2015				815,904	3.09	264,047	3.449	100.50		5,019,480	172,254	1.182	
2015				246,941	2.88	85,743	1.120	32.63		2,972,310	102,001	0.700	
2015				46,043	1.95	23,612	0.308	3.04		2,216,620	224,809	1.543	
2015				155,606	1.84	84,568	1.105	33.14		3,120,674	104,022	0.714	
2015				68,888	1.09	63,200	0.825	41.27		5,674,166	113,483	0.779	
<b>Subtotals</b>				<b>3,688,472</b>	<b>43.95</b>	<b>83,924</b>	<b>1.096</b>	<b>409.00</b>	<b>1.038</b>	<b>53,788,620</b>	<b>136,467</b>	<b>0.937</b>	

Notes: (a) As provided by NICA management evaluated as of March 31, 2021.

(b) Number of years since date of claim as shown in column (3) to March 31, 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 Based on Cumulative Payments to Date (e) (9) / (4)	Average Annual Remaining Payment	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Based on Current Case O/S (f)
										(1)	(2)	(3)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2016				274,019	3.70	74,059	0.967	19.35		2,022,186	101,109	0.694
2016				26,175	3.47	7,543	0.099	2.96		3,023,966	100,799	0.692
2016				114,721	2.81	40,826	0.533	15.79		3,079,226	103,993	0.714
2016				118,298	1.96	60,356	0.788	39.42		6,905,679	138,114	0.948
2016				11,673	1.83	6,379	0.083	1.67		2,166,396	108,320	0.743
<b>Subtotals /</b>				<b>544,886</b>	<b>13.77</b>	<b>39,571</b>	<b>0.517</b>	<b>79.18</b>	<b>0.529</b>	<b>17,197,453</b>	<b>114,949</b>	<b>0.789</b>
2017				108,638	3.19	34,056	0.445	9.03		1,941,935	95,709	0.657
2017				169,230	2.55	66,365	0.867	26.10		2,850,584	94,672	0.650
2017				300,028	2.52	119,059	1.555	23.33		3,197,729	213,182	1.463
2017				116,529	2.36	49,377	0.645	13.12		1,920,669	94,428	0.648
2017				113,947	2.26	50,419	0.659	32.93		3,699,257	73,985	0.508
2017				238,768	2.13	112,098	1.464	44.01		4,257,831	141,644	0.972
2017				159,851	1.40	114,179	1.491	59.65		3,507,221	87,681	0.602
2017				22,248	1.29	17,247	0.225	3.38		1,493,250	99,550	0.683
<b>Subtotals /</b>				<b>1,229,239</b>	<b>17.70</b>	<b>69,449</b>	<b>0.907</b>	<b>211.54</b>	<b>0.958</b>	<b>22,868,476</b>	<b>103,571</b>	<b>0.711</b>
2018				253,785	2.53	100,310	1.310	27.19		2,452,163	118,177	0.811
2018				147,828	2.31	63,995	0.836	25.48		3,694,113	121,198	0.832
2018				157,671	2.30	68,552	0.895	44.77		5,831,576	116,632	0.800
2018				107,187	2.17	49,395	0.645	13.39		1,915,566	92,316	0.634
2018				117,996	2.00	58,998	0.771	23.12		3,131,634	104,388	0.716
2018				16,735	1.61	10,395	0.136	5.43		3,184,881	79,622	0.546
2018				154,647	1.39	111,257	1.453	29.06		1,965,384	98,269	0.674
2018				117,091	1.38	84,849	1.108	44.33		4,195,437	104,886	0.720
2018				195,952	1.30	150,733	1.969	49.22		4,267,900	170,716	1.172
2018				83,635	0.83	100,765	1.316	52.65		3,674,344	91,859	0.630
<b>Subtotals /</b>				<b>1,352,527</b>	<b>17.82</b>	<b>75,899</b>	<b>0.991</b>	<b>314.63</b>	<b>0.993</b>	<b>34,312,998</b>	<b>108,250</b>	<b>0.743</b>
2019				218,835	1.38	158,576	2.071	103.56		5,985,953	119,719	0.822
2019				229,972	1.38	166,646	2.177	87.07		3,693,680	92,342	0.634
2019				168,541	1.30	129,647	1.693	42.33		2,218,425	88,737	0.609
2019				103,124	1.18	87,393	1.141	34.24		4,300,211	143,340	0.984
2019				367,990	0.95	387,358	5.059	151.78		5,887,288	196,243	1.347
2019				153,763	0.70	219,662	2.869	86.07		2,852,730	95,091	0.653
<b>Subtotals /</b>				<b>1,242,224</b>	<b>6.89</b>	<b>180,294</b>	<b>2.355</b>	<b>505.07</b>	<b>2.464</b>	<b>24,938,288</b>	<b>121,650</b>	<b>0.835</b>
<b>Totals / Averages:</b>				<b>6,053.10</b>	<b>216,047,523</b>	<b>2,821.91</b>	<b>76,561</b>			<b>882,019,639</b>	<b>145,714</b>	

Notes: (a) As provided by NICA management evaluated as of March 31, 2021.

(b) Number of years since date of claim as shown in column (3) to March 31, 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 (5)	All Birth Years (6)	Indicated (d) Average Life Expectancy (7)	Selected (e) Average Life Expectancy (8)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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				24.85			24.85	30.69
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				30.32			30.32	37.45
2016	5	6	1	29.92	28.42	29.67	<b>30.00</b>	37.05
2017	8	14	6	27.60	28.42	27.95	<b>28.00</b>	34.58
2018	10	18	8	31.70	28.42	30.24	<b>31.00</b>	38.29
2019	6	15	9	34.17	28.42	30.72	<b>31.00</b>	38.29
2020	-	13	13	-	28.42	28.42	<b>29.00</b>	35.82
2021	-	4	4	-	28.42	28.42	<b>29.00</b>	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 March 31, 2021

I. Additional Parental Award - All Open Accepted and Unreported (a)	38,550,000
II. Death Benefit Increase - All NICA Accepted + Unreported (a)	12,411,661
III. Housing Assistance Up to \$ 100,000 for Life of Child - Applied to Open Accepted and Unreported (a)	19,374,266
IV. Mental Health \$10,000 Per Family (b)	18,847,614
V. Transportation (b)	35,997,787
Subtotals: Items I. to V.	125,181,329

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

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

Estimation of Additional Reserves Related to SB 1786 Benefit Changes  
 Based on Claim Detail as of March 31, 2021

**I. Additional Parental Award - All Open Accepted and Unreported**

1. Open Accepted and Unreported Claims (a)	257
2. Additional Parental Award (b)	150,000
3. Additional Amount Over Current NICA Reserve = (1) X (2)	38,550,000

**II. Burial Award Increase - All NICA Accepted + Unreported**

1. Open Accepted and Unreported Claims (a)	257
2. Accepted and Deceased - Deceased 2004 & After	110
3. Accepted and Deceased - Deceased 2003 & Prior	103
4. Additional Burial Award ( Revised \$ 50,000 Minus Current \$ 10,000) - Deceased 2004 & After	40,000
5. Additional Burial Award - \$ 50,000 - Deceased 2003 & Prior	50,000
6. Discount Factor (5 %) Applied to Open Accepted and Unreported Claims (c) $\{(1) X (4) X (6)\} + \{(2) X (4)\} + \{(3) X (5)\}$	0.2784
7. Indicated Additional Reserve - Present Value	12,411,661

**III. Housing Assistance Up to \$ 100,000 for Life of Child - Applied to Open Accepted and Unreported**

1. Open Accepted and Unreported Claims	257
2. Maximum Housing Assistance - Per Open Claimant	100,000
3. Total Housing Assistance Expense on Open and Unreported = (1) X (2)	25,700,000
4. Current NICA Incurred for Open Claimantswith Worksheets	6,325,734
5. Additional NICA Reserve - Portion Not Recorded = (3) - (4)	19,374,266

Notes: (a) Based on reported accepted claims (alive) and estimated unreported as of March 31, 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 March 31, 2021

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

1. Total Life Expectancy - All Open Accepted With Worksheets (a)	6,053.10
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)	7,475.58
4. Number of Open Claims With Worksheets (a)	213
5. Indicated Average Remaining Life Expectancy - All Birth Years	35.10
6. Estimated Unreported (AAA) Claims + AAA Reported Without Worksheets	43
7. Estimated Remaining LE on Unreported Claims & Without Worksheets	1,509.15
8. Total Remaining Life Expectancy - Open + Unreported	8,984.73
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)	44,923,664
12. Discount Factors	
A. Assuming Benefit Amount Inflates at 3.5% and Discount of 5.0 % per Annum (c)	0.73156
B. Assuming Benefit Amount is Fixed and Discounted at 5 % (c)	0.41955
13. Discounted Value of Additional Benefit	
A. Assuming Benefit Amount Inflates at 3.5% and Discount of 5.0 % per Annum = (11) X (12A)	32,864,566
B. Assuming Benefit Amount is Fixed and Discounted at 5 % = (11) X (12B)	18,847,614

#### **V. Transportation**

1. Assumed Vehicle Cost (Current) Every Seven Years - Current Cost	50,000
2. Assumed Vehicle Cost (Current) - Annualized = V.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	8,984.73
6. Indicated (Current) Total Vehicle Cost = (4) X (5)	95,623,228
7. Current Case Reserves included in Reserve Worksheets	46,416,660
8. Additional Current Cost Reserves = (6) - (7)	49,206,568
9. Inflation / Discount Factors - Average All BY's (c)	0.73156
10. Additional Amount Over Current NICA Reserve Estimate = (8) X (9)	35,997,787

Notes: (a) Based on individual claimant worksheets as of March 31, 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 III, Sheet 2b.

## Estimated Deceased By Year - Based on Open Claims as of March 31, 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)
4/1/2021 - 3/31/2022	2.8131	0.375	0.9819	2.7621
4/1/2022 - 3/31/2023	3.0336	1.250	0.9408	2.8541
4/1/2023 - 3/31/2024	3.2643	2.250	0.8960	2.9249
4/1/2024 - 3/31/2025	3.4495	3.250	0.8534	2.9437
4/1/2025 - 3/31/2026	3.5583	4.250	0.8127	2.8919
4/1/2026 - 3/31/2027	3.5952	5.250	0.7740	2.7828
4/1/2027 - 3/31/2028	3.6005	6.250	0.7372	2.6542
4/1/2028 - 3/31/2029	3.6065	7.250	0.7021	2.5320
4/1/2029 - 3/31/2030	3.6132	8.250	0.6686	2.4159
4/1/2030 - 3/31/2031	3.6208	9.250	0.6368	2.3057
4/1/2031 - 3/31/2032	3.6290	10.250	0.6065	2.2009
4/1/2032 - 3/31/2033	3.6380	11.250	0.5776	2.1013
4/1/2033 - 3/31/2034	3.6472	12.250	0.5501	2.0063
4/1/2034 - 3/31/2035	3.6564	13.250	0.5239	1.9156
4/1/2035 - 3/31/2036	3.6652	14.250	0.4989	1.8287
4/1/2036 - 3/31/2037	3.6731	15.250	0.4752	1.7454
4/1/2037 - 3/31/2038	3.6802	16.250	0.4526	1.6655
4/1/2038 - 3/31/2039	3.6864	17.250	0.4310	1.5889
4/1/2039 - 3/31/2040	3.6924	18.250	0.4105	1.5157
4/1/2040 - 3/31/2041	3.6983	19.250	0.3909	1.4458
4/1/2041 - 3/31/2042	3.7043	20.250	0.3723	1.3792
4/1/2042 - 3/31/2043	3.7106	21.250	0.3546	1.3157
4/1/2043 - 3/31/2044	3.7172	22.250	0.3377	1.2553
4/1/2044 - 3/31/2045	3.7242	23.250	0.3216	1.1978
4/1/2045 - 3/31/2046	3.7317	24.250	0.3063	1.1431
4/1/2046 - 3/31/2047	3.7397	25.250	0.2917	1.0909
4/1/2047 - 3/31/2048	3.7482	26.250	0.2778	1.0414
4/1/2048 - 3/31/2049	3.7572	27.250	0.2646	0.9942
4/1/2049 - 3/31/2050	3.7665	28.250	0.2520	0.9492
4/1/2050 - 3/31/2051	3.7758	29.250	0.2400	0.9062
4/1/2051 - 3/31/2052	3.7848	30.250	0.2286	0.8651
4/1/2052 - 3/31/2053	3.7935	31.250	0.2177	0.8258
4/1/2053 - 3/31/2054	3.8018	32.250	0.2073	0.7882
4/1/2054 - 3/31/2055	3.8097	33.250	0.1974	0.7522
4/1/2055 - 3/31/2056	3.8171	34.250	0.1880	0.7178
4/1/2056 - 3/31/2057	3.8238	35.250	0.1791	0.6848
4/1/2057 - 3/31/2058	3.8296	36.250	0.1706	0.6532
4/1/2058 - 3/31/2059	3.8342	37.250	0.1624	0.6228
4/1/2059 - 3/31/2060	3.8373	38.250	0.1547	0.5937
4/1/2060 - 3/31/2061	3.8388	39.250	0.1473	0.5656
4/1/2061 - 3/31/2062	3.8382	40.250	0.1403	0.5386
4/1/2062 - 3/31/2063	3.8355	41.250	0.1336	0.5126
4/1/2063 - 3/31/2064	3.8304	42.250	0.1273	0.4875
4/1/2064 - 3/31/2065	3.8228	43.250	0.1212	0.4634
4/1/2065 - 3/31/2066	3.8119	44.250	0.1154	0.4401
4/1/2066 - 3/31/2067	3.7975	45.250	0.1099	0.4175
4/1/2067 - 3/31/2068	3.7791	46.250	0.1047	0.3957
4/1/2068 - 3/31/2069	3.7564	47.250	0.0997	0.3746
4/1/2069 - 3/31/2070	3.7291	48.250	0.0950	0.3542
4/1/2070 - 3/31/2071	3.6965	49.250	0.0905	0.3344
4/1/2071 - 3/31/2072	3.6580	50.250	0.0861	0.3151
4/1/2072 - 3/31/2073	3.6135	51.250	0.0820	0.2965
4/1/2073 - 3/31/2074	3.5626	52.250	0.0781	0.2784
4/1/2074 - 3/31/2075	3.5052	53.250	0.0744	0.2608
4/1/2075 - 3/31/2076	3.4410	54.250	0.0709	0.2439
4/1/2076 - 3/31/2077	3.3697	55.250	0.0675	0.2275
4/1/2077 - 3/31/2078	3.2914	56.250	0.0643	0.2116
4/1/2078 - 3/31/2079	3.2062	57.250	0.0612	0.1963
4/1/2079 - 3/31/2080	3.1143	58.250	0.0583	0.1816
4/1/2080 - 3/31/2081	3.0160	59.250	0.0555	0.1675

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss & LAE Reserve Report as of March 31, 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 March 31, 2021

Estimated Deceased By Year - Based on Open Claims as of March 31, 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)
4/1/2081 - 3/31/2082	2.9119	60.250	0.0529	0.1540
4/1/2082 - 3/31/2083	2.8026	61.250	0.0504	0.1412
4/1/2083 - 3/31/2084	2.6888	62.250	0.0480	0.1290
4/1/2084 - 3/31/2085	2.5710	63.250	0.0457	0.1175
4/1/2085 - 3/31/2086	2.4499	64.250	0.0435	0.1066
4/1/2086 - 3/31/2087	2.3265	65.250	0.0414	0.0964
4/1/2087 - 3/31/2088	2.2012	66.250	0.0395	0.0869
4/1/2088 - 3/31/2089	2.0750	67.250	0.0376	0.0780
4/1/2089 - 3/31/2090	1.9487	68.250	0.0358	0.0698
4/1/2090 - 3/31/2091	1.8231	69.250	0.0341	0.0622
4/1/2091 - 3/31/2092	1.6989	70.250	0.0325	0.0552
4/1/2092 - 3/31/2093	1.5768	71.250	0.0309	0.0488
4/1/2093 - 3/31/2094	1.4568	72.250	0.0294	0.0429
4/1/2094 - 3/31/2095	1.3392	73.250	0.0280	0.0376
4/1/2095 - 3/31/2096	1.2236	74.250	0.0267	0.0327
4/1/2096 - 3/31/2097	1.1106	75.250	0.0254	0.0283
4/1/2097 - 3/31/2098	1.0017	76.250	0.0242	0.0243
4/1/2098 - 3/31/2099	0.8968	77.250	0.0231	0.0207
4/1/2099 - 3/31/2100	0.7964	78.250	0.0220	0.0175
4/1/2100 - 3/31/2101	0.7011	79.250	0.0209	0.0147
4/1/2101 - 3/31/2102	0.6111	80.250	0.0199	0.0122
4/1/2102 - 3/31/2103	0.5269	81.250	0.0190	0.0100
4/1/2103 - 3/31/2104	0.4488	82.250	0.0181	0.0081
4/1/2104 - 3/31/2105	0.3773	83.250	0.0172	0.0065
4/1/2105 - 3/31/2106	0.3128	84.250	0.0164	0.0051
4/1/2106 - 3/31/2107	0.2554	85.250	0.0156	0.0040
4/1/2107 - 3/31/2108	0.2052	86.250	0.0149	0.0031
4/1/2108 - 3/31/2109	0.1621	87.250	0.0142	0.0023
4/1/2109 - 3/31/2110	0.1258	88.250	0.0135	0.0017
4/1/2110 - 3/31/2111	0.0957	89.250	0.0128	0.0012
4/1/2111 - 3/31/2112	0.0709	90.250	0.0122	0.0009
4/1/2112 - 3/31/2113	0.0510	91.250	0.0117	0.0006
4/1/2113 - 3/31/2114	0.0360	92.250	0.0111	0.0004
4/1/2114 - 3/31/2115	0.0250	93.250	0.0106	0.0003
4/1/2115 - 3/31/2116	0.0171	94.250	0.0101	0.0002
4/1/2116 - 3/31/2117	0.0116	95.250	0.0096	0.0001
4/1/2117 - 3/31/2118	0.0077	96.250	0.0091	0.0001
4/1/2118 - 3/31/2119	0.0051	97.250	0.0087	0.0000
4/1/2119 - 3/31/2120	0.0034	98.250	0.0083	0.0000
4/1/2120 - 3/31/2121	0.0023	99.250	0.0079	0.0000
4/1/2121 - 3/31/2122	0.0016	100.250	0.0075	0.0000
4/1/2122 - 3/31/2123	0.0011	101.250	0.0072	0.0000
4/1/2123 - 3/31/2124	0.0008	102.250	0.0068	0.0000
4/1/2124 - 3/31/2125	0.0006	103.250	0.0065	0.0000
4/1/2125 - 3/31/2126	0.0004	104.250	0.0062	0.0000
4/1/2126 - 3/31/2127	0.0003	105.250	0.0059	0.0000
4/1/2127 - 3/31/2128	0.0002	106.250	0.0056	0.0000
4/1/2128 - 3/31/2129	0.0002	107.250	0.0053	0.0000
4/1/2129 - 3/31/2130	0.0001	108.250	0.0051	0.0000
4/1/2130 - 3/31/2131	0.0001	109.250	0.0048	0.0000
4/1/2131 - 3/31/2132	0.0001	110.250	0.0046	0.0000
4/1/2132 - 3/31/2133	0.0001	111.250	0.0044	0.0000
4/1/2133 - 3/31/2134	0.0000	112.250	0.0042	0.0000
4/1/2134 - 3/31/2135	0.0000	113.250	0.0040	0.0000
4/1/2135 - 3/31/2136	0.0000	114.250	0.0038	0.0000
4/1/2136 - 3/31/2137	0.0000	115.250	0.0036	0.0000
4/1/2137 - 3/31/2138	0.0000	116.250	0.0034	0.0000
4/1/2138 - 3/31/2139	0.0000	117.250	0.0033	0.0000
4/1/2139 - 3/31/2140	0.0000	118.250	0.0031	0.0000
4/1/2140 - 3/31/2141	0.0000	119.250	0.0030	0.0000
Totals All:	257.0000			71.5415

Indicated Average Discount = (5) / (2) 0.27837

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss &amp; LAE Reserve Report as of March 31, 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 March 31, 2021

Estimated Number Alive By Year - Based on Open Claims as of March 31, 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%	& Discount 5.00% (2) x (4)	Inflation 3.50% & Discount 5.00% (2) x (5)	Discount Only at 5.00% (2) x (5)
			(4)	(5)	(6)	(7)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
4/1/2021 - 3/31/2022	254.1869	0.375	0.9946	0.9819	252.8191	249.5786	
4/1/2022 - 3/31/2023	251.1533	1.250	0.9822	0.9408	246.6765	236.2938	
4/1/2023 - 3/31/2024	247.8890	2.250	0.9681	0.8960	239.9922	222.1168	
4/1/2024 - 3/31/2025	244.4396	3.250	0.9543	0.8534	233.2719	208.5961	
4/1/2025 - 3/31/2026	240.8813	4.250	0.9407	0.8127	226.5923	195.7711	
4/1/2026 - 3/31/2027	237.2861	5.250	0.9272	0.7740	220.0216	183.6659	
4/1/2027 - 3/31/2028	233.6857	6.250	0.9140	0.7372	213.5876	172.2658	
4/1/2028 - 3/31/2029	230.0792	7.250	0.9009	0.7021	207.2872	161.5306	
4/1/2029 - 3/31/2030	226.4659	8.250	0.8881	0.6686	201.1171	151.4228	
4/1/2030 - 3/31/2031	222.8452	9.250	0.8754	0.6368	195.0745	141.9065	
4/1/2031 - 3/31/2032	219.2161	10.250	0.8629	0.6065	189.1563	132.9481	
4/1/2032 - 3/31/2033	215.5782	11.250	0.8505	0.5776	183.3598	124.5160	
4/1/2033 - 3/31/2034	211.9310	12.250	0.8384	0.5501	177.6825	116.5804	
4/1/2034 - 3/31/2035	208.2745	13.250	0.8264	0.5239	172.1225	109.1134	
4/1/2035 - 3/31/2036	204.6094	14.250	0.8146	0.4989	166.6779	102.0888	
4/1/2036 - 3/31/2037	200.9363	15.250	0.8030	0.4752	161.3474	95.4820	
4/1/2037 - 3/31/2038	197.2561	16.250	0.7915	0.4526	156.1295	89.2698	
4/1/2038 - 3/31/2039	193.5697	17.250	0.7802	0.4310	151.0230	83.4299	
4/1/2039 - 3/31/2040	189.8773	18.250	0.7691	0.4105	146.0259	77.9414	
4/1/2040 - 3/31/2041	186.1791	19.250	0.7581	0.3909	141.1362	72.7842	
4/1/2041 - 3/31/2042	182.4748	20.250	0.7472	0.3723	136.3520	67.9391	
4/1/2042 - 3/31/2043	178.7642	21.250	0.7366	0.3546	131.6711	63.3881	
4/1/2043 - 3/31/2044	175.0470	22.250	0.7260	0.3377	127.0912	59.1143	
4/1/2044 - 3/31/2045	171.3228	23.250	0.7157	0.3216	122.6103	55.1016	
4/1/2045 - 3/31/2046	167.5911	24.250	0.7054	0.3063	118.2262	51.3346	
4/1/2046 - 3/31/2047	163.8514	25.250	0.6954	0.2917	113.9368	47.7992	
4/1/2047 - 3/31/2048	160.1032	26.250	0.6854	0.2778	109.7400	44.4816	
4/1/2048 - 3/31/2049	156.3459	27.250	0.6756	0.2646	105.6338	41.3693	
4/1/2049 - 3/31/2050	152.5794	28.250	0.6660	0.2520	101.6162	38.4502	
4/1/2050 - 3/31/2051	148.8036	29.250	0.6565	0.2400	97.6859	35.7130	
4/1/2051 - 3/31/2052	145.0188	30.250	0.6471	0.2286	93.8412	33.1473	
4/1/2052 - 3/31/2053	141.2253	31.250	0.6379	0.2177	90.0809	30.7430	
4/1/2053 - 3/31/2054	137.4235	32.250	0.6287	0.2073	86.4037	28.4909	
4/1/2054 - 3/31/2055	133.6138	33.250	0.6198	0.1974	82.8083	26.3820	
4/1/2055 - 3/31/2056	129.7967	34.250	0.6109	0.1880	79.2934	24.4079	
4/1/2056 - 3/31/2057	125.9728	35.250	0.6022	0.1791	75.8580	22.5608	
4/1/2057 - 3/31/2058	122.1433	36.250	0.5936	0.1706	72.5012	20.8333	
4/1/2058 - 3/31/2059	118.3091	37.250	0.5851	0.1624	69.2221	19.2184	
4/1/2059 - 3/31/2060	114.4718	38.250	0.5767	0.1547	66.0201	17.7096	
4/1/2060 - 3/31/2061	110.6330	39.250	0.5685	0.1473	62.8946	16.3006	
4/1/2061 - 3/31/2062	106.7947	40.250	0.5604	0.1403	59.8452	14.9858	
4/1/2062 - 3/31/2063	102.9592	41.250	0.5524	0.1336	56.8717	13.7596	
4/1/2063 - 3/31/2064	99.1288	42.250	0.5445	0.1273	53.9736	12.6169	
4/1/2064 - 3/31/2065	95.3060	43.250	0.5367	0.1212	51.1509	11.5527	
4/1/2065 - 3/31/2066	91.4941	44.250	0.5290	0.1154	48.4035	10.5625	
4/1/2066 - 3/31/2067	87.6966	45.250	0.5215	0.1099	45.7317	9.6420	
4/1/2067 - 3/31/2068	83.9175	46.250	0.5140	0.1047	43.1359	8.7871	
4/1/2068 - 3/31/2069	80.1610	47.250	0.5067	0.0997	40.6163	7.9941	
4/1/2069 - 3/31/2070	76.4319	48.250	0.4994	0.0950	38.1736	7.2592	
4/1/2070 - 3/31/2071	72.7355	49.250	0.4923	0.0905	35.8084	6.5792	
4/1/2071 - 3/31/2072	69.0774	50.250	0.4853	0.0861	33.5217	5.9508	
4/1/2072 - 3/31/2073	65.4639	51.250	0.4783	0.0820	31.3144	5.3709	
4/1/2073 - 3/31/2074	61.9013	52.250	0.4715	0.0781	29.1872	4.8368	
4/1/2074 - 3/31/2075	58.3961	53.250	0.4648	0.0744	27.1411	4.3456	
4/1/2075 - 3/31/2076	54.9551	54.250	0.4581	0.0709	25.1769	3.8948	
4/1/2076 - 3/31/2077	51.5853	55.250	0.4516	0.0675	23.2955	3.4819	
4/1/2077 - 3/31/2078	48.2939	56.250	0.4451	0.0643	21.4975	3.1045	
4/1/2078 - 3/31/2079	45.0877	57.250	0.4388	0.0612	19.7836	2.7604	
4/1/2079 - 3/31/2080	41.9734	58.250	0.4325	0.0583	18.1540	2.4474	
4/1/2080 - 3/31/2081	38.9574	59.250	0.4263	0.0555	16.6089	2.1633	

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss & LAE Reserve Report as of March 31, 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 March 31, 2021

Estimated Number Alive By Year - Based on Open Claims as of March 31, 2021

Fiscal Year	Expected Number Alive at End of Period (a)	Estimated Time of Payment (Years)	Discount Factors			Discounted Value	
			Inflation 3.50% & Discount 5.00%	Discount Only at 5.00%	& Discount 5.00% (2) x (4)	Inflation 3.50% & Discount Only at 5.00% (2) x (5)	
			(1)	(2)	(3)	(4)	(5)
4/1/2081 - 3/31/2082	36.0455	60.250	0.4202	0.0529	15.1479	1.9063	
4/1/2082 - 3/31/2083	33.2428	61.250	0.4142	0.0504	13.7705	1.6744	
4/1/2083 - 3/31/2084	30.5541	62.250	0.4083	0.0480	12.4759	1.4657	
4/1/2084 - 3/31/2085	27.9831	63.250	0.4025	0.0457	11.2629	1.2784	
4/1/2085 - 3/31/2086	25.5332	64.250	0.3967	0.0435	10.1300	1.1109	
4/1/2086 - 3/31/2087	23.2067	65.250	0.3911	0.0414	9.0755	0.9616	
4/1/2087 - 3/31/2088	21.0054	66.250	0.3855	0.0395	8.0973	0.8290	
4/1/2088 - 3/31/2089	18.9305	67.250	0.3800	0.0376	7.1932	0.7115	
4/1/2089 - 3/31/2090	16.9818	68.250	0.3745	0.0358	6.3605	0.6079	
4/1/2090 - 3/31/2091	15.1587	69.250	0.3692	0.0341	5.5966	0.5168	
4/1/2091 - 3/31/2092	13.4598	70.250	0.3639	0.0325	4.8983	0.4370	
4/1/2092 - 3/31/2093	11.8830	71.250	0.3587	0.0309	4.2627	0.3674	
4/1/2093 - 3/31/2094	10.4262	72.250	0.3536	0.0294	3.6867	0.3070	
4/1/2094 - 3/31/2095	9.0871	73.250	0.3485	0.0280	3.1673	0.2549	
4/1/2095 - 3/31/2096	7.8634	74.250	0.3436	0.0267	2.7016	0.2100	
4/1/2096 - 3/31/2097	6.7528	75.250	0.3387	0.0254	2.2869	0.1718	
4/1/2097 - 3/31/2098	5.7511	76.250	0.3338	0.0242	1.9199	0.1393	
4/1/2098 - 3/31/2099	4.8543	77.250	0.3291	0.0231	1.5973	0.1120	
4/1/2099 - 3/31/2100	4.0579	78.250	0.3244	0.0220	1.3162	0.0892	
4/1/2100 - 3/31/2101	3.3568	79.250	0.3197	0.0209	1.0732	0.0703	
4/1/2101 - 3/31/2102	2.7457	80.250	0.3152	0.0199	0.8653	0.0547	
4/1/2102 - 3/31/2103	2.2188	81.250	0.3107	0.0190	0.6893	0.0421	
4/1/2103 - 3/31/2104	1.7700	82.250	0.3062	0.0181	0.5420	0.0320	
4/1/2104 - 3/31/2105	1.3927	83.250	0.3018	0.0172	0.4204	0.0240	
4/1/2105 - 3/31/2106	1.0799	84.250	0.2975	0.0164	0.3213	0.0177	
4/1/2106 - 3/31/2107	0.8246	85.250	0.2933	0.0156	0.2418	0.0129	
4/1/2107 - 3/31/2108	0.6194	86.250	0.2891	0.0149	0.1790	0.0092	
4/1/2108 - 3/31/2109	0.4573	87.250	0.2850	0.0142	0.1303	0.0065	
4/1/2109 - 3/31/2110	0.3315	88.250	0.2809	0.0135	0.0931	0.0045	
4/1/2110 - 3/31/2111	0.2357	89.250	0.2769	0.0128	0.0653	0.0030	
4/1/2111 - 3/31/2112	0.1648	90.250	0.2729	0.0122	0.0450	0.0020	
4/1/2112 - 3/31/2113	0.1138	91.250	0.2690	0.0117	0.0306	0.0013	
4/1/2113 - 3/31/2114	0.0778	92.250	0.2652	0.0111	0.0206	0.0009	
4/1/2114 - 3/31/2115	0.0529	93.250	0.2614	0.0106	0.0138	0.0006	
4/1/2115 - 3/31/2116	0.0357	94.250	0.2577	0.0101	0.0092	0.0004	
4/1/2116 - 3/31/2117	0.0242	95.250	0.2540	0.0096	0.0061	0.0002	
4/1/2117 - 3/31/2118	0.0165	96.250	0.2503	0.0091	0.0041	0.0002	
4/1/2118 - 3/31/2119	0.0114	97.250	0.2468	0.0087	0.0028	0.0001	
4/1/2119 - 3/31/2120	0.0079	98.250	0.2432	0.0083	0.0019	0.0001	
4/1/2120 - 3/31/2121	0.0057	99.250	0.2398	0.0079	0.0014	0.0000	
4/1/2121 - 3/31/2122	0.0041	100.250	0.2363	0.0075	0.0010	0.0000	
4/1/2122 - 3/31/2123	0.0030	101.250	0.2330	0.0072	0.0007	0.0000	
4/1/2123 - 3/31/2124	0.0022	102.250	0.2296	0.0068	0.0005	0.0000	
4/1/2124 - 3/31/2125	0.0017	103.250	0.2264	0.0065	0.0004	0.0000	
4/1/2125 - 3/31/2126	0.0012	104.250	0.2231	0.0062	0.0003	0.0000	
4/1/2126 - 3/31/2127	0.0009	105.250	0.2199	0.0059	0.0002	0.0000	
4/1/2127 - 3/31/2128	0.0007	106.250	0.2168	0.0056	0.0002	0.0000	
4/1/2128 - 3/31/2129	0.0005	107.250	0.2137	0.0053	0.0001	0.0000	
4/1/2129 - 3/31/2130	0.0004	108.250	0.2106	0.0051	0.0001	0.0000	
4/1/2130 - 3/31/2131	0.0003	109.250	0.2076	0.0048	0.0001	0.0000	
4/1/2131 - 3/31/2132	0.0002	110.250	0.2047	0.0046	0.0000	0.0000	
4/1/2132 - 3/31/2133	0.0002	111.250	0.2017	0.0044	0.0000	0.0000	
4/1/2133 - 3/31/2134	0.0001	112.250	0.1989	0.0042	0.0000	0.0000	
4/1/2134 - 3/31/2135	0.0001	113.250	0.1960	0.0040	0.0000	0.0000	
4/1/2135 - 3/31/2136	0.0001	114.250	0.1932	0.0038	0.0000	0.0000	
4/1/2136 - 3/31/2137	0.0000	115.250	0.1905	0.0036	0.0000	0.0000	
4/1/2137 - 3/31/2138	0.0000	116.250	0.1877	0.0034	0.0000	0.0000	
4/1/2138 - 3/31/2139	0.0000	117.250	0.1851	0.0033	0.0000	0.0000	
4/1/2139 - 3/31/2140	0.0000	118.250	0.1824	0.0031	0.0000	0.0000	
4/1/2140 - 3/31/2141	0.0000	119.250	0.1798	0.0030	0.0000	0.0000	
Totals All:	9122.4841				6673.6872	3827.3161	
Indicated Average Discount					0.73156	0.41955	

Notes: (a) Based on number of claims by year and estimated life expectancy - see NICA Loss &amp; LAE Reserve Report as of March 31, 2021 - Appendix E, Exhibit III, Sheets 3a through 3g.