

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

**Turner Consulting, Inc.  
August, 2021**

**TURNER CONSULTING, INC.**  
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August 6, 2021

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

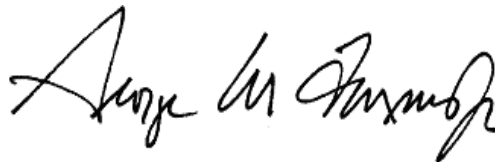
Re: NICA Outstanding Loss Reserves – Evaluated as of June 30, 2021

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 June 30, 2021.

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

Sincerely,



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

Cc: Tim Daughtry, Mark Crawshaw

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY ASSOCIATION  
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EVALUATED AS OF JUNE 30, 2021**

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## **INTRODUCTION**

### **Purpose**

Turner Consulting, Inc. (Turner Consulting) was requested by the Florida Birth Related Neurological Injury Compensation Association (NICA) to estimate the outstanding loss and loss adjustment expense (LAE) reserves related to claims incurred by NICA under the current definition of a “birth related neurological injury” as contained in Florida Statute 766.302. The loss and LAE reserve estimate relates to claims incurred prior to and evaluated as of June 30, 2021. The loss and LAE reserve estimates are developed on both a current (2021) cost level basis and after consideration of prospective period inflation and anticipated investment income.

### **Background**

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

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

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

impact of inflation and anticipated investment income must be considered in the establishment of overall loss and LAE reserve levels.

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

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

June 30, 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. This 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. However, this report includes a summary of the amounts paid as of June 30, 2021 related to the explicit benefit changes set forth in SB 1786 and an estimate of the outstanding loss and ALAE related to these changes evaluated as of June 30, 2021.

### **Qualifications**

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

### **Distribution and Use**

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

## **Conditions and Limitations**

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

The indicated ultimate loss and LAE estimates provided in this report are based on the accuracy of the loss projection methods including the estimation of claim frequency and average claim size for each birth year. In addition, the final loss and LAE reserve estimates will be affected by the prospective period inflation and investment returns realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of June 30, 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 June 30, 2021. Due to the level of uncertainty of the impact of these factors on the ultimate number and settlement value of losses incurred by NICA, there can be no guarantee that actual losses will not vary, perhaps significantly, from the estimates shown in this report. However, we have employed actuarial methods and assumptions that are appropriate given the information as provided.

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

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

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

The last remaining reinsurance treaty was commuted during 2019. Since all reinsurance treaties have been commuted, the outstanding loss and LAE reserves shown as of June 30, 2021 do not include any additional anticipated reinsurance recoveries. However, the estimated ultimate loss and ALAE and the cumulative paid loss and ALAE amounts are shown in the report both before and after actual reinsurance recoveries received on all commuted reinsurance treaties.

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



## **Executive Summary**

The outstanding loss and LAE reserve (i.e. Loss, ALAE, and ULAE reserves after inflation and discount) as of June 30, 2021 is \$ 1,081.1 million. A summary of the loss and LAE reserves before and after the impact of the explicit changes described in SB 1786 are shown on Exhibit I, Sheets 3a and 1, respectively. As shown in Column (7) of Exhibit I, Sheet 3a, the portion of outstanding loss and ALAE reserves related to benefit levels prior to the SB 1786 changes is \$ 964.9 million. The additional outstanding loss and ALAE reserves as of June 30, 2021 related to the specific changes described in SB 1786 of \$ 101.3 million (excluding any Medicaid changes that could be made after the November 2021 study is completed) is shown in Column (7) of Exhibit 2. The estimated unallocated loss adjustment expense reserve of \$ 14.9 million is shown in Column (7) of Exhibit I, Sheets 1 and 3a. A summary of the estimated outstanding loss and ALAE reserves as of June 30, 2021 for each of the explicit benefit revisions described in SB 1786 is shown in Column (7) of Appendix F, Exhibit I.

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

Total **case** outstanding loss and ALAE reserves **prior** to the inclusion of the SB 1786 benefit revisions and prior to adjustment for prospective inflation and discount increased by \$ 8.7 million during the quarter ending June 30, 2021 (Exhibit I, Sheet 3a, Column (2)). In addition, case outstanding loss and ALAE reserves related to SB 1786 benefit changes prior to consideration of inflation and discount increased by \$ 28.5 million during the quarter (Exhibit I, Sheet 2, Column (2)). The comparable changes in case outstanding loss and ALAE reserves **after** consideration of inflation and discount are an increase of \$ 5.8 million prior to the SB 1786 changes and an increase of \$ 20.5 million related to the SB 1786 benefit

changes. The combined increase during the quarter in case outstanding loss and ALAE after consideration of inflation, discount and SB 1786 is \$ 26.3 million.

Total loss and ALAE payments during the quarter were approximately \$ 33.5 million (Exhibit I, Sheet 1, Column (4) minus Exhibit I, Sheet 1a, Column (4) of the March 31, 2021 report). Approximately \$ 26.1 million of these quarterly loss and ALAE payments are related to specific benefit changes set forth in SB 1786. The remaining \$ 7.4 million of loss and ALAE payments during the quarter are related to benefit levels existing prior to the SB 1786 changes.

Before the inclusion of additional reserves related to the SB 1786 benefit changes, the estimated ultimate loss and ALAE related to claims incurred in birth years 2020 and prior after inflation and discount increased by \$ 22.12 million relative to the estimates as set forth in the March 31, 2021 report. The estimated ultimate loss and ALAE related to birth year 2021 increased by \$ 10.85 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$ 32.97 million during the quarter ( $\$ 22.12 \text{ M} \text{ plus } \$ 10.85 \text{ M} = \$ 32.97 \text{ M}$ ) prior to SB 1786 changes. A summary of the changes prior to the SB 1786 changes by birth year is shown in the table on the following page.

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

| Birth<br>Year | Prior to Reinsurance Recoveries |               |                     | After Reinsurance Recoveries |               |                     |
|---------------|---------------------------------|---------------|---------------------|------------------------------|---------------|---------------------|
|               | @ 6/30/21                       | @ 3/31/21     | Change<br>(2) - (3) | @ 6/30/21                    | @ 3/31/21     | Change<br>(5) - (6) |
| (1)           | (2)                             | (3)           | (4)                 | (5)                          | (6)           | (7)                 |
| 1989          | 27,202,519                      | 27,158,893    | 43,626              | 27,202,519                   | 27,158,893    | 43,626              |
| 1990          | 13,726,266                      | 13,687,675    | 38,591              | 13,726,266                   | 13,687,675    | 38,591              |
| 1991          | 25,802,071                      | 25,751,511    | 50,561              | 25,802,071                   | 25,751,511    | 50,561              |
| 1992          | 49,462,306                      | 49,368,215    | 94,091              | 48,984,931                   | 48,890,840    | 94,091              |
| 1993          | 48,495,392                      | 48,418,216    | 77,176              | 27,087,327                   | 27,010,151    | 77,176              |
| 1994          | 20,175,040                      | 20,144,469    | 30,571              | 18,024,832                   | 17,994,261    | 30,571              |
| 1995          | 32,353,031                      | 32,294,268    | 58,763              | 29,480,454                   | 29,421,692    | 58,763              |
| 1996          | 30,257,066                      | 30,181,757    | 75,309              | 28,888,593                   | 28,813,284    | 75,309              |
| 1997          | 42,706,197                      | 42,590,079    | 116,117             | 40,149,718                   | 40,033,601    | 116,117             |
| 1998          | 70,766,017                      | 70,474,814    | 291,204             | 68,082,879                   | 67,791,675    | 291,204             |
| 1999          | 28,839,498                      | 28,640,501    | 198,996             | 22,839,708                   | 22,640,711    | 198,996             |
| 2000          | 18,563,223                      | 18,391,924    | 171,298             | 16,153,328                   | 15,982,030    | 171,298             |
| 2001          | 29,305,275                      | 29,106,394    | 198,881             | 26,337,819                   | 26,138,938    | 198,881             |
| 2002          | 71,025,642                      | 70,274,400    | 751,242             | 58,070,102                   | 57,318,860    | 751,242             |
| 2003          | 17,363,430                      | 17,016,227    | 347,204             | 15,105,565                   | 14,758,362    | 347,204             |
| 2004          | 27,545,569                      | 26,980,523    | 565,046             | 27,545,569                   | 26,980,523    | 565,046             |
| 2005          | 34,242,779                      | 33,421,160    | 821,620             | 34,242,779                   | 33,421,160    | 821,620             |
| 2006          | 49,558,930                      | 48,419,051    | 1,139,879           | 49,558,930                   | 48,419,051    | 1,139,879           |
| 2007          | 40,265,569                      | 39,247,538    | 1,018,031           | 40,265,569                   | 39,247,538    | 1,018,031           |
| 2008          | 48,505,264                      | 47,406,223    | 1,099,041           | 48,505,264                   | 47,406,223    | 1,099,041           |
| 2009          | 59,283,522                      | 57,854,250    | 1,429,273           | 59,283,522                   | 57,854,250    | 1,429,273           |
| 2010          | 27,767,433                      | 26,648,895    | 1,118,537           | 27,767,433                   | 26,648,895    | 1,118,537           |
| 2011          | 47,018,712                      | 45,751,588    | 1,267,124           | 47,018,712                   | 45,751,588    | 1,267,124           |
| 2012          | 31,253,569                      | 30,438,443    | 815,126             | 31,253,569                   | 30,438,443    | 815,126             |
| 2013          | 28,294,506                      | 27,640,013    | 654,492             | 28,294,506                   | 27,640,013    | 654,492             |
| 2014          | 34,528,038                      | 33,380,519    | 1,147,519           | 34,528,038                   | 33,380,519    | 1,147,519           |
| 2015          | 60,384,004                      | 58,037,607    | 2,346,398           | 60,384,004                   | 58,037,607    | 2,346,398           |
| 2016          | 20,562,812                      | 19,802,228    | 760,584             | 20,562,812                   | 19,802,228    | 760,584             |
| 2017          | 42,876,073                      | 39,734,267    | 3,141,806           | 42,876,073                   | 39,734,267    | 3,141,806           |
| 2018          | 56,708,165                      | 58,506,470    | (1,798,305)         | 56,708,165                   | 58,506,470    | (1,798,305)         |
| 2019          | 54,465,106                      | 50,481,847    | 3,983,259           | 54,465,106                   | 50,481,847    | 3,983,259           |
| 2020          | 44,160,609                      | 44,092,831    | 67,778              | 44,160,609                   | 44,092,831    | 67,778              |
| 2021          | 23,597,428                      | 12,751,388    | 10,846,040          | 23,597,428                   | 12,751,388    | 10,846,040          |
| Totals All    | 1,257,061,060                   | 1,224,094,182 | 32,966,878          | 1,196,954,200                | 1,163,987,322 | 32,966,878          |
| 1989 - 2020   | 1,233,463,632                   | 1,211,342,794 | 22,120,838          | 1,173,356,772                | 1,151,235,934 | 22,120,838          |

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of June 30, 2021 is developed on Exhibit I, Sheet 7. The present value of the ULAE reserve estimate as of June 30, 2021 is \$14.87 million and relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to June 30, 2021.

The loss and LAE reserves are shown in the attached Exhibit I, Sheet 3a are stated on a present value basis. Since current case reserves established by NICA in the case reserve worksheets are recorded on a current (2021) cost level basis, both case reserves and the bulk / incurred but not reported (IBNR) reserves as shown in Exhibit I, Sheets 3a and 3c (excluding the retrospective portion of the class action settlement) have been adjusted to include the estimated impact of inflation between the current (2021) evaluation date and the time at which actual payments are expected to be made by NICA. In addition, the payment stream after adjustment for inflation has been discounted to reflect an estimate of the investment income expected to be earned by NICA on assets representing the reserve funds, between the evaluation date of this report and the time period payments are expected to be made.

The final present value loss and LAE reserve estimates related to all expected NICA benefits before and after the impact of SB 1786 are shown in Exhibit I, Sheets 3a and 1, respectively. These estimates are based on our selected estimates of the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 390 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 \$1,081.1 million, including the estimated impact of explicit SB 1786 changes, is shown in Column (7) of Exhibit I, Sheet 1.

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

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

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

### **Senate Bill 1786**

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 resulted in additional loss and ALAE payments of approximately \$ 26.1 million as of June 30, 2021. The remaining outstanding loss and ALAE reserves as of June 30, 2021 related to the above benefit changes on a combined basis is approximately \$ 101.3 million (Exhibit I, Sheet 2, Columns (4) and (7)). Additional detail related to the estimation of the loss and ALAE reserves related to the specific SB 1786 changes are shown in Appendix F.

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 June 30, 2021.

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

As mentioned previously, the loss and LAE reserve estimates shown in this report are adjusted to include the impact of prospective period inflation and anticipated investment income. The procedure used to estimate the loss and LAE reserves for all estimated NICA benefits, with the exception of those related to the retrospective portion of the class action settlement agreement, includes a three-step process. This three-step process is intended to explicitly recognize the impact of inflation and anticipated investment income. The “first step” is to adjust actual NICA historical paid and incurred loss development information to eliminate the historical impact of inflation on the paid and incurred loss development information. The actual historical incremental loss payments and case outstanding loss reserves are shown in Exhibit IX, Sheets 3a, 3b, and 3c, and Sheets 4a, 4b, and 4c, respectively. The historical loss payments and case reserve amounts are adjusted to eliminate the estimated impact of inflation. The incremental loss payments and case outstanding loss reserves after adjustment to eliminate the impact of inflation are shown in Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c,



respectively. The paid and case reserve amounts shown on Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c are adjusted to birth year cost levels. The birth year level paid and case outstanding amounts are used to develop the adjusted paid and incurred loss development triangles as shown in Exhibit VIII, Sheets 2a and 2b, and Exhibit VII, Sheets 2a and 2b, respectively.

The “second step” in the three-step process is to adjust the birth year cost level estimates of outstanding loss and ALAE (see Exhibit IV, Sheet 1, Column (7)) to current (2021) cost levels. The adjustment of birth year level estimates of outstanding loss and ALAE related to all NICA benefits (except for the estimated retrospective portion of the September 2012 class action settlement) to 2021 cost level is shown in Exhibit III.

The final or “third” step in the three-step loss reserve estimation process is to adjust the 2021 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2021 and subsequent) and anticipated investment income (discount). The prospective period inflation rate is based on a review of historical and recent inflation rates as measured by the Consumer Price Index (both the all items and medical services indices) over the time period from 1960 to 2020. The prospective period investment returns are selected based on the review of geometric averages for investment returns for a model portfolio invested per NICA’s current investment policy and for a conservative model portfolio over the period from 1926 to present as well as actual NICA investment returns over the period from 1991 to present. While the actual prospective period inflation rates and investment returns are subject to a significant degree of uncertainty the difference or increment between inflation and investment returns is of primary importance.

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 June 30, 2021 (shown in column (5)) and estimated unreported loss and ALAE (shown in column (4)). The unreported loss and ALAE is developed using the loss reporting pattern developed based on the NICA incurred loss and ALAE development triangle shown in Exhibit VII, Sheets 2a and 2b and the estimated initial expected loss and ALAE by birth year based on the results of the frequency / severity method shown in Exhibit VI, Sheet 1, column (14).

The Cape Cod method shown in Exhibit VI, Sheet 2 is based on the estimated NICA exposure levels (i.e. insured physicians) by birth year, the estimated NICA loss reporting pattern and the actual NICA birth year level incurred loss and ALAE. An estimate of the 2021 level NICA pure premium is calculated by dividing the 2021 level incurred loss and ALAE for all birth years combined by the reported NICA exposures (i.e. insured physicians multiplied by estimated percent reported). The 2021 level NICA pure premium is adjusted to the historical birth year level cost basis and then used to estimate the unreported loss and ALAE for each birth year (column (10)). The indicated birth year level ultimate loss and ALAE is based on a combination of the unreported loss and ALAE shown in column (10) and the actual reported loss and ALAE shown in column (3).

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

each birth year cost level and an estimate of the remaining birth year level loss and ALAE payments (i.e. outstanding loss and ALAE as of June 30, 2021). The estimated remaining birth year level payments are developed based on a combination of the remaining open accepted claimants by birth year and the estimated average incremental loss and ALAE payment per claimant.

The estimated incremental loss and ALAE payment per claimant is based on a review of the average NICA incremental loss and ALAE payments by development period. The actual incremental loss and ALAE payments are adjusted to 2021 level and used to estimate the average incremental payment per open accepted claim by development period (See Appendix E, Exhibit IV, Sheets 3a through 3d). The selected 2021 level average incremental loss and ALAE payments for development periods 390 months and subsequent are based on the actual averages for development periods prior to 390 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 June 30, 2021 (see Appendix E, Exhibit II, Sheet 3, Column (8)), reporting pattern (as shown in Exhibit X, Sheet 1c, Column (11)), and assumed mortality rates (see Appendix E, Exhibit V, Sheets 1a, 1b, 2a, 2b, 3a and 3b) developed using the average remaining life expectancy per open accepted claim (see Appendix E, Exhibit VII, Column (9)) for each birth year.

The estimated average remaining life expectancy per birth year is shown in Appendix E, Exhibit VII, Column (9). The remaining open accepted claimants by birth year and development period are shown in Appendix E, Exhibit III, Sheets 3a through 3g. The remaining birth year level incremental loss and ALAE payments are developed as a product of the average 2021 level incremental payments per claimant adjusted to each birth year cost / severity level and the remaining open accepted claims. The resulting estimated remaining birth year level incremental loss and ALAE payments are shown in Appendix E, Exhibit III, Sheets 1a through 1g. A summary of the combination of the actual birth year level payments as of June 30, 2021 and the estimated remaining payments is shown in Appendix E, Exhibit I, Sheet 1.

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

1. Incurred Loss Development Factor – 390 months to Ultimate
2. Prospective Period Average Inflation Rate
3. Prospective Period Average Investment Return
4. Loss and Loss Adjustment Expense Payment Pattern

The loss and LAE (ALAE and ULAE) reserve estimates based on our selected estimate for each of the first three assumptions are shown in Exhibit I, Sheet 1. In order to illustrate the impact of changes in these assumptions on the NICA loss reserve estimate we have provided a summary of alternative loss reserve estimates based on changes to each of these three assumptions. As mentioned previously the actual inflation rates and investment returns are not as critical as the difference in these two rates. A summary of the overall loss and ALAE (excluding ULAE) reserve estimates based on several alternative assumption sets is shown in Exhibit I, Sheet 4. Our actuarial central estimate is shown in the first line of the following table.

| <b>Inflation<br/>Rate</b><br>----- | <b>Investment<br/>Return</b><br>----- | <b>Tail Factor<br/>390:Ult.</b><br>----- | <b>Present Value<br/>Outstanding<br/>Loss and ALAE Reserve<br/>in Million (\$)</b><br>----- |
|------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------|
| 3.50%                              | 5.00%                                 | 1.0975                                   | \$1,066.207                                                                                 |
| 3.00%                              | 5.00%                                 | 1.0975                                   | \$970.159                                                                                   |
| 4.00%                              | 5.00%                                 | 1.0975                                   | \$1,178.900                                                                                 |
| 7.50%                              | 9.00%                                 | 1.0975                                   | \$1,069.847                                                                                 |
| 3.50%                              | 5.00%                                 | 1.1975                                   | \$1,169.801                                                                                 |
| 3.50%                              | 5.00%                                 | 1.0000                                   | \$965.491                                                                                   |

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending June 30, 2021 is sensitive to each of the four assumptions described previously. The most significant factors are the relationship between the anticipated inflation and investment income rates, the magnitude of the incurred loss development tail factor and the payment pattern applicable to each birth year. Due to the prospective nature of each of these assumptions any estimate is subject to uncertainty. In addition to the lack of comparable insurance industry data for use as a benchmark in the selection of the loss development factors, coupled with the long term over which payments are expected to be made creates levels of potential variation in excess of that normally experienced for long tailed lines of business. The remainder of this report summarizes the approach we have used in an effort to develop an estimate for each of these key assumptions.

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

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

The calculation of the ULAE reserve related to specific claims administration and settlement expenses for claims incurred prior to June 30, 2021 is shown in Exhibit I, Sheet 7. This procedure is similar to that utilized in the calculation of NICA loss and ALAE reserves in that current expense levels are projected forward to estimated prospective period cost levels and then adjusted to a present value basis. The present value calculation includes consideration of both anticipated investment income and expected mortality over the time period. The ULAE reserve shown in Exhibit I, Sheet 7 related to claim settlement is \$ 14.87 million.

The prospective period inflation rate of three (3%) percent is selected to project anticipated ULAE expense payment as opposed to the three and one-half (3.5%) percent inflation rate selected to inflate loss and ALAE reserve. The somewhat lower inflation rate is based on the greater concentration of general and administrative expense expected for prospective period ULAE payments.

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

### **Historical NICA Inflation**

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

Family Residential or Custodial Care  
Nursing Care by Others



Legal Costs  
Parental Awards  
Medical Expenses  
Other

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

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

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

We tabulated the total payments and case outstanding reserves by fiscal year for each of the major expense group. By far the largest expense category is nursing care. The historical inflation rate for each birth year is estimated by weighting the historical inflation rates by expense groups with that expense group's percentage

of total payments (or case reserves) by year. Overall, the historical “true” inflation rate for NICA has been minimal. On a paid basis inflation has averaged approximately one percent over the time period from inception (1989) to current (2021) with the only major increase occurring during 2008 and 2009. This inflation rate does not include increases related to increased utilization of certain types of nursing and custodial care or increases in longevity relative to the initial estimates. These increases are reflected in the loss development triangles and are assumed to continue although at a decreasing rate as indicated by the declining loss development factors in the later development periods.

### **Prospective NICA Inflation**

Future inflation is estimated as a differential to various consumer price indices depending on the type of expense. The largest category, nursing expense, is assumed to increase at approximately one to two percent above the CPI – all indices annual increase. The overall average annual NICA inflation rate is estimated to be 1.00 to 2.00 percent above the CPI – All items index. We are assuming a 2.00 % increase in CPI – All items currently which gives a current estimate of inflation of 3.50 %.

### **Discount Rate**

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

The discount rate assumption is selected based on reasonable expectations for a prudent, conservative investment strategy. Appendix B, Exhibit II, Sheets 1 and 2 show the change in the CPI all items index as compared to returns for various

classes of investments from 1926-2020. Specifically, we have examined returns for both large and small company stocks, long and intermediate government bonds, and treasury bills. These indices are taken from Ibbotson's 2009 SBBI Classic Yearbook and updated based on recent Federal Reserve data and U.S. Bureau of Labor Reports. We then calculated estimates of the overall return based on two "model" portfolios. One model portfolio is based on an asset allocation of 44% stocks and 56% fixed income. This model portfolio is labeled Model Portfolio (as shown in Column (13) of Appendix B, Exhibit II, Sheets 1, 2, and 3). The second model portfolio is based on an asset allocation of 35% stocks, 60% bonds and 5% short term. This model portfolio is labeled Conservative Model Portfolio (as shown in Column (14) of Appendix B, Exhibit II, Sheets 1, 2, and 3).

We also calculated the geometric average return, the arithmetic average return, and the standard deviation for each class of investment and the model portfolios. Returns were then calculated for the periods 1926-1929, 1930-1939, 1940-1949, 1950-1959, 1960-1969, 1970-1979, 1980-1989, 1990-1999, 2000-2009 and 2010-2019.

Overall, the results of the two model portfolios over ten year periods average from 0 % to 10 % above the CPI - All items index. Actual results for NICA were also calculated for the period 1991-2020. NICA's actual results were adversely affected by the dramatic decline in the stock market in 2008. Overall NICA's actual returns over the period from 1991 to 2020 have averaged approximately 3.9% above the CPI – All items index.

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

twenty-eight years and based on the long-term average as indicated for the Conservative model portfolio.

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

### **Payment Pattern**

The selection of the appropriate payment pattern is required to adjust current (2021) level loss reserves for both the estimated impact of future inflation and the consideration of anticipated investment income. The selected payment pattern has a significant impact on the final present value loss and loss adjustment expense reserve. Due to the long-term nature of the NICA liabilities changes in the estimated payment pattern will likely evolve over time as additional NICA payment experience emerges.

The current selected loss and ALAE payment pattern varies by birth year and is based on a combination of the of the actual loss and ALAE payments made to date and the estimated future loss and ALAE payments as shown in the NICA case reserve worksheets. The estimated future loss and ALAE payments shown in the NICA case reserve worksheets are stated on current (2021) loss and expense levels. The estimated future loss and ALAE payments shown in these worksheets are adjusted to reflect the estimated impact of mortality. The survival probabilities used in this adjustment are based on the life expectancy as established by the NICA designated consulting physician. A slight change was made beginning December 31, 2013 in the life expectancies used in the development of the case

reserve worksheets. The change is related to the claimants whose life expectancy remained the same based on the current review in comparison to the life expectancy established in the prior review by NICA's consulting physician. For these claimants the estimated remaining life expectancy was adjusted to account for the reduction in life expectancy that would be expected for one additional year of survival.

An example of the procedure used to estimate the payment pattern for birth year 1996 is shown in Appendix A, Exhibit II, Sheets 1a, 1b, 2a, 2b, 3a, and 3b. As described above the payment pattern selected for the 1996 birth year is based on a combination of loss and expense payments made to date relative to the estimated ultimate loss and expense and the estimated future loss and ALAE payment based on the individual case reserve worksheets (adjusted for the probability of survival). A summary of the development of the remaining estimated payout percentages for the case reserve portion of the six open claims with reserve worksheets for the 1996 birth year is shown in Appendix A. The reserve payment pattern is combined with the actual payment pattern (1996 to 2021) to develop a full payment pattern for the 1996 birth year.

This process is repeated for each birth year and the resulting payment patterns are used for the birth years 2012 and prior. Alternatively, the loss and ALAE payment pattern used for birth years 2013 and subsequent is based on an average of the individual loss and ALAE payment patterns developed for 2012 and prior. The average payment pattern is used for the more recent birth years due to the relative immaturity of the case reserve estimates of the more recent birth years.

#### **Incurred Projection Cumulative Development Factor**

Due to the lack of available incurred loss and expense development information subsequent to 390 months of maturity (1989 birth year evaluated as of June 30, 2021) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 390 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 390 months. The indicated birth year level ultimate loss and ALAE based on the incremental payment method at 2.00% utilization rate is shown in Appendix E, Exhibit I, Sheet 1, Column (7). A summary of the calculation of the indicated tail factors as well as the final selected paid and incurred tail factors is shown in Appendix C, Exhibits I, and II, respectively.

### **Risk Margin**

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

In order to determine an appropriate risk margin, we used a simulation model that simulates the ultimate amount of NICA claims open as of December 31, 2020. Thirty-two years of data are incorporated into the model (1989-2020). The data is based upon the actual claim count and claim payments reported by year to NICA, as well as estimated ultimate loss reserves and claim counts. The model is a frequency / severity model where the number of unpaid claims is first modeled and then the severity for each open claim is simulated. For years 1989 to 2015 the open claim count per year is fixed since there is a five year reporting requirement for claims to be made (prior to the 1995 birth year the claim reporting requirement

was seven years). For the five years from 2016 to 2020, the number of unreported claims per year is randomly generated based upon accepted claims reported to date and an estimate of the unreported claims. Once the number of claims is determined the severity of each individual open claim is then randomly simulated. The simulated severities are tested to be consistent with the estimated outstanding losses divided by the open claims. Losses for each year are simulated and summed across all thirty-one years to determine the aggregate losses for all years. We ran 10,000 iterations to develop a distribution of aggregate losses. In order to determine the risk margin we calculate the mean loss and the losses at the various confidence level percentiles.

In our work for self-insured entities, we have found that most prudent self-insured's use a risk margin determined at a confidence level varying from 75% to 90%. In the past, NICA has used a contingency reserve developed at approximately the 75% to 80% confidence level. The contingency margin is reviewed on an annual basis. Based on the most recent review as of December 31, 2020, we recommended a continuation of the gross risk margin of \$75.5 million. This produces a confidence level of approximately 80% that the reserves held by NICA will be adequate to cover its future incurred loss and loss adjustment expense levels for birth years from 1989 to 2020. The table shown on the following page summarizes the indicated gross risk margins at various confidence levels as of December 31, 2020.

| Confidence Level | Indicated Gross Risk Margin |
|------------------|-----------------------------|
| -----            | -----                       |
| 70.0%            | \$ 43.21 Million            |
| 75.0%            | \$ 58.50 Million            |
| 76.0%            | \$ 61.86 Million            |
| 77.0%            | \$ 64.91 Million            |
| 78.0%            | \$ 68.43 Million            |
| 79.0%            | \$ 72.14 Million            |
| 80.0%            | \$ 75.40 Million            |
| 85.0%            | \$ 96.85 Million            |
| 90.0%            | \$ 126.37 Million           |
| 95.0%            | \$ 172.29 Million           |

The calculated risk margins include consideration of potential adverse deviation from the discounted actuarial central reserve estimate due to process variation in the overall claim amounts (i.e. frequency and severity). The above margin does not include consideration of potential deviation due to parameter variation, including the variation in the inflation and investment parameters used in the calculation of NICA loss reserves. In addition, the above calculation does not include consideration of the additional uncertainty created as a result of the passage of SB 1786 in May 2021 subsequent to the evaluation date of the loss and LAE reserves shown in this report.

### **Reinsurance Recoveries**

NICA purchased reinsurance coverage excess of specific and aggregate attachments related to claims incurred during birth years from 1992 to 2003. The reinsurance coverage related to birth years 1992 and 1993 was commuted in 1998 and 2006, respectively. The reinsurance treaties provided by AUL/RMS, the reinsurer for birth years 1994 to 1998, and Munich Re, the reinsurer providing the specific excess coverage and aggregate excess coverage above \$ 23.0 million for birth years 1999 to 2001 has also been commuted. NICA received \$ 10.0 million and \$ 10.6 million in January 2013 from AUL/RMS and Munich Re, respectively for the commutation of specific and aggregate excess coverage provided under the



two sets of reinsurance treaties. These agreed commutation amounts have been allocated to each respective birth year based on the previously estimated recovery amounts. Subsequently, the reinsurance treaties issued by Gen Re, which provided aggregate excess coverage only for birth years 1999 to 2001 (\$ 3.0 million excess of \$ 20.0 million) and also provided specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003 have been commuted. NICA received \$ 15,990,545 in July 2019 from Gen Re for the commutation of the specific and aggregate excess coverage as well as the profit sharing related to these treaties. A summary of the actual reinsurance recoveries received by NICA is shown in Exhibit I, Sheets 4a and 4b.

Summary of Estimated Outstanding Loss & Expense  
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables  
Evaluated As of June 30, 2021

## Assumptions :

|                                                    |        |
|----------------------------------------------------|--------|
| (1) Prospective Inflation Rate (Est.)              | 3.50%  |
| (2) Prospective Investment Return (Est.)           | 5.00%  |
| (3) Incurred Loss Development Factor - 390 to Ult. | 1.0975 |

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

| Birth Year  | Current Level<br>Before Inflation<br>and Present Value Adjust. |                      |                                    | Loss & Expense - After Inflation<br>and Present Value Adjustment |                                               |                      | Selected<br>Ultimate Loss<br>and Expense<br>Present Value<br>Basis<br>(4) + (7) |
|-------------|----------------------------------------------------------------|----------------------|------------------------------------|------------------------------------------------------------------|-----------------------------------------------|----------------------|---------------------------------------------------------------------------------|
|             | Case<br>Outstanding                                            | Total<br>Outstanding | Actual<br>Paid Loss<br>and Expense | -----                                                            |                                               |                      |                                                                                 |
|             |                                                                |                      |                                    | Case<br>Outstanding                                              | Incurred But<br>Not Reported<br>(IBNR) & Bulk | Total<br>Outstanding |                                                                                 |
|             |                                                                |                      |                                    |                                                                  |                                               |                      |                                                                                 |
| (1)         | (2)                                                            | (3)                  | (4)                                | (5)                                                              | (6)                                           | (7)                  | (8)                                                                             |
| 1989        | 11,815,952                                                     | 16,586,471           | 16,095,425                         | 9,256,078                                                        | 3,575,162                                     | 12,831,241           | 28,926,665                                                                      |
| 1990        | 6,577,852                                                      | 9,596,681            | 7,279,050                          | 5,452,636                                                        | 2,403,752                                     | 7,856,388            | 15,135,437                                                                      |
| 1991        | 17,194,792                                                     | 21,258,409           | 11,025,636                         | 13,564,478                                                       | 3,019,701                                     | 16,584,179           | 27,609,816                                                                      |
| 1992        | 34,980,083                                                     | 44,891,664           | 19,025,458                         | 27,205,208                                                       | 7,325,329                                     | 34,530,537           | 53,555,995                                                                      |
| 1993        | 26,937,984                                                     | 36,805,269           | 24,208,101                         | 20,806,544                                                       | 7,306,676                                     | 28,113,220           | 52,321,321                                                                      |
| 1994        | 14,445,708                                                     | 19,398,199           | 8,533,160                          | 10,383,936                                                       | 3,400,894                                     | 13,784,830           | 22,317,990                                                                      |
| 1995        | 22,598,457                                                     | 28,990,585           | 12,923,794                         | 17,349,195                                                       | 4,659,555                                     | 22,008,750           | 34,932,543                                                                      |
| 1996        | 21,461,491                                                     | 27,738,855           | 11,559,470                         | 16,783,497                                                       | 4,700,194                                     | 21,483,690           | 33,043,160                                                                      |
| 1997        | 32,115,893                                                     | 42,503,496           | 15,094,946                         | 24,335,708                                                       | 7,473,437                                     | 31,809,145           | 46,904,091                                                                      |
| 1998        | 51,382,600                                                     | 66,194,576           | 26,132,191                         | 38,478,895                                                       | 10,705,806                                    | 49,184,701           | 75,316,893                                                                      |
| 1999        | 14,384,795                                                     | 21,191,572           | 13,616,616                         | 11,622,277                                                       | 5,349,340                                     | 16,971,617           | 30,588,233                                                                      |
| 2000        | 11,598,303                                                     | 16,920,490           | 7,366,072                          | 8,866,196                                                        | 3,931,508                                     | 12,797,704           | 20,163,776                                                                      |
| 2001        | 21,964,825                                                     | 28,956,473           | 9,627,772                          | 16,672,547                                                       | 5,123,490                                     | 21,796,037           | 31,423,809                                                                      |
| 2002        | 55,715,730                                                     | 73,335,078           | 20,869,046                         | 42,700,237                                                       | 13,035,562                                    | 55,735,799           | 76,604,845                                                                      |
| 2003        | 11,931,831                                                     | 15,449,826           | 5,946,758                          | 9,794,635                                                        | 2,795,694                                     | 12,590,330           | 18,537,087                                                                      |
| 2004        | 23,947,570                                                     | 31,638,313           | 6,697,646                          | 17,723,195                                                       | 5,460,689                                     | 23,183,884           | 29,881,529                                                                      |
| 2005        | 26,983,041                                                     | 37,452,672           | 10,281,825                         | 19,606,548                                                       | 7,425,345                                     | 27,031,894           | 37,313,718                                                                      |
| 2006        | 42,227,039                                                     | 56,201,035           | 12,003,689                         | 31,580,650                                                       | 10,114,578                                    | 41,695,228           | 53,698,917                                                                      |
| 2007        | 29,184,794                                                     | 39,450,345           | 12,913,329                         | 22,105,711                                                       | 7,617,976                                     | 29,723,687           | 42,637,016                                                                      |
| 2008        | 47,310,967                                                     | 63,474,880           | 8,151,387                          | 33,715,333                                                       | 11,218,351                                    | 44,933,683           | 53,085,071                                                                      |
| 2009        | 55,125,267                                                     | 73,855,647           | 10,489,864                         | 39,986,443                                                       | 13,206,096                                    | 53,192,539           | 63,682,403                                                                      |
| 2010        | 29,202,722                                                     | 40,504,324           | 3,869,633                          | 19,720,471                                                       | 7,486,790                                     | 27,207,261           | 31,076,894                                                                      |
| 2011        | 47,337,986                                                     | 65,430,819           | 6,820,076                          | 33,115,023                                                       | 12,421,398                                    | 45,536,421           | 52,356,497                                                                      |
| 2012        | 32,501,239                                                     | 45,048,465           | 4,550,584                          | 22,169,307                                                       | 8,408,163                                     | 30,577,470           | 35,128,053                                                                      |
| 2013        | 25,718,605                                                     | 36,562,728           | 6,675,800                          | 17,264,890                                                       | 7,265,869                                     | 24,530,759           | 31,206,559                                                                      |
| 2014        | 30,323,677                                                     | 45,486,843           | 7,529,941                          | 20,229,343                                                       | 10,085,602                                    | 30,314,946           | 37,844,887                                                                      |
| 2015        | 60,363,830                                                     | 90,534,057           | 6,800,447                          | 40,234,021                                                       | 19,919,120                                    | 60,153,141           | 66,953,588                                                                      |
| 2016        | 18,330,535                                                     | 33,449,286           | 1,410,403                          | 12,264,003                                                       | 10,011,754                                    | 22,275,757           | 23,686,160                                                                      |
| 2017        | 37,525,076                                                     | 70,056,274           | 3,398,739                          | 24,812,833                                                       | 21,520,521                                    | 46,333,354           | 49,732,094                                                                      |
| 2018        | 49,214,225                                                     | 92,406,685           | 4,728,346                          | 32,399,818                                                       | 28,443,436                                    | 60,843,254           | 65,571,600                                                                      |
| 2019        | 37,174,014                                                     | 91,697,230           | 2,542,682                          | 24,344,469                                                       | 35,929,748                                    | 60,274,217           | 62,816,899                                                                      |
| 2020        | 10,373,533                                                     | 79,486,297           | 22,378                             | 6,836,060                                                        | 45,590,727                                    | 52,426,786           | 52,449,165                                                                      |
| 2021 (6 Mo) | -                                                              | 42,612,618           | -                                  | -                                                                | 27,894,216                                    | 27,894,216           | 27,894,216                                                                      |
| Totals:     |                                                                |                      |                                    |                                                                  |                                               |                      |                                                                                 |
| Excl. ULAE  | 957,950,418                                                    | 1,505,166,162        | 318,190,264                        | 691,380,184                                                      | 374,826,479                                   | 1,066,206,663        | 1,384,396,928                                                                   |
| ULAE (b)    | N/A                                                            | N/A                  | N/A                                | -                                                                | 14,872,032                                    | 14,872,032           | N/A                                                                             |
| Incl. ULAE  | N/A                                                            | N/A                  | N/A                                | 691,380,184                                                      | 389,698,511                                   | 1,081,078,695        | N/A                                                                             |

Notes: (a) Exhibit I, Sheet 3a plus Exhibit I, Sheet 2. The estimates shown on Exhibit I, Sheet 3a are prior to inclusion of the additional reserves related to SB 1786 benefit changes. Exhibit I, Sheet 2 summarizes the additional amounts related to the retrospective portion of SB 1786.

(b) 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 Retroactive Portion Related to SB 1786 Benefit Changes

Evaluated As of June 30, 2021

**Additional Amounts Related to S.B. 1786 (a)**

| Birth Year  | Current Level<br>Before Inflation<br>and Present Value Adjust. |             | Actual<br>Paid Loss<br>and Expense | Loss & Expense - After Inflation<br>and Present Value Adjustment |                                               |             | Selected<br>Ultimate Loss<br>and Expense<br>Present Value<br>Basis<br>(4) + (7) |
|-------------|----------------------------------------------------------------|-------------|------------------------------------|------------------------------------------------------------------|-----------------------------------------------|-------------|---------------------------------------------------------------------------------|
|             | Case                                                           | Total       |                                    | Case                                                             | Incurred But<br>Not Reported<br>(IBNR) & Bulk | Total       |                                                                                 |
|             | Outstanding                                                    | Outstanding |                                    | Outstanding                                                      |                                               | Outstanding |                                                                                 |
| (1)         | (2)                                                            | (3)         | (4)                                | (5)                                                              | (6)                                           | (7)         | (8)                                                                             |
| 1989        | 690,000                                                        | 1,710,910   | 490,000                            | 582,206                                                          | 651,940                                       | 1,234,146   | 1,724,146                                                                       |
| 1990        | 460,000                                                        | 1,323,624   | 450,000                            | 352,206                                                          | 606,965                                       | 959,171     | 1,409,171                                                                       |
| 1991        | 700,000                                                        | 2,141,038   | 300,000                            | 556,275                                                          | 951,470                                       | 1,507,744   | 1,807,744                                                                       |
| 1992        | 690,000                                                        | 4,279,484   | 1,350,000                          | 366,618                                                          | 2,377,071                                     | 2,743,689   | 4,093,689                                                                       |
| 1993        | 670,000                                                        | 3,960,903   | 1,250,000                          | 382,549                                                          | 2,193,380                                     | 2,575,929   | 3,825,929                                                                       |
| 1994        | 750,000                                                        | 2,398,460   | 450,000                            | 642,206                                                          | 1,050,743                                     | 1,692,949   | 2,142,949                                                                       |
| 1995        | 550,000                                                        | 2,786,160   | 750,000                            | 370,343                                                          | 1,459,169                                     | 1,829,512   | 2,579,512                                                                       |
| 1996        | 1,100,000                                                      | 3,024,990   | 600,000                            | 884,412                                                          | 1,301,682                                     | 2,186,094   | 2,786,094                                                                       |
| 1997        | 1,290,000                                                      | 5,034,892   | 750,000                            | 1,002,549                                                        | 2,445,345                                     | 3,447,895   | 4,197,895                                                                       |
| 1998        | 840,000                                                        | 4,689,178   | 1,650,000                          | 444,755                                                          | 2,456,120                                     | 2,900,875   | 4,550,875                                                                       |
| 1999        | 850,010                                                        | 1,694,523   | 450,000                            | 742,216                                                          | 556,520                                       | 1,298,735   | 1,748,735                                                                       |
| 2000        | 740,000                                                        | 1,757,737   | 300,000                            | 632,206                                                          | 668,347                                       | 1,300,553   | 1,600,553                                                                       |
| 2001        | 610,000                                                        | 2,237,034   | 600,000                            | 466,275                                                          | 1,052,260                                     | 1,518,534   | 2,118,534                                                                       |
| 2002        | 1,280,000                                                      | 5,956,512   | 1,690,034                          | 812,892                                                          | 3,076,277                                     | 3,889,169   | 5,579,203                                                                       |
| 2003        | 420,000                                                        | 1,043,484   | 450,000                            | 312,206                                                          | 411,451                                       | 723,657     | 1,173,657                                                                       |
| 2004        | 680,000                                                        | 2,662,794   | 600,000                            | 500,343                                                          | 1,235,617                                     | 1,735,960   | 2,335,960                                                                       |
| 2005        | 740,000                                                        | 3,326,470   | 900,000                            | 488,481                                                          | 1,682,458                                     | 2,170,939   | 3,070,939                                                                       |
| 2006        | 910,000                                                        | 4,737,765   | 1,050,000                          | 586,618                                                          | 2,503,370                                     | 3,089,987   | 4,139,987                                                                       |
| 2007        | 700,000                                                        | 2,238,819   | 940,000                            | 448,481                                                          | 982,967                                       | 1,431,448   | 2,371,448                                                                       |
| 2008        | 1,090,000                                                      | 5,757,565   | 790,034                            | 766,618                                                          | 3,023,155                                     | 3,789,773   | 4,579,807                                                                       |
| 2009        | 930,000                                                        | 4,909,896   | 1,350,000                          | 570,686                                                          | 2,478,195                                     | 3,048,881   | 4,398,881                                                                       |
| 2010        | 830,000                                                        | 4,279,431   | 450,000                            | 650,343                                                          | 2,209,118                                     | 2,859,462   | 3,309,462                                                                       |
| 2011        | 1,110,000                                                      | 6,512,837   | 1,050,000                          | 750,686                                                          | 3,537,099                                     | 4,287,785   | 5,337,785                                                                       |
| 2012        | 810,000                                                        | 4,789,980   | 750,000                            | 558,481                                                          | 2,566,004                                     | 3,124,485   | 3,874,485                                                                       |
| 2013        | 510,000                                                        | 2,960,900   | 1,050,000                          | 258,481                                                          | 1,603,573                                     | 1,862,054   | 2,912,054                                                                       |
| 2014        | 760,000                                                        | 3,368,367   | 1,200,000                          | 436,618                                                          | 1,680,231                                     | 2,116,849   | 3,316,849                                                                       |
| 2015        | 1,870,000                                                      | 7,906,433   | 1,350,000                          | 1,345,402                                                        | 3,874,181                                     | 5,219,584   | 6,569,584                                                                       |
| 2016        | 970,000                                                        | 3,955,713   | 340,034                            | 790,343                                                          | 1,992,971                                     | 2,783,314   | 3,123,348                                                                       |
| 2017        | 1,580,000                                                      | 8,649,456   | 900,000                            | 1,177,569                                                        | 4,778,452                                     | 5,956,021   | 6,856,021                                                                       |
| 2018        | 1,930,000                                                      | 11,145,134  | 1,200,000                          | 1,455,706                                                        | 6,207,730                                     | 7,663,436   | 8,863,436                                                                       |
| 2019        | 1,100,000                                                      | 11,132,080  | 600,000                            | 826,922                                                          | 6,924,870                                     | 7,751,792   | 8,351,792                                                                       |
| 2020        | 380,000                                                        | 11,466,228  | 0                                  | 351,255                                                          | 7,937,301                                     | 8,288,556   | 8,288,556                                                                       |
| 2021 (6 Mo) | 0                                                              | 5,943,114   | 0                                  | 0                                                                | 4,296,788                                     | 4,296,788   | 4,296,788                                                                       |
| Totals:     | 28,540,010                                                     | 149,781,912 | 26,050,102                         | 20,512,946                                                       | 80,772,820                                    | 101,285,766 | 127,335,868                                                                     |

Note: (a) See Appendix F, Exhibit III, Sheet 1. In May 2021, the Florida Legislature passed Senate Bill 1786 (SB 1786), which resulted in changes to the benefit obligations of NICA. Current estimates of potential retrospective payments related to the SB 1786 benefit changes are excluded from the NICA reserve estimates as developed in Exhibit I, Sheet 3a and subsequent. Additional reserves related to the SB 1786 are developed in Appendix F. The total reserves as shown in Exhibit I, Sheet 1 include both the retrospective estimates related to the SB 1786 plus the estimates for all prospective amounts.

Summary of Estimated Outstanding Loss & Expense  
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables  
Evaluated As of June 30, 2021

## Assumptions :

|                                                    |        |
|----------------------------------------------------|--------|
| (1) Prospective Inflation Rate (Est.)              | 3.50%  |
| (2) Prospective Investment Return (Est.)           | 5.00%  |
| (3) Incurred Loss Development Factor - 390 to Ult. | 1.0975 |

After Consideration of Class Action  
Before Consideration of SB 1786

| Birth Year  | Current Level<br>Before Inflation<br>and Present Value Adjust. |                          | Actual (b)<br>Paid Loss<br>and Expense | Loss & Expense - After Inflation<br>and Present Value Adjustment |                                                            |                          | Selected<br>Ultimate Loss<br>and Expense<br>Present Value<br>Basis<br>(4) + (7) |
|-------------|----------------------------------------------------------------|--------------------------|----------------------------------------|------------------------------------------------------------------|------------------------------------------------------------|--------------------------|---------------------------------------------------------------------------------|
|             | Case (a)<br>Outstanding                                        | Total (a)<br>Outstanding |                                        | Case (a)<br>Outstanding                                          | Incurred But<br>Not Reported<br>(IBNR) & Bulk<br>(7) - (5) | Total (a)<br>Outstanding |                                                                                 |
|             |                                                                |                          |                                        |                                                                  |                                                            |                          |                                                                                 |
|             |                                                                |                          |                                        |                                                                  |                                                            |                          |                                                                                 |
| (1)         | (2)                                                            | (3)                      | (4)                                    | (5)                                                              | (6)                                                        | (7)                      | (8)                                                                             |
| 1989        | 11,125,952                                                     | 14,875,561               | 15,605,425                             | 8,673,872                                                        | 2,923,222                                                  | 11,597,094               | 27,202,519                                                                      |
| 1990        | 6,117,852                                                      | 8,273,057                | 6,829,050                              | 5,100,430                                                        | 1,796,787                                                  | 6,897,217                | 13,726,266                                                                      |
| 1991        | 16,494,792                                                     | 19,117,371               | 10,725,636                             | 13,008,204                                                       | 2,068,231                                                  | 15,076,435               | 25,802,071                                                                      |
| 1992        | 34,290,083                                                     | 40,612,180               | 17,675,458                             | 26,838,590                                                       | 4,948,258                                                  | 31,786,848               | 49,462,306                                                                      |
| 1993        | 26,267,984                                                     | 32,844,366               | 22,958,101                             | 20,423,995                                                       | 5,113,296                                                  | 25,537,291               | 48,495,392                                                                      |
| 1994        | 13,695,708                                                     | 16,999,739               | 8,083,160                              | 9,741,730                                                        | 2,350,150                                                  | 12,091,880               | 20,175,040                                                                      |
| 1995        | 22,048,457                                                     | 26,204,425               | 12,173,794                             | 16,978,852                                                       | 3,200,386                                                  | 20,179,238               | 32,353,031                                                                      |
| 1996        | 20,361,491                                                     | 24,713,865               | 10,959,470                             | 15,899,085                                                       | 3,398,511                                                  | 19,297,596               | 30,257,066                                                                      |
| 1997        | 30,825,893                                                     | 37,468,604               | 14,344,946                             | 23,333,159                                                       | 5,028,092                                                  | 28,361,251               | 42,706,197                                                                      |
| 1998        | 50,542,600                                                     | 61,505,398               | 24,482,191                             | 38,034,140                                                       | 8,249,686                                                  | 46,283,826               | 70,766,017                                                                      |
| 1999        | 13,534,785                                                     | 19,497,049               | 13,166,616                             | 10,880,061                                                       | 4,792,820                                                  | 15,672,881               | 28,839,498                                                                      |
| 2000        | 10,858,303                                                     | 15,162,753               | 7,066,072                              | 8,233,990                                                        | 3,263,161                                                  | 11,497,151               | 18,563,223                                                                      |
| 2001        | 21,354,825                                                     | 26,719,440               | 9,027,772                              | 16,206,272                                                       | 4,071,230                                                  | 20,277,503               | 29,305,275                                                                      |
| 2002        | 54,435,730                                                     | 67,378,566               | 19,179,012                             | 41,887,344                                                       | 9,959,286                                                  | 51,846,630               | 71,025,642                                                                      |
| 2003        | 11,511,831                                                     | 14,406,342               | 5,496,758                              | 9,482,430                                                        | 2,384,243                                                  | 11,866,673               | 17,363,430                                                                      |
| 2004        | 23,267,570                                                     | 28,975,518               | 6,097,646                              | 17,222,851                                                       | 4,225,072                                                  | 21,447,923               | 27,545,569                                                                      |
| 2005        | 26,243,041                                                     | 34,126,202               | 9,381,825                              | 19,118,068                                                       | 5,742,887                                                  | 24,860,955               | 34,242,779                                                                      |
| 2006        | 41,317,039                                                     | 51,463,269               | 10,953,689                             | 30,994,032                                                       | 7,611,209                                                  | 38,605,241               | 49,558,930                                                                      |
| 2007        | 28,484,794                                                     | 37,211,526               | 11,973,329                             | 21,657,231                                                       | 6,635,009                                                  | 28,292,239               | 40,265,569                                                                      |
| 2008        | 46,220,967                                                     | 57,717,315               | 7,361,353                              | 32,948,715                                                       | 8,195,196                                                  | 41,143,911               | 48,505,264                                                                      |
| 2009        | 54,195,267                                                     | 68,945,751               | 9,139,864                              | 39,415,757                                                       | 10,727,901                                                 | 50,143,658               | 59,283,522                                                                      |
| 2010        | 28,372,722                                                     | 36,224,893               | 3,419,633                              | 19,070,128                                                       | 5,277,671                                                  | 24,347,799               | 27,767,433                                                                      |
| 2011        | 46,227,986                                                     | 58,917,981               | 5,770,076                              | 32,364,336                                                       | 8,884,299                                                  | 41,248,635               | 47,018,712                                                                      |
| 2012        | 31,691,239                                                     | 40,258,485               | 3,800,584                              | 21,610,826                                                       | 5,842,159                                                  | 27,452,985               | 31,253,569                                                                      |
| 2013        | 25,208,605                                                     | 33,601,828               | 5,625,800                              | 17,006,409                                                       | 5,662,296                                                  | 22,668,705               | 28,294,506                                                                      |
| 2014        | 29,563,677                                                     | 42,118,476               | 6,329,941                              | 19,792,726                                                       | 8,405,372                                                  | 28,198,097               | 34,528,038                                                                      |
| 2015        | 58,493,830                                                     | 82,627,624               | 5,450,447                              | 38,888,619                                                       | 16,044,939                                                 | 54,933,558               | 60,384,004                                                                      |
| 2016        | 17,360,535                                                     | 29,493,574               | 1,070,369                              | 11,473,660                                                       | 8,018,783                                                  | 19,492,442               | 20,562,812                                                                      |
| 2017        | 35,945,076                                                     | 61,406,817               | 2,498,739                              | 23,635,264                                                       | 16,742,070                                                 | 40,377,334               | 42,876,073                                                                      |
| 2018        | 47,284,225                                                     | 81,261,551               | 3,528,346                              | 30,944,111                                                       | 22,235,707                                                 | 53,179,818               | 56,708,165                                                                      |
| 2019        | 36,074,014                                                     | 80,565,150               | 1,942,682                              | 23,517,547                                                       | 29,004,878                                                 | 52,522,424               | 54,465,106                                                                      |
| 2020        | 9,993,533                                                      | 68,020,068               | 22,378                                 | 6,484,805                                                        | 37,653,426                                                 | 44,138,230               | 44,160,609                                                                      |
| 2021 (6 Mo) | -                                                              | 36,669,504               | -                                      | -                                                                | 23,597,428                                                 | 23,597,428               | 23,597,428                                                                      |
| Totals:     |                                                                |                          |                                        |                                                                  |                                                            |                          |                                                                                 |
| Excl. ULAE  | 929,410,408                                                    | 1,355,384,250            | 292,140,163                            | 670,867,238                                                      | 294,053,659                                                | 964,920,897              | 1,257,061,060                                                                   |
| ULAE (c)    | N/A                                                            | N/A                      | N/A                                    | -                                                                | 14,872,032                                                 | 14,872,032               | N/A                                                                             |
| Incl. ULAE  | N/A                                                            | N/A                      | N/A                                    | 670,867,238                                                      | 308,925,691                                                | 979,792,929              | 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 June 30, 2021

| Class Action Settlement Agreement |                                                                               |                                                                               |                                                                                         |
|-----------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Birth Year                        | Incurred<br>Amounts<br>Related to<br>Retroactive<br>Payments (a)<br>@ 6/30/21 | Amounts<br>Paid as of<br>6/30/21<br>Related to<br>Retroactive<br>Payments (a) | Case<br>Reserves<br>Related to<br>Retroactive<br>Payments (a)<br>@ 6/30/21<br>(2) - (3) |
| (1)                               | (2)                                                                           | (3)                                                                           | (4)                                                                                     |
| 1989                              | 261,214                                                                       | 261,214                                                                       | -                                                                                       |
| 1990                              | 758,051                                                                       | 758,051                                                                       | -                                                                                       |
| 1991                              | 792,094                                                                       | 792,094                                                                       | -                                                                                       |
| 1992                              | 1,951,145                                                                     | 1,951,145                                                                     | -                                                                                       |
| 1993                              | 910,230                                                                       | 910,230                                                                       | -                                                                                       |
| 1994                              | 634,196                                                                       | 634,196                                                                       | -                                                                                       |
| 1995                              | 910,904                                                                       | 910,904                                                                       | -                                                                                       |
| 1996                              | 797,021                                                                       | 797,021                                                                       | -                                                                                       |
| 1997                              | 1,624,160                                                                     | 1,624,160                                                                     | -                                                                                       |
| 1998                              | 2,006,630                                                                     | 2,006,630                                                                     | -                                                                                       |
| 1999                              | 873,581                                                                       | 873,581                                                                       | -                                                                                       |
| 2000                              | 599,907                                                                       | 589,907                                                                       | 10,000                                                                                  |
| 2001                              | 115,547                                                                       | 115,547                                                                       | -                                                                                       |
| 2002                              | 840,587                                                                       | 840,587                                                                       | -                                                                                       |
| 2003                              | -                                                                             | -                                                                             | -                                                                                       |
| 2004                              | -                                                                             | -                                                                             | -                                                                                       |
| 2005                              | -                                                                             | -                                                                             | -                                                                                       |
| 2006                              | -                                                                             | -                                                                             | -                                                                                       |
| 2007                              | -                                                                             | -                                                                             | -                                                                                       |
| 2008                              | -                                                                             | -                                                                             | -                                                                                       |
| 2009                              | -                                                                             | -                                                                             | -                                                                                       |
| 2010                              | -                                                                             | -                                                                             | -                                                                                       |
| 2011                              | -                                                                             | -                                                                             | -                                                                                       |
| 2012                              | -                                                                             | -                                                                             | -                                                                                       |
| 2013                              | -                                                                             | -                                                                             | -                                                                                       |
| 2014                              | -                                                                             | -                                                                             | -                                                                                       |
| 2015                              | -                                                                             | -                                                                             | -                                                                                       |
| 2016                              | -                                                                             | -                                                                             | -                                                                                       |
| 2017                              | -                                                                             | -                                                                             | -                                                                                       |
| 2018                              | -                                                                             | -                                                                             | -                                                                                       |
| 2019                              | -                                                                             | -                                                                             | -                                                                                       |
| 2020                              | -                                                                             | -                                                                             | -                                                                                       |
| 2021 (6 Mo)                       | -                                                                             | -                                                                             | -                                                                                       |
| Totals:                           | 13,075,266                                                                    | 13,065,266                                                                    | 10,000                                                                                  |

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

Summary of Estimated Outstanding Loss & Expense  
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables - Prior to Inclusion of Retrospective Portion of Class Action  
Evaluated As of June 30, 2021

## Assumptions :

- (1) Prospective Inflation Rate (Est.) 3.50%  
 (2) Prospective Investment Return (Est.) 5.00%  
 (3) Incurred Loss Development Factor - 390 to Ult. 1.0975

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

| Birth Year  | Current Level<br>Before Inflation<br>and Present Value Adjust. |                          | Loss & Expense - After Inflation<br>and Present Value Adjustment |                                      |                                                            |                          | Selected<br>Ultimate Loss<br>and Expense<br>Present Value<br>Basis<br>(4) + (7) | Average<br>Inflation<br>& Present<br>Value<br>Factor<br>(7) / (3) |
|-------------|----------------------------------------------------------------|--------------------------|------------------------------------------------------------------|--------------------------------------|------------------------------------------------------------|--------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------------------|
|             | Case (b)<br>Outstanding                                        | Total (b)<br>Outstanding | Actual (b)<br>Paid Loss<br>and Expense                           | Case (c)<br>Outstanding<br>(2) X (9) | Incurred But<br>Not Reported<br>(IBNR) & Bulk<br>(7) - (5) | Total (c)<br>Outstanding |                                                                                 |                                                                   |
|             | (1)                                                            | (2)                      | (3)                                                              | (4)                                  | (5)                                                        | (6)                      | (7)                                                                             | (8)                                                               |
| 1989        | 11,125,952                                                     | 14,875,561               | 15,344,211                                                       | 8,673,872                            | 2,923,222                                                  | 11,597,094               | 26,941,305                                                                      | 0.77961                                                           |
| 1990        | 6,117,852                                                      | 8,273,057                | 6,070,999                                                        | 5,100,430                            | 1,796,787                                                  | 6,897,217                | 12,968,215                                                                      | 0.83370                                                           |
| 1991        | 16,494,792                                                     | 19,117,371               | 9,933,542                                                        | 13,008,204                           | 2,068,231                                                  | 15,076,435               | 25,009,977                                                                      | 0.78862                                                           |
| 1992        | 34,290,083                                                     | 40,612,180               | 15,724,313                                                       | 26,838,590                           | 4,948,258                                                  | 31,786,848               | 47,511,161                                                                      | 0.78269                                                           |
| 1993        | 26,267,984                                                     | 32,844,366               | 22,047,871                                                       | 20,423,995                           | 5,113,296                                                  | 25,537,291               | 47,585,162                                                                      | 0.77752                                                           |
| 1994        | 13,695,708                                                     | 16,999,739               | 7,448,965                                                        | 9,741,730                            | 2,350,150                                                  | 12,091,880               | 19,540,845                                                                      | 0.71130                                                           |
| 1995        | 22,048,457                                                     | 26,204,425               | 11,262,889                                                       | 16,978,852                           | 3,200,386                                                  | 20,179,238               | 31,442,127                                                                      | 0.77007                                                           |
| 1996        | 20,361,491                                                     | 24,713,865               | 10,162,449                                                       | 15,899,085                           | 3,398,511                                                  | 19,297,596               | 29,460,045                                                                      | 0.78084                                                           |
| 1997        | 30,825,893                                                     | 37,468,604               | 12,720,785                                                       | 23,333,159                           | 5,028,092                                                  | 28,361,251               | 41,082,036                                                                      | 0.75693                                                           |
| 1998        | 50,542,600                                                     | 61,505,398               | 22,475,562                                                       | 38,034,140                           | 8,249,686                                                  | 46,283,826               | 68,759,388                                                                      | 0.75252                                                           |
| 1999        | 13,534,785                                                     | 19,497,049               | 12,293,035                                                       | 10,880,061                           | 4,792,820                                                  | 15,672,881               | 27,965,917                                                                      | 0.80386                                                           |
| 2000        | 10,848,303                                                     | 15,152,753               | 6,476,164                                                        | 8,223,990                            | 3,263,161                                                  | 11,487,151               | 17,963,315                                                                      | 0.75809                                                           |
| 2001        | 21,354,825                                                     | 26,719,440               | 8,912,225                                                        | 16,206,272                           | 4,071,230                                                  | 20,277,503               | 29,189,728                                                                      | 0.75890                                                           |
| 2002        | 54,435,730                                                     | 67,378,566               | 18,338,425                                                       | 41,887,344                           | 9,959,286                                                  | 51,846,630               | 70,185,055                                                                      | 0.76948                                                           |
| 2003        | 11,511,831                                                     | 14,406,342               | 5,496,758                                                        | 9,482,430                            | 2,384,243                                                  | 11,866,673               | 17,363,430                                                                      | 0.82371                                                           |
| 2004        | 23,267,570                                                     | 28,975,518               | 6,097,646                                                        | 17,222,851                           | 4,225,072                                                  | 21,447,923               | 27,545,569                                                                      | 0.74021                                                           |
| 2005        | 26,243,041                                                     | 34,126,202               | 9,381,825                                                        | 19,118,068                           | 5,742,887                                                  | 24,860,955               | 34,242,779                                                                      | 0.72850                                                           |
| 2006        | 41,317,039                                                     | 51,463,269               | 10,953,689                                                       | 30,994,032                           | 7,611,209                                                  | 38,605,241               | 49,558,930                                                                      | 0.75015                                                           |
| 2007        | 28,484,794                                                     | 37,211,526               | 11,973,329                                                       | 21,657,231                           | 6,635,009                                                  | 28,292,239               | 40,265,569                                                                      | 0.76031                                                           |
| 2008        | 46,220,967                                                     | 57,717,315               | 7,361,353                                                        | 32,948,715                           | 8,195,196                                                  | 41,143,911               | 48,505,264                                                                      | 0.71285                                                           |
| 2009        | 54,195,267                                                     | 68,945,751               | 9,139,864                                                        | 39,415,757                           | 10,727,901                                                 | 50,143,658               | 59,283,522                                                                      | 0.72729                                                           |
| 2010        | 28,372,722                                                     | 36,224,893               | 3,419,633                                                        | 19,070,128                           | 5,277,671                                                  | 24,347,799               | 27,767,433                                                                      | 0.67213                                                           |
| 2011        | 46,227,986                                                     | 58,917,981               | 5,770,076                                                        | 32,364,336                           | 8,884,299                                                  | 41,248,635               | 47,018,712                                                                      | 0.70010                                                           |
| 2012        | 31,691,239                                                     | 40,258,485               | 3,800,584                                                        | 21,610,826                           | 5,842,159                                                  | 27,452,985               | 31,253,569                                                                      | 0.68192                                                           |
| 2013        | 25,208,605                                                     | 33,601,828               | 5,625,800                                                        | 17,006,409                           | 5,662,296                                                  | 22,668,705               | 28,294,506                                                                      | 0.67463                                                           |
| 2014        | 29,563,677                                                     | 42,118,476               | 6,329,941                                                        | 19,792,726                           | 8,405,372                                                  | 28,198,097               | 34,528,038                                                                      | 0.66949                                                           |
| 2015        | 58,493,830                                                     | 82,627,624               | 5,450,447                                                        | 38,888,619                           | 16,044,939                                                 | 54,933,558               | 60,384,004                                                                      | 0.66483                                                           |
| 2016        | 17,360,535                                                     | 29,493,574               | 1,070,369                                                        | 11,473,660                           | 8,018,783                                                  | 19,492,442               | 20,562,812                                                                      | 0.66090                                                           |
| 2017        | 35,945,076                                                     | 61,406,817               | 2,498,739                                                        | 23,635,264                           | 16,742,070                                                 | 40,377,334               | 42,876,073                                                                      | 0.65754                                                           |
| 2018        | 47,284,225                                                     | 81,261,551               | 3,528,346                                                        | 30,944,111                           | 22,235,707                                                 | 53,179,818               | 56,708,165                                                                      | 0.65443                                                           |
| 2019        | 36,074,014                                                     | 80,565,150               | 1,942,682                                                        | 23,517,547                           | 29,004,878                                                 | 52,522,424               | 54,465,106                                                                      | 0.65192                                                           |
| 2020        | 9,993,533                                                      | 68,020,068               | 22,378                                                           | 6,484,805                            | 37,653,426                                                 | 44,138,230               | 44,160,609                                                                      | 0.64890                                                           |
| 2021 (6 Mo) | -                                                              | 36,669,504               | -                                                                | -                                    | 23,597,428                                                 | 23,597,428               | 23,597,428                                                                      | 0.64352                                                           |
| Totals:     |                                                                |                          |                                                                  |                                      |                                                            |                          |                                                                                 |                                                                   |
| Excl. ULAE  | 929,400,408                                                    | 1,355,374,250            | 279,074,897                                                      | 670,857,238                          | 294,053,659                                                | 964,910,897              | 1,243,985,794                                                                   | 0.71191                                                           |
| ULAE (d)    | N/A                                                            | N/A                      | N/A                                                              | -                                    | 14,872,032                                                 | 14,872,032               | N/A                                                                             | N/A                                                               |
| Incl. ULAE  | N/A                                                            | N/A                      | N/A                                                              | 670,857,238                          | 308,925,691                                                | 979,782,929              | N/A                                                                             | N/A                                                               |

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

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

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

(d) See Exhibit I, Sheet 7. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent rather than the three and one-half percent inflation assumed for loss and ALAE.

Summary of Estimated Outstanding Loss & ALAE  
Excluding ULAE ReserveImpact of Changes in Inflation / Investment / Tail Factor  
Evaluated As of June 30, 2021**After Including Additional Reserves Related to S.B. 1786**

|                                           |                                   |                                      |                                | Total<br>Loss & ALAE<br>Outstanding<br>After<br>Inflation and<br>Present Value<br>Adjustment |
|-------------------------------------------|-----------------------------------|--------------------------------------|--------------------------------|----------------------------------------------------------------------------------------------|
| Expected /<br>Alternative<br>-----<br>(1) | Inflation<br>Rate<br>-----<br>(2) | Investment<br>Return<br>-----<br>(3) | Tail<br>Factor<br>-----<br>(4) | -----<br>(5)                                                                                 |
| Expected (a)                              | 3.50%                             | 5.00%                                | 1.0975                         | 1,066,206,663                                                                                |
| Alternative # 1                           | 3.00%                             | 5.00%                                | 1.0975                         | 970,159,387                                                                                  |
| Alternative # 2                           | 4.00%                             | 5.00%                                | 1.0975                         | 1,178,899,993                                                                                |
| Alternative # 3                           | 7.50%                             | 9.00%                                | 1.0975                         | 1,069,847,020                                                                                |
| Alternative # 4                           | 3.50%                             | 5.00%                                | 1.1975                         | 1,169,800,953                                                                                |
| Alternative # 5                           | 3.50%                             | 5.00%                                | 1.0000                         | 965,490,593                                                                                  |

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

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

## Assumptions :

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

| Prospective Period Level Basis<br>Estimated Prospective Period<br>Loss & ALAE |                                                     |                                                 |                                              | Prospective Period Level Basis<br>Estimated Prospective Period<br>Loss & ALAE |                                                     |                                                 |                                              |
|-------------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------|----------------------------------------------|
| Calendar Year                                                                 | 2021 Level<br>Basis (a)<br>Before<br>Invest. Income | After Inflation<br>Before (b)<br>Invest. Income | After (c)<br>Inflation and<br>Invest. Income | Calendar Year                                                                 | 2021 Level<br>Basis (a)<br>Before<br>Invest. Income | After Inflation<br>Before (b)<br>Invest. Income | After (c)<br>Inflation and<br>Invest. Income |
| (1)                                                                           | (2)                                                 | (3)                                             | (4)                                          | (5)                                                                           | (6)                                                 | (7)                                             | (8)                                          |
| 2021                                                                          | 19,740,963                                          | 19,911,475                                      | 19,670,079                                   | 2071                                                                          | 11,222,579                                          | 62,677,283                                      | 5,465,693                                    |
| 2022                                                                          | 26,844,752                                          | 27,784,318                                      | 26,461,255                                   | 2072                                                                          | 10,689,331                                          | 61,788,601                                      | 5,131,615                                    |
| 2023                                                                          | 31,619,567                                          | 33,871,670                                      | 30,722,604                                   | 2073                                                                          | 10,137,012                                          | 60,646,835                                      | 4,796,943                                    |
| 2024                                                                          | 31,523,482                                          | 34,950,648                                      | 30,191,683                                   | 2074                                                                          | 9,616,296                                           | 59,545,145                                      | 4,485,527                                    |
| 2025                                                                          | 33,064,900                                          | 37,942,733                                      | 31,215,580                                   | 2075                                                                          | 9,362,588                                           | 60,003,255                                      | 4,304,797                                    |
| 2026                                                                          | 30,456,940                                          | 36,173,291                                      | 28,342,720                                   | 2076                                                                          | 9,143,290                                           | 60,648,733                                      | 4,143,910                                    |
| 2027                                                                          | 37,863,993                                          | 46,544,515                                      | 34,732,234                                   | 2077                                                                          | 8,140,499                                           | 55,886,978                                      | 3,636,720                                    |
| 2028                                                                          | 29,550,360                                          | 37,596,310                                      | 26,718,996                                   | 2078                                                                          | 7,664,772                                           | 54,462,698                                      | 3,375,275                                    |
| 2029                                                                          | 29,417,499                                          | 38,737,228                                      | 26,218,881                                   | 2079                                                                          | 7,203,431                                           | 52,976,064                                      | 3,126,802                                    |
| 2030                                                                          | 31,981,843                                          | 43,587,969                                      | 28,097,193                                   | 2080                                                                          | 7,038,110                                           | 53,571,854                                      | 3,011,397                                    |
| 2031                                                                          | 28,726,969                                          | 40,522,227                                      | 24,877,132                                   | 2081                                                                          | 6,306,867                                           | 49,686,074                                      | 2,659,970                                    |
| 2032                                                                          | 28,627,134                                          | 41,794,749                                      | 24,436,524                                   | 2082                                                                          | 5,885,839                                           | 47,992,098                                      | 2,446,935                                    |
| 2033                                                                          | 27,956,778                                          | 42,244,611                                      | 23,523,380                                   | 2083                                                                          | 5,732,039                                           | 48,373,868                                      | 2,348,953                                    |
| 2034                                                                          | 33,238,261                                          | 51,983,179                                      | 27,567,790                                   | 2084                                                                          | 5,111,378                                           | 44,645,740                                      | 2,064,687                                    |
| 2035                                                                          | 29,106,116                                          | 47,113,911                                      | 23,795,727                                   | 2085                                                                          | 4,835,177                                           | 43,711,401                                      | 1,925,217                                    |
| 2036                                                                          | 27,172,620                                          | 45,523,618                                      | 21,897,638                                   | 2086                                                                          | 4,380,232                                           | 40,984,519                                      | 1,719,156                                    |
| 2037                                                                          | 26,593,466                                          | 46,112,698                                      | 21,124,758                                   | 2087                                                                          | 4,030,970                                           | 39,036,661                                      | 1,559,477                                    |
| 2038                                                                          | 26,558,621                                          | 47,664,108                                      | 20,795,692                                   | 2088                                                                          | 3,713,196                                           | 37,217,849                                      | 1,416,016                                    |
| 2039                                                                          | 26,411,844                                          | 49,059,715                                      | 20,385,325                                   | 2089                                                                          | 3,401,541                                           | 35,287,382                                      | 1,278,636                                    |
| 2040                                                                          | 28,235,224                                          | 54,282,255                                      | 21,481,332                                   | 2090                                                                          | 3,280,500                                           | 35,222,824                                      | 1,215,521                                    |
| 2041                                                                          | 29,797,255                                          | 59,290,247                                      | 22,345,870                                   | 2091                                                                          | 2,857,739                                           | 31,757,557                                      | 1,043,749                                    |
| 2042                                                                          | 25,228,592                                          | 51,956,557                                      | 18,649,409                                   | 2092                                                                          | 2,586,907                                           | 29,754,018                                      | 931,334                                      |
| 2043                                                                          | 24,687,055                                          | 52,620,743                                      | 17,988,394                                   | 2093                                                                          | 2,334,211                                           | 27,787,227                                      | 828,353                                      |
| 2044                                                                          | 24,693,124                                          | 54,475,858                                      | 17,735,776                                   | 2094                                                                          | 2,090,359                                           | 25,755,294                                      | 731,219                                      |
| 2045                                                                          | 25,511,368                                          | 58,250,834                                      | 18,061,715                                   | 2095                                                                          | 1,902,391                                           | 24,259,709                                      | 655,960                                      |
| 2046                                                                          | 24,302,549                                          | 57,432,878                                      | 16,960,088                                   | 2096                                                                          | 1,680,143                                           | 22,175,458                                      | 571,051                                      |
| 2047                                                                          | 23,938,112                                          | 58,551,630                                      | 16,467,103                                   | 2097                                                                          | 1,513,431                                           | 20,674,218                                      | 507,040                                      |
| 2048                                                                          | 26,587,947                                          | 67,309,172                                      | 18,028,649                                   | 2098                                                                          | 1,319,085                                           | 18,650,035                                      | 435,616                                      |
| 2049                                                                          | 23,449,053                                          | 61,440,550                                      | 15,673,093                                   | 2099                                                                          | 1,164,529                                           | 17,041,095                                      | 379,081                                      |
| 2050                                                                          | 24,901,908                                          | 67,530,937                                      | 16,406,393                                   | 2100                                                                          | 1,028,376                                           | 15,575,415                                      | 329,978                                      |
| 2051                                                                          | 23,105,442                                          | 64,852,208                                      | 15,005,338                                   | 2101                                                                          | 885,054                                             | 13,873,868                                      | 279,933                                      |
| 2052                                                                          | 22,802,699                                          | 66,242,558                                      | 14,597,175                                   | 2102                                                                          | 754,815                                             | 12,246,413                                      | 235,329                                      |
| 2053                                                                          | 22,156,069                                          | 66,616,822                                      | 13,980,617                                   | 2103                                                                          | 647,187                                             | 10,867,722                                      | 198,891                                      |
| 2054                                                                          | 21,474,629                                          | 66,827,807                                      | 13,357,043                                   | 2104                                                                          | 556,006                                             | 9,663,370                                       | 168,429                                      |
| 2055                                                                          | 23,800,558                                          | 76,658,272                                      | 14,592,270                                   | 2105                                                                          | 465,433                                             | 8,372,335                                       | 138,978                                      |
| 2056                                                                          | 20,469,768                                          | 68,237,824                                      | 12,370,855                                   | 2106                                                                          | 383,654                                             | 7,142,821                                       | 112,922                                      |
| 2057                                                                          | 19,677,768                                          | 67,893,538                                      | 11,722,323                                   | 2107                                                                          | 319,894                                             | 6,164,197                                       | 92,810                                       |
| 2058                                                                          | 19,045,379                                          | 68,011,533                                      | 11,183,519                                   | 2108                                                                          | 266,216                                             | 5,309,384                                       | 76,133                                       |
| 2059                                                                          | 18,368,633                                          | 67,890,677                                      | 10,632,044                                   | 2109                                                                          | 219,323                                             | 4,527,253                                       | 61,827                                       |
| 2060                                                                          | 18,769,738                                          | 71,801,225                                      | 10,709,007                                   | 2110                                                                          | 163,563                                             | 3,494,433                                       | 45,450                                       |
| 2061                                                                          | 17,047,140                                          | 67,494,056                                      | 9,587,239                                    | 2111                                                                          | 131,694                                             | 2,912,030                                       | 36,071                                       |
| 2062                                                                          | 17,954,445                                          | 73,574,333                                      | 9,953,254                                    | 2112                                                                          | 100,714                                             | 2,304,953                                       | 27,192                                       |
| 2063                                                                          | 15,851,540                                          | 67,230,469                                      | 8,661,948                                    | 2113                                                                          | 78,756                                              | 1,865,509                                       | 20,960                                       |
| 2064                                                                          | 15,279,530                                          | 67,072,582                                      | 8,230,101                                    | 2114                                                                          | 64,407                                              | 1,579,012                                       | 16,896                                       |
| 2065                                                                          | 15,180,516                                          | 68,970,269                                      | 8,059,958                                    | 2115                                                                          | 41,993                                              | 1,065,552                                       | 10,859                                       |
| 2066                                                                          | 14,039,917                                          | 66,020,725                                      | 7,347,876                                    | 2116                                                                          | 34,536                                              | 907,007                                         | 8,803                                        |
| 2067                                                                          | 13,455,630                                          | 65,487,759                                      | 6,941,485                                    | 2117                                                                          | 27,123                                              | 737,231                                         | 6,814                                        |
| 2068                                                                          | 12,940,003                                          | 65,182,469                                      | 6,580,119                                    | 2118                                                                          | 19,157                                              | 538,929                                         | 4,744                                        |
| 2069                                                                          | 13,260,595                                          | 69,135,295                                      | 6,646,813                                    | 2119                                                                          | 12,164                                              | 354,185                                         | 2,969                                        |
| 2070                                                                          | 12,356,137                                          | 66,674,516                                      | 6,104,980                                    | 2120                                                                          | 5,313                                               | 160,123                                         | 1,279                                        |
| Subtotals:                                                                    | 1,194,824,432                                       | 2,774,135,568                                   | 896,836,978                                  | Subtotals:                                                                    | 160,549,819                                         | 1,331,882,221                                   | 68,073,919                                   |
|                                                                               |                                                     |                                                 |                                              | Totals - All Years                                                            | 1,355,374,250                                       | 4,106,017,789                                   | 964,910,897                                  |

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

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

(c) The inflated amounts before discount as shown in columns (3) and (7) are discounted to June 30, 2021 based on the assumed investment rate shown in Assumption # 2.



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

**After Including Additional Reserves Related to S.B. 1786**

Net of Estimated Reinsurance Recoveries / Recoverables

Evaluated As of June 30, 2021

| Birth Year  | Prior to Reinsurance Recovery                                               |                                        |                                                       | Actual Reinsurance Recovery (c)<br>@ 6/30/21 |                                  |                                           |                                                 | Net of Reinsurance Basis              |                                                                              |                                                                    |
|-------------|-----------------------------------------------------------------------------|----------------------------------------|-------------------------------------------------------|----------------------------------------------|----------------------------------|-------------------------------------------|-------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|
|             | Total O/S<br>Loss and Exp.<br>After Inflation<br>and P.V. (a)<br>Adjustment | Actual (b)<br>Paid Loss<br>and Expense | Current Value<br>Ultimate<br>Loss & ALAE<br>(2) + (3) | Specific<br>Excess<br>Recovered              | Aggregate<br>Excess<br>Recovered | Total<br>Excess<br>Recovered<br>(5) + (6) | Experience<br>Refund<br>Received<br>to Date (c) | Paid Loss<br>& Expense<br>(3)-(7)-(8) | Outstanding<br>Loss and<br>Expense<br>After Inflation<br>and P.V.<br>Col (2) | Indicated<br>Ultimate<br>After Inflation<br>and P.V.<br>(9) + (10) |
|             | (1)                                                                         | (3)                                    | (4)                                                   | (5)                                          | (6)                              | (7)                                       | (8)                                             | (9)                                   | (10)                                                                         | (11)                                                               |
|             |                                                                             |                                        |                                                       |                                              |                                  |                                           |                                                 |                                       |                                                                              |                                                                    |
| 1989        | 12,831,241                                                                  | 16,095,425                             | 28,926,665                                            |                                              |                                  |                                           |                                                 | 16,095,425                            | 12,831,241                                                                   | 28,926,665                                                         |
| 1990        | 7,856,388                                                                   | 7,279,050                              | 15,135,437                                            |                                              |                                  |                                           |                                                 | 7,279,050                             | 7,856,388                                                                    | 15,135,437                                                         |
| 1991        | 16,584,179                                                                  | 11,025,636                             | 27,609,816                                            |                                              |                                  |                                           |                                                 | 11,025,636                            | 16,584,179                                                                   | 27,609,816                                                         |
| 1992        | 34,530,537                                                                  | 19,025,458                             | 53,555,995                                            | -                                            | 477,375                          | 477,375                                   | -                                               | 18,548,083                            | 34,530,537                                                                   | 53,078,620                                                         |
| 1993        | 28,113,220                                                                  | 24,208,101                             | 52,321,321                                            | 11,408,065                                   | 10,000,000                       | 21,408,065                                | -                                               | 2,800,036                             | 28,113,220                                                                   | 30,913,256                                                         |
| 1994        | 13,784,830                                                                  | 8,533,160                              | 22,317,990                                            | 1,726,833                                    | -                                | 1,726,833                                 | 423,375                                         | 6,382,952                             | 13,784,830                                                                   | 20,167,782                                                         |
| 1995        | 22,008,750                                                                  | 12,923,794                             | 34,932,543                                            | 2,497,577                                    | -                                | 2,497,577                                 | 375,000                                         | 10,051,217                            | 22,008,750                                                                   | 32,059,967                                                         |
| 1996        | 21,483,690                                                                  | 11,559,470                             | 33,043,160                                            | 959,723                                      | -                                | 959,723                                   | 408,750                                         | 10,190,997                            | 21,483,690                                                                   | 31,674,687                                                         |
| 1997        | 31,809,145                                                                  | 15,094,946                             | 46,904,091                                            | 2,132,728                                    | -                                | 2,132,728                                 | 423,750                                         | 12,538,467                            | 31,809,145                                                                   | 44,347,613                                                         |
| 1998        | 49,184,701                                                                  | 26,132,191                             | 75,316,893                                            | 2,683,139                                    | -                                | 2,683,139                                 | -                                               | 23,449,053                            | 49,184,701                                                                   | 72,633,754                                                         |
| 1999        | 16,971,617                                                                  | 13,616,616                             | 30,588,233                                            | 3,143,106                                    | 2,856,684                        | 5,999,790                                 | -                                               | 7,616,826                             | 16,971,617                                                                   | 24,588,443                                                         |
| 2000        | 12,797,704                                                                  | 7,366,072                              | 20,163,776                                            | 2,150,848                                    | 259,047                          | 2,409,894                                 | -                                               | 4,956,177                             | 12,797,704                                                                   | 17,753,881                                                         |
| 2001        | 21,796,037                                                                  | 9,627,772                              | 31,423,809                                            | 2,708,409                                    | 259,047                          | 2,967,456                                 | -                                               | 6,660,316                             | 21,796,037                                                                   | 28,456,353                                                         |
| 2002        | 55,735,799                                                                  | 20,869,046                             | 76,604,845                                            | 7,573,122                                    | 5,382,417                        | 12,955,540                                | -                                               | 7,913,506                             | 55,735,799                                                                   | 63,649,305                                                         |
| 2003        | 12,590,330                                                                  | 5,946,758                              | 18,537,087                                            | 2,257,865                                    | -                                | 2,257,865                                 | -                                               | 3,688,893                             | 12,590,330                                                                   | 16,279,222                                                         |
| 2004        | 23,183,884                                                                  | 6,697,646                              | 29,881,529                                            |                                              |                                  |                                           |                                                 | 6,697,646                             | 23,183,884                                                                   | 29,881,529                                                         |
| 2005        | 27,031,894                                                                  | 10,281,825                             | 37,313,718                                            |                                              |                                  |                                           |                                                 | 10,281,825                            | 27,031,894                                                                   | 37,313,718                                                         |
| 2006        | 41,695,228                                                                  | 12,003,689                             | 53,698,917                                            |                                              |                                  |                                           |                                                 | 12,003,689                            | 41,695,228                                                                   | 53,698,917                                                         |
| 2007        | 29,723,687                                                                  | 12,913,329                             | 42,637,016                                            |                                              |                                  |                                           |                                                 | 12,913,329                            | 29,723,687                                                                   | 42,637,016                                                         |
| 2008        | 44,933,683                                                                  | 8,151,387                              | 53,085,071                                            |                                              |                                  |                                           |                                                 | 8,151,387                             | 44,933,683                                                                   | 53,085,071                                                         |
| 2009        | 53,192,539                                                                  | 10,489,864                             | 63,682,403                                            |                                              |                                  |                                           |                                                 | 10,489,864                            | 53,192,539                                                                   | 63,682,403                                                         |
| 2010        | 27,207,261                                                                  | 3,869,633                              | 31,076,894                                            |                                              |                                  |                                           |                                                 | 3,869,633                             | 27,207,261                                                                   | 31,076,894                                                         |
| 2011        | 45,536,421                                                                  | 6,820,076                              | 52,356,497                                            |                                              |                                  |                                           |                                                 | 6,820,076                             | 45,536,421                                                                   | 52,356,497                                                         |
| 2012        | 30,577,470                                                                  | 4,550,584                              | 35,128,053                                            |                                              |                                  |                                           |                                                 | 4,550,584                             | 30,577,470                                                                   | 35,128,053                                                         |
| 2013        | 24,530,759                                                                  | 6,675,800                              | 31,206,559                                            |                                              |                                  |                                           |                                                 | 6,675,800                             | 24,530,759                                                                   | 31,206,559                                                         |
| 2014        | 30,314,946                                                                  | 7,529,941                              | 37,844,887                                            |                                              |                                  |                                           |                                                 | 7,529,941                             | 30,314,946                                                                   | 37,844,887                                                         |
| 2015        | 60,153,141                                                                  | 6,800,447                              | 66,953,588                                            |                                              |                                  |                                           |                                                 | 6,800,447                             | 60,153,141                                                                   | 66,953,588                                                         |
| 2016        | 22,275,757                                                                  | 1,410,403                              | 23,686,160                                            |                                              |                                  |                                           |                                                 | 1,410,403                             | 22,275,757                                                                   | 23,686,160                                                         |
| 2017        | 46,333,354                                                                  | 3,398,739                              | 49,732,094                                            |                                              |                                  |                                           |                                                 | 3,398,739                             | 46,333,354                                                                   | 49,732,094                                                         |
| 2018        | 60,843,254                                                                  | 4,728,346                              | 65,571,600                                            |                                              |                                  |                                           |                                                 | 4,728,346                             | 60,843,254                                                                   | 65,571,600                                                         |
| 2019        | 60,274,217                                                                  | 2,542,682                              | 62,816,899                                            |                                              |                                  |                                           |                                                 | 2,542,682                             | 60,274,217                                                                   | 62,816,899                                                         |
| 2020        | 52,426,786                                                                  | 22,378                                 | 52,449,165                                            |                                              |                                  |                                           |                                                 | 22,378                                | 52,426,786                                                                   | 52,449,165                                                         |
| 2021 (6 Mo) | 27,894,216                                                                  | -                                      | 27,894,216                                            |                                              |                                  |                                           |                                                 | -                                     | 27,894,216                                                                   | 27,894,216                                                         |
| Totals:     |                                                                             |                                        |                                                       |                                              |                                  |                                           |                                                 |                                       |                                                                              |                                                                    |
| Excl. ULAE  | 1,066,206,663                                                               | 318,190,264                            | 1,384,396,928                                         | 39,241,415                                   | 19,234,570                       | 58,475,985                                | 1,630,875                                       | 258,083,404                           | 1,066,206,663                                                                | 1,324,290,068                                                      |
| ULAE (d)    |                                                                             |                                        |                                                       |                                              |                                  |                                           |                                                 | N/A                                   | 14,872,032                                                                   | N/A                                                                |
| Incl. ULAE  |                                                                             |                                        |                                                       |                                              |                                  |                                           |                                                 | N/A                                   | 1,081,078,695                                                                | N/A                                                                |

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

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

(c) See Exhibit I, Sheet 6b.

(d) See Exhibit I, Sheet 7.

## Summary of Actual Reinsurance Recovered

Evaluated As of June 30, 2021

| Birth Year                        | Specific Excess Reinsurance (a) |              |                            |            |            | Aggregate Excess Reinsurance (a) |              |                            |           |           | Experience Refund Received to Date (b) |
|-----------------------------------|---------------------------------|--------------|----------------------------|------------|------------|----------------------------------|--------------|----------------------------|-----------|-----------|----------------------------------------|
|                                   | Retention                       | Excess Layer | Actual Recovered @ 6/30/21 |            |            | Retention                        | Excess Layer | Actual Recovered @ 6/30/21 |           |           |                                        |
|                                   |                                 |              | AUL/RMS                    | Munich Re  | Gen Re     |                                  |              | AUL/RMS                    | Munich Re | Gen Re    |                                        |
| (1)                               | (2)                             | (3)          | (4)                        | (5)        | (6)        | (7)                              | (8)          | (9)                        | (10)      | (11)      | (12)                                   |
| 1989                              | 100%                            | N/A          |                            |            |            | 100%                             | N/A          |                            |           |           |                                        |
| 1990                              | 100%                            | N/A          |                            |            |            | 100%                             | N/A          |                            |           |           |                                        |
| 1991                              | 100%                            | N/A          |                            |            |            | 100%                             | N/A          |                            |           |           |                                        |
| 1992                              | 4,000,000                       | 2,500,000    | -                          |            |            | 21,530,000                       | 10,000,000   | 477,375                    |           |           |                                        |
| 1993                              | 4,000,000                       | 2,500,000    | 11,408,065                 |            |            | 21,530,000                       | 10,000,000   | 10,000,000                 |           |           |                                        |
| 1994                              | 4,000,000                       | 2,500,000    | 1,726,833                  |            |            | 21,530,000                       | 10,000,000   | -                          |           |           | 423,375                                |
| 1995                              | 4,000,000                       | 2,500,000    | 2,497,577                  |            |            | 19,940,000                       | 10,000,000   | -                          |           |           | 375,000                                |
| 1996                              | 4,000,000                       | 2,500,000    | 959,723                    |            |            | 19,940,000                       | 10,000,000   | -                          |           |           | 408,750                                |
| 1997                              | 4,000,000                       | 2,500,000    | 2,132,728                  |            |            | 22,900,000                       | 10,000,000   | -                          |           |           | 423,750                                |
| 1998                              | 4,250,000                       | 2,500,000    | 2,683,139                  |            |            | 23,500,000                       | 10,000,000   | -                          |           |           |                                        |
| 1999                              | 4,250,000                       | 2,500,000    |                            | 3,143,106  | -          | 20,000,000                       | 13,000,000   |                            | 2,597,638 | 259,047   |                                        |
| 2000                              | 4,250,000                       | 2,500,000    |                            | 2,150,848  | -          | 20,000,000                       | 13,000,000   |                            | -         | 259,047   |                                        |
| 2001                              | 4,250,000                       | 2,500,000    |                            | 2,708,409  | -          | 20,000,000                       | 13,000,000   |                            | -         | 259,047   |                                        |
| 2002                              | 4,250,000                       | 2,500,000    |                            |            | 7,573,122  | 23,637,681                       | 13,000,000   |                            |           | 5,382,417 |                                        |
| 2003                              | 4,250,000                       | 2,500,000    |                            |            | 2,257,865  | 25,144,928                       | 13,000,000   |                            |           | -         |                                        |
| 2004                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2005                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2006                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2007                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2008                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2009                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2010                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2011                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2012                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2013                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2014                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2015                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2016                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2017                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2018                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2019                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2020                              | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| 2021 (6 Mo)                       | 100%                            | N/A          |                            |            |            |                                  |              |                            |           |           |                                        |
| Totals:                           |                                 |              | 21,408,065                 | 8,002,362  | 9,830,987  |                                  |              | 10,477,375                 | 2,597,638 | 6,159,558 | 1,630,875                              |
| Total Specific & Aggregate Excess |                                 |              | 31,885,440                 | 10,600,000 | 15,990,545 |                                  |              |                            |           |           |                                        |

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

(b) Actual experience refund received to date.

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

## Assumptions:

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

| Year    | 2021 Level<br>Expense | Prospective<br>Loss Level<br>(Inflation)<br>Factor | Present<br>Value<br>Factor | Before Mortality                             |                                                                     | Weighted<br>Average<br>Probability<br>of Survival | After Mortality                              |                                                                     |
|---------|-----------------------|----------------------------------------------------|----------------------------|----------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------|
|         |                       |                                                    |                            | Prospective<br>Level<br>Expense<br>(2) x (3) | Present<br>Value of<br>Prospective<br>Level<br>Expense<br>(5) x (4) |                                                   | Prospective<br>Level<br>Expense<br>(5) x (7) | Present<br>Value of<br>Prospective<br>Level<br>Expense<br>(6) x (7) |
| (1)     | (2)                   | (3)                                                | (4)                        | (5)                                          | (6)                                                                 | (7)                                               | (8)                                          | (9)                                                                 |
| 1       | 767,120               | 1.015                                              | 0.976                      | 778,542                                      | 759,779                                                             | 0.9713                                            | 756,229                                      | 738,004                                                             |
| 2       | 767,120               | 1.045                                              | 0.929                      | 801,898                                      | 745,307                                                             | 0.9525                                            | 763,808                                      | 709,905                                                             |
| 3       | 767,120               | 1.077                                              | 0.885                      | 825,955                                      | 731,111                                                             | 0.9337                                            | 771,195                                      | 682,639                                                             |
| 4       | 767,120               | 1.109                                              | 0.843                      | 850,734                                      | 717,185                                                             | 0.9149                                            | 778,371                                      | 656,181                                                             |
| 5       | 767,120               | 1.142                                              | 0.803                      | 876,256                                      | 703,524                                                             | 0.8962                                            | 785,318                                      | 630,512                                                             |
| 6       | 767,120               | 1.177                                              | 0.765                      | 902,543                                      | 690,124                                                             | 0.8775                                            | 792,018                                      | 605,612                                                             |
| 7       | 767,120               | 1.212                                              | 0.728                      | 929,620                                      | 676,978                                                             | 0.8589                                            | 798,454                                      | 581,459                                                             |
| 8       | 767,120               | 1.248                                              | 0.694                      | 957,508                                      | 664,084                                                             | 0.8403                                            | 804,603                                      | 558,035                                                             |
| 9       | 767,120               | 1.286                                              | 0.661                      | 986,233                                      | 651,434                                                             | 0.8218                                            | 810,444                                      | 535,321                                                             |
| 10      | 767,120               | 1.324                                              | 0.629                      | 1,015,820                                    | 639,026                                                             | 0.8032                                            | 815,955                                      | 513,296                                                             |
| 11      | 767,120               | 1.364                                              | 0.599                      | 1,046,295                                    | 626,854                                                             | 0.7848                                            | 821,113                                      | 491,943                                                             |
| 12      | 767,120               | 1.405                                              | 0.571                      | 1,077,684                                    | 614,914                                                             | 0.7664                                            | 825,897                                      | 471,247                                                             |
| 13      | 767,120               | 1.447                                              | 0.543                      | 1,110,014                                    | 603,201                                                             | 0.7480                                            | 830,288                                      | 451,193                                                             |
| 14      | 767,120               | 1.490                                              | 0.518                      | 1,143,315                                    | 591,712                                                             | 0.7297                                            | 834,267                                      | 431,767                                                             |
| 15      | 767,120               | 1.535                                              | 0.493                      | 1,177,614                                    | 580,441                                                             | 0.7114                                            | 837,814                                      | 412,955                                                             |
| 16      | 767,120               | 1.581                                              | 0.469                      | 1,212,943                                    | 569,385                                                             | 0.6933                                            | 840,908                                      | 394,743                                                             |
| 17      | 767,120               | 1.629                                              | 0.447                      | 1,249,331                                    | 558,540                                                             | 0.6752                                            | 843,528                                      | 377,117                                                             |
| 18      | 767,120               | 1.677                                              | 0.426                      | 1,286,811                                    | 547,901                                                             | 0.6572                                            | 845,647                                      | 360,061                                                             |
| 19      | 767,120               | 1.728                                              | 0.406                      | 1,325,415                                    | 537,465                                                             | 0.6392                                            | 847,241                                      | 343,562                                                             |
| 20      | 767,120               | 1.780                                              | 0.386                      | 1,365,178                                    | 527,227                                                             | 0.6214                                            | 848,280                                      | 327,603                                                             |
| 21      | 767,120               | 1.833                                              | 0.368                      | 1,406,133                                    | 517,185                                                             | 0.6036                                            | 848,735                                      | 312,170                                                             |
| 22      | 767,120               | 1.888                                              | 0.350                      | 1,448,317                                    | 507,334                                                             | 0.5859                                            | 848,577                                      | 297,250                                                             |
| 23      | 767,120               | 1.945                                              | 0.334                      | 1,491,767                                    | 497,670                                                             | 0.5683                                            | 847,774                                      | 282,827                                                             |
| 24      | 767,120               | 2.003                                              | 0.318                      | 1,536,520                                    | 488,191                                                             | 0.5508                                            | 846,292                                      | 268,888                                                             |
| 25      | 767,120               | 2.063                                              | 0.303                      | 1,582,615                                    | 478,892                                                             | 0.5334                                            | 844,097                                      | 255,420                                                             |
| 26      | 767,120               | 2.125                                              | 0.288                      | 1,630,094                                    | 469,770                                                             | 0.5160                                            | 841,157                                      | 242,410                                                             |
| 27      | 767,120               | 2.189                                              | 0.274                      | 1,678,996                                    | 460,822                                                             | 0.4988                                            | 837,438                                      | 229,846                                                             |
| 28      | 767,120               | 2.254                                              | 0.261                      | 1,729,366                                    | 452,045                                                             | 0.4816                                            | 832,910                                      | 217,717                                                             |
| 29      | 767,120               | 2.322                                              | 0.249                      | 1,781,247                                    | 443,434                                                             | 0.4646                                            | 827,541                                      | 206,013                                                             |
| 30      | 767,120               | 2.392                                              | 0.237                      | 1,834,685                                    | 434,988                                                             | 0.4477                                            | 821,301                                      | 194,723                                                             |
| 31      | 767,120               | 2.463                                              | 0.226                      | 1,889,725                                    | 426,702                                                             | 0.4308                                            | 814,164                                      | 183,839                                                             |
| 32      | 767,120               | 2.537                                              | 0.215                      | 1,946,417                                    | 418,575                                                             | 0.4141                                            | 806,102                                      | 173,351                                                             |
| 33      | 767,120               | 2.613                                              | 0.205                      | 2,004,809                                    | 410,602                                                             | 0.3976                                            | 797,091                                      | 163,251                                                             |
| 34      | 767,120               | 2.692                                              | 0.195                      | 2,064,954                                    | 402,781                                                             | 0.3812                                            | 787,108                                      | 153,530                                                             |
| 35      | 767,120               | 2.773                                              | 0.186                      | 2,126,902                                    | 395,109                                                             | 0.3649                                            | 776,132                                      | 144,180                                                             |
| 36      | 767,120               | 2.856                                              | 0.177                      | 2,190,709                                    | 387,583                                                             | 0.3488                                            | 764,147                                      | 135,194                                                             |
| 37      | 767,120               | 2.941                                              | 0.168                      | 2,256,431                                    | 380,200                                                             | 0.3329                                            | 751,138                                      | 126,564                                                             |
| 38      | 767,120               | 3.030                                              | 0.160                      | 2,324,124                                    | 372,959                                                             | 0.3172                                            | 737,098                                      | 118,284                                                             |
| 39      | 767,120               | 3.121                                              | 0.153                      | 2,393,847                                    | 365,855                                                             | 0.3016                                            | 722,023                                      | 110,348                                                             |
| 40      | 767,120               | 3.214                                              | 0.146                      | 2,465,663                                    | 358,886                                                             | 0.2863                                            | 705,917                                      | 102,749                                                             |
| 41      | 767,120               | 3.311                                              | 0.139                      | 2,539,633                                    | 352,050                                                             | 0.2712                                            | 688,794                                      | 95,482                                                              |
| 42      | 767,120               | 3.410                                              | 0.132                      | 2,615,822                                    | 345,344                                                             | 0.2564                                            | 670,676                                      | 88,544                                                              |
| 43      | 767,120               | 3.512                                              | 0.126                      | 2,694,296                                    | 338,766                                                             | 0.2418                                            | 651,591                                      | 81,927                                                              |
| 44      | 767,120               | 3.618                                              | 0.120                      | 2,775,125                                    | 332,314                                                             | 0.2276                                            | 631,576                                      | 75,630                                                              |
| 45      | 767,120               | 3.726                                              | 0.114                      | 2,858,379                                    | 325,984                                                             | 0.2136                                            | 610,680                                      | 69,645                                                              |
| 46      | 767,120               | 3.838                                              | 0.109                      | 2,944,130                                    | 319,775                                                             | 0.2000                                            | 588,957                                      | 63,969                                                              |
| 47      | 767,120               | 3.953                                              | 0.103                      | 3,032,454                                    | 313,684                                                             | 0.1868                                            | 566,477                                      | 58,598                                                              |
| 48      | 767,120               | 4.072                                              | 0.099                      | 3,123,428                                    | 307,709                                                             | 0.1739                                            | 543,313                                      | 53,525                                                              |
| 49      | 767,120               | 4.194                                              | 0.094                      | 3,217,131                                    | 301,848                                                             | 0.1615                                            | 519,548                                      | 48,747                                                              |
| 50      | 767,120               | 4.320                                              | 0.089                      | 3,313,645                                    | 296,098                                                             | 0.1495                                            | 495,277                                      | 44,257                                                              |
| Totals: | 38,356,000            |                                                    |                            | 87,817,073                                   | 24,639,344                                                          |                                                   | 38,275,007                                   | 14,872,032                                                          |

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 @ 6/30/21 1,355,374,250

| Calendar Year | Estimated<br>Prospective Period<br>Payments<br>2021 Level Basis (a) | Calendar Year      | Estimated<br>Prospective Period<br>Payments<br>2021 Level Basis (a) |
|---------------|---------------------------------------------------------------------|--------------------|---------------------------------------------------------------------|
| -----         | -----                                                               | -----              | -----                                                               |
| (1)           | (2)                                                                 | (3)                | (4)                                                                 |
| 2021          | 19,740,963                                                          | 2071               | 11,222,579                                                          |
| 2022          | 26,844,752                                                          | 2072               | 10,689,331                                                          |
| 2023          | 31,619,567                                                          | 2073               | 10,137,012                                                          |
| 2024          | 31,523,482                                                          | 2074               | 9,616,296                                                           |
| 2025          | 33,064,900                                                          | 2075               | 9,362,588                                                           |
| 2026          | 30,456,940                                                          | 2076               | 9,143,290                                                           |
| 2027          | 37,863,993                                                          | 2077               | 8,140,499                                                           |
| 2028          | 29,550,360                                                          | 2078               | 7,664,772                                                           |
| 2029          | 29,417,499                                                          | 2079               | 7,203,431                                                           |
| 2030          | 31,981,843                                                          | 2080               | 7,038,110                                                           |
| 2031          | 28,726,969                                                          | 2081               | 6,306,867                                                           |
| 2032          | 28,627,134                                                          | 2082               | 5,885,839                                                           |
| 2033          | 27,956,778                                                          | 2083               | 5,732,039                                                           |
| 2034          | 33,238,261                                                          | 2084               | 5,111,378                                                           |
| 2035          | 29,106,116                                                          | 2085               | 4,835,177                                                           |
| 2036          | 27,172,620                                                          | 2086               | 4,380,232                                                           |
| 2037          | 26,593,466                                                          | 2087               | 4,030,970                                                           |
| 2038          | 26,558,621                                                          | 2088               | 3,713,196                                                           |
| 2039          | 26,411,844                                                          | 2089               | 3,401,541                                                           |
| 2040          | 28,235,224                                                          | 2090               | 3,280,500                                                           |
| 2041          | 29,797,255                                                          | 2091               | 2,857,739                                                           |
| 2042          | 25,228,592                                                          | 2092               | 2,586,907                                                           |
| 2043          | 24,687,055                                                          | 2093               | 2,334,211                                                           |
| 2044          | 24,693,124                                                          | 2094               | 2,090,359                                                           |
| 2045          | 25,511,368                                                          | 2095               | 1,902,391                                                           |
| 2046          | 24,302,549                                                          | 2096               | 1,680,143                                                           |
| 2047          | 23,938,112                                                          | 2097               | 1,513,431                                                           |
| 2048          | 26,587,947                                                          | 2098               | 1,319,085                                                           |
| 2049          | 23,449,053                                                          | 2099               | 1,164,529                                                           |
| 2050          | 24,901,908                                                          | 2100               | 1,028,376                                                           |
| 2051          | 23,105,442                                                          | 2101               | 885,054                                                             |
| 2052          | 22,802,699                                                          | 2102               | 754,815                                                             |
| 2053          | 22,156,069                                                          | 2103               | 647,187                                                             |
| 2054          | 21,474,629                                                          | 2104               | 556,006                                                             |
| 2055          | 23,800,558                                                          | 2105               | 465,433                                                             |
| 2056          | 20,469,768                                                          | 2106               | 383,654                                                             |
| 2057          | 19,677,768                                                          | 2107               | 319,894                                                             |
| 2058          | 19,045,379                                                          | 2108               | 266,216                                                             |
| 2059          | 18,368,633                                                          | 2109               | 219,323                                                             |
| 2060          | 18,769,738                                                          | 2110               | 163,563                                                             |
| 2061          | 17,047,140                                                          | 2111               | 131,694                                                             |
| 2062          | 17,954,445                                                          | 2112               | 100,714                                                             |
| 2063          | 15,851,540                                                          | 2113               | 78,756                                                              |
| 2064          | 15,279,530                                                          | 2114               | 64,407                                                              |
| 2065          | 15,180,516                                                          | 2115               | 41,993                                                              |
| 2066          | 14,039,917                                                          | 2116               | 34,536                                                              |
| 2067          | 13,455,630                                                          | 2117               | 27,123                                                              |
| 2068          | 12,940,003                                                          | 2118               | 19,157                                                              |
| 2069          | 13,260,595                                                          | 2119               | 12,164                                                              |
| 2070          | 12,356,137                                                          | 2120               | 5,313                                                               |
| Subtotals:    | 1,194,824,432                                                       | Subtotals:         | 160,549,819                                                         |
|               |                                                                     | Totals - All Years | 1,355,374,250                                                       |

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>2019 | BY<br>2020 | BY<br>2021 | Totals<br>All BY'S (c) |
|-----------------------|------------|------------|------------|------------------------|
| -----                 | -----      | -----      | -----      | -----                  |
| (1)                   | (2)        | (3)        | (4)        | (5)                    |
| Reserve @ 6/30/21 (a) | 80,565,150 | 68,020,068 | 36,669,504 | 1,355,374,250          |

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

|                         |            |            |            |               |
|-------------------------|------------|------------|------------|---------------|
| 2021                    | 840,942    | 525,874    | 124,688    | 19,740,963    |
| 2022                    | 1,488,213  | 1,394,459  | 560,733    | 26,844,752    |
| 2023                    | 1,390,051  | 1,233,885  | 743,447    | 31,619,567    |
| 2024                    | 1,369,604  | 1,152,498  | 657,838    | 31,523,482    |
| 2025                    | 1,141,665  | 1,135,546  | 614,447    | 33,064,900    |
| 2026                    | 1,063,625  | 946,560    | 605,409    | 30,456,940    |
| 2027                    | 963,634    | 881,856    | 504,652    | 37,863,993    |
| 2028                    | 947,822    | 798,954    | 470,156    | 29,550,360    |
| 2029                    | 1,079,567  | 785,844    | 425,957    | 29,417,499    |
| 2030                    | 1,342,221  | 895,074    | 418,968    | 31,981,843    |
| 2031                    | 1,167,487  | 1,112,842  | 477,203    | 28,726,969    |
| 2032                    | 1,105,229  | 967,969    | 593,304    | 28,627,134    |
| 2033                    | 1,214,791  | 916,351    | 516,066    | 27,956,778    |
| 2034                    | 1,368,703  | 1,007,190  | 488,546    | 33,238,261    |
| 2035                    | 1,133,077  | 1,134,799  | 536,976    | 29,106,116    |
| 2036                    | 1,161,294  | 939,439    | 605,010    | 27,172,620    |
| 2037                    | 1,141,464  | 962,834    | 500,856    | 26,593,466    |
| 2038                    | 1,148,496  | 946,394    | 513,329    | 26,558,621    |
| 2039                    | 1,109,528  | 952,224    | 504,563    | 26,411,844    |
| 2040                    | 1,342,607  | 919,915    | 507,672    | 28,235,224    |
| 2041                    | 1,232,065  | 1,113,162  | 490,446    | 29,797,255    |
| 2042                    | 1,319,471  | 1,021,511  | 593,475    | 25,228,592    |
| 2043                    | 1,395,424  | 1,093,980  | 544,612    | 24,687,055    |
| 2044                    | 1,356,333  | 1,156,953  | 583,248    | 24,693,124    |
| 2045                    | 1,358,703  | 1,124,543  | 616,822    | 25,511,368    |
| 2046                    | 1,383,753  | 1,126,508  | 599,543    | 24,302,549    |
| 2047                    | 1,273,005  | 1,147,276  | 600,590    | 23,938,112    |
| 2048                    | 1,310,291  | 1,055,455  | 611,663    | 26,587,947    |
| 2049                    | 1,190,216  | 1,086,369  | 562,709    | 23,449,053    |
| 2050                    | 1,753,615  | 986,814    | 579,190    | 24,901,908    |
| 2051                    | 1,746,320  | 1,453,931  | 526,113    | 23,105,442    |
| 2052                    | 1,699,918  | 1,447,883  | 775,154    | 22,802,699    |
| 2053                    | 1,659,396  | 1,409,410  | 771,929    | 22,156,069    |
| 2054                    | 1,609,254  | 1,375,813  | 751,418    | 21,474,629    |
| 2055                    | 1,587,720  | 1,334,241  | 733,506    | 23,800,558    |
| 2056                    | 1,537,290  | 1,316,386  | 711,342    | 20,469,768    |
| 2057                    | 1,515,325  | 1,274,575  | 701,823    | 19,677,768    |
| 2058                    | 1,438,984  | 1,256,364  | 679,531    | 19,045,379    |
| 2059                    | 1,386,231  | 1,193,069  | 669,822    | 18,368,633    |
| 2060                    | 1,334,755  | 1,149,331  | 636,077    | 18,769,738    |
| 2061                    | 1,291,242  | 1,106,652  | 612,758    | 17,047,140    |
| 2062                    | 1,286,162  | 1,070,575  | 590,004    | 17,954,445    |
| 2063                    | 1,255,651  | 1,066,363  | 570,770    | 15,851,540    |
| 2064                    | 1,215,806  | 1,041,067  | 568,525    | 15,279,530    |
| 2065                    | 1,158,204  | 1,008,031  | 555,038    | 15,180,516    |
| 2066                    | 1,123,229  | 960,273    | 537,425    | 14,039,917    |
| 2067                    | 1,108,830  | 931,275    | 511,963    | 13,455,630    |
| 2068                    | 1,068,009  | 919,337    | 496,503    | 12,940,003    |
| 2069                    | 1,038,549  | 885,492    | 490,138    | 13,260,595    |
| 2070                    | 1,008,670  | 861,066    | 472,094    | 12,356,137    |
| Subtotals 2021 to 2070: | 64,162,445 | 53,584,211 | 28,514,050 | 1,194,824,432 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>2019 | BY<br>2020 | BY<br>2021 | Totals<br>All BY'S (c) |
|-----------------------|------------|------------|------------|------------------------|
| (1)                   | (2)        | (3)        | (4)        | (5)                    |
| Reserve @ 6/30/21 (a) | 80,565,150 | 68,020,068 | 36,669,504 | 1,355,374,250          |

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

|                         |            |            |            |               |
|-------------------------|------------|------------|------------|---------------|
| 2071                    | 968,248    | 836,293    | 459,072    | 11,222,579    |
| 2072                    | 932,159    | 802,779    | 445,864    | 10,689,331    |
| 2073                    | 893,013    | 772,858    | 427,996    | 10,137,012    |
| 2074                    | 852,533    | 740,401    | 412,044    | 9,616,296     |
| 2075                    | 820,262    | 706,839    | 394,740    | 9,362,588     |
| 2076                    | 787,255    | 680,083    | 376,847    | 9,143,290     |
| 2077                    | 777,689    | 652,717    | 362,582    | 8,140,499     |
| 2078                    | 740,720    | 644,786    | 347,992    | 7,664,772     |
| 2079                    | 694,034    | 614,135    | 343,763    | 7,203,431     |
| 2080                    | 662,165    | 575,427    | 327,422    | 7,038,110     |
| 2081                    | 626,662    | 549,004    | 306,785    | 6,306,867     |
| 2082                    | 599,060    | 519,568    | 292,698    | 5,885,839     |
| 2083                    | 573,487    | 496,683    | 277,004    | 5,732,039     |
| 2084                    | 541,281    | 475,481    | 264,803    | 5,111,378     |
| 2085                    | 515,223    | 448,779    | 253,500    | 4,835,177     |
| 2086                    | 474,382    | 427,174    | 239,263    | 4,380,232     |
| 2087                    | 453,396    | 393,313    | 227,745    | 4,030,970     |
| 2088                    | 422,468    | 375,913    | 209,692    | 3,713,196     |
| 2089                    | 392,265    | 350,271    | 200,415    | 3,401,541     |
| 2090                    | 372,365    | 325,229    | 186,744    | 3,280,500     |
| 2091                    | 345,008    | 308,730    | 173,394    | 2,857,739     |
| 2092                    | 323,594    | 286,048    | 164,597    | 2,586,907     |
| 2093                    | 293,567    | 268,293    | 152,505    | 2,334,211     |
| 2094                    | 272,295    | 243,398    | 143,039    | 2,090,359     |
| 2095                    | 250,873    | 225,761    | 129,766    | 1,902,391     |
| 2096                    | 224,513    | 208,000    | 120,363    | 1,680,143     |
| 2097                    | 209,820    | 186,145    | 110,894    | 1,513,431     |
| 2098                    | 188,161    | 173,963    | 99,242     | 1,319,085     |
| 2099                    | 170,615    | 156,005    | 92,747     | 1,164,529     |
| 2100                    | 150,461    | 141,458    | 83,173     | 1,028,376     |
| 2101                    | 135,456    | 124,748    | 75,417     | 885,054       |
| 2102                    | 119,698    | 112,307    | 66,508     | 754,815       |
| 2103                    | 102,771    | 99,243     | 59,876     | 647,187       |
| 2104                    | 90,504     | 85,208     | 52,910     | 556,006       |
| 2105                    | 78,347     | 75,037     | 45,428     | 465,433       |
| 2106                    | 67,119     | 64,958     | 40,005     | 383,654       |
| 2107                    | 56,259     | 55,649     | 34,632     | 319,894       |
| 2108                    | 47,507     | 46,645     | 29,669     | 266,216       |
| 2109                    | 39,179     | 39,388     | 24,868     | 219,323       |
| 2110                    | 31,443     | 32,483     | 21,000     | 163,563       |
| 2111                    | 25,476     | 26,070     | 17,318     | 131,694       |
| 2112                    | 20,237     | 21,122     | 13,899     | 100,714       |
| 2113                    | 15,910     | 16,779     | 11,261     | 78,756        |
| 2114                    | 12,074     | 13,191     | 8,945      | 64,407        |
| 2115                    | 9,343      | 10,010     | 7,033      | 41,993        |
| 2116                    | 6,818      | 7,747      | 5,337      | 34,536        |
| 2117                    | 4,973      | 5,653      | 4,130      | 27,123        |
| 2118                    | 12,020     | 4,123      | 3,014      | 19,157        |
| 2119                    | -          | 9,966      | 2,198      | 12,164        |
| 2120                    | -          | -          | 5,313      | 5,313         |
| Subtotals 2071 to 2120: | 16,402,706 | 14,435,857 | 8,155,454  | 160,549,819   |
| Totals 2021 to 2120:    | 80,565,150 | 68,020,068 | 36,669,504 | 1,355,374,250 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>2009 | BY<br>2010 | BY<br>2011 | BY<br>2012 | BY<br>2013 | BY<br>2014 | BY<br>2015 | BY<br>2016 | BY<br>2017 | BY<br>2018 |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| -----                 | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      |
| (1)                   | (2)        | (3)        | (4)        | (5)        | (6)        | (7)        | (8)        | (9)        | (10)       | (11)       |
| Reserve @ 6/30/21 (a) | 68,945,751 | 36,224,893 | 58,917,981 | 40,258,485 | 33,601,828 | 42,118,476 | 82,627,624 | 29,493,574 | 61,406,817 | 81,261,551 |

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

|                         |            |            |            |            |            |            |            |            |            |            |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2021                    | 932,493    | 531,331    | 1,122,136  | 732,028    | 222,422    | 303,499    | 629,681    | 265,191    | 550,410    | 765,601    |
| 2022                    | 874,255    | 253,041    | 803,891    | 472,225    | 437,545    | 549,935    | 1,173,275  | 442,112    | 1,084,627  | 1,430,205  |
| 2023                    | 1,682,666  | 576,179    | 1,302,215  | 638,575    | 498,362    | 540,912    | 1,062,977  | 411,891    | 904,116    | 1,409,167  |
| 2024                    | 1,638,112  | 568,647    | 1,257,661  | 622,575    | 619,612    | 616,097    | 1,045,535  | 373,169    | 842,314    | 1,174,644  |
| 2025                    | 1,787,202  | 634,312    | 1,410,149  | 721,203    | 538,949    | 765,991    | 1,190,861  | 367,046    | 763,128    | 1,094,349  |
| 2026                    | 1,580,218  | 557,086    | 1,186,606  | 601,301    | 510,209    | 666,272    | 1,480,593  | 418,065    | 750,606    | 991,470    |
| 2027                    | 2,146,255  | 718,872    | 1,633,899  | 874,355    | 560,786    | 630,742    | 1,287,845  | 519,778    | 854,939    | 975,201    |
| 2028                    | 1,503,578  | 543,048    | 1,112,705  | 573,789    | 631,837    | 693,268    | 1,219,169  | 452,112    | 1,062,942  | 1,110,752  |
| 2029                    | 1,479,555  | 537,689    | 1,083,732  | 564,940    | 523,064    | 781,104    | 1,340,026  | 428,002    | 924,565    | 1,380,993  |
| 2030                    | 1,712,575  | 640,056    | 1,276,757  | 702,637    | 536,090    | 646,634    | 1,509,805  | 470,431    | 875,261    | 1,201,212  |
| 2031                    | 1,771,113  | 532,419    | 1,018,278  | 538,283    | 526,936    | 662,738    | 1,249,887  | 530,033    | 962,027    | 1,137,155  |
| 2032                    | 1,737,559  | 716,914    | 992,901    | 529,647    | 530,182    | 651,421    | 1,281,013  | 438,786    | 1,083,914  | 1,249,882  |
| 2033                    | 1,687,890  | 705,716    | 1,192,271  | 515,329    | 512,193    | 655,434    | 1,259,139  | 449,714    | 897,314    | 1,408,240  |
| 2034                    | 2,158,122  | 846,002    | 1,468,741  | 1,001,723  | 619,790    | 633,195    | 1,266,896  | 442,035    | 919,660    | 1,165,807  |
| 2035                    | 1,771,244  | 748,601    | 1,278,196  | 862,430    | 568,760    | 766,211    | 1,223,910  | 444,758    | 903,957    | 1,194,839  |
| 2036                    | 1,638,133  | 675,219    | 1,102,939  | 751,949    | 609,110    | 703,126    | 1,481,019  | 429,667    | 909,526    | 1,174,437  |
| 2037                    | 1,596,742  | 678,122    | 1,075,155  | 731,607    | 644,172    | 753,007    | 1,359,080  | 519,928    | 878,665    | 1,181,672  |
| 2038                    | 1,562,697  | 668,767    | 1,230,250  | 714,308    | 626,127    | 796,353    | 1,455,497  | 477,120    | 1,063,248  | 1,141,578  |
| 2039                    | 1,515,233  | 657,512    | 1,198,020  | 937,555    | 627,221    | 774,044    | 1,539,280  | 510,968    | 975,706    | 1,381,391  |
| 2040                    | 1,665,912  | 733,261    | 1,332,708  | 1,034,848  | 638,784    | 775,397    | 1,496,160  | 540,381    | 1,044,925  | 1,267,655  |
| 2041                    | 1,861,720  | 769,305    | 1,305,972  | 1,085,549  | 587,660    | 789,692    | 1,498,774  | 525,243    | 1,105,074  | 1,357,585  |
| 2042                    | 1,396,093  | 626,434    | 1,102,621  | 872,317    | 604,872    | 726,490    | 1,526,406  | 526,161    | 1,074,118  | 1,435,733  |
| 2043                    | 1,357,238  | 616,029    | 1,076,261  | 851,304    | 549,442    | 747,769    | 1,404,241  | 535,861    | 1,075,994  | 1,395,513  |
| 2044                    | 1,324,489  | 666,441    | 1,052,964  | 832,873    | 809,525    | 679,243    | 1,445,371  | 492,974    | 1,095,832  | 1,397,951  |
| 2045                    | 1,389,525  | 706,709    | 1,134,795  | 877,097    | 806,157    | 1,000,769  | 1,312,917  | 507,413    | 1,008,128  | 1,423,724  |
| 2046                    | 1,243,302  | 643,164    | 1,000,162  | 790,344    | 784,736    | 996,606    | 1,934,398  | 460,914    | 1,037,655  | 1,309,778  |
| 2047                    | 1,211,275  | 632,661    | 978,026    | 772,777    | 766,030    | 970,124    | 1,926,351  | 679,091    | 942,565    | 1,348,140  |
| 2048                    | 1,505,334  | 733,395    | 1,080,615  | 901,315    | 742,883    | 946,999    | 1,875,165  | 676,266    | 1,388,736  | 1,224,597  |
| 2049                    | 1,133,312  | 609,234    | 927,808    | 732,345    | 732,942    | 918,384    | 1,830,465  | 658,297    | 1,382,959  | 1,804,271  |
| 2050                    | 1,242,987  | 669,540    | 1,042,565  | 806,769    | 709,662    | 906,094    | 1,775,155  | 642,605    | 1,346,212  | 1,796,765  |
| 2051                    | 1,062,185  | 586,434    | 881,265    | 695,179    | 699,522    | 877,315    | 1,751,400  | 623,187    | 1,314,121  | 1,749,022  |
| 2052                    | 1,027,262  | 574,970    | 858,424    | 677,020    | 664,281    | 864,779    | 1,695,772  | 614,848    | 1,274,412  | 1,707,330  |
| 2053                    | 996,755    | 564,120    | 837,825    | 660,914    | 639,928    | 821,212    | 1,671,542  | 595,319    | 1,257,359  | 1,655,740  |
| 2054                    | 958,670    | 607,270    | 813,451    | 641,475    | 616,166    | 791,106    | 1,587,331  | 586,813    | 1,217,422  | 1,633,583  |
| 2055                    | 1,260,975  | 731,276    | 968,507    | 789,566    | 596,079    | 761,730    | 1,529,139  | 557,250    | 1,200,027  | 1,581,697  |
| 2056                    | 939,317    | 583,213    | 879,845    | 608,502    | 593,733    | 736,898    | 1,472,357  | 536,821    | 1,139,571  | 1,559,097  |
| 2057                    | 902,179    | 570,171    | 854,341    | 589,845    | 579,649    | 733,998    | 1,424,358  | 516,887    | 1,097,794  | 1,480,551  |
| 2058                    | 868,925    | 557,655    | 883,668    | 573,026    | 561,255    | 716,586    | 1,418,754  | 500,037    | 1,057,029  | 1,426,274  |
| 2059                    | 839,080    | 545,603    | 860,930    | 557,897    | 534,664    | 693,847    | 1,385,098  | 498,069    | 1,022,570  | 1,373,312  |
| 2060                    | 900,191    | 587,957    | 936,949    | 643,104    | 518,518    | 660,974    | 1,341,145  | 486,254    | 1,018,547  | 1,328,542  |
| 2061                    | 771,517    | 519,586    | 810,537    | 559,350    | 511,871    | 641,014    | 1,277,605  | 470,824    | 994,385    | 1,323,315  |
| 2062                    | 930,941    | 582,532    | 853,286    | 629,777    | 493,027    | 632,797    | 1,239,025  | 448,517    | 962,830    | 1,291,923  |
| 2063                    | 708,691    | 493,755    | 761,854    | 525,783    | 479,427    | 609,501    | 1,223,141  | 434,973    | 917,214    | 1,250,926  |
| 2064                    | 677,981    | 480,715    | 737,520    | 509,155    | 465,634    | 592,688    | 1,178,112  | 429,397    | 889,516    | 1,191,661  |
| 2065                    | 699,732    | 499,889    | 773,603    | 528,817    | 446,974    | 575,637    | 1,145,615  | 413,589    | 878,113    | 1,155,675  |
| 2066                    | 618,033    | 454,402    | 688,890    | 476,202    | 430,314    | 552,568    | 1,112,655  | 402,180    | 845,786    | 1,140,860  |
| 2067                    | 588,823    | 441,128    | 664,597    | 459,878    | 412,243    | 531,973    | 1,068,066  | 390,610    | 822,455    | 1,098,860  |
| 2068                    | 561,921    | 428,160    | 641,524    | 444,776    | 393,556    | 509,632    | 1,028,257  | 374,956    | 798,793    | 1,068,549  |
| 2069                    | 658,564    | 471,104    | 657,529    | 487,080    | 378,659    | 486,531    | 985,075    | 360,981    | 766,782    | 1,037,807  |
| 2070                    | 562,799    | 440,713    | 661,956    | 456,398    | 363,422    | 468,114    | 940,422    | 345,821    | 738,202    | 996,217    |
| Subtotals 2021 to 2070: | 62,641,370 | 29,916,361 | 50,807,498 | 34,157,737 | 28,454,985 | 35,306,452 | 68,555,759 | 24,223,347 | 49,922,050 | 65,381,247 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>2009 | BY<br>2010 | BY<br>2011 | BY<br>2012 | BY<br>2013 | BY<br>2014 | BY<br>2015 | BY<br>2016 | BY<br>2017 | BY<br>2018 |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1)                   | (2)        | (3)        | (4)        | (5)        | (6)        | (7)        | (8)        | (9)        | (10)       | (11)       |
| Reserve @ 6/30/21 (a) | 68,945,751 | 36,224,893 | 58,917,981 | 40,258,485 | 33,601,828 | 42,118,476 | 82,627,624 | 29,493,574 | 61,406,817 | 81,261,551 |

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

|                         |            |            |            |            |            |            |            |            |            |            |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2071                    | 478,974    | 387,617    | 568,785    | 396,511    | 359,006    | 449,278    | 904,824    | 330,145    | 707,201    | 959,086    |
| 2072                    | 451,241    | 373,664    | 543,668    | 379,655    | 341,940    | 443,818    | 868,414    | 317,648    | 675,144    | 918,808    |
| 2073                    | 425,580    | 359,990    | 519,695    | 363,904    | 320,388    | 422,721    | 857,862    | 304,866    | 649,588    | 877,160    |
| 2074                    | 401,708    | 346,555    | 496,731    | 349,134    | 305,676    | 396,078    | 817,082    | 301,162    | 623,449    | 843,956    |
| 2075                    | 403,464    | 353,852    | 508,848    | 354,446    | 289,287    | 377,890    | 765,583    | 286,846    | 615,873    | 809,996    |
| 2076                    | 428,105    | 357,744    | 470,709    | 354,286    | 276,545    | 357,629    | 730,429    | 268,766    | 586,597    | 800,153    |
| 2077                    | 330,818    | 305,253    | 425,736    | 302,756    | 264,740    | 341,877    | 691,265    | 256,425    | 549,625    | 762,117    |
| 2078                    | 308,014    | 291,292    | 401,704    | 286,841    | 249,872    | 327,283    | 660,818    | 242,676    | 524,387    | 714,082    |
| 2079                    | 286,885    | 277,611    | 378,711    | 271,840    | 237,843    | 308,903    | 632,609    | 231,987    | 496,271    | 681,293    |
| 2080                    | 295,788    | 288,662    | 397,080    | 283,345    | 218,990    | 294,032    | 597,082    | 222,084    | 474,412    | 644,764    |
| 2081                    | 247,131    | 250,485    | 333,792    | 242,457    | 209,302    | 270,725    | 568,338    | 209,612    | 454,160    | 616,364    |
| 2082                    | 228,506    | 237,063    | 311,946    | 228,141    | 195,025    | 258,748    | 523,287    | 199,521    | 428,655    | 590,053    |
| 2083                    | 249,180    | 247,059    | 300,164    | 233,626    | 181,082    | 241,098    | 500,137    | 183,706    | 408,019    | 556,916    |
| 2084                    | 193,769    | 210,599    | 269,600    | 200,343    | 171,896    | 223,861    | 466,021    | 175,579    | 375,676    | 530,106    |
| 2085                    | 188,945    | 209,096    | 267,035    | 197,625    | 159,267    | 212,505    | 432,704    | 163,602    | 359,057    | 488,085    |
| 2086                    | 162,614    | 184,887    | 229,651    | 174,178    | 149,381    | 196,892    | 410,753    | 151,906    | 334,564    | 466,493    |
| 2087                    | 147,835    | 172,180    | 209,940    | 160,983    | 135,520    | 184,672    | 380,576    | 144,199    | 310,645    | 434,672    |
| 2088                    | 134,150    | 159,815    | 191,266    | 148,573    | 125,700    | 167,535    | 356,954    | 133,605    | 294,886    | 403,596    |
| 2089                    | 121,439    | 147,798    | 173,589    | 136,880    | 115,811    | 155,396    | 323,831    | 125,313    | 273,222    | 383,121    |
| 2090                    | 134,631    | 158,280    | 175,177    | 142,885    | 103,642    | 143,170    | 300,366    | 113,684    | 256,263    | 354,974    |
| 2091                    | 97,765     | 124,529    | 139,710    | 113,878    | 96,860     | 128,127    | 276,736    | 105,447    | 232,483    | 332,942    |
| 2092                    | 87,222     | 113,505    | 124,394    | 103,489    | 86,861     | 119,742    | 247,658    | 97,151     | 215,638    | 302,047    |
| 2093                    | 77,170     | 102,798    | 109,564    | 93,150     | 78,761     | 107,381    | 231,451    | 86,943     | 198,673    | 280,160    |
| 2094                    | 67,915     | 92,564     | 95,879     | 83,563     | 69,457     | 97,368     | 207,558    | 81,253     | 177,798    | 258,120    |
| 2095                    | 62,321     | 86,937     | 88,721     | 78,219     | 62,531     | 85,866     | 188,204    | 72,866     | 166,162    | 230,998    |
| 2096                    | 51,417     | 73,523     | 71,444     | 66,017     | 55,257     | 77,303     | 165,972    | 66,071     | 149,010    | 215,881    |
| 2097                    | 48,619     | 68,302     | 60,963     | 59,470     | 47,442     | 68,311     | 149,421    | 58,266     | 135,115    | 193,596    |
| 2098                    | 37,565     | 56,598     | 51,128     | 50,801     | 41,779     | 58,650     | 132,038    | 52,456     | 119,154    | 175,543    |
| 2099                    | 31,553     | 48,976     | 42,370     | 43,892     | 36,168     | 51,649     | 113,366    | 46,353     | 107,271    | 154,807    |
| 2100                    | 27,977     | 45,123     | 38,231     | 40,374     | 30,984     | 44,712     | 99,834     | 39,798     | 94,792     | 139,369    |
| 2101                    | 21,484     | 35,551     | 28,031     | 32,022     | 25,971     | 38,304     | 86,424     | 35,048     | 81,387     | 123,156    |
| 2102                    | 17,341     | 29,750     | 22,210     | 26,835     | 21,931     | 32,107     | 74,039     | 30,340     | 71,672     | 105,740    |
| 2103                    | 13,793     | 24,565     | 17,315     | 22,249     | 18,086     | 27,112     | 62,059     | 25,992     | 62,046     | 93,118     |
| 2104                    | 11,418     | 20,739     | 13,262     | 18,311     | 14,515     | 22,359     | 52,404     | 21,787     | 53,154     | 80,611     |
| 2105                    | 8,521      | 16,685     | 10,514     | 15,248     | 11,760     | 17,944     | 43,218     | 18,397     | 44,553     | 69,058     |
| 2106                    | 6,300      | 12,585     | 7,247      | 11,599     | 9,342      | 14,539     | 34,684     | 15,172     | 37,622     | 57,885     |
| 2107                    | 4,698      | 9,719      | 5,179      | 9,027      | 7,344      | 11,549     | 28,102     | 12,176     | 31,027     | 48,879     |
| 2108                    | 12,525     | 7,358      | 3,592      | 6,867      | 5,574      | 9,080      | 22,323     | 9,866      | 24,901     | 40,311     |
| 2109                    | -          | 19,224     | 2,426      | 5,121      | 4,313      | 6,890      | 17,550     | 7,837      | 20,175     | 32,351     |
| 2110                    | -          | -          | 4,474      | 3,967      | 3,147      | 5,332      | 13,318     | 6,161      | 16,026     | 26,212     |
| 2111                    | -          | -          | -          | 8,241      | 2,296      | 3,891      | 10,306     | 4,676      | 12,599     | 20,822     |
| 2112                    | -          | -          | -          | -          | 5,549      | 2,838      | 7,520      | 3,618      | 9,561      | 16,369     |
| 2113                    | -          | -          | -          | -          | -          | 6,860      | 5,485      | 2,640      | 7,399      | 12,422     |
| 2114                    | -          | -          | -          | -          | -          | -          | 13,259     | 1,926      | 5,399      | 9,613      |
| 2115                    | -          | -          | -          | -          | -          | -          | -          | 4,655      | 3,938      | 7,015      |
| 2116                    | -          | -          | -          | -          | -          | -          | -          | -          | 9,519      | 5,116      |
| 2117                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | 12,367     |
| 2118                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2119                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2120                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| Subtotals 2071 to 2120: | 6,304,381  | 6,308,532  | 8,110,483  | 6,100,748  | 5,146,843  | 6,812,024  | 14,071,865 | 5,270,227  | 11,484,768 | 15,880,304 |
| Totals 2021 to 2120:    | 68,945,751 | 36,224,893 | 58,917,981 | 40,258,485 | 33,601,828 | 42,118,476 | 82,627,624 | 29,493,574 | 61,406,817 | 81,261,551 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>1999 | BY<br>2000 | BY<br>2001 | BY<br>2002 | BY<br>2003 | BY<br>2004 | BY<br>2005 | BY<br>2006 | BY<br>2007 | BY<br>2008 |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1)                   | (2)        | (3)        | (4)        | (5)        | (6)        | (7)        | (8)        | (9)        | (10)       | (11)       |
| Reserve @ 6/30/21 (a) | 19,497,049 | 15,152,753 | 26,719,440 | 67,378,566 | 14,406,342 | 28,975,518 | 34,126,202 | 51,463,269 | 37,211,526 | 57,717,315 |

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

|                         |            |            |            |            |            |            |            |            |            |            |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2021                    | 325,910    | 184,557    | 523,931    | 1,290,921  | 347,227    | 463,187    | 753,591    | 1,016,779  | 825,715    | 762,677    |
| 2022                    | 606,422    | 310,939    | 691,636    | 1,557,939  | 410,639    | 481,070    | 909,700    | 961,555    | 1,103,841  | 761,968    |
| 2023                    | 680,504    | 390,675    | 747,969    | 1,847,374  | 607,501    | 725,887    | 943,562    | 1,463,259  | 1,348,001  | 1,344,969  |
| 2024                    | 720,912    | 630,778    | 726,617    | 2,374,970  | 578,283    | 705,404    | 850,984    | 1,412,673  | 1,269,600  | 1,315,066  |
| 2025                    | 695,315    | 619,499    | 785,136    | 2,440,976  | 712,491    | 775,825    | 810,751    | 1,513,368  | 1,360,132  | 1,420,134  |
| 2026                    | 813,930    | 566,910    | 696,159    | 2,218,032  | 663,357    | 840,212    | 669,082    | 1,410,491  | 1,140,802  | 1,266,566  |
| 2027                    | 1,026,644  | 685,922    | 1,032,640  | 2,831,160  | 833,474    | 1,124,277  | 1,203,933  | 1,774,410  | 1,565,104  | 1,695,607  |
| 2028                    | 755,305    | 508,319    | 749,981    | 2,115,842  | 602,947    | 800,545    | 893,333    | 1,505,280  | 1,054,507  | 1,211,509  |
| 2029                    | 731,137    | 482,397    | 734,193    | 2,128,430  | 579,596    | 788,054    | 822,752    | 1,513,385  | 1,043,518  | 1,195,417  |
| 2030                    | 749,120    | 494,785    | 822,398    | 2,265,223  | 616,299    | 885,140    | 867,635    | 1,625,348  | 1,165,683  | 1,461,156  |
| 2031                    | 675,580    | 430,207    | 690,719    | 1,980,988  | 530,153    | 709,178    | 726,165    | 1,416,507  | 936,126    | 1,261,059  |
| 2032                    | 652,429    | 408,028    | 675,401    | 1,936,202  | 508,137    | 697,572    | 807,168    | 1,376,610  | 892,480    | 1,237,763  |
| 2033                    | 624,739    | 384,692    | 652,446    | 1,849,805  | 480,424    | 677,305    | 744,540    | 1,332,477  | 845,198    | 1,208,453  |
| 2034                    | 726,698    | 450,506    | 817,908    | 2,259,670  | 602,165    | 924,553    | 909,001    | 1,562,209  | 1,240,913  | 1,432,254  |
| 2035                    | 578,005    | 358,409    | 682,099    | 1,848,161  | 469,703    | 719,286    | 742,784    | 1,349,177  | 980,050    | 1,419,375  |
| 2036                    | 552,081    | 325,324    | 596,893    | 1,676,401  | 410,748    | 630,394    | 683,623    | 1,209,155  | 837,186    | 1,281,094  |
| 2037                    | 528,827    | 307,712    | 673,826    | 1,606,693  | 388,862    | 615,004    | 710,047    | 1,169,939  | 799,270    | 1,252,348  |
| 2038                    | 507,949    | 291,859    | 657,754    | 1,556,883  | 369,991    | 603,643    | 694,331    | 1,203,467  | 765,829    | 1,226,543  |
| 2039                    | 483,805    | 275,473    | 635,110    | 1,494,179  | 347,121    | 584,628    | 668,041    | 1,159,631  | 729,673    | 1,195,489  |
| 2040                    | 492,293    | 283,381    | 704,991    | 1,595,738  | 367,162    | 664,820    | 739,231    | 1,235,569  | 813,892    | 1,307,544  |
| 2041                    | 536,350    | 294,137    | 684,398    | 1,740,395  | 408,724    | 779,912    | 788,876    | 1,286,361  | 905,807    | 1,346,994  |
| 2042                    | 419,929    | 233,905    | 578,786    | 1,329,252  | 289,527    | 540,074    | 613,463    | 1,043,728  | 639,127    | 1,111,869  |
| 2043                    | 399,585    | 288,966    | 560,465    | 1,279,237  | 271,671    | 525,499    | 596,866    | 1,007,026  | 612,191    | 1,084,477  |
| 2044                    | 381,056    | 277,097    | 545,247    | 1,244,377  | 256,110    | 514,467    | 603,653    | 973,565    | 637,086    | 1,059,668  |
| 2045                    | 360,288    | 273,031    | 574,790    | 1,264,930  | 256,899    | 550,714    | 601,217    | 1,001,879  | 677,265    | 1,114,034  |
| 2046                    | 341,328    | 254,068    | 506,801    | 1,136,404  | 221,999    | 482,607    | 550,447    | 902,559    | 586,180    | 1,003,745  |
| 2047                    | 323,942    | 244,025    | 491,965    | 1,096,373  | 208,036    | 471,713    | 540,590    | 871,472    | 564,914    | 979,485    |
| 2048                    | 370,672    | 256,287    | 532,277    | 1,253,600  | 253,869    | 636,514    | 659,484    | 981,842    | 720,940    | 1,115,380  |
| 2049                    | 287,168    | 224,645    | 455,007    | 1,003,490  | 177,918    | 440,802    | 507,654    | 806,113    | 520,942    | 925,258    |
| 2050                    | 287,802    | 229,139    | 507,073    | 1,069,412  | 186,034    | 502,907    | 551,720    | 855,159    | 582,957    | 1,010,906  |
| 2051                    | 253,343    | 207,583    | 421,463    | 919,895    | 151,512    | 413,440    | 480,502    | 745,879    | 482,137    | 874,122    |
| 2052                    | 237,141    | 199,719    | 404,979    | 884,756    | 139,178    | 399,891    | 481,797    | 716,901    | 463,923    | 848,879    |
| 2053                    | 222,153    | 192,423    | 390,828    | 844,289    | 128,255    | 389,074    | 515,475    | 713,080    | 447,608    | 825,634    |
| 2054                    | 206,226    | 185,184    | 372,606    | 801,462    | 116,224    | 425,006    | 497,726    | 683,853    | 429,566    | 798,990    |
| 2055                    | 233,685    | 192,366    | 433,964    | 986,775    | 148,616    | 594,058    | 605,986    | 789,297    | 599,189    | 988,598    |
| 2056                    | 177,914    | 172,151    | 342,984    | 773,053    | 96,185     | 398,934    | 487,192    | 630,953    | 398,663    | 882,110    |
| 2057                    | 163,716    | 165,922    | 325,661    | 728,733    | 86,071     | 382,380    | 457,091    | 603,932    | 382,400    | 853,982    |
| 2058                    | 150,621    | 160,061    | 310,462    | 693,130    | 77,165     | 368,289    | 443,690    | 578,552    | 367,659    | 827,591    |
| 2059                    | 138,501    | 154,502    | 297,154    | 661,715    | 69,288     | 356,409    | 433,668    | 554,588    | 354,293    | 802,762    |
| 2060                    | 133,450    | 157,026    | 325,708    | 690,804    | 68,952     | 391,687    | 467,090    | 578,696    | 396,631    | 855,784    |
| 2061                    | 114,716    | 143,781    | 266,264    | 591,710    | 53,829     | 326,423    | 403,776    | 506,127    | 325,913    | 749,074    |
| 2062                    | 127,590    | 141,517    | 277,487    | 637,237    | 62,955     | 421,066    | 465,422    | 538,479    | 420,148    | 819,085    |
| 2063                    | 93,643     | 133,760    | 238,040    | 528,643    | 41,051     | 298,916    | 377,297    | 460,866    | 299,899    | 697,361    |
| 2064                    | 83,976     | 128,924    | 224,329    | 500,577    | 35,470     | 285,318    | 373,803    | 439,118    | 287,361    | 671,715    |
| 2065                    | 75,098     | 127,386    | 235,780    | 503,465    | 33,287     | 299,271    | 371,533    | 442,086    | 308,637    | 690,802    |
| 2066                    | 66,402     | 119,491    | 197,764    | 440,923    | 25,840     | 258,474    | 337,659    | 397,378    | 263,115    | 620,875    |
| 2067                    | 58,514     | 114,857    | 184,932    | 413,535    | 21,752     | 245,236    | 324,448    | 377,373    | 251,369    | 595,717    |
| 2068                    | 51,366     | 110,275    | 173,422    | 390,498    | 18,251     | 233,503    | 321,635    | 358,247    | 240,513    | 571,732    |
| 2069                    | 54,911     | 106,249    | 172,421    | 397,634    | 19,904     | 290,497    | 347,998    | 367,184    | 307,792    | 611,798    |
| 2070                    | 40,446     | 106,315    | 173,426    | 369,021    | 13,827     | 236,994    | 309,824    | 348,254    | 255,989    | 575,020    |
| Subtotals 2021 to 2070: | 19,319,135 | 13,985,166 | 25,504,290 | 64,050,912 | 14,364,679 | 26,876,059 | 30,667,835 | 47,771,837 | 34,447,736 | 51,170,438 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>1999 | BY<br>2000 | BY<br>2001 | BY<br>2002 | BY<br>2003 | BY<br>2004 | BY<br>2005 | BY<br>2006 | BY<br>2007 | BY<br>2008 |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1)                   | (2)        | (3)        | (4)        | (5)        | (6)        | (7)        | (8)        | (9)        | (10)       | (11)       |
| Reserve @ 6/30/21 (a) | 19,497,049 | 15,152,753 | 26,719,440 | 67,378,566 | 14,406,342 | 28,975,518 | 34,126,202 | 51,463,269 | 37,211,526 | 57,717,315 |

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

|                         |            |            |            |            |            |            |            |            |            |            |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2071                    | 33,009     | 96,646     | 137,840    | 315,292    | 9,837      | 194,838    | 273,493    | 303,014    | 207,213    | 497,971    |
| 2072                    | 27,941     | 92,117     | 126,012    | 291,920    | 7,744      | 181,297    | 264,743    | 285,451    | 195,999    | 473,048    |
| 2073                    | 23,476     | 87,585     | 115,390    | 269,673    | 6,052      | 169,145    | 245,073    | 268,621    | 185,565    | 449,198    |
| 2074                    | 19,557     | 83,041     | 105,807    | 250,606    | 4,691      | 158,173    | 233,620    | 252,464    | 175,830    | 426,296    |
| 2075                    | 16,023     | 80,457     | 106,778    | 244,069    | 3,864      | 159,006    | 229,336    | 247,990    | 185,797    | 428,227    |
| 2076                    | 16,146     | 73,950     | 90,780     | 224,636    | 3,503      | 174,695    | 241,187    | 232,736    | 210,388    | 421,159    |
| 2077                    | 10,401     | 69,323     | 77,623     | 194,797    | 1,910      | 124,233    | 194,635    | 206,769    | 146,391    | 357,391    |
| 2078                    | 8,165      | 64,750     | 68,727     | 177,077    | 1,344      | 112,989    | 180,671    | 192,509    | 136,642    | 334,744    |
| 2079                    | 6,315      | 60,199     | 60,781     | 161,402    | 928        | 102,792    | 168,237    | 178,827    | 127,534    | 313,116    |
| 2080                    | 5,002      | 58,494     | 63,008     | 159,510    | 724        | 106,538    | 173,255    | 178,832    | 140,949    | 321,676    |
| 2081                    | 3,562      | 51,227     | 46,407     | 132,805    | 405        | 83,627     | 144,020    | 152,883    | 110,027    | 271,283    |
| 2082                    | 2,587      | 46,841     | 39,999     | 119,846    | 255        | 74,728     | 132,313    | 140,611    | 101,647    | 251,111    |
| 2083                    | 2,310      | 42,550     | 35,449     | 111,153    | 211        | 83,431     | 135,977    | 131,926    | 127,347    | 255,187    |
| 2084                    | 1,260      | 38,376     | 28,767     | 96,496     | 90         | 58,448     | 112,184    | 117,490    | 85,651     | 212,395    |
| 2085                    | 840        | 35,208     | 26,895     | 90,291     | 55         | 55,274     | 103,550    | 111,027    | 88,065     | 205,599    |
| 2086                    | 542        | 30,474     | 19,779     | 76,644     | 26         | 44,519     | 89,784     | 96,344     | 70,967     | 176,375    |
| 2087                    | 335        | 26,795     | 15,882     | 67,096     | 13         | 38,114     | 79,597     | 86,509     | 63,763     | 159,062    |
| 2088                    | 199        | 23,325     | 12,612     | 58,727     | 6          | 32,467     | 71,735     | 77,197     | 57,082     | 142,755    |
| 2089                    | 112        | 20,086     | 9,889      | 51,333     | 3          | 27,487     | 62,305     | 68,413     | 50,878     | 127,417    |
| 2090                    | 78         | 17,958     | 8,933      | 46,846     | 2          | 29,601     | 62,180     | 65,093     | 69,564     | 133,991    |
| 2091                    | 30         | 14,366     | 5,581      | 37,415     | 0          | 18,884     | 46,630     | 52,453     | 39,052     | 98,844     |
| 2092                    | 14         | 11,907     | 4,075      | 31,748     | 0          | 15,463     | 40,653     | 45,312     | 33,871     | 86,108     |
| 2093                    | 6          | 9,723      | 2,853      | 26,227     | 0          | 12,439     | 33,797     | 38,741     | 28,874     | 74,131     |
| 2094                    | 2          | 7,813      | 1,945      | 21,500     | 0          | 9,908      | 28,323     | 32,751     | 24,386     | 63,238     |
| 2095                    | 1          | 6,326      | 1,446      | 18,160     | 0          | 8,263      | 24,477     | 28,377     | 23,059     | 56,284     |
| 2096                    | 0          | 4,785      | 807        | 13,728     | 0          | 6,036      | 19,371     | 22,526     | 16,674     | 44,457     |
| 2097                    | 0          | 3,639      | 488        | 10,652     | 0          | 4,937      | 16,007     | 18,291     | 18,454     | 39,778     |
| 2098                    | 0          | 2,711      | 282        | 8,145      | -          | 3,466      | 12,424     | 14,598     | 10,701     | 29,679     |
| 2099                    | -          | 6,913      | 152        | 5,994      | -          | 2,556      | 9,721      | 11,453     | 8,288      | 23,679     |
| 2100                    | -          | -          | 162        | 4,565      | -          | 2,013      | 8,086      | 9,479      | 7,517      | 20,268     |
| 2101                    | -          | -          | -          | 9,300      | -          | 1,317      | 5,741      | 6,646      | 4,688      | 14,361     |
| 2102                    | -          | -          | -          | -          | -          | 916        | 4,280      | 4,902      | 3,377      | 10,861     |
| 2103                    | -          | -          | -          | -          | -          | 1,860      | 3,143      | 3,533      | 2,373      | 8,053      |
| 2104                    | -          | -          | -          | -          | -          | -          | 7,819      | 2,484      | 2,231      | 6,290      |
| 2105                    | -          | -          | -          | -          | -          | -          | -          | 5,180      | 1,211      | 4,331      |
| 2106                    | -          | -          | -          | -          | -          | -          | -          | -          | 1,732      | 2,864      |
| 2107                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | 5,653      |
| 2108                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2109                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2110                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2111                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2112                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2113                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2114                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2115                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2116                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2117                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2118                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2119                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2120                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| Subtotals 2071 to 2120: | 177,914    | 1,167,588  | 1,215,149  | 3,327,654  | 41,663     | 2,099,460  | 3,458,367  | 3,691,432  | 2,763,790  | 6,546,877  |
| Totals 2021 to 2120:    | 19,497,049 | 15,152,753 | 26,719,440 | 67,378,566 | 14,406,342 | 28,975,518 | 34,126,202 | 51,463,269 | 37,211,526 | 57,717,315 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>1989 | BY<br>1990 | BY<br>1991 | BY<br>1992 | BY<br>1993 | BY<br>1994 | BY<br>1995 | BY<br>1996 | BY<br>1997 | BY<br>1998 |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1)                   | (2)        | (3)        | (4)        | (5)        | (6)        | (7)        | (8)        | (9)        | (10)       | (11)       |
| Reserve @ 6/30/21 (a) | 14,875,561 | 8,273,057  | 19,117,371 | 40,612,180 | 32,844,366 | 16,999,739 | 26,204,425 | 24,713,865 | 37,468,604 | 61,505,398 |

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

|                         |            |           |            |            |            |            |            |            |            |            |
|-------------------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2021                    | 310,419    | 161,843   | 399,389    | 785,605    | 969,349    | 319,913    | 482,751    | 415,915    | 649,839    | 1,205,145  |
| 2022                    | 435,942    | 312,121   | 626,695    | 1,141,982  | 1,288,801  | 352,742    | 711,468    | 606,852    | 911,557    | 1,696,366  |
| 2023                    | 471,312    | 433,713   | 642,120    | 1,345,432  | 1,349,309  | 353,634    | 851,395    | 834,642    | 1,100,184  | 1,743,681  |
| 2024                    | 460,840    | 414,328   | 623,157    | 1,338,121  | 1,342,755  | 353,164    | 835,523    | 770,940    | 1,161,788  | 1,699,273  |
| 2025                    | 490,992    | 428,925   | 697,156    | 1,459,748  | 1,324,375  | 384,970    | 860,238    | 1,006,755  | 1,221,383  | 1,891,883  |
| 2026                    | 449,748    | 385,254   | 608,174    | 1,270,040  | 1,155,563  | 348,194    | 826,568    | 923,533    | 1,111,219  | 1,735,086  |
| 2027                    | 686,654    | 446,527   | 862,922    | 1,740,754  | 1,323,609  | 499,205    | 1,121,803  | 1,142,579  | 1,442,514  | 2,271,439  |
| 2028                    | 429,559    | 351,725   | 572,376    | 1,227,517  | 1,003,579  | 337,717    | 783,892    | 825,796    | 1,050,829  | 1,649,673  |
| 2029                    | 450,147    | 339,176   | 577,054    | 1,252,670  | 946,963    | 336,320    | 768,611    | 787,620    | 1,025,956  | 1,579,065  |
| 2030                    | 480,282    | 360,215   | 668,685    | 1,436,842  | 996,719    | 376,123    | 820,242    | 871,757    | 1,110,305  | 1,680,166  |
| 2031                    | 428,798    | 307,607   | 569,854    | 1,211,983  | 847,482    | 325,679    | 727,946    | 762,808    | 974,363    | 1,527,366  |
| 2032                    | 419,212    | 295,585   | 553,358    | 1,209,039  | 835,227    | 324,042    | 713,057    | 732,200    | 950,461    | 1,524,442  |
| 2033                    | 408,211    | 279,570   | 534,165    | 1,141,998  | 792,758    | 317,420    | 691,923    | 699,384    | 921,526    | 1,439,295  |
| 2034                    | 535,514    | 325,105   | 634,395    | 1,345,002  | 931,039    | 457,085    | 800,601    | 860,646    | 1,192,348  | 1,844,237  |
| 2035                    | 416,595    | 274,622   | 553,191    | 1,207,457  | 788,648    | 342,379    | 695,792    | 668,435    | 946,011    | 1,498,179  |
| 2036                    | 377,334    | 239,566   | 541,032    | 1,113,095  | 696,048    | 304,652    | 639,750    | 618,855    | 845,435    | 1,413,089  |
| 2037                    | 367,034    | 226,782   | 522,663    | 1,051,136  | 669,008    | 300,283    | 622,815    | 594,995    | 820,899    | 1,342,016  |
| 2038                    | 357,371    | 215,854   | 505,606    | 1,018,989  | 646,690    | 298,107    | 608,644    | 573,953    | 798,987    | 1,312,010  |
| 2039                    | 346,404    | 202,049   | 486,419    | 981,096    | 620,656    | 291,359    | 589,540    | 550,711    | 773,004    | 1,314,213  |
| 2040                    | 370,904    | 213,313   | 524,527    | 1,108,546  | 678,152    | 326,564    | 629,522    | 579,168    | 842,931    | 1,456,753  |
| 2041                    | 438,392    | 220,871   | 492,120    | 1,099,564  | 714,619    | 413,239    | 654,778    | 650,067    | 965,839    | 1,653,566  |
| 2042                    | 315,384    | 167,097   | 433,277    | 877,899    | 558,847    | 277,451    | 540,895    | 491,053    | 703,910    | 1,237,418  |
| 2043                    | 305,039    | 156,055   | 415,902    | 843,992    | 540,371    | 272,660    | 524,961    | 472,602    | 681,562    | 1,204,259  |
| 2044                    | 295,276    | 146,430   | 399,587    | 835,010    | 524,915    | 269,802    | 511,114    | 455,907    | 661,315    | 1,207,245  |
| 2045                    | 307,845    | 146,370   | 415,996    | 859,936    | 589,781    | 288,696    | 520,844    | 452,907    | 792,108    | 1,194,536  |
| 2046                    | 274,048    | 124,929   | 364,958    | 743,975    | 526,078    | 257,763    | 477,807    | 420,598    | 707,805    | 1,107,588  |
| 2047                    | 264,276    | 116,129   | 349,152    | 713,306    | 511,723    | 306,780    | 463,981    | 405,183    | 686,336    | 1,080,819  |
| 2048                    | 340,531    | 131,679   | 360,127    | 833,403    | 599,432    | 356,645    | 516,379    | 489,235    | 792,267    | 1,334,669  |
| 2049                    | 243,177    | 97,012    | 315,994    | 647,080    | 478,437    | 291,727    | 431,463    | 372,645    | 639,423    | 1,013,786  |
| 2050                    | 260,626    | 100,547   | 334,974    | 706,316    | 524,557    | 318,766    | 457,594    | 390,800    | 690,766    | 1,075,883  |
| 2051                    | 222,728    | 80,325    | 284,537    | 584,606    | 448,457    | 278,079    | 400,979    | 342,528    | 595,076    | 952,256    |
| 2052                    | 212,566    | 72,587    | 269,194    | 571,661    | 433,831    | 348,338    | 385,846    | 327,954    | 573,282    | 948,223    |
| 2053                    | 202,909    | 65,775    | 254,632    | 525,612    | 420,976    | 341,333    | 372,026    | 314,339    | 552,932    | 895,268    |
| 2054                    | 192,416    | 58,356    | 239,356    | 494,869    | 405,084    | 330,933    | 355,815    | 299,672    | 530,435    | 861,079    |
| 2055                    | 263,019    | 70,450    | 260,864    | 602,676    | 505,895    | 391,258    | 407,005    | 366,477    | 649,358    | 1,079,310  |
| 2056                    | 172,967    | 46,195    | 211,175    | 454,098    | 378,178    | 314,341    | 327,154    | 273,006    | 489,581    | 828,561    |
| 2057                    | 162,792    | 40,210    | 196,999    | 410,632    | 362,690    | 303,593    | 311,406    | 259,229    | 467,983    | 770,848    |
| 2058                    | 153,153    | 35,033    | 183,581    | 383,936    | 348,640    | 294,149    | 296,766    | 246,226    | 447,653    | 740,935    |
| 2059                    | 144,017    | 30,548    | 170,850    | 358,903    | 335,837    | 285,854    | 283,044    | 233,878    | 428,435    | 714,198    |
| 2060                    | 152,425    | 29,704    | 174,581    | 391,878    | 361,096    | 297,612    | 292,143    | 240,232    | 458,535    | 763,362    |
| 2061                    | 125,183    | 22,112    | 145,731    | 308,834    | 306,501    | 264,850    | 253,332    | 208,482    | 388,140    | 651,704    |
| 2062                    | 157,620    | 24,358    | 142,928    | 334,678    | 351,036    | 295,652    | 269,315    | 242,768    | 431,445    | 782,264    |
| 2063                    | 107,451    | 15,544    | 122,651    | 263,527    | 278,466    | 244,613    | 224,936    | 184,331    | 349,731    | 592,763    |
| 2064                    | 98,909     | 12,823    | 111,789    | 251,820    | 264,485    | 234,333    | 211,008    | 172,585    | 330,928    | 582,482    |
| 2065                    | 101,200    | 11,734    | 108,892    | 243,939    | 272,579    | 237,477    | 207,626    | 165,963    | 344,670    | 560,173    |
| 2066                    | 82,558     | 8,407     | 91,501     | 203,062    | 236,615    | 213,491    | 183,841    | 149,853    | 294,257    | 505,591    |
| 2067                    | 74,798     | 6,665     | 82,090     | 184,934    | 222,759    | 202,948    | 170,633    | 138,886    | 276,438    | 477,044    |
| 2068                    | 67,546     | 5,249     | 73,272     | 174,967    | 209,728    | 193,161    | 158,083    | 128,398    | 259,445    | 466,737    |
| 2069                    | 82,732     | 5,383     | 67,912     | 171,905    | 230,903    | 210,568    | 160,681    | 143,541    | 279,615    | 526,678    |
| 2070                    | 62,051     | 3,505     | 62,132     | 153,892    | 203,922    | 183,724    | 143,840    | 116,369    | 254,499    | 427,191    |
| Subtotals 2021 to 2070: | 14,576,907 | 8,265,961 | 18,839,695 | 39,617,957 | 31,353,166 | 15,469,391 | 25,297,377 | 23,983,257 | 35,575,309 | 58,059,813 |

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 & ALAE Payments - By Birth Year  
Estimated 2021 Level Basis - Before Future Inflation & Anticipated Investment IncomeBefore Consideration of Reinsurance Recoveries  
Evaluated As of June 30, 2021

| Calendar Year         | BY<br>1989 | BY<br>1990 | BY<br>1991 | BY<br>1992 | BY<br>1993 | BY<br>1994 | BY<br>1995 | BY<br>1996 | BY<br>1997 | BY<br>1998 |
|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| (1)                   | (2)        | (3)        | (4)        | (5)        | (6)        | (7)        | (8)        | (9)        | (10)       | (11)       |
| Reserve @ 6/30/21 (a) | 14,875,561 | 8,273,057  | 19,117,371 | 40,612,180 | 32,844,366 | 16,999,739 | 26,204,425 | 24,713,865 | 37,468,604 | 61,505,398 |

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

|                         |            |           |            |            |            |            |            |            |            |            |
|-------------------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 2071                    | 47,252     | 2,232     | 49,647     | 122,993    | 169,032    | 161,007    | 121,067    | 98,025     | 209,129    | 368,001    |
| 2072                    | 41,124     | 1,590     | 42,813     | 114,297    | 155,340    | 149,717    | 109,256    | 88,426     | 192,810    | 352,881    |
| 2073                    | 35,561     | 1,112     | 36,578     | 97,940     | 142,521    | 139,150    | 98,178     | 79,354     | 177,282    | 313,937    |
| 2074                    | 30,535     | 762       | 30,917     | 87,105     | 130,471    | 129,188    | 87,790     | 70,799     | 162,480    | 289,655    |
| 2075                    | 29,473     | 563       | 27,161     | 82,466     | 127,215    | 123,837    | 80,897     | 63,781     | 163,533    | 274,191    |
| 2076                    | 30,646     | 434       | 21,722     | 75,546     | 123,159    | 125,795    | 74,377     | 65,521     | 153,400    | 308,363    |
| 2077                    | 17,827     | 188       | 17,131     | 59,693     | 95,325     | 98,667     | 59,443     | 47,604     | 120,308    | 217,242    |
| 2078                    | 14,450     | 105       | 13,605     | 52,201     | 84,344     | 88,656     | 51,152     | 40,849     | 107,257    | 194,067    |
| 2079                    | 11,582     | 56        | 10,599     | 45,521     | 74,251     | 79,313     | 43,640     | 34,712     | 95,045     | 172,700    |
| 2080                    | 11,056     | 33        | 8,631      | 44,468     | 72,401     | 74,674     | 39,624     | 31,185     | 94,729     | 172,067    |
| 2081                    | 7,087      | 12        | 6,009      | 34,210     | 56,000     | 61,778     | 30,658     | 24,143     | 72,711     | 133,195    |
| 2082                    | 5,401      | 5         | 4,350      | 29,466     | 47,918     | 53,690     | 25,193     | 19,718     | 62,666     | 115,224    |
| 2083                    | 6,195      | 3         | 3,075      | 25,840     | 45,417     | 53,676     | 22,008     | 18,444     | 61,178     | 122,500    |
| 2084                    | 2,967      | 1         | 2,075      | 21,932     | 33,951     | 39,119     | 16,249     | 12,540     | 44,976     | 87,397     |
| 2085                    | 2,565      | 0         | 1,393      | 19,033     | 29,983     | 33,727     | 13,182     | 9,822      | 41,544     | 71,703     |
| 2086                    | 1,514      | 0         | 853        | 15,338     | 22,975     | 27,024     | 9,779      | 7,424      | 30,654     | 57,078     |
| 2087                    | 1,041      | 0         | 512        | 12,789     | 18,474     | 21,835     | 7,340      | 5,530      | 24,686     | 45,925     |
| 2088                    | 2,378      | 0         | 293        | 10,660     | 14,680     | 17,371     | 5,391      | 4,030      | 19,569     | 38,566     |
| 2089                    | -          | -         | 159        | 8,640      | 11,517     | 13,582     | 3,866      | 2,867      | 15,247     | 28,389     |
| 2090                    | -          | -         | 154        | 7,565      | 10,287     | 12,195     | 3,068      | 2,305      | 14,768     | 28,498     |
| 2091                    | -          | -         | -          | 26,521     | 6,751      | 7,740      | 1,819      | 1,333      | 8,678      | 16,034     |
| 2092                    | -          | -         | -          | -          | 19,189     | 5,665      | 1,194      | 869        | 6,342      | 12,552     |
| 2093                    | -          | -         | -          | -          | -          | 12,943     | 755        | 547        | 4,519      | 8,240      |
| 2094                    | -          | -         | -          | -          | -          | -          | 1,126      | 333        | 3,147      | 5,679      |
| 2095                    | -          | -         | -          | -          | -          | -          | -          | 446        | 2,394      | 3,931      |
| 2096                    | -          | -         | -          | -          | -          | -          | -          | -          | 4,242      | 2,748      |
| 2097                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | 4,824      |
| 2098                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2099                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2100                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2101                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2102                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2103                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2104                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2105                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2106                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2107                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2108                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2109                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2110                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2111                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2112                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2113                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2114                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2115                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2116                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2117                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2118                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2119                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| 2120                    | -          | -         | -          | -          | -          | -          | -          | -          | -          | -          |
| Subtotals 2071 to 2120: | 298,654    | 7,096     | 277,676    | 994,223    | 1,491,200  | 1,530,348  | 907,049    | 730,608    | 1,893,295  | 3,445,585  |
| Totals 2021 to 2120:    | 14,875,561 | 8,273,057 | 19,117,371 | 40,612,180 | 32,844,366 | 16,999,739 | 26,204,425 | 24,713,865 | 37,468,604 | 61,505,398 |

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 June 30, 2021

| Year of Birth | Birth Year Level (a)<br>Outstanding Loss & ALAE | Outstanding Basis (b)<br>Inflation - Cal. Year | 2021 Level Adjustment Factor (c) | 2021 Level Outstanding Loss & ALAE (2) x (4) | Actual Paid (d)<br>Loss & ALAE @ 6/30/21 | Indicated 2021 Level Ultimate Loss & ALAE (5) + (6) | 2021 Level Case O/S (e)<br>Loss & ALAE @ 6/30/21 | 2021 Level IBNR / Bulk Outstanding (5) - (8) |
|---------------|-------------------------------------------------|------------------------------------------------|----------------------------------|----------------------------------------------|------------------------------------------|-----------------------------------------------------|--------------------------------------------------|----------------------------------------------|
| (1)           | (2)                                             | (3)                                            | (4)                              | (5)                                          | (6)                                      | (7)                                                 | (8)                                              | (9)                                          |
| 1989          | 10,318,996                                      | 0.81%                                          | 1.442                            | 14,875,561                                   | 15,344,211                               | 30,219,772                                          | 11,125,952                                       | 3,749,609                                    |
| 1990          | 5,785,312                                       | 0.67%                                          | 1.430                            | 8,273,057                                    | 6,070,999                                | 14,344,056                                          | 6,117,852                                        | 2,155,206                                    |
| 1991          | 13,458,268                                      | 0.50%                                          | 1.420                            | 19,117,371                                   | 9,933,542                                | 29,050,913                                          | 16,494,792                                       | 2,622,579                                    |
| 1992          | 28,733,734                                      | 0.44%                                          | 1.413                            | 40,612,180                                   | 15,724,313                               | 56,336,493                                          | 34,290,083                                       | 6,322,097                                    |
| 1993          | 23,341,025                                      | 0.40%                                          | 1.407                            | 32,844,366                                   | 22,047,871                               | 54,892,237                                          | 26,267,984                                       | 6,576,382                                    |
| 1994          | 12,129,742                                      | 0.37%                                          | 1.401                            | 16,999,739                                   | 7,448,965                                | 24,448,703                                          | 13,695,708                                       | 3,304,030                                    |
| 1995          | 18,766,496                                      | 0.36%                                          | 1.396                            | 26,204,425                                   | 11,262,889                               | 37,467,315                                          | 22,048,457                                       | 4,155,968                                    |
| 1996          | 17,762,086                                      | 0.30%                                          | 1.391                            | 24,713,865                                   | 10,162,449                               | 34,876,314                                          | 20,361,491                                       | 4,352,374                                    |
| 1997          | 27,010,990                                      | 0.25%                                          | 1.387                            | 37,468,604                                   | 12,720,785                               | 50,189,389                                          | 30,825,893                                       | 6,642,710                                    |
| 1998          | 44,449,748                                      | 0.30%                                          | 1.384                            | 61,505,398                                   | 22,475,562                               | 83,980,960                                          | 50,542,600                                       | 10,962,797                                   |
| 1999          | 14,132,961                                      | 0.38%                                          | 1.380                            | 19,497,049                                   | 12,293,035                               | 31,790,084                                          | 13,534,785                                       | 5,962,263                                    |
| 2000          | 11,025,652                                      | 0.36%                                          | 1.374                            | 15,152,753                                   | 6,476,164                                | 21,628,917                                          | 10,848,303                                       | 4,304,450                                    |
| 2001          | 19,511,770                                      | 0.34%                                          | 1.369                            | 26,719,440                                   | 8,912,225                                | 35,631,665                                          | 21,354,825                                       | 5,364,615                                    |
| 2002          | 49,369,878                                      | 0.33%                                          | 1.365                            | 67,378,566                                   | 18,338,425                               | 85,716,990                                          | 54,435,730                                       | 12,942,835                                   |
| 2003          | 10,590,917                                      | 0.29%                                          | 1.360                            | 14,406,342                                   | 5,496,758                                | 19,903,100                                          | 11,511,831                                       | 2,894,512                                    |
| 2004          | 21,363,001                                      | 4.94%                                          | 1.356                            | 28,975,518                                   | 6,097,646                                | 35,073,164                                          | 23,267,570                                       | 5,707,949                                    |
| 2005          | 26,403,804                                      | 0.87%                                          | 1.292                            | 34,126,202                                   | 9,381,825                                | 43,508,027                                          | 26,243,041                                       | 7,883,161                                    |
| 2006          | 40,162,440                                      | 4.86%                                          | 1.281                            | 51,463,269                                   | 10,953,689                               | 62,416,959                                          | 41,317,039                                       | 10,146,231                                   |
| 2007          | 30,450,776                                      | 4.55%                                          | 1.222                            | 37,211,526                                   | 11,973,329                               | 49,184,856                                          | 28,484,794                                       | 8,726,733                                    |
| 2008          | 49,380,826                                      | 0.35%                                          | 1.169                            | 57,717,315                                   | 7,361,353                                | 65,078,669                                          | 46,220,967                                       | 11,496,348                                   |
| 2009          | 59,194,028                                      | 0.32%                                          | 1.165                            | 68,945,751                                   | 9,139,864                                | 78,085,615                                          | 54,195,267                                       | 14,750,484                                   |
| 2010          | 31,200,442                                      | 0.36%                                          | 1.161                            | 36,224,893                                   | 3,419,633                                | 39,644,526                                          | 28,372,722                                       | 7,852,171                                    |
| 2011          | 50,926,328                                      | 0.42%                                          | 1.157                            | 58,917,981                                   | 5,770,076                                | 64,688,058                                          | 46,227,986                                       | 12,689,995                                   |
| 2012          | 34,945,010                                      | 9.83%                                          | 1.152                            | 40,258,485                                   | 3,800,584                                | 44,059,069                                          | 31,691,239                                       | 8,567,246                                    |
| 2013          | 32,034,001                                      | 0.72%                                          | 1.049                            | 33,601,828                                   | 5,625,800                                | 39,227,628                                          | 25,208,605                                       | 8,393,223                                    |
| 2014          | 40,443,424                                      | 0.18%                                          | 1.041                            | 42,118,476                                   | 6,329,941                                | 48,448,417                                          | 29,563,677                                       | 12,554,799                                   |
| 2015          | 79,484,968                                      | 2.01%                                          | 1.040                            | 82,627,624                                   | 5,450,447                                | 88,078,071                                          | 58,493,830                                       | 24,133,794                                   |
| 2016          | 28,941,110                                      | 0.22%                                          | 1.019                            | 29,493,574                                   | 1,070,369                                | 30,563,943                                          | 17,360,535                                       | 12,133,039                                   |
| 2017          | 60,391,467                                      | 0.22%                                          | 1.017                            | 61,406,817                                   | 2,498,739                                | 63,905,557                                          | 35,945,076                                       | 25,461,741                                   |
| 2018          | 80,095,062                                      | 0.22%                                          | 1.015                            | 81,261,551                                   | 3,528,346                                | 84,789,898                                          | 47,284,225                                       | 33,977,326                                   |
| 2019          | 79,582,931                                      | 1.01%                                          | 1.012                            | 80,565,150                                   | 1,942,682                                | 82,507,832                                          | 36,074,014                                       | 44,491,136                                   |
| 2020          | 67,872,511                                      | 0.22%                                          | 1.002                            | 68,020,068                                   | 22,378                                   | 68,042,447                                          | 9,993,533                                        | 58,026,535                                   |
| 2021 (6 Mo)   | 36,669,504                                      |                                                | 1.000                            | 36,669,504                                   | -                                        | 36,669,504                                          | -                                                | 36,669,504                                   |
| Totals:       |                                                 |                                                |                                  |                                              |                                          |                                                     |                                                  |                                              |
| All Years     | 1,155,929,209                                   |                                                |                                  | 1,355,374,250                                | 279,074,897                              | 1,634,449,147                                       | 929,400,408                                      | 425,973,842                                  |
| 1989 to 1998  | 201,756,399                                     |                                                |                                  | 282,614,566                                  | 133,191,587                              | 415,806,153                                         | 231,770,813                                      | 50,843,753                                   |
| 1999 to 2021  | 954,172,810                                     |                                                |                                  | 1,072,759,684                                | 145,883,310                              | 1,218,642,994                                       | 697,629,595                                      | 375,130,089                                  |

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 June 30, 2021.

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

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

## Birth Year Level Loss &amp; ALAE

Evaluated As of June 30, 2021

| Year of Birth | Birth Year Level            |                                      |                                          |                                                   |                                                      |                                                    | Open (d)<br>Accepted<br>Reported<br>Claim<br>Counts<br>@ 6/30/21 |
|---------------|-----------------------------|--------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------|
|               | Ultimate (a)<br>Loss & ALAE | Paid (b)<br>Loss & ALAE<br>@ 6/30/21 | Incurred (c)<br>Loss & ALAE<br>@ 6/30/21 | Case O/S<br>Loss & ALAE<br>@ 6/30/21<br>(4) - (3) | IBNR / Bulk<br>Loss & ALAE<br>@ 6/30/21<br>(2) - (4) | Case+IBNR<br>Loss & ALAE<br>@ 6/30/21<br>(2) - (3) |                                                                  |
| (1)           | (2)                         | (3)                                  | (4)                                      | (5)                                               | (6)                                                  | (7)                                                | (8)                                                              |
| 1989          | 22,741,698                  | 12,422,702                           | 20,140,640                               | 7,717,938                                         | 2,601,058                                            | 10,318,996                                         | 3                                                                |
| 1990          | 10,675,017                  | 4,889,704                            | 9,167,891                                | 4,278,187                                         | 1,507,126                                            | 5,785,312                                          | 3                                                                |
| 1991          | 20,887,663                  | 7,429,395                            | 19,041,417                               | 11,612,022                                        | 1,846,246                                            | 13,458,268                                         | 4                                                                |
| 1992          | 40,969,771                  | 12,236,036                           | 36,496,791                               | 24,260,754                                        | 4,472,980                                            | 28,733,734                                         | 9                                                                |
| 1993          | 41,141,805                  | 17,800,780                           | 36,468,264                               | 18,667,484                                        | 4,673,541                                            | 23,341,025                                         | 8                                                                |
| 1994          | 18,517,613                  | 6,387,871                            | 16,160,104                               | 9,772,233                                         | 2,357,509                                            | 12,129,742                                         | 3                                                                |
| 1995          | 27,692,144                  | 8,925,648                            | 24,715,816                               | 15,790,168                                        | 2,976,328                                            | 18,766,496                                         | 5                                                                |
| 1996          | 26,175,897                  | 8,413,811                            | 23,047,805                               | 14,633,995                                        | 3,128,092                                            | 17,762,086                                         | 6                                                                |
| 1997          | 37,355,085                  | 10,344,095                           | 32,566,377                               | 22,222,283                                        | 4,788,708                                            | 27,010,990                                         | 8                                                                |
| 1998          | 62,649,526                  | 18,199,778                           | 54,726,748                               | 36,526,971                                        | 7,922,778                                            | 44,449,748                                         | 11                                                               |
| 1999          | 24,472,532                  | 10,339,571                           | 20,150,625                               | 9,811,054                                         | 4,321,907                                            | 14,132,961                                         | 3                                                                |
| 2000          | 16,523,213                  | 5,497,561                            | 13,391,151                               | 7,893,589                                         | 3,132,062                                            | 11,025,652                                         | 4                                                                |
| 2001          | 27,023,591                  | 7,511,821                            | 23,106,101                               | 15,594,280                                        | 3,917,490                                            | 19,511,770                                         | 4                                                                |
| 2002          | 64,472,941                  | 15,103,063                           | 54,989,418                               | 39,886,355                                        | 9,483,523                                            | 49,369,878                                         | 13                                                               |
| 2003          | 15,161,821                  | 4,570,904                            | 13,033,902                               | 8,462,998                                         | 2,127,919                                            | 10,590,917                                         | 3                                                                |
| 2004          | 26,526,096                  | 5,163,095                            | 22,317,753                               | 17,154,658                                        | 4,208,343                                            | 21,363,001                                         | 5                                                                |
| 2005          | 34,235,943                  | 7,832,139                            | 28,136,657                               | 20,304,518                                        | 6,099,285                                            | 26,403,804                                         | 7                                                                |
| 2006          | 49,297,847                  | 9,135,407                            | 41,379,629                               | 32,244,222                                        | 7,918,218                                            | 40,162,440                                         | 9                                                                |
| 2007          | 40,478,375                  | 10,027,600                           | 33,337,153                               | 23,309,554                                        | 7,141,222                                            | 30,450,776                                         | 7                                                                |
| 2008          | 55,567,659                  | 6,186,832                            | 45,731,803                               | 39,544,971                                        | 9,835,855                                            | 49,380,826                                         | 9                                                                |
| 2009          | 67,914,069                  | 8,720,042                            | 55,249,902                               | 46,529,860                                        | 12,664,168                                           | 59,194,028                                         | 10                                                               |
| 2010          | 34,507,146                  | 3,306,704                            | 27,744,084                               | 24,437,380                                        | 6,763,062                                            | 31,200,442                                         | 5                                                                |
| 2011          | 56,492,450                  | 5,566,122                            | 45,523,729                               | 39,957,608                                        | 10,968,720                                           | 50,926,328                                         | 10                                                               |
| 2012          | 38,637,630                  | 3,692,620                            | 31,201,123                               | 27,508,503                                        | 7,436,506                                            | 34,945,010                                         | 7                                                                |
| 2013          | 37,523,182                  | 5,489,181                            | 29,521,578                               | 24,032,397                                        | 8,001,604                                            | 32,034,001                                         | 7                                                                |
| 2014          | 46,633,453                  | 6,190,029                            | 34,577,959                               | 28,387,930                                        | 12,055,495                                           | 40,443,424                                         | 9                                                                |
| 2015          | 84,811,107                  | 5,326,139                            | 61,595,217                               | 56,269,078                                        | 23,215,890                                           | 79,484,968                                         | 15                                                               |
| 2016          | 29,994,660                  | 1,053,551                            | 18,088,894                               | 17,035,343                                        | 11,905,767                                           | 28,941,110                                         | 6                                                                |
| 2017          | 62,855,030                  | 2,463,563                            | 37,814,294                               | 35,350,731                                        | 25,040,736                                           | 60,391,467                                         | 13                                                               |
| 2018          | 83,584,064                  | 3,489,002                            | 50,094,474                               | 46,605,472                                        | 33,489,590                                           | 80,095,062                                         | 16                                                               |
| 2019          | 81,511,028                  | 1,928,097                            | 37,562,311                               | 35,634,214                                        | 43,948,717                                           | 79,582,931                                         | 10                                                               |
| 2020          | 67,894,804                  | 22,293                               | 9,994,147                                | 9,971,854                                         | 57,900,657                                           | 67,872,511                                         | 5                                                                |
| 2021 (6 Mo)   | 36,669,504                  | -                                    | -                                        | -                                                 | 36,669,504                                           | 36,669,504                                         | -                                                                |
| Totals:       | 1,391,594,364               | 235,665,155                          | 1,007,073,757                            | 771,408,602                                       | 384,520,606                                          | 1,155,929,209                                      | 237                                                              |

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 June 30, 2021

| Year of Birth | Ultimate Loss & ALAE - Birth Year Level |                         |                        |                          |                     |                                |               | Prior Selected Ultimate BY Level @ 3/31/21 | Increase or (Decrease) From 3/31/21 to 6/30/21 |
|---------------|-----------------------------------------|-------------------------|------------------------|--------------------------|---------------------|--------------------------------|---------------|--------------------------------------------|------------------------------------------------|
|               | Paid Projection (a)                     | Incurred Projection (b) | Frequency/Severity (c) | Bornhuetter-Ferguson (d) | Cape Cod Method (e) | Incremental Payment Method (f) | Selected (g)  |                                            |                                                |
| (1)           | (2)                                     | (3)                     | (4)                    | (5)                      | (6)                 | (7)                            | (8)           | (9)                                        | (10)                                           |
| 1989          | 27,883,996                              | 22,104,352              | 23,860,386             | 22,260,355               | 22,008,521          | 24,252,135                     | 22,741,698    | 22,671,711                                 | 69,987                                         |
| 1990          | 11,524,202                              | 10,107,038              | 11,666,105             | 10,251,907               | 11,208,394          | 9,680,374                      | 10,675,017    | 10,640,437                                 | 34,579                                         |
| 1991          | 18,385,312                              | 21,086,460              | 20,542,796             | 21,033,734               | 21,416,600          | 24,172,402                     | 20,887,663    | 20,858,124                                 | 29,539                                         |
| 1992          | 31,794,179                              | 40,598,410              | 41,610,264             | 40,700,637               | 39,210,769          | 44,108,197                     | 40,969,771    | 40,914,729                                 | 55,041                                         |
| 1993          | 48,566,320                              | 40,749,228              | 41,814,994             | 40,861,194               | 39,381,770          | 44,719,711                     | 41,141,805    | 41,053,978                                 | 87,828                                         |
| 1994          | 18,299,601                              | 18,138,376              | 19,164,205             | 18,250,258               | 18,900,767          | 21,427,148                     | 18,517,613    | 18,483,095                                 | 34,518                                         |
| 1995          | 26,848,159                              | 27,866,288              | 27,396,920             | 27,813,223               | 27,669,068          | 33,014,679                     | 27,692,144    | 27,664,394                                 | 27,750                                         |
| 1996          | 26,573,991                              | 26,102,595              | 26,299,461             | 26,125,635               | 26,234,888          | 25,485,136                     | 26,175,897    | 26,142,541                                 | 33,356                                         |
| 1997          | 34,304,085                              | 37,048,746              | 37,868,576             | 37,147,933               | 36,008,960          | 42,279,316                     | 37,355,085    | 37,315,247                                 | 39,838                                         |
| 1998          | 63,149,445                              | 62,786,455              | 62,422,400             | 62,739,723               | 58,201,989          | 66,500,505                     | 62,649,526    | 62,463,346                                 | 186,180                                        |
| 1999          | 37,822,406                              | 23,753,511              | 25,626,487             | 24,037,600               | 24,071,520          | 21,411,338                     | 24,472,532    | 24,310,330                                 | 162,202                                        |
| 2000          | 21,171,010                              | 16,005,801              | 17,340,075             | 16,223,763               | 17,345,480          | 13,467,286                     | 16,523,213    | 16,394,075                                 | 129,138                                        |
| 2001          | 30,283,802                              | 27,784,267              | 25,831,103             | 27,455,404               | 27,568,898          | 27,792,803                     | 27,023,591    | 26,865,611                                 | 157,980                                        |
| 2002          | 64,202,209                              | 64,206,787              | 64,905,014             | 64,307,022               | 59,115,581          | 59,780,280                     | 64,472,941    | 63,824,624                                 | 648,317                                        |
| 2003          | 20,602,966                              | 15,340,678              | 14,874,244             | 15,270,540               | 17,700,502          | 13,951,836                     | 15,161,821    | 14,862,926                                 | 298,895                                        |
| 2004          | 24,625,174                              | 26,657,816              | 26,317,984             | 26,602,489               | 27,751,300          | 27,853,174                     | 26,526,096    | 25,987,939                                 | 538,158                                        |
| 2005          | 39,546,577                              | 33,401,943              | 35,563,246             | 33,742,638               | 33,966,113          | 32,822,729                     | 34,235,943    | 33,391,835                                 | 844,108                                        |
| 2006          | 49,463,455                              | 49,131,852              | 49,561,970             | 49,199,718               | 47,306,731          | 48,330,326                     | 49,297,847    | 48,170,045                                 | 1,127,802                                      |
| 2007          | 58,479,104                              | 40,147,268              | 40,996,531             | 40,291,327               | 40,484,970          | 38,595,246                     | 40,478,375    | 39,454,048                                 | 1,024,327                                      |
| 2008          | 38,760,590                              | 56,248,048              | 54,528,391             | 55,926,537               | 54,145,465          | 54,993,200                     | 55,567,659    | 52,513,800                                 | 3,053,859                                      |
| 2009          | 59,391,909                              | 69,263,640              | 65,896,238             | 68,582,331               | 65,041,681          | 63,381,462                     | 67,914,069    | 66,168,021                                 | 1,746,049                                      |
| 2010          | 24,648,076                              | 35,027,836              | 33,734,670             | 34,758,933               | 38,106,503          | 38,201,308                     | 34,507,146    | 33,182,375                                 | 1,324,771                                      |
| 2011          | 45,434,485                              | 56,379,639              | 56,663,427             | 56,434,282               | 55,338,283          | 49,808,474                     | 56,492,450    | 55,042,180                                 | 1,450,270                                      |
| 2012          | 33,515,262                              | 39,051,740              | 38,017,353             | 38,843,796               | 41,760,296          | 39,978,765                     | 38,637,630    | 37,696,637                                 | 940,993                                        |
| 2013          | 55,590,214                              | 37,104,775              | 38,146,994             | 37,317,776               | 41,463,932          | 30,361,812                     | 37,523,182    | 36,891,608                                 | 631,574                                        |
| 2014          | 73,548,971                              | 45,892,203              | 47,676,142             | 46,332,015               | 49,911,118          | 36,106,481                     | 46,633,453    | 45,231,049                                 | 1,402,404                                      |
| 2015          | 73,268,765                              | 85,481,000              | 83,910,236             | 85,042,085               | 79,947,413          | 74,482,539                     | 84,811,107    | 82,006,882                                 | 2,804,224                                      |
| 2016          | 17,762,052                              | 26,425,453              | 28,353,195             | 27,033,606               | 39,938,679          | 28,222,369                     | 29,994,660    | 28,439,610                                 | 1,555,051                                      |
| 2017          | 51,600,836                              | 59,937,160              | 67,920,338             | 62,883,759               | 64,188,280          | 59,345,613                     | 62,855,030    | 58,550,541                                 | 4,304,489                                      |
| 2018          | 117,759,986                             | 82,577,803              | 88,692,090             | 84,982,958               | 79,601,807          | 82,065,662                     | 83,584,064    | 86,770,463                                 | (3,186,399)                                    |
| 2019          | 115,374,804                             | 80,495,046              | 87,112,239             | 84,024,384               | 79,958,658          | 74,948,831                     | 81,511,028    | 75,714,771                                 | 5,796,257                                      |
| 2020          | 26,679,303                              | 47,653,257              | 71,035,147             | 66,131,347               | 76,541,043          | 57,871,679                     | 67,894,804    | 67,959,566                                 | (64,762)                                       |
| 2021 (6 Mo)   | N/A                                     | N/A                     | 38,710,561             | 37,086,836               | 40,477,700          | 30,402,920                     | 36,669,504    | 19,906,644                                 | N/A                                            |
| Totals:       |                                         |                         |                        |                          |                     |                                |               |                                            |                                                |
| All Years     | N/A                                     | N/A                     | 1,414,059,781          | 1,389,695,745            | 1,401,973,679       | 1,339,815,736                  | 1,391,594,364 | N/A                                        | N/A                                            |
| 1989 - 2020   | 1,386,861,244                           | 1,324,555,472           | 1,375,349,220          | 1,352,608,909            | 1,361,495,979       | 1,309,412,816                  | 1,354,924,859 | 1,327,636,537                              | 27,288,322                                     |
| 1989 - 2019   | 1,360,181,940                           | 1,276,902,215           | 1,304,314,073          | 1,286,477,562            | 1,284,954,937       | 1,251,541,137                  | 1,287,030,056 | 1,259,676,972                              | 27,353,084                                     |

Notes: (a) See Exhibit VIII, Sheet 1, Column (5).

(b) See Exhibit VII, Sheet 1, Column (5).

(c) See Exh bit 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 & ALAE - Adjusted to Birth Year Level  
Based on Bornhuetter-Ferguson Approach  
Evaluated As of June 30, 2021

| Year of Birth | Birth Year Level<br>Initial<br>Expected<br>Ultimate (a)<br>Loss & ALAE | Expected<br>Percent (b)<br>Unreported<br>@ 6/30/21 | Birth Year Level<br>Expected<br>Unreported<br>Loss & ALAE<br>(2) x (3) | Birth Year (c)<br>Level Reported<br>Loss & ALAE | Indicated<br>Birth Year<br>Level<br>Ultimate<br>Loss & ALAE<br>(4) + (5) |
|---------------|------------------------------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------------------|
| -----         | -----                                                                  | -----                                              | -----                                                                  | -----                                           | -----                                                                    |
| (1)           | (2)                                                                    | (3)                                                | (4)                                                                    | (5)                                             | (6)                                                                      |
| 1989          | 23,860,386                                                             | 8.9%                                               | 2,119,715                                                              | 20,140,640                                      | 22,260,355                                                               |
| 1990          | 11,666,105                                                             | 9.3%                                               | 1,084,016                                                              | 9,167,891                                       | 10,251,907                                                               |
| 1991          | 20,542,796                                                             | 9.7%                                               | 1,992,316                                                              | 19,041,417                                      | 21,033,734                                                               |
| 1992          | 41,610,264                                                             | 10.1%                                              | 4,203,846                                                              | 36,496,791                                      | 40,700,637                                                               |
| 1993          | 41,814,994                                                             | 10.5%                                              | 4,392,929                                                              | 36,468,264                                      | 40,861,194                                                               |
| 1994          | 19,164,205                                                             | 10.9%                                              | 2,090,154                                                              | 16,160,104                                      | 18,250,258                                                               |
| 1995          | 27,396,920                                                             | 11.3%                                              | 3,097,407                                                              | 24,715,816                                      | 27,813,223                                                               |
| 1996          | 26,299,461                                                             | 11.7%                                              | 3,077,829                                                              | 23,047,805                                      | 26,125,635                                                               |
| 1997          | 37,868,576                                                             | 12.1%                                              | 4,581,556                                                              | 32,566,377                                      | 37,147,933                                                               |
| 1998          | 62,422,400                                                             | 12.8%                                              | 8,012,974                                                              | 54,726,748                                      | 62,739,723                                                               |
| 1999          | 25,626,487                                                             | 15.2%                                              | 3,886,975                                                              | 20,150,625                                      | 24,037,600                                                               |
| 2000          | 17,340,075                                                             | 16.3%                                              | 2,832,612                                                              | 13,391,151                                      | 16,223,763                                                               |
| 2001          | 25,831,103                                                             | 16.8%                                              | 4,349,303                                                              | 23,106,101                                      | 27,455,404                                                               |
| 2002          | 64,905,014                                                             | 14.4%                                              | 9,317,605                                                              | 54,989,418                                      | 64,307,022                                                               |
| 2003          | 14,874,244                                                             | 15.0%                                              | 2,236,639                                                              | 13,033,902                                      | 15,270,540                                                               |
| 2004          | 26,317,984                                                             | 16.3%                                              | 4,284,736                                                              | 22,317,753                                      | 26,602,489                                                               |
| 2005          | 35,563,246                                                             | 15.8%                                              | 5,605,981                                                              | 28,136,657                                      | 33,742,638                                                               |
| 2006          | 49,561,970                                                             | 15.8%                                              | 7,820,089                                                              | 41,379,629                                      | 49,199,718                                                               |
| 2007          | 40,996,531                                                             | 17.0%                                              | 6,954,174                                                              | 33,337,153                                      | 40,291,327                                                               |
| 2008          | 54,528,391                                                             | 18.7%                                              | 10,194,734                                                             | 45,731,803                                      | 55,926,537                                                               |
| 2009          | 65,896,238                                                             | 20.2%                                              | 13,332,430                                                             | 55,249,902                                      | 68,582,331                                                               |
| 2010          | 33,734,670                                                             | 20.8%                                              | 7,014,849                                                              | 27,744,084                                      | 34,758,933                                                               |
| 2011          | 56,663,427                                                             | 19.3%                                              | 10,910,553                                                             | 45,523,729                                      | 56,434,282                                                               |
| 2012          | 38,017,353                                                             | 20.1%                                              | 7,642,673                                                              | 31,201,123                                      | 38,843,796                                                               |
| 2013          | 38,146,994                                                             | 20.4%                                              | 7,796,198                                                              | 29,521,578                                      | 37,317,776                                                               |
| 2014          | 47,676,142                                                             | 24.7%                                              | 11,754,056                                                             | 34,577,959                                      | 46,332,015                                                               |
| 2015          | 83,910,236                                                             | 27.9%                                              | 23,446,868                                                             | 61,595,217                                      | 85,042,085                                                               |
| 2016          | 28,353,195                                                             | 31.5%                                              | 8,944,712                                                              | 18,088,894                                      | 27,033,606                                                               |
| 2017          | 67,920,338                                                             | 36.9%                                              | 25,069,465                                                             | 37,814,294                                      | 62,883,759                                                               |
| 2018          | 88,692,090                                                             | 39.3%                                              | 34,888,484                                                             | 50,094,474                                      | 84,982,958                                                               |
| 2019          | 87,112,239                                                             | 53.3%                                              | 46,462,073                                                             | 37,562,311                                      | 84,024,384                                                               |
| 2020          | 71,035,147                                                             | 79.0%                                              | 56,137,200                                                             | 9,994,147                                       | 66,131,347                                                               |
| 2021 (6 Mo)   | 38,710,561                                                             | 95.8%                                              | 37,086,836                                                             | -                                               | 37,086,836                                                               |
| Totals:       | 1,414,059,781                                                          |                                                    | 382,621,988                                                            | 1,007,073,757                                   | 1,389,695,745                                                            |

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

Sheet 1

| Year of Birth | Birth Year Level Ultimate Loss & ALAE Based On |                         |            |                              |                                 | Estimated Ultimate Loss & ALAE (4) x (6) | Estimated Ultimate (d) Accepted Claim Cts. (AAA & AAD Only) | Indicated Average Claim Size |                      | Birth Year Level Average Claim Size | Estimated Birth Year Level Ultimate Loss & ALAE (13) x (8) |                                                   |                       |
|---------------|------------------------------------------------|-------------------------|------------|------------------------------|---------------------------------|------------------------------------------|-------------------------------------------------------------|------------------------------|----------------------|-------------------------------------|------------------------------------------------------------|---------------------------------------------------|-----------------------|
|               | Paid (a) Projection                            | Incurred (b) Projection | Selected   | Inflation Incurred Basis (c) | Adjustment Factor to 2021 Level |                                          |                                                             | Birth Year Level (4) / (8)   | 2021 Level (7) / (8) | Based on All Years                  |                                                            | Indicated Birth Year Level Average (f) Claim Size |                       |
|               |                                                |                         |            |                              |                                 |                                          |                                                             |                              |                      | Average (15) / (6)                  |                                                            |                                                   | Es imated % Rept. (e) |
|               |                                                |                         |            |                              |                                 |                                          |                                                             |                              |                      |                                     |                                                            |                                                   |                       |
| (1)           | (2)                                            | (3)                     | (4)        | (5)                          | (6)                             | (7)                                      | (8)                                                         | (9)                          | (10)                 | (11)                                | (12)                                                       | (13)                                              | (14)                  |
| 1989          | 27,883,996                                     | 22,104,352              | 22,104,352 | 0.90%                        | 1.453                           | 32,113,572                               | 11.0                                                        | 2,009,487                    | 2,919,416            | 3,806,454                           | 91.12%                                                     | 2,169,126                                         | 23,860,386            |
| 1990          | 11,524,202                                     | 10,107,038              | 10,107,038 | 0.76%                        | 1.440                           | 14,552,361                               | 7.0                                                         | 1,443,863                    | 2,078,909            | 3,840,801                           | 90.71%                                                     | 1,666,586                                         | 11,666,105            |
| 1991          | 18,385,312                                     | 21,086,460              | 21,086,460 | 0.60%                        | 1.429                           | 30,130,308                               | 4.0                                                         | 5,271,615                    | 7,532,577            | 3,870,183                           | 90.30%                                                     | 5,135,699                                         | 20,542,796            |
| 1992          | 31,794,179                                     | 40,598,410              | 40,598,410 | 0.55%                        | 1.420                           | 57,665,244                               | 13.0                                                        | 3,122,955                    | 4,435,788            | 3,893,376                           | 89.90%                                                     | 3,200,790                                         | 41,610,264            |
| 1993          | 48,566,320                                     | 40,749,228              | 40,749,228 | 0.51%                        | 1.413                           | 57,560,968                               | 13.0                                                        | 3,134,556                    | 4,427,767            | 3,914,918                           | 89.49%                                                     | 3,216,538                                         | 41,814,994            |
| 1994          | 18,299,601                                     | 18,138,376              | 18,138,376 | 0.45%                        | 1.405                           | 25,491,817                               | 7.0                                                         | 2,591,197                    | 3,641,688            | 3,934,858                           | 89.09%                                                     | 2,737,744                                         | 19,164,205            |
| 1995          | 26,848,159                                     | 27,866,288              | 27,866,288 | 0.43%                        | 1.399                           | 38,989,231                               | 6.0                                                         | 4,644,381                    | 6,498,205            | 3,952,445                           | 88.69%                                                     | 4,566,153                                         | 27,396,920            |
| 1996          | 26,573,991                                     | 26,102,595              | 26,102,595 | 0.37%                        | 1.393                           | 36,366,904                               | 7.0                                                         | 3,728,942                    | 5,195,272            | 3,969,253                           | 88.30%                                                     | 3,757,066                                         | 26,299,461            |
| 1997          | 34,304,085                                     | 37,048,746              | 37,048,746 | 0.32%                        | 1.388                           | 51,425,161                               | 11.0                                                        | 3,368,068                    | 4,675,015            | 3,984,091                           | 87.90%                                                     | 3,442,598                                         | 37,868,576            |
| 1998          | 63,149,445                                     | 62,786,455              | 62,786,455 | 0.37%                        | 1.384                           | 86,875,350                               | 15.0                                                        | 4,185,764                    | 5,791,690            | 3,996,693                           | 87.16%                                                     | 4,161,493                                         | 62,422,400            |
| 1999          | 37,822,406                                     | 23,753,511              | 23,753,511 | 0.44%                        | 1.379                           | 32,747,032                               | 9.0                                                         | 2,639,279                    | 3,638,559            | 4,011,320                           | 84.83%                                                     | 2,847,387                                         | 25,626,487            |
| 2000          | 21,171,010                                     | 16,005,801              | 16,005,801 | 0.42%                        | 1.373                           | 21,969,364                               | 6.0                                                         | 2,667,633                    | 3,661,561            | 4,028,945                           | 83.66%                                                     | 2,890,012                                         | 17,340,075            |
| 2001          | 30,283,802                                     | 27,784,267              | 27,784,267 | 0.42%                        | 1.367                           | 37,975,222                               | 4.0                                                         | 6,946,067                    | 9,493,805            | 4,046,039                           | 83.16%                                                     | 6,457,776                                         | 25,831,103            |
| 2002          | 64,202,209                                     | 64,206,787              | 64,206,787 | 0.41%                        | 1.361                           | 87,391,351                               | 17.0                                                        | 3,776,870                    | 5,140,668            | 4,062,973                           | 85.64%                                                     | 3,817,942                                         | 64,905,014            |
| 2003          | 20,602,966                                     | 15,340,678              | 15,340,678 | 0.38%                        | 1.356                           | 20,795,032                               | 3.0                                                         | 5,113,559                    | 6,931,677            | 4,079,589                           | 84.96%                                                     | 4,958,081                                         | 14,874,244            |
| 2004          | 24,625,174                                     | 26,657,816              | 26,657,816 | 4.59%                        | 1.350                           | 35,999,269                               | 6.0                                                         | 4,442,969                    | 5,999,878            | 4,095,079                           | 83.72%                                                     | 4,386,331                                         | 26,317,984            |
| 2005          | 39,546,577                                     | 33,401,943              | 33,401,943 | 0.90%                        | 1.291                           | 43,127,740                               | 11.0                                                        | 3,036,540                    | 3,920,704            | 4,282,984                           | 84.24%                                                     | 3,233,022                                         | 35,563,246            |
| 2006          | 49,463,455                                     | 49,131,852              | 49,131,852 | 4.49%                        | 1.280                           | 62,872,597                               | 12.0                                                        | 4,094,321                    | 5,239,383            | 4,321,487                           | 84.22%                                                     | 4,130,164                                         | 49,561,970            |
| 2007          | 58,479,104                                     | 40,147,268              | 40,147,268 | 4.20%                        | 1.225                           | 49,169,117                               | 10.0                                                        | 4,014,727                    | 4,916,912            | 4,515,387                           | 83.04%                                                     | 4,099,653                                         | 40,996,531            |
| 2008          | 38,760,590                                     | 56,248,048              | 56,248,048 | 1.67%                        | 1.175                           | 66,111,630                               | 10.0                                                        | 5,624,805                    | 6,611,163            | 4,705,015                           | 81.30%                                                     | 5,452,839                                         | 54,528,391            |
| 2009          | 59,391,909                                     | 69,263,640              | 69,263,640 | 0.37%                        | 1.156                           | 80,071,495                               | 11.0                                                        | 6,296,695                    | 7,279,227            | 4,783,643                           | 79.77%                                                     | 5,990,567                                         | 65,896,238            |
| 2010          | 24,648,076                                     | 35,027,836              | 35,027,836 | 0.41%                        | 1.152                           | 40,343,033                               | 6.0                                                         | 5,837,973                    | 6,723,839            | 4,801,492                           | 79.21%                                                     | 5,622,445                                         | 33,734,670            |
| 2011          | 45,434,485                                     | 56,379,639              | 56,379,639 | 0.47%                        | 1.147                           | 64,670,388                               | 12.0                                                        | 4,698,303                    | 5,389,199            | 4,821,123                           | 80.74%                                                     | 4,721,952                                         | 56,663,427            |
| 2012          | 33,515,262                                     | 39,051,740              | 39,051,740 | 8.91%                        | 1.142                           | 44,585,024                               | 7.0                                                         | 5,578,820                    | 6,369,289            | 4,843,762                           | 79.90%                                                     | 5,431,050                                         | 38,017,353            |
| 2013          | 55,590,214                                     | 37,104,775              | 37,104,775 | 0.71%                        | 1.048                           | 38,894,992                               | 8.0                                                         | 4,638,097                    | 4,861,874            | 5,275,548                           | 79.56%                                                     | 4,768,374                                         | 38,146,994            |
| 2014          | 73,548,971                                     | 45,892,203              | 45,892,203 | 0.21%                        | 1.041                           | 47,768,976                               | 10.0                                                        | 4,589,220                    | 4,776,898            | 5,312,811                           | 75.35%                                                     | 4,767,614                                         | 47,676,142            |
| 2015          | 73,268,765                                     | 85,481,000              | 85,481,000 | 1.85%                        | 1.039                           | 88,790,173                               | 15.0                                                        | 5,698,733                    | 5,919,345            | 5,323,976                           | 72.06%                                                     | 5,594,016                                         | 83,910,236            |
| 2016          | 17,762,052                                     | 26,425,453              | 26,425,453 | 0.28%                        | 1.020                           | 26,948,842                               | 6.0                                                         | 4,404,242                    | 4,491,474            | 5,422,677                           | 68.45%                                                     | 4,725,532                                         | 28,353,195            |
| 2017          | 51,600,836                                     | 59,937,160              | 59,937,160 | 0.25%                        | 1.017                           | 60,955,147                               | 15.0                                                        | 3,995,811                    | 4,063,676            | 5,437,725                           | 63.09%                                                     | 4,528,023                                         | 67,920,338            |
| 2018          | 117,759,986                                    | 82,577,803              | 82,577,803 | 0.25%                        | 1.014                           | 83,772,982                               | 18.0                                                        | 4,587,656                    | 4,654,055            | 5,451,183                           | 60.66%                                                     | 4,927,338                                         | 88,692,090            |
| 2019          | 115,374,804                                    | 80,495,046              | 80,495,046 | 0.96%                        | 1.012                           | 81,456,525                               | 17.0                                                        | 4,735,003                    | 4,791,560            | 5,464,805                           | 46.66%                                                     | 5,124,249                                         | 87,112,239            |
| 2020          | 26,679,303                                     | 47,653,257              | 47,653,257 | 0.23%                        | 1.002                           | 47,764,790                               | 14.0                                                        | 3,403,804                    | 3,411,771            | 5,517,167                           | 20.97%                                                     | 5,073,939                                         | 71,035,147            |
| 2021 (6 Mo)   | N/A                                            | N/A                     | N/A        |                              | 1.000                           | N/A                                      | 7.0                                                         | N/A                          | N/A                  | 5,530,080                           | N/A                                                        | 5,530,080                                         | 38,710,561            |

## Totals / Averages:

|             |               |               |               |  |  |               |     |           |           |  |  |  |               |
|-------------|---------------|---------------|---------------|--|--|---------------|-----|-----------|-----------|--|--|--|---------------|
| 1992 - 2016 | 1,017,652,805 | 1,000,594,355 | 1,000,594,355 |  |  | 1,244,605,951 | 235 | 4,257,848 | 5,296,196 |  |  |  | 1,004,520,118 |
| 1992 - 2004 | 448,243,347   | 427,038,959   | 427,038,959   |  |  | 591,251,946   | 117 | 3,649,906 | 5,053,435 |  |  |  | 431,471,727   |
| 2005 - 2016 | 569,409,459   | 573,555,396   | 573,555,396   |  |  | 653,354,006   | 118 | 4,860,639 | 5,536,898 |  |  |  | 573,048,392   |
| 1995 - 2004 | 349,583,247   | 327,552,944   | 327,552,944   |  |  | 450,533,916   | 84  | 3,899,440 | 5,363,499 |  |  |  | 328,882,263   |
| 2005 - 2015 | 551,647,406   | 547,129,944   | 547,129,944   |  |  | 626,405,163   | 112 | 4,885,089 | 5,592,903 |  |  |  | 544,695,197   |
| 1997 - 2006 | 385,171,129   | 356,117,856   | 356,117,856   |  |  | 481,178,118   | 94  | 3,788,488 | 5,118,916 |  |  |  | 360,311,098   |
| 2007 - 2017 | 532,000,262   | 550,958,761   | 550,958,761   |  |  | 608,308,816   | 110 | 5,008,716 | 5,530,080 |  |  |  | 555,843,514   |
| 2010 - 2017 | 375,368,660   | 385,299,805   | 385,299,805   |  |  | 412,956,576   | 79  | 4,877,213 | 5,227,298 |  |  |  | 394,422,355   |

(15) Selected 2021 Level Average Claim Size ==&gt; 5,530,080

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

(b) See Exhibit VII, Sheet 1.

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

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

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

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

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

Evaluated As of June 30, 2021

| Year of Birth | Insured (a)<br>Physicians | Birth Year Level (b)<br>Incurred Loss & ALAE @ 6/30/21 | Expected Percent (c)<br>Reported @ 6/30/21 | Exposure Adjusted to Expected Percent Reported (2) X (4) | Adjustment Factor to (d)<br>2021 Level | Incurred (Reported) Loss & ALAE Adjusted to BY 2021 Level (3) X (6) | 2021 Level Loss & ALAE per Insured Physician (7) / (5) | Indicated (e)<br>BY Level Unreported Loss & ALAE | Indicated BY Level Ultimate Loss & ALAE (3) + (10) |
|---------------|---------------------------|--------------------------------------------------------|--------------------------------------------|----------------------------------------------------------|----------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------|----------------------------------------------------|
| (1)           | (2)                       | (3)                                                    | (4)                                        | (5)                                                      | (6)                                    | (7)                                                                 | (8)                                                    | (10)                                             | (11)                                               |
| 1989          | 570                       | 20,140,640                                             | 91.12%                                     | 519.4                                                    | 1.453                                  | 29,260,657                                                          | 56,340                                                 | 1,867,881                                        | 22,008,521                                         |
| 1990          | 590                       | 9,167,891                                              | 90.71%                                     | 535.2                                                    | 1.440                                  | 13,200,154                                                          | 24,665                                                 | 2,040,503                                        | 11,208,394                                         |
| 1991          | 653                       | 19,041,417                                             | 90.30%                                     | 589.7                                                    | 1.429                                  | 27,208,159                                                          | 46,141                                                 | 2,375,183                                        | 21,416,600                                         |
| 1992          | 712                       | 36,496,791                                             | 89.90%                                     | 640.1                                                    | 1.420                                  | 51,839,378                                                          | 80,991                                                 | 2,713,978                                        | 39,210,769                                         |
| 1993          | 731                       | 36,468,264                                             | 89.49%                                     | 654.2                                                    | 1.413                                  | 51,513,825                                                          | 78,743                                                 | 2,913,506                                        | 39,381,770                                         |
| 1994          | 659                       | 16,160,104                                             | 89.09%                                     | 587.1                                                    | 1.405                                  | 22,711,539                                                          | 38,683                                                 | 2,740,663                                        | 18,900,767                                         |
| 1995          | 682                       | 24,715,816                                             | 88.69%                                     | 604.9                                                    | 1.399                                  | 34,581,235                                                          | 57,169                                                 | 2,953,252                                        | 27,669,068                                         |
| 1996          | 708                       | 23,047,805                                             | 88.30%                                     | 625.1                                                    | 1.393                                  | 32,110,880                                                          | 51,366                                                 | 3,187,083                                        | 26,234,888                                         |
| 1997          | 737                       | 32,566,377                                             | 87.90%                                     | 647.8                                                    | 1.388                                  | 45,203,452                                                          | 69,776                                                 | 3,442,583                                        | 36,008,960                                         |
| 1998          | 699                       | 54,726,748                                             | 87.16%                                     | 609.3                                                    | 1.384                                  | 75,723,425                                                          | 124,285                                                | 3,475,241                                        | 58,201,989                                         |
| 1999          | 665                       | 20,150,625                                             | 84.83%                                     | 564.1                                                    | 1.379                                  | 27,780,027                                                          | 49,244                                                 | 3,920,895                                        | 24,071,520                                         |
| 2000          | 620                       | 13,391,151                                             | 83.66%                                     | 518.7                                                    | 1.373                                  | 18,380,527                                                          | 35,434                                                 | 3,954,330                                        | 17,345,480                                         |
| 2001          | 676                       | 23,106,101                                             | 83.16%                                     | 562.2                                                    | 1.367                                  | 31,581,158                                                          | 56,176                                                 | 4,462,796                                        | 27,568,898                                         |
| 2002          | 730                       | 54,989,418                                             | 85.64%                                     | 625.2                                                    | 1.361                                  | 74,845,663                                                          | 119,714                                                | 4,126,164                                        | 59,115,581                                         |
| 2003          | 785                       | 13,033,902                                             | 84.96%                                     | 667.0                                                    | 1.356                                  | 17,668,085                                                          | 26,490                                                 | 4,666,601                                        | 17,700,502                                         |
| 2004          | 841                       | 22,317,753                                             | 83.72%                                     | 704.1                                                    | 1.350                                  | 30,138,358                                                          | 42,805                                                 | 5,433,546                                        | 27,751,300                                         |
| 2005          | 891                       | 28,136,657                                             | 84.24%                                     | 750.5                                                    | 1.291                                  | 36,329,336                                                          | 48,404                                                 | 5,829,456                                        | 33,966,113                                         |
| 2006          | 897                       | 41,379,629                                             | 84.22%                                     | 755.5                                                    | 1.280                                  | 52,952,303                                                          | 70,092                                                 | 5,927,102                                        | 47,306,731                                         |
| 2007          | 963                       | 33,337,153                                             | 83.04%                                     | 799.6                                                    | 1.225                                  | 40,828,640                                                          | 51,058                                                 | 7,147,816                                        | 40,484,970                                         |
| 2008          | 987                       | 45,731,803                                             | 81.30%                                     | 802.5                                                    | 1.175                                  | 53,751,271                                                          | 66,982                                                 | 8,413,661                                        | 54,145,465                                         |
| 2009          | 1,044                     | 55,249,902                                             | 79.77%                                     | 832.8                                                    | 1.156                                  | 63,871,062                                                          | 76,697                                                 | 9,791,779                                        | 65,041,681                                         |
| 2010          | 1,071                     | 27,744,084                                             | 79.21%                                     | 848.3                                                    | 1.152                                  | 31,954,029                                                          | 37,669                                                 | 10,362,419                                       | 38,106,503                                         |
| 2011          | 1,091                     | 45,523,729                                             | 80.74%                                     | 880.9                                                    | 1.147                                  | 52,218,093                                                          | 59,276                                                 | 9,814,554                                        | 55,338,283                                         |
| 2012          | 1,119                     | 31,201,123                                             | 79.90%                                     | 894.0                                                    | 1.142                                  | 35,622,045                                                          | 39,844                                                 | 10,559,173                                       | 41,760,296                                         |
| 2013          | 1,143                     | 29,521,578                                             | 79.56%                                     | 909.4                                                    | 1.048                                  | 30,945,924                                                          | 34,029                                                 | 11,942,354                                       | 41,463,932                                         |
| 2014          | 1,208                     | 34,577,959                                             | 75.35%                                     | 910.2                                                    | 1.041                                  | 35,992,032                                                          | 39,544                                                 | 15,333,159                                       | 49,911,118                                         |
| 2015          | 1,273                     | 61,595,217                                             | 72.06%                                     | 917.3                                                    | 1.039                                  | 63,979,715                                                          | 69,749                                                 | 18,352,196                                       | 79,947,413                                         |
| 2016          | 1,318                     | 18,088,894                                             | 68.45%                                     | 902.2                                                    | 1.020                                  | 18,447,167                                                          | 20,447                                                 | 21,849,785                                       | 39,938,679                                         |
| 2017          | 1,356                     | 37,814,294                                             | 63.09%                                     | 855.5                                                    | 1.017                                  | 38,456,541                                                          | 44,952                                                 | 26,373,985                                       | 64,188,280                                         |
| 2018          | 1,420                     | 50,094,474                                             | 60.66%                                     | 861.4                                                    | 1.014                                  | 50,819,510                                                          | 58,995                                                 | 29,507,333                                       | 79,601,807                                         |
| 2019          | 1,501                     | 37,562,311                                             | 46.66%                                     | 700.4                                                    | 1.012                                  | 38,010,976                                                          | 54,268                                                 | 42,396,347                                       | 79,958,658                                         |
| 2020          | 1,575                     | 9,994,147                                              | 20.97%                                     | 330.3                                                    | 1.002                                  | 10,017,538                                                          | 30,327                                                 | 66,546,896                                       | 76,541,043                                         |
| 2021 (6 Mo)   | 1,543                     | 0                                                      | 2.10%                                      | 32.4                                                     | 1.000                                  | 0                                                                   | 0                                                      | 40,477,700                                       | 40,477,700                                         |

## Totals / Averages:

|             |        |             |  |        |  |               |        |             |               |
|-------------|--------|-------------|--|--------|--|---------------|--------|-------------|---------------|
| 1992 - 2016 | 22,250 | 823,258,584 |  | 18,213 |  | 1,030,969,169 | 56,606 | 183,314,093 | 1,006,572,677 |
| 1992 - 2004 | 9,245  | 371,170,856 |  | 8,010  |  | 514,077,552   | 64,181 | 47,990,637  | 419,161,493   |
| 2005 - 2016 | 13,005 | 452,087,728 |  | 10,203 |  | 516,891,618   | 50,660 | 135,323,456 | 587,411,184   |
| 1995 - 2004 | 7,143  | 282,045,697 |  | 6,128  |  | 388,012,810   | 63,314 | 39,622,490  | 321,668,187   |
| 2005 - 2015 | 11,687 | 433,998,834 |  | 9,301  |  | 498,444,450   | 53,590 | 113,473,670 | 547,472,505   |
| 1997 - 2006 | 7,541  | 303,798,362 |  | 6,404  |  | 410,602,334   | 64,113 | 45,238,714  | 349,037,076   |
| 2007 - 2017 | 12,573 | 420,385,736 |  | 9,553  |  | 466,066,520   | 48,789 | 149,940,883 | 570,326,619   |
| 2010 - 2017 | 9,579  | 286,066,878 |  | 7,118  |  | 307,615,547   | 43,218 | 124,587,626 | 410,654,504   |

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

53,590

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 June 30, 2021

| Year of<br>Birth | Combined<br>Incurred<br>Loss & ALAE | Loss Development Factors |            | Combined<br>Incurred<br>Loss & ALAE<br>Projection<br>(2) x (4) |
|------------------|-------------------------------------|--------------------------|------------|----------------------------------------------------------------|
|                  |                                     | Incremental              | Cumulative |                                                                |
| (1)              | (2)                                 | (3)                      | (4)        | (5)                                                            |
| 1989             | 20,140,640                          | 1.0975                   | 1.0975     | 22,104,352                                                     |
| 1990             | 9,167,891                           | 1.0045                   | 1.1024     | 10,107,038                                                     |
| 1991             | 19,041,417                          | 1.0045                   | 1.1074     | 21,086,460                                                     |
| 1992             | 36,496,791                          | 1.0045                   | 1.1124     | 40,598,410                                                     |
| 1993             | 36,468,264                          | 1.0045                   | 1.1174     | 40,749,228                                                     |
| 1994             | 16,160,104                          | 1.0045                   | 1.1224     | 18,138,376                                                     |
| 1995             | 24,715,816                          | 1.0045                   | 1.1275     | 27,866,288                                                     |
| 1996             | 23,047,805                          | 1.0045                   | 1.1325     | 26,102,595                                                     |
| 1997             | 32,566,377                          | 1.0045                   | 1.1376     | 37,048,746                                                     |
| 1998             | 54,726,748                          | 1.0085                   | 1.1473     | 62,786,455                                                     |
| 1999             | 20,150,625                          | 1.0275                   | 1.1788     | 23,753,511                                                     |
| 2000             | 13,391,151                          | 1.0140                   | 1.1953     | 16,005,801                                                     |
| 2001             | 23,106,101                          | 1.0060                   | 1.2025     | 27,784,267                                                     |
| 2002             | 54,989,418                          | 0.9710                   | 1.1676     | 64,206,787                                                     |
| 2003             | 13,033,902                          | 1.0080                   | 1.1770     | 15,340,678                                                     |
| 2004             | 22,317,753                          | 1.0149                   | 1.1945     | 26,657,816                                                     |
| 2005             | 28,136,657                          | 0.9939                   | 1.1871     | 33,401,943                                                     |
| 2006             | 41,379,629                          | 1.0002                   | 1.1873     | 49,131,852                                                     |
| 2007             | 33,337,153                          | 1.0143                   | 1.2043     | 40,147,268                                                     |
| 2008             | 45,731,803                          | 1.0213                   | 1.2300     | 56,248,048                                                     |
| 2009             | 55,249,902                          | 1.0193                   | 1.2536     | 69,263,640                                                     |
| 2010             | 27,744,084                          | 1.0071                   | 1.2625     | 35,027,836                                                     |
| 2011             | 45,523,729                          | 0.9809                   | 1.2385     | 56,379,639                                                     |
| 2012             | 31,201,123                          | 1.0106                   | 1.2516     | 39,051,740                                                     |
| 2013             | 29,521,578                          | 1.0042                   | 1.2569     | 37,104,775                                                     |
| 2014             | 34,577,959                          | 1.0560                   | 1.3272     | 45,892,203                                                     |
| 2015             | 61,595,217                          | 1.0456                   | 1.3878     | 85,481,000                                                     |
| 2016             | 18,088,894                          | 1.0527                   | 1.4609     | 26,425,453                                                     |
| 2017             | 37,814,294                          | 1.0850                   | 1.5850     | 59,937,160                                                     |
| 2018             | 50,094,474                          | 1.0400                   | 1.6484     | 82,577,803                                                     |
| 2019             | 37,562,311                          | 1.3000                   | 2.1430     | 80,495,046                                                     |
| 2020             | 9,994,147                           | 2.2250                   | 4.7681     | 47,653,257                                                     |
| 2021             | 0                                   | 10.0000                  | 47.6812    | 0                                                              |
| Totals:          | 1,007,073,757                       |                          |            | 1,324,555,472                                                  |

| Year of Birth | 6         | 18         | 30         | 42         | 54         | 66         | 78         | 90         | 102        | 114        | 126        | 138        |
|---------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989          |           |            |            | 19,257,693 | 25,388,843 | 23,890,754 | 15,258,919 | 12,406,781 | 16,786,735 | 18,368,731 | 18,843,888 | 16,822,548 |
| 1990          |           |            | 15,739,234 | 22,338,711 | 18,424,338 | 16,127,246 | 16,108,099 | 16,155,795 | 12,979,276 | 12,562,865 | 12,748,004 | 13,271,793 |
| 1991          |           | 5,090,323  | 11,619,369 | 8,748,246  | 7,498,990  | 7,473,434  | 7,981,686  | 7,811,152  | 7,672,195  | 8,212,567  | 8,371,938  | 12,517,389 |
| 1992          | -         | 10,269,140 | 12,706,986 | 16,292,443 | 17,274,071 | 18,050,072 | 15,681,234 | 16,274,314 | 16,855,700 | 16,366,392 | 20,452,217 | 21,926,400 |
| 1993          | -         | 6,034,382  | 15,603,715 | 20,439,101 | 24,482,526 | 25,241,896 | 33,372,739 | 35,723,375 | 55,251,211 | 56,103,434 | 51,330,239 | 48,519,186 |
| 1994          | -         | 3,605,947  | 9,369,619  | 6,939,673  | 8,057,863  | 12,034,599 | 17,764,395 | 18,095,819 | 16,332,030 | 10,130,549 | 9,763,686  | 10,337,799 |
| 1995          | -         | 302,654    | 4,411,454  | 10,049,491 | 13,664,069 | 13,899,888 | 14,253,921 | 19,594,578 | 19,517,479 | 20,216,327 | 20,820,784 | 23,757,470 |
| 1996          | -         | 1,620,120  | 6,148,936  | 8,016,485  | 8,655,705  | 22,727,976 | 26,057,592 | 24,194,623 | 24,755,037 | 29,290,555 | 28,379,614 | 31,352,522 |
| 1997          | -         | 3,662,415  | 14,173,991 | 14,628,028 | 18,259,300 | 23,702,003 | 27,183,057 | 25,879,055 | 23,394,411 | 26,604,469 | 26,345,722 | 26,214,375 |
| 1998          | -         | 9,817,713  | 15,372,727 | 22,188,759 | 28,520,368 | 34,275,085 | 38,301,153 | 37,849,851 | 40,781,441 | 45,538,372 | 47,056,231 | 48,456,805 |
| 1999          | -         | 9,552,493  | 10,435,970 | 19,368,506 | 23,120,480 | 26,791,606 | 26,123,438 | 22,616,486 | 23,779,422 | 26,423,777 | 26,559,490 | 22,660,586 |
| 2000          | -         | 10,350,657 | 21,236,924 | 22,824,837 | 20,392,405 | 17,027,879 | 14,910,492 | 16,094,537 | 15,435,860 | 15,617,312 | 19,294,758 | 18,196,082 |
| 2001          | -         | 261,322    | 9,588,431  | 15,245,184 | 10,377,758 | 14,824,636 | 17,363,160 | 19,553,217 | 18,933,545 | 18,928,772 | 20,759,902 | 19,213,916 |
| 2002          | -         | 10,529,132 | 18,176,976 | 26,747,182 | 25,497,203 | 37,033,172 | 39,761,259 | 47,174,387 | 58,534,918 | 56,148,164 | 64,270,473 | 63,101,150 |
| 2003          | -         | 330,925    | 511,528    | 6,952,565  | 9,321,090  | 10,735,005 | 8,794,725  | 9,840,963  | 12,035,844 | 12,955,024 | 12,622,290 | 11,986,710 |
| 2004          | -         | 267,785    | 5,611,031  | 12,621,899 | 19,470,022 | 24,364,646 | 23,965,405 | 19,571,008 | 20,038,521 | 18,675,480 | 19,408,345 | 19,515,535 |
| 2005          | -         | 44,602     | 8,877,702  | 27,417,179 | 29,217,854 | 37,560,815 | 46,136,291 | 41,265,940 | 40,938,696 | 30,155,079 | 26,576,926 | 26,083,320 |
| 2006          | -         | 8,510,155  | 8,271,226  | 18,106,474 | 30,102,788 | 40,931,790 | 43,450,186 | 40,416,850 | 40,059,956 | 41,913,743 | 42,383,950 | 38,881,018 |
| 2007          | -         | 255,016    | 12,415,943 | 21,648,730 | 27,236,473 | 42,477,031 | 38,879,555 | 35,757,193 | 36,245,592 | 35,491,067 | 33,205,054 | 31,948,509 |
| 2008          | -         | 6,928,327  | 19,000,564 | 39,788,323 | 42,463,014 | 42,933,395 | 44,660,586 | 47,793,161 | 49,264,349 | 45,673,715 | 45,464,957 | 44,087,890 |
| 2009          | -         | 9,987,743  | 20,306,188 | 39,782,313 | 42,263,617 | 40,793,638 | 40,731,546 | 43,453,963 | 49,545,441 | 51,524,312 | 51,983,212 | 53,995,003 |
| 2010          | -         | 5,969,175  | 14,814,083 | 23,596,562 | 27,401,981 | 24,598,716 | 24,032,586 | 23,470,235 | 24,918,681 | 25,482,231 | 27,440,853 | 27,744,084 |
| 2011          | 2,670,000 | 13,178,197 | 18,935,299 | 32,088,766 | 36,893,306 | 40,143,082 | 41,315,533 | 41,993,973 | 42,232,662 | 43,307,796 | 45,523,729 |            |
| 2012          | 3,640,000 | 7,727,328  | 21,085,923 | 33,749,434 | 28,079,432 | 22,010,567 | 25,449,755 | 29,703,313 | 30,403,378 | 31,201,123 |            |            |
| 2013          | 25,000    | 13,608,711 | 23,223,536 | 20,576,932 | 28,839,461 | 29,713,108 | 28,468,811 | 28,639,572 | 29,521,578 |            |            |            |
| 2014          | -         | 21,495,475 | 28,199,516 | 37,630,565 | 38,225,297 | 34,790,970 | 32,204,891 | 34,577,959 |            |            |            |            |
| 2015          | -         | 4,901,701  | 13,953,005 | 32,394,518 | 43,937,702 | 52,920,045 | 61,595,217 |            |            |            |            |            |
| 2016          | 2,870,000 | 438,485    | 6,965,140  | 8,177,283  | 12,754,121 | 18,088,894 |            |            |            |            |            |            |
| 2017          | -         | 6,886,384  | 17,487,883 | 35,037,283 | 37,814,294 |            |            |            |            |            |            |            |
| 2018          | 2,820,000 | 16,266,479 | 41,618,686 | 50,094,474 |            |            |            |            |            |            |            |            |
| 2019          | 30,000    | 16,131,822 | 37,562,311 |            |            |            |            |            |            |            |            |            |
| 2020          | -         | 9,994,147  |            |            |            |            |            |            |            |            |            |            |
| 2021          | -         |            |            |            |            |            |            |            |            |            |            |            |

| Year of Birth | 150        | 162        | 174        | 186        | 198        | 210        | 222        | 234        | 246        | 258        | 270        | 282        |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| -----         | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      |
| 1989          | 15,225,614 | 21,473,315 | 17,170,605 | 17,816,619 | 20,025,836 | 20,598,727 | 24,391,625 | 23,871,129 | 22,883,948 | 21,210,097 | 21,675,299 | 21,179,045 |
| 1990          | 15,835,224 | 18,682,727 | 18,049,414 | 18,786,402 | 18,976,967 | 16,180,462 | 12,454,663 | 12,262,501 | 11,079,233 | 8,712,673  | 8,756,202  | 8,985,086  |
| 1991          | 13,070,707 | 12,436,995 | 14,629,161 | 15,052,971 | 16,677,701 | 19,618,579 | 19,607,885 | 18,603,135 | 18,362,969 | 19,030,477 | 21,514,213 | 19,598,978 |
| 1992          | 23,357,536 | 24,067,148 | 29,794,039 | 37,009,892 | 36,517,669 | 37,171,552 | 37,864,648 | 38,137,352 | 38,605,403 | 40,997,687 | 38,399,144 | 36,842,285 |
| 1993          | 50,784,753 | 53,141,977 | 47,804,665 | 45,647,511 | 40,174,617 | 38,539,990 | 39,230,354 | 35,677,065 | 37,363,560 | 33,831,225 | 33,932,852 | 34,026,019 |
| 1994          | 11,232,855 | 12,023,125 | 12,387,435 | 14,098,837 | 13,493,455 | 13,871,708 | 15,574,263 | 16,052,413 | 15,841,007 | 15,842,946 | 15,933,031 | 15,302,766 |
| 1995          | 23,559,796 | 24,185,772 | 24,997,061 | 25,723,143 | 24,430,994 | 22,967,143 | 21,887,877 | 23,048,875 | 23,129,207 | 22,724,709 | 23,084,502 | 23,740,842 |
| 1996          | 28,954,400 | 29,139,762 | 27,606,961 | 27,577,484 | 20,280,826 | 22,481,778 | 21,556,442 | 21,621,447 | 21,594,578 | 22,981,104 | 22,362,480 | 22,177,680 |
| 1997          | 26,590,419 | 32,987,456 | 36,795,088 | 34,869,111 | 34,845,415 | 31,630,250 | 30,336,048 | 30,027,902 | 29,153,002 | 28,930,114 | 29,405,552 | 31,930,513 |
| 1998          | 46,362,117 | 52,215,553 | 50,767,311 | 52,483,178 | 54,038,312 | 54,942,764 | 54,002,449 | 53,515,360 | 49,862,897 | 51,608,486 | 53,138,105 | 54,726,748 |
| 1999          | 26,154,869 | 23,265,420 | 22,995,227 | 23,528,015 | 20,635,931 | 21,005,644 | 19,909,839 | 20,116,464 | 20,526,001 | 19,857,471 | 20,150,625 |            |
| 2000          | 14,643,134 | 15,610,411 | 14,644,775 | 14,850,970 | 14,663,506 | 14,856,518 | 15,957,795 | 15,831,788 | 14,811,505 | 13,391,151 |            |            |
| 2001          | 21,384,360 | 20,760,264 | 21,409,515 | 21,470,145 | 22,136,618 | 22,306,580 | 22,751,741 | 22,070,014 | 23,106,101 |            |            |            |
| 2002          | 57,072,570 | 56,051,838 | 56,258,024 | 53,230,479 | 52,122,226 | 51,558,856 | 52,576,651 | 54,989,418 |            |            |            |            |
| 2003          | 12,351,005 | 12,102,444 | 12,059,972 | 13,902,404 | 12,642,517 | 12,683,913 | 13,033,902 |            |            |            |            |            |
| 2004          | 19,345,228 | 20,303,674 | 21,457,877 | 22,066,469 | 22,923,129 | 22,317,753 |            |            |            |            |            |            |
| 2005          | 26,320,694 | 25,797,545 | 26,307,214 | 27,267,091 | 28,136,657 |            |            |            |            |            |            |            |
| 2006          | 38,749,591 | 39,371,944 | 39,543,159 | 41,379,629 |            |            |            |            |            |            |            |            |
| 2007          | 32,439,417 | 32,359,611 | 33,337,153 |            |            |            |            |            |            |            |            |            |
| 2008          | 43,619,035 | 45,731,803 |            |            |            |            |            |            |            |            |            |            |
| 2009          | 55,249,902 |            |            |            |            |            |            |            |            |            |            |            |
| 2010          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2011          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2012          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2013          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2014          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2015          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2016          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2017          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2018          |            |            |            |            |            |            |            |            |            |            |            |            |
| 2019          |            |            |            |            |            |            |            |            |            |            |            |            |

[illegible]

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

| Year of Birth                        | 6:18    | 18:30   | 30:42  | 42:54  | 54:66  | 66:78  | 78:90  | 90:102 | 102:114 | 114:126 | 126:138 | 138:150 |
|--------------------------------------|---------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 1989                                 |         |         |        | 1.318  | 0.941  | 0.639  | 0.813  | 1.353  | 1.094   | 1.026   | 0.893   | 0.905   |
| 1990                                 |         |         | 1.419  | 0.825  | 0.875  | 0.999  | 1.003  | 0.803  | 0.968   | 1.015   | 1.041   | 1.193   |
| 1991                                 |         | 2.283   | 0.753  | 0.857  | 0.997  | 1.068  | 0.979  | 0.982  | 1.070   | 1.019   | 1.495   | 1.044   |
| 1992                                 |         | 1.237   | 1.282  | 1.060  | 1.045  | 0.869  | 1.038  | 1.036  | 0.971   | 1.250   | 1.072   | 1.065   |
| 1993                                 |         | 2.586   | 1.310  | 1.198  | 1.031  | 1.322  | 1.070  | 1.547  | 1.015   | 0.915   | 0.945   | 1.047   |
| 1994                                 |         | 2.598   | 0.741  | 1.161  | 1.494  | 1.476  | 1.019  | 0.903  | 0.620   | 0.964   | 1.059   | 1.087   |
| 1995                                 |         | 14.576  | 2.278  | 1.360  | 1.017  | 1.025  | 1.375  | 0.996  | 1.036   | 1.030   | 1.141   | 0.992   |
| 1996                                 |         | 3.795   | 1.304  | 1.080  | 2.626  | 1.146  | 0.929  | 1.023  | 1.183   | 0.969   | 1.105   | 0.924   |
| 1997                                 |         | 3.870   | 1.032  | 1.248  | 1.298  | 1.147  | 0.952  | 0.904  | 1.137   | 0.990   | 0.995   | 1.014   |
| 1998                                 |         | 1.566   | 1.443  | 1.285  | 1.202  | 1.117  | 0.988  | 1.077  | 1.117   | 1.033   | 1.030   | 0.957   |
| 1999                                 |         | 1.092   | 1.856  | 1.194  | 1.159  | 0.975  | 0.866  | 1.051  | 1.111   | 1.005   | 0.853   | 1.154   |
| 2000                                 |         | 2.052   | 1.075  | 0.893  | 0.835  | 0.876  | 1.079  | 0.959  | 1.012   | 1.235   | 0.943   | 0.805   |
| 2001                                 |         | 36.692  | 1.590  | 0.681  | 1.429  | 1.171  | 1.126  | 0.968  | 1.000   | 1.097   | 0.926   | 1.113   |
| 2002                                 |         | 1.726   | 1.471  | 0.953  | 1.452  | 1.074  | 1.186  | 1.241  | 0.959   | 1.145   | 0.982   | 0.904   |
| 2003                                 |         | 1.546   | 13.592 | 1.341  | 1.152  | 0.819  | 1.119  | 1.223  | 1.076   | 0.974   | 0.950   | 1.030   |
| 2004                                 |         | 20.953  | 2.249  | 1.543  | 1.251  | 0.984  | 0.817  | 1.024  | 0.932   | 1.039   | 1.006   | 0.991   |
| 2005                                 |         | 199.041 | 3.088  | 1.066  | 1.286  | 1.228  | 0.894  | 0.992  | 0.737   | 0.881   | 0.981   | 1.009   |
| 2006                                 |         | 0.972   | 2.189  | 1.663  | 1.360  | 1.062  | 0.930  | 0.991  | 1.046   | 1.011   | 0.917   | 0.997   |
| 2007                                 |         | 48.687  | 1.744  | 1.258  | 1.560  | 0.915  | 0.920  | 1.014  | 0.979   | 0.936   | 0.962   | 1.015   |
| 2008                                 |         | 2.742   | 2.094  | 1.067  | 1.011  | 1.040  | 1.070  | 1.031  | 0.927   | 0.995   | 0.970   | 0.989   |
| 2009                                 |         | 2.033   | 1.959  | 1.062  | 0.965  | 0.998  | 1.067  | 1.140  | 1.040   | 1.009   | 1.039   | 1.023   |
| 2010                                 |         | 2.482   | 1.593  | 1.161  | 0.898  | 0.977  | 0.977  | 1.062  | 1.023   | 1.077   | 1.011   |         |
| 2011                                 | 4.936   | 1.437   | 1.695  | 1.150  | 1.088  | 1.029  | 1.016  | 1.006  | 1.025   | 1.051   |         |         |
| 2012                                 | 2.123   | 2.729   | 1.601  | 0.832  | 0.784  | 1.156  | 1.167  | 1.024  | 1.026   |         |         |         |
| 2013                                 | 544.348 | 1.707   | 0.886  | 1.402  | 1.030  | 0.958  | 1.006  | 1.031  |         |         |         |         |
| 2014                                 |         | 1.312   | 1.334  | 1.016  | 0.910  | 0.926  | 1.074  |        |         |         |         |         |
| 2015                                 |         | 2.847   | 2.322  | 1.356  | 1.204  | 1.164  |        |        |         |         |         |         |
| 2016                                 | 0.153   | 15.885  | 1.174  | 1.560  | 1.418  |        |        |        |         |         |         |         |
| 2017                                 |         | 2.539   | 2.004  | 1.079  |        |        |        |        |         |         |         |         |
| 2018                                 | 5.768   | 2.559   | 1.204  |        |        |        |        |        |         |         |         |         |
| 2019                                 | 537.727 | 2.328   |        |        |        |        |        |        |         |         |         |         |
| 2020                                 |         |         |        |        |        |        |        |        |         |         |         |         |
| Simple Avg. - Incremental            |         | 13.3059 | 2.0097 | 1.1610 | 1.1899 | 1.0430 | 1.0184 | 1.0552 | 1.0044  | 1.0290  | 1.0143  | 1.0123  |
| Wtd Avg. All - Incremental           |         | 2.1943  | 1.5345 | 1.1301 | 1.1342 | 1.0444 | 1.0109 | 1.0659 | 1.0003  | 1.0209  | 0.9945  | 0.9991  |
| Wtd Latest Five - Incremental        |         | 2.6350  | 1.5092 | 1.2074 | 1.0375 | 1.0527 | 1.0456 | 1.0560 | 1.0042  | 1.0106  | 0.9809  | 1.0071  |
| Wtd Latest Three - Incremental       |         | 2.4607  | 1.4122 | 1.2499 | 1.1147 | 1.0413 | 1.0789 | 1.0181 | 1.0250  | 1.0385  | 1.0075  | 1.0098  |
| Wtd Avg. All - Cumulative            |         | 5.7819  | 2.6350 | 1.7172 | 1.5195 | 1.3398 | 1.2828 | 1.2690 | 1.1906  | 1.1902  | 1.1659  | 1.1723  |
| Wtd Latest Five - Cumulative         |         | 7.4524  | 2.8282 | 1.8740 | 1.5520 | 1.4960 | 1.4212 | 1.3591 | 1.2871  | 1.2817  | 1.2683  | 1.2929  |
| Selected Incremental - Prior 6/30/20 | 10.0000 | 1.7500  | 1.2500 | 1.1000 | 1.1000 | 1.0500 | 1.0500 | 1.0400 | 1.0250  | 1.0180  | 1.0050  | 1.0050  |
| Selected - Incremental               | 10.0000 | 2.2250  | 1.3000 | 1.0400 | 1.0850 | 1.0527 | 1.0456 | 1.0560 | 1.0042  | 1.0106  | 0.9809  | 1.0071  |
| Selected - Cumulative                | 47.6812 | 4.7681  | 2.1430 | 1.6484 | 1.5850 | 1.4609 | 1.3878 | 1.3272 | 1.2569  | 1.2516  | 1.2385  | 1.2625  |

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

| Year of Birth<br>-----               | 150:162<br>----- | 162:174<br>----- | 174:186<br>----- | 186:198<br>----- | 198:210<br>----- | 210:222<br>----- | 222:234<br>----- | 234:246<br>----- | 246:258<br>----- | 258:270<br>----- | 270:282<br>----- | 282:294<br>----- |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989                                 | 1.410            | 0.800            | 1.038            | 1.124            | 1.029            | 1.184            | 0.979            | 0.959            | 0.927            | 1.022            | 0.977            | 1.022            |
| 1990                                 | 1.180            | 0.966            | 1.041            | 1.010            | 0.853            | 0.770            | 0.985            | 0.904            | 0.786            | 1.005            | 1.026            | 0.928            |
| 1991                                 | 0.952            | 1.176            | 1.029            | 1.108            | 1.176            | 0.999            | 0.949            | 0.987            | 1.036            | 1.131            | 0.911            | 1.012            |
| 1992                                 | 1.030            | 1.238            | 1.242            | 0.987            | 1.018            | 1.019            | 1.007            | 1.012            | 1.062            | 0.937            | 0.959            | 0.989            |
| 1993                                 | 1.046            | 0.900            | 0.955            | 0.880            | 0.959            | 1.018            | 0.909            | 1.047            | 0.905            | 1.003            | 1.003            | 0.993            |
| 1994                                 | 1.070            | 1.030            | 1.138            | 0.957            | 1.028            | 1.123            | 1.031            | 0.987            | 1.000            | 1.006            | 0.960            | 1.004            |
| 1995                                 | 1.027            | 1.034            | 1.029            | 0.950            | 0.940            | 0.953            | 1.053            | 1.003            | 0.983            | 1.016            | 1.028            | 1.014            |
| 1996                                 | 1.006            | 0.947            | 0.999            | 0.735            | 1.109            | 0.959            | 1.003            | 0.999            | 1.064            | 0.973            | 0.992            | 1.012            |
| 1997                                 | 1.241            | 1.115            | 0.948            | 0.999            | 0.908            | 0.959            | 0.990            | 0.971            | 0.992            | 1.016            | 1.086            | 1.020            |
| 1998                                 | 1.126            | 0.972            | 1.034            | 1.030            | 1.017            | 0.983            | 0.991            | 0.932            | 1.035            | 1.030            | 1.030            |                  |
| 1999                                 | 0.890            | 0.988            | 1.023            | 0.877            | 1.018            | 0.948            | 1.010            | 1.020            | 0.967            | 1.015            |                  |                  |
| 2000                                 | 1.066            | 0.938            | 1.014            | 0.987            | 1.013            | 1.074            | 0.992            | 0.936            | 0.904            |                  |                  |                  |
| 2001                                 | 0.971            | 1.031            | 1.003            | 1.031            | 1.008            | 1.020            | 0.970            | 1.047            |                  |                  |                  |                  |
| 2002                                 | 0.982            | 1.004            | 0.946            | 0.979            | 0.989            | 1.020            | 1.046            |                  |                  |                  |                  |                  |
| 2003                                 | 0.980            | 0.996            | 1.153            | 0.909            | 1.003            | 1.028            |                  |                  |                  |                  |                  |                  |
| 2004                                 | 1.050            | 1.057            | 1.028            | 1.039            | 0.974            |                  |                  |                  |                  |                  |                  |                  |
| 2005                                 | 0.980            | 1.020            | 1.036            | 1.032            |                  |                  |                  |                  |                  |                  |                  |                  |
| 2006                                 | 1.016            | 1.004            | 1.046            |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2007                                 | 0.998            | 1.030            |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2008                                 | 1.048            |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2009                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2010                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2011                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2012                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2013                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2014                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2015                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2016                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2017                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2018                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2019                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2020                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Simple Avg. - Incremental            | 1.0534           | 1.0130           | 1.0390           | 0.9785           | 1.0025           | 1.0037           | 0.9939           | 0.9849           | 0.9719           | 1.0139           | 0.9973           | 0.9993           |
| Wtd Avg. All - Incremental           | 1.0451           | 1.0039           | 1.0244           | 0.9728           | 0.9956           | 1.0018           | 0.9941           | 0.9863           | 0.9865           | 1.0092           | 1.0012           | 1.0034           |
| Wtd Latest Five - Incremental        | 1.0193           | 1.0213           | 1.0143           | 1.0002           | 0.9939           | 1.0149           | 1.0080           | 0.9710           | 1.0060           | 1.0140           | 1.0275           | 1.0085           |
| Wtd Latest Three - Incremental       | 1.0231           | 1.0170           | 1.0390           | 1.0074           | 0.9871           | 1.0209           | 1.0176           | 1.0073           | 0.9960           | 1.0229           | 1.0375           | 1.0159           |
| Wtd Avg. All - Cumulative            | 1.1734           | 1.1228           | 1.1184           | 1.0918           | 1.1223           | 1.1272           | 1.1252           | 1.1318           | 1.1475           | 1.1632           | 1.1526           | 1.1513           |
| Wtd Latest Five - Cumulative         | 1.2838           | 1.2595           | 1.2333           | 1.2159           | 1.2157           | 1.2232           | 1.2053           | 1.1957           | 1.2314           | 1.2240           | 1.2072           | 1.1749           |
| Selected Incremental - Prior 6/30/20 | 1.0150           | 1.0150           | 1.0200           | 0.9925           | 1.0000           | 1.0100           | 0.9900           | 0.9900           | 1.0070           | 1.0130           | 1.0175           | 1.0045           |
| Selected - Incremental               | 1.0193           | 1.0213           | 1.0143           | 1.0002           | 0.9939           | 1.0149           | 1.0080           | 0.9710           | 1.0060           | 1.0140           | 1.0275           | 1.0085           |
| Selected - Cumulative                | 1.2536           | 1.2300           | 1.2043           | 1.1873           | 1.1871           | 1.1945           | 1.1770           | 1.1676           | 1.2025           | 1.1953           | 1.1788           | 1.1473           |



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

| Year of Birth<br>-----               | 294:306<br>----- | 306:318<br>----- | 318:330<br>----- | 330:342<br>----- | 342:354<br>----- | 354:366<br>----- | 366:378<br>----- | 378:390<br>----- | 390:Ult.<br>----- |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989                                 | 0.943            | 0.967            | 1.009            | 0.983            | 0.992            | 1.036            | 0.990            | 1.012            |                   |
| 1990                                 | 0.970            | 0.999            | 0.889            | 1.203            | 1.002            | 1.002            | 1.057            |                  |                   |
| 1991                                 | 0.999            | 1.015            | 0.972            | 1.007            | 1.012            | 0.957            |                  |                  |                   |
| 1992                                 | 1.002            | 1.009            | 0.983            | 0.989            | 1.019            |                  |                  |                  |                   |
| 1993                                 | 0.983            | 1.060            | 1.016            | 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            | 0.9925           | 1.0127           | 0.9816           | 1.0403           | 1.0063           | 0.9983           | 1.0234           | 1.0116           |                   |
| Wtd Avg. All - Incremental           | 0.9940           | 1.0170           | 0.9924           | 1.0132           | 1.0094           | 0.9970           | 1.0102           | 1.0116           |                   |
| Wtd Latest Five - Incremental        | 1.0032           | 1.0261           | 0.9895           | 1.0132           | 1.0094           | 0.9970           | 1.0102           | 1.0116           |                   |
| Wtd Latest Three - Incremental       | 1.0150           | 1.0377           | 1.0028           | 1.0049           | 1.0148           | 0.9970           | 1.0102           | 1.0116           |                   |
| Wtd Avg. All - Cumulative            | 1.1474           | 1.1543           | 1.1350           | 1.1437           | 1.1288           | 1.1183           | 1.1216           | 1.1102           | 1.0975            |
| Wtd Latest Five - Cumulative         | 1.1650           | 1.1613           | 1.1317           | 1.1437           | 1.1288           | 1.1183           | 1.1216           | 1.1102           | 1.0975            |
| Selected Incremental - Prior 6/30/20 | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.1025           |                   |
| Selected - Incremental               | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0045           | 1.0975            |
| Selected - Cumulative                | 1.1376           | 1.1325           | 1.1275           | 1.1224           | 1.1174           | 1.1124           | 1.1074           | 1.1024           | 1.0975            |

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

Evaluated As of June 30, 2021

| Year of<br>Birth | Combined<br>Paid<br>Loss & ALAE | Loss Development Factors |             | Combined<br>Paid<br>Loss & ALAE<br>Projection<br>(2) x (4) |
|------------------|---------------------------------|--------------------------|-------------|------------------------------------------------------------|
|                  |                                 | Incremental              | Cumulative  |                                                            |
| (1)              | (2)                             | (3)                      | (4)         | (5)                                                        |
| 1989             | 12,422,702                      | 2.2446                   | 2.2446      | 27,883,996                                                 |
| 1990             | 4,889,704                       | 1.0500                   | 2.3568      | 11,524,202                                                 |
| 1991             | 7,429,395                       | 1.0500                   | 2.4747      | 18,385,312                                                 |
| 1992             | 12,236,036                      | 1.0500                   | 2.5984      | 31,794,179                                                 |
| 1993             | 17,800,780                      | 1.0500                   | 2.7283      | 48,566,320                                                 |
| 1994             | 6,387,871                       | 1.0500                   | 2.8647      | 18,299,601                                                 |
| 1995             | 8,925,648                       | 1.0500                   | 3.0080      | 26,848,159                                                 |
| 1996             | 8,413,811                       | 1.0500                   | 3.1584      | 26,573,991                                                 |
| 1997             | 10,344,095                      | 1.0500                   | 3.3163      | 34,304,085                                                 |
| 1998             | 18,199,778                      | 1.0463                   | 3.4698      | 63,149,445                                                 |
| 1999             | 10,339,571                      | 1.0542                   | 3.6580      | 37,822,406                                                 |
| 2000             | 5,497,561                       | 1.0527                   | 3.8510      | 21,171,010                                                 |
| 2001             | 7,511,821                       | 1.0469                   | 4.0315      | 30,283,802                                                 |
| 2002             | 15,103,063                      | 1.0544                   | 4.2509      | 64,202,209                                                 |
| 2003             | 4,570,904                       | 1.0603                   | 4.5074      | 20,602,966                                                 |
| 2004             | 5,163,095                       | 1.0581                   | 4.7695      | 24,625,174                                                 |
| 2005             | 7,832,139                       | 1.0587                   | 5.0493      | 39,546,577                                                 |
| 2006             | 9,135,407                       | 1.0723                   | 5.4145      | 49,463,455                                                 |
| 2007             | 10,027,600                      | 1.0771                   | 5.8318      | 58,479,104                                                 |
| 2008             | 6,186,832                       | 1.0743                   | 6.2650      | 38,760,590                                                 |
| 2009             | 8,720,042                       | 1.0871                   | 6.8110      | 59,391,909                                                 |
| 2010             | 3,306,704                       | 1.0944                   | 7.4540      | 24,648,076                                                 |
| 2011             | 5,566,122                       | 1.0951                   | 8.1627      | 45,434,485                                                 |
| 2012             | 3,692,620                       | 1.1119                   | 9.0763      | 33,515,262                                                 |
| 2013             | 5,489,181                       | 1.1158                   | 10.1272     | 55,590,214                                                 |
| 2014             | 6,190,029                       | 1.1733                   | 11.8818     | 73,548,971                                                 |
| 2015             | 5,326,139                       | 1.1578                   | 13.7565     | 73,268,765                                                 |
| 2016             | 1,053,551                       | 1.2256                   | 16.8592     | 17,762,052                                                 |
| 2017             | 2,463,563                       | 1.2424                   | 20.9456     | 51,600,836                                                 |
| 2018             | 3,489,002                       | 1.6114                   | 33.7518     | 117,759,986                                                |
| 2019             | 1,928,097                       | 1.7729                   | 59.8387     | 115,374,804                                                |
| 2020             | 22,293                          | 20.0000                  | 1,196.7741  | 26,679,303                                                 |
| 2021             | 0                               | 50.0000                  | 59,838.7055 | 0                                                          |
| Totals:          | 235,665,155                     |                          |             | 1,386,861,244                                              |

| Year of Birth | 6     | 18      | 30        | 42        | 54        | 66        | 78        | 90          | 102       | 114       | 126       | 138       |
|---------------|-------|---------|-----------|-----------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-----------|
| -----         | ----- | -----   | -----     | -----     | -----     | -----     | -----     | -----       | -----     | -----     | -----     | -----     |
| 1989          |       |         |           | 1,501,789 | 2,394,449 | 3,226,856 | 3,639,826 | 4,040,546   | 4,376,938 | 4,871,015 | 5,197,012 | 5,495,958 |
| 1990          |       |         | 394,346   | 967,622   | 992,356   | 1,290,512 | 1,490,021 | 1,602,317   | 1,699,835 | 1,781,167 | 1,850,441 | 1,908,750 |
| 1991          |       | 214,799 | 224,401   | 352,668   | 706,771   | 987,587   | 1,082,311 | 1,168,944   | 1,206,665 | 1,250,624 | 1,349,649 | 1,444,004 |
| 1992          | -     | 14,653  | 272,268   | 1,140,388 | 1,966,117 | 2,315,063 | 2,614,190 | 2,859,732   | 3,095,949 | 3,294,102 | 3,497,403 | 3,722,681 |
| 1993          | -     | 8,641   | 365,912   | 1,116,561 | 1,717,430 | 2,529,986 | 3,478,507 | 4,152,250   | 4,800,986 | 5,588,792 | 6,341,389 | 6,936,484 |
| 1994          | -     | 201,830 | 1,049,093 | 1,384,361 | 1,761,282 | 2,505,148 | 2,779,863 | 3,077,903   | 3,333,248 | 3,476,943 | 3,532,807 | 3,796,657 |
| 1995          | -     | 4,058   | 236,654   | 765,563   | 1,170,780 | 1,237,697 | 1,426,102 | 1,498,973   | 1,627,938 | 1,785,986 | 2,017,926 | 2,668,691 |
| 1996          | -     | 110,362 | 707,105   | 963,361   | 1,435,786 | 1,867,233 | 2,482,872 | 2,821,010   | 3,075,675 | 3,376,896 | 3,680,978 | 3,929,639 |
| 1997          | -     | 15,751  | 716,317   | 1,034,545 | 1,272,919 | 1,907,294 | 2,397,325 | 2,777,309   | 3,017,420 | 3,340,446 | 3,593,005 | 4,023,394 |
| 1998          | -     | 200,705 | 854,656   | 1,782,715 | 2,409,465 | 2,876,801 | 3,309,635 | 4,607,065   | 5,147,532 | 5,797,657 | 6,337,240 | 7,082,133 |
| 1999          | -     | 643,090 | 1,101,984 | 1,457,257 | 2,116,708 | 2,551,560 | 2,962,833 | 3,323,618   | 4,287,799 | 4,844,031 | 5,406,444 | 5,947,012 |
| 2000          | -     | 571,446 | 878,644   | 1,445,046 | 1,926,405 | 2,123,416 | 2,315,854 | 2,457,948   | 2,607,188 | 2,753,231 | 2,921,212 | 3,153,182 |
| 2001          | -     | 232,270 | 530,896   | 1,333,305 | 1,646,081 | 2,050,765 | 2,916,535 | 3,265,410   | 3,521,714 | 3,740,620 | 4,014,355 | 4,249,751 |
| 2002          | -     | 228,372 | 821,106   | 1,595,766 | 2,292,772 | 2,962,994 | 3,815,235 | 4,949,592   | 5,708,433 | 6,492,013 | 7,214,885 | 8,103,073 |
| 2003          | -     | 217,775 | 485,243   | 608,930   | 726,644   | 1,164,626 | 1,555,197 | 1,682,946   | 1,851,602 | 2,088,210 | 2,320,556 | 2,558,253 |
| 2004          | -     | 125,611 | 498,991   | 1,065,933 | 1,498,905 | 1,918,628 | 2,146,791 | 2,554,584   | 2,787,448 | 2,967,653 | 3,238,878 | 3,548,088 |
| 2005          | -     | 3,432   | 207,239   | 926,108   | 1,671,493 | 2,279,527 | 3,212,928 | 3,878,102   | 4,278,725 | 4,681,353 | 5,042,457 | 5,423,444 |
| 2006          | -     | 27,594  | 450,522   | 737,112   | 1,623,106 | 2,332,050 | 3,883,758 | 4,544,749   | 5,076,372 | 5,578,773 | 6,137,256 | 6,728,396 |
| 2007          | -     | 115,568 | 695,217   | 1,486,523 | 2,408,775 | 3,179,793 | 4,048,313 | 4,814,293   | 5,604,420 | 6,350,680 | 7,127,554 | 7,801,234 |
| 2008          | -     | 117,704 | 464,213   | 980,937   | 1,574,538 | 1,878,877 | 2,230,413 | 2,793,500   | 3,328,321 | 3,935,750 | 4,555,468 | 5,011,583 |
| 2009          | -     | 477,822 | 1,046,433 | 2,001,698 | 2,845,906 | 3,331,696 | 3,884,848 | 4,637,337   | 5,944,581 | 6,517,306 | 7,144,151 | 7,811,941 |
| 2010          | -     | 353,949 | 1,079,314 | 1,488,234 | 1,911,250 | 2,120,637 | 2,283,849 | 2,519,890   | 2,698,727 | 2,866,983 | 3,033,440 | 3,306,704 |
| 2011          | 813   | 93,088  | 384,203   | 1,306,373 | 1,961,240 | 2,751,157 | 3,353,636 | 3,919,502   | 4,501,505 | 4,995,295 | 5,566,122 |           |
| 2012          | 58    | 50,015  | 421,130   | 1,189,610 | 1,817,568 | 2,168,043 | 2,430,181 | 2,857,805</ |           |           |           |           |

[illegible]



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

| Year of Birth                        | 6:18        | 18:30      | 30:42   | 42:54   | 54:66   | 66:78   | 78:90   | 90:102  | 102:114 | 114:126 | 126:138 | 138:150 |
|--------------------------------------|-------------|------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989                                 |             |            |         | 1.594   | 1.348   | 1.128   | 1.110   | 1.083   | 1.113   | 1.067   | 1.058   | 1.209   |
| 1990                                 |             |            | 2.454   | 1.026   | 1.300   | 1.155   | 1.075   | 1.061   | 1.048   | 1.039   | 1.032   | 1.049   |
| 1991                                 |             | 1.045      | 1.572   | 2.004   | 1.397   | 1.096   | 1.080   | 1.032   | 1.036   | 1.079   | 1.070   | 1.083   |
| 1992                                 |             | 18.582     | 4.188   | 1.724   | 1.177   | 1.129   | 1.094   | 1.083   | 1.064   | 1.062   | 1.064   | 1.089   |
| 1993                                 |             | 42.346     | 3.051   | 1.538   | 1.473   | 1.375   | 1.194   | 1.156   | 1.164   | 1.135   | 1.094   | 1.096   |
| 1994                                 |             | 5.198      | 1.320   | 1.272   | 1.422   | 1.110   | 1.107   | 1.083   | 1.043   | 1.016   | 1.075   | 1.108   |
| 1995                                 |             | 58.324     | 3.235   | 1.529   | 1.057   | 1.152   | 1.051   | 1.086   | 1.097   | 1.130   | 1.322   | 1.083   |
| 1996                                 |             | 6.407      | 1.362   | 1.490   | 1.300   | 1.330   | 1.136   | 1.090   | 1.098   | 1.090   | 1.068   | 1.080   |
| 1997                                 |             | 45.478     | 1.444   | 1.230   | 1.498   | 1.257   | 1.159   | 1.086   | 1.107   | 1.076   | 1.120   | 1.103   |
| 1998                                 |             | 4.258      | 2.086   | 1.352   | 1.194   | 1.150   | 1.392   | 1.117   | 1.126   | 1.093   | 1.118   | 1.097   |
| 1999                                 |             | 1.714      | 1.322   | 1.453   | 1.205   | 1.161   | 1.122   | 1.290   | 1.130   | 1.116   | 1.100   | 1.106   |
| 2000                                 |             | 1.538      | 1.645   | 1.333   | 1.102   | 1.091   | 1.061   | 1.061   | 1.056   | 1.061   | 1.079   | 1.057   |
| 2001                                 |             | 2.286      | 2.511   | 1.235   | 1.246   | 1.422   | 1.120   | 1.078   | 1.062   | 1.073   | 1.059   | 1.076   |
| 2002                                 |             | 3.595      | 1.943   | 1.437   | 1.292   | 1.288   | 1.297   | 1.153   | 1.137   | 1.111   | 1.123   | 1.130   |
| 2003                                 |             | 2.228      | 1.255   | 1.193   | 1.603   | 1.335   | 1.082   | 1.100   | 1.128   | 1.111   | 1.102   | 1.148   |
| 2004                                 |             | 3.973      | 2.136   | 1.406   | 1.280   | 1.119   | 1.190   | 1.091   | 1.065   | 1.091   | 1.095   | 1.062   |
| 2005                                 |             | 60.386     | 4.469   | 1.805   | 1.364   | 1.409   | 1.207   | 1.103   | 1.094   | 1.077   | 1.076   | 1.068   |
| 2006                                 |             | 16.327     | 1.636   | 2.202   | 1.437   | 1.665   | 1.170   | 1.117   | 1.099   | 1.100   | 1.096   | 1.085   |
| 2007                                 |             | 6.016      | 2.138   | 1.620   | 1.320   | 1.273   | 1.189   | 1.164   | 1.133   | 1.122   | 1.095   | 1.090   |
| 2008                                 |             | 3.944      | 2.113   | 1.605   | 1.193   | 1.187   | 1.252   | 1.191   | 1.183   | 1.157   | 1.100   | 1.109   |
| 2009                                 |             | 2.190      | 1.913   | 1.422   | 1.171   | 1.166   | 1.194   | 1.282   | 1.096   | 1.096   | 1.093   | 1.116   |
| 2010                                 |             | 3.049      | 1.379   | 1.284   | 1.110   | 1.077   | 1.103   | 1.071   | 1.062   | 1.058   | 1.090   |         |
| 2011                                 | 114.491     | 4.127      | 3.400   | 1.501   | 1.403   | 1.219   | 1.169   | 1.148   | 1.110   | 1.114   |         |         |
| 2012                                 | 865.303     | 8.420      | 2.825   | 1.528   | 1.193   | 1.121   | 1.176   | 1.138   | 1.136   |         |         |         |
| 2013                                 |             | 3.113      | 2.154   | 1.321   | 1.198   | 1.196   | 1.156   | 1.163   |         |         |         |         |
| 2014                                 |             | 4.916      | 1.553   | 1.686   | 1.277   | 1.163   | 1.167   |         |         |         |         |         |
| 2015                                 |             | 202.784    | 2.337   | 1.738   | 1.279   | 1.389   |         |         |         |         |         |         |
| 2016                                 | 440.571     | 1.377      | 1.194   | 1.385   | 1.223   |         |         |         |         |         |         |         |
| 2017                                 |             | 1.692      | 1.822   | 1.916   |         |         |         |         |         |         |         |         |
| 2018                                 | 147.543     | 9.075      | 1.853   |         |         |         |         |         |         |         |         |         |
| 2019                                 |             | 4.857      |         |         |         |         |         |         |         |         |         |         |
| 2020                                 |             |            |         |         |         |         |         |         |         |         |         |         |
| Simple Avg. - Incremental            |             | 18.2498    | 2.1487  | 1.5114  | 1.2880  | 1.2283  | 1.1559  | 1.1212  | 1.0995  | 1.0903  | 1.0967  | 1.0974  |
| Wtd Avg. All - Incremental           |             | 3.5867     | 1.9169  | 1.4940  | 1.2741  | 1.2309  | 1.1676  | 1.1324  | 1.1064  | 1.0947  | 1.0952  | 1.1016  |
| Wtd Latest Five - Incremental        |             | 4.1148     | 1.7729  | 1.6114  | 1.2424  | 1.2256  | 1.1578  | 1.1733  | 1.1158  | 1.1119  | 1.0951  | 1.0944  |
| Wtd Latest Three - Incremental       |             | 4.4217     | 1.7353  | 1.7403  | 1.2717  | 1.2463  | 1.1652  | 1.1519  | 1.1056  | 1.0949  | 1.0948  | 1.1043  |
| Wtd Avg. All - Cumulative            |             | 193.3609   | 53.9108 | 28.1239 | 18.8245 | 14.7742 | 12.0030 | 10.2804 | 9.0783  | 8.2053  | 7.4957  | 6.8441  |
| Wtd Latest Five - Cumulative         |             | 226.1211   | 54.9526 | 30.9958 | 19.2353 | 15.4826 | 12.6332 | 10.9116 | 9.3003  | 8.3352  | 7.4962  | 6.8453  |
| Selected Incremental - Prior 6/30/20 | 300.0000    | 3.4000     | 1.8500  | 1.5000  | 1.2750  | 1.2000  | 1.1650  | 1.1350  | 1.1100  | 1.1000  | 1.0950  | 1.1000  |
| Selected - Incremental               | 50.0000     | 20.0000    | 1.7729  | 1.6114  | 1.2424  | 1.2256  | 1.1578  | 1.1733  | 1.1158  | 1.1119  | 1.0951  | 1.0944  |
| Selected - Cumulative                | 59,838.7055 | 1,196.7741 | 59.8387 | 33.7518 | 20.9456 | 16.8592 | 13.7565 | 11.8818 | 10.1272 | 9.0763  | 8.1627  | 7.4540  |

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

| Year of Birth<br>-----               | 150:162<br>----- | 162:174<br>----- | 174:186<br>----- | 186:198<br>----- | 198:210<br>----- | 210:222<br>----- | 222:234<br>----- | 234:246<br>----- | 246:258<br>----- | 258:270<br>----- | 270:282<br>----- | 282:294<br>----- |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989                                 | 1.040            | 1.046            | 1.044            | 1.043            | 1.041            | 1.035            | 1.028            | 1.019            | 1.020            | 1.028            | 1.030            | 1.033            |
| 1990                                 | 1.079            | 1.103            | 1.112            | 1.087            | 1.073            | 1.028            | 1.027            | 1.023            | 1.031            | 1.027            | 1.031            | 1.054            |
| 1991                                 | 1.069            | 1.061            | 1.069            | 1.064            | 1.177            | 1.156            | 1.148            | 1.105            | 1.081            | 1.178            | 1.080            | 1.080            |
| 1992                                 | 1.079            | 1.058            | 1.061            | 1.061            | 1.069            | 1.069            | 1.085            | 1.066            | 1.066            | 1.091            | 1.073            | 1.070            |
| 1993                                 | 1.104            | 1.078            | 1.059            | 1.058            | 1.050            | 1.050            | 1.052            | 1.053            | 1.062            | 1.050            | 1.047            | 1.041            |
| 1994                                 | 1.016            | 1.015            | 1.033            | 1.025            | 1.027            | 1.023            | 1.024            | 1.043            | 1.033            | 1.032            | 1.032            | 1.036            |
| 1995                                 | 1.143            | 1.015            | 1.106            | 1.266            | 1.053            | 1.066            | 1.086            | 1.089            | 1.073            | 1.079            | 1.054            | 1.050            |
| 1996                                 | 1.057            | 1.078            | 1.067            | 1.063            | 1.044            | 1.059            | 1.041            | 1.047            | 1.050            | 1.050            | 1.046            | 1.046            |
| 1997                                 | 1.141            | 1.086            | 1.083            | 1.130            | 1.068            | 1.055            | 1.054            | 1.055            | 1.049            | 1.044            | 1.060            | 1.058            |
| 1998                                 | 1.115            | 1.091            | 1.090            | 1.100            | 1.084            | 1.078            | 1.077            | 1.071            | 1.060            | 1.060            | 1.062            |                  |
| 1999                                 | 1.081            | 1.058            | 1.069            | 1.061            | 1.040            | 1.044            | 1.027            | 1.030            | 1.022            | 1.033            |                  |                  |
| 2000                                 | 1.059            | 1.072            | 1.062            | 1.052            | 1.058            | 1.052            | 1.058            | 1.051            | 1.050            |                  |                  |                  |
| 2001                                 | 1.077            | 1.080            | 1.072            | 1.061            | 1.056            | 1.060            | 1.050            | 1.056            |                  |                  |                  |                  |
| 2002                                 | 1.090            | 1.084            | 1.077            | 1.069            | 1.062            | 1.065            | 1.072            |                  |                  |                  |                  |                  |
| 2003                                 | 1.099            | 1.091            | 1.080            | 1.067            | 1.053            | 1.070            |                  |                  |                  |                  |                  |                  |
| 2004                                 | 1.063            | 1.065            | 1.064            | 1.074            | 1.059            |                  |                  |                  |                  |                  |                  |                  |
| 2005                                 | 1.081            | 1.058            | 1.087            | 1.088            |                  |                  |                  |                  |                  |                  |                  |                  |
| 2006                                 | 1.074            | 1.083            | 1.075            |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2007                                 | 1.096            | 1.076            |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2008                                 | 1.114            |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2009                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2010                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2011                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2012                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2013                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2014                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2015                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2016                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2017                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2018                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2019                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2020                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Simple Avg. - Incremental            | 1.0837           | 1.0682           | 1.0728           | 1.0806           | 1.0633           | 1.0607           | 1.0591           | 1.0545           | 1.0496           | 1.0611           | 1.0515           | 1.0518           |
| Wtd Avg. All - Incremental           | 1.0851           | 1.0702           | 1.0718           | 1.0775           | 1.0591           | 1.0585           | 1.0574           | 1.0534           | 1.0494           | 1.0559           | 1.0526           | 1.0499           |
| Wtd Latest Five - Incremental        | 1.0871           | 1.0743           | 1.0771           | 1.0723           | 1.0587           | 1.0581           | 1.0603           | 1.0544           | 1.0469           | 1.0527           | 1.0542           | 1.0463           |
| Wtd Latest Three - Incremental       | 1.0932           | 1.0735           | 1.0770           | 1.0788           | 1.0597           | 1.0645           | 1.0637           | 1.0435           | 1.0456           | 1.0482           | 1.0580           | 1.0517           |
| Wtd Avg. All - Cumulative            | 6.2129           | 5.7255           | 5.3501           | 4.9917           | 4.6326           | 4.3740           | 4.1325           | 3.9080           | 3.7099           | 3.5352           | 3.3479           | 3.1806           |
| Wtd Latest Five - Cumulative         | 6.2548           | 5.7535           | 5.3556           | 4.9724           | 4.6370           | 4.3800           | 4.1394           | 3.9038           | 3.7023           | 3.5365           | 3.3593           | 3.1865           |
| Selected Incremental - Prior 6/30/20 | 1.0850           | 1.0750           | 1.0750           | 1.0700           | 1.0600           | 1.0600           | 1.0550           | 1.0550           | 1.0550           | 1.0550           | 1.0550           | 1.0525           |
| Selected - Incremental               | 1.0871           | 1.0743           | 1.0771           | 1.0723           | 1.0587           | 1.0581           | 1.0603           | 1.0544           | 1.0469           | 1.0527           | 1.0542           | 1.0463           |
| Selected - Cumulative                | 6.8110           | 6.2650           | 5.8318           | 5.4145           | 5.0493           | 4.7695           | 4.5074           | 4.2509           | 4.0315           | 3.8510           | 3.6580           | 3.4698           |

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

| Year of Birth<br>-----               | 294:306<br>----- | 306:318<br>----- | 318:330<br>----- | 330:342<br>----- | 342:354<br>----- | 354:366<br>----- | 366:378<br>----- | 378:390<br>----- | 390:Ult.<br>----- |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989                                 | 1.040            | 1.041            | 1.036            | 1.028            | 1.021            | 1.021            | 1.023            | 1.019            |                   |
| 1990                                 | 1.047            | 1.034            | 1.031            | 1.036            | 1.033            | 1.031            | 1.033            |                  |                   |
| 1991                                 | 1.067            | 1.065            | 1.072            | 1.057            | 1.054            | 1.059            |                  |                  |                   |
| 1992                                 | 1.067            | 1.068            | 1.053            | 1.054            | 1.053            |                  |                  |                  |                   |
| 1993                                 | 1.041            | 1.042            | 1.048            | 1.042            |                  |                  |                  |                  |                   |
| 1994                                 | 1.029            | 1.029            | 1.027            |                  |                  |                  |                  |                  |                   |
| 1995                                 | 1.062            | 1.053            |                  |                  |                  |                  |                  |                  |                   |
| 1996                                 | 1.056            |                  |                  |                  |                  |                  |                  |                  |                   |
| 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            | 1.0510           | 1.0473           | 1.0445           | 1.0434           | 1.0405           | 1.0371           | 1.0279           | 1.0195           |                   |
| Wtd Avg. All - Incremental           | 1.0501           | 1.0478           | 1.0455           | 1.0429           | 1.0402           | 1.0344           | 1.0257           | 1.0195           |                   |
| Wtd Latest Five - Incremental        | 1.0506           | 1.0505           | 1.0477           | 1.0429           | 1.0402           | 1.0344           | 1.0257           | 1.0195           |                   |
| Wtd Latest Three - Incremental       | 1.0508           | 1.0422           | 1.0456           | 1.0485           | 1.0496           | 1.0344           | 1.0257           | 1.0195           |                   |
| Wtd Avg. All - Cumulative            | 3.0294           | 2.8849           | 2.7534           | 2.6337           | 2.5253           | 2.4278           | 2.3471           | 2.2883           | 2.2446            |
| Wtd Latest Five - Cumulative         | 3.0455           | 2.8988           | 2.7594           | 2.6337           | 2.5253           | 2.4278           | 2.3471           | 2.2883           | 2.2446            |
| Selected Incremental - Prior 6/30/20 | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 2.3534           |                   |
| Selected - Incremental               | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 1.0500           | 2.2446            |
| Selected - Cumulative                | 3.3163           | 3.1584           | 3.0080           | 2.8647           | 2.7283           | 2.5984           | 2.4747           | 2.3568           | 2.2446            |



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

| Year of Birth | 6     | 18      | 30        | 42        | 54        | 66      | 78        | 90        | 102       | 114     | 126     | 138     |
|---------------|-------|---------|-----------|-----------|-----------|---------|-----------|-----------|-----------|---------|---------|---------|
| 1989          |       |         |           | 1,501,789 | 892,660   | 832,407 | 412,970   | 400,720   | 336,392   | 494,077 | 325,998 | 298,946 |
| 1990          |       |         | 394,346   | 573,276   | 24,734    | 298,156 | 199,509   | 112,296   | 97,518    | 81,332  | 69,274  | 58,310  |
| 1991          |       | 214,799 | 9,602     | 128,267   | 354,103   | 280,816 | 94,724    | 86,633    | 37,721    | 43,959  | 99,024  | 94,355  |
| 1992          | -     | 14,653  | 257,616   | 868,120   | 825,729   | 348,946 | 299,126   | 245,542   | 236,217   | 198,153 | 203,301 | 225,279 |
| 1993          | -     | 8,641   | 357,271   | 750,649   | 600,869   | 812,557 | 948,520   | 673,744   | 648,736   | 787,806 | 752,597 | 595,095 |
| 1994          | -     | 201,830 | 847,263   | 335,268   | 376,921   | 743,866 | 274,715   | 298,040   | 255,345   | 143,695 | 55,864  | 263,850 |
| 1995          | -     | 4,058   | 232,597   | 528,909   | 405,217   | 66,917  | 188,405   | 72,872    | 128,964   | 158,048 | 231,940 | 650,765 |
| 1996          | -     | 110,362 | 596,743   | 256,255   | 472,425   | 431,448 | 615,639   | 338,137   | 254,665   | 301,221 | 304,082 | 248,661 |
| 1997          | -     | 15,751  | 700,567   | 318,228   | 238,374   | 634,375 | 490,031   | 379,984   | 240,111   | 323,026 | 252,558 | 430,390 |
| 1998          | -     | 200,705 | 653,950   | 928,059   | 626,750   | 467,336 | 432,834   | 1,297,430 | 540,467   | 650,125 | 539,583 | 744,892 |
| 1999          | -     | 643,090 | 458,894   | 355,273   | 659,451   | 434,853 | 411,273   | 360,785   | 964,181   | 556,232 | 562,413 | 540,568 |
| 2000          | -     | 571,446 | 307,198   | 566,402   | 481,359   | 197,011 | 192,438   | 142,094   | 149,240   | 146,043 | 167,981 | 231,970 |
| 2001          | -     | 232,270 | 298,626   | 802,409   | 312,776   | 404,684 | 865,769   | 348,875   | 256,304   | 218,905 | 273,735 | 235,397 |
| 2002          | -     | 228,372 | 592,733   | 774,660   | 697,006   | 670,222 | 852,241   | 1,134,357 | 758,840   | 783,580 | 722,872 | 888,189 |
| 2003          | -     | 217,775 | 267,469   | 123,686   | 117,714   | 437,982 | 390,571   | 127,749   | 168,656   | 236,608 | 232,346 | 237,697 |
| 2004          | -     | 125,611 | 373,380   | 566,942   | 432,972   | 419,723 | 228,163   | 407,793   | 232,864   | 180,205 | 271,225 | 309,210 |
| 2005          | -     | 3,432   | 203,807   | 718,869   | 745,386   | 608,034 | 933,400   | 665,174   | 400,623   | 402,627 | 361,104 | 380,987 |
| 2006          | -     | 27,594  | 422,927   | 286,590   | 885,994   | 708,944 | 1,551,708 | 660,991   | 531,624   | 502,401 | 558,483 | 591,139 |
| 2007          | -     | 115,568 | 579,650   | 791,306   | 922,253   | 771,017 | 868,521   | 765,979   | 790,127   | 746,260 | 776,874 | 673,681 |
| 2008          | -     | 117,704 | 346,509   | 516,724   | 593,601   | 304,339 | 351,535   | 563,088   | 534,821   | 607,429 | 619,717 | 456,116 |
| 2009          | -     | 477,822 | 568,611   | 955,265   | 844,208   | 485,790 | 553,152   | 752,489   | 1,307,244 | 572,725 | 626,845 | 667,791 |
| 2010          | -     | 353,949 | 725,364   | 408,921   | 423,015   | 209,387 | 163,212   | 236,041   | 178,837   | 168,257 | 166,457 | 273,264 |
| 2011          | 813   | 92,275  | 291,115   | 922,170   | 654,867   | 789,917 | 602,479   | 565,866   | 582,003   | 493,790 | 570,827 |         |
| 2012          | 58    | 49,957  | 371,116   | 768,480   | 627,957   | 350,475 | 262,138   | 427,625   | 393,147   | 441,668 |         |         |
| 2013          | -     | 321,660 | 679,633   | 1,155,739 | 692,441   | 563,294 | 669,206   | 636,651   | 770,557   |         |         |         |
| 2014          | -     | 277,162 | 1,085,489 | 753,641   | 1,451,990 | 989,424 | 745,035   | 887,288   |           |         |         |         |
| 2015          | -     | 3,639   | 734,304   | 986,926   | 1,272,183 | 836,096 | 1,492,990 |           |           |         |         |         |
| 2016          | 859   | 377,680 | 142,670   | 100,887   | 239,400   | 192,054 |           |           |           |         |         |         |
| 2017          | -     | 417,097 | 288,747   | 579,952   | 1,177,767 |         |           |           |           |         |         |         |
| 2018          | 1,406 | 206,094 | 1,675,538 | 1,605,964 |           |         |           |           |           |         |         |         |
| 2019          | -     | 396,958 | 1,531,139 |           |           |         |           |           |           |         |         |         |
| 2020          | -     | 22,293  |           |           |           |         |           |           |           |         |         |         |
| 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 | 150       | 162     | 174     | 186     | 198       | 210     | 222     | 234       | 246       | 258     | 270     | 282       |
|---------------|-----------|---------|---------|---------|-----------|---------|---------|-----------|-----------|---------|---------|-----------|
| 1989          | 1,150,320 | 262,898 | 316,554 | 315,111 | 325,975   | 322,333 | 289,795 | 238,522   | 166,878   | 175,790 | 253,681 | 279,853   |
| 1990          | 94,228    | 158,517 | 221,600 | 266,473 | 231,682   | 210,943 | 85,227  | 85,697    | 76,146    | 103,843 | 91,385  | 108,537   |
| 1991          | 120,261   | 108,031 | 101,362 | 121,830 | 121,773   | 356,784 | 370,871 | 405,039   | 331,816   | 282,852 | 671,667 | 356,512   |
| 1992          | 329,632   | 320,264 | 252,174 | 282,111 | 301,406   | 360,382 | 386,190 | 504,635   | 423,352   | 453,053 | 664,894 | 587,448   |
| 1993          | 666,813   | 787,353 | 652,669 | 532,834 | 555,343   | 511,094 | 537,290 | 576,436   | 621,340   | 770,072 | 655,530 | 646,691   |
| 1994          | 409,706   | 67,292  | 63,402  | 144,436 | 111,839   | 125,888 | 107,721 | 114,932   | 213,111   | 168,022 | 171,917 | 173,867   |
| 1995          | 220,979   | 412,786 | 48,609  | 356,881 | 984,592   | 248,042 | 326,187 | 452,841   | 510,305   | 453,196 | 529,729 | 389,900   |
| 1996          | 315,986   | 241,233 | 351,364 | 323,096 | 323,434   | 239,456 | 337,877 | 247,888   | 299,107   | 327,479 | 346,358 | 338,250   |
| 1997          | 415,970   | 624,314 | 433,537 | 456,368 | 774,119   | 457,567 | 398,037 | 409,040   | 435,885   | 414,420 | 387,307 | 550,799   |
| 1998          | 685,701   | 890,033 | 785,351 | 850,919 | 1,027,103 | 950,422 | 954,936 | 1,018,900 | 1,011,097 | 908,720 | 972,389 | 1,062,075 |
| 1999          | 632,277   | 532,388 | 412,111 | 515,862 | 492,620   | 337,188 | 389,242 | 252,050   | 284,526   | 214,498 | 329,797 |           |
| 2000          | 180,119   | 196,535 | 254,243 | 236,457 | 210,224   | 245,517 | 234,350 | 271,424   | 256,038   | 259,472 |         |           |
| 2001          | 322,310   | 353,530 | 395,438 | 382,488 | 346,664   | 336,119 | 385,184 | 341,272   | 399,065   |         |         |           |
| 2002          | 1,057,341 | 821,928 | 836,699 | 827,669 | 807,543   | 775,122 | 857,994 | 1,015,693 |           |         |         |           |
| 2003          | 379,610   | 289,963 | 294,931 | 280,166 | 256,001   | 214,088 | 297,893 |           |           |         |         |           |
| 2004          | 221,670   | 236,227 | 259,754 | 274,939 | 335,276   | 287,141 |         |           |           |         |         |           |
| 2005          | 369,415   | 468,049 | 361,674 | 575,969 | 633,588   |         |         |           |           |         |         |           |
| 2006          | 574,196   | 539,411 | 652,704 | 640,700 |           |         |         |           |           |         |         |           |
| 2007          | 698,816   | 819,408 | 708,141 |         |           |         |         |           |           |         |         |           |
| 2008          | 543,824   | 631,425 |         |         |           |         |         |           |           |         |         |           |
| 2009          | 908,101   |         |         |         |           |         |         |           |           |         |         |           |
| 2010          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2011          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2012          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2013          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2014          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2015          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2016          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2017          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2018          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2019          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2020          |           |         |         |         |           |         |         |           |           |         |         |           |
| 2021          |           |         |         |         |           |         |         |           |           |         |         |           |

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

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

| Year of Birth | 294     | 306     | 318     | 330     | 342     | 354     | 366     | 378     | 390     |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| -----         | -----   | -----   | -----   | -----   | -----   | -----   | -----   | -----   | -----   |
| 1989          | 314,322 | 397,146 | 422,078 | 389,805 | 311,724 | 244,658 | 241,563 | 270,447 | 237,291 |
| 1990          | 195,851 | 181,858 | 136,287 | 130,224 | 155,722 | 147,301 | 142,407 | 157,029 |         |
| 1991          | 381,187 | 345,193 | 356,573 | 420,607 | 355,913 | 360,064 | 417,054 |         |         |
| 1992          | 600,327 | 611,348 | 667,900 | 553,134 | 596,051 | 619,055 |         |         |         |
| 1993          | 588,643 | 610,959 | 654,212 | 779,636 | 717,382 |         |         |         |         |
| 1994          | 206,773 | 168,985 | 173,393 | 169,928 |         |         |         |         |         |
| 1995          | 380,454 | 495,580 | 446,877 |         |         |         |         |         |         |
| 1996          | 349,343 | 443,299 |         |         |         |         |         |         |         |
| 1997          | 563,336 |         |         |         |         |         |         |         |         |
| 1998          |         |         |         |         |         |         |         |         |         |
| 1999          |         |         |         |         |         |         |         |         |         |
| 2000          |         |         |         |         |         |         |         |         |         |
| 2001          |         |         |         |         |         |         |         |         |         |
| 2002          |         |         |         |         |         |         |         |         |         |
| 2003          |         |         |         |         |         |         |         |         |         |
| 2004          |         |         |         |         |         |         |         |         |         |
| 2005          |         |         |         |         |         |         |         |         |         |
| 2006          |         |         |         |         |         |         |         |         |         |
| 2007          |         |         |         |         |         |         |         |         |         |
| 2008          |         |         |         |         |         |         |         |         |         |
| 2009          |         |         |         |         |         |         |         |         |         |
| 2010          |         |         |         |         |         |         |         |         |         |
| 2011          |         |         |         |         |         |         |         |         |         |
| 2012          |         |         |         |         |         |         |         |         |         |
| 2013          |         |         |         |         |         |         |         |         |         |
| 2014          |         |         |         |         |         |         |         |         |         |
| 2015          |         |         |         |         |         |         |         |         |         |
| 2016          |         |         |         |         |         |         |         |         |         |
| 2017          |         |         |         |         |         |         |         |         |         |
| 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.

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

| Year of Birth | 6         | 18         | 30         | 42         | 54         | 66         | 78         | 90         | 102        | 114        | 126        | 138        |
|---------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989          |           |            |            | 17,755,904 | 22,994,394 | 20,663,898 | 11,619,093 | 8,366,235  | 12,409,797 | 13,497,717 | 13,646,875 | 11,326,590 |
| 1990          |           |            | 15,344,888 | 21,371,088 | 17,431,982 | 14,836,734 | 14,618,078 | 14,553,479 | 11,279,441 | 10,781,698 | 10,897,563 | 11,363,043 |
| 1991          |           | 4,875,524  | 11,394,968 | 8,395,578  | 6,792,219  | 6,485,846  | 6,899,375  | 6,642,208  | 6,465,530  | 6,961,943  | 7,022,289  | 11,073,385 |
| 1992          | -         | 10,254,487 | 12,434,718 | 15,152,054 | 15,307,953 | 15,735,008 | 13,067,045 | 13,414,582 | 13,759,751 | 13,072,290 | 16,954,814 | 18,203,718 |
| 1993          | -         | 6,025,741  | 15,237,803 | 19,322,541 | 22,765,096 | 22,711,910 | 29,894,233 | 31,571,124 | 50,450,225 | 50,514,642 | 44,988,849 | 41,582,702 |
| 1994          | -         | 3,404,117  | 8,320,526  | 5,555,312  | 6,296,581  | 9,529,451  | 14,984,532 | 15,017,916 | 12,998,782 | 6,653,606  | 6,230,878  | 6,541,142  |
| 1995          | -         | 298,596    | 4,174,800  | 9,283,928  | 12,493,289 | 12,662,191 | 12,827,819 | 18,095,605 | 17,889,541 | 18,430,341 | 18,802,858 | 21,088,779 |
| 1996          | -         | 1,509,757  | 5,441,830  | 7,053,125  | 7,219,919  | 20,860,743 | 23,574,719 | 21,373,614 | 21,679,362 | 25,913,659 | 24,698,636 | 27,422,882 |
| 1997          | -         | 3,646,664  | 13,457,674 | 13,593,483 | 16,986,381 | 21,794,709 | 24,785,731 | 23,101,746 | 20,376,991 | 23,264,023 | 22,752,717 | 22,190,981 |
| 1998          | -         | 9,617,007  | 14,518,072 | 20,406,044 | 26,110,903 | 31,398,284 | 34,991,518 | 33,242,786 | 35,633,909 | 39,740,714 | 40,718,990 | 41,374,673 |
| 1999          | -         | 8,909,404  | 9,333,987  | 17,911,249 | 21,003,772 | 24,240,046 | 23,160,605 | 19,292,868 | 19,491,623 | 21,579,747 | 21,153,045 | 16,713,573 |
| 2000          | -         | 9,779,211  | 20,358,281 | 21,379,791 | 18,466,000 | 14,904,463 | 12,594,638 | 13,636,589 | 12,828,672 | 12,864,081 | 16,373,546 | 15,042,900 |
| 2001          | -         | 29,051     | 9,057,536  | 13,911,879 | 8,731,678  | 12,773,871 | 14,446,625 | 16,287,807 | 15,411,831 | 15,188,153 | 16,745,547 | 14,964,165 |
| 2002          | -         | 10,300,760 | 17,355,870 | 25,151,416 | 23,204,432 | 34,070,178 | 35,946,024 | 42,224,795 | 52,826,485 | 49,656,151 | 57,055,588 | 54,998,077 |
| 2003          | -         | 113,151    | 26,285     | 6,343,635  | 8,594,446  | 9,570,379  | 7,239,528  | 8,158,017  | 10,184,242 | 10,866,815 | 10,301,734 | 9,428,457  |
| 2004          | -         | 142,174    | 5,112,040  | 11,555,966 | 17,971,117 | 22,446,018 | 21,818,614 | 17,016,423 | 17,251,073 | 15,707,826 | 16,169,467 | 15,967,446 |
| 2005          | -         | 41,171     | 8,670,463  | 26,491,071 | 27,546,361 | 35,281,287 | 42,923,363 | 37,387,837 | 36,659,971 | 25,473,726 | 21,534,469 | 20,659,876 |
| 2006          | -         | 8,482,561  | 7,820,704  | 17,369,362 | 28,479,682 | 38,599,740 | 39,566,428 | 35,872,101 | 34,983,584 | 36,334,969 | 36,246,694 | 32,152,623 |
| 2007          | -         | 139,449    | 11,720,726 | 20,162,207 | 24,827,697 | 39,297,239 | 34,831,241 | 30,942,900 | 30,641,172 | 29,140,387 | 26,077,500 | 24,147,274 |
| 2008          | -         | 6,810,623  | 18,536,351 | 38,807,386 | 40,888,476 | 41,054,518 | 42,430,173 | 44,999,661 | 45,936,028 | 41,737,965 | 40,909,489 | 39,076,307 |
| 2009          | -         | 9,509,921  | 19,259,754 | 37,780,615 | 39,417,711 | 37,461,942 | 36,846,699 | 38,816,626 | 43,600,860 | 45,007,006 | 44,839,062 | 46,183,061 |
| 2010          | -         | 5,615,226  | 13,734,769 | 22,108,328 | 25,490,731 | 22,478,079 | 21,748,736 | 20,950,345 | 22,219,954 | 22,615,248 | 24,407,412 | 24,437,380 |
| 2011          | 2,669,187 | 13,085,109 | 18,551,096 | 30,782,393 | 34,932,066 | 37,391,925 | 37,961,897 | 38,074,471 | 37,731,157 | 38,312,501 | 39,957,608 |            |
| 2012          | 3,639,942 | 7,677,313  | 20,664,793 | 32,559,824 | 26,261,864 | 19,842,525 | 23,019,574 | 26,845,508 | 27,152,426 | 27,508,503 |            |            |
| 2013          | 25,000    | 13,287,051 | 22,222,243 | 18,419,899 | 25,989,988 | 26,300,342 | 24,386,838 | 23,920,948 | 24,032,397 |            |            |            |
| 2014          | -         | 21,218,313 | 26,836,865 | 35,514,273 | 34,657,014 | 30,233,264 | 26,902,150 | 28,387,930 |            |            |            |            |
| 2015          | -         | 4,898,062  | 13,215,062 | 30,669,648 | 40,940,649 | 49,086,895 | 56,269,078 |            |            |            |            |            |
| 2016          | 2,869,141 | 59,946     | 6,443,931  | 7,555,187  | 11,892,625 | 17,035,343 |            |            |            |            |            |            |
| 2017          | -         | 6,469,287  | 16,782,039 | 33,751,487 | 35,350,731 |            |            |            |            |            |            |            |
| 2018          | 2,818,594 | 16,058,979 | 39,735,648 | 46,605,472 |            |            |            |            |            |            |            |            |
| 2019          | 30,000    | 15,734,864 | 35,634,214 |            |            |            |            |            |            |            |            |            |
| 2020          | -         | 9,971,854  |            |            |            |            |            |            |            |            |            |            |
| 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<br>----- | 150<br>----- | 162<br>----- | 174<br>----- | 186<br>----- | 198<br>----- | 210<br>----- | 222<br>----- | 234<br>----- | 246<br>----- | 258<br>----- | 270<br>----- | 282<br>----- |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1989                   | 8,579,335    | 14,564,139   | 9,944,874    | 10,275,777   | 12,159,019   | 12,409,577   | 15,912,680   | 15,153,663   | 13,999,604   | 12,149,964   | 12,361,484   | 11,585,377   |
| 1990                   | 13,832,246   | 16,521,232   | 15,666,318   | 16,136,834   | 16,095,718   | 13,088,269   | 9,277,243    | 8,999,385    | 7,739,971    | 5,269,568    | 5,221,712    | 5,342,059    |
| 1991                   | 11,506,442   | 10,764,699   | 12,855,503   | 13,157,482   | 14,660,440   | 17,244,534   | 16,862,969   | 15,453,180   | 14,881,198   | 15,265,854   | 17,077,922   | 14,806,175   |
| 1992                   | 19,305,222   | 19,694,571   | 25,169,288   | 32,103,030   | 31,309,402   | 31,602,902   | 31,909,808   | 31,677,877   | 31,722,577   | 33,661,808   | 30,398,370   | 28,254,063   |
| 1993                   | 43,181,457   | 44,751,327   | 38,761,346   | 36,071,358   | 30,043,121   | 27,897,400   | 28,050,474   | 23,920,750   | 24,985,905   | 20,683,498   | 20,129,595   | 19,576,071   |
| 1994                   | 7,026,491    | 7,749,469    | 8,050,377    | 9,617,343    | 8,900,122    | 9,152,487    | 10,747,320   | 11,110,538   | 10,686,021   | 10,519,937   | 10,438,105   | 9,633,974    |
| 1995                   | 20,670,126   | 20,883,316   | 21,645,996   | 22,015,197   | 19,738,456   | 18,026,563   | 16,621,110   | 17,329,266   | 16,899,293   | 16,041,599   | 15,871,664   | 16,138,105   |
| 1996                   | 24,708,774   | 24,652,904   | 22,768,738   | 22,416,165   | 14,796,073   | 16,757,569   | 15,494,355   | 15,311,472   | 14,985,496   | 16,044,544   | 15,079,562   | 14,556,511   |
| 1997                   | 22,151,055   | 27,923,777   | 31,297,872   | 28,915,528   | 28,117,712   | 24,444,980   | 22,752,741   | 22,035,555   | 20,724,770   | 20,087,461   | 20,175,592   | 22,149,754   |
| 1998                   | 38,594,283   | 43,557,686   | 41,324,094   | 42,189,042   | 42,717,073   | 42,671,102   | 40,775,852   | 39,269,863   | 34,606,303   | 35,443,172   | 36,000,402   | 36,526,971   |
| 1999                   | 19,575,580   | 16,153,743   | 15,471,439   | 15,488,365   | 12,103,661   | 12,136,186   | 10,651,139   | 10,605,714   | 10,730,725   | 9,847,697    | 9,811,054    |              |
| 2000                   | 11,309,832   | 12,080,574   | 10,860,696   | 10,830,433   | 10,432,745   | 10,380,240   | 11,247,167   | 10,849,736   | 9,573,416    | 7,893,589    |              |              |
| 2001                   | 16,812,298   | 15,834,672   | 16,088,485   | 15,766,627   | 16,086,436   | 15,920,280   | 15,980,257   | 14,957,258   | 15,594,280   |              |              |              |
| 2002                   | 47,912,156   | 46,069,496   | 45,438,982   | 41,583,768   | 39,667,972   | 38,329,480   | 38,489,281   | 39,886,355   |              |              |              |              |
| 2003                   | 9,413,143    | 8,874,619    | 8,537,215    | 10,099,483   | 8,583,594    | 8,410,902    | 8,462,998    |              |              |              |              |              |
| 2004                   | 15,575,470   | 16,297,689   | 17,192,139   | 17,525,791   | 18,047,175   | 17,154,658   |              |              |              |              |              |              |
| 2005                   | 20,527,835   | 19,536,636   | 19,684,632   | 20,068,540   | 20,304,518   |              |              |              |              |              |              |              |
| 2006                   | 31,446,999   | 31,529,941   | 31,048,452   | 32,244,222   |              |              |              |              |              |              |              |              |
| 2007                   | 23,939,367   | 23,040,152   | 23,309,554   |              |              |              |              |              |              |              |              |              |
| 2008                   | 38,063,627   | 39,544,971   |              |              |              |              |              |              |              |              |              |              |
| 2009                   | 46,529,860   |              |              |              |              |              |              |              |              |              |              |              |
| 2010                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2011                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2012                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2013                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2014                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2015                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2016                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2017                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2018                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2019                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2020                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2021                   |              |              |              |              |              |              |              |              |              |              |              |              |

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

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

| Year of Birth | 294        | 306        | 318        | 330        | 342        | 354        | 366        | 378       | 390       |
|---------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|
| -----         | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----     | -----     |
| 1989          | 11,734,963 | 10,106,872 | 9,001,868  | 8,791,817  | 8,135,255  | 7,730,308  | 8,191,155  | 7,724,033 | 7,717,938 |
| 1990          | 4,496,677  | 4,066,390  | 3,925,860  | 2,899,219  | 4,201,962  | 4,069,663  | 3,944,182  | 4,278,187 |           |
| 1991          | 14,658,169 | 14,283,713 | 14,221,201 | 13,239,385 | 13,013,837 | 12,890,166 | 11,612,022 |           |           |
| 1992          | 27,245,905 | 26,707,772 | 26,367,595 | 25,177,694 | 24,183,436 | 24,260,754 |            |           |           |
| 1993          | 18,764,933 | 17,575,865 | 18,899,194 | 18,665,216 | 18,667,484 |            |            |           |           |
| 1994          | 9,488,361  | 9,448,302  | 9,608,825  | 9,772,233  |            |            |            |           |           |
| 1995          | 16,083,020 | 15,796,250 | 15,790,168 |            |            |            |            |           |           |
| 1996          | 14,484,254 | 14,633,995 |            |            |            |            |            |           |           |
| 1997          | 22,222,283 |            |            |            |            |            |            |           |           |
| 1998          |            |            |            |            |            |            |            |           |           |
| 1999          |            |            |            |            |            |            |            |           |           |
| 2000          |            |            |            |            |            |            |            |           |           |
| 2001          |            |            |            |            |            |            |            |           |           |
| 2002          |            |            |            |            |            |            |            |           |           |
| 2003          |            |            |            |            |            |            |            |           |           |
| 2004          |            |            |            |            |            |            |            |           |           |
| 2005          |            |            |            |            |            |            |            |           |           |
| 2006          |            |            |            |            |            |            |            |           |           |
| 2007          |            |            |            |            |            |            |            |           |           |
| 2008          |            |            |            |            |            |            |            |           |           |
| 2009          |            |            |            |            |            |            |            |           |           |
| 2010          |            |            |            |            |            |            |            |           |           |
| 2011          |            |            |            |            |            |            |            |           |           |
| 2012          |            |            |            |            |            |            |            |           |           |
| 2013          |            |            |            |            |            |            |            |           |           |
| 2014          |            |            |            |            |            |            |            |           |           |
| 2015          |            |            |            |            |            |            |            |           |           |
| 2016          |            |            |            |            |            |            |            |           |           |
| 2017          |            |            |            |            |            |            |            |           |           |
| 2018          |            |            |            |            |            |            |            |           |           |
| 2019          |            |            |            |            |            |            |            |           |           |
| 2020          |            |            |            |            |            |            |            |           |           |
| 2021          |            |            |            |            |            |            |            |           |           |

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

| Year of Birth | 6   | 18      | 30        | 42        | 54        | 66        | 78        | 90        | 102       | 114     | 126     | 138       |
|---------------|-----|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|-----------|
| 1989          |     |         |           | 1,575,683 | 950,993   | 899,739   | 451,505   | 442,693   | 375,340   | 556,331 | 370,541 | 343,093   |
| 1990          |     |         | 406,642   | 600,246   | 26,275    | 320,378   | 216,620   | 123,145   | 107,919   | 90,857  | 78,138  | 66,436    |
| 1991          |     | 217,966 | 9,894     | 134,089   | 374,430   | 300,041   | 102,220   | 94,345    | 41,467    | 48,794  | 111,027 | 106,989   |
| 1992          | -   | 14,878  | 265,395   | 904,616   | 869,439   | 371,089   | 321,021   | 266,004   | 258,387   | 218,942 | 227,173 | 254,504   |
| 1993          | -   | 8,767   | 366,649   | 778,407   | 629,315   | 858,818   | 1,011,991 | 725,810   | 705,936   | 866,971 | 837,347 | 670,056   |
| 1994          | -   | 204,150 | 865,962   | 346,092   | 392,653   | 782,232   | 291,690   | 319,656   | 276,964   | 157,578 | 61,997  | 296,948   |
| 1995          | -   | 4,100   | 237,377   | 544,723   | 421,274   | 70,244    | 199,773   | 78,143    | 139,817   | 173,405 | 258,069 | 732,742   |
| 1996          | -   | 111,465 | 608,226   | 263,653   | 490,785   | 452,747   | 653,343   | 362,799   | 276,519   | 331,686 | 338,845 | 280,287   |
| 1997          | -   | 15,895  | 713,660   | 327,324   | 247,667   | 666,566   | 520,569   | 408,509   | 261,780   | 356,393 | 281,863 | 485,276   |
| 1998          | -   | 202,601 | 666,539   | 955,489   | 652,578   | 491,954   | 461,104   | 1,401,680 | 590,883   | 718,976 | 602,873 | 945,119   |
| 1999          | -   | 649,336 | 468,037   | 366,452   | 687,694   | 458,920   | 440,162   | 390,749   | 1,056,314 | 615,660 | 706,913 | 685,298   |
| 2000          | -   | 577,224 | 313,816   | 584,978   | 503,114   | 208,821   | 206,416   | 154,174   | 163,596   | 181,800 | 210,907 | 293,840   |
| 2001          | -   | 234,899 | 305,332   | 830,278   | 328,207   | 429,733   | 929,971   | 378,606   | 315,863   | 272,094 | 343,273 | 297,819   |
| 2002          | -   | 230,888 | 606,456   | 803,782   | 731,865   | 711,866   | 914,518   | 1,382,309 | 932,663   | 971,639 | 904,326 | 1,118,625 |
| 2003          | -   | 220,389 | 274,500   | 128,457   | 123,666   | 464,867   | 470,758   | 155,300   | 206,855   | 292,775 | 289,439 | 297,763   |
| 2004          | -   | 127,384 | 383,183   | 588,543   | 454,098   | 499,894   | 274,082   | 494,221   | 284,726   | 221,823 | 335,733 | 384,568   |
| 2005          | -   | 3,473   | 208,627   | 743,451   | 875,405   | 720,236   | 1,115,481 | 801,996   | 486,282   | 491,451 | 442,859 | 469,485   |
| 2006          | -   | 27,913  | 432,216   | 332,600   | 1,037,076 | 837,219   | 1,848,754 | 792,830   | 641,230   | 608,858 | 680,071 | 725,309   |
| 2007          | -   | 116,758 | 665,030   | 915,670   | 1,076,693 | 908,131   | 1,029,864 | 913,360   | 946,623   | 898,359 | 942,321 | 821,073   |
| 2008          | -   | 133,665 | 396,880   | 597,104   | 692,035   | 357,197   | 414,900   | 667,738   | 637,262   | 729,278 | 747,603 | 553,122   |
| 2009          | -   | 481,931 | 578,604   | 980,691   | 872,516   | 504,891   | 577,629   | 789,559   | 1,382,067 | 608,412 | 669,392 | 716,328   |
| 2010          | -   | 357,099 | 738,322   | 419,029   | 435,900   | 216,788   | 169,792   | 247,423   | 188,361   | 178,145 | 177,033 | 291,742   |
| 2011          | 813 | 93,095  | 295,681   | 941,877   | 672,034   | 814,516   | 625,962   | 590,744   | 610,773   | 520,532 | 604,051 |           |
| 2012          | 58  | 50,293  | 375,708   | 781,679   | 641,809   | 360,928   | 271,252   | 444,810   | 410,788   | 463,258 |         |           |
| 2013          | -   | 323,461 | 686,681   | 1,173,329 | 708,322   | 578,979   | 691,443   | 660,768   | 802,817   |         |         |           |
| 2014          | -   | 278,477 | 1,095,873 | 766,633   | 1,484,111 | 1,016,609 | 768,952   | 919,287   |           |         |         |           |
| 2015          | -   | 3,657   | 743,436   | 1,003,996 | 1,300,966 | 858,862   | 1,539,529 |           |           |         |         |           |
| 2016          | 859 | 380,550 | 144,445   | 102,677   | 244,744   | 197,0     |           |           |           |         |         |           |

[illegible]



### Incremental Paid Loss & ALAE - Actual

[illegible]

| Year of Birth | 6     | 18         | 30         | 42         | 54         | 66         | 78         | 90         | 102        | 114        | 126        | 138        |
|---------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| -----         | ----- | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      |
| 1989          |       |            |            | 18,109,833 | 23,556,833 | 21,254,821 | 11,995,453 | 8,668,007  | 12,896,551 | 14,062,168 | 14,260,456 | 11,880,858 |
| 1990          |       |            | 15,525,254 | 21,718,254 | 17,786,697 | 15,194,488 | 15,023,904 | 15,003,032 | 11,656,895 | 11,176,110 | 11,339,172 | 11,865,969 |
| 1991          |       | 4,900,000  | 11,503,000 | 8,509,399  | 6,909,700  | 6,621,539  | 7,065,155  | 6,818,793  | 6,657,442  | 7,195,851  | 7,284,286  | 11,525,497 |
| 1992          | -     | 10,300,000 | 12,540,345 | 15,337,137 | 15,550,153 | 16,032,609 | 13,347,431 | 13,743,763 | 14,151,013 | 13,492,277 | 17,558,910 | 18,914,905 |
| 1993          | -     | 6,050,075  | 15,355,779 | 19,541,527 | 23,093,164 | 23,096,740 | 30,492,474 | 32,325,387 | 51,841,003 | 52,083,305 | 46,539,924 | 43,140,454 |
| 1994          | -     | 3,416,675  | 8,380,980  | 5,612,704  | 6,377,516  | 9,681,059  | 15,280,818 | 15,369,852 | 13,348,536 | 6,855,318  | 6,438,297  | 7,092,883  |
| 1995          | -     | 299,660    | 4,202,426  | 9,368,699  | 12,645,399 | 12,865,096 | 13,080,177 | 18,514,196 | 18,364,135 | 18,973,868 | 20,313,925 | 22,980,824 |
| 1996          | -     | 1,514,352  | 5,472,021  | 7,113,651  | 7,309,569  | 21,195,604 | 24,034,413 | 21,862,734 | 22,239,460 | 27,896,773 | 26,818,987 | 31,223,434 |
| 1997          | -     | 3,655,770  | 13,531,978 | 13,720,517 | 17,206,684 | 22,152,277 | 25,276,013 | 23,626,688 | 21,869,839 | 25,184,570 | 25,827,427 | 26,336,359 |
| 1998          | -     | 9,646,020  | 14,617,247 | 20,619,213 | 26,473,180 | 31,939,614 | 35,697,496 | 35,589,335 | 38,479,561 | 44,998,752 | 48,205,119 | 49,152,870 |
| 1999          | -     | 8,943,285  | 9,403,125  | 18,105,140 | 21,301,630 | 24,654,727 | 24,720,892 | 20,770,895 | 22,004,150 | 25,470,313 | 25,054,111 | 19,859,059 |
| 2000          | -     | 9,814,325  | 20,500,699 | 21,600,836 | 18,710,748 | 15,848,280 | 13,508,144 | 15,336,064 | 15,084,163 | 15,178,764 | 19,381,333 | 17,869,539 |
| 2001          | -     | 29,150     | 9,118,440  | 14,045,833 | 9,251,388  | 13,651,360 | 16,188,923 | 19,082,950 | 18,119,879 | 17,913,863 | 19,820,953 | 17,787,335 |
| 2002          | -     | 10,334,960 | 17,463,735 | 26,558,325 | 24,714,587 | 38,050,028 | 41,972,303 | 49,476,348 | 62,096,204 | 58,577,018 | 67,590,495 | 71,557,554 |
| 2003          | -     | 113,477    | 27,663     | 6,734,124  | 9,566,629  | 11,137,855 | 8,454,751  | 9,557,810  | 11,974,114 | 12,830,695 | 13,359,149 | 12,315,047 |
| 2004          | -     | 149,200    | 5,411,104  | 12,826,143 | 20,854,331 | 26,138,379 | 25,488,821 | 19,949,487 | 20,310,134 | 20,311,094 | 21,059,106 | 20,833,592 |
| 2005          | -     | 41,527     | 9,170,323  | 29,293,632 | 30,567,230 | 39,275,301 | 47,952,330 | 41,944,937 | 45,171,224 | 31,614,711 | 26,774,130 | 26,202,152 |
| 2006          | -     | 8,894,574  | 8,573,840  | 19,108,717 | 31,431,569 | 42,751,973 | 44,008,024 | 43,821,010 | 43,044,420 | 44,788,016 | 45,575,713 | 40,518,437 |
| 2007          | -     | 145,796    | 12,297,137 | 21,221,244 | 26,224,672 | 41,683,953 | 40,578,535 | 36,309,094 | 36,020,044 | 34,943,164 | 31,340,366 | 29,084,920 |
| 2008          | -     | 6,834,472  | 18,660,602 | 39,206,372 | 41,483,599 | 45,746,408 | 47,620,927 | 50,596,065 | 52,685,243 | 47,977,546 | 47,129,459 | 45,116,354 |
| 2009          | -     | 9,540,259  | 19,389,869 | 38,196,747 | 43,769,270 | 41,898,182 | 41,284,586 | 44,364,459 | 49,944,039 | 51,669,038 | 51,589,206 | 53,674,646 |
| 2010          | -     | 5,635,184  | 13,841,892 | 24,470,934 | 28,418,682 | 25,105,294 | 24,778,110 | 23,921,948 | 25,427,880 | 25,937,041 | 28,276,455 | 28,37      |

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| Year of Birth | 6         | 18           | 30         | 42         | 54         | 66         | 78         | 90         | 102        | 114        | 126        | 138        |
|---------------|-----------|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989          |           |              |            | 19,685,516 | 26,083,509 | 24,681,236 | 15,873,373 | 12,988,620 | 17,592,504 | 19,314,452 | 19,883,281 | 17,846,776 |
| 1990          |           |              | 15,931,896 | 22,725,142 | 18,819,860 | 16,548,029 | 16,594,065 | 16,696,338 | 13,458,120 | 13,068,192 | 13,309,392 | 13,902,625 |
| 1991          |           | 5,117,966    | 11,730,860 | 8,871,348  | 7,646,079  | 7,657,959  | 8,203,795  | 8,051,778  | 7,931,894  | 8,519,097  | 8,718,559  | 13,066,759 |
| 1992          | 0         | 10,314,878   | 12,820,618 | 16,522,026 | 17,604,481 | 18,458,026 | 16,093,869 | 16,756,205 | 17,421,842 | 16,982,048 | 21,275,854 | 22,886,353 |
| 1993          | 0         | 6,058,842    | 15,731,195 | 20,695,350 | 24,876,302 | 25,738,696 | 34,146,421 | 36,705,144 | 56,926,696 | 58,035,969 | 53,329,935 | 50,600,521 |
| 1994          | 0         | 3,620,825    | 9,451,092  | 7,028,908  | 8,186,373  | 12,272,148 | 18,163,597 | 18,572,287 | 16,827,935 | 10,492,295 | 10,137,271 | 11,088,805 |
| 1995          | 0         | 303,760      | 4,443,903  | 10,154,899 | 13,852,873 | 14,142,814 | 14,557,668 | 20,069,830 | 20,059,586 | 20,842,724 | 22,440,850 | 25,840,491 |
| 1996          | 0         | 1,625,817    | 6,191,712  | 8,096,995  | 8,783,698  | 23,122,480 | 26,614,632 | 24,805,752 | 25,458,997 | 31,447,996 | 30,709,055 | 35,393,789 |
| 1997          | 0         | 3,671,665    | 14,261,533 | 14,777,396 | 18,511,230 | 24,123,389 | 27,767,694 | 26,526,878 | 25,031,809 | 28,702,933 | 29,627,653 | 30,621,861 |
| 1998          | 0         | 9,848,621    | 15,486,387 | 22,443,842 | 28,950,387 | 34,908,775 | 39,127,761 | 40,421,280 | 43,902,389 | 51,140,556 | 54,949,796 | 56,842,666 |
| 1999          | 0         | 9,592,621    | 10,520,498 | 19,588,965 | 23,473,149 | 27,285,166 | 27,791,493 | 24,232,245 | 26,521,814 | 30,603,637 | 30,894,348 | 26,384,594 |
| 2000          | 0         | 10,391,549   | 21,391,739 | 23,076,854 | 20,689,880 | 18,036,233 | 15,902,513 | 17,884,607 | 17,796,302 | 18,072,703 | 22,486,180 | 21,268,225 |
| 2001          | 0         | 264,049      | 9,658,671  | 15,416,342 | 10,950,104 | 15,779,809 | 19,247,343 | 22,519,976 | 21,872,768 | 21,938,846 | 24,189,208 | 22,453,410 |
| 2002          | 0         | 10,565,848   | 18,301,079 | 28,199,451 | 27,087,578 | 41,134,885 | 45,971,678 | 54,858,032 | 68,410,551 | 65,863,004 | 75,780,807 | 80,866,490 |
| 2003          | 0         | 333,866      | 522,552    | 7,357,470  | 10,313,641 | 12,349,734 | 10,137,388 | 11,395,748 | 14,018,907 | 15,168,263 | 15,986,156 | 15,239,817 |
| 2004          | 0         | 276,584      | 5,921,671  | 13,925,253 | 22,407,539 | 28,191,481 | 27,816,004 | 22,770,892 | 23,416,265 | 23,639,048 | 24,722,792 | 24,881,847 |
| 2005          | 0         | 45,000       | 9,382,423  | 30,249,183 | 32,398,186 | 41,826,493 | 51,619,003 | 46,413,606 | 50,126,175 | 37,061,113 | 32,663,391 | 32,560,898 |
| 2006          | 0         | 8,922,487    | 9,033,969  | 19,901,446 | 33,261,374 | 45,418,997 | 48,523,801 | 49,129,618 | 48,994,258 | 51,346,711 | 52,814,480 | 48,482,512 |
| 2007          | 0         | 262,554      | 13,078,925 | 22,918,702 | 28,998,823 | 45,366,235 | 45,290,680 | 41,934,600 | 42,592,173 | 42,413,652 | 39,753,175 | 38,318,801 |
| 2008          | 0         | 6,968,137    | 19,191,146 | 40,334,021 | 43,303,283 | 47,923,289 | 50,212,709 | 53,855,584 | 56,582,024 | 52,603,605 | 52,503,121 | 51,043,137 |
| 2009          | 0         | 10,022,190   | 20,450,404 | 40,237,974 | 46,683,013 | 45,316,817 | 45,280,849 | 49,150,280 | 56,111,927 | 58,445,338 | 59,034,898 | 61,836,666 |
| 2010          | 0         | 5,992,283    | 14,937,313 | 25,985,384 | 30,369,032 | 27,272,431 | 27,115,040 | 26,506,301 | 28,200,594 | 28,887,899 | 31,404,346 | 31,792,356 |
| 2011          | 2,670,000 | 13,234,368</ |            |            |            |            |            |            |            |            |            |            |

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

| Year of Birth                  | 6:18    | 18:30   | 30:42  | 42:54 | 54:66 | 66:78 | 78:90 | 90:102 | 102:114 | 114:126 | 126:138 | 138:150 |
|--------------------------------|---------|---------|--------|-------|-------|-------|-------|--------|---------|---------|---------|---------|
| 1989                           |         |         |        | 1.325 | 0.946 | 0.643 | 0.818 | 1.354  | 1.098   | 1.029   | 0.898   | 0.915   |
| 1990                           |         |         | 1.426  | 0.828 | 0.879 | 1.003 | 1.006 | 0.806  | 0.971   | 1.018   | 1.045   | 1.197   |
| 1991                           |         | 2.292   | 0.756  | 0.862 | 1.002 | 1.071 | 0.981 | 0.985  | 1.074   | 1.023   | 1.499   | 1.048   |
| 1992                           |         | 1.243   | 1.289  | 1.066 | 1.048 | 0.872 | 1.041 | 1.040  | 0.975   | 1.253   | 1.076   | 1.069   |
| 1993                           |         | 2.596   | 1.316  | 1.202 | 1.035 | 1.327 | 1.075 | 1.551  | 1.019   | 0.919   | 0.949   | 1.092   |
| 1994                           |         | 2.610   | 0.744  | 1.165 | 1.499 | 1.480 | 1.023 | 0.906  | 0.624   | 0.966   | 1.094   | 1.095   |
| 1995                           |         | 14.630  | 2.285  | 1.364 | 1.021 | 1.029 | 1.379 | 0.999  | 1.039   | 1.077   | 1.151   | 1.034   |
| 1996                           |         | 3.808   | 1.308  | 1.085 | 2.632 | 1.151 | 0.932 | 1.026  | 1.235   | 0.977   | 1.153   | 0.959   |
| 1997                           |         | 3.884   | 1.036  | 1.253 | 1.303 | 1.151 | 0.955 | 0.944  | 1.147   | 1.032   | 1.034   | 1.019   |
| 1998                           |         | 1.572   | 1.449  | 1.290 | 1.206 | 1.121 | 1.033 | 1.086  | 1.165   | 1.074   | 1.034   | 0.960   |
| 1999                           |         | 1.097   | 1.862  | 1.198 | 1.162 | 1.019 | 0.872 | 1.094  | 1.154   | 1.009   | 0.854   | 1.163   |
| 2000                           |         | 2.059   | 1.079  | 0.897 | 0.872 | 0.882 | 1.125 | 0.995  | 1.016   | 1.244   | 0.946   | 0.805   |
| 2001                           |         | 36.579  | 1.596  | 0.710 | 1.441 | 1.220 | 1.170 | 0.971  | 1.003   | 1.103   | 0.928   | 1.204   |
| 2002                           |         | 1.732   | 1.541  | 0.961 | 1.519 | 1.118 | 1.193 | 1.247  | 0.963   | 1.151   | 1.067   | 0.908   |
| 2003                           |         | 1.565   | 14.080 | 1.402 | 1.197 | 0.821 | 1.124 | 1.230  | 1.082   | 1.054   | 0.953   | 1.031   |
| 2004                           |         | 21.410  | 2.352  | 1.609 | 1.258 | 0.987 | 0.819 | 1.028  | 1.010   | 1.046   | 1.006   | 1.007   |
| 2005                           |         | 208.498 | 3.224  | 1.071 | 1.291 | 1.234 | 0.899 | 1.080  | 0.739   | 0.881   | 0.997   | 1.011   |
| 2006                           |         | 1.012   | 2.203  | 1.671 | 1.366 | 1.068 | 1.012 | 0.997  | 1.048   | 1.029   | 0.918   | 0.998   |
| 2007                           |         | 49.814  | 1.752  | 1.265 | 1.564 | 0.998 | 0.926 | 1.016  | 0.996   | 0.937   | 0.964   | 1.017   |
| 2008                           |         | 2.754   | 2.102  | 1.074 | 1.107 | 1.048 | 1.073 | 1.051  | 0.930   | 0.998   | 0.972   | 0.999   |
| 2009                           |         | 2.041   | 1.968  | 1.160 | 0.971 | 0.999 | 1.085 | 1.142  | 1.042   | 1.010   | 1.047   | 1.024   |
| 2010                           |         | 2.493   | 1.740  | 1.169 | 0.898 | 0.994 | 0.978 | 1.064  | 1.024   | 1.087   | 1.012   |         |
| 2011                           | 4.957   | 1.575   | 1.704  | 1.151 | 1.107 | 1.030 | 1.017 | 1.007  | 1.034   | 1.053   |         |         |
| 2012                           | 2.330   | 2.745   | 1.601  | 0.846 | 0.783 | 1.159 | 1.170 | 1.032  | 1.027   |         |         |         |
| 2013                           | 548.261 | 1.710   | 0.902  | 1.405 | 1.032 | 0.960 | 1.015 | 1.033  |         |         |         |         |
| 2014                           |         | 1.337   | 1.337  | 1.018 | 0.912 | 0.933 | 1.076 |        |         |         |         |         |
| 2015                           |         | 2.852   | 2.327  | 1.359 | 1.216 | 1.166 |       |        |         |         |         |         |
| 2016                           | 0.154   | 15.852  | 1.177  | 1.575 | 1.421 |       |       |        |         |         |         |         |
| 2017                           |         | 2.545   | 2.023  | 1.082 |       |       |       |        |         |         |         |         |
| 2018                           | 5.781   | 2.584   | 1.206  |       |       |       |       |        |         |         |         |         |
| 2019                           | 543.109 | 2.333   |        |       |       |       |       |        |         |         |         |         |
| 2020                           |         |         |        |       |       |       |       |        |         |         |         |         |
| Simple Avg. - Incremental      |         | 13.697  | 2.048  | 1.174 | 1.203 | 1.055 | 1.031 | 1.067  | 1.017   | 1.042   | 1.027   | 1.026   |
| Wtd Avg. All - Incremental     |         | 2.221   | 1.558  | 1.144 | 1.149 | 1.057 | 1.024 | 1.079  | 1.010   | 1.033   | 1.009   | 1.010   |
| Wtd Latest Five - Incremental  |         | 2.647   | 1.515  | 1.211 | 1.037 | 1.057 | 1.049 | 1.059  | 1.007   | 1.013   | 0.983   | 1.010   |
| Wtd Latest Three - Incremental |         | 2.474   | 1.418  | 1.254 | 1.121 | 1.045 | 1.085 | 1.021  | 1.029   | 1.042   | 1.012   | 1.014   |
| Wtd Avg. All - Cumulative      |         | 7.817   | 3.519  | 2.259 | 1.974 | 1.719 | 1.625 | 1.586  | 1.470   | 1.456   | 1.410   | 1.397   |
| Wtd Latest Five - Cumulative   |         | 8.167   | 3.085  | 2.036 | 1.682 | 1.622 | 1.535 | 1.464  | 1.382   | 1.372   | 1.355   | 1.379   |



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

| Year of Birth<br>-----         | 150:162<br>----- | 162:174<br>----- | 174:186<br>----- | 186:198<br>----- | 198:210<br>----- | 210:222<br>----- | 222:234<br>----- | 234:246<br>----- | 246:258<br>----- | 258:270<br>----- | 270:282<br>----- | 282:294<br>----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989                           | 1.408            | 0.806            | 1.041            | 1.157            | 1.036            | 1.224            | 1.008            | 0.961            | 0.927            | 1.027            | 0.981            | 1.082            |
| 1990                           | 1.184            | 0.970            | 1.087            | 1.019            | 0.887            | 0.794            | 0.988            | 0.904            | 0.784            | 1.010            | 1.091            | 0.929            |
| 1991                           | 0.955            | 1.227            | 1.038            | 1.156            | 1.226            | 1.005            | 0.954            | 0.993            | 1.042            | 1.225            | 0.916            | 1.015            |
| 1992                           | 1.073            | 1.248            | 1.296            | 1.026            | 1.022            | 1.023            | 1.012            | 1.018            | 1.151            | 0.941            | 0.961            | 1.005            |
| 1993                           | 1.055            | 0.936            | 0.989            | 0.882            | 0.962            | 1.023            | 0.912            | 1.121            | 0.906            | 1.005            | 1.016            | 0.995            |
| 1994                           | 1.105            | 1.062            | 1.148            | 0.958            | 1.033            | 1.132            | 1.105            | 0.992            | 1.002            | 1.020            | 0.959            | 1.006            |
| 1995                           | 1.068            | 1.037            | 1.034            | 0.956            | 0.944            | 1.026            | 1.061            | 1.005            | 0.997            | 1.018            | 1.031            | 1.016            |
| 1996                           | 1.010            | 0.950            | 1.003            | 0.735            | 1.195            | 0.963            | 1.005            | 1.013            | 1.069            | 0.973            | 0.993            | 1.020            |
| 1997                           | 1.250            | 1.121            | 0.952            | 1.082            | 0.911            | 0.959            | 1.005            | 0.971            | 0.994            | 1.019            | 1.097            | 1.022            |
| 1998                           | 1.133            | 0.977            | 1.118            | 1.036            | 1.019            | 0.998            | 0.992            | 0.931            | 1.038            | 1.038            | 1.032            |                  |
| 1999                           | 0.892            | 1.056            | 1.029            | 0.872            | 1.031            | 0.945            | 1.012            | 1.023            | 0.970            | 1.017            |                  |                  |
| 2000                           | 1.151            | 0.941            | 1.016            | 1.001            | 1.015            | 1.079            | 0.993            | 0.939            | 0.900            |                  |                  |                  |
| 2001                           | 0.975            | 1.033            | 1.018            | 1.034            | 1.009            | 1.022            | 0.975            | 1.050            |                  |                  |                  |                  |
| 2002                           | 0.983            | 1.020            | 0.946            | 0.980            | 0.990            | 1.028            | 1.048            |                  |                  |                  |                  |                  |
| 2003                           | 0.993            | 0.997            | 1.159            | 0.907            | 1.010            | 1.029            |                  |                  |                  |                  |                  |                  |
| 2004                           | 1.052            | 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      | 1.067            | 1.027            | 1.055            | 0.993            | 1.016            | 1.017            | 1.005            | 0.994            | 0.982            | 1.027            | 1.008            | 1.010            |
| Wtd Avg. All - Incremental     | 1.053            | 1.018            | 1.042            | 0.987            | 1.005            | 1.013            | 1.003            | 0.996            | 1.000            | 1.019            | 1.008            | 1.014            |
| Wtd Latest Five - Incremental  | 1.022            | 1.025            | 1.016            | 1.002            | 0.995            | 1.019            | 1.010            | 0.972            | 1.008            | 1.018            | 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      | 1.383            | 1.314            | 1.291            | 1.239            | 1.255            | 1.248            | 1.232            | 1.228            | 1.233            | 1.233            | 1.210            | 1.201            |
| Wtd Latest Five - Cumulative   | 1.365            | 1.335            | 1.303            | 1.282            | 1.279            | 1.285            | 1.261            | 1.248            | 1.285            | 1.274            | 1.251            | 1.213            |

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

| Year of Birth<br>-----         | 294:306<br>----- | 306:318<br>----- | 318:330<br>----- | 330:342<br>----- | 342:354<br>----- | 354:366<br>----- | 366:378<br>----- | 378:390<br>----- | 390:Ult.<br>----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989                           | 0.944            | 0.966            | 1.021            | 0.983            | 0.993            | 1.042            | 0.995            | 1.015            |                   |
| 1990                           | 0.971            | 1.011            | 0.882            | 1.225            | 1.004            | 1.008            | 1.063            |                  |                   |
| 1991                           | 1.014            | 1.018            | 0.974            | 1.009            | 1.020            | 0.958            |                  |                  |                   |
| 1992                           | 1.004            | 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                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2004                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2005                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2006                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2007                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2008                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2009                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2010                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2011                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2012                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2013                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2014                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2015                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2016                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2017                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2018                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2019                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| 2020                           |                  |                  |                  |                  |                  |                  |                  |                  |                   |
| Simple Avg. - Incremental      | 0.997            | 1.018            | 0.985            | 1.047            | 1.010            | 1.003            | 1.029            | 1.015            |                   |
| Wtd Avg. All - Incremental     | 0.998            | 1.021            | 0.996            | 1.018            | 1.013            | 1.000            | 1.016            | 1.015            |                   |
| Wtd Latest Five - Incremental  | 1.006            | 1.030            | 0.992            | 1.018            | 1.013            | 1.000            | 1.016            | 1.015            |                   |
| Wtd Latest Three - Incremental | 1.020            | 1.043            | 1.007            | 1.010            | 1.019            | 1.000            | 1.016            | 1.015            |                   |
| Wtd Avg. All - Cumulative      | 1.185            | 1.186            | 1.162            | 1.166            | 1.146            | 1.131            | 1.131            | 1.114            | 1.098             |
| Wtd Latest Five - Cumulative   | 1.199            | 1.192            | 1.157            | 1.166            | 1.146            | 1.131            | 1.131            | 1.114            | 1.098             |

| Year of Birth | 6   | 18      | 30        | 42        | 54        | 66        | 78        | 90        | 102       | 114       | 126       | 138       |
|---------------|-----|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1989          |     |         |           | 1,575,683 | 2,526,676 | 3,426,415 | 3,877,920 | 4,320,613 | 4,695,953 | 5,252,284 | 5,622,825 | 5,965,918 |
| 1990          |     |         | 406,642   | 1,006,888 | 1,033,163 | 1,353,541 | 1,570,161 | 1,693,306 | 1,801,225 | 1,892,082 | 1,970,220 | 2,036,656 |
| 1991          |     | 217,966 | 227,860   | 361,949   | 736,379   | 1,036,420 | 1,138,640 | 1,232,985 | 1,274,452 | 1,323,246 | 1,434,273 | 1,541,262 |
| 1992          | 0   | 14,878  | 280,273   | 1,184,889 | 2,054,328 | 2,425,417 | 2,746,438 | 3,012,442 | 3,270,829 | 3,489,771 | 3,716,944 | 3,971,448 |
| 1993          | 0   | 8,767   | 375,416   | 1,153,823 | 1,783,138 | 2,641,956 | 3,653,947 | 4,379,757 | 5,085,693 | 5,952,664 | 6,790,011 | 7,460,067 |
| 1994          | 0   | 204,150 | 1,070,112 | 1,416,204 | 1,808,857 | 2,591,089 | 2,882,779 | 3,202,435 | 3,479,399 | 3,636,977 | 3,698,974 | 3,995,922 |
| 1995          | 0   | 4,100   | 241,477   | 786,200   | 1,207,474 | 1,277,718 | 1,477,491 | 1,555,634 | 1,695,451 | 1,868,856 | 2,126,925 | 2,859,667 |
| 1996          | 0   | 111,465 | 719,691   | 983,344   | 1,474,129 | 1,926,876 | 2,580,219 | 2,943,018 | 3,219,537 | 3,551,223 | 3,890,068 | 4,170,355 |
| 1997          | 0   | 15,895  | 729,555   | 1,056,879 | 1,304,546 | 1,971,112 | 2,491,681 | 2,900,190 | 3,161,970 | 3,518,363 | 3,800,226 | 4,285,502 |
| 1998          | 0   | 202,601 | 869,140   | 1,824,629 | 2,477,207 | 2,969,161 | 3,430,265 | 4,831,945 | 5,422,828 | 6,141,804 | 6,744,677 | 7,689,796 |
| 1999          | 0   | 649,336 | 1,117,373 | 1,483,825 | 2,171,519 | 2,630,439 | 3,070,601 | 3,461,350 | 4,517,664 | 5,133,324 | 5,840,237 | 6,525,535 |
| 2000          | 0   | 577,224 | 891,040   | 1,476,018 | 1,979,132 | 2,187,953 | 2,394,369 | 2,548,543 | 2,712,139 | 2,893,939 | 3,104,846 | 3,398,686 |
| 2001          | 0   | 234,899 | 540,231   | 1,370,509 | 1,698,716 | 2,128,449 | 3,058,420 | 3,437,026 | 3,752,889 | 4,024,983 | 4,368,255 | 4,666,074 |
| 2002          | 0   | 230,888 | 837,344   | 1,641,126 | 2,372,991 | 3,084,857 | 3,999,375 | 5,381,684 | 6,314,347 | 7,285,986 | 8,190,312 | 9,308,936 |
| 2003          | 0   | 220,389 | 494,889   | 623,346   | 747,012   | 1,211,879 | 1,682,637 | 1,837,937 | 2,044,792 | 2,337,568 | 2,627,007 | 2,924,769 |
| 2004          | 0   | 127,384 | 510,567   | 1,099,110 | 1,553,208 | 2,053,102 | 2,327,184 | 2,821,405 | 3,106,130 | 3,327,953 | 3,663,687 | 4,048,254 |
| 2005          | 0   | 3,473   | 212,100   | 955,551   | 1,830,956 | 2,551,192 | 3,666,673 | 4,468,669 | 4,954,951 | 5,446,402 | 5,889,261 | 6,358,746 |
| 2006          | 0   | 27,913  | 460,129   | 792,729   | 1,829,805 | 2,667,024 | 4,515,777 | 5,308,608 | 5,949,838 | 6,558,696 | 7,238,767 | 7,964,076 |
| 2007          | 0   | 116,758 | 781,788   | 1,697,458 | 2,774,151 | 3,682,281 | 4,712,146 | 5,625,506 | 6,572,129 | 7,470,488 | 8,412,808 | 9,233,881 |
| 2008          | 0   | 133,665 | 530,545   | 1,127,649 | 1,819,684 | 2,176,881 | 2,591,781 | 3,259,519 | 3,896,781 | 4,626,059 | 5,373,662 | 5,926,784 |
| 2009          | 0   | 481,931 | 1,060,536 | 2,041,227 | 2,913,743 | 3,418,634 | 3,996,263 | 4,785,821 | 6,167,888 | 6,776,300 | 7,445,692 | 8,162,020 |
| 2010          | 0   | 357,099 | 1,095,421 | 1,514,450 | 1,950,349 | 2,167,137 | 2,336,930 | 2,584,353 | 2,772,713 | 2,950,858 | 3,127,891 | 3,419,633 |
| 2011          | 813 | 93,908  | 389,589   | 1,331,465 | 2,003,499 | 2,818,015 | 3,443,977 | 4,034,720 | 4,645,493 | 5,166,025 | 5,770,076 |           |
| 2012          | 58  | 50,351  | 426,059   | 1,207,738 | 1,849,547 | 2,210,475 | 2,481,727 | 2,926,538 | 3,337,326 | 3,800,584 |           |           |
| 2013          | 0</ |         |           |           |           |           |           |           |           |           |           |           |

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

| Year of Birth                  | 6:18    | 18:30   | 30:42  | 42:54  | 54:66  | 66:78  | 78:90  | 90:102 | 102:114 | 114:126 | 126:138 | 138:150 |
|--------------------------------|---------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| 1989                           |         |         |        | 1.604  | 1.356  | 1.132  | 1.114  | 1.087  | 1.118   | 1.071   | 1.061   | 1.224   |
| 1990                           |         |         | 2.476  | 1.026  | 1.310  | 1.160  | 1.078  | 1.064  | 1.050   | 1.041   | 1.034   | 1.053   |
| 1991                           |         | 1.045   | 1.588  | 2.034  | 1.407  | 1.099  | 1.083  | 1.034  | 1.038   | 1.084   | 1.075   | 1.089   |
| 1992                           |         | 18.838  | 4.228  | 1.734  | 1.181  | 1.132  | 1.097  | 1.086  | 1.067   | 1.065   | 1.068   | 1.095   |
| 1993                           |         | 42.821  | 3.073  | 1.545  | 1.482  | 1.383  | 1.199  | 1.161  | 1.170   | 1.141   | 1.099   | 1.102   |
| 1994                           |         | 5.242   | 1.323  | 1.277  | 1.432  | 1.113  | 1.111  | 1.086  | 1.045   | 1.017   | 1.080   | 1.117   |
| 1995                           |         | 58.897  | 3.256  | 1.536  | 1.058  | 1.156  | 1.053  | 1.090  | 1.102   | 1.138   | 1.345   | 1.088   |
| 1996                           |         | 6.457   | 1.366  | 1.499  | 1.307  | 1.339  | 1.141  | 1.094  | 1.103   | 1.095   | 1.072   | 1.086   |
| 1997                           |         | 45.898  | 1.449  | 1.234  | 1.511  | 1.264  | 1.164  | 1.090  | 1.113   | 1.080   | 1.128   | 1.124   |
| 1998                           |         | 4.290   | 2.099  | 1.358  | 1.199  | 1.155  | 1.409  | 1.122  | 1.133   | 1.098   | 1.140   | 1.114   |
| 1999                           |         | 1.721   | 1.328  | 1.463  | 1.211  | 1.167  | 1.127  | 1.305  | 1.136   | 1.138   | 1.117   | 1.124   |
| 2000                           |         | 1.544   | 1.657  | 1.341  | 1.106  | 1.094  | 1.064  | 1.064  | 1.067   | 1.073   | 1.095   | 1.068   |
| 2001                           |         | 2.300   | 2.537  | 1.239  | 1.253  | 1.437  | 1.124  | 1.092  | 1.073   | 1.085   | 1.068   | 1.088   |
| 2002                           |         | 3.627   | 1.960  | 1.446  | 1.300  | 1.296  | 1.346  | 1.173  | 1.154   | 1.124   | 1.137   | 1.144   |
| 2003                           |         | 2.246   | 1.260  | 1.198  | 1.622  | 1.388  | 1.092  | 1.113  | 1.143   | 1.124   | 1.113   | 1.163   |
| 2004                           |         | 4.008   | 2.153  | 1.413  | 1.322  | 1.133  | 1.212  | 1.101  | 1.071   | 1.101   | 1.105   | 1.068   |
| 2005                           |         | 61.071  | 4.505  | 1.916  | 1.393  | 1.437  | 1.219  | 1.109  | 1.099   | 1.081   | 1.080   | 1.072   |
| 2006                           |         | 16.484  | 1.723  | 2.308  | 1.458  | 1.693  | 1.176  | 1.121  | 1.102   | 1.104   | 1.100   | 1.089   |
| 2007                           |         | 6.696   | 2.171  | 1.634  | 1.327  | 1.280  | 1.194  | 1.168  | 1.137   | 1.126   | 1.098   | 1.093   |
| 2008                           |         | 3.969   | 2.125  | 1.614  | 1.196  | 1.191  | 1.258  | 1.196  | 1.187   | 1.162   | 1.103   | 1.112   |
| 2009                           |         | 2.201   | 1.925  | 1.427  | 1.173  | 1.169  | 1.198  | 1.289  | 1.099   | 1.099   | 1.096   | 1.120   |
| 2010                           |         | 3.068   | 1.383  | 1.288  | 1.111  | 1.078  | 1.106  | 1.073  | 1.064   | 1.060   | 1.093   |         |
| 2011                           | 115.499 | 4.149   | 3.418  | 1.505  | 1.407  | 1.222  | 1.172  | 1.151  | 1.112   | 1.117   |         |         |
| 2012                           | 871.125 | 8.462   | 2.835  | 1.531  | 1.195  | 1.123  | 1.179  | 1.140  | 1.139   |         |         |         |
| 2013                           |         | 3.123   | 2.162  | 1.324  | 1.200  | 1.199  | 1.159  | 1.166  |         |         |         |         |
| 2014                           |         | 4.935   | 1.558  | 1.693  | 1.280  | 1.166  | 1.170  |        |         |         |         |         |
| 2015                           |         | 204.318 | 2.344  | 1.743  | 1.281  | 1.394  |        |        |         |         |         |         |
| 2016                           | 443.912 | 1.379   | 1.195  | 1.389  | 1.226  |        |        |        |         |         |         |         |
| 2017                           |         | 1.696   | 1.828  | 1.923  |        |        |        |        |         |         |         |         |
| 2018                           | 148.311 | 9.112   | 1.857  |        |        |        |        |        |         |         |         |         |
| 2019                           |         | 4.872   |        |        |        |        |        |        |         |         |         |         |
| 2020                           |         |         |        |        |        |        |        |        |         |         |         |         |
| Simple Avg. - Incremental      |         | 18.430  | 2.165  | 1.526  | 1.297  | 1.237  | 1.163  | 1.127  | 1.105   | 1.097   | 1.105   | 1.106   |
| Wtd Avg. All - Incremental     |         | 3.619   | 1.932  | 1.507  | 1.283  | 1.241  | 1.176  | 1.138  | 1.113   | 1.102   | 1.103   | 1.110   |
| Wtd Latest Five - Incremental  |         | 4.128   | 1.778  | 1.617  | 1.245  | 1.229  | 1.161  | 1.177  | 1.120   | 1.116   | 1.098   | 1.097   |
| Wtd Latest Three - Incremental |         | 4.437   | 1.739  | 1.746  | 1.274  | 1.250  | 1.168  | 1.155  | 1.108   | 1.097   | 1.098   | 1.107   |
| Wtd Avg. All - Cumulative      |         | 245.603 | 67.858 | 35.130 | 23.310 | 18.174 | 14.648 | 12.458 | 10.943  | 9.835   | 8.928   | 8.093   |
| Wtd Latest Five - Cumulative   |         | 266.016 | 64.439 | 36.249 | 22.418 | 18.005 | 14.656 | 12.628 | 10.727  | 9.577   | 8.579   | 7.811   |

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

| Year of Birth<br>-----         | 150:162<br>----- | 162:174<br>----- | 174:186<br>----- | 186:198<br>----- | 198:210<br>----- | 210:222<br>----- | 222:234<br>----- | 234:246<br>----- | 246:258<br>----- | 258:270<br>----- | 270:282<br>----- | 282:294<br>----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1989                           | 1.042            | 1.049            | 1.047            | 1.047            | 1.045            | 1.039            | 1.032            | 1.024            | 1.025            | 1.036            | 1.038            | 1.042            |
| 1990                           | 1.086            | 1.112            | 1.123            | 1.096            | 1.081            | 1.031            | 1.034            | 1.029            | 1.039            | 1.034            | 1.039            | 1.068            |
| 1991                           | 1.075            | 1.066            | 1.075            | 1.071            | 1.196            | 1.193            | 1.179            | 1.125            | 1.096            | 1.209            | 1.092            | 1.091            |
| 1992                           | 1.085            | 1.063            | 1.067            | 1.068            | 1.086            | 1.086            | 1.104            | 1.080            | 1.079            | 1.109            | 1.087            | 1.082            |
| 1993                           | 1.111            | 1.084            | 1.064            | 1.071            | 1.061            | 1.061            | 1.063            | 1.064            | 1.075            | 1.060            | 1.056            | 1.048            |
| 1994                           | 1.017            | 1.016            | 1.041            | 1.031            | 1.034            | 1.029            | 1.030            | 1.054            | 1.041            | 1.040            | 1.039            | 1.045            |
| 1995                           | 1.153            | 1.018            | 1.129            | 1.318            | 1.061            | 1.076            | 1.099            | 1.102            | 1.083            | 1.090            | 1.061            | 1.056            |
| 1996                           | 1.069            | 1.095            | 1.080            | 1.075            | 1.052            | 1.070            | 1.048            | 1.056            | 1.058            | 1.059            | 1.054            | 1.053            |
| 1997                           | 1.167            | 1.100            | 1.097            | 1.151            | 1.078            | 1.063            | 1.061            | 1.062            | 1.056            | 1.050            | 1.068            | 1.065            |
| 1998                           | 1.134            | 1.105            | 1.104            | 1.114            | 1.095            | 1.088            | 1.087            | 1.080            | 1.067            | 1.067            | 1.069            |                  |
| 1999                           | 1.094            | 1.067            | 1.079            | 1.070            | 1.045            | 1.050            | 1.031            | 1.034            | 1.025            | 1.038            |                  |                  |
| 2000                           | 1.070            | 1.085            | 1.073            | 1.061            | 1.067            | 1.061            | 1.067            | 1.059            | 1.057            |                  |                  |                  |
| 2001                           | 1.089            | 1.092            | 1.082            | 1.069            | 1.063            | 1.068            | 1.057            | 1.063            |                  |                  |                  |                  |
| 2002                           | 1.098            | 1.091            | 1.084            | 1.076            | 1.068            | 1.071            | 1.078            |                  |                  |                  |                  |                  |
| 2003                           | 1.108            | 1.100            | 1.087            | 1.073            | 1.057            | 1.076            |                  |                  |                  |                  |                  |                  |
| 2004                           | 1.069            | 1.071            | 1.071            | 1.081            | 1.064            |                  |                  |                  |                  |                  |                  |                  |
| 2005                           | 1.086            | 1.061            | 1.092            | 1.093            |                  |                  |                  |                  |                  |                  |                  |                  |
| 2006                           | 1.077            | 1.087            | 1.079            |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2007                           | 1.100            | 1.079            |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2008                           | 1.117            |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2009                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2010                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2011                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2012                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2013                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2014                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2015                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2016                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2017                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2018                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2019                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 2020                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Simple Avg. - Incremental      | 1.092            | 1.076            | 1.082            | 1.092            | 1.072            | 1.071            | 1.069            | 1.064            | 1.058            | 1.072            | 1.060            | 1.061            |
| Wtd Avg. All - Incremental     | 1.094            | 1.078            | 1.081            | 1.088            | 1.068            | 1.067            | 1.067            | 1.063            | 1.058            | 1.066            | 1.062            | 1.059            |
| Wtd Latest Five - Incremental  | 1.091            | 1.079            | 1.083            | 1.079            | 1.065            | 1.065            | 1.068            | 1.062            | 1.053            | 1.060            | 1.062            | 1.054            |
| Wtd Latest Three - Incremental | 1.097            | 1.077            | 1.082            | 1.085            | 1.065            | 1.071            | 1.071            | 1.049            | 1.052            | 1.054            | 1.066            | 1.059            |
| Wtd Avg. All - Cumulative      | 7.289            | 6.664            | 6.183            | 5.722            | 5.257            | 4.924            | 4.613            | 4.325            | 4.070            | 3.847            | 3.609            | 3.400            |
| Wtd Latest Five - Cumulative   | 7.118            | 6.523            | 6.048            | 5.586            | 5.177            | 4.862            | 4.566            | 4.277            | 4.028            | 3.824            | 3.607            | 3.397            |

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

| Year of Birth<br>-----         | 294:306<br>----- | 306:318<br>----- | 318:330<br>----- | 330:342<br>----- | 342:354<br>----- | 354:366<br>----- | 366:378<br>----- | 378:390<br>----- | 390:Ult.<br>----- |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| 1989                           | 1.051            | 1.052            | 1.046            | 1.035            | 1.027            | 1.026            | 1.028            | 1.024            |                   |
| 1990                           | 1.059            | 1.042            | 1.039            | 1.045            | 1.041            | 1.038            | 1.041            |                  |                   |
| 1991                           | 1.076            | 1.073            | 1.081            | 1.064            | 1.061            | 1.067            |                  |                  |                   |
| 1992                           | 1.078            | 1.079            | 1.061            | 1.062            | 1.061            |                  |                  |                  |                   |
| 1993                           | 1.048            | 1.049            | 1.056            | 1.049            |                  |                  |                  |                  |                   |
| 1994                           | 1.035            | 1.035            | 1.034            |                  |                  |                  |                  |                  |                   |
| 1995                           | 1.070            | 1.059            |                  |                  |                  |                  |                  |                  |                   |
| 1996                           | 1.065            |                  |                  |                  |                  |                  |                  |                  |                   |
| 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      | 1.060            | 1.056            | 1.053            | 1.051            | 1.047            | 1.044            | 1.035            | 1.024            |                   |
| Wtd Avg. All - Incremental     | 1.060            | 1.057            | 1.054            | 1.051            | 1.047            | 1.041            | 1.032            | 1.024            |                   |
| Wtd Latest Five - Incremental  | 1.059            | 1.059            | 1.056            | 1.051            | 1.047            | 1.041            | 1.032            | 1.024            |                   |
| Wtd Latest Three - Incremental | 1.059            | 1.050            | 1.054            | 1.056            | 1.057            | 1.041            | 1.032            | 1.024            |                   |
| Wtd Avg. All - Cumulative      | 3.210            | 3.030            | 2.867            | 2.720            | 2.588            | 2.471            | 2.373            | 2.299            | 2.245             |
| Wtd Latest Five - Cumulative   | 3.223            | 3.043            | 2.873            | 2.720            | 2.588            | 2.471            | 2.373            | 2.299            | 2.245             |



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

| Year of Birth<br>C.Y Ending                                               | 1989<br>6/30/1989 | 1990<br>6/30/1990 | 1991<br>6/30/1991 | 1992<br>6/30/1992 | 1993<br>6/30/1993 | 1994<br>6/30/1994 | 1995<br>6/30/1995 | 1996<br>6/30/1996 | 1997<br>6/30/1997 | 1998<br>6/30/1998 | 1999<br>6/30/1999 | 2000<br>6/30/2000 |
|---------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Assump ions:                                                              |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| I. Incremental Paid Inflation Per Year                                    |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| A. Accident Year - 1/1 to 12/31 (a)                                       | 1.75%             | 1.75%             | 1.49%             | 1.46%             | 1.62%             | 1.30%             | 1.00%             | 1.09%             | 0.91%             | 0.92%             | 0.97%             | 0.98%             |
| B. Accident Year - 7/1 to 6/30 (b)                                        | 1.75%             | 1.75%             | 1.62%             | 1.47%             | 1.54%             | 1.46%             | 1.15%             | 1.05%             | 1.00%             | 0.92%             | 0.94%             | 0.97%             |
| II. Case O/S Inflation Per Year                                           |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| A. Accident Year - 1/1 to 12/31 (a)                                       | 0.81%             | 0.81%             | 0.53%             | 0.47%             | 0.42%             | 0.39%             | 0.35%             | 0.37%             | 0.24%             | 0.26%             | 0.35%             | 0.42%             |
| B. Accident Year - 7/1 to 6/30                                            | 0.81%             | 0.81%             | 0.67%             | 0.50%             | 0.44%             | 0.40%             | 0.37%             | 0.36%             | 0.30%             | 0.25%             | 0.30%             | 0.38%             |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - ( 10 % / 90 % ) |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| A. Accident Year - 1/1 to 12/31                                           | 0.90%             | 0.90%             | 0.63%             | 0.57%             | 0.54%             | 0.48%             | 0.41%             | 0.44%             | 0.31%             | 0.32%             | 0.41%             | 0.47%             |
| B. Accident Year - 7/1 to 6/30                                            | 0.90%             | 0.90%             | 0.76%             | 0.60%             | 0.55%             | 0.51%             | 0.45%             | 0.43%             | 0.37%             | 0.32%             | 0.37%             | 0.44%             |

| Year of Bir h | 6     | 18    | 30    | 42    | 54    | 66    | 78    | 90    | 102   | 114   | 126   | 138   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989          | 1.000 | 1.017 | 1.034 | 1.049 | 1.065 | 1.081 | 1.093 | 1.105 | 1.116 | 1.126 | 1.137 | 1.148 |
| 1990          | 1.000 | 1.016 | 1.031 | 1.047 | 1.062 | 1.075 | 1.086 | 1.097 | 1.107 | 1.117 | 1.128 | 1.139 |
| 1991          | 1.000 | 1.015 | 1.030 | 1.045 | 1.057 | 1.068 | 1.079 | 1.089 | 1.099 | 1.110 | 1.121 | 1.134 |
| 1992          | 1.000 | 1.015 | 1.030 | 1.042 | 1.053 | 1.063 | 1.073 | 1.083 | 1.094 | 1.105 | 1.117 | 1.130 |
| 1993          | 1.000 | 1.015 | 1.026 | 1.037 | 1.047 | 1.057 | 1.067 | 1.077 | 1.088 | 1.100 | 1.113 | 1.126 |
| 1994          | 1.000 | 1.011 | 1.022 | 1.032 | 1.042 | 1.052 | 1.062 | 1.073 | 1.085 | 1.097 | 1.110 | 1.125 |
| 1995          | 1.000 | 1.010 | 1.021 | 1.030 | 1.040 | 1.050 | 1.060 | 1.072 | 1.084 | 1.097 | 1.113 | 1.126 |
| 1996          | 1.000 | 1.010 | 1.019 | 1.029 | 1.039 | 1.049 | 1.061 | 1.073 | 1.086 | 1.101 | 1.114 | 1.127 |
| 1997          | 1.000 | 1.009 | 1.019 | 1.029 | 1.039 | 1.051 | 1.062 | 1.075 | 1.090 | 1.103 | 1.116 | 1.128 |
| 1998          | 1.000 | 1.009 | 1.019 | 1.030 | 1.041 | 1.053 | 1.065 | 1.080 | 1.093 | 1.106 | 1.117 | 1.269 |
| 1999          | 1.000 | 1.010 | 1.020 | 1.031 | 1.043 | 1.055 | 1.070 | 1.083 | 1.096 | 1.107 | 1.257 | 1.268 |
| 2000          | 1.000 | 1.010 | 1.022 | 1.033 | 1.045 | 1.060 | 1.073 | 1.085 | 1.096 | 1.245 | 1.256 | 1.267 |
| 2001          | 1.000 | 1.011 | 1.022 | 1.035 | 1.049 | 1.062 | 1.074 | 1.085 | 1.232 | 1.243 | 1.254 | 1.265 |
| 2002          | 1.000 | 1.011 | 1.023 | 1.038 | 1.050 | 1.062 | 1.073 | 1.219 | 1.229 | 1.240 | 1.251 | 1.259 |
| 2003          | 1.000 | 1.012 | 1.026 | 1.039 | 1.051 | 1.061 | 1.205 | 1.216 | 1.226 | 1.237 | 1.246 | 1.253 |
| 2004          | 1.000 | 1.014 | 1.026 | 1.038 | 1.049 | 1.191 | 1.201 | 1.212 | 1.223 | 1.231 | 1.238 | 1.244 |
| 2005          | 1.000 | 1.012 | 1.024 | 1.034 | 1.174 | 1.185 | 1.195 | 1.206 | 1.214 | 1.221 | 1.226 | 1.232 |
| 2006          | 1.000 | 1.012 | 1.022 | 1.161 | 1.171 | 1.181 | 1.191 | 1.199 | 1.206 | 1.212 | 1.218 | 1.227 |
| 2007          | 1.000 | 1.010 | 1.147 | 1.157 | 1.167 | 1.178 | 1.186 | 1.192 | 1.198 | 1.204 | 1.213 | 1.219 |
| 2008          | 1.000 | 1.136 | 1.145 | 1.156 | 1.166 | 1.174 | 1.180 | 1.186 | 1.192 | 1.201 | 1.206 | 1.213 |
| 2009          | 1.000 | 1.009 | 1.018 | 1.027 | 1.034 | 1.039 | 1.044 | 1.049 | 1.057 | 1.062 | 1.068 | 1.073 |
| 2010          | 1.000 | 1.009 | 1.018 | 1.025 | 1.030 | 1.035 | 1.040 | 1.048 | 1.053 | 1.059 | 1.064 | 1.068 |
| 2011          | 1.000 | 1.009 | 1.016 | 1.021 | 1.026 | 1.031 | 1.039 | 1.044 | 1.049 | 1.054 | 1.058 |       |
| 2012          | 1.000 | 1.007 | 1.012 | 1.017 | 1.022 | 1.030 | 1.035 | 1.040 | 1.045 | 1.049 |       |       |
| 2013          | 1.000 | 1.006 | 1.010 | 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 | 1.032 | 1.036 |       |       |       |       |
| 2015          | 1.000 | 1.005 | 1.012 | 1.017 | 1.023 | 1.027 | 1.031 |       |       |       |       |       |
| 2016          | 1.000 | 1.008 | 1.012 | 1.018 | 1.022 | 1.026 |       |       |       |       |       |       |
| 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 | 1.008 |       |       |       |       |       |       |       |       |       |
| 2020          | 1.000 | 1.004 |       |       |       |       |       |       |       |       |       |       |
| 2021          | 1.000 |       |       |       |       |       |       |       |       |       |       |       |

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

(b) These are interpolated inflation factors. Except for calendar years ending 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<br>C.Y Ending | 2001<br>6/30/2001 | 2002<br>6/30/2002 | 2003<br>6/30/2003 | 2004<br>6/30/2004 | 2005<br>6/30/2005 | 2006<br>6/30/2006 | 2007<br>6/30/2007 | 2008<br>6/30/2008 | 2009<br>6/30/2009 | 2010<br>6/30/2010 | 2011<br>6/30/2011 | 2012<br>6/30/2012 |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|

Assumptions:

I. Incremental Paid Inflation Per Year

|                                     |       |       |       |       |       |       |       |       |        |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 (a) | 1.05% | 1.22% | 0.99% | 1.42% | 1.41% | 0.99% | 1.32% | 6.50% | 7.62%  | 0.78% | 1.00% | 0.78% |
| B. Accident Year - 7/1 to 6/30 (b)  | 1.01% | 1.13% | 1.10% | 1.20% | 1.41% | 1.20% | 1.15% | 1.03% | 13.56% | 0.86% | 0.89% | 0.89% |

II. Case O/S Inflation Per Year

|                                     |       |       |       |       |       |       |       |       |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 (a) | 0.30% | 0.38% | 0.29% | 4.94% | 0.87% | 4.86% | 0.50% | 4.55% | 0.35% | 0.29% | 0.42% | 9.83% |
| B. Accident Year - 7/1 to 6/30      | 0.36% | 0.34% | 0.33% | 0.29% | 4.94% | 0.87% | 4.86% | 4.55% | 0.35% | 0.32% | 0.36% | 0.42% |

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

|                                 |       |       |       |       |       |       |       |       |       |       |       |       |
|---------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 | 0.38% | 0.46% | 0.36% | 4.59% | 0.92% | 4.47% | 0.58% | 4.75% | 1.08% | 0.34% | 0.48% | 8.92% |
| B. Accident Year - 7/1 to 6/30  | 0.42% | 0.42% | 0.41% | 0.38% | 4.59% | 0.90% | 4.49% | 4.20% | 1.67% | 0.37% | 0.41% | 0.47% |

| Year of Birth<br>----- | 150<br>----- | 162<br>----- | 174<br>----- | 186<br>----- | 198<br>----- | 210<br>----- | 222<br>----- | 234<br>----- | 246<br>----- | 258<br>----- | 270<br>----- | 282<br>----- |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1989                   | 1.159        | 1.172        | 1.185        | 1.200        | 1.216        | 1.231        | 1.245        | 1.258        | 1.429        | 1.441        | 1.454        | 1.467        |
| 1990                   | 1.152        | 1.165        | 1.179        | 1.196        | 1.210        | 1.224        | 1.236        | 1.404        | 1.416        | 1.429        | 1.442        | 1.451        |
| 1991                   | 1.146        | 1.160        | 1.177        | 1.191        | 1.204        | 1.217        | 1.382        | 1.394        | 1.406        | 1.419        | 1.428        | 1.436        |
| 1992                   | 1.143        | 1.159        | 1.173        | 1.187        | 1.199        | 1.362        | 1.373        | 1.386        | 1.398        | 1.407        | 1.415        | 1.422        |
| 1993                   | 1.142        | 1.156        | 1.169        | 1.181        | 1.341        | 1.353        | 1.365        | 1.377        | 1.386        | 1.394        | 1.400        | 1.407        |
| 1994                   | 1.139        | 1.152        | 1.164        | 1.322        | 1.333        | 1.345        | 1.357        | 1.366        | 1.374        | 1.380        | 1.387        | 1.397        |
| 1995                   | 1.139        | 1.151        | 1.307        | 1.318        | 1.330        | 1.342        | 1.351        | 1.358        | 1.365        | 1.371        | 1.382        | 1.388        |
| 1996                   | 1.139        | 1.293        | 1.304        | 1.316        | 1.328        | 1.337        | 1.344        | 1.350        | 1.357        | 1.367        | 1.374        | 1.381        |
| 1997                   | 1.280        | 1.291        | 1.303        | 1.315        | 1.323        | 1.331        | 1.337        | 1.343        | 1.354        | 1.360        | 1.367        | 1.373        |
| 1998                   | 1.280        | 1.291        | 1.303        | 1.311        | 1.319        | 1.325        | 1.331        | 1.341        | 1.348        | 1.355        | 1.361        | 1.366        |
| 1999                   | 1.279        | 1.290        | 1.299        | 1.306        | 1.313        | 1.319        | 1.329        | 1.335        | 1.342        | 1.348        | 1.353        |              |
| 2000                   | 1.278        | 1.287        | 1.294        | 1.300        | 1.306        | 1.316        | 1.322        | 1.329        | 1.335        | 1.340        |              |              |
| 2001                   | 1.274        | 1.281        | 1.287        | 1.293        | 1.303        | 1.309        | 1.316        | 1.322        | 1.327        |              |              |              |
| 2002                   | 1.266        | 1.273        | 1.279        | 1.288        | 1.295        | 1.301        | 1.307        | 1.312        |              |              |              |              |
| 2003                   | 1.259        | 1.265        | 1.274        | 1.280        | 1.287        | 1.293        | 1.298        |              |              |              |              |              |
| 2004                   | 1.250        | 1.259        | 1.265        | 1.272        | 1.278        |              |              |              |              |              |              |              |
| 2005                   | 1.242        | 1.248        | 1.254        | 1.260        | 1.265        |              |              |              |              |              |              |              |
| 2006                   | 1.233        | 1.239        | 1.245        | 1.250        |              |              |              |              |              |              |              |              |
| 2007                   | 1.225        | 1.231        | 1.235        |              |              |              |              |              |              |              |              |              |
| 2008                   | 1.218        | 1.223        |              |              |              |              |              |              |              |              |              |              |
| 2009                   | 1.077        |              |              |              |              |              |              |              |              |              |              |              |
| 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.

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

| Year of Birth | 2013      | 2014      | 2015      | 2016      | 2017      | 2018      | 2019      | 2020      | 2021      |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| C.Y Ending    | 6/30/2013 | 6/30/2014 | 6/30/2015 | 6/30/2016 | 6/30/2017 | 6/30/2018 | 6/30/2019 | 6/30/2020 | 6/30/2021 |

Assumptions:

I. Incremental Paid Inflation Per Year

|                                     |       |       |       |       |       |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 (a) | 0.57% | 0.55% | 0.40% | 0.69% | 0.59% | 0.48% | 0.57% | 0.33% | 0.44% |
| B. Accident Year - 7/1 to 6/30 (b)  | 0.67% | 0.56% | 0.47% | 0.48% | 0.76% | 0.48% | 0.52% | 0.45% | 0.38% |

II. Case O/S Inflation Per Year

|                                     |       |       |       |       |       |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 (a) | 0.72% | 0.19% | 0.17% | 2.01% | 0.22% | 0.22% | 1.01% | 0.19% | 0.25% |
| B. Accident Year - 7/1 to 6/30      | 9.83% | 0.72% | 0.18% | 2.01% | 0.22% | 0.22% | 0.22% | 1.01% | 0.22% |

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

|                                 |       |       |       |       |       |       |       |       |       |
|---------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| A. Accident Year - 1/1 to 12/31 | 0.71% | 0.23% | 0.19% | 1.87% | 0.26% | 0.25% | 0.97% | 0.20% | 0.27% |
| B. Accident Year - 7/1 to 6/30  | 8.91% | 0.71% | 0.21% | 1.85% | 0.28% | 0.25% | 0.25% | 0.96% | 0.23% |

| Year of Birth | 294   | 306   | 318   | 330   | 342   | 354   | 366   | 378   | 390   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| -----         | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989          | 1.477 | 1.485 | 1.492 | 1.499 | 1.510 | 1.518 | 1.526 | 1.533 | 1.538 |
| 1990          | 1.459 | 1.466 | 1.473 | 1.484 | 1.492 | 1.499 | 1.506 | 1.512 |       |
| 1991          | 1.443 | 1.450 | 1.461 | 1.468 | 1.476 | 1.482 | 1.488 |       |       |
| 1992          | 1.429 | 1.440 | 1.447 | 1.454 | 1.461 | 1.466 |       |       |       |
| 1993          | 1.418 | 1.425 | 1.432 | 1.439 | 1.444 |       |       |       |       |
| 1994          | 1.404 | 1.411 | 1.418 | 1.423 |       |       |       |       |       |
| 1995          | 1.395 | 1.402 | 1.407 |       |       |       |       |       |       |
| 1996          | 1.387 | 1.393 |       |       |       |       |       |       |       |
| 1997          | 1.379 |       |       |       |       |       |       |       |       |
| 1998          |       |       |       |       |       |       |       |       |       |
| 1999          |       |       |       |       |       |       |       |       |       |
| 2000          |       |       |       |       |       |       |       |       |       |
| 2001          |       |       |       |       |       |       |       |       |       |
| 2002          |       |       |       |       |       |       |       |       |       |
| 2003          |       |       |       |       |       |       |       |       |       |
| 2004          |       |       |       |       |       |       |       |       |       |
| 2005          |       |       |       |       |       |       |       |       |       |
| 2006          |       |       |       |       |       |       |       |       |       |
| 2007          |       |       |       |       |       |       |       |       |       |
| 2008          |       |       |       |       |       |       |       |       |       |
| 2009          |       |       |       |       |       |       |       |       |       |
| 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                                                             | 1989      | 1990      | 1991      | 1992      | 1993      | 1994      | 1995      | 1996      | 1997      | 1998      | 1999      | 2000      |
|---------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| C.Y Ending                                                                | 6/30/1989 | 6/30/1990 | 6/30/1991 | 6/30/1992 | 6/30/1993 | 6/30/1994 | 6/30/1995 | 6/30/1996 | 6/30/1997 | 6/30/1998 | 6/30/1999 | 6/30/2000 |
| Assumptions:                                                              |           |           |           |           |           |           |           |           |           |           |           |           |
| I. Incremental Paid Inflation Per Year                                    |           |           |           |           |           |           |           |           |           |           |           |           |
| A. Accident Year - 1/1 to 12/31 (a)                                       | 1.75%     | 1.75%     | 1.49%     | 1.46%     | 1.62%     | 1.30%     | 1.00%     | 1.09%     | 0.91%     | 0.92%     | 0.97%     | 0.98%     |
| B. Accident Year - 7/1 to 6/30 (b)                                        | 1.75%     | 1.75%     | 1.62%     | 1.47%     | 1.54%     | 1.46%     | 1.15%     | 1.05%     | 1.00%     | 0.92%     | 0.94%     | 0.97%     |
| II. Case O/S Inflation Per Year                                           |           |           |           |           |           |           |           |           |           |           |           |           |
| A. Accident Year - 1/1 to 12/31 (a)                                       | 0.81%     | 0.81%     | 0.53%     | 0.47%     | 0.42%     | 0.39%     | 0.35%     | 0.37%     | 0.24%     | 0.26%     | 0.35%     | 0.42%     |
| B. Accident Year - 7/1 to 6/30                                            | 0.81%     | 0.81%     | 0.67%     | 0.50%     | 0.44%     | 0.40%     | 0.37%     | 0.36%     | 0.30%     | 0.25%     | 0.30%     | 0.38%     |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - ( 10 % / 90 % ) |           |           |           |           |           |           |           |           |           |           |           |           |
| A. Accident Year - 1/1 to 12/31                                           | 0.90%     | 0.90%     | 0.63%     | 0.57%     | 0.54%     | 0.48%     | 0.41%     | 0.44%     | 0.31%     | 0.32%     | 0.41%     | 0.47%     |
| B. Accident Year - 7/1 to 6/30                                            | 0.90%     | 0.90%     | 0.76%     | 0.60%     | 0.55%     | 0.51%     | 0.45%     | 0.43%     | 0.37%     | 0.32%     | 0.37%     | 0.44%     |

| Year of Birth | 6     | 18    | 30    | 42    | 54    | 66    | 78    | 90    | 102   | 114   | 126   | 138   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| -----         | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989          | 1.000 | 1.008 | 1.015 | 1.020 | 1.024 | 1.029 | 1.032 | 1.036 | 1.039 | 1.042 | 1.045 | 1.049 |
| 1990          | 1.000 | 1.007 | 1.012 | 1.016 | 1.020 | 1.024 | 1.028 | 1.031 | 1.033 | 1.037 | 1.041 | 1.044 |
| 1991          | 1.000 | 1.005 | 1.009 | 1.014 | 1.017 | 1.021 | 1.024 | 1.027 | 1.030 | 1.034 | 1.037 | 1.041 |
| 1992          | 1.000 | 1.004 | 1.008 | 1.012 | 1.016 | 1.019 | 1.021 | 1.025 | 1.028 | 1.032 | 1.036 | 1.039 |
| 1993          | 1.000 | 1.004 | 1.008 | 1.011 | 1.014 | 1.017 | 1.020 | 1.024 | 1.028 | 1.031 | 1.034 | 1.037 |
| 1994          | 1.000 | 1.004 | 1.007 | 1.010 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.034 |
| 1995          | 1.000 | 1.004 | 1.007 | 1.009 | 1.012 | 1.016 | 1.020 | 1.023 | 1.027 | 1.029 | 1.030 | 1.034 |
| 1996          | 1.000 | 1.003 | 1.006 | 1.009 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.027 | 1.029 | 1.034 |
| 1997          | 1.000 | 1.002 | 1.006 | 1.009 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 1998          | 1.000 | 1.003 | 1.007 | 1.010 | 1.014 | 1.017 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 1999          | 1.000 | 1.004 | 1.007 | 1.011 | 1.014 | 1.017 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 2000          | 1.000 | 1.004 | 1.007 | 1.010 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 2001          | 1.000 | 1.003 | 1.007 | 1.010 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 2002          | 1.000 | 1.003 | 1.006 | 1.009 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.029 | 1.032 | 1.036 |
| 2003          | 1.000 | 1.003 | 1.006 | 1.009 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.029 | 1.032 | 1.036 |
| 2004          | 1.000 | 1.004 | 1.007 | 1.010 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 2005          | 1.000 | 1.009 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 | 1.044 |
| 2006          | 1.000 | 1.009 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 | 1.044 |
| 2007          | 1.000 | 1.009 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 | 1.044 |
| 2008          | 1.000 | 1.004 | 1.007 | 1.010 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 2009          | 1.000 | 1.003 | 1.007 | 1.010 | 1.013 | 1.016 | 1.020 | 1.023 | 1.027 | 1.030 | 1.033 | 1.037 |
| 2010          | 1.000 | 1.004 | 1.008 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 |
| 2011          | 1.000 | 1.004 | 1.008 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 |
| 2012          | 1.000 | 1.008 | 1.012 | 1.016 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 | 1.044 |
| 2013          | 1.000 | 1.007 | 1.011 | 1.015 | 1.019 | 1.023 | 1.026 | 1.030 | 1.033 | 1.037 | 1.040 | 1.044 |
| 2014          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2015          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2016          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2017          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2018          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2019          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2020          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |
| 2021          | 1.000 | 1.002 | 1.006 | 1.010 | 1.014 | 1.018 | 1.022 | 1.026 | 1.030 | 1.034 | 1.038 | 1.042 |

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<br>C.Y Ending                                              | 2001<br>6/30/2001 | 2002<br>6/30/2002 | 2003<br>6/30/2003 | 2004<br>6/30/2004 | 2005<br>6/30/2005 | 2006<br>6/30/2006 | 2007<br>6/30/2007 | 2008<br>6/30/2008 | 2009<br>6/30/2009 | 2010<br>6/30/2010 | 2011<br>6/30/2011 | 2012<br>6/30/2012 |
|--------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Assumptions:                                                             |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| I. Incremental Paid Inflation Per Year                                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| A. Accident Year - 1/1 to 12/31 (a)                                      | 1.05%             | 1.22%             | 0.99%             | 1.42%             | 1.41%             | 0.99%             | 1.32%             | 6.50%             | 7.62%             | 0.78%             | 1.00%             | 0.78%             |
| B. Accident Year - 7/1 to 6/30 (b)                                       | 1.01%             | 1.13%             | 1.10%             | 1.20%             | 1.41%             | 1.20%             | 1.15%             | 1.03%             | 13.56%            | 0.86%             | 0.89%             | 0.89%             |
| II. Case O/S Inflation Per Year                                          |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| A. Accident Year - 1/1 to 12/31 (a)                                      | 0.30%             | 0.38%             | 0.29%             | 4.94%             | 0.87%             | 4.86%             | 0.50%             | 4.55%             | 0.35%             | 0.29%             | 0.42%             | 9.83%             |
| B. Accident Year - 7/1 to 6/30                                           | 0.36%             | 0.34%             | 0.33%             | 0.29%             | 4.94%             | 0.87%             | 4.86%             | 4.55%             | 0.35%             | 0.32%             | 0.36%             | 0.42%             |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - ( 10 % / 90 %) |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| A. Accident Year - 1/1 to 12/31                                          | 0.38%             | 0.46%             | 0.36%             | 4.59%             | 0.92%             | 4.47%             | 0.58%             | 4.75%             | 1.08%             | 0.34%             | 0.48%             | 8.92%             |
| B. Accident Year - 7/1 to 6/30                                           | 0.42%             | 0.42%             | 0.41%             | 0.38%             | 4.59%             | 0.90%             | 4.49%             | 4.20%             | 1.67%             | 0.37%             | 0.41%             | 0.47%             |

| Year of Birth<br>----- | 150<br>----- | 162<br>----- | 174<br>----- | 186<br>----- | 198<br>----- | 210<br>----- | 222<br>----- | 234<br>----- | 246<br>----- | 258<br>----- | 270<br>----- | 282<br>----- |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1989                   | 1.053        | 1.056        | 1.060        | 1.063        | 1.115        | 1.125        | 1.180        | 1.233        | 1.238        | 1.242        | 1.246        | 1.251        |
| 1990                   | 1.048        | 1.051        | 1.054        | 1.106        | 1.116        | 1.170        | 1.223        | 1.228        | 1.232        | 1.236        | 1.241        | 1.363        |
| 1991                   | 1.044        | 1.047        | 1.099        | 1.109        | 1.162        | 1.215        | 1.220        | 1.223        | 1.228        | 1.233        | 1.354        | 1.364        |
| 1992                   | 1.042        | 1.094        | 1.103        | 1.157        | 1.209        | 1.213        | 1.217        | 1.222        | 1.227        | 1.347        | 1.357        | 1.360        |
| 1993                   | 1.089        | 1.098        | 1.151        | 1.204        | 1.208        | 1.212        | 1.216        | 1.221        | 1.341        | 1.351        | 1.354        | 1.381        |
| 1994                   | 1.094        | 1.147        | 1.199        | 1.203        | 1.207        | 1.211        | 1.217        | 1.336        | 1.346        | 1.348        | 1.375        | 1.378        |
| 1995                   | 1.143        | 1.195        | 1.199        | 1.203        | 1.207        | 1.212        | 1.331        | 1.341        | 1.343        | 1.370        | 1.373        | 1.376        |
| 1996                   | 1.190        | 1.195        | 1.198        | 1.203        | 1.208        | 1.326        | 1.336        | 1.338        | 1.365        | 1.368        | 1.371        | 1.374        |
| 1997                   | 1.191        | 1.195        | 1.199        | 1.204        | 1.322        | 1.332        | 1.334        | 1.361        | 1.364        | 1.367        | 1.370        | 1.384        |
| 1998                   | 1.192        | 1.196        | 1.201        | 1.319        | 1.329        | 1.331        | 1.358        | 1.361        | 1.364        | 1.367        | 1.381        | 1.384        |
| 1999                   | 1.192        | 1.197        | 1.315        | 1.325        | 1.327        | 1.354        | 1.357        | 1.360        | 1.363        | 1.377        | 1.380        |              |
| 2000                   | 1.193        | 1.310        | 1.320        | 1.322        | 1.349        | 1.352        | 1.355        | 1.358        | 1.371        | 1.374        |              |              |
| 2001                   | 1.306        | 1.315        | 1.317        | 1.344        | 1.347        | 1.350        | 1.353        | 1.366        | 1.369        |              |              |              |
| 2002                   | 1.310        | 1.313        | 1.339        | 1.342        | 1.345        | 1.348        | 1.362        | 1.365        |              |              |              |              |
| 2003                   | 1.309        | 1.335        | 1.338        | 1.341        | 1.344        | 1.357        | 1.360        |              |              |              |              |              |
| 2004                   | 1.331        | 1.334        | 1.337        | 1.340        | 1.353        | 1.356        |              |              |              |              |              |              |
| 2005                   | 1.271        | 1.274        | 1.277        | 1.290        | 1.292        |              |              |              |              |              |              |              |
| 2006                   | 1.263        | 1.266        | 1.279        | 1.281        |              |              |              |              |              |              |              |              |
| 2007                   | 1.207        | 1.219        | 1.222        |              |              |              |              |              |              |              |              |              |
| 2008                   | 1.166        | 1.169        |              |              |              |              |              |              |              |              |              |              |
| 2009                   | 1.165        |              |              |              |              |              |              |              |              |              |              |              |
| 2010                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2011                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2012                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2013                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2014                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2015                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2016                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2017                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2018                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2019                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2020                   |              |              |              |              |              |              |              |              |              |              |              |              |
| 2021                   |              |              |              |              |              |              |              |              |              |              |              |              |

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

(b) These are interpolated inflation factors. Except for calendar years ending 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                                                             | 2013      | 2014      | 2015      | 2016      | 2017      | 2018      | 2019      | 2020      | 2021      |
|---------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| C.Y Ending                                                                | 6/30/2013 | 6/30/2014 | 6/30/2015 | 6/30/2016 | 6/30/2017 | 6/30/2018 | 6/30/2019 | 6/30/2020 | 6/30/2021 |
| Assumptions:                                                              |           |           |           |           |           |           |           |           |           |
| I. Incremental Paid Inflation Per Year                                    |           |           |           |           |           |           |           |           |           |
| A. Accident Year - 1/1 to 12/31 (a)                                       | 0.57%     | 0.55%     | 0.40%     | 0.69%     | 0.59%     | 0.48%     | 0.57%     | 0.33%     | 0.44%     |
| B. Accident Year - 7/1 to 6/30 (b)                                        | 0.67%     | 0.56%     | 0.47%     | 0.48%     | 0.76%     | 0.48%     | 0.52%     | 0.45%     | 0.38%     |
| II. Case O/S Inflation Per Year                                           |           |           |           |           |           |           |           |           |           |
| A. Accident Year - 1/1 to 12/31 (a)                                       | 0.72%     | 0.19%     | 0.17%     | 2.01%     | 0.22%     | 0.22%     | 1.01%     | 0.19%     | 0.25%     |
| B. Accident Year - 7/1 to 6/30                                            | 9.83%     | 0.72%     | 0.18%     | 2.01%     | 0.22%     | 0.22%     | 0.22%     | 1.01%     | 0.22%     |
| III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - ( 10 % / 90 % ) |           |           |           |           |           |           |           |           |           |
| A. Accident Year - 1/1 to 12/31                                           | 0.71%     | 0.23%     | 0.19%     | 1.87%     | 0.26%     | 0.25%     | 0.97%     | 0.20%     | 0.27%     |
| B. Accident Year - 7/1 to 6/30                                            | 8.91%     | 0.71%     | 0.21%     | 1.85%     | 0.28%     | 0.25%     | 0.25%     | 0.96%     | 0.23%     |

| Year of Birth | 294   | 306   | 318   | 330   | 342   | 354   | 366   | 378   | 390   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| -----         | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989          | 1.374 | 1.384 | 1.387 | 1.415 | 1.418 | 1.421 | 1.424 | 1.438 | 1.442 |
| 1990          | 1.373 | 1.376 | 1.403 | 1.406 | 1.409 | 1.413 | 1.427 | 1.430 |       |
| 1991          | 1.366 | 1.394 | 1.397 | 1.400 | 1.403 | 1.417 | 1.420 |       |       |
| 1992          | 1.387 | 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          | 1.387 |       |       |       |       |       |       |       |       |
| 1998          |       |       |       |       |       |       |       |       |       |
| 1999          |       |       |       |       |       |       |       |       |       |
| 2000          |       |       |       |       |       |       |       |       |       |
| 2001          |       |       |       |       |       |       |       |       |       |
| 2002          |       |       |       |       |       |       |       |       |       |
| 2003          |       |       |       |       |       |       |       |       |       |
| 2004          |       |       |       |       |       |       |       |       |       |
| 2005          |       |       |       |       |       |       |       |       |       |
| 2006          |       |       |       |       |       |       |       |       |       |
| 2007          |       |       |       |       |       |       |       |       |       |
| 2008          |       |       |       |       |       |       |       |       |       |
| 2009          |       |       |       |       |       |       |       |       |       |
| 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.

Ultimate Accepted Claim Counts  
Evaluated As of June 30, 2021

| Year of Birth | Reported Accepted Claim Counts |         |         |                      | IBNR Accepted Claim Counts |                    |                               | Ultimate Accepted Claim Counts |                            |                                      |
|---------------|--------------------------------|---------|---------|----------------------|----------------------------|--------------------|-------------------------------|--------------------------------|----------------------------|--------------------------------------|
|               | DA (a)                         | AAD (b) | AAA (c) | Combined (2)+(3)+(4) | DA Only (d)                | AAD & AAA Only (d) | All (e) Accepted Claim Counts | DA Only (2) + (6)              | AAD & AAA Only (3)+(4)+(7) | All Accepted Claim Counts (9) + (10) |
|               |                                |         |         |                      |                            |                    |                               |                                |                            |                                      |
| (1)           | (2)                            | (3)     | (4)     | (5)                  | (6)                        | (7)                | (8)                           | (9)                            | (10)                       | (11)                                 |
| 1989          | 4                              | 8       | 3       | 15                   |                            |                    | -                             | 4                              | 11                         | 15                                   |
| 1990          | 3                              | 4       | 3       | 10                   |                            |                    | -                             | 3                              | 7                          | 10                                   |
| 1991          | 4                              | -       | 4       | 8                    |                            |                    | -                             | 4                              | 4                          | 8                                    |
| 1992          | 1                              | 4       | 9       | 14                   |                            |                    | -                             | 1                              | 13                         | 14                                   |
| 1993          | 2                              | 5       | 8       | 15                   |                            |                    | -                             | 2                              | 13                         | 15                                   |
| 1994          | 9                              | 4       | 3       | 16                   |                            |                    | -                             | 9                              | 7                          | 16                                   |
| 1995          | 5                              | 1       | 5       | 11                   |                            |                    | -                             | 5                              | 6                          | 11                                   |
| 1996          | 10                             | 1       | 6       | 17                   |                            |                    | -                             | 10                             | 7                          | 17                                   |
| 1997          | 6                              | 3       | 8       | 17                   |                            |                    | -                             | 6                              | 11                         | 17                                   |
| 1998          | 3                              | 4       | 11      | 18                   |                            |                    | -                             | 3                              | 15                         | 18                                   |
| 1999          | 9                              | 6       | 3       | 18                   |                            |                    | -                             | 9                              | 9                          | 18                                   |
| 2000          | 7                              | 3       | 3       | 13                   |                            |                    | -                             | 7                              | 6                          | 13                                   |
| 2001          | 9                              | -       | 4       | 13                   |                            |                    | -                             | 9                              | 4                          | 13                                   |
| 2002          | 5                              | 4       | 13      | 22                   |                            |                    | -                             | 5                              | 17                         | 22                                   |
| 2003          | 6                              | -       | 3       | 9                    |                            |                    | -                             | 6                              | 3                          | 9                                    |
| 2004          | 7                              | 1       | 5       | 13                   |                            |                    | -                             | 7                              | 6                          | 13                                   |
| 2005          | 2                              | 4       | 7       | 13                   |                            |                    | -                             | 2                              | 11                         | 13                                   |
| 2006          | 1                              | 3       | 9       | 13                   |                            |                    | -                             | 1                              | 12                         | 13                                   |
| 2007          | 5                              | 3       | 7       | 15                   |                            |                    | -                             | 5                              | 10                         | 15                                   |
| 2008          | 1                              | 1       | 9       | 11                   |                            |                    | -                             | 1                              | 10                         | 11                                   |
| 2009          | 6                              | 1       | 10      | 17                   |                            |                    | -                             | 6                              | 11                         | 17                                   |
| 2010          | 6                              | 1       | 5       | 12                   |                            |                    | -                             | 6                              | 6                          | 12                                   |
| 2011          | 2                              | 2       | 10      | 14                   |                            |                    | -                             | 2                              | 12                         | 14                                   |
| 2012          | 4                              | -       | 7       | 11                   |                            |                    | -                             | 4                              | 7                          | 11                                   |
| 2013          | 3                              | 1       | 7       | 11                   |                            |                    | -                             | 3                              | 8                          | 11                                   |
| 2014          | 3                              | 1       | 9       | 13                   |                            |                    | -                             | 3                              | 10                         | 13                                   |
| 2015          | 6                              | -       | 15      | 21                   |                            |                    | -                             | 6                              | 15                         | 21                                   |
| 2016          | 4                              | -       | 5       | 9                    | -                          | 1                  | 1                             | 4                              | 6                          | 10                                   |
| 2017          | 2                              | 1       | 13      | 16                   | 1                          | 1                  | 2                             | 3                              | 15                         | 18                                   |
| 2018          | 9                              | 1       | 15      | 25                   | 1                          | 2                  | 3                             | 10                             | 18                         | 28                                   |
| 2019          | 2                              | 1       | 10      | 13                   | 2                          | 6                  | 8                             | 4                              | 17                         | 21                                   |
| 2020          | 1                              | -       | 4       | 5                    | 3                          | 10                 | 13                            | 4                              | 14                         | 18                                   |
| 2021 (6 Mo)   | -                              | -       | -       | -                    | 2                          | 7                  | 9                             | 2                              | 7                          | 9                                    |
| Totals All:   | 147                            | 68      | 233     | 448                  | 9                          | 27                 | 36                            | 156                            | 328                        | 484                                  |
| 2016 - 2021   | 18                             | 3       | 47      | 68                   | 9                          | 27                 | 36                            | 27                             | 77                         | 104                                  |

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

(b) The accepted claims shown in Column (3), AAD, are claims that deceased after acceptance as of June 30, 2021.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of June 30, 2021.

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

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

Ultimate Accepted Claim Counts  
Evaluated As of June 30, 2021

| Year of Birth | Actual (a)<br>Accepted Claim Cts.<br>@ 6/30/21 | Reported Claim Cts. (b)<br>@ 6/30/21 | Loss Development Factors |            | Indicated<br>Ultimate<br>Reported Claim Cts.<br>(3) x (5) | Ratio of<br>Actual<br>Accepted<br>to Reported<br>Claims<br>(2) / (3) | Estimated<br>Ultimate<br>Accepted<br>Claim Cts. (c) | Ratio of<br>Ultimate<br>Accepted<br>to Ultimate<br>Rept. Claims<br>(8) / (6) | IBNR<br>for All<br>Accepted<br>Claim Cts.<br>(8) - (2) |
|---------------|------------------------------------------------|--------------------------------------|--------------------------|------------|-----------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------|
|               |                                                |                                      | Incremental              | Cumulative |                                                           |                                                                      |                                                     |                                                                              |                                                        |
| (1)           | (2)                                            | (3)                                  | (4)                      | (5)        | (6)                                                       | (7)                                                                  | (8)                                                 | (9)                                                                          | (10)                                                   |
| 1989          | 15                                             | 32                                   | 1.000                    | 1.000      | 32.0                                                      | 0.46875                                                              | 15                                                  | 0.46875                                                                      | -                                                      |
| 1990          | 10                                             | 39                                   | 1.000                    | 1.000      | 39.0                                                      | 0.25641                                                              | 10                                                  | 0.25641                                                                      | -                                                      |
| 1991          | 8                                              | 38                                   | 1.000                    | 1.000      | 38.0                                                      | 0.21053                                                              | 8                                                   | 0.21053                                                                      | -                                                      |
| 1992          | 14                                             | 48                                   | 1.000                    | 1.000      | 48.0                                                      | 0.29167                                                              | 14                                                  | 0.29167                                                                      | -                                                      |
| 1993          | 15                                             | 40                                   | 1.000                    | 1.000      | 40.0                                                      | 0.37500                                                              | 15                                                  | 0.37500                                                                      | -                                                      |
| 1994          | 16                                             | 36                                   | 1.000                    | 1.000      | 36.0                                                      | 0.44444                                                              | 16                                                  | 0.44444                                                                      | -                                                      |
| 1995          | 11                                             | 26                                   | 1.000                    | 1.000      | 26.0                                                      | 0.42308                                                              | 11                                                  | 0.42308                                                                      | -                                                      |
| 1996          | 17                                             | 40                                   | 1.000                    | 1.000      | 40.0                                                      | 0.42500                                                              | 17                                                  | 0.42500                                                                      | -                                                      |
| 1997          | 17                                             | 47                                   | 1.000                    | 1.000      | 47.0                                                      | 0.36170                                                              | 17                                                  | 0.36170                                                                      | -                                                      |
| 1998          | 18                                             | 42                                   | 1.000                    | 1.000      | 42.0                                                      | 0.42857                                                              | 18                                                  | 0.42857                                                                      | -                                                      |
| 1999          | 18                                             | 40                                   | 1.000                    | 1.000      | 40.0                                                      | 0.45000                                                              | 18                                                  | 0.45000                                                                      | -                                                      |
| 2000          | 13                                             | 38                                   | 1.000                    | 1.000      | 38.0                                                      | 0.34211                                                              | 13                                                  | 0.34211                                                                      | -                                                      |
| 2001          | 13                                             | 41                                   | 1.000                    | 1.000      | 41.0                                                      | 0.31707                                                              | 13                                                  | 0.31707                                                                      | -                                                      |
| 2002          | 22                                             | 50                                   | 1.000                    | 1.000      | 50.0                                                      | 0.44000                                                              | 22                                                  | 0.44000                                                                      | -                                                      |
| 2003          | 9                                              | 23                                   | 1.000                    | 1.000      | 23.0                                                      | 0.39130                                                              | 9                                                   | 0.39130                                                                      | -                                                      |
| 2004          | 13                                             | 31                                   | 1.000                    | 1.000      | 31.0                                                      | 0.41935                                                              | 13                                                  | 0.41935                                                                      | -                                                      |
| 2005          | 13                                             | 41                                   | 1.000                    | 1.000      | 41.0                                                      | 0.31707                                                              | 13                                                  | 0.31707                                                                      | -                                                      |
| 2006          | 13                                             | 34                                   | 1.000                    | 1.000      | 34.0                                                      | 0.38235                                                              | 13                                                  | 0.38235                                                                      | -                                                      |
| 2007          | 15                                             | 36                                   | 1.000                    | 1.000      | 36.0                                                      | 0.41667                                                              | 15                                                  | 0.41667                                                                      | -                                                      |
| 2008          | 11                                             | 42                                   | 1.000                    | 1.000      | 42.0                                                      | 0.26190                                                              | 11                                                  | 0.26190                                                                      | -                                                      |
| 2009          | 17                                             | 50                                   | 1.000                    | 1.000      | 50.0                                                      | 0.34000                                                              | 17                                                  | 0.34000                                                                      | -                                                      |
| 2010          | 12                                             | 40                                   | 1.000                    | 1.000      | 40.0                                                      | 0.30000                                                              | 12                                                  | 0.30000                                                                      | -                                                      |
| 2011          | 14                                             | 44                                   | 1.000                    | 1.000      | 44.0                                                      | 0.31818                                                              | 14                                                  | 0.31818                                                                      | -                                                      |
| 2012          | 11                                             | 50                                   | 1.000                    | 1.000      | 50.0                                                      | 0.22000                                                              | 11                                                  | 0.22000                                                                      | -                                                      |
| 2013          | 11                                             | 32                                   | 1.015                    | 1.015      | 32.5                                                      | 0.34375                                                              | 11                                                  | 0.33867                                                                      | -                                                      |
| 2014          | 13                                             | 45                                   | 1.020                    | 1.035      | 46.6                                                      | 0.28889                                                              | 13                                                  | 0.27904                                                                      | -                                                      |
| 2015          | 21                                             | 48                                   | 1.020                    | 1.056      | 50.7                                                      | 0.43750                                                              | 21                                                  | 0.41430                                                                      | -                                                      |
| 2016          | 9                                              | 31                                   | 1.050                    | 1.109      | 34.4                                                      |                                                                      | 10                                                  | 0.29093                                                                      | 1                                                      |
| 2017          | 16                                             | 39                                   | 1.125                    | 1.247      | 48.6                                                      |                                                                      | 18                                                  | 0.37000                                                                      | 2                                                      |
| 2018          | 25                                             | 49                                   | 1.150                    | 1.435      | 70.3                                                      |                                                                      | 28                                                  | 0.39834                                                                      | 3                                                      |
| 2019          | 13                                             | 31                                   | 1.500                    | 2.152      | 66.7                                                      |                                                                      | 21                                                  | 0.31482                                                                      | 8                                                      |
| 2020          | 5                                              | 12                                   | 2.500                    | 5.379      | 64.6                                                      |                                                                      | 18                                                  | 0.27884                                                                      | 13                                                     |
| 2021 (6 Mo)   | -                                              | -                                    | 7.000                    | 37.656     | -                                                         |                                                                      | 9                                                   |                                                                              | 9                                                      |
| Totals:       | 448                                            | 1,235                                |                          |            | 1,362                                                     |                                                                      | 484                                                 |                                                                              | 36                                                     |

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

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

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



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

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

1. AAA & AAD Only 0.0093
2. DA Only 0.0035
3. All Reported Claim:  
But Excluding DA Only 0.0350

## 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)<br>AAA & AAD<br>Accepted<br>Claim Cts.<br>@ 6/30/21 | All<br>Reported<br>Claim Cts.<br>Excl. DA (c)<br>@ 6/30/21 | Insured<br>Physicians<br>@ 6/30/21 | Estimated Claim Reporting<br>Pattern - Based on : |                        | B/F Method<br>Estimated<br>Ultimate (d)<br>Reported<br>Excl. DA<br>(3) + {[1-(6)]<br>x (4) x A.3} | Indicated<br>Ultimate AAA & AAD<br>Accepted Claims Based on          |                                                               | Final<br>Selected<br>Ultimate<br>AAA & AAD<br>Accepted<br>Claim Cts. | IBNR<br>AAA & AAD<br>Accepted<br>Claim Cts.<br>(10) - (2) |
|---------------|----------------------------------------------------------------|------------------------------------------------------------|------------------------------------|---------------------------------------------------|------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------|
|               |                                                                |                                                            |                                    | Accepted<br>AAA & AAD                             | Reported<br>Claim Cts. |                                                                                                   | Reported<br>Claim Cts.<br>Excl. DA<br>(2) + {[1-(5)]<br>x (7) x B.1} | AAA & AAD<br>Claim Cts. (d)<br>(2) + {[1-(5)]<br>x (4) x A.1} |                                                                      |                                                           |
|               | (1)                                                            | (2)                                                        | (3)                                | (5)                                               | (6)                    | (7)                                                                                               | (8)                                                                  | (9)                                                           | (10)                                                                 | (11)                                                      |
| 2016          | 5                                                              | 27                                                         | 1,318                              | 99.01%                                            | 90.19%                 | 31.53                                                                                             | 5.08                                                                 | 5.12                                                          | 6                                                                    | 1                                                         |
| 2017          | 14                                                             | 37                                                         | 1,356                              | 94.30%                                            | 80.17%                 | 46.41                                                                                             | 14.70                                                                | 14.72                                                         | 15                                                                   | 1                                                         |
| 2018          | 16                                                             | 40                                                         | 1,420                              | 85.72%                                            | 69.71%                 | 55.05                                                                                             | 18.09                                                                | 17.89                                                         | 18                                                                   | 2                                                         |
| 2019          | 11                                                             | 29                                                         | 1,501                              | 61.23%                                            | 46.47%                 | 57.12                                                                                             | 16.88                                                                | 16.41                                                         | 17                                                                   | 6                                                         |
| 2020          | 4                                                              | 11                                                         | 1,575                              | 29.16%                                            | 18.59%                 | 55.88                                                                                             | 14.52                                                                | 14.38                                                         | 14                                                                   | 10                                                        |
| 2021 (6 Mo)   | -                                                              | -                                                          | 1,543                              | 3.24%                                             | 2.66%                  | 26.29                                                                                             | 6.76                                                                 | 6.94                                                          | 7                                                                    | 7                                                         |
| Subtotals:    | 50                                                             | 144                                                        | 8,713                              |                                                   |                        | 272.28                                                                                            | 76.04                                                                | 75.46                                                         | 77                                                                   | 27                                                        |

| Year of Birth | Actual (b)<br>DA Only<br>Accepted<br>Claim Cts.<br>@ 6/30/21 | All<br>Reported<br>Claim Cts.<br>Excl. DA (c)<br>@ 6/30/21 | Insured<br>Physicians<br>@ 6/30/21 | Estimated Claim Reporting<br>Pattern - Based on : |                        | B/F Method<br>Estimated<br>Ultimate (d)<br>Reported<br>Excl. DA<br>(13) + {[1-(16)]<br>x (14) x A.3} | Indicated<br>Ultimate DA Only<br>Accepted Claims Based on               |                                                                | Final<br>Selected<br>Ultimate<br>DA Only<br>Accepted<br>Claim Cts. | IBNR<br>DA Only<br>Accepted<br>Claim Cts.<br>(20) - (12) |
|---------------|--------------------------------------------------------------|------------------------------------------------------------|------------------------------------|---------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------|
|               |                                                              |                                                            |                                    | Accepted<br>DA Only                               | Reported<br>Claim Cts. |                                                                                                      | Reported<br>Claim Cts.<br>Excl. DA<br>(12) + {[1-(15)]<br>x (17) x B.2} | DA Only<br>Claim Cts. (d)<br>(12) + {[1-(15)]<br>x (14) x A.2} |                                                                    |                                                          |
|               | (12)                                                         | (13)                                                       | (14)                               | (15)                                              | (16)                   | (17)                                                                                                 | (18)                                                                    | (19)                                                           | (20)                                                               | (21)                                                     |
| 2016          | 4                                                            | 27                                                         | 1,318                              | 100.00%                                           | 90.19%                 | 31.53                                                                                                | 4.00                                                                    | 4.00                                                           | 4                                                                  | -                                                        |
| 2017          | 2                                                            | 37                                                         | 1,356                              | 100.00%                                           | 80.17%                 | 46.41                                                                                                | 2.00                                                                    | 2.00                                                           | 3                                                                  | 1                                                        |
| 2018          | 9                                                            | 40                                                         | 1,420                              | 94.34%                                            | 69.71%                 | 55.05                                                                                                | 9.31                                                                    | 9.28                                                           | 10                                                                 | 1                                                        |
| 2019          | 2                                                            | 29                                                         | 1,501                              | 75.47%                                            | 46.47%                 | 57.12                                                                                                | 3.40                                                                    | 3.29                                                           | 4                                                                  | 2                                                        |
| 2020          | 1                                                            | 11                                                         | 1,575                              | 37.74%                                            | 18.59%                 | 55.88                                                                                                | 4.48                                                                    | 4.43                                                           | 4                                                                  | 3                                                        |
| 2021 (6 Mo)   | -                                                            | -                                                          | 1,543                              | 7.55%                                             | 2.66%                  | 26.29                                                                                                | 2.43                                                                    | 2.50                                                           | 2                                                                  | 2                                                        |
| Subtotals:    | 18                                                           | 144                                                        | 8,713                              |                                                   |                        | 272.28                                                                                               | 25.62                                                                   | 25.50                                                          | 27                                                                 | 9                                                        |

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

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

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

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

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

| Year of Birth                  | Actual (a)<br>Accepted Claim Counts |           | All (b)<br>Reported<br>Claim Cts.<br>@ 6/30/21 | All Reported<br>Claim Cts.<br>Excluding<br>DA Claims<br>@ 6/30/21<br>(4) - (3) | Insured<br>Physicians | Claim Frequency per Insured Physician<br>Based on : |           |           | Ratio of<br>AAA & AAD<br>to Reported<br>All Claims<br>Excl. DA<br>(2) / (5) | Ratio of<br>DA Only<br>to Reported<br>All Claims<br>Excl. DA<br>(3) / (5) |           |         |          |  |  |
|--------------------------------|-------------------------------------|-----------|------------------------------------------------|--------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------|-----------|-----------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------|-----------|---------|----------|--|--|
|                                | -----                               |           |                                                |                                                                                |                       | -----                                               |           |           |                                                                             |                                                                           |           |         |          |  |  |
|                                | AAA & AAD                           | DA Only   |                                                |                                                                                |                       |                                                     |           |           |                                                                             |                                                                           | AAA & AAD | DA Only | Reported |  |  |
|                                | Only                                | Only      |                                                |                                                                                |                       |                                                     |           |           |                                                                             |                                                                           | Only      | Only    | Excl. DA |  |  |
| @ 6/30/21                      | @ 6/30/21                           | @ 6/30/21 | @ 6/30/21                                      | @ 6/30/21                                                                      | Physicians            | (2) / (6)                                           | (3) / (6) | (5) / (6) | Excl. DA<br>(2) / (5)                                                       | Excl. DA<br>(3) / (5)                                                     |           |         |          |  |  |
| (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                                                                    |           |         |          |  |  |
| Subtotals:                     |                                     |           |                                                |                                                                                |                       |                                                     |           |           |                                                                             |                                                                           |           |         |          |  |  |
| 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 June 30, 2021

| Year of Birth | Reported Open Accepted Claim Counts @ 6/30/21 |         |         |             | IBNR Accepted Claim Counts (d) |           |          | Total Open Accepted Claim Counts (Reported + IBNR) |                  |            |
|---------------|-----------------------------------------------|---------|---------|-------------|--------------------------------|-----------|----------|----------------------------------------------------|------------------|------------|
|               | DA (a)                                        | AAD (b) | AAA (c) | Combined    | DA                             | AAD & AAA |          | DA                                                 | AAD & AAA        | Combined   |
|               | Only                                          | Only    | Only    | (2)+(3)+(4) | Only                           | Only      | Combined | (2) + (6)                                          | Only (3)+(4)+(7) | (9) + (10) |
| (1)           | (2)                                           | (3)     | (4)     | (5)         | (6)                            | (7)       | (8)      | (9)                                                | (10)             | (11)       |
| 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          | -                                             | 1       | 3       | 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          | -                                             | -       | 13      | 13          | 1                              | 1         | 2        | 1                                                  | 14               | 15         |
| 2018          | 1                                             | -       | 15      | 16          | 1                              | 2         | 3        | 2                                                  | 17               | 19         |
| 2019          | -                                             | -       | 10      | 10          | 2                              | 6         | 8        | 2                                                  | 16               | 18         |
| 2020          | 1                                             | -       | 4       | 5           | 3                              | 10        | 13       | 4                                                  | 14               | 18         |
| 2021 (6 Mo)   | -                                             | -       | -       | -           | 2                              | 7         | 9        | 2                                                  | 7                | 9          |
| Totals All:   | 3                                             | 1       | 233     | 237         | 9                              | 27        | 36       | 12                                                 | 261              | 273        |

Notes: (a) DA are claims where claimant was deceased prior to presentation of the claim to NICA.

(b) AAD are claims that deceased after acceptance as of June 30, 2021.

(c) AAA are accepted claims that are alive as of June 30, 2021.

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

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Reported Claim Counts  
Period to Period Development Factors

| Year of Birth                        | 6:18   | 18:30 | 30:42 | 42:54 | 54:66 | 66:78 | 78:90 | 90:102 | 102:114 | 114:126 | 126:138 | 138:150 |
|--------------------------------------|--------|-------|-------|-------|-------|-------|-------|--------|---------|---------|---------|---------|
| 1989                                 |        |       |       | 1.211 | 1.174 | 1.111 | 1.033 | 1.032  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1990                                 |        |       | 2.000 | 1.125 | 1.296 | 1.057 | 1.027 | 1.026  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1991                                 |        | 2.200 | 2.091 | 1.261 | 1.103 | 1.063 | 1.029 | 1.057  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1992                                 |        | 4.000 | 1.850 | 1.108 | 1.098 | 1.044 | 1.021 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1993                                 |        | 5.750 | 1.435 | 1.061 | 1.029 | 1.111 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1994                                 |        | 2.400 | 1.292 | 1.000 | 1.161 | 1.000 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1995                                 |        | 4.000 | 1.500 | 1.222 | 1.136 | 1.000 | 1.040 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1996                                 |        | 2.500 | 1.400 | 1.286 | 1.370 | 1.054 | 1.000 | 1.000  | 1.026   | 1.000   | 1.000   | 1.000   |
| 1997                                 |        | 4.750 | 1.526 | 1.276 | 1.189 | 1.068 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1998                                 |        | 2.333 | 1.524 | 1.063 | 1.118 | 1.105 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 1999                                 |        | 1.455 | 1.688 | 1.111 | 1.200 | 1.111 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2000                                 |        | 1.462 | 1.579 | 1.067 | 1.156 | 1.027 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2001                                 |        | 3.200 | 1.688 | 1.222 | 1.152 | 1.079 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2002                                 |        | 2.182 | 1.500 | 1.111 | 1.150 | 1.087 | 1.000 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2003                                 |        | 2.000 | 1.300 | 1.308 | 1.235 | 1.000 | 1.048 | 1.045  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2004                                 |        | 3.000 | 1.417 | 1.235 | 1.190 | 1.200 | 1.000 | 1.033  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2005                                 |        | 3.200 | 1.688 | 1.148 | 1.194 | 1.054 | 1.026 | 1.025  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2006                                 |        | 2.000 | 1.667 | 1.200 | 1.292 | 1.065 | 1.000 | 1.000  | 1.030   | 1.000   | 1.000   | 1.000   |
| 2007                                 |        | 3.750 | 1.733 | 1.115 | 1.103 | 1.000 | 1.094 | 1.029  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2008                                 |        | 3.000 | 1.533 | 1.130 | 1.308 | 1.088 | 1.135 | 1.000  | 1.000   | 1.000   | 1.000   | 1.000   |
| 2009                                 |        | 1.545 | 1.882 | 1.125 | 1.194 | 1.116 | 1.000 | 1.000  | 1.042   | 1.000   | 1.000   | 1.000   |
| 2010                                 |        | 1.545 | 1.706 | 1.172 | 1.147 | 1.000 | 1.000 | 1.026  | 1.000   | 1.000   | 1.000   |         |
| 2011                                 | 4.000  | 2.250 | 1.778 | 1.188 | 1.000 | 1.053 | 1.050 | 1.048  | 1.000   | 1.000   |         |         |
| 2012                                 | 6.000  | 4.500 | 1.667 | 1.000 | 1.089 | 1.020 | 1.000 | 1.000  | 1.000   |         |         |         |
| 2013                                 | 9.000  | 2.667 | 1.000 | 1.250 | 1.067 | 1.000 | 1.000 | 1.000  |         |         |         |         |
| 2014                                 |        | 1.000 | 1.522 | 1.143 | 1.100 | 1.000 | 1.023 |        |         |         |         |         |
| 2015                                 | 1.000  | 4.200 | 1.905 | 1.100 | 1.068 | 1.021 |       |        |         |         |         |         |
| 2016                                 | 1.800  | 1.778 | 1.438 | 1.174 | 1.148 |       |       |        |         |         |         |         |
| 2017                                 |        | 2.500 | 1.440 | 1.083 |       |       |       |        |         |         |         |         |
| 2018                                 | 4.333  | 3.000 | 1.256 |       |       |       |       |        |         |         |         |         |
| 2019                                 | 16.000 | 1.938 |       |       |       |       |       |        |         |         |         |         |
| 2020                                 |        |       |       |       |       |       |       |        |         |         |         |         |
| Simple Avg. - Incremental            | 6.019  | 2.762 | 1.586 | 1.155 | 1.160 | 1.057 | 1.020 | 1.013  | 1.004   | 1.000   | 1.000   | 1.000   |
| Wtd Avg. All - Incremental           | 13.500 | 2.364 | 1.557 | 1.140 | 1.149 | 1.056 | 1.018 | 1.011  | 1.004   | 1.000   | 1.000   | 1.000   |
| Wtd Latest Five - Incremental        | 6.667  | 2.491 | 1.476 | 1.139 | 1.091 | 1.019 | 1.015 | 1.014  | 1.009   | 1.000   | 1.000   | 1.000   |
| Wtd Latest Three - Incremental       | 10.250 | 2.436 | 1.350 | 1.111 | 1.099 | 1.008 | 1.008 | 1.016  | 1.000   | 1.000   | 1.000   | 1.000   |
| Selected Incremental - Prior 6/30/20 | 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  | 2.500 | 1.500 | 1.150 | 1.125 | 1.050 | 1.020 | 1.020  | 1.015   | 1.000   | 1.000   | 1.000   |
| Selected - Cumulative                | 37.656 | 5.379 | 2.152 | 1.435 | 1.247 | 1.109 | 1.056 | 1.035  | 1.015   | 1.000   | 1.000   | 1.000   |

Reported Claim Counts  
Period to Period Development Factors

[illegible]



Reported Claim Counts  
Period to Period Development Factors

[illegible]

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

Exhibit XI  
Sheet 1

Incurred Loss & ALAE @ 6/30/21

| Birth Year | All Expense Categories | Class Action | All Expenses Excluding Class Action (2) - (3) | SB 1786         |               |                         | All Expenses Excluding Class Action & SB 1786 Used for Triangle (2) - (3) - (7) |
|------------|------------------------|--------------|-----------------------------------------------|-----------------|---------------|-------------------------|---------------------------------------------------------------------------------|
|            |                        |              |                                               | Parental Awards | Death Benefit | Total SB 1786 (5) + (6) |                                                                                 |
| (1)        | (2)                    | (3)          | (4)                                           | (5)             | (6)           | (7)                     | (8)                                                                             |
| 1989       | 27,911,377             | 261,214      | 27,650,163                                    | 450,000         | 730,000       | 1,180,000               | 26,470,163                                                                      |
| 1990       | 13,856,901             | 758,051      | 13,098,850                                    | 450,000         | 460,000       | 910,000                 | 12,188,850                                                                      |
| 1991       | 28,220,428             | 792,094      | 27,428,334                                    | 600,000         | 400,000       | 1,000,000               | 26,428,334                                                                      |
| 1992       | 54,005,541             | 1,951,145    | 52,054,396                                    | 1,350,000       | 690,000       | 2,040,000               | 50,014,396                                                                      |
| 1993       | 51,146,085             | 910,230      | 50,235,856                                    | 1,200,000       | 720,000       | 1,920,000               | 48,315,856                                                                      |
| 1994       | 22,978,869             | 634,196      | 22,344,673                                    | 450,000         | 750,000       | 1,200,000               | 21,144,673                                                                      |
| 1995       | 35,522,250             | 910,904      | 34,611,346                                    | 750,000         | 550,000       | 1,300,000               | 33,311,346                                                                      |
| 1996       | 33,020,962             | 797,021      | 32,223,941                                    | 900,000         | 800,000       | 1,700,000               | 30,523,941                                                                      |
| 1997       | 47,210,839             | 1,624,160    | 45,586,679                                    | 1,200,000       | 840,000       | 2,040,000               | 43,546,679                                                                      |
| 1998       | 77,514,792             | 2,006,630    | 75,508,162                                    | 1,650,000       | 840,000       | 2,490,000               | 73,018,162                                                                      |
| 1999       | 28,001,412             | 873,581      | 27,127,831                                    | 450,000         | 850,010       | 1,300,010               | 25,827,821                                                                      |
| 2000       | 18,964,375             | 599,907      | 18,364,468                                    | 450,000         | 590,000       | 1,040,000               | 17,324,468                                                                      |
| 2001       | 31,592,597             | 115,547      | 31,477,050                                    | 600,000         | 610,000       | 1,210,000               | 30,267,050                                                                      |
| 2002       | 76,584,776             | 840,587      | 75,744,189                                    | 1,950,000       | 1,020,034     | 2,970,034               | 72,774,155                                                                      |
| 2003       | 17,878,588             | -            | 17,878,588                                    | 450,000         | 420,000       | 870,000                 | 17,008,588                                                                      |
| 2004       | 30,645,215             | -            | 30,645,215                                    | 750,000         | 530,000       | 1,280,000               | 29,365,215                                                                      |
| 2005       | 37,264,866             | -            | 37,264,866                                    | 1,050,000       | 590,000       | 1,640,000               | 35,624,866                                                                      |
| 2006       | 54,230,728             | -            | 54,230,728                                    | 1,350,000       | 610,000       | 1,960,000               | 52,270,728                                                                      |
| 2007       | 42,098,123             | -            | 42,098,123                                    | 1,050,000       | 590,000       | 1,640,000               | 40,458,123                                                                      |
| 2008       | 55,462,355             | -            | 55,462,355                                    | 1,350,000       | 530,034       | 1,880,034               | 53,582,321                                                                      |
| 2009       | 65,615,131             | -            | 65,615,131                                    | 1,500,000       | 780,000       | 2,280,000               | 63,335,131                                                                      |
| 2010       | 33,072,356             | -            | 33,072,356                                    | 750,000         | 530,000       | 1,280,000               | 31,792,356                                                                      |
| 2011       | 54,158,063             | -            | 54,158,063                                    | 1,500,000       | 660,000       | 2,160,000               | 51,998,063                                                                      |
| 2012       | 37,051,823             | -            | 37,051,823                                    | 1,050,000       | 510,000       | 1,560,000               | 35,491,823                                                                      |
| 2013       | 32,394,405             | -            | 32,394,405                                    | 1,050,000       | 510,000       | 1,560,000               | 30,834,405                                                                      |
| 2014       | 37,853,618             | -            | 37,853,618                                    | 1,350,000       | 610,000       | 1,960,000               | 35,893,618                                                                      |
| 2015       | 67,164,277             | -            | 67,164,277                                    | 2,250,000       | 970,000       | 3,220,000               | 63,944,277                                                                      |
| 2016       | 19,740,938             | -            | 19,740,938                                    | 900,000         | 410,034       | 1,310,034               | 18,430,904                                                                      |
| 2017       | 40,923,816             | -            | 40,923,816                                    | 1,800,000       | 680,000       | 2,480,000               | 38,443,816                                                                      |
| 2018       | 53,942,571             | -            | 53,942,571                                    | 2,100,000       | 1,030,000     | 3,130,000               | 50,812,571                                                                      |
| 2019       | 39,716,696             | -            | 39,716,696                                    | 1,200,000       | 500,000       | 1,700,000               | 38,016,696                                                                      |
| 2020       | 10,395,911             | -            | 10,395,911                                    | 300,000         | 80,000        | 380,000                 | 10,015,911                                                                      |
| 2021       | -                      | -            | -                                             | -               | -             | -                       | -                                                                               |
| Totals:    | 1,276,140,683          | 13,075,266   | 1,263,065,417                                 | 34,200,000      | 20,390,112    | 54,590,112              | 1,208,475,305                                                                   |

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

Exhibit XI  
Sheet 2

Paid Loss & ALAE @ 6/30/21

| Birth Year | All Expense Categories | Class Action | All Expenses Excluding Class Action (2) - (3) | SB 1786         |               |                         | All Expenses Excluding Class Action & SB 1786 Used for Triangle (2) - (3) - (7) |
|------------|------------------------|--------------|-----------------------------------------------|-----------------|---------------|-------------------------|---------------------------------------------------------------------------------|
|            |                        |              |                                               | Parental Awards | Death Benefit | Total SB 1786 (5) + (6) |                                                                                 |
| (1)        | (2)                    | (3)          | (4)                                           | (5)             | (6)           | (7)                     | (8)                                                                             |
| 1989       | 16,095,425             | 261,214      | 15,834,211                                    | 450,000         | 40,000        | 490,000                 | 15,344,211                                                                      |
| 1990       | 7,279,050              | 758,051      | 6,520,999                                     | 450,000         | -             | 450,000                 | 6,070,999                                                                       |
| 1991       | 11,025,636             | 792,094      | 10,233,542                                    | 300,000         | -             | 300,000                 | 9,933,542                                                                       |
| 1992       | 19,025,458             | 1,951,145    | 17,074,313                                    | 1,350,000       | -             | 1,350,000               | 15,724,313                                                                      |
| 1993       | 24,208,101             | 910,230      | 23,297,871                                    | 1,200,000       | 50,000        | 1,250,000               | 22,047,871                                                                      |
| 1994       | 8,533,160              | 634,196      | 7,898,965                                     | 450,000         | -             | 450,000                 | 7,448,965                                                                       |
| 1995       | 12,923,794             | 910,904      | 12,012,889                                    | 750,000         | -             | 750,000                 | 11,262,889                                                                      |
| 1996       | 11,559,470             | 797,021      | 10,762,449                                    | 600,000         | -             | 600,000                 | 10,162,449                                                                      |
| 1997       | 15,094,946             | 1,624,160    | 13,470,785                                    | 750,000         | -             | 750,000                 | 12,720,785                                                                      |
| 1998       | 26,132,191             | 2,006,630    | 24,125,562                                    | 1,650,000       | -             | 1,650,000               | 22,475,562                                                                      |
| 1999       | 13,616,616             | 873,581      | 12,743,035                                    | 450,000         | -             | 450,000                 | 12,293,035                                                                      |
| 2000       | 7,366,072              | 589,907      | 6,776,164                                     | 300,000         | -             | 300,000                 | 6,476,164                                                                       |
| 2001       | 9,627,772              | 115,547      | 9,512,225                                     | 600,000         | -             | 600,000                 | 8,912,225                                                                       |
| 2002       | 20,869,046             | 840,587      | 20,028,459                                    | 1,650,000       | 40,034        | 1,690,034               | 18,338,425                                                                      |
| 2003       | 5,946,758              | -            | 5,946,758                                     | 450,000         | -             | 450,000                 | 5,496,758                                                                       |
| 2004       | 6,697,646              | -            | 6,697,646                                     | 600,000         | -             | 600,000                 | 6,097,646                                                                       |
| 2005       | 10,281,825             | -            | 10,281,825                                    | 900,000         | -             | 900,000                 | 9,381,825                                                                       |
| 2006       | 12,003,689             | -            | 12,003,689                                    | 1,050,000       | -             | 1,050,000               | 10,953,689                                                                      |
| 2007       | 12,913,329             | -            | 12,913,329                                    | 900,000         | 40,000        | 940,000                 | 11,973,329                                                                      |
| 2008       | 8,151,387              | -            | 8,151,387                                     | 750,000         | 40,034        | 790,034                 | 7,361,353                                                                       |
| 2009       | 10,489,864             | -            | 10,489,864                                    | 1,350,000       | -             | 1,350,000               | 9,139,864                                                                       |
| 2010       | 3,869,633              | -            | 3,869,633                                     | 450,000         | -             | 450,000                 | 3,419,633                                                                       |
| 2011       | 6,820,076              | -            | 6,820,076                                     | 1,050,000       | -             | 1,050,000               | 5,770,076                                                                       |
| 2012       | 4,550,584              | -            | 4,550,584                                     | 750,000         | -             | 750,000                 | 3,800,584                                                                       |
| 2013       | 6,675,800              | -            | 6,675,800                                     | 1,050,000       | -             | 1,050,000               | 5,625,800                                                                       |
| 2014       | 7,529,941              | -            | 7,529,941                                     | 1,200,000       | -             | 1,200,000               | 6,329,941                                                                       |
| 2015       | 6,800,447              | -            | 6,800,447                                     | 1,350,000       | -             | 1,350,000               | 5,450,447                                                                       |
| 2016       | 1,410,403              | -            | 1,410,403                                     | 300,000         | 40,034        | 340,034                 | 1,070,369                                                                       |
| 2017       | 3,398,739              | -            | 3,398,739                                     | 900,000         | -             | 900,000                 | 2,498,739                                                                       |
| 2018       | 4,728,346              | -            | 4,728,346                                     | 1,200,000       | -             | 1,200,000               | 3,528,346                                                                       |
| 2019       | 2,542,682              | -            | 2,542,682                                     | 600,000         | -             | 600,000                 | 1,942,682                                                                       |
| 2020       | 22,378                 | -            | 22,378                                        | -               | -             | -                       | 22,378                                                                          |
| 2021       | -                      | -            | -                                             | -               | -             | -                       | -                                                                               |
| Totals:    | 318,190,264            | 13,065,266   | 305,124,998                                   | 25,800,000      | 250,102       | 26,050,102              | 279,074,897                                                                     |

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

Exhibit XI  
Sheet 3

Case Outstanding Loss & ALAE @ 6/30/21

| Birth Year | All Expense Categories | Class Action | All Expenses Excluding Class Action (2) - (3) | SB 1786         |               |                         | All Expenses Excluding Class Action & SB 1786 Used for Triangle (2) - (3) - (7) |
|------------|------------------------|--------------|-----------------------------------------------|-----------------|---------------|-------------------------|---------------------------------------------------------------------------------|
|            |                        |              |                                               | Parental Awards | Death Benefit | Total SB 1786 (5) + (6) |                                                                                 |
| (1)        | (2)                    | (3)          | (4)                                           | (5)             | (6)           | (7)                     | (8)                                                                             |
| 1989       | 11,815,952             | -            | 11,815,952                                    | -               | 690,000       | 690,000                 | 11,125,952                                                                      |
| 1990       | 6,577,852              | -            | 6,577,852                                     | -               | 460,000       | 460,000                 | 6,117,852                                                                       |
| 1991       | 17,194,792             | -            | 17,194,792                                    | 300,000         | 400,000       | 700,000                 | 16,494,792                                                                      |
| 1992       | 34,980,083             | -            | 34,980,083                                    | -               | 690,000       | 690,000                 | 34,290,083                                                                      |
| 1993       | 26,937,984             | -            | 26,937,984                                    | -               | 670,000       | 670,000                 | 26,267,984                                                                      |
| 1994       | 14,445,708             | -            | 14,445,708                                    | -               | 750,000       | 750,000                 | 13,695,708                                                                      |
| 1995       | 22,598,457             | -            | 22,598,457                                    | -               | 550,000       | 550,000                 | 22,048,457                                                                      |
| 1996       | 21,461,491             | -            | 21,461,491                                    | 300,000         | 800,000       | 1,100,000               | 20,361,491                                                                      |
| 1997       | 32,115,893             | -            | 32,115,893                                    | 450,000         | 840,000       | 1,290,000               | 30,825,893                                                                      |
| 1998       | 51,382,600             | -            | 51,382,600                                    | -               | 840,000       | 840,000                 | 50,542,600                                                                      |
| 1999       | 14,384,795             | -            | 14,384,795                                    | -               | 850,010       | 850,010                 | 13,534,785                                                                      |
| 2000       | 11,598,303             | 10,000       | 11,588,303                                    | 150,000         | 590,000       | 740,000                 | 10,848,303                                                                      |
| 2001       | 21,964,825             | -            | 21,964,825                                    | -               | 610,000       | 610,000                 | 21,354,825                                                                      |
| 2002       | 55,715,730             | -            | 55,715,730                                    | 300,000         | 980,000       | 1,280,000               | 54,435,730                                                                      |
| 2003       | 11,931,831             | -            | 11,931,831                                    | -               | 420,000       | 420,000                 | 11,511,831                                                                      |
| 2004       | 23,947,570             | -            | 23,947,570                                    | 150,000         | 530,000       | 680,000                 | 23,267,570                                                                      |
| 2005       | 26,983,041             | -            | 26,983,041                                    | 150,000         | 590,000       | 740,000                 | 26,243,041                                                                      |
| 2006       | 42,227,039             | -            | 42,227,039                                    | 300,000         | 610,000       | 910,000                 | 41,317,039                                                                      |
| 2007       | 29,184,794             | -            | 29,184,794                                    | 150,000         | 550,000       | 700,000                 | 28,484,794                                                                      |
| 2008       | 47,310,967             | -            | 47,310,967                                    | 600,000         | 490,000       | 1,090,000               | 46,220,967                                                                      |
| 2009       | 55,125,267             | -            | 55,125,267                                    | 150,000         | 780,000       | 930,000                 | 54,195,267                                                                      |
| 2010       | 29,202,722             | -            | 29,202,722                                    | 300,000         | 530,000       | 830,000                 | 28,372,722                                                                      |
| 2011       | 47,337,986             | -            | 47,337,986                                    | 450,000         | 660,000       | 1,110,000               | 46,227,986                                                                      |
| 2012       | 32,501,239             | -            | 32,501,239                                    | 300,000         | 510,000       | 810,000                 | 31,691,239                                                                      |
| 2013       | 25,718,605             | -            | 25,718,605                                    | -               | 510,000       | 510,000                 | 25,208,605                                                                      |
| 2014       | 30,323,677             | -            | 30,323,677                                    | 150,000         | 610,000       | 760,000                 | 29,563,677                                                                      |
| 2015       | 60,363,830             | -            | 60,363,830                                    | 900,000         | 970,000       | 1,870,000               | 58,493,830                                                                      |
| 2016       | 18,330,535             | -            | 18,330,535                                    | 600,000         | 370,000       | 970,000                 | 17,360,535                                                                      |
| 2017       | 37,525,076             | -            | 37,525,076                                    | 900,000         | 680,000       | 1,580,000               | 35,945,076                                                                      |
| 2018       | 49,214,225             | -            | 49,214,225                                    | 900,000         | 1,030,000     | 1,930,000               | 47,284,225                                                                      |
| 2019       | 37,174,014             | -            | 37,174,014                                    | 600,000         | 500,000       | 1,100,000               | 36,074,014                                                                      |
| 2020       | 10,373,533             | -            | 10,373,533                                    | 300,000         | 80,000        | 380,000                 | 9,993,533                                                                       |
| 2021       | -                      | -            | -                                             | -               | -             | -                       | -                                                                               |
| Totals:    | 957,950,418            | 10,000       | 957,940,418                                   | 8,400,000       | 20,140,010    | 28,540,010              | 929,400,408                                                                     |

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<br>Year                                                                                                             | Birth Year<br>2019 | Birth Year<br>2020 | Birth Year<br>2021 |
|------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|
| -----                                                                                                                        | -----              | -----              | -----              |
| (1)                                                                                                                          | (2)                | (3)                | (4)                |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                    |                    |                    |
| 2021                                                                                                                         | 1.04%              | 0.77%              | 0.34%              |
| 2022                                                                                                                         | 1.85%              | 2.05%              | 1.53%              |
| 2023                                                                                                                         | 1.73%              | 1.81%              | 2.03%              |
| 2024                                                                                                                         | 1.70%              | 1.69%              | 1.79%              |
| 2025                                                                                                                         | 1.42%              | 1.67%              | 1.68%              |
| 2026                                                                                                                         | 1.32%              | 1.39%              | 1.65%              |
| 2027                                                                                                                         | 1.20%              | 1.30%              | 1.38%              |
| 2028                                                                                                                         | 1.18%              | 1.17%              | 1.28%              |
| 2029                                                                                                                         | 1.34%              | 1.16%              | 1.16%              |
| 2030                                                                                                                         | 1.67%              | 1.32%              | 1.14%              |
| 2031                                                                                                                         | 1.45%              | 1.64%              | 1.30%              |
| 2032                                                                                                                         | 1.37%              | 1.42%              | 1.62%              |
| 2033                                                                                                                         | 1.51%              | 1.35%              | 1.41%              |
| 2034                                                                                                                         | 1.70%              | 1.48%              | 1.33%              |
| 2035                                                                                                                         | 1.41%              | 1.67%              | 1.46%              |
| 2036                                                                                                                         | 1.44%              | 1.38%              | 1.65%              |
| 2037                                                                                                                         | 1.42%              | 1.42%              | 1.37%              |
| 2038                                                                                                                         | 1.43%              | 1.39%              | 1.40%              |
| 2039                                                                                                                         | 1.38%              | 1.40%              | 1.38%              |
| 2040                                                                                                                         | 1.67%              | 1.35%              | 1.38%              |
| 2041                                                                                                                         | 1.53%              | 1.64%              | 1.34%              |
| 2042                                                                                                                         | 1.64%              | 1.50%              | 1.62%              |
| 2043                                                                                                                         | 1.73%              | 1.61%              | 1.49%              |
| 2044                                                                                                                         | 1.68%              | 1.70%              | 1.59%              |
| 2045                                                                                                                         | 1.69%              | 1.65%              | 1.68%              |
| 2046                                                                                                                         | 1.72%              | 1.66%              | 1.63%              |
| 2047                                                                                                                         | 1.58%              | 1.69%              | 1.64%              |
| 2048                                                                                                                         | 1.63%              | 1.55%              | 1.67%              |
| 2049                                                                                                                         | 1.48%              | 1.60%              | 1.53%              |
| 2050                                                                                                                         | 2.18%              | 1.45%              | 1.58%              |
| 2051                                                                                                                         | 2.17%              | 2.14%              | 1.43%              |
| 2052                                                                                                                         | 2.11%              | 2.13%              | 2.11%              |
| 2053                                                                                                                         | 2.06%              | 2.07%              | 2.11%              |
| 2054                                                                                                                         | 2.00%              | 2.02%              | 2.05%              |
| 2055                                                                                                                         | 1.97%              | 1.96%              | 2.00%              |
| 2056                                                                                                                         | 1.91%              | 1.94%              | 1.94%              |
| 2057                                                                                                                         | 1.88%              | 1.87%              | 1.91%              |
| 2058                                                                                                                         | 1.79%              | 1.85%              | 1.85%              |
| 2059                                                                                                                         | 1.72%              | 1.75%              | 1.83%              |
| 2060                                                                                                                         | 1.66%              | 1.69%              | 1.73%              |
| 2061                                                                                                                         | 1.60%              | 1.63%              | 1.67%              |
| 2062                                                                                                                         | 1.60%              | 1.57%              | 1.61%              |
| 2063                                                                                                                         | 1.56%              | 1.57%              | 1.56%              |
| 2064                                                                                                                         | 1.51%              | 1.53%              | 1.55%              |
| 2065                                                                                                                         | 1.44%              | 1.48%              | 1.51%              |
| 2066                                                                                                                         | 1.39%              | 1.41%              | 1.47%              |
| 2067                                                                                                                         | 1.38%              | 1.37%              | 1.40%              |
| 2068                                                                                                                         | 1.33%              | 1.35%              | 1.35%              |
| 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<br>Year | Birth Year<br>2019 | Birth Year<br>2020 | Birth Year<br>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% | 1.25% |
| 2072 | 1.16% | 1.18% | 1.22% |
| 2073 | 1.11% | 1.14% | 1.17% |
| 2074 | 1.06% | 1.09% | 1.12% |
| 2075 | 1.02% | 1.04% | 1.08% |
| 2076 | 0.98% | 1.00% | 1.03% |
| 2077 | 0.97% | 0.96% | 0.99% |
| 2078 | 0.92% | 0.95% | 0.95% |
| 2079 | 0.86% | 0.90% | 0.94% |
| 2080 | 0.82% | 0.85% | 0.89% |
| 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% | 0.72% |
| 2085 | 0.64% | 0.66% | 0.69% |
| 2086 | 0.59% | 0.63% | 0.65% |
| 2087 | 0.56% | 0.58% | 0.62% |
| 2088 | 0.52% | 0.55% | 0.57% |
| 2089 | 0.49% | 0.51% | 0.55% |
| 2090 | 0.46% | 0.48% | 0.51% |
| 2091 | 0.43% | 0.45% | 0.47% |
| 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% | 0.35% |
| 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

Exhibit I

Sheet 2a

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

| Calendar Year                                                                                                                | Birth Year 2009 | Birth Year 2010 | Birth Year 2011 | Birth Year 2012 | Birth Year 2013 | Birth Year 2014 | Birth Year 2015 | Birth Year 2016 | Birth Year 2017 | Birth Year 2018 |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| -----                                                                                                                        | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           |
| (1)                                                                                                                          | (2)             | (3)             | (4)             | (5)             | (6)             | (7)             | (8)             | (9)             | (10)            | (11)            |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2021                                                                                                                         | 1.35%           | 1.47%           | 1.90%           | 1.82%           | 0.66%           | 0.72%           | 0.76%           | 0.90%           | 0.90%           | 0.94%           |
| 2022                                                                                                                         | 1.27%           | 0.70%           | 1.36%           | 1.17%           | 1.30%           | 1.31%           | 1.42%           | 1.50%           | 1.77%           | 1.76%           |
| 2023                                                                                                                         | 2.44%           | 1.59%           | 2.21%           | 1.59%           | 1.48%           | 1.28%           | 1.29%           | 1.40%           | 1.47%           | 1.73%           |
| 2024                                                                                                                         | 2.38%           | 1.57%           | 2.13%           | 1.55%           | 1.84%           | 1.46%           | 1.27%           | 1.27%           | 1.37%           | 1.45%           |
| 2025                                                                                                                         | 2.59%           | 1.75%           | 2.39%           | 1.79%           | 1.60%           | 1.82%           | 1.44%           | 1.24%           | 1.24%           | 1.35%           |
| 2026                                                                                                                         | 2.29%           | 1.54%           | 2.01%           | 1.49%           | 1.52%           | 1.58%           | 1.79%           | 1.42%           | 1.22%           | 1.22%           |
| 2027                                                                                                                         | 3.11%           | 1.98%           | 2.77%           | 2.17%           | 1.67%           | 1.50%           | 1.56%           | 1.76%           | 1.39%           | 1.20%           |
| 2028                                                                                                                         | 2.18%           | 1.50%           | 1.89%           | 1.43%           | 1.88%           | 1.65%           | 1.48%           | 1.53%           | 1.73%           | 1.37%           |
| 2029                                                                                                                         | 2.15%           | 1.48%           | 1.84%           | 1.40%           | 1.56%           | 1.85%           | 1.62%           | 1.45%           | 1.51%           | 1.70%           |
| 2030                                                                                                                         | 2.48%           | 1.77%           | 2.17%           | 1.75%           | 1.60%           | 1.54%           | 1.83%           | 1.60%           | 1.43%           | 1.48%           |
| 2031                                                                                                                         | 2.57%           | 1.47%           | 1.73%           | 1.34%           | 1.57%           | 1.57%           | 1.51%           | 1.80%           | 1.57%           | 1.40%           |
| 2032                                                                                                                         | 2.52%           | 1.98%           | 1.69%           | 1.32%           | 1.58%           | 1.55%           | 1.55%           | 1.49%           | 1.77%           | 1.54%           |
| 2033                                                                                                                         | 2.45%           | 1.95%           | 2.02%           | 1.28%           | 1.52%           | 1.56%           | 1.52%           | 1.52%           | 1.46%           | 1.73%           |
| 2034                                                                                                                         | 3.13%           | 2.34%           | 2.49%           | 2.49%           | 1.84%           | 1.50%           | 1.53%           | 1.50%           | 1.50%           | 1.43%           |
| 2035                                                                                                                         | 2.57%           | 2.07%           | 2.17%           | 2.14%           | 1.69%           | 1.82%           | 1.48%           | 1.51%           | 1.47%           | 1.47%           |
| 2036                                                                                                                         | 2.38%           | 1.86%           | 1.87%           | 1.87%           | 1.81%           | 1.67%           | 1.79%           | 1.46%           | 1.48%           | 1.45%           |
| 2037                                                                                                                         | 2.32%           | 1.87%           | 1.82%           | 1.82%           | 1.92%           | 1.79%           | 1.64%           | 1.76%           | 1.43%           | 1.45%           |
| 2038                                                                                                                         | 2.27%           | 1.85%           | 2.09%           | 1.77%           | 1.86%           | 1.89%           | 1.76%           | 1.62%           | 1.73%           | 1.40%           |
| 2039                                                                                                                         | 2.20%           | 1.82%           | 2.03%           | 2.33%           | 1.87%           | 1.84%           | 1.86%           | 1.73%           | 1.59%           | 1.70%           |
| 2040                                                                                                                         | 2.42%           | 2.02%           | 2.26%           | 2.57%           | 1.90%           | 1.84%           | 1.81%           | 1.83%           | 1.70%           | 1.56%           |
| 2041                                                                                                                         | 2.70%           | 2.12%           | 2.22%           | 2.70%           | 1.75%           | 1.87%           | 1.81%           | 1.78%           | 1.80%           | 1.67%           |
| 2042                                                                                                                         | 2.02%           | 1.73%           | 1.87%           | 2.17%           | 1.80%           | 1.72%           | 1.85%           | 1.78%           | 1.75%           | 1.77%           |
| 2043                                                                                                                         | 1.97%           | 1.70%           | 1.83%           | 2.11%           | 1.64%           | 1.78%           | 1.70%           | 1.82%           | 1.75%           | 1.72%           |
| 2044                                                                                                                         | 1.92%           | 1.84%           | 1.79%           | 2.07%           | 2.41%           | 1.61%           | 1.75%           | 1.67%           | 1.78%           | 1.72%           |
| 2045                                                                                                                         | 2.02%           | 1.95%           | 1.93%           | 2.18%           | 2.40%           | 2.38%           | 1.59%           | 1.72%           | 1.64%           | 1.75%           |
| 2046                                                                                                                         | 1.80%           | 1.78%           | 1.70%           | 1.96%           | 2.34%           | 2.37%           | 2.34%           | 1.56%           | 1.69%           | 1.61%           |
| 2047                                                                                                                         | 1.76%           | 1.75%           | 1.66%           | 1.92%           | 2.28%           | 2.30%           | 2.33%           | 2.30%           | 1.53%           | 1.66%           |
| 2048                                                                                                                         | 2.18%           | 2.02%           | 1.83%           | 2.24%           | 2.21%           | 2.25%           | 2.27%           | 2.29%           | 2.26%           | 1.51%           |
| 2049                                                                                                                         | 1.64%           | 1.68%           | 1.57%           | 1.82%           | 2.18%           | 2.18%           | 2.22%           | 2.23%           | 2.25%           | 2.22%           |
| 2050                                                                                                                         | 1.80%           | 1.85%           | 1.77%           | 2.00%           | 2.11%           | 2.15%           | 2.15%           | 2.18%           | 2.19%           | 2.21%           |
| 2051                                                                                                                         | 1.54%           | 1.62%           | 1.50%           | 1.73%           | 2.08%           | 2.08%           | 2.12%           | 2.11%           | 2.14%           | 2.15%           |
| 2052                                                                                                                         | 1.49%           | 1.59%           | 1.46%           | 1.68%           | 1.98%           | 2.05%           | 2.05%           | 2.08%           | 2.08%           | 2.10%           |
| 2053                                                                                                                         | 1.45%           | 1.56%           | 1.42%           | 1.64%           | 1.90%           | 1.95%           | 2.02%           | 2.02%           | 2.05%           | 2.04%           |
| 2054                                                                                                                         | 1.39%           | 1.68%           | 1.38%           | 1.59%           | 1.83%           | 1.88%           | 1.92%           | 1.99%           | 1.98%           | 2.01%           |
| 2055                                                                                                                         | 1.83%           | 2.02%           | 1.64%           | 1.96%           | 1.77%           | 1.81%           | 1.85%           | 1.89%           | 1.95%           | 1.95%           |
| 2056                                                                                                                         | 1.36%           | 1.61%           | 1.49%           | 1.51%           | 1.77%           | 1.75%           | 1.78%           | 1.82%           | 1.86%           | 1.92%           |
| 2057                                                                                                                         | 1.31%           | 1.57%           | 1.45%           | 1.47%           | 1.73%           | 1.74%           | 1.72%           | 1.75%           | 1.79%           | 1.82%           |
| 2058                                                                                                                         | 1.26%           | 1.54%           | 1.50%           | 1.42%           | 1.67%           | 1.70%           | 1.72%           | 1.70%           | 1.72%           | 1.76%           |
| 2059                                                                                                                         | 1.22%           | 1.51%           | 1.46%           | 1.39%           | 1.59%           | 1.65%           | 1.68%           | 1.69%           | 1.67%           | 1.69%           |
| 2060                                                                                                                         | 1.31%           | 1.62%           | 1.59%           | 1.60%           | 1.54%           | 1.57%           | 1.62%           | 1.65%           | 1.66%           | 1.63%           |
| 2061                                                                                                                         | 1.12%           | 1.43%           | 1.38%           | 1.39%           | 1.52%           | 1.52%           | 1.55%           | 1.60%           | 1.62%           | 1.63%           |
| 2062                                                                                                                         | 1.35%           | 1.61%           | 1.45%           | 1.56%           | 1.47%           | 1.50%           | 1.50%           | 1.52%           | 1.57%           | 1.59%           |
| 2063                                                                                                                         | 1.03%           | 1.36%           | 1.29%           | 1.31%           | 1.43%           | 1.45%           | 1.48%           | 1.47%           | 1.49%           | 1.54%           |
| 2064                                                                                                                         | 0.98%           | 1.33%           | 1.25%           | 1.26%           | 1.39%           | 1.41%           | 1.43%           | 1.46%           | 1.45%           | 1.47%           |
| 2065                                                                                                                         | 1.01%           | 1.38%           | 1.31%           | 1.31%           | 1.33%           | 1.37%           | 1.39%           | 1.40%           | 1.43%           | 1.42%           |
| 2066                                                                                                                         | 0.90%           | 1.25%           | 1.17%           | 1.18%           | 1.28%           | 1.31%           | 1.35%           | 1.36%           | 1.38%           | 1.40%           |
| 2067                                                                                                                         | 0.85%           | 1.22%           | 1.13%           | 1.14%           | 1.23%           | 1.26%           | 1.29%           | 1.32%           | 1.34%           | 1.35%           |
| 2068                                                                                                                         | 0.82%           | 1.18%           | 1.09%           | 1.10%           | 1.17%           | 1.21%           | 1.24%           | 1.27%           | 1.30%           | 1.31%           |
| 2069                                                                                                                         | 0.96%           | 1.30%           | 1.12%           | 1.21%           | 1.13%           | 1.16%           | 1.19%           | 1.22%           | 1.25%           | 1.28%           |
| 2070                                                                                                                         | 0.82%           | 1.22%           | 1.12%           | 1.13%           | 1.08%           | 1.11%           | 1.14%           | 1.17%           | 1.20%           | 1.23%           |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2021 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

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

| Calendar Year                                                                                                                | Birth Year 2009 | Birth Year 2010 | Birth Year 2011 | Birth Year 2012 | Birth Year 2013 | Birth Year 2014 | Birth Year 2015 | Birth Year 2016 | Birth Year 2017 | Birth Year 2018 |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1)                                                                                                                          | (2)             | (3)             | (4)             | (5)             | (6)             | (7)             | (8)             | (9)             | (10)            | (11)            |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2071                                                                                                                         | 0.69%           | 1.07%           | 0.97%           | 0.98%           | 1.07%           | 1.07%           | 1.10%           | 1.12%           | 1.15%           | 1.18%           |
| 2072                                                                                                                         | 0.65%           | 1.03%           | 0.92%           | 0.94%           | 1.02%           | 1.05%           | 1.05%           | 1.08%           | 1.10%           | 1.13%           |
| 2073                                                                                                                         | 0.62%           | 0.99%           | 0.88%           | 0.90%           | 0.95%           | 1.00%           | 1.04%           | 1.03%           | 1.06%           | 1.08%           |
| 2074                                                                                                                         | 0.58%           | 0.96%           | 0.84%           | 0.87%           | 0.91%           | 0.94%           | 0.99%           | 1.02%           | 1.02%           | 1.04%           |
| 2075                                                                                                                         | 0.59%           | 0.98%           | 0.86%           | 0.88%           | 0.86%           | 0.90%           | 0.93%           | 0.97%           | 1.00%           | 1.00%           |
| 2076                                                                                                                         | 0.62%           | 0.99%           | 0.80%           | 0.88%           | 0.82%           | 0.85%           | 0.88%           | 0.91%           | 0.96%           | 0.98%           |
| 2077                                                                                                                         | 0.48%           | 0.84%           | 0.72%           | 0.75%           | 0.79%           | 0.81%           | 0.84%           | 0.87%           | 0.90%           | 0.94%           |
| 2078                                                                                                                         | 0.45%           | 0.80%           | 0.68%           | 0.71%           | 0.74%           | 0.78%           | 0.80%           | 0.82%           | 0.85%           | 0.88%           |
| 2079                                                                                                                         | 0.42%           | 0.77%           | 0.64%           | 0.68%           | 0.71%           | 0.73%           | 0.77%           | 0.79%           | 0.81%           | 0.84%           |
| 2080                                                                                                                         | 0.43%           | 0.80%           | 0.67%           | 0.70%           | 0.65%           | 0.70%           | 0.72%           | 0.75%           | 0.77%           | 0.79%           |
| 2081                                                                                                                         | 0.36%           | 0.69%           | 0.57%           | 0.60%           | 0.62%           | 0.64%           | 0.69%           | 0.71%           | 0.74%           | 0.76%           |
| 2082                                                                                                                         | 0.33%           | 0.65%           | 0.53%           | 0.57%           | 0.58%           | 0.61%           | 0.63%           | 0.68%           | 0.70%           | 0.73%           |
| 2083                                                                                                                         | 0.36%           | 0.68%           | 0.51%           | 0.58%           | 0.54%           | 0.57%           | 0.61%           | 0.62%           | 0.66%           | 0.69%           |
| 2084                                                                                                                         | 0.28%           | 0.58%           | 0.46%           | 0.50%           | 0.51%           | 0.53%           | 0.56%           | 0.60%           | 0.61%           | 0.65%           |
| 2085                                                                                                                         | 0.27%           | 0.58%           | 0.45%           | 0.49%           | 0.47%           | 0.50%           | 0.52%           | 0.55%           | 0.58%           | 0.60%           |
| 2086                                                                                                                         | 0.24%           | 0.51%           | 0.39%           | 0.43%           | 0.44%           | 0.47%           | 0.50%           | 0.52%           | 0.54%           | 0.57%           |
| 2087                                                                                                                         | 0.21%           | 0.48%           | 0.36%           | 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                                                                                                                         | 0.18%           | 0.41%           | 0.29%           | 0.34%           | 0.34%           | 0.37%           | 0.39%           | 0.42%           | 0.44%           | 0.47%           |
| 2090                                                                                                                         | 0.20%           | 0.44%           | 0.30%           | 0.35%           | 0.31%           | 0.34%           | 0.36%           | 0.39%           | 0.42%           | 0.44%           |
| 2091                                                                                                                         | 0.14%           | 0.34%           | 0.24%           | 0.28%           | 0.29%           | 0.30%           | 0.33%           | 0.36%           | 0.38%           | 0.41%           |
| 2092                                                                                                                         | 0.13%           | 0.31%           | 0.21%           | 0.26%           | 0.26%           | 0.28%           | 0.30%           | 0.33%           | 0.35%           | 0.37%           |
| 2093                                                                                                                         | 0.11%           | 0.28%           | 0.19%           | 0.23%           | 0.23%           | 0.25%           | 0.28%           | 0.29%           | 0.32%           | 0.34%           |
| 2094                                                                                                                         | 0.10%           | 0.26%           | 0.16%           | 0.21%           | 0.21%           | 0.23%           | 0.25%           | 0.28%           | 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%           | 0.14%           | 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                                                                                                                         | 0.03%           | 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%           | 0.06%           | 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%           | 0.03%           | 0.04%           | 0.05%           | 0.06%           | 0.07%           | 0.08%           |
| 2106                                                                                                                         | 0.01%           | 0.03%           | 0.01%           | 0.03%           | 0.03%           | 0.03%           | 0.04%           | 0.05%           | 0.06%           | 0.07%           |
| 2107                                                                                                                         | 0.01%           | 0.03%           | 0.01%           | 0.02%           | 0.02%           | 0.03%           | 0.03%           | 0.04%           | 0.05%           | 0.06%           |
| 2108                                                                                                                         | 0.02%           | 0.02%           | 0.01%           | 0.02%           | 0.02%           | 0.02%           | 0.03%           | 0.03%           | 0.04%           | 0.05%           |
| 2109                                                                                                                         | 0.00%           | 0.05%           | 0.00%           | 0.01%           | 0.01%           | 0.02%           | 0.02%           | 0.03%           | 0.03%           | 0.04%           |
| 2110                                                                                                                         | 0.00%           | 0.00%           | 0.01%           | 0.01%           | 0.01%           | 0.01%           | 0.02%           | 0.02%           | 0.03%           | 0.03%           |
| 2111                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.01%           | 0.01%           | 0.01%           | 0.02%           | 0.02%           | 0.03%           |
| 2112                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.01%           | 0.01%           | 0.01%           | 0.02%           | 0.02%           |
| 2113                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.01%           | 0.01%           | 0.01%           | 0.02%           |
| 2114                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.01%           | 0.01%           | 0.01%           |
| 2115                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.01%           | 0.01%           |
| 2116                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.01%           |
| 2117                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.02%           |
| 2118                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2119                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2120                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2021 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.



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

Exhibit I

Sheet 3a

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

| Calendar Year                                                                                                                | Birth Year 1999 | Birth Year 2000 | Birth Year 2001 | Birth Year 2002 | Birth Year 2003 | Birth Year 2004 | Birth Year 2005 | Birth Year 2006 | Birth Year 2007 | Birth Year 2008 |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| -----                                                                                                                        | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           |
| (1)                                                                                                                          | (2)             | (3)             | (4)             | (5)             | (6)             | (7)             | (8)             | (9)             | (10)            | (11)            |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2021                                                                                                                         | 1.67%           | 1.22%           | 1.96%           | 1.92%           | 2.41%           | 1.60%           | 2.21%           | 1.98%           | 2.22%           | 1.32%           |
| 2022                                                                                                                         | 3.11%           | 2.05%           | 2.59%           | 2.31%           | 2.85%           | 1.66%           | 2.67%           | 1.87%           | 2.97%           | 1.32%           |
| 2023                                                                                                                         | 3.49%           | 2.58%           | 2.80%           | 2.74%           | 4.22%           | 2.51%           | 2.76%           | 2.84%           | 3.62%           | 2.33%           |
| 2024                                                                                                                         | 3.70%           | 4.16%           | 2.72%           | 3.52%           | 4.01%           | 2.43%           | 2.49%           | 2.75%           | 3.41%           | 2.28%           |
| 2025                                                                                                                         | 3.57%           | 4.09%           | 2.94%           | 3.62%           | 4.95%           | 2.68%           | 2.38%           | 2.94%           | 3.66%           | 2.46%           |
| 2026                                                                                                                         | 4.17%           | 3.74%           | 2.61%           | 3.29%           | 4.60%           | 2.90%           | 1.96%           | 2.74%           | 3.07%           | 2.19%           |
| 2027                                                                                                                         | 5.27%           | 4.53%           | 3.86%           | 4.20%           | 5.79%           | 3.88%           | 3.53%           | 3.45%           | 4.21%           | 2.94%           |
| 2028                                                                                                                         | 3.87%           | 3.35%           | 2.81%           | 3.14%           | 4.19%           | 2.76%           | 2.62%           | 2.92%           | 2.83%           | 2.10%           |
| 2029                                                                                                                         | 3.75%           | 3.18%           | 2.75%           | 3.16%           | 4.02%           | 2.72%           | 2.41%           | 2.94%           | 2.80%           | 2.07%           |
| 2030                                                                                                                         | 3.84%           | 3.27%           | 3.08%           | 3.36%           | 4.28%           | 3.05%           | 2.54%           | 3.16%           | 3.13%           | 2.53%           |
| 2031                                                                                                                         | 3.47%           | 2.84%           | 2.59%           | 2.94%           | 3.68%           | 2.45%           | 2.13%           | 2.75%           | 2.52%           | 2.18%           |
| 2032                                                                                                                         | 3.35%           | 2.69%           | 2.53%           | 2.87%           | 3.53%           | 2.41%           | 2.37%           | 2.67%           | 2.40%           | 2.14%           |
| 2033                                                                                                                         | 3.20%           | 2.54%           | 2.44%           | 2.75%           | 3.33%           | 2.34%           | 2.18%           | 2.59%           | 2.27%           | 2.09%           |
| 2034                                                                                                                         | 3.73%           | 2.97%           | 3.06%           | 3.35%           | 4.18%           | 3.19%           | 2.66%           | 3.04%           | 3.33%           | 2.48%           |
| 2035                                                                                                                         | 2.96%           | 2.37%           | 2.55%           | 2.74%           | 3.26%           | 2.48%           | 2.18%           | 2.62%           | 2.63%           | 2.46%           |
| 2036                                                                                                                         | 2.83%           | 2.15%           | 2.23%           | 2.49%           | 2.85%           | 2.18%           | 2.00%           | 2.35%           | 2.25%           | 2.22%           |
| 2037                                                                                                                         | 2.71%           | 2.03%           | 2.52%           | 2.38%           | 2.70%           | 2.12%           | 2.08%           | 2.27%           | 2.15%           | 2.17%           |
| 2038                                                                                                                         | 2.61%           | 1.93%           | 2.46%           | 2.31%           | 2.57%           | 2.08%           | 2.03%           | 2.34%           | 2.06%           | 2.13%           |
| 2039                                                                                                                         | 2.48%           | 1.82%           | 2.38%           | 2.22%           | 2.41%           | 2.02%           | 1.96%           | 2.25%           | 1.96%           | 2.07%           |
| 2040                                                                                                                         | 2.52%           | 1.87%           | 2.64%           | 2.37%           | 2.55%           | 2.29%           | 2.17%           | 2.40%           | 2.19%           | 2.27%           |
| 2041                                                                                                                         | 2.75%           | 1.94%           | 2.56%           | 2.58%           | 2.84%           | 2.69%           | 2.31%           | 2.50%           | 2.43%           | 2.33%           |
| 2042                                                                                                                         | 2.15%           | 1.54%           | 2.17%           | 1.97%           | 2.01%           | 1.86%           | 1.80%           | 2.03%           | 1.72%           | 1.93%           |
| 2043                                                                                                                         | 2.05%           | 1.91%           | 2.10%           | 1.90%           | 1.89%           | 1.81%           | 1.75%           | 1.96%           | 1.65%           | 1.88%           |
| 2044                                                                                                                         | 1.95%           | 1.83%           | 2.04%           | 1.85%           | 1.78%           | 1.78%           | 1.77%           | 1.89%           | 1.71%           | 1.84%           |
| 2045                                                                                                                         | 1.85%           | 1.80%           | 2.15%           | 1.88%           | 1.78%           | 1.90%           | 1.76%           | 1.95%           | 1.82%           | 1.93%           |
| 2046                                                                                                                         | 1.75%           | 1.68%           | 1.90%           | 1.69%           | 1.54%           | 1.67%           | 1.61%           | 1.75%           | 1.58%           | 1.74%           |
| 2047                                                                                                                         | 1.66%           | 1.61%           | 1.84%           | 1.63%           | 1.44%           | 1.63%           | 1.58%           | 1.69%           | 1.52%           | 1.70%           |
| 2048                                                                                                                         | 1.90%           | 1.69%           | 1.99%           | 1.86%           | 1.76%           | 2.20%           | 1.93%           | 1.91%           | 1.94%           | 1.93%           |
| 2049                                                                                                                         | 1.47%           | 1.48%           | 1.70%           | 1.49%           | 1.24%           | 1.52%           | 1.49%           | 1.57%           | 1.40%           | 1.60%           |
| 2050                                                                                                                         | 1.48%           | 1.51%           | 1.90%           | 1.59%           | 1.29%           | 1.74%           | 1.62%           | 1.66%           | 1.57%           | 1.75%           |
| 2051                                                                                                                         | 1.30%           | 1.37%           | 1.58%           | 1.37%           | 1.05%           | 1.43%           | 1.41%           | 1.45%           | 1.30%           | 1.51%           |
| 2052                                                                                                                         | 1.22%           | 1.32%           | 1.52%           | 1.31%           | 0.97%           | 1.38%           | 1.41%           | 1.39%           | 1.25%           | 1.47%           |
| 2053                                                                                                                         | 1.14%           | 1.27%           | 1.46%           | 1.25%           | 0.89%           | 1.34%           | 1.51%           | 1.39%           | 1.20%           | 1.43%           |
| 2054                                                                                                                         | 1.06%           | 1.22%           | 1.39%           | 1.19%           | 0.81%           | 1.47%           | 1.46%           | 1.33%           | 1.15%           | 1.38%           |
| 2055                                                                                                                         | 1.20%           | 1.27%           | 1.62%           | 1.46%           | 1.03%           | 2.05%           | 1.78%           | 1.53%           | 1.61%           | 1.71%           |
| 2056                                                                                                                         | 0.91%           | 1.14%           | 1.28%           | 1.15%           | 0.67%           | 1.38%           | 1.43%           | 1.23%           | 1.07%           | 1.53%           |
| 2057                                                                                                                         | 0.84%           | 1.09%           | 1.22%           | 1.08%           | 0.60%           | 1.32%           | 1.34%           | 1.17%           | 1.03%           | 1.48%           |
| 2058                                                                                                                         | 0.77%           | 1.06%           | 1.16%           | 1.03%           | 0.54%           | 1.27%           | 1.30%           | 1.12%           | 0.99%           | 1.43%           |
| 2059                                                                                                                         | 0.71%           | 1.02%           | 1.11%           | 0.98%           | 0.48%           | 1.23%           | 1.27%           | 1.08%           | 0.95%           | 1.39%           |
| 2060                                                                                                                         | 0.68%           | 1.04%           | 1.22%           | 1.03%           | 0.48%           | 1.35%           | 1.37%           | 1.12%           | 1.07%           | 1.48%           |
| 2061                                                                                                                         | 0.59%           | 0.95%           | 1.00%           | 0.88%           | 0.37%           | 1.13%           | 1.18%           | 0.98%           | 0.88%           | 1.30%           |
| 2062                                                                                                                         | 0.65%           | 0.93%           | 1.04%           | 0.95%           | 0.44%           | 1.45%           | 1.36%           | 1.05%           | 1.13%           | 1.42%           |
| 2063                                                                                                                         | 0.48%           | 0.88%           | 0.89%           | 0.78%           | 0.28%           | 1.03%           | 1.11%           | 0.90%           | 0.81%           | 1.21%           |
| 2064                                                                                                                         | 0.43%           | 0.85%           | 0.84%           | 0.74%           | 0.25%           | 0.98%           | 1.10%           | 0.85%           | 0.77%           | 1.16%           |
| 2065                                                                                                                         | 0.39%           | 0.84%           | 0.88%           | 0.75%           | 0.23%           | 1.03%           | 1.09%           | 0.86%           | 0.83%           | 1.20%           |
| 2066                                                                                                                         | 0.34%           | 0.79%           | 0.74%           | 0.65%           | 0.18%           | 0.89%           | 0.99%           | 0.77%           | 0.71%           | 1.08%           |
| 2067                                                                                                                         | 0.30%           | 0.76%           | 0.69%           | 0.61%           | 0.15%           | 0.85%           | 0.95%           | 0.73%           | 0.68%           | 1.03%           |
| 2068                                                                                                                         | 0.26%           | 0.73%           | 0.65%           | 0.58%           | 0.13%           | 0.81%           | 0.94%           | 0.70%           | 0.65%           | 0.99%           |
| 2069                                                                                                                         | 0.28%           | 0.70%           | 0.65%           | 0.59%           | 0.14%           | 1.00%           | 1.02%           | 0.71%           | 0.83%           | 1.06%           |
| 2070                                                                                                                         | 0.21%           | 0.70%           | 0.65%           | 0.55%           | 0.10%           | 0.82%           | 0.91%           | 0.68%           | 0.69%           | 1.00%           |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2021 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

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

| Calendar Year                                                                                                                | Birth Year 1999 | Birth Year 2000 | Birth Year 2001 | Birth Year 2002 | Birth Year 2003 | Birth Year 2004 | Birth Year 2005 | Birth Year 2006 | Birth Year 2007 | Birth Year 2008 |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| (1)                                                                                                                          | (2)             | (3)             | (4)             | (5)             | (6)             | (7)             | (8)             | (9)             | (10)            | (11)            |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2071                                                                                                                         | 0.17%           | 0.64%           | 0.52%           | 0.47%           | 0.07%           | 0.67%           | 0.80%           | 0.59%           | 0.56%           | 0.86%           |
| 2072                                                                                                                         | 0.14%           | 0.61%           | 0.47%           | 0.43%           | 0.05%           | 0.63%           | 0.78%           | 0.55%           | 0.53%           | 0.82%           |
| 2073                                                                                                                         | 0.12%           | 0.58%           | 0.43%           | 0.40%           | 0.04%           | 0.58%           | 0.72%           | 0.52%           | 0.50%           | 0.78%           |
| 2074                                                                                                                         | 0.10%           | 0.55%           | 0.40%           | 0.37%           | 0.03%           | 0.55%           | 0.68%           | 0.49%           | 0.47%           | 0.74%           |
| 2075                                                                                                                         | 0.08%           | 0.53%           | 0.40%           | 0.36%           | 0.03%           | 0.55%           | 0.67%           | 0.48%           | 0.50%           | 0.74%           |
| 2076                                                                                                                         | 0.08%           | 0.49%           | 0.34%           | 0.33%           | 0.02%           | 0.60%           | 0.71%           | 0.45%           | 0.57%           | 0.73%           |
| 2077                                                                                                                         | 0.05%           | 0.46%           | 0.29%           | 0.29%           | 0.01%           | 0.43%           | 0.57%           | 0.40%           | 0.39%           | 0.62%           |
| 2078                                                                                                                         | 0.04%           | 0.43%           | 0.26%           | 0.26%           | 0.01%           | 0.39%           | 0.53%           | 0.37%           | 0.37%           | 0.58%           |
| 2079                                                                                                                         | 0.03%           | 0.40%           | 0.23%           | 0.24%           | 0.01%           | 0.35%           | 0.49%           | 0.35%           | 0.34%           | 0.54%           |
| 2080                                                                                                                         | 0.03%           | 0.39%           | 0.24%           | 0.24%           | 0.01%           | 0.37%           | 0.51%           | 0.35%           | 0.38%           | 0.56%           |
| 2081                                                                                                                         | 0.02%           | 0.34%           | 0.17%           | 0.20%           | 0.00%           | 0.29%           | 0.42%           | 0.30%           | 0.30%           | 0.47%           |
| 2082                                                                                                                         | 0.01%           | 0.31%           | 0.15%           | 0.18%           | 0.00%           | 0.26%           | 0.39%           | 0.27%           | 0.27%           | 0.44%           |
| 2083                                                                                                                         | 0.01%           | 0.28%           | 0.13%           | 0.16%           | 0.00%           | 0.29%           | 0.40%           | 0.26%           | 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%           | 0.22%           | 0.24%           | 0.36%           |
| 2086                                                                                                                         | 0.00%           | 0.20%           | 0.07%           | 0.11%           | 0.00%           | 0.15%           | 0.26%           | 0.19%           | 0.19%           | 0.31%           |
| 2087                                                                                                                         | 0.00%           | 0.18%           | 0.06%           | 0.10%           | 0.00%           | 0.13%           | 0.23%           | 0.17%           | 0.17%           | 0.28%           |
| 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%           | 0.19%           | 0.23%           |
| 2091                                                                                                                         | 0.00%           | 0.09%           | 0.02%           | 0.06%           | 0.00%           | 0.07%           | 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%           | 0.08%           | 0.08%           | 0.13%           |
| 2094                                                                                                                         | 0.00%           | 0.05%           | 0.01%           | 0.03%           | 0.00%           | 0.03%           | 0.08%           | 0.06%           | 0.07%           | 0.11%           |
| 2095                                                                                                                         | 0.00%           | 0.04%           | 0.01%           | 0.03%           | 0.00%           | 0.03%           | 0.07%           | 0.06%           | 0.06%           | 0.10%           |
| 2096                                                                                                                         | 0.00%           | 0.03%           | 0.00%           | 0.02%           | 0.00%           | 0.02%           | 0.06%           | 0.04%           | 0.04%           | 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%           | 0.04%           |
| 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

Exhibit I

Sheet 4a

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

| Calendar Year                                                                                                                | Birth Year 1989 | Birth Year 1990 | Birth Year 1991 | Birth Year 1992 | Birth Year 1993 | Birth Year 1994 | Birth Year 1995 | Birth Year 1996 | Birth Year 1997 | Birth Year 1998 |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| -----                                                                                                                        | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           | -----           |
| (1)                                                                                                                          | (2)             | (3)             | (4)             | (5)             | (6)             | (7)             | (8)             | (9)             | (10)            | (11)            |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2021                                                                                                                         | 2.09%           | 1.96%           | 2.09%           | 1.93%           | 2.95%           | 1.88%           | 1.84%           | 1.68%           | 1.73%           | 1.96%           |
| 2022                                                                                                                         | 2.93%           | 3.77%           | 3.28%           | 2.81%           | 3.92%           | 2.07%           | 2.72%           | 2.46%           | 2.43%           | 2.76%           |
| 2023                                                                                                                         | 3.17%           | 5.24%           | 3.36%           | 3.31%           | 4.11%           | 2.08%           | 3.25%           | 3.38%           | 2.94%           | 2.84%           |
| 2024                                                                                                                         | 3.10%           | 5.01%           | 3.26%           | 3.29%           | 4.09%           | 2.08%           | 3.19%           | 3.12%           | 3.10%           | 2.76%           |
| 2025                                                                                                                         | 3.30%           | 5.18%           | 3.65%           | 3.59%           | 4.03%           | 2.26%           | 3.28%           | 4.07%           | 3.26%           | 3.08%           |
| 2026                                                                                                                         | 3.02%           | 4.66%           | 3.18%           | 3.13%           | 3.52%           | 2.05%           | 3.15%           | 3.74%           | 2.97%           | 2.82%           |
| 2027                                                                                                                         | 4.62%           | 5.40%           | 4.51%           | 4.29%           | 4.03%           | 2.94%           | 4.28%           | 4.62%           | 3.85%           | 3.69%           |
| 2028                                                                                                                         | 2.89%           | 4.25%           | 2.99%           | 3.02%           | 3.06%           | 1.99%           | 2.99%           | 3.34%           | 2.80%           | 2.68%           |
| 2029                                                                                                                         | 3.03%           | 4.10%           | 3.02%           | 3.08%           | 2.88%           | 1.98%           | 2.93%           | 3.19%           | 2.74%           | 2.57%           |
| 2030                                                                                                                         | 3.23%           | 4.35%           | 3.50%           | 3.54%           | 3.03%           | 2.21%           | 3.13%           | 3.53%           | 2.96%           | 2.73%           |
| 2031                                                                                                                         | 2.88%           | 3.72%           | 2.98%           | 2.98%           | 2.58%           | 1.92%           | 2.78%           | 3.09%           | 2.60%           | 2.48%           |
| 2032                                                                                                                         | 2.82%           | 3.57%           | 2.89%           | 2.98%           | 2.54%           | 1.91%           | 2.72%           | 2.96%           | 2.54%           | 2.48%           |
| 2033                                                                                                                         | 2.74%           | 3.38%           | 2.79%           | 2.81%           | 2.41%           | 1.87%           | 2.64%           | 2.83%           | 2.46%           | 2.34%           |
| 2034                                                                                                                         | 3.60%           | 3.93%           | 3.32%           | 3.31%           | 2.83%           | 2.69%           | 3.06%           | 3.48%           | 3.18%           | 3.00%           |
| 2035                                                                                                                         | 2.80%           | 3.32%           | 2.89%           | 2.97%           | 2.40%           | 2.01%           | 2.66%           | 2.70%           | 2.52%           | 2.44%           |
| 2036                                                                                                                         | 2.54%           | 2.90%           | 2.83%           | 2.74%           | 2.12%           | 1.79%           | 2.44%           | 2.50%           | 2.26%           | 2.30%           |
| 2037                                                                                                                         | 2.47%           | 2.74%           | 2.73%           | 2.59%           | 2.04%           | 1.77%           | 2.38%           | 2.41%           | 2.19%           | 2.18%           |
| 2038                                                                                                                         | 2.40%           | 2.61%           | 2.64%           | 2.51%           | 1.97%           | 1.75%           | 2.32%           | 2.32%           | 2.13%           | 2.13%           |
| 2039                                                                                                                         | 2.33%           | 2.44%           | 2.54%           | 2.42%           | 1.89%           | 1.71%           | 2.25%           | 2.23%           | 2.06%           | 2.14%           |
| 2040                                                                                                                         | 2.49%           | 2.58%           | 2.74%           | 2.73%           | 2.06%           | 1.92%           | 2.40%           | 2.34%           | 2.25%           | 2.37%           |
| 2041                                                                                                                         | 2.95%           | 2.67%           | 2.57%           | 2.71%           | 2.18%           | 2.43%           | 2.50%           | 2.63%           | 2.58%           | 2.69%           |
| 2042                                                                                                                         | 2.12%           | 2.02%           | 2.27%           | 2.16%           | 1.70%           | 1.63%           | 2.06%           | 1.99%           | 1.88%           | 2.01%           |
| 2043                                                                                                                         | 2.05%           | 1.89%           | 2.18%           | 2.08%           | 1.65%           | 1.60%           | 2.00%           | 1.91%           | 1.82%           | 1.96%           |
| 2044                                                                                                                         | 1.98%           | 1.77%           | 2.09%           | 2.06%           | 1.60%           | 1.59%           | 1.95%           | 1.84%           | 1.76%           | 1.96%           |
| 2045                                                                                                                         | 2.07%           | 1.77%           | 2.18%           | 2.12%           | 1.80%           | 1.70%           | 1.99%           | 1.83%           | 2.11%           | 1.94%           |
| 2046                                                                                                                         | 1.84%           | 1.51%           | 1.91%           | 1.83%           | 1.60%           | 1.52%           | 1.82%           | 1.70%           | 1.89%           | 1.80%           |
| 2047                                                                                                                         | 1.78%           | 1.40%           | 1.83%           | 1.76%           | 1.56%           | 1.80%           | 1.77%           | 1.64%           | 1.83%           | 1.76%           |
| 2048                                                                                                                         | 2.29%           | 1.59%           | 1.88%           | 2.05%           | 1.83%           | 2.10%           | 1.97%           | 1.98%           | 2.11%           | 2.17%           |
| 2049                                                                                                                         | 1.63%           | 1.17%           | 1.65%           | 1.59%           | 1.46%           | 1.72%           | 1.65%           | 1.51%           | 1.71%           | 1.65%           |
| 2050                                                                                                                         | 1.75%           | 1.22%           | 1.75%           | 1.74%           | 1.60%           | 1.88%           | 1.75%           | 1.58%           | 1.84%           | 1.75%           |
| 2051                                                                                                                         | 1.50%           | 0.97%           | 1.49%           | 1.44%           | 1.37%           | 1.64%           | 1.53%           | 1.39%           | 1.59%           | 1.55%           |
| 2052                                                                                                                         | 1.43%           | 0.88%           | 1.41%           | 1.41%           | 1.32%           | 2.05%           | 1.47%           | 1.33%           | 1.53%           | 1.54%           |
| 2053                                                                                                                         | 1.36%           | 0.80%           | 1.33%           | 1.29%           | 1.28%           | 2.01%           | 1.42%           | 1.27%           | 1.48%           | 1.46%           |
| 2054                                                                                                                         | 1.29%           | 0.71%           | 1.25%           | 1.22%           | 1.23%           | 1.95%           | 1.36%           | 1.21%           | 1.42%           | 1.40%           |
| 2055                                                                                                                         | 1.77%           | 0.85%           | 1.36%           | 1.48%           | 1.54%           | 2.30%           | 1.55%           | 1.48%           | 1.73%           | 1.75%           |
| 2056                                                                                                                         | 1.16%           | 0.56%           | 1.10%           | 1.12%           | 1.15%           | 1.85%           | 1.25%           | 1.10%           | 1.31%           | 1.35%           |
| 2057                                                                                                                         | 1.09%           | 0.49%           | 1.03%           | 1.01%           | 1.10%           | 1.79%           | 1.19%           | 1.05%           | 1.25%           | 1.25%           |
| 2058                                                                                                                         | 1.03%           | 0.42%           | 0.96%           | 0.95%           | 1.06%           | 1.73%           | 1.13%           | 1.00%           | 1.19%           | 1.20%           |
| 2059                                                                                                                         | 0.97%           | 0.37%           | 0.89%           | 0.88%           | 1.02%           | 1.68%           | 1.08%           | 0.95%           | 1.14%           | 1.16%           |
| 2060                                                                                                                         | 1.02%           | 0.36%           | 0.91%           | 0.96%           | 1.10%           | 1.75%           | 1.11%           | 0.97%           | 1.22%           | 1.24%           |
| 2061                                                                                                                         | 0.84%           | 0.27%           | 0.76%           | 0.76%           | 0.93%           | 1.56%           | 0.97%           | 0.84%           | 1.04%           | 1.06%           |
| 2062                                                                                                                         | 1.06%           | 0.29%           | 0.75%           | 0.82%           | 1.07%           | 1.74%           | 1.03%           | 0.98%           | 1.15%           | 1.27%           |
| 2063                                                                                                                         | 0.72%           | 0.19%           | 0.64%           | 0.65%           | 0.85%           | 1.44%           | 0.86%           | 0.75%           | 0.93%           | 0.96%           |
| 2064                                                                                                                         | 0.66%           | 0.15%           | 0.58%           | 0.62%           | 0.81%           | 1.38%           | 0.81%           | 0.70%           | 0.88%           | 0.95%           |
| 2065                                                                                                                         | 0.68%           | 0.14%           | 0.57%           | 0.60%           | 0.83%           | 1.40%           | 0.79%           | 0.67%           | 0.92%           | 0.91%           |
| 2066                                                                                                                         | 0.55%           | 0.10%           | 0.48%           | 0.50%           | 0.72%           | 1.26%           | 0.70%           | 0.61%           | 0.79%           | 0.82%           |
| 2067                                                                                                                         | 0.50%           | 0.08%           | 0.43%           | 0.46%           | 0.68%           | 1.19%           | 0.65%           | 0.56%           | 0.74%           | 0.78%           |
| 2068                                                                                                                         | 0.45%           | 0.06%           | 0.38%           | 0.43%           | 0.64%           | 1.14%           | 0.60%           | 0.52%           | 0.69%           | 0.76%           |
| 2069                                                                                                                         | 0.56%           | 0.07%           | 0.36%           | 0.42%           | 0.70%           | 1.24%           | 0.61%           | 0.58%           | 0.75%           | 0.86%           |
| 2070                                                                                                                         | 0.42%           | 0.04%           | 0.33%           | 0.38%           | 0.62%           | 1.08%           | 0.55%           | 0.47%           | 0.68%           | 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)            |
| Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year<br>Future Payments Based on 2021 Level - After Mortality |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |
| 2071                                                                                                                         | 0.32%           | 0.03%           | 0.26%           | 0.30%           | 0.51%           | 0.95%           | 0.46%           | 0.40%           | 0.56%           | 0.60%           |
| 2072                                                                                                                         | 0.28%           | 0.02%           | 0.22%           | 0.28%           | 0.47%           | 0.88%           | 0.42%           | 0.36%           | 0.51%           | 0.57%           |
| 2073                                                                                                                         | 0.24%           | 0.01%           | 0.19%           | 0.24%           | 0.43%           | 0.82%           | 0.37%           | 0.32%           | 0.47%           | 0.51%           |
| 2074                                                                                                                         | 0.21%           | 0.01%           | 0.16%           | 0.21%           | 0.40%           | 0.76%           | 0.34%           | 0.29%           | 0.43%           | 0.47%           |
| 2075                                                                                                                         | 0.20%           | 0.01%           | 0.14%           | 0.20%           | 0.39%           | 0.73%           | 0.31%           | 0.26%           | 0.44%           | 0.45%           |
| 2076                                                                                                                         | 0.21%           | 0.01%           | 0.11%           | 0.19%           | 0.37%           | 0.74%           | 0.28%           | 0.27%           | 0.41%           | 0.50%           |
| 2077                                                                                                                         | 0.12%           | 0.00%           | 0.09%           | 0.15%           | 0.29%           | 0.58%           | 0.23%           | 0.19%           | 0.32%           | 0.35%           |
| 2078                                                                                                                         | 0.10%           | 0.00%           | 0.07%           | 0.13%           | 0.26%           | 0.52%           | 0.20%           | 0.17%           | 0.29%           | 0.32%           |
| 2079                                                                                                                         | 0.08%           | 0.00%           | 0.06%           | 0.11%           | 0.23%           | 0.47%           | 0.17%           | 0.14%           | 0.25%           | 0.28%           |
| 2080                                                                                                                         | 0.07%           | 0.00%           | 0.05%           | 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%           | 0.22%           |
| 2082                                                                                                                         | 0.04%           | 0.00%           | 0.02%           | 0.07%           | 0.15%           | 0.32%           | 0.10%           | 0.08%           | 0.17%           | 0.19%           |
| 2083                                                                                                                         | 0.04%           | 0.00%           | 0.02%           | 0.06%           | 0.14%           | 0.32%           | 0.08%           | 0.07%           | 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%           | 0.04%           | 0.08%           | 0.01%           | 0.01%           | 0.04%           | 0.05%           |
| 2090                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.02%           | 0.03%           | 0.07%           | 0.01%           | 0.01%           | 0.04%           | 0.05%           |
| 2091                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.07%           | 0.02%           | 0.05%           | 0.01%           | 0.01%           | 0.02%           | 0.03%           |
| 2092                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.06%           | 0.03%           | 0.00%           | 0.00%           | 0.02%           | 0.02%           |
| 2093                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.08%           | 0.00%           | 0.00%           | 0.01%           | 0.01%           |
| 2094                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.01%           | 0.01%           |
| 2095                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.01%           | 0.01%           |
| 2096                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.01%           | 0.00%           |
| 2097                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.01%           |
| 2098                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2099                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2100                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2101                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2102                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2103                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2104                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2105                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2106                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2107                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2108                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2109                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2110                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2111                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2112                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2113                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2114                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2115                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2116                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2117                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2118                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2119                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |
| 2120                                                                                                                         | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           | 0.00%           |

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2021 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Exhibit II

Sheet 1a

## 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               |                                                                          |           |           |         |           |           |            | Annual   |
|----------------------------|--------------------------------------------------------------------------|-----------|-----------|---------|-----------|-----------|------------|----------|
| Date of Birth              |                                                                          |           |           |         |           |           |            | Basis    |
| Life Expectancy @ 12/31/20 |                                                                          |           |           |         |           |           |            | Percent  |
| Sex                        |                                                                          |           |           |         |           |           |            | of Total |
|                            |                                                                          |           |           |         |           |           | Totals     | By Year  |
|                            | (2)                                                                      | (3)       | (4)       | (5)     | (6)       | (7)       | (8)        | (9)      |
| Attained Age               | Incremental Payments By Claim By Year - 2021 Level - After Mortality (a) |           |           |         |           |           |            |          |
| 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 &amp; 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

Percent

of Total

By Year

Totals

(2)

(3)

(4)

(5)

(6)

(7)

(8)

(9)

Attained Age

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

|     |        |        |     |   |   |        |        |       |
|-----|--------|--------|-----|---|---|--------|--------|-------|
| 75  | 43,310 | 24,457 | 153 | - | 1 | 11,625 | 79,546 | 0.39% |
| 76  | 39,601 | 21,950 | 95  | - | 0 | 10,111 | 71,757 | 0.35% |
| 77  | 35,980 | 19,618 | 57  | - | 0 | 8,739  | 64,395 | 0.32% |
| 78  | 32,467 | 17,452 | 33  | - | 0 | 7,499  | 57,452 | 0.28% |
| 79  | 29,083 | 15,288 | 18  | - | 0 | 7,369  | 51,758 | 0.25% |
| 80  | 25,844 | 19,585 | 12  | - | 0 | 7,728  | 53,169 | 0.26% |
| 81  | 22,767 | 11,508 | 4   | - | 0 | 4,351  | 38,630 | 0.19% |
| 82  | 19,867 | 9,772  | 2   | - | 0 | 3,508  | 33,149 | 0.16% |
| 83  | 17,157 | 8,224  | 1   | - | 0 | 2,786  | 28,168 | 0.14% |
| 84  | 15,154 | 7,509  | 0   | - | 0 | 2,643  | 25,306 | 0.12% |
| 85  | 12,358 | 5,587  | 0   | - | - | 1,646  | 19,591 | 0.10% |
| 86  | 10,285 | 4,498  | 0   | - | - | 1,217  | 16,001 | 0.08% |
| 87  | 8,436  | 5,249  | 0   | - | - | 1,283  | 14,967 | 0.07% |
| 88  | 6,809  | 2,762  | 0   | - | - | 606    | 10,176 | 0.05% |
| 89  | 5,401  | 2,098  | 0   | - | - | 471    | 7,970  | 0.04% |
| 90  | 4,203  | 1,563  | 0   | - | - | 259    | 6,025  | 0.03% |
| 91  | 3,204  | 1,127  | -   | - | - | 156    | 4,488  | 0.02% |
| 92  | 2,387  | 794    | -   | - | - | 89     | 3,270  | 0.02% |
| 93  | 1,735  | 544    | -   | - | - | 48     | 2,327  | 0.01% |
| 94  | 1,270  | 561    | -   | - | - | 40     | 1,870  | 0.01% |
| 95  | 843    | 228    | -   | - | - | 11     | 1,081  | 0.01% |
| 96  | 561    | 140    | -   | - | - | 4      | 705    | 0.00% |
| 97  | 361    | 81     | -   | - | - | 2      | 444    | 0.00% |
| 98  | 224    | 46     | -   | - | - | 0      | 270    | 0.00% |
| 99  | 133    | 24     | -   | - | - | 0      | 158    | 0.00% |
| 100 | 76     | 12     | -   | - | - | 0      | 88     | 0.00% |
| 101 | 43     | 9      | -   | - | - | 0      | 52     | 0.00% |
| 102 | 25     | 3      | -   | - | - | 0      | 28     | 0.00% |
| 103 | 14     | 2      | -   | - | - | 0      | 16     | 0.00% |
| 104 | 8      | 1      | -   | - | - | 0      | 9      | 0.00% |
| 105 | 5      | 0      | -   | - | - | 0      | 5      | 0.00% |
| 106 | 3      | 0      | -   | - | - | 0      | 3      | 0.00% |
| 107 | 1      | 0      | -   | - | - | 0      | 2      | 0.00% |
| 108 | 1      | 0      | -   | - | - | 0      | 1      | 0.00% |
| 109 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 110 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 111 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 112 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 113 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 114 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 115 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 116 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 117 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 118 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 119 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 120 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 121 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 122 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 123 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |
| 124 | 0      | 0      | -   | - | - | 0      | 0      | 0.00% |

Subtotals: 339,616 180,691 375 - 1 72,193 592,877 2.91%

Totals All: 6,647,474 5,022,030 2,786,569 707,189 1,488,836 3,740,304 ##### 100.00%

Note: (a) Product of estimated payments (2021 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

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

## Sample Calculation of Payment Pattern - Birth Year 1996

## Probability of Survival - Assuming Attained Age 24

Claim Number

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 |

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

## Sample Calculation of Payment Pattern - Birth Year 1996

## Probability of Survival - Assuming Attained Age 24

Claim Number  
Date of Birth  
Life Expectancy @ 12/31/20  
Sex



|              | (2)     | (3)     | (4)     | (5)     | (6)     | (7)     |
|--------------|---------|---------|---------|---------|---------|---------|
| Attained Age |         |         |         |         |         |         |
| 75           | 0.21225 | 0.16417 | 0.00064 | 0.00000 | 0.00000 | 0.07708 |
| 76           | 0.19407 | 0.14784 | 0.00040 | 0.00000 | 0.00000 | 0.06727 |
| 77           | 0.17633 | 0.13214 | 0.00024 | 0.00000 | 0.00000 | 0.05814 |
| 78           | 0.15912 | 0.11715 | 0.00014 | 0.00000 | 0.00000 | 0.04973 |
| 79           | 0.14253 | 0.10297 | 0.00007 | 0.00000 | 0.00000 | 0.04204 |
| 80           | 0.12666 | 0.08965 | 0.00004 | 0.00000 | 0.00000 | 0.03508 |
| 81           | 0.11157 | 0.07725 | 0.00002 | 0.00000 | 0.00000 | 0.02885 |
| 82           | 0.09736 | 0.06582 | 0.00001 | 0.00000 | 0.00000 | 0.02334 |
| 83           | 0.08408 | 0.05539 | 0.00000 | 0.00000 | 0.00000 | 0.01854 |
| 84           | 0.07180 | 0.04599 | 0.00000 | 0.00000 | 0.00000 | 0.01442 |
| 85           | 0.06056 | 0.03763 | 0.00000 | 0.00000 | 0.00000 | 0.01095 |
| 86           | 0.05041 | 0.03030 | 0.00000 | 0.00000 | 0.00000 | 0.00810 |
| 87           | 0.04134 | 0.02397 | 0.00000 | 0.00000 | 0.00000 | 0.00581 |
| 88           | 0.03337 | 0.01860 | 0.00000 | 0.00000 | 0.00000 | 0.00403 |
| 89           | 0.02647 | 0.01413 | 0.00000 | 0.00000 | 0.00000 | 0.00269 |
| 90           | 0.02060 | 0.01049 | 0.00000 | 0.00000 | 0.00000 | 0.00171 |
| 91           | 0.01570 | 0.00759 | 0.00000 | 0.00000 | 0.00000 | 0.00104 |
| 92           | 0.01170 | 0.00535 | 0.00000 | 0.00000 | 0.00000 | 0.00060 |
| 93           | 0.00850 | 0.00365 | 0.00000 | 0.00000 | 0.00000 | 0.00032 |
| 94           | 0.00602 | 0.00241 | 0.00000 | 0.00000 | 0.00000 | 0.00016 |
| 95           | 0.00413 | 0.00153 | 0.00000 | 0.00000 | 0.00000 | 0.00007 |
| 96           | 0.00275 | 0.00094 | 0.00000 | 0.00000 | 0.00000 | 0.00003 |
| 97           | 0.00177 | 0.00055 | 0.00000 | 0.00000 | 0.00000 | 0.00001 |
| 98           | 0.00110 | 0.00031 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 99           | 0.00065 | 0.00016 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 100          | 0.00037 | 0.00008 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 101          | 0.00021 | 0.00004 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 102          | 0.00012 | 0.00002 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 103          | 0.00007 | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 104          | 0.00004 | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 105          | 0.00002 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 106          | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 107          | 0.00001 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 108          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 109          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 110          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 111          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 112          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 113          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 114          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 115          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 116          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 117          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 118          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 119          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 120          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 121          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 122          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 123          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 124          | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |



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

Sample Calculation of Payment Pattern - Birth Year 1996

Estimated Loss & Expense Payments - 2021 Level - Before Consideration of Mortality

| Claim Number               |                                                                                    |           |            |            |           |           | Totals     | Percent of Total |
|----------------------------|------------------------------------------------------------------------------------|-----------|------------|------------|-----------|-----------|------------|------------------|
| Date of Birth              |                                                                                    |           |            |            |           |           |            | By Year          |
| Life Expectancy @ 12/31/20 |                                                                                    |           |            |            |           |           |            |                  |
| Sex                        |                                                                                    |           |            |            |           |           |            |                  |
|                            | (2)                                                                                | (3)       | (4)        | (5)        | (6)       | (7)       | (8)        | (9)              |
| Attained Age               | Incremental Payments By Claim By Year - 2021 Level - Before Mortality - @ 12/31/20 |           |            |            |           |           |            |                  |
| 25                         | 129,974                                                                            | 144,950   | 69,840     | 48,444     | 181,706   | 135,300   | 710,214    | 0.59%            |
| 26                         | 119,974                                                                            | 144,950   | 69,840     | 18,444     | 151,706   | 35,300    | 540,214    | 0.45%            |
| 27                         | 122,974                                                                            | 150,922   | 73,590     | 250,948    | 165,256   | 98,872    | 862,562    | 0.72%            |
| 28                         | 122,974                                                                            | 148,472   | 71,840     | 250,448    | 164,756   | 98,372    | 856,862    | 0.71%            |
| 29                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 176,254   | 123,372   | 1,140,100  | 0.95%            |
| 30                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 98,872    | 1,113,850  | 0.92%            |
| 31                         | 204,050                                                                            | 218,472   | 307,504    | 320,448    | 241,254   | 168,372   | 1,460,100  | 1.21%            |
| 32                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 98,372    | 1,110,100  | 0.92%            |
| 33                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 98,872    | 1,113,850  | 0.92%            |
| 34                         | 211,050                                                                            | 162,772   | 247,504    | 255,448    | 197,254   | 182,808   | 1,256,836  | 1.04%            |
| 35                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 36                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 37                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 38                         | 204,050                                                                            | 218,472   | 307,504    | 320,448    | 241,254   | 220,308   | 1,512,036  | 1.25%            |
| 39                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 176,754   | 175,808   | 1,195,786  | 0.99%            |
| 40                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 41                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 42                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 43                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 44                         | 211,050                                                                            | 162,772   | 247,504    | 255,448    | 197,254   | 182,808   | 1,256,836  | 1.04%            |
| 45                         | 204,050                                                                            | 218,972   | 309,254    | 320,948    | 241,754   | 220,808   | 1,515,786  | 1.26%            |
| 46                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 47                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 48                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 49                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 176,254   | 175,308   | 1,192,036  | 0.99%            |
| 50                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 51                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 52                         | 204,050                                                                            | 218,472   | 307,504    | 320,448    | 241,254   | 220,308   | 1,512,036  | 1.25%            |
| 53                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 54                         | 211,050                                                                            | 163,272   | 249,254    | 255,948    | 197,754   | 183,308   | 1,260,586  | 1.05%            |
| 55                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 56                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 57                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 58                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 59                         | 204,050                                                                            | 218,472   | 307,504    | 320,448    | 246,254   | 245,308   | 1,542,036  | 1.28%            |
| 60                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 61                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 62                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 63                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 64                         | 211,050                                                                            | 162,772   | 247,504    | 255,448    | 197,254   | 182,808   | 1,256,836  | 1.04%            |
| 65                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 66                         | 204,050                                                                            | 218,972   | 309,254    | 320,948    | 241,754   | 220,808   | 1,515,786  | 1.26%            |
| 67                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 68                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 69                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 176,754   | 175,808   | 1,195,786  | 0.99%            |
| 70                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 71                         | 204,050                                                                            | 148,472   | 237,504    | 250,448    | 171,254   | 150,308   | 1,162,036  | 0.96%            |
| 72                         | 204,050                                                                            | 148,972   | 239,254    | 250,948    | 171,754   | 150,808   | 1,165,786  | 0.97%            |
| 73                         | 204,050                                                                            | 218,472   | 307,504    | 320,448    | 241,254   | 220,308   | 1,512,036  | 1.25%            |
| 74                         | 211,050                                                                            | 162,772   | 247,504    | 255,448    | 197,254   | 182,808   | 1,256,836  | 1.04%            |
| Subtotals:                 | 9,917,196                                                                          | 7,988,006 | 11,776,544 | 12,611,392 | 9,193,608 | 7,807,332 | 59,294,078 | 49.19%           |

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

Sample Calculation of Payment Pattern - Birth Year 1996

Estimated Loss & Expense Payments - 2021 Level - Before Consideration of Mortality

| Claim Number               |                                                                                    |            |            |            |            |            | Totals      | Percent of Total By Year |
|----------------------------|------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|-------------|--------------------------|
| Date of Birth              |                                                                                    |            |            |            |            |            |             |                          |
| Life Expectancy @ 12/31/20 |                                                                                    |            |            |            |            |            |             |                          |
| Sex                        |                                                                                    |            |            |            |            |            |             |                          |
|                            | (2)                                                                                | (3)        | (4)        | (5)        | (6)        | (7)        | (8)         | (9)                      |
| Attained Age               | Incremental Payments By Claim By Year - 2021 Level - Before Mortality - @ 12/31/20 |            |            |            |            |            |             |                          |
| 75                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 76                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 77                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 78                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 79                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 176,254    | 175,308    | 1,192,036   | 0.99%                    |
| 80                         | 204,050                                                                            | 218,472    | 307,504    | 320,448    | 241,254    | 220,308    | 1,512,036   | 1.25%                    |
| 81                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 82                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 83                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 84                         | 211,050                                                                            | 163,272    | 249,254    | 255,948    | 197,754    | 183,308    | 1,260,586   | 1.05%                    |
| 85                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 86                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 87                         | 204,050                                                                            | 218,972    | 309,254    | 320,948    | 241,754    | 220,808    | 1,515,786   | 1.26%                    |
| 88                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 89                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 176,254    | 175,308    | 1,192,036   | 0.99%                    |
| 90                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 91                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 92                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 93                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 94                         | 211,050                                                                            | 232,772    | 317,504    | 325,448    | 267,254    | 252,808    | 1,606,836   | 1.33%                    |
| 95                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 96                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 97                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 98                         | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 99                         | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 176,754    | 175,808    | 1,195,786   | 0.99%                    |
| 100                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 101                        | 204,050                                                                            | 218,472    | 307,504    | 320,448    | 241,254    | 220,308    | 1,512,036   | 1.25%                    |
| 102                        | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 103                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 104                        | 211,050                                                                            | 162,772    | 247,504    | 255,448    | 197,254    | 182,808    | 1,256,836   | 1.04%                    |
| 105                        | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 106                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 107                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 108                        | 204,050                                                                            | 218,972    | 309,254    | 320,948    | 241,754    | 220,808    | 1,515,786   | 1.26%                    |
| 109                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 176,254    | 175,308    | 1,192,036   | 0.99%                    |
| 110                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 111                        | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 112                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 113                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 114                        | 211,050                                                                            | 163,272    | 249,254    | 255,948    | 197,754    | 183,308    | 1,260,586   | 1.05%                    |
| 115                        | 204,050                                                                            | 218,472    | 307,504    | 320,448    | 241,254    | 220,308    | 1,512,036   | 1.25%                    |
| 116                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 117                        | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 118                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 119                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 176,254    | 175,308    | 1,192,036   | 0.99%                    |
| 120                        | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 121                        | 204,050                                                                            | 148,472    | 237,504    | 250,448    | 171,254    | 150,308    | 1,162,036   | 0.96%                    |
| 122                        | 204,050                                                                            | 218,472    | 307,504    | 320,448    | 241,254    | 220,308    | 1,512,036   | 1.25%                    |
| 123                        | 204,050                                                                            | 148,972    | 239,254    | 250,948    | 171,754    | 150,808    | 1,165,786   | 0.97%                    |
| 124                        | 211,050                                                                            | 162,772    | 247,504    | 255,448    | 197,254    | 182,808    | 1,256,836   | 1.04%                    |
| Subtotals:                 | 10,237,500                                                                         | 7,993,600  | 12,444,950 | 13,045,900 | 9,216,200  | 8,301,400  | 61,239,550  | 50.81%                   |
| Totals All:                | 20,154,696                                                                         | 15,981,606 | 24,221,494 | 25,657,292 | 18,409,808 | 16,108,732 | 120,533,628 | 100.00%                  |

| Expense Group | Accident<br>Year<br>1/1 - 12/31<br>2020 | Estimated<br>Accident<br>Year<br>1/1 - 12/31<br>2021 |
|---------------|-----------------------------------------|------------------------------------------------------|
| -----<br>(1)  | -----<br>(2)                            | -----<br>(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% |

|                                  |       |       |
|----------------------------------|-------|-------|
| <b>Combined (i)</b>              |       |       |
| 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<br>Year<br>1/1 - 12/31<br>2010 | Accident<br>Year<br>1/1 - 12/31<br>2011 | Accident<br>Year<br>1/1 - 12/31<br>2012 | Accident<br>Year<br>1/1 - 12/31<br>2013 | Accident<br>Year<br>1/1 - 12/31<br>2014 | Accident<br>Year<br>1/1 - 12/31<br>2015 | Accident<br>Year<br>1/1 - 12/31<br>2016 | Accident<br>Year<br>1/1 - 12/31<br>2017 | Accident<br>Year<br>1/1 - 12/31<br>2018 | Accident<br>Year<br>1/1 - 12/31<br>2019 |
|--------------------------------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
| (1)                                                                | (2)                                     | (3)                                     | (4)                                     | (5)                                     | (6)                                     | (7)                                     | (8)                                     | (9)                                     | (10)                                    | (11)                                    |
| <b>Incremental Payments By Major Expense Groups</b>                |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |
| Legal Expense                                                      | N/A                                     | 1,348,962                               | 1,472,264                               | 1,046,543                               | 1,232,427                               | 668,653                                 | 484,569                                 | 584,838                                 | 452,621                                 | 388,516                                 |
| Parental Award                                                     | N/A                                     | 1,772,862                               | 854,442                                 | 1,254,414                               | 1,404,094                               | 1,186,749                               | 1,254,253                               | 1,365,273                               | 1,175,718                               | 1,397,419                               |
| Medical Expense                                                    | N/A                                     | 795,785                                 | 792,882                                 | 845,548                                 | 967,563                                 | 974,935                                 | 967,347                                 | 939,392                                 | 855,074                                 | 843,539                                 |
| Nursing Care - By Parents & Family Care                            | N/A                                     | 5,533,089                               | 5,409,777                               | 6,505,561                               | 7,530,367                               | 8,620,254                               | 9,627,298                               | 10,349,737                              | 10,333,679                              | 10,495,652                              |
| Nursing Care - By Others                                           | N/A                                     | 2,555,000                               | 3,010,739                               | 2,668,850                               | 2,444,120                               | 2,416,880                               | 2,418,489                               | 1,972,943                               | 2,081,185                               | 2,340,801                               |
| Custodial                                                          | N/A                                     | 19,113                                  | 98,021                                  | 73,571                                  | 172,325                                 | 30,724                                  | 50,965                                  | 130,563                                 | 19,006                                  | 30,864                                  |
| Other                                                              | N/A                                     | 2,305,512                               | 1,339,156                               | 1,717,202                               | 1,761,129                               | 1,925,764                               | 1,627,714                               | 2,218,698                               | 2,673,017                               | 2,245,369                               |
| Totals:                                                            |                                         | 14,330,324                              | 12,977,280                              | 14,111,688                              | 15,512,025                              | 15,823,958                              | 16,430,635                              | 17,561,445                              | 17,590,302                              | 17,742,160                              |
| <b>Case Outstanding By Major Expense Groups</b>                    |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |
| Legal Expense                                                      | 1,659,638                               | 2,385,144                               | 836,323                                 | 660,811                                 | 228,321                                 | 88,453                                  | 168,803                                 | -                                       | -                                       | -                                       |
| Parental Award                                                     | 589,640                                 | 605,992                                 | 353,242                                 | 603,806                                 | 515,023                                 | 812,964                                 | 558,710                                 | 552,204                                 | 517,333                                 | 822,969                                 |
| Medical Expense                                                    | 45,291,470                              | 53,134,220                              | 51,818,777                              | 52,678,076                              | 54,293,469                              | 56,178,917                              | 53,776,781                              | 54,909,282                              | 57,610,440                              | 60,583,611                              |
| Nursing Care - By Parents & Family Care                            | 82,024,515                              | 85,104,653                              | 130,484,827                             | 122,444,207                             | 138,840,113                             | 154,500,907                             | 160,582,139                             | 167,831,990                             | 178,828,226                             | 190,001,780                             |
| Nursing Care - By Others                                           | 283,976,757                             | 319,886,113                             | 285,088,770                             | 292,576,532                             | 284,914,056                             | 284,634,842                             | 278,707,710                             | 282,636,036                             | 289,452,886                             | 298,361,042                             |
| Custodial                                                          | 56,034,080                              | 60,833,849                              | 118,024,732                             | 117,392,957                             | 132,525,811                             | 134,228,759                             | 151,741,811                             | 138,361,013                             | 146,219,982                             | 151,117,953                             |
| Other                                                              | 68,822,838                              | 77,191,310                              | 75,879,069                              | 76,658,051                              | 78,245,243                              | 82,827,705                              | 80,001,953                              | 83,707,417                              | 86,008,001                              | 89,694,784                              |
| Totals:                                                            | 538,398,938                             | 599,141,281                             | 662,485,739                             | 663,014,440                             | 689,562,035                             | 713,272,547                             | 725,537,907                             | 727,997,942                             | 758,636,868                             | 790,582,139                             |
| <b>Percentage by Expense Group - Based on Incremental Payments</b> |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |
| Legal Expense                                                      | 10.75%                                  | 9.41%                                   | 11.34%                                  | 7.42%                                   | 7.94%                                   | 4.23%                                   | 2.95%                                   | 3.33%                                   | 2.57%                                   | 2.19%                                   |
| Parental Award                                                     | 13.53%                                  | 12.37%                                  | 6.58%                                   | 8.89%                                   | 9.05%                                   | 7.50%                                   | 7.63%                                   | 7.77%                                   | 6.68%                                   | 7.88%                                   |
| Medical Expense                                                    | 5.60%                                   | 5.55%                                   | 6.11%                                   | 5.99%                                   | 6.24%                                   | 6.16%                                   | 5.89%                                   | 5.35%                                   | 4.86%                                   | 4.75%                                   |
| Nursing Care - By Parents & Family Care                            | 36.63%                                  | 38.61%                                  | 41.69%                                  | 46.10%                                  | 48.55%                                  | 54.48%                                  | 58.59%                                  | 58.93%                                  | 58.75%                                  | 59.16%                                  |
| Nursing Care - By Others                                           | 18.92%                                  | 17.83%                                  | 23.20%                                  | 18.91%                                  | 15.76%                                  | 15.27%                                  | 14.72%                                  | 11.23%                                  | 11.83%                                  | 13.19%                                  |
| Custodial                                                          | 0.15%                                   | 0.13%                                   | 0.76%                                   | 0.52%                                   | 1.11%                                   | 0.19%                                   | 0.31%                                   | 0.74%                                   | 0.11%                                   | 0.17%                                   |
| Other                                                              | 14.41%                                  | 16.09%                                  | 10.32%                                  | 12.17%                                  | 11.35%                                  | 12.17%                                  | 9.91%                                   | 12.63%                                  | 15.20%                                  | 12.66%                                  |
| <b>Percentage by Expense Group - Based on Case Outstanding</b>     |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |                                         |
| Legal Expense                                                      | 0.31%                                   | 0.40%                                   | 0.13%                                   | 0.10%                                   | 0.03%                                   | 0.01%                                   | 0.02%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   |
| Parental Award                                                     | 0.11%                                   | 0.10%                                   | 0.05%                                   | 0.09%                                   | 0.07%                                   | 0.11%                                   | 0.08%                                   | 0.08%                                   | 0.07%                                   | 0.10%                                   |
| Medical Expense                                                    | 8.41%                                   | 8.87%                                   | 7.82%                                   | 7.95%                                   | 7.87%                                   | 7.88%                                   | 7.41%                                   | 7.54%                                   | 7.59%                                   | 7.66%                                   |
| Nursing Care - By Parents & Family Care                            | 15.23%                                  | 14.20%                                  | 19.70%                                  | 18.47%                                  | 20.13%                                  | 21.66%                                  | 22.13%                                  | 23.05%                                  | 23.57%                                  | 24.03%                                  |
| Nursing Care - By Others                                           | 52.74%                                  | 53.39%                                  | 43.03%                                  | 44.13%                                  | 41.32%                                  | 39.91%                                  | 38.41%                                  | 38.82%                                  | 38.15%                                  | 37.74%                                  |
| Custodial                                                          | 10.41%                                  | 10.15%                                  | 17.82%                                  | 17.71%                                  | 19.22%                                  | 18.82%                                  | 20.91%                                  | 19.01%                                  | 19.27%                                  | 19.11%                                  |
| Other                                                              | 12.78%                                  | 12.88%                                  | 11.45%                                  | 11.56%                                  | 11.35%                                  | 11.61%                                  | 11.03%                                  | 11.50%                                  | 11.34%                                  | 11.35%                                  |
| <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)                                                | 3.28%                                   | 3.49%                                   | 3.21%                                   | 2.01%                                   | 2.96%                                   | 2.58%                                   | 4.07%                                   | 1.78%                                   | 2.01%                                   | 4.57%                                   |
| Nursing Care - By Parents & Family Care (d)                        | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   |
| Nursing Care - By Others (e)                                       | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 1.00%                                   | 0.99%                                   | 0.00%                                   | 0.00%                                   |
| Custodial (f)                                                      | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   |
| Other (g)                                                          | 1.50%                                   | 2.96%                                   | 1.74%                                   | 1.50%                                   | 0.76%                                   | 0.73%                                   | 2.07%                                   | 2.11%                                   | 1.91%                                   | 2.29%                                   |
| <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)                                                | 1.97%                                   | 2.09%                                   | 1.93%                                   | 1.21%                                   | 1.77%                                   | 1.55%                                   | 2.44%                                   | 1.07%                                   | 1.21%                                   | 2.74%                                   |
| Nursing Care - By Parents & Family Care (d)                        | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   |
| Nursing Care - By Others (e)                                       | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   | 2.00%                                   | 0.00%                                   | 0.00%                                   | 0.00%                                   |
| Custodial (f)                                                      | 0.00%                                   | 0.00%                                   | 95.00%                                  | 3.00%                                   | 0.00%                                   | 0.00%                                   | 4.50%                                   | 0.00%                                   | 0.00%                                   | 3.50%                                   |
| Other (h)                                                          | 0.90%                                   | 1.78%                                   | 1.04%                                   | 0.90%                                   | 0.45%                                   | 0.44%                                   | 1.24%                                   | 1.27%                                   | 1.15%                                   | 1.37%                                   |
| <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<br>Year<br>1/1 - 12/31<br>2000 | Accident<br>Year<br>1/1 - 12/31<br>2001 | Accident<br>Year<br>1/1 - 12/31<br>2002 | Accident<br>Year<br>1/1 - 12/31<br>2003 | Accident<br>Year<br>1/1 - 12/31<br>2004 | Accident<br>Year<br>1/1 - 12/31<br>2005 | Accident<br>Year<br>1/1 - 12/31<br>2006 | Accident<br>Year<br>1/1 - 12/31<br>2007 | Accident<br>Year<br>1/1 - 12/31<br>2008 | Accident<br>Year<br>1/1 - 12/31<br>2009 |
|--------------------------------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
| (1)                                                                | (2)                                     | (3)                                     | (4)                                     | (5)                                     | (6)                                     | (7)                                     | (8)                                     | (9)                                     | (10)                                    | (11)                                    |
| <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<br>Year<br>1/1 - 12/31<br>1990 | Accident<br>Year<br>1/1 - 12/31<br>1991 | Accident<br>Year<br>1/1 - 12/31<br>1992 | Accident<br>Year<br>1/1 - 12/31<br>1993 | Accident<br>Year<br>1/1 - 12/31<br>1994 | Accident<br>Year<br>1/1 - 12/31<br>1995 | Accident<br>Year<br>1/1 - 12/31<br>1996 | Accident<br>Year<br>1/1 - 12/31<br>1997 | Accident<br>Year<br>1/1 - 12/31<br>1998 | Accident<br>Year<br>1/1 - 12/31<br>1999 |
|--------------------------------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
| (1)                                                                | (2)                                     | (3)                                     | (4)                                     | (5)                                     | (6)                                     | (7)                                     | (8)                                     | (9)                                     | (10)                                    | (11)                                    |
| <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%                                  | 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).

| Total Returns |               |                        |                         |                  |                      |                      |                       |                           |                     |                               |                                   |                 |                              |                                  | Difference Between Average Returns |                                 |                        |                                     |                       |
|---------------|---------------|------------------------|-------------------------|------------------|----------------------|----------------------|-----------------------|---------------------------|---------------------|-------------------------------|-----------------------------------|-----------------|------------------------------|----------------------------------|------------------------------------|---------------------------------|------------------------|-------------------------------------|-----------------------|
| Year          | CPI All Items | CPI All Items % Change | CPI Medical Index % Chg | 5 Year Avg % Chg | Large Company Stocks | Small Company Stocks | Long-Term Govt. Bonds | Inter. Term - Gov't Bonds | U.S. Treasury Bills | Corporate Bonds (Aaa Moody's) | Merrill Lynch US Corporate 15+ Yr | Model Portfolio | Conservative Model Portfolio | Annual NICA Return on Investment | Medical v 5 Yr Avg CPI (4) - (5)   | Model v 5 Yr Avg CPI (13) - (5) | Model v CPI (13) - (3) | Conservative Model v CPI (14) - (3) | NICA v CPI (15) - (3) |
| (1)           | (2)           | (3)                    | (4)                     | (5)              | (6)                  | (7)                  | (8)                   | (9)                       | (10)                | (11)                          | (12)                              | (13)            | (14)                         | (15)                             | (16)                               | (17)                            | (18)                   | (19)                                | (20)                  |
| 1926          | 17.70         |                        |                         |                  | 11.62%               | 0.30%                | 7.77%                 | 5.39%                     | 3.30%               | 4.73%                         |                                   | 7.89%           | 6.20%                        |                                  |                                    |                                 |                        |                                     |                       |
| 1927          | 17.30         | -2.26%                 |                         |                  | 37.49%               | 22.03%               | 8.93%                 | 4.52%                     | 3.10%               | 4.57%                         |                                   | 19.04%          | 14.61%                       |                                  |                                    |                                 | 21.30%                 | 16.87%                              |                       |
| 1928          | 17.10         | -1.16%                 |                         |                  | 43.61%               | 39.71%               | 0.10%                 | 0.92%                     | 3.57%               | 4.55%                         |                                   | 21.01%          | 15.07%                       |                                  |                                    |                                 | 22.17%                 | 16.22%                              |                       |
| 1929          | 17.20         | 0.58%                  |                         |                  | -8.42%               | -51.35%              | 3.42%                 | 6.01%                     | 4.71%               | 4.73%                         |                                   | -0.80%          | -7.40%                       |                                  |                                    |                                 | -1.39%                 | -7.98%                              |                       |
| 1930          | 16.10         | -6.40%                 |                         |                  | -24.90%              | -38.10%              | 4.66%                 | 6.71%                     | 2.42%               | 4.55%                         |                                   | -7.98%          | -7.49%                       |                                  |                                    |                                 | -1.58%                 | -1.10%                              |                       |
| 1931          | 14.60         | -9.32%                 |                         | -3.71%           | -43.34%              | -49.71%              | -5.31%                | -2.32%                    | 1.10%               | 4.58%                         |                                   | -17.89%         | -18.52%                      |                                  |                                    | -14.18%                         | -8.57%                 | -9.20%                              |                       |
| 1932          | 13.10         | -10.27%                |                         | -5.31%           | -8.19%               | -5.41%               | 16.84%                | 8.81%                     | 0.92%               | 5.01%                         |                                   | -0.04%          | 5.36%                        |                                  | 5.27%                              | 10.23%                          | 15.63%                 |                                     |                       |
| 1933          | 13.20         | 0.76%                  |                         | -4.93%           | 53.99%               | 142.45%              | -0.07%                | 1.83%                     | 0.33%               | 4.49%                         |                                   | 25.74%          | 34.92%                       |                                  |                                    | 30.67%                          | 24.97%                 | 34.16%                              |                       |
| 1934          | 13.40         | 1.52%                  |                         | -4.74%           | -1.44%               | 24.24%               | 10.03%                | 9.00%                     | 0.17%               | 4.00%                         |                                   | 2.61%           | 9.71%                        |                                  |                                    | 7.35%                           | 1.09%                  | 8.19%                               |                       |
| 1935          | 13.80         | 2.99%                  |                         | -2.87%           | 47.67%               | 40.24%               | 4.98%                 | 7.01%                     | 0.16%               | 3.60%                         |                                   | 23.67%          | 18.99%                       |                                  |                                    | 26.54%                          | 20.69%                 | 16.00%                              |                       |
| 1936          | 14.00         | 1.45%                  |                         | -0.71%           | 33.92%               | 64.73%               | 7.52%                 | 3.06%                     | 0.16%               | 3.24%                         |                                   | 16.70%          | 20.45%                       |                                  |                                    | 17.41%                          | 15.25%                 | 19.00%                              |                       |
| 1937          | 14.40         | 2.86%                  | 0.98%                   | 1.91%            | -35.03%              | -58.01%              | 0.23%                 | 1.56%                     | 0.33%               | 3.26%                         |                                   | -13.93%         | -15.73%                      |                                  |                                    | -15.84%                         | -16.78%                | -18.59%                             |                       |
| 1938          | 14.00         | -2.78%                 | 0.00%                   | 1.21%            | -11.59%              | -9.06%               | 5.53%                 | 6.23%                     | 0.00%               | 3.19%                         |                                   | 16.09%          | 14.72%                       |                                  | -1.21%                             | 14.88%                          | 18.87%                 | 17.50%                              |                       |
| 1939          | 14.00         | 0.00%                  | 0.97%                   | 0.90%            | -0.41%               | 0.32%                | 5.94%                 | 4.52%                     | 0.00%               | 3.01%                         |                                   | 1.81%           | 3.12%                        |                                  | 0.07%                              | 0.90%                           | 1.81%                  | 3.12%                               |                       |
| 1940          | 14.10         | 0.71%                  | 0.00%                   | 0.45%            | -9.78%               | -5.14%               | 6.09%                 | 2.96%                     | 0.00%               | 2.84%                         |                                   | -2.69%          | 0.10%                        |                                  | -0.45%                             | -3.14%                          | -3.40%                 | -0.61%                              |                       |
| 1941          | 15.50         | 9.93%                  | 0.96%                   | 2.14%            | -11.59%              | -9.06%               | 0.93%                 | 0.50%                     | 0.08%               | 2.77%                         |                                   | -4.00%          | -3.18%                       |                                  | -1.18%                             | -6.15%                          | -13.93%                | -13.11%                             |                       |
| 1942          | 16.90         | 9.03%                  | 3.81%                   | 3.38%            | 20.34%               | 44.59%               | 3.22%                 | 1.94%                     | 0.25%               | 2.83%                         |                                   | 10.35%          | 12.92%                       |                                  | 0.43%                              | 6.98%                           | 1.32%                  | 3.89%                               |                       |
| 1943          | 17.40         | 2.96%                  | 4.59%                   | 4.53%            | 25.90%               | 88.40%               | 2.09%                 | 2.81%                     | 0.33%               | 2.73%                         |                                   | 12.94%          | 21.49%                       |                                  | 0.06%                              | 8.41%                           | 9.98%                  | 18.53%                              |                       |
| 1944          | 17.80         | 2.30%                  | 2.63%                   | 4.99%            | 19.75%               | 53.70%               | 2.81%                 | 1.80%                     | 0.33%               | 2.72%                         |                                   | 10.03%          | 14.25%                       |                                  | -2.36%                             | 5.04%                           | 7.73%                  | 11.95%                              |                       |
| 1945          | 18.20         | 2.25%                  | 2.56%                   | 5.29%            | 36.44%               | 73.62%               | 10.73%                | 2.22%                     | 0.32%               | 2.62%                         |                                   | 17.42%          | 23.16%                       |                                  | -2.73%                             | 12.13%                          | 15.17%                 | 20.91%                              |                       |
| 1946          | 21.50         | 18.13%                 | 8.33%                   | 6.93%            | -8.07%               | -11.63%              | -0.10%                | 1.00%                     | 0.40%               | 2.53%                         |                                   | -2.44%          | -3.16%                       |                                  | 1.40%                              | -9.37%                          | -20.57%                | -21.29%                             |                       |
| 1947          | 23.40         | 8.84%                  | 6.92%                   | 6.89%            | 5.71%                | 0.91%                | -2.62%                | 0.91%                     | 0.48%               | 2.61%                         |                                   | 3.63%           | 0.67%                        |                                  | 0.03%                              | -3.26%                          | -5.20%                 | -8.17%                              |                       |
| 1948          | 24.10         | 2.99%                  | 5.76%                   | 6.90%            | 5.50%                | -2.10%               | 3.40%                 | 1.85%                     | 0.80%               | 2.82%                         |                                   | 3.80%           | 2.21%                        |                                  | -1.15%                             | -3.10%                          | 0.81%                  | -0.78%                              |                       |
| 1949          | 23.60         | -2.07%                 | 1.36%                   | 6.03%            | 18.79%               | 19.74%               | 6.45%                 | 2.32%                     | 1.11%               | 2.66%                         |                                   | 9.69%           | 9.43%                        |                                  | -4.67%                             | 3.66%                           | 11.76%                 | 11.50%                              |                       |
| 1950          | 25.00         | 5.93%                  | 3.36%                   | 6.76%            | 31.71%               | 38.74%               | 0.06%                 | 0.70%                     | 1.18%               | 2.62%                         |                                   | 15.04%          | 12.62%                       |                                  | -3.41%                             | 8.27%                           | 9.10%                  | 6.68%                               |                       |
| 1951          | 26.50         | 6.00%                  | 5.84%                   | 4.34%            | 24.02%               | 7.81%                | -3.93%                | 0.36%                     | 1.48%               | 2.86%                         |                                   | 11.67%          | 4.57%                        |                                  | 1.51%                              | 7.33%                           | 5.67%                  | -1.43%                              |                       |
| 1952          | 26.70         | 0.75%                  | 4.29%                   | 2.72%            | 18.37%               | 3.03%                | 1.16%                 | 1.63%                     | 1.68%               | 2.96%                         |                                   | 9.47%           | 4.67%                        |                                  | 1.57%                              | 6.75%                           | 8.72%                  | 3.91%                               |                       |
| 1953          | 26.90         | 0.75%                  | 3.53%                   | 2.27%            | -0.99%               | -6.48%               | 3.64%                 | 3.23%                     | 1.81%               | 3.20%                         |                                   | 1.36%           | 0.84%                        |                                  | 1.26%                              | -0.91%                          | 0.61%                  | 0.10%                               |                       |
| 1954          | 26.70         | -0.74%                 | 2.27%                   | 2.54%            | 52.62%               | 60.58%               | 7.19%                 | 2.68%                     | 0.89%               | 2.90%                         |                                   | 24.73%          | 22.82%                       |                                  | -0.27%                             | 22.19%                          | 25.48%                 | 23.56%                              |                       |
| 1955          | 26.80         | 0.37%                  | 3.33%                   | 1.43%            | 31.56%               | 20.44%               | -1.29%                | -0.65%                    | 1.54%               | 3.05%                         |                                   | 14.86%          | 8.60%                        |                                  | 1.91%                              | 13.43%                          | 14.48%                 | 8.22%                               |                       |
| 1956          | 27.60         | 2.99%                  | 3.23%                   | 0.82%            | 6.56%                | 4.28%                | -5.59%                | -0.42%                    | 2.45%               | 3.36%                         |                                   | 4.01%           | 0.22%                        |                                  | 2.40%                              | 3.19%                           | 1.03%                  | -2.77%                              |                       |
| 1957          | 28.40         | 2.90%                  | 4.69%                   | 1.25%            | -10.78%              | -14.57%              | 7.46%                 | 7.84%                     | 3.17%               | 3.89%                         |                                   | -1.78%          | 0.31%                        |                                  | 3.43%                              | -3.03%                          | -4.68%                 | -2.59%                              |                       |
| 1958          | 28.90         | 1.76%                  | 4.48%                   | 1.46%            | 43.36%               | 64.89%               | -6.09%                | -1.29%                    | 1.50%               | 3.79%                         |                                   | 20.18%          | 16.80%                       |                                  | 3.02%                              | 18.73%                          | 18.42%                 | 15.04%                              |                       |
| 1959          | 29.40         | 1.73%                  | 3.81%                   | 1.95%            | 11.96%               | 16.40%               | -2.26%                | -0.39%                    | 2.96%               | 4.38%                         |                                   | 6.76%           | 4.32%                        |                                  | 1.86%                              | 4.81%                           | 5.03%                  | 2.59%                               |                       |
| 1960          | 29.80         | 1.36%                  | 3.21%                   | 2.15%            | 0.47%                | -3.29%               | 13.78%                | 11.76%                    | 2.68%               | 4.41%                         |                                   | 4.15%           | 7.30%                        |                                  | 1.06%                              | 2.00%                           | 2.79%                  | 5.94%                               |                       |
| 1961          | 30.00         | 0.67%                  | 3.11%                   | 1.68%            | 26.89%               | 32.09%               | 0.97%                 | 1.85%                     | 2.10%               | 4.35%                         |                                   | 13.77%          | 11.27%                       |                                  | 1.43%                              | 12.08%                          | 13.10%                 | 10.60%                              |                       |
| 1962          | 30.40         | 1.33%                  | 2.16%                   | 1.37%            | -8.73%               | -2.16%               | 6.89%                 | 5.56%                     | 2.74%               | 4.33%                         |                                   | -1.17%          | 0.26%                        |                                  | 0.78%                              | -2.54%                          | -2.51%                 | -1.07%                              |                       |
| 1963          | 30.90         | 1.64%                  | 2.53%                   | 1.35%            | 22.80%               | 23.57%               | 1.21%                 | 1.64%                     | 3.16%               | 4.26%                         |                                   | 11.89%          | 9.13%                        |                                  | 1.18%                              | 10.55%                          | 10.25%                 | 7.48%                               |                       |
| 1964          | 31.20         | 0.97%                  | 2.06%                   | 1.20%            | 16.48%               | 23.52%               | 3.51%                 | 4.04%                     | 3.53%               | 4.41%                         |                                   | 9.65%           | 9.44%                        |                                  | 0.86%                              | 8.45%                           | 8.67%                  | 8.47%                               |                       |
| 1965          | 31.80         | 1.92%                  | 2.82%                   | 1.31%            | 12.45%               | 41.75%               | 0.71%                 | 1.02%                     | 3.92%               | 4.49%                         |                                   | 7.30%           | 10.20%                       |                                  | 1.51%                              | 5.99%                           | 5.38%                  | 8.28%                               |                       |
| 1966          | 32.90         | 3.46%                  | 6.67%                   | 1.87%            | -10.06%              | -7.01%               | 3.65%                 | 4.69%                     | 4.76%               | 5.13%                         |                                   | -1.64%          | -0.25%                       |                                  | 4.80%                              | -3.51%                          | -5.10%                 | -3.71%                              |                       |
| 1967          | 33.90         | 3.04%                  | 6.25%                   | 2.21%            | 23.98%               | 83.57%               | -9.18%                | 1.01%                     | 4.23%               | 5.51%                         |                                   | 12.74%          | 16.58%                       |                                  | 4.04%                              | 10.53%                          | 9.70%                  | 13.54%                              |                       |
| 1968          | 35.50         | 4.72%                  | 6.23%                   | 2.82%            | 11.06%               | 35.97%               | -0.26%                | 4.54%                     | 5.21%               | 6.18%                         |                                   | 8.00%           | 9.77%                        |                                  | 3.41%                              | 5.17%                           | 3.28%                  | 5.05%                               |                       |
| 1969          | 37.70         | 6.20%                  | 6.19%                   | 3.87%            | -8.50%               | -25.05%              | -5.07%                | -0.74%                    | 6.57%               | 7.03%                         |                                   | -1.36%          | -7.29%                       |                                  | 2.32%                              | -5.23%                          | -7.55%                 | -13.48%                             |                       |
| 1970          | 39.80         | 5.57%                  | 7.36%                   | 4.60%            | 3.86%                | -17.43%              | 12.11%                | 16.86%                    | 6.52%               | 8.04%                         |                                   | 7.96%           | 6.64%                        |                                  | 2.76%                              | 3.37%                           | 2.39%                  | 1.07%                               |                       |
| 1971          | 41.10         | 3.27%                  | 4.57%                   | 4.56%            | 14.30%               | 13.23%               | 8.72%                 | 4.40%                     | 4.40%               | 7.39%                         |                                   | 10.70%          | 12.20%                       |                                  | 0.01%                              | 6.14%                           | 7.43%                  | 8.93%                               |                       |
| 1972          | 42.50         | 3.41%                  | 3.28%                   | 4.63%            | 18.99%               | 4.43%                | 5.69%                 | 5.16%                     | 3.82%               | 7.21%                         |                                   | 11.98%          | 7.54%                        |                                  | -1.35%                             | 7.35%                           | 8.58%                  | 4.14%                               |                       |
| 1973          | 46.20         | 8.71%                  | 5.29%                   | 5.43%            | -14.69%              | -30.90%              | -1.11%                | 4.61%                     | 6.92%               | 7.44%                         |                                   | -2.86%          | -6.58%                       |                                  | -0.14%                             | -8.29%                          | -11.57%                | -15.29%                             |                       |
| 1974          | 51.90         | 12.34%                 | 12.56%                  | 6.66%            | -26.47%              | 4.35%                | 5.69%                 | 8.03%                     | 8.57%               | 8.57%                         |                                   | -7.43%          | -4.71%                       |                                  | 5.91%                              | -14.08%                         | -19.76%                | -17.05%                             |                       |
| 1975          | 55.50         | 6.94%                  | 9.82%                   | 6.93%            | 37.23%               | 52.82%               | 9.20%                 | 7.83%                     | 5.79%               | 8.83%                         |                                   | 21.12%          | 21.16%                       |                                  | 2.89%                              | 14.19%                          | 14.19%                 | 14.22%                              |                       |
| 1976          | 58.20         | 4.86%                  | 9.96%                   | 7.25%            | 23.93%               | 57.38%               | 16.75%                | 12.87%                    | 5.06%               | 8.43%                         |                                   | 16.14%          | 23.37%                       |                                  | 2.71%                              | 8.89%                           | 11.27%                 | 18.50%                              |                       |
| 1977          | 62.10         | 6.70%                  | 8.87%                   | 7.91%            | -7.16%               | 25.38%               | -0.69%                | 1.41%                     | 5.12%               | 8.02%                         |                                   | 0.02%           | 3.66%                        |                                  | 0.96%                              | -7.89%                          | -6.68%                 | -3.04%                              |                       |
| 1978          | 67.70         | 9.02%                  | 8.83%                   | 7.97%            | 6.57%                | 23.46%               | -1.18%                | 3.49%                     | 7.19%               | 8.73%                         |                                   | 6.73%           | 6.31%                        |                                  | 0.86%                              | -1.24%                          | -2.29%                 | -2.71%                              |                       |
| 1979          | 76.70         | 13.29%                 | 10.14%                  | 8.16%            | 18.61%               | 43.46%               | -1.23%                | 4.09%                     | 10.37%              | 9.63%                         |                                   | 12.47%          | 12.24%                       |                                  | 1.98%                              | 4.31%                           | -0.82%                 | -1.06%                              |                       |



| Total Returns |           |           |             |               |         |         |             |              |          |               |               |           |              |            | Difference Between Average Returns |                         |                  |                  |                  |        |
|---------------|-----------|-----------|-------------|---------------|---------|---------|-------------|--------------|----------|---------------|---------------|-----------|--------------|------------|------------------------------------|-------------------------|------------------|------------------|------------------|--------|
|               | CPI       | CPI       | CPI         | 5 Year        | Large   | Small   |             | Inter.       | U.S.     | Corporate     | Merrill Lynch |           | Conservative | Annual     |                                    | Model v                 | Model v          | Model v          | Conservative     | NICA v |
|               | All Items | All Items | Medical     | Avg % Chg     | Company | Company | Long-Term   | Term - Gov't | Treasury | Bonds         | US Corporate  | Model     | Model        | Return on  | Medical v                          | Model v                 | Model v          | Model v          | Model v          |        |
| Year          | All Items | % Change  | Index % Chg | CPI All Items | Stocks  | Stocks  | Govt. Bonds | Bonds        | Bills    | (Aaa Moody's) | 15+ Yr        | Portfolio | Portfolio    | Investment | 5 Yr Avg CPI (4) - (5)             | 5 Yr Avg CPI (13) - (5) | v CPI (13) - (3) | v CPI (14) - (3) | v CPI (15) - (3) |        |
| (1)           | (2)       | (3)       | (4)         | (5)           | (6)     | (7)     | (8)         | (9)          | (10)     | (11)          | (12)          | (13)      | (14)         | (15)       | (16)                               | (17)                    | (18)             | (19)             | (20)             |        |
| 1980          | 86.30     | 12.52%    | 9.92%       | 9.28%         | 32.50%  | 39.88%  | -3.95%      | 3.91%        | 11.24%   | 11.94%        |               | 19.38%    | 13.22%       |            | 0.64%                              | 10.10%                  | 6.86%            |                  | 0.70%            |        |
| 1981          | 94.00     | 8.92%     | 12.50%      | 10.09%        | -4.92%  | 13.88%  | 1.86%       | 9.45%        | 14.70%   | 14.17%        |               | 4.83%     | 5.70%        |            | 2.41%                              | -5.26%                  | -4.10%           |                  | -3.23%           |        |
| 1982          | 97.60     | 3.83%     | 11.00%      | 9.52%         | 21.55%  | 28.01%  | 40.36%      | 29.10%       | 10.54%   | 13.79%        |               | 20.27%    | 30.04%       |            | 1.48%                              | 10.75%                  | 16.44%           |                  | 26.21%           |        |
| 1983          | 101.30    | 3.79%     | 6.40%       | 8.47%         | 22.56%  | 39.67%  | 0.65%       | 7.41%        | 8.81%    | 12.04%        |               | 15.74%    | 13.75%       |            | -2.07%                             | 7.27%                   | 11.95%           |                  | 9.96%            |        |
| 1984          | 105.30    | 3.95%     | 6.11%       | 6.60%         | 6.27%   | -6.67%  | 15.48%      | 14.02%       | 9.85%    | 12.71%        |               | 10.14%    | 9.27%        |            | -0.49%                             | 3.54%                   | 6.19%            |                  | 5.32%            |        |
| 1985          | 109.30    | 3.80%     | 6.76%       | 4.86%         | 31.73%  | 24.66%  | 30.97%      | 20.33%       | 7.72%    | 11.37%        |               | 22.12%    | 25.64%       |            | 1.91%                              | 17.26%                  | 18.32%           |                  | 21.85%           |        |
| 1986          | 110.50    | 1.10%     | 7.71%       | 3.29%         | 18.67%  | 6.85%   | 24.53%      | 15.14%       | 6.16%    | 9.02%         |               | 14.49%    | 16.68%       |            | 4.41%                              | 11.20%                  | 13.39%           |                  | 15.58%           |        |
| 1987          | 115.40    | 4.43%     | 5.80%       | 3.41%         | 5.25%   | -9.30%  | -2.71%      | 2.90%        | 5.47%    | 9.38%         |               | 6.27%     | -0.38%       |            | 2.39%                              | 2.85%                   | 1.83%            |                  | -4.81%           |        |
| 1988          | 120.50    | 4.42%     | 6.91%       | 3.54%         | 16.61%  | 22.87%  | 9.67%       | 6.10%        | 6.35%    | 9.71%         |               | 12.02%    | 11.96%       |            | 3.37%                              | 8.48%                   | 7.60%            |                  | 7.54%            |        |
| 1989          | 126.10    | 4.65%     | 8.50%       | 3.68%         | 31.69%  | 10.18%  | 18.11%      | 13.29%       | 8.37%    | 9.26%         |               | 19.93%    | 17.17%       |            | 4.82%                              | 16.25%                  | 15.29%           |                  | 12.52%           |        |
| 1990          | 133.80    | 6.11%     | 9.59%       | 4.14%         | -3.10%  | -21.56% | 6.18%       | 9.73%        | 7.82%    | 9.32%         |               | 3.94%     | 0.85%        |            | 5.44%                              | -0.20%                  | -2.17%           |                  | -5.26%           |        |
| 1991          | 137.90    | 3.06%     | 7.92%       | 4.53%         | 30.47%  | 44.63%  | 19.30%      | 15.46%       | 5.59%    | 8.77%         |               | 19.66%    | 23.85%       | 5.88%      | 3.39%                              | 15.12%                  | 16.59%           | 20.79%           | 2.82%            |        |
| 1992          | 141.90    | 2.90%     | 6.63%       | 4.23%         | 7.62%   | 23.35%  | 8.05%       | 7.19%        | 3.51%    | 8.14%         |               | 7.72%     | 10.17%       | 3.27%      | 2.40%                              | 3.49%                   | 4.82%            | 7.27%            | 0.37%            |        |
| 1993          | 145.80    | 2.75%     | 5.39%       | 3.89%         | 10.08%  | 20.98%  | 18.24%      | 11.24%       | 2.90%    | 7.22%         |               | 9.28%     | 14.42%       | 3.12%      | 1.50%                              | 5.39%                   | 6.53%            | 11.68%           | 0.37%            |        |
| 1994          | 149.70    | 2.67%     | 4.92%       | 3.50%         | 1.32%   | 3.11%   | -7.77%      | -5.14%       | 3.91%    | 7.96%         |               | 2.42%     | -2.90%       | 3.62%      | 1.42%                              | -1.08%                  | -0.26%           | -5.58%           | 0.95%            |        |
| 1995          | 153.50    | 2.54%     | 3.95%       | 2.79%         | 37.58%  | 34.46%  | 31.67%      | 16.80%       | 5.60%    | 7.59%         |               | 22.63%    | 27.43%       | 6.96%      | 1.16%                              | 19.84%                  | 20.09%           | 24.89%           | 4.42%            |        |
| 1996          | 158.60    | 3.32%     | 3.04%       | 2.84%         | 22.96%  | 17.62%  | -0.93%      | 2.10%        | 5.21%    | 7.37%         |               | 13.18%    | 7.71%        | 5.79%      | 0.20%                              | 10.34%                  | 9.85%            | 4.39%            | 2.47%            |        |
| 1997          | 161.30    | 1.70%     | 2.82%       | 2.60%         | 33.36%  | 22.78%  | 15.85%      | 8.38%        | 5.26%    | 7.26%         | 7.41%         | 18.97%    | 17.36%       | 6.10%      | 0.22%                              | 16.37%                  | 17.27%           | 15.65%           | 4.40%            |        |
| 1998          | 163.90    | 1.61%     | 3.42%       | 2.37%         | 28.58%  | -7.31%  | 13.06%      | 10.21%       | 4.86%    | 6.53%         | 6.84%         | 16.97%    | 10.95%       | 6.20%      | 1.05%                              | 14.60%                  | 15.36%           | 9.33%            | 4.59%            |        |
| 1999          | 168.30    | 2.68%     | 3.67%       | 2.37%         | 21.04%  | 29.79%  | -8.97%      | -1.77%       | 4.68%    | 7.04%         | 7.44%         | 11.44%    | 5.91%        | 4.54%      | 1.30%                              | 9.07%                   | 8.75%            | 3.22%            | 1.86%            |        |
| 2000          | 174.00    | 3.39%     | 4.17%       | 2.54%         | -9.10%  | -3.59%  | 21.48%      | 12.59%       | 5.89%    | 7.62%         | 8.18%         | 1.26%     | 8.29%        | 13.11%     | 1.63%                              | -1.28%                  | -2.13%           | 4.91%            | 9.72%            |        |
| 2001          | 176.70    | 1.55%     | 4.72%       | 2.19%         | -11.89% | 22.77%  | 3.70%       | 7.62%        | 3.83%    | 7.08%         | 7.61%         | -1.16%    | 5.49%        | 3.98%      | 2.53%                              | -3.35%                  | -2.71%           | 3.94%            | 2.43%            |        |
| 2002          | 180.90    | 2.38%     | 5.05%       | 2.32%         | -22.11% | -13.28% | 17.84%      | 12.93%       | 1.65%    | 6.49%         | 7.41%         | -4.81%    | 3.12%        | -8.52%     | 2.73%                              | -7.13%                  | -7.18%           | 0.74%            | -10.90%          |        |
| 2003          | 184.30    | 1.88%     | 3.71%       | 2.38%         | 28.68%  | 60.70%  | 1.45%       | 2.40%        | 1.02%    | 5.67%         | 6.44%         | 15.14%    | 16.85%       | 19.99%     | 1.33%                              | 12.76%                  | 13.26%           | 14.97%           | 18.11%           |        |
| 2004          | 190.30    | 3.26%     | 4.24%       | 2.49%         | 10.88%  | 18.39%  | 8.51%       | 2.25%        | 1.20%    | 5.63%         | 6.27%         | 7.26%     | 8.41%        | 10.27%     | 1.75%                              | 4.77%                   | 4.01%            | 5.15%            | 7.01%            |        |
| 2005          | 196.80    | 3.42%     | 4.29%       | 2.50%         | 4.91%   | 5.69%   | 7.81%       | 1.36%        | 2.98%    | 5.24%         | 5.88%         | 4.32%     | 4.76%        | 8.92%      | 1.79%                              | 1.82%                   | 0.90%            | 1.34%            | 5.50%            |        |
| 2006          | 201.80    | 2.54%     | 3.56%       | 2.69%         | 15.79%  | 16.17%  | 1.19%       | 3.14%        | 4.80%    | 5.59%         | 6.27%         | 9.59%     | 7.13%        | 12.77%     | 0.87%                              | 6.89%                   | 7.05%            | 4.59%            | 10.23%           |        |
| 2007          | 210.04    | 4.08%     | 5.16%       | 3.03%         | 5.49%   | -5.22%  | 9.88%       | 10.05%       | 4.66%    | 5.56%         | 6.37%         | 6.43%     | 6.26%        | 8.72%      | 2.13%                              | 3.39%                   | 2.34%            | 2.18%            | 4.64%            |        |
| 2008          | 210.23    | 0.09%     | 2.65%       | 2.68%         | -37.00% | -36.72% | 25.87%      | 13.11%       | 1.60%    | 5.63%         | 7.35%         | -11.63%   | -1.13%       | -27.24%    | -0.03%                             | -14.31%                 | -11.72%          | -1.22%           | -27.33%          |        |
| 2009          | 215.95    | 2.72%     | 3.37%       | 2.57%         | 26.46%  | 25.57%  | 4.08%       | 2.82%        | 0.45%    | 5.61%         | 7.12%         | 14.23%    | 11.20%       | 20.00%     | 0.80%                              | 11.66%                  | 11.51%           | 8.48%            | 17.28%           |        |
| 2010          | 219.18    | 1.50%     | 3.28%       | 2.19%         | 15.06%  | 26.31%  | 4.25%       | 2.62%        | 0.30%    | 4.94%         | 5.95%         | 8.93%     | 9.32%        | 13.36%     | 1.09%                              | 6.74%                   | 7.43%            | 7.82%            | 11.86%           |        |
| 2011          | 225.67    | 2.96%     | 3.49%       | 2.27%         | 2.11%   | 1.02%   | 3.91%       | 2.16%        | 0.17%    | 4.64%         | 5.62%         | 3.03%     | 2.38%        | -0.10%     | 1.22%                              | 0.76%                   | 0.07%            | -0.59%           | -3.06%           |        |
| 2012          | 229.60    | 1.74%     | 3.21%       | 1.80%         | 16.00%  | 16.33%  | 2.92%       | 1.22%        | 0.17%    | 3.67%         | 4.78%         | 8.61%     | 6.91%        | 10.88%     | 1.41%                              | 6.80%                   | 6.86%            | 5.17%            | 9.13%            |        |
| 2013          | 233.05    | 1.50%     | 2.01%       | 2.08%         | 32.39%  | 41.31%  | 3.45%       | 1.74%        | 0.13%    | 4.23%         | 5.03%         | 16.12%    | 14.46%       | 12.58%     | -0.07%                             | 14.04%                  | 14.62%           | 12.96%           | 11.07%           |        |
| 2014          | 234.81    | 0.76%     | 2.96%       | 1.69%         | 13.69%  | 5.76%   | 3.34%       | 2.14%        | 0.11%    | 4.16%         | 4.76%         | 7.95%     | 5.05%        | 5.64%      | 1.27%                              | 6.26%                   | 7.19%            | 4.30%            | 4.88%            |        |
| 2015          | 236.53    | 0.73%     | 2.58%       | 1.54%         | 1.38%   | -1.97%  | 2.84%       | 1.89%        | 0.30%    | 3.89%         | 4.76%         | 2.39%     | 1.33%        | -1.84%     | 1.04%                              | 0.85%                   | 1.66%            | 0.60%            | -2.57%           |        |
| 2016          | 241.43    | 2.07%     | 4.07%       | 1.36%         | 11.96%  | 26.56%  | 2.59%       | 1.63%        | 0.60%    | 3.66%         | 4.55%         | 6.91%     | 8.04%        | 6.72%      | 2.71%                              | 5.55%                   | 4.83%            | 5.96%            | 4.65%            |        |
| 2017          | 246.52    | 2.11%     | 1.78%       | 1.43%         | 21.83%  | 13.23%  | 2.89%       | 2.16%        | 1.17%    | 3.74%         | 4.37%         | 11.38%    | 7.71%        | 13.81%     | 0.35%                              | 9.95%                   | 9.27%            | 5.60%            | 11.71%           |        |
| 2018          | 251.23    | 1.91%     | 2.01%       | 1.52%         | -4.38%  | -8.48%  | 3.11%       | 2.85%        | 2.25%    | 3.93%         | 4.68%         | 0.06%     | -0.35%       | -6.72%     | 0.49%                              | -1.46%                  | -1.85%           | -2.26%           | -8.63%           |        |
| 2019          | 256.97    | 2.29%     | 4.57%       | 1.82%         | 31.49%  | 22.78%  | 2.58%       | 2.05%        | 1.99%    | 3.39%         | 4.18%         | 15.49%    | 10.99%       | 21.15%     | 2.75%                              | 13.66%                  | 13.20%           | 8.70%            | 18.86%           |        |
| 2020          | 260.47    | 1.36%     | 1.78%       | 1.95%         | 18.40%  | 11.29%  | 1.56%       | 0.72%        | 0.36%    | 2.48%         | 3.33%         | 9.13%     | 5.90%        | 14.08%     | -0.17%                             | 7.18%                   | 7.77%            | 4.54%            | 12.72%           |        |

| Total Returns                          |               |                        |                         |                                |                      |                      |                       |                           |                     |                               |                                   |                 |                              | Difference Between Average Returns |                                  |                                 |                        |                                     |                       |
|----------------------------------------|---------------|------------------------|-------------------------|--------------------------------|----------------------|----------------------|-----------------------|---------------------------|---------------------|-------------------------------|-----------------------------------|-----------------|------------------------------|------------------------------------|----------------------------------|---------------------------------|------------------------|-------------------------------------|-----------------------|
| Year                                   | CPI All Items | CPI All Items % Change | CPI Medical Index % Chg | 5 Year Avg % Chg CPI All Items | Large Company Stocks | Small Company Stocks | Long-Term Govt. Bonds | Inter. Term - Gov't Bonds | U.S. Treasury Bills | Corporate Bonds (Aaa Moody's) | Merrill Lynch US Corporate 15+ Yr | Model Portfolio | Conservative Model Portfolio | Annual NICA Return on Investment   | Medical v 5 Yr Avg CPI (4) - (5) | Model v 5 Yr Avg CPI (13) - (5) | Model v CPI (13) - (3) | Conservative Model v CPI (14) - (3) | NICA v CPI (15) - (3) |
| (1)                                    | (2)           | (3)                    | (4)                     | (5)                            | (6)                  | (7)                  | (8)                   | (9)                       | (10)                | (11)                          | (12)                              | (13)            | (14)                         | (15)                               | (16)                             | (17)                            | (18)                   | (19)                                | (20)                  |
| <b>Geometric Mean of Annual Return</b> |               |                        |                         |                                |                      |                      |                       |                           |                     |                               |                                   |                 |                              |                                    |                                  |                                 |                        |                                     |                       |
| 1926 - 1929                            |               | -0.95%                 |                         |                                | 19.19%               | -4.50%               | 5.00%                 | 4.19%                     | 3.67%               | 4.64%                         |                                   | 11.43%          | 6.72%                        |                                    |                                  |                                 | 12.38%                 | 7.67%                               |                       |
| 1930 - 1939                            |               | -2.04%                 | 0.65%                   | -2.06%                         | -0.05%               | 1.38%                | 4.88%                 | 4.58%                     | 0.56%               | 3.89%                         |                                   | 3.65%           | 5.32%                        |                                    | 2.71%                            | 5.71%                           | 5.68%                  | 7.36%                               |                       |
| 1940 - 1949                            |               | 5.36%                  | 3.66%                   | 4.73%                          | 9.17%                | 20.69%               | 3.24%                 | 1.83%                     | 0.41%               | 2.71%                         |                                   | 5.64%           | 7.39%                        |                                    | -1.07%                           | 0.91%                           | 0.28%                  | 2.03%                               |                       |
| 1950 - 1959                            |               | 2.22%                  | 3.88%                   | 2.54%                          | 19.35%               | 16.90%               | -0.07%                | 1.34%                     | 1.86%               | 3.30%                         |                                   | 10.35%          | 7.34%                        |                                    | 1.34%                            | 7.81%                           | 8.13%                  | 5.12%                               |                       |
| 1960 - 1969                            |               | 2.52%                  | 4.11%                   | 1.98%                          | 7.81%                | 15.53%               | 1.45%                 | 3.48%                     | 3.88%               | 5.00%                         |                                   | 6.18%           | 6.43%                        |                                    | 2.13%                            | 4.20%                           | 3.66%                  | 3.91%                               |                       |
| 1970 - 1979                            |               | 7.36%                  | 8.03%                   | 6.40%                          | 5.87%                | 11.49%               | 5.52%                 | 6.98%                     | 6.31%               | 8.23%                         |                                   | 7.35%           | 7.79%                        |                                    | 1.63%                            | 0.95%                           | -0.01%                 | 0.43%                               |                       |
| 1980 - 1989                            |               | 5.10%                  | 8.14%                   | 6.24%                          | 17.55%               | 15.83%               | 12.61%                | 11.91%                    | 8.89%               | 11.32%                        |                                   | 14.37%          | 13.99%                       |                                    | 1.90%                            | 8.13%                           | 9.27%                  | 8.90%                               |                       |
| 1990 - 1999                            |               | 2.93%                  | 5.11%                   | 3.32%                          | 18.21%               | 15.09%               | 8.79%                 | 7.20%                     | 4.93%               | 7.72%                         | 7.23%                             | 12.43%          | 11.21%                       | 5.04%                              | 1.79%                            | 9.11%                           | 9.50%                  | 8.28%                               | 2.12%                 |
| 2000 - 2009                            |               | 2.52%                  | 4.09%                   | 2.54%                          | -0.95%               | 6.09%                | 9.88%                 | 6.72%                     | 2.79%               | 6.01%                         | 6.89%                             | 3.75%           | 6.94%                        | 5.20%                              | 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%                  |                         |                                | 24.06%               | 39.46%               | 4.07%                 | 2.28%                     | 0.72%               | 0.10%                         |                                   | 10.19%          | 10.50%                       |                                    |                                  |                                 | 8.75%                  | 9.07%                               |                       |
| 1930 - 1939                            |               | 5.01%                  | 0.56%                   |                                | 34.67%               | 60.30%               | 6.04%                 | 3.61%                     | 0.75%               | 0.72%                         |                                   | 15.38%          | 16.88%                       |                                    | -2.32%                           | 12.50%                          | 10.37%                 | 11.87%                              |                       |
| 1940 - 1949                            |               | 5.93%                  | 2.71%                   | 2.19%                          | 16.51%               | 37.03%               | 3.75%                 | 0.81%                     | 0.33%               | 0.10%                         |                                   | 7.34%           | 9.87%                        |                                    | 0.52%                            | 5.15%                           | 1.41%                  | 3.93%                               |                       |
| 1950 - 1959                            |               | 2.26%                  | 0.99%                   | 1.78%                          | 19.79%               | 27.09%               | 4.86%                 | 2.71%                     | 0.75%               | 0.55%                         |                                   | 8.36%           | 7.63%                        |                                    | -0.79%                           | 6.58%                           | 6.09%                  | 5.37%                               |                       |
| 1960 - 1969                            |               | 1.80%                  | 1.94%                   | 0.84%                          | 14.39%               | 32.07%               | 6.23%                 | 3.52%                     | 1.35%               | 0.95%                         |                                   | 6.02%           | 6.99%                        |                                    | 1.11%                            | 5.18%                           | 4.21%                  | 5.19%                               |                       |
| 1970 - 1979                            |               | 3.45%                  | 2.90%                   | 1.48%                          | 19.24%               | 31.10%               | 6.80%                 | 4.69%                     | 1.94%               | 0.76%                         |                                   | 8.83%           | 9.68%                        |                                    | 1.42%                            | 7.35%                           | 5.38%                  | 6.23%                               |                       |
| 1980 - 1989                            |               | 3.22%                  | 2.28%                   | 2.83%                          | 12.68%               | 17.20%               | 15.11%                | 8.08%                     | 2.79%               | 1.91%                         |                                   | 6.08%           | 8.89%                        |                                    | -0.56%                           | 3.25%                           | 2.86%                  | 5.68%                               |                       |
| 1990 - 1999                            |               | 1.24%                  | 2.26%                   | 0.83%                          | 14.16%               | 19.98%               | 12.82%                | 7.09%                     | 1.36%               | 0.84%                         | 0.34%                             | 6.87%           | 9.53%                        | 1.44%                              | 1.44%                            | 6.04%                           | 5.63%                  | 8.29%                               | 0.20%                 |
| 2000 - 2009                            |               | 1.15%                  | 0.79%                   | 0.23%                          | 21.11%               | 26.32%               | 8.67%                 | 4.96%                     | 1.89%               | 0.78%                         | 0.74%                             | 8.38%           | 4.80%                        | 14.30%                             | 0.55%                            | 8.15%                           | 7.24%                  | 3.65%                               | 13.16%                |
| 2010 - 2019                            |               | 0.68%                  | 0.92%                   | 0.32%                          | 12.26%               | 15.40%               | 0.55%                 | 0.47%                     | 0.81%               | 0.48%                         | 0.54%                             | 5.32%           | 4.57%                        | 8.49%                              | 0.60%                            | 5.00%                           | 4.64%                  | 3.89%                               | 7.81%                 |
| 1991 - 2020                            |               | 0.90%                  | 1.38%                   | 0.77%                          | 17.30%               | 19.49%               | 9.26%                 | 5.41%                     | 2.06%               | 1.67%                         | 1.32%                             | 7.57%           | 6.73%                        | 9.46%                              | 0.60%                            | 6.79%                           | 6.66%                  | 5.83%                               | 8.56%                 |

Column

(2)-(11),(14)

Provided by Client

(3)

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

(13)

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

(14)

[17.5% Col (6)] + [17.5% Col (7)] + [30% Col (8)] + [30% Col (9)] + [5% Col (10)]

Development of Incurred Loss Projection Tail Factor - 390 Months to Ultimate  
Based on Incremental Payment Indication

Evaluated As of June 30, 2021

| Year of Birth | Birth Year Level Incurred (a) @ 6/30/21 | Paid                                              |                         | Indicated Incurred Projection Without Tail Factor @ 390 Months to Maturity (2) x (4) | Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate | Cumulative Sum of                                  |                                                                       | Ratio of Col. (8) to Col. (7) Indicated Incurred Projection Tail Factor 390:Ult. (8) / (7) |
|---------------|-----------------------------------------|---------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|               |                                         | Development Factors Without Tail Factor (b) ----- | Incuremental Cumulative |                                                                                      |                                                                                                 | Column (5) Incurred Projection Without Tail Factor | Column (6) Estimated Ultimate Based on Incremental Payment Method (c) |                                                                                            |
|               |                                         |                                                   |                         |                                                                                      |                                                                                                 |                                                    |                                                                       |                                                                                            |
|               |                                         |                                                   |                         |                                                                                      |                                                                                                 |                                                    |                                                                       |                                                                                            |
| (1)           | (2)                                     | (3)                                               | (4)                     | (5)                                                                                  | (6)                                                                                             | (7)                                                | (8)                                                                   | (9)                                                                                        |
| 1989          | 20,140,640                              |                                                   | 1.0000                  | 20,140,640                                                                           | 24,252,135                                                                                      | 20,140,640                                         | 24,252,135                                                            | 1.2041                                                                                     |
| 1990          | 9,167,891                               | 1.0045                                            | 1.0045                  | 9,209,146                                                                            | 9,680,374                                                                                       | 29,349,786                                         | 33,932,508                                                            | 1.1561                                                                                     |
| 1991          | 19,041,417                              | 1.0045                                            | 1.0090                  | 19,213,176                                                                           | 24,172,402                                                                                      | 48,562,962                                         | 58,104,910                                                            | 1.1965                                                                                     |
| 1992          | 36,496,791                              | 1.0045                                            | 1.0136                  | 36,991,718                                                                           | 44,108,197                                                                                      | 85,554,679                                         | 102,213,107                                                           | 1.1947                                                                                     |
| 1993          | 36,468,264                              | 1.0045                                            | 1.0181                  | 37,129,137                                                                           | 44,719,711                                                                                      | 122,683,817                                        | 146,932,819                                                           | 1.1977                                                                                     |
| 1994          | 16,160,104                              | 1.0045                                            | 1.0227                  | 16,526,994                                                                           | 21,427,148                                                                                      | 139,210,811                                        | 168,359,967                                                           | 1.2094                                                                                     |
| 1995          | 24,715,816                              | 1.0045                                            | 1.0273                  | 25,390,696                                                                           | 33,014,679                                                                                      | 164,601,506                                        | 201,374,646                                                           | 1.2234                                                                                     |
| 1996          | 23,047,805                              | 1.0045                                            | 1.0319                  | 23,783,686                                                                           | 25,485,136                                                                                      | 188,385,192                                        | 226,859,782                                                           | 1.2042                                                                                     |
| 1997          | 32,566,377                              | 1.0045                                            | 1.0366                  | 33,757,399                                                                           | 42,279,316                                                                                      | 222,142,591                                        | 269,139,098                                                           | 1.2116                                                                                     |
| 1998          | 54,726,748                              | 1.0085                                            | 1.0454                  | 57,208,615                                                                           | 66,500,505                                                                                      | 279,351,207                                        | 335,639,603                                                           | 1.2015                                                                                     |
| 1999          | 20,150,625                              | 1.0275                                            | 1.0741                  | 21,643,290                                                                           | 21,411,338                                                                                      | 300,994,497                                        | 357,050,941                                                           | 1.1862                                                                                     |
| 2000          | 13,391,151                              | 1.0140                                            | 1.0891                  | 14,583,873                                                                           | 13,467,286                                                                                      | 315,578,370                                        | 370,518,226                                                           | 1.1741                                                                                     |
| 2001          | 23,106,101                              | 1.0060                                            | 1.0956                  | 25,315,961                                                                           | 27,792,803                                                                                      | 340,894,331                                        | 398,311,030                                                           | 1.1684                                                                                     |
| 2002          | 54,989,418                              | 0.9710                                            | 1.0639                  | 58,502,767                                                                           | 59,780,280                                                                                      | 399,397,098                                        | 458,091,309                                                           | 1.1470                                                                                     |
| 2003          | 13,033,902                              | 1.0080                                            | 1.0724                  | 13,977,839                                                                           | 13,951,836                                                                                      | 413,374,937                                        | 472,043,146                                                           | 1.1419                                                                                     |
| 2004          | 22,317,753                              | 1.0149                                            | 1.0884                  | 24,289,582                                                                           | 27,853,174                                                                                      | 437,664,519                                        | 499,896,320                                                           | 1.1422                                                                                     |
| 2005          | 28,136,657                              | 0.9939                                            | 1.0817                  | 30,434,572                                                                           | 32,822,729                                                                                      | 468,099,091                                        | 532,719,048                                                           | 1.1380                                                                                     |
| 2006          | 41,379,629                              | 1.0002                                            | 1.0819                  | 44,767,064                                                                           | 48,330,326                                                                                      | 512,866,155                                        | 581,049,374                                                           | 1.1329                                                                                     |
| 2007          | 33,337,153                              | 1.0143                                            | 1.0973                  | 36,580,655                                                                           | 38,595,246                                                                                      | 549,446,809                                        | 619,644,620                                                           | 1.1278                                                                                     |
| 2008          | 45,731,803                              | 1.0213                                            | 1.1207                  | 51,251,068                                                                           | 54,993,200                                                                                      | 600,697,878                                        | 674,637,820                                                           | 1.1231                                                                                     |
| 2009          | 55,249,902                              | 1.0193                                            | 1.1423                  | 63,110,378                                                                           | 63,381,462                                                                                      | 663,808,255                                        | 738,019,282                                                           | 1.1118                                                                                     |
| 2010          | 27,744,084                              | 1.0071                                            | 1.1504                  | 31,916,024                                                                           | 38,201,308                                                                                      | 695,724,279                                        | 776,220,590                                                           | 1.1157                                                                                     |
| 2011          | 45,523,729                              | 0.9809                                            | 1.1284                  | 51,370,969                                                                           | 49,808,474                                                                                      | 747,095,248                                        | 826,029,064                                                           | 1.1057                                                                                     |
| 2012          | 31,201,123                              | 1.0106                                            | 1.1404                  | 35,582,451                                                                           | 39,978,765                                                                                      | 782,677,699                                        | 866,007,829                                                           | 1.1065                                                                                     |
| 2013          | 29,521,578                              | 1.0042                                            | 1.1452                  | 33,808,451                                                                           | 30,361,812                                                                                      | 816,486,150                                        | 896,369,641                                                           | 1.0978                                                                                     |
| 2014          | 34,577,959                              | 1.0560                                            | 1.2093                  | 41,815,219                                                                           | 36,106,481                                                                                      | 858,301,369                                        | 932,476,122                                                           | 1.0864                                                                                     |
| 2015          | 61,595,217                              | 1.0456                                            | 1.2645                  | 77,887,016                                                                           | 74,482,539                                                                                      | 936,188,385                                        | 1,006,958,661                                                         | 1.0756                                                                                     |
| 2016          | 18,088,894                              | 1.0527                                            | 1.3311                  | 24,077,861                                                                           | 28,222,369                                                                                      | 960,266,246                                        | 1,035,181,031                                                         | 1.0780                                                                                     |
| 2017          | 37,814,294                              | 1.0850                                            | 1.4442                  | 54,612,447                                                                           | 59,345,613                                                                                      | 1,014,878,693                                      | 1,094,526,644                                                         | 1.0785                                                                                     |

## Totals / Averages:

|             |               |               |        |
|-------------|---------------|---------------|--------|
| 1989 - 2002 | 399,397,098   | 458,091,309   | 1.1470 |
| 1989 - 2007 | 549,446,809   | 619,644,620   | 1.1278 |
| 1989 - 2012 | 782,677,699   | 866,007,829   | 1.1065 |
| 1989 - 2017 | 1,014,878,693 | 1,094,526,644 | 1.0785 |

Selected Incurred Loss Projection Tail Factor 390:Ult.

1.0975

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

(b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 390: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 - 390 Months to Ultimate  
Based on Incremental Payment Indication

Evaluated As of June 30, 2021

| Year of Birth | Birth Year Level Paid (a)<br>Loss & ALAE @ 6/30/21 | Paid Development Factors Without Tail Factor (b) |            | Indicated Paid Projection Without Tail Factor @ 390 Months to Maturity (2) x (4) | Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate | Cumulative Sum of                              |                                                                       | Ratio of Col. (8) to Col. (7) Indicated Paid Projection Tail Factor 390:Ult. (8) / (7) |
|---------------|----------------------------------------------------|--------------------------------------------------|------------|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------|
|               |                                                    | Incremental                                      | Cumulative |                                                                                  |                                                                                                 | Column (5) Paid Projection Without Tail Factor | Column (6) Estimated Ultimate Based on Incremental Payment Method (c) |                                                                                        |
| (1)           | (2)                                                | (3)                                              | (4)        | (5)                                                                              | (6)                                                                                             | (7)                                            | (8)                                                                   | (9)                                                                                    |
| 1989          | 12,422,702                                         |                                                  | 1.0000     | 12,422,702                                                                       | 24,252,135                                                                                      | 12,422,702                                     | 24,252,135                                                            | 1.9522                                                                                 |
| 1990          | 4,889,704                                          | 1.0500                                           | 1.0500     | 5,134,190                                                                        | 9,680,374                                                                                       | 17,556,891                                     | 33,932,508                                                            | 1.9327                                                                                 |
| 1991          | 7,429,395                                          | 1.0500                                           | 1.1025     | 8,190,908                                                                        | 24,172,402                                                                                      | 25,747,799                                     | 58,104,910                                                            | 2.2567                                                                                 |
| 1992          | 12,236,036                                         | 1.0500                                           | 1.1576     | 14,164,741                                                                       | 44,108,197                                                                                      | 39,912,540                                     | 102,213,107                                                           | 2.5609                                                                                 |
| 1993          | 17,800,780                                         | 1.0500                                           | 1.2155     | 21,636,960                                                                       | 44,719,711                                                                                      | 61,549,500                                     | 146,932,819                                                           | 2.3872                                                                                 |
| 1994          | 6,387,871                                          | 1.0500                                           | 1.2763     | 8,152,722                                                                        | 21,427,148                                                                                      | 69,702,223                                     | 168,359,967                                                           | 2.4154                                                                                 |
| 1995          | 8,925,648                                          | 1.0500                                           | 1.3401     | 11,961,222                                                                       | 33,014,679                                                                                      | 81,663,445                                     | 201,374,646                                                           | 2.4659                                                                                 |
| 1996          | 8,413,811                                          | 1.0500                                           | 1.4071     | 11,839,076                                                                       | 25,485,136                                                                                      | 93,502,521                                     | 226,859,782                                                           | 2.4262                                                                                 |
| 1997          | 10,344,095                                         | 1.0500                                           | 1.4775     | 15,282,939                                                                       | 42,279,316                                                                                      | 108,785,460                                    | 269,139,098                                                           | 2.4740                                                                                 |
| 1998          | 18,199,778                                         | 1.0463                                           | 1.5458     | 28,133,941                                                                       | 66,500,505                                                                                      | 136,919,402                                    | 335,639,603                                                           | 2.4514                                                                                 |
| 1999          | 10,339,571                                         | 1.0542                                           | 1.6297     | 16,850,399                                                                       | 21,411,338                                                                                      | 153,769,801                                    | 357,050,941                                                           | 2.3220                                                                                 |
| 2000          | 5,497,561                                          | 1.0527                                           | 1.7157     | 9,431,975                                                                        | 13,467,286                                                                                      | 163,201,775                                    | 370,518,226                                                           | 2.2703                                                                                 |
| 2001          | 7,511,821                                          | 1.0469                                           | 1.7961     | 13,491,848                                                                       | 27,792,803                                                                                      | 176,693,624                                    | 398,311,030                                                           | 2.2542                                                                                 |
| 2002          | 15,103,063                                         | 1.0544                                           | 1.8939     | 28,602,962                                                                       | 59,780,280                                                                                      | 205,296,586                                    | 458,091,309                                                           | 2.2314                                                                                 |
| 2003          | 4,570,904                                          | 1.0603                                           | 2.0081     | 9,178,903                                                                        | 13,951,836                                                                                      | 214,475,489                                    | 472,043,146                                                           | 2.2009                                                                                 |
| 2004          | 5,163,095                                          | 1.0581                                           | 2.1249     | 10,970,852                                                                       | 27,853,174                                                                                      | 225,446,341                                    | 499,896,320                                                           | 2.2174                                                                                 |
| 2005          | 7,832,139                                          | 1.0587                                           | 2.2495     | 17,618,541                                                                       | 32,822,729                                                                                      | 243,064,881                                    | 532,719,048                                                           | 2.1917                                                                                 |
| 2006          | 9,135,407                                          | 1.0723                                           | 2.4122     | 22,036,646                                                                       | 48,330,326                                                                                      | 265,101,527                                    | 581,049,374                                                           | 2.1918                                                                                 |
| 2007          | 10,027,600                                         | 1.0771                                           | 2.5982     | 26,053,241                                                                       | 38,595,246                                                                                      | 291,154,768                                    | 619,644,620                                                           | 2.1282                                                                                 |
| 2008          | 6,186,832                                          | 1.0743                                           | 2.7911     | 17,268,373                                                                       | 54,993,200                                                                                      | 308,423,141                                    | 674,637,820                                                           | 2.1874                                                                                 |
| 2009          | 8,720,042                                          | 1.0871                                           | 3.0344     | 26,459,908                                                                       | 63,381,462                                                                                      | 334,883,048                                    | 738,019,282                                                           | 2.2038                                                                                 |
| 2010          | 3,306,704                                          | 1.0944                                           | 3.3208     | 10,981,055                                                                       | 38,201,308                                                                                      | 345,864,103                                    | 776,220,590                                                           | 2.2443                                                                                 |
| 2011          | 5,566,122                                          | 1.0951                                           | 3.6366     | 20,241,684                                                                       | 49,808,474                                                                                      | 366,105,787                                    | 826,029,064                                                           | 2.2563                                                                                 |
| 2012          | 3,692,620                                          | 1.1119                                           | 4.0436     | 14,931,508                                                                       | 39,978,765                                                                                      | 381,037,295                                    | 866,007,829                                                           | 2.2728                                                                                 |
| 2013          | 5,489,181                                          | 1.1158                                           | 4.5118     | 24,766,200                                                                       | 30,361,812                                                                                      | 405,803,496                                    | 896,369,641                                                           | 2.2089                                                                                 |
| 2014          | 6,190,029                                          | 1.1733                                           | 5.2935     | 32,767,072                                                                       | 36,106,481                                                                                      | 438,570,568                                    | 932,476,122                                                           | 2.1262                                                                                 |
| 2015          | 5,326,139                                          | 1.1578                                           | 6.1287     | 32,642,237                                                                       | 74,482,539                                                                                      | 471,212,805                                    | 1,006,958,661                                                         | 2.1370                                                                                 |
| 2016          | 1,053,551                                          | 1.2256                                           | 7.5110     | 7,913,237                                                                        | 28,222,369                                                                                      | 479,126,042                                    | 1,035,181,031                                                         | 2.1606                                                                                 |
| 2017          | 2,463,563                                          | 1.2424                                           | 9.3316     | 22,988,878                                                                       | 59,345,613                                                                                      | 502,114,920                                    | 1,094,526,644                                                         | 2.1798                                                                                 |

## Totals / Averages:

|             |             |               |        |
|-------------|-------------|---------------|--------|
| 1989 - 2002 | 205,296,586 | 458,091,309   | 2.2314 |
| 1989 - 2007 | 291,154,768 | 619,644,620   | 2.1282 |
| 1989 - 2012 | 381,037,295 | 866,007,829   | 2.2728 |
| 1989 - 2017 | 502,114,920 | 1,094,526,644 | 2.1798 |

Selected Paid Loss Projection Tail Factor 390:Ult.

2.2446

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 390:Ult.

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

## Actual Paid Loss and ALAE

## Current Level Basis

## Before Reinsurance Recovery

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

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

Exhibit I  
Sheet 2

Before Reinsurance Recovery

| Birth<br>Year | Actual Paid Loss & ALAE |                |                |                |                |                |                |                |
|---------------|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|               | @ 12/31/09 (a)          | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (b) | @ 12/31/13 (b) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) |
| (1)           | (2)                     | (3)            | (4)            | (5)            | (6)            | (7)            | (8)            | (9)            |
| 1989          | 10,186,409              | 10,458,034     | 10,858,188     | 11,264,469     | 11,960,429     | 12,703,237     | 13,334,954     | 13,907,887     |
| 1990          | 3,723,264               | 3,837,883      | 3,989,667      | 4,134,429      | 4,739,750      | 5,431,197      | 5,637,024      | 5,823,482      |
| 1991          | 3,412,646               | 3,925,649      | 4,405,095      | 5,367,300      | 6,403,902      | 7,111,676      | 7,663,287      | 8,163,390      |
| 1992          | 6,464,261               | 7,013,018      | 7,772,126      | 8,309,249      | 10,486,924     | 11,960,130     | 12,815,067     | 13,662,902     |
| 1993          | 11,600,217              | 12,313,100     | 13,089,455     | 13,913,903     | 15,456,495     | 16,811,505     | 17,688,776     | 18,583,444     |
| 1994          | 4,883,079               | 5,023,121      | 5,198,208      | 5,344,508      | 5,989,723      | 6,458,956      | 6,706,993      | 6,946,563      |
| 1995          | 3,873,071               | 4,829,658      | 5,595,923      | 5,921,580      | 7,168,370      | 8,042,178      | 8,707,711      | 9,315,298      |
| 1996          | 5,071,490               | 5,506,117      | 5,973,099      | 6,311,867      | 7,106,412      | 7,899,721      | 8,279,761      | 8,658,214      |
| 1997          | 5,207,959               | 5,901,603      | 6,522,569      | 7,543,370      | 9,312,837      | 10,296,445     | 10,877,579     | 11,452,153     |
| 1998          | 8,112,136               | 9,116,042      | 10,194,077     | 11,277,495     | 13,609,770     | 15,863,619     | 17,129,762     | 18,446,385     |
| 1999          | 6,164,930               | 6,912,528      | 7,719,729      | 8,273,551      | 9,732,949      | 10,418,299     | 10,955,512     | 11,455,006     |
| 2000          | 2,965,732               | 3,276,769      | 3,514,181      | 3,762,460      | 4,317,207      | 4,972,975      | 5,238,763      | 5,520,902      |
| 2001          | 3,883,121               | 4,175,734      | 4,515,405      | 4,842,890      | 5,425,462      | 5,877,102      | 6,434,214      | 6,883,540      |
| 2002          | 5,826,962               | 6,856,989      | 7,727,861      | 8,707,708      | 10,580,391     | 11,973,470     | 13,103,213     | 14,202,065     |
| 2003          | 1,772,921               | 1,930,389      | 2,203,060      | 2,495,687      | 2,753,640      | 3,099,320      | 3,596,458      | 3,994,291      |
| 2004          | 2,171,906               | 2,595,632      | 2,994,077      | 3,215,209      | 3,522,795      | 3,877,573      | 4,192,045      | 4,475,363      |
| 2005          | 2,142,949               | 3,240,890      | 3,997,772      | 4,719,465      | 5,198,978      | 5,677,987      | 6,111,341      | 6,586,084      |
| 2006          | 1,291,184               | 2,233,340      | 3,934,023      | 4,901,878      | 5,614,611      | 6,260,850      | 6,868,225      | 7,525,340      |
| 2007          | 909,414                 | 2,145,757      | 3,232,481      | 4,101,955      | 5,212,346      | 6,071,909      | 7,004,826      | 7,953,448      |
| 2008          | 287,894                 | 916,649        | 1,407,917      | 2,014,976      | 2,355,509      | 2,934,059      | 3,572,068      | 4,287,731      |
| 2009          | 114,839                 | 628,299        | 1,532,304      | 2,438,709      | 3,142,736      | 3,691,740      | 4,230,225      | 5,156,527      |
| 2010          |                         | 116,166        | 895,231        | 1,203,035      | 1,818,188      | 2,065,585      | 2,245,502      | 2,456,858      |
| 2011          |                         |                | 11,245         | 178,666        | 877,041        | 1,559,805      | 2,333,485      | 3,117,907      |
| 2012          |                         |                |                | 16,611         | 97,446         | 898,196        | 1,645,365      | 2,061,021      |
| 2013          |                         |                |                |                | 114,394        | 873,399        | 1,747,648      | 2,424,840      |
| 2014          |                         |                |                |                |                | 116,952        | 652,037        | 1,765,040      |
| 2015          |                         |                |                |                |                |                | 0              | 365,465        |
| 2016          |                         |                |                |                |                |                |                | 10,326         |
| 2017          |                         |                |                |                |                |                |                |                |
| 2018          |                         |                |                |                |                |                |                |                |
| 2019          |                         |                |                |                |                |                |                |                |
| 2020          |                         |                |                |                |                |                |                |                |
| 2021          |                         |                |                |                |                |                |                |                |
| Totals:       |                         |                |                |                |                |                |                |                |
| 2009 & Prior  | 90,066,385              | 102,837,202    | 116,377,216    | 128,862,658    | 150,091,237    | 167,433,947    | 180,147,805    | 193,000,014    |
| 2010 & Prior  |                         | 102,953,368    | 117,272,447    | 130,065,693    | 151,909,425    | 169,499,532    | 182,393,308    | 195,456,871    |
| 2011 & Prior  |                         |                | 117,283,692    | 130,244,359    | 152,786,466    | 171,059,337    | 184,726,793    | 198,574,778    |
| 2012 & Prior  |                         |                |                | 130,260,969    | 152,883,912    | 171,957,533    | 186,372,157    | 200,635,799    |
| 2013 & Prior  |                         |                |                |                | 152,998,305    | 172,830,932    | 188,119,805    | 203,060,639    |
| 2014 & Prior  |                         |                |                |                |                | 172,947,884    | 188,771,842    | 204,825,679    |
| 2015 & Prior  |                         |                |                |                |                |                | 188,771,842    | 205,191,144    |
| 2016 & Prior  |                         |                |                |                |                |                |                | 205,201,470    |

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

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

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

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

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



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

| Birth<br>Year | Actual Incurred Loss & ALAE |                |                |                |                |                |                |                |
|---------------|-----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|               | @ 12/31/09 (a)              | @ 12/31/10 (a) | @ 12/31/11 (a) | @ 12/31/12 (b) | @ 12/31/13 (b) | @ 12/31/14 (b) | @ 12/31/15 (b) | @ 12/31/16 (b) |
| (1)           | (2)                         | (3)            | (4)            | (5)            | (6)            | (7)            | (8)            | (9)            |
| 1989          | 25,392,567                  | 26,078,544     | 25,583,011     | 27,706,619     | 26,373,709     | 26,675,829     | 26,051,832     | 26,326,147     |
| 1990          | 13,314,815                  | 10,443,544     | 10,543,426     | 12,118,649     | 11,460,479     | 11,121,608     | 11,216,567     | 11,406,760     |
| 1991          | 22,161,349                  | 22,464,393     | 23,417,200     | 28,845,823     | 27,053,131     | 27,437,409     | 27,781,984     | 28,295,975     |
| 1992          | 45,578,473                  | 45,939,767     | 46,942,773     | 55,890,448     | 52,815,766     | 52,867,490     | 50,976,324     | 51,656,458     |
| 1993          | 45,769,261                  | 46,809,981     | 42,703,727     | 48,709,272     | 44,371,745     | 44,496,964     | 45,096,852     | 45,229,024     |
| 1994          | 15,697,230                  | 16,210,446     | 18,343,661     | 20,873,806     | 20,730,853     | 20,768,073     | 21,178,550     | 21,338,915     |
| 1995          | 30,541,666                  | 29,252,587     | 27,611,220     | 28,549,550     | 31,116,266     | 31,193,690     | 30,817,517     | 31,573,999     |
| 1996          | 32,557,199                  | 32,684,558     | 24,024,889     | 28,929,040     | 28,427,439     | 30,016,711     | 28,837,569     | 29,370,705     |
| 1997          | 38,463,312                  | 43,675,859     | 41,626,317     | 44,901,093     | 45,773,854     | 42,295,331     | 41,082,818     | 41,695,864     |
| 1998          | 54,563,346                  | 61,812,278     | 60,372,902     | 69,428,161     | 71,845,599     | 74,110,454     | 74,869,360     | 73,947,873     |
| 1999          | 26,384,594                  | 30,676,593     | 27,364,683     | 29,426,181     | 30,621,162     | 26,815,846     | 27,279,195     | 26,851,564     |
| 2000          | 22,486,180                  | 21,268,225     | 17,120,713     | 21,576,045     | 18,959,802     | 19,436,294     | 19,326,133     | 19,745,527     |
| 2001          | 21,353,204                  | 24,146,698     | 22,453,008     | 27,428,112     | 26,466,604     | 26,011,537     | 27,662,585     | 28,764,655     |
| 2002          | 67,771,825                  | 65,863,004     | 75,780,805     | 81,408,182     | 80,239,381     | 75,578,631     | 73,816,750     | 71,230,346     |
| 2003          | 11,350,748                  | 13,844,639     | 15,168,263     | 15,986,156     | 15,239,817     | 15,719,835     | 15,365,678     | 15,565,872     |
| 2004          | 26,994,425                  | 22,859,791     | 23,353,511     | 23,639,048     | 24,722,792     | 24,881,802     | 24,763,096     | 24,467,783     |
| 2005          | 40,349,156                  | 51,636,560     | 49,969,413     | 50,170,611     | 41,236,975     | 33,705,260     | 32,296,495     | 33,337,907     |
| 2006          | 33,495,282                  | 37,658,562     | 48,568,924     | 49,129,618     | 48,994,258     | 50,001,133     | 52,359,974     | 53,254,022     |
| 2007          | 16,105,434                  | 32,149,065     | 42,727,201     | 45,320,710     | 43,306,651     | 43,280,986     | 41,872,020     | 43,492,063     |
| 2008          | 19,305,512                  | 27,518,410     | 45,383,414     | 47,873,092     | 52,865,872     | 50,399,012     | 56,105,819     | 52,603,536     |
| 2009          | 2,400,124                   | 12,214,510     | 32,754,971     | 43,304,404     | 47,846,038     | 45,798,713     | 48,326,705     | 52,107,418     |
| 2010          |                             | 367,288        | 11,709,849     | 23,432,658     | 28,572,781     | 27,241,537     | 27,631,375     | 26,491,003     |
| 2011          |                             |                | 8,025,000      | 18,092,817     | 27,966,715     | 38,554,067     | 47,898,365     | 46,663,004     |
| 2012          |                             |                |                | 12,090,000     | 20,346,124     | 28,272,096     | 31,340,190     | 24,080,908     |
| 2013          |                             |                |                |                | 8,415,555      | 14,108,083     | 24,160,711     | 27,946,444     |
| 2014          |                             |                |                |                |                | 6,459,800      | 22,999,374     | 37,678,801     |
| 2015          |                             |                |                |                |                |                | 0              | 18,702,803     |
| 2016          |                             |                |                |                |                |                |                | 2,984,445      |
| 2017          |                             |                |                |                |                |                |                |                |
| 2018          |                             |                |                |                |                |                |                |                |
| 2019          |                             |                |                |                |                |                |                |                |
| 2020          |                             |                |                |                |                |                |                |                |
| 2021          |                             |                |                |                |                |                |                |                |
| Totals:       |                             |                |                |                |                |                |                |                |
| 2009 & Prior  | 612,035,700                 | 675,208,013    | 721,814,030    | 801,214,619    | 790,468,191    | 772,612,609    | 777,083,824    | 782,262,417    |
| 2010 & Prior  |                             | 675,575,300    | 733,523,879    | 824,647,277    | 819,040,972    | 799,854,146    | 804,715,198    | 808,753,421    |
| 2011 & Prior  |                             |                | 741,548,879    | 842,740,094    | 847,007,687    | 838,408,213    | 852,613,563    | 855,416,424    |
| 2012 & Prior  |                             |                |                | 854,830,094    | 867,353,811    | 866,680,309    | 883,953,753    | 879,497,332    |
| 2013 & Prior  |                             |                |                |                | 875,769,366    | 880,788,392    | 908,114,464    | 907,443,776    |
| 2014 & Prior  |                             |                |                |                |                | 887,248,192    | 931,113,838    | 945,122,577    |
| 2015 & Prior  |                             |                |                |                |                |                | 931,113,838    | 963,825,379    |
| 2016 & Prior  |                             |                |                |                |                |                |                | 966,809,825    |

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

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



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

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

Notes: (a) See Exhibit IV, Sheet 1, Column (2) of reserve reports evaluated as of 12/31/2014 and subsequent.

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

| Birth<br>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 (6 Mo)   |                                        |                |                |                |                |                |                |                |
| Totals:       |                                        |                |                |                |                |                |                |                |
| 2009 & Prior  | N/A                                    | 903,598,184    | 917,177,034    | 868,550,428    | 814,139,976    | 764,834,769    | 743,531,665    | 719,486,948    |
| 2010 & Prior  |                                        | 968,576,573    | 987,061,958    | 933,224,095    | 870,587,801    | 808,582,121    | 779,042,467    | 751,958,390    |
| 2011 & Prior  |                                        |                | 1,059,953,897  | 1,004,530,547  | 936,259,596    | 873,669,964    | 846,389,769    | 812,472,875    |
| 2012 & Prior  |                                        |                |                | 1,085,747,642  | 1,013,006,165  | 940,784,387    | 904,198,933    | 855,767,761    |
| 2013 & Prior  |                                        |                |                |                | 1,089,407,071  | 1,003,141,494  | 965,045,130    | 910,007,875    |
| 2014 & Prior  |                                        |                |                |                |                | 1,072,879,130  | 1,045,391,825  | 994,962,354    |
| 2015 & Prior  |                                        |                |                |                |                |                | 1,107,314,950  | 1,070,877,102  |
| 2016 & Prior  |                                        |                |                |                |                |                |                | 1,140,106,438  |

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

## Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding Before Prospective Inflation and Discount

Before Inflation and Discount

Before Reinsurance Recovery

| Birth<br>Year | Ultimate Loss & ALAE - Current Level<br>Before Inflation and Discount |                |                |                |               |               |
|---------------|-----------------------------------------------------------------------|----------------|----------------|----------------|---------------|---------------|
|               | @ 12/31/17 (a)                                                        | @ 12/31/18 (a) | @ 12/31/19 (a) | @ 12/31/20 (a) | @ 3/31/21 (a) | @ 6/30/21 (a) |
| (1)           | (2)                                                                   | (3)            | (4)            | (5)            | (6)           | (7)           |
| 1989          | 29,246,689                                                            | 29,318,266     | 30,641,947     | 30,527,655     | 30,457,598    | 30,480,986    |
| 1990          | 14,227,333                                                            | 14,164,464     | 14,436,781     | 15,120,967     | 15,081,948    | 15,102,107    |
| 1991          | 30,329,935                                                            | 30,457,286     | 31,237,552     | 29,884,913     | 29,843,207    | 29,843,007    |
| 1992          | 58,278,747                                                            | 58,312,637     | 57,442,894     | 58,360,008     | 58,261,392    | 58,287,638    |
| 1993          | 50,530,018                                                            | 50,807,973     | 54,948,143     | 55,876,247     | 55,768,294    | 55,802,467    |
| 1994          | 23,680,669                                                            | 23,764,362     | 24,690,814     | 25,110,426     | 25,060,198    | 25,082,899    |
| 1995          | 35,946,787                                                            | 36,947,666     | 37,847,842     | 38,423,372     | 38,367,330    | 38,378,219    |
| 1996          | 33,535,980                                                            | 33,441,040     | 34,759,321     | 35,711,413     | 35,653,008    | 35,673,335    |
| 1997          | 44,777,076                                                            | 45,528,680     | 50,591,180     | 51,664,803     | 51,774,945    | 51,813,550    |
| 1998          | 75,648,623                                                            | 78,950,805     | 84,088,601     | 85,258,850     | 85,754,780    | 85,987,589    |
| 1999          | 30,294,112                                                            | 31,270,594     | 31,989,921     | 32,436,305     | 32,471,965    | 32,663,665    |
| 2000          | 24,086,292                                                            | 24,548,529     | 23,896,666     | 24,976,384     | 22,072,188    | 22,228,825    |
| 2001          | 32,195,308                                                            | 32,729,847     | 33,140,889     | 35,614,976     | 35,547,316    | 35,747,212    |
| 2002          | 78,853,193                                                            | 80,039,362     | 81,579,626     | 85,845,285     | 85,738,369    | 86,557,577    |
| 2003          | 20,478,428                                                            | 20,562,331     | 19,132,222     | 19,639,963     | 19,512,335    | 19,903,100    |
| 2004          | 32,749,998                                                            | 32,754,129     | 35,082,595     | 34,267,981     | 34,362,542    | 35,073,164    |
| 2005          | 39,904,713                                                            | 39,378,177     | 41,306,754     | 42,440,423     | 42,437,342    | 43,508,027    |
| 2006          | 59,343,178                                                            | 60,598,885     | 59,770,094     | 61,294,449     | 60,995,310    | 62,416,959    |
| 2007          | 48,074,049                                                            | 47,688,524     | 47,657,571     | 48,419,783     | 47,940,647    | 49,184,856    |
| 2008          | 65,428,405                                                            | 62,124,948     | 62,110,366     | 64,430,498     | 63,675,867    | 65,078,669    |
| 2009          | 74,480,094                                                            | 72,664,826     | 75,317,383     | 76,902,603     | 76,268,192    | 78,085,615    |
| 2010          | 37,160,337                                                            | 36,496,317     | 38,412,131     | 38,383,839     | 38,047,029    | 39,644,526    |
| 2011          | 66,336,890                                                            | 63,486,298     | 62,823,516     | 62,615,973     | 62,933,280    | 64,688,058    |
| 2012          | 41,198,718                                                            | 44,119,040     | 44,713,824     | 43,225,217     | 42,924,425    | 44,059,069    |
| 2013          | 52,757,475                                                            | 42,904,798     | 41,489,112     | 39,093,279     | 38,510,890    | 39,227,628    |
| 2014          | 70,511,636                                                            | 65,208,558     | 49,192,766     | 47,634,636     | 46,972,699    | 48,448,417    |
| 2015          | 64,925,458                                                            | 67,537,373     | 75,455,544     | 83,820,914     | 85,119,550    | 88,078,071    |
| 2016          | 56,524,744                                                            | 40,507,989     | 33,550,659     | 29,914,846     | 29,473,051    | 30,563,943    |
| 2017          | 69,648,129                                                            | 72,211,327     | 68,131,758     | 61,289,569     | 59,523,265    | 63,905,557    |
| 2018          |                                                                       | 83,644,236     | 91,593,461     | 85,216,133     | 88,013,750    | 84,789,898    |
| 2019          |                                                                       |                | 87,365,678     | 81,439,417     | 76,632,413    | 82,507,832    |
| 2020          |                                                                       |                |                | 70,045,219     | 68,097,589    | 68,042,447    |
| 2021 (6 Mo)   |                                                                       |                |                |                | 19,906,644    | 36,669,504    |
| Totals:       |                                                                       |                |                |                |               |               |
| 2017 & Prior  | 1,361,153,014                                                         | 1,338,525,030  | 1,345,438,471  | 1,358,185,577  | 1,350,548,959 | 1,375,514,732 |
| 2018 & Prior  |                                                                       | 1,422,169,266  | 1,437,031,932  | 1,443,401,711  | 1,438,562,710 | 1,460,304,630 |
| 2019 & Prior  |                                                                       |                | 1,524,397,610  | 1,524,841,127  | 1,515,195,123 | 1,542,812,462 |
| 2020 & Prior  |                                                                       |                |                | 1,594,886,346  | 1,583,292,712 | 1,610,854,909 |
| 2021 & Prior  |                                                                       |                |                |                | 1,603,199,356 | 1,647,524,413 |

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

Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding Before Prospective Inflation and Discount

Before Inflation and Discount

Before Reinsurance Recovery

| Birth<br>Year | Ultimate Loss & ALAE - Current Level<br>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 (6 Mo)   |                                                                       |                |                |                |                |                |                |                |
| Totals:       |                                                                       |                |                |                |                |                |                |                |
| 2009 & Prior  | 937,122,936                                                           | 977,936,586    | 996,808,186    | 1,046,663,592  | 1,026,755,059  | 963,065,973    | 937,243,949    | 921,840,352    |
| 2010 & Prior  |                                                                       | 1,042,914,976  | 1,066,943,192  | 1,117,163,461  | 1,089,329,123  | 1,011,562,688  | 976,622,863    | 958,488,010    |
| 2011 & Prior  |                                                                       |                | 1,139,835,132  | 1,194,747,925  | 1,161,929,319  | 1,083,559,003  | 1,051,182,654  | 1,026,680,865  |
| 2012 & Prior  |                                                                       |                |                | 1,275,965,019  | 1,239,238,729  | 1,151,288,136  | 1,109,623,186  | 1,071,290,917  |
| 2013 & Prior  |                                                                       |                |                |                | 1,315,639,635  | 1,213,766,300  | 1,170,695,717  | 1,126,785,939  |
| 2014 & Prior  |                                                                       |                |                |                |                | 1,283,503,936  | 1,251,181,192  | 1,213,569,563  |
| 2015 & Prior  |                                                                       |                |                |                |                |                | 1,313,104,318  | 1,291,002,789  |
| 2016 & Prior  |                                                                       |                |                |                |                |                |                | 1,360,232,125  |

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

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

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

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

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

## Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding After Prospective Inflation and Discount

After Inflation and Discount

Before Reinsurance Recovery

| Birth<br>Year | Ultimate Loss & ALAE - Current Level<br>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 (6 Mo)   |                                                                      |                |                |                |                |                |                |                |
| Totals:       |                                                                      |                |                |                |                |                |                |                |
| 2009 & Prior  | 689,202,391                                                          | 720,258,115    | 743,270,767    | 786,876,268    | 781,462,826    | 746,303,711    | 737,048,047    | 732,121,282    |
| 2010 & Prior  |                                                                      | 762,764,793    | 790,234,672    | 834,120,872    | 824,014,306    | 779,854,241    | 764,675,204    | 758,064,387    |
| 2011 & Prior  |                                                                      |                | 838,369,821    | 885,376,439    | 872,678,502    | 828,879,835    | 816,134,960    | 805,600,984    |
| 2012 & Prior  |                                                                      |                |                | 938,540,911    | 923,982,718    | 874,543,385    | 856,178,937    | 836,560,077    |
| 2013 & Prior  |                                                                      |                |                |                | 974,338,940    | 916,434,280    | 897,805,250    | 874,813,580    |
| 2014 & Prior  |                                                                      |                |                |                |                | 962,524,193    | 951,854,184    | 933,645,621    |
| 2015 & Prior  |                                                                      |                |                |                |                |                | 992,953,300    | 985,483,876    |
| 2016 & Prior  |                                                                      |                |                |                |                |                |                | 1,031,366,635  |

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

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



Adjusted to Birth Year Level

| Birth Year  | BY Level Paid (a)<br>Loss & ALAE @ 6/30/21 | Estimated Unpaid Loss & ALAE @ 6/30/21<br>Based on Increased Utilization Rate of (b) |               |               | Indicated Ultimate Loss & ALAE<br>Based on Increased Utilization Rate of |                    |                    | Selected Total Limits<br>Ultimate Loss & ALAE | Difference Between Selected Ultimate and Incremental Payment Method |                    |                    |
|-------------|--------------------------------------------|--------------------------------------------------------------------------------------|---------------|---------------|--------------------------------------------------------------------------|--------------------|--------------------|-----------------------------------------------|---------------------------------------------------------------------|--------------------|--------------------|
|             |                                            | 1.00%                                                                                | 2.00%         | 3.00%         | 1.00%<br>(2) + (3)                                                       | 2.00%<br>(2) + (4) | 3.00%<br>(2) + (5) |                                               | 1.00%<br>(9) - (6)                                                  | 2.00%<br>(9) - (7) | 3.00%<br>(9) - (8) |
|             |                                            | (3)                                                                                  | (4)           | (5)           | (6)                                                                      | (7)                | (8)                |                                               | (10)                                                                | (11)               | (12)               |
| 1989        | 12,422,702                                 | 9,245,667                                                                            | 11,829,433    | 15,450,736    | 21,668,369                                                               | 24,252,135         | 27,873,437         | 22,741,698                                    | 1,073,329                                                           | (1,510,437)        | (5,131,740)        |
| 1990        | 4,889,704                                  | 4,150,735                                                                            | 4,790,669     | 5,587,054     | 9,040,440                                                                | 9,680,374          | 10,476,758         | 10,675,017                                    | 1,634,577                                                           | 994,643            | 198,259            |
| 1991        | 7,429,395                                  | 13,620,673                                                                           | 16,743,007    | 20,968,212    | 21,050,068                                                               | 24,172,402         | 28,397,606         | 20,887,663                                    | (162,405)                                                           | (3,284,739)        | (7,509,943)        |
| 1992        | 12,236,036                                 | 25,824,710                                                                           | 31,872,161    | 40,141,162    | 38,060,747                                                               | 44,108,197         | 52,377,198         | 40,969,771                                    | 2,909,024                                                           | (3,138,426)        | (11,407,427)       |
| 1993        | 17,800,780                                 | 22,103,082                                                                           | 26,918,931    | 33,438,766    | 39,903,863                                                               | 44,719,711         | 51,239,546         | 41,141,805                                    | 1,237,943                                                           | (3,577,906)        | (10,097,741)       |
| 1994        | 6,387,871                                  | 11,341,442                                                                           | 15,039,277    | 20,587,610    | 17,729,313                                                               | 21,427,148         | 26,975,481         | 18,517,613                                    | 788,300                                                             | (2,909,535)        | (8,457,868)        |
| 1995        | 8,925,648                                  | 19,569,355                                                                           | 24,089,031    | 30,343,910    | 28,495,003                                                               | 33,014,679         | 39,269,558         | 27,692,144                                    | (802,859)                                                           | (5,322,535)        | (11,577,414)       |
| 1996        | 8,413,811                                  | 14,858,371                                                                           | 17,071,325    | 19,915,065    | 23,272,181                                                               | 25,485,136         | 28,328,875         | 26,175,897                                    | 2,903,716                                                           | 690,761            | (2,152,978)        |
| 1997        | 10,344,095                                 | 25,950,365                                                                           | 31,935,222    | 40,287,460    | 36,294,460                                                               | 42,279,316         | 50,631,555         | 37,355,085                                    | 1,060,625                                                           | (4,924,231)        | (13,276,470)       |
| 1998        | 18,199,778                                 | 40,393,309                                                                           | 48,300,728    | 59,032,360    | 58,593,086                                                               | 66,500,505         | 77,232,137         | 62,649,526                                    | 4,056,440                                                           | (3,850,979)        | (14,582,611)       |
| 1999        | 10,339,571                                 | 9,770,138                                                                            | 11,071,766    | 12,740,349    | 20,109,709                                                               | 21,411,338         | 23,079,920         | 24,472,532                                    | 4,362,824                                                           | 3,061,195          | 1,392,613          |
| 2000        | 5,497,561                                  | 7,004,174                                                                            | 7,969,725     | 9,218,825     | 12,501,735                                                               | 13,467,286         | 14,716,387         | 16,523,213                                    | 4,021,478                                                           | 3,055,927          | 1,806,826          |
| 2001        | 7,511,821                                  | 17,173,478                                                                           | 20,280,982    | 24,489,414    | 24,685,299                                                               | 27,792,803         | 32,001,235         | 27,023,591                                    | 2,338,292                                                           | (769,212)          | (4,977,644)        |
| 2002        | 15,103,063                                 | 39,117,002                                                                           | 44,677,217    | 51,957,264    | 54,220,065                                                               | 59,780,280         | 67,060,327         | 64,472,941                                    | 10,252,876                                                          | 4,692,662          | (2,587,385)        |
| 2003        | 4,570,904                                  | 8,642,954                                                                            | 9,380,932     | 10,293,255    | 13,213,859                                                               | 13,951,836         | 14,864,159         | 15,161,821                                    | 1,947,962                                                           | 1,209,985          | 297,662            |
| 2004        | 5,163,095                                  | 19,001,184                                                                           | 22,690,079    | 27,797,520    | 24,164,280                                                               | 27,853,174         | 32,960,616         | 26,526,096                                    | 2,361,817                                                           | (1,327,078)        | (6,434,519)        |
| 2005        | 7,832,139                                  | 22,005,894                                                                           | 24,990,590    | 28,909,895    | 29,838,033                                                               | 32,822,729         | 36,742,034         | 34,235,943                                    | 4,397,910                                                           | 1,413,214          | (2,506,091)        |
| 2006        | 9,135,407                                  | 34,231,080                                                                           | 39,194,919    | 45,796,928    | 43,366,487                                                               | 48,330,326         | 54,932,335         | 49,297,847                                    | 5,931,360                                                           | 967,520            | (5,634,488)        |
| 2007        | 10,027,600                                 | 26,308,070                                                                           | 28,567,646    | 31,399,314    | 36,335,670                                                               | 38,595,246         | 41,426,914         | 40,478,375                                    | 4,142,706                                                           | 1,883,130          | (948,538)          |
| 2008        | 6,186,832                                  | 41,569,954                                                                           | 48,806,367    | 58,755,646    | 47,756,786                                                               | 54,993,200         | 64,942,478         | 55,567,659                                    | 7,810,872                                                           | 574,459            | (9,374,820)        |
| 2009        | 8,720,042                                  | 47,172,880                                                                           | 54,661,420    | 64,837,553    | 55,892,922                                                               | 63,381,462         | 73,557,595         | 67,914,069                                    | 12,021,147                                                          | 4,532,607          | (5,643,526)        |
| 2010        | 3,306,704                                  | 28,251,453                                                                           | 34,894,604    | 44,597,096    | 31,558,157                                                               | 38,201,308         | 47,903,800         | 34,507,146                                    | 2,948,989                                                           | (3,694,162)        | (13,396,654)       |
| 2011        | 5,566,122                                  | 38,619,072                                                                           | 44,242,352    | 51,825,185    | 44,185,194                                                               | 49,808,474         | 57,391,307         | 56,492,450                                    | 12,307,256                                                          | 6,683,976          | (898,858)          |
| 2012        | 3,692,620                                  | 31,045,516                                                                           | 36,286,145    | 43,525,078    | 34,738,136                                                               | 39,978,765         | 47,217,698         | 38,637,630                                    | 3,899,493                                                           | (1,341,135)        | (8,580,068)        |
| 2013        | 5,489,181                                  | 22,944,415                                                                           | 24,872,631    | 27,319,855    | 28,433,596                                                               | 30,361,812         | 32,809,036         | 37,523,182                                    | 9,089,585                                                           | 7,161,370          | 4,714,145          |
| 2014        | 6,190,029                                  | 27,861,916                                                                           | 29,916,452    | 32,498,013    | 34,051,945                                                               | 36,106,481         | 38,688,042         | 46,633,453                                    | 12,581,508                                                          | 10,526,972         | 7,945,412          |
| 2015        | 5,326,139                                  | 62,290,765                                                                           | 69,156,400    | 78,165,959    | 67,616,904                                                               | 74,482,539         | 83,492,098         | 84,811,107                                    | 17,194,203                                                          | 10,328,567         | 1,319,009          |
| 2016        | 1,053,551                                  | 24,622,962                                                                           | 27,168,819    | 30,493,504    | 25,676,513                                                               | 28,222,369         | 31,547,055         | 29,994,660                                    | 4,318,147                                                           | 1,772,291          | (1,552,394)        |
| 2017        | 2,463,563                                  | 52,312,617                                                                           | 56,882,050    | 62,756,056    | 54,776,179                                                               | 59,345,613         | 65,219,619         | 62,855,030                                    | 8,078,851                                                           | 3,509,417          | (2,364,589)        |
| 2018        | 3,489,002                                  | 71,391,652                                                                           | 78,576,660    | 87,970,548    | 74,880,655                                                               | 82,065,662         | 91,459,550         | 83,584,064                                    | 8,703,409                                                           | 1,518,402          | (7,875,486)        |
| 2019        | 1,928,097                                  | 66,453,065                                                                           | 73,020,734    | 81,603,134    | 68,381,162                                                               | 74,948,831         | 83,531,230         | 81,511,028                                    | 13,129,866                                                          | 6,562,197          | (2,020,203)        |
| 2020        | 22,293                                     | 53,168,066                                                                           | 57,849,387    | 63,898,915    | 53,190,359                                                               | 57,871,679         | 63,921,208         | 67,894,804                                    | 14,704,445                                                          | 10,023,125         | 3,973,596          |
| 2021 (6 Mo) | 0                                          | 27,146,163                                                                           | 30,402,920    | 34,758,504    | 27,146,163                                                               | 30,402,920         | 34,758,504         | 36,669,504                                    | 9,523,341                                                           | 6,266,584          | 1,911,000          |
| Totals:     | 235,665,155                                | 965,162,181                                                                          | 1,104,150,581 | 1,291,360,143 | 1,200,827,336                                                            | 1,339,815,736      | 1,527,025,298      | 1,391,594,364                                 | 190,767,028                                                         | 51,778,628         | (135,430,935)      |
| Excl. 2021  | 235,665,155                                | 938,016,018                                                                          | 1,073,747,661 | 1,256,601,639 | 1,173,681,173                                                            | 1,309,412,816      | 1,492,266,794      | 1,354,924,859                                 | 181,243,687                                                         | 45,512,044         | (137,341,935)      |

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)<br>6:18 | Maturity (months)<br>18:30 | Maturity (months)<br>30:42 | Maturity (months)<br>42:54 | Maturity (months)<br>54:66 | Maturity (months)<br>66:78 | Maturity (months)<br>78:90 | Maturity (months)<br>90:102 | Maturity (months)<br>102:114 | Maturity (months)<br>114:126 | Maturity (months)<br>126:138 | Maturity (months)<br>138:150 | Maturity (months)<br>150:162 | Maturity (months)<br>162:174 | Maturity (months)<br>174:186 | Maturity (months)<br>186:198 | Maturity (months)<br>198:210 | Maturity (months)<br>210:222 |
|---------------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 0                         | 0                          | 2,310,343                  | 1,373,262                  | 1,280,570                  | 635,310                    | 616,465                    | 517,503                     | 760,084                      | 501,513                      | 459,896                      | 1,769,645                    | 404,440                      | 486,985                      | 484,765                      | 501,478                      | 495,875                      | 445,819                      |
| 1990          | 0                         | 596,238                    | 866,773                    | 37,396                     | 450,802                    | 301,651                    | 169,787                    | 147,444                     | 122,971                      | 104,739                      | 88,162                       | 142,469                      | 239,672                      | 335,052                      | 402,897                      | 350,295                      | 318,939                      | 128,860                      |
| 1991          | 319,592                   | 14,287                     | 190,845                    | 526,858                    | 417,818                    | 140,937                    | 128,898                    | 56,124                      | 65,406                       | 147,335                      | 140,388                      | 178,933                      | 160,736                      | 150,813                      | 181,268                      | 181,182                      | 530,848                      | 551,807                      |
| 1992          | 21,484                    | 377,728                    | 1,272,880                  | 1,210,724                  | 511,642                    | 438,593                    | 360,026                    | 346,353                     | 290,541                      | 298,090                      | 330,315                      | 483,322                      | 469,586                      | 369,749                      | 413,645                      | 441,935                      | 528,410                      | 566,250                      |
| 1993          | 12,478                    | 515,910                    | 1,083,959                  | 867,673                    | 1,173,356                  | 1,369,691                  | 972,906                    | 936,793                     | 1,137,615                    | 1,086,772                    | 859,334                      | 962,897                      | 1,136,961                    | 942,474                      | 769,427                      | 801,932                      | 738,034                      | 775,862                      |
| 1994          | 287,258                   | 1,205,882                  | 477,177                    | 536,460                    | 1,058,721                  | 390,993                    | 424,191                    | 363,424                     | 204,517                      | 79,510                       | 375,529                      | 583,122                      | 95,775                       | 90,238                       | 205,571                      | 159,177                      | 179,173                      | 153,317                      |
| 1995          | 5,709                     | 327,285                    | 744,225                    | 570,178                    | 94,158                     | 265,103                    | 102,537                    | 181,465                     | 222,389                      | 326,362                      | 915,688                      | 310,938                      | 580,829                      | 68,397                       | 502,165                      | 1,385,414                    | 349,019                      | 458,975                      |
| 1996          | 153,683                   | 830,986                    | 356,844                    | 657,869                    | 600,806                    | 857,299                    | 470,868                    | 354,630                     | 419,460                      | 423,445                      | 346,270                      | 440,022                      | 335,925                      | 489,287                      | 449,922                      | 450,394                      | 333,451                      | 470,506                      |
| 1997          | 21,716                    | 965,911                    | 438,759                    | 328,660                    | 874,649                    | 675,634                    | 523,905                    | 331,055                     | 445,375                      | 348,217                      | 593,403                      | 573,522                      | 860,778                      | 597,742                      | 629,221                      | 1,067,322                    | 630,874                      | 548,796                      |
| 1998          | 274,213                   | 893,457                    | 1,267,956                  | 856,295                    | 638,495                    | 591,357                    | 1,772,607                  | 738,410                     | 888,231                      | 737,203                      | 1,017,705                    | 936,836                      | 1,216,004                    | 1,072,981                    | 1,162,563                    | 1,403,274                    | 1,298,510                    | 1,304,676                    |
| 1999          | 870,397                   | 621,096                    | 480,848                    | 892,541                    | 588,556                    | 556,642                    | 488,308                    | 1,304,982                   | 752,839                      | 761,205                      | 731,638                      | 855,762                      | 720,567                      | 557,777                      | 698,199                      | 666,742                      | 456,372                      | 526,824                      |
| 2000          | 765,990                   | 411,781                    | 759,229                    | 645,234                    | 264,081                    | 257,952                    | 190,468                    | 200,048                     | 195,762                      | 225,169                      | 310,942                      | 241,439                      | 263,443                      | 340,799                      | 316,957                      | 281,792                      | 329,101                      | 314,132                      |
| 2001          | 308,228                   | 396,283                    | 1,064,816                  | 415,061                    | 537,026                    | 1,148,896                  | 462,965                    | 340,122                     | 290,493                      | 363,253                      | 312,377                      | 427,713                      | 469,142                      | 524,756                      | 507,571                      | 460,031                      | 446,037                      | 511,148                      |
| 2002          | 299,664                   | 777,768                    | 1,016,487                  | 914,592                    | 879,447                    | 1,118,287                  | 1,488,472                  | 995,729                     | 1,028,192                    | 948,532                      | 1,165,456                    | 1,387,413                    | 1,078,512                    | 1,097,894                    | 1,086,044                    | 1,059,636                    | 1,017,094                    | 1,125,836                    |
| 2003          | 282,645                   | 347,141                    | 160,529                    | 152,778                    | 568,447                    | 506,913                    | 165,802                    | 218,895                     | 307,087                      | 301,556                      | 308,501                      | 492,687                      | 376,335                      | 382,784                      | 363,620                      | 332,257                      | 277,860                      | 386,628                      |
| 2004          | 161,094                   | 478,853                    | 727,092                    | 555,278                    | 538,287                    | 292,615                    | 522,987                    | 298,644                     | 231,110                      | 347,841                      | 396,556                      | 284,288                      | 302,956                      | 333,129                      | 352,604                      | 429,986                      | 368,253                      | 430,704                      |
| 2005          | 4,340                     | 257,740                    | 909,104                    | 942,637                    | 768,939                    | 1,180,407                  | 841,200                    | 506,640                     | 509,175                      | 456,664                      | 481,807                      | 467,174                      | 591,909                      | 457,383                      | 728,388                      | 801,254                      | 586,438                      | 625,106                      |
| 2006          | 34,484                    | 528,521                    | 358,144                    | 1,107,203                  | 885,948                    | 1,939,127                  | 826,022                    | 664,355                     | 627,837                      | 697,921                      | 738,731                      | 717,558                      | 674,087                      | 815,666                      | 800,666                      | 1,044,038                    | 818,581                      | 874,112                      |
| 2007          | 142,774                   | 716,105                    | 977,587                    | 1,139,361                  | 952,523                    | 1,072,980                  | 946,299                    | 976,131                     | 921,937                      | 959,759                      | 832,272                      | 863,324                      | 1,012,306                    | 874,846                      | 950,118                      | 1,082,178                    | 839,781                      | 887,343                      |
| 2008          | 143,931                   | 423,717                    | 631,858                    | 725,864                    | 372,151                    | 429,863                    | 688,552                    | 653,988                     | 742,774                      | 757,800                      | 557,745                      | 664,997                      | 772,116                      | 767,982                      | 806,979                      | 931,769                      | 733,225                      | 785,889                      |
| 2009          | 514,519                   | 612,282                    | 1,028,631                  | 909,045                    | 523,099                    | 595,634                    | 810,282                    | 1,407,642                   | 616,711                      | 674,987                      | 719,078                      | 977,844                      | 970,358                      | 908,232                      | 953,297                      | 1,099,469                    | 864,191                      | 925,167                      |
| 2010          | 377,883                   | 774,414                    | 436,572                    | 451,620                    | 223,546                    | 174,249                    | 252,002                    | 190,930                     | 179,634                      | 177,713                      | 291,742                      | 397,925                      | 404,220                      | 380,254                      | 401,181                      | 465,137                      | 367,574                      | 395,681                      |
| 2011          | 97,646                    | 308,059                    | 975,844                    | 692,983                    | 835,894                    | 637,546                    | 598,802                    | 615,878                     | 522,531                      | 604,051                      | 721,120                      | 787,587                      | 795,480                      | 743,969                      | 780,260                      | 899,166                      | 706,162                      | 755,343                      |
| 2012          | 52,399                    | 389,257                    | 806,046                    | 658,654                    | 367,607                    | 274,952                    | 448,528                    | 412,365                     | 463,258                      | 453,750                      | 500,696                      | 548,045                      | 554,770                      | 520,022                      | 546,650                      | 631,446                      | 497,107                      | 533,043                      |
| 2013          | 335,126                   | 708,086                    | 1,204,125                  | 721,430                    | 586,876                    | 697,223                    | 663,304                    | 802,817                     | 477,546                      | 495,001                      | 540,557                      | 585,460                      | 586,322                      | 543,629                      | 565,133                      | 645,400                      | 502,204                      | 532,129                      |
| 2014          | 287,158                   | 1,124,636                  | 780,820                    | 1,504,354                  | 1,025,106                  | 771,903                    | 919,287                    | 705,219                     | 601,895                      | 622,728                      | 678,751                      | 733,719                      | 733,363                      | 678,611                      | 704,022                      | 802,348                      | 623,004                      | 658,693                      |
| 2015          | 3,752                     | 757,194                    | 1,017,691                  | 1,311,840                  | 862,159                    | 1,539,529                  | 1,267,087                  | 1,160,329                   | 997,121                      | 1,038,812                    | 1,140,255                    | 1,241,418                    | 1,249,837                    | 1,165,084                    | 1,217,844                    | 1,398,652                    | 1,094,604                    | 1,166,665                    |
| 2016          | 387,592                   | 146,415                    | 103,535                    | 245,684                    | 197,095                    | 534,780                    | 495,177                    | 453,175                     | 389,188                      | 405,202                      | 444,484                      | 483,602                      | 486,557                      | 453,256                      | 473,454                      | 543,361                      | 424,934                      | 452,574                      |
| 2017          | 424,816                   | 294,090                    | 590,684                    | 1,199,562                  | 1,045,423                  | 1,228,841                  | 1,135,341                  | 1,036,726                   | 888,335                      | 922,772                      | 1,009,882                    | 1,096,174                    | 1,100,239                    | 1,022,443                    | 1,065,354                    | 1,219,555                    | 951,274                      | 1,010,460                    |
| 2018          | 208,905                   | 1,698,392                  | 1,627,870                  | 1,400,798                  | 1,253,176                  | 1,476,461                  | 1,367,326                  | 1,251,534                   | 1,074,986                    | 1,119,391                    | 1,228,102                    | 1,336,395                    | 1,344,779                    | 1,252,945                    | 1,308,997                    | 1,502,533                    | 1,175,259                    | 1,251,927                    |
| 2019          | 400,276                   | 1,543,937                  | 900,969                    | 1,287,683                  | 1,151,908                  | 1,357,063                  | 1,256,671                  | 1,150,174                   | 987,858                      | 1,028,595                    | 1,128,410                    | 1,227,827                    | 1,235,443                    | 1,150,992                    | 1,202,395                    | 1,380,066                    | 1,079,383                    | 1,149,707                    |
| 2020          | 22,378                    | 442,806                    | 760,794                    | 1,084,402                  | 968,626                    | 1,139,437                  | 1,053,551                  | 962,791                     | 825,636                      | 858,331                      | 940,122                      | 1,021,296                    | 1,025,942                    | 954,214                      | 995,127                      | 1,140,178                    | 890,169                      | 946,434                      |
| 2021          | 20,626                    | 180,356                    | 313,038                    | 449,540                    | 403,192                    | 476,254                    | 442,200                    | 405,822                     | 349,508                      | 364,933                      | 401,476                      | 438,097                      | 442,096                      | 413,094                      | 432,846                      | 498,339                      | 390,994                      | 417,813                      |

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)<br>6:18 | Maturity (months)<br>18:30 | Maturity (months)<br>30:42 | Maturity (months)<br>42:54 | Maturity (months)<br>54:66 | Maturity (months)<br>66:78 | Maturity (months)<br>78:90 | Maturity (months)<br>90:102 | Maturity (months)<br>102:114 | Maturity (months)<br>114:126 | Maturity (months)<br>126:138 | Maturity (months)<br>138:150 | Maturity (months)<br>150:162 | Maturity (months)<br>162:174 | Maturity (months)<br>174:186 | Maturity (months)<br>186:198 | Maturity (months)<br>198:210 | Maturity (months)<br>210:222 |
|---------------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          |                           |                            | 288,793                    | 171,658                    | 142,286                    | 79,414                     | 77,058                     | 64,688                      | 95,011                       | 62,689                       | 65,699                       | 294,941                      | 67,407                       | 97,397                       | 96,953                       | 100,296                      | 99,175                       | 89,164                       |
| 1990          |                           | 119,248                    | 123,825                    | 5,342                      | 64,400                     | 43,093                     | 24,255                     | 21,063                      | 17,567                       | 14,963                       | 12,595                       | 20,353                       | 34,239                       | 47,865                       | 57,557                       | 58,382                       | 79,735                       | 32,215                       |
| 1991          | 319,592                   | 14,287                     | 63,615                     | 131,715                    | 104,454                    | 35,234                     | 32,225                     | 14,031                      | 16,351                       | 36,834                       | 35,097                       | 44,733                       | 40,184                       | 37,703                       | 45,317                       | 45,295                       | 132,712                      | 137,952                      |
| 1992          | 10,742                    | 53,961                     | 106,073                    | 93,133                     | 39,357                     | 36,549                     | 30,002                     | 28,863                      | 26,413                       | 27,099                       | 30,029                       | 43,938                       | 42,690                       | 33,614                       | 41,365                       | 44,194                       | 52,841                       | 62,917                       |
| 1993          | 6,239                     | 57,323                     | 98,542                     | 78,879                     | 106,669                    | 124,517                    | 88,446                     | 85,163                      | 103,420                      | 98,797                       | 78,121                       | 87,536                       | 103,360                      | 94,247                       | 85,492                       | 100,241                      | 92,254                       | 96,983                       |
| 1994          | 143,629                   | 401,961                    | 79,529                     | 89,410                     | 151,246                    | 55,856                     | 84,838                     | 72,685                      | 51,129                       | 19,877                       | 93,882                       | 145,781                      | 23,944                       | 22,559                       | 51,393                       | 39,794                       | 44,793                       | 38,329                       |
| 1995          |                           | 65,457                     | 124,038                    | 95,030                     | 15,693                     | 44,184                     | 20,507                     | 36,293                      | 44,478                       | 65,272                       | 183,138                      | 62,188                       | 116,166                      | 13,679                       | 100,433                      | 277,083                      | 69,804                       | 91,795                       |
| 1996          | 76,842                    | 207,746                    | 71,369                     | 131,574                    | 100,134                    | 142,883                    | 78,478                     | 59,105                      | 69,910                       | 70,574                       | 57,712                       | 73,337                       | 55,988                       | 81,548                       | 74,987                       | 75,066                       | 55,575                       | 78,418                       |
| 1997          | 10,858                    | 120,739                    | 54,845                     | 46,951                     | 109,331                    | 75,070                     | 58,212                     | 36,784                      | 49,486                       | 38,691                       | 65,934                       | 63,725                       | 95,642                       | 66,416                       | 69,913                       | 118,591                      | 78,859                       | 68,599                       |
| 1998          | 45,702                    | 127,637                    | 126,796                    | 71,358                     | 58,045                     | 49,280                     | 147,717                    | 61,534                      | 74,019                       | 61,434                       | 84,809                       | 78,070                       | 101,334                      | 89,415                       | 96,880                       | 116,940                      | 108,209                      | 108,723                      |
| 1999          | 290,132                   | 207,032                    | 96,170                     | 127,506                    | 73,570                     | 69,580                     | 69,758                     | 186,426                     | 107,548                      | 108,744                      | 104,520                      | 122,252                      | 120,094                      | 92,963                       | 139,640                      | 166,685                      | 114,093                      | 131,706                      |
| 2000          | 255,330                   | 82,356                     | 151,846                    | 129,047                    | 52,816                     | 51,590                     | 38,094                     | 40,010                      | 39,152                       | 45,034                       | 62,188                       | 48,288                       | 52,689                       | 68,160                       | 63,391                       | 56,358                       | 65,820                       | 62,826                       |
| 2001          |                           | 198,141                    | 532,408                    | 138,354                    | 134,256                    | 287,224                    | 115,741                    | 85,030                      | 72,623                       | 90,813                       | 78,094                       | 106,928                      | 117,286                      | 131,189                      | 126,893                      | 115,008                      | 111,509                      | 127,787                      |
| 2002          | 74,916                    | 129,628                    | 92,408                     | 76,216                     | 62,818                     | 74,552                     | 99,231                     | 66,382                      | 68,546                       | 63,235                       | 77,697                       | 99,101                       | 77,037                       | 78,421                       | 83,542                       | 81,510                       | 78,238                       | 86,603                       |
| 2003          |                           |                            | 80,265                     | 50,926                     | 189,482                    | 168,971                    | 55,267                     | 72,965                      | 102,362                      | 100,519                      | 102,834                      | 164,229                      | 125,445                      | 127,595                      | 121,207                      | 110,752                      | 92,620                       | 128,876                      |
| 2004          |                           | 239,427                    | 242,364                    | 138,820                    | 107,657                    | 58,523                     | 104,597                    | 59,729                      | 46,222                       | 69,568                       | 79,311                       | 56,858                       | 60,591                       | 66,626                       | 70,521                       | 85,997                       | 73,651                       | 86,141                       |
| 2005          | 4,340                     | 51,548                     | 113,638                    | 94,264                     | 76,894                     | 118,041                    | 93,467                     | 56,293                      | 63,647                       | 65,238                       | 68,830                       | 66,739                       | 84,558                       | 65,340                       | 104,055                      | 114,465                      | 83,777                       | 90,672                       |
| 2006          | 17,242                    | 264,260                    | 44,768                     | 123,023                    | 88,595                     | 193,913                    | 82,602                     | 66,436                      | 62,784                       | 69,792                       | 82,081                       | 79,729                       | 74,899                       | 90,630                       | 88,963                       | 116,004                      | 92,159                       | 99,744                       |
| 2007          |                           | 179,026                    | 139,655                    | 142,420                    | 119,065                    | 134,122                    | 118,287                    | 122,016                     | 115,242                      | 137,108                      | 118,896                      | 123,332                      | 144,615                      | 124,978                      | 135,731                      | 158,186                      | 125,669                      | 136,013                      |
| 2008          | 71,965                    | 70,619                     | 78,982                     | 80,652                     | 41,350                     | 42,986                     | 68,855                     | 65,399                      | 74,277                       | 84,200                       | 61,972                       | 73,889                       | 85,791                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2009          | 128,630                   | 102,047                    | 114,292                    | 101,005                    | 52,310                     | 59,563                     | 81,028                     | 140,764                     | 61,671                       | 67,499                       | 71,908                       | 97,784                       | 97,036                       | 91,737                       | 97,276                       | 113,369                      | 90,065                       | 97,478                       |
| 2010          | 188,942                   | 258,138                    | 72,762                     | 75,270                     | 37,258                     | 34,850                     | 50,400                     | 38,186                      | 35,927                       | 35,543                       | 58,348                       | 79,585                       | 81,239                       | 76,802                       | 81,441                       | 94,914                       | 75,403                       | 81,609                       |
| 2011          | 48,823                    | 44,008                     | 97,584                     | 62,998                     | 83,589                     | 63,755                     | 59,880                     | 61,588                      | 52,253                       | 60,405                       | 72,112                       | 79,585                       | 81,239                       | 76,802                       | 81,441                       | 94,914                       | 75,403                       | 81,609                       |
| 2012          | 26,199                    | 97,314                     | 115,149                    | 94,093                     | 52,515                     | 39,279                     | 64,075                     | 58,909                      | 66,180                       | 64,821                       | 72,112                       | 79,585                       | 81,239                       | 76,802                       | 81,441                       | 94,914                       | 75,403                       | 81,609                       |
| 2013          | 111,709                   | 118,014                    | 172,018                    | 103,061                    | 83,839                     | 99,603                     | 94,758                     | 114,688                     | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2014          | 47,860                    | 140,579                    | 78,082                     | 150,435                    | 113,901                    | 85,767                     | 102,143                    | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2015          | 1,876                     | 126,199                    | 101,769                    | 109,320                    | 57,477                     | 102,635                    | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2016          |                           | 48,805                     | 20,707                     | 49,137                     | 39,419                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2017          | 424,816                   | 42,013                     | 49,224                     | 92,274                     | 79,191                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2018          | 41,781                    | 141,533                    | 108,525                    | 96,124                     | 79,191                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2019          | 80,055                    | 154,394                    | 101,818                    | 96,124                     | 79,191                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2020          | 5,595                     | 125,818                    | 101,818                    | 96,124                     | 79,191                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |
| 2021          | 105,492                   | 125,818                    | 101,818                    | 96,124                     | 79,191                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |

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

| 2021 Level (a)       |                                                                                                         |         |         | 2021 Level (a)       |                                                                                                         |         |           |
|----------------------|---------------------------------------------------------------------------------------------------------|---------|---------|----------------------|---------------------------------------------------------------------------------------------------------|---------|-----------|
| Maturity<br>(Months) | Average Incremental Payments<br>per Open Accepted Claim<br>Based on Annual Increase Utilization Rate of |         |         | Maturity<br>(Months) | Average Incremental Payments<br>per Open Accepted Claim<br>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)       |
| 6:18                 | 105,862                                                                                                 | 105,862 | 105,862 | 738:750              | 157,194                                                                                                 | 211,251 | 283,081   |
| 18:30                | 126,260                                                                                                 | 126,260 | 126,260 | 750:762              | 158,766                                                                                                 | 215,476 | 291,574   |
| 30:42                | 102,176                                                                                                 | 102,176 | 102,176 | 762:774              | 160,354                                                                                                 | 219,786 | 300,321   |
| 42:54                | 96,461                                                                                                  | 96,461  | 96,461  | 774:786              | 161,957                                                                                                 | 224,182 | 309,331   |
| 54:66                | 79,469                                                                                                  | 79,469  | 79,469  | 786:798              | 163,577                                                                                                 | 228,665 | 318,611   |
| 66:78                | 90,337                                                                                                  | 90,337  | 90,337  | 798:810              | 165,212                                                                                                 | 233,239 | 328,169   |
| 78:90                | 84,769                                                                                                  | 84,769  | 84,769  | 810:822              | 166,865                                                                                                 | 237,903 | 338,014   |
| 90:102               | 78,633                                                                                                  | 78,633  | 78,633  | 822:834              | 168,533                                                                                                 | 242,662 | 348,154   |
| 102:114              | 68,460                                                                                                  | 68,460  | 68,460  | 834:846              | 170,218                                                                                                 | 247,515 | 358,599   |
| 114:126              | 72,273                                                                                                  | 72,273  | 72,273  | 846:858              | 171,921                                                                                                 | 252,465 | 369,357   |
| 126:138              | 80,401                                                                                                  | 80,401  | 80,401  | 858:870              | 173,640                                                                                                 | 257,514 | 380,438   |
| 138:150              | 88,733                                                                                                  | 88,733  | 88,733  | 870:882              | 175,376                                                                                                 | 262,665 | 391,851   |
| 150:162              | 90,578                                                                                                  | 90,578  | 90,578  | 882:894              | 177,130                                                                                                 | 267,918 | 403,606   |
| 162:174              | 85,631                                                                                                  | 85,631  | 85,631  | 894:906              | 178,901                                                                                                 | 273,276 | 415,715   |
| 174:186              | 90,802                                                                                                  | 90,802  | 90,802  | 906:918              | 180,690                                                                                                 | 278,742 | 428,186   |
| 186:198              | 105,824                                                                                                 | 105,824 | 105,824 | 918:930              | 182,497                                                                                                 | 284,317 | 441,032   |
| 198:210              | 84,071                                                                                                  | 84,071  | 84,071  | 930:942              | 184,322                                                                                                 | 290,003 | 454,262   |
| 210:222              | 90,991                                                                                                  | 90,991  | 90,991  | 942:954              | 186,165                                                                                                 | 295,803 | 467,890   |
| 222:234              | 94,485                                                                                                  | 94,485  | 94,485  | 954:966              | 188,027                                                                                                 | 301,719 | 481,927   |
| 234:246              | 102,566                                                                                                 | 102,566 | 102,566 | 966:978              | 189,907                                                                                                 | 307,753 | 496,385   |
| 246:258              | 100,024                                                                                                 | 100,024 | 100,024 | 978:990              | 191,806                                                                                                 | 313,909 | 511,276   |
| 258:270              | 107,696                                                                                                 | 107,696 | 107,696 | 990:1002             | 193,725                                                                                                 | 320,187 | 526,615   |
| 270:282              | 102,000                                                                                                 | 102,000 | 102,000 | 1002:1014            | 195,662                                                                                                 | 326,590 | 542,413   |
| 282:294              | 103,530                                                                                                 | 103,530 | 103,530 | 1014:1026            | 197,618                                                                                                 | 333,122 | 558,686   |
| 294:306              | 105,083                                                                                                 | 105,083 | 105,083 | 1026:1038            | 199,595                                                                                                 | 339,785 | 575,446   |
| 306:318              | 106,659                                                                                                 | 106,659 | 106,659 | 1038:1050            | 201,591                                                                                                 | 346,580 | 592,709   |
| 318:330              | 108,259                                                                                                 | 108,259 | 108,259 | 1050:1062            | 203,606                                                                                                 | 353,512 | 610,491   |
| 330:342              | 109,883                                                                                                 | 109,883 | 109,883 | 1062:1074            | 205,642                                                                                                 | 360,582 | 628,806   |
| 342:354              | 111,531                                                                                                 | 111,531 | 111,531 | 1074:1086            | 207,699                                                                                                 | 367,794 | 647,670   |
| 354:366              | 113,204                                                                                                 | 113,204 | 113,204 | 1086:1098            | 209,776                                                                                                 | 375,150 | 667,100   |
| 366:378              | 114,902                                                                                                 | 114,902 | 114,902 | 1098:1110            | 211,874                                                                                                 | 382,653 | 687,113   |
| 378:390              | 116,626                                                                                                 | 116,626 | 116,626 | 1110:1122            | 213,992                                                                                                 | 390,306 | 707,726   |
| 390:402              | 117,792                                                                                                 | 118,958 | 120,125 | 1122:1134            | 216,132                                                                                                 | 398,112 | 728,958   |
| 402:414              | 118,970                                                                                                 | 121,337 | 123,728 | 1134:1146            | 218,294                                                                                                 | 406,074 | 750,827   |
| 414:426              | 120,160                                                                                                 | 123,764 | 127,440 | 1146:1158            | 220,477                                                                                                 | 414,196 | 773,351   |
| 426:438              | 121,361                                                                                                 | 126,239 | 131,263 | 1158:1170            | 222,681                                                                                                 | 422,480 | 796,552   |
| 438:450              | 122,575                                                                                                 | 128,764 | 135,201 | 1170:1182            | 224,908                                                                                                 | 430,929 | 820,449   |
| 450:462              | 123,801                                                                                                 | 131,340 | 139,257 | 1182:1194            | 227,157                                                                                                 | 439,548 | 845,062   |
| 462:474              | 125,039                                                                                                 | 133,966 | 143,435 | 1194:1206            | 229,429                                                                                                 | 448,339 | 870,414   |
| 474:486              | 126,289                                                                                                 | 136,646 | 147,738 | 1206:1218            | 231,723                                                                                                 | 457,305 | 896,526   |
| 486:498              | 127,552                                                                                                 | 139,379 | 152,170 | 1218:1230            | 234,040                                                                                                 | 466,452 | 923,422   |
| 498:510              | 128,827                                                                                                 | 142,166 | 156,735 | 1230:1242            | 236,381                                                                                                 | 475,781 | 951,125   |
| 510:522              | 130,116                                                                                                 | 145,009 | 161,437 | 1242:1254            | 238,745                                                                                                 | 485,296 | 979,658   |
| 522:534              | 131,417                                                                                                 | 147,910 | 166,280 | 1254:1266            | 241,132                                                                                                 | 495,002 | 1,009,048 |
| 534:546              | 132,731                                                                                                 | 150,868 | 171,269 | 1266:1278            | 243,543                                                                                                 | 504,902 | 1,039,320 |
| 546:558              | 134,058                                                                                                 | 153,885 | 176,407 | 1278:1290            | 245,979                                                                                                 | 515,000 | 1,070,499 |
| 558:570              | 135,399                                                                                                 | 156,963 | 181,699 | 1290:1302            | 248,439                                                                                                 | 525,300 | 1,102,614 |
| 570:582              | 136,753                                                                                                 | 160,102 | 187,150 | 1302:1314            | 250,923                                                                                                 | 535,806 | 1,135,693 |
| 582:594              | 138,120                                                                                                 | 163,304 | 192,765 | 1314:1326            | 253,432                                                                                                 | 546,522 | 1,169,763 |
| 594:606              | 139,502                                                                                                 | 166,570 | 198,548 | 1326:1338            | 255,966                                                                                                 | 557,453 | 1,204,856 |
| 606:618              | 140,897                                                                                                 | 169,902 | 204,504 | 1338:1350            | 258,526                                                                                                 | 568,602 | 1,241,002 |
| 618:630              | 142,306                                                                                                 | 173,300 | 210,639 | 1350:1362            | 261,111                                                                                                 | 579,974 | 1,278,232 |
| 630:642              | 143,729                                                                                                 | 176,766 | 216,958 | 1362:1374            | 263,722                                                                                                 | 591,573 | 1,316,579 |
| 642:654              | 145,166                                                                                                 | 180,301 | 223,467 | 1374:1386            | 266,360                                                                                                 | 603,405 | 1,356,076 |
| 654:666              | 146,618                                                                                                 | 183,907 | 230,171 | 1386:1398            | 269,023                                                                                                 | 615,473 | 1,396,759 |
| 666:678              | 148,084                                                                                                 | 187,585 | 237,076 | 1398:1410            | 271,714                                                                                                 | 627,782 | 1,438,662 |
| 678:690              | 149,565                                                                                                 | 191,337 | 244,188 | 1410:1422            | 274,431                                                                                                 | 640,338 | 1,481,821 |
| 690:702              | 151,060                                                                                                 | 195,164 | 251,514 | 1422:1434            | 277,175                                                                                                 | 653,145 | 1,526,276 |
| 702:714              | 152,571                                                                                                 | 199,067 | 259,060 | 1434:1446            | 279,947                                                                                                 | 666,208 | 1,572,064 |
| 714:726              | 154,097                                                                                                 | 203,048 | 266,831 | 1446:1458            | 282,746                                                                                                 | 679,532 | 1,619,226 |
| 726:738              | 155,638                                                                                                 | 207,109 | 274,836 | 1458:1470            | 285,574                                                                                                 | 693,122 | 1,667,803 |

Note: (a) For average incremental payments from 6:18 to 378:390, see Appendix E, Exhibit IV, Sheets 1a, 1b, 1c, and 1d. For average incremental payments from 390:402 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

**1.00350**

| Birth Year | Indicated Birth Year Relativity<br>of Remaining Average<br>Annual Loss & ALAE Payments<br>Based on |                                    | Selected Relativity<br>Factors to Adjust for<br>Difference in Claim Size<br>By Birth Year |                                   |
|------------|----------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------|
|            | Average (a)<br>Incremental<br>Payments<br>to Date                                                  | Current (b)<br>Case<br>Outstanding | Before<br>Off-Balance                                                                     | After<br>Off-Balance<br>(4) / (A) |
|            | (2)                                                                                                | (3)                                | (4)                                                                                       | (5)                               |
| 1989       | 0.660                                                                                              | 0.943                              | 0.900                                                                                     | 0.897                             |
| 1990       | 0.589                                                                                              | 0.965                              | 0.800                                                                                     | 0.797                             |
| 1991       | 1.090                                                                                              | 1.206                              | 1.150                                                                                     | 1.146                             |
| 1992       | 0.806                                                                                              | 1.023                              | 0.900                                                                                     | 0.897                             |
| 1993       | 0.703                                                                                              | 0.910                              | 0.900                                                                                     | 0.897                             |
| 1994       | 0.738                                                                                              | 0.822                              | 0.750                                                                                     | 0.747                             |
| 1995       | 1.120                                                                                              | 1.060                              | 1.100                                                                                     | 1.096                             |
| 1996       | 0.838                                                                                              | 1.183                              | 1.050                                                                                     | 1.046                             |
| 1997       | 0.695                                                                                              | 0.877                              | 0.850                                                                                     | 0.847                             |
| 1998       | 1.047                                                                                              | 1.146                              | 1.100                                                                                     | 1.096                             |
| 1999       | 1.082                                                                                              | 1.485                              | 1.350                                                                                     | 1.345                             |
| 2000       | 0.576                                                                                              | 1.108                              | 0.900                                                                                     | 0.897                             |
| 2001       | 1.265                                                                                              | 1.278                              | 1.250                                                                                     | 1.246                             |
| 2002       | 0.898                                                                                              | 1.175                              | 1.050                                                                                     | 1.046                             |
| 2003       | 1.311                                                                                              | 1.468                              | 1.450                                                                                     | 1.445                             |
| 2004       | 0.764                                                                                              | 0.970                              | 0.950                                                                                     | 0.947                             |
| 2005       | 0.649                                                                                              | 0.989                              | 1.000                                                                                     | 0.997                             |
| 2006       | 1.051                                                                                              | 1.116                              | 1.100                                                                                     | 1.096                             |
| 2007       | 1.583                                                                                              | 1.345                              | 1.500                                                                                     | 1.495                             |
| 2008       | 0.712                                                                                              | 1.044                              | 1.000                                                                                     | 0.997                             |
| 2009       | 1.014                                                                                              | 1.131                              | 1.075                                                                                     | 1.071                             |
| 2010       | 0.621                                                                                              | 0.887                              | 0.900                                                                                     | 0.897                             |
| 2011       | 0.832                                                                                              | 0.979                              | 0.900                                                                                     | 0.897                             |
| 2012       | 0.777                                                                                              | 0.850                              | 0.900                                                                                     | 0.897                             |
| 2013       | 1.395                                                                                              | 1.004                              | 1.000                                                                                     | 0.997                             |
| 2014       | 1.276                                                                                              | 0.963                              | 1.000                                                                                     | 0.997                             |
| 2015       | 1.436                                                                                              | 0.933                              | 1.000                                                                                     | 0.997                             |
| 2016       | 0.636                                                                                              | 0.809                              | 1.000                                                                                     | 0.997                             |
| 2017       | 1.256                                                                                              | 0.724                              | 1.000                                                                                     | 0.997                             |
| 2018       | 1.385                                                                                              | 0.749                              | 1.000                                                                                     | 0.997                             |
| 2019       | 2.689                                                                                              | 0.843                              | 1.000                                                                                     | 0.997                             |
| 2020       |                                                                                                    |                                    | 1.000                                                                                     | 0.997                             |
| 2021       |                                                                                                    |                                    | 1.000                                                                                     | 0.997                             |

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)<br>@ 6/30/21 |                                |                                     |                                |                                     |                                    |                                    |                                     |                            |             |
|----------------------------------------------|--------------------------------|-------------------------------------|--------------------------------|-------------------------------------|------------------------------------|------------------------------------|-------------------------------------|----------------------------|-------------|
| Birth<br>Year                                | Paid Basis                     |                                     | Case Outstanding Basis         |                                     | Reported (a)<br>Open               |                                    | Ultimate<br>Open                    | Average<br>Life Expectancy |             |
|                                              | Annual<br>Inflation<br>Factors | 2021 Level<br>Adjustment<br>Factors | Annual<br>Inflation<br>Factors | 2021 Level<br>Adjustment<br>Factors | Accepted<br>Claim Cts.<br>AAA Only | IBNR (a)<br>Accepted<br>Claim Cts. | Accepted<br>Claim Cts.<br>(6) + (7) | Selected (c)               |             |
|                                              | (2)                            | (3)                                 | (4)                            | (5)                                 | (6)                                | (7)                                | (8)                                 | Indicated (b)              | (9) x 1.235 |
| (1)                                          | (2)                            | (3)                                 | (4)                            | (5)                                 | (6)                                | (7)                                | (8)                                 | (9)                        | (10)        |
| 1989                                         | 1.75%                          | 1.538                               | 0.81%                          | 1.442                               | 3                                  | -                                  | 3                                   | 27.02                      | 33.37       |
| 1990                                         | 1.62%                          | 1.512                               | 0.67%                          | 1.430                               | 3                                  | -                                  | 3                                   | 14.67                      | 18.12       |
| 1991                                         | 1.47%                          | 1.488                               | 0.50%                          | 1.420                               | 4                                  | -                                  | 4                                   | 23.88                      | 29.49       |
| 1992                                         | 1.54%                          | 1.466                               | 0.44%                          | 1.413                               | 9                                  | -                                  | 9                                   | 25.57                      | 31.58       |
| 1993                                         | 1.46%                          | 1.444                               | 0.40%                          | 1.407                               | 8                                  | -                                  | 8                                   | 24.85                      | 30.69       |
| 1994                                         | 1.15%                          | 1.423                               | 0.37%                          | 1.401                               | 3                                  | -                                  | 3                                   | 38.02                      | 46.95       |
| 1995                                         | 1.05%                          | 1.407                               | 0.36%                          | 1.396                               | 5                                  | -                                  | 5                                   | 28.52                      | 35.22       |
| 1996                                         | 1.00%                          | 1.393                               | 0.30%                          | 1.391                               | 6                                  | -                                  | 6                                   | 20.02                      | 24.72       |
| 1997                                         | 0.92%                          | 1.379                               | 0.25%                          | 1.387                               | 8                                  | -                                  | 8                                   | 30.61                      | 37.80       |
| 1998                                         | 0.94%                          | 1.366                               | 0.30%                          | 1.384                               | 11                                 | -                                  | 11                                  | 27.47                      | 33.93       |
| 1999                                         | 0.97%                          | 1.353                               | 0.38%                          | 1.380                               | 3                                  | -                                  | 3                                   | 20.83                      | 25.73       |
| 2000                                         | 1.01%                          | 1.340                               | 0.36%                          | 1.374                               | 3                                  | -                                  | 3                                   | 22.30                      | 27.54       |
| 2001                                         | 1.13%                          | 1.327                               | 0.34%                          | 1.369                               | 4                                  | -                                  | 4                                   | 28.59                      | 35.31       |
| 2002                                         | 1.10%                          | 1.312                               | 0.33%                          | 1.365                               | 13                                 | -                                  | 13                                  | 24.59                      | 30.37       |
| 2003                                         | 1.20%                          | 1.298                               | 0.29%                          | 1.360                               | 3                                  | -                                  | 3                                   | 17.95                      | 22.17       |
| 2004                                         | 1.41%                          | 1.282                               | 4.94%                          | 1.356                               | 5                                  | -                                  | 5                                   | 33.09                      | 40.87       |
| 2005                                         | 1.20%                          | 1.265                               | 0.87%                          | 1.292                               | 7                                  | -                                  | 7                                   | 26.20                      | 32.36       |
| 2006                                         | 1.15%                          | 1.250                               | 4.86%                          | 1.281                               | 9                                  | -                                  | 9                                   | 28.38                      | 35.05       |
| 2007                                         | 1.03%                          | 1.235                               | 4.55%                          | 1.222                               | 7                                  | -                                  | 7                                   | 20.86                      | 25.76       |
| 2008                                         | 13.56%                         | 1.223                               | 0.35%                          | 1.169                               | 9                                  | -                                  | 9                                   | 34.10                      | 42.11       |
| 2009                                         | 0.86%                          | 1.077                               | 0.32%                          | 1.165                               | 10                                 | -                                  | 10                                  | 32.86                      | 40.58       |
| 2010                                         | 0.89%                          | 1.068                               | 0.36%                          | 1.161                               | 5                                  | -                                  | 5                                   | 44.17                      | 54.55       |
| 2011                                         | 0.89%                          | 1.058                               | 0.42%                          | 1.157                               | 10                                 | -                                  | 10                                  | 32.66                      | 40.34       |
| 2012                                         | 0.67%                          | 1.049                               | 9.83%                          | 1.152                               | 7                                  | -                                  | 7                                   | 36.83                      | 45.49       |
| 2013                                         | 0.56%                          | 1.042                               | 0.72%                          | 1.049                               | 7                                  | -                                  | 7                                   | 24.65                      | 30.44       |
| 2014                                         | 0.47%                          | 1.036                               | 0.18%                          | 1.041                               | 9                                  | -                                  | 9                                   | 23.60                      | 29.15       |
| 2015                                         | 0.48%                          | 1.031                               | 2.01%                          | 1.040                               | 15                                 | -                                  | 15                                  | 30.32                      | 37.45       |
| 2016                                         | 0.76%                          | 1.026                               | 0.22%                          | 1.019                               | 5                                  | 1                                  | 6                                   | 30.00                      | 37.05       |
| 2017                                         | 0.48%                          | 1.019                               | 0.22%                          | 1.017                               | 13                                 | 1                                  | 14                                  | 28.00                      | 34.58       |
| 2018                                         | 0.52%                          | 1.014                               | 0.22%                          | 1.015                               | 15                                 | 2                                  | 17                                  | 31.00                      | 38.29       |
| 2019                                         | 0.45%                          | 1.008                               | 1.01%                          | 1.012                               | 10                                 | 6                                  | 16                                  | 31.00                      | 38.29       |
| 2020                                         | 0.38%                          | 1.004                               | 0.22%                          | 1.002                               | 4                                  | 10                                 | 14                                  | 29.00                      | 35.82       |
| 2021                                         |                                | 1.000                               |                                | 1.000                               | -                                  | 7                                  | 7                                   | 29.00                      | 35.82       |
| Totals:                                      |                                |                                     |                                |                                     | 233                                | 27                                 | 260                                 |                            |             |

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

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

Assumed Annual Increase Utilization Rate **2.00%**

| Year of Birth | Maturity (months) 6:18 | Maturity (months) 18:30 | Maturity (months) 30:42 | Maturity (months) 42:54 | Maturity (months) 54:66 | Maturity (months) 66:78 | Maturity (months) 78:90 | Maturity (months) 90:102 | Maturity (months) 102:114 | Maturity (months) 114:126 | Maturity (months) 126:138 | Maturity (months) 138:150 | Maturity (months) 150:162 | Maturity (months) 162:174 | Maturity (months) 174:186 | Maturity (months) 186:198 | Maturity (months) 198:210 | Maturity (months) 210:222 |
|---------------|------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1990          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1991          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1992          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1993          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1994          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1995          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1996          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1997          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1998          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1999          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2000          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2001          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2002          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2003          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2004          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           | 317,548                   |
| 2005          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           | 453,733                   | 483,651                   |
| 2006          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           | 814,777                   | 638,829                   | 682,165                   |
| 2007          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           | 777,497                   | 885,564                   | 687,206                   | 726,127                   |
| 2008          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           | 657,057                   | 690,422                   | 797,188                   | 627,321                   | 672,378                   |
| 2009          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           | 833,110                   | 779,771                   | 818,462                   | 943,960                   | 741,959                   | 794,311                   |
| 2010          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           | 342,732                   | 348,154                   | 327,512                   | 345,536                   | 400,621                   | 316,591                   | 340,800                   |
| 2011          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           | 623,307                   | 680,758                   | 687,581                   | 643,057                   | 674,425                   | 777,203                   | 610,378                   | 652,888                   |
| 2012          |                        |                         |                         |                         |                         |                         |                         |                          |                           | 393,862                   | 434,612                   | 475,712                   | 481,549                   | 451,387                   | 474,501                   | 548,105                   | 431,496                   | 462,690                   |
| 2013          |                        |                         |                         |                         |                         |                         |                         | 455,264                  | 471,904                   | 515,336                   | 558,143                   | 558,965                   | 518,264                   | 538,764                   | 615,287                   | 478,772                   | 507,301                   |                           |
| 2014          |                        |                         |                         |                         |                         |                         | 677,173                 | 577,958                  | 597,962                   | 651,757                   | 704,539                   | 704,198                   | 651,623                   | 676,023                   | 770,438                   | 598,227                   | 632,497                   |                           |
| 2015          |                        |                         |                         |                         |                         | 1,218,895               | 1,116,197               | 959,197                  | 999,302                   | 1,096,886                 | 1,194,202                 | 1,202,301                 | 1,120,772                 | 1,171,524                 | 1,345,456                 | 1,052,972                 | 1,122,292                 |                           |
| 2016          |                        |                         |                         |                         | 524,763                 | 485,902                 | 444,686                 | 381,898                  | 397,612                   | 436,158                   | 474,543                   | 477,443                   | 444,766                   | 464,585                   | 533,183                   | 416,974                   | 444,096                   |                           |
| 2017          |                        |                         |                         | 1,028,137               | 1,208,522               | 1,116,568               | 1,019,584               | 873,647                  | 907,514                   | 993,184                   | 1,078,049                 | 1,082,046                 | 1,005,537                 | 1,047,738                 | 1,199,390                 | 935,545                   | 993,752                   |                           |
| 2018          |                        |                         |                         | 1,380,690               | 1,235,187               | 1,455,267               | 1,347,699               | 1,233,568                | 1,059,555                 | 1,103,323                 | 1,210,473                 | 1,317,212                 | 1,325,475                 | 1,234,960                 | 1,290,207                 | 1,480,965                 | 1,158,388                 | 1,233,956                 |
| 2019          |                        |                         | 889,984                 | 1,271,984               | 1,137,864               | 1,340,518               | 1,241,350               | 1,136,151                | 975,815                   | 1,016,055                 | 1,114,653                 | 1,212,858                 | 1,220,381                 | 1,136,960                 | 1,187,735                 | 1,363,240                 | 1,066,224                 | 1,135,690                 |
| 2020          |                        | 441,846                 | 759,143                 | 1,082,049               | 966,525                 | 1,136,965               | 1,051,265               | 960,703                  | 823,845                   | 856,469                   | 938,083                   | 1,019,080                 | 1,023,716                 | 952,144                   | 992,968                   | 1,137,704                 | 888,238                   | 944,381                   |
| 2021          | 20,626                 | 180,356                 | 313,038                 | 449,540                 | 403,192                 | 476,254                 | 442,200                 | 405,822                  | 349,508                   | 364,933                   | 401,476                   | 438,097                   | 442,096                   | 413,094                   | 432,846                   | 498,339                   | 390,994                   | 417,813                   |

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)<br>222:234 | Maturity (months)<br>234:246 | Maturity (months)<br>246:258 | Maturity (months)<br>258:270 | Maturity (months)<br>270:282 | Maturity (months)<br>282:294 | Maturity (months)<br>294:306 | Maturity (months)<br>306:318 | Maturity (months)<br>318:330 | Maturity (months)<br>330:342 | Maturity (months)<br>342:354 | Maturity (months)<br>354:366 | Maturity (months)<br>366:378 | Maturity (months)<br>378:390 | Maturity (months)<br>390:402 | Maturity (months)<br>402:414 | Maturity (months)<br>414:426 | Maturity (months)<br>426:438 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1990          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 222,036                      | 223,991                      | 225,907                      |
| 1991          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 192,201                      | 189,243                      | 186,179                      |
| 1992          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 370,795                      | 370,793                      | 372,491                      |
| 1993          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 648,573                      | 652,507                      | 656,259                      |
| 1994          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 647,643                      | 659,819                      | 659,819                      |
| 1995          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 646,524                      | 659,102                      | 659,102                      |
| 1996          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 647,643                      | 659,319                      | 659,319                      |
| 1997          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 648,573                      | 659,352                      | 659,352                      |
| 1998          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 652,507                      | 657,999                      | 657,999                      |
| 1999          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 656,259                      | 657,459                      | 657,459                      |
| 2000          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 659,819                      | 657,726                      | 657,726                      |
| 2001          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2002          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2003          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2004          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2005          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2006          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2007          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2008          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2009          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2010          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2011          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2012          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2013          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2014          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2015          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2016          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2017          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2018          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2019          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2020          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |
| 2021          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 663,179                      | 657,459                      | 657,459                      |

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)<br>438:450 | Maturity (months)<br>450:462 | Maturity (months)<br>462:474 | Maturity (months)<br>474:486 | Maturity (months)<br>486:498 | Maturity (months)<br>498:510 | Maturity (months)<br>510:522 | Maturity (months)<br>522:534 | Maturity (months)<br>534:546 | Maturity (months)<br>546:558 | Maturity (months)<br>558:570 | Maturity (months)<br>570:582 | Maturity (months)<br>582:594 | Maturity (months)<br>594:606 | Maturity (months)<br>606:618 | Maturity (months)<br>618:630 | Maturity (months)<br>630:642 | Maturity (months)<br>642:654 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 229,604                      | 231,376                      | 233,092                      | 234,748                      | 236,338                      | 237,857                      | 239,298                      | 240,653                      | 241,914                      | 243,073                      | 244,122                      | 245,050                      | 245,847                      | 246,502                      | 247,002                      | 247,336                      | 247,491                      | 247,458                      |
| 1990          | 179,735                      | 176,352                      | 172,865                      | 169,275                      | 165,585                      | 161,792                      | 157,897                      | 153,898                      | 149,797                      | 145,592                      | 141,285                      | 136,876                      | 132,368                      | 127,761                      | 123,059                      | 118,266                      | 113,390                      | 108,441                      |
| 1991          | 378,007                      | 379,029                      | 379,892                      | 380,589                      | 381,112                      | 381,449                      | 381,587                      | 381,512                      | 381,212                      | 380,671                      | 379,874                      | 378,806                      | 377,447                      | 375,778                      | 373,783                      | 371,441                      | 368,736                      | 365,655                      |
| 1992          | 666,321                      | 669,231                      | 671,897                      | 674,304                      | 676,439                      | 678,280                      | 679,807                      | 680,995                      | 681,821                      | 682,259                      | 682,281                      | 681,859                      | 680,960                      | 679,550                      | 677,596                      | 675,063                      | 671,919                      | 668,137                      |
| 1993          | 580,633                      | 582,247                      | 583,618                      | 584,735                      | 585,586                      | 586,152                      | 586,414                      | 586,352                      | 585,944                      | 585,167                      | 583,999                      | 582,414                      | 580,384                      | 577,881                      | 574,876                      | 571,340                      | 567,248                      | 562,578                      |
| 1994          | 195,749                      | 198,400                      | 201,055                      | 203,713                      | 206,371                      | 209,025                      | 211,673                      | 214,310                      | 216,933                      | 219,537                      | 222,117                      | 224,667                      | 227,182                      | 229,655                      | 232,077                      | 234,443                      | 236,744                      | 238,972                      |
| 1995          | 447,712                      | 450,444                      | 453,038                      | 455,486                      | 457,779                      | 459,903                      | 461,843                      | 463,585                      | 465,114                      | 466,411                      | 467,459                      | 468,239                      | 468,729                      | 468,906                      | 468,747                      | 468,229                      | 467,329                      | 466,027                      |
| 1996          | 442,395                      | 438,636                      | 434,601                      | 430,287                      | 425,688                      | 420,795                      | 415,595                      | 410,080                      | 404,237                      | 398,057                      | 391,529                      | 384,643                      | 377,388                      | 369,752                      | 361,728                      | 353,310                      | 344,495                      | 335,291                      |
| 1997          | 551,548                      | 555,516                      | 559,337                      | 563,001                      | 566,497                      | 569,809                      | 572,920                      | 575,812                      | 578,466                      | 580,862                      | 582,978                      | 584,790                      | 586,273                      | 587,399                      | 588,139                      | 588,464                      | 588,347                      | 587,762                      |
| 1998          | 932,206                      | 935,175                      | 937,767                      | 939,964                      | 941,743                      | 943,077                      | 943,934                      | 944,282                      | 944,086                      | 943,310                      | 941,917                      | 939,865                      | 937,112                      | 933,608                      | 929,308                      | 924,167                      | 918,141                      | 911,194                      |
| 1999          | 266,796                      | 264,349                      | 261,734                      | 258,951                      | 255,995                      | 252,861                      | 249,543                      | 246,034                      | 242,330                      | 238,422                      | 234,306                      | 229,977                      | 225,428                      | 220,652                      | 215,646                      | 210,406                      | 204,933                      | 199,230                      |
| 2000          | 180,328                      | 179,116                      | 177,794                      | 176,361                      | 174,813                      | 173,147                      | 171,357                      | 169,438                      | 167,386                      | 165,194                      | 162,860                      | 160,377                      | 157,741                      | 154,945                      | 151,985                      | 148,858                      | 145,561                      | 142,096                      |
| 2001          | 373,521                      | 374,580                      | 375,483                      | 376,224                      | 376,794                      | 377,182                      | 377,374                      | 377,359                      | 377,121                      | 376,647                      | 375,922                      | 374,929                      | 373,651                      | 372,069                      | 370,165                      | 367,919                      | 365,317                      | 362,342                      |
| 2002          | 921,120                      | 917,619                      | 913,594                      | 909,031                      | 903,913                      | 898,214                      | 891,906                      | 884,959                      | 877,346                      | 869,035                      | 859,996                      | 850,199                      | 839,608                      | 828,188                      | 815,907                      | 802,737                      | 788,658                      | 773,658                      |
| 2003          | 223,035                      | 218,262                      | 213,369                      | 208,361                      | 203,239                      | 198,005                      | 192,658                      | 187,199                      | 181,630                      | 175,951                      | 170,167                      | 164,278                      | 158,290                      | 152,204                      | 146,028                      | 139,769                      | 133,438                      | 127,050                      |
| 2004          | 363,987                      | 366,230                      | 368,362                      | 370,376                      | 372,265                      | 374,017                      | 375,621                      | 377,065                      | 378,335                      | 379,419                      | 380,301                      | 380,966                      | 381,396                      | 381,573                      | 381,478                      | 381,092                      | 380,396                      | 379,375                      |
| 2005          | 480,500                      | 478,991                      | 477,213                      | 475,161                      | 472,823                      | 470,187                      | 467,237                      | 463,957                      | 460,334                      | 456,349                      | 451,987                      | 447,232                      | 442,063                      | 436,462                      | 430,411                      | 423,895                      | 416,901                      | 409,423                      |
| 2006          | 706,376                      | 706,055                      | 705,379                      | 704,334                      | 702,907                      | 701,075                      | 698,814                      | 696,102                      | 692,913                      | 689,220                      | 684,997                      | 680,217                      | 674,847                      | 668,856                      | 662,213                      | 654,889                      | 646,859                      | 638,105                      |
| 2007          | 588,257                      | 578,674                      | 568,731                      | 558,431                      | 547,776                      | 536,762                      | 525,380                      | 513,628                      | 501,500                      | 488,993                      | 476,106                      | 462,840                      | 449,191                      | 435,161                      | 420,755                      | 405,984                      | 390,866                      | 375,429                      |
| 2008          | 759,236                      | 763,172                      | 766,850                      | 770,255                      | 773,370                      | 776,174                      | 778,640                      | 780,743                      | 782,456                      | 783,749                      | 784,592                      | 784,951                      | 784,790                      | 784,069                      | 782,751                      | 780,795                      | 778,165                      | 774,826                      |
| 2009          | 872,624                      | 875,586                      | 878,199                      | 880,447                      | 882,310                      | 883,763                      | 884,774                      | 885,315                      | 885,352                      | 884,852                      | 883,780                      | 882,097                      | 879,763                      | 876,731                      | 872,960                      | 868,406                      | 863,027                      | 856,791                      |
| 2010          | 425,423                      | 430,420                      | 435,388                      | 440,321                      | 445,213                      | 450,055                      | 454,838                      | 459,551                      | 464,183                      | 468,721                      | 473,153                      | 477,465                      | 481,639                      | 485,658                      | 489,505                      | 493,158                      | 496,600                      | 499,811                      |
| 2011          | 703,178                      | 704,657                      | 705,828                      | 706,678                      | 707,191                      | 707,347                      | 707,120                      | 706,486                      | 705,420                      | 703,894                      | 701,880                      | 699,349                      | 696,267                      | 692,599                      | 688,311                      | 683,371                      | 677,747                      | 671,416                      |
| 2012          | 527,762                      | 530,845                      | 533,762                      | 536,501                      | 539,052                      | 541,398                      | 543,523                      | 545,409                      | 547,038                      | 548,388                      | 549,439                      | 550,168                      | 550,549                      | 550,556                      | 550,161                      | 549,337                      | 548,057                      | 546,297                      |
| 2013          | 438,567                      | 433,253                      | 427,660                      | 421,789                      | 415,636                      | 409,195                      | 402,456                      | 395,414                      | 388,059                      | 380,386                      | 372,389                      | 364,061                      | 355,397                      | 346,389                      | 337,037                      | 327,340                      | 317,304                      | 306,942                      |
| 2014          | 519,792                      | 511,802                      | 503,489                      | 494,856                      | 485,904                      | 476,626                      | 467,017                      | 457,070                      | 446,782                      | 436,148                      | 425,165                      | 413,833                      | 402,148                      | 390,108                      | 377,718                      | 364,984                      | 351,921                      | 338,552                      |
| 2015          | 1,112,443                    | 1,108,785                    | 1,104,503                    | 1,099,581                    | 1,093,996                    | 1,087,718                    | 1,080,712                    | 1,072,941                    | 1,064,371                    | 1,054,963                    | 1,044,681                    | 1,033,485                    | 1,021,333                    | 1,008,179                    | 993,985                      | 978,714                      | 962,338                      | 944,843                      |
| 2016          | 432,690                      | 430,785                      | 428,630                      | 426,218                      | 423,542                      | 420,589                      | 417,348                      | 413,804                      | 409,945                      | 405,756                      | 401,224                      | 396,334                      | 391,072                      | 385,420                      | 379,365                      | 372,895                      | 366,000                      | 358,678                      |
| 2017          | 910,157                      | 902,512                      | 894,300                      | 885,514                      | 876,143                      | 866,165                      | 855,559                      | 844,301                      | 832,371                      | 819,745                      | 806,404                      | 792,325                      | 777,486                      | 761,862                      | 745,438                      | 728,199                      | 710,145                      | 691,283                      |
| 2018          | 1,207,287                    | 1,202,298                    | 1,196,615                    | 1,190,221                    | 1,183,094                    | 1,175,201                    | 1,166,504                    | 1,156,966                    | 1,146,551                    | 1,135,218                    | 1,122,930                    | 1,109,645                    | 1,095,320                    | 1,079,908                    | 1,063,370                    | 1,045,669                    | 1,026,781                    | 1,006,693                    |
| 2019          | 1,109,113                    | 1,104,399                    | 1,099,044                    | 1,093,035                    | 1,086,350                    | 1,078,960                    | 1,070,831                    | 1,061,927                    | 1,052,216                    | 1,041,661                    | 1,030,228                    | 1,017,879                    | 1,004,574                    | 990,271                      | 974,934                      | 958,530                      | 941,037                      | 922,443                      |
| 2020          | 883,894                      | 877,706                      | 870,979                      | 863,702                      | 855,863                      | 847,440                      | 838,410                      | 828,748                      | 818,431                      | 807,435                      | 795,737                      | 783,314                      | 770,138                      | 756,184                      | 741,430                      | 725,860                      | 709,465                      | 692,250                      |
| 2021          | 439,803                      | 440,072                      | 440,132                      | 439,973                      | 439,587                      | 438,959                      | 438,076                      | 436,921                      | 435,479                      | 433,733                      | 431,667                      | 429,262                      | 426,498                      | 423,354                      | 419,810                      | 415,846                      | 411,447                      | 406,598                      |

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)<br>654:666 | Maturity (months)<br>666:678 | Maturity (months)<br>678:690 | Maturity (months)<br>690:702 | Maturity (months)<br>702:714 | Maturity (months)<br>714:726 | Maturity (months)<br>726:738 | Maturity (months)<br>738:750 | Maturity (months)<br>750:762 | Maturity (months)<br>762:774 | Maturity (months)<br>774:786 | Maturity (months)<br>786:798 | Maturity (months)<br>798:810 | Maturity (months)<br>810:822 | Maturity (months)<br>822:834 | Maturity (months)<br>834:846 | Maturity (months)<br>846:858 | Maturity (months)<br>858:870 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 247,226                      | 246,781                      | 246,111                      | 245,200                      | 244,035                      | 242,602                      | 240,887                      | 238,875                      | 236,550                      | 233,897                      | 230,898                      | 227,540                      | 223,808                      | 219,691                      | 215,190                      | 210,305                      | 205,037                      | 199,377                      |
| 1990          | 103,432                      | 98,374                       | 93,278                       | 88,155                       | 83,021                       | 77,892                       | 72,785                       | 67,718                       | 62,708                       | 57,774                       | 52,936                       | 48,215                       | 43,631                       | 39,209                       | 34,974                       | 30,953                       | 27,165                       | 23,620                       |
| 1991          | 362,184                      | 358,308                      | 354,010                      | 349,273                      | 344,082                      | 338,426                      | 332,292                      | 325,668                      | 318,544                      | 310,910                      | 302,756                      | 294,082                      | 284,886                      | 275,179                      | 264,989                      | 254,352                      | 243,301                      | 231,854                      |
| 1992          | 663,690                      | 658,548                      | 652,676                      | 646,039                      | 638,604                      | 630,345                      | 621,232                      | 611,236                      | 600,327                      | 588,478                      | 575,663                      | 561,864                      | 547,066                      | 531,270                      | 514,512                      | 496,838                      | 478,282                      | 458,865                      |
| 1993          | 557,309                      | 551,420                      | 544,884                      | 537,671                      | 529,763                      | 521,138                      | 511,779                      | 501,667                      | 490,785                      | 479,116                      | 466,648                      | 453,378                      | 439,302                      | 424,436                      | 408,825                      | 392,523                      | 375,576                      | 358,016                      |
| 1994          | 241,120                      | 243,179                      | 245,138                      | 246,985                      | 248,710                      | 250,301                      | 251,744                      | 253,025                      | 254,130                      | 255,041                      | 255,740                      | 256,209                      | 256,429                      | 256,381                      | 256,049                      | 255,421                      | 254,478                      | 253,198                      |
| 1995          | 464,303                      | 462,135                      | 459,497                      | 456,361                      | 452,705                      | 448,503                      | 443,733                      | 438,370                      | 432,387                      | 425,758                      | 418,459                      | 410,470                      | 401,768                      | 392,346                      | 382,213                      | 371,388                      | 359,880                      | 347,688                      |
| 1996          | 325,704                      | 315,743                      | 305,415                      | 294,726                      | 283,692                      | 272,335                      | 260,675                      | 248,738                      | 236,552                      | 224,148                      | 211,560                      | 198,834                      | 186,015                      | 173,163                      | 160,356                      | 147,674                      | 135,190                      | 122,960                      |
| 1997          | 586,682                      | 585,080                      | 582,922                      | 580,174                      | 576,802                      | 572,777                      | 568,064                      | 562,630                      | 556,439                      | 549,454                      | 541,638                      | 532,961                      | 523,389                      | 512,902                      | 501,503                      | 489,203                      | 476,005                      | 461,895                      |
| 1998          | 903,292                      | 894,400                      | 884,470                      | 873,457                      | 861,325                      | 848,041                      | 833,572                      | 817,884                      | 800,948                      | 782,733                      | 763,215                      | 742,384                      | 720,230                      | 696,774                      | 672,080                      | 646,231                      | 619,295                      | 591,316                      |
| 1999          | 193,304                      | 187,161                      | 180,805                      | 174,242                      | 167,482                      | 160,539                      | 153,426                      | 146,162                      | 138,762                      | 131,248                      | 123,640                      | 115,968                      | 108,259                      | 100,551                      | 92,891                       | 85,327                       | 77,902                       | 70,651                       |
| 2000          | 138,463                      | 134,665                      | 130,702                      | 126,576                      | 122,291                      | 117,852                      | 113,268                      | 108,546                      | 103,695                      | 98,725                       | 93,650                       | 88,484                       | 83,245                       | 77,956                       | 72,647                       | 67,350                       | 62,095                       | 56,905                       |
| 2001          | 358,983                      | 355,226                      | 351,051                      | 346,442                      | 341,385                      | 335,868                      | 329,877                      | 323,402                      | 316,430                      | 308,951                      | 300,958                      | 292,446                      | 283,415                      | 273,874                      | 263,851                      | 253,381                      | 242,493                      | 231,208                      |
| 2002          | 757,733                      | 740,877                      | 723,077                      | 704,325                      | 684,625                      | 663,990                      | 642,436                      | 619,984                      | 596,660                      | 572,494                      | 547,530                      | 521,827                      | 495,449                      | 468,492                      | 441,097                      | 413,418                      | 385,590                      | 357,728                      |
| 2003          | 120,623                      | 114,172                      | 107,713                      | 101,261                      | 94,837                       | 88,463                       | 82,160                       | 75,951                       | 69,858                       | 63,904                       | 58,112                       | 52,508                       | 47,114                       | 41,959                       | 37,071                       | 32,477                       | 28,194                       | 24,234                       |
| 2004          | 378,011                      | 376,286                      | 374,181                      | 371,671                      | 368,739                      | 365,364                      | 361,528                      | 357,209                      | 352,386                      | 347,039                      | 341,146                      | 334,691                      | 327,656                      | 320,035                      | 311,834                      | 303,068                      | 293,745                      | 283,863                      |
| 2005          | 401,456                      | 392,995                      | 384,033                      | 374,563                      | 364,584                      | 354,102                      | 343,123                      | 331,654                      | 319,706                      | 307,294                      | 294,436                      | 281,161                      | 267,498                      | 253,495                      | 239,224                      | 224,761                      | 210,176                      | 195,526                      |
| 2006          | 628,611                      | 618,361                      | 607,332                      | 595,504                      | 582,864                      | 569,405                      | 555,121                      | 540,009                      | 524,068                      | 507,300                      | 489,716                      | 471,336                      | 452,185                      | 432,313                      | 411,803                      | 390,753                      | 369,248                      | 347,355                      |
| 2007          | 359,706                      | 343,730                      | 327,532                      | 311,143                      | 294,608                      | 277,977                      | 261,301                      | 244,635                      | 228,035                      | 211,560                      | 195,273                      | 179,247                      | 163,550                      | 148,266                      | 133,491                      | 119,317                      | 105,819                      | 93,050                       |
| 2008          | 770,747                      | 765,892                      | 760,220                      | 753,686                      | 746,253                      | 737,885                      | 728,544                      | 718,194                      | 706,797                      | 694,312                      | 680,707                      | 665,953                      | 650,024                      | 632,915                      | 614,654                      | 595,284                      | 574,834                      | 553,316                      |
| 2009          | 849,665                      | 841,614                      | 832,593                      | 822,560                      | 811,479                      | 799,319                      | 786,047                      | 771,631                      | 756,040                      | 739,245                      | 721,222                      | 701,958                      | 681,443                      | 659,693                      | 636,765                      | 612,733                      | 587,660                      | 561,584                      |
| 2010          | 502,772                      | 505,461                      | 507,852                      | 509,918                      | 511,632                      | 512,966                      | 513,892                      | 514,376                      | 514,383                      | 513,877                      | 512,817                      | 511,166                      | 508,881                      | 505,926                      | 502,274                      | 497,903                      | 492,783                      | 486,869                      |
| 2011          | 664,354                      | 656,536                      | 647,931                      | 638,510                      | 628,247                      | 617,124                      | 605,121                      | 592,220                      | 578,403                      | 563,657                      | 547,970                      | 531,344                      | 513,782                      | 495,310                      | 475,987                      | 455,887                      | 435,073                      | 413,590                      |
| 2012          | 544,035                      | 541,245                      | 537,896                      | 533,957                      | 529,400                      | 524,198                      | 518,324                      | 511,749                      | 504,443                      | 496,378                      | 487,525                      | 477,862                      | 467,365                      | 456,026                      | 443,860                      | 430,888                      | 417,128                      | 402,578                      |
| 2013          | 296,271                      | 285,307                      | 274,063                      | 262,556                      | 250,811                      | 238,856                      | 226,724                      | 214,446                      | 202,061                      | 189,605                      | 177,122                      | 164,664                      | 152,280                      | 140,035                      | 128,006                      | 116,272                      | 104,898                      | 93,936                       |
| 2014          | 324,903                      | 311,003                      | 296,874                      | 282,545                      | 268,053                      | 253,439                      | 238,748                      | 224,027                      | 209,323                      | 194,688                      | 180,178                      | 165,856                      | 151,783                      | 138,034                      | 124,696                      | 111,854                      | 99,577                       | 87,916                       |
| 2015          | 926,220                      | 906,458                      | 885,539                      | 863,449                      | 840,190                      | 815,772                      | 790,212                      | 763,530                      | 735,752                      | 706,911                      | 677,053                      | 646,246                      | 614,559                      | 582,106                      | 549,051                      | 515,574                      | 481,840                      | 447,979                      |
| 2016          | 350,926                      | 342,745                      | 334,129                      | 325,075                      | 315,588                      | 305,676                      | 295,348                      | 284,615                      | 273,493                      | 261,998                      | 250,151                      | 237,985                      | 225,530                      | 212,835                      | 199,967                      | 187,000                      | 174,000                      | 161,021                      |
| 2017          | 671,633                      | 651,210                      | 630,024                      | 608,093                      | 585,448                      | 562,130                      | 538,184                      | 513,661                      | 488,617                      | 463,115                      | 437,228                      | 411,047                      | 384,665                      | 358,205                      | 331,827                      | 305,698                      | 279,964                      | 254,743                      |
| 2018          | 985,401                      | 962,900                      | 939,175                      | 914,216                      | 888,034                      | 860,647                      | 832,079                      | 802,361                      | 771,531                      | 739,631                      | 706,723                      | 672,887                      | 638,209                      | 602,823                      | 566,913                      | 530,684                      | 494,317                      | 457,961                      |
| 2019          | 902,747                      | 881,944                      | 860,020                      | 836,968                      | 812,798                      | 787,528                      | 761,182                      | 733,788                      | 705,382                      | 676,006                      | 645,714                      | 614,583                      | 582,695                      | 550,171                      | 517,183                      | 483,918                      | 450,546                      | 417,203                      |
| 2020          | 674,223                      | 655,396                      | 635,771                      | 615,357                      | 594,177                      | 572,263                      | 549,650                      | 526,381                      | 502,500                      | 478,061                      | 453,127                      | 427,778                      | 402,096                      | 376,196                      | 350,230                      | 324,356                      | 298,716                      | 273,426                      |
| 2021          | 401,288                      | 395,505                      | 389,231                      | 382,452                      | 375,156                      | 367,336                      | 358,985                      | 350,096                      | 340,666                      | 330,690                      | 320,169                      | 309,114                      | 297,531                      | 285,448                      | 272,910                      | 259,971                      | 246,681                      | 233,075                      |

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



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

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months) 870:882 | Maturity (months) 882:894 | Maturity (months) 894:906 | Maturity (months) 906:918 | Maturity (months) 918:930 | Maturity (months) 930:942 | Maturity (months) 942:954 | Maturity (months) 954:966 | Maturity (months) 966:978 | Maturity (months) 978:990 | Maturity (months) 990:1002 | Maturity (months) 1002:1014 | Maturity (months) 1014:1026 | Maturity (months) 1026:1038 | Maturity (months) 1038:1050 | Maturity (months) 1050:1062 | Maturity (months) 1062:1074 | Maturity (months) 1074:1086 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989          | 193,316                   | 186,853                   | 179,987                   | 172,724                   | 165,075                   | 157,057                   | 148,703                   | 140,053                   | 131,149                   | 122,036                   | 112,765                    | 103,402                     | 94,018                      | 84,696                      | 75,522                      | 66,590                      | 57,995                      | 49,829                      |
| 1990          | 20,330                    | 17,303                    | 14,545                    | 12,061                    | 9,852                     | 7,913                     | 6,241                     | 4,824                     | 3,646                     | 2,687                     | 1,926                      | 1,337                       | 896                         | 576                         | 354                         | 206                         | 113                         | 58                          |
| 1991          | 220,034                   | 207,874                   | 195,418                   | 182,716                   | 169,826                   | 156,822                   | 143,793                   | 130,837                   | 118,053                   | 105,535                   | 93,382                     | 81,698                      | 70,588                      | 60,154                      | 50,486                      | 41,664                      | 33,749                      | 26,780                      |
| 1992          | 438,605                   | 417,543                   | 395,733                   | 373,247                   | 350,168                   | 326,608                   | 302,711                   | 278,643                   | 254,572                   | 230,665                   | 207,101                    | 184,080                     | 161,811                     | 140,504                     | 120,365                     | 101,587                     | 84,340                      | 68,764                      |
| 1993          | 339,875                   | 321,204                   | 302,069                   | 282,547                   | 262,727                   | 242,719                   | 222,663                   | 202,708                   | 183,005                   | 163,700                   | 144,945                    | 126,902                     | 109,732                     | 93,591                      | 78,623                      | 64,951                      | 52,672                      | 41,848                      |
| 1994          | 251,551                   | 249,514                   | 247,059                   | 244,159                   | 240,789                   | 236,922                   | 232,542                   | 227,634                   | 222,182                   | 216,171                   | 209,585                    | 202,422                     | 194,681                     | 186,376                     | 177,528                     | 168,171                     | 158,350                     | 148,128                     |
| 1995          | 334,811                   | 321,259                   | 307,053                   | 292,222                   | 276,806                   | 260,861                   | 244,471                   | 227,732                   | 210,746                   | 193,617                   | 176,461                    | 159,414                     | 142,621                     | 126,240                     | 110,433                     | 95,360                      | 81,178                      | 68,028                      |
| 1996          | 111,040                   | 99,492                    | 88,381                    | 77,772                    | 67,725                    | 58,304                    | 49,568                    | 41,568                    | 34,338                    | 27,894                    | 22,240                     | 17,368                      | 13,252                      | 9,853                       | 7,116                       | 4,975                       | 3,354                       | 2,169                       |
| 1997          | 446,859                   | 430,896                   | 414,016                   | 396,241                   | 377,603                   | 358,155                   | 337,983                   | 317,191                   | 295,891                   | 274,197                   | 252,242                    | 230,185                     | 208,205                     | 186,498                     | 165,274                     | 144,749                     | 125,141                     | 106,660                     |
| 1998          | 562,340                   | 532,444                   | 501,725                   | 470,303                   | 438,313                   | 405,929                   | 373,370                   | 340,876                   | 308,687                   | 277,039                   | 246,179                    | 216,374                     | 187,892                     | 160,996                     | 135,932                     | 112,916                     | 92,127                      | 73,686                      |
| 1999          | 63,606                    | 56,804                    | 50,283                    | 44,081                    | 38,231                    | 32,768                    | 27,727                    | 23,133                    | 19,003                    | 15,343                    | 12,153                     | 9,421                       | 7,131                       | 5,255                       | 3,759                       | 2,599                       | 1,731                       | 1,104                       |
| 2000          | 51,803                    | 46,816                    | 41,972                    | 37,300                    | 32,829                    | 28,587                    | 24,607                    | 20,913                    | 17,529                    | 14,466                    | 11,735                     | 9,339                       | 7,275                       | 5,534                       | 4,100                       | 2,948                       | 2,051                       | 1,374                       |
| 2001          | 219,545                   | 207,538                   | 195,227                   | 182,664                   | 169,903                   | 157,018                   | 144,095                   | 131,232                   | 118,526                   | 106,072                   | 93,965                     | 82,312                      | 71,216                      | 60,779                      | 51,094                      | 42,241                      | 34,284                      | 27,264                      |
| 2002          | 329,942                   | 302,372                   | 275,166                   | 248,486                   | 222,497                   | 197,379                   | 173,330                   | 150,537                   | 129,164                   | 109,347                   | 91,197                     | 74,810                      | 60,250                      | 47,541                      | 36,669                      | 27,576                      | 20,160                      | 14,281                      |
| 2003          | 20,601                    | 17,302                    | 14,339                    | 11,708                    | 9,405                     | 7,419                     | 5,737                     | 4,340                     | 3,204                     | 2,302                     | 1,603                      | 1,078                       | 697                         | 431                         | 253                         | 140                         | 73                          | 35                          |
| 2004          | 273,421                   | 262,427                   | 250,896                   | 238,853                   | 226,328                   | 213,368                   | 200,039                   | 186,420                   | 172,593                   | 158,642                   | 144,661                    | 130,760                     | 117,057                     | 103,682                     | 90,765                      | 78,439                      | 66,832                      | 56,059                      |
| 2005          | 180,869                   | 166,275                   | 151,821                   | 137,593                   | 123,677                   | 110,171                   | 97,180                    | 84,809                    | 73,149                    | 62,277                    | 52,262                     | 43,160                      | 35,017                      | 27,855                      | 21,677                      | 16,463                      | 12,167                      | 8,724                       |
| 2006          | 325,146                   | 302,710                   | 280,154                   | 257,597                   | 235,167                   | 213,013                   | 191,307                   | 170,225                   | 149,933                   | 130,585                   | 112,325                    | 95,295                      | 79,623                      | 65,413                      | 52,742                      | 41,650                      | 32,141                      | 24,176                      |
| 2007          | 81,054                    | 69,876                    | 59,556                    | 50,127                    | 41,607                    | 34,008                    | 27,333                    | 21,566                    | 16,671                    | 12,596                    | 9,276                      | 6,637                       | 4,598                       | 3,071                       | 1,968                       | 1,203                       | 697                         | 380                         |
| 2008          | 530,740                   | 507,138                   | 482,561                   | 457,077                   | 430,768                   | 403,747                   | 376,171                   | 348,217                   | 320,070                   | 291,915                   | 263,956                    | 236,424                     | 209,562                     | 183,627                     | 158,873                     | 135,547                     | 113,879                     | 94,064                      |
| 2009          | 534,543                   | 506,608                   | 477,866                   | 448,426                   | 418,411                   | 387,983                   | 357,344                   | 326,716                   | 296,326                   | 266,394                   | 237,153                    | 208,853                     | 181,752                     | 156,101                     | 132,138                     | 110,074                     | 90,085                      | 72,298                      |
| 2010          | 480,113                   | 472,470                   | 463,897                   | 454,356                   | 443,808                   | 432,228                   | 419,608                   | 405,951                   | 391,263                   | 375,553                   | 358,838                    | 341,162                     | 322,587                     | 303,200                     | 283,112                     | 262,460                     | 241,408                     | 220,142                     |
| 2011          | 391,485                   | 368,827                   | 345,702                   | 322,211                   | 298,467                   | 274,611                   | 250,812                   | 227,254                   | 204,119                   | 181,581                   | 159,818                    | 139,016                     | 119,359                     | 101,019                     | 84,148                      | 68,875                      | 55,288                      | 43,437                      |
| 2012          | 387,240                   | 371,130                   | 354,275                   | 336,712                   | 318,492                   | 299,686                   | 280,394                   | 260,733                   | 240,826                   | 220,798                   | 200,788                    | 180,954                     | 161,470                     | 142,518                     | 124,287                     | 106,961                     | 90,718                      | 75,715                      |
| 2013          | 83,434                    | 73,442                    | 64,012                    | 55,189                    | 47,014                    | 39,523                    | 32,748                    | 26,708                    | 21,404                    | 16,823                    | 12,937                     | 9,710                       | 7,092                       | 5,023                       | 3,438                       | 2,264                       | 1,426                       | 855                         |
| 2014          | 76,912                    | 66,613                    | 57,058                    | 48,281                    | 40,307                    | 33,153                    | 26,827                    | 21,323                    | 16,617                    | 12,666                    | 9,419                      | 6,812                       | 4,775                       | 3,232                       | 2,102                       | 1,307                       | 772                         | 430                         |
| 2015          | 414,125                   | 380,443                   | 347,113                   | 314,331                   | 282,297                   | 251,236                   | 221,392                   | 193,000                   | 166,272                   | 141,381                   | 118,480                    | 97,700                      | 79,136                      | 62,837                      | 48,804                      | 36,983                      | 27,267                      | 19,498                      |
| 2016          | 148,116                   | 135,351                   | 122,796                   | 110,527                   | 98,618                    | 87,154                    | 76,222                    | 65,907                    | 56,279                    | 47,398                    | 39,307                     | 32,046                      | 25,635                      | 20,078                      | 15,360                      | 11,447                      | 8,285                       | 5,803                       |
| 2017          | 230,149                   | 206,311                   | 183,364                   | 161,441                   | 140,669                   | 121,177                   | 103,091                   | 86,516                    | 71,525                    | 58,154                    | 46,411                     | 36,281                      | 27,715                      | 20,632                      | 14,923                      | 10,449                      | 7,056                       | 4,573                       |
| 2018          | 421,767                   | 385,914                   | 350,599                   | 316,033                   | 282,429                   | 250,022                   | 219,064                   | 189,794                   | 162,419                   | 137,106                   | 113,993                    | 93,193                      | 74,775                      | 58,762                      | 45,120                      | 33,763                      | 24,547                      | 17,282                      |
| 2019          | 384,026                   | 351,184                   | 318,855                   | 287,233                   | 256,513                   | 226,910                   | 198,653                   | 171,961                   | 147,019                   | 123,979                   | 102,965                    | 84,074                      | 67,369                      | 52,864                      | 40,526                      | 30,271                      | 21,965                      | 15,430                      |
| 2020          | 248,598                   | 224,364                   | 200,859                   | 178,226                   | 156,600                   | 136,124                   | 116,942                   | 99,182                    | 82,941                    | 68,282                    | 55,241                     | 43,832                      | 34,036                      | 25,800                      | 19,038                      | 13,631                      | 9,436                       | 6,289                       |
| 2021          | 219,193                   | 205,086                   | 190,815                   | 176,451                   | 162,072                   | 147,769                   | 133,651                   | 119,830                   | 106,415                   | 93,510                    | 81,213                     | 69,627                      | 58,846                      | 48,953                      | 40,016                      | 32,081                      | 25,172                      | 19,286                      |

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)<br>1086:1098 | Maturity (months)<br>1098:1110 | Maturity (months)<br>1110:1122 | Maturity (months)<br>1122:1134 | Maturity (months)<br>1134:1146 | Maturity (months)<br>1146:1158 | Maturity (months)<br>1158:1170 | Maturity (months)<br>1170:1182 | Maturity (months)<br>1182:1194 | Maturity (months)<br>1194:1206 | Maturity (months)<br>1206:1218 | Maturity (months)<br>1218:1230 | Maturity (months)<br>1230:1242 | Maturity (months)<br>1242:1254 | Maturity (months)<br>1254:1266 | Maturity (months)<br>1266:1278 | Maturity (months)<br>1278:1290 | Maturity (months)<br>1290:1302 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989          | 42,181                         | 35,129                         | 28,738                         | 23,054                         | 18,103                         | 13,889                         | 10,394                         | 7,575                          | 5,367                          | 3,689                          | 2,455                          | 1,601                          | 1,045                          | 682                            | 445                            | 290                            | 189                            | 123                            |
| 1990          | 27                             | 12                             | 4                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 1991          | 20,772                         | 15,712                         | 11,557                         | 8,243                          | 5,683                          | 3,773                          | 2,405                          | 1,467                          | 853                            | 470                            | 245                            | 123                            | 62                             | 31                             | 16                             | 8                              | 4                              | 2                              |
| 1992          | 54,954                         | 42,959                         | 32,775                         | 24,345                         | 17,557                         | 12,258                         | 8,265                          | 5,366                          | 3,346                          | 1,996                          | 1,135                          | 627                            | 346                            | 191                            | 105                            | 58                             | 32                             | 18                             |
| 1993          | 32,505                         | 24,623                         | 18,143                         | 12,965                         | 8,956                          | 5,960                          | 3,809                          | 2,330                          | 1,359                          | 752                            | 393                            | 198                            | 100                            | 50                             | 25                             | 13                             | 6                              | 3                              |
| 1994          | 137,577                        | 126,787                        | 115,859                        | 104,908                        | 94,056                         | 83,433                         | 73,185                         | 63,441                         | 54,318                         | 45,904                         | 38,261                         | 31,630                         | 26,148                         | 21,617                         | 17,870                         | 14,773                         | 12,213                         | 10,096                         |
| 1995          | 56,032                         | 45,283                         | 35,840                         | 27,723                         | 20,912                         | 15,347                         | 10,936                         | 7,551                          | 5,040                          | 3,243                          | 2,007                          | 1,212                          | 732                            | 442                            | 267                            | 161                            | 97                             | 59                             |
| 1996          | 1,339                          | 784                            | 433                            | 223                            | 106                            | 46                             | 18                             | 6                              | 2                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 1997          | 89,498                         | 73,819                         | 59,750                         | 47,376                         | 36,726                         | 27,779                         | 20,466                         | 14,660                         | 10,191                         | 6,860                          | 4,460                          | 2,840                          | 1,808                          | 1,151                          | 733                            | 467                            | 297                            | 189                            |
| 1998          | 57,657                         | 44,034                         | 32,740                         | 23,632                         | 16,509                         | 11,125                         | 7,210                          | 4,480                          | 2,659                          | 1,501                          | 802                            | 414                            | 214                            | 111                            | 57                             | 30                             | 15                             | 8                              |
| 1999          | 671                            | 386                            | 209                            | 105                            | 49                             | 20                             | 8                              | 3                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2000          | 883                            | 541                            | 314                            | 172                            | 87                             | 41                             | 18                             | 7                              | 2                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2001          | 21,198                         | 16,076                         | 11,860                         | 8,487                          | 5,872                          | 3,914                          | 2,507                          | 1,536                          | 898                            | 499                            | 261                            | 132                            | 67                             | 34                             | 17                             | 9                              | 4                              | 2                              |
| 2002          | 9,765                          | 6,418                          | 4,035                          | 2,412                          | 1,363                          | 723                            | 357                            | 162                            | 68                             | 25                             | 8                              | 3                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2003          | 15                             | 6                              | 2                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2004          | 46,222                         | 37,398                         | 29,637                         | 22,957                         | 17,343                         | 12,750                         | 9,103                          | 6,298                          | 4,213                          | 2,719                          | 1,687                          | 1,022                          | 619                            | 375                            | 227                            | 138                            | 83                             | 50                             |
| 2005          | 6,047                          | 4,035                          | 2,580                          | 1,573                          | 909                            | 494                            | 251                            | 118                            | 51                             | 20                             | 7                              | 2                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2006          | 17,674                         | 12,517                         | 8,558                          | 5,625                          | 3,538                          | 2,119                          | 1,203                          | 643                            | 322                            | 150                            | 65                             | 26                             | 11                             | 4                              | 2                              | 1                              | 0                              | 0                              |
| 2007          | 193                            | 90                             | 38                             | 14                             | 5                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2008          | 76,257                         | 60,561                         | 47,018                         | 35,604                         | 26,233                         | 18,757                         | 12,985                         | 8,683                          | 5,593                          | 3,461                          | 2,049                          | 1,181                          | 681                            | 393                            | 226                            | 130                            | 75                             | 43                             |
| 2009          | 56,783                         | 43,546                         | 32,526                         | 23,597                         | 16,579                         | 11,243                         | 7,338                          | 4,595                          | 2,751                          | 1,569                          | 848                            | 443                            | 232                            | 121                            | 63                             | 33                             | 17                             | 9                              |
| 2010          | 198,873                        | 177,827                        | 157,245                        | 137,370                        | 118,440                        | 100,682                        | 84,312                         | 69,494                         | 56,332                         | 44,864                         | 35,066                         | 27,102                         | 20,947                         | 16,190                         | 12,513                         | 9,671                          | 7,475                          | 5,777                          |
| 2011          | 33,324                         | 24,900                         | 18,070                         | 12,696                         | 8,606                          | 5,608                          | 3,500                          | 2,085                          | 1,180                          | 632                            | 318                            | 154                            | 75                             | 36                             | 17                             | 8                              | 4                              | 2                              |
| 2012          | 62,087                         | 49,931                         | 39,306                         | 30,223                         | 22,649                         | 16,501                         | 11,664                         | 7,982                          | 5,275                          | 3,358                          | 2,052                          | 1,224                          | 729                            | 435                            | 259                            | 155                            | 92                             | 55                             |
| 2013          | 484                            | 257                            | 126                            | 57                             | 23                             | 8                              | 3                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2014          | 224                            | 108                            | 47                             | 19                             | 6                              | 2                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2015          | 13,473                         | 8,960                          | 5,708                          | 3,465                          | 1,992                          | 1,077                          | 544                            | 254                            | 109                            | 42                             | 15                             | 5                              | 2                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2016          | 3,919                          | 2,540                          | 1,571                          | 923                            | 511                            | 264                            | 127                            | 56                             | 22                             | 8                              | 3                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2017          | 2,830                          | 1,662                          | 919                            | 474                            | 226                            | 99                             | 39                             | 13                             | 4                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2018          | 11,736                         | 7,654                          | 4,770                          | 2,824                          | 1,578                          | 825                            | 401                            | 180                            | 73                             | 27                             | 9                              | 3                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2019          | 10,452                         | 6,798                          | 4,223                          | 2,491                          | 1,386                          | 722                            | 349                            | 155                            | 63                             | 23                             | 7                              | 2                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2020          | 4,016                          | 2,443                          | 1,407                          | 762                            | 384                            | 178                            | 75                             | 29                             | 10                             | 3                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              |
| 2021          | 14,389                         | 10,425                         | 7,310                          | 4,943                          | 3,210                          | 1,993                          | 1,178                          | 660                            | 349                            | 173                            | 79                             | 35                             | 15                             | 7                              | 3                              | 1                              | 1                              | 0                              |

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

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

Assumed Annual Increase Utilization Rate

| Year of Birth | Maturity (months)<br>1302:1314 | Maturity (months)<br>1314:1326 | Maturity (months)<br>1326:1338 | Maturity (months)<br>1338:1350 | Maturity (months)<br>1350:1362 | Maturity (months)<br>1362:1374 | Maturity (months)<br>1374:1386 | Maturity (months)<br>1386:1398 | Maturity (months)<br>1398:1410 | Maturity (months)<br>1410:1422 | Maturity (months)<br>1422:1434 | Maturity (months)<br>1434:1446 | Maturity (months)<br>1446:1458 | Maturity (months)<br>1458:1470 | Totals Outstanding |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------|
| 1989          | 81                             | 53                             | 34                             | 22                             | 15                             | 10                             | 6                              | 4                              | 3                              | 2                              | 1                              | 1                              | 0                              | 0                              | 11,829,433         |
| 1990          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 4,790,669          |
| 1991          | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 16,743,007         |
| 1992          | 10                             | 5                              | 3                              | 2                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 31,872,161         |
| 1993          | 2                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 26,918,931         |
| 1994          | 8,346                          | 6,900                          | 5,704                          | 4,715                          | 3,898                          | 3,223                          | 2,664                          | 2,202                          | 1,821                          | 1,505                          | 1,244                          | 1,029                          | 850                            | 701                            | 15,039,277         |
| 1995          | 36                             | 21                             | 13                             | 8                              | 5                              | 3                              | 2                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 24,089,031         |
| 1996          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 17,071,325         |
| 1997          | 120                            | 77                             | 49                             | 31                             | 20                             | 13                             | 8                              | 5                              | 3                              | 2                              | 1                              | 1                              | 1                              | 0                              | 31,935,222         |
| 1998          | 4                              | 2                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 48,300,728         |
| 1999          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 11,071,766         |
| 2000          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 7,969,725          |
| 2001          | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 20,280,982         |
| 2002          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 44,677,217         |
| 2003          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 9,380,932          |
| 2004          | 31                             | 19                             | 11                             | 7                              | 4                              | 2                              | 2                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 22,690,079         |
| 2005          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 24,990,590         |
| 2006          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 39,194,919         |
| 2007          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 28,567,646         |
| 2008          | 25                             | 14                             | 8                              | 5                              | 3                              | 2                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 48,806,367         |
| 2009          | 5                              | 2                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 54,661,420         |
| 2010          | 4,465                          | 3,451                          | 2,667                          | 2,061                          | 1,593                          | 1,231                          | 952                            | 736                            | 569                            | 439                            | 340                            | 262                            | 203                            | 156                            | 34,894,604         |
| 2011          | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 44,242,352         |
| 2012          | 33                             | 20                             | 12                             | 7                              | 4                              | 2                              | 1                              | 1                              | 1                              | 0                              | 0                              | 0                              | 0                              | 0                              | 36,286,145         |
| 2013          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 24,872,631         |
| 2014          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 29,916,452         |
| 2015          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 69,156,400         |
| 2016          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 27,168,819         |
| 2017          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 56,882,050         |
| 2018          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 78,576,660         |
| 2019          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 73,020,734         |
| 2020          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 57,849,387         |
| 2021          | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 0                              | 30,402,920         |

1,104,150,581

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, Exh bit 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    | 105,862                   | 126,260                    | 102,176                    | 96,461                     | 79,469                     | 90,337                     | 84,769                     | 78,633                      | 68,460                       | 72,273                       | 80,401                       | 88,733                       | 90,578                       | 85,631                       | 90,802                       | 105,824                      | 84,071                       | 90,991                       |
|---------------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Year of Birth | Maturity (months)<br>6:18 | Maturity (months)<br>18:30 | Maturity (months)<br>30:42 | Maturity (months)<br>42:54 | Maturity (months)<br>54:66 | Maturity (months)<br>66:78 | Maturity (months)<br>78:90 | Maturity (months)<br>90:102 | Maturity (months)<br>102:114 | Maturity (months)<br>114:126 | Maturity (months)<br>126:138 | Maturity (months)<br>138:150 | Maturity (months)<br>150:162 | Maturity (months)<br>162:174 | Maturity (months)<br>174:186 | Maturity (months)<br>186:198 | Maturity (months)<br>198:210 | Maturity (months)<br>210:222 |
| 1989          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1990          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1991          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1992          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1993          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1994          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1995          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1996          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1997          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1998          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1999          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2000          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2001          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2002          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2003          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2004          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              | 63,510                       |
| 2005          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              | 64,819                       | 70,154                       |
| 2006          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              | 90,531                       | 71,922                       | 77,841                       |
| 2007          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              | 111,071                      | 129,446                      | 102,837                      | 111,301                      |
| 2008          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              | 73,006                       | 77,415                       | 90,222                       | 71,676                       | 77,576                       |
| 2009          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              | 83,311                       | 78,761                       | 83,518                       | 97,334                       | 77,326                       | 83,691                       |
| 2010          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              | 68,546                       | 69,971                       | 66,150                       | 70,145                       | 81,749                       | 64,945                       | 70,290                       |
| 2011          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              | 62,331                       | 68,790                       | 70,220                       | 66,385                       | 70,394                       | 82,039                       | 65,176                       | 70,540                       |
| 2012          |                           |                            |                            |                            |                            |                            |                            |                             | 56,266                       | 62,594                       | 69,081                       | 70,517                       | 66,666                       | 70,692                       | 82,386                       | 65,451                       | 70,838                       |                              |
| 2013          |                           |                            |                            |                            |                            |                            |                            | 65,038                      | 68,659                       | 76,382                       | 84,297                       | 86,049                       | 81,350                       | 86,263                       | 100,533                      | 79,868                       | 86,441                       |                              |
| 2014          |                           |                            |                            |                            |                            |                            | 75,241                     | 65,508                      | 69,156                       | 76,934                       | 84,906                       | 86,671                       | 81,938                       | 86,886                       | 101,260                      | 80,445                       | 87,066                       |                              |
| 2015          |                           |                            |                            |                            |                            | 81,260                     | 75,377                     | 65,626                      | 69,281                       | 77,073                       | 85,060                       | 86,828                       | 82,086                       | 87,043                       | 101,443                      | 80,590                       | 87,223                       |                              |
| 2016          |                           |                            |                            |                            |                            | 88,335                     | 82,890                     | 76,890                      | 66,943                       | 70,671                       | 78,619                       | 86,766                       | 88,570                       | 83,733                       | 88,790                       | 103,478                      | 82,208                       | 88,974                       |
| 2017          |                           |                            |                            |                            | 77,881                     | 88,533                     | 83,076                     | 77,062                      | 67,093                       | 70,829                       | 78,795                       | 86,961                       | 88,768                       | 83,920                       | 88,988                       | 103,710                      | 82,392                       | 89,173                       |
| 2018          |                           |                            |                            | 94,744                     | 78,054                     | 88,729                     | 83,260                     | 77,233                      | 67,242                       | 70,986                       | 78,970                       | 87,153                       | 88,965                       | 84,106                       | 89,186                       | 103,940                      | 82,574                       | 89,371                       |
| 2019          |                           |                            | 100,577                    | 94,952                     | 78,225                     | 88,924                     | 83,443                     | 77,402                      | 67,389                       | 71,142                       | 79,143                       | 87,345                       | 89,160                       | 84,291                       | 89,381                       | 104,168                      | 82,755                       | 89,567                       |
| 2020          |                           | 125,545                    | 101,597                    | 95,915                     | 79,019                     | 89,826                     | 84,289                     | 78,188                      | 68,073                       | 71,864                       | 79,946                       | 88,231                       | 90,065                       | 85,146                       | 90,288                       | 105,225                      | 83,595                       | 90,475                       |
| 2021          | 105,492                   | 125,818                    | 101,818                    | 96,124                     | 79,191                     | 90,021                     | 84,472                     | 78,358                      | 68,221                       | 72,020                       | 80,120                       | 88,423                       | 90,261                       | 85,331                       | 90,484                       | 105,454                      | 83,777                       | 90,672                       |

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    | 94,485                       | 102,566                      | 100,024                      | 107,696                      | 102,000                      | 103,530                      | 105,083                      | 106,659                      | 108,259                      | 109,883                      | 111,531                      | 113,204                      | 114,902                      | 116,626                      | 118,958                      | 121,337                      | 123,764                      | 126,239                      |         |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------|
| Year of Birth | Maturity (months)<br>222:234 | Maturity (months)<br>234:246 | Maturity (months)<br>246:258 | Maturity (months)<br>258:270 | Maturity (months)<br>270:282 | Maturity (months)<br>282:294 | Maturity (months)<br>294:306 | Maturity (months)<br>306:318 | Maturity (months)<br>318:330 | Maturity (months)<br>330:342 | Maturity (months)<br>342:354 | Maturity (months)<br>354:366 | Maturity (months)<br>366:378 | Maturity (months)<br>378:390 | Maturity (months)<br>390:402 | Maturity (months)<br>402:414 | Maturity (months)<br>414:426 | Maturity (months)<br>426:438 |         |
| 1989          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 74,012                       | 75,492                       | 77,002                       | 78,542  |
| 1990          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 65,016                       | 66,317                       | 67,643                       | 68,996                       | 70,376                       |         |
| 1991          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 92,699                       | 94,089                       | 95,971                       | 97,890                       | 99,848                       | 101,845                      |         |
| 1992          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 71,836                       | 72,914                       | 74,007                       | 75,487                       | 76,997                       | 78,537                       | 80,108                       |         |
| 1993          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 71,089                       | 72,155                       | 73,237                       | 74,336                       | 75,822                       | 77,339                       | 78,886                       | 80,463                       |         |
| 1994          |                              |                              |                              |                              |                              |                              |                              |                              |                              | 58,599                       | 59,478                       | 60,371                       | 61,276                       | 62,195                       | 63,439                       | 64,708                       | 66,002                       | 67,322                       |         |
| 1995          |                              |                              |                              |                              |                              |                              |                              |                              | 84,989                       | 86,264                       | 87,558                       | 88,871                       | 90,204                       | 91,557                       | 93,388                       | 95,256                       | 97,161                       | 99,105                       |         |
| 1996          |                              |                              |                              |                              |                              |                              |                              | 80,206                       | 81,409                       | 82,630                       | 83,870                       | 85,128                       | 86,405                       | 87,701                       | 89,455                       | 91,244                       | 93,069                       | 94,930                       |         |
| 1997          |                              |                              |                              |                              |                              |                              | 64,164                       | 65,126                       | 66,103                       | 67,094                       | 68,101                       | 69,122                       | 70,159                       | 71,212                       | 72,636                       | 74,089                       | 75,570                       | 77,082                       |         |
| 1998          |                              |                              |                              |                              |                              |                              | 82,019                       | 83,249                       | 84,498                       | 85,765                       | 87,052                       | 88,357                       | 89,683                       | 91,028                       | 92,393                       | 94,241                       | 96,126                       | 98,048                       | 100,009 |
| 1999          |                              |                              |                              |                              | 99,468                       | 100,960                      | 102,474                      | 104,012                      | 105,572                      | 107,155                      | 108,763                      | 110,394                      | 112,050                      | 113,731                      | 116,005                      | 118,325                      | 120,692                      | 123,106                      |         |
| 2000          |                              |                              |                              | 70,284                       | 66,567                       | 67,565                       | 68,579                       | 69,607                       | 70,651                       | 71,711                       | 72,787                       | 73,879                       | 74,987                       | 76,112                       | 77,634                       | 79,187                       | 80,770                       | 82,386                       |         |
| 2001          |                              |                              | 90,981                       | 97,959                       | 92,779                       | 94,170                       | 95,583                       | 97,017                       | 98,472                       | 99,949                       | 101,448                      | 102,970                      | 104,514                      | 106,082                      | 108,204                      | 110,368                      | 112,575                      | 114,827                      |         |
| 2002          |                              | 78,632                       | 76,683                       | 82,565                       | 78,198                       | 79,371                       | 80,562                       | 81,770                       | 82,997                       | 84,242                       | 85,505                       | 86,788                       | 88,090                       | 89,411                       | 91,199                       | 93,023                       | 94,884                       | 96,781                       |         |
| 2003          | 100,365                      | 108,949                      | 106,248                      | 114,397                      | 108,347                      | 109,972                      | 111,622                      | 113,296                      | 114,996                      | 116,721                      | 118,472                      | 120,249                      | 122,052                      | 123,883                      | 126,361                      | 128,888                      | 131,466                      | 134,095                      |         |
| 2004          | 65,949                       | 71,589                       | 69,815                       | 75,169                       | 71,194                       | 72,262                       | 73,346                       | 74,446                       | 75,563                       | 76,696                       | 77,847                       | 79,014                       | 80,200                       | 81,403                       | 83,031                       | 84,691                       | 86,385                       | 88,113                       |         |
| 2005          | 72,848                       | 79,079                       | 77,119                       | 83,034                       | 78,642                       | 79,822                       | 81,019                       | 82,235                       | 83,468                       | 84,720                       | 85,991                       | 87,281                       | 88,590                       | 89,919                       | 91,717                       | 93,551                       | 95,423                       | 97,331                       |         |
| 2006          | 80,831                       | 87,744                       | 85,569                       | 92,132                       | 87,259                       | 88,568                       | 89,897                       | 91,245                       | 92,614                       | 94,003                       | 95,413                       | 96,845                       | 98,297                       | 99,772                       | 101,767                      | 103,802                      | 105,878                      | 107,996                      |         |
| 2007          | 115,576                      | 125,461                      | 122,351                      | 131,735                      | 124,768                      | 126,640                      | 128,539                      | 130,467                      | 132,424                      | 134,411                      | 136,427                      | 138,473                      | 140,551                      | 142,659                      | 145,512                      | 148,422                      | 151,391                      | 154,418                      |         |
| 2008          | 80,555                       | 87,445                       | 85,277                       | 91,818                       | 86,962                       | 88,266                       | 89,590                       | 90,934                       | 92,298                       | 93,683                       | 95,088                       | 96,514                       | 97,962                       | 99,432                       | 101,420                      | 103,449                      | 105,518                      | 107,628                      |         |
| 2009          | 86,905                       | 94,338                       | 91,999                       | 99,056                       | 93,817                       | 95,224                       | 96,653                       | 98,102                       | 99,574                       | 101,068                      | 102,584                      | 104,122                      | 105,684                      | 107,269                      | 109,415                      | 111,603                      | 113,835                      | 116,112                      |         |
| 2010          | 72,990                       | 79,232                       | 77,268                       | 83,195                       | 78,795                       | 79,977                       | 81,176                       | 82,394                       | 83,630                       | 84,884                       | 86,158                       | 87,450                       | 88,762                       | 90,093                       | 91,895                       | 93,733                       | 95,608                       | 97,520                       |         |
| 2011          | 73,249                       | 79,514                       | 77,543                       | 83,490                       | 79,075                       | 80,261                       | 81,465                       | 82,687                       | 83,927                       | 85,186                       | 86,464                       | 87,761                       | 89,077                       | 90,413                       | 92,222                       | 94,066                       | 95,947                       | 97,866                       |         |
| 2012          | 73,559                       | 79,850                       | 77,871                       | 83,844                       | 79,409                       | 80,601                       | 81,810                       | 83,037                       | 84,282                       | 85,546                       | 86,830                       | 88,132                       | 89,454                       | 90,796                       | 92,612                       | 94,464                       | 96,353                       | 98,280                       |         |
| 2013          | 89,761                       | 97,438                       | 95,023                       | 102,311                      | 96,900                       | 98,354                       | 99,829                       | 101,327                      | 102,847                      | 104,389                      | 105,955                      | 107,544                      | 109,158                      | 110,795                      | 113,011                      | 115,271                      | 117,577                      | 119,928                      |         |
| 2014          | 90,410                       | 98,143                       | 95,710                       | 103,051                      | 97,601                       | 99,065                       | 100,551                      | 102,059                      | 103,590                      | 105,144                      | 106,721                      | 108,322                      | 109,946                      | 111,596                      | 113,828                      | 116,104                      | 118,426                      | 120,795                      |         |
| 2015          | 90,573                       | 98,320                       | 95,883                       | 103,237                      | 97,777                       | 99,244                       | 100,732                      | 102,243                      | 103,777                      | 105,334                      | 106,914                      | 108,517                      | 110,145                      | 111,797                      | 114,033                      | 116,314                      | 118,640                      | 121,013                      |         |
| 2016          | 92,391                       | 100,293                      | 97,807                       | 105,308                      | 99,739                       | 101,235                      | 102,754                      | 104,295                      | 105,859                      | 107,447                      | 109,059                      | 110,695                      | 112,355                      | 114,041                      | 116,321                      | 118,648                      | 121,021                      | 123,441                      |         |
| 2017          | 92,598                       | 100,517                      | 98,026                       | 105,544                      | 99,962                       | 101,462                      | 102,984                      | 104,528                      | 106,096                      | 107,688                      | 109,303                      | 110,943                      | 112,607                      | 114,296                      | 116,582                      | 118,913                      | 121,292                      | 123,718                      |         |
| 2018          | 92,803                       | 100,740                      | 98,243                       | 105,778                      | 100,184                      | 101,687                      | 103,212                      | 104,760                      | 106,332                      | 107,927                      | 109,545                      | 111,189                      | 112,856                      | 114,549                      | 116,840                      | 119,177                      | 121,561                      | 123,992                      |         |
| 2019          | 93,007                       | 100,961                      | 98,459                       | 106,010                      | 100,404                      | 101,910                      | 103,439                      | 104,990                      | 106,565                      | 108,163                      | 109,786                      | 111,433                      | 113,104                      | 114,801                      | 117,097                      | 119,439                      | 121,827                      | 124,264                      |         |
| 2020          | 93,950                       | 101,986                      | 99,458                       | 107,086                      | 101,423                      | 102,944                      | 104,488                      | 106,055                      | 107,646                      | 109,261                      | 110,900                      | 112,563                      | 114,252                      | 115,965                      | 118,285                      | 120,650                      | 123,063                      | 125,525                      |         |
| 2021          | 94,155                       | 102,207                      | 99,674                       | 107,319                      | 101,643                      | 103,168                      | 104,715                      | 106,286                      | 107,880                      | 109,498                      | 111,141                      | 112,808                      | 114,500                      | 116,218                      | 118,542                      | 120,913                      | 123,331                      | 125,798                      |         |

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

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

Assumed Annual Increase Utilization Rate

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

| 2021 Level    | 128,764                      | 131,340                      | 133,966                      | 136,646                      | 139,379                      | 142,166                      | 145,009                      | 147,910                      | 150,868                      | 153,885                      | 156,963                      | 160,102                      | 163,304                      | 166,570                      | 169,902                      | 173,300                      | 176,766                      | 180,301                      |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Year of Birth | Maturity (months)<br>438:450 | Maturity (months)<br>450:462 | Maturity (months)<br>462:474 | Maturity (months)<br>474:486 | Maturity (months)<br>486:498 | Maturity (months)<br>498:510 | Maturity (months)<br>510:522 | Maturity (months)<br>522:534 | Maturity (months)<br>534:546 | Maturity (months)<br>546:558 | Maturity (months)<br>558:570 | Maturity (months)<br>570:582 | Maturity (months)<br>582:594 | Maturity (months)<br>594:606 | Maturity (months)<br>606:618 | Maturity (months)<br>618:630 | Maturity (months)<br>630:642 | Maturity (months)<br>642:654 |
| 1989          | 80,113                       | 81,715                       | 83,350                       | 85,017                       | 86,717                       | 88,451                       | 90,220                       | 92,025                       | 93,865                       | 95,743                       | 97,657                       | 99,611                       | 101,603                      | 103,635                      | 105,708                      | 107,822                      | 109,978                      | 112,178                      |
| 1990          | 71,783                       | 73,219                       | 74,683                       | 76,177                       | 77,701                       | 79,255                       | 80,840                       | 82,456                       | 84,106                       | 85,788                       | 87,503                       | 89,254                       | 91,039                       | 92,859                       | 94,717                       | 96,611                       | 98,543                       | 100,514                      |
| 1991          | 103,882                      | 105,960                      | 108,079                      | 110,241                      | 112,445                      | 114,694                      | 116,988                      | 119,328                      | 121,715                      | 124,149                      | 126,632                      | 129,164                      | 131,748                      | 134,383                      | 137,070                      | 139,812                      | 142,608                      | 145,460                      |
| 1992          | 81,710                       | 83,344                       | 85,011                       | 86,711                       | 88,446                       | 90,214                       | 92,019                       | 93,859                       | 95,736                       | 97,651                       | 99,604                       | 101,596                      | 103,628                      | 105,701                      | 107,815                      | 109,971                      | 112,170                      | 114,414                      |
| 1993          | 82,073                       | 83,714                       | 85,388                       | 87,096                       | 88,838                       | 90,615                       | 92,427                       | 94,276                       | 96,161                       | 98,084                       | 100,046                      | 102,047                      | 104,088                      | 106,170                      | 108,293                      | 110,459                      | 112,668                      | 114,922                      |
| 1994          | 68,669                       | 70,042                       | 71,443                       | 72,872                       | 74,329                       | 75,816                       | 77,332                       | 78,879                       | 80,456                       | 82,065                       | 83,707                       | 85,381                       | 87,088                       | 88,830                       | 90,607                       | 92,419                       | 94,267                       | 96,153                       |
| 1995          | 101,087                      | 103,108                      | 105,171                      | 107,274                      | 109,419                      | 111,608                      | 113,840                      | 116,117                      | 118,439                      | 120,808                      | 123,224                      | 125,689                      | 128,202                      | 130,766                      | 133,382                      | 136,049                      | 138,770                      | 141,546                      |
| 1996          | 96,829                       | 98,765                       | 100,741                      | 102,756                      | 104,811                      | 106,907                      | 109,045                      | 111,226                      | 113,450                      | 115,719                      | 118,034                      | 120,395                      | 122,802                      | 125,258                      | 127,764                      | 130,319                      | 132,925                      | 135,584                      |
| 1997          | 78,623                       | 80,196                       | 81,800                       | 83,436                       | 85,104                       | 86,807                       | 88,543                       | 90,314                       | 92,120                       | 93,962                       | 95,841                       | 97,758                       | 99,713                       | 101,708                      | 103,742                      | 105,817                      | 107,933                      | 110,092                      |
| 1998          | 102,010                      | 104,050                      | 106,131                      | 108,253                      | 110,419                      | 112,627                      | 114,879                      | 117,177                      | 119,521                      | 121,911                      | 124,349                      | 126,836                      | 129,373                      | 131,960                      | 134,600                      | 137,292                      | 140,037                      | 142,838                      |
| 1999          | 125,568                      | 128,079                      | 130,641                      | 133,254                      | 135,919                      | 138,637                      | 141,410                      | 144,238                      | 147,123                      | 150,065                      | 153,067                      | 156,128                      | 159,251                      | 162,436                      | 165,684                      | 168,998                      | 172,378                      | 175,825                      |
| 2000          | 84,033                       | 85,714                       | 87,428                       | 89,177                       | 90,960                       | 92,780                       | 94,635                       | 96,528                       | 98,459                       | 100,428                      | 102,436                      | 104,485                      | 106,575                      | 108,706                      | 110,880                      | 113,098                      | 115,360                      | 117,667                      |
| 2001          | 117,123                      | 119,466                      | 121,855                      | 124,292                      | 126,778                      | 129,314                      | 131,900                      | 134,538                      | 137,229                      | 139,973                      | 142,773                      | 145,628                      | 148,541                      | 151,511                      | 154,542                      | 157,633                      | 160,785                      | 164,001                      |
| 2002          | 98,717                       | 100,691                      | 102,705                      | 104,759                      | 106,854                      | 108,992                      | 111,171                      | 113,395                      | 115,663                      | 117,976                      | 120,335                      | 122,742                      | 125,197                      | 127,701                      | 130,255                      | 132,860                      | 135,517                      | 138,228                      |
| 2003          | 136,777                      | 139,513                      | 142,303                      | 145,149                      | 148,052                      | 151,013                      | 154,033                      | 157,114                      | 160,256                      | 163,461                      | 166,730                      | 170,065                      | 173,466                      | 176,936                      | 180,474                      | 184,084                      | 187,765                      | 191,521                      |
| 2004          | 89,875                       | 91,672                       | 93,506                       | 95,376                       | 97,284                       | 99,229                       | 101,214                      | 103,238                      | 105,303                      | 107,409                      | 109,557                      | 111,748                      | 113,983                      | 116,263                      | 118,588                      | 120,960                      | 123,379                      | 125,847                      |
| 2005          | 99,278                       | 101,263                      | 103,288                      | 105,354                      | 107,461                      | 109,610                      | 111,803                      | 114,039                      | 116,320                      | 118,646                      | 121,019                      | 123,439                      | 125,908                      | 128,426                      | 130,995                      | 133,615                      | 136,287                      | 139,013                      |
| 2006          | 110,156                      | 112,359                      | 114,606                      | 116,898                      | 119,236                      | 121,621                      | 124,053                      | 126,535                      | 129,065                      | 131,647                      | 134,279                      | 136,965                      | 139,704                      | 142,498                      | 145,348                      | 148,255                      | 151,220                      | 154,245                      |
| 2007          | 157,507                      | 160,657                      | 163,870                      | 167,147                      | 170,490                      | 173,900                      | 177,378                      | 180,926                      | 184,544                      | 188,235                      | 192,000                      | 195,840                      | 199,757                      | 203,752                      | 207,827                      | 211,983                      | 216,223                      | 220,548                      |
| 2008          | 109,780                      | 111,976                      | 114,216                      | 116,500                      | 118,830                      | 121,206                      | 123,631                      | 126,103                      | 128,625                      | 131,198                      | 133,822                      | 136,498                      | 139,228                      | 142,013                      | 144,853                      | 147,750                      | 150,705                      | 153,719                      |
| 2009          | 118,434                      | 120,803                      | 123,219                      | 125,683                      | 128,197                      | 130,761                      | 133,376                      | 136,044                      | 138,764                      | 141,540                      | 144,371                      | 147,258                      | 150,203                      | 153,207                      | 156,271                      | 159,397                      | 162,585                      | 165,836                      |
| 2010          | 99,470                       | 101,460                      | 103,489                      | 105,559                      | 107,670                      | 109,823                      | 112,020                      | 114,260                      | 116,545                      | 118,876                      | 121,254                      | 123,679                      | 126,152                      | 128,675                      | 131,249                      | 133,874                      | 136,551                      | 139,282                      |
| 2011          | 99,824                       | 101,820                      | 103,857                      | 105,934                      | 108,052                      | 110,213                      | 112,418                      | 114,666                      | 116,959                      | 119,299                      | 121,685                      | 124,118                      | 126,601                      | 129,133                      | 131,715                      | 134,350                      | 137,037                      | 139,777                      |
| 2012          | 100,246                      | 102,251                      | 104,296                      | 106,382                      | 108,510                      | 110,680                      | 112,893                      | 115,151                      | 117,454                      | 119,803                      | 122,199                      | 124,643                      | 127,136                      | 129,679                      | 132,272                      | 134,918                      | 137,616                      | 140,369                      |
| 2013          | 122,327                      | 124,773                      | 127,269                      | 129,814                      | 132,410                      | 135,058                      | 137,760                      | 140,515                      | 143,325                      | 146,192                      | 149,115                      | 152,098                      | 155,140                      | 158,243                      | 161,407                      | 164,636                      | 167,928                      | 171,287                      |
| 2014          | 123,211                      | 125,675                      | 128,188                      | 130,752                      | 133,367                      | 136,034                      | 138,755                      | 141,530                      | 144,361                      | 147,248                      | 150,193                      | 153,197                      | 156,261                      | 159,386                      | 162,574                      | 165,825                      | 169,142                      | 172,525                      |
| 2015          | 123,433                      | 125,902                      | 128,420                      | 130,988                      | 133,608                      | 136,280                      | 139,006                      | 141,786                      | 144,622                      | 147,514                      | 150,465                      | 153,474                      | 156,543                      | 159,674                      | 162,868                      | 166,125                      | 169,448                      | 172,836                      |
| 2016          | 125,910                      | 128,428                      | 130,997                      | 133,617                      | 136,289                      | 139,015                      | 141,795                      | 144,631                      | 147,524                      | 150,474                      | 153,484                      | 156,553                      | 159,684                      | 162,878                      | 166,136                      | 169,458                      | 172,848                      | 176,304                      |
| 2017          | 126,192                      | 128,716                      | 131,290                      | 133,916                      | 136,594                      | 139,326                      | 142,113                      | 144,955                      | 147,854                      | 150,811                      | 153,827                      | 156,904                      | 160,042                      | 163,243                      | 166,508                      | 169,838                      | 173,235                      | 176,699                      |
| 2018          | 126,472                      | 129,001                      | 131,581                      | 134,213                      | 136,897                      | 139,635                      | 142,428                      | 145,276                      | 148,182                      | 151,145                      | 154,168                      | 157,252                      | 160,397                      | 163,605                      | 166,877                      | 170,214                      | 173,619                      | 177,091                      |
| 2019          | 126,749                      | 129,284                      | 131,870                      | 134,507                      | 137,197                      | 139,941                      | 142,740                      | 145,595                      | 148,507                      | 151,477                      | 154,507                      | 157,597                      | 160,749                      | 163,964                      | 167,243                      | 170,588                      | 174,000                      | 177,480                      |
| 2020          | 128,035                      | 130,596                      | 133,208                      | 135,872                      | 138,589                      | 141,361                      | 144,188                      | 147,072                      | 150,014                      | 153,014                      | 156,074                      | 159,196                      | 162,380                      | 165,627                      | 168,940                      | 172,319                      | 175,765                      | 179,280                      |
| 2021          | 128,314                      | 130,880                      | 133,497                      | 136,167                      | 138,891                      | 141,669                      | 144,502                      | 147,392                      | 150,340                      | 153,347                      | 156,414                      | 159,542                      | 162,733                      | 165,987                      | 169,307                      | 172,693                      | 176,147                      | 179,670                      |

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

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

Assumed Annual Increase Utilization Rate

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

| 2021 Level    | 183,907                      | 187,585                      | 191,337                      | 195,164                      | 199,067                      | 203,048                      | 207,109                      | 211,251                      | 215,476                      | 219,786                      | 224,182                      | 228,665                      | 233,239                      | 237,903                      | 242,662                      | 247,515                      | 252,465                      | 257,514                      |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Year of Birth | Maturity (months)<br>654:666 | Maturity (months)<br>666:678 | Maturity (months)<br>678:690 | Maturity (months)<br>690:702 | Maturity (months)<br>702:714 | Maturity (months)<br>714:726 | Maturity (months)<br>726:738 | Maturity (months)<br>738:750 | Maturity (months)<br>750:762 | Maturity (months)<br>762:774 | Maturity (months)<br>774:786 | Maturity (months)<br>786:798 | Maturity (months)<br>798:810 | Maturity (months)<br>810:822 | Maturity (months)<br>822:834 | Maturity (months)<br>834:846 | Maturity (months)<br>846:858 | Maturity (months)<br>858:870 |
| 1989          | 114,421                      | 116,710                      | 119,044                      | 121,425                      | 123,853                      | 126,330                      | 128,857                      | 131,434                      | 134,063                      | 136,744                      | 139,479                      | 142,268                      | 145,114                      | 148,016                      | 150,976                      | 153,996                      | 157,076                      | 160,217                      |
| 1990          | 102,524                      | 104,575                      | 106,666                      | 108,800                      | 110,976                      | 113,195                      | 115,459                      | 117,768                      | 120,123                      | 122,526                      | 124,976                      | 127,476                      | 130,026                      | 132,626                      | 135,279                      | 137,984                      | 140,744                      | 143,559                      |
| 1991          | 148,369                      | 151,337                      | 154,363                      | 157,451                      | 160,600                      | 163,812                      | 167,088                      | 170,430                      | 173,838                      | 177,315                      | 180,861                      | 184,479                      | 188,168                      | 191,932                      | 195,770                      | 199,686                      | 203,679                      | 207,753                      |
| 1992          | 116,702                      | 119,036                      | 121,417                      | 123,845                      | 126,322                      | 128,848                      | 131,425                      | 134,054                      | 136,735                      | 139,470                      | 142,259                      | 145,104                      | 148,006                      | 150,966                      | 153,986                      | 157,066                      | 160,207                      | 163,411                      |
| 1993          | 117,220                      | 119,564                      | 121,956                      | 124,395                      | 126,883                      | 129,420                      | 132,009                      | 134,649                      | 137,342                      | 140,089                      | 142,890                      | 145,748                      | 148,663                      | 151,637                      | 154,669                      | 157,763                      | 160,918                      | 164,136                      |
| 1994          | 98,076                       | 100,037                      | 102,038                      | 104,079                      | 106,160                      | 108,283                      | 110,449                      | 112,658                      | 114,911                      | 117,209                      | 119,554                      | 121,945                      | 124,384                      | 126,871                      | 129,409                      | 131,997                      | 134,637                      | 137,329                      |
| 1995          | 144,377                      | 147,264                      | 150,209                      | 153,214                      | 156,278                      | 159,403                      | 162,592                      | 165,843                      | 169,160                      | 172,543                      | 175,994                      | 179,514                      | 183,104                      | 186,767                      | 190,502                      | 194,312                      | 198,198                      | 202,162                      |
| 1996          | 138,295                      | 141,061                      | 143,883                      | 146,760                      | 149,695                      | 152,689                      | 155,743                      | 158,858                      | 162,035                      | 165,276                      | 168,581                      | 171,953                      | 175,392                      | 178,900                      | 182,478                      | 186,128                      | 189,850                      | 193,647                      |
| 1997          | 112,294                      | 114,539                      | 116,830                      | 119,167                      | 121,550                      | 123,981                      | 126,461                      | 128,990                      | 131,570                      | 134,201                      | 136,885                      | 139,623                      | 142,415                      | 145,264                      | 148,169                      | 151,132                      | 154,155                      | 157,238                      |
| 1998          | 145,695                      | 148,609                      | 151,581                      | 154,613                      | 157,705                      | 160,859                      | 164,076                      | 167,358                      | 170,705                      | 174,119                      | 177,601                      | 181,153                      | 184,776                      | 188,472                      | 192,241                      | 196,086                      | 200,008                      | 204,008                      |
| 1999          | 179,342                      | 182,929                      | 186,587                      | 190,319                      | 194,126                      | 198,008                      | 201,968                      | 206,008                      | 210,128                      | 214,330                      | 218,617                      | 222,989                      | 227,449                      | 231,998                      | 236,638                      | 241,371                      | 246,198                      | 251,122                      |
| 2000          | 120,020                      | 122,421                      | 124,869                      | 127,367                      | 129,914                      | 132,512                      | 135,163                      | 137,866                      | 140,623                      | 143,436                      | 146,304                      | 149,230                      | 152,215                      | 155,259                      | 158,364                      | 161,532                      | 164,762                      | 168,058                      |
| 2001          | 167,281                      | 170,627                      | 174,039                      | 177,520                      | 181,070                      | 184,692                      | 188,385                      | 192,153                      | 195,996                      | 199,916                      | 203,915                      | 207,993                      | 212,153                      | 216,396                      | 220,724                      | 225,138                      | 229,641                      | 234,234                      |
| 2002          | 140,992                      | 143,812                      | 146,688                      | 149,622                      | 152,614                      | 155,667                      | 158,780                      | 161,956                      | 165,195                      | 168,499                      | 171,869                      | 175,306                      | 178,812                      | 182,388                      | 186,036                      | 189,757                      | 193,552                      | 197,423                      |
| 2003          | 195,351                      | 199,258                      | 203,243                      | 207,308                      | 211,454                      | 215,684                      | 219,997                      | 224,397                      | 228,885                      | 233,463                      | 238,132                      | 242,895                      | 247,753                      | 252,708                      | 257,762                      | 262,917                      | 268,175                      | 273,539                      |
| 2004          | 128,364                      | 130,931                      | 133,549                      | 136,220                      | 138,945                      | 141,724                      | 144,558                      | 147,449                      | 150,398                      | 153,406                      | 156,475                      | 159,604                      | 162,796                      | 166,052                      | 169,373                      | 172,761                      | 176,216                      | 179,740                      |
| 2005          | 141,793                      | 144,629                      | 147,521                      | 150,472                      | 153,481                      | 156,551                      | 159,682                      | 162,875                      | 166,133                      | 169,456                      | 172,845                      | 176,302                      | 179,828                      | 183,424                      | 187,093                      | 190,834                      | 194,651                      | 198,544                      |
| 2006          | 157,330                      | 160,476                      | 163,686                      | 166,960                      | 170,299                      | 173,705                      | 177,179                      | 180,722                      | 184,337                      | 188,024                      | 191,784                      | 195,620                      | 199,532                      | 203,523                      | 207,593                      | 211,745                      | 215,980                      | 220,300                      |
| 2007          | 224,959                      | 229,458                      | 234,047                      | 238,728                      | 243,502                      | 248,372                      | 253,340                      | 258,407                      | 263,575                      | 268,846                      | 274,223                      | 279,708                      | 285,302                      | 291,008                      | 296,828                      | 302,765                      | 308,820                      | 314,996                      |
| 2008          | 156,793                      | 159,929                      | 163,128                      | 166,390                      | 169,718                      | 173,113                      | 176,575                      | 180,106                      | 183,709                      | 187,383                      | 191,130                      | 194,953                      | 198,852                      | 202,829                      | 206,886                      | 211,023                      | 215,244                      | 219,549                      |
| 2009          | 169,153                      | 172,536                      | 175,987                      | 179,507                      | 183,097                      | 186,759                      | 190,494                      | 194,304                      | 198,190                      | 202,154                      | 206,197                      | 210,321                      | 214,527                      | 218,818                      | 223,194                      | 227,658                      | 232,211                      | 236,855                      |
| 2010          | 142,068                      | 144,909                      | 147,808                      | 150,764                      | 153,779                      | 156,855                      | 159,992                      | 163,191                      | 166,455                      | 169,784                      | 173,180                      | 176,644                      | 180,177                      | 183,780                      | 187,456                      | 191,205                      | 195,029                      | 198,929                      |
| 2011          | 142,573                      | 145,424                      | 148,333                      | 151,300                      | 154,325                      | 157,412                      | 160,560                      | 163,771                      | 167,047                      | 170,388                      | 173,796                      | 177,271                      | 180,817                      | 184,433                      | 188,122                      | 191,884                      | 195,722                      | 199,636                      |
| 2012          | 143,176                      | 146,040                      | 148,960                      | 151,940                      | 154,978                      | 158,078                      | 161,239                      | 164,464                      | 167,754                      | 171,109                      | 174,531                      | 178,021                      | 181,582                      | 185,213                      | 188,918                      | 192,696                      | 196,550                      | 200,481                      |
| 2013          | 174,713                      | 178,207                      | 181,771                      | 185,406                      | 189,114                      | 192,897                      | 196,755                      | 200,690                      | 204,704                      | 208,798                      | 212,974                      | 217,233                      | 221,578                      | 226,009                      | 230,529                      | 235,140                      | 239,843                      | 244,640                      |
| 2014          | 175,975                      | 179,495                      | 183,084                      | 186,746                      | 190,481                      | 194,291                      | 198,176                      | 202,140                      | 206,183                      | 210,306                      | 214,513                      | 218,803                      | 223,179                      | 227,642                      | 232,195                      | 236,839                      | 241,576                      | 246,408                      |
| 2015          | 176,293                      | 179,819                      | 183,415                      | 187,084                      | 190,825                      | 194,642                      | 198,535                      | 202,505                      | 206,556                      | 210,687                      | 214,900                      | 219,198                      | 223,582                      | 228,054                      | 232,615                      | 237,267                      | 242,013                      | 246,853                      |
| 2016          | 179,831                      | 183,427                      | 187,096                      | 190,838                      | 194,654                      | 198,547                      | 202,518                      | 206,569                      | 210,700                      | 214,914                      | 219,212                      | 223,597                      | 228,069                      | 232,630                      | 237,283                      | 242,028                      | 246,869                      | 251,806                      |
| 2017          | 180,233                      | 183,838                      | 187,515                      | 191,265                      | 195,090                      | 198,992                      | 202,972                      | 207,031                      | 211,172                      | 215,395                      | 219,703                      | 224,097                      | 228,579                      | 233,151                      | 237,814                      | 242,570                      | 247,422                      | 252,370                      |
| 2018          | 180,633                      | 184,245                      | 187,930                      | 191,689                      | 195,523                      | 199,433                      | 203,422                      | 207,490                      | 211,640                      | 215,873                      | 220,190                      | 224,594                      | 229,086                      | 233,668                      | 238,341                      | 243,108                      | 247,970                      | 252,929                      |
| 2019          | 181,029                      | 184,650                      | 188,343                      | 192,110                      | 195,952                      | 199,871                      | 203,868                      | 207,946                      | 212,104                      | 216,347                      | 220,674                      | 225,087                      | 229,589                      | 234,180                      | 238,864                      | 243,641                      | 248,514                      | 253,484                      |
| 2020          | 182,866                      | 186,523                      | 190,254                      | 194,059                      | 197,940                      | 201,899                      | 205,937                      | 210,055                      | 214,256                      | 218,542                      | 222,912                      | 227,371                      | 231,918                      | 236,556                      | 241,288                      | 246,113                      | 251,036                      | 256,056                      |
| 2021          | 183,263                      | 186,929                      | 190,667                      | 194,481                      | 198,370                      | 202,338                      | 206,384                      | 210,512                      | 214,722                      | 219,017                      | 223,397                      | 227,865                      | 232,422                      | 237,071                      | 241,812                      | 246,648                      | 251,581                      | 256,613                      |

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)<br>870:882 | Maturity (months)<br>882:894 | Maturity (months)<br>894:906 | Maturity (months)<br>906:918 | Maturity (months)<br>918:930 | Maturity (months)<br>930:942 | Maturity (months)<br>942:954 | Maturity (months)<br>954:966 | Maturity (months)<br>966:978 | Maturity (months)<br>978:990 | Maturity (months)<br>990:1002 | Maturity (months)<br>1002:1014 | Maturity (months)<br>1014:1026 | Maturity (months)<br>1026:1038 | Maturity (months)<br>1038:1050 | Maturity (months)<br>1050:1062 | Maturity (months)<br>1062:1074 | Maturity (months)<br>1074:1086 |
| 1989          | 163,422                      | 166,690                      | 170,024                      | 173,424                      | 176,893                      | 180,431                      | 184,039                      | 187,720                      | 191,475                      | 195,304                      | 199,210                       | 203,194                        | 207,258                        | 211,403                        | 215,631                        | 219,944                        | 224,343                        | 228,830                        |
| 1990          | 146,430                      | 149,358                      | 152,346                      | 155,393                      | 158,500                      | 161,670                      | 164,904                      | 168,202                      | 171,566                      | 174,997                      | 178,497                       | 182,067                        | 185,708                        | 189,423                        | 193,211                        | 197,075                        | 201,017                        | 205,037                        |
| 1991          | 211,908                      | 216,146                      | 220,469                      | 224,878                      | 229,376                      | 233,963                      | 238,643                      | 243,416                      | 248,284                      | 253,250                      | 258,315                       | 263,481                        | 268,750                        | 274,126                        | 279,608                        | 285,200                        | 290,904                        | 296,722                        |
| 1992          | 166,679                      | 170,013                      | 173,413                      | 176,881                      | 180,419                      | 184,027                      | 187,708                      | 191,462                      | 195,291                      | 199,197                      | 203,181                       | 207,245                        | 211,390                        | 215,617                        | 219,930                        | 224,328                        | 228,815                        | 233,391                        |
| 1993          | 167,419                      | 170,767                      | 174,183                      | 177,666                      | 181,220                      | 184,844                      | 188,541                      | 192,312                      | 196,158                      | 200,081                      | 204,083                       | 208,164                        | 212,328                        | 216,574                        | 220,906                        | 225,324                        | 229,830                        | 234,427                        |
| 1994          | 140,076                      | 142,878                      | 145,735                      | 148,650                      | 151,623                      | 154,655                      | 157,748                      | 160,903                      | 164,121                      | 167,404                      | 170,752                       | 174,167                        | 177,650                        | 181,203                        | 184,827                        | 188,524                        | 192,294                        | 196,140                        |
| 1995          | 206,205                      | 210,329                      | 214,536                      | 218,827                      | 223,203                      | 227,667                      | 232,221                      | 236,865                      | 241,602                      | 246,434                      | 251,363                       | 256,390                        | 261,518                        | 266,749                        | 272,084                        | 277,525                        | 283,076                        | 288,737                        |
| 1996          | 197,520                      | 201,470                      | 205,500                      | 209,610                      | 213,802                      | 218,078                      | 222,440                      | 226,888                      | 231,426                      | 236,055                      | 240,776                       | 245,591                        | 250,503                        | 255,513                        | 260,623                        | 265,836                        | 271,153                        | 276,576                        |
| 1997          | 160,383                      | 163,591                      | 166,862                      | 170,200                      | 173,604                      | 177,076                      | 180,617                      | 184,230                      | 187,914                      | 191,672                      | 195,506                       | 199,416                        | 203,404                        | 207,472                        | 211,622                        | 215,854                        | 220,171                        | 224,575                        |
| 1998          | 208,088                      | 212,250                      | 216,495                      | 220,825                      | 225,241                      | 229,746                      | 234,341                      | 239,028                      | 243,808                      | 248,685                      | 253,658                       | 258,732                        | 263,906                        | 269,184                        | 274,568                        | 280,059                        | 285,660                        | 291,374                        |
| 1999          | 256,144                      | 261,267                      | 266,493                      | 271,823                      | 277,259                      | 282,804                      | 288,460                      | 294,229                      | 300,114                      | 306,116                      | 312,239                       | 318,483                        | 324,853                        | 331,350                        | 337,977                        | 344,737                        | 351,631                        | 358,664                        |
| 2000          | 171,419                      | 174,847                      | 178,344                      | 181,911                      | 185,549                      | 189,260                      | 193,045                      | 196,906                      | 200,844                      | 204,861                      | 208,958                       | 213,138                        | 217,400                        | 221,748                        | 226,183                        | 230,707                        | 235,321                        | 240,028                        |
| 2001          | 238,918                      | 243,697                      | 248,571                      | 253,542                      | 258,613                      | 263,785                      | 269,061                      | 274,442                      | 279,931                      | 285,530                      | 291,240                       | 297,065                        | 303,006                        | 309,066                        | 315,248                        | 321,553                        | 327,984                        | 334,543                        |
| 2002          | 201,372                      | 205,399                      | 209,507                      | 213,697                      | 217,971                      | 222,330                      | 226,777                      | 231,313                      | 235,939                      | 240,658                      | 245,471                       | 250,380                        | 255,388                        | 260,496                        | 265,705                        | 271,020                        | 276,440                        | 281,969                        |
| 2003          | 279,010                      | 284,590                      | 290,282                      | 296,087                      | 302,009                      | 308,049                      | 314,210                      | 320,494                      | 326,904                      | 333,442                      | 340,111                       | 346,913                        | 353,852                        | 360,929                        | 368,147                        | 375,510                        | 383,020                        | 390,681                        |
| 2004          | 183,335                      | 187,002                      | 190,742                      | 194,556                      | 198,448                      | 202,416                      | 206,465                      | 210,594                      | 214,806                      | 219,102                      | 223,484                       | 227,954                        | 232,513                        | 237,163                        | 241,906                        | 246,745                        | 251,679                        | 256,713                        |
| 2005          | 202,515                      | 206,565                      | 210,697                      | 214,911                      | 219,209                      | 223,593                      | 228,065                      | 232,626                      | 237,279                      | 242,024                      | 246,865                       | 251,802                        | 256,838                        | 261,975                        | 267,214                        | 272,559                        | 278,010                        | 283,570                        |
| 2006          | 224,706                      | 229,200                      | 233,784                      | 238,459                      | 243,229                      | 248,093                      | 253,055                      | 258,116                      | 263,279                      | 268,544                      | 273,915                       | 279,393                        | 284,981                        | 290,681                        | 296,494                        | 302,424                        | 308,473                        | 314,642                        |
| 2007          | 321,296                      | 327,722                      | 334,277                      | 340,962                      | 347,781                      | 354,737                      | 361,832                      | 369,068                      | 376,450                      | 383,979                      | 391,658                       | 399,491                        | 407,481                        | 415,631                        | 423,943                        | 432,422                        | 441,071                        | 449,892                        |
| 2008          | 223,940                      | 228,418                      | 232,987                      | 237,647                      | 242,400                      | 247,248                      | 252,192                      | 257,236                      | 262,381                      | 267,629                      | 272,981                       | 278,441                        | 284,010                        | 289,690                        | 295,484                        | 301,393                        | 307,421                        | 313,570                        |
| 2009          | 241,592                      | 246,424                      | 251,353                      | 256,380                      | 261,507                      | 266,737                      | 272,072                      | 277,514                      | 283,064                      | 288,725                      | 294,500                       | 300,390                        | 306,397                        | 312,525                        | 318,776                        | 325,151                        | 331,654                        | 338,288                        |
| 2010          | 202,908                      | 206,966                      | 211,106                      | 215,328                      | 219,634                      | 224,027                      | 228,507                      | 233,078                      | 237,739                      | 242,494                      | 247,344                       | 252,291                        | 257,336                        | 262,483                        | 267,733                        | 273,087                        | 278,549                        | 284,120                        |
| 2011          | 203,629                      | 207,702                      | 211,856                      | 216,093                      | 220,415                      | 224,823                      | 229,320                      | 233,906                      | 238,584                      | 243,356                      | 248,223                       | 253,187                        | 258,251                        | 263,416                        | 268,684                        | 274,058                        | 279,539                        | 285,130                        |
| 2012          | 204,491                      | 208,580                      | 212,752                      | 217,007                      | 221,347                      | 225,774                      | 230,290                      | 234,895                      | 239,593                      | 244,385                      | 249,273                       | 254,258                        | 259,344                        | 264,530                        | 269,821                        | 275,217                        | 280,722                        | 286,336                        |
| 2013          | 249,533                      | 254,523                      | 259,614                      | 264,806                      | 270,102                      | 275,504                      | 281,014                      | 286,634                      | 292,367                      | 298,214                      | 304,179                       | 310,262                        | 316,468                        | 322,797                        | 329,253                        | 335,838                        | 342,555                        | 349,406                        |
| 2014          | 251,336                      | 256,362                      | 261,490                      | 266,719                      | 272,054                      | 277,495                      | 283,045                      | 288,706                      | 294,480                      | 300,369                      | 306,377                       | 312,504                        | 318,754                        | 325,130                        | 331,632                        | 338,265                        | 345,030                        | 351,931                        |
| 2015          | 251,790                      | 256,826                      | 261,962                      | 267,202                      | 272,546                      | 277,997                      | 283,557                      | 289,228                      | 295,012                      | 300,912                      | 306,931                       | 313,069                        | 319,331                        | 325,717                        | 332,232                        | 338,876                        | 345,654                        | 352,567                        |
| 2016          | 256,842                      | 261,979                      | 267,219                      | 272,563                      | 278,014                      | 283,575                      | 289,246                      | 295,031                      | 300,932                      | 306,950                      | 313,089                       | 319,351                        | 325,738                        | 332,253                        | 338,898                        | 345,676                        | 352,590                        | 359,641                        |
| 2017          | 257,417                      | 262,566                      | 267,817                      | 273,173                      | 278,637                      | 284,210                      | 289,894                      | 295,692                      | 301,605                      | 307,638                      | 313,790                       | 320,066                        | 326,467                        | 332,997                        | 339,657                        | 346,450                        | 353,379                        | 360,446                        |
| 2018          | 257,988                      | 263,148                      | 268,411                      | 273,779                      | 279,255                      | 284,840                      | 290,536                      | 296,347                      | 302,274                      | 308,320                      | 314,486                       | 320,776                        | 327,191                        | 333,735                        | 340,410                        | 347,218                        | 354,162                        | 361,245                        |
| 2019          | 258,554                      | 263,725                      | 269,000                      | 274,380                      | 279,867                      | 285,465                      | 291,174                      | 296,997                      | 302,937                      | 308,996                      | 315,176                       | 321,480                        | 327,909                        | 334,467                        | 341,157                        | 347,980                        | 354,939                        | 362,038                        |
| 2020          | 261,177                      | 266,401                      | 271,729                      | 277,164                      | 282,707                      | 288,361                      | 294,128                      | 300,011                      | 306,011                      | 312,131                      | 318,374                       | 324,741                        | 331,236                        | 337,861                        | 344,618                        | 351,510                        | 358,541                        | 365,712                        |
| 2021          | 261,745                      | 266,980                      | 272,320                      | 277,766                      | 283,322                      | 288,988                      | 294,768                      | 300,663                      | 306,676                      | 312,810                      | 319,066                       | 325,447                        | 331,956                        | 338,595                        | 345,367                        | 352,275                        | 359,320                        | 366,507                        |

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)<br>1086:1098 | Maturity (months)<br>1098:1110 | Maturity (months)<br>1110:1122 | Maturity (months)<br>1122:1134 | Maturity (months)<br>1134:1146 | Maturity (months)<br>1146:1158 | Maturity (months)<br>1158:1170 | Maturity (months)<br>1170:1182 | Maturity (months)<br>1182:1194 | Maturity (months)<br>1194:1206 | Maturity (months)<br>1206:1218 | Maturity (months)<br>1218:1230 | Maturity (months)<br>1230:1242 | Maturity (months)<br>1242:1254 | Maturity (months)<br>1254:1266 | Maturity (months)<br>1266:1278 | Maturity (months)<br>1278:1290 | Maturity (months)<br>1290:1302 |
| 1989          | 233,406                        | 238,075                        | 242,836                        | 247,693                        | 252,647                        | 257,700                        | 262,854                        | 268,111                        | 273,473                        | 278,942                        | 284,521                        | 290,212                        | 296,016                        | 301,936                        | 307,975                        | 314,134                        | 320,417                        | 326,825                        |
| 1990          | 209,138                        | 213,321                        | 217,587                        | 221,939                        | 226,378                        | 230,905                        | 235,523                        | 240,234                        | 245,038                        | 249,939                        | 254,938                        | 260,037                        | 265,237                        | 270,542                        | 275,953                        | 281,472                        | 287,102                        | 292,844                        |
| 1991          | 302,657                        | 308,710                        | 314,884                        | 321,182                        | 327,605                        | 334,157                        | 340,841                        | 347,657                        | 354,611                        | 361,703                        | 368,937                        | 376,316                        | 383,842                        | 391,519                        | 399,349                        | 407,336                        | 415,483                        | 423,792                        |
| 1992          | 238,059                        | 242,820                        | 247,676                        | 252,630                        | 257,683                        | 262,836                        | 268,093                        | 273,455                        | 278,924                        | 284,502                        | 290,192                        | 295,996                        | 301,916                        | 307,955                        | 314,114                        | 320,396                        | 326,804                        | 333,340                        |
| 1993          | 239,115                        | 243,898                        | 248,776                        | 253,751                        | 258,826                        | 264,003                        | 269,283                        | 274,669                        | 280,162                        | 285,765                        | 291,480                        | 297,310                        | 303,256                        | 309,321                        | 315,508                        | 321,818                        | 328,254                        | 334,819                        |
| 1994          | 200,063                        | 204,064                        | 208,146                        | 212,309                        | 216,555                        | 220,886                        | 225,304                        | 229,810                        | 234,406                        | 239,094                        | 243,876                        | 248,753                        | 253,728                        | 258,803                        | 263,979                        | 269,259                        | 274,644                        | 280,137                        |
| 1995          | 294,512                        | 300,402                        | 306,410                        | 312,538                        | 318,789                        | 325,165                        | 331,668                        | 338,302                        | 345,068                        | 351,969                        | 359,008                        | 366,189                        | 373,512                        | 380,983                        | 388,602                        | 396,374                        | 404,302                        | 412,388                        |
| 1996          | 282,107                        | 287,749                        | 293,504                        | 299,374                        | 305,362                        | 311,469                        | 317,699                        | 324,053                        | 330,534                        | 337,144                        | 343,887                        | 350,765                        | 357,780                        | 364,936                        | 372,234                        | 379,679                        | 387,273                        | 395,018                        |
| 1997          | 229,066                        | 233,648                        | 238,321                        | 243,087                        | 247,949                        | 252,908                        | 257,966                        | 263,125                        | 268,388                        | 273,755                        | 279,230                        | 284,815                        | 290,511                        | 296,322                        | 302,248                        | 308,293                        | 314,459                        | 320,748                        |
| 1998          | 297,201                        | 303,145                        | 309,208                        | 315,392                        | 321,700                        | 328,134                        | 334,697                        | 341,391                        | 348,219                        | 355,183                        | 362,287                        | 369,532                        | 376,923                        | 384,461                        | 392,151                        | 399,994                        | 407,994                        | 416,153                        |
| 1999          | 365,837                        | 373,154                        | 380,617                        | 388,230                        | 395,994                        | 403,914                        | 411,992                        | 420,232                        | 428,637                        | 437,210                        | 445,954                        | 454,873                        | 463,970                        | 473,250                        | 482,715                        | 492,369                        | 502,216                        | 512,261                        |
| 2000          | 244,828                        | 249,725                        | 254,719                        | 259,814                        | 265,010                        | 270,310                        | 275,716                        | 281,231                        | 286,855                        | 292,592                        | 298,444                        | 304,413                        | 310,501                        | 316,711                        | 323,046                        | 329,506                        | 336,097                        | 342,819                        |
| 2001          | 341,234                        | 348,059                        | 355,020                        | 362,120                        | 369,363                        | 376,750                        | 384,285                        | 391,971                        | 399,810                        | 407,806                        | 415,963                        | 424,282                        | 432,768                        | 441,423                        | 450,251                        | 459,256                        | 468,441                        | 477,810                        |
| 2002          | 287,608                        | 293,360                        | 299,228                        | 305,212                        | 311,316                        | 317,543                        | 323,893                        | 330,371                        | 336,979                        | 343,718                        | 350,593                        | 357,605                        | 364,757                        | 372,052                        | 379,493                        | 387,083                        | 394,824                        | 402,721                        |
| 2003          | 398,494                        | 406,464                        | 414,594                        | 422,885                        | 431,343                        | 439,970                        | 448,769                        | 457,745                        | 466,900                        | 476,238                        | 485,763                        | 495,478                        | 505,387                        | 515,495                        | 525,805                        | 536,321                        | 547,047                        | 557,988                        |
| 2004          | 261,847                        | 267,084                        | 272,426                        | 277,874                        | 283,432                        | 289,101                        | 294,883                        | 300,780                        | 306,796                        | 312,932                        | 319,190                        | 325,574                        | 332,086                        | 338,727                        | 345,502                        | 352,412                        | 359,460                        | 366,649                        |
| 2005          | 289,241                        | 295,026                        | 300,927                        | 306,945                        | 313,084                        | 319,346                        | 325,733                        | 332,247                        | 338,892                        | 345,670                        | 352,584                        | 359,635                        | 366,828                        | 374,165                        | 381,648                        | 389,281                        | 397,066                        | 405,008                        |
| 2006          | 320,935                        | 327,354                        | 333,901                        | 340,579                        | 347,390                        | 354,338                        | 361,425                        | 368,654                        | 376,027                        | 383,547                        | 391,218                        | 399,042                        | 407,023                        | 415,164                        | 423,467                        | 431,936                        | 440,575                        | 449,387                        |
| 2007          | 458,890                        | 468,068                        | 477,429                        | 486,978                        | 496,717                        | 506,652                        | 516,785                        | 527,120                        | 537,663                        | 548,416                        | 559,384                        | 570,572                        | 581,984                        | 593,623                        | 605,496                        | 617,606                        | 629,958                        | 642,557                        |
| 2008          | 319,841                        | 326,238                        | 332,763                        | 339,418                        | 346,206                        | 353,130                        | 360,193                        | 367,397                        | 374,745                        | 382,240                        | 389,884                        | 397,682                        | 405,636                        | 413,748                        | 422,023                        | 430,464                        | 439,073                        | 447,855                        |
| 2009          | 345,053                        | 351,954                        | 358,993                        | 366,173                        | 373,497                        | 380,967                        | 388,586                        | 396,358                        | 404,285                        | 412,371                        | 420,618                        | 429,030                        | 437,611                        | 446,363                        | 455,290                        | 464,396                        | 473,684                        | 483,158                        |
| 2010          | 289,803                        | 295,599                        | 301,511                        | 307,541                        | 313,692                        | 319,966                        | 326,365                        | 332,892                        | 339,550                        | 346,341                        | 353,268                        | 360,333                        | 367,540                        | 374,891                        | 382,388                        | 390,036                        | 397,837                        | 405,794                        |
| 2011          | 290,833                        | 296,649                        | 302,582                        | 308,634                        | 314,807                        | 321,103                        | 327,525                        | 334,075                        | 340,757                        | 347,572                        | 354,523                        | 361,614                        | 368,846                        | 376,223                        | 383,748                        | 391,422                        | 399,251                        | 407,236                        |
| 2012          | 292,063                        | 297,904                        | 303,862                        | 309,940                        | 316,138                        | 322,461                        | 328,910                        | 335,488                        | 342,198                        | 349,042                        | 356,023                        | 363,144                        | 370,406                        | 377,815                        | 385,371                        | 393,078                        | 400,940                        | 408,959                        |
| 2013          | 356,394                        | 363,522                        | 370,792                        | 378,208                        | 385,772                        | 393,488                        | 401,357                        | 409,385                        | 417,572                        | 425,924                        | 434,442                        | 443,131                        | 451,994                        | 461,033                        | 470,254                        | 479,659                        | 489,252                        | 499,037                        |
| 2014          | 358,969                        | 366,149                        | 373,472                        | 380,941                        | 388,560                        | 396,331                        | 404,258                        | 412,343                        | 420,590                        | 429,001                        | 437,582                        | 446,333                        | 455,260                        | 464,365                        | 473,652                        | 483,125                        | 492,788                        | 502,644                        |
| 2015          | 359,618                        | 366,811                        | 374,147                        | 381,630                        | 389,262                        | 397,048                        | 404,989                        | 413,088                        | 421,350                        | 429,777                        | 438,373                        | 447,140                        | 456,083                        | 465,205                        | 474,509                        | 483,999                        | 493,679                        | 503,552                        |
| 2016          | 366,834                        | 374,171                        | 381,654                        | 389,287                        | 397,073                        | 405,015                        | 413,115                        | 421,377                        | 429,805                        | 438,401                        | 447,169                        | 456,112                        | 465,234                        | 474,539                        | 484,030                        | 493,710                        | 503,585                        | 513,656                        |
| 2017          | 367,655                        | 375,009                        | 382,509                        | 390,159                        | 397,962                        | 405,921                        | 414,040                        | 422,320                        | 430,767                        | 439,382                        | 448,170                        | 457,133                        | 466,276                        | 475,601                        | 485,113                        | 494,816                        | 504,712                        | 514,806                        |
| 2018          | 368,470                        | 375,840                        | 383,357                        | 391,024                        | 398,844                        | 406,821                        | 414,958                        | 423,257                        | 431,722                        | 440,356                        | 449,163                        | 458,147                        | 467,310                        | 476,656                        | 486,189                        | 495,913                        | 505,831                        | 515,948                        |
| 2019          | 369,279                        | 376,665                        | 384,198                        | 391,882                        | 399,720                        | 407,714                        | 415,868                        | 424,186                        | 432,669                        | 441,323                        | 450,149                        | 459,152                        | 468,335                        | 477,702                        | 487,256                        | 497,001                        | 506,941                        | 517,080                        |
| 2020          | 373,026                        | 380,486                        | 388,096                        | 395,858                        | 403,775                        | 411,851                        | 420,088                        | 428,489                        | 437,059                        | 445,800                        | 454,716                        | 463,811                        | 473,087                        | 482,549                        | 492,200                        | 502,044                        | 512,084                        | 522,326                        |
| 2021          | 373,837                        | 381,313                        | 388,940                        | 396,719                        | 404,653                        | 412,746                        | 421,001                        | 429,421                        | 438,009                        | 446,769                        | 455,705                        | 464,819                        | 474,115                        | 483,598                        | 493,270                        | 503,135                        | 513,198                        | 523,462                        |

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

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

Assumed Annual Increase Utilization Rate

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

2021 Level 535,806 546,522 557,453 568,602 579,974 591,573 603,405 615,473 627,782 640,338 653,145 666,208 679,532 693,122

| Year of Birth | Maturity (months)<br>1302:1314 | Maturity (months)<br>1314:1326 | Maturity (months)<br>1326:1338 | Maturity (months)<br>1338:1350 | Maturity (months)<br>1350:1362 | Maturity (months)<br>1362:1374 | Maturity (months)<br>1374:1386 | Maturity (months)<br>1386:1398 | Maturity (months)<br>1398:1410 | Maturity (months)<br>1410:1422 | Maturity (months)<br>1422:1434 | Maturity (months)<br>1434:1446 | Maturity (months)<br>1446:1458 | Maturity (months)<br>1458:1470 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|

|      |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989 | 333,362 | 340,029 | 346,830 | 353,766 | 360,842 | 368,058 | 375,420 | 382,928 | 390,587 | 398,398 | 406,366 | 414,494 | 422,783 | 431,239 |
| 1990 | 298,700 | 304,674 | 310,768 | 316,983 | 323,323 | 329,789 | 336,385 | 343,113 | 349,975 | 356,975 | 364,114 | 371,396 | 378,824 | 386,401 |
| 1991 | 432,268 | 440,914 | 449,732 | 458,727 | 467,901 | 477,259 | 486,804 | 496,540 | 506,471 | 516,601 | 526,933 | 537,471 | 548,221 | 559,185 |
| 1992 | 340,007 | 346,807 | 353,743 | 360,818 | 368,034 | 375,395 | 382,903 | 390,561 | 398,372 | 406,340 | 414,466 | 422,756 | 431,211 | 439,835 |
| 1993 | 341,516 | 348,346 | 355,313 | 362,419 | 369,668 | 377,061 | 384,602 | 392,294 | 400,140 | 408,143 | 416,306 | 424,632 | 433,125 | 441,787 |
| 1994 | 285,739 | 291,454 | 297,283 | 303,229 | 309,294 | 315,479 | 321,789 | 328,225 | 334,789 | 341,485 | 348,315 | 355,281 | 362,387 | 369,634 |
| 1995 | 420,636 | 429,048 | 437,629 | 446,382 | 455,310 | 464,416 | 473,704 | 483,178 | 492,842 | 502,699 | 512,753 | 523,008 | 533,468 | 544,137 |
| 1996 | 402,919 | 410,977 | 419,196 | 427,580 | 436,132 | 444,855 | 453,752 | 462,827 | 472,083 | 481,525 | 491,155 | 500,979 | 510,998 | 521,218 |
| 1997 | 327,163 | 333,706 | 340,380 | 347,188 | 354,132 | 361,214 | 368,439 | 375,807 | 383,324 | 390,990 | 398,810 | 406,786 | 414,922 | 423,220 |
| 1998 | 424,476 | 432,966 | 441,625 | 450,458 | 459,467 | 468,656 | 478,029 | 487,590 | 497,342 | 507,289 | 517,434 | 527,783 | 538,339 | 549,106 |
| 1999 | 522,506 | 532,956 | 543,615 | 554,487 | 565,577 | 576,889 | 588,426 | 600,195 | 612,199 | 624,443 | 636,932 | 649,670 | 662,664 | 675,917 |
| 2000 | 349,675 | 356,668 | 363,802 | 371,078 | 378,499 | 386,069 | 393,791 | 401,667 | 409,700 | 417,894 | 426,252 | 434,777 | 443,472 | 452,342 |
| 2001 | 487,367 | 497,114 | 507,056 | 517,197 | 527,541 | 538,092 | 548,854 | 559,831 | 571,028 | 582,448 | 594,097 | 605,979 | 618,099 | 630,461 |
| 2002 | 410,775 | 418,991 | 427,371 | 435,918 | 444,636 | 453,529 | 462,600 | 471,852 | 481,289 | 490,914 | 500,733 | 510,747 | 520,962 | 531,382 |
| 2003 | 569,148 | 580,531 | 592,142 | 603,985 | 616,064 | 628,386 | 640,953 | 653,772 | 666,848 | 680,185 | 693,788 | 707,664 | 721,818 | 736,254 |
| 2004 | 373,982 | 381,462 | 389,091 | 396,873 | 404,811 | 412,907 | 421,165 | 429,588 | 438,180 | 446,944 | 455,882 | 465,000 | 474,300 | 483,786 |
| 2005 | 413,108 | 421,370 | 429,798 | 438,393 | 447,161 | 456,105 | 465,227 | 474,531 | 484,022 | 493,702 | 503,576 | 513,648 | 523,921 | 534,399 |
| 2006 | 458,374 | 467,542 | 476,893 | 486,430 | 496,159 | 506,082 | 516,204 | 526,528 | 537,059 | 547,800 | 558,756 | 569,931 | 581,329 | 592,956 |
| 2007 | 655,408 | 668,516 | 681,886 | 695,524 | 709,435 | 723,623 | 738,096 | 752,858 | 767,915 | 783,273 | 798,939 | 814,917 | 831,216 | 847,840 |
| 2008 | 456,812 | 465,948 | 475,267 | 484,772 | 494,468 | 504,357 | 514,444 | 524,733 | 535,228 | 545,932 | 556,851 | 567,988 | 579,348 | 590,935 |
| 2009 | 492,821 | 502,677 | 512,731 | 522,986 | 533,445 | 544,114 | 554,997 | 566,096 | 577,418 | 588,967 | 600,746 | 612,761 | 625,016 | 637,517 |
| 2010 | 413,910 | 422,188 | 430,631 | 439,244 | 448,029 | 456,990 | 466,129 | 475,452 | 484,961 | 494,660 | 504,553 | 514,644 | 524,937 | 535,436 |
| 2011 | 415,381 | 423,688 | 432,162 | 440,805 | 449,621 | 458,614 | 467,786 | 477,142 | 486,685 | 496,418 | 506,347 | 516,474 | 526,803 | 537,339 |
| 2012 | 417,138 | 425,481 | 433,990 | 442,670 | 451,523 | 460,554 | 469,765 | 479,160 | 488,743 | 498,518 | 508,489 | 518,658 | 529,032 | 539,612 |
| 2013 | 509,018 | 519,199 | 529,583 | 540,174 | 550,978 | 561,997 | 573,237 | 584,702 | 596,396 | 608,324 | 620,490 | 632,900 | 645,558 | 658,469 |
| 2014 | 512,696 | 522,950 | 533,409 | 544,078 | 554,959 | 566,058 | 577,379 | 588,927 | 600,706 | 612,720 | 624,974 | 637,474 | 650,223 | 663,228 |
| 2015 | 513,623 | 523,896 | 534,374 | 545,061 | 555,962 | 567,082 | 578,423 | 589,992 | 601,792 | 613,827 | 626,104 | 638,626 | 651,399 | 664,427 |
| 2016 | 523,929 | 534,408 | 545,096 | 555,998 | 567,118 | 578,460 | 590,030 | 601,830 | 613,867 | 626,144 | 638,667 | 651,440 | 664,469 | 677,759 |
| 2017 | 525,102 | 535,604 | 546,317 | 557,243 | 568,388 | 579,756 | 591,351 | 603,178 | 615,241 | 627,546 | 640,097 | 652,899 | 665,957 | 679,276 |
| 2018 | 526,266 | 536,792 | 547,528 | 558,478 | 569,648 | 581,041 | 592,662 | 604,515 | 616,605 | 628,937 | 641,516 | 654,346 | 667,433 | 680,782 |
| 2019 | 527,421 | 537,970 | 548,729 | 559,704 | 570,898 | 582,316 | 593,962 | 605,841 | 617,958 | 630,317 | 642,924 | 655,782 | 668,898 | 682,276 |
| 2020 | 532,773 | 543,428 | 554,297 | 565,383 | 576,690 | 588,224 | 599,989 | 611,988 | 624,228 | 636,713 | 649,447 | 662,436 | 675,685 | 689,198 |
| 2021 | 533,931 | 544,610 | 555,502 | 566,612 | 577,944 | 589,503 | 601,293 | 613,319 | 625,585 | 638,097 | 650,859 | 663,876 | 677,153 | 690,697 |

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) 6:18 | Maturity (months) 18:30 | Maturity (months) 30:42 | Maturity (months) 42:54 | Maturity (months) 54:66 | Maturity (months) 66:78 | Maturity (months) 78:90 | Maturity (months) 90:102 | Maturity (months) 102:114 | Maturity (months) 114:126 | Maturity (months) 126:138 | Maturity (months) 138:150 | Maturity (months) 150:162 | Maturity (months) 162:174 | Maturity (months) 174:186 | Maturity (months) 186:198 | Maturity (months) 198:210 | Maturity (months) 210:222 |
|---------------|------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 1989          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1990          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1991          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1992          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1993          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1994          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1995          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1996          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1997          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1998          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 1999          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2000          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2001          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2002          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2003          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
| 2004          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           |                           | 5.00                      |
| 2005          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           |                           | 7.00                      | 6.89                      |
| 2006          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           |                           | 9.00                      | 8.88                      | 8.76                      |
| 2007          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           |                           | 7.00                      | 6.84                      | 6.68                      | 6.52                      |
| 2008          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           |                           | 9.00                      | 8.92                      | 8.84                      | 8.75                      | 8.67                      |
| 2009          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           |                           | 10.00                     | 9.90                      | 9.80                      | 9.70                      | 9.60                      | 9.49                      |
| 2010          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           |                           | 5.00                      | 4.98                      | 4.95                      | 4.93                      | 4.90                      | 4.87                      | 4.85                      |
| 2011          |                        |                         |                         |                         |                         |                         |                         |                          |                           |                           | 10.00                     | 9.90                      | 9.79                      | 9.69                      | 9.58                      | 9.47                      | 9.37                      | 9.26                      |
| 2012          |                        |                         |                         |                         |                         |                         |                         |                          |                           | 7.00                      | 6.94                      | 6.89                      | 6.83                      | 6.77                      | 6.71                      | 6.65                      | 6.59                      | 6.53                      |
| 2013          |                        |                         |                         |                         |                         |                         |                         |                          | 7.00                      | 6.87                      | 6.75                      | 6.62                      | 6.50                      | 6.37                      | 6.25                      | 6.12                      | 5.99                      | 5.87                      |
| 2014          |                        |                         |                         |                         |                         |                         |                         | 9.00                     | 8.82                      | 8.65                      | 8.47                      | 8.30                      | 8.12                      | 7.95                      | 7.78                      | 7.61                      | 7.44                      | 7.26                      |
| 2015          |                        |                         |                         |                         |                         |                         | 15.00                   | 14.81                    | 14.62                     | 14.42                     | 14.23                     | 14.04                     | 13.85                     | 13.65                     | 13.46                     | 13.26                     | 13.07                     | 12.87                     |
| 2016          |                        |                         |                         |                         |                         | 5.94                    | 5.86                    | 5.78                     | 5.70                      | 5.63                      | 5.55                      | 5.47                      | 5.39                      | 5.31                      | 5.23                      | 5.15                      | 5.07                      | 4.99                      |
| 2017          |                        |                         |                         |                         | 13.20                   | 13.65                   | 13.44                   | 13.23                    | 13.02                     | 12.81                     | 12.60                     | 12.40                     | 12.19                     | 11.98                     | 11.77                     | 11.56                     | 11.35                     | 11.14                     |
| 2018          |                        |                         |                         | 14.57                   | 15.82                   | 16.40                   | 16.19                   | 15.97                    | 15.76                     | 15.54                     | 15.33                     | 15.11                     | 14.90                     | 14.68                     | 14.47                     | 14.25                     | 14.03                     | 13.81                     |
| 2019          |                        |                         | 8.85                    | 13.40                   | 14.55                   | 15.07                   | 14.88                   | 14.68                    | 14.48                     | 14.28                     | 14.08                     | 13.89                     | 13.69                     | 13.49                     | 13.29                     | 13.09                     | 12.88                     | 12.68                     |
| 2020          |                        | 3.52                    | 7.47                    | 11.28                   | 12.23                   | 12.66                   | 12.47                   | 12.29                    | 12.10                     | 11.92                     | 11.73                     | 11.55                     | 11.37                     | 11.18                     | 11.00                     | 10.81                     | 10.63                     | 10.44                     |
| 2021          | 0.20                   | 1.43                    | 3.07                    | 4.68                    | 5.09                    | 5.29                    | 5.23                    | 5.18                     | 5.12                      | 5.07                      | 5.01                      | 4.95                      | 4.90                      | 4.84                      | 4.78                      | 4.73                      | 4.67                      | 4.61                      |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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)<br>222:234 | Maturity (months)<br>234:246 | Maturity (months)<br>246:258 | Maturity (months)<br>258:270 | Maturity (months)<br>270:282 | Maturity (months)<br>282:294 | Maturity (months)<br>294:306 | Maturity (months)<br>306:318 | Maturity (months)<br>318:330 | Maturity (months)<br>330:342 | Maturity (months)<br>342:354 | Maturity (months)<br>354:366 | Maturity (months)<br>366:378 | Maturity (months)<br>378:390 | Maturity (months)<br>390:402 | Maturity (months)<br>402:414 | Maturity (months)<br>414:426 | Maturity (months)<br>426:438 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 3.00                         | 2.97                         | 2.93                         | 2.90                         |
| 1990          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 3.00                         | 2.90                         | 2.80                         | 2.70                         | 2.60                         |
| 1991          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 4.00                         | 3.94                         | 3.88                         | 3.82                         | 3.76                         | 3.70                         |
| 1992          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 9.00                         | 8.88                         | 8.76                         | 8.64                         | 8.52                         | 8.40                         | 8.28                         |
| 1993          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 8.00                         | 7.89                         | 7.77                         | 7.66                         | 7.54                         | 7.43                         | 7.31                         | 7.19                         |
| 1994          |                              |                              |                              |                              |                              |                              |                              |                              |                              | 3.00                         | 2.98                         | 2.97                         | 2.95                         | 2.94                         | 2.92                         | 2.90                         | 2.89                         | 2.87                         |
| 1995          |                              |                              |                              |                              |                              |                              |                              |                              | 5.00                         | 4.95                         | 4.89                         | 4.83                         | 4.78                         | 4.72                         | 4.66                         | 4.61                         | 4.55                         | 4.49                         |
| 1996          |                              |                              |                              |                              |                              |                              |                              | 6.00                         | 5.87                         | 5.74                         | 5.61                         | 5.47                         | 5.34                         | 5.21                         | 5.08                         | 4.95                         | 4.83                         | 4.70                         |
| 1997          |                              |                              |                              |                              |                              |                              | 8.00                         | 7.92                         | 7.84                         | 7.76                         | 7.69                         | 7.60                         | 7.52                         | 7.44                         | 7.36                         | 7.27                         | 7.19                         | 7.10                         |
| 1998          |                              |                              |                              |                              |                              | 11.00                        | 10.86                        | 10.72                        | 10.58                        | 10.44                        | 10.30                        | 10.16                        | 10.02                        | 9.87                         | 9.73                         | 9.58                         | 9.44                         | 9.29                         |
| 1999          |                              |                              |                              |                              | 3.00                         | 2.94                         | 2.88                         | 2.87                         | 2.81                         | 2.75                         | 2.68                         | 2.62                         | 2.56                         | 2.49                         | 2.43                         | 2.37                         | 2.31                         | 2.19                         |
| 2000          |                              |                              |                              | 3.00                         | 2.94                         | 2.88                         | 2.83                         | 2.77                         | 2.71                         | 2.66                         | 2.60                         | 2.54                         | 2.49                         | 2.43                         | 2.37                         | 2.32                         | 2.26                         | 2.20                         |
| 2001          |                              |                              | 4.00                         | 3.95                         | 3.90                         | 3.85                         | 3.80                         | 3.75                         | 3.71                         | 3.66                         | 3.60                         | 3.55                         | 3.50                         | 3.45                         | 3.40                         | 3.35                         | 3.30                         | 3.24                         |
| 2002          |                              | 13.00                        | 12.79                        | 12.57                        | 12.36                        | 12.14                        | 11.93                        | 11.71                        | 11.49                        | 11.28                        | 11.06                        | 10.85                        | 10.63                        | 10.42                        | 10.20                        | 9.98                         | 9.77                         | 9.55                         |
| 2003          | 3.00                         | 2.92                         | 2.83                         | 2.75                         | 2.67                         | 2.59                         | 2.51                         | 2.43                         | 2.35                         | 2.27                         | 2.20                         | 2.12                         | 2.05                         | 1.98                         | 1.91                         | 1.84                         | 1.77                         | 1.70                         |
| 2004          | 4.95                         | 4.91                         | 4.86                         | 4.81                         | 4.76                         | 4.72                         | 4.67                         | 4.62                         | 4.57                         | 4.52                         | 4.47                         | 4.42                         | 4.37                         | 4.32                         | 4.26                         | 4.21                         | 4.16                         | 4.10                         |
| 2005          | 6.79                         | 6.68                         | 6.57                         | 6.47                         | 6.36                         | 6.25                         | 6.14                         | 6.04                         | 5.93                         | 5.82                         | 5.71                         | 5.60                         | 5.50                         | 5.39                         | 5.28                         | 5.17                         | 5.06                         | 4.95                         |
| 2006          | 8.64                         | 8.52                         | 8.40                         | 8.28                         | 8.16                         | 8.04                         | 7.92                         | 7.79                         | 7.67                         | 7.55                         | 7.42                         | 7.30                         | 7.17                         | 7.05                         | 6.92                         | 6.80                         | 6.67                         | 6.54                         |
| 2007          | 6.37                         | 6.21                         | 6.05                         | 5.90                         | 5.74                         | 5.59                         | 5.44                         | 5.29                         | 5.14                         | 5.00                         | 4.85                         | 4.71                         | 4.56                         | 4.42                         | 4.28                         | 4.14                         | 4.01                         | 3.87                         |
| 2008          | 8.58                         | 8.50                         | 8.41                         | 8.32                         | 8.23                         | 8.14                         | 8.05                         | 7.96                         | 7.87                         | 7.78                         | 7.69                         | 7.59                         | 7.50                         | 7.40                         | 7.31                         | 7.21                         | 7.11                         | 7.02                         |
| 2009          | 9.39                         | 9.28                         | 9.17                         | 9.07                         | 8.96                         | 8.85                         | 8.74                         | 8.63                         | 8.52                         | 8.41                         | 8.30                         | 8.18                         | 8.07                         | 7.95                         | 7.84                         | 7.72                         | 7.61                         | 7.49                         |
| 2010          | 4.82                         | 4.79                         | 4.77                         | 4.74                         | 4.71                         | 4.68                         | 4.65                         | 4.62                         | 4.60                         | 4.57                         | 4.54                         | 4.50                         | 4.47                         | 4.44                         | 4.41                         | 4.38                         | 4.34                         | 4.31                         |
| 2011          | 9.15                         | 9.03                         | 8.92                         | 8.81                         | 8.70                         | 8.58                         | 8.47                         | 8.35                         | 8.24                         | 8.12                         | 8.00                         | 7.89                         | 7.77                         | 7.65                         | 7.53                         | 7.41                         | 7.29                         | 7.17                         |
| 2012          | 6.47                         | 6.41                         | 6.34                         | 6.28                         | 6.22                         | 6.15                         | 6.09                         | 6.02                         | 5.96                         | 5.89                         | 5.82                         | 5.76                         | 5.69                         | 5.62                         | 5.55                         | 5.48                         | 5.41                         | 5.34                         |
| 2013          | 5.74                         | 5.62                         | 5.49                         | 5.37                         | 5.24                         | 5.12                         | 5.00                         | 4.88                         | 4.76                         | 4.64                         | 4.52                         | 4.40                         | 4.28                         | 4.16                         | 4.04                         | 3.93                         | 3.81                         | 3.70                         |
| 2014          | 7.09                         | 6.92                         | 6.75                         | 6.58                         | 6.42                         | 6.25                         | 6.09                         | 5.92                         | 5.76                         | 5.60                         | 5.44                         | 5.28                         | 5.13                         | 4.97                         | 4.82                         | 4.67                         | 4.52                         | 4.37                         |
| 2015          | 12.67                        | 12.47                        | 12.27                        | 12.06                        | 11.86                        | 11.66                        | 11.46                        | 11.25                        | 11.05                        | 10.85                        | 10.65                        | 10.44                        | 10.24                        | 10.04                        | 9.83                         | 9.63                         | 9.42                         | 9.22                         |
| 2016          | 4.91                         | 4.83                         | 4.75                         | 4.67                         | 4.58                         | 4.50                         | 4.42                         | 4.34                         | 4.26                         | 4.17                         | 4.09                         | 4.01                         | 3.93                         | 3.85                         | 3.77                         | 3.68                         | 3.60                         | 3.52                         |
| 2017          | 10.93                        | 10.72                        | 10.51                        | 10.30                        | 10.09                        | 9.88                         | 9.67                         | 9.46                         | 9.26                         | 9.05                         | 8.84                         | 8.64                         | 8.43                         | 8.23                         | 8.02                         | 7.82                         | 7.62                         | 7.41                         |
| 2018          | 13.58                        | 13.36                        | 13.14                        | 12.91                        | 12.69                        | 12.47                        | 12.24                        | 12.02                        | 11.79                        | 11.57                        | 11.35                        | 11.12                        | 10.90                        | 10.67                        | 10.45                        | 10.22                        | 10.00                        | 9.77                         |
| 2019          | 12.47                        | 12.27                        | 12.06                        | 11.86                        | 11.65                        | 11.44                        | 11.24                        | 11.03                        | 10.82                        | 10.62                        | 10.41                        | 10.20                        | 10.00                        | 9.79                         | 9.58                         | 9.37                         | 9.17                         | 8.96                         |
| 2020          | 10.25                        | 10.06                        | 9.87                         | 9.69                         | 9.50                         | 9.31                         | 9.12                         | 8.94                         | 8.75                         | 8.56                         | 8.38                         | 8.19                         | 8.01                         | 7.82                         | 7.64                         | 7.45                         | 7.27                         | 7.09                         |
| 2021          | 4.55                         | 4.49                         | 4.43                         | 4.37                         | 4.31                         | 4.25                         | 4.18                         | 4.12                         | 4.06                         | 4.00                         | 3.94                         | 3.87                         | 3.81                         | 3.75                         | 3.68                         | 3.62                         | 3.56                         | 3.49                         |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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)<br>438:450 | Maturity (months)<br>450:462 | Maturity (months)<br>462:474 | Maturity (months)<br>474:486 | Maturity (months)<br>486:498 | Maturity (months)<br>498:510 | Maturity (months)<br>510:522 | Maturity (months)<br>522:534 | Maturity (months)<br>534:546 | Maturity (months)<br>546:558 | Maturity (months)<br>558:570 | Maturity (months)<br>570:582 | Maturity (months)<br>582:594 | Maturity (months)<br>594:606 | Maturity (months)<br>606:618 | Maturity (months)<br>618:630 | Maturity (months)<br>630:642 | Maturity (months)<br>642:654 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 2.87                         | 2.83                         | 2.80                         | 2.76                         | 2.73                         | 2.69                         | 2.65                         | 2.62                         | 2.58                         | 2.54                         | 2.50                         | 2.46                         | 2.42                         | 2.38                         | 2.34                         | 2.29                         | 2.25                         | 2.21                         |
| 1990          | 2.50                         | 2.41                         | 2.31                         | 2.22                         | 2.13                         | 2.04                         | 1.95                         | 1.87                         | 1.78                         | 1.70                         | 1.61                         | 1.53                         | 1.45                         | 1.38                         | 1.30                         | 1.22                         | 1.15                         | 1.08                         |
| 1991          | 3.64                         | 3.58                         | 3.51                         | 3.45                         | 3.39                         | 3.33                         | 3.26                         | 3.20                         | 3.13                         | 3.07                         | 3.00                         | 2.93                         | 2.86                         | 2.80                         | 2.73                         | 2.66                         | 2.59                         | 2.51                         |
| 1992          | 8.15                         | 8.03                         | 7.90                         | 7.78                         | 7.65                         | 7.52                         | 7.39                         | 7.26                         | 7.12                         | 6.99                         | 6.85                         | 6.71                         | 6.57                         | 6.43                         | 6.28                         | 6.14                         | 5.99                         | 5.84                         |
| 1993          | 7.07                         | 6.96                         | 6.83                         | 6.71                         | 6.59                         | 6.47                         | 6.34                         | 6.22                         | 6.09                         | 5.97                         | 5.84                         | 5.71                         | 5.58                         | 5.44                         | 5.31                         | 5.17                         | 5.03                         | 4.90                         |
| 1994          | 2.85                         | 2.83                         | 2.81                         | 2.80                         | 2.78                         | 2.76                         | 2.74                         | 2.72                         | 2.70                         | 2.68                         | 2.65                         | 2.63                         | 2.61                         | 2.59                         | 2.56                         | 2.54                         | 2.51                         | 2.49                         |
| 1995          | 4.43                         | 4.37                         | 4.31                         | 4.25                         | 4.18                         | 4.12                         | 4.06                         | 3.99                         | 3.93                         | 3.86                         | 3.79                         | 3.73                         | 3.66                         | 3.59                         | 3.51                         | 3.44                         | 3.37                         | 3.29                         |
| 1996          | 4.57                         | 4.44                         | 4.31                         | 4.19                         | 4.06                         | 3.94                         | 3.81                         | 3.69                         | 3.56                         | 3.44                         | 3.32                         | 3.19                         | 3.07                         | 2.95                         | 2.83                         | 2.71                         | 2.59                         | 2.47                         |
| 1997          | 7.02                         | 6.93                         | 6.84                         | 6.75                         | 6.66                         | 6.56                         | 6.47                         | 6.38                         | 6.28                         | 6.18                         | 6.08                         | 5.98                         | 5.88                         | 5.78                         | 5.67                         | 5.56                         | 5.45                         | 5.34                         |
| 1998          | 9.14                         | 8.99                         | 8.84                         | 8.68                         | 8.53                         | 8.37                         | 8.22                         | 8.06                         | 7.90                         | 7.74                         | 7.57                         | 7.41                         | 7.24                         | 7.07                         | 6.90                         | 6.73                         | 6.56                         | 6.38                         |
| 1999          | 2.12                         | 2.06                         | 2.00                         | 1.94                         | 1.88                         | 1.82                         | 1.76                         | 1.71                         | 1.65                         | 1.59                         | 1.53                         | 1.47                         | 1.42                         | 1.36                         | 1.30                         | 1.25                         | 1.19                         | 1.13                         |
| 2000          | 2.15                         | 2.09                         | 2.03                         | 1.98                         | 1.92                         | 1.87                         | 1.81                         | 1.76                         | 1.70                         | 1.64                         | 1.59                         | 1.53                         | 1.48                         | 1.43                         | 1.37                         | 1.32                         | 1.26                         | 1.21                         |
| 2001          | 3.19                         | 3.14                         | 3.08                         | 3.03                         | 2.97                         | 2.92                         | 2.86                         | 2.80                         | 2.75                         | 2.69                         | 2.63                         | 2.57                         | 2.52                         | 2.46                         | 2.40                         | 2.33                         | 2.27                         | 2.21                         |
| 2002          | 9.33                         | 9.11                         | 8.90                         | 8.68                         | 8.46                         | 8.24                         | 8.02                         | 7.80                         | 7.59                         | 7.37                         | 7.15                         | 6.93                         | 6.71                         | 6.49                         | 6.26                         | 6.04                         | 5.82                         | 5.60                         |
| 2003          | 1.63                         | 1.56                         | 1.50                         | 1.44                         | 1.37                         | 1.31                         | 1.25                         | 1.19                         | 1.13                         | 1.08                         | 1.02                         | 0.97                         | 0.91                         | 0.86                         | 0.81                         | 0.76                         | 0.71                         | 0.66                         |
| 2004          | 4.05                         | 3.99                         | 3.94                         | 3.88                         | 3.83                         | 3.77                         | 3.71                         | 3.65                         | 3.59                         | 3.53                         | 3.47                         | 3.41                         | 3.35                         | 3.28                         | 3.22                         | 3.15                         | 3.08                         | 3.01                         |
| 2005          | 4.84                         | 4.73                         | 4.62                         | 4.51                         | 4.40                         | 4.29                         | 4.18                         | 4.07                         | 3.96                         | 3.85                         | 3.73                         | 3.62                         | 3.51                         | 3.40                         | 3.29                         | 3.17                         | 3.06                         | 2.95                         |
| 2006          | 6.41                         | 6.28                         | 6.15                         | 6.03                         | 5.90                         | 5.76                         | 5.63                         | 5.50                         | 5.37                         | 5.24                         | 5.10                         | 4.97                         | 4.83                         | 4.69                         | 4.56                         | 4.42                         | 4.28                         | 4.14                         |
| 2007          | 3.73                         | 3.60                         | 3.47                         | 3.34                         | 3.21                         | 3.09                         | 2.96                         | 2.84                         | 2.72                         | 2.60                         | 2.48                         | 2.36                         | 2.25                         | 2.14                         | 2.02                         | 1.92                         | 1.81                         | 1.70                         |
| 2008          | 6.92                         | 6.82                         | 6.71                         | 6.61                         | 6.51                         | 6.40                         | 6.30                         | 6.19                         | 6.08                         | 5.97                         | 5.86                         | 5.75                         | 5.64                         | 5.52                         | 5.40                         | 5.28                         | 5.16                         | 5.04                         |
| 2009          | 7.37                         | 7.25                         | 7.13                         | 7.01                         | 6.88                         | 6.76                         | 6.63                         | 6.51                         | 6.38                         | 6.25                         | 6.12                         | 5.99                         | 5.86                         | 5.72                         | 5.59                         | 5.45                         | 5.31                         | 5.17                         |
| 2010          | 4.28                         | 4.24                         | 4.21                         | 4.17                         | 4.13                         | 4.10                         | 4.06                         | 4.02                         | 3.98                         | 3.94                         | 3.90                         | 3.86                         | 3.82                         | 3.77                         | 3.73                         | 3.68                         | 3.64                         | 3.59                         |
| 2011          | 7.04                         | 6.92                         | 6.80                         | 6.67                         | 6.54                         | 6.42                         | 6.29                         | 6.16                         | 6.03                         | 5.90                         | 5.77                         | 5.63                         | 5.50                         | 5.36                         | 5.23                         | 5.09                         | 4.95                         | 4.80                         |
| 2012          | 5.26                         | 5.19                         | 5.12                         | 5.04                         | 4.97                         | 4.89                         | 4.81                         | 4.74                         | 4.66                         | 4.58                         | 4.50                         | 4.41                         | 4.33                         | 4.25                         | 4.16                         | 4.07                         | 3.98                         | 3.89                         |
| 2013          | 3.59                         | 3.47                         | 3.36                         | 3.25                         | 3.14                         | 3.03                         | 2.92                         | 2.81                         | 2.71                         | 2.60                         | 2.50                         | 2.39                         | 2.29                         | 2.19                         | 2.09                         | 1.99                         | 1.89                         | 1.79                         |
| 2014          | 4.22                         | 4.07                         | 3.93                         | 3.78                         | 3.64                         | 3.50                         | 3.37                         | 3.23                         | 3.09                         | 2.96                         | 2.83                         | 2.70                         | 2.57                         | 2.45                         | 2.32                         | 2.20                         | 2.08                         | 1.96                         |
| 2015          | 9.01                         | 8.81                         | 8.60                         | 8.39                         | 8.19                         | 7.98                         | 7.77                         | 7.57                         | 7.36                         | 7.15                         | 6.94                         | 6.73                         | 6.52                         | 6.31                         | 6.10                         | 5.89                         | 5.68                         | 5.47                         |
| 2016          | 3.44                         | 3.35                         | 3.27                         | 3.19                         | 3.11                         | 3.03                         | 2.94                         | 2.86                         | 2.78                         | 2.70                         | 2.61                         | 2.53                         | 2.45                         | 2.37                         | 2.28                         | 2.20                         | 2.12                         | 2.03                         |
| 2017          | 7.21                         | 7.01                         | 6.81                         | 6.61                         | 6.41                         | 6.22                         | 6.02                         | 5.82                         | 5.63                         | 5.44                         | 5.24                         | 5.05                         | 4.86                         | 4.67                         | 4.48                         | 4.29                         | 4.10                         | 3.91                         |
| 2018          | 9.55                         | 9.32                         | 9.09                         | 8.87                         | 8.64                         | 8.42                         | 8.19                         | 7.96                         | 7.74                         | 7.51                         | 7.28                         | 7.06                         | 6.83                         | 6.60                         | 6.37                         | 6.14                         | 5.91                         | 5.68                         |
| 2019          | 8.75                         | 8.54                         | 8.33                         | 8.13                         | 7.92                         | 7.71                         | 7.50                         | 7.29                         | 7.09                         | 6.88                         | 6.67                         | 6.46                         | 6.25                         | 6.04                         | 5.83                         | 5.62                         | 5.41                         | 5.20                         |
| 2020          | 6.90                         | 6.72                         | 6.54                         | 6.36                         | 6.18                         | 5.99                         | 5.81                         | 5.63                         | 5.46                         | 5.28                         | 5.10                         | 4.92                         | 4.74                         | 4.57                         | 4.39                         | 4.21                         | 4.04                         | 3.86                         |
| 2021          | 3.43                         | 3.36                         | 3.30                         | 3.23                         | 3.16                         | 3.10                         | 3.03                         | 2.96                         | 2.90                         | 2.83                         | 2.76                         | 2.69                         | 2.62                         | 2.55                         | 2.48                         | 2.41                         | 2.34                         | 2.26                         |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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)<br>654:666 | Maturity (months)<br>666:678 | Maturity (months)<br>678:690 | Maturity (months)<br>690:702 | Maturity (months)<br>702:714 | Maturity (months)<br>714:726 | Maturity (months)<br>726:738 | Maturity (months)<br>738:750 | Maturity (months)<br>750:762 | Maturity (months)<br>762:774 | Maturity (months)<br>774:786 | Maturity (months)<br>786:798 | Maturity (months)<br>798:810 | Maturity (months)<br>810:822 | Maturity (months)<br>822:834 | Maturity (months)<br>834:846 | Maturity (months)<br>846:858 | Maturity (months)<br>858:870 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 2.16                         | 2.11                         | 2.07                         | 2.02                         | 1.97                         | 1.92                         | 1.87                         | 1.82                         | 1.76                         | 1.71                         | 1.66                         | 1.60                         | 1.54                         | 1.48                         | 1.43                         | 1.37                         | 1.31                         | 1.24                         |
| 1990          | 1.01                         | 0.94                         | 0.87                         | 0.81                         | 0.75                         | 0.69                         | 0.63                         | 0.58                         | 0.52                         | 0.47                         | 0.42                         | 0.38                         | 0.34                         | 0.30                         | 0.26                         | 0.22                         | 0.19                         | 0.16                         |
| 1991          | 2.44                         | 2.37                         | 2.29                         | 2.22                         | 2.14                         | 2.07                         | 1.99                         | 1.91                         | 1.83                         | 1.75                         | 1.67                         | 1.59                         | 1.51                         | 1.43                         | 1.35                         | 1.27                         | 1.19                         | 1.12                         |
| 1992          | 5.69                         | 5.53                         | 5.38                         | 5.22                         | 5.06                         | 4.89                         | 4.73                         | 4.56                         | 4.39                         | 4.22                         | 4.05                         | 3.87                         | 3.70                         | 3.52                         | 3.34                         | 3.16                         | 2.99                         | 2.81                         |
| 1993          | 4.75                         | 4.61                         | 4.47                         | 4.32                         | 4.18                         | 4.03                         | 3.88                         | 3.73                         | 3.57                         | 3.42                         | 3.27                         | 3.11                         | 2.96                         | 2.80                         | 2.64                         | 2.49                         | 2.33                         | 2.18                         |
| 1994          | 2.46                         | 2.43                         | 2.40                         | 2.37                         | 2.34                         | 2.31                         | 2.28                         | 2.25                         | 2.21                         | 2.18                         | 2.14                         | 2.10                         | 2.06                         | 2.02                         | 1.98                         | 1.94                         | 1.89                         | 1.84                         |
| 1995          | 3.22                         | 3.14                         | 3.06                         | 2.98                         | 2.90                         | 2.81                         | 2.73                         | 2.64                         | 2.56                         | 2.47                         | 2.38                         | 2.29                         | 2.19                         | 2.10                         | 2.01                         | 1.91                         | 1.82                         | 1.72                         |
| 1996          | 2.36                         | 2.24                         | 2.12                         | 2.01                         | 1.90                         | 1.78                         | 1.67                         | 1.57                         | 1.46                         | 1.36                         | 1.25                         | 1.16                         | 1.06                         | 0.97                         | 0.88                         | 0.79                         | 0.71                         | 0.63                         |
| 1997          | 5.22                         | 5.11                         | 4.99                         | 4.87                         | 4.75                         | 4.62                         | 4.49                         | 4.36                         | 4.23                         | 4.09                         | 3.96                         | 3.82                         | 3.68                         | 3.53                         | 3.38                         | 3.24                         | 3.09                         | 2.94                         |
| 1998          | 6.20                         | 6.02                         | 5.83                         | 5.65                         | 5.46                         | 5.27                         | 5.08                         | 4.89                         | 4.69                         | 4.50                         | 4.30                         | 4.10                         | 3.90                         | 3.70                         | 3.50                         | 3.30                         | 3.10                         | 2.90                         |
| 1999          | 1.08                         | 1.02                         | 0.97                         | 0.92                         | 0.86                         | 0.81                         | 0.76                         | 0.71                         | 0.66                         | 0.61                         | 0.57                         | 0.52                         | 0.48                         | 0.43                         | 0.39                         | 0.35                         | 0.32                         | 0.28                         |
| 2000          | 1.15                         | 1.10                         | 1.05                         | 0.99                         | 0.94                         | 0.89                         | 0.84                         | 0.79                         | 0.74                         | 0.69                         | 0.64                         | 0.59                         | 0.55                         | 0.50                         | 0.46                         | 0.42                         | 0.38                         | 0.34                         |
| 2001          | 2.15                         | 2.08                         | 2.02                         | 1.95                         | 1.89                         | 1.82                         | 1.75                         | 1.68                         | 1.61                         | 1.55                         | 1.48                         | 1.41                         | 1.34                         | 1.27                         | 1.20                         | 1.13                         | 1.06                         | 0.99                         |
| 2002          | 5.37                         | 5.15                         | 4.93                         | 4.71                         | 4.49                         | 4.27                         | 4.05                         | 3.83                         | 3.61                         | 3.40                         | 3.19                         | 2.98                         | 2.77                         | 2.57                         | 2.37                         | 2.18                         | 1.99                         | 1.81                         |
| 2003          | 0.62                         | 0.57                         | 0.53                         | 0.49                         | 0.45                         | 0.41                         | 0.37                         | 0.34                         | 0.31                         | 0.27                         | 0.24                         | 0.22                         | 0.19                         | 0.17                         | 0.14                         | 0.12                         | 0.11                         | 0.09                         |
| 2004          | 2.94                         | 2.87                         | 2.80                         | 2.73                         | 2.65                         | 2.58                         | 2.50                         | 2.42                         | 2.34                         | 2.26                         | 2.18                         | 2.10                         | 2.01                         | 1.93                         | 1.84                         | 1.75                         | 1.67                         | 1.58                         |
| 2005          | 2.83                         | 2.72                         | 2.60                         | 2.49                         | 2.38                         | 2.26                         | 2.15                         | 2.04                         | 1.92                         | 1.81                         | 1.70                         | 1.59                         | 1.49                         | 1.38                         | 1.28                         | 1.18                         | 1.08                         | 0.98                         |
| 2006          | 4.00                         | 3.85                         | 3.71                         | 3.57                         | 3.42                         | 3.28                         | 3.13                         | 2.99                         | 2.84                         | 2.70                         | 2.55                         | 2.41                         | 2.27                         | 2.12                         | 1.98                         | 1.85                         | 1.71                         | 1.58                         |
| 2007          | 1.60                         | 1.50                         | 1.40                         | 1.30                         | 1.21                         | 1.12                         | 1.03                         | 0.95                         | 0.87                         | 0.79                         | 0.71                         | 0.64                         | 0.57                         | 0.51                         | 0.45                         | 0.39                         | 0.34                         | 0.30                         |
| 2008          | 4.92                         | 4.79                         | 4.66                         | 4.53                         | 4.40                         | 4.26                         | 4.13                         | 3.99                         | 3.85                         | 3.71                         | 3.56                         | 3.42                         | 3.27                         | 3.12                         | 2.97                         | 2.82                         | 2.67                         | 2.52                         |
| 2009          | 5.02                         | 4.88                         | 4.73                         | 4.58                         | 4.43                         | 4.28                         | 4.13                         | 3.97                         | 3.81                         | 3.66                         | 3.50                         | 3.34                         | 3.18                         | 3.01                         | 2.85                         | 2.69                         | 2.53                         | 2.37                         |
| 2010          | 3.54                         | 3.49                         | 3.44                         | 3.38                         | 3.33                         | 3.27                         | 3.21                         | 3.15                         | 3.09                         | 3.03                         | 2.96                         | 2.89                         | 2.82                         | 2.75                         | 2.68                         | 2.60                         | 2.53                         | 2.45                         |
| 2011          | 4.66                         | 4.51                         | 4.37                         | 4.22                         | 4.07                         | 3.92                         | 3.77                         | 3.62                         | 3.46                         | 3.31                         | 3.15                         | 3.00                         | 2.84                         | 2.69                         | 2.53                         | 2.38                         | 2.22                         | 2.07                         |
| 2012          | 3.80                         | 3.71                         | 3.61                         | 3.51                         | 3.42                         | 3.32                         | 3.21                         | 3.11                         | 3.01                         | 2.90                         | 2.79                         | 2.68                         | 2.57                         | 2.46                         | 2.35                         | 2.24                         | 2.12                         | 2.01                         |
| 2013          | 1.70                         | 1.60                         | 1.51                         | 1.42                         | 1.33                         | 1.24                         | 1.15                         | 1.07                         | 0.99                         | 0.91                         | 0.83                         | 0.76                         | 0.69                         | 0.62                         | 0.56                         | 0.49                         | 0.44                         | 0.38                         |
| 2014          | 1.85                         | 1.73                         | 1.62                         | 1.51                         | 1.41                         | 1.30                         | 1.20                         | 1.11                         | 1.02                         | 0.93                         | 0.84                         | 0.76                         | 0.68                         | 0.61                         | 0.54                         | 0.47                         | 0.41                         | 0.36                         |
| 2015          | 5.25                         | 5.04                         | 4.83                         | 4.62                         | 4.40                         | 4.19                         | 3.98                         | 3.77                         | 3.56                         | 3.36                         | 3.15                         | 2.95                         | 2.75                         | 2.55                         | 2.36                         | 2.17                         | 1.99                         | 1.81                         |
| 2016          | 1.95                         | 1.87                         | 1.79                         | 1.70                         | 1.62                         | 1.54                         | 1.46                         | 1.38                         | 1.30                         | 1.22                         | 1.14                         | 1.06                         | 0.99                         | 0.91                         | 0.84                         | 0.77                         | 0.70                         | 0.64                         |
| 2017          | 3.73                         | 3.54                         | 3.36                         | 3.18                         | 3.00                         | 2.82                         | 2.65                         | 2.48                         | 2.31                         | 2.15                         | 1.99                         | 1.83                         | 1.68                         | 1.54                         | 1.40                         | 1.26                         | 1.13                         | 1.01                         |
| 2018          | 5.46                         | 5.23                         | 5.00                         | 4.77                         | 4.54                         | 4.32                         | 4.09                         | 3.87                         | 3.65                         | 3.43                         | 3.21                         | 3.00                         | 2.79                         | 2.58                         | 2.38                         | 2.18                         | 1.99                         | 1.81                         |
| 2019          | 4.99                         | 4.78                         | 4.57                         | 4.36                         | 4.15                         | 3.94                         | 3.73                         | 3.53                         | 3.33                         | 3.12                         | 2.93                         | 2.73                         | 2.54                         | 2.35                         | 2.17                         | 1.99                         | 1.81                         | 1.65                         |
| 2020          | 3.69                         | 3.51                         | 3.34                         | 3.17                         | 3.00                         | 2.83                         | 2.67                         | 2.51                         | 2.35                         | 2.19                         | 2.03                         | 1.88                         | 1.73                         | 1.59                         | 1.45                         | 1.32                         | 1.19                         | 1.07                         |
| 2021          | 2.19                         | 2.12                         | 2.04                         | 1.97                         | 1.89                         | 1.82                         | 1.74                         | 1.66                         | 1.59                         | 1.51                         | 1.43                         | 1.36                         | 1.28                         | 1.20                         | 1.13                         | 1.05                         | 0.98                         | 0.91                         |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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) 870:882 | Maturity (months) 882:894 | Maturity (months) 894:906 | Maturity (months) 906:918 | Maturity (months) 918:930 | Maturity (months) 930:942 | Maturity (months) 942:954 | Maturity (months) 954:966 | Maturity (months) 966:978 | Maturity (months) 978:990 | Maturity (months) 990:1002 | Maturity (months) 1002:1014 | Maturity (months) 1014:1026 | Maturity (months) 1026:1038 | Maturity (months) 1038:1050 | Maturity (months) 1050:1062 | Maturity (months) 1062:1074 | Maturity (months) 1074:1086 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989          | 1.18                      | 1.12                      | 1.06                      | 1.00                      | 0.93                      | 0.87                      | 0.81                      | 0.75                      | 0.68                      | 0.62                      | 0.57                       | 0.51                        | 0.45                        | 0.40                        | 0.35                        | 0.30                        | 0.26                        | 0.22                        |
| 1990          | 0.14                      | 0.12                      | 0.10                      | 0.08                      | 0.06                      | 0.05                      | 0.04                      | 0.03                      | 0.02                      | 0.02                      | 0.01                       | 0.01                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        |
| 1991          | 1.04                      | 0.96                      | 0.89                      | 0.81                      | 0.74                      | 0.67                      | 0.60                      | 0.54                      | 0.48                      | 0.42                      | 0.36                       | 0.31                        | 0.26                        | 0.22                        | 0.18                        | 0.15                        | 0.12                        | 0.09                        |
| 1992          | 2.63                      | 2.46                      | 2.28                      | 2.11                      | 1.94                      | 1.77                      | 1.61                      | 1.46                      | 1.30                      | 1.16                      | 1.02                       | 0.89                        | 0.77                        | 0.65                        | 0.55                        | 0.45                        | 0.37                        | 0.29                        |
| 1993          | 2.03                      | 1.88                      | 1.73                      | 1.59                      | 1.45                      | 1.31                      | 1.18                      | 1.05                      | 0.93                      | 0.82                      | 0.71                       | 0.61                        | 0.52                        | 0.43                        | 0.36                        | 0.29                        | 0.23                        | 0.18                        |
| 1994          | 1.80                      | 1.75                      | 1.70                      | 1.64                      | 1.59                      | 1.53                      | 1.47                      | 1.41                      | 1.35                      | 1.29                      | 1.23                       | 1.16                        | 1.10                        | 1.03                        | 0.96                        | 0.89                        | 0.82                        | 0.76                        |
| 1995          | 1.62                      | 1.53                      | 1.43                      | 1.34                      | 1.24                      | 1.15                      | 1.05                      | 0.96                      | 0.87                      | 0.79                      | 0.70                       | 0.62                        | 0.55                        | 0.47                        | 0.41                        | 0.34                        | 0.29                        | 0.24                        |
| 1996          | 0.56                      | 0.49                      | 0.43                      | 0.37                      | 0.32                      | 0.27                      | 0.22                      | 0.18                      | 0.15                      | 0.12                      | 0.09                       | 0.07                        | 0.05                        | 0.04                        | 0.03                        | 0.02                        | 0.01                        | 0.01                        |
| 1997          | 2.79                      | 2.63                      | 2.48                      | 2.33                      | 2.18                      | 2.02                      | 1.87                      | 1.72                      | 1.57                      | 1.43                      | 1.29                       | 1.15                        | 1.02                        | 0.90                        | 0.78                        | 0.67                        | 0.57                        | 0.47                        |
| 1998          | 2.70                      | 2.51                      | 2.32                      | 2.13                      | 1.95                      | 1.77                      | 1.59                      | 1.43                      | 1.27                      | 1.11                      | 0.97                       | 0.84                        | 0.71                        | 0.60                        | 0.50                        | 0.40                        | 0.32                        | 0.25                        |
| 1999          | 0.25                      | 0.22                      | 0.19                      | 0.16                      | 0.14                      | 0.12                      | 0.10                      | 0.08                      | 0.06                      | 0.05                      | 0.04                       | 0.03                        | 0.02                        | 0.02                        | 0.01                        | 0.01                        | 0.00                        | 0.00                        |
| 2000          | 0.30                      | 0.27                      | 0.24                      | 0.21                      | 0.18                      | 0.15                      | 0.13                      | 0.11                      | 0.09                      | 0.07                      | 0.06                       | 0.04                        | 0.03                        | 0.02                        | 0.02                        | 0.01                        | 0.01                        | 0.01                        |
| 2001          | 0.92                      | 0.85                      | 0.79                      | 0.72                      | 0.66                      | 0.60                      | 0.54                      | 0.48                      | 0.42                      | 0.37                      | 0.32                       | 0.28                        | 0.24                        | 0.20                        | 0.16                        | 0.13                        | 0.10                        | 0.08                        |
| 2002          | 1.64                      | 1.47                      | 1.31                      | 1.16                      | 1.02                      | 0.89                      | 0.76                      | 0.65                      | 0.55                      | 0.45                      | 0.37                       | 0.30                        | 0.24                        | 0.18                        | 0.14                        | 0.10                        | 0.07                        | 0.05                        |
| 2003          | 0.07                      | 0.06                      | 0.05                      | 0.04                      | 0.03                      | 0.02                      | 0.02                      | 0.01                      | 0.01                      | 0.01                      | 0.00                       | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        |
| 2004          | 1.49                      | 1.40                      | 1.32                      | 1.23                      | 1.14                      | 1.05                      | 0.97                      | 0.89                      | 0.80                      | 0.72                      | 0.65                       | 0.57                        | 0.50                        | 0.44                        | 0.38                        | 0.32                        | 0.27                        | 0.22                        |
| 2005          | 0.89                      | 0.80                      | 0.72                      | 0.64                      | 0.56                      | 0.49                      | 0.43                      | 0.36                      | 0.31                      | 0.26                      | 0.21                       | 0.17                        | 0.14                        | 0.11                        | 0.08                        | 0.06                        | 0.04                        | 0.03                        |
| 2006          | 1.45                      | 1.32                      | 1.20                      | 1.08                      | 0.97                      | 0.86                      | 0.76                      | 0.66                      | 0.57                      | 0.49                      | 0.41                       | 0.34                        | 0.28                        | 0.23                        | 0.18                        | 0.14                        | 0.10                        | 0.08                        |
| 2007          | 0.25                      | 0.21                      | 0.18                      | 0.15                      | 0.12                      | 0.10                      | 0.08                      | 0.06                      | 0.04                      | 0.03                      | 0.02                       | 0.02                        | 0.01                        | 0.01                        | 0.00                        | 0.00                        | 0.00                        | 0.00                        |
| 2008          | 2.37                      | 2.22                      | 2.07                      | 1.92                      | 1.78                      | 1.63                      | 1.49                      | 1.35                      | 1.22                      | 1.09                      | 0.97                       | 0.85                        | 0.74                        | 0.63                        | 0.54                        | 0.45                        | 0.37                        | 0.30                        |
| 2009          | 2.21                      | 2.06                      | 1.90                      | 1.75                      | 1.60                      | 1.45                      | 1.31                      | 1.18                      | 1.05                      | 0.92                      | 0.81                       | 0.70                        | 0.59                        | 0.50                        | 0.41                        | 0.34                        | 0.27                        | 0.21                        |
| 2010          | 2.37                      | 2.28                      | 2.20                      | 2.11                      | 2.02                      | 1.93                      | 1.84                      | 1.74                      | 1.65                      | 1.55                      | 1.45                       | 1.35                        | 1.25                        | 1.16                        | 1.06                        | 0.96                        | 0.87                        | 0.77                        |
| 2011          | 1.92                      | 1.78                      | 1.63                      | 1.49                      | 1.35                      | 1.22                      | 1.09                      | 0.97                      | 0.86                      | 0.75                      | 0.64                       | 0.55                        | 0.46                        | 0.38                        | 0.31                        | 0.25                        | 0.20                        | 0.15                        |
| 2012          | 1.89                      | 1.78                      | 1.67                      | 1.55                      | 1.44                      | 1.33                      | 1.22                      | 1.11                      | 1.01                      | 0.90                      | 0.81                       | 0.71                        | 0.62                        | 0.54                        | 0.46                        | 0.39                        | 0.32                        | 0.26                        |
| 2013          | 0.33                      | 0.29                      | 0.25                      | 0.21                      | 0.17                      | 0.14                      | 0.12                      | 0.09                      | 0.07                      | 0.06                      | 0.04                       | 0.03                        | 0.02                        | 0.02                        | 0.01                        | 0.01                        | 0.00                        | 0.00                        |
| 2014          | 0.31                      | 0.26                      | 0.22                      | 0.18                      | 0.15                      | 0.12                      | 0.09                      | 0.07                      | 0.06                      | 0.04                      | 0.03                       | 0.02                        | 0.01                        | 0.01                        | 0.01                        | 0.00                        | 0.00                        | 0.00                        |
| 2015          | 1.64                      | 1.48                      | 1.33                      | 1.18                      | 1.04                      | 0.90                      | 0.78                      | 0.67                      | 0.56                      | 0.47                      | 0.39                       | 0.31                        | 0.25                        | 0.19                        | 0.15                        | 0.11                        | 0.08                        | 0.06                        |
| 2016          | 0.58                      | 0.52                      | 0.46                      | 0.41                      | 0.35                      | 0.31                      | 0.26                      | 0.22                      | 0.19                      | 0.15                      | 0.13                       | 0.10                        | 0.08                        | 0.06                        | 0.05                        | 0.03                        | 0.02                        | 0.02                        |
| 2017          | 0.89                      | 0.79                      | 0.68                      | 0.59                      | 0.50                      | 0.43                      | 0.36                      | 0.29                      | 0.24                      | 0.19                      | 0.15                       | 0.11                        | 0.08                        | 0.06                        | 0.04                        | 0.03                        | 0.02                        | 0.01                        |
| 2018          | 1.63                      | 1.47                      | 1.31                      | 1.15                      | 1.01                      | 0.88                      | 0.75                      | 0.64                      | 0.54                      | 0.44                      | 0.36                       | 0.29                        | 0.23                        | 0.18                        | 0.13                        | 0.10                        | 0.07                        | 0.05                        |
| 2019          | 1.49                      | 1.33                      | 1.19                      | 1.05                      | 0.92                      | 0.79                      | 0.68                      | 0.58                      | 0.49                      | 0.40                      | 0.33                       | 0.26                        | 0.21                        | 0.16                        | 0.12                        | 0.09                        | 0.06                        | 0.04                        |
| 2020          | 0.95                      | 0.84                      | 0.74                      | 0.64                      | 0.55                      | 0.47                      | 0.40                      | 0.33                      | 0.27                      | 0.22                      | 0.17                       | 0.13                        | 0.10                        | 0.08                        | 0.06                        | 0.04                        | 0.03                        | 0.02                        |
| 2021          | 0.84                      | 0.77                      | 0.70                      | 0.64                      | 0.57                      | 0.51                      | 0.45                      | 0.40                      | 0.35                      | 0.30                      | 0.25                       | 0.21                        | 0.18                        | 0.14                        | 0.12                        | 0.09                        | 0.07                        | 0.05                        |

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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)<br>1086:1098 | Maturity (months)<br>1098:1110 | Maturity (months)<br>1110:1122 | Maturity (months)<br>1122:1134 | Maturity (months)<br>1134:1146 | Maturity (months)<br>1146:1158 | Maturity (months)<br>1158:1170 | Maturity (months)<br>1170:1182 | Maturity (months)<br>1182:1194 | Maturity (months)<br>1194:1206 | Maturity (months)<br>1206:1218 | Maturity (months)<br>1218:1230 | Maturity (months)<br>1230:1242 | Maturity (months)<br>1242:1254 | Maturity (months)<br>1254:1266 | Maturity (months)<br>1266:1278 | Maturity (months)<br>1278:1290 | Maturity (months)<br>1290:1302 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989          | 0.18                           | 0.15                           | 0.12                           | 0.09                           | 0.07                           | 0.05                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1990          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              |
| 1991          | 0.07                           | 0.05                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1992          | 0.23                           | 0.18                           | 0.13                           | 0.10                           | 0.07                           | 0.05                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1993          | 0.14                           | 0.10                           | 0.07                           | 0.05                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1994          | 0.69                           | 0.62                           | 0.56                           | 0.49                           | 0.43                           | 0.38                           | 0.32                           | 0.28                           | 0.23                           | 0.19                           | 0.16                           | 0.13                           | 0.10                           | 0.08                           | 0.07                           | 0.05                           | 0.04                           | 0.04                           |
| 1995          | 0.19                           | 0.15                           | 0.12                           | 0.09                           | 0.07                           | 0.05                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1996          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1997          | 0.39                           | 0.32                           | 0.25                           | 0.19                           | 0.15                           | 0.11                           | 0.08                           | 0.06                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1998          | 0.19                           | 0.15                           | 0.11                           | 0.07                           | 0.05                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1999          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2000          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2001          | 0.06                           | 0.05                           | 0.03                           | 0.02                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2002          | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2003          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              |
| 2004          | 0.18                           | 0.14                           | 0.11                           | 0.08                           | 0.06                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2005          | 0.02                           | 0.01                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2006          | 0.06                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2007          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              |
| 2008          | 0.24                           | 0.19                           | 0.14                           | 0.10                           | 0.08                           | 0.05                           | 0.04                           | 0.02                           | 0.01                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2009          | 0.16                           | 0.12                           | 0.09                           | 0.06                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2010          | 0.69                           | 0.60                           | 0.52                           | 0.45                           | 0.38                           | 0.31                           | 0.26                           | 0.21                           | 0.17                           | 0.13                           | 0.10                           | 0.08                           | 0.06                           | 0.04                           | 0.03                           | 0.02                           | 0.02                           | 0.01                           |
| 2011          | 0.11                           | 0.08                           | 0.06                           | 0.04                           | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2012          | 0.21                           | 0.17                           | 0.13                           | 0.10                           | 0.07                           | 0.05                           | 0.04                           | 0.02                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2013          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2014          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              |
| 2015          | 0.04                           | 0.02                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2016          | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2017          | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2018          | 0.03                           | 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                           |
| 2019          | 0.03                           | 0.02                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2020          | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 2021          | 0.04                           | 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                           |

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 6:18 to 66:78, 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)<br>1302:1314 | Maturity (months)<br>1314:1326 | Maturity (months)<br>1326:1338 | Maturity (months)<br>1338:1350 | Maturity (months)<br>1350:1362 | Maturity (months)<br>1362:1374 | Maturity (months)<br>1374:1386 | Maturity (months)<br>1386:1398 | Maturity (months)<br>1398:1410 | Maturity (months)<br>1410:1422 | Maturity (months)<br>1422:1434 | Maturity (months)<br>1434:1446 | Maturity (months)<br>1446:1458 | Maturity (months)<br>1458:1470 | Maturity (months)<br>1470:1482 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1990          | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              | -                              |
| 1991          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1992          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1993          | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           |
| 1994          | 0.03                           | 0.02                           | 0.02                           | 0.02                           | 0.01                           | 0.01                           | 0.01                           | 0.01                           | 0.01                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 0.00                           | 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 6:18 to 66:78, 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)<br>6:18 | Maturity (months)<br>18:30 | Maturity (months)<br>30:42 | Maturity (months)<br>42:54 | Maturity (months)<br>54:66 | Maturity (months)<br>66:78 | Maturity (months)<br>78:90 | Maturity (months)<br>90:102 | Maturity (months)<br>102:114 | Maturity (months)<br>114:126 | Maturity (months)<br>126:138 | Maturity (months)<br>138:150 | Maturity (months)<br>150:162 | Maturity (months)<br>162:174 | Maturity (months)<br>174:186 | Maturity (months)<br>186:198 | Maturity (months)<br>198:210 | Maturity (months)<br>210:222 |
|---------------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1990          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1991          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1992          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1993          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1994          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1995          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1996          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1997          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1998          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 1999          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2000          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2001          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2002          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2003          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |
| 2004          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              |                              | 0.0092                       |
| 2005          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              |                              | 0.0151                       | 0.0154                       |
| 2006          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              |                              | 0.0131                       | 0.0134                       | 0.0136                       |
| 2007          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              |                              | 0.0227                       | 0.0232                       | 0.0237                       | 0.0242                       |
| 2008          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              |                              | 0.0091                       | 0.0093                       | 0.0095                       | 0.0097                       | 0.0099                       |
| 2009          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              |                              | 0.0100                       | 0.0102                       | 0.0104                       | 0.0106                       | 0.0109                       | 0.0111                       |
| 2010          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              |                              | 0.0049                       | 0.0049                       | 0.0050                       | 0.0052                       | 0.0053                       | 0.0054                       | 0.0055                       |
| 2011          |                           |                            |                            |                            |                            |                            |                            |                             |                              |                              | 0.0104                       | 0.0105                       | 0.0107                       | 0.0109                       | 0.0112                       | 0.0114                       | 0.0117                       | 0.0119                       |
| 2012          |                           |                            |                            |                            |                            |                            |                            |                             |                              | 0.0081                       | 0.0082                       | 0.0083                       | 0.0085                       | 0.0087                       | 0.0089                       | 0.0091                       | 0.0093                       | 0.0094                       |
| 2013          |                           |                            |                            |                            |                            |                            |                            |                             | 0.0181                       | 0.0184                       | 0.0186                       | 0.0189                       | 0.0193                       | 0.0196                       | 0.0201                       | 0.0205                       | 0.0210                       | 0.0214                       |
| 2014          |                           |                            |                            |                            |                            |                            |                            | 0.0197                      | 0.0200                       | 0.0202                       | 0.0205                       | 0.0208                       | 0.0212                       | 0.0216                       | 0.0221                       | 0.0226                       | 0.0231                       | 0.0236                       |
| 2015          |                           |                            |                            |                            |                            |                            | 0.0128                     | 0.0130                      | 0.0131                       | 0.0133                       | 0.0135                       | 0.0137                       | 0.0140                       | 0.0142                       | 0.0146                       | 0.0149                       | 0.0152                       | 0.0155                       |
| 2016          |                           |                            |                            |                            |                            | 0.0132                     | 0.0134                     | 0.0136                      | 0.0138                       | 0.0140                       | 0.0142                       | 0.0144                       | 0.0146                       | 0.0149                       | 0.0153                       | 0.0156                       | 0.0159                       | 0.0163                       |
| 2017          |                           |                            |                            |                            | 0.0152                     | 0.0154                     | 0.0156                     | 0.0158                      | 0.0160                       | 0.0162                       | 0.0165                       | 0.0167                       | 0.0170                       | 0.0174                       | 0.0178                       | 0.0182                       | 0.0186                       | 0.0190                       |
| 2018          |                           |                            |                            | 0.0128                     | 0.0129                     | 0.0131                     | 0.0133                     | 0.0134                      | 0.0136                       | 0.0138                       | 0.0140                       | 0.0142                       | 0.0145                       | 0.0148                       | 0.0151                       | 0.0154                       | 0.0158                       | 0.0161                       |
| 2019          |                           |                            | 0.0233                     | 0.0129                     | 0.0130                     | 0.0131                     | 0.0133                     | 0.0135                      | 0.0137                       | 0.0139                       | 0.0141                       | 0.0143                       | 0.0145                       | 0.0148                       | 0.0152                       | 0.0155                       | 0.0158                       | 0.0162                       |
| 2020          |                           | 0.0350                     | 0.0259                     | 0.0143                     | 0.0145                     | 0.0146                     | 0.0148                     | 0.0150                      | 0.0152                       | 0.0154                       | 0.0157                       | 0.0159                       | 0.0162                       | 0.0165                       | 0.0169                       | 0.0173                       | 0.0176                       | 0.0180                       |
| 2021          | 0.1854                    | 0.0251                     | 0.0186                     | 0.0103                     | 0.0104                     | 0.0105                     | 0.0107                     | 0.0108                      | 0.0109                       | 0.0111                       | 0.0112                       | 0.0114                       | 0.0116                       | 0.0119                       | 0.0121                       | 0.0124                       | 0.0127                       | 0.0129                       |

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

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

Adjusted q(x) (a)

| Year of Birth | Maturity (months)<br>222:234 | Maturity (months)<br>234:246 | Maturity (months)<br>246:258 | Maturity (months)<br>258:270 | Maturity (months)<br>270:282 | Maturity (months)<br>282:294 | Maturity (months)<br>294:306 | Maturity (months)<br>306:318 | Maturity (months)<br>318:330 | Maturity (months)<br>330:342 | Maturity (months)<br>342:354 | Maturity (months)<br>354:366 | Maturity (months)<br>366:378 | Maturity (months)<br>378:390 | Maturity (months)<br>390:402 | Maturity (months)<br>402:414 | Maturity (months)<br>414:426 | Maturity (months)<br>426:438 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 0.0110                       | 0.0112                       | 0.0115                       | 0.0118                       |
| 1990          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 0.0339                       | 0.0347                       | 0.0355                       | 0.0363                       | 0.0372                       |
| 1991          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 0.0148                       | 0.0151                       | 0.0155                       | 0.0158                       | 0.0162                       | 0.0166                       |
| 1992          |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              |                              | 0.0131                       | 0.0134                       | 0.0137                       | 0.0140                       | 0.0143                       | 0.0146                       | 0.0150                       |
| 1993          |                              |                              |                              |                              |                              |                              |                              |                              |                              | 0.0141                       | 0.0144                       | 0.0147                       | 0.0151                       | 0.0154                       | 0.0157                       | 0.0161                       | 0.0165                       | 0.0165                       |
| 1994          |                              |                              |                              |                              |                              |                              |                              |                              | 0.0052                       | 0.0053                       | 0.0054                       | 0.0055                       | 0.0056                       | 0.0058                       | 0.0059                       | 0.0060                       | 0.0062                       | 0.0062                       |
| 1995          |                              |                              |                              |                              |                              |                              |                              | 0.0109                       | 0.0111                       | 0.0114                       | 0.0116                       | 0.0119                       | 0.0121                       | 0.0124                       | 0.0127                       | 0.0130                       | 0.0133                       | 0.0133                       |
| 1996          |                              |                              |                              |                              |                              |                              | 0.0220                       | 0.0224                       | 0.0229                       | 0.0233                       | 0.0238                       | 0.0244                       | 0.0249                       | 0.0255                       | 0.0260                       | 0.0266                       | 0.0273                       | 0.0273                       |
| 1997          |                              |                              |                              |                              |                              | 0.0097                       | 0.0099                       | 0.0101                       | 0.0103                       | 0.0105                       | 0.0107                       | 0.0109                       | 0.0112                       | 0.0114                       | 0.0117                       | 0.0120                       | 0.0123                       | 0.0123                       |
| 1998          |                              |                              |                              |                              | 0.0125                       | 0.0128                       | 0.0130                       | 0.0132                       | 0.0135                       | 0.0138                       | 0.0141                       | 0.0144                       | 0.0147                       | 0.0150                       | 0.0154                       | 0.0157                       | 0.0161                       | 0.0161                       |
| 1999          |                              |                              |                              | 0.0214                       | 0.0217                       | 0.0221                       | 0.0225                       | 0.0229                       | 0.0234                       | 0.0239                       | 0.0244                       | 0.0249                       | 0.0255                       | 0.0261                       | 0.0267                       | 0.0273                       | 0.0279                       | 0.0279                       |
| 2000          |                              |                              | 0.0192                       | 0.0196                       | 0.0199                       | 0.0203                       | 0.0206                       | 0.0210                       | 0.0214                       | 0.0219                       | 0.0223                       | 0.0228                       | 0.0234                       | 0.0239                       | 0.0244                       | 0.0250                       | 0.0256                       | 0.0256                       |
| 2001          |                              | 0.0121                       | 0.0123                       | 0.0126                       | 0.0128                       | 0.0130                       | 0.0133                       | 0.0135                       | 0.0138                       | 0.0141                       | 0.0144                       | 0.0147                       | 0.0150                       | 0.0153                       | 0.0157                       | 0.0160                       | 0.0164                       | 0.0164                       |
| 2002          | 0.0165                       | 0.0168                       | 0.0171                       | 0.0174                       | 0.0177                       | 0.0181                       | 0.0184                       | 0.0187                       | 0.0191                       | 0.0195                       | 0.0199                       | 0.0203                       | 0.0208                       | 0.0213                       | 0.0218                       | 0.0223                       | 0.0228                       | 0.0228                       |
| 2003          | 0.0282                       | 0.0287                       | 0.0292                       | 0.0298                       | 0.0303                       | 0.0308                       | 0.0314                       | 0.0320                       | 0.0326                       | 0.0332                       | 0.0339                       | 0.0346                       | 0.0354                       | 0.0362                       | 0.0370                       | 0.0378                       | 0.0387                       | 0.0396                       |
| 2004          | 0.0094                       | 0.0096                       | 0.0098                       | 0.0099                       | 0.0101                       | 0.0103                       | 0.0105                       | 0.0107                       | 0.0109                       | 0.0111                       | 0.0113                       | 0.0116                       | 0.0118                       | 0.0121                       | 0.0124                       | 0.0126                       | 0.0129                       | 0.0132                       |
| 2005          | 0.0157                       | 0.0160                       | 0.0163                       | 0.0166                       | 0.0169                       | 0.0172                       | 0.0176                       | 0.0179                       | 0.0182                       | 0.0186                       | 0.0189                       | 0.0194                       | 0.0198                       | 0.0202                       | 0.0207                       | 0.0212                       | 0.0216                       | 0.0221                       |
| 2006          | 0.0139                       | 0.0142                       | 0.0144                       | 0.0147                       | 0.0150                       | 0.0152                       | 0.0155                       | 0.0158                       | 0.0161                       | 0.0164                       | 0.0167                       | 0.0171                       | 0.0175                       | 0.0179                       | 0.0183                       | 0.0187                       | 0.0191                       | 0.0196                       |
| 2007          | 0.0247                       | 0.0251                       | 0.0256                       | 0.0261                       | 0.0266                       | 0.0270                       | 0.0275                       | 0.0280                       | 0.0285                       | 0.0291                       | 0.0297                       | 0.0303                       | 0.0310                       | 0.0317                       | 0.0324                       | 0.0332                       | 0.0339                       | 0.0347                       |
| 2008          | 0.0101                       | 0.0103                       | 0.0105                       | 0.0106                       | 0.0108                       | 0.0110                       | 0.0112                       | 0.0114                       | 0.0117                       | 0.0119                       | 0.0121                       | 0.0124                       | 0.0127                       | 0.0129                       | 0.0132                       | 0.0135                       | 0.0139                       | 0.0142                       |
| 2009          | 0.0113                       | 0.0115                       | 0.0117                       | 0.0119                       | 0.0122                       | 0.0124                       | 0.0126                       | 0.0128                       | 0.0131                       | 0.0133                       | 0.0136                       | 0.0139                       | 0.0142                       | 0.0145                       | 0.0148                       | 0.0152                       | 0.0155                       | 0.0159                       |
| 2010          | 0.0056                       | 0.0057                       | 0.0058                       | 0.0059                       | 0.0060                       | 0.0062                       | 0.0063                       | 0.0064                       | 0.0065                       | 0.0066                       | 0.0068                       | 0.0069                       | 0.0071                       | 0.0072                       | 0.0074                       | 0.0075                       | 0.0077                       | 0.0079                       |
| 2011          | 0.0122                       | 0.0124                       | 0.0126                       | 0.0129                       | 0.0131                       | 0.0133                       | 0.0136                       | 0.0138                       | 0.0141                       | 0.0144                       | 0.0147                       | 0.0150                       | 0.0153                       | 0.0156                       | 0.0160                       | 0.0164                       | 0.0167                       | 0.0171                       |
| 2012          | 0.0096                       | 0.0098                       | 0.0100                       | 0.0102                       | 0.0104                       | 0.0105                       | 0.0107                       | 0.0109                       | 0.0111                       | 0.0114                       | 0.0116                       | 0.0118                       | 0.0121                       | 0.0124                       | 0.0127                       | 0.0129                       | 0.0132                       | 0.0136                       |
| 2013          | 0.0218                       | 0.0222                       | 0.0227                       | 0.0231                       | 0.0235                       | 0.0239                       | 0.0244                       | 0.0248                       | 0.0253                       | 0.0258                       | 0.0263                       | 0.0269                       | 0.0275                       | 0.0281                       | 0.0287                       | 0.0294                       | 0.0300                       | 0.0307                       |
| 2014          | 0.0241                       | 0.0245                       | 0.0250                       | 0.0254                       | 0.0259                       | 0.0264                       | 0.0268                       | 0.0273                       | 0.0278                       | 0.0284                       | 0.0290                       | 0.0296                       | 0.0302                       | 0.0309                       | 0.0316                       | 0.0323                       | 0.0331                       | 0.0339                       |
| 2015          | 0.0158                       | 0.0161                       | 0.0164                       | 0.0167                       | 0.0170                       | 0.0174                       | 0.0177                       | 0.0180                       | 0.0183                       | 0.0187                       | 0.0191                       | 0.0195                       | 0.0199                       | 0.0204                       | 0.0208                       | 0.0213                       | 0.0218                       | 0.0223                       |
| 2016          | 0.0166                       | 0.0169                       | 0.0172                       | 0.0175                       | 0.0179                       | 0.0182                       | 0.0185                       | 0.0188                       | 0.0192                       | 0.0196                       | 0.0200                       | 0.0204                       | 0.0209                       | 0.0213                       | 0.0218                       | 0.0223                       | 0.0228                       | 0.0234                       |
| 2017          | 0.0193                       | 0.0197                       | 0.0200                       | 0.0204                       | 0.0208                       | 0.0212                       | 0.0215                       | 0.0219                       | 0.0223                       | 0.0228                       | 0.0232                       | 0.0238                       | 0.0243                       | 0.0248                       | 0.0254                       | 0.0260                       | 0.0266                       | 0.0272                       |
| 2018          | 0.0164                       | 0.0167                       | 0.0170                       | 0.0173                       | 0.0177                       | 0.0180                       | 0.0183                       | 0.0186                       | 0.0190                       | 0.0194                       | 0.0198                       | 0.0202                       | 0.0206                       | 0.0211                       | 0.0216                       | 0.0221                       | 0.0226                       | 0.0231                       |
| 2019          | 0.0165                       | 0.0168                       | 0.0171                       | 0.0174                       | 0.0177                       | 0.0181                       | 0.0184                       | 0.0187                       | 0.0191                       | 0.0194                       | 0.0199                       | 0.0203                       | 0.0207                       | 0.0212                       | 0.0217                       | 0.0222                       | 0.0227                       | 0.0232                       |
| 2020          | 0.0184                       | 0.0187                       | 0.0190                       | 0.0194                       | 0.0198                       | 0.0201                       | 0.0205                       | 0.0209                       | 0.0212                       | 0.0217                       | 0.0221                       | 0.0226                       | 0.0231                       | 0.0236                       | 0.0241                       | 0.0247                       | 0.0252                       | 0.0258                       |
| 2021          | 0.0132                       | 0.0134                       | 0.0137                       | 0.0139                       | 0.0142                       | 0.0144                       | 0.0147                       | 0.0150                       | 0.0153                       | 0.0155                       | 0.0159                       | 0.0162                       | 0.0166                       | 0.0169                       | 0.0173                       | 0.0177                       | 0.0181                       | 0.0186                       |

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

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

Adjusted q(x) (a)

| Year of Birth | Maturity (months)<br>438:450 | Maturity (months)<br>450:462 | Maturity (months)<br>462:474 | Maturity (months)<br>474:486 | Maturity (months)<br>486:498 | Maturity (months)<br>498:510 | Maturity (months)<br>510:522 | Maturity (months)<br>522:534 | Maturity (months)<br>534:546 | Maturity (months)<br>546:558 | Maturity (months)<br>558:570 | Maturity (months)<br>570:582 | Maturity (months)<br>582:594 | Maturity (months)<br>594:606 | Maturity (months)<br>606:618 | Maturity (months)<br>618:630 | Maturity (months)<br>630:642 | Maturity (months)<br>642:654 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 0.0120                       | 0.0123                       | 0.0126                       | 0.0130                       | 0.0133                       | 0.0137                       | 0.0141                       | 0.0145                       | 0.0149                       | 0.0154                       | 0.0159                       | 0.0164                       | 0.0170                       | 0.0176                       | 0.0183                       | 0.0190                       | 0.0197                       | 0.0205                       |
| 1990          | 0.0381                       | 0.0390                       | 0.0400                       | 0.0410                       | 0.0421                       | 0.0432                       | 0.0444                       | 0.0457                       | 0.0471                       | 0.0486                       | 0.0502                       | 0.0519                       | 0.0537                       | 0.0557                       | 0.0578                       | 0.0600                       | 0.0624                       | 0.0649                       |
| 1991          | 0.0170                       | 0.0174                       | 0.0178                       | 0.0183                       | 0.0187                       | 0.0193                       | 0.0198                       | 0.0204                       | 0.0210                       | 0.0217                       | 0.0224                       | 0.0231                       | 0.0239                       | 0.0248                       | 0.0258                       | 0.0267                       | 0.0278                       | 0.0289                       |
| 1992          | 0.0153                       | 0.0157                       | 0.0161                       | 0.0165                       | 0.0169                       | 0.0174                       | 0.0179                       | 0.0184                       | 0.0190                       | 0.0196                       | 0.0202                       | 0.0209                       | 0.0216                       | 0.0224                       | 0.0233                       | 0.0242                       | 0.0251                       | 0.0261                       |
| 1993          | 0.0169                       | 0.0173                       | 0.0177                       | 0.0182                       | 0.0187                       | 0.0192                       | 0.0197                       | 0.0203                       | 0.0209                       | 0.0216                       | 0.0223                       | 0.0230                       | 0.0238                       | 0.0247                       | 0.0256                       | 0.0266                       | 0.0277                       | 0.0288                       |
| 1994          | 0.0063                       | 0.0065                       | 0.0066                       | 0.0068                       | 0.0070                       | 0.0072                       | 0.0074                       | 0.0076                       | 0.0078                       | 0.0081                       | 0.0084                       | 0.0086                       | 0.0089                       | 0.0093                       | 0.0096                       | 0.0100                       | 0.0104                       | 0.0108                       |
| 1995          | 0.0136                       | 0.0140                       | 0.0143                       | 0.0147                       | 0.0151                       | 0.0155                       | 0.0159                       | 0.0164                       | 0.0169                       | 0.0174                       | 0.0180                       | 0.0186                       | 0.0192                       | 0.0199                       | 0.0207                       | 0.0215                       | 0.0223                       | 0.0232                       |
| 1996          | 0.0279                       | 0.0286                       | 0.0293                       | 0.0301                       | 0.0309                       | 0.0317                       | 0.0326                       | 0.0336                       | 0.0346                       | 0.0357                       | 0.0368                       | 0.0381                       | 0.0394                       | 0.0409                       | 0.0424                       | 0.0441                       | 0.0458                       | 0.0476                       |
| 1997          | 0.0126                       | 0.0129                       | 0.0132                       | 0.0135                       | 0.0139                       | 0.0143                       | 0.0147                       | 0.0151                       | 0.0155                       | 0.0160                       | 0.0166                       | 0.0171                       | 0.0177                       | 0.0184                       | 0.0191                       | 0.0198                       | 0.0206                       | 0.0214                       |
| 1998          | 0.0165                       | 0.0169                       | 0.0173                       | 0.0178                       | 0.0182                       | 0.0187                       | 0.0192                       | 0.0198                       | 0.0204                       | 0.0211                       | 0.0217                       | 0.0225                       | 0.0233                       | 0.0241                       | 0.0250                       | 0.0260                       | 0.0270                       | 0.0281                       |
| 1999          | 0.0286                       | 0.0293                       | 0.0300                       | 0.0308                       | 0.0316                       | 0.0325                       | 0.0334                       | 0.0344                       | 0.0354                       | 0.0365                       | 0.0377                       | 0.0390                       | 0.0404                       | 0.0419                       | 0.0434                       | 0.0451                       | 0.0469                       | 0.0488                       |
| 2000          | 0.0262                       | 0.0268                       | 0.0275                       | 0.0282                       | 0.0290                       | 0.0297                       | 0.0306                       | 0.0315                       | 0.0324                       | 0.0335                       | 0.0346                       | 0.0357                       | 0.0370                       | 0.0383                       | 0.0398                       | 0.0413                       | 0.0429                       | 0.0447                       |
| 2001          | 0.0168                       | 0.0172                       | 0.0177                       | 0.0181                       | 0.0186                       | 0.0191                       | 0.0196                       | 0.0202                       | 0.0208                       | 0.0215                       | 0.0222                       | 0.0229                       | 0.0238                       | 0.0246                       | 0.0256                       | 0.0265                       | 0.0276                       | 0.0287                       |
| 2002          | 0.0233                       | 0.0239                       | 0.0245                       | 0.0251                       | 0.0258                       | 0.0265                       | 0.0272                       | 0.0280                       | 0.0289                       | 0.0298                       | 0.0308                       | 0.0318                       | 0.0329                       | 0.0341                       | 0.0354                       | 0.0368                       | 0.0383                       | 0.0398                       |
| 2003          | 0.0406                       | 0.0416                       | 0.0426                       | 0.0437                       | 0.0449                       | 0.0461                       | 0.0474                       | 0.0488                       | 0.0503                       | 0.0518                       | 0.0535                       | 0.0553                       | 0.0573                       | 0.0594                       | 0.0616                       | 0.0640                       | 0.0665                       | 0.0692                       |
| 2004          | 0.0136                       | 0.0139                       | 0.0142                       | 0.0146                       | 0.0150                       | 0.0154                       | 0.0158                       | 0.0163                       | 0.0168                       | 0.0173                       | 0.0179                       | 0.0185                       | 0.0192                       | 0.0199                       | 0.0206                       | 0.0214                       | 0.0222                       | 0.0231                       |
| 2005          | 0.0227                       | 0.0232                       | 0.0238                       | 0.0244                       | 0.0251                       | 0.0258                       | 0.0265                       | 0.0273                       | 0.0281                       | 0.0290                       | 0.0299                       | 0.0309                       | 0.0320                       | 0.0332                       | 0.0345                       | 0.0358                       | 0.0372                       | 0.0387                       |
| 2006          | 0.0201                       | 0.0205                       | 0.0211                       | 0.0216                       | 0.0222                       | 0.0228                       | 0.0234                       | 0.0241                       | 0.0248                       | 0.0256                       | 0.0264                       | 0.0273                       | 0.0283                       | 0.0293                       | 0.0305                       | 0.0316                       | 0.0329                       | 0.0342                       |
| 2007          | 0.0356                       | 0.0365                       | 0.0374                       | 0.0383                       | 0.0393                       | 0.0404                       | 0.0415                       | 0.0428                       | 0.0441                       | 0.0454                       | 0.0469                       | 0.0485                       | 0.0502                       | 0.0521                       | 0.0540                       | 0.0561                       | 0.0583                       | 0.0607                       |
| 2008          | 0.0145                       | 0.0149                       | 0.0153                       | 0.0156                       | 0.0161                       | 0.0165                       | 0.0170                       | 0.0175                       | 0.0180                       | 0.0186                       | 0.0192                       | 0.0198                       | 0.0205                       | 0.0213                       | 0.0221                       | 0.0229                       | 0.0238                       | 0.0248                       |
| 2009          | 0.0163                       | 0.0167                       | 0.0171                       | 0.0175                       | 0.0180                       | 0.0185                       | 0.0190                       | 0.0196                       | 0.0202                       | 0.0208                       | 0.0215                       | 0.0222                       | 0.0230                       | 0.0238                       | 0.0247                       | 0.0257                       | 0.0267                       | 0.0278                       |
| 2010          | 0.0081                       | 0.0083                       | 0.0085                       | 0.0087                       | 0.0089                       | 0.0092                       | 0.0094                       | 0.0097                       | 0.0100                       | 0.0103                       | 0.0107                       | 0.0110                       | 0.0114                       | 0.0118                       | 0.0123                       | 0.0128                       | 0.0133                       | 0.0138                       |
| 2011          | 0.0175                       | 0.0180                       | 0.0184                       | 0.0189                       | 0.0194                       | 0.0199                       | 0.0205                       | 0.0211                       | 0.0217                       | 0.0224                       | 0.0231                       | 0.0239                       | 0.0248                       | 0.0257                       | 0.0266                       | 0.0277                       | 0.0288                       | 0.0299                       |
| 2012          | 0.0139                       | 0.0142                       | 0.0146                       | 0.0149                       | 0.0153                       | 0.0158                       | 0.0162                       | 0.0167                       | 0.0172                       | 0.0177                       | 0.0183                       | 0.0189                       | 0.0196                       | 0.0203                       | 0.0211                       | 0.0219                       | 0.0228                       | 0.0237                       |
| 2013          | 0.0315                       | 0.0323                       | 0.0331                       | 0.0339                       | 0.0348                       | 0.0358                       | 0.0368                       | 0.0378                       | 0.0390                       | 0.0402                       | 0.0415                       | 0.0429                       | 0.0445                       | 0.0461                       | 0.0478                       | 0.0497                       | 0.0516                       | 0.0537                       |
| 2014          | 0.0347                       | 0.0355                       | 0.0364                       | 0.0373                       | 0.0383                       | 0.0394                       | 0.0405                       | 0.0417                       | 0.0429                       | 0.0443                       | 0.0457                       | 0.0473                       | 0.0490                       | 0.0507                       | 0.0527                       | 0.0547                       | 0.0569                       | 0.0591                       |
| 2015          | 0.0228                       | 0.0234                       | 0.0240                       | 0.0246                       | 0.0252                       | 0.0259                       | 0.0267                       | 0.0274                       | 0.0283                       | 0.0292                       | 0.0301                       | 0.0311                       | 0.0322                       | 0.0334                       | 0.0347                       | 0.0360                       | 0.0374                       | 0.0389                       |
| 2016          | 0.0239                       | 0.0245                       | 0.0251                       | 0.0258                       | 0.0264                       | 0.0272                       | 0.0279                       | 0.0288                       | 0.0296                       | 0.0306                       | 0.0316                       | 0.0326                       | 0.0338                       | 0.0350                       | 0.0363                       | 0.0377                       | 0.0392                       | 0.0408                       |
| 2017          | 0.0278                       | 0.0285                       | 0.0292                       | 0.0300                       | 0.0308                       | 0.0316                       | 0.0325                       | 0.0335                       | 0.0345                       | 0.0356                       | 0.0367                       | 0.0380                       | 0.0393                       | 0.0407                       | 0.0423                       | 0.0439                       | 0.0456                       | 0.0475                       |
| 2018          | 0.0237                       | 0.0242                       | 0.0248                       | 0.0255                       | 0.0261                       | 0.0269                       | 0.0276                       | 0.0284                       | 0.0293                       | 0.0302                       | 0.0312                       | 0.0323                       | 0.0334                       | 0.0346                       | 0.0359                       | 0.0373                       | 0.0388                       | 0.0403                       |
| 2019          | 0.0238                       | 0.0244                       | 0.0250                       | 0.0256                       | 0.0263                       | 0.0270                       | 0.0278                       | 0.0286                       | 0.0294                       | 0.0304                       | 0.0314                       | 0.0324                       | 0.0336                       | 0.0348                       | 0.0361                       | 0.0375                       | 0.0390                       | 0.0405                       |
| 2020          | 0.0265                       | 0.0271                       | 0.0278                       | 0.0285                       | 0.0293                       | 0.0301                       | 0.0309                       | 0.0318                       | 0.0328                       | 0.0338                       | 0.0349                       | 0.0361                       | 0.0374                       | 0.0387                       | 0.0402                       | 0.0418                       | 0.0434                       | 0.0451                       |
| 2021          | 0.0190                       | 0.0195                       | 0.0200                       | 0.0205                       | 0.0210                       | 0.0216                       | 0.0222                       | 0.0228                       | 0.0235                       | 0.0243                       | 0.0251                       | 0.0259                       | 0.0268                       | 0.0278                       | 0.0289                       | 0.0300                       | 0.0312                       | 0.0324                       |

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

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

Adjusted q(x) (a)

| Year of Birth | Maturity (months)<br>654:666 | Maturity (months)<br>666:678 | Maturity (months)<br>678:690 | Maturity (months)<br>690:702 | Maturity (months)<br>702:714 | Maturity (months)<br>714:726 | Maturity (months)<br>726:738 | Maturity (months)<br>738:750 | Maturity (months)<br>750:762 | Maturity (months)<br>762:774 | Maturity (months)<br>774:786 | Maturity (months)<br>786:798 | Maturity (months)<br>798:810 | Maturity (months)<br>810:822 | Maturity (months)<br>822:834 | Maturity (months)<br>834:846 | Maturity (months)<br>846:858 | Maturity (months)<br>858:870 |
|---------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 1989          | 0.0214                       | 0.0223                       | 0.0232                       | 0.0243                       | 0.0254                       | 0.0265                       | 0.0278                       | 0.0291                       | 0.0306                       | 0.0322                       | 0.0339                       | 0.0357                       | 0.0376                       | 0.0397                       | 0.0419                       | 0.0442                       | 0.0467                       | 0.0494                       |
| 1990          | 0.0676                       | 0.0704                       | 0.0735                       | 0.0767                       | 0.0802                       | 0.0839                       | 0.0879                       | 0.0921                       | 0.0967                       | 0.1017                       | 0.1070                       | 0.1128                       | 0.1190                       | 0.1255                       | 0.1323                       | 0.1396                       | 0.1475                       | 0.1562                       |
| 1991          | 0.0301                       | 0.0314                       | 0.0327                       | 0.0342                       | 0.0357                       | 0.0374                       | 0.0391                       | 0.0411                       | 0.0431                       | 0.0453                       | 0.0477                       | 0.0503                       | 0.0530                       | 0.0559                       | 0.0590                       | 0.0622                       | 0.0657                       | 0.0696                       |
| 1992          | 0.0272                       | 0.0283                       | 0.0296                       | 0.0309                       | 0.0323                       | 0.0338                       | 0.0354                       | 0.0371                       | 0.0390                       | 0.0410                       | 0.0431                       | 0.0454                       | 0.0479                       | 0.0505                       | 0.0533                       | 0.0562                       | 0.0594                       | 0.0629                       |
| 1993          | 0.0300                       | 0.0312                       | 0.0326                       | 0.0340                       | 0.0356                       | 0.0372                       | 0.0390                       | 0.0409                       | 0.0429                       | 0.0451                       | 0.0475                       | 0.0500                       | 0.0528                       | 0.0557                       | 0.0587                       | 0.0619                       | 0.0654                       | 0.0693                       |
| 1994          | 0.0112                       | 0.0117                       | 0.0122                       | 0.0128                       | 0.0133                       | 0.0140                       | 0.0146                       | 0.0153                       | 0.0161                       | 0.0169                       | 0.0178                       | 0.0188                       | 0.0198                       | 0.0209                       | 0.0220                       | 0.0232                       | 0.0245                       | 0.0260                       |
| 1995          | 0.0242                       | 0.0252                       | 0.0263                       | 0.0275                       | 0.0287                       | 0.0300                       | 0.0315                       | 0.0330                       | 0.0346                       | 0.0364                       | 0.0383                       | 0.0404                       | 0.0426                       | 0.0449                       | 0.0474                       | 0.0500                       | 0.0528                       | 0.0559                       |
| 1996          | 0.0496                       | 0.0517                       | 0.0539                       | 0.0563                       | 0.0589                       | 0.0616                       | 0.0645                       | 0.0676                       | 0.0710                       | 0.0747                       | 0.0786                       | 0.0828                       | 0.0873                       | 0.0921                       | 0.0971                       | 0.1025                       | 0.1083                       | 0.1147                       |
| 1997          | 0.0223                       | 0.0232                       | 0.0242                       | 0.0253                       | 0.0264                       | 0.0277                       | 0.0290                       | 0.0304                       | 0.0319                       | 0.0336                       | 0.0353                       | 0.0372                       | 0.0393                       | 0.0414                       | 0.0437                       | 0.0461                       | 0.0487                       | 0.0515                       |
| 1998          | 0.0293                       | 0.0305                       | 0.0318                       | 0.0332                       | 0.0347                       | 0.0363                       | 0.0381                       | 0.0399                       | 0.0419                       | 0.0441                       | 0.0464                       | 0.0489                       | 0.0515                       | 0.0544                       | 0.0573                       | 0.0605                       | 0.0639                       | 0.0676                       |
| 1999          | 0.0508                       | 0.0529                       | 0.0552                       | 0.0576                       | 0.0603                       | 0.0630                       | 0.0660                       | 0.0692                       | 0.0727                       | 0.0764                       | 0.0804                       | 0.0848                       | 0.0894                       | 0.0943                       | 0.0994                       | 0.1049                       | 0.1109                       | 0.1174                       |
| 2000          | 0.0465                       | 0.0485                       | 0.0506                       | 0.0528                       | 0.0552                       | 0.0577                       | 0.0605                       | 0.0634                       | 0.0666                       | 0.0700                       | 0.0737                       | 0.0777                       | 0.0819                       | 0.0864                       | 0.0911                       | 0.0961                       | 0.1015                       | 0.1075                       |
| 2001          | 0.0299                       | 0.0311                       | 0.0325                       | 0.0339                       | 0.0355                       | 0.0371                       | 0.0389                       | 0.0407                       | 0.0428                       | 0.0450                       | 0.0473                       | 0.0499                       | 0.0526                       | 0.0555                       | 0.0585                       | 0.0617                       | 0.0652                       | 0.0691                       |
| 2002          | 0.0414                       | 0.0432                       | 0.0450                       | 0.0470                       | 0.0492                       | 0.0514                       | 0.0539                       | 0.0565                       | 0.0593                       | 0.0624                       | 0.0656                       | 0.0692                       | 0.0729                       | 0.0769                       | 0.0811                       | 0.0856                       | 0.0905                       | 0.0958                       |
| 2003          | 0.0720                       | 0.0751                       | 0.0783                       | 0.0818                       | 0.0855                       | 0.0895                       | 0.0937                       | 0.0983                       | 0.1032                       | 0.1085                       | 0.1142                       | 0.1203                       | 0.1269                       | 0.1338                       | 0.1411                       | 0.1489                       | 0.1573                       | 0.1666                       |
| 2004          | 0.0241                       | 0.0251                       | 0.0262                       | 0.0273                       | 0.0286                       | 0.0299                       | 0.0313                       | 0.0328                       | 0.0345                       | 0.0363                       | 0.0382                       | 0.0402                       | 0.0424                       | 0.0447                       | 0.0472                       | 0.0498                       | 0.0526                       | 0.0557                       |
| 2005          | 0.0403                       | 0.0420                       | 0.0438                       | 0.0457                       | 0.0478                       | 0.0500                       | 0.0524                       | 0.0549                       | 0.0577                       | 0.0606                       | 0.0638                       | 0.0672                       | 0.0709                       | 0.0748                       | 0.0789                       | 0.0832                       | 0.0879                       | 0.0931                       |
| 2006          | 0.0356                       | 0.0371                       | 0.0387                       | 0.0404                       | 0.0422                       | 0.0442                       | 0.0463                       | 0.0485                       | 0.0510                       | 0.0536                       | 0.0564                       | 0.0594                       | 0.0627                       | 0.0661                       | 0.0697                       | 0.0736                       | 0.0777                       | 0.0823                       |
| 2007          | 0.0631                       | 0.0658                       | 0.0687                       | 0.0717                       | 0.0750                       | 0.0784                       | 0.0821                       | 0.0861                       | 0.0904                       | 0.0951                       | 0.1001                       | 0.1055                       | 0.1112                       | 0.1173                       | 0.1237                       | 0.1305                       | 0.1379                       | 0.1460                       |
| 2008          | 0.0258                       | 0.0269                       | 0.0280                       | 0.0293                       | 0.0306                       | 0.0320                       | 0.0335                       | 0.0352                       | 0.0369                       | 0.0388                       | 0.0409                       | 0.0431                       | 0.0454                       | 0.0479                       | 0.0505                       | 0.0533                       | 0.0563                       | 0.0596                       |
| 2009          | 0.0289                       | 0.0301                       | 0.0314                       | 0.0328                       | 0.0343                       | 0.0359                       | 0.0376                       | 0.0394                       | 0.0414                       | 0.0435                       | 0.0458                       | 0.0483                       | 0.0509                       | 0.0537                       | 0.0566                       | 0.0597                       | 0.0631                       | 0.0668                       |
| 2010          | 0.0144                       | 0.0150                       | 0.0156                       | 0.0163                       | 0.0171                       | 0.0178                       | 0.0187                       | 0.0196                       | 0.0206                       | 0.0216                       | 0.0228                       | 0.0240                       | 0.0253                       | 0.0267                       | 0.0281                       | 0.0297                       | 0.0314                       | 0.0332                       |
| 2011          | 0.0311                       | 0.0325                       | 0.0339                       | 0.0354                       | 0.0370                       | 0.0387                       | 0.0405                       | 0.0425                       | 0.0446                       | 0.0469                       | 0.0494                       | 0.0520                       | 0.0549                       | 0.0579                       | 0.0610                       | 0.0644                       | 0.0680                       | 0.0720                       |
| 2012          | 0.0246                       | 0.0257                       | 0.0268                       | 0.0280                       | 0.0292                       | 0.0306                       | 0.0320                       | 0.0336                       | 0.0353                       | 0.0371                       | 0.0390                       | 0.0411                       | 0.0434                       | 0.0458                       | 0.0483                       | 0.0509                       | 0.0538                       | 0.0570                       |
| 2013          | 0.0559                       | 0.0582                       | 0.0608                       | 0.0635                       | 0.0663                       | 0.0694                       | 0.0727                       | 0.0762                       | 0.0800                       | 0.0842                       | 0.0886                       | 0.0933                       | 0.0984                       | 0.1038                       | 0.1095                       | 0.1155                       | 0.1221                       | 0.1292                       |
| 2014          | 0.0616                       | 0.0641                       | 0.0669                       | 0.0699                       | 0.0731                       | 0.0764                       | 0.0801                       | 0.0840                       | 0.0882                       | 0.0927                       | 0.0975                       | 0.1028                       | 0.1084                       | 0.1143                       | 0.1206                       | 0.1272                       | 0.1344                       | 0.1423                       |
| 2015          | 0.0405                       | 0.0422                       | 0.0441                       | 0.0460                       | 0.0481                       | 0.0503                       | 0.0527                       | 0.0553                       | 0.0580                       | 0.0610                       | 0.0642                       | 0.0677                       | 0.0714                       | 0.0753                       | 0.0794                       | 0.0838                       | 0.0885                       | 0.0937                       |
| 2016          | 0.0425                       | 0.0443                       | 0.0462                       | 0.0482                       | 0.0504                       | 0.0527                       | 0.0552                       | 0.0579                       | 0.0608                       | 0.0639                       | 0.0673                       | 0.0709                       | 0.0748                       | 0.0789                       | 0.0832                       | 0.0878                       | 0.0927                       | 0.0982                       |
| 2017          | 0.0494                       | 0.0515                       | 0.0537                       | 0.0561                       | 0.0587                       | 0.0614                       | 0.0643                       | 0.0674                       | 0.0708                       | 0.0744                       | 0.0783                       | 0.0825                       | 0.0870                       | 0.0918                       | 0.0968                       | 0.1021                       | 0.1079                       | 0.1143                       |
| 2018          | 0.0420                       | 0.0438                       | 0.0457                       | 0.0477                       | 0.0498                       | 0.0522                       | 0.0546                       | 0.0573                       | 0.0601                       | 0.0632                       | 0.0665                       | 0.0701                       | 0.0740                       | 0.0780                       | 0.0823                       | 0.0868                       | 0.0917                       | 0.0971                       |
| 2019          | 0.0422                       | 0.0440                       | 0.0459                       | 0.0479                       | 0.0501                       | 0.0524                       | 0.0549                       | 0.0576                       | 0.0604                       | 0.0635                       | 0.0669                       | 0.0705                       | 0.0743                       | 0.0784                       | 0.0827                       | 0.0872                       | 0.0922                       | 0.0976                       |
| 2020          | 0.0470                       | 0.0490                       | 0.0511                       | 0.0534                       | 0.0558                       | 0.0583                       | 0.0611                       | 0.0641                       | 0.0673                       | 0.0707                       | 0.0745                       | 0.0785                       | 0.0828                       | 0.0873                       | 0.0920                       | 0.0971                       | 0.1026                       | 0.1086                       |
| 2021          | 0.0337                       | 0.0352                       | 0.0367                       | 0.0383                       | 0.0400                       | 0.0419                       | 0.0439                       | 0.0460                       | 0.0483                       | 0.0508                       | 0.0535                       | 0.0563                       | 0.0594                       | 0.0627                       | 0.0661                       | 0.0697                       | 0.0737                       | 0.0780                       |

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

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

Adjusted q(x) (a)

| Year of Birth | Maturity (months) 870:882 | Maturity (months) 882:894 | Maturity (months) 894:906 | Maturity (months) 906:918 | Maturity (months) 918:930 | Maturity (months) 930:942 | Maturity (months) 942:954 | Maturity (months) 954:966 | Maturity (months) 966:978 | Maturity (months) 978:990 | Maturity (months) 990:1002 | Maturity (months) 1002:1014 | Maturity (months) 1014:1026 | Maturity (months) 1026:1038 | Maturity (months) 1038:1050 | Maturity (months) 1050:1062 | Maturity (months) 1062:1074 | Maturity (months) 1074:1086 |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 1989          | 0.0524                    | 0.0556                    | 0.0592                    | 0.0630                    | 0.0672                    | 0.0718                    | 0.0766                    | 0.0819                    | 0.0877                    | 0.0941                    | 0.1010                     | 0.1086                      | 0.1168                      | 0.1258                      | 0.1356                      | 0.1462                      | 0.1576                      | 0.1701                      |
| 1990          | 0.1656                    | 0.1759                    | 0.1870                    | 0.1992                    | 0.2125                    | 0.2268                    | 0.2423                    | 0.2590                    | 0.2773                    | 0.2974                    | 0.3193                     | 0.3432                      | 0.3693                      | 0.3976                      | 0.4285                      | 0.4620                      | 0.4983                      | 0.5376                      |
| 1991          | 0.0738                    | 0.0784                    | 0.0833                    | 0.0888                    | 0.0947                    | 0.1011                    | 0.1079                    | 0.1154                    | 0.1236                    | 0.1325                    | 0.1423                     | 0.1529                      | 0.1645                      | 0.1772                      | 0.1909                      | 0.2059                      | 0.2220                      | 0.2395                      |
| 1992          | 0.0667                    | 0.0708                    | 0.0753                    | 0.0802                    | 0.0856                    | 0.0913                    | 0.0976                    | 0.1043                    | 0.1117                    | 0.1198                    | 0.1286                     | 0.1382                      | 0.1487                      | 0.1601                      | 0.1726                      | 0.1860                      | 0.2007                      | 0.2165                      |
| 1993          | 0.0735                    | 0.0780                    | 0.0830                    | 0.0884                    | 0.0943                    | 0.1006                    | 0.1075                    | 0.1149                    | 0.1230                    | 0.1319                    | 0.1417                     | 0.1523                      | 0.1638                      | 0.1764                      | 0.1901                      | 0.2050                      | 0.2211                      | 0.2385                      |
| 1994          | 0.0275                    | 0.0293                    | 0.0311                    | 0.0331                    | 0.0354                    | 0.0377                    | 0.0403                    | 0.0431                    | 0.0461                    | 0.0495                    | 0.0531                     | 0.0571                      | 0.0614                      | 0.0662                      | 0.0713                      | 0.0769                      | 0.0829                      | 0.0894                      |
| 1995          | 0.0593                    | 0.0630                    | 0.0670                    | 0.0713                    | 0.0761                    | 0.0812                    | 0.0867                    | 0.0927                    | 0.0993                    | 0.1065                    | 0.1143                     | 0.1229                      | 0.1322                      | 0.1424                      | 0.1534                      | 0.1654                      | 0.1784                      | 0.1925                      |
| 1996          | 0.1216                    | 0.1291                    | 0.1373                    | 0.1463                    | 0.1560                    | 0.1665                    | 0.1778                    | 0.1901                    | 0.2036                    | 0.2183                    | 0.2344                     | 0.2520                      | 0.2711                      | 0.2919                      | 0.3146                      | 0.3392                      | 0.3658                      | 0.3947                      |
| 1997          | 0.0546                    | 0.0580                    | 0.0617                    | 0.0657                    | 0.0701                    | 0.0748                    | 0.0799                    | 0.0854                    | 0.0915                    | 0.0981                    | 0.1053                     | 0.1132                      | 0.1218                      | 0.1312                      | 0.1414                      | 0.1524                      | 0.1644                      | 0.1774                      |
| 1998          | 0.0717                    | 0.0762                    | 0.0810                    | 0.0863                    | 0.0920                    | 0.0982                    | 0.1049                    | 0.1122                    | 0.1201                    | 0.1288                    | 0.1383                     | 0.1487                      | 0.1599                      | 0.1722                      | 0.1856                      | 0.2001                      | 0.2158                      | 0.2329                      |
| 1999          | 0.1244                    | 0.1322                    | 0.1405                    | 0.1497                    | 0.1597                    | 0.1704                    | 0.1821                    | 0.1946                    | 0.2084                    | 0.2235                    | 0.2400                     | 0.2579                      | 0.2775                      | 0.2988                      | 0.3220                      | 0.3472                      | 0.3745                      | 0.4040                      |
| 2000          | 0.1140                    | 0.1210                    | 0.1287                    | 0.1371                    | 0.1463                    | 0.1561                    | 0.1668                    | 0.1783                    | 0.1909                    | 0.2047                    | 0.2198                     | 0.2362                      | 0.2542                      | 0.2737                      | 0.2950                      | 0.3180                      | 0.3430                      | 0.3701                      |
| 2001          | 0.0732                    | 0.0778                    | 0.0827                    | 0.0881                    | 0.0940                    | 0.1003                    | 0.1071                    | 0.1145                    | 0.1226                    | 0.1315                    | 0.1412                     | 0.1518                      | 0.1633                      | 0.1758                      | 0.1895                      | 0.2043                      | 0.2204                      | 0.2377                      |
| 2002          | 0.1015                    | 0.1078                    | 0.1147                    | 0.1221                    | 0.1303                    | 0.1391                    | 0.1485                    | 0.1588                    | 0.1700                    | 0.1823                    | 0.1958                     | 0.2104                      | 0.2264                      | 0.2438                      | 0.2627                      | 0.2833                      | 0.3055                      | 0.3296                      |
| 2003          | 0.1766                    | 0.1875                    | 0.1994                    | 0.2125                    | 0.2266                    | 0.2419                    | 0.2583                    | 0.2762                    | 0.2957                    | 0.3171                    | 0.3405                     | 0.3660                      | 0.3938                      | 0.4241                      | 0.4570                      | 0.4927                      | 0.5314                      | 0.5733                      |
| 2004          | 0.0590                    | 0.0627                    | 0.0667                    | 0.0710                    | 0.0757                    | 0.0809                    | 0.0864                    | 0.0923                    | 0.0989                    | 0.1060                    | 0.1138                     | 0.1223                      | 0.1316                      | 0.1417                      | 0.1527                      | 0.1647                      | 0.1776                      | 0.1916                      |
| 2005          | 0.0987                    | 0.1048                    | 0.1115                    | 0.1188                    | 0.1267                    | 0.1352                    | 0.1444                    | 0.1544                    | 0.1653                    | 0.1773                    | 0.1903                     | 0.2046                      | 0.2201                      | 0.2370                      | 0.2554                      | 0.2754                      | 0.2971                      | 0.3205                      |
| 2006          | 0.0873                    | 0.0927                    | 0.0985                    | 0.1050                    | 0.1120                    | 0.1195                    | 0.1276                    | 0.1365                    | 0.1461                    | 0.1567                    | 0.1682                     | 0.1808                      | 0.1946                      | 0.2095                      | 0.2258                      | 0.2434                      | 0.2626                      | 0.2833                      |
| 2007          | 0.1548                    | 0.1644                    | 0.1748                    | 0.1862                    | 0.1986                    | 0.2120                    | 0.2265                    | 0.2421                    | 0.2593                    | 0.2780                    | 0.2985                     | 0.3208                      | 0.3452                      | 0.3717                      | 0.4006                      | 0.4319                      | 0.4659                      | 0.5026                      |
| 2008          | 0.0632                    | 0.0671                    | 0.0714                    | 0.0760                    | 0.0811                    | 0.0866                    | 0.0925                    | 0.0989                    | 0.1058                    | 0.1135                    | 0.1219                     | 0.1310                      | 0.1409                      | 0.1518                      | 0.1635                      | 0.1763                      | 0.1902                      | 0.2052                      |
| 2009          | 0.0708                    | 0.0752                    | 0.0800                    | 0.0852                    | 0.0909                    | 0.0970                    | 0.1036                    | 0.1108                    | 0.1186                    | 0.1272                    | 0.1366                     | 0.1468                      | 0.1580                      | 0.1701                      | 0.1833                      | 0.1976                      | 0.2132                      | 0.2300                      |
| 2010          | 0.0352                    | 0.0374                    | 0.0398                    | 0.0424                    | 0.0452                    | 0.0482                    | 0.0515                    | 0.0551                    | 0.0590                    | 0.0632                    | 0.0679                     | 0.0730                      | 0.0785                      | 0.0846                      | 0.0911                      | 0.0982                      | 0.1060                      | 0.1143                      |
| 2011          | 0.0763                    | 0.0811                    | 0.0862                    | 0.0919                    | 0.0980                    | 0.1046                    | 0.1117                    | 0.1194                    | 0.1279                    | 0.1371                    | 0.1472                     | 0.1582                      | 0.1703                      | 0.1833                      | 0.1976                      | 0.2130                      | 0.2298                      | 0.2479                      |
| 2012          | 0.0604                    | 0.0641                    | 0.0682                    | 0.0727                    | 0.0775                    | 0.0827                    | 0.0884                    | 0.0945                    | 0.1011                    | 0.1085                    | 0.1165                     | 0.1252                      | 0.1347                      | 0.1450                      | 0.1563                      | 0.1685                      | 0.1817                      | 0.1961                      |
| 2013          | 0.1370                    | 0.1455                    | 0.1547                    | 0.1648                    | 0.1758                    | 0.1877                    | 0.2004                    | 0.2143                    | 0.2294                    | 0.2461                    | 0.2642                     | 0.2840                      | 0.3055                      | 0.3290                      | 0.3545                      | 0.3822                      | 0.4123                      | 0.4448                      |
| 2014          | 0.1509                    | 0.1602                    | 0.1704                    | 0.1815                    | 0.1936                    | 0.2067                    | 0.2207                    | 0.2360                    | 0.2527                    | 0.2710                    | 0.2909                     | 0.3127                      | 0.3365                      | 0.3623                      | 0.3904                      | 0.4210                      | 0.4541                      | 0.4899                      |
| 2015          | 0.0993                    | 0.1055                    | 0.1122                    | 0.1195                    | 0.1275                    | 0.1361                    | 0.1453                    | 0.1554                    | 0.1664                    | 0.1784                    | 0.1916                     | 0.2059                      | 0.2215                      | 0.2386                      | 0.2571                      | 0.2772                      | 0.2990                      | 0.3225                      |
| 2016          | 0.1041                    | 0.1105                    | 0.1176                    | 0.1252                    | 0.1336                    | 0.1426                    | 0.1523                    | 0.1628                    | 0.1743                    | 0.1869                    | 0.2007                     | 0.2158                      | 0.2321                      | 0.2500                      | 0.2694                      | 0.2904                      | 0.3133                      | 0.3380                      |
| 2017          | 0.1211                    | 0.1287                    | 0.1368                    | 0.1458                    | 0.1555                    | 0.1659                    | 0.1772                    | 0.1895                    | 0.2029                    | 0.2176                    | 0.2336                     | 0.2511                      | 0.2702                      | 0.2909                      | 0.3135                      | 0.3380                      | 0.3646                      | 0.3933                      |
| 2018          | 0.1029                    | 0.1093                    | 0.1163                    | 0.1239                    | 0.1321                    | 0.1410                    | 0.1506                    | 0.1610                    | 0.1724                    | 0.1849                    | 0.1985                     | 0.2134                      | 0.2296                      | 0.2472                      | 0.2664                      | 0.2872                      | 0.3098                      | 0.3342                      |
| 2019          | 0.1035                    | 0.1099                    | 0.1168                    | 0.1245                    | 0.1327                    | 0.1417                    | 0.1513                    | 0.1618                    | 0.1732                    | 0.1858                    | 0.1995                     | 0.2144                      | 0.2307                      | 0.2484                      | 0.2677                      | 0.2886                      | 0.3113                      | 0.3359                      |
| 2020          | 0.1152                    | 0.1223                    | 0.1301                    | 0.1386                    | 0.1478                    | 0.1578                    | 0.1685                    | 0.1801                    | 0.1929                    | 0.2068                    | 0.2221                     | 0.2387                      | 0.2568                      | 0.2766                      | 0.2980                      | 0.3213                      | 0.3466                      | 0.3739                      |
| 2021          | 0.0827                    | 0.0878                    | 0.0934                    | 0.0995                    | 0.1061                    | 0.1133                    | 0.1210                    | 0.1294                    | 0.1385                    | 0.1485                    | 0.1595                     | 0.1714                      | 0.1844                      | 0.1986                      | 0.2140                      | 0.2307                      | 0.2489                      | 0.2685                      |

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

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

Adjusted q(x) (a)

| Year of Birth | Maturity (months)<br>1086:1098 | Maturity (months)<br>1098:1110 | Maturity (months)<br>1110:1122 | Maturity (months)<br>1122:1134 | Maturity (months)<br>1134:1146 | Maturity (months)<br>1146:1158 | Maturity (months)<br>1158:1170 | Maturity (months)<br>1170:1182 | Maturity (months)<br>1182:1194 | Maturity (months)<br>1194:1206 | Maturity (months)<br>1206:1218 | Maturity (months)<br>1218:1230 | Maturity (months)<br>1230:1242 | Maturity (months)<br>1242:1254 | Maturity (months)<br>1254:1266 | Maturity (months)<br>1266:1278 | Maturity (months)<br>1278:1290 | Maturity (months)<br>1290:1302 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989          | 0.1835                         | 0.1980                         | 0.2135                         | 0.2301                         | 0.2478                         | 0.2663                         | 0.2855                         | 0.3054                         | 0.3261                         | 0.3477                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         |
| 1990          | 0.5801                         | 0.6258                         | 0.6749                         | 0.7275                         | 0.7834                         | 0.8418                         | 0.9025                         | 0.9654                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |
| 1991          | 0.2585                         | 0.2788                         | 0.3007                         | 0.3241                         | 0.3491                         | 0.3751                         | 0.4021                         | 0.4301                         | 0.4593                         | 0.4897                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         |
| 1992          | 0.2336                         | 0.2520                         | 0.2718                         | 0.2930                         | 0.3155                         | 0.3390                         | 0.3634                         | 0.3888                         | 0.4151                         | 0.4426                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         |
| 1993          | 0.2573                         | 0.2776                         | 0.2994                         | 0.3227                         | 0.3475                         | 0.3734                         | 0.4004                         | 0.4283                         | 0.4572                         | 0.4876                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         |
| 1994          | 0.0965                         | 0.1041                         | 0.1123                         | 0.1210                         | 0.1303                         | 0.1400                         | 0.1501                         | 0.1606                         | 0.1715                         | 0.1828                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         |
| 1995          | 0.2077                         | 0.2241                         | 0.2416                         | 0.2605                         | 0.2805                         | 0.3014                         | 0.3231                         | 0.3456                         | 0.3690                         | 0.3935                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         |
| 1996          | 0.4258                         | 0.4594                         | 0.4955                         | 0.5340                         | 0.5751                         | 0.6180                         | 0.6625                         | 0.7087                         | 0.7566                         | 0.8068                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         |
| 1997          | 0.1914                         | 0.2064                         | 0.2227                         | 0.2400                         | 0.2584                         | 0.2777                         | 0.2977                         | 0.3185                         | 0.3400                         | 0.3626                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         |
| 1998          | 0.2513                         | 0.2711                         | 0.2923                         | 0.3151                         | 0.3393                         | 0.3646                         | 0.3909                         | 0.4182                         | 0.4464                         | 0.4760                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         |
| 1999          | 0.4359                         | 0.4703                         | 0.5072                         | 0.5467                         | 0.5887                         | 0.6326                         | 0.6782                         | 0.7255                         | 0.7746                         | 0.8259                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         |
| 2000          | 0.3993                         | 0.4308                         | 0.4646                         | 0.5008                         | 0.5393                         | 0.5794                         | 0.6212                         | 0.6645                         | 0.7095                         | 0.7565                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         |
| 2001          | 0.2565                         | 0.2767                         | 0.2984                         | 0.3217                         | 0.3464                         | 0.3722                         | 0.3991                         | 0.4269                         | 0.4558                         | 0.4860                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         |
| 2002          | 0.3556                         | 0.3837                         | 0.4138                         | 0.4460                         | 0.4803                         | 0.5161                         | 0.5533                         | 0.5919                         | 0.6319                         | 0.6738                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         |
| 2003          | 0.6186                         | 0.6674                         | 0.7198                         | 0.7758                         | 0.8355                         | 0.8977                         | 0.9624                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |
| 2004          | 0.2068                         | 0.2231                         | 0.2406                         | 0.2593                         | 0.2793                         | 0.3001                         | 0.3217                         | 0.3441                         | 0.3674                         | 0.3918                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         |
| 2005          | 0.3458                         | 0.3731                         | 0.4023                         | 0.4337                         | 0.4670                         | 0.5018                         | 0.5380                         | 0.5755                         | 0.6144                         | 0.6552                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         |
| 2006          | 0.3056                         | 0.3297                         | 0.3556                         | 0.3833                         | 0.4128                         | 0.4435                         | 0.4755                         | 0.5087                         | 0.5431                         | 0.5791                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         |
| 2007          | 0.5423                         | 0.5850                         | 0.6309                         | 0.6801                         | 0.7324                         | 0.7869                         | 0.8437                         | 0.9025                         | 0.9635                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |
| 2008          | 0.2214                         | 0.2389                         | 0.2576                         | 0.2777                         | 0.2990                         | 0.3213                         | 0.3444                         | 0.3685                         | 0.3934                         | 0.4195                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         |
| 2009          | 0.2482                         | 0.2677                         | 0.2887                         | 0.3112                         | 0.3351                         | 0.3601                         | 0.3861                         | 0.4130                         | 0.4409                         | 0.4702                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         |
| 2010          | 0.1234                         | 0.1331                         | 0.1435                         | 0.1547                         | 0.1666                         | 0.1790                         | 0.1919                         | 0.2053                         | 0.2192                         | 0.2337                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         |
| 2011          | 0.2674                         | 0.2885                         | 0.3112                         | 0.3354                         | 0.3612                         | 0.3881                         | 0.4161                         | 0.4451                         | 0.4752                         | 0.5067                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         |
| 2012          | 0.2116                         | 0.2282                         | 0.2461                         | 0.2653                         | 0.2857                         | 0.3070                         | 0.3291                         | 0.3521                         | 0.3759                         | 0.4008                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         |
| 2013          | 0.4799                         | 0.5178                         | 0.5584                         | 0.6019                         | 0.6482                         | 0.6965                         | 0.7467                         | 0.7987                         | 0.8528                         | 0.9093                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         |
| 2014          | 0.5286                         | 0.5702                         | 0.6150                         | 0.6629                         | 0.7138                         | 0.7670                         | 0.8223                         | 0.8797                         | 0.9392                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |
| 2015          | 0.3480                         | 0.3754                         | 0.4049                         | 0.4364                         | 0.4700                         | 0.5050                         | 0.5414                         | 0.5792                         | 0.6183                         | 0.6593                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         |
| 2016          | 0.3646                         | 0.3934                         | 0.4243                         | 0.4573                         | 0.4925                         | 0.5292                         | 0.5673                         | 0.6069                         | 0.6479                         | 0.6909                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         |
| 2017          | 0.4244                         | 0.4578                         | 0.4938                         | 0.5322                         | 0.5731                         | 0.6158                         | 0.6602                         | 0.7063                         | 0.7541                         | 0.8040                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         |
| 2018          | 0.3606                         | 0.3890                         | 0.4196                         | 0.4523                         | 0.4870                         | 0.5233                         | 0.5610                         | 0.6001                         | 0.6408                         | 0.6832                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         |
| 2019          | 0.3624                         | 0.3910                         | 0.4216                         | 0.4545                         | 0.4894                         | 0.5259                         | 0.5638                         | 0.6031                         | 0.6439                         | 0.6866                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         |
| 2020          | 0.4035                         | 0.4353                         | 0.4694                         | 0.5060                         | 0.5449                         | 0.5855                         | 0.6277                         | 0.6715                         | 0.7169                         | 0.7644                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         |
| 2021          | 0.2897                         | 0.3125                         | 0.3371                         | 0.3633                         | 0.3913                         | 0.4204                         | 0.4507                         | 0.4821                         | 0.5148                         | 0.5489                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         |

Notes: (a) See Appendix E, 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)<br>1302:1314 | Maturity (months)<br>1314:1326 | Maturity (months)<br>1326:1338 | Maturity (months)<br>1338:1350 | Maturity (months)<br>1350:1362 | Maturity (months)<br>1362:1374 | Maturity (months)<br>1374:1386 | Maturity (months)<br>1386:1398 | Maturity (months)<br>1398:1410 | Maturity (months)<br>1410:1422 | Maturity (months)<br>1422:1434 | Maturity (months)<br>1434:1446 | Maturity (months)<br>1446:1458 | Maturity (months)<br>1458:1470 | Maturity (months)<br>1470:1482 |
|---------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 1989          | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3604                         | 0.3640                         | 0.3640                         |                                |
| 1990          | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |                                |
| 1991          | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5076                         | 0.5127                         | 0.5127                         |                                |
| 1992          | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4588                         | 0.4634                         | 0.4634                         |                                |
| 1993          | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5054                         | 0.5105                         | 0.5105                         |                                |
| 1994          | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1895                         | 0.1914                         | 0.1914                         |                                |
| 1995          | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4079                         | 0.4120                         | 0.4120                         |                                |
| 1996          | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8363                         | 0.8448                         | 0.8448                         |                                |
| 1997          | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3758                         | 0.3796                         | 0.3796                         |                                |
| 1998          | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4935                         | 0.4984                         | 0.4984                         |                                |
| 1999          | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8561                         | 0.8648                         | 0.8648                         |                                |
| 2000          | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7842                         | 0.7921                         | 0.7921                         |                                |
| 2001          | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5038                         | 0.5088                         | 0.5088                         |                                |
| 2002          | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.6985                         | 0.7055                         | 0.7055                         |                                |
| 2003          | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |                                |
| 2004          | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4061                         | 0.4102                         | 0.4102                         |                                |
| 2005          | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6791                         | 0.6860                         | 0.6860                         |                                |
| 2006          | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6003                         | 0.6063                         | 0.6063                         |                                |
| 2007          | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |                                |
| 2008          | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4348                         | 0.4392                         | 0.4392                         |                                |
| 2009          | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4874                         | 0.4923                         | 0.4923                         |                                |
| 2010          | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2423                         | 0.2447                         | 0.2447                         |                                |
| 2011          | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5252                         | 0.5305                         | 0.5305                         |                                |
| 2012          | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4155                         | 0.4197                         | 0.4197                         |                                |
| 2013          | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9426                         | 0.9521                         | 0.9521                         |                                |
| 2014          | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         | 1.0000                         |                                |
| 2015          | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6834                         | 0.6904                         | 0.6904                         |                                |
| 2016          | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7161                         | 0.7234                         | 0.7234                         |                                |
| 2017          | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8335                         | 0.8419                         | 0.8419                         |                                |
| 2018          | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7082                         | 0.7154                         | 0.7154                         |                                |
| 2019          | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7117                         | 0.7189                         | 0.7189                         |                                |
| 2020          | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.7924                         | 0.8004                         | 0.8004                         |                                |
| 2021          | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5690                         | 0.5747                         | 1.0000                         |                                |

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



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

| Year of Birth | 6      | 18      | 30      | 42      | 54      | 66      | 78      | 90      | 102     | 114     |
|---------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989          |        |         |         | 288,793 | 171,658 | 142,286 | 79,414  | 77,058  | 64,688  | 95,011  |
| 1990          |        |         | 119,248 | 123,825 | 5,342   | 64,400  | 43,093  | 24,255  | 21,063  | 17,567  |
| 1991          |        | 319,592 | 14,287  | 63,615  | 131,715 | 104,454 | 35,234  | 32,225  | 14,031  | 16,351  |
| 1992          |        | 10,742  | 53,961  | 106,073 | 93,133  | 39,357  | 36,549  | 30,002  | 28,863  | 26,413  |
| 1993          |        | 6,239   | 57,323  | 98,542  | 78,879  | 106,669 | 124,517 | 88,446  | 85,163  | 103,420 |
| 1994          |        | 143,629 | 401,961 | 79,529  | 89,410  | 151,246 | 55,856  | 84,838  | 72,685  | 51,129  |
| 1995          |        |         | 65,457  | 124,038 | 95,030  | 15,693  | 44,184  | 20,507  | 36,293  | 44,478  |
| 1996          |        | 76,842  | 207,746 | 71,369  | 131,574 | 100,134 | 142,883 | 78,478  | 59,105  | 69,910  |
| 1997          |        | 10,858  | 120,739 | 54,845  | 46,951  | 109,331 | 75,070  | 58,212  | 36,784  | 49,486  |
| 1998          |        | 45,702  | 127,637 | 126,796 | 71,358  | 58,045  | 49,280  | 147,717 | 61,534  | 74,019  |
| 1999          |        | 290,132 | 207,032 | 96,170  | 127,506 | 73,570  | 69,580  | 69,758  | 186,426 | 107,548 |
| 2000          |        | 255,330 | 82,356  | 151,846 | 129,047 | 52,816  | 51,590  | 38,094  | 40,010  | 39,152  |
| 2001          |        |         | 198,141 | 532,408 | 138,354 | 134,256 | 287,224 | 115,741 | 85,030  | 72,623  |
| 2002          |        | 74,916  | 129,628 | 92,408  | 76,216  | 62,818  | 74,552  | 99,231  | 66,382  | 68,546  |
| 2003          |        |         |         | 80,265  | 50,926  | 189,482 | 168,971 | 55,267  | 72,965  | 102,362 |
| 2004          |        |         | 239,427 | 242,364 | 138,820 | 107,657 | 58,523  | 104,597 | 59,729  | 46,222  |
| 2005          |        | 4,340   | 51,548  | 113,638 | 94,264  | 76,894  | 118,041 | 93,467  | 56,293  | 63,647  |
| 2006          |        | 17,242  | 264,260 | 44,768  | 123,023 | 88,595  | 193,913 | 82,602  | 66,436  | 62,784  |
| 2007          |        |         | 179,026 | 139,655 | 142,420 | 119,065 | 134,122 | 118,287 | 122,016 | 115,242 |
| 2008          |        | 71,965  | 70,619  | 78,982  | 80,652  | 41,350  | 42,986  | 68,855  | 65,399  | 74,277  |
| 2009          |        | 128,630 | 102,047 | 114,292 | 101,005 | 52,310  | 59,563  | 81,028  | 140,764 | 61,671  |
| 2010          |        | 188,942 | 258,138 | 72,762  | 75,270  | 37,258  | 34,850  | 50,400  | 38,186  | 35,927  |
| 2011          |        | 48,823  | 44,008  | 97,584  | 62,998  | 83,589  | 63,755  | 59,880  | 61,588  | 52,253  |
| 2012          |        | 26,199  | 97,314  | 115,149 | 94,093  | 52,515  | 39,279  | 64,075  | 58,909  | 66,180  |
| 2013          |        | 111,709 | 118,014 | 172,018 | 103,061 | 83,839  | 99,603  | 94,758  | 114,688 |         |
| 2014          |        | 47,860  | 140,579 | 78,082  | 150,435 | 113,901 | 85,767  | 102,143 |         |         |
| 2015          |        | 1,876   | 126,199 | 101,769 | 109,320 | 57,477  | 102,635 |         |         |         |
| 2016          |        |         | 48,805  | 20,707  | 49,137  | 39,419  |         |         |         |         |
| 2017          |        | 424,816 | 42,013  | 49,224  | 92,274  |         |         |         |         |         |
| 2018          |        | 41,781  | 141,533 | 108,525 |         |         |         |         |         |         |
| 2019          |        | 80,055  | 154,394 |         |         |         |         |         |         |         |
| 2020          |        | 5,595   |         |         |         |         |         |         |         |         |
| 2021          |        |         |         |         |         |         |         |         |         |         |
| Averages:     |        |         |         |         |         |         |         |         |         |         |
| Latest 3      |        | 45,111  | 121,945 | 72,565  | 91,903  | 71,875  | 97,053  | 88,310  | 76,294  | 52,974  |
| Latest 5      |        | 96,264  | 116,843 | 79,242  | 106,019 | 70,671  | 81,691  | 75,840  | 87,939  | 60,117  |
| Latest 10     | 2,368  | 74,002  | 117,341 | 94,196  | 94,618  | 69,140  | 89,374  | 82,286  | 80,610  | 67,395  |
| 1993 & Subs.  | 1,614  | 105,862 | 126,260 | 102,176 | 96,461  | 79,469  | 90,337  | 84,769  | 76,656  | 69,525  |
| All           | 1,076  | 106,208 | 122,073 | 109,147 | 96,730  | 79,638  | 84,580  | 78,106  | 69,909  | 64,924  |
| Cumulative    | 87,847 | 87,921  | 87,559  | 85,917  | 84,198  | 83,183  | 83,492  | 83,390  | 83,884  | 85,255  |
|               |        |         |         |         |         |         |         |         |         |         |
| Selected      |        | 105,862 | 126,260 | 102,176 | 96,461  | 79,469  | 90,337  | 84,769  | 78,633  | 68,460  |

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 | 126     | 138     | 150     | 162     | 174     | 186     | 198     | 210     | 222     | 234     |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989          | 62,689  | 65,699  | 294,941 | 67,407  | 97,397  | 96,953  | 100,296 | 99,175  | 89,164  | 73,388  |
| 1990          | 14,963  | 12,595  | 20,353  | 34,239  | 47,865  | 57,557  | 58,382  | 79,735  | 32,215  | 32,393  |
| 1991          | 36,834  | 35,097  | 44,733  | 40,184  | 37,703  | 45,317  | 45,295  | 132,712 | 137,952 | 150,661 |
| 1992          | 27,099  | 30,029  | 43,938  | 42,690  | 33,614  | 41,365  | 44,194  | 52,841  | 62,917  | 82,213  |
| 1993          | 98,797  | 78,121  | 87,536  | 103,360 | 94,247  | 85,492  | 100,241 | 92,254  | 96,983  | 104,049 |
| 1994          | 19,877  | 93,882  | 145,781 | 23,944  | 22,559  | 51,393  | 39,794  | 44,793  | 38,329  | 40,895  |
| 1995          | 65,272  | 183,138 | 62,188  | 116,166 | 13,679  | 100,433 | 277,083 | 69,804  | 91,795  | 127,438 |
| 1996          | 70,574  | 57,712  | 73,337  | 55,988  | 81,548  | 74,987  | 75,066  | 55,575  | 78,418  | 57,532  |
| 1997          | 38,691  | 65,934  | 63,725  | 95,642  | 66,416  | 69,913  | 118,591 | 78,859  | 68,599  | 70,496  |
| 1998          | 61,434  | 84,809  | 78,070  | 101,334 | 89,415  | 96,880  | 116,940 | 108,209 | 108,723 | 116,006 |
| 1999          | 108,744 | 104,520 | 122,252 | 120,094 | 92,963  | 139,640 | 166,685 | 114,093 | 131,706 | 113,713 |
| 2000          | 45,034  | 62,188  | 48,288  | 52,689  | 68,160  | 63,391  | 56,358  | 65,820  | 62,826  | 72,765  |
| 2001          | 90,813  | 78,094  | 106,928 | 117,286 | 131,189 | 126,893 | 115,008 | 111,509 | 127,787 | 113,219 |
| 2002          | 63,235  | 77,697  | 99,101  | 77,037  | 78,421  | 83,542  | 81,510  | 78,238  | 86,603  | 102,520 |
| 2003          | 100,519 | 102,834 | 164,229 | 125,445 | 127,595 | 121,207 | 110,752 | 92,620  | 128,876 |         |
| 2004          | 69,568  | 79,311  | 56,858  | 60,591  | 66,626  | 70,521  | 85,997  | 73,651  |         |         |
| 2005          | 65,238  | 68,830  | 66,739  | 84,558  | 65,340  | 104,055 | 114,465 |         |         |         |
| 2006          | 69,792  | 82,081  | 79,729  | 74,899  | 90,630  | 88,963  |         |         |         |         |
| 2007          | 137,108 | 118,896 | 123,332 | 144,615 | 124,978 |         |         |         |         |         |
| 2008          | 84,200  | 61,972  | 73,889  | 85,791  |         |         |         |         |         |         |
| 2009          | 67,499  | 71,908  | 97,784  |         |         |         |         |         |         |         |
| 2010          | 35,543  | 58,348  |         |         |         |         |         |         |         |         |
| 2011          | 60,405  |         |         |         |         |         |         |         |         |         |
| 2012          |         |         |         |         |         |         |         |         |         |         |
| 2013          |         |         |         |         |         |         |         |         |         |         |
| 2014          |         |         |         |         |         |         |         |         |         |         |
| 2015          |         |         |         |         |         |         |         |         |         |         |
| 2016          |         |         |         |         |         |         |         |         |         |         |
| 2017          |         |         |         |         |         |         |         |         |         |         |
| 2018          |         |         |         |         |         |         |         |         |         |         |
| 2019          |         |         |         |         |         |         |         |         |         |         |
| 2020          |         |         |         |         |         |         |         |         |         |         |
| 2021          |         |         |         |         |         |         |         |         |         |         |
| Averages:     |         |         |         |         |         |         |         |         |         |         |
| Latest 3      | 58,270  | 65,357  | 96,391  | 98,340  | 93,387  | 89,603  | 104,233 | 79,200  | 101,181 | 97,703  |
| Latest 5      | 77,422  | 78,489  | 87,878  | 90,632  | 92,381  | 90,036  | 96,349  | 81,278  | 98,778  | 104,937 |
| Latest 10     | 73,171  | 78,436  | 89,376  | 90,745  | 89,695  | 92,303  | 102,245 | 84,716  | 90,638  | 94,485  |
| 1993 & Subs.  | 71,375  | 82,367  | 88,091  | 90,411  | 81,567  | 89,301  | 109,402 | 83,426  | 91,343  | 94,485  |
| All           | 65,113  | 73,911  | 88,786  | 81,681  | 75,103  | 82,422  | 97,946  | 82,978  | 87,973  | 91,823  |
| Cumulative    | 87,340  | 89,727  | 91,485  | 91,806  | 93,064  | 95,392  | 97,142  | 97,031  | 99,056  | 100,792 |
| Selected      | 72,273  | 80,401  | 88,733  | 90,578  | 85,631  | 90,802  | 105,824 | 84,071  | 90,991  | 94,485  |

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 | 246     | 258     | 270     | 282     | 294     | 306     | 318     | 330     | 342     | 354     |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1989          | 51,345  | 54,087  | 78,052  | 86,105  | 96,710  | 122,193 | 129,864 | 119,935 | 119,888 | 94,095  |
| 1990          | 28,783  | 39,252  | 34,543  | 41,026  | 74,030  | 91,654  | 68,687  | 65,631  | 78,482  | 74,238  |
| 1991          | 123,425 | 105,212 | 249,838 | 132,611 | 141,789 | 128,400 | 132,634 | 156,452 | 132,388 | 133,932 |
| 1992          | 68,971  | 73,810  | 108,322 | 95,705  | 97,803  | 99,599  | 108,812 | 90,115  | 97,107  | 100,854 |
| 1993          | 112,154 | 139,001 | 118,326 | 116,730 | 106,252 | 110,280 | 118,088 | 140,727 | 129,490 |         |
| 1994          | 75,829  | 59,785  | 61,171  | 61,865  | 73,573  | 60,128  | 82,262  | 80,618  |         |         |
| 1995          | 143,609 | 127,538 | 149,076 | 109,725 | 107,067 | 139,465 | 125,760 |         |         |         |
| 1996          | 69,420  | 76,004  | 80,386  | 78,504  | 81,079  | 102,885 |         |         |         |         |
| 1997          | 75,122  | 71,423  | 66,750  | 94,927  | 97,088  |         |         |         |         |         |
| 1998          | 125,582 | 112,867 | 120,775 | 131,914 |         |         |         |         |         |         |
| 1999          | 128,365 | 96,772  | 148,789 |         |         |         |         |         |         |         |
| 2000          | 85,801  | 115,936 |         |         |         |         |         |         |         |         |
| 2001          | 132,392 |         |         |         |         |         |         |         |         |         |
| 2002          |         |         |         |         |         |         |         |         |         |         |
| 2003          |         |         |         |         |         |         |         |         |         |         |
| 2004          |         |         |         |         |         |         |         |         |         |         |
| 2005          |         |         |         |         |         |         |         |         |         |         |
| 2006          |         |         |         |         |         |         |         |         |         |         |
| 2007          |         |         |         |         |         |         |         |         |         |         |
| 2008          |         |         |         |         |         |         |         |         |         |         |
| 2009          |         |         |         |         |         |         |         |         |         |         |
| 2010          |         |         |         |         |         |         |         |         |         |         |
| 2011          |         |         |         |         |         |         |         |         |         |         |
| 2012          |         |         |         |         |         |         |         |         |         |         |
| 2013          |         |         |         |         |         |         |         |         |         |         |
| 2014          |         |         |         |         |         |         |         |         |         |         |
| 2015          |         |         |         |         |         |         |         |         |         |         |
| 2016          |         |         |         |         |         |         |         |         |         |         |
| 2017          |         |         |         |         |         |         |         |         |         |         |
| 2018          |         |         |         |         |         |         |         |         |         |         |
| 2019          |         |         |         |         |         |         |         |         |         |         |
| 2020          |         |         |         |         |         |         |         |         |         |         |
| 2021          |         |         |         |         |         |         |         |         |         |         |
| Averages:     |         |         |         |         |         |         |         |         |         |         |
| Latest 3      | 114,351 | 110,568 | 104,950 | 107,260 | 94,658  | 103,677 | 113,768 | 108,935 | 116,163 | 104,133 |
| Latest 5      | 108,008 | 93,776  | 107,169 | 102,282 | 94,930  | 104,181 | 114,832 | 111,163 | 112,658 |         |
| Latest 10     | 99,937  | 98,050  | 110,327 | 99,966  |         |         |         |         |         |         |
| 1993 & Subs.  | 105,196 | 101,998 | 105,064 | 105,034 |         |         |         |         |         |         |
| All           | 94,155  | 91,550  | 107,919 | 99,966  | 97,545  | 107,575 | 113,122 | 112,534 | 112,658 | 102,126 |
| Cumulative    | 102,375 | 103,792 | 106,140 | 105,740 | 107,319 | 110,181 | 111,018 | 110,240 | 109,161 | 106,712 |
| Selected      | 102,566 | 100,024 | 107,696 | 102,000 | 103,530 | 105,083 | 106,659 | 108,259 | 109,883 | 111,531 |

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

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

| Year of Birth   | 366            | 378            | 390            |
|-----------------|----------------|----------------|----------------|
| -----           | -----          | -----          | -----          |
| 1989            | 92,905         | 138,685        | 121,682        |
| 1990            | 71,772         | 79,141         |                |
| 1991            | 155,130        |                |                |
| 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        | 109,769        |                |                |
| Latest 5        |                |                |                |
| Latest 10       |                |                |                |
| 1993 & Subs.    |                |                |                |
| All             | 109,769        | 108,913        | 121,682        |
| Cumulative      | 111,299        | 113,169        | 121,682        |
| <b>Selected</b> | <b>113,204</b> | <b>114,902</b> | <b>116,626</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).

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

| Year of Birth | 6     | 18    | 30    | 42    | 54    | 66    | 78    | 90    | 102   | 114   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| -----         | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989          |       |       |       | 8     | 8     | 9     | 8     | 8     | 8     | 8     |
| 1990          |       |       | 5     | 7     | 7     | 7     | 7     | 7     | 7     | 7     |
| 1991          |       | 1     | 1     | 3     | 4     | 4     | 4     | 4     | 4     | 4     |
| 1992          | 1     | 2     | 7     | 12    | 13    | 13    | 12    | 12    | 12    | 11    |
| 1993          | -     | 2     | 9     | 11    | 11    | 11    | 11    | 11    | 11    | 11    |
| 1994          | -     | 2     | 3     | 6     | 6     | 7     | 7     | 5     | 5     | 4     |
| 1995          | -     | -     | 5     | 6     | 6     | 6     | 6     | 5     | 5     | 5     |
| 1996          | -     | 2     | 4     | 5     | 5     | 6     | 6     | 6     | 6     | 6     |
| 1997          | -     | 2     | 8     | 8     | 7     | 8     | 9     | 9     | 9     | 9     |
| 1998          | -     | 6     | 7     | 10    | 12    | 11    | 12    | 12    | 12    | 12    |
| 1999          | -     | 3     | 3     | 5     | 7     | 8     | 8     | 7     | 7     | 7     |
| 2000          | 1     | 3     | 5     | 5     | 5     | 5     | 5     | 5     | 5     | 5     |
| 2001          | -     | -     | 2     | 2     | 3     | 4     | 4     | 4     | 4     | 4     |
| 2002          | -     | 4     | 6     | 11    | 12    | 14    | 15    | 15    | 15    | 15    |
| 2003          | -     | -     | -     | 2     | 3     | 3     | 3     | 3     | 3     | 3     |
| 2004          | -     | -     | 2     | 3     | 4     | 5     | 5     | 5     | 5     | 5     |
| 2005          | -     | 1     | 5     | 8     | 10    | 10    | 10    | 9     | 9     | 8     |
| 2006          | -     | 2     | 2     | 8     | 9     | 10    | 10    | 10    | 10    | 10    |
| 2007          | -     | -     | 4     | 7     | 8     | 8     | 8     | 8     | 8     | 8     |
| 2008          | -     | 2     | 6     | 8     | 9     | 9     | 10    | 10    | 10    | 10    |
| 2009          | -     | 4     | 6     | 9     | 9     | 10    | 10    | 10    | 10    | 10    |
| 2010          | -     | 2     | 3     | 6     | 6     | 6     | 5     | 5     | 5     | 5     |
| 2011          | -     | 2     | 7     | 10    | 11    | 10    | 10    | 10    | 10    | 10    |
| 2012          | -     | 2     | 4     | 7     | 7     | 7     | 7     | 7     | 7     | 7     |
| 2013          | 1     | 3     | 6     | 7     | 7     | 7     | 7     | 7     | 7     |       |
| 2014          | -     | 6     | 8     | 10    | 10    | 9     | 9     | 9     |       |       |
| 2015          | -     | 2     | 6     | 10    | 12    | 15    | 15    |       |       |       |
| 2016          | -     | -     | 3     | 5     | 5     | 5     |       |       |       |       |
| 2017          | -     | 1     | 7     | 12    | 13    |       |       |       |       |       |
| 2018          | -     | 5     | 12    | 15    |       |       |       |       |       |       |
| 2019          | -     | 5     | 10    |       |       |       |       |       |       |       |
| 2020          | -     | 4     |       |       |       |       |       |       |       |       |
| 2021          | -     |       |       |       |       |       |       |       |       |       |
| Totals:       |       |       |       |       |       |       |       |       |       |       |
| Latest 3      | -     | 14    | 29    | 32    | 30    | 29    | 31    | 23    | 24    | 22    |
| Latest 5      | -     | 15    | 38    | 52    | 47    | 43    | 48    | 38    | 39    | 42    |
| Latest 10     | 1     | 30    | 66    | 91    | 89    | 86    | 91    | 85    | 81    | 76    |
| 1993 & Subs.  | 2     | 65    | 143   | 196   | 197   | 194   | 192   | 172   | 163   | 154   |
| All           | 3     | 68    | 156   | 226   | 229   | 227   | 223   | 203   | 194   | 184   |
| Cumulative    | 3,507 | 3,504 | 3,436 | 3,280 | 3,054 | 2,825 | 2,598 | 2,375 | 2,172 | 1,978 |

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

| Year of Birth | 126   | 138   | 150   | 162   | 174   | 186   | 198   | 210   | 222   | 234   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| -----         | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989          | 8     | 7     | 6     | 6     | 5     | 5     | 5     | 5     | 5     | 5     |
| 1990          | 7     | 7     | 7     | 7     | 7     | 7     | 6     | 4     | 4     | 4     |
| 1991          | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     |
| 1992          | 11    | 11    | 11    | 11    | 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     |       |
| 2004          | 5     | 5     | 5     | 5     | 5     | 5     | 5     | 5     |       |       |
| 2005          | 7     | 7     | 7     | 7     | 7     | 7     | 7     |       |       |       |
| 2006          | 10    | 9     | 9     | 9     | 9     | 9     |       |       |       |       |
| 2007          | 7     | 7     | 7     | 7     | 7     |       |       |       |       |       |
| 2008          | 9     | 9     | 9     | 9     |       |       |       |       |       |       |
| 2009          | 10    | 10    | 10    |       |       |       |       |       |       |       |
| 2010          | 5     | 5     |       |       |       |       |       |       |       |       |
| 2011          | 10    |       |       |       |       |       |       |       |       |       |
| 2012          |       |       |       |       |       |       |       |       |       |       |
| 2013          |       |       |       |       |       |       |       |       |       |       |
| 2014          |       |       |       |       |       |       |       |       |       |       |
| 2015          |       |       |       |       |       |       |       |       |       |       |
| 2016          |       |       |       |       |       |       |       |       |       |       |
| 2017          |       |       |       |       |       |       |       |       |       |       |
| 2018          |       |       |       |       |       |       |       |       |       |       |
| 2019          |       |       |       |       |       |       |       |       |       |       |
| 2020          |       |       |       |       |       |       |       |       |       |       |
| 2021          |       |       |       |       |       |       |       |       |       |       |
| Totals:       |       |       |       |       |       |       |       |       |       |       |
| Latest 3      | 25    | 24    | 26    | 25    | 23    | 21    | 15    | 21    | 20    | 22    |
| Latest 5      | 41    | 40    | 42    | 37    | 31    | 37    | 32    | 30    | 29    | 37    |
| Latest 10     | 81    | 74    | 73    | 69    | 72    | 72    | 68    | 65    | 64    | 68    |
| 1993 & Subs.  | 144   | 133   | 127   | 116   | 106   | 96    | 85    | 77    | 72    | 68    |
| All           | 174   | 162   | 155   | 144   | 133   | 122   | 110   | 100   | 94    | 90    |
| Cumulative    | 1,794 | 1,620 | 1,458 | 1,303 | 1,159 | 1,026 | 904   | 794   | 694   | 600   |

Accepted Reported Claim Counts - (Open Accepted Claims AAA Only

| Year of Birth | 246   | 258   | 270   | 282   | 294   | 306   | 318   | 330   | 342   | 354   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| -----         | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| 1989          | 5     | 5     | 5     | 5     | 5     | 5     | 5     | 5     | 4     | 4     |
| 1990          | 4     | 4     | 4     | 4     | 4     | 3     | 3     | 3     | 3     | 3     |
| 1991          | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     |
| 1992          | 9     | 9     | 9     | 9     | 9     | 9     | 9     | 9     | 9     | 9     |
| 1993          | 8     | 8     | 8     | 8     | 8     | 8     | 8     | 8     | 8     |       |
| 1994          | 4     | 4     | 4     | 4     | 4     | 4     | 3     | 3     |       |       |
| 1995          | 5     | 5     | 5     | 5     | 5     | 5     | 5     |       |       |       |
| 1996          | 6     | 6     | 6     | 6     | 6     | 6     |       |       |       |       |
| 1997          | 8     | 8     | 8     | 8     | 8     |       |       |       |       |       |
| 1998          | 11    | 11    | 11    | 11    |       |       |       |       |       |       |
| 1999          | 3     | 3     | 3     |       |       |       |       |       |       |       |
| 2000          | 4     | 3     |       |       |       |       |       |       |       |       |
| 2001          | 4     |       |       |       |       |       |       |       |       |       |
| 2002          |       |       |       |       |       |       |       |       |       |       |
| 2003          |       |       |       |       |       |       |       |       |       |       |
| 2004          |       |       |       |       |       |       |       |       |       |       |
| 2005          |       |       |       |       |       |       |       |       |       |       |
| 2006          |       |       |       |       |       |       |       |       |       |       |
| 2007          |       |       |       |       |       |       |       |       |       |       |
| 2008          |       |       |       |       |       |       |       |       |       |       |
| 2009          |       |       |       |       |       |       |       |       |       |       |
| 2010          |       |       |       |       |       |       |       |       |       |       |
| 2011          |       |       |       |       |       |       |       |       |       |       |
| 2012          |       |       |       |       |       |       |       |       |       |       |
| 2013          |       |       |       |       |       |       |       |       |       |       |
| 2014          |       |       |       |       |       |       |       |       |       |       |
| 2015          |       |       |       |       |       |       |       |       |       |       |
| 2016          |       |       |       |       |       |       |       |       |       |       |
| 2017          |       |       |       |       |       |       |       |       |       |       |
| 2018          |       |       |       |       |       |       |       |       |       |       |
| 2019          |       |       |       |       |       |       |       |       |       |       |
| 2020          |       |       |       |       |       |       |       |       |       |       |
| 2021          |       |       |       |       |       |       |       |       |       |       |
| Totals:       |       |       |       |       |       |       |       |       |       |       |
| Latest 3      | 11    | 17    | 22    | 25    | 19    | 15    | 16    | 20    | 21    | 16    |
| Latest 5      | 30    | 31    | 33    | 34    | 31    | 32    | 29    | 27    | 28    |       |
| Latest 10     | 62    | 61    | 62    | 64    |       |       |       |       |       |       |
| 1993 & Subs.  | 53    | 48    | 45    | 42    |       |       |       |       |       |       |
| All           | 75    | 70    | 67    | 64    | 53    | 44    | 37    | 32    | 28    | 20    |
| Cumulative    | 510   | 435   | 365   | 298   | 234   | 181   | 137   | 100   | 68    | 40    |

Accepted Reported Claim Counts - (Open Accepted Claims AAA Only

| Year of<br>Birth | 366   | 378   | 390   |
|------------------|-------|-------|-------|
| -----            | ----- | ----- | ----- |
| 1989             | 4     | 3     | 3     |
| 1990             | 3     | 3     |       |
| 1991             | 4     |       |       |
| 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             |       |       |       |
| Totals:          |       |       |       |
| Latest 3         | 11    |       |       |
| Latest 5         |       |       |       |
| Latest 10        |       |       |       |
| 1993 & Subs.     |       |       |       |
| All              | 11    | 6     | 3     |
| Cumulative       | 20    | 9     | 3     |



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

| Year of Birth | 6     | 18      | 30        | 42        | 54        | 66        | 78        | 90        | 102       | 114       |
|---------------|-------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1989          |       |         |           | 2,310,343 | 1,373,262 | 1,280,570 | 635,310   | 616,465   | 517,503   | 760,084   |
| 1990          |       |         | 596,238   | 866,773   | 37,396    | 450,802   | 301,651   | 169,787   | 147,444   | 122,971   |
| 1991          |       | 319,592 | 14,287    | 190,845   | 526,858   | 417,818   | 140,937   | 128,898   | 56,124    | 65,406    |
| 1992          | 0     | 21,484  | 377,728   | 1,272,880 | 1,210,724 | 511,642   | 438,593   | 360,026   | 346,353   | 290,541   |
| 1993          | 0     | 12,478  | 515,910   | 1,083,959 | 867,673   | 1,173,356 | 1,369,691 | 972,906   | 936,793   | 1,137,615 |
| 1994          | 0     | 287,258 | 1,205,882 | 477,177   | 536,460   | 1,058,721 | 390,993   | 424,191   | 363,424   | 204,517   |
| 1995          | 0     | 5,709   | 327,285   | 744,225   | 570,178   | 94,158    | 265,103   | 102,537   | 181,465   | 222,389   |
| 1996          | 0     | 153,683 | 830,986   | 356,844   | 657,869   | 600,806   | 857,299   | 470,868   | 354,630   | 419,460   |
| 1997          | 0     | 21,716  | 965,911   | 438,759   | 328,660   | 874,649   | 675,634   | 523,905   | 331,055   | 445,375   |
| 1998          | 0     | 274,213 | 893,457   | 1,267,956 | 856,295   | 638,495   | 591,357   | 1,772,607 | 738,410   | 888,231   |
| 1999          | 0     | 870,397 | 621,096   | 480,848   | 892,541   | 588,556   | 556,642   | 488,308   | 1,304,982 | 752,839   |
| 2000          | 0     | 765,990 | 411,781   | 759,229   | 645,234   | 264,081   | 257,952   | 190,468   | 200,048   | 195,762   |
| 2001          | 0     | 308,228 | 396,283   | 1,064,816 | 415,061   | 537,026   | 1,148,896 | 462,965   | 340,122   | 290,493   |
| 2002          | 0     | 299,664 | 777,768   | 1,016,487 | 914,592   | 879,447   | 1,118,287 | 1,488,472 | 995,729   | 1,028,192 |
| 2003          | 0     | 282,645 | 347,141   | 160,529   | 152,778   | 568,447   | 506,913   | 165,802   | 218,895   | 307,087   |
| 2004          | 0     | 161,094 | 478,853   | 727,092   | 555,278   | 538,287   | 292,615   | 522,987   | 298,644   | 231,110   |
| 2005          | 0     | 4,340   | 257,740   | 909,104   | 942,637   | 768,939   | 1,180,407 | 841,200   | 506,640   | 509,175   |
| 2006          | 0     | 34,484  | 528,521   | 358,144   | 1,107,203 | 885,948   | 1,939,127 | 826,022   | 664,355   | 627,837   |
| 2007          | 0     | 142,774 | 716,105   | 977,587   | 1,139,361 | 952,523   | 1,072,980 | 946,299   | 976,131   | 921,937   |
| 2008          | 0     | 143,931 | 423,717   | 631,858   | 725,864   | 372,151   | 429,863   | 688,552   | 653,988   | 742,774   |
| 2009          | 0     | 514,519 | 612,282   | 1,028,631 | 909,045   | 523,099   | 595,634   | 810,282   | 1,407,642 | 616,711   |
| 2010          | 0     | 377,883 | 774,414   | 436,572   | 451,620   | 223,546   | 174,249   | 252,002   | 190,930   | 179,634   |
| 2011          | 860   | 97,646  | 308,059   | 975,844   | 692,983   | 835,894   | 637,546   | 598,802   | 615,878   | 522,531   |
| 2012          | 61    | 52,399  | 389,257   | 806,046   | 658,654   | 367,607   | 274,952   | 448,528   | 412,365   | 463,258   |
| 2013          | 0     | 335,126 | 708,086   | 1,204,125 | 721,430   | 586,876   | 697,223   | 663,304   | 802,817   |           |
| 2014          | 0     | 287,158 | 1,124,636 | 780,820   | 1,504,354 | 1,025,106 | 771,903   | 919,287   |           |           |
| 2015          | 0     | 3,752   | 757,194   | 1,017,691 | 1,311,840 | 862,159   | 1,539,529 |           |           |           |
| 2016          | 882   | 387,592 | 146,415   | 103,535   | 245,684   | 197,095   |           |           |           |           |
| 2017          | 0     | 424,816 | 294,090   | 590,684   | 1,199,562 |           |           |           |           |           |
| 2018          | 1,426 | 208,905 | 1,698,392 | 1,627,870 |           |           |           |           |           |           |
| 2019          | 0     | 400,276 | 1,543,937 |           |           |           |           |           |           |           |
| 2020          | 0     | 22,378  |           |           |           |           |           |           |           |           |
| 2021          | 0     |         |           |           |           |           |           |           |           |           |

|              |             |             |             |             |             |             |             |             |             |             |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Totals:      |             |             |             |             |             |             |             |             |             |             |
| Latest 3     | 0           | 631,559     | 3,536,419   | 2,322,088   | 2,757,086   | 2,084,361   | 3,008,656   | 2,031,119   | 1,831,060   | 1,165,422   |
| Latest 5     | 1,426       | 1,443,967   | 4,440,028   | 4,120,599   | 4,982,870   | 3,038,844   | 3,921,153   | 2,881,923   | 3,429,632   | 2,524,907   |
| Latest 10    | 2,368       | 2,220,048   | 7,744,480   | 8,571,816   | 8,421,035   | 5,946,057   | 8,133,006   | 6,994,278   | 6,529,391   | 5,122,053   |
| 1993 & Subs. | 3,228       | 6,881,053   | 18,055,196  | 20,026,430  | 19,002,854  | 15,416,972  | 17,344,795  | 14,580,294  | 12,494,945  | 10,706,925  |
| All          | 3,228       | 7,222,130   | 19,043,450  | 24,667,270  | 22,151,095  | 18,077,803  | 18,861,286  | 15,855,471  | 13,562,368  | 11,945,928  |
| Cumulative   | 308,078,113 | 308,074,885 | 300,852,755 | 281,809,305 | 257,142,034 | 234,990,940 | 216,913,136 | 198,051,850 | 182,196,379 | 168,634,011 |

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 | 126         | 138         | 150         | 162         | 174         | 186        | 198        | 210        | 222        | 234        |
|---------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|------------|
| -----         | -----       | -----       | -----       | -----       | -----       | -----      | -----      | -----      | -----      | -----      |
| 1989          | 501,513     | 459,896     | 1,769,645   | 404,440     | 486,985     | 484,765    | 501,478    | 495,875    | 445,819    | 366,940    |
| 1990          | 104,739     | 88,162      | 142,469     | 239,672     | 335,052     | 402,897    | 350,295    | 318,939    | 128,860    | 129,570    |
| 1991          | 147,335     | 140,388     | 178,933     | 160,736     | 150,813     | 181,268    | 181,182    | 530,848    | 551,807    | 602,645    |
| 1992          | 298,090     | 330,315     | 483,322     | 469,586     | 369,749     | 413,645    | 441,935    | 528,410    | 566,250    | 739,920    |
| 1993          | 1,086,772   | 859,334     | 962,897     | 1,136,961   | 942,474     | 769,427    | 801,932    | 738,034    | 775,862    | 832,390    |
| 1994          | 79,510      | 375,529     | 583,122     | 95,775      | 90,238      | 205,571    | 159,177    | 179,173    | 153,317    | 163,580    |
| 1995          | 326,362     | 915,688     | 310,938     | 580,829     | 68,397      | 502,165    | 1,385,414  | 349,019    | 458,975    | 637,190    |
| 1996          | 423,445     | 346,270     | 440,022     | 335,925     | 489,287     | 449,922    | 450,394    | 333,451    | 470,506    | 345,193    |
| 1997          | 348,217     | 593,403     | 573,522     | 860,778     | 597,742     | 629,221    | 1,067,322  | 630,874    | 548,796    | 563,967    |
| 1998          | 737,203     | 1,017,705   | 936,836     | 1,216,004   | 1,072,981   | 1,162,563  | 1,403,274  | 1,298,510  | 1,304,676  | 1,392,067  |
| 1999          | 761,205     | 731,638     | 855,762     | 720,567     | 557,777     | 698,199    | 666,742    | 456,372    | 526,824    | 341,140    |
| 2000          | 225,169     | 310,942     | 241,439     | 263,443     | 340,799     | 316,957    | 281,792    | 329,101    | 314,132    | 363,827    |
| 2001          | 363,253     | 312,377     | 427,713     | 469,142     | 524,756     | 507,571    | 460,031    | 446,037    | 511,148    | 452,876    |
| 2002          | 948,532     | 1,165,456   | 1,387,413   | 1,078,512   | 1,097,894   | 1,086,044  | 1,059,636  | 1,017,094  | 1,125,836  | 1,332,764  |
| 2003          | 301,556     | 308,501     | 492,687     | 376,335     | 382,784     | 363,620    | 332,257    | 277,860    | 386,628    |            |
| 2004          | 347,841     | 396,556     | 284,288     | 302,956     | 333,129     | 352,604    | 429,986    | 368,253    |            |            |
| 2005          | 456,664     | 481,807     | 467,174     | 591,909     | 457,383     | 728,388    | 801,254    |            |            |            |
| 2006          | 697,921     | 738,731     | 717,558     | 674,087     | 815,666     | 800,666    |            |            |            |            |
| 2007          | 959,759     | 832,272     | 863,324     | 1,012,306   | 874,846     |            |            |            |            |            |
| 2008          | 757,800     | 557,745     | 664,997     | 772,116     |             |            |            |            |            |            |
| 2009          | 674,987     | 719,078     | 977,844     |             |             |            |            |            |            |            |
| 2010          | 177,713     | 291,742     |             |             |             |            |            |            |            |            |
| 2011          | 604,051     |             |             |             |             |            |            |            |            |            |
| 2012          |             |             |             |             |             |            |            |            |            |            |
| 2013          |             |             |             |             |             |            |            |            |            |            |
| 2014          |             |             |             |             |             |            |            |            |            |            |
| 2015          |             |             |             |             |             |            |            |            |            |            |
| 2016          |             |             |             |             |             |            |            |            |            |            |
| 2017          |             |             |             |             |             |            |            |            |            |            |
| 2018          |             |             |             |             |             |            |            |            |            |            |
| 2019          |             |             |             |             |             |            |            |            |            |            |
| 2020          |             |             |             |             |             |            |            |            |            |            |
| 2021          |             |             |             |             |             |            |            |            |            |            |
| Totals:       |             |             |             |             |             |            |            |            |            |            |
| Latest 3      | 1,456,751   | 1,568,565   | 2,506,165   | 2,458,509   | 2,147,895   | 1,881,657  | 1,563,497  | 1,663,207  | 2,023,612  | 2,149,468  |
| Latest 5      | 3,174,310   | 3,139,568   | 3,690,896   | 3,353,375   | 2,863,808   | 3,331,321  | 3,083,164  | 2,438,345  | 2,864,569  | 3,882,674  |
| Latest 10     | 5,926,824   | 5,804,266   | 6,524,436   | 6,261,374   | 6,458,015   | 6,645,833  | 6,952,688  | 5,506,570  | 5,800,838  | 6,424,994  |
| 1993 & Subs.  | 10,277,959  | 10,954,775  | 11,187,535  | 10,487,646  | 8,646,153   | 8,572,919  | 9,299,211  | 6,423,777  | 6,576,701  | 6,424,994  |
| All           | 11,329,637  | 11,973,536  | 13,761,904  | 11,762,081  | 9,988,753   | 10,055,494 | 10,774,100 | 8,297,849  | 8,269,437  | 8,264,070  |
| Cumulative    | 156,688,083 | 145,358,447 | 133,384,910 | 119,623,006 | 107,860,926 | 97,872,173 | 87,816,679 | 77,042,579 | 68,744,730 | 60,475,293 |

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 | 246        | 258        | 270        | 282        | 294        | 306        | 318        | 330        | 342       | 354       |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|
| 1989          | 256,723    | 270,434    | 390,262    | 430,524    | 483,551    | 610,967    | 649,322    | 599,674    | 479,554   | 376,380   |
| 1990          | 115,130    | 157,007    | 138,171    | 164,104    | 296,119    | 274,963    | 206,061    | 196,894    | 235,446   | 222,714   |
| 1991          | 493,698    | 420,847    | 999,353    | 530,443    | 567,157    | 513,601    | 530,534    | 625,808    | 529,552   | 535,728   |
| 1992          | 620,739    | 664,288    | 974,900    | 861,344    | 880,228    | 896,389    | 979,307    | 811,031    | 873,959   | 907,689   |
| 1993          | 897,234    | 1,112,007  | 946,604    | 933,840    | 850,018    | 882,242    | 944,702    | 1,125,818  | 1,035,920 |           |
| 1994          | 303,315    | 239,141    | 244,684    | 247,460    | 294,293    | 240,512    | 246,785    | 241,853    |           |           |
| 1995          | 718,047    | 637,689    | 745,378    | 548,625    | 535,334    | 697,327    | 628,798    |            |           |           |
| 1996          | 416,517    | 456,025    | 482,316    | 471,025    | 486,472    | 617,310    |            |            |           |           |
| 1997          | 600,980    | 571,385    | 534,002    | 759,418    | 776,704    |            |            |            |           |           |
| 1998          | 1,381,406  | 1,241,534  | 1,328,522  | 1,451,054  |            |            |            |            |           |           |
| 1999          | 385,095    | 290,315    | 446,368    |            |            |            |            |            |           |           |
| 2000          | 343,203    | 347,807    |            |            |            |            |            |            |           |           |
| 2001          | 529,568    |            |            |            |            |            |            |            |           |           |
| 2002          |            |            |            |            |            |            |            |            |           |           |
| 2003          |            |            |            |            |            |            |            |            |           |           |
| 2004          |            |            |            |            |            |            |            |            |           |           |
| 2005          |            |            |            |            |            |            |            |            |           |           |
| 2006          |            |            |            |            |            |            |            |            |           |           |
| 2007          |            |            |            |            |            |            |            |            |           |           |
| 2008          |            |            |            |            |            |            |            |            |           |           |
| 2009          |            |            |            |            |            |            |            |            |           |           |
| 2010          |            |            |            |            |            |            |            |            |           |           |
| 2011          |            |            |            |            |            |            |            |            |           |           |
| 2012          |            |            |            |            |            |            |            |            |           |           |
| 2013          |            |            |            |            |            |            |            |            |           |           |
| 2014          |            |            |            |            |            |            |            |            |           |           |
| 2015          |            |            |            |            |            |            |            |            |           |           |
| 2016          |            |            |            |            |            |            |            |            |           |           |
| 2017          |            |            |            |            |            |            |            |            |           |           |
| 2018          |            |            |            |            |            |            |            |            |           |           |
| 2019          |            |            |            |            |            |            |            |            |           |           |
| 2020          |            |            |            |            |            |            |            |            |           |           |
| 2021          |            |            |            |            |            |            |            |            |           |           |
| Totals:       |            |            |            |            |            |            |            |            |           |           |
| Latest 3      | 1,257,866  | 1,879,656  | 2,308,892  | 2,681,497  | 1,798,510  | 1,555,148  | 1,820,285  | 2,178,702  | 2,439,431 | 1,666,131 |
| Latest 5      | 3,240,252  | 2,907,067  | 3,536,585  | 3,477,582  | 2,942,821  | 3,333,780  | 3,330,126  | 3,001,403  | 3,154,431 |           |
| Latest 10     | 6,196,104  | 5,981,038  | 6,840,297  | 6,397,838  |            |            |            |            |           |           |
| 1993 & Subs.  | 5,575,365  | 4,895,903  | 4,727,874  | 4,411,423  |            |            |            |            |           |           |
| All           | 7,061,656  | 6,408,478  | 7,230,559  | 6,397,838  | 5,169,876  | 4,733,311  | 4,185,509  | 3,601,077  | 3,154,431 | 2,042,511 |
| Cumulative    | 52,211,223 | 45,149,567 | 38,741,089 | 31,510,530 | 25,112,692 | 19,942,816 | 15,209,505 | 11,023,996 | 7,422,919 | 4,268,488 |

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 | 366       | 378       | 390     |
|---------------|-----------|-----------|---------|
| -----         | -----     | -----     | -----   |
| 1989          | 371,618   | 416,054   | 365,047 |
| 1990          | 215,315   | 237,422   |         |
| 1991          | 620,521   |           |         |
| 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          |           |           |         |
| Totals:       |           |           |         |
| Latest 3      | 1,207,454 |           |         |
| Latest 5      |           |           |         |
| Latest 10     |           |           |         |
| 1993 & Subs.  |           |           |         |
| All           | 1,207,454 | 653,477   | 365,047 |
| Cumulative    | 2,225,977 | 1,018,523 | 365,047 |

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<br>Birth | 6     | 18    | 30    | 42    | 54    | 66    | 78    | 90    | 102   | 114   |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989             | 1.538 | 1.512 | 1.488 | 1.466 | 1.444 | 1.423 | 1.407 | 1.393 | 1.379 | 1.366 |
| 1990             | 1.512 | 1.488 | 1.466 | 1.444 | 1.423 | 1.407 | 1.393 | 1.379 | 1.366 | 1.353 |
| 1991             | 1.488 | 1.466 | 1.444 | 1.423 | 1.407 | 1.393 | 1.379 | 1.366 | 1.353 | 1.340 |
| 1992             | 1.466 | 1.444 | 1.423 | 1.407 | 1.393 | 1.379 | 1.366 | 1.353 | 1.340 | 1.327 |
| 1993             | 1.444 | 1.423 | 1.407 | 1.393 | 1.379 | 1.366 | 1.353 | 1.340 | 1.327 | 1.312 |
| 1994             | 1.423 | 1.407 | 1.393 | 1.379 | 1.366 | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 |
| 1995             | 1.407 | 1.393 | 1.379 | 1.366 | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 |
| 1996             | 1.393 | 1.379 | 1.366 | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 |
| 1997             | 1.379 | 1.366 | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 |
| 1998             | 1.366 | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 |
| 1999             | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 |
| 2000             | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 |
| 2001             | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 |
| 2002             | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 |
| 2003             | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 |
| 2004             | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 |
| 2005             | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 |
| 2006             | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 |
| 2007             | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 |
| 2008             | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 |
| 2009             | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 |
| 2010             | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 |
| 2011             | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 |
| 2012             | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |
| 2013             | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |
| 2014             | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |
| 2015             | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |
| 2016             | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |
| 2017             | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |       |
| 2018             | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |       |       |
| 2019             | 1.008 | 1.004 | 1.000 |       |       |       |       |       |       |       |
| 2020             | 1.004 | 1.000 |       |       |       |       |       |       |       |       |
| 2021             | 1.000 |       |       |       |       |       |       |       |       |       |

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

Adjustment Factors to 2021 Level (a)

| Year of Birth | 126   | 138   | 150   | 162   | 174   | 186   | 198   | 210   | 222   | 234   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989          | 1.353 | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 |
| 1990          | 1.340 | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 |
| 1991          | 1.327 | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 |
| 1992          | 1.312 | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 |
| 1993          | 1.298 | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 |
| 1994          | 1.282 | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 |
| 1995          | 1.265 | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 |
| 1996          | 1.250 | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 |
| 1997          | 1.235 | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 |
| 1998          | 1.223 | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 |
| 1999          | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 |
| 2000          | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 |
| 2001          | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 |
| 2002          | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |
| 2003          | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |
| 2004          | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |
| 2005          | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |
| 2006          | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |
| 2007          | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |       |
| 2008          | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |       |       |
| 2009          | 1.008 | 1.004 | 1.000 |       |       |       |       |       |       |       |
| 2010          | 1.004 | 1.000 |       |       |       |       |       |       |       |       |
| 2011          | 1.000 |       |       |       |       |       |       |       |       |       |
| 2012          |       |       |       |       |       |       |       |       |       |       |
| 2013          |       |       |       |       |       |       |       |       |       |       |
| 2014          |       |       |       |       |       |       |       |       |       |       |
| 2015          |       |       |       |       |       |       |       |       |       |       |
| 2016          |       |       |       |       |       |       |       |       |       |       |
| 2017          |       |       |       |       |       |       |       |       |       |       |
| 2018          |       |       |       |       |       |       |       |       |       |       |
| 2019          |       |       |       |       |       |       |       |       |       |       |
| 2020          |       |       |       |       |       |       |       |       |       |       |
| 2021          |       |       |       |       |       |       |       |       |       |       |

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

Adjustment Factors to 2021 Level (a)

| Year of Birth | 246   | 258   | 270   | 282   | 294   | 306   | 318   | 330   | 342   | 354   |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1989          | 1.077 | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 |
| 1990          | 1.068 | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 |
| 1991          | 1.058 | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 |
| 1992          | 1.049 | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |
| 1993          | 1.042 | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |
| 1994          | 1.036 | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |
| 1995          | 1.031 | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |
| 1996          | 1.026 | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |
| 1997          | 1.019 | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |       |
| 1998          | 1.014 | 1.008 | 1.004 | 1.000 |       |       |       |       |       |       |
| 1999          | 1.008 | 1.004 | 1.000 |       |       |       |       |       |       |       |
| 2000          | 1.004 | 1.000 |       |       |       |       |       |       |       |       |
| 2001          | 1.000 |       |       |       |       |       |       |       |       |       |
| 2002          |       |       |       |       |       |       |       |       |       |       |
| 2003          |       |       |       |       |       |       |       |       |       |       |
| 2004          |       |       |       |       |       |       |       |       |       |       |
| 2005          |       |       |       |       |       |       |       |       |       |       |
| 2006          |       |       |       |       |       |       |       |       |       |       |
| 2007          |       |       |       |       |       |       |       |       |       |       |
| 2008          |       |       |       |       |       |       |       |       |       |       |
| 2009          |       |       |       |       |       |       |       |       |       |       |
| 2010          |       |       |       |       |       |       |       |       |       |       |
| 2011          |       |       |       |       |       |       |       |       |       |       |
| 2012          |       |       |       |       |       |       |       |       |       |       |
| 2013          |       |       |       |       |       |       |       |       |       |       |
| 2014          |       |       |       |       |       |       |       |       |       |       |
| 2015          |       |       |       |       |       |       |       |       |       |       |
| 2016          |       |       |       |       |       |       |       |       |       |       |
| 2017          |       |       |       |       |       |       |       |       |       |       |
| 2018          |       |       |       |       |       |       |       |       |       |       |
| 2019          |       |       |       |       |       |       |       |       |       |       |
| 2020          |       |       |       |       |       |       |       |       |       |       |
| 2021          |       |       |       |       |       |       |       |       |       |       |

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

Adjustment Factors to 2021 Level (a)

| Year of Birth | 366   | 378   | 390   |
|---------------|-------|-------|-------|
| -----         | ----- | ----- | ----- |
| 1989          | 1.008 | 1.004 | 1.000 |
| 1990          | 1.004 | 1.000 |       |
| 1991          | 1.000 |       |       |
| 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          |       |       |       |

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



**Actual Incremental Payments (a)**

| Year of Birth | 6     | 18        | 30         | 42         | 54         | 66         | 78         | 90         | 102        | 114        |
|---------------|-------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| -----         | ----- | -----     | -----      | -----      | -----      | -----      | -----      | -----      | -----      | -----      |
| 1989          |       |           |            | 1,575,683  | 950,993    | 899,739    | 451,505    | 442,693    | 375,340    | 556,331    |
| 1990          |       |           | 406,642    | 600,246    | 26,275     | 320,378    | 216,620    | 123,145    | 107,919    | 90,857     |
| 1991          |       | 217,966   | 9,894      | 134,089    | 374,430    | 300,041    | 102,220    | 94,345     | 41,467     | 48,794     |
| 1992          | 0     | 14,878    | 265,395    | 904,616    | 869,439    | 371,089    | 321,021    | 266,004    | 258,387    | 218,942    |
| 1993          | 0     | 8,767     | 366,649    | 778,407    | 629,315    | 858,818    | 1,011,991  | 725,810    | 705,936    | 866,971    |
| 1994          | 0     | 204,150   | 865,962    | 346,092    | 392,653    | 782,232    | 291,690    | 319,656    | 276,964    | 157,578    |
| 1995          | 0     | 4,100     | 237,377    | 544,723    | 421,274    | 70,244     | 199,773    | 78,143     | 139,817    | 173,405    |
| 1996          | 0     | 111,465   | 608,226    | 263,653    | 490,785    | 452,747    | 653,343    | 362,799    | 276,519    | 331,686    |
| 1997          | 0     | 15,895    | 713,660    | 327,324    | 247,667    | 666,566    | 520,569    | 408,509    | 261,780    | 356,393    |
| 1998          | 0     | 202,601   | 666,539    | 955,489    | 652,578    | 491,954    | 461,104    | 1,401,680  | 590,883    | 718,976    |
| 1999          | 0     | 649,336   | 468,037    | 366,452    | 687,694    | 458,920    | 440,162    | 390,749    | 1,056,314  | 615,660    |
| 2000          | 0     | 577,224   | 313,816    | 584,978    | 503,114    | 208,821    | 206,416    | 154,174    | 163,596    | 181,800    |
| 2001          | 0     | 234,899   | 305,332    | 830,278    | 328,207    | 429,733    | 929,971    | 378,606    | 315,863    | 272,094    |
| 2002          | 0     | 230,888   | 606,456    | 803,782    | 731,865    | 711,866    | 914,518    | 1,382,309  | 932,663    | 971,639    |
| 2003          | 0     | 220,389   | 274,500    | 128,457    | 123,666    | 464,867    | 470,758    | 155,300    | 206,855    | 292,775    |
| 2004          | 0     | 127,384   | 383,183    | 588,543    | 454,098    | 499,894    | 274,082    | 494,221    | 284,726    | 221,823    |
| 2005          | 0     | 3,473     | 208,627    | 743,451    | 875,405    | 720,236    | 1,115,481  | 801,996    | 486,282    | 491,451    |
| 2006          | 0     | 27,913    | 432,216    | 332,600    | 1,037,076  | 837,219    | 1,848,754  | 792,830    | 641,230    | 608,858    |
| 2007          | 0     | 116,758   | 665,030    | 915,670    | 1,076,693  | 908,131    | 1,029,864  | 913,360    | 946,623    | 898,359    |
| 2008          | 0     | 133,665   | 396,880    | 597,104    | 692,035    | 357,197    | 414,900    | 667,738    | 637,262    | 729,278    |
| 2009          | 0     | 481,931   | 578,604    | 980,691    | 872,516    | 504,891    | 577,629    | 789,559    | 1,382,067  | 608,412    |
| 2010          | 0     | 357,099   | 738,322    | 419,029    | 435,900    | 216,788    | 169,792    | 247,423    | 188,361    | 178,145    |
| 2011          | 813   | 93,095    | 295,681    | 941,877    | 672,034    | 814,516    | 625,962    | 590,744    | 610,773    | 520,532    |
| 2012          | 58    | 50,293    | 375,708    | 781,679    | 641,809    | 360,928    | 271,252    | 444,810    | 410,788    | 463,258    |
| 2013          | 0     | 323,461   | 686,681    | 1,173,329  | 708,322    | 578,979    | 691,443    | 660,768    | 802,817    |            |
| 2014          | 0     | 278,477   | 1,095,873  | 766,633    | 1,484,111  | 1,016,609  | 768,952    | 919,287    |            |            |
| 2015          | 0     | 3,657     | 743,436    | 1,003,996  | 1,300,966  | 858,862    | 1,539,529  |            |            |            |
| 2016          | 859   | 380,550   | 144,445    | 102,677    | 244,744    | 197,095    |            |            |            |            |
| 2017          | 0     | 419,099   | 291,652    | 588,425    | 1,199,562  |            |            |            |            |            |
| 2018          | 1,406 | 207,173   | 1,691,897  | 1,627,870  |            |            |            |            |            |            |
| 2019          | 0     | 398,745   | 1,543,937  |            |            |            |            |            |            |            |
| 2020          | 0     | 22,378    |            |            |            |            |            |            |            |            |
| 2021          | 0     |           |            |            |            |            |            |            |            |            |
| Totals:       |       |           |            |            |            |            |            |            |            |            |
| Latest 3      | 0     | 628,296   | 3,527,487  | 2,318,971  | 2,745,272  | 2,072,566  | 2,999,924  | 2,024,865  | 1,824,378  | 1,161,935  |
| Latest 5      | 1,406 | 1,427,946 | 4,415,368  | 4,089,600  | 4,937,706  | 3,012,473  | 3,897,138  | 2,863,032  | 3,394,805  | 2,499,625  |
| Latest 10     | 2,323 | 2,176,929 | 7,607,632  | 8,386,206  | 8,251,999  | 5,813,996  | 7,938,077  | 6,828,514  | 6,390,928  | 5,012,891  |
| 1993 & Subs.  | 3,136 | 5,884,865 | 15,698,726 | 17,493,209 | 16,904,089 | 13,468,113 | 15,427,935 | 13,080,470 | 11,318,118 | 9,659,093  |
| All           | 3,136 | 6,117,709 | 16,380,657 | 20,707,843 | 19,125,226 | 15,359,360 | 16,519,301 | 14,006,657 | 12,101,231 | 10,574,017 |

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 | 126        | 138        | 150        | 162        | 174       | 186       | 198        | 210       | 222       | 234       |
|---------------|------------|------------|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|
| -----         | -----      | -----      | -----      | -----      | -----     | -----     | -----      | -----     | -----     | -----     |
| 1989          | 370,541    | 343,093    | 1,333,545  | 308,222    | 375,217   | 377,990   | 396,541    | 396,804   | 360,867   | 300,078   |
| 1990          | 78,138     | 66,436     | 108,575    | 184,665    | 261,253   | 318,589   | 280,309    | 258,164   | 105,380   | 120,329   |
| 1991          | 111,027    | 106,989    | 137,866    | 125,332    | 119,255   | 145,052   | 146,657    | 434,119   | 512,450   | 564,475   |
| 1992          | 227,173    | 254,504    | 376,865    | 371,323    | 295,877   | 334,824   | 361,408    | 490,722   | 530,386   | 699,223   |
| 1993          | 837,347    | 670,056    | 761,406    | 909,807    | 762,883   | 629,226   | 744,735    | 691,289   | 733,188   | 793,597   |
| 1994          | 61,997     | 296,948    | 466,620    | 77,525     | 73,795    | 190,909   | 149,095    | 169,318   | 146,171   | 157,007   |
| 1995          | 258,069    | 732,742    | 251,688    | 474,993    | 63,519    | 470,359   | 1,309,213  | 332,753   | 440,532   | 615,011   |
| 1996          | 338,845    | 280,287    | 359,843    | 311,966    | 458,297   | 425,175   | 429,403    | 320,052   | 454,128   | 334,758   |
| 1997          | 281,863    | 485,276    | 532,616    | 806,259    | 564,865   | 599,896   | 1,024,434  | 608,914   | 532,206   | 549,544   |
| 1998          | 602,873    | 945,119    | 877,499    | 1,149,120  | 1,022,975 | 1,115,848 | 1,354,429  | 1,259,256 | 1,271,309 | 1,366,774 |
| 1999          | 706,913    | 685,298    | 808,693    | 686,985    | 535,364   | 673,896   | 646,586    | 444,700   | 517,252   | 336,549   |
| 2000          | 210,907    | 293,840    | 230,187    | 252,857    | 328,936   | 307,376   | 274,586    | 323,122   | 309,905   | 360,812   |
| 2001          | 343,273    | 297,819    | 410,526    | 452,812    | 508,892   | 494,590   | 451,672    | 440,035   | 506,911   | 451,145   |
| 2002          | 904,326    | 1,118,625  | 1,339,120  | 1,045,908  | 1,069,815 | 1,066,311 | 1,045,377  | 1,008,663 | 1,121,531 | 1,332,764 |
| 2003          | 289,439    | 297,763    | 477,793    | 366,711    | 375,829   | 358,727   | 329,503    | 276,797   | 386,628   |           |
| 2004          | 335,733    | 384,568    | 277,017    | 297,452    | 328,647   | 349,681   | 428,341    | 368,253   |           |           |
| 2005          | 442,859    | 469,485    | 458,686    | 583,944    | 453,592   | 725,602   | 801,254    |           |           |           |
| 2006          | 680,071    | 725,309    | 707,902    | 668,499    | 812,547   | 800,666   |            |           |           |           |
| 2007          | 942,321    | 821,073    | 856,168    | 1,008,435  | 874,846   |           |            |           |           |           |
| 2008          | 747,603    | 553,122    | 662,453    | 772,116    |           |           |            |           |           |           |
| 2009          | 669,392    | 716,328    | 977,844    |            |           |           |            |           |           |           |
| 2010          | 177,033    | 291,742    |            |            |           |           |            |           |           |           |
| 2011          | 604,051    |            |            |            |           |           |            |           |           |           |
| 2012          |            |            |            |            |           |           |            |           |           |           |
| 2013          |            |            |            |            |           |           |            |           |           |           |
| 2014          |            |            |            |            |           |           |            |           |           |           |
| 2015          |            |            |            |            |           |           |            |           |           |           |
| 2016          |            |            |            |            |           |           |            |           |           |           |
| 2017          |            |            |            |            |           |           |            |           |           |           |
| 2018          |            |            |            |            |           |           |            |           |           |           |
| 2019          |            |            |            |            |           |           |            |           |           |           |
| 2020          |            |            |            |            |           |           |            |           |           |           |
| 2021          |            |            |            |            |           |           |            |           |           |           |
| Totals:       |            |            |            |            |           |           |            |           |           |           |
| Latest 3      | 1,450,476  | 1,561,192  | 2,496,465  | 2,449,050  | 2,140,984 | 1,875,949 | 1,559,099  | 1,653,713 | 2,015,070 | 2,144,720 |
| Latest 5      | 3,140,400  | 3,107,573  | 3,663,053  | 3,330,446  | 2,845,460 | 3,300,987 | 3,056,148  | 2,416,870 | 2,842,227 | 3,848,043 |
| Latest 10     | 5,792,828  | 5,675,832  | 6,397,696  | 6,135,719  | 6,311,442 | 6,492,593 | 6,785,586  | 5,382,545 | 5,686,574 | 6,297,958 |
| 1993 & Subs.  | 9,434,915  | 10,065,398 | 10,456,061 | 9,865,389  | 8,234,801 | 8,208,263 | 8,988,629  | 6,243,152 | 6,419,762 | 6,297,958 |
| All           | 10,221,794 | 10,836,420 | 12,412,912 | 10,854,931 | 9,286,403 | 9,384,718 | 10,173,544 | 7,822,961 | 7,928,844 | 7,982,064 |

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 | 246       | 258       | 270       | 282       | 294       | 306       | 318       | 330       | 342       | 354       |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| -----         | -----     | -----     | -----     | -----     | -----     | -----     | -----     | -----     | -----     | -----     |
| 1989          | 238,413   | 253,306   | 368,797   | 410,459   | 464,121   | 589,700   | 629,693   | 584,337   | 470,841   | 371,315   |
| 1990          | 107,838   | 148,371   | 131,731   | 157,510   | 285,812   | 266,651   | 200,791   | 193,316   | 232,277   | 220,867   |
| 1991          | 466,543   | 401,233   | 959,196   | 511,979   | 550,012   | 500,466   | 520,895   | 617,387   | 525,163   | 533,680   |
| 1992          | 591,809   | 637,595   | 940,966   | 835,306   | 857,717   | 880,102   | 966,129   | 804,308   | 870,617   | 907,689   |
| 1993          | 861,180   | 1,073,300 | 917,989   | 909,958   | 834,573   | 870,371   | 936,871   | 1,121,512 | 1,035,920 |           |
| 1994          | 292,757   | 231,911   | 238,426   | 242,963   | 290,333   | 238,518   | 245,841   | 241,853   |           |           |
| 1995          | 696,341   | 621,380   | 731,835   | 541,243   | 530,897   | 694,660   | 628,798   |           |           |           |
| 1996          | 405,865   | 447,740   | 475,825   | 467,121   | 484,612   | 617,310   |           |           |           |           |
| 1997          | 590,060   | 563,696   | 529,576   | 756,514   | 776,704   |           |           |           |           |           |
| 1998          | 1,362,817 | 1,231,243 | 1,323,441 | 1,451,054 |           |           |           |           |           |           |
| 1999          | 381,903   | 289,204   | 446,368   |           |           |           |           |           |           |           |
| 2000          | 341,891   | 347,807   |           |           |           |           |           |           |           |           |
| 2001          | 529,568   |           |           |           |           |           |           |           |           |           |
| 2002          |           |           |           |           |           |           |           |           |           |           |
| 2003          |           |           |           |           |           |           |           |           |           |           |
| 2004          |           |           |           |           |           |           |           |           |           |           |
| 2005          |           |           |           |           |           |           |           |           |           |           |
| 2006          |           |           |           |           |           |           |           |           |           |           |
| 2007          |           |           |           |           |           |           |           |           |           |           |
| 2008          |           |           |           |           |           |           |           |           |           |           |
| 2009          |           |           |           |           |           |           |           |           |           |           |
| 2010          |           |           |           |           |           |           |           |           |           |           |
| 2011          |           |           |           |           |           |           |           |           |           |           |
| 2012          |           |           |           |           |           |           |           |           |           |           |
| 2013          |           |           |           |           |           |           |           |           |           |           |
| 2014          |           |           |           |           |           |           |           |           |           |           |
| 2015          |           |           |           |           |           |           |           |           |           |           |
| 2016          |           |           |           |           |           |           |           |           |           |           |
| 2017          |           |           |           |           |           |           |           |           |           |           |
| 2018          |           |           |           |           |           |           |           |           |           |           |
| 2019          |           |           |           |           |           |           |           |           |           |           |
| 2020          |           |           |           |           |           |           |           |           |           |           |
| 2021          |           |           |           |           |           |           |           |           |           |           |
| Totals:       |           |           |           |           |           |           |           |           |           |           |
| Latest 3      | 1,253,362 | 1,868,255 | 2,299,385 | 2,674,689 | 1,792,212 | 1,550,488 | 1,811,510 | 2,167,673 | 2,431,700 | 1,662,236 |
| Latest 5      | 3,206,239 | 2,879,691 | 3,507,045 | 3,458,895 | 2,917,119 | 3,300,961 | 3,298,534 | 2,978,377 | 3,134,818 |           |
| Latest 10     | 6,054,191 | 5,845,110 | 6,695,353 | 6,284,107 |           |           |           |           |           |           |
| 1993 & Subs.  | 5,462,382 | 4,806,282 | 4,663,460 | 4,368,853 |           |           |           |           |           |           |
| All           | 6,866,986 | 6,246,786 | 7,064,149 | 6,284,107 | 5,074,779 | 4,657,778 | 4,129,018 | 3,562,714 | 3,134,818 | 2,033,551 |

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 | 366       | 378     | 390     |
|---------------|-----------|---------|---------|
| -----         | -----     | -----   | -----   |
| 1989          | 368,538   | 414,463 | 365,047 |
| 1990          | 214,491   | 237,422 |         |
| 1991          | 620,521   |         |         |
| 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          |           |         |         |
| Totals:       |           |         |         |
| Latest 3      | 1,203,550 |         |         |
| Latest 5      |           |         |         |
| Latest 10     |           |         |         |
| 1993 & Subs.  |           |         |         |
| All           | 1,203,550 | 651,886 | 365,047 |

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 | 6     | 18      | 30        | 42        | 54        | 66        | 78        | 90        | 102       | 114       |
|---------------|-------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1989          |       |         |           | 1,575,683 | 2,526,676 | 3,426,415 | 3,877,920 | 4,320,613 | 4,695,953 | 5,252,284 |
| 1990          |       |         | 406,642   | 1,006,888 | 1,033,163 | 1,353,541 | 1,570,161 | 1,693,306 | 1,801,225 | 1,892,082 |
| 1991          |       | 217,966 | 227,860   | 361,949   | 736,379   | 1,036,420 | 1,138,640 | 1,232,985 | 1,274,452 | 1,323,246 |
| 1992          | 0     | 14,878  | 280,273   | 1,184,889 | 2,054,328 | 2,425,417 | 2,746,438 | 3,012,442 | 3,270,829 | 3,489,771 |
| 1993          | 0     | 8,767   | 375,416   | 1,153,823 | 1,783,138 | 2,641,956 | 3,653,947 | 4,379,757 | 5,085,693 | 5,952,664 |
| 1994          | 0     | 204,150 | 1,070,112 | 1,416,204 | 1,808,857 | 2,591,089 | 2,882,779 | 3,202,435 | 3,479,399 | 3,636,977 |
| 1995          | 0     | 4,100   | 241,477   | 786,200   | 1,207,474 | 1,277,718 | 1,477,491 | 1,555,634 | 1,695,451 | 1,868,856 |
| 1996          | 0     | 111,465 | 719,691   | 983,344   | 1,474,129 | 1,926,876 | 2,580,219 | 2,943,018 | 3,219,537 | 3,551,223 |
| 1997          | 0     | 15,895  | 729,555   | 1,056,879 | 1,304,546 | 1,971,112 | 2,491,681 | 2,900,190 | 3,161,970 | 3,518,363 |
| 1998          | 0     | 202,601 | 869,140   | 1,824,629 | 2,477,207 | 2,969,161 | 3,430,265 | 4,831,945 | 5,422,828 | 6,141,804 |
| 1999          | 0     | 649,336 | 1,117,373 | 1,483,825 | 2,171,519 | 2,630,439 | 3,070,601 | 3,461,350 | 4,517,664 | 5,133,324 |
| 2000          | 0     | 577,224 | 891,040   | 1,476,018 | 1,979,132 | 2,187,953 | 2,394,369 | 2,548,543 | 2,712,139 | 2,893,939 |
| 2001          | 0     | 234,899 | 540,231   | 1,370,509 | 1,698,716 | 2,128,449 | 3,058,420 | 3,437,026 | 3,752,889 | 4,024,983 |
| 2002          | 0     | 230,888 | 837,344   | 1,641,126 | 2,372,991 | 3,084,857 | 3,999,375 | 5,381,684 | 6,314,347 | 7,285,986 |
| 2003          | 0     | 220,389 | 494,889   | 623,346   | 747,012   | 1,211,879 | 1,682,637 | 1,837,937 | 2,044,792 | 2,337,568 |
| 2004          | 0     | 127,384 | 510,567   | 1,099,110 | 1,553,208 | 2,053,102 | 2,327,184 | 2,821,405 | 3,106,130 | 3,327,953 |
| 2005          | 0     | 3,473   | 212,100   | 955,551   | 1,830,956 | 2,551,192 | 3,666,673 | 4,468,669 | 4,954,951 | 5,446,402 |
| 2006          | 0     | 27,913  | 460,129   | 792,729   | 1,829,805 | 2,667,024 | 4,515,777 | 5,308,608 | 5,949,838 | 6,558,696 |
| 2007          | 0     | 116,758 | 781,788   | 1,697,458 | 2,774,151 | 3,682,281 | 4,712,146 | 5,625,506 | 6,572,129 | 7,470,488 |
| 2008          | 0     | 133,665 | 530,545   | 1,127,649 | 1,819,684 | 2,176,881 | 2,591,781 | 3,259,519 | 3,896,781 | 4,626,059 |
| 2009          | 0     | 481,931 | 1,060,536 | 2,041,227 | 2,913,743 | 3,418,634 | 3,996,263 | 4,785,821 | 6,167,888 | 6,776,300 |
| 2010          | 0     | 357,099 | 1,095,421 | 1,514,450 | 1,950,349 | 2,167,137 | 2,336,930 | 2,584,353 | 2,772,713 | 2,950,858 |
| 2011          | 813   | 93,908  | 389,589   | 1,331,465 | 2,003,499 | 2,818,015 | 3,443,977 | 4,034,720 | 4,645,493 | 5,166,025 |
| 2012          | 58    | 50,351  | 426,059   | 1,207,738 | 1,849,547 | 2,210,475 | 2,481,727 | 2,926,538 | 3,337,326 | 3,800,584 |
| 2013          | 0     | 323,461 | 1,010,142 | 2,183,471 | 2,891,793 | 3,470,772 | 4,162,216 | 4,822,983 | 5,625,800 |           |
| 2014          | 0     | 278,477 | 1,374,350 | 2,140,983 | 3,625,094 | 4,641,703 | 5,410,654 | 6,329,941 |           |           |
| 2015          | 0     | 3,657   | 747,093   | 1,751,089 | 3,052,055 | 3,910,917 | 5,450,447 |           |           |           |
| 2016          | 859   | 381,409 | 525,854   | 628,530   | 873,274   | 1,070,369 |           |           |           |           |
| 2017          | 0     | 419,099 | 710,752   | 1,299,177 | 2,498,739 |           |           |           |           |           |
| 2018          | 1,406 | 208,580 | 1,900,477 | 3,528,346 |           |           |           |           |           |           |
| 2019          | 0     | 398,745 | 1,942,682 |           |           |           |           |           |           |           |
| 2020          | 0     | 22,378  |           |           |           |           |           |           |           |           |
| 2021          | 0     |         |           |           |           |           |           |           |           |           |

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

Paid Loss & ALAE - Actual    (a)

| Year of Birth | 126       | 138       | 150        | 162        | 174        | 186        | 198        | 210        | 222        | 234        |
|---------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989          | 5,622,825 | 5,965,918 | 7,299,463  | 7,607,685  | 7,982,902  | 8,360,892  | 8,757,433  | 9,154,237  | 9,515,104  | 9,815,182  |
| 1990          | 1,970,220 | 2,036,656 | 2,145,231  | 2,329,896  | 2,591,149  | 2,909,738  | 3,190,047  | 3,448,211  | 3,553,591  | 3,673,920  |
| 1991          | 1,434,273 | 1,541,262 | 1,679,128  | 1,804,460  | 1,923,715  | 2,068,767  | 2,215,424  | 2,649,543  | 3,161,993  | 3,726,468  |
| 1992          | 3,716,944 | 3,971,448 | 4,348,313  | 4,719,636  | 5,015,513  | 5,350,337  | 5,711,745  | 6,202,467  | 6,732,853  | 7,432,076  |
| 1993          | 6,790,011 | 7,460,067 | 8,221,473  | 9,131,280  | 9,894,163  | 10,523,389 | 11,268,124 | 11,959,413 | 12,692,601 | 13,486,198 |
| 1994          | 3,698,974 | 3,995,922 | 4,462,542  | 4,540,067  | 4,613,862  | 4,804,771  | 4,953,866  | 5,123,184  | 5,269,355  | 5,426,362  |
| 1995          | 2,126,925 | 2,859,667 | 3,111,355  | 3,586,348  | 3,649,867  | 4,120,226  | 5,429,439  | 5,762,192  | 6,202,724  | 6,817,735  |
| 1996          | 3,890,068 | 4,170,355 | 4,530,198  | 4,842,164  | 5,300,461  | 5,725,637  | 6,155,040  | 6,475,092  | 6,929,220  | 7,263,978  |
| 1997          | 3,800,226 | 4,285,502 | 4,818,118  | 5,624,377  | 6,189,241  | 6,789,138  | 7,813,572  | 8,422,486  | 8,954,692  | 9,504,236  |
| 1998          | 6,744,677 | 7,689,796 | 8,567,295  | 9,716,416  | 10,739,391 | 11,855,239 | 13,209,667 | 14,468,923 | 15,740,233 | 17,107,006 |
| 1999          | 5,840,237 | 6,525,535 | 7,334,228  | 8,021,213  | 8,556,577  | 9,230,473  | 9,877,059  | 10,321,759 | 10,839,011 | 11,175,560 |
| 2000          | 3,104,846 | 3,398,686 | 3,628,873  | 3,881,730  | 4,210,666  | 4,518,042  | 4,792,628  | 5,115,749  | 5,425,655  | 5,786,466  |
| 2001          | 4,368,255 | 4,666,074 | 5,076,601  | 5,529,413  | 6,038,305  | 6,532,895  | 6,984,567  | 7,424,602  | 7,931,513  | 8,382,657  |
| 2002          | 8,190,312 | 9,308,936 | 10,648,056 | 11,693,965 | 12,763,780 | 13,830,091 | 14,875,468 | 15,884,130 | 17,005,661 | 18,338,425 |
| 2003          | 2,627,007 | 2,924,769 | 3,402,562  | 3,769,273  | 4,145,102  | 4,503,829  | 4,833,332  | 5,110,129  | 5,496,758  |            |
| 2004          | 3,663,687 | 4,048,254 | 4,325,271  | 4,622,723  | 4,951,370  | 5,301,051  | 5,729,392  | 6,097,646  |            |            |
| 2005          | 5,889,261 | 6,358,746 | 6,817,432  | 7,401,376  | 7,854,968  | 8,580,570  | 9,381,825  |            |            |            |
| 2006          | 7,238,767 | 7,964,076 | 8,671,977  | 9,340,477  | 10,153,023 | 10,953,689 |            |            |            |            |
| 2007          | 8,412,808 | 9,233,881 | 10,090,049 | 11,098,484 | 11,973,329 |            |            |            |            |            |
| 2008          | 5,373,662 | 5,926,784 | 6,589,237  | 7,361,353  |            |            |            |            |            |            |
| 2009          | 7,445,692 | 8,162,020 | 9,139,864  |            |            |            |            |            |            |            |
| 2010          | 3,127,891 | 3,419,633 |            |            |            |            |            |            |            |            |
| 2011          | 5,770,076 |           |            |            |            |            |            |            |            |            |
| 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 | 246        | 258        | 270        | 282        | 294        | 306        | 318        | 330        | 342        | 354        |
|---------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1989          | 10,053,595 | 10,306,901 | 10,675,697 | 11,086,156 | 11,550,277 | 12,139,977 | 12,769,670 | 13,354,007 | 13,824,848 | 14,196,163 |
| 1990          | 3,781,758  | 3,930,129  | 4,061,860  | 4,219,370  | 4,505,182  | 4,771,833  | 4,972,624  | 5,165,940  | 5,398,218  | 5,619,085  |
| 1991          | 4,193,012  | 4,594,245  | 5,553,441  | 6,065,420  | 6,615,431  | 7,115,897  | 7,636,792  | 8,254,179  | 8,779,342  | 9,313,021  |
| 1992          | 8,023,885  | 8,661,480  | 9,602,446  | 10,437,752 | 11,295,468 | 12,175,570 | 13,141,699 | 13,946,007 | 14,816,624 | 15,724,313 |
| 1993          | 14,347,378 | 15,420,678 | 16,338,666 | 17,248,624 | 18,083,197 | 18,953,568 | 19,890,439 | 21,011,951 | 22,047,871 |            |
| 1994          | 5,719,119  | 5,951,030  | 6,189,456  | 6,432,420  | 6,722,752  | 6,961,271  | 7,207,112  | 7,448,965  |            |            |
| 1995          | 7,514,076  | 8,135,456  | 8,867,291  | 9,408,534  | 9,939,431  | 10,634,092 | 11,262,889 |            |            |            |
| 1996          | 7,669,842  | 8,117,582  | 8,593,407  | 9,060,528  | 9,545,140  | 10,162,449 |            |            |            |            |
| 1997          | 10,094,296 | 10,657,992 | 11,187,568 | 11,944,082 | 12,720,785 |            |            |            |            |            |
| 1998          | 18,469,823 | 19,701,066 | 21,024,507 | 22,475,562 |            |            |            |            |            |            |
| 1999          | 11,557,463 | 11,846,668 | 12,293,035 |            |            |            |            |            |            |            |
| 2000          | 6,128,357  | 6,476,164  |            |            |            |            |            |            |            |            |
| 2001          | 8,912,225  |            |            |            |            |            |            |            |            |            |
| 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 | 366        | 378        | 390        |
|---------------|------------|------------|------------|
| 1989          | 14,564,701 | 14,979,165 | 15,344,211 |
| 1990          | 5,833,576  | 6,070,999  |            |
| 1991          | 9,933,542  |            |            |
| 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          |            |            |            |

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



Adjusted q(x) (a)

| Time<br>(Year) | Adjusted<br>q(x)<br>BY 2017 | Adjusted<br>q(x)<br>BY 2018 | Adjusted<br>q(x)<br>BY 2019 | Adjusted<br>q(x)<br>BY 2020 | Adjusted<br>q(x)<br>BY 2021 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1)            | (2)                         | (3)                         | (4)                         | (5)                         | (6)                         |
| 0              | 0.0152                      | 0.0128                      | 0.0233                      | 0.0350                      | 0.1854                      |
| 1              | 0.0154                      | 0.0129                      | 0.0129                      | 0.0259                      | 0.0251                      |
| 2              | 0.0156                      | 0.0131                      | 0.0130                      | 0.0143                      | 0.0186                      |
| 3              | 0.0158                      | 0.0133                      | 0.0131                      | 0.0145                      | 0.0103                      |
| 4              | 0.0160                      | 0.0134                      | 0.0133                      | 0.0146                      | 0.0104                      |
| 5              | 0.0162                      | 0.0136                      | 0.0135                      | 0.0148                      | 0.0105                      |
| 6              | 0.0165                      | 0.0138                      | 0.0137                      | 0.0150                      | 0.0107                      |
| 7              | 0.0167                      | 0.0140                      | 0.0139                      | 0.0152                      | 0.0108                      |
| 8              | 0.0170                      | 0.0142                      | 0.0141                      | 0.0154                      | 0.0109                      |
| 9              | 0.0174                      | 0.0145                      | 0.0143                      | 0.0157                      | 0.0111                      |
| 10             | 0.0178                      | 0.0148                      | 0.0145                      | 0.0159                      | 0.0112                      |
| 11             | 0.0182                      | 0.0151                      | 0.0148                      | 0.0162                      | 0.0114                      |
| 12             | 0.0186                      | 0.0154                      | 0.0152                      | 0.0165                      | 0.0116                      |
| 13             | 0.0190                      | 0.0158                      | 0.0155                      | 0.0169                      | 0.0119                      |
| 14             | 0.0193                      | 0.0161                      | 0.0158                      | 0.0173                      | 0.0121                      |
| 15             | 0.0197                      | 0.0164                      | 0.0162                      | 0.0176                      | 0.0124                      |
| 16             | 0.0200                      | 0.0167                      | 0.0165                      | 0.0180                      | 0.0127                      |
| 17             | 0.0204                      | 0.0170                      | 0.0168                      | 0.0184                      | 0.0129                      |
| 18             | 0.0208                      | 0.0173                      | 0.0171                      | 0.0187                      | 0.0132                      |
| 19             | 0.0212                      | 0.0177                      | 0.0174                      | 0.0190                      | 0.0134                      |
| 20             | 0.0215                      | 0.0180                      | 0.0177                      | 0.0194                      | 0.0137                      |
| 21             | 0.0219                      | 0.0183                      | 0.0181                      | 0.0198                      | 0.0139                      |
| 22             | 0.0223                      | 0.0186                      | 0.0184                      | 0.0201                      | 0.0142                      |
| 23             | 0.0228                      | 0.0190                      | 0.0187                      | 0.0205                      | 0.0144                      |
| 24             | 0.0232                      | 0.0194                      | 0.0191                      | 0.0209                      | 0.0147                      |
| 25             | 0.0238                      | 0.0198                      | 0.0194                      | 0.0212                      | 0.0150                      |
| 26             | 0.0243                      | 0.0202                      | 0.0199                      | 0.0217                      | 0.0153                      |
| 27             | 0.0248                      | 0.0206                      | 0.0203                      | 0.0221                      | 0.0155                      |
| 28             | 0.0254                      | 0.0211                      | 0.0207                      | 0.0226                      | 0.0159                      |
| 29             | 0.0260                      | 0.0216                      | 0.0212                      | 0.0231                      | 0.0162                      |
| 30             | 0.0266                      | 0.0221                      | 0.0217                      | 0.0236                      | 0.0166                      |
| 31             | 0.0272                      | 0.0226                      | 0.0222                      | 0.0241                      | 0.0169                      |
| 32             | 0.0278                      | 0.0231                      | 0.0227                      | 0.0247                      | 0.0173                      |
| 33             | 0.0285                      | 0.0237                      | 0.0232                      | 0.0252                      | 0.0177                      |
| 34             | 0.0292                      | 0.0242                      | 0.0238                      | 0.0258                      | 0.0181                      |
| 35             | 0.0300                      | 0.0248                      | 0.0244                      | 0.0265                      | 0.0186                      |
| 36             | 0.0308                      | 0.0255                      | 0.0250                      | 0.0271                      | 0.0190                      |
| 37             | 0.0316                      | 0.0261                      | 0.0256                      | 0.0278                      | 0.0195                      |
| 38             | 0.0325                      | 0.0269                      | 0.0263                      | 0.0285                      | 0.0200                      |
| 39             | 0.0335                      | 0.0276                      | 0.0270                      | 0.0293                      | 0.0205                      |
| 40             | 0.0345                      | 0.0284                      | 0.0278                      | 0.0301                      | 0.0210                      |
| 41             | 0.0356                      | 0.0293                      | 0.0286                      | 0.0309                      | 0.0216                      |
| 42             | 0.0367                      | 0.0302                      | 0.0294                      | 0.0318                      | 0.0222                      |
| 43             | 0.0380                      | 0.0312                      | 0.0304                      | 0.0328                      | 0.0228                      |
| 44             | 0.0393                      | 0.0323                      | 0.0314                      | 0.0338                      | 0.0235                      |
| 45             | 0.0407                      | 0.0334                      | 0.0324                      | 0.0349                      | 0.0243                      |
| 46             | 0.0423                      | 0.0346                      | 0.0336                      | 0.0361                      | 0.0251                      |
| 47             | 0.0439                      | 0.0359                      | 0.0348                      | 0.0374                      | 0.0259                      |
| 48             | 0.0456                      | 0.0373                      | 0.0361                      | 0.0387                      | 0.0268                      |
| 49             | 0.0475                      | 0.0388                      | 0.0375                      | 0.0402                      | 0.0278                      |
| 50             | 0.0494                      | 0.0403                      | 0.0390                      | 0.0418                      | 0.0289                      |
| 51             | 0.0515                      | 0.0420                      | 0.0405                      | 0.0434                      | 0.0300                      |
| 52             | 0.0537                      | 0.0438                      | 0.0422                      | 0.0451                      | 0.0312                      |
| 53             | 0.0561                      | 0.0457                      | 0.0440                      | 0.0470                      | 0.0324                      |
| 54             | 0.0587                      | 0.0477                      | 0.0459                      | 0.0490                      | 0.0337                      |
| 55             | 0.0614                      | 0.0498                      | 0.0479                      | 0.0511                      | 0.0352                      |
| 56             | 0.0643                      | 0.0522                      | 0.0501                      | 0.0534                      | 0.0367                      |
| 57             | 0.0674                      | 0.0546                      | 0.0524                      | 0.0558                      | 0.0383                      |
| 58             | 0.0708                      | 0.0573                      | 0.0549                      | 0.0583                      | 0.0400                      |
| 59             | 0.0744                      | 0.0601                      | 0.0576                      | 0.0611                      | 0.0419                      |
| 60             | 0.0783                      | 0.0632                      | 0.0604                      | 0.0641                      | 0.0439                      |

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

Adjusted q(x) (a)

| Time<br>(Year) | Adjusted<br>q(x)<br>BY 2017 | Adjusted<br>q(x)<br>BY 2018 | Adjusted<br>q(x)<br>BY 2019 | Adjusted<br>q(x)<br>BY 2020 | Adjusted<br>q(x)<br>BY 2021 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1)            | (2)                         | (3)                         | (4)                         | (5)                         | (6)                         |
| 61             | 0.0825                      | 0.0665                      | 0.0635                      | 0.0673                      | 0.0460                      |
| 62             | 0.0870                      | 0.0701                      | 0.0669                      | 0.0707                      | 0.0483                      |
| 63             | 0.0918                      | 0.0740                      | 0.0705                      | 0.0745                      | 0.0508                      |
| 64             | 0.0968                      | 0.0780                      | 0.0743                      | 0.0785                      | 0.0535                      |
| 65             | 0.1021                      | 0.0823                      | 0.0784                      | 0.0828                      | 0.0563                      |
| 66             | 0.1079                      | 0.0868                      | 0.0827                      | 0.0873                      | 0.0594                      |
| 67             | 0.1143                      | 0.0917                      | 0.0872                      | 0.0920                      | 0.0627                      |
| 68             | 0.1211                      | 0.0971                      | 0.0922                      | 0.0971                      | 0.0661                      |
| 69             | 0.1287                      | 0.1029                      | 0.0976                      | 0.1026                      | 0.0697                      |
| 70             | 0.1368                      | 0.1093                      | 0.1035                      | 0.1086                      | 0.0737                      |
| 71             | 0.1458                      | 0.1163                      | 0.1099                      | 0.1152                      | 0.0780                      |
| 72             | 0.1555                      | 0.1239                      | 0.1168                      | 0.1223                      | 0.0827                      |
| 73             | 0.1659                      | 0.1321                      | 0.1245                      | 0.1301                      | 0.0878                      |
| 74             | 0.1772                      | 0.1410                      | 0.1327                      | 0.1386                      | 0.0934                      |
| 75             | 0.1895                      | 0.1506                      | 0.1417                      | 0.1478                      | 0.0995                      |
| 76             | 0.2029                      | 0.1610                      | 0.1513                      | 0.1578                      | 0.1061                      |
| 77             | 0.2176                      | 0.1724                      | 0.1618                      | 0.1685                      | 0.1133                      |
| 78             | 0.2336                      | 0.1849                      | 0.1732                      | 0.1801                      | 0.1210                      |
| 79             | 0.2511                      | 0.1985                      | 0.1858                      | 0.1929                      | 0.1294                      |
| 80             | 0.2702                      | 0.2134                      | 0.1995                      | 0.2068                      | 0.1385                      |
| 81             | 0.2909                      | 0.2296                      | 0.2144                      | 0.2221                      | 0.1485                      |
| 82             | 0.3135                      | 0.2472                      | 0.2307                      | 0.2387                      | 0.1595                      |
| 83             | 0.3380                      | 0.2664                      | 0.2484                      | 0.2568                      | 0.1714                      |
| 84             | 0.3646                      | 0.2872                      | 0.2677                      | 0.2766                      | 0.1844                      |
| 85             | 0.3933                      | 0.3098                      | 0.2886                      | 0.2980                      | 0.1986                      |
| 86             | 0.4244                      | 0.3342                      | 0.3113                      | 0.3213                      | 0.2140                      |
| 87             | 0.4578                      | 0.3606                      | 0.3359                      | 0.3466                      | 0.2307                      |
| 88             | 0.4938                      | 0.3890                      | 0.3624                      | 0.3739                      | 0.2489                      |
| 89             | 0.5322                      | 0.4196                      | 0.3910                      | 0.4035                      | 0.2685                      |
| 90             | 0.5731                      | 0.4523                      | 0.4216                      | 0.4353                      | 0.2897                      |
| 91             | 0.6158                      | 0.4870                      | 0.4545                      | 0.4694                      | 0.3125                      |
| 92             | 0.6602                      | 0.5233                      | 0.4894                      | 0.5060                      | 0.3371                      |
| 93             | 0.7063                      | 0.5610                      | 0.5259                      | 0.5449                      | 0.3633                      |
| 94             | 0.7541                      | 0.6001                      | 0.5638                      | 0.5855                      | 0.3913                      |
| 95             | 0.8040                      | 0.6408                      | 0.6031                      | 0.6277                      | 0.4204                      |
| 96             | 0.8335                      | 0.6832                      | 0.6439                      | 0.6715                      | 0.4507                      |
| 97             | 0.8335                      | 0.7082                      | 0.6866                      | 0.7169                      | 0.4821                      |
| 98             | 0.8335                      | 0.7082                      | 0.7117                      | 0.7644                      | 0.5148                      |
| 99             | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5489                      |
| 100            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 101            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 102            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 103            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 104            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 105            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 106            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 107            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 108            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 109            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 110            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 111            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 112            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 113            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 114            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 115            | 0.8335                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 116            | 0.8419                      | 0.7082                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 117            | 0.8419                      | 0.7154                      | 0.7117                      | 0.7924                      | 0.5690                      |
| 118            | 0.8419                      | 0.7154                      | 0.7189                      | 0.7924                      | 0.5690                      |
| 119            | 0.8419                      | 0.7154                      | 0.7189                      | 0.8004                      | 0.5690                      |
| 120            | 0.8419                      | 0.7154                      | 0.7189                      | 0.8004                      | 0.5747                      |

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

Adjusted q(x) (a)

| Time<br>(Year) | Adjusted<br>q(x)<br>BY 2003 | Adjusted<br>q(x)<br>BY 2004 | Adjusted<br>q(x)<br>BY 2005 | Adjusted<br>q(x)<br>BY 2006 | Adjusted<br>q(x)<br>BY 2007 | Adjusted<br>q(x)<br>BY 2008 | Adjusted<br>q(x)<br>BY 2009 | Adjusted<br>q(x)<br>BY 2010 | Adjusted<br>q(x)<br>BY 2011 | Adjusted<br>q(x)<br>BY 2012 | Adjusted<br>q(x)<br>BY 2013 | Adjusted<br>q(x)<br>BY 2014 | Adjusted<br>q(x)<br>BY 2015 | Adjusted<br>q(x)<br>BY 2016 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1)            | (2)                         | (3)                         | (4)                         | (5)                         | (6)                         | (7)                         | (8)                         | (9)                         | (10)                        | (11)                        | (12)                        | (13)                        | (14)                        | (15)                        |
| 0              | 0.0282                      | 0.0092                      | 0.0151                      | 0.0131                      | 0.0227                      | 0.0091                      | 0.0100                      | 0.0049                      | 0.0104                      | 0.0081                      | 0.0181                      | 0.0197                      | 0.0128                      | 0.0132                      |
| 1              | 0.0287                      | 0.0094                      | 0.0154                      | 0.0134                      | 0.0232                      | 0.0093                      | 0.0102                      | 0.0049                      | 0.0105                      | 0.0082                      | 0.0184                      | 0.0200                      | 0.0130                      | 0.0134                      |
| 2              | 0.0292                      | 0.0096                      | 0.0157                      | 0.0136                      | 0.0237                      | 0.0095                      | 0.0104                      | 0.0050                      | 0.0107                      | 0.0083                      | 0.0186                      | 0.0202                      | 0.0131                      | 0.0136                      |
| 3              | 0.0298                      | 0.0098                      | 0.0160                      | 0.0139                      | 0.0242                      | 0.0097                      | 0.0106                      | 0.0052                      | 0.0109                      | 0.0085                      | 0.0189                      | 0.0205                      | 0.0133                      | 0.0138                      |
| 4              | 0.0303                      | 0.0099                      | 0.0163                      | 0.0142                      | 0.0247                      | 0.0099                      | 0.0109                      | 0.0053                      | 0.0112                      | 0.0087                      | 0.0193                      | 0.0208                      | 0.0135                      | 0.0140                      |
| 5              | 0.0308                      | 0.0101                      | 0.0166                      | 0.0144                      | 0.0251                      | 0.0101                      | 0.0111                      | 0.0054                      | 0.0114                      | 0.0089                      | 0.0196                      | 0.0212                      | 0.0137                      | 0.0142                      |
| 6              | 0.0314                      | 0.0103                      | 0.0169                      | 0.0147                      | 0.0256                      | 0.0103                      | 0.0113                      | 0.0055                      | 0.0117                      | 0.0091                      | 0.0201                      | 0.0216                      | 0.0140                      | 0.0144                      |
| 7              | 0.0320                      | 0.0105                      | 0.0172                      | 0.0150                      | 0.0261                      | 0.0105                      | 0.0115                      | 0.0056                      | 0.0119                      | 0.0093                      | 0.0205                      | 0.0221                      | 0.0142                      | 0.0146                      |
| 8              | 0.0326                      | 0.0107                      | 0.0176                      | 0.0152                      | 0.0266                      | 0.0106                      | 0.0117                      | 0.0057                      | 0.0122                      | 0.0094                      | 0.0210                      | 0.0226                      | 0.0146                      | 0.0149                      |
| 9              | 0.0332                      | 0.0109                      | 0.0179                      | 0.0155                      | 0.0270                      | 0.0108                      | 0.0119                      | 0.0058                      | 0.0124                      | 0.0096                      | 0.0214                      | 0.0231                      | 0.0149                      | 0.0153                      |
| 10             | 0.0339                      | 0.0111                      | 0.0182                      | 0.0158                      | 0.0275                      | 0.0110                      | 0.0122                      | 0.0059                      | 0.0126                      | 0.0098                      | 0.0218                      | 0.0236                      | 0.0152                      | 0.0156                      |
| 11             | 0.0346                      | 0.0113                      | 0.0186                      | 0.0161                      | 0.0280                      | 0.0112                      | 0.0124                      | 0.0060                      | 0.0129                      | 0.0100                      | 0.0222                      | 0.0241                      | 0.0155                      | 0.0159                      |
| 12             | 0.0354                      | 0.0116                      | 0.0189                      | 0.0164                      | 0.0285                      | 0.0114                      | 0.0126                      | 0.0062                      | 0.0131                      | 0.0102                      | 0.0227                      | 0.0245                      | 0.0158                      | 0.0163                      |
| 13             | 0.0362                      | 0.0118                      | 0.0194                      | 0.0167                      | 0.0291                      | 0.0117                      | 0.0128                      | 0.0063                      | 0.0133                      | 0.0104                      | 0.0231                      | 0.0250                      | 0.0161                      | 0.0166                      |
| 14             | 0.0370                      | 0.0121                      | 0.0198                      | 0.0171                      | 0.0297                      | 0.0119                      | 0.0131                      | 0.0064                      | 0.0136                      | 0.0105                      | 0.0235                      | 0.0254                      | 0.0164                      | 0.0169                      |
| 15             | 0.0378                      | 0.0124                      | 0.0202                      | 0.0175                      | 0.0303                      | 0.0121                      | 0.0133                      | 0.0065                      | 0.0138                      | 0.0107                      | 0.0239                      | 0.0259                      | 0.0167                      | 0.0172                      |
| 16             | 0.0387                      | 0.0126                      | 0.0207                      | 0.0179                      | 0.0310                      | 0.0124                      | 0.0136                      | 0.0066                      | 0.0141                      | 0.0109                      | 0.0244                      | 0.0264                      | 0.0170                      | 0.0175                      |
| 17             | 0.0396                      | 0.0129                      | 0.0212                      | 0.0183                      | 0.0317                      | 0.0127                      | 0.0139                      | 0.0068                      | 0.0144                      | 0.0111                      | 0.0248                      | 0.0268                      | 0.0174                      | 0.0179                      |
| 18             | 0.0406                      | 0.0132                      | 0.0216                      | 0.0187                      | 0.0324                      | 0.0129                      | 0.0142                      | 0.0069                      | 0.0147                      | 0.0114                      | 0.0253                      | 0.0273                      | 0.0177                      | 0.0182                      |
| 19             | 0.0416                      | 0.0136                      | 0.0221                      | 0.0191                      | 0.0332                      | 0.0132                      | 0.0145                      | 0.0071                      | 0.0150                      | 0.0116                      | 0.0258                      | 0.0278                      | 0.0180                      | 0.0185                      |
| 20             | 0.0426                      | 0.0139                      | 0.0227                      | 0.0196                      | 0.0339                      | 0.0135                      | 0.0148                      | 0.0072                      | 0.0153                      | 0.0118                      | 0.0263                      | 0.0284                      | 0.0183                      | 0.0188                      |
| 21             | 0.0437                      | 0.0142                      | 0.0232                      | 0.0201                      | 0.0347                      | 0.0139                      | 0.0152                      | 0.0074                      | 0.0156                      | 0.0121                      | 0.0269                      | 0.0290                      | 0.0187                      | 0.0192                      |
| 22             | 0.0449                      | 0.0146                      | 0.0238                      | 0.0205                      | 0.0356                      | 0.0142                      | 0.0155                      | 0.0075                      | 0.0160                      | 0.0124                      | 0.0275                      | 0.0296                      | 0.0191                      | 0.0196                      |
| 23             | 0.0461                      | 0.0150                      | 0.0244                      | 0.0211                      | 0.0365                      | 0.0145                      | 0.0159                      | 0.0077                      | 0.0164                      | 0.0127                      | 0.0281                      | 0.0302                      | 0.0195                      | 0.0200                      |
| 24             | 0.0474                      | 0.0154                      | 0.0251                      | 0.0216                      | 0.0374                      | 0.0149                      | 0.0163                      | 0.0079                      | 0.0167                      | 0.0129                      | 0.0287                      | 0.0309                      | 0.0199                      | 0.0204                      |
| 25             | 0.0488                      | 0.0158                      | 0.0258                      | 0.0222                      | 0.0383                      | 0.0153                      | 0.0167                      | 0.0081                      | 0.0171                      | 0.0132                      | 0.0294                      | 0.0316                      | 0.0204                      | 0.0209                      |
| 26             | 0.0503                      | 0.0163                      | 0.0265                      | 0.0228                      | 0.0393                      | 0.0156                      | 0.0171                      | 0.0083                      | 0.0175                      | 0.0136                      | 0.0300                      | 0.0323                      | 0.0208                      | 0.0213                      |
| 27             | 0.0518                      | 0.0168                      | 0.0273                      | 0.0234                      | 0.0404                      | 0.0161                      | 0.0175                      | 0.0085                      | 0.0180                      | 0.0139                      | 0.0307                      | 0.0331                      | 0.0213                      | 0.0218                      |
| 28             | 0.0535                      | 0.0173                      | 0.0281                      | 0.0241                      | 0.0415                      | 0.0165                      | 0.0180                      | 0.0087                      | 0.0184                      | 0.0142                      | 0.0315                      | 0.0339                      | 0.0218                      | 0.0223                      |
| 29             | 0.0553                      | 0.0179                      | 0.0290                      | 0.0248                      | 0.0428                      | 0.0170                      | 0.0185                      | 0.0089                      | 0.0189                      | 0.0146                      | 0.0323                      | 0.0347                      | 0.0223                      | 0.0228                      |
| 30             | 0.0573                      | 0.0185                      | 0.0299                      | 0.0256                      | 0.0441                      | 0.0175                      | 0.0190                      | 0.0092                      | 0.0194                      | 0.0149                      | 0.0331                      | 0.0355                      | 0.0228                      | 0.0234                      |
| 31             | 0.0594                      | 0.0192                      | 0.0309                      | 0.0264                      | 0.0454                      | 0.0180                      | 0.0196                      | 0.0094                      | 0.0199                      | 0.0153                      | 0.0339                      | 0.0364                      | 0.0234                      | 0.0239                      |
| 32             | 0.0616                      | 0.0199                      | 0.0320                      | 0.0273                      | 0.0469                      | 0.0186                      | 0.0202                      | 0.0097                      | 0.0205                      | 0.0158                      | 0.0348                      | 0.0373                      | 0.0240                      | 0.0245                      |
| 33             | 0.0640                      | 0.0206                      | 0.0332                      | 0.0283                      | 0.0485                      | 0.0192                      | 0.0208                      | 0.0100                      | 0.0211                      | 0.0162                      | 0.0358                      | 0.0383                      | 0.0246                      | 0.0251                      |
| 34             | 0.0665                      | 0.0214                      | 0.0345                      | 0.0293                      | 0.0502                      | 0.0198                      | 0.0215                      | 0.0103                      | 0.0217                      | 0.0167                      | 0.0368                      | 0.0394                      | 0.0252                      | 0.0258                      |
| 35             | 0.0692                      | 0.0222                      | 0.0358                      | 0.0305                      | 0.0521                      | 0.0205                      | 0.0222                      | 0.0107                      | 0.0224                      | 0.0172                      | 0.0378                      | 0.0405                      | 0.0259                      | 0.0264                      |
| 36             | 0.0720                      | 0.0231                      | 0.0372                      | 0.0316                      | 0.0540                      | 0.0213                      | 0.0230                      | 0.0110                      | 0.0231                      | 0.0177                      | 0.0390                      | 0.0417                      | 0.0267                      | 0.0272                      |
| 37             | 0.0751                      | 0.0241                      | 0.0387                      | 0.0329                      | 0.0561                      | 0.0221                      | 0.0238                      | 0.0114                      | 0.0239                      | 0.0183                      | 0.0402                      | 0.0429                      | 0.0274                      | 0.0279                      |
| 38             | 0.0783                      | 0.0251                      | 0.0403                      | 0.0342                      | 0.0583                      | 0.0229                      | 0.0247                      | 0.0118                      | 0.0248                      | 0.0189                      | 0.0415                      | 0.0443                      | 0.0283                      | 0.0288                      |
| 39             | 0.0818                      | 0.0262                      | 0.0420                      | 0.0356                      | 0.0607                      | 0.0238                      | 0.0257                      | 0.0123                      | 0.0257                      | 0.0196                      | 0.0429                      | 0.0457                      | 0.0292                      | 0.0296                      |
| 40             | 0.0855                      | 0.0273                      | 0.0438                      | 0.0371                      | 0.0631                      | 0.0248                      | 0.0267                      | 0.0128                      | 0.0266                      | 0.0203                      | 0.0445                      | 0.0473                      | 0.0301                      | 0.0306                      |
| 41             | 0.0895                      | 0.0286                      | 0.0457                      | 0.0387                      | 0.0658                      | 0.0258                      | 0.0278                      | 0.0133                      | 0.0277                      | 0.0211                      | 0.0461                      | 0.0490                      | 0.0311                      | 0.0316                      |
| 42             | 0.0937                      | 0.0299                      | 0.0478                      | 0.0404                      | 0.0687                      | 0.0269                      | 0.0289                      | 0.0138                      | 0.0288                      | 0.0219                      | 0.0478                      | 0.0507                      | 0.0322                      | 0.0326                      |
| 43             | 0.0983                      | 0.0313                      | 0.0500                      | 0.0422                      | 0.0717                      | 0.0280                      | 0.0301                      | 0.0144                      | 0.0299                      | 0.0228                      | 0.0497                      | 0.0527                      | 0.0334                      | 0.0338                      |
| 44             | 0.1032                      | 0.0328                      | 0.0524                      | 0.0442                      | 0.0750                      | 0.0293                      | 0.0314                      | 0.0150                      | 0.0311                      | 0.0237                      | 0.0516                      | 0.0547                      | 0.0347                      | 0.0350                      |
| 45             | 0.1085                      | 0.0345                      | 0.0549                      | 0.0463                      | 0.0784                      | 0.0306                      | 0.0328                      | 0.0156                      | 0.0325                      | 0.0246                      | 0.0537                      | 0.0569                      | 0.0360                      | 0.0363                      |
| 46             | 0.1142                      | 0.0363                      | 0.0577                      | 0.0485                      | 0.0821                      | 0.0320                      | 0.0343                      | 0.0163                      | 0.0339                      | 0.0257                      | 0.0559                      | 0.0591                      | 0.0374                      | 0.0377                      |
| 47             | 0.1203                      | 0.0382                      | 0.0606                      | 0.0510                      | 0.0861                      | 0.0335                      | 0.0359                      | 0.0171                      | 0.0354                      | 0.0268                      | 0.0582                      | 0.0616                      | 0.0389                      | 0.0392                      |
| 48             | 0.1269                      | 0.0402                      | 0.0638                      | 0.0536                      | 0.0904                      | 0.0352                      | 0.0376                      | 0.0178                      | 0.0370                      | 0.0280                      | 0.0608                      | 0.0641                      | 0.0405                      | 0.0408                      |
| 49             | 0.1338                      | 0.0424                      | 0.0672                      | 0.0564                      | 0.0951                      | 0.0369                      | 0.0394                      | 0.0187                      | 0.0387                      | 0.0292                      | 0.0635                      | 0.0669                      | 0.0422                      | 0.0425                      |
| 50             | 0.1411                      | 0.0447                      | 0.0709                      | 0.0594                      | 0.1001                      | 0.0388                      | 0.0414                      | 0.0196                      | 0.0405                      | 0.0306                      | 0.0663                      | 0.0699                      | 0.0441                      | 0.0443                      |
| 51             | 0.1489                      | 0.0472                      | 0.0748                      | 0.0627                      | 0.1055                      | 0.0409                      | 0.0435                      | 0.0206                      | 0.0425                      | 0.0320                      | 0.0694                      | 0.0731                      | 0.0460                      | 0.0462                      |
| 52             | 0.1573                      | 0.0498                      | 0.0789                      | 0.0661                      | 0.1112                      | 0.0431                      | 0.0458                      | 0.0216                      | 0.0446                      | 0.0336                      | 0.0727                      | 0.0764                      | 0.0481                      | 0.0482                      |
| 53             | 0.1666                      | 0.0526                      | 0.0832                      | 0.0697                      | 0.1173                      | 0.0454                      | 0.0483                      | 0.0228                      | 0.0469                      | 0.0353                      | 0.0762                      | 0.0801                      | 0.0503                      | 0.0504                      |
| 54             | 0.1766                      | 0.0557                      | 0.0879                      | 0.0736                      | 0.1237                      | 0.0479                      | 0.0509                      | 0.0240                      | 0.0494                      | 0.0371                      | 0.0800                      | 0.0840                      | 0.0527                      | 0.0527                      |
| 55             | 0.1875                      | 0.0590                      | 0.0931                      | 0.0777                      | 0.1305                      | 0.0505                      | 0.0537                      | 0.0253                      | 0.0520                      | 0.0390                      | 0.0842                      | 0.0882                      | 0.0553                      | 0.0552                      |
| 56             | 0.1994                      | 0.0627                      | 0.0987                      | 0.0823                      | 0.1379                      | 0.0533                      | 0.0566                      | 0.0267                      | 0.0549                      | 0.0411                      | 0.0886                      | 0.0927                      | 0.0580                      | 0.0579                      |
| 57             | 0.2125                      | 0.0667                      | 0.1048                      | 0.0873                      | 0.1460                      | 0.0563                      | 0.0597                      | 0.0281                      | 0.0579                      | 0.0434                      | 0.0933                      | 0.0975                      | 0.0610                      | 0.0608                      |
| 58             | 0.2266                      | 0.0710                      | 0.1115                      | 0.0927                      | 0.1548                      | 0.0596                      | 0.0631                      | 0.0297                      | 0.0610                      | 0.0458                      | 0.0984                      | 0.1028                      | 0.0642                      | 0.0639                      |
| 59             | 0.2419                      | 0.0757                      | 0.1188                      | 0.0985                      | 0.1644                      | 0.0632                      | 0.0668                      | 0.0314                      | 0.0644                      | 0.0483                      | 0.1038                      | 0.1084                      | 0.0677                      | 0.0673                      |
| 60             | 0.2583                      | 0.0809                      | 0.1267                      | 0.1050                      | 0.1748                      | 0.0671                      | 0.0708                      | 0.0332                      | 0.0680                      | 0.0509                      | 0.1095                      | 0.1143                      | 0.0714                      | 0.0709                      |

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

Adjusted q(x) (a)

| Time<br>(Year) | Adjusted<br>q(x)<br>BY 2003 | Adjusted<br>q(x)<br>BY 2004 | Adjusted<br>q(x)<br>BY 2005 | Adjusted<br>q(x)<br>BY 2006 | Adjusted<br>q(x)<br>BY 2007 | Adjusted<br>q(x)<br>BY 2008 | Adjusted<br>q(x)<br>BY 2009 | Adjusted<br>q(x)<br>BY 2010 | Adjusted<br>q(x)<br>BY 2011 | Adjusted<br>q(x)<br>BY 2012 | Adjusted<br>q(x)<br>BY 2013 | Adjusted<br>q(x)<br>BY 2014 | Adjusted<br>q(x)<br>BY 2015 | Adjusted<br>q(x)<br>BY 2016 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1)            | (2)                         | (3)                         | (4)                         | (5)                         | (6)                         | (7)                         | (8)                         | (9)                         | (10)                        | (11)                        | (12)                        | (13)                        | (14)                        | (15)                        |
| 61             | 0.2762                      | 0.0864                      | 0.1352                      | 0.1120                      | 0.1862                      | 0.0714                      | 0.0752                      | 0.0352                      | 0.0720                      | 0.0538                      | 0.1155                      | 0.1206                      | 0.0753                      | 0.0748                      |
| 62             | 0.2957                      | 0.0923                      | 0.1444                      | 0.1195                      | 0.1986                      | 0.0760                      | 0.0800                      | 0.0374                      | 0.0763                      | 0.0570                      | 0.1221                      | 0.1272                      | 0.0794                      | 0.0789                      |
| 63             | 0.3171                      | 0.0989                      | 0.1544                      | 0.1276                      | 0.2120                      | 0.0811                      | 0.0852                      | 0.0398                      | 0.0811                      | 0.0604                      | 0.1292                      | 0.1344                      | 0.0838                      | 0.0832                      |
| 64             | 0.3405                      | 0.1060                      | 0.1653                      | 0.1365                      | 0.2265                      | 0.0866                      | 0.0909                      | 0.0424                      | 0.0862                      | 0.0641                      | 0.1370                      | 0.1423                      | 0.0885                      | 0.0878                      |
| 65             | 0.3660                      | 0.1138                      | 0.1773                      | 0.1461                      | 0.2421                      | 0.0925                      | 0.0970                      | 0.0452                      | 0.0919                      | 0.0682                      | 0.1455                      | 0.1509                      | 0.0937                      | 0.0927                      |
| 66             | 0.3938                      | 0.1223                      | 0.1903                      | 0.1567                      | 0.2593                      | 0.0989                      | 0.1036                      | 0.0482                      | 0.0980                      | 0.0727                      | 0.1547                      | 0.1602                      | 0.0993                      | 0.0982                      |
| 67             | 0.4241                      | 0.1316                      | 0.2046                      | 0.1682                      | 0.2780                      | 0.1058                      | 0.1108                      | 0.0515                      | 0.1046                      | 0.0775                      | 0.1648                      | 0.1704                      | 0.1055                      | 0.1041                      |
| 68             | 0.4570                      | 0.1417                      | 0.2201                      | 0.1808                      | 0.2985                      | 0.1135                      | 0.1186                      | 0.0551                      | 0.1117                      | 0.0827                      | 0.1758                      | 0.1815                      | 0.1122                      | 0.1105                      |
| 69             | 0.4927                      | 0.1527                      | 0.2370                      | 0.1946                      | 0.3208                      | 0.1219                      | 0.1272                      | 0.0590                      | 0.1194                      | 0.0884                      | 0.1877                      | 0.1936                      | 0.1195                      | 0.1176                      |
| 70             | 0.5314                      | 0.1647                      | 0.2554                      | 0.2095                      | 0.3452                      | 0.1310                      | 0.1366                      | 0.0632                      | 0.1279                      | 0.0945                      | 0.2004                      | 0.2067                      | 0.1275                      | 0.1252                      |
| 71             | 0.5733                      | 0.1776                      | 0.2754                      | 0.2258                      | 0.3717                      | 0.1409                      | 0.1468                      | 0.0679                      | 0.1371                      | 0.1011                      | 0.2143                      | 0.2207                      | 0.1361                      | 0.1336                      |
| 72             | 0.6186                      | 0.1916                      | 0.2971                      | 0.2434                      | 0.4006                      | 0.1518                      | 0.1580                      | 0.0730                      | 0.1472                      | 0.1085                      | 0.2294                      | 0.2360                      | 0.1453                      | 0.1426                      |
| 73             | 0.6674                      | 0.2068                      | 0.3205                      | 0.2626                      | 0.4319                      | 0.1635                      | 0.1701                      | 0.0785                      | 0.1582                      | 0.1165                      | 0.2461                      | 0.2527                      | 0.1554                      | 0.1523                      |
| 74             | 0.7198                      | 0.2231                      | 0.3458                      | 0.2833                      | 0.4659                      | 0.1763                      | 0.1833                      | 0.0846                      | 0.1703                      | 0.1252                      | 0.2642                      | 0.2710                      | 0.1664                      | 0.1628                      |
| 75             | 0.7758                      | 0.2406                      | 0.3731                      | 0.3056                      | 0.5026                      | 0.1902                      | 0.1976                      | 0.0911                      | 0.1833                      | 0.1347                      | 0.2840                      | 0.2909                      | 0.1784                      | 0.1743                      |
| 76             | 0.8355                      | 0.2593                      | 0.4023                      | 0.3297                      | 0.5423                      | 0.2052                      | 0.2132                      | 0.0982                      | 0.1976                      | 0.1450                      | 0.3055                      | 0.3127                      | 0.1916                      | 0.1869                      |
| 77             | 0.8977                      | 0.2793                      | 0.4337                      | 0.3556                      | 0.5850                      | 0.2214                      | 0.2300                      | 0.1060                      | 0.2130                      | 0.1563                      | 0.3290                      | 0.3365                      | 0.2059                      | 0.2007                      |
| 78             | 0.9624                      | 0.3001                      | 0.4670                      | 0.3833                      | 0.6309                      | 0.2389                      | 0.2482                      | 0.1143                      | 0.2298                      | 0.1685                      | 0.3545                      | 0.3623                      | 0.2215                      | 0.2158                      |
| 79             | 1.0000                      | 0.3217                      | 0.5018                      | 0.4128                      | 0.6801                      | 0.2576                      | 0.2677                      | 0.1234                      | 0.2479                      | 0.1817                      | 0.3822                      | 0.3904                      | 0.2386                      | 0.2321                      |
| 80             | 1.0000                      | 0.3441                      | 0.5380                      | 0.4435                      | 0.7324                      | 0.2777                      | 0.2887                      | 0.1331                      | 0.2674                      | 0.1961                      | 0.4123                      | 0.4210                      | 0.2571                      | 0.2500                      |
| 81             | 1.0000                      | 0.3674                      | 0.5755                      | 0.4755                      | 0.7869                      | 0.2990                      | 0.3112                      | 0.1435                      | 0.2885                      | 0.2116                      | 0.4448                      | 0.4541                      | 0.2772                      | 0.2694                      |
| 82             | 1.0000                      | 0.3918                      | 0.6144                      | 0.5087                      | 0.8437                      | 0.3213                      | 0.3351                      | 0.1547                      | 0.3112                      | 0.2282                      | 0.4799                      | 0.4899                      | 0.2990                      | 0.2904                      |
| 83             | 1.0000                      | 0.4061                      | 0.6552                      | 0.5431                      | 0.9025                      | 0.3444                      | 0.3601                      | 0.1666                      | 0.3354                      | 0.2461                      | 0.5178                      | 0.5286                      | 0.3225                      | 0.3133                      |
| 84             | 1.0000                      | 0.4061                      | 0.6791                      | 0.5791                      | 0.9635                      | 0.3685                      | 0.3861                      | 0.1790                      | 0.3612                      | 0.2653                      | 0.5584                      | 0.5702                      | 0.3480                      | 0.3380                      |
| 85             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.3934                      | 0.4130                      | 0.1919                      | 0.3881                      | 0.2857                      | 0.6019                      | 0.6150                      | 0.3754                      | 0.3646                      |
| 86             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4195                      | 0.4409                      | 0.2053                      | 0.4161                      | 0.3070                      | 0.6482                      | 0.6629                      | 0.4049                      | 0.3934                      |
| 87             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4702                      | 0.2192                      | 0.4451                      | 0.3291                      | 0.6965                      | 0.7138                      | 0.4364                      | 0.4243                      |
| 88             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2337                      | 0.4752                      | 0.3521                      | 0.7467                      | 0.7670                      | 0.4700                      | 0.4573                      |
| 89             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5067                      | 0.3759                      | 0.7987                      | 0.8223                      | 0.5050                      | 0.4925                      |
| 90             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4008                      | 0.8528                      | 0.8797                      | 0.5414                      | 0.5292                      |
| 91             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9093                      | 0.9392                      | 0.5792                      | 0.5673                      |
| 92             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6183                      | 0.6069                      |
| 93             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6593                      | 0.6479                      |
| 94             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.6909                      |
| 95             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 96             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 97             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 98             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 99             | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 100            | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 101            | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 102            | 1.0000                      | 0.4061                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 103            | 1.0000                      | 0.4102                      | 0.6791                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 104            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6003                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 105            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 106            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4348                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 107            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4874                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 108            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2423                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 109            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5252                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 110            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4155                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 111            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9426                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 112            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 113            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6834                      | 0.7161                      |
| 114            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7161                      |
| 115            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7234                      |
| 116            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7234                      |
| 117            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7234                      |
| 118            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7234                      |
| 119            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7234                      |
| 120            | 1.0000                      | 0.4102                      | 0.6860                      | 0.6063                      | 1.0000                      | 0.4392                      | 0.4923                      | 0.2447                      | 0.5305                      | 0.4197                      | 0.9521                      | 1.0000                      | 0.6904                      | 0.7234                      |

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

Adjusted q(x) (a)

| Time<br>(Year) | Adjusted<br>q(x)<br>BY 1989 | Adjusted<br>q(x)<br>BY 1990 | Adjusted<br>q(x)<br>BY 1991 | Adjusted<br>q(x)<br>BY 1992 | Adjusted<br>q(x)<br>BY 1993 | Adjusted<br>q(x)<br>BY 1994 | Adjusted<br>q(x)<br>BY 1995 | Adjusted<br>q(x)<br>BY 1996 | Adjusted<br>q(x)<br>BY 1997 | Adjusted<br>q(x)<br>BY 1998 | Adjusted<br>q(x)<br>BY 1999 | Adjusted<br>q(x)<br>BY 2000 | Adjusted<br>q(x)<br>BY 2001 | Adjusted<br>q(x)<br>BY 2002 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1)            | (2)                         | (3)                         | (4)                         | (5)                         | (6)                         | (7)                         | (8)                         | (9)                         | (10)                        | (11)                        | (12)                        | (13)                        | (14)                        | (15)                        |
| 0              | 0.0110                      | 0.0339                      | 0.0148                      | 0.0131                      | 0.0141                      | 0.0052                      | 0.0109                      | 0.0220                      | 0.0097                      | 0.0125                      | 0.0214                      | 0.0192                      | 0.0121                      | 0.0165                      |
| 1              | 0.0112                      | 0.0347                      | 0.0151                      | 0.0134                      | 0.0144                      | 0.0053                      | 0.0111                      | 0.0224                      | 0.0099                      | 0.0128                      | 0.0217                      | 0.0196                      | 0.0123                      | 0.0168                      |
| 2              | 0.0115                      | 0.0355                      | 0.0155                      | 0.0137                      | 0.0147                      | 0.0054                      | 0.0114                      | 0.0229                      | 0.0101                      | 0.0130                      | 0.0221                      | 0.0199                      | 0.0126                      | 0.0171                      |
| 3              | 0.0118                      | 0.0363                      | 0.0158                      | 0.0140                      | 0.0151                      | 0.0055                      | 0.0116                      | 0.0233                      | 0.0103                      | 0.0132                      | 0.0225                      | 0.0203                      | 0.0128                      | 0.0174                      |
| 4              | 0.0120                      | 0.0372                      | 0.0162                      | 0.0143                      | 0.0154                      | 0.0056                      | 0.0119                      | 0.0238                      | 0.0105                      | 0.0135                      | 0.0229                      | 0.0206                      | 0.0130                      | 0.0177                      |
| 5              | 0.0123                      | 0.0381                      | 0.0166                      | 0.0146                      | 0.0157                      | 0.0058                      | 0.0121                      | 0.0244                      | 0.0107                      | 0.0138                      | 0.0234                      | 0.0210                      | 0.0133                      | 0.0181                      |
| 6              | 0.0126                      | 0.0390                      | 0.0170                      | 0.0150                      | 0.0161                      | 0.0059                      | 0.0124                      | 0.0249                      | 0.0109                      | 0.0141                      | 0.0239                      | 0.0214                      | 0.0135                      | 0.0184                      |
| 7              | 0.0130                      | 0.0400                      | 0.0174                      | 0.0153                      | 0.0165                      | 0.0060                      | 0.0127                      | 0.0255                      | 0.0112                      | 0.0144                      | 0.0244                      | 0.0219                      | 0.0138                      | 0.0187                      |
| 8              | 0.0133                      | 0.0410                      | 0.0178                      | 0.0157                      | 0.0169                      | 0.0062                      | 0.0130                      | 0.0260                      | 0.0114                      | 0.0147                      | 0.0249                      | 0.0223                      | 0.0141                      | 0.0191                      |
| 9              | 0.0137                      | 0.0421                      | 0.0183                      | 0.0161                      | 0.0173                      | 0.0063                      | 0.0133                      | 0.0266                      | 0.0117                      | 0.0150                      | 0.0255                      | 0.0228                      | 0.0144                      | 0.0195                      |
| 10             | 0.0141                      | 0.0432                      | 0.0187                      | 0.0165                      | 0.0177                      | 0.0065                      | 0.0136                      | 0.0273                      | 0.0120                      | 0.0154                      | 0.0261                      | 0.0234                      | 0.0147                      | 0.0199                      |
| 11             | 0.0145                      | 0.0444                      | 0.0193                      | 0.0169                      | 0.0182                      | 0.0066                      | 0.0140                      | 0.0279                      | 0.0123                      | 0.0157                      | 0.0267                      | 0.0239                      | 0.0150                      | 0.0203                      |
| 12             | 0.0149                      | 0.0457                      | 0.0198                      | 0.0174                      | 0.0187                      | 0.0068                      | 0.0143                      | 0.0286                      | 0.0126                      | 0.0161                      | 0.0273                      | 0.0244                      | 0.0153                      | 0.0208                      |
| 13             | 0.0154                      | 0.0471                      | 0.0204                      | 0.0179                      | 0.0192                      | 0.0070                      | 0.0147                      | 0.0293                      | 0.0129                      | 0.0165                      | 0.0279                      | 0.0250                      | 0.0157                      | 0.0213                      |
| 14             | 0.0159                      | 0.0486                      | 0.0210                      | 0.0184                      | 0.0197                      | 0.0072                      | 0.0151                      | 0.0301                      | 0.0132                      | 0.0169                      | 0.0286                      | 0.0256                      | 0.0160                      | 0.0218                      |
| 15             | 0.0164                      | 0.0502                      | 0.0217                      | 0.0190                      | 0.0203                      | 0.0074                      | 0.0155                      | 0.0309                      | 0.0135                      | 0.0173                      | 0.0293                      | 0.0262                      | 0.0164                      | 0.0223                      |
| 16             | 0.0170                      | 0.0519                      | 0.0224                      | 0.0196                      | 0.0209                      | 0.0076                      | 0.0159                      | 0.0317                      | 0.0139                      | 0.0178                      | 0.0300                      | 0.0268                      | 0.0168                      | 0.0228                      |
| 17             | 0.0176                      | 0.0537                      | 0.0231                      | 0.0202                      | 0.0216                      | 0.0078                      | 0.0164                      | 0.0326                      | 0.0143                      | 0.0182                      | 0.0308                      | 0.0275                      | 0.0172                      | 0.0233                      |
| 18             | 0.0183                      | 0.0557                      | 0.0239                      | 0.0209                      | 0.0223                      | 0.0081                      | 0.0169                      | 0.0336                      | 0.0147                      | 0.0187                      | 0.0316                      | 0.0282                      | 0.0177                      | 0.0239                      |
| 19             | 0.0190                      | 0.0578                      | 0.0248                      | 0.0216                      | 0.0230                      | 0.0084                      | 0.0174                      | 0.0346                      | 0.0151                      | 0.0192                      | 0.0325                      | 0.0290                      | 0.0181                      | 0.0245                      |
| 20             | 0.0197                      | 0.0600                      | 0.0258                      | 0.0224                      | 0.0238                      | 0.0086                      | 0.0180                      | 0.0357                      | 0.0155                      | 0.0198                      | 0.0334                      | 0.0297                      | 0.0186                      | 0.0251                      |
| 21             | 0.0205                      | 0.0624                      | 0.0267                      | 0.0233                      | 0.0247                      | 0.0089                      | 0.0186                      | 0.0368                      | 0.0160                      | 0.0204                      | 0.0344                      | 0.0306                      | 0.0191                      | 0.0258                      |
| 22             | 0.0214                      | 0.0649                      | 0.0278                      | 0.0242                      | 0.0256                      | 0.0093                      | 0.0192                      | 0.0381                      | 0.0166                      | 0.0211                      | 0.0354                      | 0.0315                      | 0.0196                      | 0.0265                      |
| 23             | 0.0223                      | 0.0676                      | 0.0289                      | 0.0251                      | 0.0266                      | 0.0096                      | 0.0199                      | 0.0394                      | 0.0171                      | 0.0217                      | 0.0365                      | 0.0324                      | 0.0202                      | 0.0272                      |
| 24             | 0.0232                      | 0.0704                      | 0.0301                      | 0.0261                      | 0.0277                      | 0.0100                      | 0.0207                      | 0.0409                      | 0.0177                      | 0.0225                      | 0.0377                      | 0.0335                      | 0.0208                      | 0.0280                      |
| 25             | 0.0243                      | 0.0735                      | 0.0314                      | 0.0272                      | 0.0288                      | 0.0104                      | 0.0215                      | 0.0424                      | 0.0184                      | 0.0233                      | 0.0390                      | 0.0346                      | 0.0215                      | 0.0289                      |
| 26             | 0.0254                      | 0.0767                      | 0.0327                      | 0.0283                      | 0.0300                      | 0.0108                      | 0.0223                      | 0.0441                      | 0.0191                      | 0.0241                      | 0.0404                      | 0.0357                      | 0.0222                      | 0.0298                      |
| 27             | 0.0265                      | 0.0802                      | 0.0342                      | 0.0296                      | 0.0312                      | 0.0112                      | 0.0232                      | 0.0458                      | 0.0198                      | 0.0250                      | 0.0419                      | 0.0370                      | 0.0229                      | 0.0308                      |
| 28             | 0.0278                      | 0.0839                      | 0.0357                      | 0.0309                      | 0.0326                      | 0.0117                      | 0.0242                      | 0.0476                      | 0.0206                      | 0.0260                      | 0.0434                      | 0.0383                      | 0.0238                      | 0.0318                      |
| 29             | 0.0291                      | 0.0879                      | 0.0374                      | 0.0323                      | 0.0340                      | 0.0122                      | 0.0252                      | 0.0496                      | 0.0214                      | 0.0270                      | 0.0451                      | 0.0398                      | 0.0246                      | 0.0329                      |
| 30             | 0.0306                      | 0.0921                      | 0.0391                      | 0.0338                      | 0.0356                      | 0.0128                      | 0.0263                      | 0.0517                      | 0.0223                      | 0.0281                      | 0.0469                      | 0.0413                      | 0.0256                      | 0.0341                      |
| 31             | 0.0322                      | 0.0967                      | 0.0411                      | 0.0354                      | 0.0372                      | 0.0133                      | 0.0275                      | 0.0539                      | 0.0232                      | 0.0293                      | 0.0488                      | 0.0429                      | 0.0265                      | 0.0354                      |
| 32             | 0.0339                      | 0.1017                      | 0.0431                      | 0.0371                      | 0.0390                      | 0.0140                      | 0.0287                      | 0.0563                      | 0.0242                      | 0.0305                      | 0.0508                      | 0.0447                      | 0.0276                      | 0.0368                      |
| 33             | 0.0357                      | 0.1070                      | 0.0453                      | 0.0390                      | 0.0409                      | 0.0146                      | 0.0300                      | 0.0589                      | 0.0253                      | 0.0318                      | 0.0529                      | 0.0465                      | 0.0287                      | 0.0383                      |
| 34             | 0.0376                      | 0.1128                      | 0.0477                      | 0.0410                      | 0.0429                      | 0.0153                      | 0.0315                      | 0.0616                      | 0.0264                      | 0.0332                      | 0.0552                      | 0.0485                      | 0.0299                      | 0.0398                      |
| 35             | 0.0397                      | 0.1190                      | 0.0503                      | 0.0431                      | 0.0451                      | 0.0161                      | 0.0330                      | 0.0645                      | 0.0277                      | 0.0347                      | 0.0576                      | 0.0506                      | 0.0311                      | 0.0414                      |
| 36             | 0.0419                      | 0.1255                      | 0.0530                      | 0.0454                      | 0.0475                      | 0.0169                      | 0.0346                      | 0.0676                      | 0.0290                      | 0.0363                      | 0.0603                      | 0.0528                      | 0.0325                      | 0.0432                      |
| 37             | 0.0442                      | 0.1323                      | 0.0559                      | 0.0479                      | 0.0500                      | 0.0178                      | 0.0364                      | 0.0710                      | 0.0304                      | 0.0381                      | 0.0630                      | 0.0552                      | 0.0339                      | 0.0450                      |
| 38             | 0.0467                      | 0.1396                      | 0.0590                      | 0.0505                      | 0.0528                      | 0.0188                      | 0.0383                      | 0.0747                      | 0.0319                      | 0.0399                      | 0.0660                      | 0.0577                      | 0.0355                      | 0.0470                      |
| 39             | 0.0494                      | 0.1475                      | 0.0622                      | 0.0533                      | 0.0557                      | 0.0198                      | 0.0404                      | 0.0786                      | 0.0336                      | 0.0419                      | 0.0692                      | 0.0605                      | 0.0371                      | 0.0492                      |
| 40             | 0.0524                      | 0.1562                      | 0.0657                      | 0.0562                      | 0.0587                      | 0.0209                      | 0.0426                      | 0.0828                      | 0.0353                      | 0.0441                      | 0.0727                      | 0.0634                      | 0.0389                      | 0.0514                      |
| 41             | 0.0556                      | 0.1656                      | 0.0696                      | 0.0594                      | 0.0619                      | 0.0220                      | 0.0449                      | 0.0873                      | 0.0372                      | 0.0464                      | 0.0764                      | 0.0666                      | 0.0407                      | 0.0539                      |
| 42             | 0.0592                      | 0.1759                      | 0.0738                      | 0.0629                      | 0.0654                      | 0.0232                      | 0.0474                      | 0.0921                      | 0.0393                      | 0.0489                      | 0.0804                      | 0.0700                      | 0.0428                      | 0.0565                      |
| 43             | 0.0630                      | 0.1870                      | 0.0784                      | 0.0667                      | 0.0693                      | 0.0245                      | 0.0500                      | 0.0971                      | 0.0414                      | 0.0515                      | 0.0848                      | 0.0737                      | 0.0450                      | 0.0593                      |
| 44             | 0.0672                      | 0.1992                      | 0.0833                      | 0.0708                      | 0.0735                      | 0.0260                      | 0.0528                      | 0.1025                      | 0.0437                      | 0.0544                      | 0.0894                      | 0.0777                      | 0.0473                      | 0.0624                      |
| 45             | 0.0718                      | 0.2125                      | 0.0888                      | 0.0753                      | 0.0780                      | 0.0275                      | 0.0559                      | 0.1083                      | 0.0461                      | 0.0573                      | 0.0943                      | 0.0819                      | 0.0499                      | 0.0656                      |
| 46             | 0.0766                      | 0.2268                      | 0.0947                      | 0.0802                      | 0.0830                      | 0.0293                      | 0.0593                      | 0.1147                      | 0.0487                      | 0.0605                      | 0.0994                      | 0.0864                      | 0.0526                      | 0.0692                      |
| 47             | 0.0819                      | 0.2423                      | 0.1011                      | 0.0856                      | 0.0884                      | 0.0311                      | 0.0630                      | 0.1216                      | 0.0515                      | 0.0639                      | 0.1049                      | 0.0911                      | 0.0555                      | 0.0729                      |
| 48             | 0.0877                      | 0.2590                      | 0.1079                      | 0.0913                      | 0.0943                      | 0.0331                      | 0.0670                      | 0.1291                      | 0.0546                      | 0.0676                      | 0.1109                      | 0.0961                      | 0.0585                      | 0.0769                      |
| 49             | 0.0941                      | 0.2773                      | 0.1154                      | 0.0976                      | 0.1006                      | 0.0354                      | 0.0713                      | 0.1373                      | 0.0580                      | 0.0717                      | 0.1174                      | 0.1015                      | 0.0617                      | 0.0811                      |
| 50             | 0.1010                      | 0.2974                      | 0.1236                      | 0.1043                      | 0.1075                      | 0.0377                      | 0.0761                      | 0.1463                      | 0.0617                      | 0.0762                      | 0.1244                      | 0.1075                      | 0.0652                      | 0.0856                      |
| 51             | 0.1086                      | 0.3193                      | 0.1325                      | 0.1117                      | 0.1149                      | 0.0403                      | 0.0812                      | 0.1560                      | 0.0657                      | 0.0810                      | 0.1322                      | 0.1140                      | 0.0691                      | 0.0905                      |
| 52             | 0.1168                      | 0.3432                      | 0.1423                      | 0.1198                      | 0.1230                      | 0.0431                      | 0.0867                      | 0.1665                      | 0.0701                      | 0.0863                      | 0.1405                      | 0.1210                      | 0.0732                      | 0.0958                      |
| 53             | 0.1258                      | 0.3693                      | 0.1529                      | 0.1286                      | 0.1319                      | 0.0461                      | 0.0927                      | 0.1778                      | 0.0748                      | 0.0920                      | 0.1497                      | 0.1287                      | 0.0778                      | 0.1015                      |
| 54             | 0.1356                      | 0.3976                      | 0.1645                      | 0.1382                      | 0.1417                      | 0.0495                      | 0.0993                      | 0.1901                      | 0.0799                      | 0.0982                      | 0.1597                      | 0.1371                      | 0.0827                      | 0.1078                      |
| 55             | 0.1462                      | 0.4285                      | 0.1772                      | 0.1487                      | 0.1523                      | 0.0531                      | 0.1065                      | 0.2036                      | 0.0854                      | 0.1049                      | 0.1704                      | 0.1463                      | 0.0881                      | 0.1147                      |
| 56             | 0.1576                      | 0.4620                      | 0.1909                      | 0.1601                      | 0.1638                      | 0.0571                      | 0.1143                      | 0.2183                      | 0.0915                      | 0.1122                      | 0.1821                      | 0.1561                      | 0.0940                      | 0.1221                      |
| 57             | 0.1701                      | 0.4983                      | 0.2059                      | 0.1726                      | 0.1764                      | 0.0614                      | 0.1229                      | 0.2344                      | 0.0981                      | 0.1201                      | 0.1946                      | 0.1668                      | 0.1003                      | 0.1303                      |
| 58             | 0.1835                      | 0.5376                      | 0.2220                      | 0.1860                      | 0.1901                      | 0.0662                      | 0.1322                      | 0.2520                      | 0.1053                      | 0.1288                      | 0.2084                      | 0.1783                      | 0.1071                      | 0.1391                      |
| 59             | 0.1980                      | 0.5801                      | 0.2395                      | 0.2007                      | 0.2050                      | 0.0713                      | 0.1424                      | 0.2711                      | 0.1132                      | 0.1383                      | 0.2235                      | 0.1909                      | 0.1145                      | 0.1485                      |
| 60             | 0.2135                      | 0.6258                      | 0.2585                      | 0.2165                      | 0.2211                      | 0.0769                      | 0.1534                      | 0.2919                      | 0.1218                      | 0.1487                      | 0.2400                      | 0.2047                      | 0.1226                      | 0.1588                      |

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

Adjusted q(x) (a)

| Time<br>(Year) | Adjusted<br>q(x)<br>BY 1989 | Adjusted<br>q(x)<br>BY 1990 | Adjusted<br>q(x)<br>BY 1991 | Adjusted<br>q(x)<br>BY 1992 | Adjusted<br>q(x)<br>BY 1993 | Adjusted<br>q(x)<br>BY 1994 | Adjusted<br>q(x)<br>BY 1995 | Adjusted<br>q(x)<br>BY 1996 | Adjusted<br>q(x)<br>BY 1997 | Adjusted<br>q(x)<br>BY 1998 | Adjusted<br>q(x)<br>BY 1999 | Adjusted<br>q(x)<br>BY 2000 | Adjusted<br>q(x)<br>BY 2001 | Adjusted<br>q(x)<br>BY 2002 |
|----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| (1)            | (2)                         | (3)                         | (4)                         | (5)                         | (6)                         | (7)                         | (8)                         | (9)                         | (10)                        | (11)                        | (12)                        | (13)                        | (14)                        | (15)                        |
| 61             | 0.2301                      | 0.6749                      | 0.2788                      | 0.2336                      | 0.2385                      | 0.0829                      | 0.1654                      | 0.3146                      | 0.1312                      | 0.1599                      | 0.2579                      | 0.2198                      | 0.1315                      | 0.1700                      |
| 62             | 0.2478                      | 0.7275                      | 0.3007                      | 0.2520                      | 0.2573                      | 0.0894                      | 0.1784                      | 0.3392                      | 0.1414                      | 0.1722                      | 0.2775                      | 0.2362                      | 0.1412                      | 0.1823                      |
| 63             | 0.2663                      | 0.7834                      | 0.3241                      | 0.2718                      | 0.2776                      | 0.0965                      | 0.1925                      | 0.3658                      | 0.1524                      | 0.1856                      | 0.2988                      | 0.2542                      | 0.1518                      | 0.1958                      |
| 64             | 0.2855                      | 0.8418                      | 0.3491                      | 0.2930                      | 0.2994                      | 0.1041                      | 0.2077                      | 0.3947                      | 0.1644                      | 0.2001                      | 0.3220                      | 0.2737                      | 0.1633                      | 0.2104                      |
| 65             | 0.3054                      | 0.9025                      | 0.3751                      | 0.3155                      | 0.3227                      | 0.1123                      | 0.2241                      | 0.4258                      | 0.1774                      | 0.2158                      | 0.3472                      | 0.2950                      | 0.1758                      | 0.2264                      |
| 66             | 0.3261                      | 0.9654                      | 0.4021                      | 0.3390                      | 0.3475                      | 0.1210                      | 0.2416                      | 0.4594                      | 0.1914                      | 0.2329                      | 0.3745                      | 0.3180                      | 0.1895                      | 0.2438                      |
| 67             | 0.3477                      | 1.0000                      | 0.4301                      | 0.3634                      | 0.3734                      | 0.1303                      | 0.2605                      | 0.4955                      | 0.2064                      | 0.2513                      | 0.4040                      | 0.3430                      | 0.2043                      | 0.2627                      |
| 68             | 0.3604                      | 1.0000                      | 0.4593                      | 0.3888                      | 0.4004                      | 0.1400                      | 0.2805                      | 0.5340                      | 0.2227                      | 0.2711                      | 0.4359                      | 0.3701                      | 0.2204                      | 0.2833                      |
| 69             | 0.3604                      | 1.0000                      | 0.4897                      | 0.4151                      | 0.4283                      | 0.1501                      | 0.3014                      | 0.5751                      | 0.2400                      | 0.2923                      | 0.4703                      | 0.3993                      | 0.2377                      | 0.3055                      |
| 70             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4426                      | 0.4572                      | 0.1606                      | 0.3231                      | 0.6180                      | 0.2584                      | 0.3151                      | 0.5072                      | 0.4308                      | 0.2565                      | 0.3296                      |
| 71             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.4876                      | 0.1715                      | 0.3456                      | 0.6625                      | 0.2777                      | 0.3393                      | 0.5467                      | 0.4646                      | 0.2767                      | 0.3556                      |
| 72             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1828                      | 0.3690                      | 0.7087                      | 0.2977                      | 0.3646                      | 0.5887                      | 0.5008                      | 0.2984                      | 0.3837                      |
| 73             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.3935                      | 0.7566                      | 0.3185                      | 0.3909                      | 0.6326                      | 0.5393                      | 0.3217                      | 0.4138                      |
| 74             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8068                      | 0.3400                      | 0.4182                      | 0.6782                      | 0.5794                      | 0.3464                      | 0.4460                      |
| 75             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3626                      | 0.4464                      | 0.7255                      | 0.6212                      | 0.3722                      | 0.4803                      |
| 76             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4760                      | 0.7746                      | 0.6645                      | 0.3991                      | 0.5161                      |
| 77             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8259                      | 0.7095                      | 0.4269                      | 0.5533                      |
| 78             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7565                      | 0.4558                      | 0.5919                      |
| 79             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.4860                      | 0.6319                      |
| 80             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6738                      |
| 81             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 82             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 83             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 84             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 85             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 86             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 87             | 0.3604                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 88             | 0.3640                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 89             | 0.3640                      | 1.0000                      | 0.5076                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 90             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4588                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 91             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5054                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 92             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1895                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 93             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4079                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 94             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8363                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 95             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3758                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 96             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4935                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 97             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8561                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 98             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7842                      | 0.5038                      | 0.6985                      |
| 99             | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5038                      | 0.6985                      |
| 100            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.6985                      |
| 101            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 102            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 103            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 104            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 105            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 106            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 107            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 108            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 109            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 110            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 111            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 112            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 113            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 114            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 115            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 116            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 117            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 118            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 119            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |
| 120            | 0.3640                      | 1.0000                      | 0.5127                      | 0.4634                      | 0.5105                      | 0.1914                      | 0.4120                      | 0.8448                      | 0.3796                      | 0.4984                      | 0.8648                      | 0.7921                      | 0.5088                      | 0.7055                      |

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



Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year    | Sum of (a) Remaining Life Expectancy | Cumulative Paid (b) Loss & ALAE | Number of Years Since Date of Claim (c) | Average Annual Payment (3) / (4) | Indicated Birth Year Relativity Based on Average Annual Payment (d) | Remaining Life Expectancy X Annual Payment Relativity (e) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (7) / (2) | Current (f) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (9) / (2) | Average Annual Remaining Payment Relativity Based on Current Case O/S (g) |
|---------------|--------------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| (1)           | (2)                                  | (3)                             | (4)                                     | (5)                              | (6)                                                                 | (7)                                                       | (8)                                                                                        | (9)                                        | (10)                                                                           | (11)                                                                      |
| 1989          | 81.07                                | 4,977,578                       | 90                                      | 55,504                           | 0.644                                                               | 53.52                                                     | 0.660                                                                                      | 11,275,952                                 | 139,089                                                                        | 0.943                                                                     |
| 1990          | 44.01                                | 3,832,719                       | 88                                      | 43,663                           | 0.507                                                               | 25.91                                                     | 0.589                                                                                      | 6,267,852                                  | 142,419                                                                        | 0.965                                                                     |
| 1991          | 95.53                                | 10,394,833                      | 112                                     | 93,035                           | 1.080                                                               | 104.17                                                    | 1.090                                                                                      | 16,994,792                                 | 177,900                                                                        | 1.206                                                                     |
| 1992          | 230.09                               | 17,657,500                      | 247                                     | 71,378                           | 0.828                                                               | 185.56                                                    | 0.806                                                                                      | 34,740,083                                 | 150,985                                                                        | 1.023                                                                     |
| 1993          | 198.76                               | 19,326,107                      | 206                                     | 93,652                           | 1.087                                                               | 139.74                                                    | 0.703                                                                                      | 26,667,984                                 | 134,172                                                                        | 0.910                                                                     |
| 1994          | 114.07                               | 4,762,396                       | 74                                      | 64,235                           | 0.746                                                               | 84.20                                                     | 0.738                                                                                      | 13,835,708                                 | 121,291                                                                        | 0.822                                                                     |
| 1995          | 142.61                               | 12,082,762                      | 121                                     | 99,783                           | 1.158                                                               | 159.73                                                    | 1.120                                                                                      | 22,298,457                                 | 156,360                                                                        | 1.060                                                                     |
| 1996          | 120.09                               | 10,219,757                      | 138                                     | 74,045                           | 0.859                                                               | 100.64                                                    | 0.838                                                                                      | 20,961,491                                 | 174,548                                                                        | 1.183                                                                     |
| 1997          | 244.88                               | 12,914,034                      | 171                                     | 75,375                           | 0.875                                                               | 170.10                                                    | 0.695                                                                                      | 31,675,893                                 | 129,353                                                                        | 0.877                                                                     |
| 1998          | 302.12                               | 23,254,548                      | 231                                     | 100,704                          | 1.169                                                               | 316.30                                                    | 1.047                                                                                      | 51,092,600                                 | 169,114                                                                        | 1.146                                                                     |
| 1999          | 62.48                                | 5,413,448                       | 58                                      | 93,239                           | 1.082                                                               | 67.57                                                     | 1.082                                                                                      | 13,684,785                                 | 219,027                                                                        | 1.485                                                                     |
| 2000          | 66.89                                | 3,266,952                       | 58                                      | 56,288                           | 0.653                                                               | 38.54                                                     | 0.576                                                                                      | 10,932,060                                 | 163,433                                                                        | 1.108                                                                     |
| 2001          | 114.36                               | 7,710,846                       | 68                                      | 113,062                          | 1.312                                                               | 144.68                                                    | 1.265                                                                                      | 21,554,825                                 | 188,482                                                                        | 1.278                                                                     |
| 2002          | 319.62                               | 16,929,241                      | 211                                     | 80,306                           | 0.932                                                               | 286.94                                                    | 0.898                                                                                      | 55,385,730                                 | 173,286                                                                        | 1.175                                                                     |
| 2003          | 53.85                                | 5,111,235                       | 46                                      | 110,969                          | 1.288                                                               | 70.60                                                     | 1.311                                                                                      | 11,661,831                                 | 216,561                                                                        | 1.468                                                                     |
| 2004          | 165.46                               | 5,420,337                       | 70                                      | 77,048                           | 0.894                                                               | 126.41                                                    | 0.764                                                                                      | 23,667,570                                 | 143,041                                                                        | 0.970                                                                     |
| 2005          | 183.39                               | 8,381,052                       | 96                                      | 87,139                           | 1.011                                                               | 119.02                                                    | 0.649                                                                                      | 26,743,041                                 | 145,826                                                                        | 0.989                                                                     |
| 2006          | 255.45                               | 10,700,898                      | 114                                     | 93,547                           | 1.086                                                               | 268.43                                                    | 1.051                                                                                      | 42,067,039                                 | 164,678                                                                        | 1.116                                                                     |
| 2007          | 146.03                               | 11,684,081                      | 84                                      | 139,728                          | 1.622                                                               | 231.21                                                    | 1.583                                                                                      | 28,984,794                                 | 198,485                                                                        | 1.345                                                                     |
| 2008          | 306.89                               | 6,564,075                       | 99                                      | 66,351                           | 0.770                                                               | 218.65                                                    | 0.712                                                                                      | 47,270,967                                 | 154,032                                                                        | 1.044                                                                     |
| 2009          | 328.64                               | 9,096,652                       | 102                                     | 88,774                           | 1.030                                                               | 333.20                                                    | 1.014                                                                                      | 54,833,485                                 | 166,850                                                                        | 1.131                                                                     |
| 2010          | 220.87                               | 2,790,192                       | 46                                      | 60,420                           | 0.701                                                               | 137.18                                                    | 0.621                                                                                      | 28,895,398                                 | 130,825                                                                        | 0.887                                                                     |
| 2011          | 326.64                               | 6,015,653                       | 81                                      | 74,359                           | 0.863                                                               | 271.84                                                    | 0.832                                                                                      | 47,177,786                                 | 144,434                                                                        | 0.979                                                                     |
| 2012          | 257.80                               | 3,556,033                       | 51                                      | 69,278                           | 0.804                                                               | 200.22                                                    | 0.777                                                                                      | 32,341,239                                 | 125,451                                                                        | 0.850                                                                     |
| 2013          | 172.53                               | 6,016,540                       | 47                                      | 126,851                          | 1.472                                                               | 240.61                                                    | 1.395                                                                                      | 25,558,605                                 | 148,140                                                                        | 1.004                                                                     |
| 2014          | 212.43                               | 6,290,866                       | 53                                      | 118,584                          | 1.376                                                               | 270.99                                                    | 1.276                                                                                      | 30,163,677                                 | 141,993                                                                        | 0.963                                                                     |
| 2015          | 394.15                               | 5,809,830                       | 47                                      | 123,116                          | 1.429                                                               | 565.95                                                    | 1.436                                                                                      | 54,267,262                                 | 137,682                                                                        | 0.933                                                                     |
| 2016          | 149.61                               | 883,281                         | 15                                      | 58,807                           | 0.683                                                               | 95.09                                                     | 0.636                                                                                      | 17,859,058                                 | 119,371                                                                        | 0.809                                                                     |
| 2017          | 220.80                               | 2,115,552                       | 20                                      | 107,443                          | 1.247                                                               | 277.43                                                    | 1.256                                                                                      | 23,582,163                                 | 106,803                                                                        | 0.724                                                                     |
| 2018          | 316.98                               | 2,642,188                       | 20                                      | 130,093                          | 1.510                                                               | 438.97                                                    | 1.385                                                                                      | 35,023,337                                 | 110,491                                                                        | 0.749                                                                     |
| 2019          | 205.00                               | 1,883,346                       | 8                                       | 224,743                          | 2.609                                                               | 551.29                                                    | 2.689                                                                                      | 25,497,167                                 | 124,376                                                                        | 0.843                                                                     |
| 2020          |                                      |                                 |                                         |                                  |                                                                     |                                                           |                                                                                            |                                            |                                                                                |                                                                           |
| 2021          |                                      |                                 |                                         |                                  |                                                                     |                                                           |                                                                                            |                                            |                                                                                |                                                                           |
| Totals / Avg. | 6,053.10                             | 247,704,531                     | 2,875                                   | 86,157                           |                                                                     |                                                           |                                                                                            | 892,962,631                                | 147,522                                                                        |                                                                           |

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| (1)        | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                      |
|            |         |               |                               | 1,675,906                       | 29.96                                   | 55,938                           | 0.649                                                               | 22.13                                                               |                                                                                                | 4,314,489                                  | 126,562                                                                         | 0.858                                                                     |
|            |         |               |                               | 1,242,980                       | 29.88                                   | 41,599                           | 0.483                                                               | 9.47                                                                |                                                                                                | 2,383,900                                  | 121,566                                                                         | 0.824                                                                     |
|            |         |               |                               | 2,058,691                       | 29.84                                   | 68,991                           | 0.801                                                               | 21.92                                                               |                                                                                                | 4,577,564                                  | 167,247                                                                         | 1.134                                                                     |
|            |         |               |                               | <b>4,977,578</b>                | <b>89.68</b>                            | <b>55,504</b>                    | <b>0.644</b>                                                        | <b>53.52</b>                                                        | <b>0.660</b>                                                                                   | <b>11,275,952</b>                          | <b>139,089</b>                                                                  | <b>0.943</b>                                                              |
|            |         |               |                               | 1,830,742                       | 29.54                                   | 61,975                           | 0.719                                                               | 13.57                                                               |                                                                                                | 3,231,034                                  | 171,226                                                                         | 1.161                                                                     |
|            |         |               |                               | 1,708,957                       | 29.25                                   | 58,426                           | 0.678                                                               | 11.35                                                               |                                                                                                | 2,656,942                                  | 158,718                                                                         | 1.076                                                                     |
|            |         |               |                               | 293,020                         | 28.99                                   | 10,108                           | 0.117                                                               | 0.99                                                                |                                                                                                | 379,876                                    | 45,223                                                                          | 0.307                                                                     |
|            |         |               |                               | <b>3,832,719</b>                | <b>87.78</b>                            | <b>43,663</b>                    | <b>0.507</b>                                                        | <b>25.91</b>                                                        | <b>0.589</b>                                                                                   | <b>6,267,852</b>                           | <b>142,419</b>                                                                  | <b>0.965</b>                                                              |
|            |         |               |                               | 3,019,013                       | 29.34                                   | 102,898                          | 1.194                                                               | 26.31                                                               |                                                                                                | 4,398,179                                  | 199,645                                                                         | 1.353                                                                     |
|            |         |               |                               | 3,226,663                       | 27.79                                   | 116,109                          | 1.348                                                               | 35.74                                                               |                                                                                                | 4,664,220                                  | 175,876                                                                         | 1.192                                                                     |
|            |         |               |                               | 2,239,911                       | 27.75                                   | 80,717                           | 0.937                                                               | 28.11                                                               |                                                                                                | 4,940,907                                  | 164,697                                                                         | 1.116                                                                     |
|            |         |               |                               | 1,909,246                       | 26.85                                   | 71,108                           | 0.825                                                               | 14.01                                                               |                                                                                                | 2,991,486                                  | 176,177                                                                         | 1.194                                                                     |
|            |         |               |                               | <b>10,394,833</b>               | <b>111.73</b>                           | <b>93,035</b>                    | <b>1.080</b>                                                        | <b>104.17</b>                                                       | <b>1.090</b>                                                                                   | <b>16,994,792</b>                          | <b>177,900</b>                                                                  | <b>1.206</b>                                                              |
|            |         |               |                               | 1,084,300                       | 29.11                                   | 37,248                           | 0.432                                                               | 18.72                                                               |                                                                                                | 4,963,744                                  | 114,636                                                                         | 0.777                                                                     |
|            |         |               |                               | 2,521,625                       | 28.87                                   | 87,344                           | 1.014                                                               | 17.70                                                               |                                                                                                | 3,048,850                                  | 174,619                                                                         | 1.184                                                                     |
|            |         |               |                               | 2,843,736                       | 27.65                                   | 102,848                          | 1.194                                                               | 28.15                                                               |                                                                                                | 4,230,193                                  | 179,398                                                                         | 1.216                                                                     |
|            |         |               |                               | 2,179,159                       | 27.22                                   | 80,057                           | 0.929                                                               | 25.39                                                               |                                                                                                | 4,728,646                                  | 173,020                                                                         | 1.173                                                                     |
|            |         |               |                               | 1,369,513                       | 27.21                                   | 50,331                           | 0.584                                                               | 18.68                                                               |                                                                                                | 3,866,949                                  | 120,918                                                                         | 0.820                                                                     |
|            |         |               |                               | 577,576                         | 27.19                                   | 21,242                           | 0.247                                                               | 4.15                                                                |                                                                                                | 2,286,925                                  | 135,803                                                                         | 0.921                                                                     |
|            |         |               |                               | 3,512,047                       | 26.77                                   | 131,193                          | 1.523                                                               | 38.77                                                               |                                                                                                | 4,252,409                                  | 167,023                                                                         | 1.132                                                                     |
|            |         |               |                               | 1,911,515                       | 26.68                                   | 71,646                           | 0.832                                                               | 16.30                                                               |                                                                                                | 3,664,035                                  | 186,941                                                                         | 1.267                                                                     |
|            |         |               |                               | 1,658,029                       | 26.68                                   | 62,145                           | 0.721                                                               | 17.70                                                               |                                                                                                | 3,698,333                                  | 150,706                                                                         | 1.022                                                                     |
|            |         |               |                               | <b>17,657,500</b>               | <b>247.38</b>                           | <b>71,378</b>                    | <b>0.828</b>                                                        | <b>185.56</b>                                                       | <b>0.806</b>                                                                                   | <b>34,740,083</b>                          | <b>150,985</b>                                                                  | <b>1.023</b>                                                              |
|            |         |               |                               | 274,703                         | 27.45                                   | 10,007                           | 0.116                                                               | 5.06                                                                |                                                                                                | 3,242,667                                  | 74,390                                                                          | 0.504                                                                     |
|            |         |               |                               | 1,026,448                       | 26.36                                   | 38,940                           | 0.452                                                               | 12.86                                                               |                                                                                                | 4,076,180                                  | 143,225                                                                         | 0.971                                                                     |
|            |         |               |                               | 1,989,588                       | 26.25                                   | 75,794                           | 0.880                                                               | 3.84                                                                |                                                                                                | 907,408                                    | 208,121                                                                         | 1.411                                                                     |
|            |         |               |                               | 1,992,099                       | 26.16                                   | 76,151                           | 0.884                                                               | 30.57                                                               |                                                                                                | 5,529,208                                  | 159,850                                                                         | 1.084                                                                     |
|            |         |               |                               | 732,983                         | 26.08                                   | 28,105                           | 0.326                                                               | 13.08                                                               |                                                                                                | 2,074,389                                  | 51,730                                                                          | 0.351                                                                     |
|            |         |               |                               | 2,083,774                       | 25.83                                   | 80,673                           | 0.936                                                               | 31.06                                                               |                                                                                                | 5,173,014                                  | 155,955                                                                         | 1.057                                                                     |
|            |         |               |                               | 7,975,821                       | 25.61                                   | 311,434                          | 3.615                                                               | 35.46                                                               |                                                                                                | 4,364,495                                  | 444,903                                                                         | 3.016                                                                     |
|            |         |               |                               | 3,250,690                       | 22.62                                   | 143,709                          | 1.668                                                               | 7.81                                                                |                                                                                                | 1,300,624                                  | 277,911                                                                         | 1.884                                                                     |
|            |         |               |                               | <b>19,326,107</b>               | <b>206.36</b>                           | <b>93,652</b>                    | <b>1.087</b>                                                        | <b>139.74</b>                                                       | <b>0.703</b>                                                                                   | <b>26,667,984</b>                          | <b>134,172</b>                                                                  | <b>0.910</b>                                                              |

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

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

(c) Based on column (7) divided by the average for all birth years.

(d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.

(e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.

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



Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| (1)        | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                      |
|            |         |               |                               | 1,604,795                       | 25.17                                   | 63,758                           | 0.740                                                               | 25.45                                                               |                                                                                                | 4,798,620                                  | 139,535                                                                         | 0.946                                                                     |
|            |         |               |                               | 677,446                         | 24.95                                   | 27,152                           | 0.315                                                               | 13.11                                                               |                                                                                                | 2,530,572                                  | 60,846                                                                          | 0.412                                                                     |
|            |         |               |                               | 2,480,155                       | 24.02                                   | 103,254                          | 1.198                                                               | 45.65                                                               |                                                                                                | 6,506,516                                  | 170,820                                                                         | 1.158                                                                     |
|            |         |               |                               | <b>4,762,396</b>                | <b>74.14</b>                            | <b>64,235</b>                    | <b>0.746</b>                                                        | <b>84.20</b>                                                        | <b>0.738</b>                                                                                   | <b>13,835,708</b>                          | <b>121,291</b>                                                                  | <b>0.822</b>                                                              |
|            |         |               |                               | 3,760,274                       | 24.78                                   | 151,746                          | 1.761                                                               | 45.12                                                               |                                                                                                | 4,881,130                                  | 190,520                                                                         | 1.291                                                                     |
|            |         |               |                               | 1,610,189                       | 24.41                                   | 65,964                           | 0.766                                                               | 26.38                                                               |                                                                                                | 5,767,628                                  | 167,420                                                                         | 1.135                                                                     |
|            |         |               |                               | 2,377,673                       | 24.27                                   | 97,968                           | 1.137                                                               | 15.51                                                               |                                                                                                | 2,373,321                                  | 173,997                                                                         | 1.179                                                                     |
|            |         |               |                               | 2,355,344                       | 24.07                                   | 97,854                           | 1.136                                                               | 39.13                                                               |                                                                                                | 4,788,423                                  | 138,996                                                                         | 0.942                                                                     |
|            |         |               |                               | 1,979,282                       | 23.56                                   | 84,010                           | 0.975                                                               | 33.59                                                               |                                                                                                | 4,487,955                                  | 130,274                                                                         | 0.883                                                                     |
|            |         |               |                               | <b>12,082,762</b>               | <b>121.09</b>                           | <b>99,783</b>                    | <b>1.158</b>                                                        | <b>159.73</b>                                                       | <b>1.120</b>                                                                                   | <b>22,298,457</b>                          | <b>156,360</b>                                                                  | <b>1.060</b>                                                              |
|            |         |               |                               | 1,633,814                       | 24.82                                   | 65,827                           | 0.764                                                               | 26.36                                                               |                                                                                                | 6,734,051                                  | 195,190                                                                         | 1.323                                                                     |
|            |         |               |                               | 2,093,399                       | 24.38                                   | 85,865                           | 0.997                                                               | 32.02                                                               |                                                                                                | 5,235,845                                  | 162,958                                                                         | 1.105                                                                     |
|            |         |               |                               | 3,013,714                       | 23.69                                   | 127,215                          | 1.477                                                               | 20.92                                                               |                                                                                                | 2,882,678                                  | 203,435                                                                         | 1.379                                                                     |
|            |         |               |                               | 608,694                         | 23.17                                   | 26,271                           | 0.305                                                               | 1.38                                                                |                                                                                                | 768,000                                    | 169,911                                                                         | 1.152                                                                     |
|            |         |               |                               | 2,241,851                       | 21.29                                   | 105,301                          | 1.222                                                               | 10.82                                                               |                                                                                                | 1,538,860                                  | 173,883                                                                         | 1.179                                                                     |
|            |         |               |                               | 628,285                         | 20.67                                   | 30,396                           | 0.353                                                               | 9.14                                                                |                                                                                                | 3,802,058                                  | 146,684                                                                         | 0.994                                                                     |
|            |         |               |                               | <b>10,219,757</b>               | <b>138.02</b>                           | <b>74,045</b>                    | <b>0.859</b>                                                        | <b>100.64</b>                                                       | <b>0.838</b>                                                                                   | <b>20,961,491</b>                          | <b>174,548</b>                                                                  | <b>1.183</b>                                                              |
|            |         |               |                               | 1,204,924                       | 23.18                                   | 51,981                           | 0.603                                                               | 23.02                                                               |                                                                                                | 3,840,006                                  | 100,655                                                                         | 0.682                                                                     |
|            |         |               |                               | 289,283                         | 22.98                                   | 12,588                           | 0.146                                                               | 6.40                                                                |                                                                                                | 1,341,396                                  | 30,605                                                                          | 0.207                                                                     |
|            |         |               |                               | 942,442                         | 22.84                                   | 41,263                           | 0.479                                                               | 16.55                                                               |                                                                                                | 5,362,134                                  | 155,199                                                                         | 1.052                                                                     |
|            |         |               |                               | 5,137,058                       | 22.64                                   | 226,902                          | 2.634                                                               | 38.82                                                               |                                                                                                | 3,327,858                                  | 225,771                                                                         | 1.530                                                                     |
|            |         |               |                               | 1,778,441                       | 22.07                                   | 80,582                           | 0.935                                                               | 24.29                                                               |                                                                                                | 4,618,628                                  | 177,845                                                                         | 1.206                                                                     |
|            |         |               |                               | 1,828,125                       | 19.75                                   | 92,563                           | 1.074                                                               | 37.42                                                               |                                                                                                | 5,986,215                                  | 171,869                                                                         | 1.165                                                                     |
|            |         |               |                               | 1,312,260                       | 18.98                                   | 69,139                           | 0.802                                                               | 14.65                                                               |                                                                                                | 3,144,472                                  | 172,205                                                                         | 1.167                                                                     |
|            |         |               |                               | 421,500                         | 18.89                                   | 22,313                           | 0.259                                                               | 8.95                                                                |                                                                                                | 4,055,185                                  | 117,371                                                                         | 0.796                                                                     |
|            |         |               |                               | <b>12,914,034</b>               | <b>171.33</b>                           | <b>75,375</b>                    | <b>0.875</b>                                                        | <b>170.10</b>                                                       | <b>0.695</b>                                                                                   | <b>31,675,893</b>                          | <b>129,353</b>                                                                  | <b>0.877</b>                                                              |
|            |         |               |                               | 1,974,917                       | 22.67                                   | 87,116                           | 1.011                                                               | 17.22                                                               |                                                                                                | 2,465,193                                  | 144,756                                                                         | 0.981                                                                     |
|            |         |               |                               | 2,590,627                       | 22.48                                   | 115,241                          | 1.338                                                               | 46.65                                                               |                                                                                                | 7,458,679                                  | 213,838                                                                         | 1.450                                                                     |
|            |         |               |                               | 1,183,823                       | 22.33                                   | 53,015                           | 0.615                                                               | 22.79                                                               |                                                                                                | 5,265,398                                  | 142,193                                                                         | 0.964                                                                     |
|            |         |               |                               | 2,564,865                       | 22.13                                   | 115,900                          | 1.345                                                               | 54.23                                                               |                                                                                                | 7,168,916                                  | 177,845                                                                         | 1.206                                                                     |
|            |         |               |                               | 274,115                         | 18.01                                   | 15,220                           | 0.177                                                               | 6.16                                                                |                                                                                                | 3,718,197                                  | 106,600                                                                         | 0.723                                                                     |
|            |         |               |                               | 1,649,056                       | 22.06                                   | 74,753                           | 0.868                                                               | 30.26                                                               |                                                                                                | 5,265,838                                  | 150,970                                                                         | 1.023                                                                     |
|            |         |               |                               | 4,540,674                       | 21.41                                   | 212,082                          | 2.462                                                               | 20.73                                                               |                                                                                                | 2,392,971                                  | 284,201                                                                         | 1.927                                                                     |
|            |         |               |                               | 1,574,911                       | 20.46                                   | 76,975                           | 0.893                                                               | 30.90                                                               |                                                                                                | 4,652,047                                  | 134,491                                                                         | 0.912                                                                     |
|            |         |               |                               | 2,694,908                       | 20.06                                   | 134,342                          | 1.559                                                               | 40.57                                                               |                                                                                                | 5,172,333                                  | 198,783                                                                         | 1.347                                                                     |
|            |         |               |                               | 2,416,010                       | 19.73                                   | 122,454                          | 1.421                                                               | 41.94                                                               |                                                                                                | 6,599,855                                  | 223,648                                                                         | 1.516                                                                     |
|            |         |               |                               | 1,790,642                       | 19.58                                   | 91,453                           | 1.061                                                               | 4.85                                                                |                                                                                                | 933,173                                    | 204,195                                                                         | 1.384                                                                     |
|            |         |               |                               | <b>23,254,548</b>               | <b>230.92</b>                           | <b>100,704</b>                   | <b>1.169</b>                                                        | <b>316.30</b>                                                       | <b>1.047</b>                                                                                   | <b>51,092,600</b>                          | <b>169,114</b>                                                                  | <b>1.146</b>                                                              |

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

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

(c) Based on column (7) divided by the average for all birth years.

(d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.

(e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13) |
|------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| (1)        | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                           |
|            |         |               |                               | 2,151,288                       | 21.31                                   | 100,952                          | 1.172                                                               | 30.20                                                               |                                                                                                | 6,072,704                                  | 235,650                                                                         | 1.597                                                                          |
|            |         |               |                               | 1,868,166                       | 18.94                                   | 98,636                           | 1.145                                                               | 19.52                                                               |                                                                                                | 4,192,940                                  | 245,920                                                                         | 1.667                                                                          |
|            |         |               |                               | 1,393,994                       | 17.81                                   | 78,270                           | 0.908                                                               | 17.86                                                               |                                                                                                | 3,419,141                                  | 173,914                                                                         | 1.179                                                                          |
|            |         |               |                               | <b>5,413,448</b>                | <b>58.06</b>                            | <b>93,239</b>                    | <b>1.082</b>                                                        | <b>67.57</b>                                                        | <b>1.082</b>                                                                                   | <b>13,684,785</b>                          | <b>219,027</b>                                                                  | <b>1.485</b>                                                                   |
|            |         |               |                               | 1,421,177                       | 20.21                                   | 70,320                           | 0.816                                                               | 8.01                                                                |                                                                                                | 1,803,346                                  | 183,827                                                                         | 1.246                                                                          |
|            |         |               |                               | 834,600                         | 19.12                                   | 43,651                           | 0.507                                                               | 22.14                                                               |                                                                                                | 7,067,390                                  | 161,725                                                                         | 1.096                                                                          |
|            |         |               |                               | 1,011,175                       | 18.71                                   | 54,045                           | 0.627                                                               | 8.39                                                                |                                                                                                | 2,061,324                                  | 154,060                                                                         | 1.044                                                                          |
|            |         |               |                               | <b>3,266,952</b>                | <b>58.04</b>                            | <b>56,288</b>                    | <b>0.653</b>                                                        | <b>38.54</b>                                                        | <b>0.576</b>                                                                                   | <b>10,932,060</b>                          | <b>163,433</b>                                                                  | <b>1.108</b>                                                                   |
|            |         |               |                               | 2,332,661                       | 18.57                                   | 125,614                          | 1.458                                                               | 26.91                                                               |                                                                                                | 4,538,966                                  | 245,881                                                                         | 1.667                                                                          |
|            |         |               |                               | 1,295,082                       | 18.26                                   | 70,925                           | 0.823                                                               | 28.57                                                               |                                                                                                | 5,592,255                                  | 161,114                                                                         | 1.092                                                                          |
|            |         |               |                               | 1,502,718                       | 16.04                                   | 93,686                           | 1.087                                                               | 38.10                                                               |                                                                                                | 5,673,155                                  | 161,905                                                                         | 1.098                                                                          |
|            |         |               |                               | 2,580,386                       | 15.33                                   | 168,323                          | 1.954                                                               | 51.09                                                               |                                                                                                | 5,750,448                                  | 219,902                                                                         | 1.491                                                                          |
|            |         |               |                               | <b>7,710,846</b>                | <b>68.20</b>                            | <b>113,062</b>                   | <b>1.312</b>                                                        | <b>144.68</b>                                                       | <b>1.265</b>                                                                                   | <b>21,554,825</b>                          | <b>188,482</b>                                                                  | <b>1.278</b>                                                                   |
|            |         |               |                               | 1,289,245                       | 18.62                                   | 69,240                           | 0.804                                                               | 7.65                                                                |                                                                                                | 1,563,380                                  | 164,221                                                                         | 1.113                                                                          |
|            |         |               |                               | 3,127,261                       | 18.11                                   | 172,681                          | 2.004                                                               | 29.52                                                               |                                                                                                | 4,925,627                                  | 334,394                                                                         | 2.267                                                                          |
|            |         |               |                               | 1,309,547                       | 18.06                                   | 72,511                           | 0.842                                                               | 16.56                                                               |                                                                                                | 2,236,116                                  | 113,624                                                                         | 0.770                                                                          |
|            |         |               |                               | 2,057,972                       | 17.31                                   | 118,889                          | 1.380                                                               | 31.90                                                               |                                                                                                | 3,919,178                                  | 169,515                                                                         | 1.149                                                                          |
|            |         |               |                               | 1,749,010                       | 17.20                                   | 101,687                          | 1.180                                                               | 41.01                                                               |                                                                                                | 6,952,611                                  | 200,075                                                                         | 1.356                                                                          |
|            |         |               |                               | 788,917                         | 16.70                                   | 47,241                           | 0.548                                                               | 9.69                                                                |                                                                                                | 3,510,259                                  | 198,544                                                                         | 1.346                                                                          |
|            |         |               |                               | 1,160,648                       | 16.43                                   | 70,642                           | 0.820                                                               | 21.20                                                               |                                                                                                | 6,445,408                                  | 249,242                                                                         | 1.690                                                                          |
|            |         |               |                               | 1,338,535                       | 16.30                                   | 82,119                           | 0.953                                                               | 24.96                                                               |                                                                                                | 4,376,662                                  | 167,112                                                                         | 1.133                                                                          |
|            |         |               |                               | 265,089                         | 15.80                                   | 16,778                           | 0.195                                                               | 1.68                                                                |                                                                                                | 349,868                                    | 40,494                                                                          | 0.274                                                                          |
|            |         |               |                               | 1,042,300                       | 14.29                                   | 72,939                           | 0.847                                                               | 38.37                                                               |                                                                                                | 5,099,241                                  | 112,516                                                                         | 0.763                                                                          |
|            |         |               |                               | 1,170,979                       | 14.14                                   | 82,813                           | 0.961                                                               | 21.56                                                               |                                                                                                | 5,523,172                                  | 246,240                                                                         | 1.669                                                                          |
|            |         |               |                               | 1,237,018                       | 14.00                                   | 88,358                           | 1.026                                                               | 28.31                                                               |                                                                                                | 4,955,084                                  | 179,532                                                                         | 1.217                                                                          |
|            |         |               |                               | 392,721                         | 13.85                                   | 28,355                           | 0.329                                                               | 14.51                                                               |                                                                                                | 5,529,124                                  | 125,377                                                                         | 0.850                                                                          |
|            |         |               |                               | <b>16,929,241</b>               | <b>210.81</b>                           | <b>80,306</b>                    | <b>0.932</b>                                                        | <b>286.94</b>                                                       | <b>0.898</b>                                                                                   | <b>55,385,730</b>                          | <b>173,286</b>                                                                  | <b>1.175</b>                                                                   |
|            |         |               |                               | 907,506                         | 15.93                                   | 56,968                           | 0.661                                                               | 11.31                                                               |                                                                                                | 3,755,982                                  | 219,648                                                                         | 1.489                                                                          |
|            |         |               |                               | 1,981,923                       | 15.44                                   | 128,363                          | 1.490                                                               | 29.28                                                               |                                                                                                | 3,786,436                                  | 192,694                                                                         | 1.306                                                                          |
|            |         |               |                               | 2,221,807                       | 14.69                                   | 151,246                          | 1.755                                                               | 30.02                                                               |                                                                                                | 4,119,412                                  | 240,901                                                                         | 1.633                                                                          |
|            |         |               |                               | <b>5,111,235</b>                | <b>46.06</b>                            | <b>110,969</b>                   | <b>1.288</b>                                                        | <b>70.60</b>                                                        | <b>1.311</b>                                                                                   | <b>11,661,831</b>                          | <b>216,561</b>                                                                  | <b>1.468</b>                                                                   |

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

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

(c) Based on column (7) divided by the average for all birth years.

(d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.

(e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13) |
|------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| (1)        | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                           |
|            |         |               |                               | 801,982                         | 14.43                                   | 55,577                           | 0.645                                                               | 22.47                                                               |                                                                                                | 4,473,233                                  | 128,430                                                                         | 0.871                                                                          |
|            |         |               |                               | 2,104,192                       | 15.64                                   | 134,539                          | 1.562                                                               | 29.62                                                               |                                                                                                | 4,263,968                                  | 224,774                                                                         | 1.524                                                                          |
|            |         |               |                               | 1,401,624                       | 15.54                                   | 90,195                           | 1.047                                                               | 36.05                                                               |                                                                                                | 3,100,509                                  | 90,026                                                                          | 0.610                                                                          |
|            |         |               |                               | 348,896                         | 12.38                                   | 28,182                           | 0.327                                                               | 14.35                                                               |                                                                                                | 3,856,814                                  | 87,915                                                                          | 0.596                                                                          |
|            |         |               |                               | 763,644                         | 12.36                                   | 61,783                           | 0.717                                                               | 23.92                                                               |                                                                                                | 7,973,045                                  | 239,072                                                                         | 1.621                                                                          |
|            |         |               |                               | <b>5,420,337</b>                | <b>70.35</b>                            | <b>77,048</b>                    | <b>0.894</b>                                                        | <b>126.41</b>                                                       | <b>0.764</b>                                                                                   | <b>23,667,570</b>                          | <b>143,041</b>                                                                  | <b>0.970</b>                                                                   |
|            |         |               |                               |                                 |                                         |                                  |                                                                     |                                                                     |                                                                                                |                                            |                                                                                 |                                                                                |
|            |         |               |                               | 896,459                         | 15.31                                   | 58,554                           | 0.680                                                               | 23.95                                                               |                                                                                                | 5,009,117                                  | 142,143                                                                         | 0.964                                                                          |
|            |         |               |                               | 1,132,145                       | 14.58                                   | 77,651                           | 0.901                                                               | 30.07                                                               |                                                                                                | 6,740,344                                  | 202,049                                                                         | 1.370                                                                          |
|            |         |               |                               | 576,998                         | 14.44                                   | 39,958                           | 0.464                                                               | 20.37                                                               |                                                                                                | 4,976,560                                  | 113,310                                                                         | 0.768                                                                          |
|            |         |               |                               | 2,517,621                       | 13.76                                   | 182,967                          | 2.124                                                               | 9.73                                                                |                                                                                                | 1,119,178                                  | 244,362                                                                         | 1.656                                                                          |
|            |         |               |                               | 1,316,175                       | 13.41                                   | 98,149                           | 1.139                                                               | 15.60                                                               |                                                                                                | 2,624,986                                  | 191,745                                                                         | 1.300                                                                          |
|            |         |               |                               | 266,629                         | 12.85                                   | 20,749                           | 0.241                                                               | 11.53                                                               |                                                                                                | 4,123,185                                  | 86,151                                                                          | 0.584                                                                          |
|            |         |               |                               | 1,675,026                       | 11.83                                   | 141,591                          | 1.643                                                               | 7.79                                                                |                                                                                                | 2,149,670                                  | 453,517                                                                         | 3.074                                                                          |
|            |         |               |                               | <b>8,381,052</b>                | <b>96.18</b>                            | <b>87,139</b>                    | <b>1.011</b>                                                        | <b>119.02</b>                                                       | <b>0.649</b>                                                                                   | <b>26,743,041</b>                          | <b>145,826</b>                                                                  | <b>0.989</b>                                                                   |
|            |         |               |                               |                                 |                                         |                                  |                                                                     |                                                                     |                                                                                                |                                            |                                                                                 |                                                                                |
|            |         |               |                               | 1,311,246                       | 14.60                                   | 89,811                           | 1.042                                                               | 15.35                                                               |                                                                                                | 3,043,150                                  | 206,595                                                                         | 1.400                                                                          |
|            |         |               |                               | 1,174,488                       | 14.10                                   | 83,297                           | 0.967                                                               | 19.04                                                               |                                                                                                | 3,715,826                                  | 188,716                                                                         | 1.279                                                                          |
|            |         |               |                               | 1,030,402                       | 12.87                                   | 80,062                           | 0.929                                                               | 40.86                                                               |                                                                                                | 6,329,905                                  | 143,960                                                                         | 0.976                                                                          |
|            |         |               |                               | 3,714,986                       | 12.85                                   | 289,104                          | 3.356                                                               | 87.28                                                               |                                                                                                | 8,511,657                                  | 327,246                                                                         | 2.218                                                                          |
|            |         |               |                               | 1,184,805                       | 12.77                                   | 92,780                           | 1.077                                                               | 50.10                                                               |                                                                                                | 5,598,344                                  | 120,343                                                                         | 0.816                                                                          |
|            |         |               |                               | 657,781                         | 12.53                                   | 52,497                           | 0.609                                                               | 8.65                                                                |                                                                                                | 2,256,779                                  | 158,928                                                                         | 1.077                                                                          |
|            |         |               |                               | 468,092                         | 12.43                                   | 37,658                           | 0.437                                                               | 8.74                                                                |                                                                                                | 3,334,120                                  | 166,706                                                                         | 1.130                                                                          |
|            |         |               |                               | 795,337                         | 11.68                                   | 68,094                           | 0.790                                                               | 20.83                                                               |                                                                                                | 4,127,662                                  | 156,588                                                                         | 1.061                                                                          |
|            |         |               |                               | 363,760                         | 10.56                                   | 34,447                           | 0.400                                                               | 17.58                                                               |                                                                                                | 5,149,597                                  | 117,116                                                                         | 0.794                                                                          |
|            |         |               |                               | <b>10,700,898</b>               | <b>114.39</b>                           | <b>93,547</b>                    | <b>1.086</b>                                                        | <b>268.43</b>                                                       | <b>1.051</b>                                                                                   | <b>42,067,039</b>                          | <b>164,678</b>                                                                  | <b>1.116</b>                                                                   |
|            |         |               |                               |                                 |                                         |                                  |                                                                     |                                                                     |                                                                                                |                                            |                                                                                 |                                                                                |
|            |         |               |                               | 2,297,041                       | 12.98                                   | 176,968                          | 2.054                                                               | 19.37                                                               |                                                                                                | 2,151,135                                  | 228,116                                                                         | 1.546                                                                          |
|            |         |               |                               | 1,202,785                       | 12.72                                   | 94,559                           | 1.098                                                               | 10.80                                                               |                                                                                                | 1,382,696                                  | 140,518                                                                         | 0.953                                                                          |
|            |         |               |                               | 1,357,015                       | 12.35                                   | 109,880                          | 1.275                                                               | 30.48                                                               |                                                                                                | 4,581,565                                  | 191,697                                                                         | 1.299                                                                          |
|            |         |               |                               | 1,831,986                       | 12.23                                   | 149,794                          | 1.739                                                               | 77.14                                                               |                                                                                                | 8,944,869                                  | 201,597                                                                         | 1.367                                                                          |
|            |         |               |                               | 2,783,091                       | 11.93                                   | 233,285                          | 2.708                                                               | 37.15                                                               |                                                                                                | 3,508,380                                  | 255,713                                                                         | 1.733                                                                          |
|            |         |               |                               | 1,091,054                       | 11.36                                   | 96,043                           | 1.115                                                               | 10.51                                                               |                                                                                                | 1,880,829                                  | 199,452                                                                         | 1.352                                                                          |
|            |         |               |                               | 1,121,109                       | 10.05                                   | 111,553                          | 1.295                                                               | 45.76                                                               |                                                                                                | 6,535,320                                  | 184,927                                                                         | 1.254                                                                          |
|            |         |               |                               | <b>11,684,081</b>               | <b>83.62</b>                            | <b>139,728</b>                   | <b>1.622</b>                                                        | <b>231.21</b>                                                       | <b>1.583</b>                                                                                   | <b>28,984,794</b>                          | <b>198,485</b>                                                                  | <b>1.345</b>                                                                   |

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

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

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(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.

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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 Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13) |
|------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| (1)        | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                           |
|            |         |               |                               | 108,010                         | 12.45                                   | 8,676                            | 0.101                                                               | 2.40                                                                |                                                                                                | 499,909                                    | 21,013                                                                          | 0.142                                                                          |
|            |         |               |                               | 1,087,017                       | 12.25                                   | 88,736                           | 1.030                                                               | 36.46                                                               |                                                                                                | 4,669,340                                  | 131,902                                                                         | 0.894                                                                          |
|            |         |               |                               | 1,566,081                       | 11.87                                   | 131,936                          | 1.531                                                               | 40.52                                                               |                                                                                                | 4,502,274                                  | 170,154                                                                         | 1.153                                                                          |
|            |         |               |                               | 284,339                         | 11.40                                   | 24,942                           | 0.289                                                               | 13.48                                                               |                                                                                                | 4,956,912                                  | 106,417                                                                         | 0.721                                                                          |
|            |         |               |                               | 282,191                         | 11.36                                   | 24,841                           | 0.288                                                               | 13.43                                                               |                                                                                                | 4,918,309                                  | 105,588                                                                         | 0.716                                                                          |
|            |         |               |                               | 1,907,091                       | 11.09                                   | 171,965                          | 1.996                                                               | 52.11                                                               |                                                                                                | 7,000,665                                  | 268,122                                                                         | 1.818                                                                          |
|            |         |               |                               | 445,775                         | 10.74                                   | 41,506                           | 0.482                                                               | 21.24                                                               |                                                                                                | 9,606,284                                  | 217,928                                                                         | 1.477                                                                          |
|            |         |               |                               | 318,232                         | 9.84                                    | 32,341                           | 0.375                                                               | 7.38                                                                |                                                                                                | 4,794,744                                  | 243,883                                                                         | 1.653                                                                          |
|            |         |               |                               | 565,338                         | 7.93                                    | 71,291                           | 0.827                                                               | 31.63                                                               |                                                                                                | 6,322,531                                  | 165,381                                                                         | 1.121                                                                          |
|            |         |               |                               | <b>6,564,075</b>                | <b>98.93</b>                            | <b>66,351</b>                    | <b>0.770</b>                                                        | <b>218.65</b>                                                       | <b>0.712</b>                                                                                   | <b>47,270,967</b>                          | <b>154,032</b>                                                                  | <b>1.044</b>                                                                   |
|            |         |               |                               | 1,051,663                       | 11.92                                   | 88,227                           | 1.024                                                               | 44.24                                                               |                                                                                                | 6,733,631                                  | 155,871                                                                         | 1.057                                                                          |
|            |         |               |                               | 1,169,995                       | 11.18                                   | 104,651                          | 1.215                                                               | 32.73                                                               |                                                                                                | 5,537,250                                  | 205,464                                                                         | 1.393                                                                          |
|            |         |               |                               | 822,883                         | 11.17                                   | 73,669                           | 0.855                                                               | 45.14                                                               |                                                                                                | 6,697,819                                  | 126,877                                                                         | 0.860                                                                          |
|            |         |               |                               | 974,817                         | 11.05                                   | 88,219                           | 1.024                                                               | 19.59                                                               |                                                                                                | 3,812,794                                  | 199,310                                                                         | 1.351                                                                          |
|            |         |               |                               | 646,745                         | 10.79                                   | 59,939                           | 0.696                                                               | 18.75                                                               |                                                                                                | 5,650,846                                  | 209,679                                                                         | 1.421                                                                          |
|            |         |               |                               | 901,169                         | 10.38                                   | 86,818                           | 1.008                                                               | 28.83                                                               |                                                                                                | 6,206,038                                  | 216,918                                                                         | 1.470                                                                          |
|            |         |               |                               | 736,028                         | 9.82                                    | 74,952                           | 0.870                                                               | 25.72                                                               |                                                                                                | 5,930,913                                  | 200,572                                                                         | 1.360                                                                          |
|            |         |               |                               | 262,689                         | 9.82                                    | 26,750                           | 0.310                                                               | 14.16                                                               |                                                                                                | 4,249,231                                  | 93,144                                                                          | 0.631                                                                          |
|            |         |               |                               | 1,035,224                       | 9.01                                    | 114,897                          | 1.334                                                               | 36.29                                                               |                                                                                                | 5,025,439                                  | 184,691                                                                         | 1.252                                                                          |
|            |         |               |                               | 1,495,439                       | 7.33                                    | 204,016                          | 2.368                                                               | 67.75                                                               |                                                                                                | 4,989,524                                  | 174,398                                                                         | 1.182                                                                          |
|            |         |               |                               | <b>9,096,652</b>                | <b>102.47</b>                           | <b>88,774</b>                    | <b>1.030</b>                                                        | <b>333.20</b>                                                       | <b>1.014</b>                                                                                   | <b>54,833,485</b>                          | <b>166,850</b>                                                                  | <b>1.131</b>                                                                   |
|            |         |               |                               | 1,217,157                       | 10.26                                   | 118,631                          | 1.377                                                               | 45.00                                                               |                                                                                                | 7,493,800                                  | 229,308                                                                         | 1.554                                                                          |
|            |         |               |                               | 482,731                         | 10.11                                   | 47,748                           | 0.554                                                               | 30.09                                                               |                                                                                                | 5,911,989                                  | 108,876                                                                         | 0.738                                                                          |
|            |         |               |                               | 193,554                         | 8.76                                    | 22,095                           | 0.256                                                               | 11.64                                                               |                                                                                                | 4,688,068                                  | 103,261                                                                         | 0.700                                                                          |
|            |         |               |                               | 625,690                         | 8.54                                    | 73,266                           | 0.850                                                               | 31.38                                                               |                                                                                                | 5,856,747                                  | 158,719                                                                         | 1.076                                                                          |
|            |         |               |                               | 271,060                         | 8.51                                    | 31,852                           | 0.370                                                               | 19.07                                                               |                                                                                                | 4,944,794                                  | 95,848                                                                          | 0.650                                                                          |
|            |         |               |                               | <b>2,790,192</b>                | <b>46.18</b>                            | <b>60,420</b>                    | <b>0.701</b>                                                        | <b>137.18</b>                                                       | <b>0.621</b>                                                                                   | <b>28,895,398</b>                          | <b>130,825</b>                                                                  | <b>0.887</b>                                                                   |
|            |         |               |                               | 1,037,555                       | 9.76                                    | 106,307                          | 1.234                                                               | 34.77                                                               |                                                                                                | 5,273,439                                  | 187,134                                                                         | 1.269                                                                          |
|            |         |               |                               | 507,985                         | 9.41                                    | 53,984                           | 0.627                                                               | 17.21                                                               |                                                                                                | 4,921,413                                  | 179,156                                                                         | 1.214                                                                          |
|            |         |               |                               | 1,169,619                       | 8.73                                    | 133,977                          | 1.555                                                               | 43.15                                                               |                                                                                                | 5,554,823                                  | 200,174                                                                         | 1.357                                                                          |
|            |         |               |                               | 679,376                         | 8.71                                    | 78,000                           | 0.905                                                               | 42.26                                                               |                                                                                                | 7,883,849                                  | 168,891                                                                         | 1.145                                                                          |
|            |         |               |                               | 394,701                         | 8.71                                    | 45,316                           | 0.526                                                               | 19.22                                                               |                                                                                                | 6,063,534                                  | 165,942                                                                         | 1.125                                                                          |
|            |         |               |                               | 406,092                         | 8.63                                    | 47,056                           | 0.546                                                               | 5.46                                                                |                                                                                                | 1,277,955                                  | 127,796                                                                         | 0.866                                                                          |
|            |         |               |                               | 588,995                         | 7.27                                    | 81,017                           | 0.940                                                               | 43.89                                                               |                                                                                                | 4,981,765                                  | 106,722                                                                         | 0.723                                                                          |
|            |         |               |                               | 403,722                         | 7.07                                    | 57,104                           | 0.663                                                               | 30.94                                                               |                                                                                                | 5,806,165                                  | 124,382                                                                         | 0.843                                                                          |
|            |         |               |                               | 303,658                         | 6.51                                    | 46,645                           | 0.541                                                               | 25.62                                                               |                                                                                                | 3,649,711                                  | 77,128                                                                          | 0.523                                                                          |
|            |         |               |                               | 523,949                         | 6.10                                    | 85,893                           | 0.997                                                               | 9.31                                                                |                                                                                                | 1,765,133                                  | 188,986                                                                         | 1.281                                                                          |
|            |         |               |                               | <b>6,015,653</b>                | <b>80.90</b>                            | <b>74,359</b>                    | <b>0.863</b>                                                        | <b>271.84</b>                                                       | <b>0.832</b>                                                                                   | <b>47,177,786</b>                          | <b>144,434</b>                                                                  | <b>0.979</b>                                                                   |

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year      | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|-----------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| (1)             | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                      |
| 2012            |         |               |                               | 706,524                         | 8.84                                    | 79,924                           | 0.928                                                               | 34.52                                                               |                                                                                                | 7,622,695                                  | 204,856                                                                         | 1.389                                                                     |
| 2012            |         |               |                               | 787,663                         | 8.84                                    | 89,102                           | 1.034                                                               | 15.25                                                               |                                                                                                | 1,497,415                                  | 101,520                                                                         | 0.688                                                                     |
| 2012            |         |               |                               | 290,014                         | 7.48                                    | 38,772                           | 0.450                                                               | 20.87                                                               |                                                                                                | 3,440,904                                  | 74,205                                                                          | 0.503                                                                     |
| 2012            |         |               |                               | 302,929                         | 7.15                                    | 42,368                           | 0.492                                                               | 26.04                                                               |                                                                                                | 4,891,311                                  | 92,376                                                                          | 0.626                                                                     |
| 2012            |         |               |                               | 706,419                         | 6.35                                    | 111,247                          | 1.291                                                               | 63.68                                                               |                                                                                                | 5,137,284                                  | 104,162                                                                         | 0.706                                                                     |
| 2012            |         |               |                               | 183,543                         | 6.35                                    | 28,904                           | 0.335                                                               | 9.66                                                                |                                                                                                | 5,065,712                                  | 175,954                                                                         | 1.193                                                                     |
| 2012            |         |               |                               | 578,940                         | 6.32                                    | 91,604                           | 1.063                                                               | 30.21                                                               |                                                                                                | 4,685,919                                  | 164,939                                                                         | 1.118                                                                     |
| <b>Subtotal</b> |         |               |                               | <b>3,556,033</b>                | <b>51.33</b>                            | <b>69,278</b>                    | <b>0.804</b>                                                        | <b>200.22</b>                                                       | <b>0.777</b>                                                                                   | <b>32,341,239</b>                          | <b>125,451</b>                                                                  | <b>0.850</b>                                                              |
| 2013            |         |               |                               | 1,061,366                       | 8.35                                    | 127,110                          | 1.475                                                               | 14.15                                                               |                                                                                                | 1,703,578                                  | 177,641                                                                         | 1.204                                                                     |
| 2013            |         |               |                               | 701,767                         | 7.82                                    | 89,740                           | 1.042                                                               | 25.64                                                               |                                                                                                | 4,737,281                                  | 192,416                                                                         | 1.304                                                                     |
| 2013            |         |               |                               | 682,307                         | 7.23                                    | 94,372                           | 1.095                                                               | 31.03                                                               |                                                                                                | 3,940,252                                  | 139,084                                                                         | 0.943                                                                     |
| 2013            |         |               |                               | 1,054,899                       | 6.43                                    | 164,059                          | 1.904                                                               | 45.13                                                               |                                                                                                | 3,943,581                                  | 166,396                                                                         | 1.128                                                                     |
| 2013            |         |               |                               | 944,915                         | 6.40                                    | 147,643                          | 1.714                                                               | 32.88                                                               |                                                                                                | 3,625,345                                  | 188,918                                                                         | 1.281                                                                     |
| 2013            |         |               |                               | 1,099,730                       | 6.18                                    | 177,950                          | 2.065                                                               | 39.43                                                               |                                                                                                | 2,925,655                                  | 153,256                                                                         | 1.039                                                                     |
| 2013            |         |               |                               | 471,556                         | 5.02                                    | 93,936                           | 1.090                                                               | 52.34                                                               |                                                                                                | 4,682,913                                  | 97,540                                                                          | 0.661                                                                     |
| <b>Subtotal</b> |         |               |                               | <b>6,016,540</b>                | <b>47.43</b>                            | <b>126,851</b>                   | <b>1.472</b>                                                        | <b>240.61</b>                                                       | <b>1.395</b>                                                                                   | <b>25,558,605</b>                          | <b>148,140</b>                                                                  | <b>1.004</b>                                                              |
| 2014            |         |               |                               | 1,290,882                       | 6.92                                    | 186,544                          | 2.165                                                               | 31.96                                                               |                                                                                                | 3,050,014                                  | 206,641                                                                         | 1.401                                                                     |
| 2014            |         |               |                               | 387,577                         | 6.87                                    | 56,416                           | 0.655                                                               | 19.09                                                               |                                                                                                | 3,381,680                                  | 116,010                                                                         | 0.786                                                                     |
| 2014            |         |               |                               | 874,983                         | 6.45                                    | 135,656                          | 1.575                                                               | 22.55                                                               |                                                                                                | 2,253,687                                  | 157,380                                                                         | 1.067                                                                     |
| 2014            |         |               |                               | 485,199                         | 6.17                                    | 78,638                           | 0.913                                                               | 17.76                                                               |                                                                                                | 1,642,359                                  | 84,397                                                                          | 0.572                                                                     |
| 2014            |         |               |                               | 1,093,251                       | 6.02                                    | 181,603                          | 2.108                                                               | 41.50                                                               |                                                                                                | 4,266,015                                  | 216,659                                                                         | 1.469                                                                     |
| 2014            |         |               |                               | 763,746                         | 5.48                                    | 139,370                          | 1.618                                                               | 46.54                                                               |                                                                                                | 4,114,744                                  | 143,022                                                                         | 0.969                                                                     |
| 2014            |         |               |                               | 288,498                         | 5.30                                    | 54,434                           | 0.632                                                               | 24.24                                                               |                                                                                                | 4,720,611                                  | 123,029                                                                         | 0.834                                                                     |
| 2014            |         |               |                               | 784,823                         | 4.97                                    | 157,912                          | 1.833                                                               | 52.62                                                               |                                                                                                | 4,610,504                                  | 160,589                                                                         | 1.089                                                                     |
| 2014            |         |               |                               | 321,908                         | 4.87                                    | 66,100                           | 0.767                                                               | 14.73                                                               |                                                                                                | 2,124,062                                  | 110,628                                                                         | 0.750                                                                     |
| <b>Subtotal</b> |         |               |                               | <b>6,290,866</b>                | <b>53.05</b>                            | <b>118,584</b>                   | <b>1.376</b>                                                        | <b>270.99</b>                                                       | <b>1.276</b>                                                                                   | <b>30,163,677</b>                          | <b>141,993</b>                                                                  | <b>0.963</b>                                                              |
| 2015            |         |               |                               | 443,270                         | 5.38                                    | 82,392                           | 0.956                                                               | 37.18                                                               |                                                                                                | 7,538,683                                  | 193,896                                                                         | 1.314                                                                     |
| 2015            |         |               |                               | 974,358                         | 5.17                                    | 188,464                          | 2.187                                                               | 44.89                                                               |                                                                                                | 3,533,997                                  | 172,222                                                                         | 1.167                                                                     |
| 2015            |         |               |                               | 434,604                         | 4.84                                    | 89,794                           | 1.042                                                               | 10.42                                                               |                                                                                                | 2,265,646                                  | 226,565                                                                         | 1.536                                                                     |
| 2015            |         |               |                               | 500,756                         | 4.15                                    | 120,664                          | 1.401                                                               | 69.14                                                               |                                                                                                | 5,577,975                                  | 112,983                                                                         | 0.766                                                                     |
| 2015            |         |               |                               | 272,329                         | 4.04                                    | 67,408                           | 0.782                                                               | 30.50                                                               |                                                                                                | 4,615,230                                  | 118,400                                                                         | 0.803                                                                     |
| 2015            |         |               |                               | 192,121                         | 4.03                                    | 47,673                           | 0.553                                                               | 5.44                                                                |                                                                                                | 1,560,691                                  | 158,607                                                                         | 1.075                                                                     |
| 2015            |         |               |                               | 524,899                         | 3.92                                    | 133,903                          | 1.554                                                               | 61.30                                                               |                                                                                                | 6,056,370                                  | 153,559                                                                         | 1.041                                                                     |
| 2015            |         |               |                               | 397,938                         | 3.57                                    | 111,467                          | 1.294                                                               | 50.43                                                               |                                                                                                | 3,851,593                                  | 98,809                                                                          | 0.670                                                                     |
| 2015            |         |               |                               | 1,004,989                       | 3.34                                    | 300,895                          | 3.492                                                               | 101.77                                                              |                                                                                                | 5,030,395                                  | 172,629                                                                         | 1.170                                                                     |
| 2015            |         |               |                               | 383,683                         | 3.13                                    | 122,582                          | 1.423                                                               | 41.46                                                               |                                                                                                | 3,035,568                                  | 104,172                                                                         | 0.706                                                                     |
| 2015            |         |               |                               | 199,174                         | 2.20                                    | 90,534                           | 1.051                                                               | 10.36                                                               |                                                                                                | 2,263,489                                  | 229,563                                                                         | 1.556                                                                     |
| 2015            |         |               |                               | 397,316                         | 2.08                                    | 191,017                          | 2.217                                                               | 66.51                                                               |                                                                                                | 3,078,964                                  | 102,632                                                                         | 0.696                                                                     |
| 2015            |         |               |                               | 84,396                          | 1.34                                    | 62,982                           | 0.731                                                               | 36.55                                                               |                                                                                                | 5,858,659                                  | 117,173                                                                         | 0.794                                                                     |
| <b>Subtotal</b> |         |               |                               | <b>5,809,830</b>                | <b>47.19</b>                            | <b>123,116</b>                   | <b>1.429</b>                                                        | <b>565.95</b>                                                       | <b>1.436</b>                                                                                   | <b>54,267,262</b>                          | <b>137,682</b>                                                                  | <b>0.933</b>                                                              |

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

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

(c) Based on column (7) divided by the average for all birth years.

(d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.

(e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

| Birth Year                | Claim # | Date of Claim | Remaining Life (a) Expectancy | Cumulative Paid (a) Loss & ALAE | Number of Years Since Date of Claim (b) | Average Annual Payment (5) / (6) | Indicated (c) Birth Year Relativity Based on Average Annual Payment | Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8) | Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4) | Current (a) Case O/S Loss & ALAE @ 6/30/21 | Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) | Average Annual Remaining Payment Relativity Based on Current Case O/S (f) |
|---------------------------|---------|---------------|-------------------------------|---------------------------------|-----------------------------------------|----------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| (1)                       | (2)     | (3)           | (4)                           | (5)                             | (6)                                     | (7)                              | (8)                                                                 | (9)                                                                 | (10)                                                                                           | (11)                                       | (12)                                                                            | (13)                                                                      |
| 2016                      |         |               |                               | 437,111                         | 3.95                                    | 110,661                          | 1.284                                                               | 25.69                                                               |                                                                                                | 2,059,094                                  | 102,955                                                                         | 0.698                                                                     |
| 2016                      |         |               |                               | 31,177                          | 3.72                                    | 8,381                            | 0.097                                                               | 2.92                                                                |                                                                                                | 3,218,964                                  | 107,299                                                                         | 0.727                                                                     |
| 2016                      |         |               |                               | 114,804                         | 3.06                                    | 37,518                           | 0.435                                                               | 12.89                                                               |                                                                                                | 3,279,143                                  | 110,744                                                                         | 0.751                                                                     |
| 2016                      |         |               |                               | 133,032                         | 2.21                                    | 60,196                           | 0.699                                                               | 34.93                                                               |                                                                                                | 7,090,945                                  | 141,819                                                                         | 0.961                                                                     |
| 2016                      |         |               |                               | 167,157                         | 2.08                                    | 80,364                           | 0.933                                                               | 18.66                                                               |                                                                                                | 2,210,912                                  | 110,546                                                                         | 0.749                                                                     |
| <b>Subtotals /</b>        |         |               |                               | <b>883,281</b>                  | <b>15.02</b>                            | <b>58,807</b>                    | <b>0.683</b>                                                        | <b>95.09</b>                                                        | <b>0.636</b>                                                                                   | <b>17,859,058</b>                          | <b>119,371</b>                                                                  | <b>0.809</b>                                                              |
| 2017                      |         |               |                               | 171,512                         | 3.44                                    | 49,858                           | 0.579                                                               | 11.74                                                               |                                                                                                | 2,079,061                                  | 102,467                                                                         | 0.695                                                                     |
| 2017                      |         |               |                               | 189,573                         | 2.80                                    | 67,704                           | 0.786                                                               | 23.66                                                               |                                                                                                | 3,030,241                                  | 100,639                                                                         | 0.682                                                                     |
| 2017                      |         |               |                               | 560,638                         | 2.76                                    | 203,130                          | 2.358                                                               | 35.36                                                               |                                                                                                | 3,137,119                                  | 209,141                                                                         | 1.418                                                                     |
| 2017                      |         |               |                               | 117,629                         | 2.61                                    | 45,069                           | 0.523                                                               | 10.64                                                               |                                                                                                | 2,119,569                                  | 104,207                                                                         | 0.706                                                                     |
| 2017                      |         |               |                               | 263,996                         | 2.51                                    | 105,178                          | 1.221                                                               | 61.04                                                               |                                                                                                | 3,749,208                                  | 74,984                                                                          | 0.508                                                                     |
| 2017                      |         |               |                               | 407,078                         | 2.38                                    | 171,041                          | 1.985                                                               | 59.68                                                               |                                                                                                | 4,289,521                                  | 142,699                                                                         | 0.967                                                                     |
| 2017                      |         |               |                               | 175,341                         | 1.65                                    | 106,267                          | 1.233                                                               | 49.34                                                               |                                                                                                | 3,691,731                                  | 92,293                                                                          | 0.626                                                                     |
| 2017                      |         |               |                               | 229,785                         | 1.54                                    | 149,211                          | 1.732                                                               | 25.98                                                               |                                                                                                | 1,485,713                                  | 99,048                                                                          | 0.671                                                                     |
| <b>Subtotals /</b>        |         |               |                               | <b>2,115,552</b>                | <b>19.69</b>                            | <b>107,443</b>                   | <b>1.247</b>                                                        | <b>277.43</b>                                                       | <b>1.256</b>                                                                                   | <b>23,582,163</b>                          | <b>106,803</b>                                                                  | <b>0.724</b>                                                              |
| 2018                      |         |               |                               | 531,124                         | 2.78                                    | 191,052                          | 2.217                                                               | 46.01                                                               |                                                                                                | 2,374,824                                  | 114,449                                                                         | 0.776                                                                     |
| 2018                      |         |               |                               | 160,050                         | 2.56                                    | 62,520                           | 0.726                                                               | 22.12                                                               |                                                                                                | 3,881,891                                  | 127,359                                                                         | 0.863                                                                     |
| 2018                      |         |               |                               | 321,790                         | 2.55                                    | 126,192                          | 1.465                                                               | 73.23                                                               |                                                                                                | 5,867,457                                  | 117,349                                                                         | 0.795                                                                     |
| 2018                      |         |               |                               | 423,921                         | 2.42                                    | 175,174                          | 2.033                                                               | 42.19                                                               |                                                                                                | 1,798,832                                  | 86,691                                                                          | 0.588                                                                     |
| 2018                      |         |               |                               | 268,027                         | 2.25                                    | 119,123                          | 1.383                                                               | 41.48                                                               |                                                                                                | 3,181,603                                  | 106,053                                                                         | 0.719                                                                     |
| 2018                      |         |               |                               | 18,596                          | 1.85                                    | 10,052                           | 0.117                                                               | 4.67                                                                |                                                                                                | 3,383,020                                  | 84,575                                                                          | 0.573                                                                     |
| 2018                      |         |               |                               | 327,749                         | 1.64                                    | 199,847                          | 2.320                                                               | 46.39                                                               |                                                                                                | 1,992,282                                  | 99,614                                                                          | 0.675                                                                     |
| 2018                      |         |               |                               | 267,093                         | 1.63                                    | 163,861                          | 1.902                                                               | 76.08                                                               |                                                                                                | 4,245,435                                  | 106,136                                                                         | 0.719                                                                     |
| 2018                      |         |               |                               | 215,941                         | 1.55                                    | 139,317                          | 1.617                                                               | 40.42                                                               |                                                                                                | 4,447,911                                  | 177,916                                                                         | 1.206                                                                     |
| 2018                      |         |               |                               | 107,897                         | 1.08                                    | 99,905                           | 1.160                                                               | 46.38                                                               |                                                                                                | 3,850,082                                  | 96,252                                                                          | 0.652                                                                     |
| <b>Subtotals /</b>        |         |               |                               | <b>2,642,188</b>                | <b>20.31</b>                            | <b>130,093</b>                   | <b>1.510</b>                                                        | <b>438.97</b>                                                       | <b>1.385</b>                                                                                   | <b>35,023,337</b>                          | <b>110,491</b>                                                                  | <b>0.749</b>                                                              |
| 2019                      |         |               |                               | 388,053                         | 1.63                                    | 238,069                          | 2.763                                                               | 138.16                                                              |                                                                                                | 6,016,735                                  | 120,335                                                                         | 0.816                                                                     |
| 2019                      |         |               |                               | 392,787                         | 1.63                                    | 240,974                          | 2.797                                                               | 111.88                                                              |                                                                                                | 3,730,865                                  | 93,272                                                                          | 0.632                                                                     |
| 2019                      |         |               |                               | 233,252                         | 1.55                                    | 150,485                          | 1.747                                                               | 43.67                                                               |                                                                                                | 2,353,714                                  | 94,149                                                                          | 0.638                                                                     |
| 2019                      |         |               |                               | 253,126                         | 1.43                                    | 177,011                          | 2.055                                                               | 61.64                                                               |                                                                                                | 4,350,209                                  | 145,007                                                                         | 0.983                                                                     |
| 2019                      |         |               |                               | 404,140                         | 1.19                                    | 339,613                          | 3.942                                                               | 118.25                                                              |                                                                                                | 6,051,138                                  | 201,705                                                                         | 1.367                                                                     |
| 2019                      |         |               |                               | 211,988                         | 0.95                                    | 223,145                          | 2.590                                                               | 77.70                                                               |                                                                                                | 2,994,505                                  | 99,817                                                                          | 0.677                                                                     |
| <b>Subtotals /</b>        |         |               |                               | <b>1,883,346</b>                | <b>8.38</b>                             | <b>224,743</b>                   | <b>2.609</b>                                                        | <b>551.29</b>                                                       | <b>2.689</b>                                                                                   | <b>25,497,167</b>                          | <b>124,376</b>                                                                  | <b>0.843</b>                                                              |
| <b>Totals / Averages:</b> |         |               | <b>6,053.10</b>               | <b>247,704,531</b>              | <b>2,875.02</b>                         | <b>86,157</b>                    |                                                                     |                                                                     |                                                                                                | <b>892,962,631</b>                         | <b>147,522</b>                                                                  |                                                                           |

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

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

(c) Based on column (7) divided by the average for all birth years.

(d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.

(e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.

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

A. Adjustment for Life Expectancy (a) **1.235**

| Birth<br>Year | Accepted Claim Counts<br>AAA with life expectancy |                        |                   | Average Life Expectancy |                       |                               |                               | After (a)<br>Adjustment<br>Selected<br>Remaining<br>Life<br>Expectancy<br>(8) x A |
|---------------|---------------------------------------------------|------------------------|-------------------|-------------------------|-----------------------|-------------------------------|-------------------------------|-----------------------------------------------------------------------------------|
|               | Reported<br>Counts (b)                            | Ultimate<br>Counts (c) | IBNR<br>(3) - (2) | Actual<br>Birth<br>Year | All<br>Birth<br>Years | Indicated (d)                 | Selected (e)                  |                                                                                   |
|               |                                                   |                        |                   |                         |                       | Average<br>Life<br>Expectancy | Average<br>Life<br>Expectancy |                                                                                   |
| (1)           | (2)                                               | (3)                    | (4)               | (5)                     | (6)                   | (7)                           | (8)                           | (9)                                                                               |
| 1989          |                                                   |                        |                   | 27.02                   |                       |                               | 27.02                         | 33.37                                                                             |
| 1990          |                                                   |                        |                   | 14.67                   |                       |                               | 14.67                         | 18.12                                                                             |
| 1991          |                                                   |                        |                   | 23.88                   |                       |                               | 23.88                         | 29.49                                                                             |
| 1992          |                                                   |                        |                   | 25.57                   |                       |                               | 25.57                         | 31.58                                                                             |
| 1993          |                                                   |                        |                   | 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                         | 30.00                         | 37.05                                                                             |
| 2017          | 8                                                 | 14                     | 6                 | 27.60                   | 28.42                 | 27.95                         | 28.00                         | 34.58                                                                             |
| 2018          | 10                                                | 17                     | 7                 | 31.70                   | 28.42                 | 30.35                         | 31.00                         | 38.29                                                                             |
| 2019          | 6                                                 | 16                     | 10                | 34.17                   | 28.42                 | 30.58                         | 31.00                         | 38.29                                                                             |
| 2020          | -                                                 | 14                     | 14                | -                       | 28.42                 | 28.42                         | 29.00                         | 35.82                                                                             |
| 2021          | -                                                 | 7                      | 7                 | -                       | 28.42                 | 28.42                         | 29.00                         | 35.82                                                                             |

Notes: (a) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.  
(b) Based on AAA claims with life expectancy.  
(c) See Exhibit X, Sheet 1a, Column (10) minus Column (3).  
(d) Based on the formula:  $\{[(5) \times (2)] + [(6) \times (4)]\} / (3)$ .  
(e) For birth years 2015 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2016 and subsequent, see column (7).

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

|                                                                                                          | Additional<br>Payments<br>@ 6/30/21 | Before Discount  |                         | Additional Amount After Discount |                         |                   |
|----------------------------------------------------------------------------------------------------------|-------------------------------------|------------------|-------------------------|----------------------------------|-------------------------|-------------------|
|                                                                                                          |                                     | Case<br>Reserves | IBNR & Bulk<br>Reserves | Case<br>Reserves                 | IBNR & Bulk<br>Reserves | Total<br>Reserves |
|                                                                                                          | (2)                                 | (3)              | (4)                     | (5)                              | (6)                     | (7)               |
| I. Additional Parental Award - All Open Accepted and Unreported (a)                                      | 25,800,000                          | 8,400,000        | 4,050,000               | 8,400,000                        | 4,050,000               | 12,450,000        |
| II. Death Benefit - Related to SB 1786 (a)                                                               | 250,102                             | 20,140,010       | 1,350,000               | 12,112,946                       | 379,853                 | 12,492,799        |
| III. Housing Assistance Up to \$ 100,000 for Life of Child - Applied to Open Accepted and Unreported (b) | -                                   | -                | 19,704,266              | -                                | 19,704,266              | 19,704,266        |
| IV. Mental Health \$10,000 Per Family (b)                                                                | -                                   | -                | 45,625,596              | -                                | 19,466,210              | 19,466,210        |
| V. Transportation (c)                                                                                    | -                                   | -                | 50,512,040              | -                                | 37,172,490              | 37,172,490        |
| Subtotals: Items I. to V.                                                                                | 26,050,102                          | 28,540,010       | 121,241,902             | 20,512,946                       | 80,772,820              | 101,285,766       |

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

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

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



## Estimation of Additional Reserves Related to SB 1786 Benefit Changes

Based on Claim Detail as of June 30, 2021

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

|                                                   |            |
|---------------------------------------------------|------------|
| 1. Incurred Loss @ 6/30/21                        | 34,200,000 |
| 2. Paid Loss @ 6/30/21                            | 25,800,000 |
| 3. Case Outstanding Loss (1) - (2)                | 8,400,000  |
| 4. Unreported Loss (IBNR)                         |            |
| A. Number of Unreported Open Accepted Claims (a)  | 27         |
| B. Additional Burial Award per claim (b)          | 150,000    |
| C. Unreported Loss - Before Discount (4A) x (4B)  | 4,050,000  |
| 5. Total (Case + IBNR) Outstanding Loss (3) + (4) | 12,450,000 |

**II. Death Benefit - Related to SB 1786**

|                                                                             |            |
|-----------------------------------------------------------------------------|------------|
| 1. Incurred Loss @ 6/30/21                                                  |            |
| A. Open Accepted Claims                                                     | 11,170,000 |
| B. Deceased Claims                                                          | 9,220,112  |
| C. Combined                                                                 | 20,390,112 |
| 2. Paid Loss @ 6/30/21                                                      |            |
| A. Open Accepted Claims                                                     | 0          |
| B. Deceased Claims                                                          | 250,102    |
| C. Combined                                                                 | 250,102    |
| 3. Case Outstanding Loss @ 6/30/21 - Before Discount                        |            |
| A. Open Accepted Claims                                                     | 11,170,000 |
| B. Deceased Claims                                                          | 8,970,010  |
| C. Combined                                                                 | 20,140,010 |
| 4. Unreported Loss (IBNR) - Before Discount                                 |            |
| A. Number of Unreported Open Accepted Claims (a)                            | 27         |
| B. Additional Burial Award per claim                                        | 50,000     |
| C. Unreported Loss - Before Discount (4A) x (4B)                            | 1,350,000  |
| 5. Discount Factor (5 %) Applied to Open Accepted and Unreported Claims (c) | 0.28137    |
| 6. Case Outstanding Loss @ 6/30/21 - After Discount [(3A) x (5)] + (3B)     | 12,112,946 |
| 7. Unreported Loss (IBNR) - After Discount (4C) x (5)                       | 379,853    |
| 8. Total Outstanding Loss (Case + IBNR) - After Discount (6) + (7)          | 12,492,799 |

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

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

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

Estimation of Additional Reserves Related to SB 1786 Benefit Changes

Based on Claim Detail as of June 30, 2021

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

|                                                                      |            |
|----------------------------------------------------------------------|------------|
| 1. Open Accepted and Unreported Claims                               | 260        |
| 2. Maximum Housing Assistance - Per Open Claimant                    | 100,000    |
| 3. Total Housing Assistance Expense on Open and Unreported (1) x (2) | 26,000,000 |
| 4. Current NICA Incurred for Open Claimants with Worksheets          | 6,295,734  |
| 5. Additional NICA Reserve - Portion Not Recorded (3) - (4)          | 19,704,266 |

**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                   | 47         |
| 7. Estimated Remaining LE on Unreported Claims & Without Worksheets                      | 1,649.54   |
| 8. Total Remaining Life Expectancy - Open + Unreported                                   | 9,125.12   |
| 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)                   | 45,625,596 |
| 12. Discount Factors                                                                     |            |
| A. Assuming Benefit Amount Inflates at 3.5% and Discount of 5.0 % per Annum (c)          | 0.73591    |
| B. Assuming Benefit Amount is Fixed and Discounted at 5 % (c)                            | 0.42665    |
| 13. Discounted Value of Additional Benefit                                               |            |
| A. Assuming Benefit Amount Inflates at 3.5% and Discount of 5.0 % per Annum (11) x (12A) | 33,576,491 |
| B. Assuming Benefit Amount is Fixed and Discounted at 5 % (11) x (12B)                   | 19,466,210 |

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

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

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

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

**V. Transportation**

|                                                                    |            |
|--------------------------------------------------------------------|------------|
| 1. Assumed Vehicle Cost (Current) Every Seven Years - Current Cost | 50,000     |
| 2. Assumed Vehicle Cost (Current) - Annualized (1) / 7             | 7,143      |
| 3. Annual Maintenance Cost - Gas Insurance Etc.                    | 3,500      |
| 4. Annual Vehicle Cost - Including Maintenance (2) + (3)           | 10,643     |
| 5. Total Life Expectancy - Open Accepted & Unreported              | 9,125.12   |
| 6. Indicated (Current) Total Vehicle Cost (4) x (5)                | 97,118,645 |
| 7. Current Case Reserves included in Reserve Worksheets            | 46,606,605 |
| 8. Additional Current Cost Reserves (6) - (7)                      | 50,512,040 |
| 9. Inflation / Discount Factors - Average All BY's (a)             | 0.73591    |
| 10. Additional Amount Over Current NICA Reserve Estimate (8) x (9) | 37,172,490 |

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

**Parental Award, Death Benefit, Housing Assistance, Mental Health, and Transportation (a)**

| Birth Year  | Additional<br>Payments<br>@ 6/30/21 | Before Discount     |                | Additional Amount After Discount |                |                      |
|-------------|-------------------------------------|---------------------|----------------|----------------------------------|----------------|----------------------|
|             |                                     | Case<br>Outstanding | IBNR<br>& Bulk | Case<br>Outstanding              | IBNR<br>& Bulk | Total<br>Outstanding |
| (1)         | (2)                                 | (3)                 | (4)            | (5)                              | (6)            | (7)                  |
| 1989        | 490,000                             | 690,000             | 1,020,910      | 582,206                          | 651,940        | 1,234,146            |
| 1990        | 450,000                             | 460,000             | 863,624        | 352,206                          | 606,965        | 959,171              |
| 1991        | 300,000                             | 700,000             | 1,441,038      | 556,275                          | 951,470        | 1,507,744            |
| 1992        | 1,350,000                           | 690,000             | 3,589,484      | 366,618                          | 2,377,071      | 2,743,689            |
| 1993        | 1,250,000                           | 670,000             | 3,290,903      | 382,549                          | 2,193,380      | 2,575,929            |
| 1994        | 450,000                             | 750,000             | 1,648,460      | 642,206                          | 1,050,743      | 1,692,949            |
| 1995        | 750,000                             | 550,000             | 2,236,160      | 370,343                          | 1,459,169      | 1,829,512            |
| 1996        | 600,000                             | 1,100,000           | 1,924,990      | 884,412                          | 1,301,682      | 2,186,094            |
| 1997        | 750,000                             | 1,290,000           | 3,744,892      | 1,002,549                        | 2,445,345      | 3,447,895            |
| 1998        | 1,650,000                           | 840,000             | 3,849,178      | 444,755                          | 2,456,120      | 2,900,875            |
| 1999        | 450,000                             | 850,010             | 844,513        | 742,216                          | 556,520        | 1,298,735            |
| 2000        | 300,000                             | 740,000             | 1,017,737      | 632,206                          | 668,347        | 1,300,553            |
| 2001        | 600,000                             | 610,000             | 1,627,034      | 466,275                          | 1,052,260      | 1,518,534            |
| 2002        | 1,690,034                           | 1,280,000           | 4,676,512      | 812,892                          | 3,076,277      | 3,889,169            |
| 2003        | 450,000                             | 420,000             | 623,484        | 312,206                          | 411,451        | 723,657              |
| 2004        | 600,000                             | 680,000             | 1,982,794      | 500,343                          | 1,235,617      | 1,735,960            |
| 2005        | 900,000                             | 740,000             | 2,586,470      | 488,481                          | 1,682,458      | 2,170,939            |
| 2006        | 1,050,000                           | 910,000             | 3,827,765      | 586,618                          | 2,503,370      | 3,089,987            |
| 2007        | 940,000                             | 700,000             | 1,538,819      | 448,481                          | 982,967        | 1,431,448            |
| 2008        | 790,034                             | 1,090,000           | 4,667,565      | 766,618                          | 3,023,155      | 3,789,773            |
| 2009        | 1,350,000                           | 930,000             | 3,979,896      | 570,686                          | 2,478,195      | 3,048,881            |
| 2010        | 450,000                             | 830,000             | 3,449,431      | 650,343                          | 2,209,118      | 2,859,462            |
| 2011        | 1,050,000                           | 1,110,000           | 5,402,837      | 750,686                          | 3,537,099      | 4,287,785            |
| 2012        | 750,000                             | 810,000             | 3,979,980      | 558,481                          | 2,566,004      | 3,124,485            |
| 2013        | 1,050,000                           | 510,000             | 2,450,900      | 258,481                          | 1,603,573      | 1,862,054            |
| 2014        | 1,200,000                           | 760,000             | 2,608,367      | 436,618                          | 1,680,231      | 2,116,849            |
| 2015        | 1,350,000                           | 1,870,000           | 6,036,433      | 1,345,402                        | 3,874,181      | 5,219,584            |
| 2016        | 340,034                             | 970,000             | 2,985,713      | 790,343                          | 1,992,971      | 2,783,314            |
| 2017        | 900,000                             | 1,580,000           | 7,069,456      | 1,177,569                        | 4,778,452      | 5,956,021            |
| 2018        | 1,200,000                           | 1,930,000           | 9,215,134      | 1,455,706                        | 6,207,730      | 7,663,436            |
| 2019        | 600,000                             | 1,100,000           | 10,032,080     | 826,922                          | 6,924,870      | 7,751,792            |
| 2020        | -                                   | 380,000             | 11,086,228     | 351,255                          | 7,937,301      | 8,288,556            |
| 2021 (6 Mo) | -                                   | -                   | 5,943,114      | -                                | 4,296,788      | 4,296,788            |
| Totals:     | 26,050,102                          | 28,540,010          | 121,241,902    | 20,512,946                       | 80,772,820     | 101,285,766          |

Notes: (a) See Appendix F, Exhibit III, Sheets 2a through 2e.

**Additional Parental Award**

| Birth Year  | Unreported<br>Accepted<br>Claim Cts.<br>AAA Only<br>@ 6/30/21 | Additional<br>Paid<br>Loss | Additional<br>Incurred<br>Loss | Case O/S<br>Loss<br>(4) - (3) | Unreported<br>Loss<br>(2) x 150K | Total<br>Outstanding<br>Loss<br>(5) + (6) |
|-------------|---------------------------------------------------------------|----------------------------|--------------------------------|-------------------------------|----------------------------------|-------------------------------------------|
| -----       | -----                                                         | -----                      | -----                          | -----                         | -----                            | -----                                     |
| (1)         | (2)                                                           | (3)                        | (4)                            | (5)                           | (6)                              | (7)                                       |
| 1989        | -                                                             | 450,000                    | 450,000                        | -                             | -                                | -                                         |
| 1990        | -                                                             | 450,000                    | 450,000                        | -                             | -                                | -                                         |
| 1991        | -                                                             | 300,000                    | 600,000                        | 300,000                       | -                                | 300,000                                   |
| 1992        | -                                                             | 1,350,000                  | 1,350,000                      | -                             | -                                | -                                         |
| 1993        | -                                                             | 1,200,000                  | 1,200,000                      | -                             | -                                | -                                         |
| 1994        | -                                                             | 450,000                    | 450,000                        | -                             | -                                | -                                         |
| 1995        | -                                                             | 750,000                    | 750,000                        | -                             | -                                | -                                         |
| 1996        | -                                                             | 600,000                    | 900,000                        | 300,000                       | -                                | 300,000                                   |
| 1997        | -                                                             | 750,000                    | 1,200,000                      | 450,000                       | -                                | 450,000                                   |
| 1998        | -                                                             | 1,650,000                  | 1,650,000                      | -                             | -                                | -                                         |
| 1999        | -                                                             | 450,000                    | 450,000                        | -                             | -                                | -                                         |
| 2000        | -                                                             | 300,000                    | 450,000                        | 150,000                       | -                                | 150,000                                   |
| 2001        | -                                                             | 600,000                    | 600,000                        | -                             | -                                | -                                         |
| 2002        | -                                                             | 1,650,000                  | 1,950,000                      | 300,000                       | -                                | 300,000                                   |
| 2003        | -                                                             | 450,000                    | 450,000                        | -                             | -                                | -                                         |
| 2004        | -                                                             | 600,000                    | 750,000                        | 150,000                       | -                                | 150,000                                   |
| 2005        | -                                                             | 900,000                    | 1,050,000                      | 150,000                       | -                                | 150,000                                   |
| 2006        | -                                                             | 1,050,000                  | 1,350,000                      | 300,000                       | -                                | 300,000                                   |
| 2007        | -                                                             | 900,000                    | 1,050,000                      | 150,000                       | -                                | 150,000                                   |
| 2008        | -                                                             | 750,000                    | 1,350,000                      | 600,000                       | -                                | 600,000                                   |
| 2009        | -                                                             | 1,350,000                  | 1,500,000                      | 150,000                       | -                                | 150,000                                   |
| 2010        | -                                                             | 450,000                    | 750,000                        | 300,000                       | -                                | 300,000                                   |
| 2011        | -                                                             | 1,050,000                  | 1,500,000                      | 450,000                       | -                                | 450,000                                   |
| 2012        | -                                                             | 750,000                    | 1,050,000                      | 300,000                       | -                                | 300,000                                   |
| 2013        | -                                                             | 1,050,000                  | 1,050,000                      | -                             | -                                | -                                         |
| 2014        | -                                                             | 1,200,000                  | 1,350,000                      | 150,000                       | -                                | 150,000                                   |
| 2015        | -                                                             | 1,350,000                  | 2,250,000                      | 900,000                       | -                                | 900,000                                   |
| 2016        | 1                                                             | 300,000                    | 900,000                        | 600,000                       | 150,000                          | 750,000                                   |
| 2017        | 1                                                             | 900,000                    | 1,800,000                      | 900,000                       | 150,000                          | 1,050,000                                 |
| 2018        | 2                                                             | 1,200,000                  | 2,100,000                      | 900,000                       | 300,000                          | 1,200,000                                 |
| 2019        | 6                                                             | 600,000                    | 1,200,000                      | 600,000                       | 900,000                          | 1,500,000                                 |
| 2020        | 10                                                            | -                          | 300,000                        | 300,000                       | 1,500,000                        | 1,800,000                                 |
| 2021 (6 Mo) | 7                                                             | -                          | -                              | -                             | 1,050,000                        | 1,050,000                                 |
| Totals:     | 27                                                            | 25,800,000                 | 34,200,000                     | 8,400,000                     | 4,050,000                        | 12,450,000                                |

**Death Benefit - Related to SB 1786**

| Birth Year  | Unreported<br>Accepted<br>Claim Cts.<br>AAA Only<br>@ 6/30/21 | Before Discount             |                        |            |               |            |                                     |                    | After Discount                    |                                     |                                                 |
|-------------|---------------------------------------------------------------|-----------------------------|------------------------|------------|---------------|------------|-------------------------------------|--------------------|-----------------------------------|-------------------------------------|-------------------------------------------------|
|             |                                                               | Paid<br>Loss on<br>Deceased | Incurred Loss<br>----- |            | Case Reserves |            | Unreported<br>Reserves<br>(2) x 50K | Discount<br>Factor | Case<br>Reserves<br>(6)+[(7)x(9)] | Unreported<br>Reserves<br>(8) x (9) | Total<br>Outstanding<br>Reserves<br>(10) + (11) |
|             |                                                               |                             |                        |            | Deceased      | Open       |                                     |                    |                                   |                                     |                                                 |
|             |                                                               |                             |                        |            |               |            |                                     |                    |                                   |                                     |                                                 |
|             |                                                               |                             | (1)                    | (2)        | (3)           | (4)        |                                     |                    |                                   |                                     |                                                 |
| 1989        | -                                                             | 40,000                      | 580,000                | 150,000    | 540,000       | 150,000    | -                                   | 0.28137            | 582,206                           | -                                   | 582,206                                         |
| 1990        | -                                                             | -                           | 310,000                | 150,000    | 310,000       | 150,000    | -                                   | 0.28137            | 352,206                           | -                                   | 352,206                                         |
| 1991        | -                                                             | -                           | 200,000                | 200,000    | 200,000       | 200,000    | -                                   | 0.28137            | 256,275                           | -                                   | 256,275                                         |
| 1992        | -                                                             | -                           | 240,000                | 450,000    | 240,000       | 450,000    | -                                   | 0.28137            | 366,618                           | -                                   | 366,618                                         |
| 1993        | -                                                             | 50,000                      | 320,000                | 400,000    | 270,000       | 400,000    | -                                   | 0.28137            | 382,549                           | -                                   | 382,549                                         |
| 1994        | -                                                             | -                           | 600,000                | 150,000    | 600,000       | 150,000    | -                                   | 0.28137            | 642,206                           | -                                   | 642,206                                         |
| 1995        | -                                                             | -                           | 300,000                | 250,000    | 300,000       | 250,000    | -                                   | 0.28137            | 370,343                           | -                                   | 370,343                                         |
| 1996        | -                                                             | -                           | 500,000                | 300,000    | 500,000       | 300,000    | -                                   | 0.28137            | 584,412                           | -                                   | 584,412                                         |
| 1997        | -                                                             | -                           | 440,000                | 400,000    | 440,000       | 400,000    | -                                   | 0.28137            | 552,549                           | -                                   | 552,549                                         |
| 1998        | -                                                             | -                           | 290,000                | 550,000    | 290,000       | 550,000    | -                                   | 0.28137            | 444,755                           | -                                   | 444,755                                         |
| 1999        | -                                                             | -                           | 700,010                | 150,000    | 700,010       | 150,000    | -                                   | 0.28137            | 742,216                           | -                                   | 742,216                                         |
| 2000        | -                                                             | -                           | 440,000                | 150,000    | 440,000       | 150,000    | -                                   | 0.28137            | 482,206                           | -                                   | 482,206                                         |
| 2001        | -                                                             | -                           | 410,000                | 200,000    | 410,000       | 200,000    | -                                   | 0.28137            | 466,275                           | -                                   | 466,275                                         |
| 2002        | -                                                             | 40,034                      | 370,034                | 650,000    | 330,000       | 650,000    | -                                   | 0.28137            | 512,892                           | -                                   | 512,892                                         |
| 2003        | -                                                             | -                           | 270,000                | 150,000    | 270,000       | 150,000    | -                                   | 0.28137            | 312,206                           | -                                   | 312,206                                         |
| 2004        | -                                                             | -                           | 280,000                | 250,000    | 280,000       | 250,000    | -                                   | 0.28137            | 350,343                           | -                                   | 350,343                                         |
| 2005        | -                                                             | -                           | 240,000                | 350,000    | 240,000       | 350,000    | -                                   | 0.28137            | 338,481                           | -                                   | 338,481                                         |
| 2006        | -                                                             | -                           | 160,000                | 450,000    | 160,000       | 450,000    | -                                   | 0.28137            | 286,618                           | -                                   | 286,618                                         |
| 2007        | -                                                             | 40,000                      | 240,000                | 350,000    | 200,000       | 350,000    | -                                   | 0.28137            | 298,481                           | -                                   | 298,481                                         |
| 2008        | -                                                             | 40,034                      | 80,034                 | 450,000    | 40,000        | 450,000    | -                                   | 0.28137            | 166,618                           | -                                   | 166,618                                         |
| 2009        | -                                                             | -                           | 280,000                | 500,000    | 280,000       | 500,000    | -                                   | 0.28137            | 420,686                           | -                                   | 420,686                                         |
| 2010        | -                                                             | -                           | 280,000                | 250,000    | 280,000       | 250,000    | -                                   | 0.28137            | 350,343                           | -                                   | 350,343                                         |
| 2011        | -                                                             | -                           | 160,000                | 500,000    | 160,000       | 500,000    | -                                   | 0.28137            | 300,686                           | -                                   | 300,686                                         |
| 2012        | -                                                             | -                           | 160,000                | 350,000    | 160,000       | 350,000    | -                                   | 0.28137            | 258,481                           | -                                   | 258,481                                         |
| 2013        | -                                                             | -                           | 160,000                | 350,000    | 160,000       | 350,000    | -                                   | 0.28137            | 258,481                           | -                                   | 258,481                                         |
| 2014        | -                                                             | -                           | 160,000                | 450,000    | 160,000       | 450,000    | -                                   | 0.28137            | 286,618                           | -                                   | 286,618                                         |
| 2015        | -                                                             | -                           | 240,000                | 730,000    | 240,000       | 730,000    | -                                   | 0.28137            | 445,402                           | -                                   | 445,402                                         |
| 2016        | 1                                                             | 40,034                      | 160,034                | 250,000    | 120,000       | 250,000    | 50,000                              | 0.28137            | 190,343                           | 14,069                              | 204,412                                         |
| 2017        | 1                                                             | -                           | 120,000                | 560,000    | 120,000       | 560,000    | 50,000                              | 0.28137            | 277,569                           | 14,069                              | 291,638                                         |
| 2018        | 2                                                             | -                           | 370,000                | 660,000    | 370,000       | 660,000    | 100,000                             | 0.28137            | 555,706                           | 28,137                              | 583,843                                         |
| 2019        | 6                                                             | -                           | 120,000                | 380,000    | 120,000       | 380,000    | 300,000                             | 0.28137            | 226,922                           | 84,412                              | 311,334                                         |
| 2020        | 10                                                            | -                           | 40,000                 | 40,000     | 40,000        | 40,000     | 500,000                             | 0.28137            | 51,255                            | 140,686                             | 191,941                                         |
| 2021 (6 Mo) | 7                                                             | -                           | -                      | -          | -             | -          | 350,000                             | 0.28137            | -                                 | 98,481                              | 98,481                                          |
| Totals:     | 27                                                            | 250,102                     | 9,220,112              | 11,170,000 | 8,970,010     | 11,170,000 | 1,350,000                           |                    | 12,112,946                        | 379,853                             | 12,492,799                                      |

**Additional Housing Assistance Up to \$ 100,000 for Life of Child**

| Birth Year  | Open &<br>Unreported<br>Accepted<br>Claim Cts.<br>AAA Only<br>@ 6/30/21 | Additional Housing Assistance<br>Up to \$ 100,000 for Life of Child |                                                 |                                                   |
|-------------|-------------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------|
|             |                                                                         | Total<br>Reserves<br>(2) x 100K                                     | Housing<br>Assistance<br>Incurred<br>@ 12/31/20 | Additional<br>Unreported<br>Reserves<br>(3) - (4) |
|             |                                                                         | -----                                                               | -----                                           | -----                                             |
| (1)         | (2)                                                                     | (3)                                                                 | (4)                                             | (5)                                               |
| 1989        | 3                                                                       | 300,000                                                             | 90,000                                          | 210,000                                           |
| 1990        | 3                                                                       | 300,000                                                             | 90,000                                          | 210,000                                           |
| 1991        | 4                                                                       | 400,000                                                             | 121,971                                         | 278,029                                           |
| 1992        | 9                                                                       | 900,000                                                             | 237,629                                         | 662,371                                           |
| 1993        | 8                                                                       | 800,000                                                             | 227,722                                         | 572,278                                           |
| 1994        | 3                                                                       | 300,000                                                             | 90,000                                          | 210,000                                           |
| 1995        | 5                                                                       | 500,000                                                             | 174,763                                         | 325,237                                           |
| 1996        | 6                                                                       | 600,000                                                             | 166,841                                         | 433,159                                           |
| 1997        | 8                                                                       | 800,000                                                             | 205,215                                         | 594,785                                           |
| 1998        | 11                                                                      | 1,100,000                                                           | 341,100                                         | 758,900                                           |
| 1999        | 3                                                                       | 300,000                                                             | 94,200                                          | 205,800                                           |
| 2000        | 3                                                                       | 300,000                                                             | 121,573                                         | 178,427                                           |
| 2001        | 4                                                                       | 400,000                                                             | 122,454                                         | 277,546                                           |
| 2002        | 13                                                                      | 1,300,000                                                           | 371,725                                         | 928,275                                           |
| 2003        | 3                                                                       | 300,000                                                             | 90,000                                          | 210,000                                           |
| 2004        | 5                                                                       | 500,000                                                             | 150,000                                         | 350,000                                           |
| 2005        | 7                                                                       | 700,000                                                             | 210,541                                         | 489,459                                           |
| 2006        | 9                                                                       | 900,000                                                             | 240,000                                         | 660,000                                           |
| 2007        | 7                                                                       | 700,000                                                             | 210,000                                         | 490,000                                           |
| 2008        | 9                                                                       | 900,000                                                             | 240,000                                         | 660,000                                           |
| 2009        | 10                                                                      | 1,000,000                                                           | 330,000                                         | 670,000                                           |
| 2010        | 5                                                                       | 500,000                                                             | 150,000                                         | 350,000                                           |
| 2011        | 10                                                                      | 1,000,000                                                           | 300,000                                         | 700,000                                           |
| 2012        | 7                                                                       | 700,000                                                             | 210,000                                         | 490,000                                           |
| 2013        | 7                                                                       | 700,000                                                             | 210,000                                         | 490,000                                           |
| 2014        | 9                                                                       | 900,000                                                             | 270,000                                         | 630,000                                           |
| 2015        | 15                                                                      | 1,500,000                                                           | 390,000                                         | 1,110,000                                         |
| 2016        | 6                                                                       | 600,000                                                             | 150,000                                         | 450,000                                           |
| 2017        | 14                                                                      | 1,400,000                                                           | 240,000                                         | 1,160,000                                         |
| 2018        | 17                                                                      | 1,700,000                                                           | 270,000                                         | 1,430,000                                         |
| 2019        | 16                                                                      | 1,600,000                                                           | 180,000                                         | 1,420,000                                         |
| 2020        | 14                                                                      | 1,400,000                                                           | -                                               | 1,400,000                                         |
| 2021 (6 Mo) | 7                                                                       | 700,000                                                             | -                                               | 700,000                                           |
| Totals:     | 260                                                                     | 26,000,000                                                          | 6,295,734                                       | 19,704,266                                        |

**Mental Health Benefit \$10,000 Per Family**

| Birth Year  | Accepted Claim Counts<br>AAA Only       |                                                            | Total Remaining Life Expectancy   |                                    |                                                                         |                                                                     | Indicated<br>Total<br>Reserves<br>Before<br>Inflation /<br>Discount<br>(7)x10Kx50% | Inflation /<br>Discount<br>Factor | Indicated<br>Total<br>Reserves<br>After<br>Inflation /<br>Discount<br>(8) x (9) |
|-------------|-----------------------------------------|------------------------------------------------------------|-----------------------------------|------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------------------------|
|             | -----                                   |                                                            | -----                             |                                    |                                                                         |                                                                     |                                                                                    |                                   |                                                                                 |
|             | Open<br>AAA Claims<br>With<br>Worksheet | Unreported<br>& Open<br>AAA Claims<br>Without<br>Worksheet | Open AAA Claims<br>With Worksheet |                                    | Unreported<br>& Open<br>AAA Claims<br>Without<br>Worksheet<br>(3) x (A) | Total<br>Remaining<br>Life<br>Expectancy<br>After Adj.<br>(5) + (6) |                                                                                    |                                   |                                                                                 |
|             |                                         |                                                            | -----                             |                                    |                                                                         |                                                                     |                                                                                    |                                   |                                                                                 |
|             |                                         |                                                            | Before<br>Adjustment              | After<br>Adjustment<br>(4) x 1.235 |                                                                         |                                                                     |                                                                                    |                                   |                                                                                 |
| -----       | -----                                   | -----                                                      | -----                             | -----                              | -----                                                                   | -----                                                               | -----                                                                              | -----                             |                                                                                 |
| (1)         | (2)                                     | (3)                                                        | (4)                               | (5)                                | (6)                                                                     | (7)                                                                 | (8)                                                                                | (9)                               | (10)                                                                            |
| 1989        | 3                                       | -                                                          | 81.07                             | 100.12                             | -                                                                       | 100.12                                                              | 500,607                                                                            | 0.42665                           | 213,585                                                                         |
| 1990        | 3                                       | -                                                          | 44.01                             | 54.35                              | -                                                                       | 54.35                                                               | 271,762                                                                            | 0.42665                           | 115,947                                                                         |
| 1991        | 4                                       | -                                                          | 95.53                             | 117.98                             | -                                                                       | 117.98                                                              | 589,898                                                                            | 0.42665                           | 251,681                                                                         |
| 1992        | 9                                       | -                                                          | 230.09                            | 284.16                             | -                                                                       | 284.16                                                              | 1,420,806                                                                          | 0.42665                           | 606,188                                                                         |
| 1993        | 8                                       | -                                                          | 198.76                            | 245.47                             | -                                                                       | 245.47                                                              | 1,227,343                                                                          | 0.42665                           | 523,647                                                                         |
| 1994        | 3                                       | -                                                          | 114.07                            | 140.88                             | -                                                                       | 140.88                                                              | 704,382                                                                            | 0.42665                           | 300,525                                                                         |
| 1995        | 5                                       | -                                                          | 142.61                            | 176.12                             | -                                                                       | 176.12                                                              | 880,617                                                                            | 0.42665                           | 375,716                                                                         |
| 1996        | 6                                       | -                                                          | 120.09                            | 148.31                             | -                                                                       | 148.31                                                              | 741,556                                                                            | 0.42665                           | 316,386                                                                         |
| 1997        | 8                                       | -                                                          | 244.88                            | 302.43                             | -                                                                       | 302.43                                                              | 1,512,134                                                                          | 0.42665                           | 645,154                                                                         |
| 1998        | 11                                      | -                                                          | 302.12                            | 373.12                             | -                                                                       | 373.12                                                              | 1,865,591                                                                          | 0.42665                           | 795,956                                                                         |
| 1999        | 3                                       | -                                                          | 62.48                             | 77.16                              | -                                                                       | 77.16                                                               | 385,814                                                                            | 0.42665                           | 164,608                                                                         |
| 2000        | 3                                       | -                                                          | 66.89                             | 82.61                              | -                                                                       | 82.61                                                               | 413,046                                                                            | 0.42665                           | 176,226                                                                         |
| 2001        | 4                                       | -                                                          | 114.36                            | 141.23                             | -                                                                       | 141.23                                                              | 706,173                                                                            | 0.42665                           | 301,289                                                                         |
| 2002        | 13                                      | -                                                          | 319.62                            | 394.73                             | -                                                                       | 394.73                                                              | 1,973,654                                                                          | 0.42665                           | 842,061                                                                         |
| 2003        | 3                                       | -                                                          | 53.85                             | 66.50                              | -                                                                       | 66.50                                                               | 332,524                                                                            | 0.42665                           | 141,872                                                                         |
| 2004        | 5                                       | -                                                          | 165.46                            | 204.34                             | -                                                                       | 204.34                                                              | 1,021,716                                                                          | 0.42665                           | 435,916                                                                         |
| 2005        | 7                                       | -                                                          | 183.39                            | 226.49                             | -                                                                       | 226.49                                                              | 1,132,433                                                                          | 0.42665                           | 483,154                                                                         |
| 2006        | 9                                       | -                                                          | 255.45                            | 315.48                             | -                                                                       | 315.48                                                              | 1,577,404                                                                          | 0.42665                           | 673,001                                                                         |
| 2007        | 7                                       | -                                                          | 146.03                            | 180.35                             | -                                                                       | 180.35                                                              | 901,735                                                                            | 0.42665                           | 384,726                                                                         |
| 2008        | 9                                       | -                                                          | 306.89                            | 379.01                             | -                                                                       | 379.01                                                              | 1,895,046                                                                          | 0.42665                           | 808,523                                                                         |
| 2009        | 10                                      | -                                                          | 328.64                            | 405.87                             | -                                                                       | 405.87                                                              | 2,029,352                                                                          | 0.42665                           | 865,825                                                                         |
| 2010        | 5                                       | -                                                          | 220.87                            | 272.77                             | -                                                                       | 272.77                                                              | 1,363,872                                                                          | 0.42665                           | 581,898                                                                         |
| 2011        | 10                                      | -                                                          | 326.64                            | 403.40                             | -                                                                       | 403.40                                                              | 2,017,002                                                                          | 0.42665                           | 860,556                                                                         |
| 2012        | 7                                       | -                                                          | 257.80                            | 318.38                             | -                                                                       | 318.38                                                              | 1,591,915                                                                          | 0.42665                           | 679,192                                                                         |
| 2013        | 7                                       | -                                                          | 172.53                            | 213.07                             | -                                                                       | 213.07                                                              | 1,065,373                                                                          | 0.42665                           | 454,542                                                                         |
| 2014        | 9                                       | -                                                          | 212.43                            | 262.35                             | -                                                                       | 262.35                                                              | 1,311,755                                                                          | 0.42665                           | 559,662                                                                         |
| 2015        | 13                                      | 2                                                          | 394.15                            | 486.78                             | 70.19                                                                   | 556.97                                                              | 2,784,842                                                                          | 0.42665                           | 1,188,156                                                                       |
| 2016        | 5                                       | 1                                                          | 149.61                            | 184.77                             | 35.10                                                                   | 219.86                                                              | 1,099,325                                                                          | 0.42665                           | 469,028                                                                         |
| 2017        | 8                                       | 6                                                          | 220.80                            | 272.69                             | 210.58                                                                  | 483.27                                                              | 2,416,338                                                                          | 0.42665                           | 1,030,933                                                                       |
| 2018        | 10                                      | 7                                                          | 316.98                            | 391.47                             | 245.68                                                                  | 637.15                                                              | 3,185,733                                                                          | 0.42665                           | 1,359,196                                                                       |
| 2019        | 6                                       | 10                                                         | 205.00                            | 253.18                             | 350.97                                                                  | 604.14                                                              | 3,020,706                                                                          | 0.42665                           | 1,288,787                                                                       |
| 2020        | -                                       | 14                                                         | -                                 | -                                  | 491.35                                                                  | 491.35                                                              | 2,456,763                                                                          | 0.42665                           | 1,048,181                                                                       |
| 2021 (6 Mo) | -                                       | 7                                                          | -                                 | -                                  | 245.68                                                                  | 245.68                                                              | 1,228,381                                                                          | 0.42665                           | 524,090                                                                         |
| Totals:     | 213                                     | 47                                                         | 6,053.10                          | 7,475.58                           | 1,649.54                                                                | 9,125.12                                                            | 45,625,596                                                                         |                                   | 19,466,210                                                                      |

(A) Indicated Average Life Expectancy  
 per AAA Claim All BY (5) / (2) 35.10



**Transportation**

| Birth Year  | Total<br>Remaining<br>Life<br>Expectancy<br>After<br>Adjustment | Indicated<br>Total<br>Vehicle Cost<br>(2) x \$10,643 | Transportation<br>Case<br>Reserves<br>@ 12/31/20 | Additional<br>Vehicle Cost<br>Reserves<br>(3) - (4) | Inflation /<br>Discount<br>Factor | Additional<br>Vehicle Cost<br>Reserves<br>After<br>Inflation /<br>Discount<br>(5) x (6) |
|-------------|-----------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------|-----------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|
| -----       | -----                                                           | -----                                                | -----                                            | -----                                               | -----                             | -----                                                                                   |
| (1)         | (2)                                                             | (3)                                                  | (4)                                              | (5)                                                 | (6)                               | (7)                                                                                     |
| 1989        | 100.12                                                          | 1,065,593                                            | 755,290                                          | 310,303                                             | 0.73591                           | 228,356                                                                                 |
| 1990        | 54.35                                                           | 578,472                                              | 196,610                                          | 381,862                                             | 0.73591                           | 281,017                                                                                 |
| 1991        | 117.98                                                          | 1,255,656                                            | 682,545                                          | 573,111                                             | 0.73591                           | 421,760                                                                                 |
| 1992        | 284.16                                                          | 3,024,327                                            | 1,518,020                                        | 1,506,307                                           | 0.73591                           | 1,108,512                                                                               |
| 1993        | 245.47                                                          | 2,612,522                                            | 1,121,240                                        | 1,491,282                                           | 0.73591                           | 1,097,455                                                                               |
| 1994        | 140.88                                                          | 1,499,348                                            | 765,270                                          | 734,078                                             | 0.73591                           | 540,218                                                                                 |
| 1995        | 176.12                                                          | 1,874,481                                            | 844,175                                          | 1,030,306                                           | 0.73591                           | 758,216                                                                                 |
| 1996        | 148.31                                                          | 1,578,476                                            | 828,200                                          | 750,276                                             | 0.73591                           | 552,138                                                                                 |
| 1997        | 302.43                                                          | 3,218,728                                            | 1,580,755                                        | 1,637,973                                           | 0.73591                           | 1,205,407                                                                               |
| 1998        | 373.12                                                          | 3,971,097                                            | 2,746,410                                        | 1,224,687                                           | 0.73591                           | 901,264                                                                                 |
| 1999        | 77.16                                                           | 821,244                                              | 568,345                                          | 252,899                                             | 0.73591                           | 186,112                                                                                 |
| 2000        | 82.61                                                           | 879,209                                              | 452,945                                          | 426,264                                             | 0.73591                           | 313,694                                                                                 |
| 2001        | 141.23                                                          | 1,503,160                                            | 859,845                                          | 643,315                                             | 0.73591                           | 473,424                                                                                 |
| 2002        | 394.73                                                          | 4,201,119                                            | 2,426,535                                        | 1,774,584                                           | 0.73591                           | 1,305,940                                                                               |
| 2003        | 66.50                                                           | 707,810                                              | 626,850                                          | 80,960                                              | 0.73591                           | 59,580                                                                                  |
| 2004        | 204.34                                                          | 2,174,824                                            | 1,563,745                                        | 611,079                                             | 0.73591                           | 449,701                                                                                 |
| 2005        | 226.49                                                          | 2,410,497                                            | 1,445,920                                        | 964,577                                             | 0.73591                           | 709,846                                                                                 |
| 2006        | 315.48                                                          | 3,357,662                                            | 1,767,300                                        | 1,590,362                                           | 0.73591                           | 1,170,369                                                                               |
| 2007        | 180.35                                                          | 1,919,434                                            | 1,772,350                                        | 147,084                                             | 0.73591                           | 108,241                                                                                 |
| 2008        | 379.01                                                          | 4,033,794                                            | 1,921,275                                        | 2,112,519                                           | 0.73591                           | 1,554,631                                                                               |
| 2009        | 405.87                                                          | 4,319,679                                            | 3,039,135                                        | 1,280,544                                           | 0.73591                           | 942,369                                                                                 |
| 2010        | 272.77                                                          | 2,903,138                                            | 1,167,580                                        | 1,735,558                                           | 0.73591                           | 1,277,221                                                                               |
| 2011        | 403.40                                                          | 4,293,390                                            | 1,607,555                                        | 2,685,835                                           | 0.73591                           | 1,976,542                                                                               |
| 2012        | 318.38                                                          | 3,388,550                                            | 1,490,485                                        | 1,898,065                                           | 0.73591                           | 1,396,812                                                                               |
| 2013        | 213.07                                                          | 2,267,752                                            | 1,372,225                                        | 895,527                                             | 0.73591                           | 659,031                                                                                 |
| 2014        | 262.35                                                          | 2,792,202                                            | 2,125,590                                        | 666,612                                             | 0.73591                           | 490,569                                                                                 |
| 2015        | 556.97                                                          | 5,927,815                                            | 3,786,225                                        | 2,141,590                                           | 0.73591                           | 1,576,025                                                                               |
| 2016        | 219.86                                                          | 2,340,023                                            | 1,103,635                                        | 1,236,388                                           | 0.73591                           | 909,874                                                                                 |
| 2017        | 483.27                                                          | 5,143,418                                            | 1,850,300                                        | 3,293,118                                           | 0.73591                           | 2,423,450                                                                               |
| 2018        | 637.15                                                          | 6,781,151                                            | 2,581,750                                        | 4,199,401                                           | 0.73591                           | 3,090,396                                                                               |
| 2019        | 604.14                                                          | 6,429,874                                            | 2,038,500                                        | 4,391,374                                           | 0.73591                           | 3,231,671                                                                               |
| 2020        | 491.35                                                          | 5,229,465                                            | -                                                | 5,229,465                                           | 0.73591                           | 3,848,434                                                                               |
| 2021 (6 Mo) | 245.68                                                          | 2,614,733                                            | -                                                | 2,614,733                                           | 0.73591                           | 1,924,217                                                                               |
| Totals:     | 9,125.12                                                        | 97,118,645                                           | 46,606,605                                       | 50,512,040                                          |                                   | 37,172,490                                                                              |

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

Exhibit IV  
Sheet 1a

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

| Fiscal<br>Year       | Expected (a)<br>Number<br>Deceased<br>by Period | Es imated<br>Time of<br>Payment<br>(Years) | Discount<br>Factor<br>5.00% | Discounted<br>Value of<br>Number<br>Deceased<br>(2) x (4) |
|----------------------|-------------------------------------------------|--------------------------------------------|-----------------------------|-----------------------------------------------------------|
| (1)                  | (2)                                             | (3)                                        | (4)                         | (5)                                                       |
| 7/1/2021 - 6/30/2022 | 2.7325                                          | 0.250                                      | 0.9879                      | 2.6994                                                    |
| 7/1/2022 - 6/30/2023 | 2.9529                                          | 1.000                                      | 0.9524                      | 2.8123                                                    |
| 7/1/2023 - 6/30/2024 | 3.1774                                          | 2.000                                      | 0.9070                      | 2.8820                                                    |
| 7/1/2024 - 6/30/2025 | 3.3851                                          | 3.000                                      | 0.8638                      | 2.9241                                                    |
| 7/1/2025 - 6/30/2026 | 3.5797                                          | 4.000                                      | 0.8227                      | 2.9450                                                    |
| 7/1/2026 - 6/30/2027 | 3.6424                                          | 5.000                                      | 0.7835                      | 2.8539                                                    |
| 7/1/2027 - 6/30/2028 | 3.6492                                          | 6.000                                      | 0.7462                      | 2.7231                                                    |
| 7/1/2028 - 6/30/2029 | 3.6567                                          | 7.000                                      | 0.7107                      | 2.5988                                                    |
| 7/1/2029 - 6/30/2030 | 3.6650                                          | 8.000                                      | 0.6768                      | 2.4806                                                    |
| 7/1/2030 - 6/30/2031 | 3.6741                                          | 9.000                                      | 0.6446                      | 2.3684                                                    |
| 7/1/2031 - 6/30/2032 | 3.6841                                          | 10.000                                     | 0.6139                      | 2.2617                                                    |
| 7/1/2032 - 6/30/2033 | 3.6945                                          | 11.000                                     | 0.5847                      | 2.1601                                                    |
| 7/1/2033 - 6/30/2034 | 3.7053                                          | 12.000                                     | 0.5568                      | 2.0632                                                    |
| 7/1/2034 - 6/30/2035 | 3.7157                                          | 13.000                                     | 0.5303                      | 1.9705                                                    |
| 7/1/2035 - 6/30/2036 | 3.7256                                          | 14.000                                     | 0.5051                      | 1.8817                                                    |
| 7/1/2036 - 6/30/2037 | 3.7344                                          | 15.000                                     | 0.4810                      | 1.7963                                                    |
| 7/1/2037 - 6/30/2038 | 3.7424                                          | 16.000                                     | 0.4581                      | 1.7145                                                    |
| 7/1/2038 - 6/30/2039 | 3.7499                                          | 17.000                                     | 0.4363                      | 1.6361                                                    |
| 7/1/2039 - 6/30/2040 | 3.7572                                          | 18.000                                     | 0.4155                      | 1.5612                                                    |
| 7/1/2040 - 6/30/2041 | 3.7645                                          | 19.000                                     | 0.3957                      | 1.4897                                                    |
| 7/1/2041 - 6/30/2042 | 3.7721                                          | 20.000                                     | 0.3769                      | 1.4217                                                    |
| 7/1/2042 - 6/30/2043 | 3.7800                                          | 21.000                                     | 0.3589                      | 1.3568                                                    |
| 7/1/2043 - 6/30/2044 | 3.7883                                          | 22.000                                     | 0.3418                      | 1.2950                                                    |
| 7/1/2044 - 6/30/2045 | 3.7970                                          | 23.000                                     | 0.3256                      | 1.2362                                                    |
| 7/1/2045 - 6/30/2046 | 3.8063                                          | 24.000                                     | 0.3101                      | 1.1802                                                    |
| 7/1/2046 - 6/30/2047 | 3.8161                                          | 25.000                                     | 0.2953                      | 1.1269                                                    |
| 7/1/2047 - 6/30/2048 | 3.8266                                          | 26.000                                     | 0.2812                      | 1.0762                                                    |
| 7/1/2048 - 6/30/2049 | 3.8374                                          | 27.000                                     | 0.2678                      | 1.0278                                                    |
| 7/1/2049 - 6/30/2050 | 3.8484                                          | 28.000                                     | 0.2551                      | 0.9817                                                    |
| 7/1/2050 - 6/30/2051 | 3.8592                                          | 29.000                                     | 0.2429                      | 0.9376                                                    |
| 7/1/2051 - 6/30/2052 | 3.8697                                          | 30.000                                     | 0.2314                      | 0.8954                                                    |
| 7/1/2052 - 6/30/2053 | 3.8800                                          | 31.000                                     | 0.2204                      | 0.8550                                                    |
| 7/1/2053 - 6/30/2054 | 3.8899                                          | 32.000                                     | 0.2099                      | 0.8164                                                    |
| 7/1/2054 - 6/30/2055 | 3.8994                                          | 33.000                                     | 0.1999                      | 0.7794                                                    |
| 7/1/2055 - 6/30/2056 | 3.9083                                          | 34.000                                     | 0.1904                      | 0.7440                                                    |
| 7/1/2056 - 6/30/2057 | 3.9164                                          | 35.000                                     | 0.1813                      | 0.7100                                                    |
| 7/1/2057 - 6/30/2058 | 3.9234                                          | 36.000                                     | 0.1727                      | 0.6774                                                    |
| 7/1/2058 - 6/30/2059 | 3.9291                                          | 37.000                                     | 0.1644                      | 0.6461                                                    |
| 7/1/2059 - 6/30/2060 | 3.9332                                          | 38.000                                     | 0.1566                      | 0.6160                                                    |
| 7/1/2060 - 6/30/2061 | 3.9354                                          | 39.000                                     | 0.1491                      | 0.5870                                                    |
| 7/1/2061 - 6/30/2062 | 3.9356                                          | 40.000                                     | 0.1420                      | 0.5590                                                    |
| 7/1/2062 - 6/30/2063 | 3.9336                                          | 41.000                                     | 0.1353                      | 0.5321                                                    |
| 7/1/2063 - 6/30/2064 | 3.9292                                          | 42.000                                     | 0.1288                      | 0.5062                                                    |
| 7/1/2064 - 6/30/2065 | 3.9218                                          | 43.000                                     | 0.1227                      | 0.4812                                                    |
| 7/1/2065 - 6/30/2066 | 3.9109                                          | 44.000                                     | 0.1169                      | 0.4570                                                    |
| 7/1/2066 - 6/30/2067 | 3.8961                                          | 45.000                                     | 0.1113                      | 0.4336                                                    |
| 7/1/2067 - 6/30/2068 | 3.8772                                          | 46.000                                     | 0.1060                      | 0.4110                                                    |
| 7/1/2068 - 6/30/2069 | 3.8537                                          | 47.000                                     | 0.1009                      | 0.3890                                                    |
| 7/1/2069 - 6/30/2070 | 3.8249                                          | 48.000                                     | 0.0961                      | 0.3677                                                    |
| 7/1/2070 - 6/30/2071 | 3.7902                                          | 49.000                                     | 0.0916                      | 0.3470                                                    |
| 7/1/2071 - 6/30/2072 | 3.7494                                          | 50.000                                     | 0.0872                      | 0.3270                                                    |
| 7/1/2072 - 6/30/2073 | 3.7020                                          | 51.000                                     | 0.0831                      | 0.3075                                                    |
| 7/1/2073 - 6/30/2074 | 3.6479                                          | 52.000                                     | 0.0791                      | 0.2885                                                    |
| 7/1/2074 - 6/30/2075 | 3.5867                                          | 53.000                                     | 0.0753                      | 0.2702                                                    |
| 7/1/2075 - 6/30/2076 | 3.5180                                          | 54.000                                     | 0.0717                      | 0.2524                                                    |
| 7/1/2076 - 6/30/2077 | 3.4419                                          | 55.000                                     | 0.0683                      | 0.2352                                                    |
| 7/1/2077 - 6/30/2078 | 3.3583                                          | 56.000                                     | 0.0651                      | 0.2185                                                    |
| 7/1/2078 - 6/30/2079 | 3.2675                                          | 57.000                                     | 0.0620                      | 0.2025                                                    |
| 7/1/2079 - 6/30/2080 | 3.1695                                          | 58.000                                     | 0.0590                      | 0.1871                                                    |
| 7/1/2080 - 6/30/2081 | 3.0651                                          | 59.000                                     | 0.0562                      | 0.1723                                                    |

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

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

Exhibit IV  
Sheet 1b

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

| Fiscal<br>Year       | Expected (a)<br>Number<br>Deceased<br>by Period | Estimated<br>Time of<br>Payment<br>(Years) | Discount<br>Factor<br>5.00% | Discounted<br>Value of<br>Number<br>Deceased<br>(2) x (4) |
|----------------------|-------------------------------------------------|--------------------------------------------|-----------------------------|-----------------------------------------------------------|
| -----                | -----                                           | -----                                      | -----                       | -----                                                     |
| (1)                  | (2)                                             | (3)                                        | (4)                         | (5)                                                       |
| 7/1/2081 - 6/30/2082 | 2.9546                                          | 60.000                                     | 0 0535                      | 0.1582                                                    |
| 7/1/2082 - 6/30/2083 | 2.8386                                          | 61.000                                     | 0 0510                      | 0.1447                                                    |
| 7/1/2083 - 6/30/2084 | 2.7179                                          | 62.000                                     | 0 0486                      | 0.1320                                                    |
| 7/1/2084 - 6/30/2085 | 2.5931                                          | 63.000                                     | 0 0462                      | 0.1199                                                    |
| 7/1/2085 - 6/30/2086 | 2.4650                                          | 64.000                                     | 0 0440                      | 0.1086                                                    |
| 7/1/2086 - 6/30/2087 | 2.3344                                          | 65.000                                     | 0 0419                      | 0.0979                                                    |
| 7/1/2087 - 6/30/2088 | 2.2021                                          | 66.000                                     | 0 0399                      | 0.0880                                                    |
| 7/1/2088 - 6/30/2089 | 2.0691                                          | 67.000                                     | 0 0380                      | 0.0787                                                    |
| 7/1/2089 - 6/30/2090 | 1.9362                                          | 68.000                                     | 0 0362                      | 0.0702                                                    |
| 7/1/2090 - 6/30/2091 | 1.8044                                          | 69.000                                     | 0 0345                      | 0.0623                                                    |
| 7/1/2091 - 6/30/2092 | 1.6743                                          | 70.000                                     | 0 0329                      | 0.0550                                                    |
| 7/1/2092 - 6/30/2093 | 1.5460                                          | 71.000                                     | 0 0313                      | 0.0484                                                    |
| 7/1/2093 - 6/30/2094 | 1.4201                                          | 72.000                                     | 0 0298                      | 0.0423                                                    |
| 7/1/2094 - 6/30/2095 | 1.2961                                          | 73.000                                     | 0 0284                      | 0.0368                                                    |
| 7/1/2095 - 6/30/2096 | 1.1746                                          | 74.000                                     | 0 0270                      | 0.0318                                                    |
| 7/1/2096 - 6/30/2097 | 1.0574                                          | 75.000                                     | 0 0258                      | 0.0272                                                    |
| 7/1/2097 - 6/30/2098 | 0.9445                                          | 76.000                                     | 0 0245                      | 0.0232                                                    |
| 7/1/2098 - 6/30/2099 | 0.8364                                          | 77.000                                     | 0 0234                      | 0.0195                                                    |
| 7/1/2099 - 6/30/2100 | 0.7338                                          | 78.000                                     | 0 0222                      | 0.0163                                                    |
| 7/1/2100 - 6/30/2101 | 0.6370                                          | 79.000                                     | 0 0212                      | 0.0135                                                    |
| 7/1/2101 - 6/30/2102 | 0.5466                                          | 80.000                                     | 0 0202                      | 0.0110                                                    |
| 7/1/2102 - 6/30/2103 | 0.4629                                          | 81.000                                     | 0 0192                      | 0.0089                                                    |
| 7/1/2103 - 6/30/2104 | 0.3866                                          | 82.000                                     | 0 0183                      | 0.0071                                                    |
| 7/1/2104 - 6/30/2105 | 0.3180                                          | 83.000                                     | 0 0174                      | 0.0055                                                    |
| 7/1/2105 - 6/30/2106 | 0.2573                                          | 84.000                                     | 0 0166                      | 0.0043                                                    |
| 7/1/2106 - 6/30/2107 | 0.2048                                          | 85.000                                     | 0 0158                      | 0.0032                                                    |
| 7/1/2107 - 6/30/2108 | 0.1601                                          | 86.000                                     | 0 0151                      | 0.0024                                                    |
| 7/1/2108 - 6/30/2109 | 0.1228                                          | 87.000                                     | 0 0143                      | 0.0018                                                    |
| 7/1/2109 - 6/30/2110 | 0.0925                                          | 88.000                                     | 0 0137                      | 0.0013                                                    |
| 7/1/2110 - 6/30/2111 | 0.0678                                          | 89.000                                     | 0 0130                      | 0.0009                                                    |
| 7/1/2111 - 6/30/2112 | 0.0483                                          | 90.000                                     | 0 0124                      | 0.0006                                                    |
| 7/1/2112 - 6/30/2113 | 0.0339                                          | 91.000                                     | 0 0118                      | 0.0004                                                    |
| 7/1/2113 - 6/30/2114 | 0.0236                                          | 92.000                                     | 0 0112                      | 0.0003                                                    |
| 7/1/2114 - 6/30/2115 | 0.0163                                          | 93.000                                     | 0 0107                      | 0.0002                                                    |
| 7/1/2115 - 6/30/2116 | 0.0113                                          | 94.000                                     | 0 0102                      | 0.0001                                                    |
| 7/1/2116 - 6/30/2117 | 0.0078                                          | 95.000                                     | 0 0097                      | 0.0001                                                    |
| 7/1/2117 - 6/30/2118 | 0.0054                                          | 96.000                                     | 0 0092                      | 0.0001                                                    |
| 7/1/2118 - 6/30/2119 | 0.0038                                          | 97.000                                     | 0 0088                      | 0.0000                                                    |
| 7/1/2119 - 6/30/2120 | 0.0027                                          | 98.000                                     | 0 0084                      | 0.0000                                                    |
| 7/1/2120 - 6/30/2121 | 0.0019                                          | 99.000                                     | 0 0080                      | 0.0000                                                    |
| 7/1/2121 - 6/30/2122 | 0.0014                                          | 100 000                                    | 0 0076                      | 0.0000                                                    |
| 7/1/2122 - 6/30/2123 | 0.0010                                          | 101 000                                    | 0 0072                      | 0.0000                                                    |
| 7/1/2123 - 6/30/2124 | 0.0008                                          | 102 000                                    | 0 0069                      | 0.0000                                                    |
| 7/1/2124 - 6/30/2125 | 0.0006                                          | 103 000                                    | 0 0066                      | 0.0000                                                    |
| 7/1/2125 - 6/30/2126 | 0.0004                                          | 104 000                                    | 0 0063                      | 0.0000                                                    |
| 7/1/2126 - 6/30/2127 | 0.0003                                          | 105 000                                    | 0 0060                      | 0.0000                                                    |
| 7/1/2127 - 6/30/2128 | 0.0002                                          | 106 000                                    | 0 0057                      | 0.0000                                                    |
| 7/1/2128 - 6/30/2129 | 0.0002                                          | 107 000                                    | 0 0054                      | 0.0000                                                    |
| 7/1/2129 - 6/30/2130 | 0.0001                                          | 108 000                                    | 0 0051                      | 0.0000                                                    |
| 7/1/2130 - 6/30/2131 | 0.0001                                          | 109 000                                    | 0 0049                      | 0.0000                                                    |
| 7/1/2131 - 6/30/2132 | 0.0001                                          | 110 000                                    | 0 0047                      | 0.0000                                                    |
| 7/1/2132 - 6/30/2133 | 0.0001                                          | 111 000                                    | 0 0044                      | 0.0000                                                    |
| 7/1/2133 - 6/30/2134 | 0.0000                                          | 112 000                                    | 0 0042                      | 0.0000                                                    |
| 7/1/2134 - 6/30/2135 | 0.0000                                          | 113 000                                    | 0 0040                      | 0.0000                                                    |
| 7/1/2135 - 6/30/2136 | 0.0000                                          | 114 000                                    | 0 0038                      | 0.0000                                                    |
| 7/1/2136 - 6/30/2137 | 0.0000                                          | 115 000                                    | 0 0037                      | 0.0000                                                    |
| 7/1/2137 - 6/30/2138 | 0.0000                                          | 116 000                                    | 0 0035                      | 0.0000                                                    |
| 7/1/2138 - 6/30/2139 | 0.0000                                          | 117 000                                    | 0 0033                      | 0.0000                                                    |
| 7/1/2139 - 6/30/2140 | 0.0000                                          | 118 000                                    | 0 0032                      | 0.0000                                                    |
| 7/1/2140 - 6/30/2141 | 0.0000                                          | 119 000                                    | 0 0030                      | 0.0000                                                    |
| Totals All:          | 260.0000                                        |                                            |                             | 73.1570                                                   |

Indicated Average Discount = (5) / (2)

0.28137

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

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

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

| Fiscal<br>Year       | Expected<br>Number<br>Alive at<br>End of<br>Period (a) | Estimated<br>Time of<br>Payment<br>(Years) | Discount Factors |          | Discounted Value |          |
|----------------------|--------------------------------------------------------|--------------------------------------------|------------------|----------|------------------|----------|
|                      |                                                        |                                            | Inflation        | Discount | Inflation        | Discount |
|                      |                                                        |                                            | 3.50%            | Only at  | 3.50%            | Only at  |
|                      |                                                        |                                            | & Discount       | 5.00%    | & Discount       | 5.00%    |
| (1)                  | (2)                                                    | (3)                                        | (4)              | (5)      | (6)              | (7)      |
| 7/1/2021 - 6/30/2022 | 257.2675                                               | 0.250                                      | 0.9964           | 0.9879   | 256.3437         | 254.1485 |
| 7/1/2022 - 6/30/2023 | 254.3146                                               | 1.000                                      | 0.9857           | 0.9524   | 250.6815         | 242.2043 |
| 7/1/2023 - 6/30/2024 | 251.1372                                               | 2.000                                      | 0.9716           | 0.9070   | 244.0131         | 227.7888 |
| 7/1/2024 - 6/30/2025 | 247.7521                                               | 3.000                                      | 0.9578           | 0.8638   | 237.2852         | 214.0176 |
| 7/1/2025 - 6/30/2026 | 244.1724                                               | 4.000                                      | 0.9441           | 0.8227   | 230.5159         | 200.8813 |
| 7/1/2026 - 6/30/2027 | 240.5301                                               | 5.000                                      | 0.9306           | 0.7835   | 223.8332         | 188.4616 |
| 7/1/2027 - 6/30/2028 | 236.8809                                               | 6.000                                      | 0.9173           | 0.7462   | 217.2883         | 176.7642 |
| 7/1/2028 - 6/30/2029 | 233.2242                                               | 7.000                                      | 0.9042           | 0.7107   | 210.8778         | 165.7481 |
| 7/1/2029 - 6/30/2030 | 229.5592                                               | 8.000                                      | 0.8913           | 0.6768   | 204.5988         | 155.3747 |
| 7/1/2030 - 6/30/2031 | 225.8850                                               | 9.000                                      | 0.8785           | 0.6446   | 198.4481         | 145.6075 |
| 7/1/2031 - 6/30/2032 | 222.2010                                               | 10.000                                     | 0.8660           | 0.6139   | 192.4228         | 136.4121 |
| 7/1/2032 - 6/30/2033 | 218.5064                                               | 11.000                                     | 0.8536           | 0.5847   | 186.5201         | 127.7562 |
| 7/1/2033 - 6/30/2034 | 214.8012                                               | 12.000                                     | 0.8414           | 0.5568   | 180.7379         | 119.6093 |
| 7/1/2034 - 6/30/2035 | 211.0854                                               | 13.000                                     | 0.8294           | 0.5303   | 175.0741         | 111.9431 |
| 7/1/2035 - 6/30/2036 | 207.3598                                               | 14.000                                     | 0.8176           | 0.5051   | 169.5272         | 104.7308 |
| 7/1/2036 - 6/30/2037 | 203.6254                                               | 15.000                                     | 0.8059           | 0.4810   | 164.0959         | 97.9473  |
| 7/1/2037 - 6/30/2038 | 199.8830                                               | 16.000                                     | 0.7944           | 0.4581   | 158.7788         | 91.5687  |
| 7/1/2038 - 6/30/2039 | 196.1331                                               | 17.000                                     | 0.7830           | 0.4363   | 153.5743         | 85.5722  |
| 7/1/2039 - 6/30/2040 | 192.3759                                               | 18.000                                     | 0.7718           | 0.4155   | 148.4806         | 79.9362  |
| 7/1/2040 - 6/30/2041 | 188.6114                                               | 19.000                                     | 0.7608           | 0.3957   | 143.4954         | 74.6399  |
| 7/1/2041 - 6/30/2042 | 184.8393                                               | 20.000                                     | 0.7499           | 0.3769   | 138.6166         | 69.6640  |
| 7/1/2042 - 6/30/2043 | 181.0593                                               | 21.000                                     | 0.7392           | 0.3589   | 133.8421         | 64.9898  |
| 7/1/2043 - 6/30/2044 | 177.2710                                               | 22.000                                     | 0.7287           | 0.3418   | 129.1697         | 60.6001  |
| 7/1/2044 - 6/30/2045 | 173.4739                                               | 23.000                                     | 0.7182           | 0.3256   | 124.5972         | 56.4781  |
| 7/1/2045 - 6/30/2046 | 169.6677                                               | 24.000                                     | 0.7080           | 0.3101   | 120.1225         | 52.6085  |
| 7/1/2046 - 6/30/2047 | 165.8515                                               | 25.000                                     | 0.6979           | 0.2953   | 115.7433         | 48.9764  |
| 7/1/2047 - 6/30/2048 | 162.0250                                               | 26.000                                     | 0.6879           | 0.2812   | 111.4575         | 45.5680  |
| 7/1/2048 - 6/30/2049 | 158.1876                                               | 27.000                                     | 0.6781           | 0.2678   | 107.2632         | 42.3703  |
| 7/1/2049 - 6/30/2050 | 154.3392                                               | 28.000                                     | 0.6684           | 0.2551   | 103.1587         | 39.3709  |
| 7/1/2050 - 6/30/2051 | 150.4800                                               | 29.000                                     | 0.6588           | 0.2429   | 99.1424          | 36.5586  |
| 7/1/2051 - 6/30/2052 | 146.6103                                               | 30.000                                     | 0.6494           | 0.2314   | 95.2129          | 33.9223  |
| 7/1/2052 - 6/30/2053 | 142.7303                                               | 31.000                                     | 0.6402           | 0.2204   | 91.3690          | 31.4520  |
| 7/1/2053 - 6/30/2054 | 138.8404                                               | 32.000                                     | 0.6310           | 0.2099   | 87.6091          | 29.1379  |
| 7/1/2054 - 6/30/2055 | 134.9410                                               | 33.000                                     | 0.6220           | 0.1999   | 83.9322          | 26.9710  |
| 7/1/2055 - 6/30/2056 | 131.0327                                               | 34.000                                     | 0.6131           | 0.1904   | 80.3370          | 24.9427  |
| 7/1/2056 - 6/30/2057 | 127.1163                                               | 35.000                                     | 0.6043           | 0.1813   | 76.8224          | 23.0450  |
| 7/1/2057 - 6/30/2058 | 123.1929                                               | 36.000                                     | 0.5957           | 0.1727   | 73.3878          | 21.2702  |
| 7/1/2058 - 6/30/2059 | 119.2639                                               | 37.000                                     | 0.5872           | 0.1644   | 70.0322          | 19.6112  |
| 7/1/2059 - 6/30/2060 | 115.3307                                               | 38.000                                     | 0.5788           | 0.1566   | 66.7551          | 18.0614  |
| 7/1/2060 - 6/30/2061 | 111.3953                                               | 39.000                                     | 0.5705           | 0.1491   | 63.5562          | 16.6144  |
| 7/1/2061 - 6/30/2062 | 107.4596                                               | 40.000                                     | 0.5624           | 0.1420   | 60.4348          | 15.2642  |
| 7/1/2062 - 6/30/2063 | 103.5260                                               | 41.000                                     | 0.5544           | 0.1353   | 57.3908          | 14.0052  |
| 7/1/2063 - 6/30/2064 | 99.5968                                                | 42.000                                     | 0.5464           | 0.1288   | 54.4239          | 12.8320  |
| 7/1/2064 - 6/30/2065 | 95.6750                                                | 43.000                                     | 0.5386           | 0.1227   | 51.5340          | 11.7397  |
| 7/1/2065 - 6/30/2066 | 91.7642                                                | 44.000                                     | 0.5309           | 0.1169   | 48.7214          | 10.7237  |
| 7/1/2066 - 6/30/2067 | 87.8681                                                | 45.000                                     | 0.5234           | 0.1113   | 45.9863          | 9.7794   |
| 7/1/2067 - 6/30/2068 | 83.9910                                                | 46.000                                     | 0.5159           | 0.1060   | 43.3292          | 8.9028   |
| 7/1/2068 - 6/30/2069 | 80.1373                                                | 47.000                                     | 0.5085           | 0.1009   | 40.7506          | 8.0898   |
| 7/1/2069 - 6/30/2070 | 76.3124                                                | 48.000                                     | 0.5012           | 0.0961   | 38.2513          | 7.3368   |
| 7/1/2070 - 6/30/2071 | 72.5222                                                | 49.000                                     | 0.4941           | 0.0916   | 35.8321          | 6.6404   |
| 7/1/2071 - 6/30/2072 | 68.7729                                                | 50.000                                     | 0.4870           | 0.0872   | 33.4942          | 5.9973   |
| 7/1/2072 - 6/30/2073 | 65.0708                                                | 51.000                                     | 0.4801           | 0.0831   | 31.2385          | 5.4042   |
| 7/1/2073 - 6/30/2074 | 61.4229                                                | 52.000                                     | 0.4732           | 0.0791   | 29.0660          | 4.8583   |
| 7/1/2074 - 6/30/2075 | 57.8362                                                | 53.000                                     | 0.4665           | 0.0753   | 26.9778          | 4.3568   |
| 7/1/2075 - 6/30/2076 | 54.3182                                                | 54.000                                     | 0.4598           | 0.0717   | 24.9748          | 3.8969   |
| 7/1/2076 - 6/30/2077 | 50.8764                                                | 55.000                                     | 0.4532           | 0.0683   | 23.0581          | 3.4762   |
| 7/1/2077 - 6/30/2078 | 47.5180                                                | 56.000                                     | 0.4467           | 0.0651   | 21.2284          | 3.0921   |
| 7/1/2078 - 6/30/2079 | 44.2506                                                | 57.000                                     | 0.4404           | 0.0620   | 19.4863          | 2.7424   |
| 7/1/2079 - 6/30/2080 | 41.0810                                                | 58.000                                     | 0.4341           | 0.0590   | 17.8321          | 2.4247   |
| 7/1/2080 - 6/30/2081 | 38.0160                                                | 59.000                                     | 0.4279           | 0.0562   | 16.2659          | 2.1370   |

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

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

Exhibit IV  
Sheet 2b

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

| Fiscal<br>Year       | Expected<br>Number<br>Alive at<br>End of<br>Period (a) | Estimated<br>Time of<br>Payment<br>(Years) | Discount Factors                          |                              | Discounted Value                                       |                                           |
|----------------------|--------------------------------------------------------|--------------------------------------------|-------------------------------------------|------------------------------|--------------------------------------------------------|-------------------------------------------|
|                      |                                                        |                                            | Inflation<br>3.50%<br>& Discount<br>5.00% | Discount<br>Only at<br>5.00% | Inflation<br>3.50%<br>& Discount<br>5.00%<br>(2) x (4) | Discount<br>Only at<br>5.00%<br>(2) x (5) |
|                      |                                                        |                                            |                                           |                              |                                                        |                                           |
| (1)                  | (2)                                                    | (3)                                        | (4)                                       | (5)                          | (6)                                                    | (7)                                       |
| 7/1/2081 - 6/30/2082 | 35.0614                                                | 60.000                                     | 0.4218                                    | 0.0535                       | 14.7874                                                | 1.8770                                    |
| 7/1/2082 - 6/30/2083 | 32.2227                                                | 61.000                                     | 0.4157                                    | 0.0510                       | 13.3960                                                | 1.6429                                    |
| 7/1/2083 - 6/30/2084 | 29.5048                                                | 62.000                                     | 0.4098                                    | 0.0486                       | 12.0909                                                | 1.4327                                    |
| 7/1/2084 - 6/30/2085 | 26.9117                                                | 63.000                                     | 0.4039                                    | 0.0462                       | 10.8707                                                | 1.2446                                    |
| 7/1/2085 - 6/30/2086 | 24.4467                                                | 64.000                                     | 0.3982                                    | 0.0440                       | 9.7339                                                 | 1.0767                                    |
| 7/1/2086 - 6/30/2087 | 22.1122                                                | 65.000                                     | 0.3925                                    | 0.0419                       | 8.6786                                                 | 0.9275                                    |
| 7/1/2087 - 6/30/2088 | 19.9101                                                | 66.000                                     | 0.3869                                    | 0.0399                       | 7.7027                                                 | 0.7954                                    |
| 7/1/2088 - 6/30/2089 | 17.8410                                                | 67.000                                     | 0.3813                                    | 0.0380                       | 6.8036                                                 | 0.6788                                    |
| 7/1/2089 - 6/30/2090 | 15.9048                                                | 68.000                                     | 0.3759                                    | 0.0362                       | 5.9786                                                 | 0.5763                                    |
| 7/1/2090 - 6/30/2091 | 14.1004                                                | 69.000                                     | 0.3705                                    | 0.0345                       | 5.2246                                                 | 0.4866                                    |
| 7/1/2091 - 6/30/2092 | 12.4261                                                | 70.000                                     | 0.3652                                    | 0.0329                       | 4.5385                                                 | 0.4084                                    |
| 7/1/2092 - 6/30/2093 | 10.8801                                                | 71.000                                     | 0.3600                                    | 0.0313                       | 3.9170                                                 | 0.3406                                    |
| 7/1/2093 - 6/30/2094 | 9.4600                                                 | 72.000                                     | 0.3549                                    | 0.0298                       | 3.3571                                                 | 0.2820                                    |
| 7/1/2094 - 6/30/2095 | 8.1639                                                 | 73.000                                     | 0.3498                                    | 0.0284                       | 2.8558                                                 | 0.2318                                    |
| 7/1/2095 - 6/30/2096 | 6.9892                                                 | 74.000                                     | 0.3448                                    | 0.0270                       | 2.4099                                                 | 0.1890                                    |
| 7/1/2096 - 6/30/2097 | 5.9318                                                 | 75.000                                     | 0.3399                                    | 0.0258                       | 2.0161                                                 | 0.1528                                    |
| 7/1/2097 - 6/30/2098 | 4.9873                                                 | 76.000                                     | 0.3350                                    | 0.0245                       | 1.6709                                                 | 0.1223                                    |
| 7/1/2098 - 6/30/2099 | 4.1509                                                 | 77.000                                     | 0.3302                                    | 0.0234                       | 1.3708                                                 | 0.0970                                    |
| 7/1/2099 - 6/30/2100 | 3.4171                                                 | 78.000                                     | 0.3255                                    | 0.0222                       | 1.1123                                                 | 0.0760                                    |
| 7/1/2100 - 6/30/2101 | 2.7800                                                 | 79.000                                     | 0.3209                                    | 0.0212                       | 0.8920                                                 | 0.0589                                    |
| 7/1/2101 - 6/30/2102 | 2.2335                                                 | 80.000                                     | 0.3163                                    | 0.0202                       | 0.7064                                                 | 0.0451                                    |
| 7/1/2102 - 6/30/2103 | 1.7705                                                 | 81.000                                     | 0.3118                                    | 0.0192                       | 0.5520                                                 | 0.0340                                    |
| 7/1/2103 - 6/30/2104 | 1.3839                                                 | 82.000                                     | 0.3073                                    | 0.0183                       | 0.4253                                                 | 0.0253                                    |
| 7/1/2104 - 6/30/2105 | 1.0659                                                 | 83.000                                     | 0.3029                                    | 0.0174                       | 0.3229                                                 | 0.0186                                    |
| 7/1/2105 - 6/30/2106 | 0.8086                                                 | 84.000                                     | 0.2986                                    | 0.0166                       | 0.2414                                                 | 0.0134                                    |
| 7/1/2106 - 6/30/2107 | 0.6038                                                 | 85.000                                     | 0.2943                                    | 0.0158                       | 0.1777                                                 | 0.0095                                    |
| 7/1/2107 - 6/30/2108 | 0.4437                                                 | 86.000                                     | 0.2901                                    | 0.0151                       | 0.1287                                                 | 0.0067                                    |
| 7/1/2108 - 6/30/2109 | 0.3209                                                 | 87.000                                     | 0.2860                                    | 0.0143                       | 0.0918                                                 | 0.0046                                    |
| 7/1/2109 - 6/30/2110 | 0.2284                                                 | 88.000                                     | 0.2819                                    | 0.0137                       | 0.0644                                                 | 0.0031                                    |
| 7/1/2110 - 6/30/2111 | 0.1605                                                 | 89.000                                     | 0.2779                                    | 0.0130                       | 0.0446                                                 | 0.0021                                    |
| 7/1/2111 - 6/30/2112 | 0.1122                                                 | 90.000                                     | 0.2739                                    | 0.0124                       | 0.0307                                                 | 0.0014                                    |
| 7/1/2112 - 6/30/2113 | 0.0783                                                 | 91.000                                     | 0.2700                                    | 0.0118                       | 0.0211                                                 | 0.0009                                    |
| 7/1/2113 - 6/30/2114 | 0.0548                                                 | 92.000                                     | 0.2661                                    | 0.0112                       | 0.0146                                                 | 0.0006                                    |
| 7/1/2114 - 6/30/2115 | 0.0384                                                 | 93.000                                     | 0.2623                                    | 0.0107                       | 0.0101                                                 | 0.0004                                    |
| 7/1/2115 - 6/30/2116 | 0.0272                                                 | 94.000                                     | 0.2586                                    | 0.0102                       | 0.0070                                                 | 0.0003                                    |
| 7/1/2116 - 6/30/2117 | 0.0194                                                 | 95.000                                     | 0.2549                                    | 0.0097                       | 0.0049                                                 | 0.0002                                    |
| 7/1/2117 - 6/30/2118 | 0.0139                                                 | 96.000                                     | 0.2512                                    | 0.0092                       | 0.0035                                                 | 0.0001                                    |
| 7/1/2118 - 6/30/2119 | 0.0101                                                 | 97.000                                     | 0.2477                                    | 0.0088                       | 0.0025                                                 | 0.0001                                    |
| 7/1/2119 - 6/30/2120 | 0.0074                                                 | 98.000                                     | 0.2441                                    | 0.0084                       | 0.0018                                                 | 0.0001                                    |
| 7/1/2120 - 6/30/2121 | 0.0055                                                 | 99.000                                     | 0.2406                                    | 0.0080                       | 0.0013                                                 | 0.0000                                    |
| 7/1/2121 - 6/30/2122 | 0.0041                                                 | 100.000                                    | 0.2372                                    | 0.0076                       | 0.0010                                                 | 0.0000                                    |
| 7/1/2122 - 6/30/2123 | 0.0031                                                 | 101.000                                    | 0.2338                                    | 0.0072                       | 0.0007                                                 | 0.0000                                    |
| 7/1/2123 - 6/30/2124 | 0.0024                                                 | 102.000                                    | 0.2305                                    | 0.0069                       | 0.0005                                                 | 0.0000                                    |
| 7/1/2124 - 6/30/2125 | 0.0018                                                 | 103.000                                    | 0.2272                                    | 0.0066                       | 0.0004                                                 | 0.0000                                    |
| 7/1/2125 - 6/30/2126 | 0.0014                                                 | 104.000                                    | 0.2239                                    | 0.0063                       | 0.0003                                                 | 0.0000                                    |
| 7/1/2126 - 6/30/2127 | 0.0010                                                 | 105.000                                    | 0.2207                                    | 0.0060                       | 0.0002                                                 | 0.0000                                    |
| 7/1/2127 - 6/30/2128 | 0.0008                                                 | 106.000                                    | 0.2176                                    | 0.0057                       | 0.0002                                                 | 0.0000                                    |
| 7/1/2128 - 6/30/2129 | 0.0006                                                 | 107.000                                    | 0.2145                                    | 0.0054                       | 0.0001                                                 | 0.0000                                    |
| 7/1/2129 - 6/30/2130 | 0.0004                                                 | 108.000                                    | 0.2114                                    | 0.0051                       | 0.0001                                                 | 0.0000                                    |
| 7/1/2130 - 6/30/2131 | 0.0003                                                 | 109.000                                    | 0.2084                                    | 0.0049                       | 0.0001                                                 | 0.0000                                    |
| 7/1/2131 - 6/30/2132 | 0.0003                                                 | 110.000                                    | 0.2054                                    | 0.0047                       | 0.0001                                                 | 0.0000                                    |
| 7/1/2132 - 6/30/2133 | 0.0002                                                 | 111.000                                    | 0.2025                                    | 0.0044                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2133 - 6/30/2134 | 0.0001                                                 | 112.000                                    | 0.1996                                    | 0.0042                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2134 - 6/30/2135 | 0.0001                                                 | 113.000                                    | 0.1967                                    | 0.0040                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2135 - 6/30/2136 | 0.0001                                                 | 114.000                                    | 0.1939                                    | 0.0038                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2136 - 6/30/2137 | 0.0000                                                 | 115.000                                    | 0.1911                                    | 0.0037                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2137 - 6/30/2138 | 0.0000                                                 | 116.000                                    | 0.1884                                    | 0.0035                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2138 - 6/30/2139 | 0.0000                                                 | 117.000                                    | 0.1857                                    | 0.0033                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2139 - 6/30/2140 | 0.0000                                                 | 118.000                                    | 0.1831                                    | 0.0032                       | 0.0000                                                 | 0.0000                                    |
| 7/1/2140 - 6/30/2141 | 0.0000                                                 | 119.000                                    | 0.1805                                    | 0.0030                       | 0.0000                                                 | 0.0000                                    |
| Totals All:          | 9187.5753                                              |                                            |                                           |                              | 6761.2604                                              | 3919.8890                                 |
|                      | Indicated Average Discount                             |                                            |                                           |                              | 0.73591                                                | 0.42665                                   |

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