

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

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

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March 7, 2022

Ms. Melissa Jaacks
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Florida Birth Related Neurological
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2360 Christopher Place, Suite 1
Tallahassee, Florida 32308

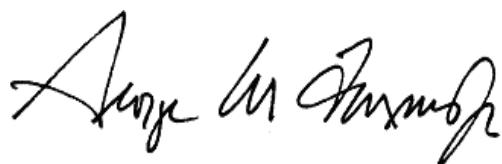
Re: NICA Outstanding Loss Reserves – Evaluated as of September 30, 2021

Dear Ms. Jaacks:

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

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

Sincerely,



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

Cc: Tim Daughtry, Mark Crawshaw

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INTRODUCTION

Purpose

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

Background

NICA was created by Florida Statute to provide care for children beginning in 1989 that meet the birth related injury criteria as defined in Florida Statutes 766.301 to 766.316. The NICA statute replaces the traditional tort liability remedies with a no-fault type system for those children that meet the requirements as defined in the statute. The qualifying child must be severely mentally and physically impaired. In addition, a claim must be filed within five years after birth. Prior to the 1994 birth year, a claim had to be filed within seven years of birth. Care is provided for the life of the child.

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

income must be considered in the establishment of overall loss and LAE reserve levels.

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

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

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

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

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

Qualifications

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

Distribution and Use

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

Conditions and Limitations

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

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

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

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

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

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

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

Executive Summary

The outstanding loss and LAE reserve (i.e. Loss, ALAE, and ULAE reserves after inflation and discount) as of September 30, 2021 is \$ 1,326.7 million. A summary of the loss and LAE reserves before and after the impact of the SB 1786 changes are shown on Exhibit I, Sheets 3a and 1, respectively. As shown in Column (7) of Exhibit I, Sheet 3a, the portion of outstanding loss and ALAE reserves related to benefit levels prior to the SB 1786 changes is \$ 974.7 million. The additional outstanding loss and ALAE reserves as of September 30, 2021 related to the SB 1786 changes of \$ 337.2 million (excluding any changes in quality of life benefit) are shown in Column (7) of Exhibit I, Sheet 2. The estimated unallocated loss adjustment expense reserve of \$ 14.8 million is shown in Column (7) of Exhibit I, Sheets 1 and 3a. A summary of the estimated outstanding loss and ALAE reserves as of September 30, 2021 for each of the benefit revisions described in SB 1786 is shown in Column (7) of Appendix F, Exhibit I.

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

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

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

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

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

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

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

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of September 30, 2021 is developed on Exhibit I, Sheet 7. The present value of the ULAE reserve estimate as of September 30, 2021 is \$14.77 million and relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to September 30, 2021.

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

The final present value loss and LAE reserve estimates related to all expected NICA benefits before and after the impact of SB 1786 are shown in Exhibit I, Sheets 3a and 1, respectively. These estimates are based on our selected estimates of the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 393 months, and the payment pattern related to outstanding loss and LAE reserves for each birth year. The present value loss and LAE reserve estimate of \$1,326.7 million, including the estimated impact of explicit SB 1786 changes, is shown in Column (7) of Exhibit I, Sheet 1.

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

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

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

Senate Bill 1786

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

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

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

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

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

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

Methodology

The methodology used in this report is similar to that used in our most recent previous report. The paid and incurred loss and ALAE information shown in exhibits beginning with Exhibit I, Sheet 3c and continuing to the end of the report are adjusted to exclude the retrospective portion of the September 2012 class action. This change in procedure was included in our reports beginning with the September 2012 report. The retrospective portion of the class action is shown

separately on Exhibit I, Sheet 3b due to the short-term nature of these payments. As shown on Exhibit I, Sheet 3b, the majority of the payments related to retrospective portion of the class action have been made as of September 30, 2021.

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

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

birth year level paid and case outstanding amounts are used to develop the adjusted paid and incurred loss development triangles as shown in Exhibit VIII, Sheets 2a and 2b, and Exhibit VII, Sheets 2a and 2b, respectively.

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

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

Based on a review of actual inflation and investment returns we selected an increment of one and one – half percent (1.50 %) and a prospective period inflation (combination of all items and medical services) rate of three and one-half (3.50%)

percent. The indicated investment return percentage is then calculated to be five percent. In order to illustrate the impact on the loss reserve estimates of changes in the overall inflation and investment returns we also have included a range of estimates based on increments (average investment return minus average inflation rate) of one and two percent in addition to our selected estimate of one and one – half (1.50%) percent.

The loss and ALAE reserve estimates are developed based on the selected prospective period inflation rate, investment return and the assumed loss payment pattern for each birth year. The loss and ALAE payment patterns are developed separately for each birth year and are based on the estimated payments as shown in the NICA case reserve worksheets for the current open accepted claims. Due to the small number of open claims and the variability in the life expectancy for each claimant the payment patterns can vary by birth year. The estimated future period claim payments as shown in the NICA case reserve worksheets are all expressed at current (2021) cost levels. These prospective period claim payments are adjusted to include consideration of mortality on the prospective period loss and ALAE payment pattern. A summary of the estimated 2021 cost level payment patterns for each birth year are shown in Appendix A, Exhibit I, Sheets 1a, 1b, 2a, 2b, 3a, 3b, 4a, and 4b. An example of the calculation of the 2021 cost level payment pattern for the 1996 birth year is shown in Appendix A, Exhibit II, Sheets 1a, 1b, 2a, 2b, 3a, and 3b.

The loss reserves are developed based on a combination of the inflation rate, investment returns, estimated 2021 level loss and ALAE reserves by birth year and the assumed 2021 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2021 cost level basis, after prospective period inflation but before anticipated investment income and after prospective period inflation and anticipated investment income are shown in columns (6), (7) and (8) of Exhibit I, Sheet 5, respectively.

Description of Loss Estimation Methods

The birth year level paid and incurred loss development triangles (i.e. after adjustment to eliminate the impact of inflation) are used to develop estimates of ultimate losses for each birth year. The historical NICA inflation rates used to restate actual NICA loss and ALAE payments and case outstanding amounts are estimated separately for loss and ALAE payments and case outstanding amounts. The estimated NICA inflation rates are shown in Exhibit IX, Sheets 8a, 8b and 8c on both a paid and case outstanding basis. Additional information related to the calculation of the historical NICA inflation rates is shown in Appendix B.

The estimated ultimate loss and ALAE by birth year related to all NICA benefits except for the retrospective portion of the class action settlement are selected based on the review of six loss estimation methods. The six methods used in the development of estimated birth year level ultimate loss and ALAE include two traditional loss development methods (i.e. paid and incurred loss projections), a frequency / severity method, the Bornhuetter – Ferguson (BF) method, a Cape Cod method, and an incremental payment method. The final indicated ultimate loss and ALAE based on each method in addition to the final selected birth year level estimates are shown in Exhibit IV, Sheet 2.

The projection methods (shown in Sheet 1 of Exhibits VII and VIII) are based on the review of historical NICA paid and incurred loss development (after elimination of the impact of inflation) for a given birth year. The loss and ALAE payment and reporting patterns experienced for the more mature birth years are used in order to estimate expected future development applicable to the more immature birth years. The frequency / severity method shown in Exhibit VI, Sheet 1 is based on the estimation of the average claim size and the estimated ultimate number of accepted claims excluding the deceased claims when reported to NICA for each birth year. Specifically, the average claim size for each birth year is calculated as a weighted average of the average claim size shown for each individual birth year and the average claim size developed based on all birth years combined. In the

more recent birth years, relatively greater weight is provided to the average claim size developed for all years combined.

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

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

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

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

The estimated incremental loss and ALAE payment per claimant is based on a review of the average NICA incremental loss and ALAE payments by development period. The actual incremental loss and ALAE payments are adjusted to 2021 level and used to estimate the average incremental payment per open accepted claim by development period (See Appendix E, Exhibit IV, Sheets 3a through 3d). The selected 2021 level average incremental loss and ALAE payments for development periods 393 months and subsequent are based on the actual averages for development periods prior to 393 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2021 level average incremental loss and ALAE payment per open claim is shown in Appendix E, Exhibit II, Sheet 1 (or Appendix E, Exhibit IV, Sheets 1a through 1d).

The selected 2021 level incremental loss and ALAE payment per claimant for each development interval is adjusted to the appropriate birth year level (as shown in Appendix E, Exhibit II, Sheet 3, Column (5)) and also to include differences in the average claimant severity by birth year (as shown in Appendix E, Exhibit II, Sheet 2, Column (5)). The estimated remaining open accepted claims by birth year and development period are based on a combination of the ultimate open accepted claimants by birth year as of September 30, 2021 (see Appendix E, Exhibit II, Sheet 3, Column (8)), reporting pattern (as shown in Exhibit X, Sheet 1c, Column (11)), and assumed mortality rates (see Appendix E, Exhibit V, Sheets 1a, 1b, 2a, 2b, 3a and 3b) developed using the average remaining life expectancy per open accepted claim (see Appendix E, Exhibit VII, Column (9)) for each birth year.

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

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

1. Incurred Loss Development Factor – 393 months to Ultimate
2. Prospective Period Average Inflation Rate
3. Prospective Period Average Investment Return
4. Loss and Loss Adjustment Expense Payment Pattern

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

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

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

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

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

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

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

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

Historical NICA Inflation

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

Family Residential or Custodial Care
Nursing Care by Others

- Legal Costs
- Parental Awards
- Medical Expenses
- Other

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

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

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

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

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

Prospective NICA Inflation

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

Discount Rate

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

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

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

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

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

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

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

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

Payment Pattern

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

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

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

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

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

Incurred Projection Cumulative Development Factor

Due to the lack of available incurred loss and expense development information subsequent to 393 months of maturity (1989 birth year evaluated as of September 30, 2021) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 393 months, we developed an estimate

of the remaining future loss development (tail factor) excluding the impact of anticipated inflation. The estimated paid and incurred development factors as developed in Appendix C are intended to capture the incurred and paid loss development over the remaining life of the NICA claims.

The calculation of the paid and incurred tail factors are based on the comparison of birth year level ultimate loss and ALAE as indicated by the incremental payment method to the indicated paid and incurred loss and ALAE projections without the inclusion of the tail factors to include development after 393 months. The indicated birth year level ultimate loss and ALAE based on the incremental payment method at 2.00% utilization rate is shown in Appendix E, Exhibit I, Sheet 1, Column (7). A summary of the calculation of the indicated tail factors as well as the final selected paid and incurred tail factors is shown in Appendix C, Exhibits I, and II, respectively.

Risk Margin

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

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

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

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

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

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

Reinsurance Recoveries

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

The reinsurance coverage related to birth years 1992 and 1993 was commuted in 1998 and 2006, respectively. The reinsurance treaties provided by AUL/RMS, the reinsurer for birth years 1994 to 1998, and Munich Re, the reinsurer providing the specific excess coverage and aggregate excess coverage above \$ 23.0 million for

birth years 1999 to 2001 has also been commuted. NICA received \$ 10.0 million and \$ 10.6 million in January 2013 from AUL/RMS and Munich Re, respectively for the commutation of specific and aggregate excess coverage provided under the two sets of reinsurance treaties. These agreed commutation amounts have been allocated to each respective birth year based on the previously estimated recovery amounts. Subsequently, the reinsurance treaties issued by Gen Re, which provided aggregate excess coverage only for birth years 1999 to 2001 (\$ 3.0 million excess of \$ 20.0 million) and also provided specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003 have been commuted. NICA received \$ 15,990,545 in July 2019 from Gen Re for the commutation of the specific and aggregate excess coverage as well as the profit sharing related to these treaties. A summary of the actual reinsurance recoveries received by NICA is shown in Exhibit I, Sheets 4a and 4b.

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

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

Evaluated As of September 30, 2021

Assumptions :

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

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

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

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

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

(b) Exh bit 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. Exh bit I, Sheet 2 summarizes the estimated additional amount related to the SB 1786 changes. The reserve amounts shown above do not include any provision for amounts NICA may be required to Reimburse Medicaid for expenses previously paid on NICA claimants.

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

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

Evaluated As of September 30, 2021

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

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

Summary of Estimated Outstanding Loss & Expense

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

Prior to Consideration of Reinsurance Recovered in Prior Years

Evaluated As of September 30, 2021

Assumptions :

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

After Consideration of Class Action

Before Consideration of SB 1786

Birth Year	Current Level Before Inflation and Present Value Adjust.		Loss & Expense - After Inflation and Present Value Adjustment				Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case (a) Outstanding	Total (a) Outstanding	Actual (b) Paid Loss and Expense	Case (a) Outstanding	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (a) Outstanding	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	10,972,191	14,690,791	15,760,136	8,559,445	2,900,892	11,460,337	27,220,473
1990	6,050,492	8,189,938	6,896,719	5,052,583	1,786,586	6,839,169	13,735,888
1991	16,272,827	18,873,008	10,947,939	12,843,273	2,052,184	14,895,458	25,843,397
1992	34,017,811	40,292,077	17,948,043	26,649,577	4,915,264	31,564,841	49,512,884
1993	24,937,007	31,392,861	23,242,281	19,376,280	5,016,257	24,392,537	47,634,818
1994	13,573,066	16,856,389	8,206,237	9,652,164	2,334,857	11,987,021	20,193,258
1995	21,907,207	26,034,489	12,315,524	16,884,243	3,180,964	20,065,207	32,380,730
1996	20,126,597	24,451,871	11,194,937	15,735,046	3,381,515	19,116,561	30,311,498
1997	30,421,515	37,025,480	14,749,741	23,045,617	5,002,790	28,048,407	42,798,148
1998	50,064,242	61,091,525	24,960,788	37,687,799	8,301,214	45,989,013	70,949,801
1999	13,314,797	19,040,580	13,387,969	10,719,905	4,609,897	15,329,802	28,717,770
2000	10,550,256	14,686,430	7,263,483	8,013,695	3,140,785	11,154,480	18,417,963
2001	21,130,538	26,272,730	9,252,966	16,043,603	3,904,268	19,947,870	29,200,837
2002	53,990,190	67,956,243	19,625,557	41,574,353	10,754,354	52,328,707	71,954,264
2003	11,280,878	13,974,340	5,728,129	9,301,579	2,220,878	11,522,458	17,250,587
2004	23,083,153	28,429,993	6,282,594	17,099,763	3,960,884	21,060,647	27,343,241
2005	25,998,498	33,183,072	9,626,754	18,929,606	5,231,116	24,160,722	33,787,476
2006	41,003,731	50,538,092	11,267,288	30,768,006	7,154,306	37,922,312	49,189,600
2007	28,166,966	36,917,936	12,301,599	21,417,310	6,653,973	28,071,283	40,372,882
2008	45,687,023	56,605,814	7,895,418	32,598,437	7,790,735	40,389,173	48,284,591
2009	53,715,967	67,802,718	9,619,529	39,108,515	10,256,018	49,364,532	58,984,062
2010	28,265,120	35,770,881	3,527,905	18,997,931	5,044,873	24,042,804	27,570,708
2011	45,943,851	58,585,809	6,054,500	32,149,175	8,846,201	40,995,375	47,049,876
2012	31,575,926	40,086,651	3,916,474	21,517,827	5,799,744	27,317,571	31,234,045
2013	24,847,039	33,217,319	5,987,598	16,857,279	5,678,750	22,536,029	28,523,627
2014	29,229,501	40,845,821	6,664,288	19,674,202	7,818,875	27,493,078	34,157,366
2015	56,347,264	76,605,239	6,428,793	37,661,454	13,540,050	51,201,505	57,630,298
2016	17,209,568	27,686,627	1,341,720	11,425,198	6,955,577	18,380,775	19,722,494
2017	39,511,878	61,609,562	3,267,767	26,098,413	14,595,977	40,694,390	43,962,157
2018	51,423,763	81,547,033	3,755,373	33,808,871	19,804,730	53,613,601	57,368,974
2019	40,099,309	83,976,854	2,345,890	26,246,089	28,719,047	54,965,137	57,311,027
2020	20,716,176	81,248,706	284,612	13,500,046	39,447,047	52,947,093	53,231,705
2021 (9 Mo)	538,437	53,930,806	122,438	348,756	34,583,287	34,932,044	35,054,482
Totals:							
Excl. ULAE	941,972,786	1,369,417,684	302,170,990	679,346,039	295,383,899	974,729,938	1,276,900,927
ULAE (c)	N/A	N/A	N/A	-	14,766,243	14,766,243	N/A
Incl. ULAE	N/A	N/A	N/A	679,346,039	310,150,142	989,496,181	N/A

Notes: (a) Exhibit I, Sheet 3c plus Column (4) of Exhibit I, Sheet 3b. The estimates shown on Exhibit I, Sheet 3c are prior to inclusion of the reserve estimate for the retrospective portion of the class action settlement. Exhibit I, Sheet 3b summarizes the estimated reserves related to the retrospective portion of the class action.

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

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

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

Evaluated As of September 30, 2021

Class Action Settlement Agreement

Birth Year	Incurred Amounts Related to Retroactive Payments (a) @ 9/30/21	Amounts Paid as of 9/30/21 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 9/30/21 (2) - (3)
	(1)	(2)	(3)
1989	261,214	261,214	-
1990	758,051	758,051	-
1991	792,094	792,094	-
1992	1,951,145	1,951,145	-
1993	910,230	910,230	-
1994	634,196	634,196	-
1995	910,904	910,904	-
1996	797,021	797,021	-
1997	1,624,160	1,624,160	-
1998	2,006,630	2,006,630	-
1999	873,581	873,581	-
2000	599,907	589,907	10,000
2001	115,547	115,547	-
2002	840,587	840,587	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021 (9 Mo)	-	-	-
Totals:	13,075,266	13,065,266	10,000

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

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

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

Assumptions :

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

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

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

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

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

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

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

Summary of Estimated Outstanding Loss & ALAE
Excluding ULAE Reserve

Impact of Changes in Inflation / Investment / Tail Factor
Evaluated As of September 30, 2021

After Including Additional Reserves Related to S.B. 1786

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Excluding ULAE Expense Reserve

Before Consideration of Reinsurance Recoveries

Excluding Estimated Retroactive Class Action Payments

Assumptions :

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

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

Subtotals: 1,204,392,069 2,786,813,587 904,570,797

Subtotals: 165,015,615 1,361,702,878 70,149,141

Totals - All Years 1,369,407,684 4,148,516,465 974,719,938

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

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

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

Summary of Estimates By Component - Outstanding Loss & Expense

After Including Additional Reserves Related to S.B. 1786

Net of Actual Reinsurance Recoveries Received - All Treaties are Commuted

Evaluated As of September 30, 2021

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

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

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

(c) See Exhibit I, Sheet 6b.

(d) See Exhibit I, Sheet 7.

Summary of Actual Reinsurance Recovered

Evaluated As of September 30, 2021

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

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

(b) Actual experience refund received to date.

Florida Birth Related Neurological Injury Compensation Association (NICA)

Exhibit I
Sheet 7

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

Assumptions:

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

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

Notes: (a) Estimated current level (2021) unallocated expense based on expense allocation of expected on-going claims expense.
(b) Investment and inflation rates consistent with selection used in loss and ALAE reserve estimates. Inflation rate slightly less than applied to loss and ALAE due to difference in expected inflation related to loss adjustment expenses.

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

Before Consideration of Reinsurance Recoveries

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

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

Calendar Year	BY 2019	BY 2020	BY 2021	Totals All BY'S (c)
(1)	(2)	(3)	(4)	(5)
Reserve @ 9/30/21 (a)	83,976,854	81,248,706	53,930,806	1,369,407,684
<u>Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)</u>				
2021	409,164	351,895	136,580	9,963,306
2022	1,553,072	1,553,913	919,996	27,360,726
2023	1,530,611	1,474,556	1,015,639	32,072,905
2024	1,438,597	1,453,231	963,771	32,036,696
2025	1,120,650	1,365,868	949,833	33,553,158
2026	1,179,009	1,063,995	892,733	30,801,493
2027	982,756	1,119,404	695,428	38,223,549
2028	1,025,427	933,073	731,643	29,917,594
2029	1,219,165	973,587	609,857	29,741,326
2030	1,378,214	1,157,530	636,337	32,387,608
2031	1,288,733	1,308,538	756,563	29,196,138
2032	1,190,091	1,223,580	855,262	29,053,615
2033	1,239,479	1,129,925	799,733	28,362,715
2034	1,426,488	1,176,817	738,520	33,657,380
2035	1,241,067	1,354,372	769,169	29,608,343
2036	1,260,596	1,178,325	885,219	27,701,109
2037	1,187,391	1,196,866	770,154	27,089,913
2038	1,212,563	1,127,362	782,273	27,072,281
2039	1,236,082	1,151,261	736,845	26,875,101
2040	1,450,720	1,173,592	752,465	28,737,105
2041	1,297,461	1,377,378	767,061	30,357,316
2042	1,482,400	1,231,868	900,256	25,785,191
2043	1,483,909	1,407,457	805,150	25,240,806
2044	1,388,739	1,408,890	919,915	25,319,724
2045	1,478,887	1,318,531	920,852	26,058,833
2046	1,491,829	1,404,121	861,793	24,733,985
2047	1,303,411	1,416,409	917,735	24,408,987
2048	1,448,223	1,237,516	925,766	27,004,111
2049	1,352,910	1,375,008	808,842	23,820,557
2050	1,811,148	1,284,513	898,706	25,252,206
2051	1,801,531	1,719,585	839,559	23,428,023
2052	1,753,785	1,710,454	1,123,922	23,165,120
2053	1,711,667	1,665,122	1,117,955	22,514,558
2054	1,660,391	1,625,133	1,088,325	21,827,340
2055	1,638,268	1,576,450	1,062,189	24,136,864
2056	1,586,115	1,555,445	1,030,369	20,811,093
2057	1,563,609	1,505,929	1,016,640	20,015,395
2058	1,485,105	1,484,560	984,276	19,372,681
2059	1,430,548	1,410,025	970,310	18,685,118
2060	1,377,212	1,358,226	921,594	19,066,117
2061	1,332,479	1,307,587	887,738	17,336,853
2062	1,327,426	1,265,115	854,640	18,228,429
2063	1,295,932	1,260,317	826,880	16,127,443
2064	1,254,730	1,230,416	823,745	15,555,879
2065	1,195,542	1,191,296	804,201	15,447,760
2066	1,159,228	1,135,101	778,632	14,298,032
2067	1,144,452	1,100,623	741,903	13,704,250
2068	1,102,409	1,086,594	719,368	13,185,723
2069	1,072,092	1,046,676	710,199	13,500,025
2070	1,041,215	1,017,892	684,109	12,591,594

Subtotals 2021 to 2070: 67,042,529 64,181,926 42,110,648 1,204,392,069

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

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

(c) Sum of columns (2) to (11) of Exhibit II Sheets 3a, 4a, 5a, and columns (2), (3), and (4) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

Calendar Year	BY 2019	BY 2020	BY 2021	Totals All BY'S (c)
(1)	(2)	(3)	(4)	(5)
Reserve @ 9/30/21 (a)	83,976,854	81,248,706	53,930,806	1,369,407,684
<u>Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)</u>				
2071	999,339	988,576	665,295	11,455,386
2072	962,387	948,817	646,134	10,915,157
2073	921,870	913,733	620,148	10,353,123
2074	880,002	875,264	597,217	9,824,678
2075	846,803	835,513	572,073	9,562,945
2076	812,683	803,993	546,092	9,335,013
2077	802,965	771,598	525,491	8,329,575
2078	764,715	762,370	504,317	7,850,822
2079	716,610	726,055	498,286	7,386,015
2080	683,649	680,381	474,550	7,210,173
2081	646,885	649,086	444,698	6,470,488
2082	618,538	614,181	424,244	6,043,336
2083	592,144	587,268	401,429	5,881,765
2084	558,883	562,208	383,839	5,257,294
2085	531,963	530,628	367,459	4,975,500
2086	489,779	505,070	346,819	4,513,707
2087	468,168	465,019	330,114	4,157,283
2088	436,152	444,499	303,937	3,831,780
2089	405,028	414,102	290,525	3,515,184
2090	384,480	384,551	270,658	3,386,451
2091	356,201	365,042	251,343	2,958,582
2092	334,125	338,193	238,592	2,682,797
2093	303,124	317,233	221,043	2,424,395
2094	281,149	287,800	207,344	2,174,622
2095	258,994	266,935	188,106	1,980,050
2096	231,783	245,900	174,469	1,752,815
2097	216,652	220,065	160,721	1,580,241
2098	194,272	205,699	143,835	1,380,628
2099	176,156	184,450	134,445	1,221,972
2100	155,347	167,250	120,557	1,080,623
2101	139,844	147,494	109,315	932,558
2102	123,570	132,774	96,402	797,358
2103	106,106	117,323	86,781	685,643
2104	93,441	100,742	76,682	589,879
2105	80,888	88,718	65,845	495,235
2106	69,286	76,799	57,986	410,150
2107	58,087	65,783	50,196	342,925
2108	49,048	55,150	42,996	285,969
2109	40,445	46,569	36,046	236,123
2110	32,462	38,400	30,437	177,846
2111	26,299	30,820	25,098	143,457
2112	20,893	24,970	20,144	110,157
2113	16,425	19,837	16,320	86,325
2114	12,464	15,595	12,965	69,872
2115	9,646	11,834	10,193	46,872
2116	7,036	9,158	7,735	38,461
2117	5,134	6,681	5,986	30,077
2118	12,405	4,874	4,367	21,646
2119	-	11,778	3,186	14,964
2120	-	-	7,698	7,698
Subtotals 2071 to 2120:	16,934,325	17,066,781	11,820,159	165,015,615
Totals 2021 to 2120:	83,976,854	81,248,706	53,930,806	1,369,407,684

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

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

(c) Sum of columns (2) to (11) of Exhibit II Sheets 3a, 4a, 5a, and columns (2), (3), and (4) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

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

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

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

Subtotals 2021 to 2070: 61,560,644 29,495,392 50,443,514 33,956,207 28,186,676 34,311,845 63,703,919 22,787,476 50,202,447 65,777,551

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/21 (a)	67,802,718	35,770,881	58,585,809	40,086,651	33,217,319	40,845,821	76,605,239	27,686,627	61,609,562	81,547,033
<u>Estimated Prospective Period Loss & Expense Payments - 2021 Level Basis - (b)</u>										
2071	474,240	385,587	571,016	398,441	350,912	430,874	829,482	306,835	702,341	952,391
2072	446,781	371,706	545,800	381,503	334,196	425,721	796,060	295,260	670,444	912,295
2073	421,374	358,104	521,734	365,675	313,173	405,442	786,540	283,363	645,151	870,862
2074	397,738	344,740	498,679	350,834	298,768	379,937	749,073	279,974	619,156	838,008
2075	399,476	351,998	510,843	356,171	282,702	362,461	701,952	266,638	611,752	804,243
2076	423,874	355,871	472,556	356,011	270,314	342,969	669,665	249,865	582,611	794,625
2077	327,549	303,654	427,406	304,229	258,779	327,941	633,653	238,372	545,961	756,773
2078	304,970	289,766	403,280	288,237	244,243	313,946	605,886	225,553	520,849	709,167
2079	284,049	276,157	380,197	273,163	232,479	296,312	580,031	215,669	492,840	676,548
2080	292,865	287,151	398,638	284,724	214,043	282,040	547,451	206,466	471,243	640,166
2081	244,689	249,173	335,101	243,637	204,599	259,674	521,082	194,869	451,134	612,114
2082	226,248	235,821	313,170	229,251	190,607	248,216	479,761	185,483	425,794	585,993
2083	246,718	245,765	301,341	234,763	177,005	231,242	458,591	170,774	405,285	553,078
2084	191,854	209,495	270,658	201,318	168,025	214,740	427,230	163,239	373,146	526,438
2085	187,077	208,000	268,083	198,587	155,667	203,846	396,743	152,076	356,681	484,693
2086	161,007	183,918	230,552	175,026	146,019	188,853	376,615	141,223	332,289	463,305
2087	146,374	171,278	210,763	161,766	132,471	177,148	348,915	134,059	308,577	431,622
2088	132,824	158,978	192,016	149,296	122,868	160,712	327,290	124,199	292,922	400,821
2089	120,238	147,024	174,270	137,546	113,186	149,061	296,924	116,501	271,377	380,487
2090	133,301	157,451	175,864	143,580	101,294	137,315	275,398	105,692	254,558	352,501
2091	96,798	123,876	140,258	114,432	94,681	122,888	253,696	98,030	230,940	330,654
2092	86,360	112,910	124,882	103,993	84,901	114,866	227,042	90,305	214,198	299,976
2093	76,407	102,260	109,994	93,603	76,984	103,000	212,221	80,817	197,319	278,228
2094	67,243	92,079	96,255	83,970	67,890	93,395	190,298	75,541	176,588	256,304
2095	61,706	86,482	89,069	78,600	61,115	82,363	172,553	67,738	165,060	229,376
2096	50,908	73,138	71,724	66,338	54,002	74,143	152,169	61,421	148,009	214,402
2097	48,138	67,944	61,202	59,759	46,371	65,515	136,983	54,166	134,207	192,254
2098	37,194	56,302	51,329	51,049	40,836	56,256	121,042	48,760	118,354	174,326
2099	31,241	48,720	42,536	44,106	35,350	49,541	103,936	43,086	106,542	153,734
2100	27,700	44,886	38,381	40,570	30,279	42,886	91,530	36,997	94,144	138,391
2101	21,271	35,365	28,141	32,178	25,385	36,735	79,233	32,581	80,839	122,286
2102	17,169	29,595	22,298	26,966	21,435	30,797	67,869	28,204	71,190	105,004
2103	13,657	24,437	17,383	22,357	17,675	26,005	56,899	24,158	61,626	92,471
2104	11,305	20,631	13,314	18,400	14,186	21,443	48,045	20,254	52,787	80,048
2105	8,437	16,597	10,555	15,322	11,493	17,211	39,617	17,102	44,255	68,567
2106	6,238	12,520	7,275	11,656	9,131	13,944	31,798	14,102	37,368	57,484
2107	4,652	9,668	5,199	9,071	7,178	11,077	25,762	11,319	30,813	48,539
2108	12,401	7,319	3,606	6,901	5,447	8,708	20,466	9,170	24,731	40,025
2109	-	19,124	2,436	5,146	4,215	6,608	16,089	7,285	20,037	32,124
2110	-	-	4,491	3,986	3,075	5,114	12,209	5,727	15,918	26,026
2111	-	-	-	8,281	2,243	3,731	9,448	4,346	12,514	20,676
2112	-	-	-	-	5,421	2,722	6,893	3,363	9,496	16,254
2113	-	-	-	-	-	6,577	5,029	2,453	7,349	12,335
2114	-	-	-	-	-	-	12,152	1,790	5,361	9,545
2115	-	-	-	-	-	-	-	4,325	3,911	6,963
2116	-	-	-	-	-	-	-	-	9,451	5,080
2117	-	-	-	-	-	-	-	-	-	12,277
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	6,242,074	6,275,489	8,142,295	6,130,444	5,030,643	6,533,976	12,901,320	4,899,150	11,407,115	15,769,482
Totals 2021 to 2120:	67,802,718	35,770,881	58,585,809	40,086,651	33,217,319	40,845,821	76,605,239	27,686,627	61,609,562	81,547,033

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

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

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

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

Subtotals 2021 to 2070: 18,865,367 13,538,616 25,066,065 64,567,597 13,933,433 26,353,463 29,782,739 46,876,854 34,145,188 50,142,310

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

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

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

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

Subtotals 2071 to 2120: 175,213 1,137,814 1,206,664 3,388,646 40,907 2,076,530 3,400,334 3,661,238 2,772,748 6,463,504

Totals 2021 to 2120: 19,040,580 14,676,430 26,272,730 67,956,243 13,974,340 28,429,993 33,183,072 50,538,092 36,917,936 56,605,814

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

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

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

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

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

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

Subtotals 2021 to 2070: 14,392,736 8,182,843 18,595,987 39,296,056 29,946,215 15,324,532 25,124,944 23,722,874 35,138,211 57,635,265

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year

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

Before Consideration of Reinsurance Recoveries

Evaluated As of September 30, 2021

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

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

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

Subtotals 2071 to 2120: 298,055 7,094 277,021 996,020 1,446,647 1,531,857 909,545 728,997 1,887,270 3,456,260

Totals 2021 to 2120: 14,690,791 8,189,938 18,873,008 40,292,077 31,392,861 16,856,389 26,034,489 24,451,871 37,025,480 61,091,525

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

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

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

Evaluated As of September 30, 2021

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

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

(b) Estimated NICA inflation rate by calendar year. Based on review of historical inflation in paid and outstanding loss & expense weighted by the estimated percentage of overall cost by component - see Appendix B.

(c) Factor to adjust the birth year level outstanding loss & expense to 2021 level - based on factors shown in column (3).

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

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

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

Birth Year Level Loss & ALAE

Evaluated As of September 30, 2021

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

Notes: (a) See Exhibit IV, Sheet 2, Column (8).
(b) See Exhibit VIII, Sheet 1, Column (2).
(c) See Exhibit VII, Sheet 1, Column (2).
(d) See Exhibit X, Sheet 1e, Column (5).

Development of Birth Year Level Ultimate Loss & ALAE

Evaluated As of September 30, 2021

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

Totals:

All Years	1,493,325,088	1,396,549,775	1,441,179,715	1,419,762,443	1,415,443,629	1,386,684,369	1,417,540,201	N/A	N/A
1989 - 2020	1,401,420,398	1,344,041,192	1,385,590,598	1,364,445,314	1,354,364,183	1,342,457,082	1,363,486,956	1,354,924,859	8,562,097
1989 - 2019	1,358,868,575	1,277,454,055	1,296,233,427	1,282,252,762	1,276,480,913	1,266,512,840	1,282,142,648	1,287,030,056	(4,887,408)

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

(b) See Exh bit VII, Sheet 1, Column (5).

(c) See Exhibit VI, Sheet 1, Column (14).

(d) See Exh bit V, Column (6).

(e) See Exh bit VI, Sheet 2, Column (11).

(f) See Appendix E, Exhibit I, Sheet 1, Column (7).

(g) Selected based on average of columns (3), (4), & (5) for birth years 2015 and prior. The selection for birth years 2016 to 2018 is based on average of columns (3), (4), (5), (6), & (7). The selection for birth years 2019 to 2021 is based on average of columns (4), (5), (6), & (7).

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

Based on Bornhuetter-Ferguson Approach

Evaluated As of September 30, 2021

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

Notes: (a) See Exhibit VI, Sheet 1, Column (14).

(b) Based on cumulative development factors shown in Exhibit VII, Sheet 1, Col. (4) for all birth years prior to the current birth year. The percent unreported for the current birth year is adjusted to account for the partial year.

(c) See Exhibit VII, Sheet 1, Column (2).

Estimated Ultimate Loss & Expense Based on Frequency / Severity Method - Birth Year Cost Level

Year of Birth	Birth Year Level										Birth Year Level				
	Ultimate Loss & ALAE				Estimated 2021 Level			Estimated Ultimate (d)		Indicated Average Claim Size		Average Claim Size		Estimated Birth Year	
	Based On			Inflation	Adjustment	Ultimate	Claim Cts.	Birth Year	Level	Based on All Years	Indicated Birth Year	Level	Level	Ultimate	
	Paid (a)	Incurred (b)	Selected	Incurred Basis (c)	Factor to 2021 Level	(4) x (6)	AAA & AAD Only	(4) / (8)	(7) / (8)	(15) / (6)	% Rept. (e)	Average (f)	Claim Size	(13) x (8)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1989	27,884,780	22,139,264	22,139,264	0.90%	1.451	32,116,193	11.0	2,012,660	2,919,654	3,832,030	91.22%	2,172,475	23,897,230		
1990	11,436,755	10,125,603	10,125,603	0.70%	1.438	14,557,290	7.0	1,446,515	2,079,613	3,866,608	90.81%	1,668,987	11,682,911		
1991	18,241,368	21,090,019	21,090,019	0.59%	1.428	30,110,849	4.0	5,272,505	7,527,712	3,893,532	90.40%	5,140,130	20,560,519		
1992	31,087,372	40,597,830	40,597,830	0.54%	1.419	57,625,586	13.0	3,122,910	4,432,737	3,916,312	90.00%	3,202,286	41,629,717		
1993	46,864,681	39,946,225	39,946,225	0.50%	1.412	56,393,594	13.0	3,072,787	4,337,969	3,937,638	89.59%	3,162,797	41,116,366		
1994	17,699,235	18,143,954	18,143,954	0.43%	1.405	25,488,062	7.0	2,591,993	3,641,152	3,957,172	89.19%	2,739,556	19,176,892		
1995	25,866,088	27,853,317	27,853,317	0.43%	1.399	38,960,322	6.0	4,642,219	6,493,387	3,974,149	88.79%	4,567,338	27,404,029		
1996	25,834,652	26,096,106	26,096,106	0.34%	1.393	36,345,262	7.0	3,728,015	5,192,180	3,991,330	88.39%	3,758,577	26,310,036		
1997	33,611,411	37,026,249	37,026,249	0.32%	1.388	51,392,911	11.0	3,366,023	4,672,083	4,004,942	88.00%	3,442,708	37,869,788		
1998	61,562,402	62,858,849	62,858,849	0.39%	1.384	86,970,291	15.0	4,190,590	5,798,019	4,017,772	87.13%	4,168,342	62,525,130		
1999	36,729,420	23,614,605	23,614,605	0.46%	1.378	32,546,834	9.0	2,623,845	3,616,315	4,033,311	85.42%	2,829,373	25,464,357		
2000	20,835,300	15,819,724	15,819,724	0.40%	1.372	21,704,715	6.0	2,636,621	3,617,452	4,051,675	84.24%	2,859,652	17,157,912		
2001	29,745,952	27,582,422	27,582,422	0.44%	1.367	37,692,107	4.0	6,895,806	9,423,027	4,067,914	83.82%	6,438,073	25,752,293		
2002	63,222,020	65,031,736	65,031,736	0.38%	1.361	88,479,041	17.0	3,825,396	5,204,649	4,085,777	84.67%	3,865,322	65,710,481		
2003	20,624,827	15,193,500	15,193,500	0.39%	1.355	20,592,554	3.0	5,064,500	6,864,185	4,101,450	85.96%	4,929,245	14,787,736		
2004	24,370,730	26,376,293	26,376,293	4.59%	1.350	35,610,141	6.0	4,396,049	5,935,023	4,117,464	84.69%	4,353,384	26,120,306		
2005	39,253,756	32,921,405	32,921,405	0.89%	1.291	42,496,677	11.0	2,992,855	3,863,334	4,306,388	85.54%	3,182,783	35,010,609		
2006	49,179,471	48,634,110	48,634,110	4.50%	1.279	62,226,620	12.0	4,052,842	5,185,552	4,344,647	85.12%	4,096,277	49,155,327		
2007	58,020,724	40,171,639	40,171,639	4.46%	1.224	49,187,866	10.0	4,017,164	4,918,787	4,539,953	83.04%	4,105,833	41,058,333		
2008	41,222,436	55,810,937	55,810,937	1.39%	1.172	65,421,715	10.0	5,581,094	6,542,171	4,742,280	82.22%	5,431,927	54,319,273		
2009	60,799,212	68,590,281	68,590,281	0.36%	1.156	79,303,215	11.0	6,235,480	7,209,383	4,807,968	80.60%	5,958,612	65,544,737		
2010	24,881,127	34,668,273	34,668,273	0.44%	1.152	39,940,795	6.0	5,778,046	6,656,799	4,825,088	80.04%	5,587,879	33,527,273		
2011	46,862,217	56,345,344	56,345,344	0.46%	1.147	64,627,242	12.0	4,695,445	5,385,603	4,846,544	80.85%	4,724,376	56,692,513		
2012	33,588,925	38,995,423	38,995,423	8.91%	1.142	44,520,520	7.0	5,570,775	6,360,074	4,869,038	80.05%	5,430,796	38,015,574		
2013	56,903,507	37,070,328	37,070,328	0.71%	1.048	38,860,593	8.0	4,633,791	4,857,574	5,302,819	79.65%	4,769,909	38,159,274		
2014	72,084,440	44,939,102	44,939,102	0.20%	1.041	46,779,132	10.0	4,493,910	4,677,913	5,340,255	76.96%	4,688,902	46,889,023		
2015	79,993,555	80,545,940	80,545,940	1.86%	1.039	83,674,818	14.0	5,753,281	5,976,773	5,351,046	75.08%	5,653,059	79,142,821		
2016	21,180,043	24,852,310	24,852,310	0.27%	1.020	25,345,062	6.0	4,142,052	4,224,177	5,450,837	73.25%	4,492,122	26,952,730		
2017	64,248,215	61,744,104	61,744,104	0.25%	1.017	62,799,705	15.0	4,116,274	4,186,647	5,465,472	68.14%	4,546,106	68,191,586		
2018	105,673,965	83,817,655	83,817,655	0.25%	1.015	85,041,000	16.0	5,238,603	5,315,062	5,478,945	64.90%	5,322,971	85,167,534		
2019	109,359,988	88,851,509	88,851,509	0.95%	1.012	89,921,431	17.0	5,226,559	5,289,496	5,492,769	47.20%	5,367,124	91,241,116		
2020	42,551,823	66,587,138	66,587,138	0.25%	1.002	66,753,428	18.0	3,699,285	3,708,524	5,545,064	31.47%	4,964,287	89,357,172		
2021 (9 Mo)	N/A	N/A	N/A		1.000	N/A	10.0	N/A	N/A	5,558,912	N/A	5,558,912	55,589,117		

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

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

(b) See Exhibit VII, Sheet 1.

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

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

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

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

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

Evaluated As of September 30, 2021

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

Totals / Averages:

1992 - 2016	22,250	822,135,271		18,409		1,029,366,035	55,916	171,503,393	993,638,664
1992 - 2004	9,245	370,728,616		8,034		513,283,631	63,886	46,415,106	417,143,722
2005 - 2016	13,005	451,406,655		10,375		516,082,404	49,743	125,088,287	576,494,942
1995 - 2004	7,143	282,220,877		6,151		388,165,817	63,107	38,231,140	320,452,017
2005 - 2015	11,687	433,201,770		9,409		497,516,567	52,874	106,810,673	540,012,444
1997 - 2006	7,541	303,978,417		6,445		410,761,728	63,732	43,016,560	346,994,976
2007 - 2017	12,573	423,923,924		9,773		469,558,940	48,045	136,751,347	560,675,271
2010 - 2017	9,579	289,392,551		7,321		311,003,728	42,483	112,521,245	401,913,796

(9) Indicated 2021 Level Loss & ALAE per Insured Physician 52,874

Notes: (a) See Exhibit X, Sheet 1d, Column (6) for birth years 2015 & prior, and Exhibit X, Sheet 1c, Columns (4) for birth years 2016 & subsequent.

(b) See Exhibit VII, Sheet 1.

(c) Based on cumulative development factors shown in Exhibit VII, Sheet 1, Column (4).

(d) See Exhibit VI, Sheet 1, Column (6).

(e) Calculation = [Item (9) / Column (6)] X [1.0 - Column (4)] X Column (2), except for the current year (2021) - current year calculation is adjusted to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2021

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

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Period to Period Development Factors

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

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

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

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

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

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2021

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

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Period to Period Development Factors

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.7343	1.5450	1.3271	1.1265	1.1060	1.1303	1.0679	1.0567	1.0581	1.2060
1990		3.8957	1.5321	1.2341	1.0701	1.1709	1.0584	1.0593	1.0427	1.0440	1.0278	1.0529
1991		1.2990	1.2960	2.0295	1.3600	1.0959	1.0718	1.0278	1.0592	1.0658	1.0747	1.0796
1992		24.5239	2.8525	1.4917	1.1733	1.1246	1.0859	1.0794	1.0628	1.0622	1.0739	1.0918
1993		4.6754	2.6443	1.4315	1.3620	1.3581	1.2067	1.1632	1.1411	1.1285	1.0886	1.1098
1994		3.3058	1.2569	1.2324	1.4116	1.1108	1.1062	1.0787	1.0303	1.0163	1.1740	1.0135
1995		3.5466	2.3702	1.2029	1.0596	1.1371	1.0404	1.1033	1.0931	1.1626	1.2871	1.0943
1996		3.4207	1.2965	1.4956	1.3884	1.2620	1.1211	1.1002	1.0852	1.0905	1.0732	1.0721
1997		4.9948	1.4036	1.2514	1.4956	1.2263	1.1615	1.0778	1.1121	1.1087	1.1040	1.1008
1998		2.5704	1.8748	1.2637	1.1700	1.3554	1.1682	1.1151	1.1223	1.0992	1.1131	1.0979
1999		1.5061	1.3239	1.4848	1.2022	1.1807	1.0938	1.2892	1.1376	1.1097	1.0986	1.1054
2000		1.1172	1.7854	1.2254	1.1051	1.0849	1.0614	1.0609	1.0533	1.0807	1.0621	1.0599
2001		2.8094	2.0531	1.2824	1.2001	1.4484	1.0985	1.0738	1.0659	1.0708	1.0569	1.0810
2002		3.5739	1.9466	1.4413	1.2973	1.3333	1.2154	1.1574	1.1217	1.1104	1.1224	1.1234
2003		2.2646	1.2601	1.3562	1.5922	1.1848	1.0699	1.1131	1.1249	1.0991	1.1083	1.1514
2004		3.0934	1.5356	1.3357	1.2520	1.1314	1.1891	1.0728	1.0809	1.0953	1.0734	1.0635
2005		54.2876	3.0195	1.6349	1.5046	1.2512	1.1840	1.0977	1.0918	1.0731	1.0754	1.0707
2006		4.5845	1.9873	1.6680	1.9162	1.2528	1.1517	1.1142	1.0948	1.0913	1.1024	1.0803
2007		6.3010	2.3561	1.4480	1.3295	1.2527	1.1842	1.1607	1.1277	1.1132	1.0961	1.0945
2008		4.8995	1.7668	1.5112	1.1980	1.2228	1.2201	1.1893	1.1841	1.1438	1.0923	1.1113
2009	550.7132	2.4291	1.7933	1.3728	1.1790	1.1542	1.2079	1.2563	1.0946	1.0954	1.1116	1.1329
2010	671.5172	1.6091	1.5006	1.1412	1.1012	1.0734	1.1046	1.0690	1.0634	1.0541	1.1094	
2011	25.1814	5.0272	2.1700	1.4656	1.4112	1.2080	1.1633	1.1279	1.1090	1.1387		
2012	15.2106	9.9607	2.5264	1.2660	1.1624	1.1587	1.1502	1.1318	1.1350			
2013	323.9334	3.2396	1.7199	1.3106	1.1914	1.2158	1.1339	1.1999				
2014	333.9664	3.3655	1.5929	1.5941	1.2313	1.1459	1.1806					
2015		8.0586	2.0603	1.5187	1.3032	1.5213						
2016	62.5175	1.4196	1.2655	1.3513	1.4242							
2017	1,362.7915	1.8233	1.8903	2.1885								
2018	122.0280	3.3192	1.7083									
2019		2.4688										
2020												
Simple Avg. - Incremental	385.3177	5.9797	1.8508	1.4405	1.3007	1.2144	1.1360	1.1220	1.0959	1.0917	1.0992	1.0949
Wtd Avg. All - Incremental	199.3665	2.8065	1.7808	1.4270	1.2842	1.2263	1.1474	1.1338	1.1013	1.0953	1.0983	1.1001
Wtd Latest Five - Incremental	228.2811	2.6990	1.7215	1.5840	1.2434	1.2597	1.1523	1.1709	1.1160	1.1120	1.1022	1.0995
Wtd Latest Three - Incremental	350.5761	2.6079	1.6802	1.7239	1.2821	1.2899	1.1581	1.1582	1.1055	1.1023	1.1050	1.1132
Wtd Avg. All - Cumulative		131.8692	46.9875	26.3859	18.4904	14.3985	11.7415	10.2334	9.0260	8.1956	7.4825	6.8125
Wtd Latest Five - Cumulative		148.8071	55.1333	32.0254	20.2181	16.2600	12.9077	11.2016	9.5665	8.5723	7.7089	6.9944
Selected Incremental - Prior 9/30/20		2.7500	1.7850	1.4000	1.2650	1.1700	1.1500	1.1300	1.1000	1.1000	1.1000	1.0950
Selected - Incremental	5.0000	3.2000	1.6500	1.4250	1.2434	1.2597	1.1523	1.1350	1.1050	1.1000	1.1000	1.1000
Selected - Cumulative	750.6204	150.1241	46.9138	28.4326	19.9527	16.0466	12.7383	11.0545	9.7397	8.8142	8.0129	7.2845

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

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

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

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

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

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

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

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

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1,148,456	281,679	347,221	282,656	339,907	298,469	348,506	154,993	179,918	205,550	264,731	262,418
1990	102,292	215,712	222,024	260,509	219,075	174,774	87,342	84,489	77,972	102,576	97,708	121,455
1991	117,580	112,302	97,800	126,008	178,292	399,535	312,854	422,182	345,124	264,816	681,564	365,871
1992	351,071	310,431	218,402	303,066	295,665	391,542	408,332	528,997	378,372	541,450	648,381	567,671
1993	777,946	737,821	633,762	513,162	554,777	516,927	550,169	587,476	707,083	706,341	638,582	648,553
1994	56,352	68,615	106,644	123,241	105,684	130,768	104,527	149,923	191,437	172,888	166,588	173,257
1995	257,860	401,708	59,407	335,448	976,814	244,143	403,034	419,572	512,990	450,132	519,946	390,036
1996	290,993	284,850	311,245	363,279	280,254	247,387	334,317	260,698	284,092	334,573	363,296	335,144
1997	420,083	609,565	465,193	424,003	766,337	451,023	408,472	395,797	431,457	419,138	448,723	524,676
1998	712,908	877,418	787,072	919,630	1,059,783	931,826	953,129	988,813	1,028,350	920,134	984,090	1,152,229
1999	642,335	486,066	488,189	469,018	443,669	351,448	388,952	247,913	260,620	246,881	402,490	
2000	191,856	257,669	217,011	214,301	207,335	244,954	261,387	263,543	228,127	366,871		
2001	348,992	359,665	403,248	379,659	337,184	394,491	335,153	338,644	484,785			
2002	1,032,420	862,516	848,013	751,303	833,682	796,336	889,107	1,121,928				
2003	399,962	306,782	285,145	246,040	244,556	293,199	350,561					
2004	229,240	243,118	282,492	249,639	348,461	359,441						
2005	391,581	430,665	407,846	609,492	672,927							
2006	551,755	629,305	594,469	752,935								
2007	755,815	733,793	824,310									
2008	587,060	945,502										
2009	1,077,244											
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	297	309	321	333	345	357	369	381	393
1989	372,857	397,183	397,448	394,080	299,651	244,401	223,169	307,297	249,388
1990	217,994	163,148	129,577	128,691	176,317	132,879	144,519	165,619	
1991	379,785	340,918	360,543	421,395	364,749	352,355	485,221		
1992	586,218	645,943	636,907	567,669	611,492	648,322			
1993	562,303	665,335	653,075	806,811	721,466				
1994	208,579	174,240	169,850	216,750					
1995	400,681	483,823	454,391						
1996	378,589	497,756							
1997	729,570								
1998									
1999									
2000									
2001									
2002									
2003									
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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	9	21	33	45	57	69	81	93	105	117	129	141
1989			20,103,033	20,668,444	23,309,992	20,021,393	11,559,736	8,254,078	13,263,530	13,419,989	11,629,125	11,282,190
1990	5,830,273	15,366,610	21,699,289	18,270,953	14,881,340	14,590,388	11,852,868	11,276,648	10,783,407	10,886,815	11,362,704	
1991	4,580,684	9,713,746	10,126,240	6,795,857	6,479,817	6,892,232	6,635,635	6,460,271	6,925,503	7,003,383	11,045,945	
1992	10,856,363	20,549,602	15,124,134	15,247,706	15,570,048	13,012,104	13,363,089	13,711,026	13,027,427	16,903,400	18,116,001	
1993	6,591,049	14,182,088	19,082,221	23,668,219	22,607,275	29,791,277	31,385,967	50,216,071	50,352,601	44,850,226	41,464,082	
1994	5,692,933	7,135,661	5,862,652	6,249,712	9,475,556	14,743,124	9,033,826	12,938,264	6,647,591	6,213,705	6,411,483	
1995	1,192,918	4,438,851	13,719,773	10,848,319	12,623,719	12,769,530	18,083,733	17,852,503	18,395,962	18,991,144	21,032,153	
1996	2,448,088	5,520,426	7,323,513	7,148,462	20,709,390	23,484,513	21,311,993	21,581,008	25,851,938	24,629,167	27,330,754	
1997	8,616,907	11,702,931	14,546,423	17,000,518	26,836,002	24,738,479	23,012,018	20,334,233	23,293,273	22,620,928	22,049,015	
1998	11,007,407	16,589,925	20,174,414	25,952,844	33,362,137	34,094,362	33,107,888	35,492,714	39,579,774	41,330,586	37,445,865	
1999	9,011,978	12,433,547	24,074,736	19,495,982	24,181,576	22,995,750	19,191,156	20,236,693	22,409,937	16,368,321	16,572,658	
2000	11,302,651	20,867,218	21,259,040	18,453,328	13,353,371	12,560,759	13,607,360	12,794,190	16,006,765	16,287,352	14,604,302	
2001	3,370,120	9,066,600	13,892,364	8,672,773	12,738,268	16,885,556	16,255,865	14,689,267	15,122,960	16,679,415	15,222,461	
2002	10,425,692	19,579,451	27,093,656	24,648,336	38,651,433	35,726,002	52,407,786	52,594,428	49,499,149	55,580,171	54,785,512	
2003	260,413	2,005,395	6,338,720	8,468,153	7,106,693	8,006,328	8,147,805	10,101,825	10,795,161	10,253,124	9,360,720	
2004	17,438	3,698,602	16,268,562	17,923,203	23,371,454	15,467,661	17,341,098	17,163,749	15,615,195	16,057,460	15,916,128	
2005	67,637	15,209,216	29,783,093	30,879,058	34,895,933	43,702,004	37,257,471	36,550,128	22,191,149	21,442,603	20,563,154	
2006	5,922,647	12,675,316	23,882,312	28,450,246	37,640,352	39,368,947	35,737,646	34,871,305	36,207,676	36,157,120	32,018,016	
2007	3,877,109	14,230,020	25,882,699	33,443,402	39,074,893	34,622,125	30,736,555	30,432,568	28,940,474	25,901,714	23,957,844	
2008	8,900,341	25,069,307	38,960,630	40,814,080	43,321,753	42,249,100	44,960,149	45,784,876	41,551,911	40,745,329	38,944,383	
2009	2,231,606	11,661,304	25,834,700	35,022,187	39,492,775	37,440,409	36,733,130	38,636,220	43,530,245	44,882,964	44,708,420	45,920,229
2010	208,937	6,306,182	15,832,718	26,196,544	22,979,384	22,460,648	21,706,591	20,904,533	22,175,579	22,560,312	24,365,475	24,334,428
2011	10,599,857	7,860,755	24,827,701	29,386,897	39,305,803	37,296,435	37,809,774	37,887,956	37,598,844	38,197,225	39,708,618	
2012	12,056,048	13,248,757	18,394,783	33,967,527	21,580,887	19,814,499	22,889,821	26,753,259	27,063,488	27,406,067		
2013	5,833,747	13,421,341	21,611,613	18,322,506	23,776,165	26,162,051	24,180,866	23,778,360	23,685,677			
2014	5,268,629	21,038,072	30,392,577	35,440,309	33,375,669	26,423,059	26,691,764	28,064,645				
2015	-	7,547,201	23,913,042	33,818,612	40,390,305	53,659,260	54,197,004					
2016	2,723,988	1,664,015	6,463,412	7,442,190	16,134,548	16,884,976						
2017	2,639,687	6,633,154	18,962,121	30,941,300	38,853,431							
2018	5,334,628	17,002,070	41,398,116	50,678,344								
2019	1,190,000	28,293,622	39,604,773									
2020	30,000	20,668,282										
2021	538,437											

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

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

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

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

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

Year of Birth	297	309	321	333	345	357	369	381	393
1989	11,625,259	9,999,258	8,921,333	8,708,961	8,065,519	7,661,287	8,143,111	7,637,653	7,619,091
1990	4,490,245	4,027,564	3,896,505	2,870,705	4,153,719	4,037,025	3,909,977	4,235,427	
1991	14,573,874	14,205,828	14,140,023	13,158,080	12,923,941	12,810,062	11,459,646		
1992	27,118,207	26,545,552	26,239,300	25,035,127	24,027,354	24,072,720			
1993	18,643,639	17,400,448	18,726,896	18,468,895	17,722,492				
1994	9,449,676	9,404,544	9,569,436	9,684,647					
1995	15,975,435	15,702,066	15,687,056						
1996	14,369,833	14,464,151							
1997	21,922,352								
1998									
1999									
2000									
2001									
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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.

Incremental Paid Loss & ALAE - Actual

Incremental Paid Loss & ALAE - Actual

Incremental Paid Loss & ALAE - Actual

Case Outstanding Loss & ALAE - Actual

Case Outstanding Loss & ALAE - Actual

Case Outstanding Loss & ALAE - Actual

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.0653	1.1641	0.9093	0.6596	0.8148	1.4499	1.0295	0.9222	1.0020	0.9123
1990		2.6848	1.4233	0.8630	0.8338	1.0000	0.8386	0.9672	0.9710	1.0185	1.0446	1.1968
1991		2.0920	1.0539	0.7224	0.9984	1.0710	0.9806	0.9848	1.0740	1.0234	1.4987	1.0481
1992		1.9421	0.7883	1.0531	1.0424	0.8773	1.0405	1.0397	0.9747	1.2529	1.0757	1.0690
1993		2.2018	1.3971	1.2569	0.9895	1.3268	1.0748	1.5509	1.0195	0.9189	0.9488	1.0916
1994		1.3804	0.8860	1.1028	1.4986	1.4654	0.6960	1.3445	0.6241	0.9652	1.1212	1.0688
1995		3.7165	3.0360	0.8218	1.1574	1.0267	1.3820	0.9995	1.0390	1.0916	1.1357	1.0359
1996		2.3595	1.3272	1.0427	2.6464	1.1500	0.9319	1.0263	1.2352	0.9765	1.1526	0.9590
1997		1.4265	1.2578	1.1783	1.5787	0.9463	0.9543	0.9445	1.1507	1.0304	1.0318	1.1857
1998		1.5530	1.2613	1.2890	1.2790	1.0536	1.0360	1.0861	1.1642	1.0937	0.9373	1.0426
1999		1.3939	1.8924	0.8522	1.2403	1.0169	0.8716	1.1348	1.1562	0.7994	1.0392	1.1627
2000		1.8038	1.0542	0.8960	0.7934	0.9678	1.1250	0.9951	1.2258	1.0308	0.9250	0.9192
2001		2.7072	1.5734	0.7125	1.4363	1.4002	1.0206	0.9347	1.0406	1.1026	0.9440	1.1835
2002		1.9233	1.4744	0.9484	1.6143	0.9940	1.4503	1.0210	0.9633	1.1271	1.0887	0.9081
2003		5.3995	2.8122	1.3977	0.9416	1.1425	1.0299	1.2254	1.0834	1.0539	0.9533	1.0315
2004		17.4287	4.1009	1.1644	1.3071	0.6986	1.1356	1.0048	1.0114	1.0458	1.0064	1.0070
2005		219.4456	2.0710	1.0631	1.1559	1.2579	0.8809	1.0800	0.6607	0.9863	0.9969	1.0107
2006		2.2818	1.8985	1.2159	1.3644	1.0677	1.0125	0.9979	1.0474	1.0286	0.9180	0.9981
2007		3.7765	1.8545	1.3081	1.1858	0.9977	0.9262	1.0160	0.9958	0.9369	0.9643	1.0175
2008		2.8582	1.5660	1.0663	1.1673	0.9933	1.0748	1.0485	0.9296	0.9979	0.9724	0.9990
2009	5.4617	2.2329	1.3810	1.2466	0.9695	0.9965	1.0856	1.1427	1.0405	1.0101	1.0475	1.0242
2010	33.5786	2.4286	1.7961	0.8983	0.9881	0.9930	0.9777	1.0639	1.0242	1.0873	1.0124	
2011	0.7567	3.4947	1.2154	1.3453	0.9885	1.0289	1.0168	1.0066	1.0347	1.0527		
2012	1.2116	1.4341	1.8696	0.6724	0.9383	1.1581	1.1697	1.0321	1.0273			
2013	2.3867	1.6610	0.9141	1.3020	1.1127	0.9606	1.0146	1.0326				
2014	4.0864	1.5143	1.1892	0.9859	0.8392	1.0399	1.0758					
2015		3.2552	1.4434	1.2157	1.3394	1.0486						
2016	0.7516	3.4300	1.1628	2.1193	1.0695							
2017	2.6806	2.8021	1.6581	1.3011								
2018	3.3143	2.4919	1.2511									
2019	24.8139	1.4374										
2020	700.0263											
Simple Avg. - Incremental	70.8244	10.1519	1.5891	1.1105	1.1923	1.0496	1.0237	1.0852	1.0218	1.0240	1.0371	1.0415
Wtd Avg. All - Incremental	3.3759	2.1247	1.4286	1.0909	1.1473	1.0353	1.0329	1.0751	1.0098	1.0209	1.0141	1.0267
Wtd Latest Five - Incremental	6.4842	2.1640	1.3311	1.2383	1.0759	1.0426	1.0484	1.0594	1.0070	1.0126	0.9830	1.0102
Wtd Latest Three - Incremental	10.4006	1.9589	1.3561	1.3468	1.1020	1.0243	1.0855	1.0213	1.0297	1.0418	1.0122	1.0140
Wtd Avg. All - Cumulative	21.5293	6.3774	3.0015	2.1011	1.9260	1.6788	1.6216	1.5700	1.4603	1.4462	1.4166	1.3969
Wtd Latest Five - Cumulative	40.4761	6.2423	2.8846	2.1670	1.7500	1.6264	1.5600	1.4880	1.4046	1.3948	1.3774	1.4012

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

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

Incurred Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:393	393:Ult.
1989	0.9442	0.9664	1.0213	0.9832	0.9930	1.0417	0.9947	1.0146	
1990	0.9641	1.0114	0.8819	1.2248	1.0042	1.0082	1.0635		
1991	1.0143	1.0177	0.9741	1.0093	1.0201	0.9581			
1992	1.0044	1.0117	0.9844	0.9964	1.0223				
1993	0.9836	1.0653	1.0230	1.0010					
1994	1.0107	1.0301	1.0242						
1995	1.0162	1.0205							
1996	1.0293								
1997									
1998									
1999									
2000									
2001									
2002									
2003									
2004									
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2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	0.9958	1.0176	0.9848	1.0430	1.0099	1.0027	1.0291	1.0146	
Wtd Avg. All - Incremental	0.9981	1.0210	0.9965	1.0112	1.0133	0.9998	1.0156	1.0146	
Wtd Latest Five - Incremental	1.0063	1.0299	0.9925	1.0112	1.0133	0.9998	1.0156	1.0146	
Wtd Latest Three - Incremental	1.0196	1.0427	1.0067	1.0010	1.0193	0.9998	1.0156	1.0146	
Wtd Avg. All - Cumulative	1.1753	1.1776	1.1533	1.1574	1.1446	1.1295	1.1297	1.1123	1.0963
Wtd Latest Five - Cumulative	1.1904	1.1830	1.1486	1.1574	1.1446	1.1295	1.1297	1.1123	1.0963

Paid Loss & ALAE - Actual - Without Retroactive Payments

Paid Loss & ALAE - Actual - Without Retroactive Payments

Paid Loss & ALAE - Actual - Without Retroactive Payments

Paid Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

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

Paid Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

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

Paid Loss & ALAE - Actual - Without Retroactive Payments

Period to Period Development Factors

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:393	393:Ult.
1989	1.0502	1.0481	1.0457	1.0335	1.0265	1.0237	1.0321	1.0253	
1990	1.0520	1.0395	1.0380	1.0503	1.0363	1.0383	1.0424		
1991	1.0733	1.0727	1.0796	1.0641	1.0585	1.0764			
1992	1.0808	1.0741	1.0618	1.0630	1.0631				
1993	1.0518	1.0486	1.0575	1.0488					
1994	1.0362	1.0342	1.0424						
1995	1.0672	1.0593							
1996	1.0713								
1997									
1998									
1999									
2000									
2001									
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2010									
2011									
2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
Simple Avg. - Incremental	1.0604	1.0538	1.0542	1.0519	1.0461	1.0461	1.0372	1.0253	
Wtd Avg. All - Incremental	1.0606	1.0548	1.0555	1.0509	1.0470	1.0434	1.0350	1.0253	
Wtd Latest Five - Incremental	1.0620	1.0575	1.0579	1.0509	1.0470	1.0434	1.0350	1.0253	
Wtd Latest Three - Incremental	1.0608	1.0490	1.0562	1.0563	1.0567	1.0434	1.0350	1.0253	
Wtd Avg. All - Cumulative	3.1901	3.0078	2.8516	2.7016	2.5708	2.4554	2.3532	2.2735	2.2174
Wtd Latest Five - Cumulative	3.2097	3.0224	2.8580	2.7016	2.5708	2.4554	2.3532	2.2735	2.2174

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

Year of Birth C.Y Ending	1989 9/30/1989	1990 9/30/1990	1991 9/30/1991	1992 9/30/1992	1993 9/30/1993	1994 9/30/1994	1995 9/30/1995	1996 9/30/1996	1997 9/30/1997	1998 9/30/1998	1999 9/30/1999	2000 9/30/2000
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 10/1 to 9/30 (b)	1.75%	1.75%	1.56%	1.47%	1.58%	1.38%	1.08%	1.07%	0.95%	0.92%	0.96%	0.97%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 10/1 to 9/30	0.81%	0.81%	0.60%	0.49%	0.43%	0.40%	0.36%	0.36%	0.27%	0.25%	0.32%	0.40%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 10/1 to 9/30	0.90%	0.90%	0.70%	0.59%	0.54%	0.50%	0.43%	0.43%	0.34%	0.32%	0.39%	0.46%
Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.017	1.033	1.048	1.065	1.080	1.091	1.103	1.113	1.124	1.134	1.145
1990	1.000	1.016	1.030	1.047	1.061	1.073	1.084	1.094	1.104	1.115	1.126	1.137
1991	1.000	1.015	1.031	1.045	1.056	1.067	1.078	1.087	1.098	1.109	1.120	1.133
1992	1.000	1.016	1.030	1.041	1.052	1.062	1.072	1.082	1.093	1.104	1.117	1.128
1993	1.000	1.014	1.025	1.036	1.046	1.055	1.065	1.076	1.087	1.099	1.111	1.125
1994	1.000	1.011	1.022	1.031	1.041	1.051	1.061	1.072	1.084	1.096	1.110	1.126
1995	1.000	1.011	1.020	1.030	1.040	1.050	1.060	1.073	1.084	1.098	1.114	1.126
1996	1.000	1.010	1.019	1.029	1.039	1.049	1.062	1.073	1.087	1.102	1.114	1.128
1997	1.000	1.009	1.019	1.029	1.039	1.052	1.063	1.076	1.092	1.104	1.117	1.157
1998	1.000	1.010	1.019	1.030	1.042	1.053	1.067	1.082	1.093	1.107	1.147	1.270
1999	1.000	1.010	1.020	1.032	1.043	1.057	1.071	1.083	1.097	1.136	1.258	1.268
2000	1.000	1.010	1.022	1.033	1.046	1.061	1.073	1.086	1.125	1.245	1.256	1.268
2001	1.000	1.012	1.022	1.036	1.050	1.062	1.075	1.114	1.233	1.243	1.255	1.265
2002	1.000	1.010	1.024	1.038	1.049	1.062	1.101	1.218	1.229	1.240	1.250	1.258
2003	1.000	1.013	1.027	1.039	1.051	1.089	1.206	1.216	1.227	1.238	1.245	1.252
2004	1.000	1.014	1.025	1.038	1.075	1.190	1.200	1.211	1.222	1.229	1.236	1.241
2005	1.000	1.011	1.023	1.060	1.174	1.183	1.195	1.205	1.212	1.219	1.224	1.231
2006	1.000	1.012	1.049	1.161	1.171	1.182	1.192	1.199	1.206	1.211	1.218	1.226
2007	1.000	1.036	1.147	1.156	1.167	1.177	1.184	1.191	1.196	1.203	1.211	1.217
2008	1.000	1.107	1.116	1.127	1.136	1.143	1.150	1.155	1.161	1.169	1.175	1.181
2009	1.000	1.008	1.018	1.026	1.033	1.038	1.043	1.049	1.056	1.061	1.067	1.071
2010	1.000	1.009	1.018	1.024	1.030	1.034	1.040	1.047	1.052	1.058	1.062	1.067
2011	1.000	1.008	1.015	1.020	1.025	1.031	1.038	1.043	1.048	1.052	1.057	
2012	1.000	1.006	1.012	1.016	1.022	1.029	1.034	1.040	1.044	1.048		
2013	1.000	1.006	1.010	1.016	1.023	1.028	1.033	1.037	1.042			
2014	1.000	1.004	1.010	1.017	1.022	1.028	1.032	1.036				
2015	1.000	1.006	1.013	1.018	1.023	1.027	1.031					
2016	1.000	1.007	1.012	1.017	1.021	1.025						
2017	1.000	1.005	1.010	1.014	1.018							
2018	1.000	1.005	1.009	1.014								
2019	1.000	1.004	1.008									
2020	1.000	1.004										
2021	1.000											

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

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

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

Year of Birth C.Y Ending	2001 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%
B. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.38%	0.46%	0.36%	4.59%	0.92%	4.47%	0.58%	4.75%	1.08%	0.34%	0.48%	8.92%
B. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%
Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
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1989	1.157	1.171	1.183	1.199	1.215	1.229	1.244	1.289	1.427	1.438	1.452	1.464
1990	1.151	1.163	1.178	1.195	1.208	1.223	1.267	1.402	1.414	1.427	1.439	1.448
1991	1.145	1.160	1.176	1.189	1.204	1.247	1.381	1.392	1.405	1.417	1.426	1.434
1992	1.143	1.159	1.172	1.186	1.229	1.361	1.372	1.385	1.396	1.405	1.413	1.419
1993	1.141	1.154	1.168	1.210	1.340	1.351	1.363	1.375	1.383	1.391	1.397	1.405
1994	1.138	1.152	1.194	1.321	1.332	1.345	1.356	1.364	1.372	1.378	1.386	1.395
1995	1.140	1.181	1.307	1.318	1.331	1.342	1.350	1.357	1.363	1.371	1.381	1.387
1996	1.168	1.293	1.304	1.316	1.327	1.336	1.343	1.349	1.357	1.366	1.373	1.380
1997	1.281	1.292	1.304	1.315	1.323	1.330	1.336	1.344	1.353	1.360	1.367	1.372
1998	1.280	1.292	1.303	1.311	1.318	1.324	1.332	1.341	1.347	1.355	1.360	1.365
1999	1.280	1.291	1.299	1.306	1.312	1.319	1.328	1.334	1.342	1.347	1.353	1.353
2000	1.278	1.286	1.293	1.299	1.307	1.315	1.322	1.329	1.334	1.340	1.340	1.340
2001	1.273	1.280	1.286	1.293	1.302	1.308	1.315	1.320	1.326	1.326	1.326	1.326
2002	1.265	1.271	1.278	1.287	1.293	1.300	1.305	1.311	1.311	1.311	1.311	1.311
2003	1.258	1.265	1.274	1.280	1.287	1.292	1.297	1.297	1.297	1.297	1.297	1.297
2004	1.249	1.257	1.263	1.270	1.275	1.280	1.280	1.280	1.280	1.280	1.280	1.280
2005	1.240	1.246	1.252	1.257	1.262	1.262	1.262	1.262	1.262	1.262	1.262	1.262
2006	1.232	1.239	1.244	1.249	1.249	1.249	1.249	1.249	1.249	1.249	1.249	1.249
2007	1.224	1.228	1.234	1.234	1.234	1.234	1.234	1.234	1.234	1.234	1.234	1.234
2008	1.186	1.191	1.191	1.191	1.191	1.191	1.191	1.191	1.191	1.191	1.191	1.191
2009	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2010	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2011	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2012	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2013	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2014	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2015	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2016	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2017	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2018	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2019	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2020	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076
2021	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076	1.076

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

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

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

Year of Birth C.Y Ending	2013 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019	2020 9/30/2020	2021 9/30/2021
Assumptions:									
I. Incremental Paid Inflation Per Year									
A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%	0.44%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.55%	0.39%	0.41%
II. Case O/S Inflation Per Year									
A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%	0.25%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%	0.23%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)									
A. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.20%	0.27%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.25%	0.95%	0.25%
Year of Birth	297	309	321	333	345	357	369	381	393
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1989	1.473	1.481	1.488	1.497	1.507	1.514	1.522	1.528	1.534
1990	1.456	1.462	1.471	1.481	1.488	1.496	1.502	1.508	
1991	1.440	1.448	1.458	1.465	1.473	1.479	1.485		
1992	1.427	1.437	1.444	1.452	1.458	1.464			
1993	1.415	1.421	1.429	1.435	1.441				
1994	1.402	1.410	1.415	1.421					
1995	1.395	1.400	1.406						
1996	1.385	1.391							
1997	1.378								
1998									
1999									
2000									
2001									
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2010									
2011									
2012									
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
2021									

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

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

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

Year of Birth C.Y Ending	1989 9/30/1989	1990 9/30/1990	1991 9/30/1991	1992 9/30/1992	1993 9/30/1993	1994 9/30/1994	1995 9/30/1995	1996 9/30/1996	1997 9/30/1997	1998 9/30/1998	1999 9/30/1999	2000 9/30/2000
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 10/1 to 9/30 (b)	1.75%	1.75%	1.56%	1.47%	1.58%	1.38%	1.08%	1.07%	0.95%	0.92%	0.96%	0.97%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 10/1 to 9/30	0.81%	0.81%	0.60%	0.49%	0.43%	0.40%	0.36%	0.36%	0.27%	0.25%	0.32%	0.40%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 10/1 to 9/30	0.90%	0.90%	0.70%	0.59%	0.54%	0.50%	0.43%	0.43%	0.34%	0.32%	0.39%	0.46%
Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
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1989	1.000	1.008	1.014	1.019	1.023	1.028	1.031	1.035	1.038	1.040	1.044	1.048
1990	1.000	1.006	1.011	1.015	1.019	1.023	1.027	1.029	1.032	1.035	1.040	1.043
1991	1.000	1.005	1.009	1.013	1.017	1.021	1.023	1.026	1.029	1.033	1.037	1.040
1992	1.000	1.004	1.008	1.012	1.016	1.018	1.021	1.024	1.028	1.032	1.035	1.039
1993	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.024	1.027	1.031	1.034	1.037
1994	1.000	1.004	1.007	1.010	1.013	1.016	1.020	1.023	1.027	1.030	1.033	1.084
1995	1.000	1.004	1.006	1.009	1.012	1.016	1.020	1.023	1.026	1.029	1.080	1.090
1996	1.000	1.003	1.005	1.009	1.013	1.016	1.020	1.023	1.026	1.076	1.086	1.138
1997	1.000	1.003	1.006	1.010	1.013	1.017	1.020	1.023	1.073	1.083	1.135	1.187
1998	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.071	1.080	1.132	1.184	1.188
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.067	1.076	1.129	1.180	1.184	1.188
2000	1.000	1.003	1.007	1.010	1.013	1.063	1.072	1.124	1.175	1.180	1.183	1.188
2001	1.000	1.004	1.007	1.010	1.059	1.069	1.121	1.172	1.176	1.179	1.184	1.189
2002	1.000	1.003	1.006	1.056	1.065	1.117	1.167	1.171	1.175	1.180	1.185	1.301
2003	1.000	1.003	1.052	1.062	1.113	1.164	1.168	1.171	1.176	1.181	1.297	1.306
2004	1.000	1.049	1.059	1.110	1.160	1.164	1.168	1.173	1.178	1.293	1.303	1.305
2005	1.000	1.009	1.058	1.106	1.110	1.113	1.117	1.122	1.232	1.241	1.243	1.268
2006	1.000	1.049	1.096	1.100	1.103	1.108	1.112	1.222	1.231	1.233	1.258	1.260
2007	1.000	1.046	1.049	1.052	1.056	1.061	1.165	1.174	1.176	1.199	1.202	1.205
2008	1.000	1.004	1.007	1.010	1.015	1.114	1.123	1.125	1.147	1.150	1.152	1.155
2009	1.000	1.003	1.007	1.011	1.111	1.119	1.121	1.143	1.146	1.148	1.151	1.162
2010	1.000	1.004	1.008	1.107	1.115	1.117	1.140	1.142	1.145	1.147	1.159	1.162
2011	1.000	1.004	1.103	1.111	1.113	1.135	1.138	1.140	1.143	1.154	1.157	
2012	1.000	1.098	1.106	1.108	1.130	1.133	1.135	1.138	1.149	1.152		
2013	1.000	1.007	1.009	1.029	1.032	1.034	1.036	1.047	1.049			
2014	1.000	1.002	1.022	1.024	1.026	1.029	1.039	1.042				
2015	1.000	1.020	1.022	1.025	1.027	1.037	1.040					
2016	1.000	1.002	1.004	1.007	1.017	1.019						
2017	1.000	1.002	1.004	1.015	1.017							
2018	1.000	1.002	1.012	1.015								
2019	1.000	1.010	1.012									
2020	1.000	1.002										
2021	1.000											

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

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

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

Year of Birth C.Y Ending	2001 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%
B. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.38%	0.46%	0.36%	4.59%	0.92%	4.47%	0.58%	4.75%	1.08%	0.34%	0.48%	8.92%
B. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%
Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
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1989	1.051	1.055	1.058	1.061	1.114	1.124	1.178	1.232	1.236	1.240	1.245	1.250
1990	1.047	1.050	1.053	1.105	1.115	1.169	1.222	1.226	1.230	1.235	1.240	1.362
1991	1.044	1.047	1.098	1.108	1.162	1.215	1.219	1.223	1.227	1.232	1.354	1.363
1992	1.042	1.093	1.103	1.156	1.209	1.213	1.217	1.221	1.227	1.347	1.357	1.359
1993	1.088	1.098	1.151	1.204	1.208	1.211	1.216	1.221	1.341	1.351	1.353	1.381
1994	1.093	1.147	1.199	1.203	1.207	1.211	1.216	1.336	1.346	1.348	1.375	1.378
1995	1.142	1.194	1.199	1.202	1.207	1.212	1.331	1.341	1.343	1.370	1.373	1.376
1996	1.190	1.194	1.198	1.203	1.208	1.326	1.336	1.338	1.365	1.368	1.371	1.374
1997	1.191	1.195	1.199	1.204	1.323	1.332	1.335	1.362	1.365	1.368	1.371	1.384
1998	1.192	1.196	1.201	1.319	1.329	1.331	1.358	1.361	1.364	1.367	1.381	1.384
1999	1.192	1.198	1.315	1.325	1.327	1.354	1.357	1.360	1.363	1.377	1.380	
2000	1.193	1.310	1.319	1.322	1.348	1.351	1.354	1.357	1.371	1.374		
2001	1.306	1.315	1.317	1.344	1.347	1.350	1.353	1.367	1.370			
2002	1.310	1.313	1.339	1.342	1.345	1.348	1.362	1.365				
2003	1.309	1.335	1.338	1.341	1.344	1.357	1.361					
2004	1.331	1.334	1.337	1.340	1.354	1.357						
2005	1.271	1.274	1.277	1.290	1.293							
2006	1.263	1.266	1.279	1.282								
2007	1.207	1.220	1.222									
2008	1.166	1.169										
2009	1.165											
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												

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

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

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

Year of Birth C.Y Ending	2013 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019	2020 9/30/2020	2021 9/30/2021
Assumptions:									
I. Incremental Paid Inflation Per Year									
A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%	0.44%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.55%	0.39%	0.41%
II. Case O/S Inflation Per Year									
A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%	0.25%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%	0.23%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)									
A. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.20%	0.27%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.25%	0.95%	0.25%
Year of Birth	297	309	321	333	345	357	369	381	393
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1989	1.373	1.383	1.385	1.413	1.416	1.419	1.422	1.437	1.440
1990	1.372	1.374	1.402	1.405	1.408	1.411	1.425	1.429	
1991	1.366	1.393	1.396	1.399	1.402	1.417	1.420		
1992	1.386	1.390	1.393	1.396	1.410	1.413			
1993	1.384	1.387	1.390	1.404	1.407				
1994	1.381	1.384	1.398	1.402					
1995	1.379	1.393	1.397						
1996	1.388	1.391							
1997	1.388								
1998									
1999									
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2018									
2019									
2020									
2021									

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

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

Ultimate Accepted Claim Counts
 Evaluated As of September 30, 2021

Year of Birth	Reported Accepted Claim Counts				IBNR Accepted Claim Counts			Ultimate Accepted Claim Counts			
	DA (a)		AAD (b)	AAA (c)	Combined (2)+(3)+(4)	DA Only (d)	AAD & AAA Only (d)	All (e) Accepted Claim Counts	DA Only (2) + (6)	AAD & AAA Only (3)+(4)+(7)	All Accepted Claim Counts (9) + (10)
	(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		-	14	20			-	6	14	20
2016	4		-	5	9	-	1	1	4	6	10
2017	2		1	13	16	1	1	2	3	15	18
2018	9		1	13	23	1	2	3	10	16	26
2019	4		1	11	16	1	5	6	5	17	22
2020	2		-	8	10	3	10	13	5	18	23
2021 (9 Mo)	2		-	-	2	3	10	13	5	10	15
Totals All:	152		68	235	455	9	29	38	161	332	493
2016 - 2021	23		3	50	76	9	29	38	32	82	114

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

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

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

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

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

Ultimate Accepted Claim Counts
 Evaluated As of September 30, 2021

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

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

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

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

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

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

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

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

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

Year of Birth	Actual (b) AAA & AAD Accepted Claim Cts. @ 9/30/21	All Reported Claim Cts. Excl. DA (c) @ 9/30/21	Insured Physicians @ 9/30/21	Estimated Claim Reporting Pattern - Based on :			B/F Method Estimated Ultimate (d) Reported Excl. DA (3) + {[1-(6)] x (4) x A.3}	Indicated Ultimate AAA & AAD Accepted Claims Based on			Final Selected Ultimate AAA & AAD Accepted Claim Cts. (10) - (2)	IBNR AAA & AAD Accepted Claim Cts. (10) - (2)
				Accepted AAA & AAD	Reported Claim Cts.	Insured Physicians		Reported Claim Cts. Excl. DA (2) + {[1-(5)] x (7) x B.1}	AAA & AAD Claim Cts. (d) (2) + {[1-(5)] x (4) x A.1}			
				(1)	(2)	(3)		(7)	(8)	(9)	(10)	(11)
2016	5	30	1,318	99.01%	92.84%	33.40	5.09	5.12	6	1		
2017	14	37	1,356	94.30%	86.37%	43.66	14.64	14.72	15	1		
2018	14	41	1,420	87.72%	76.09%	53.22	15.69	15.62	16	2		
2019	12	35	1,501	70.17%	58.53%	57.41	16.42	16.16	17	5		
2020	8	16	1,575	32.26%	26.02%	57.95	18.14	17.92	18	10		
2021 (9 Mo)	-	2	1,543	8.07%	4.34%	41.35	9.82	9.89	10	10		
Subtotals:	53	161	8,713			286.98	79.80	79.44	82	29		
Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 9/30/21	All Reported Claim Cts. Excl. DA (c) @ 9/30/21	Insured Physicians @ 9/30/21	Estimated Claim Reporting Pattern - Based on :			B/F Method Estimated Ultimate (d) Reported Excl. DA (13) + {[1-(16)] x (14) x A.3}	Indicated Ultimate DA Only Accepted Claims Based on			Final Selected Ultimate DA Only Accepted Claim Cts. (20) - (12)	IBNR DA Only Accepted Claim Cts. (20) - (12)
				Accepted DA Only	Reported Claim Cts.	Insured Physicians		Reported Claim Cts. Excl. DA (12) + {[1-(15)] x (17) x B.2}	DA Only Claim Cts. (d) (12) + {[1-(15)] x (14) x A.2}			
				(1)	(12)	(13)		(17)	(18)	(19)	(20)	(21)
2016	4	30	1,318	100.00%	92.84%	33.40	4.00	4.00	4	-		
2017	2	37	1,356	100.00%	86.37%	43.66	2.00	2.00	3	1		
2018	9	41	1,420	95.24%	76.09%	53.22	9.25	9.24	10	1		
2019	4	35	1,501	79.37%	58.53%	57.41	5.15	5.08	5	1		
2020	2	16	1,575	50.39%	26.02%	57.95	4.79	4.73	5	3		
2021 (9 Mo)	2	2	1,543	10.08%	4.34%	41.35	5.62	5.14	5	3		
Subtotals:	23	161	8,713			286.98	30.81	30.20	32	9		

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

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

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

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

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

Evaluated As of September 30, 2021

Year of Birth	Actual (a) Accepted Claim Counts			All Reported Claim Cts. Excluding DA Claims @ 9/30/21 (4) - (3)			Claim Frequency per Insured Physician Based on :			Ratio of AAA & AAD to Reported All Claims Excl. DA (2) / (5)	Ratio of DA Only to Reported All Claims Excl. DA (3) / (5)
	AAA & AAD Only @ 9/30/21		DA Only @ 9/30/21	All (b) Reported Claim Cts. @ 9/30/21	Insured Physicians	AAA & AAD Only (2) / (6)	DA Only (3) / (6)	Reported Excl. DA (5) / (6)			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11	4	32	28	570	0.0193	0.0070	0.0491	0.3929	0.1429	
1990	7	3	39	36	590	0.0119	0.0051	0.0610	0.1944	0.0833	
1991	4	4	38	34	653	0.0061	0.0061	0.0521	0.1176	0.1176	
1992	13	1	48	47	712	0.0183	0.0014	0.0660	0.2766	0.0213	
1993	13	2	40	38	731	0.0178	0.0027	0.0520	0.3421	0.0526	
1994	7	9	36	27	659	0.0106	0.0137	0.0410	0.2593	0.3333	
1995	6	5	26	21	682	0.0088	0.0073	0.0308	0.2857	0.2381	
1996	7	10	40	30	708	0.0099	0.0141	0.0424	0.2333	0.3333	
1997	11	6	47	41	737	0.0149	0.0081	0.0556	0.2683	0.1463	
1998	15	3	42	39	699	0.0215	0.0043	0.0558	0.3846	0.0769	
1999	9	9	40	31	665	0.0135	0.0135	0.0466	0.2903	0.2903	
2000	6	7	38	31	620	0.0097	0.0113	0.0500	0.1935	0.2258	
2001	4	9	41	32	676	0.0059	0.0133	0.0473	0.1250	0.2813	
2002	17	5	50	45	730	0.0233	0.0068	0.0616	0.3778	0.1111	
2003	3	6	23	17	785	0.0038	0.0076	0.0217	0.1765	0.3529	
2004	6	7	31	24	841	0.0071	0.0083	0.0285	0.2500	0.2917	
2005	11	2	41	39	891	0.0123	0.0022	0.0438	0.2821	0.0513	
2006	12	1	34	33	897	0.0134	0.0011	0.0368	0.3636	0.0303	
2007	10	5	36	31	963	0.0104	0.0052	0.0322	0.3226	0.1613	
2008	10	1	42	41	987	0.0101	0.0010	0.0415	0.2439	0.0244	
2009	11	6	50	44	1,044	0.0105	0.0057	0.0421	0.2500	0.1364	
2010	6	6	40	34	1,071	0.0056	0.0056	0.0317	0.1765	0.1765	
2011	12	2	44	42	1,091	0.0110	0.0018	0.0385	0.2857	0.0476	
2012	7	4	50	46	1,119	0.0063	0.0036	0.0411	0.1522	0.0870	
2013	8	3	32	29	1,143	0.0070	0.0026	0.0254	0.2759	0.1034	
2014	10	3	45	42	1,208	0.0083	0.0025	0.0348	0.2381	0.0714	
2015	14	6	50	44	1,273	0.0110	0.0047	0.0346	0.3182	0.1364	
Subtotals:											
89 to 15	250	129	1,075	946	22,745	0.0110	0.0057	0.0416	0.2643	0.1364	
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604	
03 to 15	120	52	518	466	13,313	0.0090	0.0039	0.0350	0.2575	0.1116	
08 to 15	78	31	353	322	8,936	0.0087	0.0035	0.0360	0.2422	0.0963	
05 to 15	111	39	464	425	11,687	0.0095	0.0033	0.0364	0.2612	0.0918	
(12) Selected Frequency =====>							0.0093	0.0035	0.0360	0.2583	0.0972

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

(b) See Exhibit X, Sheet 1b, Column (3).

Open Accepted Claim Counts
 Evaluated As of September 30, 2021

Year of Birth	Reported Open Accepted Claim Counts @ 9/30/21					IBNR Accepted Claim Counts (d)					Total Open Accepted Claim Counts (Reported + IBNR)		
	DA (a) Only	AAD (b) Only	AAA (c) Only	Combined (2)+(3)+(4)		DA Only	AAD & AAA Only	Combined		DA (2) + (6)	AAD & AAA Only (3)+(4)+(7)	Combined (9) + (10)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(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	-	-	3	3		-	-	-	-	-	3	3	
2001	-	-	4	4		-	-	-	-	-	4	4	
2002	-	-	13	13		-	-	-	-	-	13	13	
2003	-	-	3	3		-	-	-	-	-	3	3	
2004	-	-	5	5		-	-	-	-	-	5	5	
2005	-	-	7	7		-	-	-	-	-	7	7	
2006	-	-	9	9		-	-	-	-	-	9	9	
2007	-	-	7	7		-	-	-	-	-	7	7	
2008	-	-	9	9		-	-	-	-	-	9	9	
2009	-	-	10	10		-	-	-	-	-	10	10	
2010	-	-	5	5		-	-	-	-	-	5	5	
2011	-	-	10	10		-	-	-	-	-	10	10	
2012	-	-	7	7		-	-	-	-	-	7	7	
2013	-	-	7	7		-	-	-	-	-	7	7	
2014	-	-	9	9		-	-	-	-	-	9	9	
2015	-	-	14	14		-	-	-	-	-	14	14	
2016	-	-	5	5		-	1	1	-	-	6	6	
2017	-	-	13	13	1	1	2	1	14	14	15		
2018	1	-	13	14	1	2	3	2	2	15	17		
2019	1	-	11	12	1	5	6	2	2	16	18		
2020	1	-	8	9	3	10	13	4	4	18	22		
2021 (9 Mo)	-	-	-	-	3	10	13	3	10	13	10	13	
Totals All:	3	-	235	238	9	29	38	12	264	276			

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

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

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

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

Reported Claim Counts

Reported Claim Counts

Reported Claim Counts

Reported Claim Counts

Period to Period Development Factors

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

Reported Claim Counts

Period to Period Development Factors

Reported Claim Counts

Period to Period Development Factors

Florida Birth Related Neurological Injury Compensation Association (NICA)
Summary of Incurred Loss & ALAE - **Actual**

Evaluated As of September 30, 2021

Exhibit XI
Sheet 1

Incurred Loss & ALAE @ 9/30/21

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

Totals: 1,298,703,887 13,075,266 1,285,628,621 34,200,000 20,360,112 54,560,112 1,231,068,509

Florida Birth Related Neurological Injury Compensation Association (NICA)

Summary of Paid Loss & ALAE - **Actual**

Evaluated As of September 30, 2021

Exhibit XI

Sheet 2

Paid Loss & ALAE @ 9/30/21

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

Totals: 335,921,102 13,065,266 322,855,836 27,150,000 6,600,112 33,750,112 289,105,724

Case Outstanding Loss & ALAE @ 9/30/21

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

Totals: 962,782,786 10,000 962,772,786 7,050,000 13,760,000 20,810,000 941,962,786

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Calendar Year	Birth Year 2009	Birth Year 2010	Birth Year 2011	Birth Year 2012	Birth Year 2013	Birth Year 2014	Birth Year 2015	Birth Year 2016	Birth Year 2017	Birth Year 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2021 Level - After Mortality										
2021	0.68%	0.74%	0.96%	0.92%	0.32%	0.38%	0.36%	0.45%	0.47%	0.47%
2022	1.28%	0.70%	1.38%	1.18%	1.35%	1.28%	1.51%	1.41%	1.78%	1.86%
2023	2.46%	1.60%	2.23%	1.60%	1.60%	1.33%	1.26%	1.48%	1.39%	1.75%
2024	2.39%	1.58%	2.16%	1.56%	1.81%	1.58%	1.31%	1.24%	1.46%	1.36%
2025	2.61%	1.76%	2.42%	1.81%	1.70%	1.79%	1.56%	1.29%	1.22%	1.43%
2026	2.31%	1.55%	2.03%	1.51%	1.57%	1.67%	1.76%	1.54%	1.27%	1.19%
2027	3.13%	2.00%	2.80%	2.19%	1.63%	1.54%	1.65%	1.74%	1.51%	1.24%
2028	2.20%	1.51%	1.91%	1.44%	1.88%	1.61%	1.52%	1.62%	1.70%	1.48%
2029	2.16%	1.50%	1.86%	1.42%	1.63%	1.85%	1.58%	1.50%	1.59%	1.67%
2030	2.50%	1.78%	2.19%	1.76%	1.66%	1.61%	1.82%	1.56%	1.47%	1.56%
2031	2.59%	1.48%	1.74%	1.35%	1.56%	1.64%	1.59%	1.80%	1.53%	1.44%
2032	2.54%	1.99%	1.70%	1.33%	1.60%	1.54%	1.61%	1.56%	1.76%	1.50%
2033	2.46%	1.96%	2.04%	1.29%	1.63%	1.57%	1.52%	1.59%	1.53%	1.73%
2034	3.15%	2.35%	2.52%	2.51%	1.91%	1.60%	1.55%	1.50%	1.56%	1.51%
2035	2.59%	2.08%	2.19%	2.16%	1.71%	1.88%	1.58%	1.53%	1.47%	1.53%
2036	2.39%	1.88%	1.89%	1.88%	1.95%	1.68%	1.86%	1.56%	1.50%	1.44%
2037	2.33%	1.89%	1.84%	1.83%	1.95%	1.92%	1.66%	1.83%	1.53%	1.47%
2038	2.28%	1.86%	2.11%	1.79%	1.83%	1.93%	1.90%	1.63%	1.79%	1.50%
2039	2.21%	1.83%	2.05%	2.35%	1.95%	1.80%	1.90%	1.87%	1.60%	1.76%
2040	2.43%	2.04%	2.28%	2.59%	1.96%	1.92%	1.78%	1.87%	1.83%	1.57%
2041	2.72%	2.14%	2.24%	2.72%	1.71%	1.94%	1.89%	1.75%	1.84%	1.80%
2042	2.04%	1.74%	1.89%	2.19%	1.91%	1.69%	1.91%	1.86%	1.72%	1.80%
2043	1.98%	1.71%	1.84%	2.13%	1.78%	1.88%	1.67%	1.88%	1.83%	1.69%
2044	1.93%	1.85%	1.80%	2.09%	2.38%	1.76%	1.85%	1.64%	1.84%	1.79%
2045	2.03%	1.97%	1.94%	2.20%	2.37%	2.35%	1.73%	1.82%	1.61%	1.81%
2046	1.82%	1.79%	1.71%	1.98%	2.31%	2.34%	2.32%	1.70%	1.79%	1.58%
2047	1.77%	1.76%	1.68%	1.94%	2.25%	2.28%	2.30%	2.28%	1.67%	1.76%
2048	2.20%	2.04%	1.85%	2.26%	2.18%	2.22%	2.24%	2.27%	2.24%	1.64%
2049	1.65%	1.69%	1.59%	1.84%	2.16%	2.16%	2.19%	2.21%	2.23%	2.20%
2050	1.82%	1.86%	1.79%	2.02%	2.09%	2.13%	2.12%	2.16%	2.17%	2.19%
2051	1.55%	1.63%	1.51%	1.74%	2.06%	2.06%	2.09%	2.09%	2.12%	2.13%
2052	1.50%	1.60%	1.47%	1.70%	1.95%	2.03%	2.03%	2.06%	2.05%	2.08%
2053	1.46%	1.57%	1.44%	1.66%	1.88%	1.93%	2.00%	2.00%	2.03%	2.01%
2054	1.40%	1.69%	1.39%	1.61%	1.81%	1.86%	1.90%	1.97%	1.96%	1.99%
2055	1.84%	2.03%	1.66%	1.98%	1.75%	1.79%	1.83%	1.87%	1.93%	1.92%
2056	1.37%	1.62%	1.51%	1.53%	1.75%	1.73%	1.76%	1.80%	1.84%	1.90%
2057	1.32%	1.59%	1.46%	1.48%	1.70%	1.72%	1.70%	1.73%	1.77%	1.80%
2058	1.27%	1.55%	1.51%	1.44%	1.65%	1.68%	1.70%	1.68%	1.70%	1.74%
2059	1.23%	1.52%	1.48%	1.40%	1.57%	1.63%	1.66%	1.67%	1.65%	1.67%
2060	1.31%	1.64%	1.61%	1.61%	1.53%	1.55%	1.60%	1.63%	1.64%	1.62%
2061	1.13%	1.44%	1.39%	1.40%	1.51%	1.50%	1.53%	1.58%	1.60%	1.61%
2062	1.36%	1.62%	1.46%	1.58%	1.45%	1.49%	1.48%	1.51%	1.55%	1.57%
2063	1.03%	1.37%	1.31%	1.32%	1.41%	1.43%	1.46%	1.46%	1.48%	1.52%
2064	0.99%	1.34%	1.26%	1.28%	1.37%	1.39%	1.41%	1.44%	1.43%	1.45%
2065	1.02%	1.39%	1.33%	1.33%	1.31%	1.35%	1.37%	1.39%	1.42%	1.41%
2066	0.90%	1.26%	1.18%	1.19%	1.27%	1.30%	1.33%	1.35%	1.36%	1.39%
2067	0.86%	1.23%	1.14%	1.15%	1.21%	1.25%	1.28%	1.31%	1.33%	1.34%
2068	0.82%	1.19%	1.10%	1.11%	1.16%	1.20%	1.23%	1.26%	1.29%	1.30%
2069	0.96%	1.31%	1.13%	1.22%	1.11%	1.14%	1.18%	1.21%	1.24%	1.26%
2070	0.82%	1.23%	1.13%	1.14%	1.07%	1.10%	1.13%	1.16%	1.19%	1.21%

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

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

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

Calendar Year	Birth Year 2009	Birth Year 2010	Birth Year 2011	Birth Year 2012	Birth Year 2013	Birth Year 2014	Birth Year 2015	Birth Year 2016	Birth Year 2017	Birth Year 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2021 Level - After Mortality										
2071	0.70%	1.08%	0.97%	0.99%	1.06%	1.05%	1.08%	1.11%	1.14%	1.17%
2072	0.66%	1.04%	0.93%	0.95%	1.01%	1.04%	1.04%	1.07%	1.09%	1.12%
2073	0.62%	1.00%	0.89%	0.91%	0.94%	0.99%	1.03%	1.02%	1.05%	1.07%
2074	0.59%	0.96%	0.85%	0.88%	0.90%	0.93%	0.98%	1.01%	1.00%	1.03%
2075	0.59%	0.98%	0.87%	0.89%	0.85%	0.89%	0.92%	0.96%	0.99%	0.99%
2076	0.63%	0.99%	0.81%	0.89%	0.81%	0.84%	0.87%	0.90%	0.95%	0.97%
2077	0.48%	0.85%	0.73%	0.76%	0.78%	0.80%	0.83%	0.86%	0.89%	0.93%
2078	0.45%	0.81%	0.69%	0.72%	0.74%	0.77%	0.79%	0.81%	0.85%	0.87%
2079	0.42%	0.77%	0.65%	0.68%	0.70%	0.73%	0.76%	0.78%	0.80%	0.83%
2080	0.43%	0.80%	0.68%	0.71%	0.64%	0.69%	0.71%	0.75%	0.76%	0.79%
2081	0.36%	0.70%	0.57%	0.61%	0.62%	0.64%	0.68%	0.70%	0.73%	0.75%
2082	0.33%	0.66%	0.53%	0.57%	0.57%	0.61%	0.63%	0.67%	0.69%	0.72%
2083	0.36%	0.69%	0.51%	0.59%	0.53%	0.57%	0.60%	0.62%	0.66%	0.68%
2084	0.28%	0.59%	0.46%	0.50%	0.51%	0.53%	0.56%	0.59%	0.61%	0.65%
2085	0.28%	0.58%	0.46%	0.50%	0.47%	0.50%	0.52%	0.55%	0.58%	0.59%
2086	0.24%	0.51%	0.39%	0.44%	0.44%	0.46%	0.49%	0.51%	0.54%	0.57%
2087	0.22%	0.48%	0.36%	0.40%	0.40%	0.43%	0.46%	0.48%	0.50%	0.53%
2088	0.20%	0.44%	0.33%	0.37%	0.37%	0.39%	0.43%	0.45%	0.48%	0.49%
2089	0.18%	0.41%	0.30%	0.34%	0.34%	0.36%	0.39%	0.42%	0.44%	0.47%
2090	0.20%	0.44%	0.30%	0.36%	0.30%	0.34%	0.36%	0.38%	0.41%	0.43%
2091	0.14%	0.35%	0.24%	0.29%	0.29%	0.30%	0.33%	0.35%	0.37%	0.41%
2092	0.13%	0.32%	0.21%	0.26%	0.26%	0.28%	0.30%	0.33%	0.35%	0.37%
2093	0.11%	0.29%	0.19%	0.23%	0.23%	0.25%	0.28%	0.29%	0.32%	0.34%
2094	0.10%	0.26%	0.16%	0.21%	0.20%	0.23%	0.25%	0.27%	0.29%	0.31%
2095	0.09%	0.24%	0.15%	0.20%	0.18%	0.20%	0.23%	0.24%	0.27%	0.28%
2096	0.08%	0.20%	0.12%	0.17%	0.16%	0.18%	0.20%	0.22%	0.24%	0.26%
2097	0.07%	0.19%	0.10%	0.15%	0.14%	0.16%	0.18%	0.20%	0.22%	0.24%
2098	0.05%	0.16%	0.09%	0.13%	0.12%	0.14%	0.16%	0.18%	0.19%	0.21%
2099	0.05%	0.14%	0.07%	0.11%	0.11%	0.12%	0.14%	0.16%	0.17%	0.19%
2100	0.04%	0.13%	0.07%	0.10%	0.09%	0.10%	0.12%	0.13%	0.15%	0.17%
2101	0.03%	0.10%	0.05%	0.08%	0.08%	0.09%	0.10%	0.12%	0.13%	0.15%
2102	0.03%	0.08%	0.04%	0.07%	0.06%	0.08%	0.09%	0.10%	0.12%	0.13%
2103	0.02%	0.07%	0.03%	0.06%	0.05%	0.06%	0.07%	0.09%	0.10%	0.11%
2104	0.02%	0.06%	0.02%	0.05%	0.04%	0.05%	0.06%	0.07%	0.09%	0.10%
2105	0.01%	0.05%	0.02%	0.04%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%
2106	0.01%	0.03%	0.01%	0.03%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%
2107	0.01%	0.03%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%
2108	0.02%	0.02%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%
2109	0.00%	0.05%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%
2110	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%
2111	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%
2112	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

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

Calendar Year	Birth Year 1999	Birth Year 2000	Birth Year 2001	Birth Year 2002	Birth Year 2003	Birth Year 2004	Birth Year 2005	Birth Year 2006	Birth Year 2007	Birth Year 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2021 Level - After Mortality										
2021	0.84%	0.61%	0.99%	0.97%	1.22%	0.81%	1.12%	1.00%	1.12%	0.67%
2022	3.14%	2.06%	2.61%	2.33%	2.89%	1.67%	2.70%	1.89%	3.00%	1.33%
2023	3.52%	2.59%	2.83%	2.77%	4.27%	2.53%	2.80%	2.87%	3.66%	2.35%
2024	3.73%	4.19%	2.75%	3.56%	4.06%	2.45%	2.52%	2.77%	3.45%	2.29%
2025	3.60%	4.11%	2.97%	3.66%	5.01%	2.70%	2.40%	2.97%	3.70%	2.48%
2026	4.21%	3.76%	2.63%	3.32%	4.66%	2.92%	1.98%	2.77%	3.10%	2.21%
2027	5.31%	4.55%	3.90%	4.24%	5.86%	3.91%	3.57%	3.48%	4.25%	2.96%
2028	3.91%	3.38%	2.83%	3.17%	4.24%	2.79%	2.65%	2.95%	2.87%	2.11%
2029	3.78%	3.20%	2.77%	3.19%	4.07%	2.74%	2.44%	2.97%	2.84%	2.08%
2030	3.87%	3.29%	3.11%	3.39%	4.33%	3.08%	2.57%	3.19%	3.17%	2.55%
2031	3.49%	2.86%	2.61%	2.97%	3.72%	2.47%	2.15%	2.78%	2.54%	2.20%
2032	3.37%	2.71%	2.55%	2.90%	3.57%	2.43%	2.39%	2.70%	2.43%	2.16%
2033	3.23%	2.55%	2.47%	2.77%	3.38%	2.36%	2.21%	2.62%	2.30%	2.11%
2034	3.76%	2.99%	3.09%	3.39%	4.23%	3.22%	2.69%	3.07%	3.37%	2.50%
2035	2.99%	2.38%	2.58%	2.77%	3.30%	2.50%	2.20%	2.65%	2.66%	2.48%
2036	2.86%	2.16%	2.26%	2.51%	2.89%	2.19%	2.03%	2.37%	2.28%	2.23%
2037	2.74%	2.04%	2.55%	2.41%	2.73%	2.14%	2.10%	2.30%	2.17%	2.18%
2038	2.63%	1.94%	2.49%	2.33%	2.60%	2.10%	2.06%	2.36%	2.08%	2.14%
2039	2.50%	1.83%	2.40%	2.24%	2.44%	2.03%	1.98%	2.28%	1.98%	2.09%
2040	2.55%	1.88%	2.66%	2.39%	2.58%	2.31%	2.19%	2.42%	2.21%	2.28%
2041	2.77%	1.95%	2.59%	2.61%	2.87%	2.71%	2.34%	2.52%	2.46%	2.35%
2042	2.17%	1.55%	2.19%	1.99%	2.03%	1.88%	1.82%	2.05%	1.74%	1.94%
2043	2.07%	1.92%	2.12%	1.92%	1.91%	1.83%	1.77%	1.98%	1.66%	1.89%
2044	1.97%	1.84%	2.06%	1.86%	1.80%	1.79%	1.79%	1.91%	1.73%	1.85%
2045	1.86%	1.81%	2.17%	1.90%	1.80%	1.92%	1.78%	1.97%	1.84%	1.94%
2046	1.77%	1.69%	1.92%	1.70%	1.56%	1.68%	1.63%	1.77%	1.59%	1.75%
2047	1.68%	1.62%	1.86%	1.64%	1.46%	1.64%	1.60%	1.71%	1.54%	1.71%
2048	1.92%	1.70%	2.01%	1.88%	1.78%	2.21%	1.95%	1.93%	1.96%	1.95%
2049	1.49%	1.49%	1.72%	1.50%	1.25%	1.53%	1.50%	1.58%	1.42%	1.61%
2050	1.49%	1.52%	1.92%	1.60%	1.31%	1.75%	1.63%	1.68%	1.58%	1.76%
2051	1.31%	1.38%	1.59%	1.38%	1.06%	1.44%	1.42%	1.46%	1.31%	1.52%
2052	1.23%	1.33%	1.53%	1.33%	0.98%	1.39%	1.43%	1.41%	1.26%	1.48%
2053	1.15%	1.28%	1.48%	1.27%	0.90%	1.35%	1.53%	1.40%	1.22%	1.44%
2054	1.07%	1.23%	1.41%	1.20%	0.82%	1.48%	1.47%	1.34%	1.17%	1.39%
2055	1.21%	1.28%	1.64%	1.48%	1.04%	2.07%	1.80%	1.55%	1.63%	1.72%
2056	0.92%	1.14%	1.30%	1.16%	0.68%	1.39%	1.44%	1.24%	1.08%	1.54%
2057	0.85%	1.10%	1.23%	1.09%	0.60%	1.33%	1.35%	1.19%	1.04%	1.49%
2058	0.78%	1.06%	1.17%	1.04%	0.54%	1.28%	1.31%	1.14%	1.00%	1.44%
2059	0.72%	1.03%	1.12%	0.99%	0.49%	1.24%	1.28%	1.09%	0.96%	1.40%
2060	0.69%	1.04%	1.23%	1.04%	0.48%	1.36%	1.38%	1.14%	1.08%	1.49%
2061	0.59%	0.95%	1.01%	0.89%	0.38%	1.14%	1.20%	0.99%	0.89%	1.31%
2062	0.66%	0.94%	1.05%	0.95%	0.44%	1.46%	1.38%	1.06%	1.14%	1.43%
2063	0.48%	0.89%	0.90%	0.79%	0.29%	1.04%	1.12%	0.90%	0.81%	1.22%
2064	0.43%	0.86%	0.85%	0.75%	0.25%	0.99%	1.11%	0.86%	0.78%	1.17%
2065	0.39%	0.85%	0.89%	0.75%	0.23%	1.04%	1.10%	0.87%	0.84%	1.20%
2066	0.34%	0.79%	0.75%	0.66%	0.18%	0.90%	1.00%	0.78%	0.72%	1.08%
2067	0.30%	0.76%	0.70%	0.62%	0.15%	0.85%	0.96%	0.74%	0.68%	1.04%
2068	0.27%	0.73%	0.66%	0.59%	0.13%	0.81%	0.95%	0.70%	0.65%	1.00%
2069	0.28%	0.71%	0.65%	0.60%	0.14%	1.01%	1.03%	0.72%	0.84%	1.07%
2070	0.21%	0.71%	0.66%	0.55%	0.10%	0.82%	0.92%	0.68%	0.70%	1.00%

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

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

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

Calendar Year	Birth Year 1999	Birth Year 2000	Birth Year 2001	Birth Year 2002	Birth Year 2003	Birth Year 2004	Birth Year 2005	Birth Year 2006	Birth Year 2007	Birth Year 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2021 Level - After Mortality										
2071	0.17%	0.64%	0.52%	0.47%	0.07%	0.68%	0.81%	0.59%	0.56%	0.87%
2072	0.14%	0.61%	0.48%	0.44%	0.05%	0.63%	0.78%	0.56%	0.53%	0.83%
2073	0.12%	0.58%	0.44%	0.40%	0.04%	0.59%	0.73%	0.53%	0.50%	0.78%
2074	0.10%	0.55%	0.40%	0.38%	0.03%	0.55%	0.69%	0.50%	0.48%	0.74%
2075	0.08%	0.53%	0.40%	0.37%	0.03%	0.55%	0.68%	0.49%	0.50%	0.75%
2076	0.08%	0.49%	0.34%	0.34%	0.02%	0.61%	0.71%	0.46%	0.57%	0.73%
2077	0.05%	0.46%	0.29%	0.29%	0.01%	0.43%	0.58%	0.41%	0.40%	0.62%
2078	0.04%	0.43%	0.26%	0.27%	0.01%	0.39%	0.54%	0.38%	0.37%	0.58%
2079	0.03%	0.40%	0.23%	0.24%	0.01%	0.36%	0.50%	0.35%	0.35%	0.55%
2080	0.03%	0.39%	0.24%	0.24%	0.01%	0.37%	0.51%	0.35%	0.38%	0.56%
2081	0.02%	0.34%	0.18%	0.20%	0.00%	0.29%	0.43%	0.30%	0.30%	0.47%
2082	0.01%	0.31%	0.15%	0.18%	0.00%	0.26%	0.39%	0.28%	0.28%	0.44%
2083	0.01%	0.28%	0.13%	0.17%	0.00%	0.29%	0.40%	0.26%	0.35%	0.45%
2084	0.01%	0.25%	0.11%	0.14%	0.00%	0.20%	0.33%	0.23%	0.23%	0.37%
2085	0.00%	0.23%	0.10%	0.14%	0.00%	0.19%	0.31%	0.22%	0.24%	0.36%
2086	0.00%	0.20%	0.07%	0.11%	0.00%	0.15%	0.27%	0.19%	0.19%	0.31%
2087	0.00%	0.18%	0.06%	0.10%	0.00%	0.13%	0.24%	0.17%	0.17%	0.28%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.21%	0.15%	0.16%	0.25%
2089	0.00%	0.13%	0.04%	0.08%	0.00%	0.10%	0.18%	0.13%	0.14%	0.22%
2090	0.00%	0.12%	0.03%	0.07%	0.00%	0.10%	0.18%	0.13%	0.19%	0.23%
2091	0.00%	0.10%	0.02%	0.06%	0.00%	0.07%	0.14%	0.10%	0.11%	0.17%
2092	0.00%	0.08%	0.02%	0.05%	0.00%	0.05%	0.12%	0.09%	0.09%	0.15%
2093	0.00%	0.06%	0.01%	0.04%	0.00%	0.04%	0.10%	0.08%	0.08%	0.13%
2094	0.00%	0.05%	0.01%	0.03%	0.00%	0.03%	0.08%	0.06%	0.07%	0.11%
2095	0.00%	0.04%	0.01%	0.03%	0.00%	0.03%	0.07%	0.06%	0.06%	0.10%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.05%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.02%	0.05%	0.04%	0.05%	0.07%
2098	0.00%	0.02%	0.00%	0.01%	0.00%	0.01%	0.04%	0.03%	0.03%	0.05%
2099	0.00%	0.05%	0.00%	0.01%	0.00%	0.01%	0.03%	0.02%	0.02%	0.04%
2100	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.04%
2101	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.01%	0.01%	0.03%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.01%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

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

Calendar Year	Birth Year 1989	Birth Year 1990	Birth Year 1991	Birth Year 1992	Birth Year 1993	Birth Year 1994	Birth Year 1995	Birth Year 1996	Birth Year 1997	Birth Year 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2021 Level - After Mortality										
2021	1.05%	0.99%	1.06%	0.98%	1.50%	0.95%	0.93%	0.85%	0.87%	0.99%
2022	2.96%	3.81%	3.31%	2.84%	3.98%	2.09%	2.74%	2.48%	2.45%	2.79%
2023	3.20%	5.29%	3.39%	3.35%	4.17%	2.10%	3.28%	3.41%	2.96%	2.86%
2024	3.13%	5.06%	3.29%	3.33%	4.15%	2.10%	3.22%	3.15%	3.13%	2.79%
2025	3.34%	5.24%	3.69%	3.63%	4.09%	2.29%	3.31%	4.11%	3.29%	3.11%
2026	3.06%	4.70%	3.21%	3.16%	3.57%	2.07%	3.18%	3.77%	2.99%	2.85%
2027	4.66%	5.45%	4.56%	4.33%	4.09%	2.96%	4.32%	4.66%	3.88%	3.73%
2028	2.92%	4.29%	3.03%	3.05%	3.10%	2.01%	3.02%	3.37%	2.83%	2.71%
2029	3.06%	4.14%	3.05%	3.11%	2.93%	2.00%	2.96%	3.21%	2.76%	2.59%
2030	3.26%	4.40%	3.53%	3.57%	3.08%	2.23%	3.16%	3.56%	2.99%	2.76%
2031	2.91%	3.75%	3.01%	3.01%	2.62%	1.93%	2.80%	3.11%	2.62%	2.51%
2032	2.85%	3.61%	2.93%	3.01%	2.58%	1.92%	2.75%	2.99%	2.56%	2.50%
2033	2.77%	3.41%	2.82%	2.84%	2.45%	1.88%	2.67%	2.85%	2.48%	2.36%
2034	3.64%	3.97%	3.35%	3.34%	2.88%	2.71%	3.08%	3.51%	3.21%	3.03%
2035	2.83%	3.35%	2.92%	3.00%	2.44%	2.03%	2.68%	2.73%	2.55%	2.46%
2036	2.56%	2.92%	2.86%	2.77%	2.15%	1.81%	2.46%	2.53%	2.28%	2.32%
2037	2.49%	2.77%	2.76%	2.61%	2.07%	1.78%	2.40%	2.43%	2.21%	2.20%
2038	2.43%	2.63%	2.67%	2.53%	2.00%	1.77%	2.34%	2.34%	2.15%	2.15%
2039	2.35%	2.47%	2.57%	2.44%	1.92%	1.73%	2.27%	2.25%	2.08%	2.16%
2040	2.52%	2.60%	2.77%	2.76%	2.10%	1.94%	2.42%	2.36%	2.27%	2.39%
2041	2.98%	2.70%	2.60%	2.73%	2.21%	2.45%	2.52%	2.65%	2.60%	2.72%
2042	2.14%	2.04%	2.29%	2.18%	1.73%	1.65%	2.08%	2.00%	1.90%	2.03%
2043	2.07%	1.90%	2.20%	2.10%	1.67%	1.62%	2.02%	1.93%	1.83%	1.98%
2044	2.01%	1.79%	2.11%	2.08%	1.62%	1.60%	1.97%	1.86%	1.78%	1.98%
2045	2.09%	1.79%	2.20%	2.14%	1.82%	1.71%	2.01%	1.85%	2.13%	1.96%
2046	1.86%	1.52%	1.93%	1.85%	1.63%	1.53%	1.84%	1.72%	1.91%	1.82%
2047	1.80%	1.42%	1.85%	1.77%	1.58%	1.82%	1.79%	1.65%	1.85%	1.77%
2048	2.31%	1.61%	1.90%	2.07%	1.85%	2.12%	1.99%	2.00%	2.13%	2.19%
2049	1.65%	1.18%	1.67%	1.61%	1.48%	1.73%	1.66%	1.52%	1.72%	1.66%
2050	1.77%	1.23%	1.77%	1.76%	1.62%	1.89%	1.76%	1.59%	1.86%	1.77%
2051	1.51%	0.98%	1.50%	1.45%	1.39%	1.65%	1.54%	1.40%	1.60%	1.56%
2052	1.44%	0.89%	1.42%	1.42%	1.34%	2.07%	1.49%	1.34%	1.54%	1.56%
2053	1.38%	0.80%	1.35%	1.31%	1.30%	2.03%	1.43%	1.28%	1.49%	1.47%
2054	1.31%	0.71%	1.27%	1.23%	1.25%	1.97%	1.37%	1.22%	1.43%	1.41%
2055	1.79%	0.86%	1.38%	1.50%	1.56%	2.32%	1.57%	1.50%	1.75%	1.77%
2056	1.18%	0.56%	1.12%	1.13%	1.17%	1.87%	1.26%	1.11%	1.32%	1.36%
2057	1.11%	0.49%	1.04%	1.02%	1.12%	1.80%	1.20%	1.06%	1.26%	1.27%
2058	1.04%	0.43%	0.97%	0.95%	1.08%	1.75%	1.14%	1.00%	1.21%	1.22%
2059	0.98%	0.37%	0.90%	0.89%	1.04%	1.70%	1.09%	0.95%	1.15%	1.17%
2060	1.04%	0.36%	0.92%	0.97%	1.12%	1.77%	1.13%	0.98%	1.23%	1.25%
2061	0.85%	0.27%	0.77%	0.77%	0.95%	1.57%	0.98%	0.85%	1.04%	1.07%
2062	1.07%	0.30%	0.76%	0.83%	1.08%	1.76%	1.04%	0.99%	1.16%	1.28%
2063	0.73%	0.19%	0.65%	0.66%	0.86%	1.45%	0.87%	0.75%	0.94%	0.97%
2064	0.67%	0.16%	0.59%	0.63%	0.82%	1.39%	0.81%	0.70%	0.89%	0.96%
2065	0.69%	0.14%	0.58%	0.61%	0.84%	1.41%	0.80%	0.68%	0.93%	0.92%
2066	0.56%	0.10%	0.48%	0.50%	0.73%	1.27%	0.71%	0.61%	0.79%	0.83%
2067	0.51%	0.08%	0.43%	0.46%	0.69%	1.21%	0.66%	0.57%	0.74%	0.78%
2068	0.46%	0.06%	0.39%	0.44%	0.65%	1.15%	0.61%	0.52%	0.70%	0.77%
2069	0.56%	0.07%	0.36%	0.43%	0.71%	1.25%	0.62%	0.59%	0.75%	0.86%
2070	0.42%	0.04%	0.33%	0.38%	0.63%	1.09%	0.55%	0.47%	0.69%	0.70%

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

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

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

Calendar Year	Birth Year 1989	Birth Year 1990	Birth Year 1991	Birth Year 1992	Birth Year 1993	Birth Year 1994	Birth Year 1995	Birth Year 1996	Birth Year 1997	Birth Year 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2021 Level - After Mortality										
2071	0.32%	0.03%	0.26%	0.31%	0.52%	0.96%	0.47%	0.40%	0.56%	0.60%
2072	0.28%	0.02%	0.23%	0.28%	0.48%	0.89%	0.42%	0.36%	0.52%	0.58%
2073	0.24%	0.01%	0.19%	0.24%	0.44%	0.83%	0.38%	0.32%	0.48%	0.52%
2074	0.21%	0.01%	0.16%	0.22%	0.40%	0.77%	0.34%	0.29%	0.44%	0.48%
2075	0.20%	0.01%	0.14%	0.21%	0.39%	0.74%	0.31%	0.26%	0.44%	0.45%
2076	0.21%	0.01%	0.11%	0.19%	0.38%	0.75%	0.29%	0.27%	0.41%	0.51%
2077	0.12%	0.00%	0.09%	0.15%	0.29%	0.59%	0.23%	0.19%	0.32%	0.36%
2078	0.10%	0.00%	0.07%	0.13%	0.26%	0.53%	0.20%	0.17%	0.29%	0.32%
2079	0.08%	0.00%	0.06%	0.11%	0.23%	0.47%	0.17%	0.14%	0.26%	0.28%
2080	0.08%	0.00%	0.05%	0.11%	0.22%	0.44%	0.15%	0.13%	0.26%	0.28%
2081	0.05%	0.00%	0.03%	0.09%	0.17%	0.37%	0.12%	0.10%	0.20%	0.22%
2082	0.04%	0.00%	0.02%	0.07%	0.15%	0.32%	0.10%	0.08%	0.17%	0.19%
2083	0.04%	0.00%	0.02%	0.06%	0.14%	0.32%	0.08%	0.08%	0.16%	0.20%
2084	0.02%	0.00%	0.01%	0.05%	0.10%	0.23%	0.06%	0.05%	0.12%	0.14%
2085	0.02%	0.00%	0.01%	0.05%	0.09%	0.20%	0.05%	0.04%	0.11%	0.12%
2086	0.01%	0.00%	0.00%	0.04%	0.07%	0.16%	0.04%	0.03%	0.08%	0.09%
2087	0.01%	0.00%	0.00%	0.03%	0.06%	0.13%	0.03%	0.02%	0.07%	0.08%
2088	0.02%	0.00%	0.00%	0.03%	0.05%	0.10%	0.02%	0.02%	0.05%	0.06%
2089	0.00%	0.00%	0.00%	0.02%	0.04%	0.08%	0.01%	0.01%	0.04%	0.05%
2090	0.00%	0.00%	0.00%	0.02%	0.03%	0.07%	0.01%	0.01%	0.04%	0.05%
2091	0.00%	0.00%	0.00%	0.07%	0.02%	0.05%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.01%	0.01%
2094	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
2095	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
2096	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
2097	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2098	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2099	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2101	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Sample Calculation of Payment Pattern - Birth Year 1996 - Estimated Remaining Payment (Reserves)

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

Claim Number	Date of Birth	Life Expectancy @ 12/31/20						Annual Basis Percent of Total
Sex							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 & Expense
Based on NICA Reserve Worksheets and Mortality Rates

Sample Calculation of Payment Pattern - Birth Year 1996 - Estimated Remaining Payment (Reserves)

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

Claim Number	Date of Birth	Life Expectancy @ 12/31/20	Sex				Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age								
Incremental Payments By Claim By Year - 2021 Level - After Mortality (a)								
75	43,310	24,457	153	-	1	11,625	79,546	0.39%
76	39,601	21,950	95	-	0	10,111	71,757	0.35%
77	35,980	19,618	57	-	0	8,739	64,395	0.32%
78	32,467	17,452	33	-	0	7,499	57,452	0.28%
79	29,083	15,288	18	-	0	7,369	51,758	0.25%
80	25,844	19,585	12	-	0	7,728	53,169	0.26%
81	22,767	11,508	4	-	0	4,351	38,630	0.19%
82	19,867	9,772	2	-	0	3,508	33,149	0.16%
83	17,157	8,224	1	-	0	2,786	28,168	0.14%
84	15,154	7,509	0	-	0	2,643	25,306	0.12%
85	12,358	5,587	0	-	-	1,646	19,591	0.10%
86	10,285	4,498	0	-	-	1,217	16,001	0.08%
87	8,436	5,249	0	-	-	1,283	14,967	0.07%
88	6,809	2,762	0	-	-	606	10,176	0.05%
89	5,401	2,098	0	-	-	471	7,970	0.04%
90	4,203	1,563	0	-	-	259	6,025	0.03%
91	3,204	1,127	-	-	-	156	4,488	0.02%
92	2,387	794	-	-	-	89	3,270	0.02%
93	1,735	544	-	-	-	48	2,327	0.01%
94	1,270	561	-	-	-	40	1,870	0.01%
95	843	228	-	-	-	11	1,081	0.01%
96	561	140	-	-	-	4	705	0.00%
97	361	81	-	-	-	2	444	0.00%
98	224	46	-	-	-	0	270	0.00%
99	133	24	-	-	-	0	158	0.00%
100	76	12	-	-	-	0	88	0.00%
101	43	9	-	-	-	0	52	0.00%
102	25	3	-	-	-	0	28	0.00%
103	14	2	-	-	-	0	16	0.00%
104	8	1	-	-	-	0	9	0.00%
105	5	0	-	-	-	0	5	0.00%
106	3	0	-	-	-	0	3	0.00%
107	1	0	-	-	-	0	2	0.00%
108	1	0	-	-	-	0	1	0.00%
109	0	0	-	-	-	0	0	0.00%
110	0	0	-	-	-	0	0	0.00%
111	0	0	-	-	-	0	0	0.00%
112	0	0	-	-	-	0	0	0.00%
113	0	0	-	-	-	0	0	0.00%
114	0	0	-	-	-	0	0	0.00%
115	0	0	-	-	-	0	0	0.00%
116	0	0	-	-	-	0	0	0.00%
117	0	0	-	-	-	0	0	0.00%
118	0	0	-	-	-	0	0	0.00%
119	0	0	-	-	-	0	0	0.00%
120	0	0	-	-	-	0	0	0.00%
121	0	0	-	-	-	0	0	0.00%
122	0	0	-	-	-	0	0	0.00%
123	0	0	-	-	-	0	0	0.00%
124	0	0	-	-	-	0	0	0.00%
Subtotals:	339,616	180,691	375	-	1	72,193	592,877	2.91%
Totals All:	6,647,474	5,022,030	2,786,569	707,189	1,488,836	3,740,304	#####	100.00%

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

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

Sample Calculation of Payment Pattern - Birth Year 1996

Probability of Survival - Assuming Attained Age 24

Claim Number

Date of Birth

Life Expectancy @ 12/31/20

Sex

Attained Age

	(2)	(3)	(4)	(5)	(6)	(7)
25	0.98851	0.98666	0.94975	0.81609	0.90922	0.97889
26	0.97695	0.97325	0.90117	0.66332	0.82518	0.95784
27	0.96532	0.95979	0.85422	0.53683	0.74749	0.93687
28	0.95359	0.94624	0.80883	0.43242	0.67578	0.91597
29	0.94175	0.93260	0.76491	0.34648	0.60968	0.89513
30	0.92979	0.91884	0.72242	0.27603	0.54885	0.87436
31	0.91770	0.90496	0.68134	0.21858	0.49296	0.85365
32	0.90549	0.89097	0.64168	0.17202	0.44170	0.83301
33	0.89315	0.87687	0.60344	0.13450	0.39480	0.81244
34	0.88069	0.86266	0.56663	0.10447	0.35197	0.79194
35	0.86812	0.84835	0.53123	0.08058	0.31295	0.77152
36	0.85541	0.83393	0.49723	0.06170	0.27747	0.75118
37	0.84258	0.81940	0.46460	0.04688	0.24528	0.73091
38	0.82962	0.80475	0.43333	0.03534	0.21615	0.71072
39	0.81652	0.79000	0.40343	0.02641	0.18986	0.69062
40	0.80331	0.77515	0.37486	0.01957	0.16619	0.67060
41	0.78995	0.76018	0.34760	0.01436	0.14494	0.65066
42	0.77645	0.74509	0.32162	0.01043	0.12592	0.63080
43	0.76279	0.72986	0.29687	0.00749	0.10895	0.61102
44	0.74896	0.71449	0.27332	0.00532	0.09385	0.59133
45	0.73495	0.69896	0.25096	0.00373	0.08047	0.57172
46	0.72074	0.68327	0.22975	0.00257	0.06865	0.55220
47	0.70634	0.66740	0.20966	0.00175	0.05826	0.53276
48	0.69171	0.65135	0.19067	0.00117	0.04917	0.51342
49	0.67685	0.63510	0.17275	0.00077	0.04124	0.49416
50	0.66174	0.61863	0.15589	0.00049	0.03436	0.47500
51	0.64638	0.60195	0.14006	0.00031	0.02844	0.45595
52	0.63076	0.58505	0.12525	0.00019	0.02335	0.43700
53	0.61486	0.56792	0.11145	0.00011	0.01903	0.41818
54	0.59870	0.55058	0.09863	0.00007	0.01538	0.39951
55	0.58227	0.53303	0.08680	0.00004	0.01232	0.38102
56	0.56557	0.51527	0.07590	0.00002	0.00977	0.36270
57	0.54858	0.49729	0.06593	0.00001	0.00767	0.34458
58	0.53133	0.47912	0.05686	0.00001	0.00596	0.32666
59	0.51381	0.46078	0.04866	0.00000	0.00457	0.30896
60	0.49605	0.44227	0.04130	0.00000	0.00346	0.29149
61	0.47804	0.42362	0.03474	0.00000	0.00258	0.27429
62	0.45978	0.40483	0.02894	0.00000	0.00190	0.25737
63	0.44130	0.38592	0.02385	0.00000	0.00137	0.24076
64	0.42257	0.36690	0.01943	0.00000	0.00097	0.22450
65	0.40363	0.34780	0.01562	0.00000	0.00068	0.20861
66	0.38449	0.32864	0.01238	0.00000	0.00046	0.19313
67	0.36520	0.30948	0.00966	0.00000	0.00031	0.17807
68	0.34582	0.29040	0.00742	0.00000	0.00020	0.16349
69	0.32641	0.27148	0.00560	0.00000	0.00012	0.14941
70	0.30705	0.25277	0.00415	0.00000	0.00008	0.13588
71	0.28776	0.23433	0.00301	0.00000	0.00004	0.12290
72	0.26859	0.21619	0.00213	0.00000	0.00003	0.11051
73	0.24958	0.19842	0.00147	0.00000	0.00001	0.09872
74	0.23078	0.18106	0.00099	0.00000	0.00001	0.08757

Florida Birth Related Neurological Injury Compensation Association (NICA)

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

Appendix A
Exhibit II
Sheet 2b

Sample Calculation of Payment Pattern - Birth Year 1996

Probability of Survival - Assuming Attained Age 24

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

Sample Calculation of Payment Pattern - Birth Year 1996

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

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

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

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

Sample Calculation of Payment Pattern - Birth Year 1996

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

Claim Number								Percent of Total By Year
Date of Birth								Totals
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	Estimated	
	Accident Year	Accident Year
	1/1 - 12/31 2020	1/1 - 12/31 2021
(1)	(2)	(3)

Incremental Payments By Major Expense Groups

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

Case Outstanding By Major Expense Groups

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

Percentage by Expense Group - Based on Incremental Payments

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

Percentage by Expense Group - Based on Case Outstanding

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

Estimated Inflation By Component - Paid Basis

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

Estimated Inflation By Component - Outstanding Basis

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

Combined (i)

Estimated Inflation - Paid Basis	0.33%	0.44%
Estimated Inflation - O/S Basis	0.19%	0.25%

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

Expense Group	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	
	1/1 - 12/31 2010	1/1 - 12/31 2011	1/1 - 12/31 2012	1/1 - 12/31 2013	1/1 - 12/31 2014	1/1 - 12/31 2015	1/1 - 12/31 2016	1/1 - 12/31 2017	1/1 - 12/31 2018	1/1 - 12/31 2019	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incremental Payments By Major Expense Groups											
Nursing Care - By Parents & Family Care	Legal Expense	N/A	1,348,962	1,472,264	1,046,543	1,232,427	668,653	484,569	584,838	452,621	388,516
	Parental Award	N/A	1,772,862	854,442	1,254,414	1,404,094	1,186,749	1,254,253	1,365,273	1,175,718	1,397,419
	Medical Expense	N/A	795,785	792,882	845,548	967,563	974,935	967,347	939,392	855,074	843,539
	Nursing Care - By Others	N/A	5,533,089	5,409,777	6,505,561	7,530,367	8,620,254	9,627,298	10,349,737	10,333,679	10,495,652
	Custodial	N/A	2,555,000	3,010,739	2,668,850	2,444,120	2,416,880	2,418,489	1,972,943	2,081,185	2,340,801
	Other	N/A	19,113	98,021	73,571	172,325	30,724	50,965	130,563	19,006	30,864
	Totals:		14,330,324	12,977,280	14,111,688	15,512,025	15,823,958	16,430,635	17,561,445	17,590,302	17,742,160
Case Outstanding By Major Expense Groups											
Nursing Care - By Parents & Family Care	Legal Expense	1,659,638	2,385,144	836,323	660,811	228,321	88,453	168,803	-	-	-
	Parental Award	589,640	605,992	353,242	603,806	515,023	812,964	558,710	552,204	517,333	822,969
	Medical Expense	45,291,470	53,134,220	51,818,777	52,678,076	54,293,469	56,178,917	53,776,781	54,909,282	57,610,440	60,583,611
	Nursing Care - By Others	82,024,515	85,104,653	130,484,827	122,444,207	138,840,113	154,500,907	160,582,139	167,831,990	178,828,226	190,001,780
	Custodial	283,976,757	319,886,113	285,088,770	292,576,532	284,914,056	284,634,842	278,707,710	282,636,036	289,452,886	298,361,042
	Other	56,034,080	60,833,849	118,024,732	117,392,957	132,525,811	134,228,759	151,741,811	138,361,013	146,219,982	151,117,953
	Totals:	538,398,938	599,141,281	662,485,739	663,014,440	689,562,035	713,272,547	725,537,907	727,997,942	758,636,868	790,582,139
Percentage by Expense Group - Based on Incremental Payments											
Nursing Care - By Parents & Family Care	Legal Expense	10.75%	9.41%	11.34%	7.42%	7.94%	4.23%	2.95%	3.33%	2.57%	2.19%
	Parental Award	13.53%	12.37%	6.58%	8.89%	9.05%	7.50%	7.63%	7.77%	6.68%	7.88%
	Medical Expense	5.60%	5.55%	6.11%	5.99%	6.24%	6.16%	5.89%	5.35%	4.86%	4.75%
	Nursing Care - By Others	36.63%	38.61%	41.69%	46.10%	48.55%	54.48%	58.59%	58.93%	58.75%	59.16%
	Custodial	18.92%	17.83%	23.20%	18.91%	15.76%	15.27%	14.72%	11.23%	11.83%	13.19%
	Other	0.15%	0.13%	0.76%	0.52%	1.11%	0.19%	0.31%	0.74%	0.11%	0.17%
	Totals:	14.41%	16.09%	10.32%	12.17%	11.35%	12.17%	9.91%	12.63%	15.20%	12.66%
Percentage by Expense Group - Based on Case Outstanding											
Nursing Care - By Parents & Family Care	Legal Expense	0.31%	0.40%	0.13%	0.10%	0.03%	0.01%	0.02%	0.00%	0.00%	0.00%
	Parental Award	0.11%	0.10%	0.05%	0.09%	0.07%	0.11%	0.08%	0.08%	0.07%	0.10%
	Medical Expense	8.41%	8.87%	7.82%	7.95%	7.87%	7.88%	7.41%	7.54%	7.59%	7.66%
	Nursing Care - By Others	15.23%	14.20%	19.70%	18.47%	20.13%	21.66%	22.13%	23.05%	23.57%	24.03%
	Custodial	52.74%	53.39%	43.03%	44.13%	41.32%	39.91%	38.41%	38.82%	38.15%	37.74%
	Other	10.41%	10.15%	17.82%	17.71%	19.22%	18.82%	20.91%	19.01%	19.27%	19.11%
	Totals:	12.78%	12.88%	11.45%	11.56%	11.35%	11.61%	11.03%	11.50%	11.34%	11.35%
Estimated Inflation By Component - Paid Basis											
Nursing Care - By Parents & Family Care	Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
	Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Medical Expense (c)	3.28%	3.49%	3.21%	2.01%	2.96%	2.58%	4.07%	1.78%	2.01%	4.57%
	Nursing Care - By Others (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	0.99%	0.00%	0.00%
	Other (g)	1.50%	2.96%	1.74%	1.50%	0.76%	0.73%	2.07%	2.11%	1.91%	2.29%
	Totals:										
Estimated Inflation By Component - Outstanding Basis											
Nursing Care - By Parents & Family Care	Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
	Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Medical Expense (h)	1.97%	2.09%	1.93%	1.21%	1.77%	1.55%	2.44%	1.07%	1.21%	2.74%
	Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%
	Custodial (f)	0.00%	0.00%	95.00%	3.00%	0.00%	0.00%	4.50%	0.00%	0.00%	3.50%
	Other (h)	0.90%	1.78%	1.04%	0.90%	0.45%	0.44%	1.24%	1.27%	1.15%	1.37%
	Totals:										
Combined (i)											
Estimated Inflation - Paid Basis		0.78%	1.00%	0.78%	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%
Estimated Inflation - O/S Basis		0.29%	0.42%	9.83%	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%

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

Expense Group	Accident Year									
	1/1 - 12/31 2000	1/1 - 12/31 2001	1/1 - 12/31 2002	1/1 - 12/31 2003	1/1 - 12/31 2004	1/1 - 12/31 2005	1/1 - 12/31 2006	1/1 - 12/31 2007	1/1 - 12/31 2008	1/1 - 12/31 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Incremental Payments By Major Expense Groups										
Legal Expense	547,451	789,578	768,406	699,574	753,238	761,521	768,799	911,182	1,117,819	1,251,650
Parental Award	1,684,863	1,569,503	1,380,762	1,448,569	1,266,247	987,149	1,088,568	1,483,153	1,621,648	1,521,430
Medical Expense	324,050	361,786	316,867	379,945	477,673	486,436	414,019	438,949	502,243	584,938
Nursing Care - By Parents & Family Care	77,850	107,770	265,098	500,284	664,698	959,815	1,287,167	1,455,477	2,280,726	3,586,973
Nursing Care - By Others	1,661,676	1,774,150	1,570,635	1,664,923	1,767,678	2,126,820	2,368,333	2,187,588	2,022,477	2,072,130
Custodial	47,053	14,388	7,179	13,490	29,407	19,776	20,370	38,594	29,076	18,070
Other	406,846	640,781	809,365	834,009	1,296,472	1,401,403	1,083,585	1,177,848	1,338,828	1,317,625
Totals:	4,749,789	5,257,955	5,118,312	5,540,794	6,255,412	6,742,920	7,030,842	7,692,791	8,912,818	10,352,817
Case Outstanding By Major Expense Groups										
Legal Expense									739,159	1,016,335
Parental Award									311,440	371,029
Medical Expense									28,168,684	31,284,580
Nursing Care - By Parents & Family Care									51,105,085	61,522,465
Nursing Care - By Others									229,063,637	247,156,314
Custodial									64,170,720	55,975,200
Other									52,596,208	58,056,740
Totals:									426,154,933	455,382,663
Percentage by Expense Group - Based on Incremental Payments										
Legal Expense	11.53%	15.02%	15.01%	12.63%	12.04%	11.29%	10.93%	11.84%	12.54%	12.09%
Parental Award	35.47%	29.85%	26.98%	26.14%	20.24%	14.64%	15.48%	19.28%	18.19%	14.70%
Medical Expense	6.82%	6.88%	6.19%	6.86%	7.64%	7.21%	5.89%	5.71%	5.64%	5.65%
Nursing Care - By Parents & Family Care	1.64%	2.05%	5.18%	9.03%	10.63%	14.23%	18.31%	18.92%	25.59%	34.65%
Nursing Care - By Others	34.98%	33.74%	30.69%	30.05%	28.26%	31.54%	33.68%	28.44%	22.69%	20.02%
Custodial	0.99%	0.27%	0.14%	0.24%	0.47%	0.29%	0.29%	0.50%	0.33%	0.17%
Other	8.57%	12.19%	15.81%	15.05%	20.73%	20.78%	15.41%	15.31%	15.02%	12.73%
Percentage by Expense Group - Based on Case Outstanding										
Legal Expense	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.22%
Parental Award	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%
Medical Expense	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.87%
Nursing Care - By Parents & Family Care	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	13.51%
Nursing Care - By Others	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	54.27%
Custodial	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	12.29%
Other	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.75%
Estimated Inflation By Component - Paid Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (c)	4.17%	4.72%	5.05%	3.71%	4.24%	4.29%	3.56%	5.16%	2.65%	3.37%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.32%	21.46%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other (g)	3.39%	1.55%	2.38%	1.88%	3.26%	3.42%	2.54%	4.08%	0.09%	2.72%
Estimated Inflation By Component - Outstanding Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (h)	2.50%	2.83%	3.03%	2.22%	2.54%	2.57%	2.14%	3.10%	1.59%	2.02%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	54.64%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	40.00%	3.00%	40.00%	0.00%	0.00%	0.00%
Other (h)	2.03%	0.93%	1.43%	1.13%	1.95%	2.05%	1.52%	2.45%	0.05%	1.63%
Combined (i)										
Estimated Inflation - Paid Basis	0.98%	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%
Estimated Inflation - O/S Basis	0.42%	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%

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

Expense Group	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	
	1/1 - 12/31 1990	1/1 - 12/31 1991	1/1 - 12/31 1992	1/1 - 12/31 1993	1/1 - 12/31 1994	1/1 - 12/31 1995	1/1 - 12/31 1996	1/1 - 12/31 1997	1/1 - 12/31 1998	1/1 - 12/31 1999	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incremental Payments By Major Expense Groups											
Nursing Care - By Parents & Family Care	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 Others	N/A	125,469	104,966	46,536	18,312	42,905	60,030	39,920	87,805	84,323
	Custodial	N/A	47,350	80,085	109,144	135,969	265,078	505,495	769,201	974,683	1,123,079
	Other	N/A	19,122	77,831	107,096	93,591	93,012	100,527	121,690	136,171	103,378
	Totals:		1,113,775	1,480,534	1,441,768	1,967,220	3,047,422	2,888,475	2,908,394	3,830,965	4,048,988
Case Outstanding By Major Expense Groups											
Nursing Care - By Parents & Family Care	Legal Expense										
	Parental Award										
	Medical Expense										
	Nursing Care - By Others										
	Custodial										
	Other										
	Totals:										
Percentage by Expense Group - Based on Incremental Payments											
Nursing Care - By Parents & Family Care	Legal Expense	17.32%	17.32%	24.40%	29.34%	25.17%	20.05%	19.61%	16.04%	13.98%	12.08%
	Parental Award	51.58%	46.09%	39.43%	52.59%	58.27%	45.19%	36.64%	37.92%	38.45%	
	Medical Expense	9.98%	9.98%	6.79%	7.92%	6.11%	4.63%	5.92%	6.44%	8.52%	8.28%
	Nursing Care - By Others	11.27%	11.27%	7.09%	3.23%	0.93%	1.41%	2.08%	1.37%	2.29%	2.08%
	Custodial	4.25%	4.25%	5.41%	7.57%	6.91%	8.70%	17.50%	26.45%	25.44%	27.74%
	Other	1.72%	1.72%	5.26%	7.43%	4.76%	3.05%	3.48%	4.18%	3.55%	2.55%
	Totals:	3.88%	3.88%	4.97%	5.08%	3.53%	3.89%	6.22%	8.87%	8.28%	8.82%
Percentage by Expense Group - Based on Case Outstanding											
Nursing Care - By Parents & Family Care	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 Others	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%
	Custodial	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%
	Other	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%
	Totals:	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%
Estimated Inflation By Component - Paid Basis											
Nursing Care - By Parents & Family Care	Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
	Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Medical Expense (c)	9.59%	7.92%	6.63%	5.39%	4.92%	3.95%	3.04%	2.82%	3.42%	3.67%
	Nursing Care - By Others (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Custodial (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Totals:	6.11%	3.06%	2.90%	2.75%	2.67%	2.54%	3.32%	1.70%	1.61%	2.68%
Estimated Inflation By Component - Outstanding Basis											
Nursing Care - By Parents & Family Care	Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
	Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Medical Expense (h)	5.75%	4.75%	3.98%	3.24%	2.95%	2.37%	1.82%	1.69%	2.05%	2.20%
	Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other (h)	3.66%	1.84%	1.74%	1.65%	1.60%	1.52%	1.99%	1.02%	0.97%	1.61%
	Combined (i)										
Estimated Inflation - Paid Basis		1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%
Estimated Inflation - O/S Basis		0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%

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

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

Notes: (a) Increase in legal fees based on change in hourly rate from \$ 75 to \$ 150 over the period from 1989 to 2008 - assumed annual inflation of 3.72 %

(b) The parental award amounts have not changed.

(c) The estimated inflation rate by year for all payments related to medical items is based on the CPI - Medical Care Index.

(d) The hourly rates for nursing care by parents have remained constant until June 2008 - the estimated change for 2008 and 2009 are developed assuming the increase in hourly rate from \$9.70 to \$15.00 occurred for paid losses before and after July 1, 2008. This change in hourly rate for nursing care by parents resulted in inflation rates of 27.32% (\$12.35 / \$9.70) and 21.46% (\$15.00 / \$12.35) for 2008 and 2009, respectively for paid basis. It resulted in an inflation rate of 54.64% (\$15.00 / \$9.70) for case outstanding basis in 2008.

(e) The hourly rate for LPN under nursing care by others have increased from \$24.45 to \$25.40 effective 7/1/2016.

(f) The daily rates used to estimate the future cost of custodial residential care were revised in December 2004, 2005, 2006, 2012 2013, 2016, and 2019. These changes in the custodial residential care daily rate resulted in the estimated inflation rates of 40%, 3%, 40%, 95%, 3%, 4.5%, and 3.5% for 2004, 2005, 2006, 2012, 2013, 2016, & 2019, respectively. This inflation change affects outstanding only.

(g) Inflation related to all other payments is based on All Items CPI Index - Seasonally Adjusted.

(h) The estimated inflation related to case outstanding (Medical and Other) is based on 60 % of CPI since a portion of the outstanding reserve estimate has not changed.

(i) Weighted average of inverse of one plus the estimated inflation by component and the percent by component (paid and outstanding separately).

Year	Total Returns												Difference Between Average Returns																			
	CPI			CPI			5 Year		Large Company Stocks		Small Company Stocks		Inter.		U.S. Treasury Bills		Corporate Bonds (Aaa Moody's)		Merrill Lynch US Corporate Bonds 15+ Yr		Conservative Model Portfolio		Annual NICA Return on Investment		Medical v Model		Model v Model		Conservative Model v CPI		NICA v CPI (15) - (3)	
	All Items	CPI All Items % Change	Index	CPI Medical % Chg	Avg % Chg	CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Term - Gov't Bonds	Treasury Bills	Bonds	(Aaa Moody's)	Corporate Bonds	US Corporate Bonds 15+ Yr	Model Portfolio	Conservative Model Portfolio	Return on Investment	5 Yr Avg CPI (4) - (5)	5 Yr Avg CPI (13) - (5)	Model v CPI (13) - (3)	Model v CPI (14) - (3)	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	-2.26%				11.62%	0.30%	7.77%	5.39%	3.30%	4.73%		7.89%	6.20%						21.30%	16.87%											
1927	17.30	-1.16%				37.49%	22.03%	8.93%	4.52%	3.10%	4.57%		19.04%	14.61%						22.17%	16.22%											
1928	17.10	-0.58%				43.61%	39.71%	0.10%	0.92%	3.57%	4.55%		21.01%	15.07%						-1.39%	-7.98%											
1929	17.20	-6.40%				-8.42%	-51.35%	3.42%	6.01%	4.71%	4.73%		-0.80%	-7.40%						-1.58%	-1.10%											
1930	16.10	-9.32%				-24.90%	-38.10%	4.66%	6.71%	2.42%	4.55%		-7.98%	-7.49%						-9.20%												
1931	14.60	-4.71%				-3.71%	-43.34%	-49.71%	-5.31%	-2.32%	1.10%		-17.89%	-18.52%						-14.18%	-8.57%											
1932	13.10	-10.27%				-5.31%	-8.19%	-5.41%	16.84%	8.81%	0.92%	5.01%		-0.04%	5.36%					5.27%	10.23%	15.63%										
1933	13.20	0.76%				-4.93%	53.99%	142.45%	-0.07%	1.83%	0.33%	4.49%		25.74%	34.92%					30.67%	24.97%	34.16%										
1934	13.40	1.52%				-4.74%	-1.44%	24.24%	10.03%	9.00%	0.17%	4.00%		2.61%	9.71%					7.35%	1.09%	8.19%										
1935	13.80	2.99%				-2.87%	47.67%	40.24%	4.98%	7.01%	0.16%	3.60%		23.67%	18.99%					26.54%	20.69%	16.00%										
1936	14.00	1.45%				-0.71%	33.92%	64.73%	7.52%	3.06%	0.16%	3.24%		16.70%	20.45%					17.41%	15.25%	19.00%										
1937	14.40	2.86%	0.98%			1.91%	-35.03%	-58.01%	0.23%	1.56%	0.33%	3.26%		-13.93%	-15.73%					-0.93%	-15.84%	-16.78%	-18.59%									
1938	14.00	-2.78%	0.00%			1.21%	31.12%	32.82%	5.53%	6.23%	0.00%	3.19%		16.09%	14.72%					-1.21%	14.88%	18.87%	17.50%									
1939	14.00	0.00%	0.97%			0.90%	-0.41%	0.32%	5.94%	4.52%	0.00%	3.01%		1.81%	3.12%					0.07%	0.90%	1.81%	3.12%									
1940	14.10	0.71%	0.00%			0.45%	-9.78%	-5.14%	6.09%	2.96%	0.00%	2.84%		-2.69%	0.10%					-0.45%	-3.14%	-3.40%	-0.61%									
1941	15.50	9.93%	0.96%			2.14%	-11.59%	-9.06%	0.93%	0.50%	0.08%	2.77%		-4.00%	-3.18%					-1.18%	-6.15%	-13.93%	-13.11%									
1942	16.90	9.03%	3.81%			3.38%	20.34%	44.59%	3.22%	1.94%	0.25%	2.83%		10.35%	12.92%					0.43%	6.98%	1.32%	3.89%									
1943	17.40	2.96%	4.59%			4.53%	25.90%	88.40%	2.09%	2.81%	0.33%	2.73%		12.94%	21.49%					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	-0.27%	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%	-11.90%	6.89%	5.56%	2.74%	4.33%		-1.17%	0.26%					0.78%	-2.54%	-2.51%	-1.07%									
1963	30.90	1.64%	2.53%			1.35%	22.80%	23.57%	1.21%	1.64%	3.16%	4.26%		11.89%	9.13%					1.18%	10.55%	10.25%	7.48%									
1964	31.20	0.97%	2.06%			1.20%	16.48%	23.52%	3.51%	4.04%	3.53%	4.41%		9.65%	9.44%					0.86%	8.45%	8.67%	8.47%									
1965	31.80	1.92%	2.82%			1.31%	12.45%	41.75%	0.71%	1.02%	3.92%	4.49%		7.30%	10.20%					1.51%	5.99%	5.38%	8.28%									
1966	32.90	3.46%	6.67%			1.87%	-10.06%	-7.01%	3.65%	4.69%	4.76%	5.13%		-1.64%	-0.25%					4.80%	-3.51%	-5.10%	-3.71%									
1967	33.90	3.04%	6.25%			2.21%	23.98%	83.57%	-9.18%	1.01%	4.23%	5.51%		12.74%	16.58%					4.04%	10.53%	9.70%	13.54%									
1968	35.50	4.72%	6.23%			2.82%	11.06%	35.97%	-0.26%	4.54%	5.21%	6.18%		8.00%	9.77%					3.41%	5.17%	3.28%	5.05%									
1969	37.70	6.20%	6.19%			3.87%	-8.50%	-25.05%	-5.07%	-0.74%	6.57%	7.03%		-1.36%	-7.29%					2.32%	-5.23%	-7.55%	-13.48%									
1970	39.80	5.57%	7.36%			4.60%	3.86%	-17.43%	12.11%	16.86%	6.52%	8.04%		7.96%	6.64%					2.76%	3.37%	2.39%	1.07%									
1971	41.10	3.27%	4.57%			4.56%	14.30%	16.50%	13.23%	8.72%	4.40%	7.39%		10.70%	12.20%					0.01%	6.14%	7.43%	8.93%									
1972	42.50	3.41%	3.28%			4.63%	18.99%	4.43%	5.69%	5.16%	3.82%	7.21%		11.98%	7.54%					-1.35%	7.35%	8.58%	4.14%									
1973	46.20	8.71%	5.29%			5.43%	-14.69%	-30.90%	-1.11%	4.61%	6.92%	7.44%		-2.86%	-6.58%					-0.14%	-8.29%	-11.57%	-15.29%									
1974	51.90	12.34%	12.56%			6.66%	-26.47%	-19.95%	4.35%	5.69%	8.03%	8.57%		-7.43%	-4.71%					5.91%	-14.08%	-19.76%	-17.05%									
1975	55.50	6.94%	9.82%			6.93%	37.23%	52.82%	9.20%	7.83%	5.79%	8.83%		21.12%	21.16%					2.89%	14.19%	14.19%	14.22%									
1976	58.20	4.86%	9.96%			7.25%	23.93%	57.38%	16.75%	12.87%	5.06%	8.43%		16.14%	23.37%					2.71%	8.89%	11.27%	18.50%									
1977	62.10	6.70%	8.87%			7.91%	-7.16%	25.38%	-0.69%	1.41%	5.12%	8.02%		0.02%	3.66%					0.96%	-7.89%	-6.68%	-3.04%									
1978	67.70	9.02%	8.83%			7.97%	6.57%	23.46%	-1.18%	3.49%	7.19%	8.73%		6.73%	6.31%					0.86%	-1.24%	-2.29%	-2.71%									
1979	76.70	13.29%	10.14%			8.16%	18.61%	43.46%	-1.23%	4.09%	10.37%	9.63%		12.47%	12.24%					1.98%	4.31%	-0.82%	-1.06%									

Year	Total Returns													Difference Between Average Returns									
	CPI		CPI		5 Year		Large	Small	Inter.	U.S.	Corporate	Merrill Lynch	Conservative	NICA	Medical v	Model v	Model	Conservative	NICA v				
	CPI All Items	All Items % Change	CPI Medical Index % Chg	CPI Avg % Chg	CPI All Items	CPI All Items	Company Stocks	Company Stocks	Long-Term Govt. Bonds	Term - Gov't Bonds	Treasury Bills	Bonds (Aaa Moody's)	US Corporate 15+ Yr	Model Portfolio	Model Portfolio	Return on Investment	5 Yr Avg CPI	5 Yr Avg CPI	v CPI (13) - (3)	Model v CPI (14) - (3)	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%				

Year	Total Returns													Difference Between Average Returns						
	CPI	CPI	5 Year	Large	Small	Inter.	U.S.	Corporate	Merrill Lynch	Conservative	NICA	Medical v	Model v	Model	Conservative	NICA v				
	All Items	All Items % Change	Medical Index % Chg	Company Stocks	Company Stocks	Long-Term Govt. Bonds	Term - Gov't Bonds	Bonds (Aaa Moody's)	US Corporate Bonds 15+ Yr	Model Portfolio	Model Portfolio	Return on Investment	5 Yr Avg CPI	5 Yr Avg CPI	v CPI (13) - (3)	Model v CPI (14) - (3)	CPI (15) - (3)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
Geometric Mean of Annual Return																				
1926 - 1929	-0.95%																		12.38%	7.67%
1930 - 1939	-2.04%	0.65%	-2.06%	-0.05%	1.38%	4.88%	4.58%	0.56%	3.89%	3.65%	5.32%							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%							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%
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%
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%
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%
1990 - 1999	2.93%	5.11%	3.32%	18.21%	15.09%	8.79%	7.20%	4.93%	7.72%	7.23%	12.43%	11.21%	5.04%	1.79%	9.11%	9.50%	8.28%	2.12%		
2000 - 2009	2.52%	4.09%	2.54%	-0.95%	6.09%	9.88%	6.72%	2.79%	6.01%	6.89%	3.75%	6.94%	5.20%	1.55%	1.21%	1.23%	4.42%	2.67%		
2010 - 2019	1.75%	2.99%	1.77%	13.56%	13.35%	3.19%	2.05%	0.72%	4.02%	4.87%	7.97%	6.49%	7.24%	1.22%	6.20%	6.21%	4.74%	5.49%		
1991 - 2020	2.25%	3.81%	2.47%	10.70%	12.75%	7.09%	5.00%	2.55%	5.68%	5.93%	8.17%	8.37%	6.11%	1.34%	5.70%	5.92%	6.13%	3.87%		
Annual Std. Deviation																				
1926 - 1929	1.43%																	8.75%	9.07%	
1930 - 1939	5.01%	0.56%	2.88%	34.67%	60.30%	6.04%	3.61%	0.75%	0.72%	15.38%	16.88%							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%							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%							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%
1970 - 1979	3.45%	2.90%	1.48%	19.24%	31.10%	6.80%	4.69%	1.94%	0.76%	8.83%	9.68%							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%							3.25%	2.86%	5.68%
1990 - 1999	1.24%	2.26%	0.83%	14.16%	19.98%	12.82%	7.09%	1.36%	0.84%	0.34%	6.87%	9.53%	1.44%	1.44%	6.04%	5.63%	8.29%	0.20%		
2000 - 2009	1.15%	0.79%	0.23%	21.11%	26.32%	8.67%	4.96%	1.89%	0.78%	0.74%	8.38%	4.80%	14.30%	0.55%	8.15%	7.24%	3.65%	13.16%		
2010 - 2019	0.68%	0.92%	0.32%	12.26%	15.40%	0.55%	0.47%	0.81%	0.48%	0.54%	5.32%	4.57%	8.49%	0.60%	5.00%	4.64%	3.89%	7.81%		
1991 - 2020	0.90%	1.38%	0.77%	17.30%	19.49%	9.26%	5.41%	2.06%	1.67%	1.32%	7.57%	6.73%	9.46%	0.60%	6.79%	6.66%	5.83%	8.56%		

Column
(2)-(11),(14)
(3)
(13)
(14)

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

Development of Incurred Loss Projection Tail Factor - 393 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of September 30, 2021

Year of Birth	Birth Year		Paid		Tail Factor @ 393 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Incurred Projection Tail Factor 393:Ult. (8) / (7)
	Level Incurred (a) Loss & ALAE @ 9/30/21	Development Factors Without Tail Factor (b)	Incuremental Cumulative	Column (5)			Column (6)	Column (7)	
	(1)	(2)	(3)	(4)			(5)	(6)	(9)
1989	20,194,531		1.0000	20,194,531	24,440,784	20,194,531	24,440,784		1.2103
1990	9,194,784	1.0045	1.0045	9,236,161	9,764,571	29,430,692	34,205,355		1.1622
1991	19,065,477	1.0045	1.0090	19,237,452	24,388,127	48,668,144	58,593,482		1.2039
1992	36,536,218	1.0045	1.0136	37,031,680	44,405,729	85,699,824	102,999,211		1.2019
1993	35,788,753	1.0045	1.0181	36,437,312	47,582,271	122,137,135	150,581,483		1.2329
1994	16,182,768	1.0045	1.0227	16,550,172	21,567,461	138,687,307	172,148,943		1.2413
1995	24,731,352	1.0045	1.0273	25,406,656	33,178,665	164,093,963	205,327,608		1.2513
1996	23,067,297	1.0045	1.0319	23,803,800	25,709,157	187,897,764	231,036,765		1.2296
1997	32,582,227	1.0045	1.0366	33,773,829	42,650,683	221,671,593	273,687,448		1.2347
1998	54,766,641	1.0100	1.0469	57,337,270	66,978,852	279,008,862	340,666,300		1.2210
1999	20,171,129	1.0200	1.0679	21,540,276	21,613,346	300,549,139	362,279,646		1.2054
2000	13,326,327	1.0140	1.0828	14,430,105	13,649,022	314,979,244	375,928,668		1.1935
2001	23,119,471	1.0050	1.0882	25,159,557	28,034,420	340,138,801	403,963,088		1.1876
2002	55,059,929	0.9900	1.0774	59,319,288	60,351,049	399,458,089	464,314,137		1.1624
2003	13,059,661	0.9850	1.0612	13,858,889	14,199,901	413,316,978	478,514,038		1.1577
2004	22,336,842	1.0150	1.0771	24,059,375	28,104,386	437,376,353	506,618,424		1.1583
2005	28,161,203	0.9900	1.0663	30,029,559	33,188,671	467,405,912	539,807,094		1.1549
2006	41,394,986	1.0050	1.0717	44,362,045	48,805,390	511,767,957	588,612,484		1.1502
2007	33,358,188	1.0250	1.0985	36,642,925	39,070,907	548,410,882	627,683,392		1.1445
2008	45,886,068	1.0100	1.1095	50,908,453	55,876,362	599,319,335	683,559,754		1.1406
2009	55,287,117	1.0200	1.1316	62,565,248	64,179,798	661,884,583	747,739,551		1.1297
2010	27,750,071	1.0070	1.1396	31,622,980	38,479,978	693,507,563	786,219,529		1.1337
2011	45,556,959	0.9900	1.1282	51,395,917	50,428,383	744,903,480	836,647,912		1.1232
2012	31,216,841	1.0100	1.1394	35,570,029	40,353,788	780,473,509	877,001,700		1.1237
2013	29,528,112	1.0050	1.1451	33,814,036	30,984,249	814,287,544	907,985,950		1.1151
2014	34,585,440	1.0350	1.1852	40,991,610	36,783,145	855,279,155	944,769,095		1.1046
2015	60,476,785	1.0250	1.2149	73,470,710	69,123,413	928,749,865	1,013,892,508		1.0917
2016	18,204,885	1.0250	1.2452	22,669,260	28,720,011	951,419,125	1,042,612,520		1.0958
2017	42,073,458	1.0750	1.3386	56,320,445	60,749,487	1,007,739,569	1,103,362,006		1.0949

Totals / Averages:

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

Selected Incurred Loss Projection Tail Factor 393:Ult. 1.0963

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

(b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 393:Ult.

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

Development of Paid Loss Projection Tail Factor - 393 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of September 30, 2021

Year of Birth	Birth Year Level Paid (a) Loss & ALAE @ 9/30/21	Indicated Paid Projection		Estimated Ultimate Loss & ALAE		Cumulative Sum of Column (6) Estimated Ultimate Paid Based on Projection		Ratio of Col. (8) to Col. (7) Indicated Paid Projection Tail Factor 393:Ult. (8) / (7)
		Paid Development Factors Without Tail Factor (b)		Tail Factor @ 393 Months to Maturity (2) x (4)	Incremental Payment Method (c) @ 2.00% Utilization Rate	Column (5)	Column (6)	
		Incumulative Cumulative	(2)	(3)	(4)	(5)	(6)	(7)
1989	12,575,440		1.0000	12,575,440	24,440,784	12,575,440	24,440,784	1.9435
1990	4,959,358	1.0400	1.0400	5,157,732	9,764,571	17,733,172	34,205,355	1.9289
1991	7,605,831	1.0400	1.0816	8,226,467	24,388,127	25,959,639	58,593,482	2.2571
1992	12,463,498	1.0400	1.1249	14,019,740	44,405,729	39,979,379	102,999,211	2.5763
1993	18,066,260	1.0400	1.1699	21,134,969	47,582,271	61,114,348	150,581,483	2.4639
1994	6,498,121	1.0500	1.2284	7,981,977	21,567,461	69,096,325	172,148,943	2.4914
1995	9,044,296	1.0500	1.2898	11,665,053	33,178,665	80,761,378	205,327,608	2.5424
1996	8,603,146	1.0500	1.3543	11,650,876	25,709,157	92,412,254	231,036,765	2.5001
1997	10,659,876	1.0500	1.4220	15,158,028	42,650,683	107,570,281	273,687,448	2.5443
1998	18,597,789	1.0498	1.4928	27,763,327	66,978,852	135,333,609	340,666,300	2.5172
1999	10,520,743	1.0547	1.5744	16,564,183	21,613,346	151,897,792	362,279,646	2.3850
2000	5,656,510	1.0551	1.6611	9,396,275	13,649,022	161,294,067	375,928,668	2.3307
2001	7,692,532	1.0498	1.7439	13,414,789	28,034,420	174,708,855	403,963,088	2.3122
2002	15,502,010	1.0547	1.8392	28,511,779	60,351,049	203,220,635	464,314,137	2.2848
2003	4,768,662	1.0605	1.9505	9,301,356	14,199,901	212,521,991	478,514,038	2.2516
2004	5,322,690	1.0586	2.0649	10,990,678	28,104,386	223,512,669	506,618,424	2.2666
2005	8,051,256	1.0648	2.1987	17,702,605	33,188,671	241,215,274	539,807,094	2.2379
2006	9,403,808	1.0727	2.3585	22,178,890	48,805,390	263,394,164	588,612,484	2.2347
2007	10,314,866	1.0756	2.5367	26,166,106	39,070,907	289,560,271	627,683,392	2.1677
2008	6,808,347	1.0764	2.7305	18,590,438	55,876,362	308,150,708	683,559,754	2.2183
2009	9,181,067	1.0937	2.9865	27,419,145	64,179,798	335,569,853	747,739,551	2.2283
2010	3,415,644	1.1000	3.2851	11,220,856	38,479,978	346,790,710	786,219,529	2.2671
2011	5,848,341	1.1000	3.6137	21,133,858	50,428,383	367,924,568	836,647,912	2.2740
2012	3,810,774	1.1000	3.9750	15,147,887	40,353,788	383,072,455	877,001,700	2.2894
2013	5,842,435	1.1050	4.3924	25,662,265	30,984,249	408,734,720	907,985,950	2.2215
2014	6,520,795	1.1350	4.9854	32,508,541	36,783,145	441,243,262	944,769,095	2.1412
2015	6,279,781	1.1523	5.7447	36,075,383	69,123,413	477,318,645	1,013,892,508	2.1241
2016	1,319,909	1.2597	7.2367	9,551,747	28,720,011	486,870,391	1,042,612,520	2.1415
2017	3,220,027	1.2434	8.9982	28,974,572	60,749,487	515,844,963	1,103,362,006	2.1389

Totals / Averages:

1989 - 2002	203,220,635	464,314,137	2.2848
1989 - 2007	289,560,271	627,683,392	2.1677
1989 - 2012	383,072,455	877,001,700	2.2894
1989 - 2017	515,844,963	1,103,362,006	2.1389

Selected Paid Loss Projection Tail Factor 393:Ult. 2.2174

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 393:Ult.

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

Actual Paid Loss and ALAE
 Current Level Basis

Before Reinsurance Recovery

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

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

Actual Paid Loss and ALAE
 Current Level Basis

Before Reinsurance Recovery

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

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

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

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

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

Totals:

2017 & Prior	976,277,215	1,024,743,723	1,064,859,536	1,120,582,037	1,119,879,618	1,122,705,392	1,124,857,777	
2018 & Prior		1,035,863,887	1,093,953,809	1,168,259,154	1,170,319,997	1,173,517,963	1,180,036,913	
2019 & Prior			1,101,966,809	1,197,831,760	1,202,414,093	1,211,534,660	1,222,482,112	
2020 & Prior				1,197,891,760	1,205,400,005	1,221,550,571	1,243,482,900	
2021 & Prior					1,205,400,005	1,221,550,571	1,244,143,775	

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

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

Actual Incurred Loss & ALAE

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

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

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

Ultimate Loss and ALAE

Birth Year Level Basis (Paid and Outstanding Loss and ALAE)

Before Inflation and Discount

Before Reinsurance Recovery

Ultimate Loss & ALAE- Birth Year Level

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

Totals:

2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,116,993,907	1,097,191,737	1,121,934,964	1,112,788,771	
2018 & Prior		1,202,685,511	1,201,177,041	1,201,206,269	1,183,962,201	1,205,519,028	1,196,870,378	
2019 & Prior			1,288,542,718	1,282,490,444	1,259,676,972	1,287,030,056	1,282,142,648	
2020 & Prior				1,352,535,663	1,327,636,537	1,354,924,859	1,363,486,956	
2021 & Prior					1,347,543,181	1,391,594,364	1,417,540,201	

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

Ultimate Loss and ALAE

Birth Year Level Basis (Paid and Outstanding Loss and ALAE)

Before Inflation and Discount

Before Reinsurance Recovery

Ultimate Loss & ALAE- Birth Year Level

Birth Year	Ultimate Loss & ALAE- Birth Year Level								
	@ 12/31/09 (a)	@ 12/31/10 (a)	@ 12/31/11 (a)	@ 12/31/12 (a)	@ 12/31/13 (a)	@ 12/31/14 (b)	@ 12/31/15 (b)	@ 12/31/16 (b)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1989	N/A	27,151,287	26,330,062	26,239,659	23,959,593	24,195,976	23,414,027	23,125,750	
1990	N/A	11,614,027	11,477,027	11,641,938	10,246,976	9,999,835	9,939,137	9,834,515	
1991	N/A	21,846,966	23,599,488	25,562,294	22,304,544	22,311,410	22,422,995	22,327,764	
1992	N/A	45,007,814	45,510,337	49,648,408	43,814,483	44,193,315	42,324,758	41,873,921	
1993	N/A	46,399,495	42,090,226	45,388,953	39,587,735	39,534,688	39,694,225	39,036,364	
1994	N/A	17,704,344	19,509,699	20,997,772	19,372,951	18,678,491	18,851,442	18,217,559	
1995	N/A	29,612,489	27,858,448	26,170,052	26,818,973	25,772,539	26,087,912	25,662,899	
1996	N/A	34,616,867	25,704,748	27,833,390	26,231,269	25,801,313	24,493,693	24,589,056	
1997	N/A	46,595,341	43,560,423	40,798,018	40,407,001	36,376,739	34,536,923	34,325,245	
1998	N/A	66,412,941	63,607,918	63,521,734	61,517,550	63,630,834	63,226,390	60,905,055	
1999	N/A	35,941,607	31,549,054	29,830,188	28,407,824	24,714,807	24,390,834	23,409,402	
2000	N/A	26,019,849	21,007,662	22,396,391	18,726,468	17,876,978	17,216,907	17,027,251	
2001	N/A	30,143,811	27,629,667	28,951,546	26,397,525	24,055,468	24,549,828	24,792,104	
2002	N/A	81,623,942	89,912,951	84,119,393	77,166,072	71,583,645	67,160,964	62,125,579	
2003	N/A	19,765,701	20,411,699	18,732,576	16,820,632	15,371,140	14,491,272	14,022,907	
2004	N/A	34,906,670	33,509,530	28,899,731	28,835,840	26,266,333	25,078,722	23,496,241	
2005	N/A	73,254,683	67,946,105	58,507,245	46,987,970	38,008,212	34,625,670	33,578,652	
2006	N/A	59,312,524	66,536,687	58,405,872	57,971,240	58,221,693	57,273,917	55,106,696	
2007	N/A	59,153,178	67,620,964	58,470,417	56,101,360	52,163,570	47,452,521	46,361,933	
2008	N/A	66,478,546	79,164,976	68,213,720	68,761,560	64,432,055	66,360,989	58,916,171	
2009	N/A	70,036,100	82,639,361	74,221,132	73,702,410	61,645,728	59,938,541	60,751,883	
2010		64,978,389	69,884,924	64,673,667	56,447,824	43,747,351	35,510,801	32,471,443	
2011			72,891,940	71,306,452	65,671,795	65,087,844	67,347,302	60,514,485	
2012				81,217,094	76,746,568	67,114,423	57,809,164	43,294,886	
2013					76,400,906	62,357,107	60,846,197	54,240,114	
2014						69,737,636	80,346,694	84,954,480	
2015							61,923,125	75,914,747	
2016								69,229,336	
2017									
2018									
2019									
2020									
2021 (9 Mo)									
Totals:									
2009 & Prior	N/A	903,598,184	917,177,034	868,550,428	814,139,976	764,834,769	743,531,665	719,486,948	
2010 & Prior		968,576,573	987,061,958	933,224,095	870,587,801	808,582,121	779,042,467	751,958,390	
2011 & Prior			1,059,953,897	1,004,530,547	936,259,596	873,669,964	846,389,769	812,472,875	
2012 & Prior				1,085,747,642	1,013,006,165	940,784,387	904,198,933	855,767,761	
2013 & Prior					1,089,407,071	1,003,141,494	965,045,130	910,007,875	
2014 & Prior						1,072,879,130	1,045,391,825	994,962,354	
2015 & Prior							1,107,314,950	1,070,877,102	
2016 & Prior								1,140,106,438	

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

Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding Before Prospective Inflation and Discount

Before Inflation and Discount

Before Reinsurance Recovery

 Ultimate Loss & ALAE - Current Level
 Before Inflation and Discount

Birth Year	Ultimate Loss & ALAE - Current Level Before Inflation and Discount							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	29,246,689	29,318,266	30,641,947	30,527,655	30,457,598	30,480,986	30,450,927	
1990	14,227,333	14,164,464	14,436,781	15,120,967	15,081,948	15,102,107	15,086,656	
1991	30,329,935	30,457,286	31,237,552	29,884,913	29,843,207	29,843,007	29,820,948	
1992	58,278,747	58,312,637	57,442,894	58,360,008	58,261,392	58,287,638	58,240,120	
1993	50,530,018	50,807,973	54,948,143	55,876,247	55,768,294	55,802,467	54,635,142	
1994	23,680,669	23,764,362	24,690,814	25,110,426	25,060,198	25,082,899	25,062,626	
1995	35,946,787	36,947,666	37,847,842	38,423,372	38,367,330	38,378,219	38,350,013	
1996	33,535,980	33,441,040	34,759,321	35,711,413	35,653,008	35,673,335	35,646,809	
1997	44,777,076	45,528,680	50,591,180	51,664,803	51,774,945	51,813,550	51,775,222	
1998	75,648,623	78,950,805	84,088,601	85,258,850	85,754,780	85,987,589	86,052,313	
1999	30,294,112	31,270,594	31,989,921	32,436,305	32,471,965	32,663,665	32,428,549	
2000	24,086,292	24,548,529	23,896,666	24,976,384	22,072,188	22,228,825	21,949,912	
2001	32,195,308	32,729,847	33,140,889	35,614,976	35,547,316	35,747,212	35,525,696	
2002	78,853,193	80,039,362	81,579,626	85,845,285	85,738,369	86,557,577	87,581,800	
2003	20,478,428	20,562,331	19,132,222	19,639,963	19,512,335	19,903,100	19,702,470	
2004	32,749,998	32,754,129	35,082,595	34,267,981	34,362,542	35,073,164	34,712,587	
2005	39,904,713	39,378,177	41,306,754	42,440,423	42,437,342	43,508,027	42,809,826	
2006	59,343,178	60,598,885	59,770,094	61,294,449	60,995,310	62,416,959	61,805,379	
2007	48,074,049	47,688,524	47,657,571	48,419,783	47,940,647	49,184,856	49,219,536	
2008	65,428,405	62,124,948	62,110,366	64,430,498	63,675,867	65,078,669	64,501,232	
2009	74,480,094	72,664,826	75,317,383	76,902,603	76,268,192	78,085,615	77,422,247	
2010	37,160,337	36,496,317	38,412,131	38,383,839	38,047,029	39,644,526	39,298,786	
2011	66,336,890	63,486,298	62,823,516	62,615,973	62,933,280	64,688,058	64,640,310	
2012	41,198,718	44,119,040	44,713,824	43,225,217	42,924,425	44,059,069	44,003,125	
2013	52,757,475	42,904,798	41,489,112	39,093,279	38,510,890	39,227,628	39,204,916	
2014	70,511,636	65,208,558	49,192,766	47,634,636	46,972,699	48,448,417	47,510,109	
2015	64,925,458	67,537,373	75,455,544	83,820,914	85,119,550	88,078,071	83,034,032	
2016	56,524,744	40,507,989	33,550,659	29,914,846	29,473,051	30,563,943	29,028,346	
2017	69,648,129	72,211,327	68,131,758	61,289,569	59,523,265	63,905,557	64,877,329	
2018		83,644,236	91,593,461	85,216,133	88,013,750	84,789,898	85,302,406	
2019			87,365,678	81,439,417	76,632,413	82,507,832	86,322,744	
2020				70,045,219	68,097,589	68,042,447	81,533,318	
2021 (9 Mo)					19,906,644	36,669,504	54,053,245	
Totals:								
2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,358,185,577	1,350,548,959	1,375,514,732	1,364,376,962	
2018 & Prior		1,422,169,266	1,437,031,932	1,443,401,711	1,438,562,710	1,460,304,630	1,449,679,368	
2019 & Prior			1,524,397,610	1,524,841,127	1,515,195,123	1,542,812,462	1,536,002,111	
2020 & Prior				1,594,886,346	1,583,292,712	1,610,854,909	1,617,535,429	
2021 & Prior					1,603,199,356	1,647,524,413	1,671,588,674	

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

Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding Before Prospective Inflation and Discount

Before Inflation and Discount

Before Reinsurance Recovery

 Ultimate Loss & ALAE - Current Level
 Before Inflation and Discount

Birth Year	Ultimate Loss & ALAE - Current Level Before Inflation and Discount								
	@ 12/31/09 (a)	@ 12/31/10 (a)	@ 12/31/11 (a)	@ 12/31/12 (b)	@ 12/31/13 (b)	@ 12/31/14 (b)	@ 12/31/15 (b)	@ 12/31/16 (b)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1989	30,195,406	31,013,780	30,302,524	32,662,292	31,283,689	31,469,118	30,462,198	30,430,686	
1990	16,245,871	13,213,102	13,155,761	14,871,810	14,150,051	13,663,968	13,606,869	13,628,986	
1991	25,563,433	24,954,229	27,201,674	32,897,544	30,896,715	30,694,703	30,914,846	31,267,424	
1992	52,762,445	50,796,217	51,820,930	63,695,571	60,456,635	60,573,984	58,153,407	58,461,943	
1993	53,982,015	52,079,760	47,624,682	56,359,640	52,344,829	51,837,574	52,138,771	51,936,583	
1994	20,606,060	19,583,922	21,745,732	25,995,859	25,577,544	24,502,615	24,771,605	24,264,459	
1995	36,386,656	33,041,315	31,392,335	32,691,605	36,475,380	34,730,142	35,055,879	35,002,803	
1996	41,081,064	38,326,178	28,672,897	34,219,094	34,784,174	34,054,192	32,351,892	32,962,635	
1997	48,276,930	51,540,936	48,562,684	51,684,192	54,619,408	48,898,105	46,508,461	46,927,643	
1998	67,105,294	73,205,094	70,673,787	78,809,076	81,912,168	84,654,728	84,225,777	82,393,345	
1999	35,469,979	39,466,371	34,938,796	36,306,404	37,383,127	32,136,323	31,736,790	30,812,415	
2000	30,665,379	28,356,997	23,037,519	27,324,802	24,434,778	23,371,455	22,525,893	22,607,943	
2001	29,466,949	32,760,575	30,231,415	34,994,886	33,994,147	30,763,220	31,442,585	32,252,183	
2002	89,829,000	88,640,493	98,299,372	102,197,306	100,852,407	93,163,144	87,458,847	82,156,773	
2003	17,352,578	21,361,345	22,214,126	22,442,880	21,586,870	19,629,041	18,485,142	18,136,582	
2004	41,925,368	37,567,720	36,310,314	34,533,322	35,562,370	32,300,491	30,866,114	29,382,705	
2005	63,388,909	78,569,317	73,374,866	69,958,032	57,686,770	46,515,525	42,398,405	41,793,993	
2006	56,804,169	63,345,467	71,604,504	69,642,638	68,245,099	68,485,821	67,490,299	66,108,309	
2007	43,932,498	62,882,409	72,358,633	69,436,362	65,669,897	61,030,854	55,614,372	55,288,691	
2008	70,240,739	66,960,112	80,058,011	74,863,254	76,924,563	72,115,450	74,397,721	67,287,501	
2009	65,842,195	70,271,249	83,227,624	81,077,021	81,914,437	68,475,520	66,638,074	68,736,752	
2010		64,978,389	70,135,006	70,499,869	62,574,064	48,496,715	39,378,914	36,647,659	
2011			72,891,940	77,584,464	72,600,196	71,996,315	74,559,791	68,192,855	
2012				81,217,094	77,309,410	67,729,133	58,440,532	44,610,051	
2013					76,400,906	62,478,164	61,072,531	55,495,022	
2014						69,737,636	80,485,475	86,783,624	
2015							61,923,125	77,433,227	
2016								69,229,336	
2017									
2018									
2019									
2020									
2021 (9 Mo)									
Totals:									
2009 & Prior	937,122,936	977,936,586	996,808,186	1,046,663,592	1,026,755,059	963,065,973	937,243,949	921,840,352	
2010 & Prior		1,042,914,976	1,066,943,192	1,117,163,461	1,089,329,123	1,011,562,688	976,622,863	958,488,010	
2011 & Prior			1,139,835,132	1,194,747,925	1,161,929,319	1,083,559,003	1,051,182,654	1,026,680,865	
2012 & Prior				1,275,965,019	1,239,238,729	1,151,288,136	1,109,623,186	1,071,290,917	
2013 & Prior					1,315,639,635	1,213,766,300	1,170,695,717	1,126,785,939	
2014 & Prior						1,283,503,936	1,251,181,192	1,213,569,563	
2015 & Prior							1,313,104,318	1,291,002,789	
2016 & Prior								1,360,232,125	

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

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

Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding After Prospective Inflation and Discount

After Inflation and Discount

Before Reinsurance Recovery

 Ultimate Loss & ALAE - Current Level
 After Inflation and Discount

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

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

Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding After Prospective Inflation and Discount

After Inflation and Discount

Before Reinsurance Recovery

 Ultimate Loss & ALAE - Current Level
 After Inflation and Discount

Birth Year	Ultimate Loss & ALAE - Current Level After Inflation and Discount								
	@ 12/31/09 (a)	@ 12/31/10 (a)	@ 12/31/11 (a)	@ 12/31/12 (b)	@ 12/31/13 (b)	@ 12/31/14 (b)	@ 12/31/15 (b)	@ 12/31/16 (b)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1989	24,441,344	25,948,541	25,509,442	27,506,772	26,769,383	27,123,053	26,805,426	26,875,438	
1990	12,808,521	11,232,113	11,625,555	13,159,030	12,801,141	12,365,439	12,168,747	12,239,885	
1991	18,982,292	18,925,551	21,097,411	25,311,770	24,687,061	24,806,078	25,189,482	25,655,032	
1992	39,675,481	38,220,549	40,222,982	49,327,350	47,876,956	48,344,732	47,216,267	47,716,384	
1993	42,880,334	41,791,486	38,731,321	45,788,530	43,090,047	42,973,732	43,558,848	43,718,010	
1994	15,511,446	15,277,614	16,761,793	20,064,060	19,867,432	19,099,948	19,373,601	19,131,405	
1995	26,915,196	25,514,756	24,594,274	26,029,492	29,127,651	28,045,372	28,516,389	28,704,502	
1996	30,841,922	29,640,210	23,306,497	27,492,683	28,231,067	27,759,412	26,648,821	27,352,277	
1997	37,297,553	38,408,874	37,115,006	40,113,754	42,286,861	38,419,803	37,124,460	37,480,903	
1998	50,964,904	55,458,158	54,498,067	60,767,030	63,468,215	66,084,761	66,580,979	65,785,746	
1999	29,196,428	32,383,479	29,184,644	30,565,329	31,550,950	27,490,519	27,363,332	26,703,909	
2000	23,206,043	21,551,843	18,016,710	21,062,633	18,979,138	18,396,036	18,031,693	18,245,985	
2001	21,941,809	24,613,890	23,226,853	26,851,692	26,301,482	24,310,745	24,937,568	25,715,250	
2002	69,791,893	66,487,667	73,147,995	76,262,326	76,648,996	71,252,206	68,058,132	64,256,069	
2003	14,143,138	16,698,172	17,581,858	17,921,235	17,572,173	16,171,414	15,546,083	15,438,664	
2004	29,160,067	26,493,106	26,130,395	25,034,954	26,012,771	25,020,810	24,172,266	23,094,449	
2005	43,464,402	54,307,547	51,711,604	49,769,567	41,687,280	34,811,925	31,964,475	31,792,568	
2006	38,500,429	43,369,044	50,126,583	49,183,485	48,785,647	51,478,446	50,784,676	50,336,631	
2007	29,545,510	42,718,969	50,113,793	48,454,775	46,503,833	44,110,521	43,132,964	43,330,168	
2008	46,611,215	44,717,134	54,385,826	51,148,205	52,939,180	50,395,677	52,713,571	49,345,410	
2009	43,322,464	46,499,415	56,182,157	55,061,598	56,275,559	47,843,080	47,160,268	49,202,596	
2010		42,506,678	46,963,905	47,244,604	42,551,480	33,550,530	27,627,157	25,943,105	
2011			48,135,149	51,255,567	48,664,196	49,025,594	51,459,755	47,536,597	
2012				53,164,473	51,304,216	45,663,550	40,043,978	30,959,093	
2013					50,356,222	41,890,895	41,626,313	38,253,503	
2014						46,089,913	54,048,934	58,832,041	
2015							41,099,116	51,838,255	
2016								45,882,758	
2017									
2018									
2019									
2020									
2021 (9 Mo)									
Totals:									
2009 & Prior	689,202,391	720,258,115	743,270,767	786,876,268	781,462,826	746,303,711	737,048,047	732,121,282	
2010 & Prior		762,764,793	790,234,672	834,120,872	824,014,306	779,854,241	764,675,204	758,064,387	
2011 & Prior			838,369,821	885,376,439	872,678,502	828,879,835	816,134,960	805,600,984	
2012 & Prior				938,540,911	923,982,718	874,543,385	856,178,937	836,560,077	
2013 & Prior					974,338,940	916,434,280	897,805,250	874,813,580	
2014 & Prior						962,524,193	951,854,184	933,645,621	
2015 & Prior							992,953,300	985,483,876	
2016 & Prior								1,031,366,635	

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

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

Adjusted to Birth Year Level

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

Totals: 245,007,429 997,703,999 1,141,676,940 1,335,927,300 1,242,711,428 1,386,684,369 1,580,934,729 1,417,540,201 174,828,773 30,855,832 (163,394,528)
Excl. 2021 244,884,991 958,261,465 1,097,572,092 1,285,587,077 1,203,146,456 1,342,457,082 1,530,472,068 1,363,486,956 160,340,500 21,029,874 (166,985,112)

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

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

Payment Pattern - 2021 Level - Before Inflation and Investment Income (a)

Actual and Estimated Incremental Payments - 2021 Cost Level

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

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

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

Actual and Estimated Incremental Payments - 2021 Cost Level

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

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

Summary of 2021 Level Incremental Payments by Maturity

Maturity (Months)	2021 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2021 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of		
	1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
9:21	125,359	125,359	125,359	741:753	157,194	211,251	283,081
21:33	114,022	114,022	114,022	753:765	158,766	215,476	291,574
33:45	104,831	104,831	104,831	765:777	160,354	219,786	300,321
45:57	91,620	91,620	91,620	777:789	161,957	224,182	309,331
57:69	87,789	87,789	87,789	789:801	163,577	228,665	318,611
69:81	94,224	94,224	94,224	801:813	165,212	233,239	328,169
81:93	77,526	77,526	77,526	813:825	166,865	237,903	338,014
93:105	79,916	79,916	79,916	825:837	168,533	242,662	348,154
105:117	69,751	69,751	69,751	837:849	170,218	247,515	358,599
117:129	73,890	73,890	73,890	849:861	171,921	252,465	369,357
129:141	84,516	84,516	84,516	861:873	173,640	257,514	380,438
141:153	91,257	91,257	91,257	873:885	175,376	262,665	391,851
153:165	95,122	95,122	95,122	885:897	177,130	267,918	403,606
165:177	90,896	90,896	90,896	897:909	178,901	273,276	415,715
177:189	90,034	90,034	90,034	909:921	180,690	278,742	428,186
189:201	105,297	105,297	105,297	921:933	182,497	284,317	441,032
201:213	88,207	88,207	88,207	933:945	184,322	290,003	454,262
213:225	95,233	95,233	95,233	945:957	186,165	295,803	467,890
225:237	97,245	97,245	97,245	957:969	188,027	301,719	481,927
237:249	104,329	104,329	104,329	969:981	189,907	307,753	496,385
249:261	103,179	103,179	103,179	981:993	191,806	313,909	511,276
261:273	110,960	110,960	110,960	993:1005	193,725	320,187	526,615
273:285	102,000	102,000	102,000	1005:1017	195,662	326,590	542,413
285:297	103,530	103,530	103,530	1017:1029	197,618	333,122	558,686
297:309	105,083	105,083	105,083	1029:1041	199,595	339,785	575,446
309:321	106,659	106,659	106,659	1041:1053	201,591	346,580	592,709
321:333	108,259	108,259	108,259	1053:1065	203,606	353,512	610,491
333:345	109,883	109,883	109,883	1065:1077	205,642	360,582	628,806
345:357	111,531	111,531	111,531	1077:1089	207,699	367,794	647,670
357:369	113,204	113,204	113,204	1089:1101	209,776	375,150	667,100
369:381	114,902	114,902	114,902	1101:1113	211,874	382,653	687,113
381:393	116,626	116,626	116,626	1113:1125	213,992	390,306	707,726
393:405	117,792	118,958	120,125	1125:1137	216,132	398,112	728,958
405:417	118,970	121,337	123,728	1137:1149	218,294	406,074	750,827
417:429	120,160	123,764	127,440	1149:1161	220,477	414,196	773,351
429:441	121,361	126,239	131,263	1161:1173	222,681	422,480	796,552
441:453	122,575	128,764	135,201	1173:1185	224,908	430,929	820,449
453:465	123,801	131,340	139,257	1185:1197	227,157	439,548	845,062
465:477	125,039	133,966	143,435	1197:1209	229,429	448,339	870,414
477:489	126,289	136,646	147,738	1209:1221	231,723	457,305	896,526
489:501	127,552	139,379	152,170	1221:1233	234,040	466,452	923,422
501:513	128,827	142,166	156,735	1233:1245	236,381	475,781	951,125
513:525	130,116	145,009	161,437	1245:1257	238,745	485,296	979,658
525:537	131,417	147,910	166,280	1257:1269	241,132	495,002	1,009,048
537:549	132,731	150,868	171,269	1269:1281	243,543	504,902	1,039,320
549:561	134,058	153,885	176,407	1281:1293	245,979	515,000	1,070,499
561:573	135,399	156,963	181,699	1293:1305	248,439	525,300	1,102,614
573:585	136,753	160,102	187,150	1305:1317	250,923	535,806	1,135,693
585:597	138,120	163,304	192,765	1317:1329	253,432	546,522	1,169,763
597:609	139,502	166,570	198,548	1329:1341	255,966	557,453	1,204,856
609:621	140,897	169,902	204,504	1341:1353	258,526	568,602	1,241,002
621:633	142,306	173,300	210,639	1353:1365	261,111	579,974	1,278,232
633:645	143,729	176,766	216,958	1365:1377	263,722	591,573	1,316,579
645:657	145,166	180,301	223,467	1377:1389	266,360	603,405	1,356,076
657:669	146,618	183,907	230,171	1389:1401	269,023	615,473	1,396,759
669:681	148,084	187,585	237,076	1401:1413	271,714	627,782	1,438,662
681:693	149,565	191,337	244,188	1413:1425	274,431	640,338	1,481,821
693:705	151,060	195,164	251,514	1425:1437	277,175	653,145	1,526,276
705:717	152,571	199,067	259,060	1437:1449	279,947	666,208	1,572,064
717:729	154,097	203,048	266,831	1449:1461	282,746	679,532	1,619,226
729:741	155,638	207,109	274,836	1461:1473	285,574	693,122	1,667,803

Note: (a) For average incremental payments from 9:21 to 381:393, see Appendix E, Exhibit IV, Sheets 1a, 1b, 1c, and 1d. For average incremental payments from 393:405 and subsequent, they are based on utilization trend rates of 1.00%, 2.00% and 3.00% for columns (2), (3) and (4) (or (6), (7) and (8)), respectively.

Selected Relativity Factors to Adjust for Difference in Claim Size by Birth Year

All Open Accepted Claims (AAA Only) with Life Expectancy

A. Off-Balance Adjustment Factor

1.00145

Birth Year	Indicated Birth Year Relativity of Remaining Average Annual Loss & ALAE Payments Based on			Selected Relativity Factors to Adjust for Difference in Claim Size By Birth Year	
	Average (a) Incremental Payments to Date		Current (b) Case Outstanding	Before Off-Balance	After Off-Balance (4) / (A)
	(1)	(2)	(3)	(4)	(5)
1989	0.662	0.938		0.900	0.899
1990	0.584	0.963		0.800	0.799
1991	1.081	1.200		1.150	1.148
1992	0.798	1.024		0.900	0.899
1993	0.671	0.886		0.850	0.849
1994	0.726	0.826		0.750	0.749
1995	1.101	1.062		1.100	1.098
1996	0.835	1.181		1.050	1.049
1997	0.698	0.874		0.850	0.849
1998	1.038	1.145		1.100	1.098
1999	1.091	1.473		1.350	1.348
2000	0.574	1.107		0.900	0.899
2001	1.262	1.275		1.250	1.248
2002	0.899	1.172		1.050	1.049
2003	1.322	1.451		1.450	1.448
2004	0.763	0.970		0.950	0.949
2005	0.639	0.989		1.000	0.999
2006	1.049	1.117		1.100	1.098
2007	1.569	1.343		1.500	1.498
2008	0.739	1.041		1.000	0.999
2009	1.015	1.131		1.075	1.073
2010	0.611	0.892		0.900	0.899
2011	0.836	0.981		0.900	0.899
2012	0.756	0.855		0.900	0.899
2013	1.451	0.998		1.000	0.999
2014	1.256	0.960		1.000	0.999
2015	1.436	0.952		1.000	0.999
2016	0.802	0.805		1.000	0.999
2017	1.512	0.821		1.000	0.999
2018	2.426	0.788		1.000	0.999
2019	3.033	0.859		1.000	0.999
2020				1.000	0.999
2021				1.000	0.999

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

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

Open Accepted Claims (AAA Only)
@ 9/30/21

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

Totals: 235 29 264

Notes: (a) Current reported open accepted claims alive as of September 30, 2021. See Exhibit X, Sheet 1e, Columns (4) and (7).

(b) Current average remaining life expectancy based on NICA physician estimates.

(c) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.

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

Assumed Annual Increase Utilization Rate

2.00%

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		332,931
2005																		476,928
2006																		507,131
2007																		812,128
2008																		671,419
2009																		715,211
2010																		772,262
2011																		882,684
2012																		722,264
2013																		761,302
2014																		352,025
2015																		698,742
2016																		685,843
2017																		794,675
2018																		659,390
2019																		705,020
2020																		832,751
2021	74,990	333,376	597,620	640,726	653,182	711,129	578,952	590,449	509,784	534,126	604,156	645,008	664,650	627,741	614,414	709,858	587,274	626,020

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																222,710	224,671	226,593	228,471
1990																195,641	192,784	189,818	186,745
1991																371,665	371,663	373,365	374,946
1992																647,946	649,067	649,999	653,941
1993																538,235	540,197	542,033	543,736
1994																176,149	177,866	179,579	181,289
1995																425,745	427,407	428,982	430,463
1996																482,215	478,676	474,965	471,072
1997																516,845	519,409	521,890	524,278
1998																425,745	427,407	428,982	430,463
1999																482,215	478,676	474,965	471,072
2000																516,845	519,409	521,890	524,278
2001																519,409	521,890	524,278	526,563
2002																526,563	528,738	530,794	535,350
2003																528,738	530,794	535,350	539,808
2004																539,808	544,159	548,396	548,396
2005																544,159	548,396	548,396	548,396
2006																548,396	552,119	556,127	560,001
2007																552,119	556,127	560,001	564,637
2008																556,127	560,001	564,637	564,637
2009																564,637	568,188	572,747	576,421
2010																568,188	572,747	576,421	576,421
2011																572,747	576,421	576,421	576,421
2012																576,421	576,421	576,421	576,421
2013																576,421	576,421	576,421	576,421
2014																576,421	576,421	576,421	576,421
2015																576,421	576,421	576,421	576,421
2016																576,421	576,421	576,421	576,421
2017																576,421	576,421	576,421	576,421
2018																576,421	576,421	576,421	576,421
2019																576,421	576,421	576,421	576,421
2020																576,421	576,421	576,421	576,421
2021																576,421	576,421	576,421	576,421

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

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

Assumed Annual Increase Utilization Rate

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

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	247,976	247,530	246,858	245,944	244,776	243,338	241,618	239,600	237,268	234,607	231,599	228,231	224,488	220,358	215,843	210,944	205,659	199,982
1990	103,746	98,673	93,561	88,423	83,273	78,128	73,006	67,923	62,898	57,949	53,097	48,361	43,764	39,328	35,081	31,047	27,247	23,692
1991	363,033	359,149	354,841	350,093	344,890	339,220	333,072	326,433	319,292	311,639	303,467	294,772	285,554	275,824	265,611	254,949	243,871	232,398
1992	665,149	659,996	654,111	647,459	640,008	631,731	622,598	612,580	601,647	589,772	576,928	563,100	548,268	532,438	515,644	497,930	479,334	459,874
1993	587,776	585,273	582,183	578,470	574,105	569,058	563,296	556,789	549,502	541,402	532,455	522,637	511,916	500,282	487,744	474,322	460,028	444,857
1994	241,602	243,665	245,628	247,479	249,207	250,801	252,247	253,531	254,638	255,551	256,251	256,722	256,942	256,893	256,561	255,932	254,987	253,704
1995	465,177	463,005	460,362	457,220	453,557	449,348	444,569	439,195	433,200	426,559	419,247	411,242	402,524	393,085	382,933	372,087	360,557	348,343
1996	326,366	316,385	306,035	295,325	284,269	272,888	261,205	249,244	237,033	224,603	211,990	199,238	186,393	173,514	160,681	147,974	135,465	123,210
1997	587,703	586,099	583,937	581,183	577,806	573,774	569,053	563,609	557,407	550,410	542,581	533,889	524,300	513,794	502,376	490,054	476,833	462,699
1998	904,795	895,887	885,941	874,910	862,758	849,452	834,958	819,245	802,280	784,035	764,484	743,619	721,428	697,933	673,198	647,306	620,325	592,299
1999	193,668	187,514	181,146	174,570	167,797	160,841	153,715	146,437	139,023	131,495	123,873	116,186	108,463	100,740	93,066	85,487	78,049	70,784
2000	138,748	134,942	130,971	126,836	122,542	118,095	113,501	108,769	103,908	98,928	93,842	88,666	83,416	78,116	72,796	67,489	62,223	57,022
2001	359,650	355,885	351,703	347,086	342,019	336,491	330,490	324,002	317,018	309,525	301,516	292,998	283,941	274,382	264,341	253,851	242,943	231,637
2002	759,288	742,398	724,562	705,771	686,030	665,353	643,755	621,257	597,884	573,669	548,654	522,898	496,466	469,454	442,003	414,266	386,382	358,462
2003	120,841	114,378	107,907	101,444	95,009	88,623	82,309	76,088	69,984	64,019	58,217	52,603	47,200	42,035	37,138	32,535	28,245	24,277
2004	378,668	376,941	374,832	372,318	369,381	366,000	362,157	357,830	352,999	347,642	341,739	335,273	328,226	320,592	312,376	303,595	294,256	284,357
2005	402,194	393,719	384,740	375,252	365,255	354,754	343,754	332,264	320,295	307,860	294,978	281,678	267,990	253,962	239,664	225,174	210,563	195,886
2006	629,704	619,437	608,389	596,540	583,878	570,395	556,087	540,948	524,980	508,183	490,568	472,156	452,971	433,065	412,520	391,433	369,890	347,960
2007	360,332	344,328	328,101	311,684	295,121	278,461	261,756	245,061	228,431	211,928	195,613	179,559	163,834	148,524	133,723	119,525	106,003	93,212
2008	772,165	767,302	761,619	755,073	747,626	739,242	729,885	719,516	708,097	695,590	681,959	667,179	651,220	634,080	615,785	596,379	575,892	554,334
2009	851,104	843,038	834,003	823,953	812,853	800,672	787,377	772,937	757,320	740,497	722,443	703,147	682,596	660,809	637,843	613,771	588,655	562,534
2010	503,569	506,261	508,656	510,725	512,442	513,779	514,706	515,190	515,198	514,691	513,629	511,976	509,687	506,727	503,069	498,691	493,563	487,640
2011	665,630	657,797	649,176	639,736	629,454	618,310	606,283	593,358	579,515	564,740	549,022	532,365	514,769	496,261	476,901	456,763	435,909	414,385
2012	545,080	542,285	538,929	534,983	530,417	525,205	519,319	512,732	505,412	497,332	488,461	478,780	468,263	456,903	444,712	431,716	417,929	403,352
2013	296,870	285,884	274,617	263,087	251,318	239,339	227,182	214,880	202,469	189,988	177,480	164,997	152,588	140,318	128,265	116,507	105,110	94,126
2014	325,560	311,631	297,474	283,117	268,595	253,952	239,231	224,480	209,746	195,081	180,542	166,191	152,090	138,313	124,948	112,081	99,779	88,093
2015	822,766	803,566	783,347	762,102	739,842	716,584	692,352	667,173	641,080	614,114	586,326	557,788	528,575	498,801	468,623	438,214	407,729	377,296
2016	351,620	343,422	334,789	325,717	316,212	306,280	295,931	285,178	274,033	262,515	250,646	238,455	225,975	213,255	200,362	187,369	174,344	161,339
2017	672,959	652,496	631,269	609,294	586,604	563,240	539,247	514,675	489,582	464,030	438,092	411,859	385,425	358,913	332,483	306,302	280,517	255,246
2018	1,112,514	1,097,353	1,080,844	1,062,940	1,043,610	1,022,829	1,000,571	976,818	951,550	924,754	896,427	866,587	835,251	802,484	768,404	733,156	696,864	659,623
2019	904,520	883,676	861,709	838,612	814,395	789,075	762,677	735,230	706,768	677,333	646,982	615,790	583,840	551,252	518,199	484,869	451,431	418,022
2020	868,561	844,307	819,026	792,728	765,442	737,212	708,081	678,105	647,341	615,858	583,736	551,080	517,996	484,631	451,180	417,848	384,818	352,238
2021	574,477	566,197	557,216	547,511	537,067	525,872	513,916	501,192	487,691	473,409	458,349	442,521	425,940	408,642	390,692	372,170	353,144	333,667

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

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

Assumed Annual Increase Utilization Rate

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

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

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

Assumed Annual Increase Utilization Rate

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

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Totals Outstanding
1989	81	53	34	22	15	10	6	4	3	2	1	1	0	0	11,865,344
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,805,213
1991	1	0	0	0	0	0	0	0	0	0	0	0	0	0	16,782,296
1992	10	5	3	2	1	1	0	0	0	0	0	0	0	0	31,942,231
1993	56	34	21	13	8	5	3	2	1	1	0	0	0	0	29,516,011
1994	8,363	6,914	5,715	4,725	3,906	3,229	2,669	2,207	1,824	1,508	1,247	1,031	852	703	15,069,339
1995	36	21	13	8	5	3	2	1	1	0	0	0	0	0	24,134,369
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,106,011
1997	121	77	49	31	20	13	8	5	3	2	1	1	1	0	31,990,807
1998	4	2	1	1	0	0	0	0	0	0	0	0	0	0	48,381,063
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,092,604
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,992,512
2001	1	1	0	0	0	0	0	0	0	0	0	0	0	0	20,341,887
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,849,039
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,431,239
2004	31	19	11	7	4	2	2	1	1	0	0	0	0	0	22,781,695
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,137,415
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,401,582
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,756,041
2008	25	14	8	5	3	2	1	1	0	0	0	0	0	0	49,068,015
2009	5	2	1	1	0	0	0	0	0	0	0	0	0	0	54,998,731
2010	4,472	3,456	2,671	2,065	1,596	1,233	953	737	569	440	340	263	203	157	35,064,334
2011	1	0	0	0	0	0	0	0	0	0	0	0	0	0	44,580,042
2012	33	20	12	7	4	2	1	1	1	0	0	0	0	0	36,543,013
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,141,814
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,262,351
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,843,632
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,400,102
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,529,460
2018	1	0	0	0	0	0	0	0	0	0	0	0	0	0	83,042,879
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74,060,221
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,660,798
2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,104,848

1,141,676,940

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

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

Assumed Annual Increase Utilization Rate

2.00%

Average Incremental Payment Per Open Accepted Claim by Maturity

(b)

2021 Level 125,359 114,022 104,831 91,620 87,789 94,224 77,526 79,916 69,751 73,890 84,516 91,257 95,122 90,896 90,034 105,297 88,207 95,233

Year of Birth	Maturity (months)																	
9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153	153:165	165:177	177:189	189:201	201:213	213:225	

1989

1990

1991

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

66,586

68,133

73,560

90,236

75,591

81,612

110,323

129,025

108,084

116,693

77,638

76,902

89,938

75,341

81,342

87,639

83,746

82,951

97,013

81,268

87,741

70,607

73,598

70,328

69,662

81,470

68,247

73,684

65,646

70,882

73,885

70,602

69,933

81,787

68,513

73,970

57,636

65,924

71,182

74,197

70,901

70,228

82,133

68,803

74,283

66,398

70,338

80,453

86,870

90,549

86,526

85,706

100,235

83,966

90,654

76,624

66,878

70,846

81,034

87,497

91,203

87,152

86,325

100,959

84,573

91,309

74,463

76,759

66,996

70,971

81,177

87,651

91,364

87,305

86,477

101,137

84,722

91,470

92,317

75,957

78,299

68,340

72,395

82,805

89,410

93,197

89,057

88,212

103,166

86,422

93,306

86,205

92,524

76,127

78,475

68,493

72,557

82,991

89,610

93,406

89,256

88,410

103,397

86,615

93,515

90,166

86,395

92,728

76,295

78,648

68,644

72,717

83,174

89,808

93,612

89,453

88,605

103,625

86,806

93,721

103,393

90,363

86,585

92,932

76,462

78,820

68,795

72,877

83,356

90,005

93,817

89,650

88,799

103,852

86,997

93,927

113,599

104,442

91,280

87,463

93,875

77,238

79,620

69,493

73,616

84,202

90,918

94,769

90,559

89,700

104,906

87,879

94,880

125,183

113,862

104,684

91,492

87,666

94,092

77,417

79,804

69,654

73,787

84,397

91,129

94,989

90,769

89,908

105,149

88,083

95,099

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Assumed Annual Increase Utilization Rate

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

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

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Assumed Annual Increase Utilization Rate

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

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Assumed Annual Increase Utilization Rate

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

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

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Assumed Annual Increase Utilization Rate

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

2021 Level 262,665 267,918 273,276 278,742 284,317 290,003 295,803 301,719 307,753 313,909 320,187 326,590 333,122 339,785 346,580 353,512 360,582 367,794

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

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Assumed Annual Increase Utilization Rate

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

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

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Assumed Annual Increase Utilization Rate

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

2021 Level	535,806	546,522	557,453	568,602	579,974	591,573	603,405	615,473	627,782	640,338	653,145	666,208	679,532	693,122
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Year of Birth	Maturity (months)													
	1305:1317	1317:1329	1329:1341	1341:1353	1353:1365	1365:1377	1377:1389	1389:1401	1401:1413	1413:1425	1425:1437	1437:1449	1449:1461	1461:1473

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

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

(b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225																
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2004																		5.00																
2005																	7.00	6.89																
2006																	9.00	8.88	8.76															
2007																	7.00	6.84	6.68	6.52														
2008																	9.00	8.92	8.84	8.75	8.67													
2009																	10.00	9.90	9.80	9.70	9.60	9.49												
2010																	5.00	4.98	4.95	4.93	4.90	4.87	4.85											
2011																	10.00	9.90	9.79	9.69	9.58	9.47	9.37	9.26										
2012																	7.00	6.94	6.89	6.83	6.77	6.71	6.65	6.59	6.53									
2013																	7.00	6.87	6.75	6.62	6.50	6.37	6.25	6.12	5.99	5.87								
2014																	9.00	8.82	8.65	8.47	8.30	8.12	7.95	7.78	7.61	7.44	7.26							
2015																	14.00	13.81	13.62	13.44	13.25	13.06	12.87	12.69	12.50	12.30	12.11	11.92						
2016																	5.86	5.78	5.70	5.63	5.55	5.47	5.39	5.31	5.23	5.15	5.07	4.99						
2017																	13.52	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																	13.48	14.34	14.55	14.40	14.25	14.10	13.95	13.80	13.65	13.50	13.34	13.19	13.03	12.88	12.72			
2019																	11.50	14.04	14.90	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																	6.47	12.49	15.20	16.11	16.27	16.04	15.80	15.56	15.32	15.09	14.85	14.61	14.38	14.14	13.90	13.66	13.42	
2021																	0.60	2.93	5.71	7.00	7.45	7.56	7.48	7.40	7.32	7.24	7.16	7.08	7.00	6.92	6.83	6.75	6.67	6.58

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

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

Prospective Open Accepted Claim Counts (a)

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

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

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

Prospective Open Accepted Claim Counts (a)

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

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

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

Prospective Open Accepted Claim Counts (a)

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

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	1.18	1.12	1.06	1.00	0.93	0.87	0.81	0.75	0.68	0.62	0.57	0.51	0.45	0.40	0.35	0.30	0.26	0.22
1990	0.14	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1991	1.04	0.96	0.89	0.81	0.74	0.67	0.60	0.54	0.48	0.42	0.36	0.31	0.26	0.22	0.18	0.15	0.12	0.09
1992	2.63	2.46	2.28	2.11	1.94	1.77	1.61	1.46	1.30	1.16	1.02	0.89	0.77	0.65	0.55	0.45	0.37	0.29
1993	2.71	2.55	2.39	2.23	2.08	1.92	1.77	1.62	1.47	1.33	1.19	1.05	0.93	0.81	0.69	0.59	0.49	0.41
1994	1.80	1.75	1.70	1.64	1.59	1.53	1.47	1.41	1.35	1.29	1.23	1.16	1.10	1.03	0.96	0.89	0.82	0.76
1995	1.62	1.53	1.43	1.34	1.24	1.15	1.05	0.96	0.87	0.79	0.70	0.62	0.55	0.47	0.41	0.34	0.29	0.24
1996	0.56	0.49	0.43	0.37	0.32	0.27	0.22	0.18	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01
1997	2.79	2.63	2.48	2.33	2.18	2.02	1.87	1.72	1.57	1.43	1.29	1.15	1.02	0.90	0.78	0.67	0.57	0.47
1998	2.70	2.51	2.32	2.13	1.95	1.77	1.59	1.43	1.27	1.11	0.97	0.84	0.71	0.60	0.50	0.40	0.32	0.25
1999	0.25	0.22	0.19	0.16	0.14	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00
2000	0.30	0.27	0.24	0.21	0.18	0.15	0.13	0.11	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01
2001	0.92	0.85	0.79	0.72	0.66	0.60	0.54	0.48	0.42	0.37	0.32	0.28	0.24	0.20	0.16	0.13	0.10	0.08
2002	1.64	1.47	1.31	1.16	1.02	0.89	0.76	0.65	0.55	0.45	0.37	0.30	0.24	0.18	0.14	0.10	0.07	0.05
2003	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2004	1.49	1.40	1.32	1.23	1.14	1.05	0.97	0.89	0.80	0.72	0.65	0.57	0.50	0.44	0.38	0.32	0.27	0.22
2005	0.89	0.80	0.72	0.64	0.56	0.49	0.43	0.36	0.31	0.26	0.21	0.17	0.14	0.11	0.08	0.06	0.04	0.03
2006	1.45	1.32	1.20	1.08	0.97	0.86	0.76	0.66	0.57	0.49	0.41	0.34	0.28	0.23	0.18	0.14	0.10	0.08
2007	0.25	0.21	0.18	0.15	0.12	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00
2008	2.37	2.22	2.07	1.92	1.78	1.63	1.49	1.35	1.22	1.09	0.97	0.85	0.74	0.63	0.54	0.45	0.37	0.30
2009	2.21	2.06	1.90	1.75	1.60	1.45	1.31	1.18	1.05	0.92	0.81	0.70	0.59	0.50	0.41	0.34	0.27	0.21
2010	2.37	2.28	2.20	2.11	2.02	1.93	1.84	1.74	1.65	1.55	1.45	1.35	1.25	1.16	1.06	0.96	0.87	0.77
2011	1.92	1.78	1.63	1.49	1.35	1.22	1.09	0.97	0.86	0.75	0.64	0.55	0.46	0.38	0.31	0.25	0.20	0.15
2012	1.89	1.78	1.67	1.55	1.44	1.33	1.22	1.11	1.01	0.90	0.81	0.71	0.62	0.54	0.46	0.39	0.32	0.26
2013	0.33	0.29	0.25	0.21	0.17	0.14	0.12	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00
2014	0.31	0.26	0.22	0.18	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00
2015	1.38	1.23	1.10	0.97	0.85	0.73	0.63	0.53	0.45	0.37	0.30	0.24	0.19	0.14	0.11	0.08	0.06	0.04
2016	0.58	0.52	0.46	0.41	0.35	0.31	0.26	0.22	0.19	0.15	0.13	0.10	0.08	0.06	0.05	0.03	0.02	0.02
2017	0.89	0.79	0.68	0.59	0.50	0.43	0.36	0.29	0.24	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01
2018	2.40	2.21	2.02	1.84	1.66	1.49	1.32	1.16	1.02	0.88	0.75	0.63	0.53	0.43	0.35	0.28	0.21	0.16
2019	1.49	1.33	1.19	1.05	0.92	0.79	0.68	0.58	0.49	0.40	0.33	0.26	0.21	0.16	0.12	0.09	0.06	0.04
2020	1.22	1.08	0.95	0.83	0.71	0.61	0.51	0.43	0.35	0.28	0.22	0.17	0.13	0.10	0.07	0.05	0.03	0.02
2021	1.20	1.10	1.00	0.91	0.82	0.73	0.65	0.57	0.50	0.43	0.36	0.31	0.25	0.21	0.17	0.13	0.10	0.08

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.18	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
1991	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.23	0.18	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.33	0.26	0.20	0.16	0.12	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.69	0.62	0.56	0.49	0.43	0.38	0.32	0.28	0.23	0.19	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.04
1995	0.19	0.15	0.12	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.39	0.32	0.25	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.19	0.15	0.11	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.18	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2005	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
2015	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2021	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.00	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 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (5) of Exhibit X, Sheet 1c.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months)																														
1989	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153	153:165	165:177	177:189	189:201	201:213	213:225													
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	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0146	0.0149	0.0153	0.0156	0.0160	0.0163			
2016	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0132	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0146	0.0149	0.0153	0.0156	0.0159	0.0163		
2017	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0152	0.0154	0.0156	0.0158	0.0160	0.0162	0.0165	0.0167	0.0170	0.0174	0.0178	0.0182	0.0186	0.0190	
2018	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	0.0101	0.0101	0.0103	0.0104	0.0105	0.0107	0.0108	0.0110	0.0112	0.0114	0.0116	0.0118	0.0121	0.0124	0.0126
2019	-----	0.0233	0.0129	0.0130	0.0131	0.0133	0.0135	0.0137	0.0139	0.0141	0.0143	0.0145	0.0148	0.0152	0.0155	0.0158	0.0162	0.0165	0.0169	0.0173	0.0176	0.0180	0.0182	0.0186	0.0188	0.0190					
2020	0.1854	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	0.0182	0.0186	0.0188	0.0190	0.0192	0.0194	0.0196	0.0198					
2021	0.0251	0.0186	0.0103	0.0104	0.0105	0.0107	0.0108	0.0109	0.0111	0.0112	0.0114	0.0116	0.0119	0.0121	0.0124	0.0127	0.0129	0.0131	0.0133	0.0135	0.0137	0.0139	0.0141	0.0143	0.0145	0.0148	0.0152	0.0155	0.0158	0.0162	

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

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

Adjusted q(x) (a)

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

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months)																	
	441:453	453:465	465:477	477:489	489:501	501:513	513:525	525:537	537:549	549:561	561:573	573:585	585:597	597:609	609:621	621:633	633:645	645:657
1989	0.0120	0.0123	0.0126	0.0130	0.0133	0.0137	0.0141	0.0145	0.0149	0.0154	0.0159	0.0164	0.0170	0.0176	0.0183	0.0190	0.0197	0.0205
1990	0.0381	0.0390	0.0400	0.0410	0.0421	0.0432	0.0444	0.0457	0.0471	0.0486	0.0502	0.0519	0.0537	0.0557	0.0578	0.0600	0.0624	0.0649
1991	0.0170	0.0174	0.0178	0.0183	0.0187	0.0193	0.0198	0.0204	0.0210	0.0217	0.0224	0.0231	0.0239	0.0248	0.0258	0.0267	0.0278	0.0289
1992	0.0153	0.0157	0.0161	0.0165	0.0169	0.0174	0.0179	0.0184	0.0190	0.0196	0.0202	0.0209	0.0216	0.0224	0.0233	0.0242	0.0251	0.0261
1993	0.0134	0.0137	0.0141	0.0144	0.0148	0.0152	0.0156	0.0161	0.0166	0.0171	0.0177	0.0183	0.0189	0.0196	0.0203	0.0211	0.0220	0.0228
1994	0.0063	0.0065	0.0066	0.0068	0.0070	0.0072	0.0074	0.0076	0.0078	0.0081	0.0084	0.0086	0.0089	0.0093	0.0096	0.0100	0.0104	0.0108
1995	0.0136	0.0140	0.0143	0.0147	0.0151	0.0155	0.0159	0.0164	0.0169	0.0174	0.0180	0.0186	0.0192	0.0199	0.0207	0.0215	0.0223	0.0232
1996	0.0279	0.0286	0.0293	0.0301	0.0309	0.0317	0.0326	0.0336	0.0346	0.0357	0.0368	0.0381	0.0394	0.0409	0.0424	0.0441	0.0458	0.0476
1997	0.0126	0.0129	0.0132	0.0135	0.0139	0.0143	0.0147	0.0151	0.0155	0.0160	0.0166	0.0171	0.0177	0.0184	0.0191	0.0198	0.0206	0.0214
1998	0.0165	0.0169	0.0173	0.0178	0.0182	0.0187	0.0192	0.0198	0.0204	0.0211	0.0217	0.0225	0.0233	0.0241	0.0250	0.0260	0.0270	0.0281
1999	0.0286	0.0293	0.0300	0.0308	0.0316	0.0325	0.0334	0.0344	0.0354	0.0365	0.0377	0.0390	0.0404	0.0419	0.0434	0.0451	0.0469	0.0488
2000	0.0262	0.0268	0.0275	0.0282	0.0290	0.0297	0.0306	0.0315	0.0324	0.0335	0.0346	0.0357	0.0370	0.0383	0.0398	0.0413	0.0429	0.0447
2001	0.0168	0.0172	0.0177	0.0181	0.0186	0.0191	0.0196	0.0202	0.0208	0.0215	0.0222	0.0229	0.0238	0.0246	0.0256	0.0265	0.0276	0.0287
2002	0.0233	0.0239	0.0245	0.0251	0.0258	0.0265	0.0272	0.0280	0.0289	0.0298	0.0308	0.0318	0.0329	0.0341	0.0354	0.0368	0.0383	0.0398
2003	0.0406	0.0416	0.0426	0.0437	0.0449	0.0461	0.0474	0.0488	0.0503	0.0518	0.0535	0.0553	0.0573	0.0594	0.0616	0.0640	0.0665	0.0692
2004	0.0136	0.0139	0.0142	0.0146	0.0150	0.0154	0.0158	0.0163	0.0168	0.0173	0.0179	0.0185	0.0192	0.0199	0.0206	0.0214	0.0222	0.0231
2005	0.0227	0.0232	0.0238	0.0244	0.0251	0.0258	0.0265	0.0273	0.0281	0.0290	0.0299	0.0309	0.0320	0.0332	0.0345	0.0358	0.0372	0.0387
2006	0.0201	0.0205	0.0211	0.0216	0.0222	0.0228	0.0234	0.0241	0.0248	0.0256	0.0264	0.0273	0.0283	0.0293	0.0305	0.0316	0.0329	0.0342
2007	0.0356	0.0365	0.0374	0.0383	0.0393	0.0404	0.0415	0.0428	0.0441	0.0454	0.0469	0.0485	0.0502	0.0521	0.0540	0.0561	0.0583	0.0607
2008	0.0145	0.0149	0.0153	0.0156	0.0161	0.0165	0.0170	0.0175	0.0180	0.0186	0.0192	0.0198	0.0205	0.0213	0.0221	0.0229	0.0238	0.0248
2009	0.0163	0.0167	0.0171	0.0175	0.0180	0.0185	0.0190	0.0196	0.0202	0.0208	0.0215	0.0222	0.0230	0.0238	0.0247	0.0257	0.0267	0.0278
2010	0.0081	0.0083	0.0085	0.0087	0.0089	0.0092	0.0094	0.0097	0.0100	0.0103	0.0107	0.0110	0.0114	0.0118	0.0123	0.0128	0.0133	0.0138
2011	0.0175	0.0180	0.0184	0.0189	0.0194	0.0199	0.0205	0.0211	0.0217	0.0224	0.0231	0.0239	0.0248	0.0257	0.0266	0.0277	0.0288	0.0299
2012	0.0139	0.0142	0.0146	0.0149	0.0153	0.0158	0.0162	0.0167	0.0172	0.0177	0.0183	0.0189	0.0196	0.0203	0.0211	0.0219	0.0228	0.0237
2013	0.0315	0.0323	0.0331	0.0339	0.0348	0.0358	0.0368	0.0378	0.0390	0.0402	0.0415	0.0429	0.0445	0.0461	0.0478	0.0497	0.0516	0.0537
2014	0.0347	0.0355	0.0364	0.0373	0.0383	0.0394	0.0405	0.0417	0.0429	0.0443	0.0457	0.0473	0.0490	0.0507	0.0527	0.0547	0.0569	0.0591
2015	0.0239	0.0245	0.0251	0.0258	0.0265	0.0272	0.0279	0.0288	0.0296	0.0306	0.0316	0.0326	0.0338	0.0350	0.0363	0.0378	0.0392	0.0408
2016	0.0239	0.0245	0.0251	0.0258	0.0264	0.0272	0.0279	0.0288	0.0296	0.0306	0.0316	0.0326	0.0338	0.0350	0.0363	0.0377	0.0392	0.0408
2017	0.0278	0.0285	0.0292	0.0300	0.0308	0.0316	0.0325	0.0335	0.0345	0.0356	0.0367	0.0380	0.0393	0.0407	0.0423	0.0439	0.0456	0.0475
2018	0.0186	0.0190	0.0195	0.0200	0.0205	0.0211	0.0217	0.0223	0.0230	0.0237	0.0245	0.0253	0.0262	0.0272	0.0282	0.0293	0.0305	0.0317
2019	0.0238	0.0244	0.0250	0.0256	0.0263	0.0270	0.0278	0.0286	0.0294	0.0304	0.0314	0.0324	0.0336	0.0348	0.0361	0.0375	0.0390	0.0405
2020	0.0265	0.0271	0.0278	0.0285	0.0293	0.0301	0.0309	0.0318	0.0328	0.0338	0.0349	0.0361	0.0374	0.0387	0.0402	0.0418	0.0434	0.0451
2021	0.0190	0.0195	0.0200	0.0205	0.0210	0.0216	0.0222	0.0228	0.0235	0.0243	0.0251	0.0259	0.0268	0.0278	0.0289	0.0300	0.0312	0.0324

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

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

Adjusted q(x) (a)

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

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

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

Adjusted q(x) (a)

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

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.1835	0.1980	0.2135	0.2301	0.2478	0.2663	0.2855	0.3054	0.3261	0.3477	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	
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	
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	
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	
1993	0.2042	0.2203	0.2376	0.2561	0.2758	0.2964	0.3177	0.3399	0.3629	0.3869	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
2015	0.3648	0.3936	0.4245	0.4576	0.4927	0.5294	0.5676	0.6072	0.6483	0.6912	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	
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	
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	
2018	0.2831	0.3054	0.3294	0.3551	0.3823	0.4108	0.4404	0.4712	0.5030	0.5364	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	
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	
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	
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	

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)															
	1305:1317	1317:1329	1329:1341	1341:1353	1353:1365	1365:1377	1377:1389	1389:1401	1401:1413	1413:1425	1425:1437	1437:1449	1449:1461	1461:1473	1473:1485	
1989	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	0.3604	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	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	0.5076	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	0.4588	0.4634	0.4634	
1993	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4051	0.4051	
1994	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	0.1895	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	0.4079	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	0.8363	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	0.3758	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	0.4935	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	0.8561	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	0.7842	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	0.6985	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	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	0.4061	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	0.6791	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	0.6003	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	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	0.4348	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	0.4874	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	0.2423	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	0.5252	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	0.4155	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	0.9426	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	1.0000	
2015	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165	0.7238	0.7238	
2016	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	0.7161	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	0.8335	0.8419	0.8419	
2018	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560	0.5616	0.5616	
2019	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	0.7117	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	0.7924	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	0.5690	0.5747	1.0000	

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

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

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

Averages:

Latest 3		90,255	109,890	80,505	104,782	83,261	124,711	88,624	82,443	54,284
Latest 5	64,101	104,421	109,385	89,377	114,603	77,336	101,142	76,500	89,793	61,774
Latest 10	17,666	93,554	111,446	99,458	93,243	73,895	90,110	81,936	81,233	69,925
1993 & Subs.	14,886	125,359	114,022	104,831	91,620	87,789	94,224	77,526	78,599	69,577
All	14,886	125,099	114,439	103,280	92,990	85,195	88,107	71,595	73,050	63,608
Cumulative	89,185	89,393	88,447	86,941	85,703	85,109	85,101	84,819	86,060	87,342

Selected **125,359** **114,022** **104,831** **91,620** **87,789** **94,224** **77,526** **79,916** **69,751**

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

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

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

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

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

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

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

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

Year of Birth	369	381	393
1989	85,609	157,175	127,556
1990	72,648	83,255	
1991	180,134		
1992			
1993			
1994			
1995			
1996			
1997			
1998			
1999			
2000			
2001			
2002			
2003			
2004			
2005			
2006			
2007			
2008			
2009			
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			

Averages:

Latest 3	116,447
Latest 5	
Latest 10	
1993 & Subs.	
All	116,447
Cumulative	119,244
Selected	113,204
	114,902
	116,626

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

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

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

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

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

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

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

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

Year of Birth	369	381	393
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	9	21	33	45	57	69	81	93	105	117
1989			1,430,811	1,050,655	1,352,412	1,254,139	643,528	607,487	825,825	486,396
1990		251,995	729,700	522,352	352,052	130,194	339,536	135,902	145,986	111,480
1991		322,308	96,367	123,912	558,576	396,378	143,549	117,798	48,835	107,098
1992		28,602	672,829	1,299,402	983,782	517,189	436,400	338,212	339,467	289,893
1993		158,471	582,437	1,218,239	845,425	1,015,241	1,367,752	1,072,495	1,021,575	1,027,622
1994		504,250	1,162,714	428,200	486,902	1,062,729	403,944	429,777	352,534	146,355
1995		168,079	428,036	816,778	286,668	101,254	246,923	82,641	220,066	218,744
1996		308,498	746,786	312,846	678,107	794,775	744,274	434,073	402,566	376,647
1997		209,348	836,303	422,060	369,035	910,357	621,769	544,237	304,377	472,597
1998		575,652	903,998	1,294,357	731,371	595,954	1,457,747	935,134	747,672	885,402
1999		1,002,909	507,564	489,177	969,367	600,399	644,864	395,181	1,332,855	817,567
2000		1,075,589	126,090	943,832	483,556	276,318	246,735	193,563	203,825	189,131
2001		312,402	565,251	924,242	508,809	462,307	1,243,290	395,755	325,586	312,428
2002		321,486	827,458	1,087,543	986,979	958,209	1,393,752	1,201,107	1,066,713	954,441
2003		287,669	363,779	169,467	292,396	659,260	327,527	146,747	254,013	312,412
2004		317,188	664,000	525,531	505,794	507,145	331,177	539,136	246,833	294,307
2005		8,463	450,978	927,835	880,812	1,144,526	857,125	785,517	494,048	509,397
2006		139,241	499,111	630,269	847,445	1,938,660	1,024,971	770,588	668,353	618,136
2007		145,773	772,737	1,245,567	969,462	1,032,368	1,052,690	961,230	992,886	915,661
2008		152,690	595,416	573,649	675,616	395,572	533,097	644,109	675,848	781,708
2009	962	528,671	756,888	1,020,567	860,191	566,827	575,817	896,088	1,334,097	618,539
2010	1,134	760,548	463,941	613,564	259,750	212,433	169,653	259,627	189,203	185,772
2011	5,434	131,413	551,119	804,951	695,149	899,712	642,226	609,040	554,925	533,359
2012	4,141	58,851	564,454	957,754	421,585	325,974	370,109	405,941	409,767	475,121
2013	1,305	421,507	946,930	986,062	731,750	590,827	793,756	599,038	1,013,942	
2014	1,421	473,001	1,122,258	946,750	1,511,137	937,833	728,319	1,033,371		
2015	0	129,550	914,448	1,106,951	1,115,607	990,436	2,219,267			
2016	6,261	385,165	164,246	147,522	246,999	403,029				
2017	319	434,437	357,950	705,754	1,780,865					
2018	5,444	658,927	1,540,778	1,561,861						
2019	0	951,809	1,397,984							
2020	0	284,612								
2021	122,438									
Totals:										
Latest 3	122,438	1,895,348	3,296,712	2,415,137	3,143,471	2,331,298	3,741,343	2,038,350	1,978,634	1,194,252
Latest 5	128,202	2,714,950	4,375,405	4,468,838	5,386,358	3,248,099	4,753,678	2,907,017	3,501,934	2,594,499
Latest 10	141,330	3,929,272	8,024,106	8,851,737	8,298,650	6,355,012	8,109,906	6,964,548	6,579,902	5,244,412
1993 & Subs.	148,860	10,906,199	18,813,651	20,861,327	18,140,778	17,382,146	17,996,783	13,334,394	12,811,682	10,645,347
All	148,860	11,509,104	21,743,358	23,857,649	21,387,599	19,680,046	19,559,796	14,533,794	14,171,794	11,640,213
Cumulative	318,567,622	318,418,762	306,909,658	285,166,300	261,308,652	239,921,053	220,241,007	200,681,211	186,147,417	171,975,623

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

Incremental Payments - 2021 Level (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	433,792	470,089	1,762,222	432,216	532,785	433,715	521,562	457,979	534,757	237,825
1990	119,615	78,823	154,263	325,308	334,827	392,865	330,379	263,571	131,717	127,415
1991	126,013	152,374	174,603	166,764	145,230	187,118	264,758	593,298	464,578	626,928
1992	305,121	384,940	513,797	454,320	319,633	443,540	432,709	573,027	597,598	774,194
1993	1,067,643	830,416	1,120,835	1,063,023	913,099	739,344	799,301	744,768	792,662	846,413
1994	81,208	880,160	80,085	97,513	151,560	175,147	150,195	185,844	148,550	213,066
1995	417,876	857,524	362,565	564,823	83,529	471,658	1,373,453	343,278	566,687	589,941
1996	434,107	383,141	404,830	396,283	433,003	505,393	389,890	344,164	465,102	362,683
1997	509,689	540,978	578,896	840,012	641,061	584,299	1,056,053	621,534	562,897	545,430
1998	806,581	1,010,259	973,475	1,198,114	1,074,747	1,255,755	1,447,133	1,272,408	1,301,497	1,350,224
1999	741,678	739,918	868,809	657,442	660,314	634,384	600,097	475,361	526,088	335,321
2000	301,535	250,958	256,998	345,156	290,693	287,064	277,732	328,124	350,137	353,024
2001	357,578	307,905	462,727	476,878	534,665	503,389	447,071	523,054	444,378	449,007
2002	970,851	1,196,030	1,352,986	1,130,328	1,111,321	984,583	1,092,541	1,043,599	1,165,176	1,470,287
2003	278,896	334,964	518,738	397,887	369,824	319,106	317,181	380,270	454,667	
2004	374,643	316,235	293,479	311,246	361,653	319,593	446,108	460,165		
2005	443,052	490,516	494,343	543,684	514,877	769,441	849,522			
2006	651,852	797,284	689,030	785,874	742,371	940,263				
2007	915,808	865,142	932,312	905,148	1,016,802					
2008	723,150	530,789	698,987	1,125,767						
2009	682,745	874,836	1,158,652							
2010	168,660	359,234								
2011	752,865									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Totals:										
Latest 3	1,604,270	1,764,859	2,789,950	2,816,790	2,274,049	2,029,296	1,612,812	1,884,033	2,064,220	2,272,318
Latest 5	3,243,228	3,427,285	3,973,323	3,671,719	3,005,526	3,332,986	3,152,423	2,735,211	2,940,445	3,957,863
Latest 10	5,962,522	6,072,935	6,858,251	6,679,410	6,677,265	6,597,876	6,923,327	5,791,956	5,985,180	6,515,395
1993 & Subs.	10,680,419	11,566,288	11,247,746	10,839,180	8,899,517	8,489,417	9,246,277	6,722,568	6,777,842	6,515,395
All	11,664,960	12,652,515	13,852,631	12,217,789	10,231,992	9,946,657	10,795,685	8,610,443	8,506,493	8,281,757
Cumulative	160,335,409	148,670,449	136,017,934	122,165,303	109,947,515	99,715,522	89,768,866	78,973,180	70,362,738	61,856,245

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

Incremental Payments - 2021 Level (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	276,071	315,402	406,210	402,661	572,122	609,448	609,854	604,687	459,792	375,016
1990	117,587	154,692	147,350	183,162	328,750	246,037	195,410	194,074	265,898	200,391
1991	512,498	393,244	1,012,102	543,307	563,969	506,253	535,396	625,758	541,641	523,237
1992	553,752	792,419	948,913	830,793	857,937	945,346	932,121	830,791	894,926	948,827
1993	1,018,737	1,017,668	920,043	934,410	810,143	958,589	940,924	1,162,422	1,039,460	
1994	272,066	245,704	236,750	246,229	296,427	247,625	241,386	308,040		
1995	721,291	632,910	731,072	548,411	563,379	680,281	638,899			
1996	395,229	465,458	505,417	466,253	526,693	692,478				
1997	594,571	577,594	618,364	723,032	1,005,386					
1998	1,404,212	1,256,443	1,343,775	1,573,368						
1999	352,509	333,926	544,400							
2000	305,584	491,436								
2001	642,775									
2002										
2003										
2004										
2005										
2006										
2007										
2008										
2009										
2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Totals:										
Latest 3	1,300,868	2,081,805	2,506,539	2,762,653	2,095,457	1,620,384	1,821,209	2,301,252	2,476,027	1,672,455
Latest 5	3,299,651	3,124,857	3,743,028	3,557,292	3,202,028	3,524,318	3,288,726	3,121,085	3,201,717	
Latest 10	6,260,727	6,206,802	7,008,187	6,451,626						
1993 & Subs.	5,706,975	5,021,139	4,899,821	4,491,702						
All	7,166,883	6,676,895	7,414,397	6,451,626	5,524,805	4,886,056	4,093,990	3,725,772	3,201,717	2,047,471
Cumulative	53,574,488	46,407,605	39,730,710	32,316,313	25,864,687	20,339,882	15,453,825	11,359,835	7,634,063	4,432,346

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

Incremental Payments - 2021 Level (a)

Year of Birth	369	381	393
1989	342,437	471,525	382,667
1990	217,944	249,765	
1991	720,538		
1992			
1993			
1994			
1995			
1996			
1997			
1998			
1999			
2000			
2001			
2002			
2003			
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2008			
2009			
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			
Totals:			
Latest 3	1,280,919		
Latest 5			
Latest 10			
1993 & Subs.			
All	1,280,919	721,289	382,667
Cumulative	2,384,875	1,103,957	382,667

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

Adjustment Factors to 2021 Level (a)

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

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

Adjustment Factors to 2021 Level (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	1.353	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191
1990	1.340	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076
1991	1.326	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067
1992	1.311	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057
1993	1.297	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048
1994	1.280	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042
1995	1.262	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036
1996	1.249	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031
1997	1.234	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025
1998	1.191	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018
1999	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014
2000	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008
2001	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004
2002	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000
2003	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000	
2004	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000		
2005	1.031	1.025	1.018	1.014	1.008	1.004	1.000			
2006	1.025	1.018	1.014	1.008	1.004	1.000				
2007	1.018	1.014	1.008	1.004	1.000					
2008	1.014	1.008	1.004	1.000						
2009	1.008	1.004	1.000							
2010	1.004	1.000								
2011	1.000									
2012										
2013										
2014										
2015										
2016										
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2018										
2019										
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2021										

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

Adjustment Factors to 2021 Level (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	1.076	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014
1990	1.067	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008
1991	1.057	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004
1992	1.048	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000
1993	1.042	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000	
1994	1.036	1.031	1.025	1.018	1.014	1.008	1.004	1.000		
1995	1.031	1.025	1.018	1.014	1.008	1.004	1.000			
1996	1.025	1.018	1.014	1.008	1.004	1.000				
1997	1.018	1.014	1.008	1.004	1.000					
1998	1.014	1.008	1.004	1.000						
1999	1.008	1.004	1.000							
2000	1.004	1.000								
2001	1.000									
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

Adjustment Factors to 2021 Level (a)

Year of Birth	369	381	393
1989	1.008	1.004	1.000
1990	1.004	1.000	
1991	1.000		
1992			
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2019			
2020			
2021			

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

Actual Incremental Payments (a)

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

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

Actual Incremental Payments (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	320,715	350,935	1,329,080	329,810	410,793	338,781	413,142	366,736	433,521	199,743
1990	89,296	59,449	117,713	250,822	261,538	311,198	264,558	213,674	110,626	118,463
1991	95,040	116,272	134,624	130,262	115,040	149,839	214,636	498,295	431,937	587,717
1992	232,828	296,800	401,334	359,878	255,953	359,573	363,421	532,766	560,222	732,623
1993	823,184	648,649	887,840	851,238	740,239	620,955	743,142	698,188	750,099	807,644
1994	63,433	697,196	64,130	79,053	127,291	162,841	140,802	175,865	141,746	204,569
1995	331,010	686,680	293,927	474,380	77,660	442,159	1,299,704	327,555	544,087	569,563
1996	347,620	310,608	340,006	368,440	405,922	478,256	372,032	330,439	449,037	351,679
1997	413,199	454,353	538,223	787,475	606,638	557,536	1,013,936	600,065	545,820	532,003
1998	677,426	939,278	912,591	1,133,780	1,025,520	1,205,673	1,397,147	1,233,805	1,269,458	1,325,809
1999	689,568	693,641	822,157	627,330	633,980	612,472	581,891	463,658	516,576	330,838
2000	282,676	237,483	245,226	331,391	280,652	278,355	270,895	322,190	345,456	350,214
2001	338,377	293,802	444,273	460,406	518,444	490,997	438,986	516,062	440,840	447,166
2002	926,384	1,148,331	1,306,252	1,096,036	1,083,963	966,780	1,077,934	1,035,290	1,160,397	1,470,287
2003	267,773	323,394	503,001	388,092	363,137	314,840	314,656	378,710	454,667	
2004	361,702	306,641	286,254	305,618	356,818	317,049	444,278	460,165		
2005	429,611	478,441	485,404	536,415	510,778	766,285	849,522			
2006	635,805	782,867	679,818	779,617	739,326	940,263				
2007	899,248	853,576	924,889	901,436	1,016,802					
2008	713,482	526,563	696,120	1,125,767						
2009	677,309	871,248	1,158,652							
2010	167,969	359,234								
2011	752,865									
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Totals:										
Latest 3	1,598,143	1,757,045	2,779,661	2,806,821	2,266,906	2,023,597	1,608,457	1,874,165	2,055,904	2,267,666
Latest 5	3,210,873	3,393,488	3,944,883	3,648,854	2,986,860	3,305,216	3,125,378	2,712,417	2,917,935	3,924,313
Latest 10	5,832,148	5,944,097	6,729,890	6,552,108	6,529,419	6,450,249	6,761,279	5,667,940	5,868,084	6,389,772
1993 & Subs.	9,798,641	10,611,985	10,588,764	10,246,474	8,487,169	8,154,459	8,944,926	6,541,992	6,618,183	6,389,772
All	10,536,520	11,435,441	12,571,515	11,317,246	9,530,493	9,313,850	10,200,683	8,153,463	8,154,489	8,028,318

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

Actual Incremental Payments (a)

Year of Birth	249	261	273	285	297	309	321	333	345	357
1989	256,674	295,676	384,398	384,218	549,305	588,397	591,352	589,801	451,478	370,002
1990	110,232	146,385	140,601	175,858	317,394	238,573	190,600	190,565	262,343	198,795
1991	484,979	375,232	971,738	524,541	546,859	493,790	525,715	617,392	537,329	521,091
1992	528,389	760,816	916,136	805,588	836,817	928,252	919,659	824,176	891,256	948,827
1993	978,109	982,517	892,131	911,408	795,494	945,773	933,433	1,157,655	1,039,460	
1994	262,668	238,249	230,922	241,776	292,464	245,653	240,396	308,040		
1995	699,409	617,329	717,853	541,079	558,893	677,491	638,899			
1996	385,500	457,042	498,660	462,541	524,533	692,478				
1997	583,819	569,872	613,441	720,067	1,005,386					
1998	1,385,439	1,246,440	1,338,265	1,573,368						
1999	349,703	332,556	544,400							
2000	304,331	491,436								
2001	642,775									
2002										
2003										
2004										
2005										
2006										
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2010										
2011										
2012										
2013										
2014										
2015										
2016										
2017										
2018										
2019										
2020										
2021										
Totals:										
Latest 3	1,296,808	2,070,432	2,496,105	2,755,976	2,088,812	1,615,622	1,812,728	2,289,871	2,468,045	1,668,714
Latest 5	3,266,067	3,097,346	3,712,618	3,538,831	3,176,770	3,489,648	3,258,102	3,097,828	3,181,866	
Latest 10	6,120,142	6,071,490	6,864,146	6,340,443						
1993 & Subs.	5,591,753	4,935,442	4,835,670	4,450,239						
All	6,972,027	6,513,551	7,248,544	6,340,443	5,427,146	4,810,408	4,040,054	3,687,630	3,181,866	2,038,716

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

Actual Incremental Payments (a)

Year of Birth	369	381	393
1989	339,710	469,591	382,667
1990	217,050	249,765	
1991	720,538		
1992			
1993			
1994			
1995			
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2017			
2018			
2019			
2020			
2021			
Totals:			
Latest 3	1,277,299		
Latest 5			
Latest 10			
1993 & Subs.			
All	1,277,299	719,356	382,667

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

Paid Loss & ALAE - Actual (a)

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

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

Paid Loss & ALAE - Actual (a)

Year of Birth	129	141	153	165	177	189	201	213	225	237
1989	5,673,111	6,024,046	7,353,126	7,682,936	8,093,729	8,432,510	8,845,652	9,212,388	9,645,909	9,845,652
1990	1,992,464	2,051,913	2,169,626	2,420,448	2,681,986	2,993,184	3,257,742	3,471,416	3,582,042	3,700,505
1991	1,458,020	1,574,292	1,708,916	1,839,178	1,954,218	2,104,057	2,318,693	2,816,988	3,248,925	3,836,642
1992	3,774,411	4,071,211	4,472,545	4,832,423	5,088,376	5,447,949	5,811,370	6,344,136	6,904,358	7,636,981
1993	6,948,078	7,596,727	8,484,567	9,335,805	10,076,044	10,696,999	11,440,141	12,138,329	12,888,428	13,696,073
1994	3,718,380	4,415,576	4,479,706	4,558,759	4,686,050	4,848,891	4,989,693	5,165,557	5,307,304	5,511,873
1995	2,237,952	2,924,632	3,218,559	3,692,939	3,770,599	4,212,758	5,512,462	5,840,017	6,384,104	6,953,667
1996	3,970,744	4,281,352	4,621,358	4,989,798	5,395,720	5,873,976	6,246,007	6,576,446	7,025,483	7,377,162
1997	3,996,946	4,451,299	4,989,522	5,776,997	6,383,635	6,941,172	7,955,107	8,555,173	9,100,992	9,632,995
1998	6,967,586	7,906,864	8,819,455	9,953,235	10,978,755	12,184,428	13,581,575	14,815,380	16,084,838	17,410,647
1999	6,005,186	6,698,827	7,520,984	8,148,314	8,782,294	9,394,765	9,976,657	10,440,315	10,956,891	11,287,729
2000	3,215,947	3,453,430	3,698,656	4,030,047	4,310,699	4,589,053	4,859,949	5,182,139	5,527,595	5,877,809
2001	4,443,669	4,737,471	5,181,744	5,642,150	6,160,594	6,651,591	7,090,577	7,606,639	8,047,479	8,494,645
2002	8,439,700	9,588,030	10,894,283	11,990,319	13,074,282	14,041,062	15,118,996	16,154,286	17,314,684	18,784,970
2003	2,687,633	3,011,028	3,514,028	3,902,120	4,265,257	4,580,097	4,894,753	5,273,463	5,728,129	
2004	3,805,771	4,112,412	4,398,666	4,704,284	5,061,102	5,378,150	5,822,429	6,282,594		
2005	5,999,908	6,478,350	6,963,753	7,500,169	8,010,946	8,777,232	9,626,754			
2006	7,345,396	8,128,263	8,808,082	9,587,699	10,327,025	11,267,288				
2007	8,604,896	9,458,472	10,383,361	11,284,798	12,301,599					
2008	5,546,968	6,073,531	6,769,651	7,895,418						
2009	7,589,630	8,460,878	9,619,529							
2010	3,168,670	3,527,905								
2011	6,054,500									
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	249	261	273	285	297	309	321	333	345	357
1989	10,102,326	10,398,002	10,782,400	11,166,618	11,715,923	12,304,320	12,895,672	13,485,473	13,936,951	14,306,954
1990	3,810,737	3,957,123	4,097,724	4,273,582	4,590,976	4,829,549	5,020,149	5,210,714	5,473,057	5,671,852
1991	4,321,621	4,696,853	5,668,591	6,193,132	6,739,991	7,233,781	7,759,496	8,376,888	8,914,217	9,435,308
1992	8,165,370	8,926,186	9,842,322	10,647,911	11,484,727	12,412,979	13,332,638	14,156,815	15,048,071	15,996,898
1993	14,674,181	15,656,698	16,548,829	17,460,236	18,255,730	19,201,504	20,134,937	21,292,592	22,332,052	
1994	5,774,541	6,012,790	6,243,712	6,485,488	6,777,952	7,023,605	7,264,002	7,572,042		
1995	7,653,076	8,270,405	8,988,258	9,529,337	10,088,230	10,765,721	11,404,620			
1996	7,762,662	8,219,704	8,718,364	9,180,905	9,705,438	10,397,916				
1997	10,216,815	10,786,687	11,400,128	12,120,195	13,125,581					
1998	18,796,087	20,042,526	21,380,791	22,954,159						
1999	11,637,431	11,969,988	12,514,388							
2000	6,182,140	6,673,576								
2001	9,137,419									
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	369	381	393
1989	14,646,664	15,116,255	15,498,922
1990	5,888,903	6,138,668	
1991	10,155,846		
1992			
1993			
1994			
1995			
1996			
1997			
1998			
1999			
2000			
2001			
2002			
2003			
2004			
2005			
2006			
2007			
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2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			

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

Adjusted q(x) (a)

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

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

Adjusted q(x) (a)

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

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2003	Adjusted q(x) BY 2004	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	0.0282	0.0092	0.0151	0.0131	0.0227	0.0091	0.0100	0.0049	0.0104	0.0081	0.0181	0.0197	0.0134	0.0132
1	0.0287	0.0094	0.0154	0.0134	0.0232	0.0093	0.0102	0.0049	0.0105	0.0082	0.0184	0.0200	0.0136	0.0134
2	0.0292	0.0096	0.0157	0.0136	0.0237	0.0095	0.0104	0.0050	0.0107	0.0083	0.0186	0.0202	0.0138	0.0136
3	0.0298	0.0098	0.0160	0.0139	0.0242	0.0097	0.0106	0.0052	0.0109	0.0085	0.0189	0.0205	0.0140	0.0138
4	0.0303	0.0099	0.0163	0.0142	0.0247	0.0099	0.0109	0.0053	0.0112	0.0087	0.0193	0.0208	0.0142	0.0140
5	0.0308	0.0101	0.0166	0.0144	0.0251	0.0101	0.0111	0.0054	0.0114	0.0089	0.0196	0.0212	0.0144	0.0142
6	0.0314	0.0103	0.0169	0.0147	0.0256	0.0103	0.0113	0.0055	0.0117	0.0091	0.0201	0.0216	0.0146	0.0144
7	0.0320	0.0105	0.0172	0.0150	0.0261	0.0105	0.0115	0.0056	0.0119	0.0093	0.0205	0.0221	0.0149	0.0146
8	0.0326	0.0107	0.0176	0.0152	0.0266	0.0106	0.0117	0.0057	0.0122	0.0094	0.0210	0.0226	0.0153	0.0149
9	0.0332	0.0109	0.0179	0.0155	0.0270	0.0108	0.0119	0.0058	0.0124	0.0096	0.0214	0.0231	0.0156	0.0153
10	0.0339	0.0111	0.0182	0.0158	0.0275	0.0110	0.0122	0.0059	0.0126	0.0098	0.0218	0.0236	0.0160	0.0156
11	0.0346	0.0113	0.0186	0.0161	0.0280	0.0112	0.0124	0.0060	0.0129	0.0100	0.0222	0.0241	0.0163	0.0159
12	0.0354	0.0116	0.0189	0.0164	0.0285	0.0114	0.0126	0.0062	0.0131	0.0102	0.0227	0.0245	0.0166	0.0163
13	0.0362	0.0118	0.0194	0.0167	0.0291	0.0117	0.0128	0.0063	0.0133	0.0104	0.0231	0.0250	0.0169	0.0166
14	0.0370	0.0121	0.0198	0.0171	0.0297	0.0119	0.0131	0.0064	0.0136	0.0105	0.0235	0.0254	0.0172	0.0169
15	0.0378	0.0124	0.0202	0.0175	0.0303	0.0121	0.0133	0.0065	0.0138	0.0107	0.0239	0.0259	0.0175	0.0172
16	0.0387	0.0126	0.0207	0.0179	0.0310	0.0124	0.0136	0.0066	0.0141	0.0109	0.0244	0.0264	0.0179	0.0175
17	0.0396	0.0129	0.0212	0.0183	0.0317	0.0127	0.0139	0.0068	0.0144	0.0111	0.0248	0.0268	0.0182	0.0179
18	0.0406	0.0132	0.0216	0.0187	0.0324	0.0129	0.0142	0.0069	0.0147	0.0114	0.0253	0.0273	0.0185	0.0182
19	0.0416	0.0136	0.0221	0.0191	0.0332	0.0132	0.0145	0.0071	0.0150	0.0116	0.0258	0.0278	0.0189	0.0185
20	0.0426	0.0139	0.0227	0.0196	0.0339	0.0135	0.0148	0.0072	0.0153	0.0118	0.0263	0.0284	0.0192	0.0188
21	0.0437	0.0142	0.0232	0.0201	0.0347	0.0139	0.0152	0.0074	0.0156	0.0121	0.0269	0.0290	0.0196	0.0192
22	0.0449	0.0146	0.0238	0.0205	0.0356	0.0142	0.0155	0.0075	0.0160	0.0124	0.0275	0.0296	0.0200	0.0196
23	0.0461	0.0150	0.0244	0.0211	0.0365	0.0145	0.0159	0.0077	0.0164	0.0127	0.0281	0.0302	0.0204	0.0200
24	0.0474	0.0154	0.0251	0.0216	0.0374	0.0149	0.0163	0.0079	0.0167	0.0129	0.0287	0.0309	0.0209	0.0204
25	0.0488	0.0158	0.0258	0.0222	0.0383	0.0153	0.0167	0.0081	0.0171	0.0132	0.0294	0.0316	0.0213	0.0209
26	0.0503	0.0163	0.0265	0.0228	0.0393	0.0156	0.0171	0.0083	0.0175	0.0136	0.0300	0.0323	0.0218	0.0213
27	0.0518	0.0168	0.0273	0.0234	0.0404	0.0161	0.0175	0.0085	0.0180	0.0139	0.0307	0.0331	0.0223	0.0218
28	0.0535	0.0173	0.0281	0.0241	0.0415	0.0165	0.0180	0.0087	0.0184	0.0142	0.0315	0.0339	0.0228	0.0223
29	0.0553	0.0179	0.0290	0.0248	0.0428	0.0170	0.0185	0.0089	0.0189	0.0146	0.0323	0.0347	0.0234	0.0228
30	0.0573	0.0185	0.0299	0.0256	0.0441	0.0175	0.0190	0.0092	0.0194	0.0149	0.0331	0.0355	0.0239	0.0234
31	0.0594	0.0192	0.0309	0.0264	0.0454	0.0180	0.0196	0.0094	0.0199	0.0153	0.0339	0.0364	0.0245	0.0239
32	0.0616	0.0199	0.0320	0.0273	0.0469	0.0186	0.0202	0.0097	0.0205	0.0158	0.0348	0.0373	0.0251	0.0245
33	0.0640	0.0206	0.0332	0.0283	0.0485	0.0192	0.0208	0.0100	0.0211	0.0162	0.0358	0.0383	0.0258	0.0251
34	0.0665	0.0214	0.0345	0.0293	0.0502	0.0198	0.0215	0.0103	0.0217	0.0167	0.0368	0.0394	0.0265	0.0258
35	0.0692	0.0222	0.0358	0.0305	0.0521	0.0205	0.0222	0.0107	0.0224	0.0172	0.0378	0.0405	0.0272	0.0264
36	0.0720	0.0231	0.0372	0.0316	0.0540	0.0213	0.0230	0.0110	0.0231	0.0177	0.0390	0.0417	0.0279	0.0272
37	0.0751	0.0241	0.0387	0.0329	0.0561	0.0221	0.0238	0.0114	0.0239	0.0183	0.0402	0.0429	0.0288	0.0279
38	0.0783	0.0251	0.0403	0.0342	0.0583	0.0229	0.0247	0.0118	0.0248	0.0189	0.0415	0.0443	0.0296	0.0288
39	0.0818	0.0262	0.0420	0.0356	0.0607	0.0238	0.0257	0.0123	0.0257	0.0196	0.0429	0.0457	0.0306	0.0296
40	0.0855	0.0273	0.0438	0.0371	0.0631	0.0248	0.0267	0.0128	0.0266	0.0203	0.0445	0.0473	0.0316	0.0306
41	0.0895	0.0286	0.0457	0.0387	0.0658	0.0258	0.0278	0.0133	0.0277	0.0211	0.0461	0.0490	0.0326	0.0316
42	0.0937	0.0299	0.0478	0.0404	0.0687	0.0269	0.0289	0.0138	0.0288	0.0219	0.0478	0.0507	0.0338	0.0326
43	0.0983	0.0313	0.0500	0.0422	0.0717	0.0280	0.0301	0.0144	0.0299	0.0228	0.0497	0.0527	0.0350	0.0338
44	0.1032	0.0328	0.0524	0.0442	0.0750	0.0293	0.0314	0.0150	0.0311	0.0237	0.0516	0.0547	0.0363	0.0350
45	0.1085	0.0345	0.0549	0.0463	0.0784	0.0306	0.0328	0.0156	0.0325	0.0246	0.0537	0.0569	0.0378	0.0363
46	0.1142	0.0363	0.0577	0.0485	0.0821	0.0320	0.0343	0.0163	0.0339	0.0257	0.0559	0.0591	0.0392	0.0377
47	0.1203	0.0382	0.0606	0.0510	0.0861	0.0335	0.0359	0.0171	0.0354	0.0268	0.0582	0.0616	0.0408	0.0392
48	0.1269	0.0402	0.0638	0.0536	0.0904	0.0352	0.0376	0.0178	0.0370	0.0280	0.0608	0.0641	0.0425	0.0408
49	0.1338	0.0424	0.0672	0.0564	0.0951	0.0369	0.0394	0.0187	0.0387	0.0292	0.0635	0.0669	0.0443	0.0425
50	0.1411	0.0447	0.0709	0.0594	0.1001	0.0388	0.0414	0.0196	0.0405	0.0306	0.0663	0.0699	0.0462	0.0443
51	0.1489	0.0472	0.0748	0.0627	0.1055	0.0409	0.0435	0.0206	0.0425	0.0320	0.0694	0.0731	0.0482	0.0462
52	0.1573	0.0498	0.0789	0.0661	0.1112	0.0431	0.0458	0.0216	0.0446	0.0336	0.0727	0.0764	0.0504	0.0482
53	0.1666	0.0526	0.0832	0.0697	0.1173	0.0454	0.0483	0.0228	0.0469	0.0353	0.0762	0.0801	0.0528	0.0504
54	0.1766	0.0557	0.0879	0.0736	0.1237	0.0479	0.0509	0.0240	0.0494	0.0371	0.0800	0.0840	0.0553	0.0527
55	0.1875	0.0590	0.0931	0.0777	0.1305	0.0505	0.0537	0.0253	0.0520	0.0390	0.0842	0.0882	0.0580	0.0552
56	0.1994	0.0627	0.0987	0.0823	0.1379	0.0533	0.0566	0.0267	0.0549	0.0411	0.0886	0.0927	0.0608	0.0579
57	0.2125	0.0667	0.1048	0.0873	0.1460	0.0563	0.0597	0.0281	0.0579	0.0434	0.0933	0.0975	0.0640	0.0608
58	0.2266	0.0710	0.1115	0.0927	0.1548	0.0596	0.0631	0.0297	0.0610	0.0458	0.0984	0.1028	0.0673	0.0639
59	0.2419	0.0757	0.1188	0.0985	0.1644	0.0632	0.0668	0.0314	0.0644	0.0483	0.1038	0.1084	0.0710	0.0673
60	0.2583	0.0809	0.1267	0.1050	0.1748	0.0671	0.0708	0.0332	0.0680	0.0509	0.1095	0.1143	0.0748	0.0709

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2003	Adjusted q(x) BY 2004	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
61	0.2762	0.0864	0.1352	0.1120	0.1862	0.0714	0.0752	0.0352	0.0720	0.0538	0.1155	0.1206	0.0789	0.0748
62	0.2957	0.0923	0.1444	0.1195	0.1986	0.0760	0.0800	0.0374	0.0763	0.0570	0.1221	0.1272	0.0832	0.0789
63	0.3171	0.0989	0.1544	0.1276	0.2120	0.0811	0.0852	0.0398	0.0811	0.0604	0.1292	0.1344	0.0878	0.0832
64	0.3405	0.1060	0.1653	0.1365	0.2265	0.0866	0.0909	0.0424	0.0862	0.0641	0.1370	0.1423	0.0928	0.0878
65	0.3660	0.1138	0.1773	0.1461	0.2421	0.0925	0.0970	0.0452	0.0919	0.0682	0.1455	0.1509	0.0982	0.0927
66	0.3938	0.1223	0.1903	0.1567	0.2593	0.0989	0.1036	0.0482	0.0980	0.0727	0.1547	0.1602	0.1042	0.0982
67	0.4241	0.1316	0.2046	0.1682	0.2780	0.1058	0.1108	0.0515	0.1046	0.0775	0.1648	0.1704	0.1106	0.1041
68	0.4570	0.1417	0.2201	0.1808	0.2985	0.1135	0.1186	0.0551	0.1117	0.0827	0.1758	0.1815	0.1176	0.1105
69	0.4927	0.1527	0.2370	0.1946	0.3208	0.1219	0.1272	0.0590	0.1194	0.0884	0.1877	0.1936	0.1253	0.1176
70	0.5314	0.1647	0.2554	0.2095	0.3452	0.1310	0.1366	0.0632	0.1279	0.0945	0.2004	0.2067	0.1336	0.1252
71	0.5733	0.1776	0.2754	0.2258	0.3717	0.1409	0.1468	0.0679	0.1371	0.1011	0.2143	0.2207	0.1427	0.1336
72	0.6186	0.1916	0.2971	0.2434	0.4006	0.1518	0.1580	0.0730	0.1472	0.1085	0.2294	0.2360	0.1524	0.1426
73	0.6674	0.2068	0.3205	0.2626	0.4319	0.1635	0.1701	0.0785	0.1582	0.1165	0.2461	0.2527	0.1629	0.1523
74	0.7198	0.2231	0.3458	0.2833	0.4659	0.1763	0.1833	0.0846	0.1703	0.1252	0.2642	0.2710	0.1744	0.1628
75	0.7758	0.2406	0.3731	0.3056	0.5026	0.1902	0.1976	0.0911	0.1833	0.1347	0.2840	0.2909	0.1870	0.1743
76	0.8355	0.2593	0.4023	0.3297	0.5423	0.2052	0.2132	0.0982	0.1976	0.1450	0.3055	0.3127	0.2008	0.1869
77	0.8977	0.2793	0.4337	0.3556	0.5850	0.2214	0.2300	0.1060	0.2130	0.1563	0.3290	0.3365	0.2159	0.2007
78	0.9624	0.3001	0.4670	0.3833	0.6309	0.2389	0.2482	0.1143	0.2298	0.1685	0.3545	0.3623	0.2323	0.2158
79	1.0000	0.3217	0.5018	0.4128	0.6801	0.2576	0.2677	0.1234	0.2479	0.1817	0.3822	0.3904	0.2501	0.2321
80	1.0000	0.3441	0.5380	0.4435	0.7324	0.2777	0.2887	0.1331	0.2674	0.1961	0.4123	0.4210	0.2695	0.2500
81	1.0000	0.3674	0.5755	0.4755	0.7869	0.2990	0.3112	0.1435	0.2885	0.2116	0.4448	0.4541	0.2906	0.2694
82	1.0000	0.3918	0.6144	0.5087	0.8437	0.3213	0.3351	0.1547	0.3112	0.2282	0.4799	0.4899	0.3134	0.2904
83	1.0000	0.4061	0.6552	0.5431	0.9025	0.3444	0.3601	0.1666	0.3354	0.2461	0.5178	0.5286	0.3381	0.3133
84	1.0000	0.4061	0.6791	0.5791	0.9635	0.3685	0.3861	0.1790	0.3612	0.2653	0.5584	0.5702	0.3648	0.3380
85	1.0000	0.4061	0.6791	0.6003	1.0000	0.3934	0.4130	0.1919	0.3881	0.2857	0.6019	0.6150	0.3936	0.3646
86	1.0000	0.4061	0.6791	0.6003	1.0000	0.4195	0.4409	0.2053	0.4161	0.3070	0.6482	0.6629	0.4245	0.3934
87	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4702	0.2192	0.4451	0.3291	0.6965	0.7138	0.4576	0.4243
88	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2337	0.4752	0.3521	0.7467	0.7670	0.4927	0.4573
89	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5067	0.3759	0.7987	0.8223	0.5294	0.4925
90	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4008	0.8528	0.8797	0.5676	0.5292
91	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9093	0.9392	0.6072	0.5673
92	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.6483	0.6069
93	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.6912	0.6479
94	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.6909
95	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
96	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
97	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
98	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
99	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
100	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
101	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
102	1.0000	0.4061	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
103	1.0000	0.4102	0.6791	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
104	1.0000	0.4102	0.6860	0.6003	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
105	1.0000	0.4102	0.6860	0.6063	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
106	1.0000	0.4102	0.6860	0.6063	1.0000	0.4348	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
107	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4874	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
108	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2423	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
109	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5252	0.4155	0.9426	1.0000	0.7165	0.7161
110	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4155	0.9426	1.0000	0.7165	0.7161
111	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9426	1.0000	0.7165	0.7161
112	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7165	0.7161
113	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7165	0.7161
114	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7161
115	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
116	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
117	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
118	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
119	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234
120	1.0000	0.4102	0.6860	0.6063	1.0000	0.4392	0.4923	0.2447	0.5305	0.4197	0.9521	1.0000	0.7238	0.7234

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

Adjusted $q(x)$ (a)

Time (Year)	Adjusted $q(x)$ BY 1989	Adjusted $q(x)$ BY 1990	Adjusted $q(x)$ BY 1991	Adjusted $q(x)$ BY 1992	Adjusted $q(x)$ BY 1993	Adjusted $q(x)$ BY 1994	Adjusted $q(x)$ BY 1995	Adjusted $q(x)$ BY 1996	Adjusted $q(x)$ BY 1997	Adjusted $q(x)$ BY 1998	Adjusted $q(x)$ BY 1999	Adjusted $q(x)$ BY 2000	Adjusted $q(x)$ BY 2001	Adjusted $q(x)$ BY 2002
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
0	0.0110	0.0339	0.0148	0.0131	0.0112	0.0052	0.0109	0.0220	0.0097	0.0125	0.0214	0.0192	0.0121	0.0165
1	0.0112	0.0347	0.0151	0.0134	0.0114	0.0053	0.0111	0.0224	0.0099	0.0128	0.0217	0.0196	0.0123	0.0168
2	0.0115	0.0355	0.0155	0.0137	0.0117	0.0054	0.0114	0.0229	0.0101	0.0130	0.0221	0.0199	0.0126	0.0171
3	0.0118	0.0363	0.0158	0.0140	0.0119	0.0055	0.0116	0.0233	0.0103	0.0132	0.0225	0.0203	0.0128	0.0174
4	0.0120	0.0372	0.0162	0.0143	0.0122	0.0056	0.0119	0.0238	0.0105	0.0135	0.0229	0.0206	0.0130	0.0177
5	0.0123	0.0381	0.0166	0.0146	0.0125	0.0058	0.0121	0.0244	0.0107	0.0138	0.0234	0.0210	0.0133	0.0181
6	0.0126	0.0390	0.0170	0.0150	0.0128	0.0059	0.0124	0.0249	0.0109	0.0141	0.0239	0.0214	0.0135	0.0184
7	0.0130	0.0400	0.0174	0.0153	0.0131	0.0060	0.0127	0.0255	0.0112	0.0144	0.0244	0.0219	0.0138	0.0187
8	0.0133	0.0410	0.0178	0.0157	0.0134	0.0062	0.0130	0.0260	0.0114	0.0147	0.0249	0.0223	0.0141	0.0191
9	0.0137	0.0421	0.0183	0.0161	0.0137	0.0063	0.0133	0.0266	0.0117	0.0150	0.0255	0.0228	0.0144	0.0195
10	0.0141	0.0432	0.0187	0.0165	0.0141	0.0065	0.0136	0.0273	0.0120	0.0154	0.0261	0.0234	0.0147	0.0199
11	0.0145	0.0444	0.0193	0.0169	0.0144	0.0066	0.0140	0.0279	0.0123	0.0157	0.0267	0.0239	0.0150	0.0203
12	0.0149	0.0457	0.0198	0.0174	0.0148	0.0068	0.0143	0.0286	0.0126	0.0161	0.0273	0.0244	0.0153	0.0208
13	0.0154	0.0471	0.0204	0.0179	0.0152	0.0070	0.0147	0.0293	0.0129	0.0165	0.0279	0.0250	0.0157	0.0213
14	0.0159	0.0486	0.0210	0.0184	0.0156	0.0072	0.0151	0.0301	0.0132	0.0169	0.0286	0.0256	0.0160	0.0218
15	0.0164	0.0502	0.0217	0.0190	0.0161	0.0074	0.0155	0.0309	0.0135	0.0173	0.0293	0.0262	0.0164	0.0223
16	0.0170	0.0519	0.0224	0.0196	0.0166	0.0076	0.0159	0.0317	0.0139	0.0178	0.0300	0.0268	0.0168	0.0228
17	0.0176	0.0537	0.0231	0.0202	0.0171	0.0078	0.0164	0.0326	0.0143	0.0182	0.0308	0.0275	0.0172	0.0233
18	0.0183	0.0557	0.0239	0.0209	0.0177	0.0081	0.0169	0.0336	0.0147	0.0187	0.0316	0.0282	0.0177	0.0239
19	0.0190	0.0578	0.0248	0.0216	0.0183	0.0084	0.0174	0.0346	0.0151	0.0192	0.0325	0.0290	0.0181	0.0245
20	0.0197	0.0600	0.0258	0.0224	0.0189	0.0086	0.0180	0.0357	0.0155	0.0198	0.0334	0.0297	0.0186	0.0251
21	0.0205	0.0624	0.0267	0.0233	0.0196	0.0089	0.0186	0.0368	0.0160	0.0204	0.0344	0.0306	0.0191	0.0258
22	0.0214	0.0649	0.0278	0.0242	0.0203	0.0093	0.0192	0.0381	0.0166	0.0211	0.0354	0.0315	0.0196	0.0265
23	0.0223	0.0676	0.0289	0.0251	0.0211	0.0096	0.0199	0.0394	0.0171	0.0217	0.0365	0.0324	0.0202	0.0272
24	0.0232	0.0704	0.0301	0.0261	0.0220	0.0100	0.0207	0.0409	0.0177	0.0225	0.0377	0.0335	0.0208	0.0280
25	0.0243	0.0735	0.0314	0.0272	0.0228	0.0104	0.0215	0.0424	0.0184	0.0233	0.0390	0.0346	0.0215	0.0289
26	0.0254	0.0767	0.0327	0.0283	0.0238	0.0108	0.0223	0.0441	0.0191	0.0241	0.0404	0.0357	0.0222	0.0298
27	0.0265	0.0802	0.0342	0.0296	0.0248	0.0112	0.0232	0.0458	0.0198	0.0250	0.0419	0.0370	0.0229	0.0308
28	0.0278	0.0839	0.0357	0.0309	0.0259	0.0117	0.0242	0.0476	0.0206	0.0260	0.0434	0.0383	0.0238	0.0318
29	0.0291	0.0879	0.0374	0.0323	0.0270	0.0122	0.0252	0.0496	0.0214	0.0270	0.0451	0.0398	0.0246	0.0329
30	0.0306	0.0921	0.0391	0.0338	0.0282	0.0128	0.0263	0.0517	0.0223	0.0281	0.0469	0.0413	0.0256	0.0341
31	0.0322	0.0967	0.0411	0.0354	0.0295	0.0133	0.0275	0.0539	0.0232	0.0293	0.0488	0.0429	0.0265	0.0354
32	0.0339	0.1017	0.0431	0.0371	0.0309	0.0140	0.0287	0.0563	0.0242	0.0305	0.0508	0.0447	0.0276	0.0368
33	0.0357	0.1070	0.0453	0.0390	0.0324	0.0146	0.0300	0.0589	0.0253	0.0318	0.0529	0.0465	0.0287	0.0383
34	0.0376	0.1128	0.0477	0.0410	0.0341	0.0153	0.0315	0.0616	0.0264	0.0332	0.0552	0.0485	0.0299	0.0398
35	0.0397	0.1190	0.0503	0.0431	0.0358	0.0161	0.0330	0.0645	0.0277	0.0347	0.0576	0.0506	0.0311	0.0414
36	0.0419	0.1255	0.0530	0.0454	0.0377	0.0169	0.0346	0.0676	0.0290	0.0363	0.0603	0.0528	0.0325	0.0432
37	0.0442	0.1323	0.0559	0.0479	0.0397	0.0178	0.0364	0.0710	0.0304	0.0381	0.0630	0.0552	0.0339	0.0450
38	0.0467	0.1396	0.0590	0.0505	0.0419	0.0188	0.0383	0.0747	0.0319	0.0399	0.0660	0.0577	0.0355	0.0470
39	0.0494	0.1475	0.0622	0.0533	0.0442	0.0198	0.0404	0.0786	0.0336	0.0419	0.0692	0.0605	0.0371	0.0492
40	0.0524	0.1562	0.0657	0.0562	0.0466	0.0209	0.0426	0.0828	0.0353	0.0441	0.0727	0.0634	0.0389	0.0514
41	0.0556	0.1656	0.0696	0.0594	0.0492	0.0220	0.0449	0.0873	0.0372	0.0464	0.0764	0.0666	0.0407	0.0539
42	0.0592	0.1759	0.0738	0.0629	0.0519	0.0232	0.0474	0.0921	0.0393	0.0489	0.0804	0.0700	0.0428	0.0565
43	0.0630	0.1870	0.0784	0.0667	0.0550	0.0245	0.0500	0.0971	0.0414	0.0515	0.0848	0.0737	0.0450	0.0593
44	0.0672	0.1992	0.0833	0.0708	0.0583	0.0260	0.0528	0.1025	0.0437	0.0544	0.0894	0.0777	0.0473	0.0624
45	0.0718	0.2125	0.0888	0.0753	0.0619	0.0275	0.0559	0.1083	0.0461	0.0573	0.0943	0.0819	0.0499	0.0656
46	0.0766	0.2268	0.0947	0.0802	0.0658	0.0293	0.0593	0.1147	0.0487	0.0605	0.0994	0.0864	0.0526	0.0692
47	0.0819	0.2423	0.1011	0.0856	0.0701	0.0311	0.0630	0.1216	0.0515	0.0639	0.1049	0.0911	0.0555	0.0729
48	0.0877	0.2590	0.1079	0.0913	0.0748	0.0331	0.0670	0.1291	0.0546	0.0676	0.1109	0.0961	0.0585	0.0769
49	0.0941	0.2773	0.1154	0.0976	0.0799	0.0354	0.0713	0.1373	0.0580	0.0717	0.1174	0.1015	0.0617	0.0811
50	0.1010	0.2974	0.1236	0.1043	0.0853	0.0377	0.0761	0.1463	0.0617	0.0762	0.1244	0.1075	0.0652	0.0856
51	0.1086	0.3193	0.1325	0.1117	0.0912	0.0403	0.0812	0.1560	0.0657	0.0810	0.1322	0.1140	0.0691	0.0905
52	0.1168	0.3432	0.1423	0.1198	0.0976	0.0431	0.0867	0.1665	0.0701	0.0863	0.1405	0.1210	0.0732	0.0958
53	0.1258	0.3693	0.1529	0.1286	0.1047	0.0461	0.0927	0.1778	0.0748	0.0920	0.1497	0.1287	0.0778	0.1015
54	0.1356	0.3976	0.1645	0.1382	0.1124	0.0495	0.0993	0.1901	0.0799	0.0982	0.1597	0.1371	0.0827	0.1078
55	0.1462	0.4285	0.1772	0.1487	0.1208	0.0531	0.1065	0.2036	0.0854	0.1049	0.1704	0.1463	0.0881	0.1147
56	0.1576	0.4620	0.1909	0.1601	0.1300	0.0571	0.1143	0.2183	0.0915	0.1122	0.1821	0.1561	0.0940	0.1221
57	0.1701	0.4983	0.2059	0.1726	0.1400	0.0614	0.1229	0.2344	0.0981	0.1201	0.1946	0.1668	0.1003	0.1303
58	0.1835	0.5376	0.2220	0.1860	0.1509	0.0662	0.1322	0.2520	0.1053	0.1288	0.2084	0.1783	0.1071	0.1391
59	0.1980	0.5801	0.2395	0.2007	0.1627	0.0713	0.1424	0.2711	0.1132	0.1383	0.2235	0.1909	0.1145	0.1485
60	0.2135	0.6258	0.2585	0.2165	0.1754	0.0769	0.1534	0.2919	0.1218	0.1487	0.2400	0.2047	0.1226	0.1588

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 1989	Adjusted q(x) BY 1990	Adjusted q(x) BY 1991	Adjusted q(x) BY 1992	Adjusted q(x) BY 1993	Adjusted q(x) BY 1994	Adjusted q(x) BY 1995	Adjusted q(x) BY 1996	Adjusted q(x) BY 1997	Adjusted q(x) BY 1998	Adjusted q(x) BY 1999	Adjusted q(x) BY 2000	Adjusted q(x) BY 2001	Adjusted q(x) BY 2002
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
61	0.2301	0.6749	0.2788	0.2336	0.1893	0.0829	0.1654	0.3146	0.1312	0.1599	0.2579	0.2198	0.1315	0.1700
62	0.2478	0.7275	0.3007	0.2520	0.2042	0.0894	0.1784	0.3392	0.1414	0.1722	0.2775	0.2362	0.1412	0.1823
63	0.2663	0.7834	0.3241	0.2718	0.2203	0.0965	0.1925	0.3658	0.1524	0.1856	0.2988	0.2542	0.1518	0.1958
64	0.2855	0.8418	0.3491	0.2930	0.2376	0.1041	0.2077	0.3947	0.1644	0.2001	0.3220	0.2737	0.1633	0.2104
65	0.3054	0.9025	0.3751	0.3155	0.2561	0.1123	0.2241	0.4258	0.1774	0.2158	0.3472	0.2950	0.1758	0.2264
66	0.3261	0.9654	0.4021	0.3390	0.2758	0.1210	0.2416	0.4594	0.1914	0.2329	0.3745	0.3180	0.1895	0.2438
67	0.3477	1.0000	0.4301	0.3634	0.2964	0.1303	0.2605	0.4955	0.2064	0.2513	0.4040	0.3430	0.2043	0.2627
68	0.3604	1.0000	0.4593	0.3888	0.3177	0.1400	0.2805	0.5340	0.2227	0.2711	0.4359	0.3701	0.2204	0.2833
69	0.3604	1.0000	0.4897	0.4151	0.3399	0.1501	0.3014	0.5751	0.2400	0.2923	0.4703	0.3993	0.2377	0.3055
70	0.3604	1.0000	0.5076	0.4426	0.3629	0.1606	0.3231	0.6180	0.2584	0.3151	0.5072	0.4308	0.2565	0.3296
71	0.3604	1.0000	0.5076	0.4588	0.3869	0.1715	0.3456	0.6625	0.2777	0.3393	0.5467	0.4646	0.2767	0.3556
72	0.3604	1.0000	0.5076	0.4588	0.4011	0.1828	0.3690	0.7087	0.2977	0.3646	0.5887	0.5008	0.2984	0.3837
73	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.3935	0.7566	0.3185	0.3909	0.6326	0.5393	0.3217	0.4138
74	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8068	0.3400	0.4182	0.6782	0.5794	0.3464	0.4460
75	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3626	0.4464	0.7255	0.6212	0.3722	0.4803
76	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4760	0.7746	0.6645	0.3991	0.5161
77	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8259	0.7095	0.4269	0.5533
78	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7565	0.4558	0.5919
79	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.4860	0.6319
80	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6738
81	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
82	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
83	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
84	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
85	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
86	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
87	0.3604	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
88	0.3640	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
89	0.3640	1.0000	0.5076	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
90	0.3640	1.0000	0.5127	0.4588	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
91	0.3640	1.0000	0.5127	0.4634	0.4011	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
92	0.3640	1.0000	0.5127	0.4634	0.4051	0.1895	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
93	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4079	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
94	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8363	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
95	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3758	0.4935	0.8561	0.7842	0.5038	0.6985
96	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4935	0.8561	0.7842	0.5038	0.6985
97	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8561	0.7842	0.5038	0.6985
98	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7842	0.5038	0.6985
99	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5038	0.6985
100	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.6985
101	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
102	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
103	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
104	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
105	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
106	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
107	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
108	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
109	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
110	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
111	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
112	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
113	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
114	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
115	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
116	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
117	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
118	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
119	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055
120	0.3640	1.0000	0.5127	0.4634	0.4051	0.1914	0.4120	0.8448	0.3796	0.4984	0.8648	0.7921	0.5088	0.7055

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Notes: (a) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (4).

(b) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (5).

(c) See Appendix E Exhibit VI Sheets 2a to 2g, Column (6).

(d) Based on column (5) divided by the average for all birth years

(e) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (9).

(f) See Appendix E, Exhibit VI, Sheets 2a to 2g, Column (11).

(g) Based on column (10) divided by the average for all birth

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

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

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

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

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

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

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

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

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

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

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

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

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

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

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

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

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

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

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

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

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

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

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

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

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

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

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

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

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

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

(b) Number of years since date of claim as shown in column (3) to
(c) Based on column (7) divided by the average for all birth years.

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

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

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

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

Birth Year	Accepted Claim Counts AAA with life expectancy			Average Life Expectancy				After (a) Adjustment
	Reported Counts (b)	Ultimate Counts (c)	IBNR (3) - (2)	Actual Birth Year (5)	All Birth Years (6)	Indicated (d) Average Life Expectancy (7)	Selected (e) Average Life Expectancy (8)	Selected Remaining Life Expectancy (8) x A (9)
						All Birth Years (6)	Indicated (d) Average Life Expectancy (7)	Selected (e) Average Life Expectancy (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989				27.02			27.02	33.37
1990				14.67			14.67	18.12
1991				23.88			23.88	29.49
1992				25.57			25.57	31.58
1993				27.73			27.73	34.25
1994				38.02			38.02	46.95
1995				28.52			28.52	35.22
1996				20.02			20.02	24.72
1997				30.61			30.61	37.80
1998				27.47			27.47	33.93
1999				20.83			20.83	25.73
2000				22.30			22.30	27.54
2001				28.59			28.59	35.31
2002				24.59			24.59	30.37
2003				17.95			17.95	22.17
2004				33.09			33.09	40.87
2005				26.20			26.20	32.36
2006				28.38			28.38	35.05
2007				20.86			20.86	25.76
2008				34.10			34.10	42.11
2009				32.86			32.86	40.58
2010				44.17			44.17	54.55
2011				32.66			32.66	40.34
2012				36.83			36.83	45.49
2013				24.65			24.65	30.44
2014				23.60			23.60	29.15
2015				29.58			29.58	36.53
2016	5	6	1	29.92	28.66	29.71	30.00	37.05
2017	10	14	4	27.08	28.66	27.53	28.00	34.58
2018	12	15	3	35.58	28.66	34.20	35.00	43.23
2019	7	16	9	32.14	28.66	30.18	31.00	38.29
2020	-	18	18	-	28.66	28.66	29.00	35.82
2021	-	10	10	-	28.66	28.66	29.00	35.82

Notes: (a) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.

(b) Based on AAA claims with life expectancy.

(c) See Exhibit X, Sheet 1a, Column (10) minus Column (3).

(d) Based on the formula: $\{[(5) \times (2)] + [(6) \times (4)]\} / (3)$.

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

Estimation of Additional Reserves Related to SB 1786 Benefit Changes

Based on Claim Detail as of September 30, 2021

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

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

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

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

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

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

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 30, 2021**I. Increase in Parental Award - All Open Accepted and Unreported**

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

II. Increase in Death Benefit - Related to SB 1786

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

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

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

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

Estimation of Additional Reserves Related to SB 1786 Benefit Changes

Based on Claim Detail as of September 30, 2021

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

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

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

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

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

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

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

Estimation of Additional Reserves Related to SB 1786 Benefit Changes
Based on Claim Detail as of September 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	9,302.44
6. Indicated (Current) Total Vehicle Cost (4) x (5)	99,005,893
7. Current Case Reserves included in Reserve Worksheets	46,606,605
8. Additional Current Cost Reserves (6) - (7)	52,399,288
9. Inflation / Discount Factors - Average All BY's (a)	0.73634
10. Additional Amount Over Current NICA Reserve Estimate (8) x (9)	38,583,912

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

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

VI. Physician, Hospital, and Drugs

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

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

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

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

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

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

Notes: (a) Estimate of additional payments related to Nursing Care made on a prospective basis that previously was reimbursed by Medicaid. The above estimate is in addition to amounts previously included in NICA reserves.
The above estimate does not include any provision for amounts paid or reimbursed by Medicaid on NICA claimants.
(b) Based on NICA case loss and ALAE for claims with Medicaid payments evaluated as of December 31, 2020
(c) Based on the review of individual NICA claims with prior Medicaid payments.
(d) See Exhibit I, Sheet 3c, Column (9), average for all birth years.

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

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

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

Increase in Parental Award

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

Increase in Death Benefit - Related to SB 1786

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

Florida Birth Related Neurological Injury Compensation Association (NICA)
 Estimation of Additional Reserves Related to SB 1786 Benefit Changes
 Based on Claim Detail as of September 30, 2021

Appendix F
 Exhibit III
 Sheet 2c

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

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

Mental Health Benefit \$10,000 Per Family

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

Florida Birth Related Neurological Injury Compensation Association (NICA)
 Estimation of Additional Reserves Related to SB 1786 Benefit Changes
 Based on Claim Detail as of September 30, 2021

Appendix F
 Exhibit III
 Sheet 2e

Transportation

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

Physician, Hospital, and Drugs

A. Estimated Annual Expense Per Claim 24,000

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

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

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

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

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

Notes: (a) Based on the review of individual NICA claims with prior Medicaid payments.

Additional reserve factor is based on the review of current NICA reserve worksheets prepared before the recent change in Medicaid participation. The factor is an estimate of the additional Medicaid payments on a prospective basis above the amounts already included in the current NICA reserve worksheets.

(b) Estimated adjustment factor for the remaining life expectancy to include consideration of increased life expectancy over time by 0.2 per year.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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