

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF SEPTEMBER 30, 2022**

DRAFT

**Turner Consulting, Inc.
April, 2023**

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April 4, 2023

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

Re: NICA Outstanding Loss Reserves – Evaluated as of September 30, 2022

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, 2022.

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, 2022. The loss and LAE reserve estimates are developed on both a current cost level basis and after consideration of prospective period inflation and anticipated investment income (i.e., discounted to present-value).

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 expected delay 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) is 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, 2022.

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 consideration of the explicit changes set forth in SB 1786 such as an increase in the parental award, death benefit, housing assistance, transportation and the inclusion of a mental health benefit.

In addition to these explicit benefit changes, it is likely that NICA will assume responsibility for some portion of the expenses historically paid by Medicaid to NICA claimants. The estimates as shown in this report include the assumption that on a prospective basis (starting August 31, 2021) Medicaid will be payor of last resort relative to NICA claimants for expenses as defined in Florida Statutes 766.301 to 766.316. The reserve estimates as included in this report do not include any consideration of payments NICA may be ordered to reimburse Medicaid related to retrospective payments made by Medicaid in prior years 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. However, during the transition period over which some or all of these services are transferred from Medicaid to NICA an estimate is included in the reserve estimates for payments made on expenses incurred subsequent to August 31, 2021 that Medicaid may subsequently request reimbursement.

It is our understanding Florida Statute limits the hourly rate for family care as being the same as the rates established by Medicaid for private duty nursing services provided by a home health care aide. By policy, NICA has also adopted Medicaid rates for all private duty services including those provided by nurses. Effective July 1, 2022, the Agency for Health Care Administration (AHCA) increased those rates. Rates for nurses increased slightly but the home health

aide rate increased from \$ 15.00 to \$ 17.32 per hour. This increase in the hourly rate resulted in a significant increase in both the case reserves established by NICA as of September 30, 2022 and the outstanding loss and LAE reserves as shown in this report relative to the comparable estimates evaluated as of June 30, 2022.

Changes Included December 31, 2021 and Subsequent – Additional Method

As a result of the passage of SB 1786, NICA made a number of one-time loss payments during calendar year 2021 and 2022. In addition, NICA extensively revised the year-end case reserve worksheets as of December 31, 2021 to reflect the SB 1786 changes. The combined impact of these factors resulted in a significant one-time change and discontinuity in both the cumulative paid and incurred loss and ALAE used in many of the loss projection methods utilized in prior actuarial reports.

The estimates as shown in this report evaluated as of September 30, 2022 include the case reserve changes incorporated as of December 31, 2021 plus the additional case reserve and claim payment amounts made during the first three quarters of 2022. The claim payments made during the first three quarters of 2022 not only included additional payments as anticipated related to the reserves set forth in our December 31, 2021 report but also included additional statutory changes related to a broadening of the increase in the parental award from \$ 100,000 to \$ 250,000 for all prior deceased claimants. The estimated increase in payments during the first nine months of 2022 related to this change in beneficiaries qualifying for the parental award increase is approximately \$ 35 million. In addition, there is an increase in the payments during the first nine months of 2022 related to expected additional payments for retroactive family care not previously included. Finally, as mentioned previously the increase in the nursing care hourly rate from \$ 15.00 to \$ 17.32 resulted in an increase in the average annual payment amount for nursing care. Other than the above mentioned items the assumptions included in the reserve estimates as of

September 30, 2022 are similar to those included in our December 31, 2021 report.

As a result of the impact of the reserve and claim payment adjustments related to the implementation of SB 1786, an additional method is included in this report as well as the prior report evaluated as of December 31, 2021. While certain aspects of this additional methodology are similar to the incremental payment method included in our prior reports the new procedure includes a number of additional refinements. On an overall basis this new procedure relies on the segregation of all NICA claimants into two separate impairment groups. Actual historical NICA mortality experience is used to estimate two separate mortality tables for the two groups. In addition, average annual claim payments are developed for three separate expense categories at 2022 loss levels. The average 2022 level annual payment amounts are developed based on the review of actual NICA claim payment information, Medicaid payment information and Affordable Care Act (ACA) health insurance premium information as provided in a report prepared for NICA by Wakely Consulting Group, LLC (Wakely).

An illustration of the magnitude of changes incorporated during 2021 can be made based on the change in the cumulative paid loss and ALAE and the increase in the case outstanding loss and ALAE reserves during the 2021 year in comparison to the changes observed in the two prior years, 2020 and 2019. For example, the incremental loss and ALAE payments during 2021 were \$ 67.98 million in comparison to \$ 20.92 million and \$ 17.74 million in 2020 and 2019, respectively. The current level case outstanding loss and ALAE increased by \$ 200.04 million in 2021 in comparison to increases the current level case outstanding of \$ 75.00 million and \$ 48.36 million in 2020 and 2019, respectively.

The increased level of loss and LAE payments as well as the increase in the case outstanding loss and LAE continued during 2022. During the first three quarters of 2022 the incremental loss and ALAE payments increased by

approximately \$ 63.50 million and the current level (2022) case outstanding loss and ALAE reserve increased by approximately \$ 132.00 million. As mentioned previously a significant portion of the increased loss and ALAE payments are related to one - time charges related to retroactive benefit increases. The majority of the increase in the case outstanding is due to the increase in the hourly rate applicable to nursing care.

Many of the actuarial methods included prior to December 31, 2021 are based on an implicit assumption of continuity in paid and incurred claim amounts from valuation to valuation. The large changes occurring in 2021 and 2022 compromise this assumption. To address this situation, we have adjusted the paid and incurred loss and ALAE information in an attempt to minimize the impact on the methods used prior to December 31, 2021. As additional data emerges over the coming years the loss emergence patterns will adjust to the new benefit definitions and the impact of these one-time adjustments will be reduced. The results of the application of the prior ("Old") methods on the loss experience after adjustment are shown in Section V based on the year-end analysis (i.e. as of December 31, 2021).

Due to the magnitude of these changes and the uncertainty related to any adjustment procedure to minimize their impact, we included an additional methodology to address the changes related to SB 1786 on a prospective basis. This new methodology will be the primary basis of our estimate until adequate historical experience is captured for the prior methods.

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 included. 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 December 31, 2021 and as of September 30, 2022. This uncertainty arises from the estimation of 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, 2022. 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, 2022 do not include any additional anticipated reinsurance recoveries.

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, 2022 is \$ 1,355 million. In contrast to prior reports there is no segregation in the portion of the total outstanding loss and ALAE related to SB 1786 as the current case reserve estimates now include consideration of SB 1786 changes. The estimated unallocated loss adjustment expense reserve of \$ 20.2 million is shown in Item (11A) of Section I, Exhibit I.

The outstanding loss and ALAE 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 **after** the inclusion of the SB 1786 benefit revisions and prior to adjustment for prospective inflation and discount increased by \$ 132.0 million during the first nine months of 2022 (as of September 30, 2022 relative to December 31, 2021 Section I, Exhibit I, Column (4)). Total loss and ALAE payments during the first nine months of 2022 were approximately \$ 63.5 million (Section I, Exhibit I, Column (2) minus Section I, Exhibit I, Column (2) of the December 31, 2021 report).

Total ultimate loss and ALAE estimates after consideration of anticipated inflation and investment income increased by approximately \$ 183.6 million relative to the estimates as shown in December 31, 2021 report (Section I, Exhibit I, Column (10) + Item (11B) minus Section I, Exhibit I, Column (10) of the December 31,

2021 report). A large portion of the increase in ultimate loss and ALAE during the first nine months of 2022 is due to changes in the parental award increase to include all previously deceased NICA accepted claimants, the increase in reserves to cover additional retroactive family care payments and the increase in the nursing care hourly rate from \$ 15.00 to \$ 17.32.

As mentioned previously an additional reserve is included for estimated expenses incurred after August 31, 2021 that were paid by Medicaid for which NICA may be required to reimburse Medicaid at some time in the future. This estimate is based on a review of recent amounts paid by Medicaid to NICA claimants and only includes estimated expenses incurred subsequent to August 31, 2021.

A summary of the changes in the overall estimate of ultimate loss and ALAE from December 31, 2021 to September 30, 2022 (excluding the \$ 14.0 million increase related to Medicaid reimbursement not allocated to birth year) is shown in the table on the following page.

Ultimate After Inflation & Discount

Birth Year	12/31/21	9/30/22	Change (3) - (2)
(1)	(2)	(3)	(4)
1989	29,164,798	31,558,695	2,393,897
1990	20,108,535	21,818,227	1,709,692
1991	29,000,326	30,750,292	1,749,966
1992	60,959,954	63,674,462	2,714,508
1993	55,851,901	58,775,371	2,923,470
1994	23,840,925	26,214,899	2,373,974
1995	38,191,482	40,417,900	2,226,418
1996	37,761,935	40,789,154	3,027,219
1997	55,204,643	58,523,388	3,318,745
1998	78,542,806	82,820,819	4,278,013
1999	26,751,661	29,968,613	3,216,953
2000	22,045,609	24,172,387	2,126,778
2001	27,943,745	30,625,430	2,681,685
2002	75,244,402	81,436,601	6,192,199
2003	20,700,364	23,729,176	3,028,812
2004	32,086,377	35,049,647	2,963,269
2005	41,169,699	44,979,483	3,809,784
2006	55,702,969	61,345,409	5,642,439
2007	42,093,230	46,577,170	4,483,939
2008	54,154,198	59,023,965	4,869,767
2009	58,232,412	63,634,191	5,401,779
2010	31,666,339	35,070,388	3,404,049
2011	56,679,611	61,132,603	4,452,992
2012	41,886,269	45,368,360	3,482,090
2013	36,167,322	39,821,944	3,654,622
2014	46,087,771	50,730,990	4,643,219
2015	73,182,063	80,348,639	7,166,576
2016	25,752,098	39,768,901	14,016,803
2017	67,290,308	73,058,717	5,768,409
2018	86,657,081	100,336,451	13,679,370
2019	72,365,997	67,482,793	(4,883,204)
2020	77,734,132	66,474,947	(11,259,185)
2021	61,630,342	60,383,565	(1,246,777)
2022 - 9 mo		55,617,808	55,617,808
Totals All:	1,561,851,306	1,731,481,383	169,630,077

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, 2022 is developed on Section V, Exhibit I, Sheets 4a and 4b of the prior year-end report (i.e. as of December 31, 2021) and will be updated on an annual basis. The present value of the ULAE reserve estimate as of December 31, 2021 and as of September 30, 2022 is \$20.2 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, 2022.

The loss and LAE reserves shown in the attached Section I, Exhibit I are stated on a present value basis. Since current case reserves established by NICA in the case reserve worksheets are recorded on a current (2022) cost level basis, both case reserves and the bulk / incurred but not reported (IBNR) reserves as shown in Section I, Exhibit I have been adjusted to include the estimated impact of inflation between the current (2022) 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 present value loss and LAE reserve estimate of \$1,355 million is shown in Item (12) of Section I, Exhibit I.

Alternative estimates of the loss and ALAE reserve based on a short-term variation in the inflation and interest rate assumptions are shown in Section I, Exhibit II. As mentioned previously, this alternative is intended to illustrate the potential impact of a short term adverse variation in the inflation / interest rate differential from the long term selected assumptions of 3.5 % / 5.0 %. The selected inflation and interest rate assumptions based on the best estimate and the alternative illustration are shown by year in Section IV, Exhibit III, Sheets 3a and 3b.

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, an estimated risk margin was provided in prior reports.

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 will likely 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 that starting August 31, 2021, Medicaid will be payor of last resort relative to NICA claimants for expenses as defined in Florida Statutes 766.301 to 766.316. Note that reserve estimates included in this report do not include any consideration of payments relative to retrospective payments made by Medicaid except those starting on August 31, 2021.

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 required 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 related to the Agency's report, submitted November 1, 2021.

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.

Methodology - General

As mentioned previously, the methodology used in this report and the prior year-end report evaluated as of December 31, 2021 changed from the procedures used in reports prepared prior to December 31, 2021 (prior reports). A summary of the new procedure was provided earlier in the text. As mentioned this new procedure is included to overcome the one-time changes (i.e. in both amounts paid during 2021 and in the case reserving methods implemented at the end of 2021) to paid and incurred loss and ALAE amounts as of December 31, 2021 as a result of the impact of SB 1786.

While many aspects of the new and old procedures are similar the actual application varies. The new procedure includes a more directly explicit recognition of the impact of expected mortality with regard to the two primary claimant groups (i.e. Class A and Classes B, C and D). The mortality tables as selected directly impact the duration over which benefits are to be paid. The estimated 2022 level annual payment amount selected for each of the three benefit categories are selected based on a review of actual payment amounts for the NICA claimants over the period from 2013 to 2020. The combination of these two components (i.e. duration of payments and average 2022 level annual payment) result in an estimate of the current outstanding loss and ALAE prior to consideration of anticipated inflation and investment income.

In a similar manner the prior procedure results in an estimate of the current (2022) level outstanding loss and ALAE for each birth year. However, the procedure relied primarily on a review of changes in the amounts paid by year and the changes in case outstanding loss and ALAE. A primary component of the prior approach included an implicit adjustment for increases in life expectancy over time as well as for changes in the estimated expense levels. The prior procedure relies upon the long-term consistency in the application of benefit levels and case reserving procedures. This approach results in the implicit adjustment over time based on historical development patterns. The changes resulting from the passage of SB 1786 distorted the long-term development patterns and will likely require the passage of time to fully understand.

While there are advantages and disadvantages to both approaches, the explicit consideration included in the new procedure is preferable given the recent legislative changes (SB 1786). Both methods result in an estimate of the remaining 2022 level outstanding loss and ALAE reserve prior to consideration of anticipated inflation and investment income. Since an estimate of the 2022 level payments on a prospective basis is required for both methods in order to estimate the impact of prospective inflation and investment income another advantage of the revised procedure is the explicit payment pattern that results from the new procedure.

Methodology – New Procedure

In summary the new procedure explicitly calculates the benefit payments for parental awards and death benefits based on estimates of the number of claimants. The remaining benefits are estimated based on the separate estimation of the number of years current open NICA claimants will likely require benefits and the average annual payment amounts expected. The average payment amounts are segregated into three benefit groups and initially stated on a current cost level (2022). The estimated 2022 level average annual payment

for each of the benefit type are based on the review of actual payment information for the period from 2013 to 2020 adjusted to include consideration of inflation and the change in the nursing care hourly rate from \$ 15.00 to \$ 17.32.

The three benefit groups are defined as follows:

- (1) Nursing Care – includes all categories
- (2) Hospital, Physician Expense and Drugs
- (3) All Other Expense Categories

This new procedure is also based on the assignment of accepted NICA claimants according to the severity of impairment. We initially segregated the claimants into four Classes labeled A, B, C or D as shown in Section I, Exhibit III. In our final analysis we regrouped these classes and effectively analyzed the NICA claims segregated into two impairment groups (i.e. labeled as Class A and Classes B, C, & D).

The historical NICA mortality experience for each of the two impairment groups was used to estimate the mortality separately for each of the two impairment groups. These mortality tables are used to estimate the expected number of years the current NICA open claimants will require payments for the benefits as now defined by the NICA legislation. A summary of the number of open claimants by birth year and by impairment group, as well as corresponding estimated number of unreported claims is shown in Section IV, Exhibit IV, Sheet 1. The number of these claims estimated to remain open claimants as of the end of each prospective calendar year after consideration of anticipated mortality are shown in Section IV, Exhibit V, Sheets 1 to 2.

The estimated current level (2022) payment amounts are also developed separately for the two impairment groups. In addition, the actual historical payment information is further segregated into Medicaid and Non-Medicaid depending on whether or not the claimant has historically been receiving

Medicaid benefits. This segregation was necessary claimants since the prospective payment amounts are based on both actual NICA payments as well as Medicaid payments made on behalf of NICA claimants. A summary of the actual historical average payment amounts (by claimant age) as well as the final selected 2022 level averages for the two impairment groups and three benefit types are shown in Section IV, Exhibit IV, Sheets 2-5.

The final 2022 level estimates after application of the revised procedure but prior to the consideration of prospective inflation and anticipated investment results is shown in Section IV, Exhibit I, Sheet 1.

A summary of the year-end 2022 level estimates of ultimate loss and ALAE based on the revised procedure as of September 30, 2022, the current procedure developed as of December 31, 2021 and the estimates as developed in the quarter ending September 31, 2021 are shown in Section III, Exhibit I, Columns (2), (3) and (4), respectively. The final selected estimate prior to adjustment to include anticipated inflation and discount as of shown in Column (5) is based on the revised methodology (i.e. review by impairment severity and payment type).

The final selected current (2022) level reserve estimates evaluated as of September 30, 2022 are then adjusted to include the estimated impact of prospective inflation and anticipated investment income. This adjustment is shown in Section II, Exhibit I based on the long-term inflation and investment return selections of 3.5 % and 5.0 %, respectively. Due to recent changes in the inflation and investment return rates an alternative version is provided as an indication of the sensitivity of the current reserve estimate to potential short-term variations in the longer-term selections used as our best estimate. The resulting impact on the outstanding loss and ALAE reserve based on this alternative variation is shown in Section II, Exhibit II.

The final step in the loss reserve estimation process is to adjust the 2022 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2023 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 2021. 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.

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 open claims by severity category, the estimated annual payment amounts for each benefit group and the selected mortality factors. A summary of the outstanding loss and ALAE reserves before and after consideration of the inflation and interest adjustment applied to the indicated birth year components is shown in Section IV, Exhibit II, Sheets 1, 2 and 3.

Methodology – “Old” Loss Estimation Methods

The loss development methods as used in prior reports are not included in the interim report as of September 30, 2022. The estimates as developed using these prior methods based on the loss information as shown in the December 31, 2021 report are shown for reference in Section V, Exhibit I. All support for these estimates is included by reference to our year – end report evaluated as of December 31, 2021.

The loss and allocated loss adjustment expense (ALAE) reserve estimates 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, 2022 is based on the year-end calculation as shown in Section V, Exhibit I, Sheets 4a and 4b of the December 31, 2021 report. 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 included as of September 30, 2022 is \$ 20.2 million.

The prospective period inflation rate of three (3%) percent for ULAE 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 expectation that inflation for administrative expenses will be lower than the expenses for medical and other care.

The mortality adjustment is developed based on our review of historical NICA mortality experience for the two primary claimant groupings (see Section I, Exhibit III – Class A and Classes B, C and D). The final mortality adjustment is a blended average of average mortality assumptions for all open claimants by mortality class.

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 (from \$9.70 per hour to \$15.00 per hour) and starting July 1, 2022 (from \$15.00 per hour to \$17.32 per hour). The increase in the hourly rate for most parents resulted in cost under the expense category Nursing Care By Parents as shown on Section V, Exhibit VII, Sheets 1a, 1b, 1c and 1d. Some of the major expense groups' inflation rates were estimated using CPI indices.

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 (2022) 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

Due to the long term nature of NICA liabilities it is reasonable to base the 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. Section IX shows the change in the CPI all items index as compared to returns for various classes of investments from 1926-2021. 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 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.

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 averages.

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 payment pattern used to include the impact of anticipated prospective inflation and investment income is developed explicitly for each birth year. The actual payment pattern includes consideration of the number of NICA claimants by impairment group for each birth year, estimated mortality applicable to each impairment group and the anticipated annual current level annual payment amounts for each of the three expense categories.

Summary of Estimated Outstanding Loss & ALAE
 After Consideration of Anticipated Inflation and Investment Income
Based on Current Long Term Inflation and Investment Income (3.5 % and 5.0 %)

Evaluated as of September 30, 2022

Birth Year	2022 Level - Information Provided as of 9/30/22			2022 Level	2022 Level	Loss & Expense Reserve - After Inflation and Present Value Adjustment			Indicated Ultimate After Inflation & Present Value Adjustment (2) + (7)	Present Value Factor Applied to Reserves (8) / (4)
	Paid Loss & ALAE	Incurred Loss & ALAE	Case Outstanding Loss & ALAE (3) - (2)	Selected Total Outstanding Loss & ALAE (a)	Indicated IBNR / Bulk Loss & ALAE (5) - (4)	Outstanding Loss & ALAE (b)	Case Outstanding Loss & ALAE (4) X [(7)/(5)]	Indicated Loss & ALAE (7) - (8)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	18,753,861	34,081,550	15,327,689	16,250,330	922,640	12,804,835	12,077,818	727,017	31,558,695	0.78797
1990	9,039,830	18,393,452	9,353,622	16,347,808	6,994,186	12,778,398	7,311,335	5,467,062	21,818,227	0.78166
1991	12,810,134	30,641,922	17,831,789	23,210,211	5,378,422	17,940,158	13,782,947	4,157,211	30,750,292	0.77294
1992	21,101,471	64,195,229	43,093,758	56,167,677	13,073,919	42,572,990	32,663,451	9,909,539	63,674,462	0.75796
1993	27,106,580	64,551,816	37,445,236	41,256,014	3,810,778	31,668,791	28,743,575	2,925,216	58,775,371	0.76762
1994	11,161,503	31,406,593	20,245,090	20,268,636	23,546	15,053,396	15,035,909	17,487	26,214,899	0.74269
1995	14,803,285	43,645,829	28,842,544	34,586,403	5,743,858	25,614,615	21,360,726	4,253,889	40,417,900	0.74060
1996	14,006,450	37,840,002	23,833,552	34,280,774	10,447,222	26,782,704	18,620,553	8,162,151	40,789,154	0.78127
1997	18,009,885	62,869,935	44,860,050	54,540,446	9,680,396	40,513,503	33,322,753	7,190,751	58,523,388	0.74282
1998	29,383,779	88,992,673	59,608,893	71,238,788	11,629,894	53,437,039	44,713,321	8,723,718	82,820,819	0.75011
1999	16,859,283	30,233,991	13,374,708	16,560,449	3,185,741	13,109,330	10,587,483	2,521,848	29,968,613	0.79160
2000	9,582,763	21,781,462	12,198,699	19,491,294	7,292,595	14,589,624	9,130,970	5,458,653	24,172,387	0.74852
2001	12,177,864	35,334,774	23,156,910	24,246,731	1,089,821	18,447,566	17,618,401	829,165	30,625,430	0.76083
2002	24,928,971	84,621,447	59,692,476	74,394,578	14,702,102	56,507,630	45,340,406	11,167,224	81,436,601	0.75957
2003	8,073,573	19,987,883	11,914,310	20,980,994	9,066,684	15,655,604	8,890,223	6,765,381	23,729,176	0.74618
2004	8,905,993	39,613,541	30,707,548	36,258,467	5,550,919	26,143,654	22,141,242	4,002,412	35,049,647	0.72104
2005	12,736,345	43,816,294	31,079,948	42,772,929	11,692,981	32,243,137	23,428,721	8,814,416	44,979,483	0.75382
2006	14,682,116	66,051,225	51,369,109	63,932,252	12,563,143	46,663,292	37,493,623	9,169,669	61,345,409	0.72989
2007	15,991,847	47,447,776	31,455,929	40,033,724	8,577,795	30,585,323	24,031,983	6,553,340	46,577,170	0.76399
2008	10,936,938	68,735,800	57,798,862	67,889,402	10,090,540	48,087,026	40,939,754	7,147,273	59,023,965	0.70831
2009	14,121,561	73,045,021	58,923,460	69,021,930	10,098,470	49,512,630	42,268,529	7,244,100	63,634,191	0.71735
2010	6,031,108	33,838,800	27,807,692	42,519,248	14,711,556	29,039,280	18,991,760	10,047,520	35,070,388	0.68297
2011	8,983,997	62,081,603	53,097,605	74,376,922	21,279,317	52,148,606	37,228,834	14,919,772	61,132,603	0.70114
2012	6,067,992	48,923,757	42,855,766	57,234,186	14,378,421	39,300,368	29,427,296	9,873,072	45,368,360	0.68666
2013	9,274,856	44,246,977	34,972,121	41,377,382	6,405,261	30,547,088	25,818,368	4,728,721	39,821,944	0.73826
2014	10,733,897	50,010,172	39,276,275	57,855,152	18,578,877	39,997,092	27,152,928	12,844,164	50,730,990	0.69133
2015	10,915,787	90,653,240	79,737,453	99,876,579	20,139,126	69,432,852	55,432,403	14,000,449	80,348,639	0.69519
2016	3,567,506	37,205,094	33,637,588	53,746,401	20,108,814	36,201,394	22,656,914	13,544,481	39,768,901	0.67356
2017	7,139,613	68,898,189	61,758,576	97,906,055	36,147,479	65,919,105	41,581,392	24,337,713	73,058,717	0.67329
2018	10,284,947	103,479,596	93,194,649	137,590,162	44,395,513	90,051,503	60,995,046	29,056,458	100,336,451	0.65449
2019	6,591,728	56,564,781	49,973,053	92,297,876	42,324,823	60,891,065	32,968,391	27,922,675	67,482,793	0.65972
2020	4,034,732	47,206,768	43,172,036	95,190,302	52,018,266	62,440,215	28,318,759	34,121,456	66,474,947	0.65595
2021	1,707,209	8,021,969	6,314,760	89,452,403	83,137,643	58,676,355	4,142,171	54,534,185	60,383,565	0.65595
2022 - 9 mo.	1,117	2,997,500	2,996,383	84,766,163	81,769,780	55,616,691	1,965,984	53,650,707	55,617,808	0.65612
Totals:	410,508,520	1,661,416,661	1,250,908,141	1,867,918,668	617,010,527	1,320,972,863	896,183,968	424,788,894	1,731,481,383	
(11A) Estimated Outstanding ULAE - 12/31/21 (c)						20,162,351				
(11B) Estimated Medicaid Reimbursement - 8/31/21 to 9/30/22 Expenses (d)						14,000,000				
(12) Indicated Outstanding Loss & LAE - 9/30/22 = Col. (7) Total + (11A) + (11B)						1,355,135,214				

Notes: (a) See Section II, Exhibit I, Col. (2).
 (b) See Section II, Exhibit I, Col. (9).
 (c) See Section V, Exhibit I, Sheet 4b, Col. (9) of the NICA December 31, 2021 report.
 (d) Reserve estimate for amounts paid by Medicaid during the period from August 31, 2021 to September 30, 2022 that will ultimately be recovered from NICA. It is our understanding NICA will be responsible for payments previously made by Medicaid after August 31, 2021 but the transfer has yet to occur on an administrative basis.

Summary of Estimated Outstanding Loss & ALAE
After Consideration of Anticipated Inflation and Investment Income
**Alternative Inflation / Investment Assumptions - Short Term Inflation Increase and Investment Decrease
Before Return to Long Term Assumptions(3.5 % Inflation and 5.0 % Investment Income)**

Evaluated as of September 30, 2022

Birth Year	2022 Level - Information Provided as of 9/30/22			2022 Level	2022 Level	Loss & Expense Reserve - After Inflation and Present Value Adjustment			Indicated Ultimate After Inflation & Present Value Adjustment (2) + (7)
	Paid Loss & ALAE	Incurred Loss & ALAE	Case Outstanding	Selected Total Outstanding Loss & ALAE (a)	Indicated IBNR / Bulk Loss & ALAE (5) - (4)	Outstanding Loss & ALAE (b)	Case Outstanding	Indicated IBNR / Bulk	
			Loss & ALAE (3) - (2)	Loss & ALAE (7) - (8)	Loss & ALAE (4) X [(7)/(5)]		Loss & ALAE (7) - (8)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	18,753,861	34,081,550	15,327,689	16,250,330	922,640	13,407,637	12,646,395	761,242	32,161,498
1990	9,039,830	18,393,452	9,353,622	16,347,808	6,994,186	13,389,814	7,661,165	5,728,648	22,429,643
1991	12,810,134	30,641,922	17,831,789	23,210,211	5,378,422	18,790,054	14,435,899	4,354,154	31,600,187
1992	21,101,471	64,195,229	43,093,758	56,167,677	13,073,919	44,598,844	34,217,755	10,381,089	65,700,315
1993	27,106,580	64,551,816	37,445,236	41,256,014	3,810,778	33,177,987	30,113,368	3,064,619	60,284,566
1994	11,161,503	31,406,593	20,245,090	20,268,636	23,546	15,769,559	15,751,240	18,319	26,931,062
1995	14,803,285	43,645,829	28,842,544	34,586,403	5,743,858	26,822,420	22,367,948	4,454,473	41,625,705
1996	14,006,450	37,840,002	23,833,552	34,280,774	10,447,222	28,032,566	19,489,514	8,543,052	42,039,016
1997	18,009,885	62,869,935	44,860,050	54,540,446	9,680,396	42,417,676	34,888,953	7,528,723	60,427,561
1998	29,383,779	88,992,673	59,608,893	71,238,788	11,629,894	55,965,495	46,829,001	9,136,494	85,349,275
1999	16,859,283	30,233,991	13,374,708	16,560,449	3,185,741	13,717,533	11,078,685	2,638,848	30,576,815
2000	9,582,763	21,781,462	12,198,699	19,491,294	7,292,595	15,275,948	9,560,509	5,715,439	24,858,711
2001	12,177,864	35,334,774	23,156,910	24,246,731	1,089,821	19,319,361	18,451,011	868,350	31,497,225
2002	24,928,971	84,621,447	59,692,476	74,394,578	14,702,102	59,140,717	47,453,134	11,687,584	84,069,688
2003	8,073,573	19,987,883	11,914,310	20,980,994	9,066,684	16,356,279	9,288,110	7,068,169	24,429,851
2004	8,905,993	39,613,541	30,707,548	36,258,467	5,550,919	27,365,507	23,176,038	4,189,469	36,271,500
2005	12,736,345	43,816,294	31,079,948	42,772,929	11,692,981	33,750,364	24,523,912	9,226,452	46,486,709
2006	14,682,116	66,051,225	51,369,109	63,932,252	12,563,143	48,774,863	39,190,255	9,584,608	63,456,979
2007	15,991,847	47,447,776	31,455,929	40,033,724	8,577,795	32,009,929	25,151,347	6,858,582	48,001,776
2008	10,936,938	68,735,800	57,798,862	67,889,402	10,090,540	50,290,709	42,815,899	7,474,811	61,227,648
2009	14,121,561	73,045,021	58,923,460	69,021,930	10,098,470	51,818,563	44,237,085	7,581,477	65,940,124
2010	6,031,108	33,838,800	27,807,692	42,519,248	14,711,556	30,368,739	19,861,230	10,507,510	36,399,847
2011	8,983,997	62,081,603	53,097,605	74,376,922	21,279,317	54,558,854	38,949,508	15,609,346	63,542,852
2012	6,067,992	48,923,757	42,855,766	57,234,186	14,378,421	41,091,261	30,768,280	10,322,981	47,159,253
2013	9,274,856	44,246,977	34,972,121	41,377,382	6,405,261	31,990,175	27,038,063	4,952,112	41,265,031
2014	10,733,897	50,010,172	39,276,275	57,855,152	18,578,877	41,878,343	28,430,058	13,448,285	52,612,240
2015	10,915,787	90,653,240	79,737,453	99,876,579	20,139,126	72,633,996	57,988,068	14,645,928	83,549,783
2016	3,567,506	37,205,094	33,637,588	53,746,401	20,108,814	37,882,138	23,708,820	14,173,318	41,449,645
2017	7,139,613	68,898,189	61,758,576	97,906,055	36,147,479	68,965,560	43,503,079	25,462,482	76,105,173
2018	10,284,947	103,479,596	93,194,649	137,590,162	44,395,513	94,224,862	63,821,808	30,403,054	104,509,809
2019	6,591,728	56,564,781	49,973,053	92,297,876	42,324,823	63,706,991	34,493,024	29,213,967	70,298,719
2020	4,034,732	47,206,768	43,172,036	95,190,302	52,018,266	65,278,481	29,606,009	35,672,472	69,313,213
2021	1,707,209	8,021,969	6,314,760	89,452,403	83,137,643	61,278,086	4,325,836	56,952,251	62,985,296
2022 - 9 mo.	1,117	2,997,500	2,996,383	84,766,163	81,769,780	58,076,619	2,052,940	56,023,679	58,077,735
Totals:	410,508,520	1,661,416,661	1,250,908,141	1,867,918,668	617,010,527	1,382,125,931	937,873,944	444,251,987	1,792,634,451
(11A) Estimated Outstanding ULAE - 12/31/21 (b)						20,162,351			
(11B) Estimated Medicaid Reimbursement - 8/31/21 to 9/30/22 Expenses (d)						14,000,000			
(12) Indicated Outstanding Loss & LAE - 9/30/22 = Col. (7) Total + (11A) + (11B)						1,416,288,282			

Notes: (a) See Section II, Exhibit II, Col. (2).
(b) See Section II, Exhibit II, Col. (9).
(c) See Section V, Exhibit I, Sheet 4b, Col. (9) of the NICA December 31, 2021 report.
(d) Reserve estimate for amounts paid by Medicaid during the period from August 31, 2021 to September 30, 2022 that will ultimately be recovered from NICA. It is our understanding NICA will be responsible for payments previously made by Medicaid after August 31, 2021 but the transfer has yet to occur on an administrative basis.

Estimation of Outstanding Loss & Expense

Summary of Estimate Based on Review By Claim Class and Expense Category

Description of Selected Claim Classification Categories

	Mobility # ----- (1)	Mobility Category ----- (2)	Feeding # ----- (3)	Feeding Category ----- (4)		
	1	Cannot Lift Head	1	Tube Fed		
	2	Lifts Head but Unable to Roll or Sit	2	Fed By Others		
	3	Rolls / Sits but cannot Walk	3	Feeds Self		
	4	Walks				
Combination Mobility ----- (1)	Combination Feeding ----- (2)	Mobility # ----- (3)	Feeding # ----- (4)	Combination Number ----- (5)	Final Class Assignment ----- (6)	Assigned Severity ----- (7)
Cannot Lift Head	Tube Fed	1	1	1-1	A	Most Severe
Lifts Head but Unable to Roll or Sit	Tube Fed	2	1	2-1	B	Severe
Rolls / Sits but cannot Walk	Tube Fed	3	1	3-1	B	Severe
Walks	Tube Fed	4	1	4-1	C	Moderate
Cannot Lift Head	Fed By Others	1	2	1-2	B	Severe
Lifts Head but Unable to Roll or Sit	Fed By Others	2	2	2-2	C	Moderate
Rolls / Sits but cannot Walk	Fed By Others	3	2	3-2	C	Moderate
Walks	Fed By Others	4	2	4-2	D	Least Severe
Cannot Lift Head	Feeds Self	1	3	1-3	B	Severe
Lifts Head but Unable to Roll or Sit	Feeds Self	2	3	2-3	C	Moderate
Rolls / Sits but cannot Walk	Feeds Self	3	3	3-3	D	Least Severe
Walks	Feeds Self	4	3	4-3	D	Least Severe

Summary of Estimated Outstanding Loss & ALAE
 Before and After Consideration of Anticipated Inflation and Investment Income
Based on Current Long Term Inflation and Investment Income (3.5 % and 5.0 %)

Evaluated as of September 30, 2022

2022 Level Outstanding - Before Inflation and Investment Income Evaluated as of September 30, 2022								
Birth Year	Selected Outstanding Loss & ALAE All Categories Incl. Parental Award, Burial Expense & DA Claims (a)	Outstanding Loss & ALAE Related to Parental Award, Burial Expense & DA Claims (b)	Indicated Outstanding Loss & ALAE Related to the Review of All Classes and Three Expense Categories (2) - (3)	Estimated Average Inflation / Investment Discount Factor		Indicated Outstanding Loss & ALAE After Inflation / Investment		
				Related to Parental Award, Burial Expense & DA Claims (c)	Related to Impair. Class / Three Expense Group Review (d)	Related to Parental Award, Burial Expense & DA Claims (3) X (5)	Related to Impair. Class / Three Expense Group Review (4) X (6)	Combined (7) + (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	16,250,330	360,570	15,889,760	0.73239	0.78924	264,077	12,540,757	12,804,835
1990	16,347,808	150,000	16,197,808	0.35111	0.78565	52,667	12,725,731	12,778,398
1991	23,210,211	350,231	22,859,980	0.61260	0.77540	214,550	17,725,608	17,940,158
1992	56,167,677	525,000	55,642,677	0.37952	0.76153	199,247	42,373,743	42,572,990
1993	41,256,014	425,000	40,831,014	0.44116	0.77101	187,493	31,481,298	31,668,791
1994	20,268,636	150,000	20,118,636	0.23361	0.74649	35,042	15,018,354	15,053,396
1995	34,586,403	470,000	34,116,403	0.58972	0.74268	277,168	25,337,448	25,614,615
1996	34,280,774	980,000	33,300,774	0.80678	0.78052	790,649	25,992,055	26,782,704
1997	54,540,446	915,711	53,624,735	0.67481	0.74398	617,927	39,895,576	40,513,503
1998	71,238,788	998,939	70,239,849	0.61125	0.75209	610,598	52,826,441	53,437,039
1999	16,560,449	595,000	15,965,449	0.84969	0.78944	505,564	12,603,767	13,109,330
2000	19,491,294	350,008	19,141,286	0.70130	0.74938	245,460	14,344,163	14,589,624
2001	24,246,731	400,000	23,846,731	0.67359	0.76229	269,435	18,178,131	18,447,566
2002	74,394,578	1,928,503	72,466,076	0.79565	0.75861	1,534,406	54,973,224	56,507,630
2003	20,980,994	1,092,276	19,888,718	0.90265	0.73759	985,945	14,669,659	15,655,604
2004	36,258,467	683,247	35,575,221	0.72517	0.72096	495,469	25,648,185	26,143,654
2005	42,772,929	995,190	41,777,739	0.77219	0.75338	768,478	31,474,659	32,243,137
2006	63,932,252	2,648,363	61,283,889	0.87765	0.72350	2,324,339	44,338,953	46,663,292
2007	40,033,724	1,029,257	39,004,467	0.79110	0.76327	814,242	29,771,082	30,585,323
2008	67,889,402	1,967,055	65,922,347	0.82628	0.70479	1,625,345	46,461,682	48,087,026
2009	69,021,930	1,339,470	67,682,460	0.73417	0.71701	983,401	48,529,228	49,512,630
2010	42,519,248	1,131,469	41,387,779	0.81658	0.67932	923,933	28,115,347	29,039,280
2011	74,376,922	1,725,567	72,651,355	0.78324	0.69919	1,351,535	50,797,071	52,148,606
2012	57,234,186	1,759,498	55,474,688	0.84161	0.68174	1,480,802	37,819,566	39,300,368
2013	41,377,382	608,865	40,768,517	0.63352	0.73982	385,728	30,161,360	30,547,088
2014	57,855,152	762,346	57,092,806	0.61323	0.69237	467,495	39,529,597	39,997,092
2015	99,876,579	2,558,919	97,317,660	0.80159	0.69239	2,051,200	67,381,652	69,432,852
2016	53,746,401	963,787	52,782,614	0.72085	0.67270	694,741	35,506,653	36,201,394
2017	97,906,055	1,932,207	95,973,848	0.74481	0.67185	1,439,134	64,479,971	65,919,105
2018	137,590,162	2,108,916	135,481,246	0.67764	0.65413	1,429,078	88,622,426	90,051,503
2019	92,297,876	1,590,907	90,706,969	0.70872	0.65886	1,127,512	59,763,553	60,891,065
2020	95,190,302	2,654,956	92,535,346	0.82303	0.65116	2,185,111	60,255,103	62,440,215
2021	89,452,403	3,902,304	85,550,099	0.88894	0.64532	3,468,915	55,207,440	58,676,355
2022 - 9 Mo.	84,766,163	3,837,500	80,928,663	0.89326	0.64487	3,427,883	52,188,808	55,616,691
Totals:	1,867,918,668	43,891,061	1,824,027,608			34,234,571	1,286,738,292	1,320,972,863

Notes: (a) See Section IV, Exhibit I, Sheet 1, Col. (4).
 (b) See Section IV, Exhibit I, Sheet 1, Col. (3).
 (c) See Section IV, Exhibit I, Sheet 2, Col. (6).
 (d) See Section IV, Exhibit I, Sheet 2, Col. (5).

Summary of Estimated Outstanding Loss & ALAE
Before and After Consideration of Anticipated Inflation and Investment Income
Alternative Inflation / Investment Assumptions - Short Term Inflation Increase and Investment Decrease
Before Return to Long Term Assumptions (3.5 % Inflation and 5.0 % Investment Income)
Evaluated as of September 30, 2022

2022 Level Outstanding - Before Inflation and Investment Income Evaluated as of September 30, 2022								
Birth Year	Selected Outstanding Loss & ALAE All Categories Incl.	Outstanding Loss & ALAE Related to Parental Award,	Indicated Outstanding Loss & ALAE Related to the Review of All Classes and Three Expense Categories	Estimated Average Inflation / Investment Discount Factor		Indicated Outstanding Loss & ALAE After Inflation / Investment		
	Parental Award, Burial Expense & DA Claims (a)	Parental Award, Burial Expense & DA Claims (b)		Related to Parental Award, Burial Expense & DA Claims (c)	Related to Impair. Class / Three Expense Group Review (d)	Related to Parental Award, Burial Expense & DA Claims (3) X (5)	Related to Impair. Class / Three Expense Group Review (4) X (6)	Combined (7) + (8)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	16,250,330	360,570	15,889,760	0.73239	0.82717	264,077	13,143,560	13,407,637
1990	16,347,808	150,000	16,197,808	0.35111	0.82339	52,667	13,337,147	13,389,814
1991	23,210,211	350,231	22,859,980	0.61260	0.81258	214,550	18,575,503	18,790,054
1992	56,167,677	525,000	55,642,677	0.37952	0.79794	199,247	44,399,597	44,598,844
1993	41,256,014	425,000	40,831,014	0.44116	0.80798	187,493	32,990,494	33,177,987
1994	20,268,636	150,000	20,118,636	0.23361	0.78209	35,042	15,734,517	15,769,559
1995	34,586,403	470,000	34,116,403	0.58972	0.77808	277,168	26,545,253	26,822,420
1996	34,280,774	980,000	33,300,774	0.80678	0.81806	790,649	27,241,917	28,032,566
1997	54,540,446	915,711	53,624,735	0.67481	0.77949	617,927	41,799,749	42,417,676
1998	71,238,788	998,939	70,239,849	0.61125	0.78808	610,598	55,354,897	55,965,495
1999	16,560,449	595,000	15,965,449	0.84969	0.82754	505,564	13,211,969	13,717,533
2000	19,491,294	350,008	19,141,286	0.70130	0.78524	245,460	15,030,487	15,275,948
2001	24,246,731	400,000	23,846,731	0.67359	0.79885	269,435	19,049,926	19,319,361
2002	74,394,578	1,928,503	72,466,076	0.79565	0.79494	1,534,406	57,606,312	59,140,717
2003	20,980,994	1,092,276	19,888,718	0.90265	0.77282	985,945	15,370,334	16,356,279
2004	36,258,467	683,247	35,575,221	0.72517	0.75530	495,469	26,870,038	27,365,507
2005	42,772,929	995,190	41,777,739	0.77219	0.78946	768,478	32,981,886	33,750,364
2006	63,932,252	2,648,363	61,283,889	0.87765	0.75796	2,324,339	46,450,524	48,774,863
2007	40,033,724	1,029,257	39,004,467	0.79110	0.79980	814,242	31,195,688	32,009,929
2008	67,889,402	1,967,055	65,922,347	0.82628	0.73822	1,625,345	48,665,365	50,290,709
2009	69,021,930	1,339,470	67,682,460	0.73417	0.75108	983,401	50,835,161	51,818,563
2010	42,519,248	1,131,469	41,387,779	0.81658	0.71144	923,933	29,444,806	30,368,739
2011	74,376,922	1,725,567	72,651,355	0.78324	0.73237	1,351,535	53,207,319	54,558,854
2012	57,234,186	1,759,498	55,474,689	0.84161	0.71403	1,480,802	39,610,459	41,091,261
2013	41,377,382	608,865	40,768,517	0.63352	0.77522	385,728	31,604,447	31,990,175
2014	57,855,152	762,346	57,092,806	0.61323	0.72533	467,495	41,410,848	41,878,343
2015	99,876,579	2,558,919	97,317,660	0.80159	0.72528	2,051,200	70,582,796	72,633,996
2016	53,746,401	963,787	52,782,614	0.72085	0.70454	694,741	37,187,397	37,882,138
2017	97,906,055	1,932,207	95,973,848	0.74481	0.70359	1,439,134	67,526,426	68,965,560
2018	137,590,162	2,108,916	135,481,246	0.67764	0.68493	1,429,078	92,795,785	94,224,862
2019	92,297,876	1,590,907	90,706,969	0.70872	0.68991	1,127,512	62,579,479	63,706,991
2020	95,190,302	2,654,956	92,535,346	0.82303	0.68183	2,185,111	63,093,370	65,278,481
2021	89,452,403	3,902,304	85,550,099	0.88894	0.67573	3,468,915	57,809,171	61,278,086
2022 - 9 Mo.	84,766,163	3,837,500	80,928,663	0.89326	0.67527	3,427,883	54,648,735	58,076,619
Totals:	1,867,918,668	43,891,061	1,824,027,608			34,234,571	1,347,891,360	1,382,125,931

Notes: (a) See Section IV, Exhibit I, Sheet 1, Col. (4).
(b) See Section IV, Exhibit I, Sheet 1, Col. (3).
(c) See Section IV, Exhibit I, Sheet 3, Col. (6).
(d) See Section IV, Exhibit I, Sheet 3, Col. (5).

Estimation of Outstanding Loss & Expense

Summary of Estimates of Ultimate Loss & ALAE - Based on New and Old Methods
Indicated Ultimate Loss & ALAE - 2022 Level

Before Consideration of Inflation and Anticipated Investment Income

Evaluated as of September 30, 2022

Indicated Ultimate Loss & ALAE - Current Level Based on Current Level Outstanding + Actual Paid				
Birth Year	2022 Level Estimate Based on Analysis By Claim Class & Expense Category (a) 9 30 22	2021 Level Estimate Based on Analysis By Claim Class & Expense Category (b) 12/31/21	2021 Level Estimate Based on 09/30/21 Report	Selected Estimate of Ultimate Loss & ALAE - 2022 Level
(1)	(2)	(3)	(4)	(5)
1989	35,004,190	32,531,835	36,662,263	35,004,190
1990	25,387,637	23,594,532	19,525,709	25,387,637
1991	36,020,345	34,149,931	38,733,928	36,020,345
1992	77,269,148	74,257,775	76,245,975	77,269,148
1993	68,362,594	65,205,384	70,207,559	68,362,594
1994	31,430,139	28,942,798	33,892,584	31,430,139
1995	49,389,687	46,964,221	44,356,167	49,389,687
1996	48,287,224	45,039,010	46,750,616	48,287,224
1997	72,550,331	68,890,417	68,848,332	72,550,331
1998	100,622,567	95,872,867	106,935,501	100,622,567
1999	33,419,732	30,081,657	37,886,976	33,419,732
2000	29,074,057	26,807,961	28,766,865	29,074,057
2001	36,424,595	33,557,243	44,727,572	36,424,595
2002	99,323,549	92,549,748	111,882,483	99,323,549
2003	29,054,567	25,867,967	24,000,284	29,054,567
2004	45,164,460	41,916,185	44,811,277	45,164,460
2005	55,509,274	51,323,709	57,226,123	55,509,274
2006	78,614,368	72,434,030	77,375,631	78,614,368
2007	56,025,571	51,151,688	59,899,710	56,025,571
2008	78,826,340	73,358,300	87,975,106	78,826,340
2009	83,143,491	77,085,108	100,885,337	83,143,491
2010	48,550,356	44,767,787	51,340,292	48,550,356
2011	83,360,919	78,184,688	88,632,666	83,360,919
2012	63,302,178	59,273,688	62,667,540	63,302,178
2013	50,652,239	46,525,009	53,000,465	50,652,239
2014	68,589,050	63,324,219	62,311,851	68,589,050
2015	110,792,366	102,518,960	112,648,795	110,792,366
2016	57,313,908	36,724,044	41,628,923	57,313,908
2017	105,045,668	98,151,022	87,764,194	105,045,668
2018	147,875,109	128,833,007	114,454,803	147,875,109
2019	98,889,604	107,623,510	115,339,086	98,889,604
2020	99,225,034	118,365,025	110,857,185	99,225,034
2021	91,159,612	92,461,768	94,962,746	91,159,612
2022 - 9 mo.	84,767,280			84,767,280
Totals:				
1989 to 2022	2,278,427,189	2,068,335,092	2,213,204,546	2,278,427,189
1989 to 2021	2,193,659,909	2,068,335,092	2,213,204,546	2,193,659,909

Notes: (a) See Section IV, Exhibit I, Sheet 1, Col. (6).

(b) See Section III, Exhibit I Col. (2) of December 31, 2021 report..

Estimation of Outstanding Loss & Expense

Summary of Estimates of Outstanding Loss & ALAE - Based on New and Old Methods
2022 Level - Prior to Inflation and Investment Income

Evaluated as of September 30, 2022

Indicated Outstanding Loss & ALAE - 2022 Level						
Birth Year	Based on Analysis By Claim Class & Expense Category 9 30 22 (a)	Selected	Based on Information Provided By NICA as of 9 30 22			2022 Level
			Paid Loss & ALAE	Incurred Loss & ALAE	Case Outstanding (5) - (4)	Indicated Bulk / IBNR (3) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	16,250,330	16,250,330	18,753,861	34,081,550	15,327,689	922,640
1990	16,347,808	16,347,808	9,039,830	18,393,452	9,353,622	6,994,186
1991	23,210,211	23,210,211	12,810,134	30,641,922	17,831,789	5,378,422
1992	56,167,677	56,167,677	21,101,471	64,195,229	43,093,758	13,073,919
1993	41,256,014	41,256,014	27,106,580	64,551,816	37,445,236	3,810,778
1994	20,268,636	20,268,636	11,161,503	31,406,593	20,245,090	23,546
1995	34,586,403	34,586,403	14,803,285	43,645,829	28,842,544	5,743,858
1996	34,280,774	34,280,774	14,006,450	37,840,002	23,833,552	10,447,222
1997	54,540,446	54,540,446	18,009,885	62,869,935	44,860,050	9,680,396
1998	71,238,788	71,238,788	29,383,779	88,992,673	59,608,893	11,629,894
1999	16,560,449	16,560,449	16,859,283	30,233,991	13,374,708	3,185,741
2000	19,491,294	19,491,294	9,582,763	21,781,462	12,198,699	7,292,595
2001	24,246,731	24,246,731	12,177,864	35,334,774	23,156,910	1,089,821
2002	74,394,578	74,394,578	24,928,971	84,621,447	59,692,476	14,702,102
2003	20,980,994	20,980,994	8,073,573	19,987,883	11,914,310	9,066,684
2004	36,258,467	36,258,467	8,905,993	39,613,541	30,707,548	5,550,919
2005	42,772,929	42,772,929	12,736,345	43,816,294	31,079,948	11,692,981
2006	63,932,252	63,932,252	14,682,116	66,051,225	51,369,109	12,563,143
2007	40,033,724	40,033,724	15,991,847	47,447,776	31,455,929	8,577,795
2008	67,889,402	67,889,402	10,936,938	68,735,800	57,798,862	10,090,540
2009	69,021,930	69,021,930	14,121,561	73,045,021	58,923,460	10,098,470
2010	42,519,248	42,519,248	6,031,108	33,838,800	27,807,692	14,711,556
2011	74,376,922	74,376,922	8,983,997	62,081,603	53,097,605	21,279,317
2012	57,234,186	57,234,186	6,067,992	48,923,757	42,855,766	14,378,421
2013	41,377,382	41,377,382	9,274,856	44,246,977	34,972,121	6,405,261
2014	57,855,152	57,855,152	10,733,897	50,010,172	39,276,275	18,578,877
2015	99,876,579	99,876,579	10,915,787	90,653,240	79,737,453	20,139,126
2016	53,746,401	53,746,401	3,567,506	37,205,094	33,637,588	20,108,814
2017	97,906,055	97,906,055	7,139,613	68,898,189	61,758,576	36,147,479
2018	137,590,162	137,590,162	10,284,947	103,479,596	93,194,649	44,395,513
2019	92,297,876	92,297,876	6,591,728	56,564,781	49,973,053	42,324,823
2020	95,190,302	95,190,302	4,034,732	47,206,768	43,172,036	52,018,266
2021	89,452,403	89,452,403	1,707,209	8,021,969	6,314,760	83,137,643
2022 - 9 mo.	84,766,163	84,766,163	1,117	2,997,500	2,996,383	81,769,780
Totals:	1,867,918,668	1,867,918,668	410,508,520	1,661,416,661	1,250,908,141	617,010,527
1989 to 2021	1,783,152,505	1,783,152,505	410,507,404	1,658,419,161	1,247,911,757	535,240,748

Notes: (a) See Section IV, Exhibit I, Sheet 1, Column (4).

Estimation of Outstanding Loss & Expense

Exhibit I

Sheet 1

Summary of Estimate Based on Review By Claim Class and Expense Category

Outstanding Loss & ALAE - 2022 Expense Level

Before Consideration of Inflation and Anticipated Investment Income

Evaluated as of September 30, 2022

Birth Year	2022 Level Outstanding Loss & ALAE Related to the Review of All Classes and Three Expense Categories (a)	2022 Level Outstanding Loss & ALAE Related to Parental Award, Burial Expense & DA Claims (b)	2022 Level Outstanding Loss & ALAE Combined (2) + (3)	Cumulative Loss & ALAE Payments as of 9 30 22	2022 Level Ultimate Loss & ALAE (4) + (5)
(1)	(2)	(3)	(4)	(5)	(6)
1989	15,889,760	360,570	16,250,330	18,753,861	35,004,190
1990	16,197,808	150,000	16,347,808	9,039,830	25,387,637
1991	22,859,980	350,231	23,210,211	12,810,134	36,020,345
1992	55,642,677	525,000	56,167,677	21,101,471	77,269,148
1993	40,831,014	425,000	41,256,014	27,106,580	68,362,594
1994	20,118,636	150,000	20,268,636	11,161,503	31,430,139
1995	34,116,403	470,000	34,586,403	14,803,285	49,389,687
1996	33,300,774	980,000	34,280,774	14,006,450	48,287,224
1997	53,624,735	915,711	54,540,446	18,009,885	72,550,331
1998	70,239,849	998,939	71,238,788	29,383,779	100,622,567
1999	15,965,449	595,000	16,560,449	16,859,283	33,419,732
2000	19,141,286	350,008	19,491,294	9,582,763	29,074,057
2001	23,846,731	400,000	24,246,731	12,177,864	36,424,595
2002	72,466,076	1,928,503	74,394,578	24,928,971	99,323,549
2003	19,888,718	1,092,276	20,980,994	8,073,573	29,054,567
2004	35,575,221	683,247	36,258,467	8,905,993	45,164,460
2005	41,777,739	995,190	42,772,929	12,736,345	55,509,274
2006	61,283,889	2,648,363	63,932,252	14,682,116	78,614,368
2007	39,004,467	1,029,257	40,033,724	15,991,847	56,025,571
2008	65,922,347	1,967,055	67,889,402	10,936,938	78,826,340
2009	67,682,460	1,339,470	69,021,930	14,121,561	83,143,491
2010	41,387,779	1,131,469	42,519,248	6,031,108	48,550,356
2011	72,651,355	1,725,567	74,376,922	8,983,997	83,360,919
2012	55,474,689	1,759,498	57,234,186	6,067,992	63,302,178
2013	40,768,517	608,865	41,377,382	9,274,856	50,652,239
2014	57,092,806	762,346	57,855,152	10,733,897	68,589,050
2015	97,317,660	2,558,919	99,876,579	10,915,787	110,792,366
2016	52,782,614	963,787	53,746,401	3,567,506	57,313,908
2017	95,973,848	1,932,207	97,906,055	7,139,613	105,045,668
2018	135,481,246	2,108,916	137,590,162	10,284,947	147,875,109
2019	90,706,969	1,590,907	92,297,876	6,591,728	98,889,604
2020	92,535,346	2,654,956	95,190,302	4,034,732	99,225,034
2021	85,550,099	3,902,304	89,452,403	1,707,209	91,159,612
2022 - 9 mo.	80,928,663	3,837,500	84,766,163	1,117	84,767,280
Totals:	1,824,027,608	43,891,061	1,867,918,668	410,508,520	2,278,427,189

Notes:(a) See Section IV, Exhibit II, Sheet 1, Column (13).

(b) See Section IV, Exhibit VI, Sheet 1, Column (8).

Summary of Estimate Based on Review By Claim Class and Expense Category

Outstanding Loss & ALAE - After Estimated Inflation and Anticipated Investment Income
Based on Current Selected Long-Term Inflation and Investment Income

Evaluated as of September 30, 2022

Birth Year	After Inflation & Discount Outstanding Loss & ALAE Related to the Review of All Classes and Three Expense Categories (a)	Discounted Outstanding Loss & ALAE Related to Parental Award, Burial Expense & DA Claims (b)	After Inflation & Discount Outstanding Loss & ALAE Combined (2) + (3)	Implied Average Inflation / Investment Discount Factor	
				Related to Claim Class / Three Expense Categories Col. (2) / Col.(2) Sect. IV Exh. I, Sh. 1	Related to Parental Award, Burial Expense & DA Claims (b) Col. (3) / Col.(3) Sect. IV Exh. I, Sh. 1
(1)	(2)	(3)	(4)	(5)	(6)
1989	12,540,757	264,077	12,804,835	0.78924	0.73239
1990	12,725,731	52,667	12,778,398	0.78565	0.35111
1991	17,725,608	214,550	17,940,158	0.77540	0.61260
1992	42,373,743	199,247	42,572,990	0.76153	0.37952
1993	31,481,298	187,493	31,668,791	0.77101	0.44116
1994	15,018,354	35,042	15,053,396	0.74649	0.23361
1995	25,337,448	277,168	25,614,615	0.74268	0.58972
1996	25,992,055	790,649	26,782,704	0.78052	0.80678
1997	39,895,576	617,927	40,513,503	0.74398	0.67481
1998	52,826,441	610,598	53,437,039	0.75209	0.61125
1999	12,603,767	505,564	13,109,330	0.78944	0.84969
2000	14,344,163	245,460	14,589,624	0.74938	0.70130
2001	18,178,131	269,435	18,447,566	0.76229	0.67359
2002	54,973,224	1,534,406	56,507,630	0.75861	0.79565
2003	14,669,659	985,945	15,655,604	0.73759	0.90265
2004	25,648,185	495,469	26,143,654	0.72096	0.72517
2005	31,474,659	768,478	32,243,137	0.75338	0.77219
2006	44,338,953	2,324,339	46,663,292	0.72350	0.87765
2007	29,771,082	814,242	30,585,323	0.76327	0.79110
2008	46,461,682	1,625,345	48,087,026	0.70479	0.82628
2009	48,529,228	983,401	49,512,630	0.71701	0.73417
2010	28,115,347	923,933	29,039,280	0.67932	0.81658
2011	50,797,071	1,351,535	52,148,606	0.69919	0.78324
2012	37,819,566	1,480,802	39,300,368	0.68174	0.84161
2013	30,161,360	385,728	30,547,088	0.73982	0.63352
2014	39,529,597	467,495	39,997,092	0.69237	0.61323
2015	67,381,652	2,051,200	69,432,852	0.69239	0.80159
2016	35,506,653	694,741	36,201,394	0.67270	0.72085
2017	64,479,971	1,439,134	65,919,105	0.67185	0.74481
2018	88,622,426	1,429,078	90,051,503	0.65413	0.67764
2019	59,763,553	1,127,512	60,891,065	0.65886	0.70872
2020	60,255,103	2,185,111	62,440,215	0.65116	0.82303
2021	55,207,440	3,468,915	58,676,355	0.64532	0.88894
2022 - 9 mo.	52,188,808	3,427,883	55,616,691	0.64487	0.89326
Totals:	1,286,738,292	34,234,571	1,320,972,863	0.70544	0.77999

Notes:(a) See Section IV, Exhibit II, Sheet 2, Column (13).

(b) See Section IV, Exhibit VI, Sheet 1, Column (11).

Summary of Estimate Based on Review By Claim Class and Expense Category

Outstanding Loss & ALAE - After Estimated Inflation and Anticipated Investment Income

Alternative Inflation / Investment Assumptions - Short Term Inflation Increase and Investment Decrease Before Return to Long Term Assumptions(3.5 % Inflation and 5.0 % Investment Income)

Evaluated as of September 30, 2022

Implied Average
Inflation / Investment
Discount Factor

Birth Year	After Inflation & Discount Outstanding Loss & ALAE Related to the Review of All Classes and Three Expense Categories (a)	Discounted Outstanding Loss & ALAE Related to Parental Award, Burial Expense & DA Claims (b)	After Inflation & Discount Outstanding Loss & ALAE Combined (2) + (3)	Related to Claim Class / Three Expense Categories Col. (2) / Col.(2) Sect. IV Exh. I, Sh. 1	Related to Parental Award, Burial Expense & DA Claims (b) Col. (3) / Col.(3) Sect. IV Exh. I, Sh. 1
(1)	(2)	(3)	(4)	(5)	(6)
1989	13,143,560	264,077	13,407,637	0.82717	0.73239
1990	13,337,147	52,667	13,389,814	0.82339	0.35111
1991	18,575,503	214,550	18,790,054	0.81258	0.61260
1992	44,399,597	199,247	44,598,844	0.79794	0.37952
1993	32,990,494	187,493	33,177,987	0.80798	0.44116
1994	15,734,517	35,042	15,769,559	0.78209	0.23361
1995	26,545,253	277,168	26,822,420	0.77808	0.58972
1996	27,241,917	790,649	28,032,566	0.81806	0.80678
1997	41,799,749	617,927	42,417,676	0.77949	0.67481
1998	55,354,897	610,598	55,965,495	0.78808	0.61125
1999	13,211,969	505,564	13,717,533	0.82754	0.84969
2000	15,030,487	245,460	15,275,948	0.78524	0.70130
2001	19,049,926	269,435	19,319,361	0.79885	0.67359
2002	57,606,312	1,534,406	59,140,717	0.79494	0.79565
2003	15,370,334	985,945	16,356,279	0.77282	0.90265
2004	26,870,038	495,469	27,365,507	0.75530	0.72517
2005	32,981,886	768,478	33,750,364	0.78946	0.77219
2006	46,450,524	2,324,339	48,774,863	0.75796	0.87765
2007	31,195,688	814,242	32,009,929	0.79980	0.79110
2008	48,665,365	1,625,345	50,290,709	0.73822	0.82628
2009	50,835,161	983,401	51,818,563	0.75108	0.73417
2010	29,444,806	923,933	30,368,739	0.71144	0.81658
2011	53,207,319	1,351,535	54,558,854	0.73237	0.78324
2012	39,610,459	1,480,802	41,091,261	0.71403	0.84161
2013	31,604,447	385,728	31,990,175	0.77522	0.63352
2014	41,410,848	467,495	41,878,343	0.72533	0.61323
2015	70,582,796	2,051,200	72,633,996	0.72528	0.80159
2016	37,187,397	694,741	37,882,138	0.70454	0.72085
2017	67,526,426	1,439,134	68,965,560	0.70359	0.74481
2018	92,795,785	1,429,078	94,224,862	0.68493	0.67764
2019	62,579,479	1,127,512	63,706,991	0.68991	0.70872
2020	63,093,370	2,185,111	65,278,481	0.68183	0.82303
2021	57,809,171	3,468,915	61,278,086	0.67573	0.88894
2022 - 9 mo.	54,648,735	3,427,883	58,076,619	0.67527	0.89326
Totals:	1,347,891,360	34,234,571	1,382,125,931	0.73896	0.77999

Notes:(a) See Section IV, Exhibit II, Sheet 3, Column (13).

(b) See Section IV, Exhibit VI, Sheet 1, Column (11).

Estimation of Prospective Cost - Current Level (2022) - Before Inflation and Discount (Investment) (a)

By Claim Class and Expense Category
Segregated By Birth Year

Birth Year	Claim Class A				Claim Classes B, C & D				All Claim Classes			
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (2) + (3)+ (4)	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (6) + (7)+ (8)	Nursing Care (2) + (6)	Hospitals, Physicians & Drugs (3) + (7)	All Other Expense - Excl. Parental Award & Burial Expense (4) + (8)	Combined Expense - Except Parental Award & Burial (5) + (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1989	2,862,287	283,274	505,249	3,650,809	8,704,359	1,728,478	1,806,113	12,238,950	11,566,646	2,011,752	2,311,362	15,889,760
1990	2,923,543	284,547	516,062	3,724,152	8,886,859	1,742,816	1,843,981	12,473,656	11,810,402	2,027,364	2,360,043	16,197,808
1991	2,984,710	285,813	526,859	3,797,382	13,604,341	2,635,421	2,822,836	19,062,598	16,589,051	2,921,234	3,349,695	22,859,980
1992	3,045,803	286,985	537,643	3,870,431	37,010,033	7,082,808	7,679,405	51,772,246	40,055,836	7,369,793	8,217,048	55,642,677
1993	6,213,668	576,167	1,096,833	7,886,668	23,589,337	4,460,334	4,894,675	32,944,346	29,803,006	5,036,501	5,991,507	40,831,014
1994	0	0	0	0	14,428,808	2,695,920	2,993,909	20,118,636	14,428,808	2,695,920	2,993,909	20,118,636
1995	0	0	0	0	24,506,929	4,524,402	5,085,071	34,116,403	24,506,929	4,524,402	5,085,071	34,116,403
1996	9,867,726	871,483	1,741,844	12,481,053	14,979,331	2,732,250	3,108,140	20,819,720	24,847,057	3,603,733	4,849,984	33,300,774
1997	3,349,600	290,945	591,269	4,231,815	35,592,855	6,414,718	7,385,347	49,392,920	38,942,455	6,705,663	7,976,616	53,624,735
1998	10,215,339	874,113	1,803,205	12,892,657	41,384,961	7,375,050	8,587,182	57,347,192	51,600,299	8,249,163	10,390,386	70,239,849
1999	6,894,765	583,848	1,217,059	8,695,672	5,252,509	927,397	1,089,871	7,269,777	12,147,274	1,511,246	2,306,930	15,965,449
2000	3,490,101	292,632	616,070	4,398,804	10,663,828	1,865,960	2,212,693	14,742,482	14,153,930	2,158,593	2,828,764	19,141,286
2001	7,066,568	586,978	1,247,386	8,900,933	10,822,830	1,877,283	2,245,685	14,945,798	17,889,398	2,464,261	3,493,071	23,846,731
2002	21,461,662	1,766,929	3,788,398	27,016,989	32,946,500	5,666,345	6,836,241	45,449,087	54,408,162	7,433,274	10,624,640	72,466,076
2003	3,610,717	295,619	637,968	4,544,304	11,134,292	1,899,809	2,310,312	15,344,414	14,745,009	2,195,428	2,948,281	19,888,718
2004	3,615,474	296,873	641,147	4,553,494	22,528,870	3,818,224	4,674,633	31,021,726	26,144,344	4,115,097	5,315,779	35,575,221
2005	14,488,519	1,193,008	2,578,309	18,259,836	17,093,175	2,877,975	3,546,752	23,517,903	31,581,695	4,070,983	6,125,061	41,777,739
2006	10,893,572	899,400	1,945,070	13,738,041	34,584,178	5,785,617	7,176,052	47,545,847	45,477,750	6,685,017	9,121,121	61,283,889
2007	18,213,155	1,507,583	3,262,431	22,983,168	11,662,554	1,938,822	2,419,924	16,021,299	29,875,708	3,446,404	5,682,355	39,004,467
2008	7,312,736	606,794	1,313,913	9,233,443	41,296,733	6,823,296	8,568,875	56,688,904	48,609,468	7,430,091	9,882,788	65,922,347
2009	14,688,902	1,221,717	2,646,968	18,557,587	35,812,263	5,881,736	7,430,873	49,124,873	50,501,165	7,103,453	10,077,841	67,682,460
2010	0	0	0	0	30,193,011	4,929,862	6,264,906	41,387,779	30,193,011	4,929,862	6,264,906	41,387,779
2011	11,127,853	929,609	2,016,273	14,073,735	42,762,350	6,942,286	8,872,983	58,577,619	53,890,203	7,871,895	10,889,256	72,651,355
2012	3,729,942	312,236	677,565	4,719,742	37,076,235	5,985,570	7,693,142	50,754,946	40,806,177	6,297,806	8,370,706	55,474,689
2013	18,695,394	1,585,211	3,410,890	23,691,495	12,478,641	2,006,936	2,591,444	17,077,022	31,174,035	3,592,148	6,002,335	40,768,517
2014	11,138,411	986,146	2,052,025	14,176,582	31,339,404	5,046,840	6,529,979	42,916,224	42,477,816	6,032,987	8,582,004	57,092,806
2015	22,134,036	2,041,096	4,116,554	28,291,685	50,373,273	8,122,370	10,530,332	69,025,975	72,507,309	10,163,466	14,646,885	97,317,660
2016	7,335,116	702,914	1,376,837	9,414,867	31,628,392	5,106,282	6,633,073	43,367,747	38,963,508	5,809,196	8,009,910	52,782,614
2017	15,778,970	1,568,026	2,988,448	20,335,443	55,128,910	8,911,352	11,598,142	75,638,405	70,907,880	10,479,378	14,586,590	95,973,848
2018	12,073,436	1,241,767	2,306,643	15,621,846	87,305,184	14,129,684	18,424,531	119,859,400	99,378,620	15,371,451	20,731,175	135,481,246
2019	13,196,881	1,402,275	2,542,703	17,141,859	53,551,882	8,677,350	11,335,878	73,565,110	66,748,764	10,079,625	13,878,580	90,706,969
2020	11,885,248	1,302,556	2,308,879	15,496,683	56,046,751	9,092,322	11,899,590	77,038,663	67,931,999	10,394,878	14,208,469	92,535,346
2021	10,496,384	1,184,621	2,042,866	13,723,870	52,242,051	8,484,888	11,099,290	71,826,229	62,738,435	9,669,509	13,142,156	85,550,099
2022 -9 mo.	11,155,825	1,257,673	2,168,594	14,582,092	48,215,187	7,890,989	10,240,394	66,346,571	59,371,012	9,148,662	12,408,989	80,928,663
Totals:	301,946,342	27,518,840	55,221,959	384,687,141	1,044,826,820	176,081,393	218,432,253	1,439,340,467	1,346,773,162	203,600,233	273,654,212	1,824,027,608

Notes: (a) Estimated remaining 2022 level loss and ALAE payments by birth year, claim category and expense category. Above estimates are based on calendar year estimates shown in Section IV, Exhibit II, Sheets 4a and 4b allocated to each Birth Year. The above estimates do not include expenses related to Parental Care, Burial Expense and DA claims (i.e. DA = Decedent when Accepted). The expense estimates related to these additional components are shown in Section IV, Exhibit VI, Sheet 1.

Estimation of Prospective Cost - After Estimated Inflation and Investment Income (a)

Current Long Term Estimates (3.5 % Inflation and 5.0 % Investment Income)

By Claim Class and Expense Category

Segregated By Birth Year

Birth Year	Claim Class A				Claim Classes B, C & D				All Claim Classes			
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (2) + (3)+ (4)	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (6) + (7)+ (8)	Nursing Care (2) + (6)	Hospitals, Physicians & Drugs (3) + (7)	All Other Expense - Excl. Parental Award & Burial Expense (4) + (8)	Combined Expense - Except Parental Award & Burial (5) + (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1989	2,490,237	237,409	439,575	3,167,221	6,726,149	1,251,744	1,395,644	9,373,536	9,216,386	1,489,153	1,835,219	12,540,757
1990	2,536,076	237,662	447,666	3,221,405	6,833,468	1,252,946	1,417,912	9,504,326	9,369,544	1,490,608	1,865,578	12,725,731
1991	2,581,561	237,908	455,695	3,275,164	10,409,593	1,880,910	2,159,941	14,450,443	12,991,154	2,118,818	2,615,636	17,725,608
1992	2,626,709	238,059	463,665	3,328,432	28,179,898	5,018,219	5,847,194	39,045,311	30,806,607	5,256,277	6,310,859	42,373,743
1993	5,343,065	476,274	943,154	6,762,493	17,873,110	3,137,110	3,708,585	24,718,805	23,216,174	3,613,385	4,651,739	31,481,298
1994	0	0	0	0	10,878,779	1,882,281	2,257,295	15,018,354	10,878,779	1,882,281	2,257,295	15,018,354
1995	0	0	0	0	18,386,753	3,135,531	3,815,163	25,337,448	18,386,753	3,135,531	3,815,163	25,337,448
1996	8,411,478	712,519	1,484,789	10,608,786	11,183,463	1,879,291	2,320,515	15,383,269	19,594,941	2,591,810	3,805,304	25,992,055
1997	2,847,027	236,959	502,555	3,586,542	26,443,322	4,378,849	5,486,863	36,309,034	29,290,350	4,615,808	5,989,418	39,895,576
1998	8,655,600	709,198	1,527,881	10,892,679	30,590,045	4,996,429	6,347,288	41,933,762	39,245,645	5,705,627	7,875,169	52,826,441
1999	5,819,653	471,960	1,027,281	7,318,894	3,860,273	623,612	800,988	5,284,872	9,679,926	1,095,572	1,828,269	12,603,767
2000	2,934,940	235,727	518,074	3,688,740	7,792,905	1,245,527	1,616,991	10,655,423	10,727,845	1,481,254	2,135,064	14,344,163
2001	5,921,057	471,260	1,045,181	7,437,499	7,864,713	1,244,029	1,631,890	10,740,632	13,785,770	1,715,289	2,677,071	18,178,131
2002	17,919,487	1,414,078	3,163,136	22,496,701	23,808,223	3,728,208	4,940,092	32,476,523	41,727,710	5,142,286	8,103,228	54,973,224
2003	3,002,785	235,863	530,653	3,769,301	7,999,498	1,241,002	1,659,858	10,900,358	11,002,283	1,476,865	2,190,511	14,669,659
2004	2,989,712	236,170	530,693	3,756,576	16,079,988	2,475,102	3,336,521	21,891,610	19,069,700	2,711,272	3,867,213	25,648,185
2005	11,916,077	946,395	2,124,151	14,986,622	12,121,362	1,851,551	2,515,125	16,488,037	24,037,438	2,797,946	4,639,275	31,474,659
2006	8,913,121	711,540	1,595,267	11,219,928	24,368,187	3,694,557	5,056,282	33,119,026	33,281,308	4,406,096	6,651,550	44,338,953
2007	14,828,358	1,189,553	2,664,187	18,682,099	8,165,631	1,229,023	1,694,329	11,088,983	22,993,989	2,418,576	4,358,516	29,771,082
2008	5,925,532	477,567	1,068,528	7,471,627	28,733,842	4,294,078	5,962,135	38,990,055	34,659,373	4,771,646	7,030,663	46,461,682
2009	11,848,426	959,143	2,144,017	14,951,586	24,764,050	3,675,171	5,138,422	33,577,642	36,612,476	4,634,314	7,282,439	48,529,228
2010	0	0	0	0	20,750,885	3,058,753	4,305,709	28,115,347	20,750,885	3,058,753	4,305,709	28,115,347
2011	8,899,334	726,313	1,620,766	11,246,413	29,211,846	4,277,494	6,061,318	39,550,658	38,111,180	5,003,807	7,682,084	50,797,071
2012	2,970,896	243,383	542,678	3,756,957	25,175,958	3,662,759	5,223,891	34,062,609	28,146,854	3,906,142	5,766,569	37,819,566
2013	14,819,972	1,235,359	2,721,234	18,776,565	8,416,447	1,219,804	1,748,545	11,384,795	23,236,419	2,455,163	4,469,779	30,161,360
2014	8,764,452	772,985	1,629,021	11,166,458	20,943,296	3,046,955	4,372,888	28,363,139	29,707,748	3,819,940	6,001,909	39,529,597
2015	17,293,130	1,607,405	3,252,423	22,152,958	33,357,845	4,871,415	6,999,434	45,228,694	50,650,975	6,478,820	10,251,857	67,381,652
2016	5,691,814	555,623	1,082,836	7,330,273	20,757,181	3,042,552	4,376,647	28,176,380	26,448,995	3,598,175	5,459,483	35,506,653
2017	12,163,777	1,243,058	2,339,947	15,746,782	35,860,248	5,275,600	7,597,341	48,733,189	48,024,025	6,518,658	9,937,288	64,479,971
2018	9,248,650	986,584	1,798,413	12,033,646	56,294,371	8,311,684	11,982,724	76,588,779	65,543,021	9,298,268	13,781,137	88,622,426
2019	10,048,103	1,115,884	1,974,318	13,138,306	34,232,484	5,072,297	7,320,466	46,625,247	44,280,587	6,188,182	9,294,784	59,763,553
2020	8,996,841	1,037,640	1,785,647	11,820,128	35,522,201	5,281,841	7,630,934	48,434,975	44,519,042	6,319,480	9,416,581	60,255,103
2021	7,901,155	944,268	1,571,047	10,416,471	32,832,494	4,898,740	7,059,736	44,790,970	40,733,649	5,843,008	8,630,783	55,207,440
2022 -9 mo.	8,370,920	998,292	1,662,596	11,031,807	30,152,861	4,522,662	6,481,478	41,157,001	38,523,781	5,520,954	8,144,074	52,188,808
Totals:	242,679,946	21,902,038	44,657,075	309,239,060	716,571,365	110,657,724	150,270,144	977,499,233	959,251,311	132,559,762	194,927,219	1,286,738,292

Notes: (a) Estimated remaining loss and ALAE payments after consideration of anticipated inflation and investment income by birth year, claim category and expense category. Above estimates are based on calendar year expense estimates as shown in Section IV, Exhibit III, Sheets 1a and 1b allocated to each Birth Year. The above estimates do not include expense estimates related to Parental Care, Burial Expense and DA claims (i.e. DA = Deceased when Accepted). The expense estimates related to these additional components are shown in Section IV, Exhibit VI, Sheet 1. The prospective inflation and investment income assumptions are shown in Section IV, Exhibit III, Sheets 3a and 3b.

Estimation of Prospective Cost - After Alternative Estimates of Anticipated Inflation and Investment Income (a)

Alternative Inflation / Investment Assumptions - Short Term Inflation Increase and Investment Decrease Before a Return to Long Term Assumptions (3.5 % Inflation and 5.0 % Investment Income)

By Claim Class and Expense Category

Segregated By Birth Year

Birth Year	Claim Class A				Claim Classes B, C & D				All Claim Classes			
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (2) + (3) + (4)	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (6) + (7) + (8)	Nursing Care (2) + (6)	Hospitals, Physicians & Drugs (3) + (7)	All Other Expense - Excl. Parental Award & Burial Expense (4) + (8)	Combined Expense - Except Parental Award & Burial (5) + (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1989	2,612,158	248,912	461,096	3,322,167	7,048,019	1,310,944	1,462,430	9,821,393	9,660,177	1,559,856	1,923,527	13,143,560
1990	2,660,155	249,177	469,569	3,378,901	7,160,318	1,312,196	1,485,732	9,958,246	9,820,473	1,561,373	1,955,301	13,337,147
1991	2,707,781	249,434	477,976	3,435,190	10,907,262	1,969,846	2,263,205	15,140,313	13,615,043	2,219,280	2,741,180	18,575,503
1992	2,755,052	249,591	486,320	3,490,962	29,526,551	5,255,465	6,126,618	40,908,634	32,281,602	5,505,056	6,612,938	44,399,597
1993	5,603,966	499,338	989,208	7,092,512	18,726,861	3,285,386	3,885,734	25,897,982	24,330,827	3,784,724	4,874,942	32,990,494
1994	0	0	0	0	11,398,217	1,971,225	2,365,076	15,734,517	11,398,217	1,971,225	2,365,076	15,734,517
1995	0	0	0	0	19,264,334	3,283,662	3,997,257	26,545,253	19,264,334	3,283,662	3,997,257	26,545,253
1996	8,821,474	746,978	1,557,161	11,125,613	11,717,034	1,968,041	2,431,229	16,116,304	20,538,508	2,715,019	3,988,389	27,241,917
1997	2,985,720	248,409	527,037	3,761,167	27,704,488	4,585,545	5,748,549	38,038,582	30,690,208	4,833,954	6,275,586	41,799,749
1998	9,077,536	743,432	1,602,361	11,423,329	32,049,331	5,232,154	6,650,083	43,931,568	41,126,867	5,975,586	8,252,444	55,354,897
1999	6,103,305	494,718	1,077,351	7,675,373	4,044,388	653,016	839,191	5,536,595	10,147,692	1,147,734	1,916,542	13,211,969
2000	3,077,714	247,084	543,276	3,868,074	8,164,158	1,304,232	1,694,024	11,162,413	11,241,871	1,551,316	2,237,300	15,030,487
2001	6,208,719	493,954	1,095,959	7,798,632	8,239,077	1,302,647	1,709,569	11,251,294	14,447,796	1,796,601	2,805,528	19,049,926
2002	18,788,517	1,482,160	3,316,536	23,587,213	24,940,255	3,903,860	5,174,984	34,019,099	43,728,771	5,386,020	8,491,520	57,606,312
2003	3,148,615	247,219	556,401	3,952,235	8,379,832	1,299,493	1,738,775	11,418,099	11,528,446	1,546,711	2,295,176	15,370,334
2004	3,134,927	247,541	556,439	3,938,907	16,844,260	2,591,768	3,495,103	22,931,131	19,979,186	2,839,309	4,051,543	26,870,038
2005	12,492,872	991,963	2,226,960	15,711,796	12,696,789	1,938,778	2,634,523	17,270,090	25,189,662	2,930,741	4,861,483	32,981,886
2006	9,343,640	745,801	1,672,364	11,761,806	25,524,052	3,868,547	5,296,119	34,688,718	34,867,693	4,614,349	6,968,483	46,450,524
2007	15,542,229	1,246,833	2,792,653	19,581,715	8,552,499	1,286,870	1,774,603	11,613,972	24,094,729	2,533,703	4,567,256	31,195,688
2008	6,210,213	500,563	1,119,979	7,830,755	30,094,107	4,496,120	6,244,383	40,834,610	36,304,319	4,996,683	7,364,362	48,665,365
2009	12,417,137	1,005,327	2,247,184	15,669,648	25,935,876	3,848,066	5,381,570	35,165,513	38,353,013	4,853,393	7,628,755	50,835,161
2010	0	0	0	0	21,732,716	3,202,655	4,509,435	29,444,806	21,732,716	3,202,655	4,509,435	29,444,806
2011	9,326,583	761,283	1,698,753	11,786,619	30,593,876	4,478,740	6,348,083	41,420,700	39,920,460	5,240,023	8,046,836	53,207,319
2012	3,113,536	255,100	568,790	3,937,426	26,366,932	3,835,089	5,471,012	35,673,033	29,480,467	4,090,189	6,039,802	39,610,459
2013	15,533,867	1,294,394	2,852,347	19,680,609	8,815,311	1,277,196	1,831,332	11,923,839	24,349,178	2,571,590	4,683,679	31,604,447
2014	9,187,062	809,856	1,707,537	11,704,454	21,936,127	3,190,319	4,579,947	29,706,394	31,123,189	4,000,175	6,287,484	41,410,848
2015	18,123,485	1,684,750	3,408,886	23,217,122	34,934,673	5,100,627	7,330,374	47,365,675	53,058,158	6,785,378	10,739,260	70,582,796
2016	5,964,407	582,485	1,134,866	7,681,757	21,736,546	3,185,714	4,583,379	29,505,639	27,700,952	3,768,199	5,718,245	37,187,397
2017	12,743,862	1,303,586	2,452,174	16,499,622	37,547,290	5,523,838	7,955,676	51,026,805	50,291,152	6,827,425	10,407,850	67,526,426
2018	9,688,547	1,034,804	1,884,567	12,607,918	58,937,720	8,702,788	12,547,357	80,187,866	68,626,268	9,737,593	14,431,924	92,795,785
2019	10,525,485	1,170,477	2,068,850	13,764,811	35,838,444	5,310,976	7,665,248	48,814,668	46,363,929	6,481,453	9,734,098	62,579,479
2020	9,424,408	1,088,334	1,871,150	12,383,891	37,188,760	5,530,383	7,990,336	50,709,478	46,613,168	6,618,716	9,861,486	63,093,370
2021	8,276,758	990,341	1,646,735	10,913,834	34,372,947	5,129,257	7,393,133	46,895,337	42,649,706	6,119,599	9,039,867	57,809,171
2022 -9 mo.	8,768,738	1,046,978	1,742,661	11,558,378	31,567,413	4,735,432	6,787,513	43,090,358	40,336,151	5,782,410	8,530,174	54,648,735
Totals:	254,368,466	22,960,824	46,813,147	324,142,437	750,486,463	115,870,878	157,391,582	1,023,748,923	1,004,854,929	138,831,702	204,204,729	1,347,891,360

Notes: (a) Estimated remaining loss and ALAE payments after consideration of alternative estimates of anticipated inflation and investment income by birth year, claim category and expense category.

Above estimates are based on calendar year expense estimates as shown in Section IV, Exhibit III, Sheets 1a and 1b allocated to each Birth Year. The above estimates do not include expense estimates related to Parental Care, Burial Expense and DA claims (i.e. DA = Deceased when Accepted). The expense estimates related to these additional components are shown in Section IV, Exhibit VI, Sheet 1. The prospective inflation and investment assumptions are shown in Section IV, Exhibit III, Sheets 3a and 3b.

Estimation of Prospective Cost - Current Level (2022)

By Claim Class and Expense Category

Calendar Year	Claim Class A				Claim Classes B, C & D				All Claim Classes			
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Excl. Parental Award & Burial (2) + (3)+ (4)	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Excl. Parental Award & Burial (6) + (7)+ (8)	Nursing Care (2) + (6)	Hospitals, Physicians & Drugs (3) + (7)	All Other Expense - Excl. Parental Award & Burial Expense (4) + (8)	Combined Expense - Excl. Parental Award & Burial (5) + (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2022 - 9 Mo	2,842,358	355,371	557,813	3,755,542	4,270,815	544,783	919,798	5,735,395	7,113,173	900,154	1,477,610	9,490,938
2023	11,293,739	1,330,128	2,284,341	14,908,208	17,173,055	2,178,888	3,880,025	23,231,967	28,466,794	3,509,016	6,164,366	38,140,175
2024	11,092,238	1,261,369	2,223,606	14,577,214	17,330,503	2,182,288	3,889,367	23,402,158	28,422,742	3,443,658	6,112,973	37,979,372
2025	11,118,121	1,169,428	2,184,386	14,471,934	17,604,429	2,183,962	3,910,216	23,698,607	28,722,550	3,353,389	6,094,602	38,170,541
2026	10,924,856	1,114,615	2,128,267	14,167,738	17,792,238	2,189,451	3,926,401	23,908,089	28,717,094	3,304,066	6,054,669	38,075,828
2027	10,954,593	1,043,338	2,098,892	14,096,823	18,113,353	2,187,645	3,954,844	24,255,842	29,067,946	3,230,983	6,053,735	38,352,665
2028	10,749,327	983,177	2,039,900	13,772,405	18,657,431	2,191,472	4,008,793	24,857,695	29,406,758	3,174,649	6,048,693	38,630,100
2029	10,616,711	922,967	1,989,898	13,529,576	18,984,244	2,194,821	4,040,702	25,219,767	29,600,955	3,117,788	6,030,599	38,749,343
2030	10,377,216	868,544	1,931,149	13,176,909	19,292,050	2,197,316	4,067,585	25,556,951	29,669,266	3,065,860	5,998,734	38,733,860
2031	10,316,604	796,524	1,889,527	13,002,654	19,924,222	2,202,211	4,134,181	26,260,614	30,240,826	2,998,735	6,023,707	39,263,269
2032	9,985,270	769,453	1,826,939	12,581,662	19,870,572	2,206,500	4,123,049	26,200,120	29,855,841	2,975,953	5,949,987	38,781,782
2033	9,733,856	744,102	1,772,022	12,249,980	19,812,457	2,207,159	4,110,990	26,130,607	29,546,313	2,951,261	5,883,012	38,380,586
2034	9,450,259	719,560	1,715,241	11,885,060	19,781,059	2,213,803	4,104,475	26,099,338	29,231,318	2,933,363	5,819,716	37,984,398
2035	9,202,318	695,637	1,660,475	11,558,430	19,775,794	2,225,661	4,103,383	26,104,838	28,978,112	2,921,298	5,763,857	37,663,267
2036	8,884,632	672,118	1,600,082	11,156,832	19,746,141	2,237,360	4,097,230	26,080,731	28,630,773	2,909,478	5,697,312	37,237,563
2037	8,608,476	649,230	1,543,864	10,801,570	19,751,394	2,256,779	4,098,320	26,106,492	28,359,870	2,906,009	5,642,184	36,908,062
2038	8,351,798	626,691	1,492,952	10,471,442	19,776,535	2,284,159	4,103,536	26,164,231	28,128,333	2,910,851	5,596,489	36,635,673
2039	8,084,793	605,216	1,440,110	10,130,119	19,756,097	2,307,638	4,099,296	26,163,030	27,840,890	2,912,853	5,539,406	36,293,149
2040	7,841,618	584,558	1,392,296	9,818,472	19,767,248	2,334,216	4,101,610	26,203,073	27,608,866	2,918,773	5,493,906	36,021,546
2041	7,622,943	565,227	1,345,597	9,533,767	19,831,220	2,370,430	4,114,883	26,316,533	27,454,163	2,935,657	5,460,480	35,850,300
2042	7,297,265	546,448	1,288,108	9,131,821	19,721,332	2,391,941	4,092,082	26,205,355	27,018,597	2,938,389	5,380,191	35,337,176
2043	6,971,024	528,687	1,230,521	8,730,232	19,659,231	2,417,912	4,079,196	26,156,340	26,630,255	2,946,600	5,309,717	34,886,572
2044	6,656,312	511,388	1,174,968	8,342,668	19,535,983	2,446,729	4,053,623	26,036,335	26,192,295	2,958,118	5,228,591	34,379,003
2045	6,347,261	494,890	1,120,414	7,962,565	19,411,320	2,479,167	4,027,756	25,918,244	25,758,581	2,974,057	5,148,170	33,880,808
2046	6,068,684	479,307	1,071,240	7,619,231	19,350,906	2,515,730	4,015,220	25,881,856	25,419,589	2,995,037	5,086,460	33,501,087
2047	5,750,478	464,246	1,015,071	7,229,794	19,125,382	2,555,013	3,968,425	25,648,821	24,875,860	3,019,259	4,983,496	32,878,615
2048	5,442,685	449,257	960,739	6,852,682	18,895,188	2,593,406	3,920,661	25,409,255	24,337,873	3,042,663	4,881,400	32,261,937
2049	5,145,172	434,450	908,222	6,487,844	18,660,077	2,633,729	3,871,877	25,165,683	23,805,248	3,068,179	4,780,099	31,653,527
2050	4,857,816	419,378	857,498	6,134,693	18,419,812	2,671,233	3,822,023	24,913,068	23,277,628	3,090,611	4,679,521	31,047,761
2051	4,580,507	403,861	808,548	5,792,916	18,174,166	2,702,707	3,771,053	24,647,926	22,754,673	3,106,568	4,579,601	30,440,841
2052	4,313,137	388,705	761,352	5,463,194	17,922,901	2,735,758	3,718,916	24,377,575	22,236,038	3,124,463	4,480,268	29,840,769
2053	4,055,601	373,674	715,892	5,145,167	17,665,762	2,766,153	3,665,561	24,097,476	21,721,363	3,139,827	4,381,453	29,242,643
2054	3,807,791	358,691	672,149	4,838,631	17,402,495	2,791,145	3,610,935	23,804,575	21,210,287	3,149,837	4,283,083	28,643,207
2055	3,569,600	343,522	630,103	4,543,226	17,132,860	2,814,678	3,554,987	23,502,525	20,702,460	3,158,200	4,185,090	28,045,750
2056	3,340,919	328,786	589,737	4,259,442	16,856,626	2,832,799	3,497,669	23,187,093	20,197,544	3,161,585	4,087,406	27,446,535
2057	3,121,636	314,129	551,029	3,986,794	16,573,566	2,845,551	3,438,936	22,858,053	19,695,202	3,159,680	3,989,965	26,844,847
2058	2,911,639	299,824	513,961	3,725,424	16,283,487	2,859,468	3,378,746	22,521,701	19,195,127	3,159,292	3,892,706	26,247,125
2059	2,710,816	286,114	478,512	3,475,442	15,986,247	2,869,379	3,317,070	22,172,696	18,697,063	3,155,494	3,795,581	25,648,139
2060	2,519,046	272,630	444,660	3,236,337	15,681,727	2,877,529	3,253,883	21,813,140	18,200,773	3,150,160	3,698,544	25,049,477
2061	2,336,196	259,242	412,384	3,007,822	15,369,814	2,882,745	3,189,163	21,441,722	17,706,009	3,141,988	3,601,547	24,449,544
2062	2,162,125	246,472	381,657	2,790,254	15,050,381	2,887,172	3,122,882	21,060,435	17,212,506	3,133,644	3,504,539	23,850,689
2063	1,996,691	233,906	352,455	2,583,052	14,723,317	2,887,559	3,055,018	20,665,894	16,720,008	3,121,465	3,407,473	23,248,946
2064	1,839,747	221,310	324,751	2,385,808	14,388,579	2,888,081	2,985,561	20,262,222	16,228,327	3,109,391	3,310,312	22,648,030
2065	1,691,144	209,305	298,520	2,198,969	14,046,179	2,886,967	2,914,515	19,847,661	15,737,323	3,096,272	3,213,035	22,046,630
2066	1,550,725	197,247	273,733	2,021,705	13,696,166	2,884,805	2,841,889	19,422,860	15,246,891	3,082,052	3,115,622	21,444,565
2067	1,418,319	185,536	250,361	1,854,216	13,338,606	2,876,948	2,767,697	18,983,252	14,756,926	3,062,484	3,018,058	20,837,468
2068	1,293,748	173,934	228,372	1,696,053	12,973,639	2,865,908	2,691,968	18,531,515	14,267,387	3,039,842	2,920,340	20,227,568
2069	1,176,824	162,797	207,732	1,547,353	12,601,530	2,851,333	2,614,757	18,067,621	13,778,354	3,014,131	2,822,489	19,614,974
2070	1,067,347	151,651	188,407	1,407,406	12,222,667	2,829,382	2,536,145	17,588,194	13,290,014	2,981,033	2,724,552	18,995,600
2071	965,109	140,893	170,360	1,276,362	11,837,513	2,802,786	2,456,227	17,096,527	12,802,622	2,943,679	2,626,588	18,372,889
Subtotal: 2022 to 2071	295,017,092	26,357,533	53,998,812	375,373,437	859,718,315	125,240,258	180,023,124	1,164,981,697	1,154,735,408	151,597,791	234,021,936	1,540,355,135

Estimation of Prospective Cost - Current Level (2022)

By Claim Class and Expense Category

Calendar Year	Claim Class A				Claim Classes B, C & D				All Claim Classes			
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (2) + (3)+ (4)	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Combined Expense - Except Parental Award & Burial (6) + (7)+ (8)	Nursing Care (2) + (6)	Hospitals, Physicians & Drugs (3) + (7)	All Other Expense - Excl. Parental Award & Burial Expense (4) + (8)	Combined Expense - Except Parental Award & Burial (5) + (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2072	869,887	130,232	153,552	1,153,670	11,446,610	2,772,043	2,375,117	16,593,770	12,316,497	2,902,274	2,528,669	17,747,440
2073	781,452	120,032	137,941	1,039,425	11,050,578	2,733,367	2,292,942	16,076,887	11,832,030	2,853,400	2,430,883	17,116,313
2074	699,566	110,064	123,487	933,118	10,650,161	2,687,721	2,209,858	15,547,740	11,349,728	2,797,785	2,333,345	16,480,857
2075	623,980	100,661	110,145	834,786	10,246,216	2,638,500	2,126,041	15,010,607	10,870,197	2,739,011	2,236,186	15,845,393
2076	554,432	91,532	97,868	743,832	9,839,661	2,580,500	2,041,683	14,461,843	10,394,093	2,672,032	2,139,551	15,205,676
2077	490,651	82,823	86,609	660,083	9,431,448	2,515,308	1,956,980	13,903,736	9,922,099	2,598,131	2,043,590	14,563,819
2078	432,362	74,494	76,320	583,176	9,022,585	2,447,576	1,872,143	13,342,304	9,454,947	2,522,070	1,948,463	13,925,480
2079	379,289	66,549	66,952	512,791	8,614,114	2,372,573	1,787,388	12,774,075	8,993,404	2,439,122	1,854,339	13,286,866
2080	331,156	58,909	58,455	448,520	8,207,077	2,287,117	1,702,929	12,197,124	8,538,233	2,346,026	1,761,385	12,645,644
2081	287,683	51,962	50,782	390,427	7,802,489	2,202,319	1,618,979	11,623,787	8,090,172	2,254,280	1,669,761	12,014,213
2082	248,594	45,437	43,882	337,913	7,401,350	2,109,268	1,535,745	11,046,363	7,649,945	2,154,705	1,579,627	11,384,276
2083	213,611	39,367	37,706	290,684	7,004,633	2,008,418	1,453,428	10,466,480	7,218,244	2,047,785	1,491,134	10,757,164
2084	182,457	33,867	32,207	248,531	6,613,294	1,905,919	1,372,227	9,891,440	6,795,750	1,939,786	1,404,434	10,139,971
2085	154,587	28,846	27,335	211,039	6,227,981	1,799,218	1,292,276	9,319,475	6,382,838	1,828,065	1,319,612	9,530,514
2086	130,544	24,317	23,043	177,904	5,849,745	1,689,949	1,213,794	8,753,488	5,980,289	1,714,266	1,236,838	8,931,392
2087	109,252	20,351	19,285	148,888	5,479,331	1,582,939	1,136,935	8,199,204	5,588,583	1,603,290	1,156,220	8,348,092
2088	90,726	16,900	16,015	123,641	5,116,889	1,478,232	1,061,730	7,656,851	5,207,614	1,495,132	1,077,745	7,780,491
2089	74,716	13,918	13,189	101,823	4,763,894	1,376,254	988,485	7,128,633	4,838,610	1,390,172	1,001,674	7,230,456
2090	60,983	11,360	10,765	83,107	4,421,010	1,277,198	917,339	6,615,547	4,481,993	1,288,557	928,103	6,698,654
2091	49,294	9,182	8,701	67,177	4,088,232	1,181,061	848,289	6,117,581	4,137,526	1,190,243	856,990	6,184,758
2092	39,430	7,345	6,960	53,734	3,766,164	1,088,017	781,461	5,635,642	3,805,593	1,095,362	788,421	5,689,376
2093	31,182	5,808	5,504	42,495	3,454,442	997,963	716,780	5,169,185	3,485,624	1,003,772	722,284	5,211,680
2094	24,357	4,537	4,299	33,193	3,153,945	911,152	654,428	4,719,525	3,178,301	915,689	658,728	4,752,718
2095	18,771	3,497	3,313	25,581	2,866,173	828,017	594,717	4,288,907	2,884,944	831,513	598,031	4,314,488
2096	14,256	2,655	2,516	19,428	2,590,951	748,507	537,610	3,877,068	2,605,207	751,162	540,126	3,896,495
2097	10,655	1,985	1,881	14,521	2,328,810	672,776	483,217	3,484,803	2,339,465	674,761	485,098	3,499,324
2098	7,827	1,458	1,382	10,667	2,079,547	600,766	431,496	3,111,809	2,087,374	602,224	432,878	3,122,475
2099	5,642	1,051	996	7,689	1,844,649	532,906	382,756	2,760,311	1,850,291	533,957	383,752	2,768,000
2100	3,983	742	703	5,428	1,624,410	469,280	337,057	2,430,748	1,628,393	470,022	337,760	2,436,176
2101	2,749	512	485	3,746	1,419,104	409,969	294,457	2,123,530	1,421,853	410,481	294,943	2,127,277
2102	1,851	345	327	2,522	1,228,741	354,974	254,958	1,838,673	1,230,591	355,319	255,284	1,841,195
2103	1,212	226	214	1,651	1,054,149	304,536	218,731	1,577,416	1,055,361	304,762	218,945	1,579,068
2104	770	143	136	1,049	894,913	258,534	185,690	1,339,137	895,682	258,677	185,826	1,340,185
2105	472	88	83	644	751,156	217,004	155,861	1,124,021	751,628	217,092	155,945	1,124,665
2106	279	52	49	380	623,000	179,980	129,270	932,250	623,279	180,032	129,319	932,630
2107	158	29	28	215	509,690	147,246	105,758	762,694	509,848	147,275	105,786	762,910
2108	85	16	15	116	411,138	118,775	85,309	615,222	411,223	118,791	85,324	615,338
2109	44	8	8	59	326,784	94,406	67,806	488,996	326,828	94,414	67,814	489,055
2110	21	4	4	29	255,332	73,764	52,980	382,076	255,353	73,768	52,984	382,105
2111	9	2	2	13	195,446	56,463	40,554	292,463	195,455	56,465	40,556	292,475
2112	4	1	1	5	146,524	42,330	30,403	219,257	146,528	42,330	30,404	219,262
2113	1	0	0	2	106,992	30,909	22,200	160,102	106,994	30,910	22,201	160,104
2114	0	0	0	1	75,321	21,760	15,629	112,710	75,322	21,760	15,629	112,710
2115	0	0	0	0	51,126	14,770	10,608	76,504	51,126	14,770	10,608	76,504
2116	0	0	0	0	33,076	9,555	6,863	49,494	33,076	9,555	6,863	49,494
2117	0	0	0	0	20,166	5,826	4,184	30,176	20,166	5,826	4,184	30,176
2118	0	0	0	0	11,094	3,205	2,302	16,601	11,094	3,205	2,302	16,601
2119	0	0	0	0	5,644	1,631	1,171	8,446	5,644	1,631	1,171	8,446
2120	0	0	0	0	2,720	786	564	4,071	2,720	786	564	4,071
2121	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal: 2072 to 2121	6,929,250	1,161,307	1,223,147	9,313,704	185,108,505	50,841,135	38,409,130	274,358,769	192,037,754	52,002,442	39,632,276	283,672,473
Totals	301,946,342	27,518,840	55,221,959	384,687,141	1,044,826,820	176,081,393	218,432,253	1,439,340,467	1,346,773,162	203,600,233	273,654,212	1,824,027,608

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Death Benefit

After Estimated Inflation and Investment Income

Evaluated as of September 30, 2022

By Claim Class and Expense Category

Based on Current Inflation / Investment Income Differential (3.50 % Inflation and 5.0 % Investment Income)

Calendar Year	Before Inflation / Investment Income			Inflation / Investment Factors			After Inflation / Investment Income		
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care (2) X (5)	Hospitals, Physicians & Drugs (3) X (6)	All Other Expense - Excl. Parental Award & Burial Expense (4) X (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2022 - 9 Mo	7,113,173	900,154	1,477,610	0.9939	0.9939	0.9939	7,069,923	894,681	1,468,626
2023	28,466,794	3,509,016	6,164,366	1.0039	1.0039	1.0039	28,578,248	3,522,754	6,188,500
2024	28,422,742	3,443,658	6,112,973	0.9896	0.9896	0.9896	28,126,394	3,407,753	6,049,236
2025	28,722,550	3,353,389	6,094,602	0.9754	0.9754	0.9754	28,017,032	3,271,019	5,944,899
2026	28,717,094	3,304,066	6,054,669	0.9615	0.9615	0.9615	27,611,543	3,176,866	5,821,576
2027	29,067,946	3,230,983	6,053,735	0.9478	0.9478	0.9478	27,549,619	3,062,217	5,737,526
2028	29,406,758	3,174,649	6,048,693	0.9342	0.9342	0.9342	27,472,580	2,965,842	5,650,851
2029	29,600,955	3,117,788	6,030,599	0.9209	0.9209	0.9209	27,258,947	2,871,111	5,553,462
2030	29,669,266	3,065,860	5,998,734	0.9077	0.9077	0.9077	26,931,541	2,782,958	5,445,202
2031	30,240,826	2,998,735	6,023,707	0.8948	0.8948	0.8948	27,058,212	2,683,141	5,389,759
2032	29,855,841	2,975,953	5,949,987	0.8820	0.8820	0.8820	26,332,119	2,624,718	5,247,743
2033	29,546,313	2,951,261	5,883,012	0.8694	0.8694	0.8694	25,686,850	2,565,755	5,114,549
2034	29,231,318	2,933,363	5,819,716	0.8570	0.8570	0.8570	25,049,957	2,513,764	4,987,242
2035	28,978,112	2,921,298	5,763,857	0.8447	0.8447	0.8447	24,478,214	2,467,661	4,868,811
2036	28,630,773	2,909,478	5,697,312	0.8326	0.8326	0.8326	23,839,315	2,422,567	4,743,848
2037	28,359,870	2,906,009	5,642,184	0.8208	0.8208	0.8208	23,276,409	2,385,111	4,630,831
2038	28,128,333	2,910,851	5,596,489	0.8090	0.8090	0.8090	22,756,570	2,354,955	4,527,708
2039	27,840,890	2,912,853	5,539,406	0.7975	0.7975	0.7975	22,202,248	2,322,910	4,417,505
2040	27,608,866	2,918,773	5,493,906	0.7861	0.7861	0.7861	21,702,685	2,294,380	4,318,631
2041	27,454,163	2,935,657	5,460,480	0.7748	0.7748	0.7748	21,272,775	2,274,685	4,231,037
2042	27,018,597	2,938,389	5,380,191	0.7638	0.7638	0.7638	20,636,203	2,244,276	4,109,270
2043	26,630,255	2,946,600	5,309,717	0.7529	0.7529	0.7529	20,049,030	2,218,397	3,997,509
2044	26,192,295	2,958,118	5,228,591	0.7421	0.7421	0.7421	19,437,600	2,195,253	3,880,197
2045	25,758,581	2,974,057	5,148,170	0.7315	0.7315	0.7315	18,842,655	2,175,552	3,765,937
2046	25,419,589	2,995,037	5,086,460	0.7211	0.7211	0.7211	18,329,041	2,159,600	3,667,641
2047	24,875,860	3,019,259	4,983,496	0.7108	0.7108	0.7108	17,680,737	2,145,965	3,542,064
2048	24,337,873	3,042,663	4,881,400	0.7006	0.7006	0.7006	17,051,238	2,131,706	3,419,934
2049	23,805,248	3,068,179	4,780,099	0.6906	0.6906	0.6906	16,439,821	2,118,874	3,301,120
2050	23,277,628	3,090,611	4,679,521	0.6807	0.6807	0.6807	15,845,799	2,103,874	3,185,494
2051	22,754,673	3,106,568	4,579,601	0.6710	0.6710	0.6710	15,268,524	2,084,526	3,072,940
2052	22,236,038	3,124,463	4,480,268	0.6614	0.6614	0.6614	14,707,367	2,066,583	2,963,340
2053	21,721,363	3,139,827	4,381,453	0.6520	0.6520	0.6520	14,161,708	2,047,078	2,856,582
2054	21,210,287	3,149,837	4,283,083	0.6427	0.6427	0.6427	13,630,951	2,024,266	2,752,556
2055	20,702,460	3,158,200	4,185,090	0.6335	0.6335	0.6335	13,114,527	2,000,646	2,651,157
2056	20,197,544	3,161,585	4,087,406	0.6244	0.6244	0.6244	12,611,893	1,974,179	2,552,287
2057	19,695,202	3,159,680	3,989,965	0.6155	0.6155	0.6155	12,122,528	1,944,804	2,455,850
2058	19,195,127	3,159,292	3,892,706	0.6067	0.6067	0.6067	11,645,947	1,916,786	2,361,758
2059	18,697,063	3,155,494	3,795,581	0.5980	0.5980	0.5980	11,181,711	1,887,132	2,269,934
2060	18,200,773	3,150,160	3,698,544	0.5895	0.5895	0.5895	10,729,408	1,857,028	2,180,302
2061	17,706,009	3,141,988	3,601,547	0.5811	0.5811	0.5811	10,288,632	1,825,751	2,092,792
2062	17,212,506	3,133,644	3,504,539	0.5728	0.5728	0.5728	9,858,983	1,794,889	2,007,331
2063	16,720,008	3,121,465	3,407,473	0.5646	0.5646	0.5646	9,440,077	1,762,372	1,923,851
2064	16,228,327	3,109,391	3,310,312	0.5565	0.5565	0.5565	9,031,583	1,730,475	1,842,295
2065	15,737,323	3,096,272	3,213,035	0.5486	0.5486	0.5486	8,633,205	1,698,557	1,762,611
2066	15,246,891	3,082,052	3,115,622	0.5407	0.5407	0.5407	8,244,674	1,666,603	1,684,756
2067	14,756,926	3,062,484	3,018,058	0.5330	0.5330	0.5330	7,865,732	1,632,364	1,608,684
2068	14,267,387	3,039,842	2,920,340	0.5254	0.5254	0.5254	7,496,158	1,597,148	1,534,361
2069	13,778,354	3,014,131	2,822,489	0.5179	0.5179	0.5179	7,135,801	1,561,016	1,461,765
2070	13,290,014	2,981,033	2,724,552	0.5105	0.5105	0.5105	6,784,563	1,521,820	1,390,886
2071	12,802,622	2,943,679	2,626,588	0.5032	0.5032	0.5032	6,442,381	1,481,282	1,321,720
Subtotal: 2022 to 2071	1,154,735,408	151,597,791	234,021,936				876,979,657	110,433,651	177,954,465

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Death Benefit
After Estimated Inflation and Investment Income
Evaluated as of September 30, 2022

By Claim Class and Expense Category

Based on Current Inflation / Investment Income Differential (3.50 % Inflation and 5.0 % Investment Income)

Calendar Year	Before Inflation / Investment Income			Inflation / Investment Factors			After Inflation / Investment Income		
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care (2) X (5)	Hospitals, Physicians & Drugs (3) X (6)	All Other Expense - Excl. Parental Award & Burial Expense (4) X (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2072	12,316,497	2,902,274	2,528,669	0.4960	0.4960	0.4960	6,109,219	1,439,584	1,254,268
2073	11,832,030	2,853,400	2,430,883	0.4889	0.4889	0.4889	5,785,073	1,395,122	1,188,540
2074	11,349,728	2,797,785	2,333,345	0.4819	0.4819	0.4819	5,469,984	1,348,388	1,124,552
2075	10,870,197	2,739,011	2,236,186	0.4751	0.4751	0.4751	5,164,034	1,301,204	1,062,330
2076	10,394,093	2,672,032	2,139,551	0.4683	0.4683	0.4683	4,867,314	1,251,251	1,001,902
2077	9,922,099	2,598,131	2,043,590	0.4616	0.4616	0.4616	4,579,914	1,199,264	943,295
2078	9,454,947	2,522,070	1,948,463	0.4550	0.4550	0.4550	4,301,936	1,147,524	886,537
2079	8,993,404	2,439,122	1,854,339	0.4485	0.4485	0.4485	4,033,481	1,093,930	831,659
2080	8,538,233	2,346,026	1,761,385	0.4421	0.4421	0.4421	3,774,635	1,037,146	778,684
2081	8,090,172	2,254,280	1,669,761	0.4358	0.4358	0.4358	3,525,460	982,349	727,633
2082	7,649,945	2,154,705	1,579,627	0.4295	0.4295	0.4295	3,285,998	925,544	678,521
2083	7,218,244	2,047,785	1,491,134	0.4234	0.4234	0.4234	3,056,270	867,051	631,360
2084	6,795,750	1,939,786	1,404,434	0.4174	0.4174	0.4174	2,836,276	809,590	586,155
2085	6,382,838	1,828,065	1,319,612	0.4114	0.4114	0.4114	2,625,887	752,062	542,886
2086	5,980,289	1,714,266	1,236,838	0.4055	0.4055	0.4055	2,425,132	695,171	501,563
2087	5,588,583	1,603,290	1,156,220	0.3997	0.3997	0.3997	2,233,911	640,879	462,173
2088	5,207,614	1,495,132	1,077,745	0.3940	0.3940	0.3940	2,051,890	589,108	424,650
2089	4,838,610	1,390,172	1,001,674	0.3884	0.3884	0.3884	1,879,261	539,927	389,039
2090	4,481,993	1,288,557	928,103	0.3828	0.3828	0.3828	1,715,887	493,311	355,315
2091	4,137,526	1,190,243	856,990	0.3774	0.3774	0.3774	1,561,382	449,163	323,403
2092	3,805,593	1,095,362	788,421	0.3720	0.3720	0.3720	1,415,604	407,453	293,277
2093	3,485,624	1,003,772	722,284	0.3667	0.3667	0.3667	1,278,060	368,049	264,837
2094	3,178,301	915,689	658,728	0.3614	0.3614	0.3614	1,148,727	330,955	238,083
2095	2,884,944	831,513	598,031	0.3563	0.3563	0.3563	1,027,804	296,239	213,057
2096	2,605,207	751,162	540,126	0.3512	0.3512	0.3512	914,884	263,790	189,679
2097	2,339,465	674,761	485,098	0.3462	0.3462	0.3462	809,825	233,574	167,921
2098	2,087,374	602,224	432,878	0.3412	0.3412	0.3412	712,240	205,487	147,704
2099	1,850,291	533,957	383,752	0.3363	0.3363	0.3363	622,325	179,590	129,071
2100	1,628,393	470,022	337,760	0.3315	0.3315	0.3315	539,868	155,828	111,979
2101	1,421,853	410,481	294,943	0.3268	0.3268	0.3268	464,658	134,144	96,387
2102	1,230,591	355,319	255,284	0.3221	0.3221	0.3221	396,409	114,459	82,235
2103	1,055,361	304,762	218,945	0.3175	0.3175	0.3175	335,106	96,770	69,521
2104	895,682	258,677	185,826	0.3130	0.3130	0.3130	280,341	80,964	58,162
2105	751,628	217,092	155,945	0.3085	0.3085	0.3085	231,892	66,977	48,112
2106	623,279	180,032	129,319	0.3041	0.3041	0.3041	189,547	54,750	39,327
2107	509,848	147,275	105,786	0.2998	0.2998	0.2998	152,836	44,148	31,711
2108	411,223	118,791	85,324	0.2955	0.2955	0.2955	121,511	35,101	25,212
2109	326,828	94,414	67,814	0.2913	0.2913	0.2913	95,193	27,499	19,752
2110	255,353	73,768	52,984	0.2871	0.2871	0.2871	73,313	21,179	15,212
2111	195,455	56,465	40,556	0.2830	0.2830	0.2830	55,314	15,980	11,477
2112	146,528	42,330	30,404	0.2790	0.2790	0.2790	40,875	11,808	8,481
2113	106,994	30,910	22,201	0.2750	0.2750	0.2750	29,420	8,499	6,105
2114	75,322	21,760	15,629	0.2710	0.2710	0.2710	20,416	5,898	4,236
2115	51,126	14,770	10,608	0.2672	0.2672	0.2672	13,660	3,946	2,834
2116	33,076	9,555	6,863	0.2634	0.2634	0.2634	8,711	2,516	1,807
2117	20,166	5,826	4,184	0.2596	0.2596	0.2596	5,235	1,512	1,086
2118	11,094	3,205	2,302	0.2559	0.2559	0.2559	2,839	820	589
2119	5,644	1,631	1,171	0.2522	0.2522	0.2522	1,424	411	295
2120	2,720	786	564	0.2486	0.2486	0.2486	676	195	140
Subtotal: 2072 to 2120	192,037,754	52,002,442	39,632,276				82,271,653	22,126,112	16,972,754
Totals	1,346,773,162	203,600,233	273,654,212				959,251,311	132,559,762	194,927,219

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Death Benefit
After Estimated Inflation and Investment Income
Evaluated as of September 30, 2022

By Claim Class and Expense Category

Based on Short Term Increase in Inflation and Decrease in Investment Income and then a Return
to Current Inflation / Investment Income Differential

Calendar Year	Before Inflation / Investment Income			Inflation / Investment Factors			After Inflation / Investment Income		
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care (2) X (5)	Hospitals, Physicians & Drugs (3) X (6)	All Other Expense - Excl. Parental Award & Burial Expense (4) X (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2022 - 9 Mo	7,113,173	900,154	1,477,610	1.0051	1.0051	1.0051	7,149,169	904,710	1,485,088
2023	28,466,794	3,509,016	6,164,366	1.0495	1.0495	1.0495	29,875,824	3,682,702	6,469,485
2024	28,422,742	3,443,658	6,112,973	1.0495	1.0495	1.0495	29,829,591	3,614,109	6,415,548
2025	28,722,550	3,353,389	6,094,602	1.0299	1.0299	1.0299	29,580,795	3,453,590	6,276,712
2026	28,717,094	3,304,066	6,054,669	1.0202	1.0202	1.0202	29,296,165	3,370,691	6,176,759
2027	29,067,946	3,230,983	6,053,735	1.0009	1.0009	1.0009	29,094,582	3,233,944	6,059,282
2028	29,406,758	3,174,649	6,048,693	0.9820	0.9820	0.9820	28,878,351	3,117,604	5,940,005
2029	29,600,955	3,117,788	6,030,599	0.9635	0.9635	0.9635	28,520,586	3,003,996	5,810,496
2030	29,669,266	3,065,860	5,998,734	0.9497	0.9497	0.9497	28,178,026	2,911,763	5,697,225
2031	30,240,826	2,998,735	6,023,707	0.9362	0.9362	0.9362	28,310,561	2,807,326	5,639,215
2032	29,855,841	2,975,953	5,949,987	0.9228	0.9228	0.9228	27,550,861	2,746,199	5,490,627
2033	29,546,313	2,951,261	5,883,012	0.9096	0.9096	0.9096	26,875,727	2,684,507	5,351,268
2034	29,231,318	2,933,363	5,819,716	0.8966	0.8966	0.8966	26,209,357	2,630,109	5,218,069
2035	28,978,112	2,921,298	5,763,857	0.8838	0.8838	0.8838	25,611,151	2,581,873	5,094,156
2036	28,630,773	2,909,478	5,697,312	0.8712	0.8712	0.8712	24,942,681	2,534,692	4,963,409
2037	28,359,870	2,906,009	5,642,184	0.8587	0.8587	0.8587	24,353,722	2,495,503	4,845,162
2038	28,128,333	2,910,851	5,596,489	0.8465	0.8465	0.8465	23,809,823	2,463,951	4,737,266
2039	27,840,890	2,912,853	5,539,406	0.8344	0.8344	0.8344	23,229,846	2,430,423	4,621,962
2040	27,608,866	2,918,773	5,493,906	0.8225	0.8225	0.8225	22,707,161	2,400,572	4,518,512
2041	27,454,163	2,935,657	5,460,480	0.8107	0.8107	0.8107	22,257,354	2,379,965	4,426,864
2042	27,018,597	2,938,389	5,380,191	0.7991	0.7991	0.7991	21,591,319	2,348,149	4,299,461
2043	26,630,255	2,946,600	5,309,717	0.7877	0.7877	0.7877	20,976,969	2,321,072	4,182,527
2044	26,192,295	2,958,118	5,228,591	0.7765	0.7765	0.7765	20,337,240	2,296,857	4,059,786
2045	25,758,581	2,974,057	5,148,170	0.7654	0.7654	0.7654	19,714,759	2,276,244	3,940,238
2046	25,419,589	2,995,037	5,086,460	0.7544	0.7544	0.7544	19,177,372	2,259,554	3,837,393
2047	24,875,860	3,019,259	4,983,496	0.7437	0.7437	0.7437	18,499,063	2,245,287	3,706,003
2048	24,337,873	3,042,663	4,881,400	0.7330	0.7330	0.7330	17,840,429	2,230,368	3,578,221
2049	23,805,248	3,068,179	4,780,099	0.7226	0.7226	0.7226	17,200,713	2,216,942	3,453,907
2050	23,277,628	3,090,611	4,679,521	0.7122	0.7122	0.7122	16,579,197	2,201,249	3,332,930
2051	22,754,673	3,106,568	4,579,601	0.7021	0.7021	0.7021	15,975,204	2,181,005	3,215,166
2052	22,236,038	3,124,463	4,480,268	0.6920	0.6920	0.6920	15,388,075	2,162,232	3,100,494
2053	21,721,363	3,139,827	4,381,453	0.6821	0.6821	0.6821	14,817,161	2,141,823	2,988,795
2054	21,210,287	3,149,837	4,283,083	0.6724	0.6724	0.6724	14,261,839	2,117,956	2,879,954
2055	20,702,460	3,158,200	4,185,090	0.6628	0.6628	0.6628	13,721,512	2,093,243	2,773,862
2056	20,197,544	3,161,585	4,087,406	0.6533	0.6533	0.6533	13,195,615	2,065,551	2,670,416
2057	19,695,202	3,159,680	3,989,965	0.6440	0.6440	0.6440	12,683,601	2,034,816	2,569,515
2058	19,195,127	3,159,292	3,892,706	0.6348	0.6348	0.6348	12,184,962	2,005,501	2,471,069
2059	18,697,063	3,155,494	3,795,581	0.6257	0.6257	0.6257	11,699,240	1,974,475	2,374,994
2060	18,200,773	3,150,160	3,698,544	0.6168	0.6168	0.6168	11,226,002	1,942,978	2,281,214
2061	17,706,009	3,141,988	3,601,547	0.6080	0.6080	0.6080	10,764,826	1,910,253	2,189,653
2062	17,212,506	3,133,644	3,504,539	0.5993	0.5993	0.5993	10,315,291	1,877,963	2,100,237
2063	16,720,008	3,121,465	3,407,473	0.5907	0.5907	0.5907	9,876,997	1,843,940	2,012,894
2064	16,228,327	3,109,391	3,310,312	0.5823	0.5823	0.5823	9,449,596	1,810,568	1,927,562
2065	15,737,323	3,096,272	3,213,035	0.5740	0.5740	0.5740	9,032,779	1,777,173	1,844,191
2066	15,246,891	3,082,052	3,115,622	0.5658	0.5658	0.5658	8,626,267	1,743,740	1,762,732
2067	14,756,926	3,062,484	3,018,058	0.5577	0.5577	0.5577	8,229,786	1,707,916	1,683,140
2068	14,267,387	3,039,842	2,920,340	0.5497	0.5497	0.5497	7,843,107	1,671,070	1,605,377
2069	13,778,354	3,014,131	2,822,489	0.5419	0.5419	0.5419	7,466,070	1,633,266	1,529,421
2070	13,290,014	2,981,033	2,724,552	0.5341	0.5341	0.5341	7,098,576	1,592,255	1,455,261
2071	12,802,622	2,943,679	2,626,588	0.5265	0.5265	0.5265	6,740,557	1,549,841	1,382,894
Subtotal: 2022 to 2071	1,154,735,408	151,597,791	234,021,936				918,775,457	115,681,517	186,446,417

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Death Benefit
After Estimated Inflation and Investment Income
Evaluated as of September 30, 2022

By Claim Class and Expense Category

Based on Short Term Increase in Inflation and Decrease in Investment Income and then a Return
to Current Inflation / Investment Income Differential

Calendar Year	Before Inflation / Investment Income			Inflation / Investment Factors			After Inflation / Investment Income		
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care (2) X (5)	Hospitals, Physicians & Drugs (3) X (6)	All Other Expense - Excl. Parental Award & Burial Expense (4) X (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2072	12,316,497	2,902,274	2,528,669	0.5190	0.5190	0.5190	6,391,975	1,506,213	1,312,320
2073	11,832,030	2,853,400	2,430,883	0.5116	0.5116	0.5116	6,052,826	1,459,693	1,243,549
2074	11,349,728	2,797,785	2,333,345	0.5043	0.5043	0.5043	5,723,154	1,410,796	1,176,600
2075	10,870,197	2,739,011	2,236,186	0.4971	0.4971	0.4971	5,403,043	1,361,428	1,111,498
2076	10,394,093	2,672,032	2,139,551	0.4900	0.4900	0.4900	5,092,590	1,309,163	1,048,274
2077	9,922,099	2,598,131	2,043,590	0.4830	0.4830	0.4830	4,791,888	1,254,770	986,954
2078	9,454,947	2,522,070	1,948,463	0.4761	0.4761	0.4761	4,501,044	1,200,636	927,570
2079	8,993,404	2,439,122	1,854,339	0.4693	0.4693	0.4693	4,220,164	1,144,561	870,151
2080	8,538,233	2,346,026	1,761,385	0.4625	0.4625	0.4625	3,949,338	1,085,149	814,724
2081	8,090,172	2,254,280	1,669,761	0.4559	0.4559	0.4559	3,688,630	1,027,816	761,310
2082	7,649,945	2,154,705	1,579,627	0.4494	0.4494	0.4494	3,438,086	968,381	709,926
2083	7,218,244	2,047,785	1,491,134	0.4430	0.4430	0.4430	3,197,724	907,181	660,581
2084	6,795,750	1,939,786	1,404,434	0.4367	0.4367	0.4367	2,967,549	847,060	613,284
2085	6,382,838	1,828,065	1,319,612	0.4304	0.4304	0.4304	2,747,422	786,870	568,012
2086	5,980,289	1,714,266	1,236,838	0.4243	0.4243	0.4243	2,537,376	727,346	524,778
2087	5,588,583	1,603,290	1,156,220	0.4182	0.4182	0.4182	2,337,305	670,542	483,564
2088	5,207,614	1,495,132	1,077,745	0.4123	0.4123	0.4123	2,146,859	616,374	444,304
2089	4,838,610	1,390,172	1,001,674	0.4064	0.4064	0.4064	1,966,239	564,917	407,045
2090	4,481,993	1,288,557	928,103	0.4006	0.4006	0.4006	1,795,304	516,144	371,760
2091	4,137,526	1,190,243	856,990	0.3948	0.3948	0.3948	1,633,648	469,952	338,371
2092	3,805,593	1,095,362	788,421	0.3892	0.3892	0.3892	1,481,124	426,311	306,851
2093	3,485,624	1,003,772	722,284	0.3836	0.3836	0.3836	1,337,213	385,083	277,095
2094	3,178,301	915,689	658,728	0.3782	0.3782	0.3782	1,201,894	346,273	249,102
2095	2,884,944	831,513	598,031	0.3728	0.3728	0.3728	1,075,374	309,950	222,918
2096	2,605,207	751,162	540,126	0.3674	0.3674	0.3674	957,228	275,999	198,458
2097	2,339,465	674,761	485,098	0.3622	0.3622	0.3622	847,307	244,385	175,693
2098	2,087,374	602,224	432,878	0.3570	0.3570	0.3570	745,204	214,997	154,540
2099	1,850,291	533,957	383,752	0.3519	0.3519	0.3519	651,128	187,902	135,044
2100	1,628,393	470,022	337,760	0.3469	0.3469	0.3469	564,855	163,041	117,162
2101	1,421,853	410,481	294,943	0.3419	0.3419	0.3419	486,164	140,353	100,848
2102	1,230,591	355,319	255,284	0.3370	0.3370	0.3370	414,757	119,756	86,041
2103	1,055,361	304,762	218,945	0.3322	0.3322	0.3322	350,616	101,249	72,739
2104	895,682	258,677	185,826	0.3275	0.3275	0.3275	293,316	84,711	60,854
2105	751,628	217,092	155,945	0.3228	0.3228	0.3228	242,625	70,077	50,339
2106	623,279	180,032	129,319	0.3182	0.3182	0.3182	198,320	57,284	41,148
2107	509,848	147,275	105,786	0.3136	0.3136	0.3136	159,910	46,192	33,179
2108	411,223	118,791	85,324	0.3092	0.3092	0.3092	127,134	36,726	26,379
2109	326,828	94,414	67,814	0.3047	0.3047	0.3047	99,599	28,772	20,666
2110	255,353	73,768	52,984	0.3004	0.3004	0.3004	76,706	22,159	15,916
2111	195,455	56,465	40,556	0.2961	0.2961	0.2961	57,874	16,719	12,009
2112	146,528	42,330	30,404	0.2919	0.2919	0.2919	42,767	12,355	8,874
2113	106,994	30,910	22,201	0.2877	0.2877	0.2877	30,782	8,893	6,387
2114	75,322	21,760	15,629	0.2836	0.2836	0.2836	21,361	6,171	4,432
2115	51,126	14,770	10,608	0.2795	0.2795	0.2795	14,292	4,129	2,965
2116	33,076	9,555	6,863	0.2755	0.2755	0.2755	9,114	2,633	1,891
2117	20,166	5,826	4,184	0.2716	0.2716	0.2716	5,477	1,582	1,136
2118	11,094	3,205	2,302	0.2677	0.2677	0.2677	2,970	858	616
2119	5,644	1,631	1,171	0.2639	0.2639	0.2639	1,489	430	309
2120	2,720	786	564	0.2601	0.2601	0.2601	708	204	147
Subtotal: 2072 to 2120	192,037,754	52,002,442	39,632,276				86,079,472	23,150,185	17,758,312
Totals	1,346,773,162	203,600,233	273,654,212				1,004,854,929	138,831,702	204,204,729

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Death Benefit
After Estimated Inflation and Investment Income
Evaluated as of September 30, 2022

Alternative Inflation / Investment Rates

Prospective Inflation								
Calendar Year	Current Assumptions (a)			Alternative - Short Term Increase (b)			Prospective Investment Returns	
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Current (a) Assumptions	Short - Term Shock (b)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2022 - 9 Mo	0.00%	0.00%	0.00%	1.00%	1.00%	1.00%	5.00%	4.00%
2023	3.50%	3.50%	3.50%	7.00%	7.00%	7.00%	5.00%	5.00%
2024	3.50%	3.50%	3.50%	6.00%	6.00%	6.00%	5.00%	6.00%
2025	3.50%	3.50%	3.50%	5.00%	5.00%	5.00%	5.00%	7.00%
2026	3.50%	3.50%	3.50%	5.00%	5.00%	5.00%	5.00%	6.00%
2027	3.50%	3.50%	3.50%	4.00%	4.00%	4.00%	5.00%	6.00%
2028	3.50%	3.50%	3.50%	4.00%	4.00%	4.00%	5.00%	6.00%
2029	3.50%	3.50%	3.50%	4.00%	4.00%	4.00%	5.00%	6.00%
2030	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2031	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2032	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2033	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2034	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2035	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2036	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2037	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2038	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2039	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2040	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2041	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2042	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2043	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2044	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2045	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2046	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2047	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2048	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2049	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2050	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2051	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2052	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2053	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2054	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2055	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2056	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2057	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2058	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2059	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2060	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2061	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2062	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2063	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2064	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2065	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2066	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2067	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2068	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2069	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2070	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2071	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%

Notes: (a) Based on long-term inflation and investment return assumptions selected based on a review of U.S. experience from 1929 to 2020.

(b) Sensitivity test to illustrate the potential impact of short term variability in the relationship of inflation and investment return.

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Death Benefit

After Estimated Inflation and Investment Income

Evaluated as of September 30, 2022

Alternative Inflation / Investment Rates

Prospective Inflation

Calendar Year	Current Assumptions (a)			Alternative - Short Term Increase (b)			Prospective Investment Returns	
	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Nursing Care	Hospitals, Physicians & Drugs	All Other Expense - Excl. Parental Award & Burial Expense	Current (a) Assumptions	Short - Term Shock (b)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2072	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2073	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2074	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2075	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2076	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2077	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2078	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2079	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2080	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2081	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2082	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2083	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2084	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2085	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2086	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2087	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2088	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2089	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2090	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2091	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2092	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2093	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2094	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2095	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2096	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2097	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2098	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2099	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2100	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2101	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2102	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2103	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2104	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2105	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2106	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2107	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2108	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2109	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2110	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2111	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2112	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2113	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2114	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2115	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2116	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2117	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2118	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2119	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%
2120	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.00%	5.00%

Notes: (a) Based on long-term inflation and investment return assumptions selected based on a review of U.S. experience from 1929 to 2020.

(b) Sensitivity test to illustrate the potential impact of short term variability in the relationship of inflation and investment return.

Estimation of Outstanding Loss & ALAE Reserves

Summary of Open (Reported and Unreported) Claim Counts by Claim Classification Category

Evaluated as of September 30, 2022

By Claim Class Category - Excluding AAD and DA Claims

Birth Year	Open Accepted Claim Counts as of 9/30/2022 (a)			Estimated Unreported as of 9/30/2022 (b)			Estimate O/S Claim Counts as of 9/30/2022		
	Class A	Classes B, C, D & Blank	Combined (2) + (3)	Class A	Classes B, C, D & Blank	Combined (5) + (6)	Class A (2) + (5)	Classes B, C & D (3) + (6)	Combined (4) + (7)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1	2	3			0	1	2	3
1990	1	2	3			0	1	2	3
1991	1	3	4			0	1	3	4
1992	1	8	9			0	1	8	9
1993	2	5	7			0	2	5	7
1994	0	3	3			0	0	3	3
1995	0	5	5			0	0	5	5
1996	3	3	6			0	3	3	6
1997	1	7	8			0	1	7	8
1998	3	8	11			0	3	8	11
1999	2	1	3			0	2	1	3
2000	1	2	3			0	1	2	3
2001	2	2	4			0	2	2	4
2002	6	6	12			0	6	6	12
2003	1	2	3			0	1	2	3
2004	1	4	5			0	1	4	5
2005	4	3	7			0	4	3	7
2006	3	6	9			0	3	6	9
2007	5	2	7			0	5	2	7
2008	2	7	9			0	2	7	9
2009	4	6	10			0	4	6	10
2010	0	5	5			0	0	5	5
2011	3	7	10			0	3	7	10
2012	1	6	7			0	1	6	7
2013	5	2	7			0	5	2	7
2014	3	5	8			0	3	5	8
2015	6	8	14			0	6	8	14
2016	2	5	7	0.00	0.00	0.00	2.00	5.00	7.00
2017	4	8	12	0.33	0.68	1.00	4.33	8.68	13.00
2018	3	13	16	0.33	0.68	1.00	3.33	13.68	17.00
2019	3	7	10	0.65	1.35	2.00	3.65	8.35	12.00
2020	2	6	8	1.30	2.70	4.00	3.30	8.70	12.00
2021	0	2	2	2.93	6.08	9.00	2.93	8.08	11.00
2022 - 9 mo.	0	1	1	3.09	6.41	9.50	3.09	7.41	10.50
Totals:	76	162	238	8.61	17.89	26.50	84.61	179.89	264.50

Notes: (a) Based on claim count information provided by NICA and the classification assignment plan as shown in Section I, Exhibit III.

(b) Estimated unreported claim counts are based on analysis shown in Section VI. The estimates are shown in Section VI, Exhibit II, Columns (14) to (18).

Estimation of Outstanding Loss & Expense

Estimated Annual Payments By Class and Expense Category
2022 Level Incremental Payments

Age	Nursing Care		Hospital, Physicians & Drugs		All Other Expense Categories	
	Class A	Classes B, C & D	Class A	Classes B, C & D	Class A	Classes B, C & D
	(2)	(3)	(4)	(5)	(6)	(7)
1	95,263	63,559	22,773	11,542	6,726	5,024
2	95,263	63,559	22,773	11,542	24,383	17,584
3	95,263	63,559	22,773	11,542	24,383	17,584
4	95,263	63,559	22,773	11,542	24,383	17,584
5	95,263	63,559	22,773	11,542	24,383	17,584
6	95,263	63,559	22,773	11,542	24,383	17,584
7	95,263	63,559	22,773	11,542	24,383	17,584
8	95,263	63,559	22,773	11,542	24,383	17,584
9	95,263	63,559	22,773	11,542	24,383	17,584
10	147,658	105,932	13,013	11,542	28,587	21,980
11	147,658	105,932	13,013	11,542	28,587	21,980
12	147,658	105,932	13,013	11,542	28,587	21,980
13	147,658	105,932	13,013	11,542	28,587	21,980
14	147,658	105,932	13,013	11,542	28,587	21,980
15	147,658	105,932	13,013	11,542	28,587	21,980
16	147,658	105,932	13,013	11,542	28,587	21,980
17	147,658	105,932	13,013	11,542	28,587	21,980
18	147,658	105,932	13,013	11,542	28,587	21,980
19	147,658	105,932	13,013	11,542	28,587	21,980
20	190,526	121,065	13,013	12,824	33,632	25,120
21	190,526	121,065	13,013	12,824	33,632	25,120
22	190,526	121,065	13,013	12,824	33,632	25,120
23	190,526	121,065	13,013	12,824	33,632	25,120
24	190,526	121,065	13,013	12,824	33,632	25,120
25	209,579	133,171	13,065	12,875	36,995	27,632
26	209,579	133,171	13,325	13,132	36,995	27,632
27	209,579	133,171	13,638	13,440	36,995	27,632
28	209,579	133,171	14,145	13,940	36,995	27,632
29	209,579	133,171	14,562	14,350	36,995	27,632
30	209,579	133,171	14,770	14,555	36,995	27,632
31	209,579	133,171	15,082	14,863	36,995	27,632
32	209,579	133,171	15,395	15,171	36,995	27,632
33	209,579	133,171	15,590	15,363	36,995	27,632
34	209,579	133,171	15,798	15,568	36,995	27,632
35	209,579	133,171	15,902	15,671	36,995	27,632
36	209,579	133,171	16,006	15,774	36,995	27,632
37	209,579	133,171	16,110	15,876	36,995	27,632
38	209,579	133,171	16,214	15,979	36,995	27,632
39	209,579	133,171	16,423	16,184	36,995	27,632
40	209,579	133,171	16,631	16,389	36,995	27,632
41	209,579	133,171	16,943	16,697	36,995	27,632
42	209,579	133,171	17,242	16,992	36,995	27,632
43	209,579	133,171	17,659	17,402	36,995	27,632
44	209,579	133,171	18,179	17,915	36,995	27,632
45	209,579	133,171	18,791	18,518	36,995	27,632
46	209,579	133,171	19,520	19,236	36,995	27,632
47	209,579	133,171	20,340	20,044	36,995	27,632
48	209,579	133,171	21,277	20,967	36,995	27,632
49	209,579	133,171	22,200	21,878	36,995	27,632
50	209,579	133,171	23,242	22,904	36,995	27,632
51	209,579	133,171	24,270	23,917	36,995	27,632
52	209,579	133,171	25,402	25,033	36,995	27,632
53	209,579	133,171	26,547	26,161	36,995	27,632
54	209,579	133,171	27,783	27,379	36,995	27,632
55	209,579	133,171	29,019	28,598	36,995	27,632
56	209,579	133,171	30,360	29,919	36,995	27,632
57	209,579	133,171	31,713	31,252	36,995	27,632
58	209,579	133,171	33,158	32,676	36,995	27,632
59	209,579	133,171	33,873	33,381	36,995	27,632
60	209,579	133,171	35,318	34,805	36,995	27,632
61	209,579	133,171	36,567	36,036	36,995	27,632
62	209,579	133,171	37,387	36,844	36,995	27,632
63	209,579	133,171	38,415	37,857	36,995	27,632
64	209,579	133,171	39,039	38,472	36,995	27,632
65	209,579	133,171	39,039	38,472	36,995	27,632
66 & Over	209,579	133,171	39,039	38,472	36,995	27,632

Estimation of Outstanding Loss & Expense

Selected Current Level (Age 20 to 24) Average Annual Expense

Current Level = 2022						
Description	Nursing Care		Hospital, Physicians & Drugs		All Other Expense Categories	
	-----		-----		-----	
	Class A	Classes B, C & D	Class A	Classes B, C & D	Class A	Classes B, C & D
	-----	-----	-----	-----	-----	-----
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Medicaid Claimants						

Best Estimate	200,000	132,500	13,250	13,000	36,000	26,000
Non - Medicaid Claimants						

Best Estimate	170,000	100,000	12,500	12,500	28,500	23,500
Open Claims - Medicaid	52	105				
Open Claims - Non - Medicaid	24	57				
Combined	76	162				
Combined -Medicaid and Non-Medicaid Claimants						

Best Estimate	190,526	121,065	13,013	12,824	33,632	25,120
Selected	190,526	121,065	13,013	12,824	33,632	25,120

Estimation of Outstanding Loss & Expense

Adjustment in Annual Payments - Incremental

Adjustment for Age and Class By Expense Category

Relativity to Age 20 to 24

Factors Shown are Selected Based on an Averages

of the Medicaid and Non-Medicaid Factors Shown in Sheet 5

Age	Nursing Care		Hospital, Physicians & Drugs		All Other Expense Categories	
	Class	Classes	Class	Classes	Class	Classes
	A	B, C & D	A	B, C & D	A	B, C & D
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	0.5000	0.5250	1.7500	0.9000	0.2000	0.2000
2	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
3	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
4	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
5	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
6	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
7	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
8	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
9	0.5000	0.5250	1.7500	0.9000	0.7250	0.7000
10	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
11	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
12	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
13	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
14	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
15	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
16	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
17	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
18	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
19	0.7750	0.8750	1.0000	0.9000	0.8500	0.8750
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25	1.1000	1.1000	1.0040	1.0040	1.1000	1.1000
26	1.1000	1.1000	1.0240	1.0240	1.1000	1.1000
27	1.1000	1.1000	1.0480	1.0480	1.1000	1.1000
28	1.1000	1.1000	1.0870	1.0870	1.1000	1.1000
29	1.1000	1.1000	1.1190	1.1190	1.1000	1.1000
30	1.1000	1.1000	1.1350	1.1350	1.1000	1.1000
31	1.1000	1.1000	1.1590	1.1590	1.1000	1.1000
32	1.1000	1.1000	1.1830	1.1830	1.1000	1.1000
33	1.1000	1.1000	1.1980	1.1980	1.1000	1.1000
34	1.1000	1.1000	1.2140	1.2140	1.1000	1.1000
35	1.1000	1.1000	1.2220	1.2220	1.1000	1.1000
36	1.1000	1.1000	1.2300	1.2300	1.1000	1.1000
37	1.1000	1.1000	1.2380	1.2380	1.1000	1.1000
38	1.1000	1.1000	1.2460	1.2460	1.1000	1.1000
39	1.1000	1.1000	1.2620	1.2620	1.1000	1.1000
40	1.1000	1.1000	1.2780	1.2780	1.1000	1.1000
41	1.1000	1.1000	1.3020	1.3020	1.1000	1.1000
42	1.1000	1.1000	1.3250	1.3250	1.1000	1.1000
43	1.1000	1.1000	1.3570	1.3570	1.1000	1.1000
44	1.1000	1.1000	1.3970	1.3970	1.1000	1.1000
45	1.1000	1.1000	1.4440	1.4440	1.1000	1.1000
46	1.1000	1.1000	1.5000	1.5000	1.1000	1.1000
47	1.1000	1.1000	1.5630	1.5630	1.1000	1.1000
48	1.1000	1.1000	1.6350	1.6350	1.1000	1.1000
49	1.1000	1.1000	1.7060	1.7060	1.1000	1.1000
50	1.1000	1.1000	1.7860	1.7860	1.1000	1.1000
51	1.1000	1.1000	1.8650	1.8650	1.1000	1.1000
52	1.1000	1.1000	1.9520	1.9520	1.1000	1.1000
53	1.1000	1.1000	2.0400	2.0400	1.1000	1.1000
54	1.1000	1.1000	2.1350	2.1350	1.1000	1.1000
55	1.1000	1.1000	2.2300	2.2300	1.1000	1.1000
56	1.1000	1.1000	2.3330	2.3330	1.1000	1.1000
57	1.1000	1.1000	2.4370	2.4370	1.1000	1.1000
58	1.1000	1.1000	2.5480	2.5480	1.1000	1.1000
59	1.1000	1.1000	2.6030	2.6030	1.1000	1.1000
60	1.1000	1.1000	2.7140	2.7140	1.1000	1.1000
61	1.1000	1.1000	2.8100	2.8100	1.1000	1.1000
62	1.1000	1.1000	2.8730	2.8730	1.1000	1.1000
63	1.1000	1.1000	2.9520	2.9520	1.1000	1.1000
64	1.1000	1.1000	3.0000	3.0000	1.1000	1.1000
65	1.1000	1.1000	3.0000	3.0000	1.1000	1.1000
66 & Over	1.1000	1.1000	3.0000	3.0000	1.1000	1.1000

Estimation of Outstanding Loss & ALAE Reserves - Excluding Parental Award and Burial Expense

Summary of Selected Annual Loss & ALAE Payment Assumptions (a)

Current Level (2022)

Age Range	Nursing Care			Physician, Hospital, Drugs and Therapy			All Other Expenses - Excl. Parental Award		
	NICA Payments Only		NICA & Medicaid Payments	NICA Payments Only		NICA & Medicaid Payments	NICA Payments Only		NICA & Medicaid Payments
	Non Medicaid Claimants	Medicaid Claimants	Medicaid Claimants	Non Medicaid Claimants	Medicaid Claimants	Medicaid Claimants	Non Medicaid Claimants	Medicaid Claimants	Medicaid Claimants
	Class A			Class A			Class A		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1 to 9	73,754	44,945	82,477	10,090	2,735	49,441	16,170	6,805	29,366
10 to 19	113,034	83,894	125,237	11,862	5,095	18,231	24,311	15,205	20,868
20 to 24	137,613	95,465	172,674	6,108	7,477	18,307	14,821	19,408	43,269
25 to 30	163,919	109,945	113,465	8,140	6,308	17,983	22,210	7,604	26,743
Selected Age 20 - 24	Adjusted for Change in Hourly Rate from 15.00 to 17.32			12,500	10,000	13,250	28,500	17,500	36,000
Selected Relativity									
1 to 9	0.500	0.600	0.500	1.000	0.500	2.500	0.750	0.500	0.700
10 to 19	0.800	0.850	0.750	1.000	0.750	1.000	1.000	0.800	0.700
20 to 24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25 to 30	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
Age Range	Classes B, C & D			Classes B, C & D			Classes B, C & D		
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1 to 9	50,231	34,149	31,105	6,266	3,501	13,514	9,293	7,117	15,570
10 to 19	74,903	85,061	89,385	3,749	3,619	13,627	13,215	12,556	17,252
20 to 24	84,906	108,765	99,975	7,551	5,145	7,029	15,896	13,676	20,986
25 to 30	77,007	89,405	80,591	10,969	5,912	15,438	11,912	16,665	20,220
Selected Age 20 - 24	Adjusted for Change in Hourly Rate from 15.00 to 17.32			12,500	6,500	13,000	23,500	15,000	26,000
Selected Relativity									
1 to 9	0.650	0.500	0.400	0.800	0.600	1.000	0.650	0.500	0.750
10 to 19	0.900	0.850	0.850	0.800	0.750	1.000	0.900	0.900	0.850
20 to 24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25 to 30	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100

Notes: (a) Selected average incremental payment amounts by category (age 20 to 24) and relativity factors for the various age intervals are based on the review of NICA and Medicaid annual payments over the period from 2013 to 2020 for each open accepted claim with a reserve worksheet.

Estimation of Remaining Open Claim Counts - By Year End

Class A

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998	BY 1999
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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9/30/22	1.000	1.000	1.000	1.000	2.000	0.000	0.000	3.000	1.000	3.000	2.000
2022	0.953	0.954	0.955	0.956	1.913	0.000	0.000	2.876	0.959	2.879	1.921
2023	0.908	0.909	0.911	0.912	1.828	0.000	0.000	2.754	0.919	2.762	1.843
2024	0.863	0.866	0.868	0.871	1.745	0.000	0.000	2.636	0.881	2.647	1.768
2025	0.821	0.824	0.827	0.830	1.665	0.000	0.000	2.522	0.843	2.535	1.695
2026	0.779	0.783	0.787	0.790	1.587	0.000	0.000	2.410	0.806	2.427	1.623
2027	0.739	0.743	0.747	0.752	1.511	0.000	0.000	2.301	0.770	2.321	1.554
2028	0.700	0.705	0.710	0.714	1.438	0.000	0.000	2.195	0.736	2.218	1.486
2029	0.662	0.667	0.673	0.678	1.366	0.000	0.000	2.092	0.702	2.118	1.420
2030	0.625	0.631	0.637	0.643	1.297	0.000	0.000	1.992	0.669	2.021	1.356
2031	0.590	0.597	0.603	0.609	1.230	0.000	0.000	1.895	0.637	1.926	1.294
2032	0.556	0.563	0.570	0.576	1.165	0.000	0.000	1.801	0.606	1.834	1.233
2033	0.523	0.530	0.537	0.544	1.102	0.000	0.000	1.710	0.576	1.745	1.174
2034	0.491	0.499	0.506	0.514	1.041	0.000	0.000	1.621	0.547	1.658	1.117
2035	0.460	0.468	0.476	0.484	0.982	0.000	0.000	1.536	0.518	1.574	1.061
2036	0.430	0.439	0.447	0.455	0.925	0.000	0.000	1.453	0.491	1.493	1.008
2037	0.402	0.411	0.419	0.427	0.870	0.000	0.000	1.373	0.464	1.414	0.956
2038	0.374	0.383	0.392	0.400	0.817	0.000	0.000	1.295	0.439	1.337	0.905
2039	0.348	0.357	0.366	0.375	0.766	0.000	0.000	1.220	0.414	1.263	0.856
2040	0.322	0.332	0.341	0.350	0.717	0.000	0.000	1.147	0.390	1.192	0.809
2041	0.298	0.308	0.317	0.326	0.669	0.000	0.000	1.077	0.367	1.123	0.763
2042	0.275	0.284	0.294	0.303	0.623	0.000	0.000	1.010	0.344	1.056	0.719
2043	0.253	0.262	0.272	0.281	0.579	0.000	0.000	0.945	0.323	0.992	0.676
2044	0.232	0.241	0.250	0.260	0.537	0.000	0.000	0.882	0.302	0.929	0.635
2045	0.212	0.221	0.230	0.239	0.496	0.000	0.000	0.821	0.282	0.869	0.595
2046	0.193	0.202	0.211	0.220	0.458	0.000	0.000	0.763	0.263	0.812	0.557
2047	0.175	0.184	0.193	0.202	0.421	0.000	0.000	0.708	0.244	0.756	0.520
2048	0.158	0.167	0.175	0.184	0.386	0.000	0.000	0.654	0.226	0.703	0.484
2049	0.142	0.150	0.159	0.168	0.352	0.000	0.000	0.603	0.209	0.651	0.450
2050	0.127	0.135	0.144	0.152	0.321	0.000	0.000	0.555	0.193	0.602	0.417
2051	0.113	0.121	0.129	0.137	0.291	0.000	0.000	0.508	0.177	0.555	0.386
2052	0.100	0.108	0.115	0.123	0.262	0.000	0.000	0.464	0.163	0.511	0.356
2053	0.088	0.095	0.103	0.110	0.236	0.000	0.000	0.423	0.148	0.468	0.327
2054	0.077	0.084	0.091	0.098	0.211	0.000	0.000	0.383	0.135	0.427	0.300
2055	0.067	0.073	0.080	0.087	0.188	0.000	0.000	0.346	0.123	0.389	0.274
2056	0.058	0.064	0.070	0.077	0.166	0.000	0.000	0.311	0.111	0.353	0.249
2057	0.049	0.055	0.061	0.067	0.146	0.000	0.000	0.278	0.099	0.318	0.226
2058	0.042	0.047	0.052	0.058	0.128	0.000	0.000	0.248	0.089	0.286	0.204
2059	0.035	0.040	0.045	0.050	0.111	0.000	0.000	0.219	0.079	0.256	0.183
2060	0.029	0.034	0.038	0.043	0.096	0.000	0.000	0.193	0.070	0.228	0.164
2061	0.024	0.028	0.032	0.036	0.082	0.000	0.000	0.169	0.062	0.202	0.146
2062	0.020	0.023	0.027	0.031	0.070	0.000	0.000	0.147	0.054	0.178	0.129
2063	0.016	0.019	0.022	0.025	0.059	0.000	0.000	0.126	0.047	0.155	0.114
2064	0.012	0.015	0.018	0.021	0.049	0.000	0.000	0.108	0.040	0.135	0.099
2065	0.010	0.012	0.014	0.017	0.040	0.000	0.000	0.092	0.035	0.116	0.086
2066	0.007	0.009	0.011	0.014	0.033	0.000	0.000	0.077	0.029	0.100	0.074
2067	0.006	0.007	0.009	0.011	0.026	0.000	0.000	0.064	0.025	0.084	0.064
2068	0.004	0.005	0.007	0.008	0.021	0.000	0.000	0.053	0.021	0.071	0.054
2069	0.003	0.004	0.005	0.006	0.016	0.000	0.000	0.043	0.017	0.059	0.045
2070	0.002	0.003	0.004	0.005	0.012	0.000	0.000	0.035	0.014	0.049	0.038
2071	0.001	0.002	0.003	0.004	0.009	0.000	0.000	0.027	0.011	0.040	0.031

Sheet 1a-2

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998	BY 1999
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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2072	0.001	0.001	0.002	0.003	0.007	0.000	0.000	0.021	0.009	0.032	0.025
2073	0.001	0.001	0.001	0.002	0.005	0.000	0.000	0.016	0.007	0.025	0.020
2074	0.000	0.001	0.001	0.001	0.003	0.000	0.000	0.012	0.005	0.020	0.016
2075	0.000	0.000	0.001	0.001	0.002	0.000	0.000	0.009	0.004	0.015	0.013
2076	0.000	0.000	0.000	0.001	0.002	0.000	0.000	0.006	0.003	0.011	0.010
2077	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.005	0.002	0.008	0.007
2078	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.003	0.001	0.006	0.005
2079	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.001	0.004	0.004
2080	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.003	0.003
2081	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002
2082	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001
2083	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001
2084	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2085	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2086	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2087	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2088	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2089	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2091	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2092	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2093	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2094	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2095	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2096	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2097	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2098	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2101	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2102	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2103	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2105	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2106	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2108	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2109	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2110	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2112	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2113	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2115	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2116	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2118	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2119	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Estimation of Remaining Open Claim Counts - By Year End

Class A

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008	BY 2009	BY 2010
(1)	(13)	(14)	(15)	(16)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
9/30/22	1.000	2.000	6.000	1.000	1.000	4.000	3.000	5.000	2.000	4.000	0.000
2022	0.961	1.923	5.772	0.963	0.963	3.854	2.893	4.825	1.931	3.865	0.000
2023	0.923	1.848	5.549	0.926	0.927	3.712	2.787	4.652	1.864	3.733	0.000
2024	0.886	1.774	5.332	0.890	0.892	3.573	2.684	4.483	1.797	3.602	0.000
2025	0.849	1.703	5.120	0.855	0.857	3.437	2.584	4.317	1.732	3.473	0.000
2026	0.814	1.633	4.914	0.821	0.824	3.304	2.486	4.155	1.668	3.347	0.000
2027	0.780	1.565	4.713	0.788	0.791	3.175	2.390	3.997	1.605	3.223	0.000
2028	0.746	1.500	4.518	0.756	0.759	3.049	2.296	3.843	1.544	3.102	0.000
2029	0.714	1.435	4.328	0.725	0.728	2.926	2.205	3.693	1.485	2.984	0.000
2030	0.682	1.373	4.142	0.694	0.698	2.807	2.116	3.546	1.426	2.869	0.000
2031	0.651	1.312	3.962	0.664	0.669	2.690	2.030	3.403	1.370	2.757	0.000
2032	0.621	1.253	3.786	0.636	0.640	2.577	1.946	3.264	1.315	2.647	0.000
2033	0.592	1.195	3.615	0.607	0.612	2.467	1.864	3.129	1.261	2.541	0.000
2034	0.564	1.139	3.449	0.580	0.585	2.359	1.784	2.997	1.209	2.437	0.000
2035	0.537	1.085	3.287	0.553	0.558	2.254	1.706	2.869	1.158	2.336	0.000
2036	0.510	1.032	3.130	0.527	0.533	2.153	1.630	2.744	1.108	2.237	0.000
2037	0.484	0.981	2.978	0.502	0.508	2.054	1.557	2.622	1.060	2.142	0.000
2038	0.459	0.931	2.830	0.478	0.484	1.957	1.485	2.504	1.013	2.048	0.000
2039	0.435	0.883	2.686	0.454	0.460	1.864	1.416	2.388	0.967	1.957	0.000
2040	0.411	0.836	2.548	0.431	0.437	1.773	1.348	2.277	0.923	1.869	0.000
2041	0.389	0.791	2.413	0.409	0.415	1.685	1.282	2.168	0.879	1.783	0.000
2042	0.367	0.747	2.283	0.387	0.394	1.600	1.219	2.062	0.837	1.699	0.000
2043	0.345	0.705	2.156	0.366	0.373	1.517	1.157	1.960	0.797	1.618	0.000
2044	0.325	0.664	2.034	0.346	0.353	1.437	1.097	1.861	0.757	1.540	0.000
2045	0.305	0.625	1.916	0.326	0.333	1.359	1.039	1.764	0.719	1.463	0.000
2046	0.286	0.586	1.803	0.307	0.314	1.284	0.983	1.671	0.681	1.389	0.000
2047	0.267	0.550	1.692	0.289	0.296	1.211	0.929	1.581	0.645	1.317	0.000
2048	0.250	0.514	1.586	0.272	0.278	1.141	0.876	1.493	0.611	1.247	0.000
2049	0.233	0.480	1.484	0.254	0.261	1.073	0.825	1.409	0.577	1.180	0.000
2050	0.216	0.447	1.385	0.238	0.245	1.008	0.776	1.327	0.544	1.115	0.000
2051	0.200	0.416	1.291	0.222	0.229	0.945	0.729	1.248	0.513	1.052	0.000
2052	0.185	0.385	1.199	0.207	0.214	0.884	0.683	1.172	0.482	0.991	0.000
2053	0.171	0.356	1.112	0.192	0.199	0.825	0.639	1.099	0.453	0.932	0.000
2054	0.157	0.329	1.028	0.178	0.185	0.768	0.597	1.028	0.424	0.875	0.000
2055	0.144	0.302	0.948	0.165	0.172	0.714	0.556	0.960	0.397	0.820	0.000
2056	0.131	0.277	0.872	0.152	0.159	0.662	0.517	0.894	0.371	0.767	0.000
2057	0.120	0.253	0.799	0.140	0.146	0.612	0.479	0.831	0.345	0.716	0.000
2058	0.108	0.230	0.730	0.128	0.135	0.565	0.443	0.770	0.321	0.667	0.000
2059	0.098	0.209	0.664	0.117	0.123	0.519	0.408	0.712	0.297	0.620	0.000
2060	0.088	0.188	0.602	0.107	0.113	0.476	0.375	0.657	0.275	0.575	0.000
2061	0.079	0.169	0.544	0.097	0.103	0.434	0.344	0.604	0.254	0.532	0.000
2062	0.070	0.152	0.489	0.087	0.093	0.395	0.314	0.553	0.233	0.490	0.000
2063	0.062	0.135	0.437	0.078	0.084	0.358	0.286	0.505	0.214	0.451	0.000
2064	0.055	0.119	0.389	0.070	0.075	0.324	0.259	0.460	0.195	0.413	0.000
2065	0.048	0.105	0.345	0.062	0.068	0.291	0.234	0.417	0.178	0.377	0.000
2066	0.042	0.092	0.303	0.055	0.060	0.260	0.210	0.376	0.161	0.343	0.000
2067	0.036	0.080	0.265	0.049	0.053	0.232	0.188	0.338	0.145	0.311	0.000
2068	0.031	0.069	0.230	0.043	0.047	0.205	0.168	0.303	0.131	0.281	0.000
2069	0.026	0.059	0.199	0.037	0.041	0.181	0.148	0.270	0.117	0.253	0.000
2070	0.022	0.050	0.170	0.032	0.036	0.158	0.131	0.239	0.104	0.226	0.000
2071	0.018	0.042	0.144	0.027	0.031	0.137	0.114	0.210	0.092	0.201	0.000

Sheet 1b-2

Sheet 1b-2

Sheet 1b-2

Calendar Year	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008	BY 2009	BY 2010
(1)	(13)	(14)	(15)	(16)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
2072	0.015	0.035	0.121	0.023	0.026	0.118	0.099	0.184	0.081	0.178	0.000
2073	0.012	0.029	0.101	0.019	0.022	0.101	0.086	0.160	0.071	0.157	0.000
2074	0.010	0.023	0.083	0.016	0.019	0.086	0.073	0.138	0.062	0.137	0.000
2075	0.008	0.019	0.068	0.013	0.016	0.072	0.062	0.118	0.053	0.119	0.000
2076	0.006	0.015	0.054	0.011	0.013	0.060	0.052	0.100	0.045	0.103	0.000
2077	0.005	0.012	0.043	0.009	0.010	0.050	0.043	0.084	0.039	0.088	0.000
2078	0.003	0.009	0.034	0.007	0.008	0.040	0.036	0.070	0.032	0.075	0.000
2079	0.003	0.007	0.026	0.005	0.007	0.032	0.029	0.058	0.027	0.063	0.000
2080	0.002	0.005	0.019	0.004	0.005	0.026	0.023	0.047	0.022	0.052	0.000
2081	0.001	0.004	0.014	0.003	0.004	0.020	0.019	0.038	0.018	0.043	0.000
2082	0.001	0.002	0.010	0.002	0.003	0.015	0.014	0.030	0.015	0.035	0.000
2083	0.001	0.002	0.007	0.002	0.002	0.011	0.011	0.023	0.012	0.028	0.000
2084	0.000	0.001	0.005	0.001	0.002	0.008	0.008	0.018	0.009	0.022	0.000
2085	0.000	0.001	0.003	0.001	0.001	0.006	0.006	0.013	0.007	0.017	0.000
2086	0.000	0.000	0.002	0.001	0.001	0.004	0.004	0.010	0.005	0.013	0.000
2087	0.000	0.000	0.001	0.000	0.000	0.003	0.003	0.007	0.004	0.010	0.000
2088	0.000	0.000	0.001	0.000	0.000	0.002	0.002	0.005	0.003	0.007	0.000
2089	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.003	0.002	0.005	0.000
2090	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.002	0.001	0.004	0.000
2091	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.003	0.000
2092	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.002	0.000
2093	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000
2094	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000
2095	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2096	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2097	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2098	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2101	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2102	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2103	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2105	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2106	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2108	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2109	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2110	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2112	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2113	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2115	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2116	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2118	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2119	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Estimation of Remaining Open Claim Counts - By Year End

Class A

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018	BY 2019	BY 2020	BY 2021	BY 2022 - 9
(1)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
9/30/22	3.000	1.000	5.000	3.000	6.000	2.000	4.325	3.325	3.650	3.300	2.925	3.088
2022	2.902	0.968	4.842	2.907	5.816	1.939	4.196	3.227	3.543	3.205	2.841	2.973
2023	2.806	0.936	4.687	2.815	5.635	1.880	4.069	3.131	3.439	3.111	2.759	2.887
2024	2.712	0.906	4.535	2.725	5.457	1.821	3.944	3.036	3.336	3.019	2.678	2.804
2025	2.619	0.875	4.385	2.636	5.282	1.764	3.821	2.943	3.235	2.929	2.599	2.722
2026	2.527	0.845	4.237	2.549	5.110	1.707	3.700	2.851	3.136	2.840	2.522	2.642
2027	2.437	0.815	4.092	2.463	4.941	1.652	3.582	2.761	3.038	2.753	2.445	2.563
2028	2.348	0.786	3.948	2.379	4.775	1.597	3.465	2.673	2.942	2.668	2.370	2.485
2029	2.261	0.758	3.807	2.295	4.611	1.543	3.351	2.586	2.848	2.583	2.296	2.409
2030	2.176	0.730	3.668	2.213	4.449	1.490	3.238	2.500	2.756	2.501	2.224	2.334
2031	2.094	0.702	3.533	2.133	4.290	1.438	3.127	2.416	2.664	2.419	2.153	2.260
2032	2.013	0.676	3.400	2.054	4.134	1.387	3.017	2.333	2.575	2.339	2.083	2.188
2033	1.934	0.650	3.271	1.977	3.981	1.336	2.909	2.251	2.486	2.261	2.014	2.117
2034	1.857	0.624	3.145	1.902	3.832	1.287	2.803	2.171	2.399	2.183	1.946	2.047
2035	1.783	0.599	3.022	1.828	3.686	1.239	2.700	2.092	2.313	2.106	1.879	1.978
2036	1.710	0.575	2.902	1.757	3.544	1.192	2.599	2.014	2.229	2.031	1.813	1.910
2037	1.639	0.552	2.785	1.687	3.406	1.146	2.500	1.939	2.147	1.957	1.749	1.843
2038	1.570	0.529	2.671	1.619	3.270	1.101	2.403	1.865	2.066	1.885	1.685	1.777
2039	1.503	0.507	2.561	1.553	3.139	1.057	2.309	1.793	1.988	1.814	1.623	1.712
2040	1.437	0.485	2.453	1.488	3.010	1.015	2.218	1.723	1.911	1.745	1.562	1.649
2041	1.373	0.464	2.348	1.426	2.886	0.973	2.128	1.655	1.836	1.678	1.502	1.587
2042	1.311	0.443	2.245	1.365	2.764	0.933	2.041	1.588	1.763	1.612	1.444	1.527
2043	1.251	0.423	2.146	1.305	2.646	0.893	1.957	1.523	1.692	1.548	1.388	1.468
2044	1.192	0.404	2.049	1.247	2.530	0.855	1.874	1.460	1.623	1.486	1.333	1.411
2045	1.135	0.385	1.954	1.191	2.418	0.818	1.794	1.398	1.556	1.425	1.279	1.355
2046	1.080	0.366	1.863	1.136	2.309	0.782	1.716	1.339	1.490	1.366	1.227	1.300
2047	1.027	0.349	1.774	1.083	2.203	0.746	1.640	1.280	1.427	1.309	1.176	1.247
2048	0.975	0.331	1.688	1.031	2.099	0.712	1.566	1.223	1.364	1.252	1.126	1.195
2049	0.924	0.314	1.604	0.981	1.999	0.679	1.494	1.168	1.304	1.198	1.078	1.145
2050	0.875	0.298	1.523	0.932	1.902	0.646	1.424	1.114	1.245	1.145	1.031	1.096
2051	0.828	0.282	1.444	0.885	1.807	0.615	1.356	1.062	1.188	1.093	0.985	1.048
2052	0.782	0.267	1.367	0.839	1.716	0.584	1.290	1.012	1.132	1.043	0.941	1.002
2053	0.738	0.252	1.294	0.795	1.627	0.555	1.226	0.962	1.078	0.994	0.898	0.956
2054	0.695	0.238	1.222	0.752	1.541	0.526	1.164	0.914	1.026	0.946	0.856	0.912
2055	0.654	0.224	1.153	0.710	1.458	0.498	1.103	0.868	0.975	0.900	0.815	0.870
2056	0.614	0.211	1.086	0.670	1.377	0.471	1.045	0.823	0.925	0.856	0.775	0.828
2057	0.575	0.198	1.022	0.631	1.299	0.445	0.989	0.780	0.877	0.812	0.737	0.788
2058	0.538	0.186	0.959	0.594	1.224	0.420	0.934	0.738	0.831	0.770	0.699	0.749
2059	0.503	0.174	0.899	0.558	1.151	0.396	0.881	0.697	0.786	0.730	0.663	0.711
2060	0.468	0.162	0.841	0.523	1.081	0.372	0.830	0.657	0.743	0.690	0.628	0.674
2061	0.435	0.151	0.785	0.489	1.013	0.349	0.781	0.619	0.701	0.652	0.594	0.638
2062	0.403	0.140	0.731	0.456	0.948	0.328	0.733	0.582	0.660	0.615	0.561	0.604
2063	0.373	0.130	0.680	0.425	0.885	0.306	0.687	0.547	0.621	0.579	0.530	0.570
2064	0.344	0.120	0.630	0.395	0.824	0.286	0.643	0.513	0.583	0.545	0.499	0.538
2065	0.316	0.111	0.583	0.366	0.766	0.266	0.600	0.480	0.546	0.512	0.469	0.507
2066	0.290	0.102	0.537	0.339	0.710	0.248	0.559	0.448	0.511	0.480	0.441	0.477
2067	0.265	0.093	0.494	0.312	0.657	0.230	0.519	0.417	0.477	0.449	0.413	0.448
2068	0.241	0.085	0.453	0.287	0.606	0.212	0.482	0.388	0.444	0.419	0.386	0.420
2069	0.218	0.078	0.414	0.263	0.557	0.196	0.445	0.359	0.413	0.390	0.361	0.393
2070	0.197	0.070	0.376	0.240	0.510	0.180	0.411	0.332	0.383	0.363	0.336	0.367
2071	0.177	0.064	0.341	0.219	0.466	0.165	0.378	0.306	0.354	0.336	0.312	0.341

Estimation of Remaining Open Claim Counts - By Year End

Class A

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018	BY 2019	BY 2020	BY 2021	BY 2022 - 9
(1)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
2072	0.159	0.057	0.308	0.198	0.424	0.151	0.346	0.282	0.327	0.311	0.289	0.317
2073	0.141	0.051	0.277	0.179	0.385	0.137	0.316	0.258	0.300	0.287	0.268	0.294
2074	0.125	0.046	0.248	0.161	0.347	0.124	0.288	0.236	0.275	0.264	0.247	0.272
2075	0.110	0.040	0.221	0.144	0.312	0.112	0.261	0.215	0.251	0.242	0.227	0.251
2076	0.096	0.035	0.195	0.128	0.279	0.101	0.235	0.195	0.229	0.221	0.208	0.231
2077	0.084	0.031	0.172	0.114	0.249	0.090	0.212	0.176	0.207	0.201	0.190	0.211
2078	0.072	0.027	0.150	0.100	0.220	0.080	0.189	0.158	0.187	0.182	0.173	0.193
2079	0.062	0.023	0.131	0.087	0.194	0.071	0.169	0.141	0.168	0.164	0.157	0.176
2080	0.052	0.020	0.113	0.076	0.169	0.063	0.149	0.126	0.151	0.148	0.141	0.159
2081	0.044	0.017	0.096	0.065	0.147	0.055	0.131	0.111	0.134	0.132	0.127	0.144
2082	0.037	0.014	0.082	0.056	0.127	0.048	0.115	0.098	0.119	0.118	0.114	0.129
2083	0.030	0.012	0.069	0.048	0.109	0.041	0.100	0.086	0.104	0.104	0.101	0.116
2084	0.025	0.010	0.057	0.040	0.092	0.035	0.086	0.074	0.091	0.092	0.090	0.103
2085	0.020	0.008	0.047	0.033	0.077	0.030	0.074	0.064	0.079	0.080	0.079	0.091
2086	0.016	0.006	0.038	0.027	0.064	0.025	0.062	0.055	0.068	0.070	0.069	0.080
2087	0.012	0.005	0.031	0.022	0.053	0.021	0.053	0.047	0.059	0.060	0.060	0.070
2088	0.009	0.004	0.024	0.018	0.043	0.017	0.044	0.039	0.050	0.051	0.052	0.061
2089	0.007	0.003	0.019	0.014	0.035	0.014	0.036	0.033	0.042	0.044	0.044	0.053
2090	0.005	0.002	0.015	0.011	0.027	0.011	0.029	0.027	0.035	0.037	0.038	0.045
2091	0.004	0.002	0.011	0.008	0.021	0.009	0.024	0.022	0.029	0.031	0.032	0.038
2092	0.003	0.001	0.008	0.006	0.016	0.007	0.019	0.018	0.023	0.025	0.026	0.032
2093	0.002	0.001	0.006	0.005	0.012	0.005	0.015	0.014	0.019	0.020	0.022	0.027
2094	0.001	0.001	0.004	0.003	0.009	0.004	0.011	0.011	0.015	0.016	0.018	0.022
2095	0.001	0.000	0.003	0.002	0.007	0.003	0.008	0.008	0.012	0.013	0.014	0.018
2096	0.000	0.000	0.002	0.002	0.005	0.002	0.006	0.006	0.009	0.010	0.011	0.014
2097	0.000	0.000	0.001	0.001	0.003	0.001	0.004	0.005	0.007	0.008	0.009	0.011
2098	0.000	0.000	0.000	0.001	0.002	0.001	0.003	0.003	0.005	0.006	0.007	0.009
2099	0.000	0.000	0.000	0.000	0.001	0.001	0.002	0.002	0.004	0.004	0.005	0.007
2100	0.000	0.000	0.000	0.000	0.001	0.000	0.001	0.002	0.002	0.003	0.004	0.005
2101	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.002	0.002	0.003	0.004
2102	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.002	0.003
2103	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.002
2104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001
2105	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001
2106	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001
2107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2108	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2109	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2110	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2112	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2113	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2115	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2116	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2118	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2119	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Estimation of Remaining Open Claim Counts - By Year End

Classes B, C & D

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998	BY 1999
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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9/30/22	2.000	2.000	3.000	8.000	5.000	3.000	5.000	3.000	7.000	8.000	1.000
2022	1.981	1.982	2.973	7.930	4.957	2.975	4.959	2.976	6.944	7.937	0.992
2023	1.962	1.963	2.946	7.859	4.914	2.949	4.917	2.951	6.888	7.874	0.984
2024	1.943	1.944	2.918	7.787	4.870	2.924	4.875	2.927	6.832	7.811	0.977
2025	1.924	1.925	2.891	7.715	4.825	2.898	4.833	2.902	6.775	7.746	0.969
2026	1.904	1.906	2.862	7.641	4.780	2.871	4.790	2.876	6.717	7.682	0.961
2027	1.884	1.887	2.834	7.566	4.735	2.844	4.746	2.851	6.658	7.616	0.953
2028	1.864	1.867	2.805	7.491	4.689	2.817	4.701	2.825	6.598	7.549	0.945
2029	1.843	1.847	2.775	7.414	4.642	2.790	4.657	2.798	6.538	7.482	0.936
2030	1.823	1.827	2.746	7.336	4.594	2.762	4.611	2.771	6.477	7.413	0.928
2031	1.801	1.806	2.715	7.258	4.546	2.733	4.565	2.744	6.415	7.344	0.920
2032	1.780	1.785	2.685	7.178	4.497	2.705	4.518	2.717	6.353	7.274	0.911
2033	1.758	1.763	2.653	7.096	4.448	2.676	4.471	2.689	6.289	7.203	0.902
2034	1.735	1.742	2.622	7.014	4.397	2.646	4.423	2.661	6.225	7.131	0.893
2035	1.712	1.719	2.589	6.930	4.346	2.616	4.374	2.632	6.159	7.058	0.884
2036	1.688	1.696	2.556	6.844	4.294	2.586	4.325	2.603	6.093	6.984	0.875
2037	1.664	1.673	2.522	6.756	4.241	2.555	4.274	2.574	6.026	6.909	0.866
2038	1.639	1.649	2.487	6.666	4.186	2.523	4.223	2.544	5.958	6.833	0.857
2039	1.613	1.624	2.451	6.574	4.131	2.491	4.171	2.513	5.889	6.756	0.848
2040	1.586	1.598	2.414	6.479	4.073	2.458	4.117	2.482	5.818	6.677	0.838
2041	1.559	1.572	2.376	6.381	4.015	2.424	4.062	2.450	5.746	6.597	0.828
2042	1.531	1.545	2.337	6.281	3.954	2.389	4.006	2.418	5.672	6.515	0.818
2043	1.502	1.517	2.296	6.177	3.892	2.353	3.948	2.384	5.596	6.431	0.808
2044	1.472	1.488	2.255	6.070	3.828	2.316	3.889	2.350	5.519	6.346	0.798
2045	1.441	1.458	2.212	5.960	3.761	2.277	3.828	2.314	5.439	6.258	0.787
2046	1.409	1.427	2.168	5.847	3.693	2.238	3.764	2.278	5.358	6.168	0.776
2047	1.376	1.396	2.122	5.730	3.623	2.197	3.699	2.240	5.273	6.075	0.765
2048	1.342	1.363	2.075	5.609	3.551	2.156	3.632	2.202	5.186	5.979	0.753
2049	1.307	1.330	2.026	5.485	3.476	2.112	3.563	2.162	5.096	5.880	0.742
2050	1.271	1.295	1.976	5.357	3.399	2.068	3.492	2.121	5.004	5.779	0.729
2051	1.234	1.259	1.925	5.224	3.319	2.022	3.418	2.078	4.909	5.674	0.717
2052	1.195	1.222	1.872	5.088	3.237	1.975	3.343	2.034	4.811	5.566	0.704
2053	1.156	1.184	1.817	4.948	3.153	1.926	3.264	1.989	4.709	5.455	0.690
2054	1.115	1.145	1.761	4.803	3.066	1.876	3.184	1.943	4.605	5.340	0.677
2055	1.074	1.105	1.703	4.654	2.976	1.824	3.101	1.895	4.497	5.222	0.662
2056	1.031	1.064	1.643	4.501	2.884	1.771	3.015	1.846	4.386	5.099	0.648
2057	0.988	1.022	1.582	4.343	2.789	1.716	2.927	1.795	4.272	4.974	0.632
2058	0.943	0.979	1.519	4.180	2.691	1.659	2.836	1.742	4.154	4.844	0.617
2059	0.899	0.935	1.455	4.014	2.590	1.601	2.743	1.688	4.033	4.710	0.601
2060	0.853	0.890	1.390	3.845	2.488	1.541	2.647	1.632	3.908	4.573	0.584
2061	0.807	0.845	1.324	3.673	2.383	1.480	2.548	1.575	3.779	4.431	0.567
2062	0.760	0.800	1.257	3.499	2.276	1.418	2.447	1.516	3.646	4.285	0.550
2063	0.714	0.754	1.189	3.322	2.168	1.354	2.343	1.456	3.510	4.134	0.531
2064	0.666	0.707	1.120	3.142	2.058	1.290	2.239	1.395	3.370	3.980	0.513
2065	0.619	0.660	1.051	2.961	1.947	1.225	2.132	1.332	3.228	3.822	0.494
2066	0.572	0.613	0.981	2.778	1.835	1.159	2.024	1.269	3.084	3.661	0.474
2067	0.525	0.567	0.912	2.594	1.722	1.092	1.915	1.205	2.937	3.497	0.454
2068	0.479	0.520	0.842	2.410	1.608	1.024	1.805	1.140	2.789	3.331	0.434
2069	0.434	0.474	0.773	2.226	1.493	0.957	1.693	1.074	2.638	3.162	0.413
2070	0.390	0.430	0.705	2.044	1.380	0.889	1.581	1.008	2.486	2.991	0.392
2071	0.347	0.386	0.639	1.865	1.267	0.821	1.469	0.941	2.333	2.819	0.371

Estimation of Remaining Open Claim Counts - By Year End

Classes B, C & D

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998	BY 1999
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2072	0.306	0.344	0.574	1.688	1.155	0.754	1.357	0.874	2.178	2.645	0.350
2073	0.267	0.303	0.511	1.517	1.046	0.687	1.246	0.807	2.023	2.470	0.328
2074	0.230	0.264	0.451	1.351	0.940	0.623	1.136	0.741	1.869	2.294	0.306
2075	0.196	0.228	0.393	1.191	0.837	0.559	1.029	0.676	1.716	2.119	0.285
2076	0.165	0.194	0.339	1.039	0.738	0.498	0.924	0.612	1.565	1.946	0.263
2077	0.136	0.163	0.289	0.896	0.644	0.439	0.823	0.550	1.418	1.775	0.241
2078	0.111	0.135	0.242	0.763	0.555	0.383	0.726	0.490	1.274	1.607	0.220
2079	0.088	0.110	0.200	0.641	0.473	0.330	0.633	0.432	1.134	1.444	0.199
2080	0.069	0.088	0.163	0.530	0.397	0.281	0.546	0.377	1.000	1.286	0.179
2081	0.053	0.069	0.130	0.431	0.328	0.236	0.465	0.325	0.873	1.134	0.159
2082	0.040	0.053	0.102	0.344	0.267	0.195	0.390	0.277	0.752	0.989	0.141
2083	0.029	0.039	0.078	0.270	0.213	0.159	0.323	0.232	0.641	0.853	0.123
2084	0.021	0.029	0.059	0.207	0.167	0.127	0.263	0.192	0.538	0.726	0.106
2085	0.012	0.020	0.043	0.155	0.128	0.099	0.210	0.156	0.445	0.610	0.090
2086	0.007	0.012	0.030	0.113	0.096	0.076	0.164	0.125	0.362	0.504	0.076
2087	0.004	0.007	0.018	0.080	0.070	0.057	0.126	0.098	0.289	0.410	0.063
2088	0.002	0.004	0.010	0.048	0.050	0.042	0.094	0.075	0.226	0.328	0.051
2089	0.001	0.002	0.006	0.027	0.030	0.030	0.069	0.056	0.173	0.257	0.041
2090	0.001	0.001	0.003	0.015	0.017	0.018	0.049	0.041	0.130	0.197	0.032
2091	0.001	0.001	0.001	0.007	0.009	0.010	0.029	0.029	0.095	0.147	0.024
2092	0.001	0.001	0.001	0.004	0.005	0.005	0.016	0.017	0.068	0.108	0.018
2093	0.001	0.001	0.001	0.004	0.002	0.003	0.009	0.010	0.040	0.077	0.013
2094	0.001	0.001	0.001	0.004	0.002	0.001	0.005	0.005	0.023	0.045	0.009
2095	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.003	0.012	0.026	0.006
2096	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.006	0.014	0.003
2097	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.007	0.002
2098	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.001
2099	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2100	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2101	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2102	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2103	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2104	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2105	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2106	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2107	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2108	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2109	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2110	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2111	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2112	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2113	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2114	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2115	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2116	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2117	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2118	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2119	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000
2120	0.001	0.001	0.001	0.004	0.002	0.001	0.002	0.001	0.003	0.003	0.000

Estimation of Remaining Open Claim Counts - By Year End

Classes B, C & D

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008	BY 2009	BY 2010
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(1)	(13)	(14)	(15)	(16)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
9/30/22	2.000	2.000	6.000	2.000	4.000	3.000	6.000	2.000	7.000	6.000	5.000
2022	1.985	1.985	5.956	1.986	3.972	2.979	5.960	1.987	6.956	5.964	4.971
2023	1.969	1.970	5.911	1.971	3.943	2.958	5.918	1.974	6.911	5.926	4.941
2024	1.954	1.955	5.866	1.956	3.914	2.937	5.876	1.960	6.864	5.888	4.910
2025	1.938	1.939	5.821	1.941	3.885	2.915	5.834	1.946	6.817	5.848	4.878
2026	1.923	1.924	5.775	1.926	3.855	2.893	5.791	1.932	6.768	5.808	4.845
2027	1.907	1.908	5.729	1.911	3.825	2.871	5.747	1.918	6.719	5.766	4.811
2028	1.891	1.893	5.683	1.896	3.795	2.849	5.704	1.903	6.670	5.725	4.777
2029	1.875	1.877	5.636	1.881	3.765	2.827	5.659	1.889	6.620	5.683	4.743
2030	1.858	1.861	5.589	1.865	3.734	2.804	5.615	1.874	6.569	5.640	4.708
2031	1.842	1.845	5.541	1.850	3.704	2.781	5.570	1.859	6.519	5.597	4.672
2032	1.825	1.828	5.493	1.834	3.673	2.759	5.525	1.845	6.467	5.554	4.637
2033	1.808	1.811	5.444	1.818	3.641	2.735	5.480	1.830	6.416	5.510	4.601
2034	1.791	1.794	5.394	1.801	3.610	2.712	5.434	1.815	6.364	5.466	4.565
2035	1.773	1.777	5.344	1.785	3.577	2.688	5.388	1.800	6.312	5.422	4.529
2036	1.755	1.760	5.293	1.768	3.545	2.664	5.341	1.784	6.259	5.378	4.492
2037	1.738	1.742	5.241	1.751	3.512	2.640	5.293	1.769	6.206	5.333	4.455
2038	1.719	1.724	5.189	1.734	3.478	2.615	5.244	1.753	6.151	5.287	4.418
2039	1.701	1.706	5.135	1.717	3.444	2.590	5.195	1.737	6.096	5.241	4.380
2040	1.682	1.688	5.082	1.699	3.410	2.565	5.146	1.721	6.041	5.194	4.342
2041	1.663	1.670	5.027	1.682	3.375	2.539	5.096	1.704	5.984	5.146	4.303
2042	1.644	1.651	4.972	1.664	3.339	2.513	5.045	1.688	5.927	5.098	4.264
2043	1.624	1.631	4.915	1.645	3.303	2.487	4.993	1.671	5.869	5.050	4.224
2044	1.604	1.612	4.858	1.627	3.267	2.460	4.941	1.654	5.811	5.000	4.183
2045	1.583	1.592	4.800	1.608	3.230	2.433	4.888	1.636	5.751	4.950	4.143
2046	1.562	1.571	4.740	1.588	3.193	2.406	4.834	1.619	5.691	4.900	4.101
2047	1.541	1.550	4.679	1.569	3.154	2.378	4.779	1.601	5.630	4.848	4.059
2048	1.518	1.529	4.617	1.549	3.115	2.349	4.724	1.583	5.568	4.796	4.017
2049	1.495	1.507	4.553	1.528	3.075	2.320	4.667	1.564	5.505	4.744	3.974
2050	1.472	1.484	4.488	1.507	3.034	2.290	4.609	1.545	5.441	4.690	3.930
2051	1.448	1.461	4.420	1.485	2.992	2.260	4.550	1.526	5.375	4.635	3.885
2052	1.423	1.437	4.350	1.463	2.949	2.229	4.489	1.507	5.309	4.580	3.840
2053	1.397	1.412	4.279	1.440	2.905	2.196	4.427	1.487	5.241	4.523	3.794
2054	1.370	1.386	4.205	1.416	2.859	2.163	4.363	1.466	5.171	4.465	3.747
2055	1.343	1.360	4.128	1.391	2.812	2.129	4.297	1.445	5.099	4.405	3.699
2056	1.315	1.333	4.050	1.366	2.763	2.094	4.230	1.423	5.026	4.344	3.650
2057	1.285	1.305	3.969	1.340	2.713	2.058	4.160	1.401	4.950	4.282	3.599
2058	1.255	1.276	3.885	1.313	2.661	2.021	4.088	1.378	4.872	4.217	3.547
2059	1.224	1.246	3.799	1.286	2.608	1.982	4.014	1.354	4.792	4.151	3.494
2060	1.192	1.215	3.710	1.257	2.553	1.942	3.938	1.329	4.709	4.082	3.439
2061	1.160	1.184	3.619	1.228	2.497	1.902	3.859	1.304	4.623	4.012	3.382
2062	1.126	1.151	3.524	1.198	2.438	1.859	3.778	1.278	4.535	3.939	3.323
2063	1.091	1.117	3.427	1.166	2.378	1.816	3.694	1.251	4.445	3.864	3.263
2064	1.055	1.083	3.327	1.134	2.316	1.771	3.607	1.223	4.351	3.787	3.201
2065	1.018	1.047	3.224	1.101	2.252	1.725	3.518	1.195	4.255	3.707	3.137
2066	0.980	1.010	3.117	1.067	2.186	1.677	3.427	1.165	4.155	3.625	3.071
2067	0.941	0.972	3.008	1.032	2.118	1.628	3.332	1.135	4.053	3.540	3.003
2068	0.901	0.934	2.896	0.995	2.049	1.578	3.235	1.104	3.947	3.453	2.933
2069	0.861	0.894	2.781	0.958	1.977	1.526	3.134	1.071	3.838	3.363	2.860
2070	0.820	0.854	2.663	0.920	1.903	1.472	3.031	1.038	3.726	3.270	2.786
2071	0.778	0.814	2.544	0.881	1.827	1.417	2.925	1.004	3.610	3.174	2.709

Estimation of Remaining Open Claim Counts - By Year End

Classes B, C & D

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008	BY 2009	BY 2010
(1)	(13)	(14)	(15)	(16)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
2072	0.736	0.773	2.423	0.842	1.750	1.361	2.815	0.969	3.491	3.076	2.630
2073	0.694	0.731	2.301	0.802	1.672	1.304	2.704	0.932	3.369	2.974	2.548
2074	0.651	0.689	2.177	0.761	1.593	1.245	2.590	0.895	3.243	2.870	2.464
2075	0.608	0.646	2.051	0.720	1.512	1.186	2.474	0.858	3.114	2.763	2.378
2076	0.565	0.603	1.924	0.679	1.430	1.126	2.356	0.819	2.983	2.653	2.289
2077	0.522	0.561	1.797	0.637	1.348	1.065	2.237	0.780	2.849	2.541	2.198
2078	0.479	0.518	1.669	0.595	1.265	1.004	2.116	0.741	2.714	2.428	2.105
2079	0.437	0.475	1.542	0.552	1.181	0.942	1.994	0.701	2.577	2.312	2.011
2080	0.396	0.434	1.416	0.510	1.097	0.880	1.871	0.660	2.438	2.195	1.916
2081	0.355	0.393	1.292	0.469	1.013	0.817	1.747	0.620	2.297	2.077	1.819
2082	0.317	0.353	1.170	0.427	0.930	0.755	1.623	0.579	2.155	1.957	1.720
2083	0.279	0.314	1.051	0.387	0.849	0.693	1.499	0.538	2.012	1.836	1.621
2084	0.244	0.277	0.936	0.348	0.769	0.632	1.377	0.497	1.870	1.715	1.521
2085	0.210	0.242	0.825	0.310	0.690	0.572	1.256	0.456	1.727	1.593	1.420
2086	0.179	0.208	0.720	0.273	0.615	0.514	1.137	0.416	1.586	1.471	1.320
2087	0.150	0.178	0.621	0.238	0.542	0.458	1.022	0.377	1.446	1.351	1.219
2088	0.124	0.149	0.529	0.205	0.473	0.404	0.910	0.338	1.310	1.232	1.119
2089	0.101	0.123	0.444	0.175	0.408	0.352	0.802	0.301	1.177	1.116	1.021
2090	0.081	0.100	0.367	0.147	0.347	0.304	0.700	0.266	1.048	1.002	0.924
2091	0.063	0.080	0.298	0.121	0.292	0.259	0.604	0.232	0.924	0.893	0.830
2092	0.048	0.063	0.238	0.099	0.241	0.217	0.514	0.200	0.806	0.787	0.739
2093	0.036	0.048	0.187	0.079	0.196	0.180	0.432	0.170	0.695	0.687	0.652
2094	0.026	0.036	0.143	0.062	0.157	0.146	0.357	0.143	0.592	0.592	0.569
2095	0.019	0.026	0.107	0.047	0.123	0.117	0.290	0.118	0.497	0.504	0.491
2096	0.011	0.019	0.078	0.035	0.094	0.091	0.232	0.096	0.411	0.423	0.418
2097	0.006	0.011	0.056	0.026	0.070	0.070	0.182	0.077	0.334	0.350	0.351
2098	0.003	0.006	0.033	0.018	0.051	0.052	0.139	0.060	0.267	0.285	0.290
2099	0.002	0.003	0.019	0.011	0.037	0.038	0.104	0.046	0.209	0.227	0.236
2100	0.001	0.002	0.010	0.006	0.022	0.027	0.076	0.035	0.160	0.178	0.188
2101	0.001	0.001	0.005	0.003	0.012	0.016	0.054	0.025	0.120	0.137	0.148
2102	0.001	0.001	0.002	0.002	0.007	0.009	0.032	0.018	0.088	0.102	0.113
2103	0.001	0.001	0.002	0.001	0.003	0.005	0.018	0.011	0.062	0.075	0.085
2104	0.001	0.001	0.002	0.001	0.002	0.003	0.010	0.006	0.037	0.053	0.062
2105	0.001	0.001	0.002	0.001	0.002	0.001	0.005	0.003	0.021	0.032	0.044
2106	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.002	0.011	0.018	0.026
2107	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.006	0.010	0.015
2108	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.005	0.008
2109	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.004
2110	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2111	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2112	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2113	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2114	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2115	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2116	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2117	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2118	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2119	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002
2120	0.001	0.001	0.002	0.001	0.002	0.001	0.002	0.001	0.003	0.002	0.002

Estimation of Remaining Open Claim Counts - By Year End

Classes B, C & D

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018	BY 2019	BY 2020	BY 2021	BY 2022 - 9
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(1)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
9/30/22	7.000	6.000	2.000	5.000	8.000	5.000	8.675	13.675	8.350	8.700	8.075	7.413
2022	6.960	5.966	1.989	4.972	7.956	4.973	8.629	13.603	8.306	8.654	8.031	7.309
2023	6.919	5.932	1.978	4.945	7.913	4.946	8.582	13.530	8.262	8.608	7.988	7.268
2024	6.877	5.897	1.966	4.917	7.868	4.919	8.535	13.457	8.218	8.562	7.945	7.230
2025	6.834	5.862	1.955	4.889	7.824	4.891	8.488	13.384	8.173	8.517	7.903	7.191
2026	6.790	5.825	1.943	4.860	7.779	4.864	8.441	13.310	8.129	8.471	7.861	7.153
2027	6.744	5.787	1.931	4.831	7.734	4.836	8.394	13.236	8.084	8.424	7.819	7.115
2028	6.697	5.748	1.918	4.801	7.687	4.808	8.346	13.161	8.039	8.378	7.776	7.077
2029	6.650	5.708	1.905	4.769	7.639	4.779	8.297	13.086	7.994	8.331	7.733	7.038
2030	6.602	5.668	1.892	4.737	7.589	4.749	8.247	13.009	7.948	8.284	7.690	6.999
2031	6.553	5.627	1.879	4.704	7.538	4.718	8.195	12.931	7.902	8.237	7.647	6.960
2032	6.504	5.585	1.865	4.671	7.486	4.686	8.142	12.850	7.854	8.189	7.603	6.921
2033	6.454	5.543	1.851	4.637	7.433	4.653	8.087	12.766	7.805	8.139	7.559	6.882
2034	6.404	5.501	1.838	4.603	7.379	4.620	8.031	12.681	7.754	8.088	7.513	6.841
2035	6.354	5.459	1.824	4.569	7.325	4.587	7.974	12.592	7.702	8.036	7.466	6.800
2036	6.304	5.416	1.809	4.534	7.270	4.553	7.916	12.503	7.648	7.982	7.417	6.757
2037	6.253	5.373	1.795	4.499	7.214	4.519	7.858	12.413	7.594	7.926	7.368	6.713
2038	6.201	5.329	1.781	4.463	7.159	4.485	7.799	12.321	7.539	7.870	7.316	6.668
2039	6.150	5.286	1.767	4.428	7.102	4.450	7.739	12.229	7.483	7.813	7.264	6.622
2040	6.097	5.241	1.752	4.392	7.046	4.415	7.680	12.136	7.427	7.756	7.212	6.575
2041	6.044	5.197	1.737	4.356	6.989	4.380	7.619	12.042	7.371	7.697	7.159	6.527
2042	5.990	5.151	1.723	4.320	6.932	4.345	7.559	11.947	7.314	7.639	7.105	6.479
2043	5.935	5.105	1.707	4.283	6.874	4.309	7.498	11.852	7.256	7.580	7.051	6.431
2044	5.879	5.058	1.692	4.245	6.815	4.273	7.436	11.757	7.199	7.520	6.996	6.382
2045	5.823	5.011	1.677	4.207	6.755	4.236	7.374	11.660	7.140	7.460	6.941	6.332
2046	5.767	4.963	1.661	4.169	6.695	4.199	7.311	11.562	7.082	7.400	6.886	6.283
2047	5.709	4.915	1.645	4.130	6.634	4.162	7.247	11.464	7.023	7.339	6.831	6.233
2048	5.650	4.866	1.629	4.090	6.572	4.124	7.182	11.363	6.963	7.278	6.775	6.182
2049	5.591	4.816	1.613	4.050	6.509	4.085	7.116	11.262	6.902	7.216	6.718	6.132
2050	5.531	4.765	1.596	4.010	6.445	4.046	7.050	11.159	6.840	7.153	6.661	6.080
2051	5.470	4.714	1.580	3.969	6.381	4.007	6.983	11.055	6.777	7.089	6.602	6.028
2052	5.408	4.662	1.563	3.927	6.316	3.967	6.915	10.949	6.714	7.024	6.543	5.976
2053	5.345	4.610	1.545	3.885	6.249	3.926	6.845	10.842	6.650	6.958	6.483	5.922
2054	5.281	4.556	1.528	3.842	6.182	3.885	6.775	10.734	6.585	6.892	6.423	5.868
2055	5.216	4.501	1.510	3.799	6.114	3.843	6.704	10.624	6.519	6.825	6.362	5.813
2056	5.149	4.445	1.492	3.755	6.045	3.801	6.632	10.513	6.453	6.756	6.299	5.758
2057	5.080	4.388	1.474	3.710	5.975	3.758	6.559	10.400	6.385	6.687	6.236	5.702
2058	5.010	4.330	1.455	3.664	5.903	3.714	6.485	10.285	6.316	6.617	6.173	5.645
2059	4.938	4.270	1.435	3.617	5.830	3.669	6.410	10.169	6.247	6.546	6.108	5.587
2060	4.863	4.208	1.415	3.568	5.755	3.624	6.333	10.050	6.176	6.474	6.042	5.528
2061	4.787	4.145	1.395	3.519	5.678	3.577	6.254	9.930	6.104	6.401	5.976	5.469
2062	4.708	4.080	1.374	3.468	5.600	3.530	6.174	9.807	6.031	6.326	5.908	5.409
2063	4.626	4.012	1.352	3.416	5.519	3.481	6.092	9.681	5.956	6.250	5.839	5.347
2064	4.542	3.943	1.330	3.362	5.436	3.431	6.007	9.552	5.880	6.173	5.769	5.285
2065	4.456	3.871	1.307	3.307	5.350	3.379	5.921	9.420	5.801	6.093	5.698	5.222
2066	4.367	3.798	1.283	3.250	5.262	3.326	5.831	9.284	5.721	6.012	5.625	5.157
2067	4.275	3.722	1.259	3.191	5.171	3.271	5.740	9.144	5.639	5.929	5.550	5.091
2068	4.180	3.644	1.234	3.130	5.077	3.214	5.645	9.000	5.554	5.844	5.473	5.023
2069	4.082	3.563	1.208	3.067	4.981	3.156	5.547	8.851	5.466	5.756	5.394	4.953
2070	3.982	3.479	1.181	3.003	4.881	3.096	5.447	8.698	5.376	5.665	5.313	4.882
2071	3.878	3.394	1.153	2.936	4.778	3.034	5.343	8.541	5.283	5.571	5.229	4.808

Estimation of Remaining Open Claim Counts - By Year End

Classes B, C & D

Based on Mortality Tables Shown in Section VIII

Calendar Year	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018	BY 2019	BY 2020	BY 2021	BY 2022 - 9
(1)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
2072	3.771	3.305	1.125	2.868	4.672	2.970	5.236	8.378	5.187	5.475	5.143	4.733
2073	3.661	3.214	1.096	2.797	4.563	2.904	5.126	8.211	5.089	5.376	5.054	4.655
2074	3.547	3.120	1.065	2.724	4.450	2.837	5.012	8.038	4.987	5.274	4.962	4.574
2075	3.430	3.023	1.034	2.649	4.334	2.767	4.895	7.860	4.882	5.168	4.868	4.491
2076	3.310	2.924	1.002	2.571	4.215	2.694	4.774	7.676	4.774	5.059	4.770	4.406
2077	3.186	2.821	0.969	2.492	4.092	2.620	4.650	7.486	4.662	4.947	4.670	4.318
2078	3.059	2.716	0.935	2.409	3.965	2.543	4.522	7.291	4.547	4.831	4.566	4.227
2079	2.931	2.608	0.900	2.325	3.834	2.465	4.389	7.090	4.428	4.712	4.460	4.133
2080	2.799	2.498	0.864	2.238	3.699	2.383	4.253	6.883	4.306	4.589	4.350	4.036
2081	2.666	2.386	0.828	2.149	3.561	2.300	4.113	6.669	4.180	4.463	4.236	3.937
2082	2.532	2.273	0.791	2.058	3.420	2.214	3.969	6.449	4.051	4.332	4.119	3.834
2083	2.395	2.158	0.753	1.966	3.276	2.126	3.820	6.223	3.917	4.198	3.999	3.728
2084	2.257	2.041	0.715	1.873	3.129	2.036	3.669	5.990	3.780	4.059	3.875	3.619
2085	2.117	1.923	0.677	1.778	2.980	1.945	3.514	5.752	3.638	3.917	3.747	3.507
2086	1.977	1.805	0.638	1.682	2.830	1.853	3.357	5.510	3.494	3.771	3.616	3.391
2087	1.837	1.685	0.598	1.585	2.677	1.759	3.197	5.264	3.347	3.621	3.481	3.272
2088	1.697	1.566	0.559	1.487	2.522	1.664	3.035	5.013	3.197	3.468	3.342	3.150
2089	1.558	1.446	0.519	1.389	2.367	1.568	2.872	4.760	3.045	3.313	3.201	3.025
2090	1.421	1.328	0.479	1.290	2.210	1.471	2.706	4.503	2.891	3.156	3.058	2.898
2091	1.287	1.211	0.440	1.192	2.053	1.374	2.539	4.243	2.735	2.996	2.913	2.768
2092	1.156	1.097	0.401	1.094	1.896	1.276	2.371	3.981	2.577	2.834	2.765	2.636
2093	1.029	0.985	0.364	0.998	1.741	1.179	2.202	3.718	2.418	2.671	2.616	2.503
2094	0.908	0.877	0.327	0.904	1.588	1.082	2.035	3.454	2.258	2.506	2.465	2.368
2095	0.792	0.774	0.291	0.812	1.438	0.987	1.868	3.190	2.098	2.340	2.313	2.231
2096	0.683	0.675	0.256	0.723	1.292	0.894	1.704	2.929	1.938	2.174	2.160	2.094
2097	0.582	0.582	0.224	0.638	1.151	0.803	1.543	2.672	1.779	2.008	2.007	1.955
2098	0.488	0.496	0.193	0.556	1.015	0.715	1.386	2.420	1.623	1.844	1.854	1.816
2099	0.404	0.416	0.164	0.480	0.885	0.631	1.234	2.174	1.470	1.682	1.702	1.678
2100	0.328	0.344	0.138	0.409	0.763	0.550	1.088	1.935	1.320	1.523	1.552	1.540
2101	0.262	0.280	0.114	0.343	0.650	0.475	0.950	1.707	1.176	1.368	1.406	1.405
2102	0.205	0.224	0.093	0.284	0.546	0.404	0.819	1.489	1.037	1.218	1.263	1.272
2103	0.157	0.175	0.074	0.231	0.451	0.339	0.697	1.284	0.904	1.074	1.125	1.143
2104	0.118	0.134	0.058	0.184	0.367	0.281	0.586	1.094	0.780	0.937	0.992	1.018
2105	0.086	0.101	0.044	0.144	0.293	0.228	0.484	0.918	0.664	0.808	0.865	0.898
2106	0.061	0.073	0.033	0.111	0.230	0.182	0.394	0.759	0.558	0.688	0.746	0.783
2107	0.036	0.052	0.024	0.083	0.176	0.143	0.315	0.617	0.461	0.578	0.635	0.675
2108	0.021	0.031	0.017	0.061	0.132	0.109	0.246	0.493	0.375	0.478	0.533	0.575
2109	0.011	0.018	0.010	0.043	0.096	0.082	0.189	0.386	0.300	0.389	0.441	0.483
2110	0.006	0.009	0.006	0.026	0.069	0.060	0.141	0.296	0.235	0.310	0.359	0.399
2111	0.003	0.005	0.003	0.014	0.041	0.043	0.103	0.222	0.180	0.243	0.287	0.325
2112	0.003	0.002	0.002	0.008	0.023	0.025	0.073	0.162	0.135	0.186	0.224	0.259
2113	0.003	0.002	0.001	0.004	0.012	0.014	0.044	0.115	0.098	0.140	0.172	0.203
2114	0.003	0.002	0.001	0.002	0.006	0.008	0.025	0.068	0.070	0.102	0.129	0.156
2115	0.003	0.002	0.001	0.002	0.003	0.004	0.013	0.039	0.042	0.073	0.094	0.117
2116	0.003	0.002	0.001	0.002	0.003	0.002	0.007	0.021	0.024	0.043	0.067	0.085
2117	0.003	0.002	0.001	0.002	0.003	0.002	0.003	0.011	0.013	0.024	0.040	0.061
2118	0.003	0.002	0.001	0.002	0.003	0.002	0.003	0.005	0.006	0.013	0.023	0.036
2119	0.003	0.002	0.001	0.002	0.003	0.002	0.003	0.005	0.003	0.007	0.012	0.020
2120	0.003	0.002	0.001	0.002	0.003	0.002	0.003	0.005	0.003	0.003	0.006	0.011

Estimation of Outstanding Loss & ALAE Reserves - Burial Expense and Parental Award
After Estimated Investment Income
Evaluated as of September 30, 2022

Birth Year	Estimated Outstanding Loss & ALAE Related to Death Benefit (a)		AAA, AAD & DA	Estimated Outstanding Loss & ALAE Related to Parental Award		Estimated Outstanding Loss & ALAE Related to Retroactive Family Care Benefits Per NICA Estimates		Case (c) Outstanding on DA Claims as of 9 30 22	Additional Outstanding Loss & ALAE Not Included in Expense Category Analysis			
				Estimated Unreported Claims as of 9 30 22	Case Outstanding on Reported Open (c)				Outstanding on Unreported Claims (4) X 250,000	Nominal (2)+(5)+ (6)+(7)+(9)		Discounted (3)+(5) (6)+(8)+(9)
	Nominal (a)	Discounted (b)					Nominal		Discounted			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
1989	150,000	53,507	0	5,570	0			205,000	360,570	264,077		
1990	150,000	52,667	0	0	0			0	150,000	52,667		
1991	200,000	64,319	0	150,231	0			0	350,231	214,550		
1992	450,000	124,247	0	0	0			75,000	525,000	199,247		
1993	350,000	112,493	0	75,000	0			0	425,000	187,493		
1994	150,000	35,042	0	0	0			0	150,000	35,042		
1995	250,000	57,168	0	0	0			220,000	470,000	277,168		
1996	300,000	110,649	0	225,000	0			455,000	980,000	790,649		
1997	400,000	102,216	0	299,976	0			215,735	915,711	617,927		
1998	550,000	161,659	0	48,939	0			400,000	998,939	610,598		
1999	150,000	60,564	0	0	0			445,000	595,000	505,564		
2000	150,000	45,452	0	8	0			200,000	350,008	245,460		
2001	200,000	69,435	0	0	0			200,000	400,000	269,435		
2002	600,000	205,903	0	81,501	0	1,057,002	1,057,002	190,000	1,928,503	1,534,406		
2003	150,000	43,669	0	66	0	562,210	562,210	380,000	1,092,276	985,945		
2004	250,000	62,222	0	78,788	0	164,459	164,459	190,000	683,247	495,469		
2005	350,000	123,288	0	150,000	0	495,190	495,190	0	995,190	768,478		
2006	450,000	125,976	0	331,823	0	1,866,540	1,866,540	0	2,648,363	2,324,339		
2007	350,000	134,985	0	140,000	0	539,257	539,257	0	1,029,257	814,242		
2008	450,000	108,290	0	405,404	0	1,111,651	1,111,651	0	1,967,055	1,625,345		
2009	500,000	143,931	0	140,000	0	699,470	699,470	0	1,339,470	983,401		
2010	250,000	42,464	0	164,957	0	696,885	696,885	19,627	1,131,469	923,933		
2011	500,000	125,968	0	396,686	0	828,881	828,881	0	1,725,567	1,351,535		
2012	350,000	71,304	0	319,954	0	994,544	994,544	95,000	1,759,498	1,480,802		
2013	350,000	126,863	0	0	0	193,865	193,865	65,000	608,865	385,728		
2014	400,000	105,149	0	17	0	362,329	362,329	0	762,346	467,495		
2015	700,000	192,281	0	452,964	0	1,025,955	1,025,955	380,000	2,558,919	2,051,200		
2016	350,000	80,954	0	430,967	0	182,820	182,820	0	963,787	694,741		
2017	650,000	156,927	1	608,702	250,000	408,860	408,860	14,645	1,932,207	1,439,134		
2018	850,000	170,161	1	549,650	250,000	457,616	457,616	1,650	2,108,916	1,429,078		
2019	600,000	136,604	3	127,421	750,000	-	0	113,486	1,590,907	1,127,512		
2020	600,000	130,156	5		1,250,000	-	0	804,956	2,654,956	2,185,111		
2021	550,000	116,611	12		3,000,000	-	0	352,304	3,902,304	3,468,915		
2022 - 9 mo.	525,000	115,383	13		3,312,500	-	0	0	3,837,500	3,427,883		
Totals:	13,225,000	3,568,510	35	5,183,624	8,812,500	11,647,534	11,647,534	5,022,403	43,891,061	34,234,571		

Notes: (a) See Section IV, Exhibit VI, Sheet 2, Column (4) multiplied by \$ 50,000 nominal death benefit.

(b) See Section IV, Exhibit VI, Sheet 2, Column (9).

(c) Based on NICA case reserve information as of September 30, 2022.

Estimation of Outstanding Loss & ALAE Reserves - Death Benefit
 After Estimated Investment Income
 Evaluated as of September 30, 2022

Burial Expense - Related to Open Accepted Claimants
 Excluding Remaining Amounts due Deceased Claimants
 By Claim Class Category
 Based on Current Investment Income Assumption (5.0 % Annual Return)

Birth Year	Estimate O/S Claim Counts as of 9/30/2022 (a)			Estimated Average Discount Factor at (b) 5 % Investment Return		Estimated Discounted O/S Losses as of 9/30/2022		
	Class A	Classes B, C & D	Combined	Class A	Classes B, C & D	Class A (2) X (5) X 50,000	Classes B, C & D (3) X (6) X 50,000	Combined (7) + (8)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	1	2	3	0.5486	0.2608	27,432	26,075	53,507
1990	1	2	3	0.5434	0.2550	27,168	25,499	52,667
1991	1	3	4	0.5382	0.2494	26,910	37,410	64,319
1992	1	8	9	0.5331	0.2440	26,656	97,591	124,247
1993	2	5	7	0.5281	0.2387	52,814	59,679	112,493
1994	0	3	3	0.0000	0.2336	0	35,042	35,042
1995	0	5	5	0.0000	0.2287	0	57,168	57,168
1996	3	3	6	0.5138	0.2239	77,064	33,585	110,649
1997	1	7	8	0.5092	0.2193	25,459	76,757	102,216
1998	3	8	11	0.5047	0.2149	75,706	85,954	161,659
1999	2	1	3	0.5003	0.2106	50,033	10,531	60,564
2000	1	2	3	0.4960	0.2065	24,802	20,650	45,452
2001	2	2	4	0.4918	0.2025	49,184	20,251	69,435
2002	6	6	12	0.4877	0.1986	146,315	59,589	205,903
2003	1	2	3	0.4837	0.1949	24,183	19,486	43,669
2004	1	4	5	0.4797	0.1912	23,984	38,239	62,222
2005	4	3	7	0.4757	0.1876	95,147	28,140	123,288
2006	3	6	9	0.4718	0.1840	70,765	55,211	125,976
2007	5	2	7	0.4677	0.1805	116,937	18,048	134,985
2008	2	7	9	0.4637	0.1769	46,369	61,921	108,290
2009	4	6	10	0.4596	0.1734	91,921	52,010	143,931
2010	0	5	5	0.0000	0.1699	0	42,464	42,464
2011	3	7	10	0.4515	0.1664	67,718	58,250	125,968
2012	1	6	7	0.4474	0.1631	22,372	48,933	71,304
2013	5	2	7	0.4435	0.1599	110,872	15,991	126,863
2014	3	5	8	0.4396	0.1568	65,940	39,209	105,149
2015	6	8	14	0.4358	0.1539	130,731	61,549	192,281
2016	2	5	7	0.4320	0.1510	43,200	37,754	80,954
2017	4.33	8.68	13.00	0.4283	0.1483	92,619	64,308	156,927
2018	3.33	13.68	17.00	0.4246	0.1456	70,598	99,563	170,161
2019	3.65	8.35	12.00	0.4211	0.1431	76,852	59,753	136,604
2020	3.30	8.70	12.00	0.4177	0.1408	68,915	61,241	130,156
2021	2.93	8.08	11.00	0.4144	0.1387	60,607	56,004	116,611
2022 - 9 mo.	3.09	7.41	10.50	0.4144	0.1387	63,974	51,410	115,383
Totals:	84.61	179.89	264.50			1,953,245	1,615,265	3,568,510

Notes: (a) Based on actual reported and estimated unreported NICA claimants as of September 30, 2022.

(b) Estimated discount based on mortality factors as shown in Section VIII.

Evaluated As of December 31, 2021

After Consideration of Class Action and SB 1786**INCLUDED AS REFERENCE FROM DECEMBER 31, 2021 REPORT****PRIOR TO ANY ADJUSTMENTS FOR CHANGES IN 2022 - REFERENCE ONLY**

Year of Birth	Actual Paid (a) Loss & ALAE @ 12/31/21	2021 Level Case O/S (b) Loss & ALAE	2021 Level IBNR / Bulk (c) Outstanding	2021 Level Outstanding Loss & ALAE (3) + (4)	Indicated 2021 Level Incurred Loss & ALAE (2) + (3)	Indicated 2021 Level Ultimate Loss & ALAE (2) + (5)
-----	-----	-----	-----	-----	-----	-----
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	16,885,994	13,842,395	4,009,141	17,851,536	30,728,389	34,737,530
1990	7,614,059	9,234,445	2,618,295	11,852,740	16,848,503	19,466,798
1991	11,583,942	16,572,044	2,937,697	19,509,742	28,155,986	31,093,684
1992	19,655,224	39,595,716	8,187,318	47,783,035	59,250,940	67,438,258
1993	25,162,173	35,066,637	9,391,712	44,458,348	60,228,810	69,620,522
1994	9,013,849	18,464,866	4,996,139	23,461,004	27,478,715	32,474,853
1995	13,455,395	26,789,092	6,246,316	33,035,408	40,244,487	46,490,803
1996	12,280,555	22,009,825	6,492,436	28,502,261	34,290,380	40,782,816
1997	16,023,557	41,847,836	11,264,192	53,112,029	57,871,394	69,135,586
1998	27,288,891	56,474,136	20,570,783	77,044,918	83,763,026	104,333,809
1999	14,547,024	12,555,307	9,435,219	21,990,526	27,102,331	36,537,550
2000	8,115,680	11,049,895	6,941,273	17,991,168	19,165,575	26,106,848
2001	10,391,789	21,689,387	7,974,128	29,663,515	32,081,176	40,055,305
2002	22,212,715	55,180,104	21,840,689	77,020,792	77,392,818	99,233,507
2003	6,523,162	10,424,005	3,587,144	14,011,150	16,947,167	20,534,312
2004	7,253,282	28,979,402	7,481,407	36,460,809	36,232,684	43,714,091
2005	10,942,541	28,874,392	11,576,573	40,450,965	39,816,933	51,393,506
2006	12,767,247	47,032,444	13,597,804	60,630,248	59,799,691	73,397,495
2007	13,611,989	30,562,915	11,449,903	42,012,818	44,174,904	55,624,807
2008	9,013,337	54,039,659	15,767,600	69,807,259	63,052,996	78,820,595
2009	11,497,957	53,971,169	18,685,870	72,657,039	65,469,126	84,154,996
2010	4,312,574	25,327,020	8,620,367	33,947,387	29,639,594	38,259,961
2011	7,462,398	48,033,219	14,389,136	62,422,355	55,495,618	69,884,754
2012	5,096,672	39,007,545	9,273,214	48,280,759	44,104,217	53,377,430
2013	7,662,639	32,228,484	11,527,702	43,756,186	39,891,123	51,418,825
2014	8,370,886	37,511,528	16,976,110	54,487,638	45,882,414	62,858,524
2015	8,449,447	73,520,821	32,754,350	106,275,171	81,970,267	114,724,618
2016	2,175,886	26,499,134	14,143,075	40,642,209	28,675,020	42,818,095
2017	4,881,618	57,671,549	41,262,065	98,933,614	62,553,167	103,815,232
2018	6,175,043	78,707,935	80,647,736	159,355,671	84,882,978	165,530,714
2019	4,443,644	46,120,760	85,468,923	131,589,683	50,564,404	136,033,327
2020	1,140,612	19,576,472	82,467,618	102,044,090	20,717,084	103,184,702
2021	994,030	447,244	72,631,612	73,078,856	1,441,273	74,072,885
Totals:	347,005,809	1,118,907,381	675,213,548	1,794,120,930	1,465,913,190	2,141,126,739

Notes: (a) See Section V, Exhibit I, Sheet 3, Column (6) plus Section V, Exhibit I, Sheet 2, Column (6) of 12/31/21 report.

(b) See Section V, Exhibit I, Sheet 3, Column (8) plus Section V, Exhibit I, Sheet 2, Column (7) of 12/31/21 report.

(c) See Section V, Exhibit I, Sheet 3, Column (9) of 12/31/21 report..

Accepted Claim Counts - Reported With Worksheets
Allocation of Unreported Claims by Severity Class

Evaluated As of September 30, 2022

Year of Birth	Reported Accepted Claims (AAA & AAD Claims) (a)							Open / Unreported Accepted Claims (AAA Claims) (b)						Classes B, C, D & Blank (10) + (11) + (12) + (13)
	Class A	Class B	Class C	Class D	Blank AAA & AAD	Combined	Classes B C & D (3)+(4)+(5)	Class A	Class B	Class C	Class D	Blank N/A	Combined	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1989	4	-	-	2	5	11	2	1.0	0.0	0.0	2.0	0.0	3.0	2.0
1990	3	2	-	2	-	7	4	1.0	1.0	0.0	1.0	0.0	3.0	2.0
1991	1	2	-	1	-	4	3	1.0	2.0	0.0	1.0	0.0	4.0	3.0
1992	1	4	1	4	3	13	9	1.0	4.0	1.0	3.0	0.0	9.0	8.0
1993	4	3	2	3	1	13	8	2.0	0.0	2.0	3.0	0.0	7.0	5.0
1994	2	-	1	2	2	7	3	0.0	0.0	1.0	2.0	0.0	3.0	3.0
1995	-	3	1	2	-	6	6	0.0	2.0	1.0	2.0	0.0	5.0	5.0
1996	3	-	1	2	1	7	3	3.0	0.0	1.0	2.0	0.0	6.0	3.0
1997	2	1	3	3	2	11	7	1.0	1.0	3.0	3.0	0.0	8.0	7.0
1998	4	2	4	2	3	15	8	3.0	2.0	4.0	2.0	0.0	11.0	8.0
1999	6	2	-	-	1	9	2	2.0	1.0	0.0	0.0	0.0	3.0	1.0
2000	3	1	-	1	1	6	2	1.0	1.0	0.0	1.0	0.0	3.0	2.0
2001	2	-	2	-	-	4	2	2.0	0.0	2.0	0.0	0.0	4.0	2.0
2002	9	3	1	2	2	17	6	6.0	3.0	1.0	2.0	0.0	12.0	6.0
2003	1	2	-	-	-	3	2	1.0	2.0	0.0	0.0	0.0	3.0	2.0
2004	1	2	1	1	1	6	4	1.0	2.0	1.0	1.0	0.0	5.0	4.0
2005	5	2	1	2	1	11	5	4.0	0.0	1.0	2.0	0.0	7.0	3.0
2006	4	3	-	3	2	12	6	3.0	3.0	0.0	3.0	0.0	9.0	6.0
2007	5	2	-	-	3	10	2	5.0	2.0	0.0	0.0	0.0	7.0	2.0
2008	3	3	2	2	-	10	7	2.0	3.0	2.0	2.0	0.0	9.0	7.0
2009	4	1	2	3	1	11	6	4.0	1.0	2.0	3.0	0.0	10.0	6.0
2010	1	1	1	3	-	6	5	0.0	1.0	1.0	3.0	0.0	5.0	5.0
2011	3	1	2	4	2	12	7	3.0	1.0	2.0	4.0	0.0	10.0	7.0
2012	1	-	3	3	-	7	6	1.0	0.0	3.0	3.0	0.0	7.0	6.0
2013	5	-	-	2	1	8	2	5.0	0.0	0.0	2.0	0.0	7.0	2.0
2014	5	3	-	2	-	10	5	3.0	3.0	0.0	2.0	0.0	8.0	5.0
2015	6	2	2	4	-	14	8	6.0	2.0	2.0	4.0	0.0	14.0	8.0
2016	2	2	-	1	2	7	3	2.0	2.0	0.0	1.0	2.0	7.0	5.0
2017	4	4	1	2	2	13	7	4.3	4.2	1.2	2.3	1.0	13.0	8.7
2018	3	2	5	3	4	17	10	3.3	2.2	5.2	3.3	3.0	17.0	13.7
2019	3	1	4	1	2	11	6	3.7	1.4	4.4	1.6	1.0	12.0	8.4
2020	2	1	1	2	2	9	4	3.3	1.8	1.7	3.2	2.0	12.0	8.7
2021	-	-	-	-	2	2	-	2.9	1.8	1.6	2.7	2.0	11.0	8.1
2022 - 9 mo.								3.1	1.9	1.7	2.9	1.0	10.5	7.4
Totals	102	55	41	64	46	309	160	84.6	52.3	45.6	70.0	12.0	264.5	179.9

Notes: (a) See Section VI, Exhibit II. Combination of open accepted claims (AAA) with closed accepted claims (AAD).

(b) See Section VI, Exhibit II. Combination of reported open accepted claims (AAA) and unreported accepted (alive) claims (AAA).

Reported Accepted Claim Counts - Excluding DA Claims

Evaluated As of September 30, 2022

Year of Birth	Open Accepted Claims (AAA Claims)						Closed Accepted Claims (AAD Claims)						IBNR Accepted Claims (Excluding DA Claims)					
	Class A	Class B	Class C	Class D	Blank N/A	Combined	Class A	Class B	Class C	Class D	Blank N/A	Combined	Class A	Class B	Class C	Class D	Blank N/A	Combined
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1989	1	-	-	2	-	3	3	-	-	-	5	8	-	-	-	-	-	-
1990	1	1	-	1	-	3	2	1	-	1	-	4	-	-	-	-	-	-
1991	1	2	-	1	-	4	-	-	-	-	-	-	-	-	-	-	-	-
1992	1	4	1	3	-	9	-	-	-	1	3	4	-	-	-	-	-	-
1993	2	-	2	3	-	7	2	3	-	-	1	6	-	-	-	-	-	-
1994	-	-	1	2	-	3	2	-	-	-	2	4	-	-	-	-	-	-
1995	-	2	1	2	-	5	-	1	-	-	-	1	-	-	-	-	-	-
1996	3	-	1	2	-	6	-	-	-	-	1	1	-	-	-	-	-	-
1997	1	1	3	3	-	8	1	-	-	-	2	3	-	-	-	-	-	-
1998	3	2	4	2	-	11	1	-	-	-	3	4	-	-	-	-	-	-
1999	2	1	-	-	-	3	4	1	-	-	1	6	-	-	-	-	-	-
2000	1	1	-	1	-	3	2	-	-	-	1	3	-	-	-	-	-	-
2001	2	-	2	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-
2002	6	3	1	2	-	12	3	-	-	-	2	5	-	-	-	-	-	-
2003	1	2	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-
2004	1	2	1	1	-	5	-	-	-	-	1	1	-	-	-	-	-	-
2005	4	-	1	2	-	7	1	2	-	-	1	4	-	-	-	-	-	-
2006	3	3	-	3	-	9	1	-	-	-	2	3	-	-	-	-	-	-
2007	5	2	-	-	-	7	-	-	-	-	3	3	-	-	-	-	-	-
2008	2	3	2	2	-	9	1	-	-	-	-	1	-	-	-	-	-	-
2009	4	1	2	3	-	10	-	-	-	-	1	1	-	-	-	-	-	-
2010	-	1	1	3	-	5	1	-	-	-	-	1	-	-	-	-	-	-
2011	3	1	2	4	-	10	-	-	-	-	2	2	-	-	-	-	-	-
2012	1	-	3	3	-	7	-	-	-	-	-	-	-	-	-	-	-	-
2013	5	-	-	2	-	7	-	-	-	-	1	1	-	-	-	-	-	-
2014	3	3	-	2	-	8	2	-	-	-	-	2	-	-	-	-	-	-
2015	6	2	2	4	-	14	-	-	-	-	-	-	-	-	-	-	-	-
2016	2	2	-	1	2	7	-	-	-	-	-	-	-	-	-	-	-	-
2017	4	4	1	2	1	12	-	-	-	-	1	1	0.325	0.200	0.175	0.300	-	1.000
2018	3	2	5	3	3	16	-	-	-	-	1	1	0.325	0.200	0.175	0.300	-	1.000
2019	3	1	4	1	1	10	-	-	-	-	1	1	0.650	0.400	0.350	0.600	-	2.000
2020	2	1	1	2	2	8	-	-	-	-	1	1	1.300	0.800	0.700	1.200	-	4.000
2021	-	-	-	-	2	2	-	-	-	-	-	-	2.925	1.800	1.575	2.700	-	9.000
2022 - 9 Mo.					1	1							3.088	1.900	1.663	2.850		9.500
Totals	76	47	41	62	12	238	26	8	-	2	36	72	8.613	5.300	4.638	7.950	-	26.500

Used for allocation on IBNR claim counts

Indicated 31.9% 19.7% 17.2% 26.1% 5.0% 100.0%

Selected 32.5% 20.0% 17.5% 30.0% 100.0%

Ultimate Accepted Claim Counts

Evaluated As of September 30, 2022

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 Accepted Claim Counts (6) + (7)	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	0	0	0	4	11	15
1990	3	4	3	10	0	0	0	3	7	10
1991	4	0	4	8	0	0	0	4	4	8
1992	1	4	9	14	0	0	0	1	13	14
1993	2	6	7	15	0	0	0	2	13	15
1994	9	4	3	16	0	0	0	9	7	16
1995	5	1	5	11	0	0	0	5	6	11
1996	10	1	6	17	0	0	0	10	7	17
1997	6	3	8	17	0	0	0	6	11	17
1998	3	4	11	18	0	0	0	3	15	18
1999	9	6	3	18	0	0	0	9	9	18
2000	7	3	3	13	0	0	0	7	6	13
2001	9	0	4	13	0	0	0	9	4	13
2002	5	5	12	22	0	0	0	5	17	22
2003	6	0	3	9	0	0	0	6	3	9
2004	7	1	5	13	0	0	0	7	6	13
2005	2	4	7	13	0	0	0	2	11	13
2006	1	3	9	13	0	0	0	1	12	13
2007	5	3	7	15	0	0	0	5	10	15
2008	1	1	9	11	0	0	0	1	10	11
2009	6	1	10	17	0	0	0	6	11	17
2010	6	1	5	12	0	0	0	6	6	12
2011	2	2	10	14	0	0	0	2	12	14
2012	4	0	7	11	0	0	0	4	7	11
2013	3	1	7	11	0	0	0	3	8	11
2014	3	2	8	13	0	0	0	3	10	13
2015	6	0	14	20	0	0	0	6	14	20
2016	4	0	7	11	0.00	0.00	0.00	4.00	7.00	11.00
2017	2	1	12	15	0.00	1.00	1.00	2.00	14.00	16.00
2018	9	1	16	26	0.00	1.00	1.00	9.00	18.00	27.00
2019	4	1	10	15	1.00	2.00	3.00	5.00	13.00	18.00
2020	4	1	8	13	1.00	4.00	5.00	5.00	13.00	18.00
2021	5	0	2	7	3.00	9.00	12.00	8.00	11.00	19.00
2022 - 9 Mo.			1	1	3.75	9.50	13.25	3.75	10.50	14.25
Totals All:	157	72	238	467	8.75	26.50	35.25	165.75	336.50	502.25
2017 - 2021	24	4	48	76	5.00	17.00	22.00	29.00	69.00	98.00

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 9/30/2022.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of 9/30/2022.

(d) See Section VI, Exhibit IV, Columns (6) and (7), respectively.

Open Accepted Claim Counts

Evaluated As of September 30, 2022

Year of Birth	Reported Open Accepted Claim Counts				IBNR Accepted Claim Counts (d)			Total Open Accepted Claim Counts (Reported + IBNR)		
	DA (a)	AAD (b)	AAA (c)	Combined	DA	AAD & AAA		DA	AAD & AAA	Combined
	Only	Only	Only	(2)+(3)+(4)	Only	Only	Combined	(2) + (6)	Only (3)+(4)+(7)	(9) + (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	0	0	3	3				0	3	3
1990	0	0	3	3				0	3	3
1991	0	0	4	4				0	4	4
1992	0	0	9	9				0	9	9
1993	0	0	7	7				0	7	7
1994	0	0	3	3				0	3	3
1995	0	0	5	5				0	5	5
1996	0	0	6	6				0	6	6
1997	0	0	8	8				0	8	8
1998	0	0	11	11				0	11	11
1999	0	0	3	3				0	3	3
2000	0	0	3	3				0	3	3
2001	0	0	4	4				0	4	4
2002	0	0	12	12				0	12	12
2003	0	0	3	3				0	3	3
2004	0	0	5	5				0	5	5
2005	0	0	7	7				0	7	7
2006	0	0	9	9				0	9	9
2007	0	0	7	7				0	7	7
2008	0	0	9	9				0	9	9
2009	0	0	10	10				0	10	10
2010	0	0	5	5				0	5	5
2011	0	0	10	10				0	10	10
2012	0	0	7	7				0	7	7
2013	0	0	7	7				0	7	7
2014	0	0	8	8				0	8	8
2015	0	0	14	14				0	14	14
2016	0	0	7	7				0	7	7
2017	0	0	12	12	0	1	1	0	13	13
2018	0	0	16	16	0	1	1	0	17	17
2019	0	0	10	10	1	2	3	1	12	13
2020	2	0	8	10	1	4	5	3	12	15
2021	0	0	2	2	3	9	12	3	11	14
2022 (9 Mo)			1	1	4	10	13	4	11	14
Totals All:	2	0	238	240	9	27	35	11	265	275

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 9/30/2022.

(c) AAA are accepted claims that are alive as of 9/30/2022.

(d) See Section VI, Exhibit V, Sheet 1, Columns (21) and (11), respectively.

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

1. AAA & AAD Only

0.0085

2. DA Only

0.0038

3. All Reported Claims

0.0340

But Excluding DA Only

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

1. AAA & AAD Only

0.2500

2. DA Only

0.1118

Year of Birth	Actual (b) AAA & AAD Accepted Claim Cts. @ 9 30 22	All Reported Claim Cts. Excl. DA (c) @ 9 30 22	Estimated Claim Reporting Pattern - Based on :			B/F Method Estimated Ultimate (d) Reported Excl. DA (3) + {[1-(-6)] x (4) x A.3}	Indicated Ultimate AAA & AAD Accepted Claims Based on		Final Selected Ultimate AAA & AAD Accepted Claim Cts.	IBNR AAA & AAD Accepted Claim Cts. (10) - (2)
			Insured Physicians @ 9 30 22	Pattern - Based on :			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}		
				Accepted AAA & AAD	Reported Claim Cts.					
2017	13	44	1,356	99.39%	92.85%	47.30	13.07	13.07	14	1
2018	17	47	1,420	95.86%	84.69%	54.39	17.56	17.50	18	1
2019	11	43	1,501	87.80%	73.70%	56.42	12.72	12.56	13	2
2020	9	31	1,575	72.47%	57.22%	53.91	12.71	12.69	13	4
2021	2	18	1,663	42.65%	30.08%	57.53	10.25	10.11	11	9
2022	1	3	1,611	6.50%	6.50%	54.21	13.67	13.80	14	13
2022 (9 Mo.)	1	3							11	10
Subtotals: FY 22 @ 9 30 22	54	189					79.99	79.72	83.00 79.50	30.00 26.50

Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 9 30 22	All Reported Claim Cts. Excl. DA (c) @ 9 30 22	Estimated Claim Reporting Pattern - Based on :			B/F Method Estimated Ultimate Reported Excl. DA (13) + {[1-(-16)] x (14) x A.3}	Indicated Ultimate DA Only Accepted Claims Based on		Final Selected Ultimate DA Only Accepted Claim Cts.	IBNR DA Only Accepted Claim Cts. (20) - (12)
			Insured Physicians @ 9 30 22	Pattern - Based on :			Reported Claim Cts. Excl. DA (12) + {[1-(-15)] x (17) x B.2}	DA Only Claim Cts. (12) + {[1-(-15)] x (14) x A.2}		
				Accepted DA Only	Reported Claim Cts.					
2017	2	44	1,356	100.00%	92.85%	47.30	2.00	2.00	2	0
2018	9	47	1,420	98.26%	84.69%	54.39	9.11	9.09	9	0
2019	4	43	1,501	90.44%	73.70%	56.42	4.60	4.55	5	1
2020	4	31	1,575	76.27%	57.22%	53.91	5.43	5.42	5	1
2021	5	18	1,663	47.52%	30.08%	57.53	8.37	8.32	8	3
2022	0	3	1,611	7.50%	6.50%	54.21	5.60	5.66	5	5
2022 (9 Mo.)									4	4
Subtotals: FY 22 @ 9 30 22	24	186					35.12	35.04	34.00 32.75	10.00 8.75

Notes: (a) See Section VI, Exhibit V, Sheet 2, Item (12).

(b) See Section VI, Exhibit VI, Sheet 1, Columns (3) and (4), respectively.

(c) See Section VI, Exhibit VI, Sheet 1, Column (2) minus Column (4).

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of September 30, 2022

Year of Birth	Actual (a) Accepted Claim Counts		All (a) Reported Claim Cts. @ 9/30/22	All Reported Claim Cts. Excluding DA Claims @ 9/30/22 (4) - (3)	Insured Physicians	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 @ 9/30/22	DA Only @ 9/30/22				AAA & AAD Only (2) / (6)	DA Only (3) / (6)	Reported Excl. DA (5) / (6)		
	(1)	(2)				(3)	(4)	(5)		
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
2016	7	4	36	32	1,318	0.0053	0.0030	0.0243	0.2188	0.1250
Subtotals:										
89 to 16	257	133	1,111	978	24,063	0.0107	0.0055	0.0406	0.2628	0.1360
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604
03 to 16	127	56	554	498	14,631	0.0087	0.0038	0.0340	0.2550	0.1124
08 to 16	85	35	389	354	10,254	0.0083	0.0034	0.0345	0.2401	0.0989
12 to 16	46	20	213	193	6,061	0.0076	0.0033	0.0318	0.2383	0.1036
(12) Selected Frequency =====>						0.0085	0.0038	0.0340	0.2500	0.1118

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

Reported Claim Counts as of 9/30/22					Estimated Ultimate - Projection Method						
Birth Year	Accepted Claim Counts				Cumulative Development			Accepted Claim Counts			
	All Claims Accepted & Denied	Accepted Claim Counts			All Claims	Accepted		All Claims Accepted & Denied (2) X (6)	Accepted Claim Counts		
		AAA & AAD	DA	AAA, DA & AAD (3) + (4)		AAA & AAD	DA		AAA & AAD (3) X (7)	DA (4) X (8)	AAA, DA & AAD (10) + (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006	34	12	1	13	1.000	1.000	1.000	34	12	1	13
2007	36	10	5	15	1.000	1.000	1.000	36	10	5	15
2008	42	10	1	11	1.000	1.000	1.000	42	10	1	11
2009	50	11	6	17	1.000	1.000	1.000	50	11	6	17
2010	40	6	6	12	1.000	1.000	1.000	40	6	6	12
2011	44	12	2	14	1.000	1.000	1.000	44	12	2	14
2012	50	7	4	11	1.000	1.000	1.000	50	7	4	11
2013	32	8	3	11	1.000	1.000	1.000	32	8	3	11
2014	45	10	3	13	1.002	1.000	1.000	45	10	3	13
2015	50	14	6	20	1.015	1.000	1.000	51	14	6	20
2016	36	7	4	11	1.037	1.000	1.000	37	7	4	11
2017	46	13	2	15	1.077	1.006	1.000	50	13	2	15
2018	56	17	9	26	1.181	1.043	1.018	66	18	9	27
2019	47	11	4	15	1.357	1.139	1.106	64	13	4	17
2020	35	9	4	13	1.748	1.380	1.311	61	12	5	18
2021	23	2	5	7	3.324	2.344	2.104	76	5	11	15
2022	3	1	0	1	15.385	15.385	13.333	46	15	0	15

AAA & AAD Only

Birth Year	12	24	36	48	60	72	84	96	108	120	132
2006					12	12	12	12	12	12	12
2007				9	10	10	10	10	10	10	10
2008			8	11	10	11	10	10	10	10	10
2009		6	9	11	11	10	10	11	11	11	11
2010	-	2	6	7	6	6	6	6	6	6	6
2011	3	6	8	10	12	12	12	12	12	12	12
2012	4	5	6	9	7	7	7	7	7	7	7
2013	3	3	7	8	9	8	8	8	8	8	8
2014	2	9	12	12	12	10	10	10	10	10	10
2015	-	8	8	10	12	15	14	14	14	14	14
2016	1	2	3	5	5	5	7	7	7	7	7
2017	1	6	12	13	13	13	13	13	13	13	13
2018	4	11	16	15	17	17	17	17	17	17	17
2019	3	8	11	11	11	11	11	11	11	11	11
2020	-	8	9	9	9	9	9	9	9	9	9
2021	-	2	2	2	2	2	2	2	2	2	2
2022	1	1	1	1	1	1	1	1	1	1	1
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144
2006					1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007				1.111	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008			1.375	0.909	1.100	0.909	1.000	1.000	1.000	1.000	1.000
2009		1.500	1.222	1.000	0.909	1.000	1.100	1.000	1.000	1.000	1.000
2010		3.000	1.167	0.857	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	2.000		1.250	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	1.250	1.200	1.500	0.778	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.000	2.333	1.143	1.125	0.889	1.000	1.000	1.000	1.000	1.000	1.000
2014	4.500	1.333	1.000	1.000	0.833	1.000	1.000	1.000	1.000	1.000	1.000
2015		1.000	1.250	1.200	1.250	0.933					
2016	2.000	1.500	1.667	1.000	1.000						
2017	6.000	2.000	1.083	1.000							
2018	2.750	1.455	0.938								
2019	2.667	1.375									
2020											
as of 9/30/22											
Simple Avg.	2.771	1.670	1.236	1.016	0.998	0.984	1.011	1.000	1.000	1.000	1.000
Wtd. Avg. All Years	3.238	1.485	1.168	1.019	1.000	0.980	1.012	1.000	1.000	1.000	1.000
Wtd. Avg. Latest 5	4.778	1.409	1.086	1.018	1.000	0.983	1.019	1.000	1.000	1.000	1.000
Selected	4.750	1.485	1.150	1.075	1.025	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	8.938	1.882	1.267	1.102	1.025	1.000	1.000	1.000	1.000	1.000	1.000
% Reported	11.19%	53.14%	78.92%	90.75%	97.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	21	33	45	57	69	81	93	105	117		
Interpolated - % Rept. 9 30 22	42.65%	72.47%	87.80%	95.86%	99.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Interpolated - CDF - 9 30 22	2.344	1.380	1.139	1.043	1.006	1.000	1.000	1.000	1.000	1.000	1.000

Birth Year	12	24	36	48	60	72	84	96	108	120	132
2006					2	1	1	1	1	1	1
2007				5	5	5	5	5	5	5	5
2008			1	1	1	1	1	1	1	1	1
2009		3	5	5	6	6	6	6	6	6	6
2010	2	6	6	7	6	6	6	6	6	6	6
2011	-	-	2	2	2	2	2	2	2	2	2
2012	-	1	5	5	4	4	4	4	4	4	4
2013	-	3	3	3	3	3	3	3	3	3	3
2014	-	1	1	3	3	3	3	3	3	3	3
2015	-	2	6	6	6	6	6	6	6	6	6
2016	2	3	3	3	4	4	4	4	4	4	4
2017	-	2	2	2	2	2	2	2	2	2	2
2018	-	6	8	9	9	9	9	9	9	9	9
2019	-	2	3	4	4	4	4	4	4	4	4
2020	-	3	4	4	4	4	4	4	4	4	4
2021	3	5	5	5	5	5	5	5	5	5	5
2022											
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144
2006					0.500	1.000	1.000	1.000	1.000	1.000	1.000
2007				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009		1.667	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010	3.000	1.000	1.167	0.857	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012		5.000	1.000	0.800	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014		1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2015		3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2016	1.500	1.000	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2017		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2018		1.333	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2019		1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2020											
	2.250	1.750	1.208	1.017	0.955	1.000	1.000	1.000	1.000	1.000	1.000
% Rept.	7.250	1.517	1.095	1.000	0.976	1.000	1.000	1.000	1.000	1.000	1.000
CDF - % Rept.	9.000	1.438	1.130	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CDF - % CDF	3.000	1.450	1.125	1.075	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CDF - % test	5.261	1.754	1.209	1.075	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CDF - % Years	19.01%	57.03%	82.69%	93.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
CDF - % test 5	21	33	45	57	69	81	93	105	117	129	141
CDF - % Years	47.52%	76.27%	90.44%	98.26%	100.00%	100.00%	100.00%				

All Accepted Claims (AAA, AAD, & DA)

Birth Year	12	24	36	48	60	72	84	96	108	120	132
2006					14	13	13	13	13	13	13
2007				14	15	15	15	15	15	15	15
2008			9	12	11	12	11	11	11	11	11
2009		9	14	16	17	16	16	17	17	17	17
2010	2	8	12	14	12	12	12	12	12	12	12
2011	3	6	10	12	14	14	14	14	14	14	14
2012	4	6	11	14	11	11	11	11	11	11	11
2013	3	6	10	11	12	11	11	11	11	11	11
2014	2	10	13	15	15	13	13	13	13	13	13
2015	-	10	14	16	18	21	20	20	20	20	20
2016	3	5	6	8	9	9	11	11	11	11	11
2017	1	8	14	15	15	15	15	15	15	15	15
2018	4	17	24	24	26	26	26	26	26	26	26
2019	3	10	14	15	15	15	15	15	15	15	15
2020	-	11	13	13	13	13	13	13	13	13	13
2021	3	7	7	7	7	7	7	7	7	7	7
2022	1	1	1	1	1	1	1	1	1	1	1
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	
2006					0.929	1.000	1.000	1.000	1.000	1.000	1.000
2007				1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008			1.333	0.917	1.091	0.917	1.000	1.000	1.000	1.000	1.000
2009		1.556	1.143	1.063	0.941	1.000	1.063	1.000	1.000	1.000	1.000
2010	4.000	1.500	1.167	0.857	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	2.000	1.667	1.200	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012	1.500	1.833	1.273	0.786	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	2.000	1.667	1.100	1.091	0.917	1.000	1.000	1.000	1.000	1.000	1.000
2014	5.000	1.300	1.154	1.000	0.867	1.000	1.000	1.000	1.000	1.000	1.000
2015		1.400	1.143	1.125	1.167	0.952	1.000	1.000	1.000	1.000	1.000
2016	1.667	1.200	1.333	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2017	8.000	1.750	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2018	4.250	1.412	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2019	3.333	1.400	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2020											
Simple Avg.	3.528	1.517	1.174	1.018	0.992	0.987	1.007	1.000	1.000	1.000	1.000
Wtd. Avg. All Years	3.880	1.495	1.146	1.014	0.993	0.986	1.009	1.000	1.000	1.000	1.000
Wtd. Avg. Latest 5	5.545	1.417	1.099	1.013	1.000	0.988	1.013	1.000	1.000	1.000	1.000
Selected	5.000	1.475	1.135	1.075	1.025	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	9.223	1.845	1.251	1.102	1.025	1.000	1.000	1.000	1.000	1.000	1.000
% Reported	10.84%	54.21%	79.96%	90.75%	97.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	21	33	45	57	69	81	93	105	117	117	117
Interpolated - % Rept. 9 30 22	43.37%	73.52%	88.06%	95.86%	99.39%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Interpolated - CDF - 9 30 22	2.306	1.360	1.136	1.043	1.006	1.000	1.000	1.000	1.000	1.000	1.000

Reported Claim Counts
Accepted & Denied

Year of Birth	12	24	36	48	60	72	84	96	108	120	132
1989		5	17	21	25	28	30	32	32	32	32
1990	1	7	18	27	30	37	38	39	39	39	39
1991	-	6	17	24	29	34	34	37	37	37	37
1992	5	11	31	39	42	47	48	48	48	48	48
1993	3	9	32	34	35	40	40	40	40	40	40
1994	3	16	28	31	31	36	36	36	36	36	36
1995	2	6	14	20	23	25	25	26	26	26	26
1996	2	11	19	23	31	39	39	39	39	40	40
1997	2	12	25	33	42	47	47	47	47	47	47
1998	2	13	30	34	35	41	42	42	42	42	42
1999	5	14	22	29	32	39	40	40	40	40	40
2000	4	16	26	31	33	38	38	38	38	38	38
2001	3	10	23	30	35	41	41	41	41	41	41
2002	3	18	33	38	42	50	50	50	50	50	50
2003	3	8	11	15	18	21	21	23	23	23	23
2004	1	10	15	20	23	29	30	30	31	31	31
2005	-	9	21	30	35	39	40	41	41	41	41
2006	2	9	17	24	28	33	33	33	34	34	34
2007	4	12	22	26	31	32	33	36	36	36	36
2008	1	9	18	24	29	37	37	41	42	42	42
2009	5	15	26	34	39	47	48	48	50	50	50
2010	4	13	25	32	36	39	39	39	40	40	40
2011	6	14	24	37	38	40	40	44	44	44	44
2012	5	17	36	44	46	50	50	50	50	50	50
2013	5	12	23	27	31	32	32	32	32	32	32
2014	2	14	32	38	43	44	44	45	45	45	45
2015	-	13	34	41	44	48	50	50	50	50	50
2016	7	13	19	25	30	36	36	36	36	36	36
2017	3	21	32	36	44	46	46	46	46	46	46
2018	7	29	46	52	56	56	56	56	56	56	56
2019	8	26	42	47	47	47	47	47	47	47	47
2020	2	25	35	35	35	35	35	35	35	35	35
2021	8	23	23	23	23	23	23	23	23	23	23
2022	3	3	3	3	3	3	3	3	3	3	3

Year of Birth	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132
1989		3.400	1.235	1.190	1.120	1.071	1.067	1.000	1.000	1.000
1990	7.000	2.571	1.500	1.111	1.233	1.027	1.026	1.000	1.000	1.000
1991		2.833	1.412	1.208	1.172	1.000	1.088	1.000	1.000	1.000
1992	2.200	2.818	1.258	1.077	1.119	1.021	1.000	1.000	1.000	1.000
1993	3.000	3.556	1.063	1.029	1.143	1.000	1.000	1.000	1.000	1.000
1994	5.333	1.750	1.107	1.000	1.161	1.000	1.000	1.000	1.000	1.000
1995	3.000	2.333	1.429	1.150	1.087	1.000	1.040	1.000	1.000	1.000
1996	5.500	1.727	1.211	1.348	1.258	1.000	1.000	1.000	1.026	1.000
1997	6.000	2.083	1.320	1.273	1.119	1.000	1.000	1.000	1.000	1.000
1998	6.500	2.308	1.133	1.029	1.171	1.024	1.000	1.000	1.000	1.000
1999	2.800	1.571	1.318	1.103	1.219	1.026	1.000	1.000	1.000	1.000
2000	4.000	1.625	1.192	1.065	1.152	1.000	1.000	1.000	1.000	1.000
2001	3.333	2.300	1.304	1.167	1.171	1.000	1.000	1.000	1.000	1.000
2002	6.000	1.833	1.152	1.105	1.190	1.000	1.000	1.000	1.000	1.000
2003	2.667	1.375	1.364	1.200	1.167	1.000	1.095	1.000	1.000	1.000
2004	10.000	1.500	1.333	1.150	1.261	1.034	1.000	1.033	1.000	1.000
2005		2.333	1.429	1.167	1.114	1.026	1.025	1.000	1.000	1.000
2006	4.500	1.889	1.412	1.167	1.179	1.000	1.000	1.030	1.000	1.000
2007	3.000	1.833	1.182	1.192	1.032	1.031	1.091	1.000	1.000	1.000
2008	9.000	2.000	1.333	1.208	1.276	1.000	1.108	1.024	1.000	1.000
2009	3.000	1.733	1.308	1.147	1.205	1.021	1.000	1.042	1.000	1.000
2010	3.250	1.923	1.280	1.125	1.083	1.000	1.000	1.026	1.000	1.000
2011	2.333	1.714	1.542	1.027	1.053	1.000	1.100	1.000	1.000	1.000
2012	3.400	2.118	1.222	1.045	1.087	1.000	1.000	1.000	1.000	1.000
2013	2.400	1.917	1.174	1.148	1.032	1.000	1.000	1.000	1.000	1.000
2014	7.000	2.286	1.188	1.132	1.023	1.000	1.023			
2015		2.615	1.206	1.073	1.091	1.042				
2016	1.857	1.462	1.316	1.200	1.200					
2017	7.000	1.524	1.125	1.222						
2018	4.143	1.586	1.130							
2019	3.250	1.615								
2020	12.500									
Simple Avg. - Incremental	4.785	2.069	1.273	1.140	1.147	1.012	1.026	1.006	1.001	1.000
Wtd Avg. All - Incremental	4.180	1.955	1.249	1.130	1.142	1.012	1.022	1.006	1.001	1.000
Wtd Latest Five - Incremental	4.222	1.696	1.178	1.150	1.082	1.009	1.024	1.014	1.000	1.000
Selected - Incremental	3.500	1.750	1.200	1.135	1.085	1.025	1.020	1.010	1.000	1.000
Selected - Cumulative	9.558	2.731	1.560	1.300	1.146	1.056	1.030	1.010	1.000	1.000
10.46%	36.62%	64.08%	76.90%	87.28%	94.70%	97.07%	99.01%	100.00%	100.00%	100.00%
21	33	45	57	69	81	93	105	117		
Interpolated - % Rept. 9 30 22	30.08%	57.22%	73.70%	84.69%	92.85%	96.48%	98.52%	99.75%	100.00%	
Interpolated - CDF - 9 30 22	3.324	1.748	1.357	1.181	1.077	1.037	1.015	1.002	1.000	

Incurred Loss & ALAE @ 9/30/22

Birth Year	All Expense Categories	Class Action	All Expenses Excluding Class Action (2) - (3)	Estimated One-time Changes Related to SB 1786	Additional Parental Awards on Deceased Accepted Claims From 12/31/21 to 9/30/22
(1)	(2)	(3)	(4)	(5)	(6)
1989	34,081,550	261,214	32,282,640	N/A	N/A
1990	18,393,452	758,051	17,215,078	N/A	N/A
1991	30,641,922	792,094	28,036,515	N/A	N/A
1992	64,195,229	1,951,145	58,119,958	N/A	N/A
1993	64,551,816	910,230	60,419,245	N/A	N/A
1994	31,406,593	634,196	28,763,985	N/A	N/A
1995	43,645,829	910,904	40,288,794	N/A	N/A
1996	37,840,002	797,021	35,053,786	N/A	N/A
1997	62,869,935	1,624,160	57,617,606	N/A	N/A
1998	88,992,673	2,006,630	82,656,519	N/A	N/A
1999	30,233,991	873,581	28,524,925	N/A	N/A
2000	21,781,462	599,907	19,938,039	N/A	N/A
2001	35,334,774	115,547	33,316,070	N/A	N/A
2002	84,621,447	840,587	77,902,639	N/A	N/A
2003	19,987,883	-	17,847,404	N/A	N/A
2004	39,613,541	-	37,282,944	N/A	N/A
2005	43,816,294	-	40,717,261	N/A	N/A
2006	66,051,225	-	60,399,936	N/A	N/A
2007	47,447,776	-	45,075,078	N/A	N/A
2008	68,735,800	-	63,353,088	N/A	N/A
2009	73,045,021	-	66,507,515	N/A	N/A
2010	33,838,800	-	30,682,798	N/A	N/A
2011	62,081,603	-	56,095,741	N/A	N/A
2012	48,923,757	-	44,704,461	N/A	N/A
2013	44,246,977	-	40,491,463	N/A	N/A
2014	50,010,172	-	46,482,713	N/A	N/A
2015	90,653,240	-	82,870,503	N/A	N/A
2016	37,205,094	-	32,002,006	N/A	N/A
2017	68,898,189	-	62,946,725	N/A	N/A
2018	103,479,596	-	93,144,303	N/A	N/A
2019	56,564,781	-	52,632,430	N/A	N/A
2020	47,206,768	-	40,359,558	N/A	N/A
2021	8,021,969	-	4,915,238	N/A	N/A
2022 - 9 mo.	2,997,500	-	-	N/A	N/A
Totals:	1,661,416,661	13,075,266	1,518,646,965	N/A	N/A

Paid Loss & ALAE @ 9/30/22

Birth Year	All Expense Categories	Class Action	All Expenses Excluding Class Action (2) - (3)	Estimated One-time Changes Related to SB 1786	Additional Parental Awards on Deceased Accepted Claims From 12/31/21 to 9/30/22
(1)	(2)	(3)	(4)	(5)	(6)
1989	18,753,861	261,214	18,378,562	N/A	N/A
1990	9,039,830	758,051	7,766,517	N/A	N/A
1991	12,810,134	792,094	11,890,079	N/A	N/A
1992	21,101,471	1,951,145	18,925,639	N/A	N/A
1993	27,106,580	910,230	25,864,900	N/A	N/A
1994	11,161,503	634,196	10,457,995	N/A	N/A
1995	14,803,285	910,904	13,518,966	N/A	N/A
1996	14,006,450	797,021	12,933,528	N/A	N/A
1997	18,009,885	1,624,160	16,062,712	N/A	N/A
1998	29,383,779	2,006,630	26,820,637	N/A	N/A
1999	16,859,283	873,581	15,884,828	N/A	N/A
2000	9,582,763	589,907	8,903,755	N/A	N/A
2001	12,177,864	115,547	11,678,973	N/A	N/A
2002	24,928,971	840,587	23,560,884	N/A	N/A
2003	8,073,573	-	7,468,118	N/A	N/A
2004	8,905,993	-	8,476,321	N/A	N/A
2005	12,736,345	-	12,414,481	N/A	N/A
2006	14,682,116	-	14,366,681	N/A	N/A
2007	15,991,847	-	15,518,377	N/A	N/A
2008	10,936,938	-	10,600,146	N/A	N/A
2009	14,121,561	-	13,207,494	N/A	N/A
2010	6,031,108	-	5,643,032	N/A	N/A
2011	8,983,997	-	8,513,280	N/A	N/A
2012	6,067,992	-	5,909,373	N/A	N/A
2013	9,274,856	-	8,831,218	N/A	N/A
2014	10,733,897	-	9,943,794	N/A	N/A
2015	10,915,787	-	9,887,820	N/A	N/A
2016	3,567,506	-	2,952,791	N/A	N/A
2017	7,139,613	-	6,306,695	N/A	N/A
2018	10,284,947	-	9,232,805	N/A	N/A
2019	6,591,728	-	5,332,847	N/A	N/A
2020	4,034,732	-	3,520,456	N/A	N/A
2021	1,707,209	-	1,682,031	N/A	N/A
2022 - 9 mo.	1,117	-	-	N/A	N/A
Totals:	410,508,520	13,065,266	382,455,733	N/A	N/A

Case Outstanding Loss & ALAE @ 9/30/22

Birth Year	All Expense Categories	Class Action	All Expenses Excluding Class Action (2) - (3)	Estimated One-time Changes Related to SB 1786	Additional Parental Awards on Deceased Accepted Claims From 12/31/21 to 9/30/22
(1)	(2)	(3)	(4)	(5)	(6)
1989	15,327,689	-	13,904,078	N/A	N/A
1990	9,353,622	-	9,448,560	N/A	N/A
1991	17,831,789	-	16,146,435	N/A	N/A
1992	43,093,758	-	39,194,320	N/A	N/A
1993	37,445,236	-	34,554,346	N/A	N/A
1994	20,245,090	-	18,305,990	N/A	N/A
1995	28,842,544	-	26,769,828	N/A	N/A
1996	23,833,552	-	22,120,259	N/A	N/A
1997	44,860,050	-	41,554,894	N/A	N/A
1998	59,608,893	-	55,835,882	N/A	N/A
1999	13,374,708	-	12,640,097	N/A	N/A
2000	12,198,699	10,000	11,034,284	N/A	N/A
2001	23,156,910	-	21,637,097	N/A	N/A
2002	59,692,476	-	54,341,755	N/A	N/A
2003	11,914,310	-	10,379,286	N/A	N/A
2004	30,707,548	-	28,806,623	N/A	N/A
2005	31,079,948	-	28,302,779	N/A	N/A
2006	51,369,109	-	46,033,255	N/A	N/A
2007	31,455,929	-	29,556,702	N/A	N/A
2008	57,798,862	-	52,752,942	N/A	N/A
2009	58,923,460	-	53,300,021	N/A	N/A
2010	27,807,692	-	25,039,765	N/A	N/A
2011	53,097,605	-	47,582,461	N/A	N/A
2012	42,855,766	-	38,795,088	N/A	N/A
2013	34,972,121	-	31,660,245	N/A	N/A
2014	39,276,275	-	36,538,919	N/A	N/A
2015	79,737,453	-	72,982,683	N/A	N/A
2016	33,637,588	-	29,049,215	N/A	N/A
2017	61,758,576	-	56,640,030	N/A	N/A
2018	93,194,649	-	83,911,498	N/A	N/A
2019	49,973,053	-	47,299,583	N/A	N/A
2020	43,172,036	-	36,839,103	N/A	N/A
2021	6,314,760	-	3,233,207	N/A	N/A
2022 - 9 mo.	2,996,383	-	-	N/A	N/A
Totals:	1,250,908,141	10,000	1,136,191,231	N/A	N/A

Summary of Paid Loss & ALAE

Evaluated As of September 30, 2022

Birth Year	Paid Loss & ALAE @ 9/30/22 Accepted Claims AAA & AAD (Excluding DA Claims)						DA Claims Paid Loss & ALAE	Denied Claims Paid Loss & ALAE	All Reported (Accepted & Denied) Claims Paid Loss & ALAE (7)+(8)+(9)
	Class A	Class B	Class C	Class D	Blank N/A	Combined			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	8,725,951	-	-	4,287,942	4,383,578	17,397,470	1,097,437	258,953	18,753,861
1990	4,260,822	1,440,256	-	2,234,999	-	7,936,078	923,991	179,760	9,039,830
1991	2,168,155	6,755,156	-	2,382,981	-	11,306,292	1,272,348	231,494	12,810,134
1992	635,792	9,894,817	3,705,633	5,463,511	929,135	20,628,888	237,898	234,685	21,101,471
1993	13,513,468	5,821,822	3,259,740	3,387,469	316,535	26,299,035	622,909	184,635	27,106,580
1994	1,767,104	-	1,727,424	3,342,647	1,393,163	8,230,338	2,774,818	156,347	11,161,503
1995	-	6,832,272	1,745,993	4,663,013	-	13,241,278	1,407,534	154,472	14,803,285
1996	6,117,102	-	2,418,781	2,524,454	311,990	11,372,327	2,465,641	168,482	14,006,450
1997	6,148,955	1,980,062	4,690,387	2,165,186	745,930	15,730,520	1,690,584	588,781	18,009,885
1998	10,464,065	5,663,181	9,127,407	2,022,421	1,290,117	28,567,191	533,689	282,899	29,383,779
1999	11,308,454	2,370,987	-	-	566,598	14,246,039	2,345,177	268,068	16,859,283
2000	4,207,261	1,681,523	-	927,987	381,057	7,197,828	2,040,248	344,688	9,582,763
2001	5,383,345	-	3,315,832	-	-	8,699,178	2,604,493	874,193	12,177,864
2002	13,902,569	4,770,294	1,966,981	1,617,336	792,079	23,049,260	1,379,474	500,238	24,928,971
2003	2,545,903	3,901,006	-	-	-	6,446,909	1,515,590	111,073	8,073,573
2004	976,166	4,256,280	900,816	354,061	76,328	6,563,651	2,022,588	319,754	8,905,993
2005	8,354,335	1,193,288	968,332	914,621	420,012	11,850,588	625,526	260,232	12,736,345
2006	7,197,201	3,025,501	-	3,056,536	769,889	14,049,126	330,545	302,445	14,682,116
2007	10,270,219	3,476,111	-	-	795,864	14,542,194	1,239,812	209,841	15,991,847
2008	1,917,015	5,305,881	2,141,048	761,480	-	10,125,423	313,348	498,167	10,936,938
2009	5,098,946	1,762,460	2,321,493	2,404,648	110,685	11,698,233	2,051,633	371,696	14,121,561
2010	316,948	1,485,178	986,322	1,148,312	-	3,936,760	1,865,753	228,595	6,031,108
2011	2,595,344	1,224,119	1,161,424	2,438,074	735,364	8,154,326	629,011	200,661	8,983,997
2012	883,235	-	1,808,444	1,715,809	-	4,407,489	1,147,831	512,672	6,067,992
2013	5,941,899	-	-	1,977,845	306,522	8,226,266	900,449	148,141	9,274,856
2014	4,806,189	3,715,395	-	979,666	-	9,501,249	948,779	283,869	10,733,897
2015	3,355,696	1,569,159	1,802,374	2,429,003	-	9,156,233	1,525,409	234,146	10,915,787
2016	800,971	517,683	-	776,767	19,998	2,115,418	1,314,774	137,314	3,567,506
2017	2,205,682	2,784,873	327,284	559,287	411,353	6,288,479	624,747	226,387	7,139,613
2018	1,761,029	1,230,821	2,403,596	1,225,420	435,648	7,056,513	2,870,412	358,022	10,284,947
2019	1,639,836	946,019	2,101,233	270,747	317,584	5,275,419	1,166,233	150,076	6,591,728
2020	1,099,117	497,020	366,472	859,227	447,811	3,269,647	668,891	96,194	4,034,732
2021	-	-	-	-	5,735	5,735	1,637,041	64,433	1,707,209
2022 - 9 mo.	-	-	-	-	735	735	-	381	1,117
Totals:	150,368,777	84,101,163	49,247,016	56,891,449	15,963,710	356,572,114	44,794,612	9,141,794	410,508,520

Summary of Incurred Loss & ALAE

Evaluated As of September 30, 2022

Birth Year	Incurred Loss & ALAE @ 9/30/22 Accepted Claims AAA & AAD (Excluding DA Claims)						DA Claims	Denied Claims	All Reported (Accepted & Denied) Claims Incurred Loss & ALAE (7)+(8)+(9)
	Class A	Class B	Class C	Class D	Blank N/A	Combined	Incurred Loss & ALAE	Incurred Loss & ALAE	(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1989	12,561,146	-	-	15,375,435	4,583,578	32,520,159	1,302,437	258,953	34,081,550
1990	8,645,484	3,376,687	-	5,267,529	-	17,289,700	923,991	179,760	18,393,452
1991	5,315,122	16,093,748	-	7,729,210	-	29,138,081	1,272,348	231,494	30,641,922
1992	4,982,304	26,748,123	8,636,621	22,081,464	1,199,135	63,647,646	312,898	234,685	64,195,229
1993	19,305,596	5,824,687	14,955,382	23,342,072	316,535	63,744,271	622,909	184,635	64,551,816
1994	1,967,104	-	8,046,828	17,068,333	1,393,163	28,475,428	2,774,818	156,347	31,406,593
1995	-	14,336,593	8,285,024	19,242,206	-	41,863,822	1,627,534	154,472	43,645,829
1996	13,280,490	-	8,488,368	12,670,031	311,990	34,750,879	2,920,641	168,482	37,840,002
1997	9,532,034	9,321,055	20,817,476	19,958,340	745,930	60,374,836	1,906,319	588,781	62,869,935
1998	16,906,657	18,603,278	38,539,072	12,436,961	1,290,117	87,776,084	933,689	282,899	88,992,673
1999	19,677,294	6,931,855	-	-	566,598	27,175,747	2,790,177	268,068	30,233,991
2000	6,754,526	3,424,876	-	8,616,937	400,188	19,196,527	2,240,248	344,688	21,781,462
2001	15,300,973	-	16,355,114	-	-	31,656,088	2,804,493	874,193	35,334,774
2002	39,552,108	16,238,791	8,301,709	17,667,049	792,079	82,551,736	1,569,474	500,238	84,621,447
2003	6,122,831	11,858,389	-	-	-	17,981,220	1,895,590	111,073	19,987,883
2004	7,548,158	17,423,615	6,858,861	5,174,236	76,328	37,081,199	2,212,588	319,754	39,613,541
2005	21,233,423	1,193,288	6,456,522	13,627,292	420,012	42,930,536	625,526	260,232	43,816,294
2006	23,390,796	14,731,364	-	26,526,186	769,889	65,418,235	330,545	302,445	66,051,225
2007	24,930,229	20,177,030	-	-	890,864	45,998,123	1,239,812	209,841	47,447,776
2008	10,486,362	28,595,444	14,392,852	14,449,628	-	67,924,285	313,348	498,167	68,735,800
2009	25,939,870	7,365,326	11,871,025	25,144,786	300,685	70,621,692	2,051,633	371,696	73,045,021
2010	316,948	7,853,806	6,322,180	17,231,892	-	31,724,825	1,885,380	228,595	33,838,800
2011	12,436,679	7,158,212	12,624,746	28,296,929	735,364	61,251,931	629,011	200,661	62,081,603
2012	2,515,582	-	22,946,995	21,705,678	-	47,168,254	1,242,831	512,672	48,923,757
2013	25,524,862	-	-	17,302,004	306,522	43,133,387	965,449	148,141	44,246,977
2014	16,109,601	21,975,185	-	10,692,738	-	48,777,524	948,779	283,869	50,010,172
2015	30,211,468	15,268,490	11,875,467	31,122,101	-	88,477,526	1,905,409	270,305	90,653,240
2016	10,063,032	9,803,338	-	10,110,362	5,775,000	35,751,731	1,314,774	138,589	37,205,094
2017	16,412,039	26,237,418	8,602,103	13,392,264	3,320,727	67,964,551	639,392	294,246	68,898,189
2018	19,099,193	11,715,507	34,585,411	25,854,299	8,925,958	100,180,367	2,872,062	427,167	103,479,596
2019	14,573,438	7,546,236	26,303,814	3,483,232	3,143,329	55,050,049	1,279,719	235,013	56,564,781
2020	7,689,347	4,965,719	6,334,283	20,376,820	6,088,862	45,455,031	1,473,847	277,890	47,206,768
2021	-	-	-	-	5,775,000	5,775,000	1,989,345	257,625	8,021,969
2022 - 9 mo.	-	-	-	-	2,937,500	2,937,500	-	60,000	2,997,500
Totals:	448,384,694	334,768,056	301,599,854	465,946,013	51,065,353	1,601,763,971	49,817,015		1,661,416,661

Reported Claim Counts

Evaluated As of September 30, 2022

Reported Claim Counts @ 9/30/22
Accepted Claims AAA & AAD (Excluding DA Claims)

Birth Year	Class A	Class B	Class C	Class D	Blank N/A	Combined	DA Claims Reported Claim Cts.	Denied Claims Reported Claim Cts.	All Reported (Accepted & Denied) Claim Cts. (7)+(8)+(9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	4	0	0	2	5	11	4	17	32
1990	3	2	0	2	0	7	3	29	39
1991	1	2	0	1	0	4	4	30	38
1992	1	4	1	4	3	13	1	34	48
1993	4	3	2	3	1	13	2	25	40
1994	2	0	1	2	2	7	9	20	36
1995	0	3	1	2	0	6	5	15	26
1996	3	0	1	2	1	7	10	23	40
1997	2	1	3	3	2	11	6	30	47
1998	4	2	4	2	3	15	3	24	42
1999	6	2	0	0	1	9	9	22	40
2000	3	1	0	1	1	6	7	25	38
2001	2	0	2	0	0	4	9	28	41
2002	9	3	1	2	2	17	5	28	50
2003	1	2	0	0	0	3	6	14	23
2004	1	2	1	1	1	6	7	18	31
2005	5	2	1	2	1	11	2	28	41
2006	4	3	0	3	2	12	1	21	34
2007	5	2	0	0	3	10	5	21	36
2008	3	3	2	2	0	10	1	31	42
2009	4	1	2	3	1	11	6	33	50
2010	1	1	1	3	0	6	6	28	40
2011	3	1	2	4	2	12	2	30	44
2012	1	0	3	3	0	7	4	39	50
2013	5	0	0	2	1	8	3	21	32
2014	5	3	0	2	0	10	3	32	45
2015	6	2	2	4	0	14	6	30	50
2016	2	2	0	1	2	7	4	25	36
2017	4	4	1	2	2	13	2	31	46
2018	3	2	5	3	4	17	9	30	56
2019	3	1	4	1	2	11	4	32	47
2020	2	1	1	2	3	9	4	22	35
2021	0	0	0	0	2	2	5	16	23
2022 - 9 mo.	0	0	0	0	1	1	0	2	3
Totals:	102	55	41	64	48	310	157	854	1,321

Estimation of Outstanding Loss & Expense

Exhibit I
Sheet 1Summary of Mortality Assumptions - Before and After Longitudinal Adjustment for Mortality Trend
Average of Male and Female Factor**Selected Excess Death Rate** 0.0350 0.0330 0.0370 0.0060 0.0050 0.0065

NICA Mortality (Q(x)) By Claim Classification

Data as of 12/31/21		Selected Q (x) - Average of Male & Female Before Longitudinal Adjustment						Selected Q (x) - Average of Male & Female After Longitudinal Adjustment						
		Class A - Q(X)			Classes B, C & D - Q(X)			Class A - Q(X)			Classes B, C & D - Q(X)			
		Longitudinal Adjustment Factor	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate
Age														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
0	1.0000	0.0372	0.0356	0.0388	0.0140	0.0132	0.0144	0.0372	0.0356	0.0388	0.0140	0.0132	0.0144	
1	1.0000	0.0288	0.0272	0.0304	0.0055	0.0047	0.0059	0.0288	0.0272	0.0304	0.0055	0.0047	0.0059	
2	1.0000	0.0289	0.0273	0.0305	0.0053	0.0045	0.0057	0.0289	0.0273	0.0305	0.0053	0.0045	0.0057	
3	1.0000	0.0292	0.0275	0.0308	0.0053	0.0045	0.0057	0.0292	0.0275	0.0308	0.0053	0.0045	0.0057	
4	1.0000	0.0295	0.0278	0.0312	0.0053	0.0045	0.0057	0.0295	0.0278	0.0312	0.0053	0.0045	0.0057	
5	1.0000	0.0299	0.0282	0.0316	0.0053	0.0045	0.0058	0.0299	0.0282	0.0316	0.0053	0.0045	0.0058	
6	1.0000	0.0303	0.0286	0.0320	0.0054	0.0045	0.0058	0.0303	0.0286	0.0320	0.0054	0.0045	0.0058	
7	1.0000	0.0307	0.0290	0.0324	0.0055	0.0046	0.0059	0.0307	0.0290	0.0324	0.0055	0.0046	0.0059	
8	1.0000	0.0311	0.0294	0.0329	0.0055	0.0046	0.0060	0.0311	0.0294	0.0329	0.0055	0.0046	0.0060	
9	1.0000	0.0316	0.0298	0.0334	0.0056	0.0047	0.0060	0.0316	0.0298	0.0334	0.0056	0.0047	0.0060	
10	1.0000	0.0320	0.0302	0.0338	0.0056	0.0047	0.0061	0.0320	0.0302	0.0338	0.0056	0.0047	0.0061	
11	1.0000	0.0325	0.0307	0.0344	0.0057	0.0048	0.0062	0.0325	0.0307	0.0344	0.0057	0.0048	0.0062	
12	1.0000	0.0331	0.0312	0.0349	0.0059	0.0049	0.0063	0.0331	0.0312	0.0349	0.0059	0.0049	0.0063	
13	1.0000	0.0337	0.0318	0.0356	0.0060	0.0051	0.0065	0.0337	0.0318	0.0356	0.0060	0.0051	0.0065	
14	1.0000	0.0343	0.0324	0.0363	0.0063	0.0053	0.0067	0.0343	0.0324	0.0363	0.0063	0.0053	0.0067	
15	1.0000	0.0350	0.0331	0.0370	0.0065	0.0055	0.0070	0.0350	0.0331	0.0370	0.0065	0.0055	0.0070	
16	1.0000	0.0357	0.0337	0.0377	0.0067	0.0057	0.0072	0.0357	0.0337	0.0377	0.0067	0.0057	0.0072	
17	1.0000	0.0364	0.0344	0.0385	0.0069	0.0059	0.0075	0.0364	0.0344	0.0385	0.0069	0.0059	0.0075	
18	0.9965	0.0371	0.0350	0.0392	0.0071	0.0061	0.0076	0.0370	0.0349	0.0390	0.0071	0.0061	0.0076	
19	0.9930	0.0377	0.0356	0.0398	0.0073	0.0062	0.0078	0.0375	0.0354	0.0396	0.0072	0.0062	0.0078	
20	0.9895	0.0384	0.0363	0.0406	0.0074	0.0064	0.0080	0.0380	0.0359	0.0401	0.0074	0.0063	0.0079	
21	0.9861	0.0391	0.0369	0.0413	0.0076	0.0065	0.0081	0.0386	0.0364	0.0407	0.0075	0.0064	0.0080	
22	0.9826	0.0398	0.0376	0.0420	0.0078	0.0067	0.0083	0.0391	0.0370	0.0413	0.0076	0.0065	0.0082	
23	0.9792	0.0405	0.0383	0.0428	0.0079	0.0068	0.0085	0.0397	0.0375	0.0419	0.0077	0.0066	0.0083	
24	0.9758	0.0413	0.0390	0.0436	0.0080	0.0069	0.0086	0.0403	0.0380	0.0425	0.0078	0.0067	0.0084	
25	0.9723	0.0420	0.0397	0.0444	0.0082	0.0070	0.0088	0.0409	0.0386	0.0431	0.0080	0.0068	0.0085	
26	0.9689	0.0428	0.0404	0.0452	0.0083	0.0071	0.0089	0.0415	0.0392	0.0438	0.0081	0.0069	0.0086	
27	0.9655	0.0436	0.0412	0.0461	0.0085	0.0073	0.0091	0.0421	0.0398	0.0445	0.0082	0.0070	0.0088	
28	0.9622	0.0445	0.0421	0.0470	0.0087	0.0075	0.0093	0.0428	0.0405	0.0452	0.0084	0.0072	0.0090	
29	0.9588	0.0455	0.0429	0.0480	0.0089	0.0077	0.0095	0.0436	0.0412	0.0460	0.0085	0.0073	0.0092	
30	0.9554	0.0464	0.0439	0.0490	0.0092	0.0079	0.0098	0.0444	0.0419	0.0468	0.0087	0.0075	0.0094	
31	0.9521	0.0474	0.0448	0.0501	0.0094	0.0081	0.0100	0.0452	0.0427	0.0477	0.0089	0.0077	0.0096	
32	0.9488	0.0485	0.0458	0.0512	0.0096	0.0083	0.0103	0.0460	0.0435	0.0485	0.0091	0.0079	0.0098	
33	0.9454	0.0496	0.0468	0.0523	0.0099	0.0085	0.0106	0.0469	0.0443	0.0494	0.0093	0.0080	0.0100	
34	0.9421	0.0507	0.0479	0.0535	0.0101	0.0087	0.0108	0.0477	0.0451	0.0504	0.0095	0.0082	0.0102	
35	0.9388	0.0518	0.0490	0.0547	0.0104	0.0090	0.0111	0.0487	0.0460	0.0514	0.0098	0.0084	0.0104	
36	0.9356	0.0531	0.0502	0.0560	0.0107	0.0092	0.0114	0.0497	0.0469	0.0524	0.0100	0.0086	0.0107	
37	0.9323	0.0544	0.0514	0.0573	0.0110	0.0095	0.0117	0.0507	0.0479	0.0535	0.0102	0.0088	0.0109	
38	0.9290	0.0557	0.0526	0.0588	0.0113	0.0097	0.0120	0.0517	0.0489	0.0546	0.0105	0.0091	0.0112	
39	0.9258	0.0571	0.0539	0.0602	0.0116	0.0100	0.0124	0.0528	0.0499	0.0557	0.0107	0.0093	0.0115	
40	0.9225	0.0586	0.0553	0.0618	0.0119	0.0103	0.0127	0.0540	0.0510	0.0570	0.0110	0.0095	0.0118	
41	0.9193	0.0601	0.0568	0.0634	0.0123	0.0107	0.0131	0.0553	0.0522	0.0583	0.0113	0.0098	0.0121	
42	0.9161	0.0618	0.0584	0.0651	0.0127	0.0110	0.0136	0.0566	0.0535	0.0597	0.0116	0.0101	0.0124	
43	0.9129	0.0635	0.0600	0.0670	0.0132	0.0114	0.0140	0.0580	0.0548	0.0611	0.0120	0.0104	0.0128	
44	0.9097	0.0654	0.0618	0.0689	0.0136	0.0119	0.0145	0.0595	0.0562	0.0627	0.0124	0.0108	0.0132	
45	0.9065	0.0673	0.0637	0.0710	0.0142	0.0123	0.0151	0.0610	0.0577	0.0644	0.0128	0.0112	0.0137	
46	0.9033	0.0694	0.0657	0.0732	0.0147	0.0129	0.0157	0.0627	0.0593	0.0661	0.0133	0.0116	0.0142	
47	0.9002	0.0717	0.0678	0.0755	0.0154	0.0134	0.0163	0.0645	0.0610	0.0680	0.0138	0.0121	0.0147	
48	0.8970	0.0740	0.0700	0.0780	0.0161	0.0141	0.0171	0.0664	0.0628	0.0700	0.0144	0.0126	0.0153	
49	0.8939	0.0766	0.0725	0.0807	0.0168	0.0148	0.0179	0.0685	0.0648	0.0721	0.0151	0.0132	0.0160	
50	0.8907	0.0793	0.0750	0.0835	0.0177	0.0156	0.0187	0.0706	0.0668	0.0744	0.0158	0.0139	0.0167	
51	0.8876	0.0822	0.0778	0.0865	0.0186	0.0164	0.0197	0.0729	0.0690	0.0768	0.0165	0.0146	0.0175	
52	0.8845	0.0852	0.0807	0.0897	0.0196	0.0173	0.0207	0.0754	0.0714	0.0794	0.0173	0.0153	0.0183	
53	0.8814	0.0884	0.0837	0.0931	0.0206	0.0182	0.0217	0.0779	0.0738	0.0820	0.0181	0.0161	0.0192	
54	0.8783	0.0918	0.0870	0.0966	0.0217	0.0192	0.0229	0.0806	0.0764	0.0849	0.0190	0.0169	0.0201	
55	0.8753	0.0954	0.0904	0.1004	0.0228	0.0203	0.0241	0.0835	0.0791	0.0879	0.0200	0.0178	0.0211	
56	0.8722	0.0993	0.0941	0.1045	0.0241	0.0215	0.0254	0.0866	0.0821	0.0911	0.0210	0.0188	0.0222	
57	0.8691	0.1034	0.0980	0.1088	0.0255	0.0228	0.0269	0.0899	0.0852	0.0946	0.0222	0.0198	0.0233	
58	0.8661	0.1078	0.1022	0.1134	0.0270	0.0242	0.0284	0.0934	0.0885	0.0982	0.0234	0.0210	0.0246	
59	0.8631	0.1125	0.1067	0.1183	0.0286	0.0257	0.0300	0.0971	0.0921	0.1021	0.0247	0.0222	0.0259	
60	0.8601	0.1175	0.1115	0.1235	0.0303	0.0273	0.0318	0.1010	0.0959	0.1062	0.0261	0.0235	0.0274	

Estimation of Outstanding Loss & Expense

Summary of Mortality Assumptions - Before and After Longitudinal Adjustment for Mortality Trend
Average of Male and Female Factor

Selected Excess Death Rate	0.0350	0.0330	0.0370	0.0060	0.0050	0.0065
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NICA Mortality ($Q(x)$) By Claim Classification

Data as of 12/31/21		Selected Q (x) - Average of Male & Female Before Longitudinal Adjustment						Selected Q (x) - Average of Male & Female After Longitudinal Adjustment					
		Class A - Q(X)			Classes B, C & D - Q(X)			Class A - Q(X)			Classes B, C & D - Q(X)		
		Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate	Best Estimate	High Life Exp. Estimate	Low Life Exp. Estimate
Age	Longitudinal Adjustment Factor	(2) X (3)	(2) X (4)	(2) X (5)	(2) X (6)	(2) X (7)	(2) X (8)	(2) X (3)	(2) X (4)	(2) X (5)	(2) X (6)	(2) X (7)	(2) X (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
61	0.8570	0.1228	0.1166	0.1291	0.0322	0.0291	0.0338	0.1053	0.0999	0.1106	0.0276	0.0249	0.0289
62	0.8540	0.1286	0.1221	0.1351	0.0342	0.0310	0.0359	0.1098	0.1043	0.1154	0.0292	0.0265	0.0306
63	0.8511	0.1348	0.1280	0.1415	0.0365	0.0331	0.0382	0.1147	0.1089	0.1205	0.0310	0.0281	0.0325
64	0.8481	0.1414	0.1343	0.1485	0.0389	0.0353	0.0406	0.1199	0.1139	0.1259	0.0330	0.0300	0.0345
65	0.8451	0.1485	0.1411	0.1559	0.0415	0.0378	0.0434	0.1255	0.1193	0.1317	0.0351	0.0320	0.0367
66	0.8421	0.1561	0.1484	0.1638	0.0444	0.0405	0.0463	0.1315	0.1250	0.1380	0.0374	0.0341	0.0390
67	0.8392	0.1642	0.1561	0.1722	0.0473	0.0433	0.0494	0.1378	0.1310	0.1445	0.0397	0.0363	0.0414
68	0.8363	0.1727	0.1642	0.1811	0.0504	0.0462	0.0525	0.1444	0.1373	0.1514	0.0422	0.0386	0.0439
69	0.8333	0.1818	0.1729	0.1906	0.0537	0.0492	0.0559	0.1515	0.1441	0.1588	0.0447	0.0410	0.0466
70	0.8304	0.1916	0.1823	0.2009	0.0572	0.0526	0.0595	0.1591	0.1514	0.1668	0.0475	0.0437	0.0494
71	0.8275	0.2023	0.1926	0.2121	0.0612	0.0563	0.0636	0.1674	0.1594	0.1755	0.0506	0.0466	0.0526
72	0.8246	0.2140	0.2037	0.2242	0.0655	0.0603	0.0680	0.1764	0.1680	0.1849	0.0540	0.0498	0.0561
73	0.8217	0.2266	0.2158	0.2374	0.0702	0.0648	0.0729	0.1862	0.1773	0.1951	0.0577	0.0533	0.0599
74	0.8189	0.2403	0.2290	0.2517	0.0754	0.0697	0.0782	0.1968	0.1875	0.2061	0.0617	0.0571	0.0641
75	0.8160	0.2553	0.2433	0.2673	0.0811	0.0751	0.0841	0.2083	0.1985	0.2181	0.0662	0.0613	0.0686
76	0.8131	0.2716	0.2588	0.2843	0.0874	0.0810	0.0905	0.2208	0.2105	0.2311	0.0710	0.0659	0.0736
77	0.8103	0.2891	0.2756	0.3025	0.0941	0.0874	0.0975	0.2342	0.2234	0.2451	0.0762	0.0708	0.0790
78	0.8074	0.3080	0.2938	0.3223	0.1013	0.0942	0.1049	0.2487	0.2372	0.2602	0.0818	0.0761	0.0847
79	0.8046	0.3286	0.3135	0.3437	0.1092	0.1016	0.1130	0.2644	0.2522	0.2766	0.0878	0.0818	0.0909
80	0.8018	0.3510	0.3350	0.3671	0.1178	0.1097	0.1218	0.2815	0.2686	0.2944	0.0944	0.0880	0.0977
81	0.7990	0.3756	0.3585	0.3927	0.1272	0.1187	0.1315	0.3001	0.2864	0.3138	0.1017	0.0948	0.1051
82	0.7962	0.4024	0.3841	0.4207	0.1376	0.1285	0.1422	0.3204	0.3059	0.3349	0.1096	0.1023	0.1132
83	0.7934	0.4316	0.4121	0.4511	0.1489	0.1392	0.1538	0.3425	0.3270	0.3579	0.1181	0.1104	0.1220
84	0.7906	0.4635	0.4427	0.4844	0.1612	0.1508	0.1664	0.3665	0.3500	0.3829	0.1275	0.1192	0.1316
85	0.7879	0.4982	0.4759	0.5205	0.1746	0.1635	0.1802	0.3925	0.3749	0.4101	0.1376	0.1288	0.1420
86	0.7851	0.5360	0.5121	0.5599	0.1892	0.1772	0.1952	0.4208	0.4020	0.4396	0.1485	0.1392	0.1532
87	0.7824	0.5770	0.5514	0.6027	0.2050	0.1921	0.2114	0.4514	0.4314	0.4715	0.1604	0.1503	0.1654
88	0.7796	0.6216	0.5940	0.6491	0.2220	0.2082	0.2289	0.4846	0.4631	0.5061	0.1731	0.1623	0.1784
89	0.7769	0.6699	0.6402	0.6995	0.2403	0.2255	0.2477	0.5204	0.4974	0.5434	0.1867	0.1752	0.1925
90	0.7742	0.7221	0.6902	0.7540	0.2600	0.2441	0.2680	0.5590	0.5344	0.5837	0.2013	0.1890	0.2075
91	0.7715	0.7785	0.7442	0.8128	0.2812	0.2640	0.2897	0.6006	0.5741	0.6270	0.2169	0.2037	0.2235
92	0.7688	0.8392	0.8023	0.8761	0.3037	0.2852	0.3129	0.6451	0.6168	0.6735	0.2335	0.2193	0.2406
93	0.7661	0.9043	0.8645	0.9420	0.3277	0.3078	0.3376	0.6927	0.6623	0.7217	0.2510	0.2358	0.2586
94	0.7634	0.9587	0.9308	0.9794	0.3531	0.3317	0.3638	0.7318	0.7106	0.7476	0.2695	0.2532	0.2777
95	0.7607	0.9900	0.9738	0.9900	0.3792	0.3562	0.3907	0.7531	0.7408	0.7531	0.2885	0.2710	0.2972
96	0.7581	0.9900	0.9900	0.9900	0.4060	0.3813	0.4184	0.9900	0.9900	0.9900	0.4060	0.3813	0.4184
97	0.7554	0.9900	0.9900	0.9900	0.4333	0.4068	0.4466	0.9900	0.9900	0.9900	0.4333	0.4068	0.4466
98	0.7528	0.9900	0.9900	0.9900	0.4610	0.4326	0.4752	0.9900	0.9900	0.9900	0.4610	0.4326	0.4752
99	0.7501	0.9900	0.9900	0.9900	0.4892	0.4587	0.5044	0.9900	0.9900	0.9900	0.4892	0.4587	0.5044
100	0.7475	0.9900	0.9900	0.9900	0.5195	0.4868	0.5358	0.9900	0.9900	0.9900	0.5195	0.4868	0.5358
101	0.7449	0.9900	0.9900	0.9900	0.5522	0.5170	0.5697	0.9900	0.9900	0.9900	0.5522	0.5170	0.5697
102	0.7423	0.9900	0.9900	0.9900	0.5876	0.5418	0.6065	0.9900	0.9900	0.9900	0.5876	0.5418	0.6065
103	0.7397	0.9900	0.9900	0.9900	0.6260	0.5765	0.6465	0.9900	0.9900	0.9900	0.6260	0.5765	0.6465
104	0.7371	0.9900	0.9900	0.9900	0.6679	0.6141	0.6902	0.9900	0.9900	0.9900	0.6679	0.6141	0.6902
105	0.7345	0.9900	0.9900	0.9900	0.7137	0.6552	0.7380	0.9900	0.9900	0.9900	0.7137	0.6552	0.7380
106	0.7319	0.9900	0.9900	0.9900	0.7641	0.7001	0.7906	0.9900	0.9900	0.9900	0.7641	0.7001	0.7906
107	0.7294	0.9900	0.9900	0.9900	0.8198	0.7495	0.8490	0.9900	0.9900	0.9900	0.8198	0.7495	0.8490
108	0.7268	0.9900	0.9900	0.9900	0.8819	0.8043	0.9141	0.9900	0.9900	0.9900	0.8819	0.8043	0.9141
109	0.7243	0.9900	0.9900	0.9900	0.9517	0.8655	0.9845	0.9900	0.9900	0.9900	0.9517	0.8655	0.9845
110	0.7218	0.9900	0.9900	0.9900	0.9900	0.9345	0.9900	0.9900	0.9900	0.9900	0.9900	0.9345	0.9900
111	0.7192	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
112	0.7167	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
113	0.7142	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
114	0.7117	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
115	0.7092	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
116	0.7067	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
117	0.7043	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
118	0.7018	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
119	0.6993	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900

Estimation of Outstanding Loss & Expense

Exhibit II

Sheet 1

Mortality By
Claim Class

Best Estimate

Before
Longitudinal
Adjustment

All Classes Combined

EDR = 0.0160

Class A Only

EDR = 0.0350

Classes B,C & D Combined

EDR = 0.0060

Data as of
12/31/21Final (PLE) Adjusted Q(x) (d)Female
LEBefore
.50 Year
AdjustmentFinal (PLE) Adjusted Q(x) (d)Female
LEBefore
.50 Year
AdjustmentFinal (PLE) Adjusted Q(x) (d)Female
LEBefore
.50 Year
Adjustment

Age	Male	Female	Female LE Before .50 Year Adjustment	Male	Female	Female LE Before .50 Year Adjustment	Male	Female	Female LE Before .50 Year Adjustment
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
0	0.02283	0.02118	38.17	0.03785	0.03652	23.55	0.01493	0.01311	56.07
1	0.01343	0.01362	37.70	0.02851	0.02903	23.25	0.00550	0.00551	55.38
2	0.01336	0.01356	37.21	0.02864	0.02915	22.95	0.00532	0.00535	54.68
3	0.01346	0.01362	36.73	0.02895	0.02941	22.65	0.00531	0.00530	53.97
4	0.01356	0.01371	36.24	0.02927	0.02971	22.34	0.00528	0.00529	53.25
5	0.01372	0.01387	35.75	0.02967	0.03008	22.03	0.00533	0.00533	52.54
6	0.01391	0.01404	35.26	0.03009	0.03047	21.73	0.00539	0.00539	51.82
7	0.01410	0.01421	34.77	0.03053	0.03087	21.42	0.00546	0.00545	51.11
8	0.01429	0.01439	34.27	0.03097	0.03128	21.11	0.00552	0.00551	50.39
9	0.01449	0.01458	33.78	0.03142	0.03171	20.80	0.00557	0.00557	49.67
10	0.01469	0.01478	33.29	0.03190	0.03215	20.49	0.00563	0.00563	48.96
11	0.01493	0.01499	32.79	0.03242	0.03262	20.18	0.00573	0.00571	48.24
12	0.01524	0.01523	32.30	0.03302	0.03312	19.87	0.00589	0.00582	47.52
13	0.01563	0.01551	31.81	0.03370	0.03366	19.57	0.00612	0.00595	46.80
14	0.01608	0.01581	31.32	0.03445	0.03424	19.26	0.00641	0.00611	46.09
15	0.01656	0.01612	30.83	0.03524	0.03483	18.96	0.00672	0.00628	45.38
16	0.01703	0.01644	30.35	0.03603	0.03544	18.65	0.00703	0.00644	44.68
17	0.01748	0.01675	29.87	0.03680	0.03604	18.35	0.00731	0.00659	43.97
18	0.01789	0.01703	29.38	0.03754	0.03663	18.05	0.00754	0.00671	43.27
19	0.01828	0.01730	28.90	0.03827	0.03722	17.75	0.00775	0.00681	42.57
20	0.01867	0.01757	28.42	0.03902	0.03782	17.44	0.00796	0.00692	41.86
21	0.01908	0.01786	27.93	0.03979	0.03844	17.14	0.00817	0.00703	41.16
22	0.01947	0.01816	27.45	0.04055	0.03909	16.84	0.00837	0.00715	40.46
23	0.01983	0.01848	26.97	0.04131	0.03977	16.53	0.00853	0.00728	39.75
24	0.02019	0.01882	26.49	0.04206	0.04048	16.23	0.00867	0.00741	39.05
25	0.02054	0.01916	26.00	0.04284	0.04121	15.93	0.00881	0.00756	38.35
26	0.02092	0.01952	25.52	0.04365	0.04197	15.63	0.00896	0.00770	37.64
27	0.02134	0.01989	25.04	0.04452	0.04276	15.33	0.00914	0.00786	36.94
28	0.02181	0.02029	24.56	0.04546	0.04358	15.02	0.00936	0.00803	36.24
29	0.02233	0.02070	24.08	0.04647	0.04444	14.72	0.00962	0.00821	35.54
30	0.02288	0.02114	23.60	0.04752	0.04533	14.42	0.00990	0.00840	34.84
31	0.02343	0.02159	23.12	0.04861	0.04627	14.12	0.01018	0.00860	34.15
32	0.02400	0.02206	22.64	0.04973	0.04723	13.82	0.01046	0.00881	33.45
33	0.02458	0.02254	22.16	0.05088	0.04823	13.52	0.01074	0.00902	32.75
34	0.02518	0.02304	21.68	0.05208	0.04928	13.22	0.01103	0.00924	32.06
35	0.02581	0.02357	21.21	0.05333	0.05037	12.92	0.01133	0.00947	31.36
36	0.02648	0.02413	20.73	0.05465	0.05151	12.63	0.01165	0.00972	30.67
37	0.02716	0.02471	20.26	0.05601	0.05270	12.33	0.01198	0.00998	29.98
38	0.02786	0.02533	19.78	0.05743	0.05395	12.03	0.01230	0.01026	29.29
39	0.02859	0.02597	19.31	0.05891	0.05525	11.74	0.01264	0.01055	28.61
40	0.02937	0.02665	18.84	0.06048	0.05663	11.44	0.01300	0.01087	27.92
41	0.03021	0.02737	18.37	0.06214	0.05808	11.15	0.01340	0.01121	27.24
42	0.03111	0.02814	17.90	0.06392	0.05960	10.85	0.01385	0.01158	26.56
43	0.03209	0.02895	17.43	0.06581	0.06121	10.56	0.01434	0.01197	25.88
44	0.03314	0.02981	16.97	0.06783	0.06290	10.27	0.01488	0.01240	25.20
45	0.03427	0.03073	16.51	0.06998	0.06469	9.98	0.01547	0.01286	24.53
46	0.03549	0.03171	16.05	0.07228	0.06658	9.69	0.01613	0.01335	23.86
47	0.03682	0.03276	15.59	0.07474	0.06859	9.40	0.01686	0.01390	23.20
48	0.03826	0.03388	15.14	0.07738	0.07072	9.12	0.01767	0.01449	22.54
49	0.03982	0.03508	14.69	0.08020	0.07297	8.84	0.01856	0.01513	21.89
50	0.04150	0.03636	14.24	0.08322	0.07536	8.56	0.01954	0.01583	21.24

Estimation of Outstanding Loss & Expense

Exhibit II

Sheet 2

Mortality By
Claim Class**Best Estimate**Before
Longitudinal
Adjustment

All Classes Combined

EDR = 0.0160

Class A Only

EDR = 0.0350

Classes B,C & D Combined

EDR = 0.0060

Data as of
12/31/21**Final (PLE) Adjusted Q(x) (d)****Final (PLE) Adjusted Q(x) (d)****Final (PLE) Adjusted Q(x) (d)**

Age	Male	Female	Female LE Before .50 Year Adjustment	Male	Female	Female LE Before .50 Year Adjustment	Male	Female	Female LE Before .50 Year Adjustment
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
51	0.04330	0.03772	13.80	0.08643	0.07789	8.28	0.02060	0.01658	20.60
52	0.04523	0.03915	13.36	0.08985	0.08054	8.00	0.02175	0.01736	19.96
53	0.04728	0.04064	12.93	0.09347	0.08333	7.73	0.02297	0.01818	19.33
54	0.04947	0.04222	12.50	0.09733	0.08627	7.46	0.02428	0.01904	18.70
55	0.05183	0.04391	12.07	0.10146	0.08939	7.19	0.02572	0.01997	18.09
56	0.05438	0.04572	11.65	0.10588	0.09271	6.93	0.02728	0.02098	17.47
57	0.05709	0.04766	11.24	0.11057	0.09627	6.67	0.02894	0.02208	16.87
58	0.05996	0.04976	10.82	0.11555	0.10006	6.41	0.03070	0.02328	16.27
59	0.06303	0.05201	10.42	0.12086	0.10411	6.15	0.03259	0.02458	15.68
60	0.06633	0.05442	10.02	0.12654	0.10842	5.90	0.03463	0.02599	15.10
61	0.06990	0.05699	9.62	0.13267	0.11302	5.65	0.03687	0.02751	14.53
62	0.07381	0.05973	9.23	0.13928	0.11790	5.41	0.03935	0.02912	13.96
63	0.07808	0.06264	8.85	0.14645	0.12309	5.17	0.04209	0.03083	13.41
64	0.08270	0.06575	8.48	0.15416	0.12862	4.93	0.04510	0.03266	12.86
65	0.08773	0.06911	8.10	0.16246	0.13456	4.70	0.04839	0.03466	12.32
66	0.09308	0.07273	7.74	0.17130	0.14093	4.47	0.05191	0.03683	11.79
67	0.09869	0.07656	7.38	0.18062	0.14771	4.25	0.05557	0.03911	11.27
68	0.10453	0.08061	7.03	0.19043	0.15492	4.02	0.05932	0.04150	10.76
69	0.11071	0.08495	6.68	0.20087	0.16265	3.80	0.06327	0.04406	10.25
70	0.11741	0.08971	6.34	0.21215	0.17105	3.59	0.06754	0.04689	9.76
71	0.12475	0.09492	6.00	0.22444	0.18021	3.38	0.07228	0.05003	9.27
72	0.13279	0.10055	5.68	0.23782	0.19010	3.17	0.07751	0.05342	8.80
73	0.14162	0.10665	5.35	0.25241	0.20080	2.97	0.08331	0.05709	8.33
74	0.15124	0.11330	5.04	0.26824	0.21245	2.77	0.08967	0.06111	7.87
75	0.16168	0.12068	4.73	0.28535	0.22527	2.58	0.09659	0.06563	7.42
76	0.17291	0.12884	4.43	0.30376	0.23935	2.39	0.10405	0.07068	6.99
77	0.18495	0.13773	4.14	0.32350	0.25468	2.20	0.11202	0.07618	6.56
78	0.19781	0.14741	3.85	0.34467	0.27139	2.02	0.12052	0.08215	6.15
79	0.21163	0.15804	3.57	0.36745	0.28973	1.85	0.12962	0.08873	5.75
80	0.22656	0.16986	3.30	0.39207	0.31001	1.68	0.13945	0.09610	5.36
81	0.24272	0.18305	3.05	0.41870	0.33250	1.51	0.15010	0.10439	4.99
82	0.26015	0.19768	2.80	0.44746	0.35736	1.36	0.16156	0.11364	4.63
83	0.27892	0.21388	2.56	0.47848	0.38480	1.21	0.17389	0.12392	4.28
84	0.29914	0.23179	2.33	0.51195	0.41506	1.06	0.18713	0.13534	3.95
85	0.32089	0.25155	2.11	0.54804	0.44839	0.92	0.20133	0.14795	3.64
86	0.34427	0.27329	1.90	0.58692	0.48503	0.79	0.21655	0.16185	3.34
87	0.36937	0.29715	1.71	0.62880	0.52525	0.67	0.23283	0.17709	3.06
88	0.39630	0.32326	1.52	0.67385	0.56930	0.55	0.25021	0.19377	2.79
89	0.42512	0.35178	1.35	0.72226	0.61747	0.44	0.26873	0.21194	2.55
90	0.45593	0.38282	1.19	0.77421	0.67000	0.34	0.28842	0.23167	2.31
91	0.48881	0.41650	1.04	0.82985	0.72714	0.24	0.30931	0.25301	2.10
92	0.52380	0.45291	0.90	0.88933	0.78905	0.15	0.33141	0.27599	1.90
93	0.56093	0.49208	0.77	0.95271	0.85581	0.07	0.35473	0.30064	1.71
94	0.60016	0.53395	0.65	0.99000	0.92730	0.01	0.37925	0.32692	1.55
95	0.64091	0.57761	0.55	0.99000	0.99000	0.01	0.40444	0.35404	1.39
96	0.68311	0.62287	0.45	0.99000	0.99000	0.01	0.43023	0.38183	1.25
97	0.72675	0.66959	0.36	0.99000	0.99000	0.01	0.45654	0.41009	1.13
98	0.77193	0.71778	0.28	0.99000	0.99000	0.01	0.48335	0.43869	1.01
99	0.81901	0.76778	0.20	0.99000	0.99000	0.01	0.51069	0.46761	0.89
100	0.87002	0.82247	0.12	0.99000	0.99000	0.01	0.54000	0.49890	0.78

Mortality Estimates Based on Constant Proportional Life Expectancy Method (PLE)

Example for Best Estimate - Classes B, C & D

Assumptions: (1) NICA Excess Death Rate (EDR) (a) ==> 0.0060
 (2) Assumed Average Age of Experience ==> 16

**Life Expectation
at Age X Based on :**

Age Adjusted (PLE) EDR (c)					Final (PLE) Adjusted Q(x) (d)	
Age	Male (b)	Female (b)	Male	Female	Male	Female
(1)	1990 Table	1990 Table				
(1)	(2)	(3)	(4)	(5)	(6)	(7)
0	71.08	78.15	0.0047	0.0048	0.01493	0.01311
1	70.81	77.80	0.0048	0.0049	0.00550	0.00551
2	69.86	76.85	0.0048	0.0049	0.00532	0.00535
3	68.89	75.88	0.0049	0.0050	0.00531	0.00530
4	67.92	74.91	0.0050	0.0051	0.00528	0.00529
5	66.94	73.93	0.0050	0.0051	0.00533	0.00533
6	65.96	72.94	0.0051	0.0052	0.00539	0.00539
7	64.98	71.96	0.0052	0.0053	0.00546	0.00545
8	64.00	70.97	0.0053	0.0053	0.00552	0.00551
9	63.02	69.98	0.0053	0.0054	0.00557	0.00557
10	62.03	68.99	0.0054	0.0055	0.00563	0.00563
11	61.04	68.00	0.0055	0.0056	0.00573	0.00571
12	60.06	67.01	0.0056	0.0056	0.00589	0.00582
13	59.07	66.03	0.0057	0.0057	0.00612	0.00595
14	58.10	65.04	0.0058	0.0058	0.00641	0.00611
15	57.13	64.06	0.0059	0.0059	0.00672	0.00628
16	56.18	63.08	0.0060	0.0060	0.00703	0.00644
17	55.24	62.11	0.0061	0.0061	0.00731	0.00659
18	54.30	61.14	0.0062	0.0062	0.00754	0.00671
19	53.38	60.17	0.0063	0.0063	0.00775	0.00681
20	52.45	59.20	0.0064	0.0064	0.00796	0.00692
21	51.53	58.24	0.0065	0.0065	0.00817	0.00703
22	50.62	57.27	0.0067	0.0066	0.00837	0.00715
23	49.70	56.30	0.0068	0.0067	0.00853	0.00728
24	48.79	55.33	0.0069	0.0068	0.00867	0.00741
25	47.88	54.36	0.0070	0.0070	0.00881	0.00756
26	46.96	53.39	0.0072	0.0071	0.00896	0.00770
27	46.05	52.43	0.0073	0.0072	0.00914	0.00786
28	45.13	51.46	0.0075	0.0074	0.00936	0.00803
29	44.21	50.49	0.0076	0.0075	0.00962	0.00821
30	43.30	49.53	0.0078	0.0076	0.00990	0.00840
31	42.40	48.57	0.0080	0.0078	0.01018	0.00860
32	41.49	47.61	0.0081	0.0080	0.01046	0.00881
33	40.59	46.65	0.0083	0.0081	0.01074	0.00902
34	39.69	45.69	0.0085	0.0083	0.01103	0.00924
35	38.79	44.73	0.0087	0.0085	0.01133	0.00947
36	37.89	43.78	0.0089	0.0086	0.01165	0.00972
37	36.99	42.83	0.0091	0.0088	0.01198	0.00998
38	36.10	41.87	0.0093	0.0090	0.01230	0.01026
39	35.21	40.93	0.0096	0.0092	0.01264	0.01055

Notes: (a) Excess death rate (EDR) as selected based on the NICA experience - See Exhibit IV.

(b) Based on the Q(x) as shown for the 1990 US Life Tables.

(c) Excess death rate (EDR) at age X is calculated as the minimum of .90 and the product of EDR in Assumption (1) and the ratio of the remaining life expectancy at age 16 to the remaining life expectancy at age X.

Example ==> EDR 35 (Male) = EDR 16 X (LE 16 / LE 35) = .0060 X (56.18 / 38.79) = .0087

(d) Final selected mortality rate is a combination of the actual US Life Table Q(x) and the EDR as developed in columns (4) and (5).

Mortality Estimates Based on Constant Proportional Life Expectancy Method (PLE)

Example for Best Estimate - Classes B, C & D

Assumptions: (1) NICA Excess Death Rate (EDR) (a) ==> 0.0060
 (2) Assumed Average Age of Experience ==> 16

**Life Expectation
at Age X Based on :**

<u>Age</u> (1)	<u>Life Expectation at Age X Based on :</u>		<u>Age Adjusted (PLE) EDR (c)</u>		<u>Final (PLE) Adjusted Q(x) (d)</u>	
	<u>Male (b)</u> <u>1990 Table</u> (2)	<u>Female (b)</u> <u>1990 Table</u> (3)	<u>Male</u> (4)	<u>Female</u> (5)	<u>Male</u> (6)	<u>Female</u> (7)
40	34.32	39.98	0.0098	0.0095	0.01300	0.01087
41	33.43	39.04	0.0101	0.0097	0.01340	0.01121
42	32.54	38.09	0.0104	0.0099	0.01385	0.01158
43	31.65	37.16	0.0106	0.0102	0.01434	0.01197
44	30.77	36.22	0.0110	0.0104	0.01488	0.01240
45	29.89	35.29	0.0113	0.0107	0.01547	0.01286
46	29.02	34.37	0.0116	0.0110	0.01613	0.01335
47	28.15	33.45	0.0120	0.0113	0.01686	0.01390
48	27.28	32.54	0.0124	0.0116	0.01767	0.01449
49	26.43	31.63	0.0128	0.0120	0.01856	0.01513
50	25.58	30.73	0.0132	0.0123	0.01954	0.01583
51	24.75	29.84	0.0136	0.0127	0.02060	0.01658
52	23.92	28.96	0.0141	0.0131	0.02175	0.01736
53	23.11	28.08	0.0146	0.0135	0.02297	0.01818
54	22.30	27.21	0.0151	0.0139	0.02428	0.01904
55	21.51	26.35	0.0157	0.0144	0.02572	0.01997
56	20.73	25.50	0.0163	0.0148	0.02728	0.02098
57	19.96	24.66	0.0169	0.0153	0.02894	0.02208
58	19.20	23.83	0.0176	0.0159	0.03070	0.02328
59	18.46	23.00	0.0183	0.0165	0.03259	0.02458
60	17.73	22.19	0.0190	0.0171	0.03463	0.02599
61	17.01	21.39	0.0198	0.0177	0.03687	0.02751
62	16.30	20.61	0.0207	0.0184	0.03935	0.02912
63	15.61	19.83	0.0216	0.0191	0.04209	0.03083
64	14.94	19.07	0.0226	0.0199	0.04510	0.03266
65	14.28	18.31	0.0236	0.0207	0.04839	0.03466
66	13.65	17.57	0.0247	0.0215	0.05191	0.03683
67	13.03	16.85	0.0259	0.0225	0.05557	0.03911
68	12.43	16.13	0.0271	0.0235	0.05932	0.04150
69	11.84	15.43	0.0285	0.0245	0.06327	0.04406
70	11.27	14.73	0.0299	0.0257	0.06754	0.04689
71	10.71	14.05	0.0315	0.0269	0.07228	0.05003
72	10.16	13.39	0.0332	0.0283	0.07751	0.05342
73	9.63	12.73	0.0350	0.0297	0.08331	0.05709
74	9.12	12.09	0.0369	0.0313	0.08967	0.06111
75	8.63	11.46	0.0391	0.0330	0.09659	0.06563
76	8.16	10.85	0.0413	0.0349	0.10405	0.07068
77	7.70	10.25	0.0438	0.0369	0.11202	0.07618
78	7.27	9.67	0.0464	0.0392	0.12052	0.08215
79	6.85	9.10	0.0492	0.0416	0.12962	0.08873

Notes: (a) Excess death rate (EDR) as selected based on the NICA experience - See Exhibit IV.

(b) Based on the Q(x) as shown for the 1990 US Life Tables.

(c) Excess death rate (EDR) at age X is calculated as the minimum of .90 and the product of EDR in Assumption (1) and the ratio of the remaining life expectancy at age 16 to the remaining life expectancy at age X.

Example ==> EDR 35 (Male) = EDR 16 X (LE 16 / LE 35) = .0060 X (56.18 / 38.79) = .0087

(d) Final selected mortality rate is a combination of the actual US Life Table Q(x) and the EDR as developed in columns (4) and (5).

Mortality Estimates Based on Constant Proportional Life Expectancy Method (PLE)

Example for Best Estimate - Classes B, C & D

Assumptions: (1) NICA Excess Death Rate (EDR) (a) ==> 0.0060
 (2) Assumed Average Age of Experience ==> 16

**Life Expectation
 at Age X Based on :**

	<u>Age Adjusted (PLE) EDR (c)</u>				<u>Final (PLE) Adjusted Q(x) (d)</u>	
<u>Age</u>	<u>Male (b)</u>	<u>Female (b)</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
(1)	<u>1990 Table</u>	<u>1990 Table</u>	(4)	(5)	(6)	(7)
(2)	(3)					
80	6.45	8.55	0.0523	0.0443	0.13945	0.09610
81	6.07	8.02	0.0556	0.0472	0.15010	0.10439
82	5.70	7.51	0.0592	0.0504	0.16156	0.11364
83	5.35	7.01	0.0630	0.0540	0.17389	0.12392
84	5.02	6.54	0.0672	0.0579	0.18713	0.13534
85	4.70	6.09	0.0717	0.0622	0.20133	0.14795
86	4.40	5.66	0.0766	0.0669	0.21655	0.16185
87	4.11	5.25	0.0819	0.0720	0.23283	0.17709
88	3.85	4.87	0.0876	0.0777	0.25021	0.19377
89	3.59	4.51	0.0938	0.0839	0.26873	0.21194
90	3.35	4.17	0.1005	0.0907	0.28842	0.23167
91	3.13	3.86	0.1077	0.0981	0.30931	0.25301
92	2.92	3.57	0.1154	0.1061	0.33141	0.27599
93	2.72	3.30	0.1237	0.1149	0.35473	0.30064
94	2.54	3.05	0.1326	0.1242	0.37925	0.32692
95	2.38	2.82	0.1419	0.1341	0.40444	0.35404
96	2.22	2.62	0.1517	0.1446	0.43023	0.38183
97	2.08	2.43	0.1621	0.1557	0.45654	0.41009
98	1.95	2.26	0.1731	0.1675	0.48335	0.43869
99	1.82	2.10	0.1850	0.1801	0.51069	0.46761
100	1.70	1.95	0.1980	0.1941	0.54000	0.49890
101	1.59	1.80	0.2124	0.2098	0.57148	0.53283
102	1.48	1.67	0.2283	0.2273	0.60537	0.56974
103	1.37	1.53	0.2461	0.2470	0.64197	0.61000
104	1.27	1.41	0.2659	0.2693	0.68163	0.65410
105	1.17	1.28	0.2883	0.2948	0.72476	0.70262
106	1.07	1.17	0.3136	0.3240	0.77188	0.75628
107	0.98	1.06	0.3424	0.3578	0.82364	0.81601
108	0.90	0.95	0.3756	0.3973	0.88086	0.88299
109	0.81	0.85	0.4140	0.4439	0.94458	0.95875
110	0.73	0.76	0.4591	0.4995	0.99000	0.99000
111	0.66	0.67	0.5127	0.5664	0.99000	0.99000
112	0.58	0.59	0.5772	0.6466	0.99000	0.99000
113	0.51	0.51	0.6564	0.7371	0.99000	0.99000
114	0.45	0.45	0.7558	0.8487	0.99000	0.99000
115	0.38	0.38	0.8840	0.9000	0.99000	0.99000
116	0.32	0.32	0.9000	0.9000	0.99000	0.99000
117	0.26	0.26	0.9000	0.9000	0.99000	0.99000
118	0.20	0.20	0.9000	0.9000	0.99000	0.99000
119	0.14	0.14	0.9000	0.9000	0.99000	0.99000

Notes: (a) Excess death rate (EDR) as selected based on the NICA experience - See Exhibit IV.

(b) Based on the Q(x) as shown for the 1990 US Life Tables.

(c) Excess death rate (EDR) at age X is calculated as the minimum of .90 and the product of EDR in Assumption (1) and the ratio of the remaining life expectancy at age 16 to the remaining life expectancy at age X.

Example ==> EDR 35 (Male) = EDR 16 X (LE 16 / LE 35) = .0060 X (56.18 / 38.79) = .0087

(d) Final selected mortality rate is a combination of the actual US Life Table Q(x) and the EDR as developed in columns (4) and (5).

Class A
Claimants

	Age 6 ----- (2)	Age 7 ----- (3)	Age 8 ----- (4)	Age 9 ----- (5)	Age 10 ----- (6)	Age 11 ----- (7)	Age 12 ----- (8)	Age 13 ----- (9)	Age 14 ----- (10)	Age 15 ----- (11)	Age 16 ----- (12)	Age 17 ----- (13)	Age 18 ----- (14)	
Begin	90	86	79	75	68	66	62	61	56	51	45	40	35	
End	88	85	78	73	67	65	61	60	53	50	43	39	35	
Deceased	2	1	1	2	1	1	1	1	3	1	2	1	0	
NICA Q (X)	0.0222	0.0116	0.0127	0.0267	0.0147	0.0152	0.0161	0.0164	0.0536	0.0196	0.0444	0.0250	0.0000	
Standard Q (x)	0.00024	0.00023	0.00021	0.00019	0.00017	0.00018	0.00022	0.00032	0.00045	0.00060	0.00073	0.00085	0.00093	
Ratio	92.40	50.89	59.99	139.98	84.52	84.65	72.00	51.47	119.45	32.93	60.59	29.45	0.00	
Excess	0.0220	0.0114	0.0124	0.0265	0.0145	0.0150	0.0159	0.0161	0.0531	0.0190	0.0437	0.0242	-0.0009	
Std. Implied														
Begin	90	86	79	75	68	66	62	61	56	51	45	40	35	
Std. Deceased	0.0216	0.0197	0.0167	0.0143	0.0118	0.0118	0.0139	0.0194	0.0251	0.0304	0.0330	0.0340	0.0325	
End - Std.	89.98	85.98	78.98	74.99	67.99	65.99	61.99	60.98	55.97	50.97	44.97	39.97	34.97	
	Age 19 ----- (2)	Age 20 ----- (3)	Age 21 ----- (4)	Age 22 ----- (5)	Age 23 ----- (6)	Age 24 ----- (7)	Age 25 ----- (8)	Age 26 ----- (9)	Age 27 ----- (10)	Age 28 ----- (11)	Age 29 ----- (12)	Age 30 ----- (13)	Age 31 ----- (14)	Age 32 ----- (15)
Begin	34	30	23	20	19	17	14	12	8	8	7	5	4	3
End	31	29	22	20	19	17	13	11	8	7	7	5	4	2
Deceased	3	1	1	0	0	0	1	1	0	1	0	0	0	1
NICA Q (X)	0.0882	0.0333	0.0435	0.0000	0.0000	0.0000	0.0714	0.0833	0.0000	0.1250	0.0000	0.0000	0.0000	0.3333
Standard Q (x)	0.00098	0.00103	0.00108	0.00112	0.00115	0.00117	0.00118	0.00120	0.00123	0.00128	0.00136	0.00144	0.00152	0.00160
Ratio	90.08	32.41	40.18	0.00	0.00	0.00	60.46	69.65	0.00	97.35	0.00	0.00	0.00	208.79
Excess	0.0873	0.0323	0.0424	-0.0011	-0.0012	-0.0012	0.0702	0.0821	-0.0012	0.1237	-0.0014	-0.0014	-0.0015	0.3317
Std. Implied														
Begin	34	30	23	20	19	17	14	12	8	8	7	5	4	3
Std. Deceased	0.0333	0.0309	0.0249	0.0225	0.0219	0.0199	0.0165	0.0144	0.0098	0.0103	0.0095	0.0072	0.0061	0.0048
End - Std.	33.97	29.97	22.98	19.98	18.98	16.98	13.98	11.99	7.99	7.99	6.99	4.99	3.99	3.00
Averages Over Various Ages														
	6 to 10		11 to 15			16 to 20		21 to 32		06 to 20	11 to 32	06 to 32	16 to 32	
Begin	398		296			184		140		878	620	1018	324	
End	391		289			177		135		857	601	992	312	
Deceased	7		7			7		5		21	19	26	12	
NICA Q (X)	0.0176		0.0236			0.0380		0.0357		0.0239	0.0306	0.0255	0.0370	
Standard Q (x)	0.0002		0.0003			0.0009		0.0012		0.0004	0.0007	0.0005	0.0010	
NICA Vs. Standard														
Ratio	83.25		69.57			42.79		29.83		60.29	44.00	50.39	36.23	
Excess	0.017		0.023			0.037		0.035		0.024	0.030	0.025	0.036	
Std. Implied														
Begin	398		296			184		140		878	620	1018	324	
Std. Deceased	0.0841		0.1006			0.1636		0.1676		0.3483	0.4319	0.5159	0.3312	
End - Std.	397.92		295.90			183.84		139.83		877.65	619.57	1017.48	323.67	
											Selected EDR Best	Selected EDR Low	Selected EDR High	
											0.035	0.033	0.037	

**Classes B, C
& D Clmts.**

	Age 6 ----- (2)	Age 7 ----- (3)	Age 8 ----- (4)	Age 9 ----- (5)	Age 10 ----- (6)	Age 11 ----- (7)	Age 12 ----- (8)	Age 13 ----- (9)	Age 14 ----- (10)	Age 15 ----- (11)	Age 16 ----- (12)	Age 17 ----- (13)	Age 18 ----- (14)	
Begin	133	130	122	114	111	105	98	93	87	80	77	70	64	
End	133	130	119	113	111	105	98	93	87	79	76	67	64	
Deceased	0	0	3	1	0	0	0	0	0	1	1	3	0	
NICA Q (X)	0.0000	0.0000	0.0246	0.0088	0.0000	0.0000	0.0000	0.0000	0.0000	0.0125	0.0130	0.0429	0.0000	
Standard Q (x)	0.00024	0.00023	0.00021	0.00019	0.00017	0.00018	0.00022	0.00032	0.00045	0.00060	0.00073	0.00085	0.00093	
Ratio	0.00	0.00	116.54	46.05	0.00	0.00	0.00	0.00	0.00	20.99	17.71	50.48	0.00	
Excess	-0.0002	-0.0002	0.0244	0.0086	-0.0002	-0.0002	-0.0002	-0.0003	-0.0004	0.0119	0.0123	0.0420	-0.0009	
Std. Implied														
Begin	133	130	122	114	111	105	98	93	87	80	77	70	64	
Std. Deceased	0.0320	0.0297	0.0257	0.0217	0.0193	0.0188	0.0220	0.0296	0.0390	0.0476	0.0565	0.0594	0.0594	
End - Std.	132.97	129.97	121.97	113.98	110.98	104.98	97.98	92.97	86.96	79.95	76.94	69.94	63.94	
	Age 19 ----- (2)	Age 20 ----- (3)	Age 21 ----- (4)	Age 22 ----- (5)	Age 23 ----- (6)	Age 24 ----- (7)	Age 25 ----- (8)	Age 26 ----- (9)	Age 27 ----- (10)	Age 28 ----- (11)	Age 29 ----- (12)	Age 30 ----- (13)	Age 31 ----- (14)	Age 32 ----- (15)
Begin	60	58	52	50	48	47	39	32	29	24	20	15	7	4
End	60	58	52	50	48	47	39	32	29	23	20	15	7	4
Deceased	0	0	0	0	0	0	0	0	0	1	0	0	0	0
NICA Q (X)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0417	0.0000	0.0000	0.0000	0.0000
Standard Q (x)	0.00098	0.00103	0.00108	0.00112	0.00115	0.00117	0.00118	0.00120	0.00123	0.00128	0.00136	0.00144	0.00152	0.00160
Ratio	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.45	0.00	0.00	0.00	0.00
Excess	-0.0010	-0.0010	-0.0011	-0.0011	-0.0012	-0.0012	-0.0012	-0.0012	-0.0012	0.0404	-0.0014	-0.0014	-0.0015	-0.0016
Std. Implied														
Begin	60	58	52	50	48	47	39	32	29	24	20	15	7	4
Std. Deceased	0.0588	0.0597	0.0563	0.0562	0.0552	0.0549	0.0461	0.0383	0.0356	0.0308	0.0272	0.0216	0.0106	0.0064
End - Std.	59.94	57.94	51.94	49.94	47.94	46.95	38.95	31.96	28.96	23.97	19.97	14.98	6.99	3.99
Averages Over Various Ages														
	6 to 10		11 to 15			16 to 20		21 to 32		06 to 20	11 to 32	06 to 32	16 to 32	
Begin	610		463			329		367		1402	1159	1769	696	
End	606		462			325		366		1393	1153	1759	691	
Deceased	4		1			4		1		9	6	10	5	
NICA Q (X)	0.0066		0.0022			0.0122		0.0027		0.0064	0.0052	0.0057	0.0072	
Standard Q (x)	0.0002		0.0003			0.0009		0.0012		0.0004	0.0008	0.0006	0.0011	
NICA Vs. Standard														
Ratio	31.14		6.37			13.62		2.28		15.54	6.74	9.82	6.82	
Excess	0.0063		0.0018			0.0113		0.0015		0.0060	0.0044	0.0051	0.0061	
Std. Implied														
Begin	610		463			329		367		1402	1159	1769	696	
Std. Deceased	0.1285		0.1570			0.2937		0.4391		0.5792	0.8899	1.0184	0.7329	
End - Std.	609.87		462.84			328.71		366.56		1401.42	1158.11	1767.98	695.27	
											Selected EDR Best	Selected EDR Low	Selected EDR High	
											0.0060	0.0050	0.0065	

Florida Birth Related Neurological Injury Compensation Association (NICA)
Mortality Estimates Based on Constant Proportional Life Expectancy Method (PLE)

Section VIII
Exhibit V
Sheet 1

Mortality Experience at Age 5 & Above

Class A Claimants

Birth Year	Total Claim Counts Alive at Age 5	Claims Age of Death 5 - 6	Claims Age of Death 6 - 7	Claims Age of Death 7 - 8	Claims Age of Death 8 - 9	Claims Age of Death 9 - 10	Claims Age of Death 10 - 11	Claims Age of Death 11 - 12	Claims Age of Death 12 - 13	Claims Age of Death 13 - 14	Claims Age of Death 14 - 15	Claims Age of Death 15 - 16	Claims Age of Death 16 - 17	Claims Age of Death 17 - 18
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1989	4	0	0	0	0	0	0	0	0	1	0	0	0	0
1990	3	0	0	0	0	0	0	0	0	0	0	1	0	0
1991	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	4	1	0	0	0	0	0	0	0	1	0	0	0	0
1994	2	0	0	0	1	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	2	0	0	0	0	0	0	0	0	0	0	0	1	0
1998	4	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	6	0	0	0	0	0	0	0	1	0	1	1	0	0
2000	3	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	9	0	0	0	0	0	0	1	0	1	0	0	0	0
2003	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	5	0	0	0	1	0	0	0	0	0	0	0	0	
2006	4	0	0	0	0	0	1	0	0	0	0	0		
2007	5	0	0	0	0	0	0	0	0	0	0			
2008	3	0	0	0	0	1	0	0	0	0				
2009	4	0	0	0	0	0	0	0	0					
2010	1	0	1	0	0	0	0	0						
2011	3	0	0	0	0	0	0							
2012	1	0	0	0	0	0								
2013	5	0	0	0	0									
2014	5	1	0	1										
2015	6	0	0											
2016	2	0												
	90	2	1	1	2	1	1	1	1	3	1	2	1	0

Mortality Experience at Age 5 & Above

Class A Claimants

Birth Year	Claims Age of Death 18 - 19	Claims Age of Death 19 - 20	Claims Age of Death 20 - 21	Claims Age of Death 21 - 22	Claims Age of Death 22 - 23	Claims Age of Death 23 - 24	Claims Age of Death 24 - 25	Claims Age of Death 25 - 26	Claims Age of Death 26 - 27	Claims Age of Death 27 - 28	Claims Age of Death 28 - 29	Claims Age of Death 29 - 30	Claims Age of Death 30 - 31	Claims Age of Death 31 - 32	Claim Counts Alive @ 12/31/21
(1)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1989	0	0	0	0	0	0	0	0	0	1	0	0	0	1	1
1990	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
1991	0	0	0	0	0	0	0	0	0	0	0	0	0		1
1992	0	0	0	0	0	0	0	0	0	0	0	0			1
1993	0	0	0	0	0	0	0	0	0	0	0				2
1994	0	0	0	0	0	0	0	1	0	0					0
1995	0	0	0	0	0	0	0	0	0						0
1996	0	0	0	0	0	0	0	0							3
1997	0	0	0	0	0	0	0								1
1998	1	0	0	0	0	0									3
1999	1	0	0	0	0										2
2000	0	1	1	0											1
2001	0	0	0												2
2002	1	0													6
2003	0														1
2004															1
2005															4
2006															3
2007															5
2008															2
2009															4
2010															0
2011															3
2012															1
2013															5
2014															3
2015															6
2016															2
	3	1	1	0	0	0	1	1	0	1	0	0	0	1	64

Florida Birth Related Neurological Injury Compensation Association (NICA)
Mortality Estimates Based on Constant Proportional Life Expectancy Method (PLE)

Section VIII
Exhibit V
Sheet 3

Mortality Experience at Age 5 & Above

**Class B, C &
D Claimants**

Birth Year	Total Claim Counts Alive at Age 5	Claims Age of Death 5 - 6	Claims Age of Death 6 - 7	Claims Age of Death 7 - 8	Claims Age of Death 8 - 9	Claims Age of Death 9 - 10	Claims Age of Death 10 - 11	Claims Age of Death 11 - 12	Claims Age of Death 12 - 13	Claims Age of Death 13 - 14	Claims Age of Death 14 - 15	Claims Age of Death 15 - 16	Claims Age of Death 16 - 17	Claims Age of Death 17 - 18
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1989	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	4	0	0	0	0	0	0	0	0	0	0	0	2	0
1991	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	9	0	0	0	0	0	0	0	0	0	0	0	1	0
1993	8	0	0	0	0	0	0	0	0	0	1	1	0	0
1994	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	6	0	0	1	0	0	0	0	0	0	0	0	0	0
1996	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	7	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	8	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	2	0	0	1	0	0	0	0	0	0	0	0	0	0
2000	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	6	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	4	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	5	0	0	1	1	0	0	0	0	0	0	0	0	
2006	6	0	0	0	0	0	0	0	0	0	0	0		
2007	2	0	0	0	0	0	0	0	0	0	0			
2008	7	0	0	0	0	0	0	0	0	0				
2009	6	0	0	0	0	0	0	0	0					
2010	5	0	0	0	0	0	0	0						
2011	7	0	0	0	0	0	0							
2012	6	0	0	0	0	0								
2013	2	0	0	0	0									
2014	5	0	0	0										
2015	8	0	0											
2016	3	0												
	133	0	0	3	1	0	0	0	0	0	1	1	3	0

Florida Birth Related Neurological Injury Compensation Association (NICA)
Mortality Estimates Based on Constant Proportional Life Expectancy Method (PLE)

Section VIII
Exhibit V
Sheet 4

Mortality Experience at Age 5 & Above

**Class B, C &
D Claimants**

Birth Year	Claims Age of Death 18 - 19	Claims Age of Death 19 - 20	Claims Age of Death 20 - 21	Claims Age of Death 21 - 22	Claims Age of Death 22 - 23	Claims Age of Death 23 - 24	Claims Age of Death 24 - 25	Claims Age of Death 25 - 26	Claims Age of Death 26 - 27	Claims Age of Death 27 - 28	Claims Age of Death 28 - 29	Claims Age of Death 29 - 30	Claims Age of Death 30 - 31	Claims Age of Death 31 - 32	Claim Counts Alive @ 12/31/21
(1)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1991	0	0	0	0	0	0	0	0	0	0	0	0	0		3
1992	0	0	0	0	0	0	0	0	0	0	0	0			8
1993	0	0	0	0	0	0	0	0	0	1	0				5
1994	0	0	0	0	0	0	0	0	0	0					3
1995	0	0	0	0	0	0	0	0	0						5
1996	0	0	0	0	0	0	0	0							3
1997	0	0	0	0	0	0	0								7
1998	0	0	0	0	0	0									8
1999	0	0	0	0	0										1
2000	0	0	0	0											2
2001	0	0	0												2
2002	0	0													6
2003	0														2
2004															4
2005															3
2006															6
2007															2
2008															7
2009															6
2010															5
2011															7
2012															6
2013															2
2014															5
2015															8
2016															3
	0	0	0	0	0	0	0	0	0	1	0	0	0	0	123

Estimation of Outstanding Loss & Expense

Summary of Historical Inflation and Investment Returns

Year	CPI All Items % Change	CPI Medical Index % Chg	Large Company Stocks	Small Company Stocks	Inflation Index	Average Yield	Average Yield	Average Yield	NICA Actual Investment Return	NICA Estimated Inflation Nursing Care	NICA Actual Inflation Other Expense	NICA Actual Inflation All Expense
						Long-Term Gov't Bonds	Intermediate Gov't Bonds	Short-Term Gov't Bonds				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1925					1.000							
1926			11.62%	0.30%	0.985	3.54%	3.61%	3.27%				
1927	-2.26%		37.49%	22.03%	0.965	3.16%	3.40%	3.12%				
1928	-1.16%		43.61%	39.71%	0.955	3.40%	4.01%	3.56%				
1929	0.58%		-8.42%	-51.35%	0.957	3.40%	3.62%	4.75%				
1930	-6.40%		-24.90%	-38.10%	0.899	3.30%	2.91%	2.41%				
1931	-9.32%		-43.34%	-49.71%	0.814	4.07%	4.12%	1.07%				
1932	-10.27%		-8.19%	-5.41%	0.730	3.15%	3.04%	0.96%				
1933	0.76%		53.99%	142.45%	0.734	3.36%	3.25%	0.30%				
1934	1.52%		-1.44%	24.24%	0.749	2.93%	2.49%	0.16%				
1935	2.99%		47.67%	40.24%	0.771	2.76%	1.63%	0.17%				
1936	1.45%		33.92%	64.73%	0.780	2.55%	1.29%	0.18%				
1937	2.86%	0.98%	-35.03%	-58.01%	0.804	2.73%	1.14%	0.30%				
1938	-2.78%	0.00%	31.12%	32.82%	0.782	2.52%	1.52%	-0.02%				
1939	0.00%	0.97%	-0.41%	0.32%	0.778	2.26%	0.98%	0.02%				
1940	0.71%	0.00%	-9.78%	-5.14%	0.786	1.94%	0.57%	0.00%				
1941	9.93%	0.96%	-11.59%	-9.06%	0.862	2.04%	0.82%	0.06%				
1942	9.03%	3.81%	20.34%	44.59%	0.942	2.46%	0.72%	0.27%				
1943	2.96%	4.59%	25.90%	88.40%	0.972	2.48%	1.45%	0.35%				
1944	2.30%	2.63%	19.75%	53.70%	0.993	2.46%	1.40%	0.33%				
1945	2.25%	2.56%	36.44%	73.62%	1.015	1.99%	1.03%	0.33%				
1946	18.13%	8.33%	-8.07%	-11.63%	1.199	2.12%	1.12%	0.35%				
1947	8.84%	6.92%	5.71%	0.91%	1.307	2.43%	1.34%	0.50%				
1948	2.99%	5.76%	5.50%	-2.10%	1.343	2.37%	1.51%	0.81%				
1949	-2.07%	1.36%	18.79%	19.74%	1.318	2.09%	1.23%	1.10%				
1950	5.93%	3.36%	31.71%	38.74%	1.395	2.24%	1.62%	1.20%				
1951	6.00%	5.84%	24.02%	7.81%	1.477	2.69%	2.17%	1.49%				
1952	0.75%	4.29%	18.37%	3.03%	1.490	2.79%	2.35%	1.66%				
1953	0.75%	3.53%	-0.99%	-6.48%	1.499	2.74%	2.18%	1.82%				
1954	-0.74%	2.27%	52.62%	60.58%	1.492	2.72%	1.72%	0.86%				
1955	0.37%	3.33%	31.56%	20.44%	1.497	2.95%	2.80%	1.57%				
1956	2.99%	3.23%	6.56%	4.28%	1.540	3.45%	3.63%	2.46%				
1957	2.90%	4.69%	-10.78%	-14.57%	1.587	3.23%	2.84%	3.14%				
1958	1.76%	4.48%	43.36%	64.89%	1.615	3.82%	3.81%	1.54%				
1959	1.73%	3.81%	11.96%	16.40%	1.639	4.47%	4.98%	2.95%				
1960	1.36%	3.21%	0.47%	-3.29%	1.663	3.80%	3.31%	2.66%				
1961	0.67%	3.11%	26.89%	32.09%	1.674	4.15%	3.84%	2.13%				
1962	1.33%	2.16%	-8.73%	-11.90%	1.695	3.95%	3.50%	2.73%				
1963	1.64%	2.53%	22.80%	23.57%	1.723	4.17%	4.04%	3.12%				
1964	0.97%	2.06%	16.48%	23.52%	1.743	4.23%	4.03%	3.54%				
1965	1.92%	2.82%	12.45%	41.75%	1.777	4.50%	4.90%	3.93%				
1966	3.46%	6.67%	-10.06%	-7.01%	1.836	4.55%	4.79%	4.76%				
1967	3.04%	6.25%	23.98%	83.57%	1.892	5.56%	5.77%	4.21%				
1968	4.72%	6.23%	11.06%	35.97%	1.981	5.98%	5.96%	5.21%				
1969	6.20%	6.19%	-8.50%	-25.05%	2.102	6.87%	8.29%	6.58%				
1970	5.57%	7.36%	3.86%	-17.43%	2.218	6.48%	5.90%	6.52%				
1971	3.27%	4.57%	14.30%	16.50%	2.292	5.97%	5.25%	4.39%				

Estimation of Outstanding Loss & Expense

Summary of Historical Inflation and Investment Returns

Year	CPI All Items % Change	CPI Medical Index % Chg	Large Company Stocks	Small Company Stocks	Inflation Index	Average Yield	Average Yield	Average Yield	NICA Actual Investment Return	NICA Estimated Inflation Nursing Care	NICA Actual Inflation Other Expense	NICA Actual Inflation All Expense
						Long-Term Gov't Bonds	Intermediate Gov't Bonds	Short-Term Gov't Bonds				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1972	3.41%	3.28%	18.99%	4.43%	237.10%	5.99%	5.85%	3.84%				
1973	8.71%	5.29%	-14.69%	-30.90%	257.90%	7.26%	6.79%	6.93%				
1974	12.34%	12.56%	-26.47%	-19.95%	289.40%	7.60%	7.12%	8.00%				
1975	6.94%	9.82%	37.23%	52.82%	309.70%	8.05%	7.19%	5.80%				
1976	4.86%	9.96%	23.93%	57.38%	324.60%	7.21%	6.00%	5.08%				
1977	6.70%	8.87%	-7.16%	25.38%	346.60%	8.03%	7.51%	5.12%				
1978	9.02%	8.83%	6.57%	23.46%	377.80%	8.98%	8.83%	7.18%				
1979	13.29%	10.14%	18.61%	43.46%	428.10%	10.12%	10.33%	10.38%				
1980	12.52%	9.92%	32.50%	39.88%	481.20%	11.99%	12.45%	11.24%				
1981	8.92%	12.50%	-4.92%	13.88%	524.20%	13.34%	13.96%	14.71%				
1982	3.83%	11.00%	21.55%	28.01%	544.50%	10.95%	9.90%	10.54%				
1983	3.79%	6.40%	22.56%	39.67%	565.20%	11.97%	11.41%	8.80%				
1984	3.95%	6.11%	6.27%	-6.67%	587.50%	11.70%	11.04%	9.85%				
1985	3.80%	6.76%	31.73%	24.66%	6.097	9.56%	8.55%	7.72%				
1986	1.10%	7.71%	18.67%	6.85%	6.166	7.89%	6.85%	6.16%				
1987	4.43%	5.80%	5.25%	-9.30%	6.438	9.20%	8.32%	5.47%				
1988	4.42%	6.91%	16.61%	22.87%	6.722	9.18%	9.17%	6.35%				
1989	4.65%	8.50%	31.69%	10.18%	7.034	8.16%	7.94%	8.37%				
1990	6.11%	9.59%	-3.10%	-21.56%	7.464	8.44%	7.70%	7.81%		0.00%	5.89%	1.75%
1991	3.06%	7.92%	30.47%	44.63%	7.693	7.30%	5.97%	5.60%	5.88%	0.00%	4.98%	1.49%
1992	2.90%	6.63%	7.62%	23.35%	7.916	7.26%	6.11%	3.51%	3.27%	0.00%	4.15%	1.46%
1993	2.75%	5.39%	10.08%	20.98%	8.133	6.54%	5.22%	2.90%	3.12%	0.00%	3.92%	1.62%
1994	2.67%	4.92%	1.32%	3.11%	8.351	7.99%	7.80%	3.90%	3.62%	0.00%	3.82%	1.30%
1995	2.54%	3.95%	37.58%	34.46%	8.563	6.03%	5.38%	5.60%	6.96%	0.00%	3.60%	1.00%
1996	3.32%	3.04%	22.96%	17.62%	8.847	6.73%	6.16%	5.21%	5.79%	0.00%	3.52%	1.09%
1997	1.70%	2.82%	33.36%	22.78%	8.998	6.02%	5.73%	5.26%	6.10%	0.00%	2.96%	0.91%
1998	1.61%	3.42%	28.58%	-7.31%	9.143	5.42%	4.68%	4.86%	6.20%	0.00%	3.07%	0.92%
1999	2.68%	3.67%	21.04%	29.79%	9.389	6.82%	6.45%	4.68%	4.54%	0.00%	3.39%	0.97%
2000	3.39%	4.17%	-9.10%	-3.59%	9.707	5.58%	5.07%	5.89%	13.11%	0.00%	3.73%	0.98%
2001	1.55%	4.72%	-11.89%	22.77%	9.857	5.75%	4.42%	3.83%	3.98%	0.00%	3.15%	1.05%
2002	2.38%	5.05%	-22.11%	-13.28%	10.091	4.84%	2.61%	1.65%	-8.52%	0.00%	3.37%	1.22%
2003	1.88%	3.71%	28.68%	60.70%	10.281	5.11%	2.97%	1.02%	19.99%	0.00%	2.92%	0.99%
2004	3.26%	4.24%	10.88%	18.39%	10.618	4.84%	3.47%	1.20%	10.27%	0.00%	3.58%	1.42%
2005	3.42%	4.29%	4.91%	5.69%	10.978	4.61%	4.34%	2.98%	8.92%	0.00%	3.66%	1.41%
2006	2.54%	3.56%	15.79%	16.17%	11.257	4.91%	4.65%	4.80%	12.77%	0.00%	3.13%	0.99%
2007	4.08%	5.16%	5.49%	-5.22%	11.717	4.50%	3.28%	4.66%	8.72%	0.00%	4.14%	1.32%
2008	0.09%	2.65%	-37.00%	-36.72%	11.728	4.37%	3.18%	1.30%	-27.24%	14.38%	1.90%	6.50%
2009	2.72%	3.37%	26.46%	25.57%		4.11%	2.82%	0.10%	20.00%	13.56%	3.24%	7.62%
2010	1.50%	3.28%	15.06%	26.31%		4.03%	2.62%	0.11%	13.36%	0.00%	2.60%	0.78%
2011	2.96%	3.49%	2.11%	1.02%		3.62%	2.16%	0.04%	-0.10%	0.00%	3.29%	1.00%
2012	1.74%	3.21%	16.00%	16.33%		2.54%	1.22%	0.07%	10.88%	0.00%	2.87%	0.78%
2013	1.50%	2.01%	32.39%	41.31%		3.12%	1.74%	0.05%	12.58%	0.00%	2.27%	0.57%
2014	0.76%	2.96%	13.69%	5.76%		3.07%	2.14%	0.03%	5.64%	0.00%	2.22%	0.55%
2015	0.73%	2.58%	1.38%	-1.97%		2.55%	1.89%	0.04%	-1.84%	0.00%	1.80%	0.40%
2016	2.07%	4.07%	11.96%	26.56%		2.22%	1.63%	0.25%	6.72%	0.20%	2.96%	0.69%
2017	2.11%	1.78%	21.83%	13.23%		2.65%	2.16%	0.85%	13.81%	0.16%	2.28%	0.59%
2018	1.91%	2.01%	-4.38%	-8.48%		2.91%	2.75%	1.84%	-6.72%	0.00%	2.14%	0.48%
2019	2.29%	4.57%	31.49%	22.78%		2.14%	1.95%	2.12%	21.15%	0.00%	3.00%	0.57%
2020	1.36%	1.78%	18.40%	11.29%		0.89%	0.53%	0.35%	14.08%	0.00%	1.79%	0.33%
2021						1.45%	0.86%	0.04%		0.00%	2.40%	0.44%
Geometric Averages												
2000 to 2020	2.04%	3.42%	7.47%	10.45%		3.63%	2.62%	1.35%	6.26%	1.33%	2.81%	1.44%
1991 to 2020	2.22%	3.67%	10.07%	11.78%		4.51%	3.61%	2.36%	6.12%	0.92%	3.05%	1.35%
1972 to 1982	8.67%	9.87%	6.72%	19.67%		9.33%	8.98%	8.46%				
1982 to 1992	3.81%	7.23%	16.17%	11.55%		9.05%	8.29%	6.95%	0.90%			
1992 to 2002	2.46%	4.11%	9.34%	11.58%		6.17%	5.34%	4.37%	4.36%	0.00%	3.45%	1.10%
1929 to 1939	-2.04%	0.19%	-0.05%	1.38%		2.96%	2.23%	0.55%				
1939 to 1949	5.36%	3.66%	9.17%	20.69%		2.24%	1.12%	0.41%				
1949 to 1959	2.22%	3.88%	19.35%	16.90%		3.11%	2.81%	1.87%				
1959 to 1969	2.52%	4.11%	7.81%	15.53%		4.77%	4.83%	3.88%				
1969 to 1979	7.36%	8.03%	5.87%	11.49%		7.56%	7.07%	6.31%				
1979 to 1989	5.10%	8.14%	17.55%	15.83%		10.38%	9.94%	8.89%				