

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF SEPTEMBER 30, 2020**

**Turner Consulting, Inc.
November, 2020**

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November 17, 2020

Ms. Kenney Shipley
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Florida Birth Related Neurological
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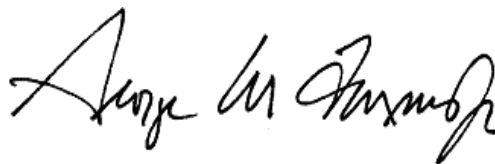
Re: NICA Outstanding Loss Reserves – Evaluated as of September 30, 2020

Dear Ms. Shipley:

Please find enclosed our report on loss and loss adjustment expense (LAE) reserves established for the Florida Birth Related Neurological Injury Association (NICA) as of September 30, 2020.

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

Sincerely,



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

Cc: Tim Daughtry, Mark Crawshaw

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY ASSOCIATION
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Table of Contents

<u>Section</u>	<u>Page</u>
Introduction	
Purpose	1
Background	1
Distribution and Use	3
Conditions and Limitations	3
Executive Summary	5
Methodology	10
Historical NICA Inflation	19
Prospective NICA Inflation	20
Discount Rate	20
Payment Pattern	22
Incurred Projection Cumulative Development Factor	24
Risk Margin	24
Reinsurance Recoveries	26

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, 2020. The loss and LAE reserve estimates are developed on both a current (2020) cost level basis and after consideration of prospective period inflation and anticipated investment income.

Background

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

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

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

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

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

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

September 30, 2020. Absent a minimal case reserve on one open claim, the retrospective portion of the settlement has been paid based on information submitted in writing to NICA by class members that either NICA agrees to pay or is ordered to pay by an administrative law judge. Other than the one open claim, the reserve estimates as shown in the attached exhibits no longer include a separate reserve estimate for the retrospective portion of the settlement agreement.

Qualifications

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

Distribution and Use

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

Conditions and Limitations

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

The indicated ultimate loss and LAE estimates provided in this report are based on the accuracy of the loss projection methods including the estimation of claim frequency and average claim size for each birth year. In addition, the final loss and LAE reserve estimates will be affected by the prospective period inflation and investment returns realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of September 30, 2020. This uncertainty arises from the estimation many internal and external factors that have yet to occur or be reported, but which

will impact the ultimate settlement value of claims incurred prior to September 30, 2020. 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, 2020 do not include any additional anticipated reinsurance recoveries. However, the estimated ultimate loss and ALAE and the cumulative paid loss and ALAE amounts are shown in the report both before and after consideration of the actual reinsurance recoveries received on all commuted reinsurance treaties.

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

Executive Summary

The outstanding loss and LAE reserve (i.e. Loss, ALAE, and ULAE reserves after inflation and discount) as of September 30, 2020 is \$952.8 million (see Exhibit I, Sheet 1a, Column (7) and Exhibit I, Sheet 4a, Column (10)). This outstanding loss and LAE reserve increased by \$13.8 million relative to the estimate shown in our report as of June 30, 2020.

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

Total **case** outstanding loss and ALAE reserves **prior** to adjustment for prospective inflation and discount increased by \$16.36 million during the quarter ending September 30, 2020 (Exhibit I, Sheet 1a, Column (2)). This includes an increase in case reserves of \$14.17 million related to new claims first reported during the quarter. In the aggregate, case reserves established on claims reported prior to July 1, 2020 increased by \$2.19 million relative to the case loss and ALAE reserves established as of June 30, 2020 (\$16.36 M minus \$14.17 M = \$2.19 M). The comparable estimate of case outstanding loss and ALAE reserves **after** consideration of inflation and discount increased by \$8.84 million during the quarter ending September 30, 2020 (Exhibit I, Sheet 1a, Column (5)).

The estimated ultimate loss and ALAE after inflation and discount related to claims incurred in birth years 2019 and prior increased by \$8.08 million relative to the estimates as set forth in the June 30, 2020 report. The estimated ultimate loss and ALAE related to birth year 2020 increased by \$11.51 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$19.59 million during the quarter (\$8.08 M plus \$11.51 M = \$19.59 M).

The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending September 30, 2020, before and after consideration of reinsurance recoveries, are shown in the table on the following page.

Ultimate Loss & ALAE
After Inflation & Discount
Prior to Reinsurance Recoveries

Ultimate Loss & ALAE
After Inflation & Discount
After Reinsurance Recoveries

Birth Year	Ultimate Loss & ALAE After Inflation & Discount Prior to Reinsurance Recoveries			Ultimate Loss & ALAE After Inflation & Discount After Reinsurance Recoveries		
	@ 9/30/20	@ 6/30/20	Change (2) - (3)	@ 9/30/20	@ 6/30/20	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	26,932,467	26,936,600	(4,133)	26,932,467	26,936,600	(4,133)
1990	13,065,055	13,066,611	(1,556)	13,065,055	13,066,611	(1,556)
1991	26,211,013	26,193,930	17,083	26,211,013	26,193,930	17,083
1992	48,376,312	48,352,416	23,896	47,898,937	47,875,041	23,896
1993	47,373,320	47,376,803	(3,483)	25,965,255	25,968,738	(3,483)
1994	19,704,256	19,714,423	(10,167)	17,554,048	17,564,215	(10,167)
1995	31,656,697	31,639,965	16,732	28,784,120	28,767,388	16,732
1996	29,412,414	29,384,516	27,899	28,043,941	28,016,043	27,899
1997	41,731,473	41,709,881	21,592	39,174,995	39,153,403	21,592
1998	68,865,870	68,974,197	(108,327)	66,182,731	66,291,058	(108,327)
1999	28,153,673	28,196,207	(42,534)	22,153,883	22,196,417	(42,534)
2000	19,880,412	19,848,614	31,798	17,470,517	17,438,719	31,798
2001	27,217,830	27,181,153	36,677	24,250,374	24,213,697	36,677
2002	67,181,574	67,083,620	97,955	54,226,035	54,128,080	97,955
2003	16,782,314	16,739,779	42,535	14,524,449	14,481,914	42,535
2004	27,400,490	27,357,285	43,205	27,400,490	27,357,285	43,205
2005	32,192,805	32,241,972	(49,168)	32,192,805	32,241,972	(49,168)
2006	47,397,646	47,038,107	359,539	47,397,646	47,038,107	359,539
2007	38,947,438	38,819,824	127,614	38,947,438	38,819,824	127,614
2008	45,510,581	45,502,262	8,319	45,510,581	45,502,262	8,319
2009	56,525,209	56,521,353	3,856	56,525,209	56,521,353	3,856
2010	26,630,420	26,678,616	(48,195)	26,630,420	26,678,616	(48,195)
2011	44,387,165	44,798,218	(411,053)	44,387,165	44,798,218	(411,053)
2012	30,675,052	31,280,765	(605,713)	30,675,052	31,280,765	(605,713)
2013	28,525,877	29,043,542	(517,666)	28,525,877	29,043,542	(517,666)
2014	33,374,174	34,086,256	(712,082)	33,374,174	34,086,256	(712,082)
2015	58,184,125	56,686,269	1,497,856	58,184,125	56,686,269	1,497,856
2016	22,864,780	20,227,627	2,637,153	22,864,780	20,227,627	2,637,153
2017	42,267,956	46,991,524	(4,723,568)	42,267,956	46,991,524	(4,723,568)
2018	66,571,850	65,601,574	970,276	66,571,850	65,601,574	970,276
2019	62,531,281	53,180,110	9,351,171	62,531,281	53,180,110	9,351,171
2020	36,114,382	24,605,928	11,508,454	36,114,382	24,605,928	11,508,454
Totals All	1,212,645,911	1,193,059,947	19,585,963	1,152,539,051	1,132,953,087	19,585,963
1989 - 2019	1,176,531,528	1,168,454,019	8,077,509	1,116,424,668	1,108,347,159	8,077,509

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, 2020 is developed on Exhibit I, Sheet 5. The present value of the ULAE reserve estimate as of September 30, 2020 is \$14.21 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, 2020.

The loss and LAE reserves are shown in the attached Exhibit I, Sheet 1a are stated on a present value basis. Since current case reserves established by NICA in the case reserve worksheets are recorded on a current (2020) cost level basis, both case reserves and the bulk / incurred but not reported (IBNR) reserves as shown in Exhibit I, Sheets 1a and 1c (excluding the retrospective portion of the class action settlement) have been adjusted to include the estimated impact of inflation between the current (2020) evaluation date and the time at which actual payments are expected to be made by NICA. In addition, the payment stream after adjustment for inflation has been discounted to reflect an estimate of the investment income expected to be earned by NICA on assets representing the reserve funds, between the evaluation date of this report and the time period payments are expected to be made.

The final present value loss and LAE reserve estimates related to all expected NICA benefits are shown in Exhibit I, Sheet 1a. These estimates are based on our selected estimates of the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 381 months and the payment pattern related to outstanding loss and LAE reserves for each birth year. The present value loss and LAE reserve estimate of \$952.8 million is shown in Column (7) of Exhibit I, Sheet 1a. The reserve estimates as shown in Exhibit I, Sheet 1a include consideration of expected payments related to all NICA benefits. The estimated loss and LAE reserve estimates prior to consideration of the retrospective portion of the class action settlement agreement as described previously are shown in Column (7) of Exhibit I, Sheet 1c. The estimated amounts

expected to be paid related to the retrospective portion of the class action settlement are shown in Exhibit I, Sheet 1b.

Alternative estimates of the loss and ALAE reserve based on variation in the inflation, interest rate and tail factor are shown in Exhibit I, Sheets 2b to 2f in order to illustrate the impact on the loss and ALAE reserve of changes in some of the underlying key assumptions. Exhibit I, Sheet 3 illustrates the estimated cash flow by year related to the estimated outstanding loss and ALAE reserve established as of September 30, 2020.

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

We recommend that NICA maintains the current risk margin at a level no lower than \$75.5 million. This produces a confidence level of approximately 80% that the reserves held by NICA as of December 31, 2019 will equal reserve levels required at that date based on actual incurred losses emerging over the life of these claims. The risk margin indication is provided on an annual basis and is not updated quarterly.

Methodology

The methodology used in this report is similar to that used in our most recent previous report except we have enhanced our analysis of the estimated ultimate accepted claim counts (See Exhibit X). The paid and incurred loss and ALAE information shown in exhibits beginning with Exhibit I, Sheet 1c and continuing to the end of the report are adjusted to exclude the retrospective portion of the September 2012 class action. This change in procedure was included in our reports beginning with the September 2012 report. The retrospective portion of the class action is shown separately (Exhibit I, Sheet 1b) due to the short-term nature of these payments. As shown on Exhibit I, Sheet 1b, the majority of the payments related to retrospective portion of the class action have been made as of September 30, 2020.

The loss and LAE reserve amounts excluding the payments related to the retrospective portion of the class action are shown on Exhibit I, Sheet 1c. Specifically, the loss and LAE reserve amounts as set forth in Exhibit I, Sheet 1c and all following exhibits are based on information that excludes the retrospective portion of the class action settlement agreement shown in Exhibit I, Sheet 1b. The final amounts shown in Exhibit I, Sheet 1a include both the retrospective portion shown in Exhibit I, Sheet 1b plus the estimates related to all other items as shown in Exhibit I, Sheet 1c.

As mentioned previously, the loss and LAE reserve estimates shown in this report are adjusted to include the impact of prospective period inflation and anticipated investment income. The procedure used to estimate the loss and LAE reserves for all estimated NICA benefits, with the exception of those related to the retrospective portion of the class action settlement agreement, includes a three step process. This three step process is intended to explicitly recognize the impact of inflation and anticipated investment income. The “first step” is to adjust actual NICA historical paid and incurred loss development information to eliminate the historical impact of inflation on the paid and incurred loss development information. The

actual historical incremental loss payments and case outstanding loss reserves are shown in Exhibit IX, Sheets 3a, 3b, and 3c, and Sheets 4a, 4b, and 4c, respectively. The historical loss payments and case reserve amounts are adjusted to eliminate the estimated impact of inflation. The incremental loss payments and case outstanding loss reserves after adjustment to eliminate the impact of inflation are shown in Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c, respectively. The paid and case reserve amounts shown on Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c are adjusted to birth year cost levels. The birth year level paid and case outstanding amounts are used to develop the adjusted paid and incurred loss development triangles as shown in Exhibit VIII, Sheets 2a and 2b, and Exhibit VII, Sheets 2a and 2b, respectively.

The “second step” in the three step process is to adjust the birth year cost level estimates of outstanding loss and ALAE (see Exhibit IV, Sheet 1, Column (7)) to current (2020) cost levels. The adjustment of birth year level estimates of outstanding loss and ALAE related to all NICA benefits (except for the estimated retrospective portion of the September 2012 class action settlement) to 2020 cost level is shown in Exhibit III.

The final or “third” step in the three step loss reserve estimation process is to adjust the 2020 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2020 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 2019. The prospective period investment returns are selected based on the review of geometric averages for investment returns for a model portfolio invested per NICA’s current investment policy and for a conservative model portfolio over the period from 1926 to present as well as actual NICA investment returns over the period from 1991 to present. While the actual prospective period inflation rates and investment returns are subject to a significant degree of

uncertainty the difference or increment between inflation and investment returns is of primary importance.

Based on a review of actual inflation and investment returns we selected an increment of one and one – half percent (1.50 %) and a prospective period inflation (combination of all items and medical services) rate of three and one-half (3.50%) percent. The indicated investment return percentage is then calculated to be five percent. In order to illustrate the impact on the loss reserve estimates of changes in the overall inflation and investment returns we also have included a range of estimates based on increments (average investment return minus average inflation rate) of one and two percent in addition to our selected estimate of one and one – half (1.50%) percent.

The loss and ALAE reserve estimates are developed based on the selected prospective period inflation rate, investment return and the assumed loss payment pattern for each birth year. The loss and ALAE payment patterns are developed separately for each birth year and are based on the estimated payments as shown in the NICA case reserve worksheets for the current open accepted claims. Due to the small number of open claims and the variability in the life expectancy for each claimant the payment patterns can vary by birth year. The estimated future period claim payments as shown in the NICA case reserve worksheets are all expressed at current (2020) cost levels. These prospective period claim payments are adjusted to include consideration of mortality on the prospective period loss and ALAE payment pattern. A summary of the estimated 2020 cost level payment patterns for each birth year are shown in Appendix A, Exhibit I, Sheets 1a, 1b, 2a, 2b, 3a, 3b, 4a, and 4b. An example of the calculation of the 2020 cost level payment pattern for the 1996 birth year is shown in Appendix A, Exhibit II, Sheets 1a, 1b, 2a, 2b, 3a, and 3b.

The loss reserves are developed based on a combination of the inflation rate, investment returns, estimated 2020 level loss and ALAE reserves by birth year and

the assumed 2020 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2020 cost level basis, after prospective period inflation but before anticipated investment income and after prospective period inflation and anticipated investment income are shown in columns (6), (7) and (8) of Exhibit I, Sheet 3, respectively.

Description of Loss Estimation Methods

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

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

The projection methods (shown in Sheet 1 of Exhibits VII and VIII) are based on the review of historical NICA paid and incurred loss development (after elimination of the impact of inflation) for a given birth year. The loss and ALAE payment and reporting patterns experienced for the more mature birth years are used in order to estimate expected future development applicable to the more immature birth years.

The frequency / severity method shown in Exhibit VI, Sheet 1 is based on the estimation of the average claim size and the estimated ultimate number of accepted claims excluding the deceased claims when reported to NICA for each birth year. Specifically, the average claim size for each birth year is calculated as a weighted average of the average claim size shown for each individual birth year and the average claim size developed based on all birth years combined. In the more recent birth years, relatively greater weight is provided to the average claim size developed for all years combined.

The BF method summarized in Exhibit V is a combination of the actual birth year level incurred loss and ALAE as of September 30, 2020 (shown in column (5)) and estimated unreported loss and ALAE (shown in column (4)). The unreported loss and ALAE is developed using the loss reporting pattern developed based on the NICA incurred loss and ALAE development triangle shown in Exhibit VII, Sheets 2a and 2b and the estimated initial expected loss and ALAE by birth year based on the results of the frequency / severity method shown in Exhibit VI, Sheet 1, column (14).

The Cape Cod method shown in Exhibit VI, Sheet 2 is based on the estimated NICA exposure levels (i.e. insured physicians) by birth year, the estimated NICA loss reporting pattern and the actual NICA birth year level incurred loss and ALAE. An estimate of the 2020 level NICA pure premium is calculated by dividing the 2020 level incurred loss and ALAE for all birth years combined by the reported NICA exposures (i.e. insured physicians multiplied by estimated percent reported). The 2020 level NICA pure premium is adjusted to the historical birth year level cost basis and then used to estimate the unreported loss and ALAE for each birth year (column (10)). The indicated birth year level ultimate loss and ALAE is based on a combination of the unreported loss and ALAE shown in column (10) and the actual reported loss and ALAE shown in column (3).

The final method included is described as an incremental payment method. The estimated birth year level ultimate loss and ALAE developed using this method is shown in Appendix E. The birth year level estimates of ultimate loss and ALAE as shown in columns (6), (7) and (8) of Appendix E, Exhibit I, Sheet 1 are based on alternative technology (utilization) increases of 1.00%, 2.00% and 3.00%, respectively. The estimated birth year level ultimate loss and ALAE is a combination of actual loss and ALAE payments as of September 30, 2020 adjusted to each birth year cost level and an estimate of the remaining birth year level loss and ALAE payments (i.e. outstanding loss and ALAE as of September 30, 2020). The estimated remaining birth year level payments are developed based on a combination of the remaining open accepted claimants by birth year and the estimated average incremental loss and ALAE payment per claimant.

The estimated incremental loss and ALAE payment per claimant is based on a review of the average NICA incremental loss and ALAE payments by development period. The actual incremental loss and ALAE payments are adjusted to 2020 level and used to estimate the average incremental payment per open accepted claim by development period (See Appendix E, Exhibit IV, Sheets 3a and 3b). The selected 2020 level average incremental loss and ALAE payments for development periods 381 months and subsequent are based on the actual averages for development periods prior to 381 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2020 level average incremental loss and ALAE payment per open claim is shown in Appendix E, Exhibit II, Sheet 1 (or Appendix E, Exhibit IV, Sheets 1a and 1b).

The selected 2020 level incremental loss and ALAE payment per claimant for each development interval is adjusted to the appropriate birth year level (as shown in Appendix E, Exhibit II, Sheet 3, Column (5)) and also to include differences in the average claimant severity by birth year (as shown in Appendix E, Exhibit II, Sheet 2, Column (5)). The estimated remaining open accepted claims by birth year and

development period are based on a combination of the ultimate open accepted claimants by birth year as of September 30, 2020 (see Appendix E, Exhibit II, Sheet 3, Column (8)), reporting pattern (as shown in Exhibit X, Sheet 1c, Column (11)), and assumed mortality rates (see Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b) developed using the average remaining life expectancy per open accepted claim (see Appendix E, Exhibit VII, Column (9)) for each birth year.

The estimated average remaining life expectancy per birth year is shown in Appendix E, Exhibit VII, Column (9). The remaining open accepted claimants by birth year and development period are shown in Appendix E, Exhibit III, Sheets 3a through 3g. The remaining birth year level incremental loss and ALAE payments are developed as a product of the average 2020 level incremental payments per claimant adjusted to each birth year cost / severity level and the remaining open accepted claims. The resulting estimated remaining birth year level incremental loss and ALAE payments are shown in Appendix E, Exhibit III, Sheets 1a through 1g. A summary of the combination of the actual birth year level payments as of September 30, 2020 and the estimated remaining payments is shown in Appendix E, Exhibit I, Sheet 1.

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

1. Incurred Loss Development Factor – 381 months to Ultimate
2. Prospective Period Average Inflation Rate
3. Prospective Period Average Investment Return
4. Loss and Loss Adjustment Expense Payment Pattern

The loss and LAE (ALAE and ULAE) reserve estimates based on our selected estimate for each of the first three assumptions are shown in Exhibit I, Sheet 1a. In order to illustrate the impact of changes in these assumptions on the NICA loss reserve estimate we have provided a summary of alternative loss reserve

estimates based on changes to each of these three assumptions. As mentioned previously the actual inflation rates and investment returns are not as critical as the difference in these two rates. A summary of the overall loss and ALAE (excluding ULAE) reserve estimates based on several alternative assumption sets is shown below. Our actuarial central estimate is shown in Exhibit I, Sheet 2a and also shown in the first line of the following table.

Inflation Rate	Investment Return	Tail Factor 381:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
-----	-----	-----	-----
3.50%	5.00%	1.101	\$938.594
3.00%	5.00%	1.101	\$847.359
4.00%	5.00%	1.101	\$1,045.839
7.50%	9.00%	1.101	\$949.558
3.50%	5.00%	1.201	\$1,041.920
3.50%	5.00%	1.001	\$835.378

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending September 30, 2020 is sensitive to each of the four assumptions described previously. The most significant factors are the relationship between the anticipated inflation and investment income rates, the magnitude of the incurred loss development tail factor and the payment pattern applicable to each birth year. Due to the prospective nature of each of these assumptions any estimate is subject to uncertainty. In addition the lack of comparable insurance industry data for use as a benchmark in the selection of the loss development factor and payment pattern coupled with the long term over

which payments are expected to be made creates levels of potential variation in excess of that normally experienced for usual long tailed lines of business. The remainder of this report summarizes the approach we have used in an effort to develop an estimate for each of these key assumptions.

The loss and allocated loss adjustment expense (ALAE) reserve estimates as developed in Exhibit II, Sheet 1 and subsequent do not include a provision for unallocated loss adjustment expense (ULAE) reserves. ULAE reserves are intended to cover anticipated loss adjustment expenses not covered in the loss and ALAE reserve estimates.

The calculation of the ULAE reserve related to specific claims administration and settlement expenses for claims incurred prior to September 30, 2020 is shown in Exhibit I, Sheet 5. This procedure is similar to that utilized in the calculation of NICA loss and ALAE reserves in that current expense levels are projected forward to estimated prospective period cost levels and then adjusted to a present value basis. The present value calculation includes consideration of both anticipated investment income and expected mortality over the time period. The ULAE reserve shown in Exhibit I, Sheet 5 related to claim settlement is \$14.21 million.

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

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

Historical NICA Inflation

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

- Family Residential or Custodial Care
- Nursing Care by Others
- Legal Costs
- Parental Awards
- Medical Expenses
- Other

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

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

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

increase in the cost of custodial care recorded in 2004, 2006 and 2012 is 40%, 40%, and 95%, respectively.

We tabulated the total payments and case outstanding reserves by fiscal year for each of the major expense group. By far the largest expense category is nursing care. The historical inflation rate for each birth year is estimated by weighting the historical inflation rates by expense groups with that expense group's percentage of total payments (or case reserves) by year. Overall, the historical "true" inflation rate for NICA has been minimal. On a paid basis inflation has averaged approximately one percent over the time period from inception (1989) to current (2020) with the only major increase occurring during 2008 and 2009. This inflation rate does not include increases related to increased utilization of certain types of nursing and custodial care or increases in longevity relative to the initial estimates. These increases are reflected in the loss development triangles and are assumed to continue although at a decreasing rate as indicated by the declining loss development factors in the later development periods.

Prospective NICA Inflation

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

Discount Rate

Because of the long term nature of the liabilities of NICA it is reasonable to base discount rates to be used in the determination of NICA's reserve liabilities on a conservative estimate of investment returns likely to be realized on NICA's assets over a long term horizon. In determining assumptions for inflation and discount

rates, we begin with the consumer price index for all items and determine anticipated inflation and discount rates based on long term relationships to the consumer price index.

The discount rate assumption is selected based on reasonable expectations for a prudent, conservative investment strategy. Appendix B, Exhibit II, Sheets 1 and 2 show the change in the CPI all items index as compared to returns for various classes of investments from 1926-2019. Specifically, we have examined returns for both large and small company stocks, long and intermediate government bonds, and treasury bills. These indices are taken from Ibbotson's 2009 SBBI Classic Yearbook and updated based on recent Federal Reserve data and U.S. Bureau of Labor Reports. We then calculated estimates of the overall return based on two "model" portfolios. One model portfolio is based on an asset allocation of 44% stocks and 56% fixed income. This model portfolio is labeled Model Portfolio (as shown in Column (13) of Appendix B, Exhibit II, Sheets 1, 2, and 3). The second model portfolio is based on an asset allocation of 35% stocks, 60% bonds and 5% short term. This model portfolio is labeled Conservative Model Portfolio (as shown in Column (14) of Appendix B, Exhibit II, Sheets 1, 2, and 3).

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

Overall, the results of the two model portfolios over ten year periods average from 0 % to 10 % above the CPI - All items index. Actual results for NICA were also calculated for the period 1991-2019. NICA's actual results were adversely affected by the dramatic decline in the stock market in 2008. Overall NICA's actual returns over the period from 1991 to 2019 have averaged approximately 3.8% above the CPI – All items index.

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

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

Payment Pattern

The selection of the appropriate payment pattern is required to adjust current (2020) level loss reserves for both the estimated impact of future inflation and the consideration of anticipated investment income. The selected payment pattern has a significant impact on the final present value loss and loss adjustment expense reserve. Due to the long term nature of the NICA liabilities changes in the estimated payment pattern will likely evolve over time as additional NICA payment experience emerges.

The current selected loss and ALAE payment pattern varies by birth year and is based on a combination of the of the actual loss and ALAE payments made to date and the estimated future loss and ALAE payments as shown in the NICA case reserve worksheets. The estimated future loss and ALAE payments shown in the

NICA case reserve worksheets are stated on current (2020) loss and expense levels. The estimated future loss and ALAE payments shown in these worksheets are adjusted to reflect the estimated impact of mortality. The survival probabilities used in this adjustment are based on the life expectancy as established by the NICA designated consulting physician. A slight change was made beginning December 31, 2013 in the life expectancies used in the development of the case reserve worksheets. The change is related to the claimants whose life expectancy remained the same based on the current review in comparison to the life expectancy established in the prior review by NICA's consulting physician. For these claimants the estimated remaining life expectancy was adjusted to account for the reduction in life expectancy that would be expected for one additional year of survival.

An example of the procedure used to estimate the payment pattern for birth year 1996 is shown in Appendix A, Exhibit II, Sheets 1a, 1b, 2a, 2b, 3a, and 3b. As described above the payment pattern selected for the 1996 birth year is based on a combination of loss and expense payments made to date relative to the estimated ultimate loss and expense and the estimated future loss and ALAE payment based on the individual case reserve worksheets (adjusted for the probability of survival). A summary of the development of the remaining estimated payout percentages for the case reserve portion of the six open claims with reserve worksheets for the 1996 birth year is shown in Appendix A. The reserve payment pattern is combined with the actual payment pattern (1996 to 2020) to develop a full payment pattern for the 1996 birth year.

This process is repeated for each birth year and the resulting payment patterns are used for the birth years 2011 and prior. Alternatively, the loss and ALAE payment pattern used for birth years 2012 and subsequent is based on an average of the individual loss and ALAE payment patterns developed for 2011 and prior. The average payment pattern is used for the more recent birth years due to the relative immaturity of the case reserve estimates of the more recent birth years.

Incurred Projection Cumulative Development Factor

Due to the lack of available incurred loss and expense development information subsequent to 381 months of maturity (1989 birth year evaluated as of September 30, 2020) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 381 months, we developed an estimate of the remaining future loss development (tail factor) excluding the impact of anticipated inflation. The estimated paid and incurred development factors as developed in Appendix C are intended to capture the incurred and paid loss development over the remaining life of the NICA claims.

The calculation of the paid and incurred tail factors are based on the comparison of birth year level ultimate loss and ALAE as indicated by the incremental payment method to the indicated paid and incurred loss and ALAE projections without the inclusion of the tail factors to include development after 381 months. The indicated birth year level ultimate loss and ALAE based on the incremental payment method at 2.00% utilization rate is shown in Appendix E, Exhibit I, Sheet 1, Column (7), A summary of the calculation of the indicated tail factors as well as the final selected paid and incurred tail factors is shown in Appendix C, Exhibits I, and II, respectively.

Risk Margin

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

In order to determine an appropriate risk margin, we used a simulation model that simulates the ultimate amount of NICA claims open as of December 31, 2019. Thirty-one years of data are incorporated into the model (1989-2019). The data is based upon the actual claim count and claim payments reported by year to NICA,

as well as estimated ultimate loss reserves and claim counts. The model is a frequency / severity model where the number of unpaid claims is first modeled and then the severity for each open claim is simulated. For years 1989 to 2014 the open claim count per year is fixed since there is a five year reporting requirement for claims to be made (prior to the 1995 birth year the claim reporting requirement was seven years). For the five years from 2015 to 2019, the number of unreported claims per year is randomly generated based upon accepted claims reported to date and an estimate of the unreported claims. Once the number of claims is determined the severity of each individual open claim is then randomly simulated. The simulated severities are tested to be consistent with the estimated outstanding losses divided by the open claims. Losses for each year are simulated and summed across all thirty-one years to determine the aggregate losses for all years. We ran 10,000 iterations to develop a distribution of aggregate losses. In order to determine the risk margin we calculate the mean loss and the losses at the various confidence level percentiles.

In our work for self insured entities, we have found that most prudent self-insured's use a risk margin determined at a confidence level varying from 75 to 90%. In the past, NICA has used a contingency reserve developed at approximately the 75% to 80% confidence level. The contingency margin is reviewed on an annual basis. Based on the most recent review as of December 31, 2019, we recommended a continuation of the gross risk margin of \$75.5 million. This produces a confidence level of approximately 80% that the reserves held by NICA will be adequate to cover its future incurred loss and loss adjustment expense levels for birth years from 1989 to 2019. The table shown on the following page summarizes the indicated gross risk margins at various confidence levels as of December 31, 2019.

Confidence Level -----	Indicated Gross Risk Margin -----
70.0%	\$ 42.89 Million
75.0%	\$ 59.25 Million
77.0%	\$ 65.58 Million
78.0%	\$ 68.98 Million
79.0%	\$ 72.42 Million
80.0%	\$ 75.50 Million
85.0%	\$ 96.79 Million
90.0%	\$ 123.53 Million
95.0%	\$ 165.11 Million

The calculated risk margins include consideration of potential adverse deviation from the discounted actuarial central reserve estimate due to process variation in the overall claim amounts (i.e. frequency and severity). The above margin does not include consideration of potential deviation due to parameter variation, including the variation in the inflation and investment parameters used in the calculation of NICA loss reserves.

Reinsurance Recoveries

NICA purchased reinsurance coverage excess of specific and aggregate attachments related to claims incurred during birth years from 1992 to 2003. The reinsurance coverage related to birth years 1992 and 1993 was commuted in 1998 and 2006, respectively. The reinsurance treaties provided by AUL/RMS, the reinsurer for birth years 1994 to 1998, and Munich Re, the reinsurer providing the specific excess coverage and aggregate excess coverage above \$ 23.0 million for birth years 1999 to 2001 has also been commuted. NICA received \$ 10.0 million and \$ 10.6 million in January 2013 from AUL/RMS and Munich Re, respectively for the commutation of specific and aggregate excess coverage provided under the two sets of reinsurance treaties. These agreed commutation amounts have been allocated to each respective birth year based on the previously estimated recovery amounts. Subsequently, the reinsurance treaties issued by Gen Re, which provided aggregate excess coverage only for birth years 1999 to 2001 (\$3.0 million

excess of \$20.0 million) and also provided specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003 have been commuted. NICA received \$15,990,545 in July 2019 from Gen Re for the commutation of the specific and aggregate excess coverage as well as the profit sharing related to these treaties. A summary of the actual reinsurance recoveries received by NICA is shown in Exhibit I, Sheets 4a and 4b.

Summary of Estimated Outstanding Loss & Expense
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables
Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.101

Birth Year	Current Level Before Inflation and Present Value Adjust.		Actual (b) Paid Loss and Expense	Loss & Expense - After Inflation and Present Value Adjustment			Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case (a) Outstanding	Total (a) Outstanding		Case (a) Outstanding	Incurred But Not Reported (IBNR) & Bulk		
					(7) - (5)	Total (a) Outstanding	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	10,973,493	14,773,769	15,377,469	8,582,692	2,972,307	11,554,998	26,932,467
1990	5,572,659	7,712,609	6,646,954	4,637,327	1,780,774	6,418,101	13,065,055
1991	18,148,378	20,917,141	10,227,402	13,867,890	2,115,721	15,983,611	26,211,013
1992	33,875,205	40,235,681	16,999,216	26,416,989	4,960,107	31,377,096	48,376,312
1993	25,927,176	32,535,534	22,202,821	20,058,068	5,112,431	25,170,499	47,373,320
1994	13,380,590	16,692,498	7,898,197	9,463,654	2,342,404	11,806,059	19,704,256
1995	21,877,471	26,051,422	11,676,625	16,778,871	3,201,201	19,980,072	31,656,697
1996	19,949,127	24,291,520	10,502,459	15,529,580	3,380,375	18,909,955	29,412,414
1997	30,482,519	37,127,168	13,744,355	22,978,263	5,008,854	27,987,118	41,731,473
1998	49,350,029	60,747,739	23,387,420	36,945,619	8,532,830	45,478,449	68,865,870
1999	13,432,545	19,111,062	12,843,569	10,760,975	4,549,129	15,310,104	28,153,673
2000	13,084,595	17,350,296	6,772,047	9,886,176	3,222,189	13,108,365	19,880,412
2001	20,326,065	24,786,930	8,610,191	15,258,851	3,348,788	18,607,638	27,217,830
2002	52,106,919	64,165,628	18,155,270	39,812,743	9,213,561	49,026,304	67,181,574
2003	11,252,814	14,019,469	5,273,463	9,237,651	2,271,200	11,508,851	16,782,314
2004	24,332,081	29,496,446	5,822,429	17,800,081	3,777,979	21,578,061	27,400,490
2005	25,685,291	32,351,632	8,777,232	18,590,587	4,824,987	23,415,573	32,192,805
2006	39,524,956	49,734,921	10,327,025	29,460,480	7,610,141	37,070,621	47,397,646
2007	27,908,611	36,545,611	11,284,798	21,124,996	6,537,645	27,662,641	38,947,438
2008	44,221,012	54,871,673	6,769,651	31,221,266	7,519,664	38,740,930	45,510,581
2009	53,375,789	66,347,047	8,460,878	38,667,457	9,396,874	48,064,331	56,525,209
2010	28,235,752	35,143,443	3,168,670	18,850,178	4,611,573	23,461,750	26,630,420
2011	44,092,956	56,575,532	5,301,635	30,461,871	8,623,659	39,085,530	44,387,165
2012	31,109,134	40,186,614	3,441,353	21,082,065	6,151,634	27,233,700	30,675,052
2013	24,886,597	35,025,652	4,973,655	16,734,439	6,817,782	23,552,221	28,525,877
2014	27,735,366	41,551,099	5,630,917	18,518,629	9,224,628	27,743,256	33,374,174
2015	55,659,206	81,383,051	4,209,526	36,914,116	17,060,484	53,974,599	58,184,125
2016	16,406,694	33,223,908	938,691	10,827,584	11,098,506	21,926,089	22,864,780
2017	31,392,914	62,065,963	1,486,901	20,627,025	20,154,030	40,781,055	42,267,956
2018	41,909,917	98,412,629	2,193,512	27,416,103	36,962,235	64,378,338	66,571,850
2019	28,580,688	94,532,608	947,906	18,618,922	42,964,453	61,583,375	62,531,281
2020 (9 Mo)	30,000	55,765,023	-	19,429	36,094,954	36,114,382	36,114,382
Totals:							
Excl. ULAE	884,826,551	1,323,731,318	274,052,238	637,150,575	301,443,097	938,593,672	1,212,645,911
ULAE (c)	N/A	N/A	N/A	-	14,209,425	14,209,425	N/A
Incl. ULAE	N/A	N/A	N/A	637,150,575	315,652,522	952,803,097	N/A

Notes: (a) Exh bit I, Sheet 1c plus Column (4) of Exh bit I, Sheet 1b. The estimates shown on Exhibit I, Sheet 1c are prior to inclusion of the reserve estimate for the retrospective portion of the class action settlement. Exhibit I, Sheet 1 b summarizes the estimated reserves related to the retrospective portion of the class action.

(b) See Exhibit I, Sheet 1c, Column (4) plus Exh bit I, Sheet 1b, Column (3).

(c) See Exhibit I, Sheet 5. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent.

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

Evaluated As of September 30, 2020

Birth Year	Incurring Amounts Related to Retroactive Payments (a) @ 9/30/20	Amounts Paid as of 9/30/20 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 9/30/20 (2) - (3)
(1)	(2)	(3)	(4)
1989	261,214	261,214	-
1990	758,051	758,051	-
1991	792,094	792,094	-
1992	1,951,145	1,951,145	-
1993	910,230	910,230	-
1994	634,196	634,196	-
1995	910,904	910,904	-
1996	797,021	797,021	-
1997	1,624,160	1,624,160	-
1998	2,006,630	2,006,630	-
1999	873,581	873,581	-
2000	599,907	589,907	10,000
2001	115,547	115,547	-
2002	840,587	840,587	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020 (9 Mo)	-	-	-
Totals:	13,075,266	13,065,266	10,000

Note: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action settlement. The reserve estimates for the retrospective portion of this class action are excluded from the NICA reserve estimates as developed in Exhibit I, Sheet 1c and subsequent. The total reserves as shown in Exhibit I, Sheet 1a include both the retrospective estimates shown above plus the estimates for all prospective amounts.

Summary of Estimated Outstanding Loss & Expense
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables - Prior to Inclusion of Retrospective Portion of Class Action
Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.101

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

Birth Year	Current Level Before Inflation and Present Value Adjust.		Loss & Expense - After Inflation and Present Value Adjustment				Selected Ultimate Loss and Expense Present Value Basis (4) + (7)	Average Inflation & Present Value Factor (7) / (3)
	Case (b) Outstanding	Total (b) Outstanding	Actual (b) Paid Loss and Expense	Case (c) Outstanding (2) X (9)	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (c) Outstanding		
1989	10,973,493	14,773,769	15,116,255	8,582,692	2,972,307	11,554,998	26,671,253	0.78213
1990	5,572,659	7,712,609	5,888,903	4,637,327	1,780,774	6,418,101	12,307,004	0.83216
1991	18,148,378	20,917,141	9,435,308	13,867,890	2,115,721	15,983,611	25,418,919	0.76414
1992	33,875,205	40,235,681	15,048,071	26,416,989	4,960,107	31,377,096	46,425,167	0.77983
1993	25,927,176	32,535,534	21,292,592	20,058,068	5,112,431	25,170,499	46,463,090	0.77363
1994	13,380,590	16,692,498	7,264,002	9,463,654	2,342,404	11,806,059	19,070,060	0.70727
1995	21,877,471	26,051,422	10,765,721	16,778,871	3,201,201	19,980,072	30,745,793	0.76695
1996	19,949,127	24,291,520	9,705,438	15,529,580	3,380,375	18,909,955	28,615,393	0.77846
1997	30,482,519	37,127,168	12,120,195	22,978,263	5,008,854	27,987,118	40,107,313	0.75382
1998	49,350,029	60,747,739	21,380,791	36,945,619	8,532,830	45,478,449	66,859,240	0.74864
1999	13,432,545	19,111,062	11,969,988	10,760,975	4,549,129	15,310,104	27,280,092	0.80111
2000	13,074,595	17,340,296	6,182,140	9,876,176	3,222,189	13,098,365	19,280,505	0.75537
2001	20,326,065	24,786,930	8,494,645	15,258,851	3,348,788	18,607,638	27,102,283	0.75070
2002	52,106,919	64,165,628	17,314,684	39,812,743	9,213,561	49,026,304	66,340,988	0.76406
2003	11,252,814	14,019,469	5,273,463	9,237,651	2,271,200	11,508,851	16,782,314	0.82092
2004	24,332,081	29,496,446	5,822,429	17,800,081	3,777,979	21,578,061	27,400,490	0.73155
2005	25,685,291	32,351,632	8,777,232	18,590,587	4,824,987	23,415,573	32,192,805	0.72378
2006	39,524,956	49,734,921	10,327,025	29,460,480	7,610,141	37,070,621	47,397,646	0.74536
2007	27,908,611	36,545,611	11,284,798	21,124,996	6,537,645	27,662,641	38,947,438	0.75693
2008	44,221,012	54,871,673	6,769,651	31,221,266	7,519,664	38,740,930	45,510,581	0.70603
2009	53,375,789	66,347,047	8,460,878	38,667,457	9,396,874	48,064,331	56,525,209	0.72444
2010	28,235,752	35,143,443	3,168,670	18,850,178	4,611,573	23,461,750	26,630,420	0.66760
2011	44,092,956	56,575,532	5,301,635	30,461,871	8,623,659	39,085,530	44,387,165	0.69086
2012	31,109,134	40,186,614	3,441,353	21,082,065	6,151,634	27,233,700	30,675,052	0.67768
2013	24,886,597	35,025,652	4,973,655	16,734,439	6,817,782	23,552,221	28,525,877	0.67243
2014	27,735,366	41,551,099	5,630,917	18,518,629	9,224,628	27,743,256	33,374,174	0.66769
2015	55,659,206	81,383,051	4,209,526	36,914,116	17,060,484	53,974,599	58,184,125	0.66322
2016	16,406,694	33,223,908	938,691	10,827,584	11,098,506	21,926,089	22,864,780	0.65995
2017	31,392,914	62,065,963	1,486,901	20,627,025	20,154,030	40,781,055	42,267,956	0.65706
2018	41,909,917	98,412,629	2,193,512	27,416,103	36,962,235	64,378,338	66,571,850	0.65417
2019	28,580,688	94,532,608	947,906	18,618,922	42,964,453	61,583,375	62,531,281	0.65145
2020 (9 Mo)	30,000	55,765,023	-	19,429	36,094,954	36,114,382	36,114,382	0.64762
Totals:								
Excl. ULAE	884,816,551	1,323,721,318	260,986,972	637,140,575	301,443,097	938,583,672	1,199,570,645	0.70905
ULAE (d)	N/A	N/A	N/A	-	14,209,425	14,209,425	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	637,140,575	315,652,522	952,793,097	N/A	N/A

Notes: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

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

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

(d) See Exhibit I, Sheet 5. ULAE reserve estimates are developed based on an assumed expense inflation rate of three percent and investment return of five percent rather than the three and one-half percent inflation assumed for loss and ALAE.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.101

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,323,721,318	884,816,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,068,629,723	N/A	N/A
2. After Anticipated Investment Returns (b)	938,583,672	637,140,575	301,443,097
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis (d)	1,323,731,318	884,826,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,068,639,723	N/A	N/A
2. After Anticipated Investment Returns (d)	938,593,672	637,150,575	301,443,097

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

(b) See Exhibit I, Sheet 3, Columns (7) and (8). The allocation to case and bulk / IBNR is shown on Exhibit I, Sheet 1c, Columns (5) and (6).

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

(d) See Exhibit I, Sheet 1a.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.101

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,323,721,318	884,816,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,374,084,091	N/A	N/A
2. After Anticipated Investment Returns (b)	847,349,119	577,696,860	269,652,259
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,323,731,318	884,826,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,374,094,091	N/A	N/A
2. After Anticipated Investment Returns	847,359,119	577,706,860	269,652,259

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basesy class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.101

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,323,721,318	884,816,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,951,502,155	N/A	N/A
2. After Anticipated Investment Returns (b)	1,045,828,850	706,598,569	339,230,281
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,323,731,318	884,826,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,951,512,155	N/A	N/A
2. After Anticipated Investment Returns	1,045,838,850	706,608,569	339,230,281

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.101

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,323,721,318	884,816,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	24,992,215,697	N/A	N/A
2. After Anticipated Investment Returns (b)	949,547,800	644,261,406	305,286,394
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,323,731,318	884,826,551	438,904,766
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	24,992,225,697	N/A	N/A
2. After Anticipated Investment Returns	949,557,800	644,271,406	305,286,394

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III.
 (b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.
 (c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.201

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,475,517,145	884,816,551	590,700,594
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,588,512,173	N/A	N/A
2. After Anticipated Investment Returns (b)	1,041,909,873	634,770,424	407,139,450
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,475,527,145	884,826,551	590,700,594
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,588,522,173	N/A	N/A
2. After Anticipated Investment Returns	1,041,919,873	634,780,424	407,139,450

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of September 30, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 381 to Ult.	1.001

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 9/30/20 ----- (2)	Case Outstanding Loss & ALAE @ 9/30/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 9/30/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,172,384,087	884,816,551	287,567,536
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,552,816,882	N/A	N/A
2. After Anticipated Investment Returns (b)	835,367,798	639,913,170	195,454,628
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,172,394,087	884,826,551	287,567,536
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,552,826,882	N/A	N/A
2. After Anticipated Investment Returns	835,377,798	639,923,170	195,454,628

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

(b) Calculations for alternative assumption sets are not shown. However they are similar to those shown in Exhibit I, Sheet 3.

(c) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basesy class action. The estimated retrospective portion of this class action are excluded from the loss reserve development process. The estimated amounts are then added to the reserve estimates as shown above. A summary of the estimated retrospective payments is shown in Exhibit I, Sheet 1b.

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

Assumptions :

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

Prospective Period Level Basis Estimated Prospective Period Loss & ALAE				Prospective Period Level Basis Estimated Prospective Period Loss & ALAE			
Calendar Year	2020 Level	-----		Calendar Year	2020 Level	-----	
	Basis (a)	After Inflation	After (c)		Basis (a)	After Inflation	After (c)
	Before	Before (b)	Inflation and		Before	Before (b)	Inflation and
	Invest. Income	Invest. Income	Invest. Income		Invest. Income	Invest. Income	Invest. Income
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2020	9,461,523	9,502,297	9,444,521	2070	11,385,365	63,041,909	5,564,956
2021	26,424,842	27,115,503	26,141,210	2071	10,855,355	62,210,942	5,230,098
2022	31,287,608	33,229,053	30,509,613	2072	10,307,479	61,138,611	4,895,188
2023	30,537,161	33,567,162	29,352,430	2073	9,799,200	60,158,093	4,587,315
2024	32,300,785	36,748,480	30,604,093	2074	9,533,729	60,576,836	4,399,282
2025	29,695,915	34,967,403	27,734,108	2075	9,144,978	60,140,471	4,159,611
2026	33,983,407	41,416,551	31,284,950	2076	8,327,837	56,683,508	3,733,819
2027	28,957,361	36,526,356	26,277,169	2077	7,856,228	55,345,069	3,472,052
2028	28,581,279	37,313,791	25,565,383	2078	7,388,583	53,872,403	3,218,728
2029	31,228,736	42,197,086	27,534,430	2079	7,219,645	54,483,048	3,100,203
2030	28,319,879	39,605,893	24,612,977	2080	6,498,326	50,755,998	2,750,596
2031	28,077,174	40,640,791	24,053,440	2081	6,076,518	49,122,565	2,535,310
2032	27,431,554	41,095,997	23,164,624	2082	5,839,233	48,856,507	2,401,503
2033	30,534,169	47,345,157	25,416,281	2083	5,293,515	45,840,682	2,145,965
2034	28,390,979	45,562,776	23,294,711	2084	5,004,487	44,854,589	1,999,811
2035	26,631,188	44,234,457	21,538,653	2085	4,547,713	42,187,196	1,791,322
2036	26,177,447	45,002,620	20,869,226	2086	4,198,195	40,307,945	1,630,025
2037	25,811,110	45,925,886	20,283,215	2087	3,876,528	38,522,216	1,483,630
2038	25,865,290	47,633,068	20,035,422	2088	3,560,592	36,621,062	1,343,247
2039	27,752,934	52,898,148	21,190,495	2089	3,404,231	36,238,325	1,265,913
2040	27,770,104	54,783,455	20,900,697	2090	2,995,884	33,007,637	1,098,148
2041	24,901,996	50,844,784	18,474,320	2091	2,736,234	31,202,039	988,644
2042	24,326,457	51,408,091	17,789,520	2092	2,474,283	29,202,460	881,226
2043	24,263,878	53,070,499	17,490,274	2093	2,229,855	27,238,745	782,827
2044	25,084,390	56,785,421	17,823,418	2094	2,024,616	25,597,264	700,620
2045	23,799,039	55,761,323	16,668,554	2095	1,795,561	23,495,861	612,479
2046	23,675,438	57,413,237	16,345,100	2096	1,623,140	21,983,022	545,755
2047	24,812,061	62,275,497	16,885,093	2097	1,432,345	20,077,958	474,724
2048	22,697,099	58,961,030	15,225,165	2098	1,261,687	18,304,752	412,188
2049	24,354,843	65,481,767	16,103,788	2099	1,131,089	16,984,365	364,244
2050	22,907,924	63,747,204	14,930,677	2100	969,160	15,062,194	307,639
2051	22,636,886	65,197,725	14,543,251	2101	847,450	13,631,620	265,162
2052	21,968,247	65,486,459	13,912,054	2102	722,764	12,032,898	222,918
2053	21,274,478	65,638,004	13,280,237	2103	623,175	10,738,019	189,457
2054	22,789,118	72,772,003	14,022,501	2104	534,199	9,527,021	160,086
2055	20,173,590	66,674,590	12,235,796	2105	444,862	8,211,460	131,410
2056	19,667,302	67,276,330	11,758,308	2106	368,864	7,046,960	107,404
2057	18,984,437	67,213,356	11,187,907	2107	307,459	6,079,428	88,245
2058	18,388,488	67,382,051	10,681,892	2108	256,109	5,241,323	72,457
2059	18,725,091	71,017,028	10,722,033	2109	211,388	4,477,512	58,950
2060	17,075,400	67,027,002	9,637,739	2110	157,328	3,449,078	43,248
2061	17,428,645	70,808,090	9,696,588	2111	127,224	2,886,735	34,473
2062	15,895,980	66,841,613	8,717,535	2112	98,564	2,314,699	26,325
2063	15,345,956	66,787,304	8,295,668	2113	76,777	1,866,166	20,214
2064	15,225,046	68,580,226	8,112,731	2114	63,395	1,594,825	16,452
2065	14,138,328	65,914,159	7,426,045	2115	40,829	1,063,090	10,444
2066	13,571,894	65,487,958	7,026,694	2116	33,656	906,992	8,486
2067	13,076,669	65,306,812	6,673,578	2117	28,790	802,999	7,156
2068	13,061,751	67,515,439	6,570,737	2118	19,929	575,321	4,883
2069	12,486,700	66,802,039	6,191,721	2119	9,382	280,332	2,266
Subtotals:	1,157,957,580	2,692,788,975	868,236,570	Subtotals:	165,763,738	1,375,840,748	70,347,102
				Totals - All Years	1,323,721,318	4,068,629,723	938,583,672

Notes: (a) See Exhibit II, Sheet 1, Columns (2) and (4).
 (b) Calculated based on estimated incremental payments shown in columns (2) and (6) and the estimated annual inflation rate shown in Assumption #1 above. Payments are assumed to be made at the midpoint of each year.
 (c) The inflated amounts before discount as shown in columns (3) and (7) are discounted to September 30, 2020 based on the assumed investment rate shown in Assumption # 2.

Summary of Estimates By Component - Outstanding Loss & Expense

Net of Estimated Reinsurance Recoveries / Recoverables
Evaluated As of September 30, 2020

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 9/30/20				Net of Reinsurance Basis		
	Total O/S Loss and Exp. After Inflation and P.V. (a) Adjustment	Actual (b) Paid Loss and Expense	Current Value Ultimate Loss & ALAE (2) + (3)	Specific Excess Recovered	Aggregate Excess Recovered	Total Excess Recovered (5) + (6)	Experience Refund Received to Date (c)	Paid Loss & Expense (3)-(7)-(8)	Outstanding Loss and Expense After Inflation and P.V. Col (2)	Indicated Ultimate After Inflation and P.V. (9) + (10)
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11,554,998	15,377,469	26,932,467					15,377,469	11,554,998	26,932,467
1990	6,418,101	6,646,954	13,065,055					6,646,954	6,418,101	13,065,055
1991	15,983,611	10,227,402	26,211,013					10,227,402	15,983,611	26,211,013
1992	31,377,096	16,999,216	48,376,312		477,375	477,375	-	16,521,841	31,377,096	47,898,937
1993	25,170,499	22,202,821	47,373,320	11,408,065	10,000,000	21,408,065	-	794,756	25,170,499	25,965,255
1994	11,806,059	7,898,197	19,704,256	1,726,833	-	1,726,833	423,375	5,747,989	11,806,059	17,554,048
1995	19,980,072	11,676,625	31,656,697	2,497,577	-	2,497,577	375,000	8,804,048	19,980,072	28,784,120
1996	18,909,955	10,502,459	29,412,414	959,723	-	959,723	408,750	9,133,986	18,909,955	28,043,941
1997	27,987,118	13,744,355	41,731,473	2,132,728	-	2,132,728	423,750	11,187,877	27,987,118	39,174,995
1998	45,478,449	23,387,420	68,865,870	2,683,139	-	2,683,139	-	20,704,282	45,478,449	66,182,731
1999	15,310,104	12,843,569	28,153,673	3,143,106	2,856,684	5,999,790	-	6,843,779	15,310,104	22,153,883
2000	13,108,365	6,772,047	19,880,412	2,150,848	259,047	2,409,894	-	4,362,152	13,108,365	17,470,517
2001	18,607,638	8,610,191	27,217,830	2,708,409	259,047	2,967,456	-	5,642,735	18,607,638	24,250,374
2002	49,026,304	18,155,270	67,181,574	7,573,122	5,382,417	12,955,540	-	5,199,731	49,026,304	54,226,035
2003	11,508,851	5,273,463	16,782,314	2,257,865	-	2,257,865	-	3,015,598	11,508,851	14,524,449
2004	21,578,061	5,822,429	27,400,490					5,822,429	21,578,061	27,400,490
2005	23,415,573	8,777,232	32,192,805					8,777,232	23,415,573	32,192,805
2006	37,070,621	10,327,025	47,397,646					10,327,025	37,070,621	47,397,646
2007	27,662,641	11,284,798	38,947,438					11,284,798	27,662,641	38,947,438
2008	38,740,930	6,769,651	45,510,581					6,769,651	38,740,930	45,510,581
2009	48,064,331	8,460,878	56,525,209					8,460,878	48,064,331	56,525,209
2010	23,461,750	3,168,670	26,630,420					3,168,670	23,461,750	26,630,420
2011	39,085,530	5,301,635	44,387,165					5,301,635	39,085,530	44,387,165
2012	27,233,700	3,441,353	30,675,052					3,441,353	27,233,700	30,675,052
2013	23,552,221	4,973,655	28,525,877					4,973,655	23,552,221	28,525,877
2014	27,743,256	5,630,917	33,374,174					5,630,917	27,743,256	33,374,174
2015	53,974,599	4,209,526	58,184,125					4,209,526	53,974,599	58,184,125
2016	21,926,089	938,691	22,864,780					938,691	21,926,089	22,864,780
2017	40,781,055	1,486,901	42,267,956					1,486,901	40,781,055	42,267,956
2018	64,378,338	2,193,512	66,571,850					2,193,512	64,378,338	66,571,850
2019	61,583,375	947,906	62,531,281					947,906	61,583,375	62,531,281
2020 (9 Mo)	36,114,382	-	36,114,382					-	36,114,382	36,114,382
Totals:										
Excl. ULAE	938,593,672	274,052,238	1,212,645,911	39,241,415	19,234,570	58,475,985	1,630,875	213,945,378	938,593,672	1,152,539,051
ULAE (d)								N/A	14,209,425	N/A
Incl. ULAE								N/A	952,803,097	N/A

Notes: (a) See Exhibit I, Sheet 1a, Column (7).
 (b) See Exhibit I, Sheet 1a, Column (4).
 (c) See Exhibit I, Sheet 4b.
 (d) See Exhibit I, Sheet 5.

Summary of Actual Reinsurance Recovered

Evaluated As of September 30, 2020

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

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

(b) Actual experience refund received to date.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of September 30, 2020

Assumptions:

1. Estimated Calendar Year 2020 Level ULAE Payment (a):	735,412
2. Prospective Inflation Rate - Expense (b):	3.00%
3. Prospective Investment Return (b):	5.00%

Year	2020 Level Expense	Prospective Loss Level (Inflation) Factor	Present Value Factor	Before Mortality			After Mortality	
				Prospective Level Expense (2) x (3)	Present Value of Prospective Level Expense (5) x (4)	Weighted Average Probability of Survival	Prospective Level Expense (5) x (7)	Present Value of Prospective Level Expense (6) x (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	735,412	1.015	0.976	746,362	728,374	0.9669	721,622	704,231
2	735,412	1.045	0.929	768,753	714,501	0.9481	728,891	677,452
3	735,412	1.077	0.885	791,815	700,891	0.9295	735,976	651,464
4	735,412	1.109	0.843	815,570	687,541	0.9108	742,859	626,244
5	735,412	1.142	0.803	840,037	674,445	0.8923	749,524	601,775
6	735,412	1.177	0.765	865,238	661,598	0.8737	755,954	578,035
7	735,412	1.212	0.728	891,195	648,996	0.8552	762,131	555,008
8	735,412	1.248	0.694	917,931	636,634	0.8367	768,035	532,674
9	735,412	1.286	0.661	945,469	624,508	0.8183	773,646	511,015
10	735,412	1.324	0.629	973,833	612,613	0.7999	778,945	490,014
11	735,412	1.364	0.599	1,003,048	600,944	0.7815	783,910	469,655
12	735,412	1.405	0.571	1,033,139	589,497	0.7632	788,525	449,923
13	735,412	1.447	0.543	1,064,133	578,269	0.7450	792,771	430,806
14	735,412	1.490	0.518	1,096,057	567,254	0.7268	796,632	412,289
15	735,412	1.535	0.493	1,128,939	556,449	0.7087	800,088	394,360
16	735,412	1.581	0.469	1,162,807	545,850	0.6907	803,120	377,004
17	735,412	1.629	0.447	1,197,691	535,453	0.6727	805,704	360,207
18	735,412	1.677	0.426	1,233,622	525,254	0.6548	807,815	343,953
19	735,412	1.728	0.406	1,270,631	515,249	0.6370	809,430	328,229
20	735,412	1.780	0.386	1,308,750	505,435	0.6193	810,519	313,020
21	735,412	1.833	0.368	1,348,012	495,808	0.6017	811,056	298,312
22	735,412	1.888	0.350	1,388,453	486,364	0.5841	811,011	284,090
23	735,412	1.945	0.334	1,430,106	477,100	0.5666	810,351	270,342
24	735,412	2.003	0.318	1,473,009	468,012	0.5492	809,046	257,054
25	735,412	2.063	0.303	1,517,200	459,097	0.5319	807,062	244,213
26	735,412	2.125	0.288	1,562,716	450,353	0.5147	804,369	231,808
27	735,412	2.189	0.274	1,609,597	441,775	0.4976	800,936	219,827
28	735,412	2.254	0.261	1,657,885	433,360	0.4806	796,734	208,261
29	735,412	2.322	0.249	1,707,622	425,105	0.4636	791,732	197,098
30	735,412	2.392	0.237	1,758,850	417,008	0.4468	785,900	186,330
31	735,412	2.463	0.226	1,811,616	409,065	0.4301	779,212	175,947
32	735,412	2.537	0.215	1,865,964	401,273	0.4135	771,641	165,940
33	735,412	2.613	0.205	1,921,943	393,630	0.3971	763,162	156,302
34	735,412	2.692	0.195	1,979,601	386,132	0.3808	753,752	147,024
35	735,412	2.773	0.186	2,038,989	378,777	0.3646	743,392	138,098
36	735,412	2.856	0.177	2,100,159	371,563	0.3486	732,064	129,518
37	735,412	2.941	0.168	2,163,164	364,485	0.3327	719,754	121,276
38	735,412	3.030	0.160	2,228,059	357,543	0.3171	706,451	113,366
39	735,412	3.121	0.153	2,294,901	350,732	0.3016	692,151	105,782
40	735,412	3.214	0.146	2,363,748	344,052	0.2863	676,858	98,519
41	735,412	3.311	0.139	2,434,660	337,498	0.2713	660,580	91,571
42	735,412	3.410	0.132	2,507,700	331,070	0.2565	643,339	84,934
43	735,412	3.512	0.126	2,582,931	324,764	0.2420	625,161	78,604
44	735,412	3.618	0.120	2,660,419	318,578	0.2278	606,082	72,577
45	735,412	3.726	0.114	2,740,231	312,510	0.2139	586,146	66,847
46	735,412	3.838	0.109	2,822,438	306,557	0.2003	565,408	61,411
47	735,412	3.953	0.103	2,907,111	300,718	0.1871	543,931	56,265
48	735,412	4.072	0.099	2,994,325	294,990	0.1743	521,790	51,405
49	735,412	4.194	0.094	3,084,154	289,371	0.1618	499,063	46,825
50	735,412	4.320	0.089	3,176,679	283,859	0.1498	475,839	42,520
Totals:	36,770,600			84,187,258	23,620,905		36,610,071	14,209,425

Notes: (a) Estimated current level (2020) unallocated expense based on expense allocation of expected on-going claims expense.
(b) Investment and inflation rates consistent with selection used in loss and ALAE reserve estimates. Inflation rate slightly less than applied to loss and ALAE due to difference in expected inflation related to loss adjustment expenses.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Reserve @ 9/30/20 1,323,721,318

Calendar Year	Estimated Prospective Period Payments 2020 Level Basis (a)	Calendar Year	Estimated Prospective Period Payments 2020 Level Basis (a)
(1)	(2)	(3)	(4)
2020	9,461,523	2070	11,385,365
2021	26,424,842	2071	10,855,355
2022	31,287,608	2072	10,307,479
2023	30,537,161	2073	9,799,200
2024	32,300,785	2074	9,533,729
2025	29,695,915	2075	9,144,978
2026	33,983,407	2076	8,327,837
2027	28,957,361	2077	7,856,228
2028	28,581,279	2078	7,388,583
2029	31,228,736	2079	7,219,645
2030	28,319,879	2080	6,498,326
2031	28,077,174	2081	6,076,518
2032	27,431,554	2082	5,839,233
2033	30,534,169	2083	5,293,515
2034	28,390,979	2084	5,004,487
2035	26,631,188	2085	4,547,713
2036	26,177,447	2086	4,198,195
2037	25,811,110	2087	3,876,528
2038	25,865,290	2088	3,560,592
2039	27,752,934	2089	3,404,231
2040	27,770,104	2090	2,995,884
2041	24,901,996	2091	2,736,234
2042	24,326,457	2092	2,474,283
2043	24,263,878	2093	2,229,855
2044	25,084,390	2094	2,024,616
2045	23,799,039	2095	1,795,561
2046	23,675,438	2096	1,623,140
2047	24,812,061	2097	1,432,345
2048	22,697,099	2098	1,261,687
2049	24,354,843	2099	1,131,089
2050	22,907,924	2100	969,160
2051	22,636,886	2101	847,450
2052	21,968,247	2102	722,764
2053	21,274,478	2103	623,175
2054	22,789,118	2104	534,199
2055	20,173,590	2105	444,862
2056	19,667,302	2106	368,864
2057	18,984,437	2107	307,459
2058	18,388,488	2108	256,109
2059	18,725,091	2109	211,388
2060	17,075,400	2110	157,328
2061	17,428,645	2111	127,224
2062	15,895,980	2112	98,564
2063	15,345,956	2113	76,777
2064	15,225,046	2114	63,395
2065	14,138,328	2115	40,829
2066	13,571,894	2116	33,656
2067	13,076,669	2117	28,790
2068	13,061,751	2118	19,929
2069	12,486,700	2119	9,382
Subtotals:	1,157,957,580	Subtotals:	165,763,738
		Totals - All Years	1,323,721,318

Note: (a) See Column (4) of Exhibit II, Sheets 2a and 2b.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 9/30/20 (a)	94,532,608	55,765,023	1,323,721,318

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	418,073	143,425	9,461,523
2021	1,844,354	971,068	26,424,842
2022	1,710,831	1,070,982	31,287,608
2023	1,747,219	993,447	30,537,161
2024	1,595,030	1,014,577	32,300,785
2025	1,234,371	926,204	29,695,915
2026	1,286,155	716,776	33,983,407
2027	1,115,616	746,846	28,957,361
2028	1,157,915	647,817	28,581,279
2029	1,403,900	672,379	31,228,736
2030	1,561,230	815,218	28,319,879
2031	1,446,863	906,577	28,077,174
2032	1,309,163	840,166	27,431,554
2033	1,397,269	760,206	30,534,169
2034	1,586,719	811,368	28,390,979
2035	1,400,805	921,378	26,631,188
2036	1,348,861	813,421	26,177,447
2037	1,295,401	783,258	25,811,110
2038	1,312,616	752,215	25,865,290
2039	1,309,894	762,211	27,752,934
2040	1,619,251	760,631	27,770,104
2041	1,411,169	940,269	24,901,996
2042	1,627,547	819,439	24,326,457
2043	1,625,973	945,086	24,263,878
2044	1,533,022	944,172	25,084,390
2045	1,741,593	890,197	23,799,039
2046	1,630,017	1,011,310	23,675,438
2047	1,392,106	946,520	24,812,061
2048	1,256,988	808,370	22,697,099
2049	1,422,439	729,909	24,354,843
2050	2,044,333	825,983	22,907,924
2051	1,988,199	1,187,105	22,636,886
2052	1,935,471	1,154,509	21,968,247
2053	1,884,286	1,123,891	21,274,478
2054	1,828,761	1,094,169	22,789,118
2055	1,786,838	1,061,927	20,173,590
2056	1,754,584	1,037,583	19,667,302
2057	1,692,722	1,018,854	18,984,437
2058	1,629,969	982,931	18,388,488
2059	1,570,661	946,492	18,725,091
2060	1,521,921	912,053	17,075,400
2061	1,483,987	883,751	17,428,645
2062	1,468,313	861,723	15,895,980
2063	1,409,300	852,622	15,345,956
2064	1,370,720	818,354	15,225,046
2065	1,320,000	795,951	14,138,328
2066	1,290,846	766,499	13,571,894
2067	1,267,808	749,570	13,076,669
2068	1,221,004	736,192	13,061,751
2069	1,192,871	709,014	12,486,700
Subtotals 2020 to 2069:	74,404,983	43,384,614	1,157,957,580

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

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 9/30/20 (a)	94,532,608	55,765,023	1,323,721,318

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	1,141,452	692,678	11,385,365
2071	1,107,570	662,820	10,855,355
2072	1,068,544	643,145	10,307,479
2073	1,021,134	620,483	9,799,200
2074	983,070	592,953	9,533,729
2075	939,675	570,850	9,144,978
2076	914,001	545,652	8,327,837
2077	887,155	530,743	7,856,228
2078	839,750	515,154	7,388,583
2079	800,518	487,627	7,219,645
2080	760,402	464,846	6,498,326
2081	727,729	441,551	6,076,518
2082	696,025	422,578	5,839,233
2083	659,091	404,169	5,293,515
2084	626,613	382,722	5,004,487
2085	584,335	363,862	4,547,713
2086	556,239	339,312	4,198,195
2087	523,114	322,998	3,876,528
2088	488,604	303,762	3,560,592
2089	461,731	283,723	3,404,231
2090	430,825	268,119	2,995,884
2091	403,281	250,172	2,736,234
2092	372,038	234,178	2,474,283
2093	345,122	216,035	2,229,855
2094	319,638	200,406	2,024,616
2095	289,437	185,608	1,795,561
2096	269,757	168,070	1,623,140
2097	245,266	156,643	1,432,345
2098	222,817	142,421	1,261,687
2099	199,574	129,386	1,131,089
2100	180,327	115,889	969,160
2101	160,814	104,712	847,450
2102	140,835	93,381	722,764
2103	124,903	81,780	623,175
2104	109,464	72,529	534,199
2105	94,708	63,564	444,862
2106	80,870	54,995	368,864
2107	69,187	46,960	307,459
2108	58,133	40,176	256,109
2109	47,778	33,757	211,388
2110	39,434	27,744	157,328
2111	31,943	22,899	127,224
2112	25,614	18,548	98,564
2113	20,019	14,874	76,777
2114	15,728	11,625	63,395
2115	11,844	9,133	40,829
2116	8,863	6,878	33,656
2117	6,495	5,147	28,790
2118	16,158	3,772	19,929
2119	-	9,382	9,382
Subtotals 2070 to 2119:	20,127,625	12,380,409	165,763,738
Totals 2020 to 2119:	94,532,608	55,765,023	1,323,721,318

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

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/20 (a)	66,347,047	35,143,443	56,575,532	40,186,614	35,025,652	41,551,099	81,383,051	33,223,908	62,065,963	98,412,629

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	439,154	248,794	521,743	133,654	132,467	148,594	370,391	162,605	291,757	489,338
2021	837,524	244,596	669,331	554,886	459,610	619,311	1,146,560	593,768	1,191,849	1,815,648
2022	1,648,055	563,350	1,184,026	672,765	477,036	537,193	1,194,660	459,508	1,088,035	1,854,266
2023	1,605,033	556,079	1,147,350	748,160	578,377	557,561	1,036,253	478,785	842,014	1,692,753
2024	1,728,309	620,770	1,313,249	693,353	643,194	676,007	1,075,544	415,300	877,338	1,309,997
2025	1,549,601	544,996	1,091,155	627,366	596,077	751,765	1,304,029	431,047	761,007	1,364,953
2026	1,875,544	643,294	1,372,171	669,587	539,347	696,695	1,450,168	522,617	789,861	1,183,966
2027	1,475,555	531,470	1,029,989	760,374	575,645	630,390	1,343,936	581,185	957,657	1,228,857
2028	1,452,512	526,328	1,006,954	671,282	653,695	672,815	1,216,032	538,611	1,064,978	1,489,912
2029	1,630,610	618,448	1,216,512	646,390	577,102	764,039	1,297,870	487,350	986,964	1,656,882
2030	1,407,963	524,133	951,380	620,771	555,702	674,517	1,473,843	520,149	893,033	1,535,507
2031	1,709,031	518,784	930,682	629,021	533,677	649,505	1,301,155	590,674	953,134	1,389,371
2032	1,660,827	695,161	903,319	627,717	540,770	623,763	1,252,906	521,465	1,082,366	1,482,875
2033	1,930,715	779,536	1,363,011	775,964	539,649	632,052	1,203,249	502,129	955,546	1,683,933
2034	1,709,962	737,769	1,235,809	676,248	667,097	630,742	1,219,239	482,227	920,113	1,486,628
2035	1,554,655	665,626	1,053,906	779,939	581,372	779,704	1,216,711	488,636	883,645	1,431,502
2036	1,572,249	655,759	1,028,975	779,185	670,515	679,508	1,504,061	487,623	895,389	1,374,766
2037	1,539,457	659,434	1,007,925	734,642	669,866	783,698	1,310,781	602,784	893,532	1,393,036
2038	1,493,398	648,523	1,154,334	834,591	631,572	782,941	1,511,767	525,323	1,104,557	1,390,148
2039	1,622,248	723,489	1,316,158	781,123	717,499	738,182	1,510,305	605,873	962,616	1,718,458
2040	1,677,663	712,226	1,250,721	667,113	671,532	838,614	1,423,966	605,287	1,110,216	1,497,627
2041	1,378,101	618,457	1,097,251	602,363	573,518	784,888	1,617,699	570,684	1,109,142	1,727,262
2042	1,340,468	608,391	1,071,903	681,649	517,852	670,328	1,514,061	648,327	1,045,736	1,725,592
2043	1,308,873	599,121	1,049,708	979,668	586,014	605,266	1,293,074	606,792	1,188,011	1,626,945
2044	1,355,433	697,039	1,140,370	952,768	842,222	684,934	1,167,568	518,227	1,111,901	1,848,295
2045	1,230,067	634,466	998,176	927,500	819,096	984,390	1,321,249	467,928	949,612	1,729,883
2046	1,199,151	624,345	976,853	902,971	797,373	957,360	1,898,903	529,519	857,442	1,477,396
2047	1,363,642	684,167	1,044,539	876,363	776,286	931,970	1,846,763	761,026	970,303	1,333,999
2048	1,123,404	601,708	927,506	856,274	753,411	907,323	1,797,786	740,129	1,394,522	1,509,587
2049	1,215,461	661,768	1,052,204	840,817	736,139	880,587	1,750,242	720,501	1,356,231	2,169,583
2050	1,054,402	579,698	881,817	811,172	722,851	860,400	1,698,667	701,446	1,320,263	2,110,010
2051	1,020,520	568,638	859,359	781,100	697,365	844,869	1,659,726	680,777	1,285,348	2,054,051
2052	991,042	558,192	839,279	752,679	671,513	815,081	1,629,766	665,170	1,247,472	1,999,730
2053	953,963	546,388	815,113	729,322	647,079	784,865	1,572,305	653,163	1,218,875	1,940,804
2054	1,141,709	690,084	950,173	711,144	626,999	756,306	1,514,017	630,134	1,196,873	1,896,312
2055	892,500	576,643	773,581	703,633	611,371	732,837	1,458,927	606,774	1,154,674	1,862,082
2056	898,821	564,075	858,502	675,353	604,914	714,571	1,413,654	584,696	1,111,868	1,796,430
2057	866,566	552,039	835,325	656,865	580,602	707,024	1,378,419	566,552	1,071,411	1,729,833
2058	837,729	540,477	865,597	632,559	564,707	678,608	1,363,861	552,431	1,038,164	1,666,890
2059	885,533	583,202	948,030	618,588	543,812	660,031	1,309,045	546,596	1,012,288	1,615,164
2060	772,020	515,456	816,043	607,548	531,801	635,608	1,273,210	524,628	1,001,596	1,574,906
2061	860,961	552,400	840,733	585,119	522,310	621,570	1,226,098	510,266	961,341	1,558,273
2062	710,912	490,634	768,371	571,638	503,028	610,477	1,199,018	491,385	935,024	1,495,643
2063	680,995	478,094	744,553	546,997	491,437	587,939	1,177,619	480,532	900,426	1,454,700
2064	691,463	497,862	784,770	530,760	470,254	574,393	1,134,144	471,956	880,538	1,400,873
2065	622,532	452,781	696,968	512,059	456,295	549,633	1,108,013	454,532	864,824	1,369,932
2066	594,008	440,012	673,214	489,339	440,217	533,318	1,060,252	444,059	832,896	1,345,483
2067	567,798	427,556	650,762	471,098	420,685	514,527	1,028,780	424,918	813,706	1,295,811
2068	618,208	451,743	655,064	450,303	405,004	491,698	992,530	412,305	778,631	1,265,955
2069	559,890	441,492	676,049	438,000	387,126	473,369	948,493	397,777	755,519	1,211,385

Subtotals 2020 to 2069:	59,856,240	28,655,494	48,040,513	33,979,781	29,313,081	34,421,766	66,717,317	26,966,177	49,870,243	78,263,232
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Notes: (a) See Exhibit III, Column (5).

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/20 (a)	66,347,047	35,143,443	56,575,532	40,186,614	35,025,652	41,551,099	81,383,051	33,223,908	62,065,963	98,412,629

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	486,502	388,528	579,641	425,135	376,549	452,473	913,136	380,128	728,897	1,175,428
2071	459,163	375,066	554,994	402,418	365,489	440,111	872,829	365,959	696,557	1,134,011
2072	433,898	361,881	531,551	383,617	345,959	427,184	848,981	349,804	670,592	1,083,696
2073	410,419	348,934	509,168	364,393	329,796	404,357	824,045	340,247	640,990	1,043,299
2074	404,206	357,094	524,007	348,736	313,269	385,466	780,012	330,253	623,477	997,246
2075	410,443	348,611	477,495	333,543	299,809	366,150	743,571	312,606	605,164	969,999
2076	340,202	309,007	439,655	315,844	286,748	350,417	706,308	298,002	572,828	941,508
2077	317,427	295,457	416,001	300,280	271,532	335,151	675,960	283,068	546,066	891,199
2078	296,320	282,165	393,361	280,020	258,151	317,366	646,511	270,905	518,701	849,563
2079	299,354	294,332	414,750	266,556	240,733	301,728	612,205	259,103	496,413	806,989
2080	256,513	255,756	348,927	250,682	229,159	281,370	582,037	245,354	474,787	772,315
2081	237,807	242,671	327,245	234,145	215,512	267,841	542,766	233,264	449,593	738,668
2082	245,551	246,391	313,041	221,267	201,294	251,891	516,670	217,525	427,438	699,472
2083	202,803	216,803	285,098	206,456	190,223	235,273	485,901	207,066	398,598	665,004
2084	193,259	216,116	284,111	193,257	177,491	222,333	453,846	194,735	379,433	620,135
2085	171,311	191,591	245,156	178,285	166,143	207,451	428,885	181,888	356,837	590,318
2086	156,271	179,078	225,289	165,386	153,272	194,188	400,177	171,885	333,297	555,164
2087	142,328	166,873	206,408	153,174	142,183	179,144	374,593	160,379	314,966	518,539
2088	129,366	154,976	188,464	138,701	131,684	166,184	345,572	150,126	293,883	490,020
2089	134,890	163,928	190,960	129,271	119,242	153,912	320,571	138,495	275,094	457,220
2090	105,099	131,804	153,689	117,534	111,134	139,370	296,899	128,475	253,782	427,989
2091	94,277	120,781	137,851	106,777	101,044	129,894	268,847	118,989	235,422	394,831
2092	83,903	110,018	122,380	95,638	91,796	118,101	250,567	107,746	218,038	366,267
2093	74,331	99,687	108,013	86,415	82,220	107,291	227,818	100,420	197,436	339,221
2094	66,929	94,369	100,991	77,064	74,291	96,099	206,967	91,303	184,012	307,170
2095	57,160	80,309	82,043	67,490	66,252	86,831	185,376	82,946	167,306	286,285
2096	52,810	74,567	70,711	59,855	58,021	77,435	167,499	74,294	151,993	260,293
2097	42,580	62,863	60,048	52,456	51,457	67,815	149,374	67,129	136,137	236,469
2098	36,168	54,913	50,396	45,385	45,097	60,143	130,816	59,865	123,008	211,801
2099	31,825	51,163	46,159	38,754	39,018	52,709	116,018	52,427	109,697	191,375
2100	25,271	40,733	34,317	33,155	33,317	45,604	101,677	46,496	96,069	170,666
2101	20,694	34,511	27,640	27,858	28,504	38,941	87,971	40,749	85,201	149,464
2102	16,716	28,888	21,938	22,896	23,949	33,315	75,117	35,256	74,670	132,555
2103	13,833	24,719	17,134	18,897	19,684	27,992	64,265	30,105	64,604	116,170
2104	10,533	20,256	13,885	15,307	16,246	23,006	53,997	25,756	55,165	100,510
2105	8,019	15,542	9,787	12,275	13,160	18,988	44,379	21,641	47,195	85,825
2106	6,079	12,229	7,169	9,593	10,553	15,381	36,629	17,786	39,655	73,426
2107	4,531	9,445	5,106	7,537	8,248	12,334	29,670	14,680	32,591	61,694
2108	12,017	7,152	3,548	5,676	6,480	9,640	23,792	11,891	26,899	50,705
2109	-	18,743	2,641	4,247	4,880	7,573	18,595	9,535	21,789	41,850
2110	-	-	4,249	3,113	3,652	5,703	14,609	7,452	17,473	33,900
2111	-	-	-	7,743	2,676	4,268	11,002	5,855	13,656	27,184
2112	-	-	-	-	6,657	3,128	8,233	4,409	10,729	21,246
2113	-	-	-	-	-	7,780	6,033	3,299	8,079	16,692
2114	-	-	-	-	-	-	15,008	2,418	6,046	12,570
2115	-	-	-	-	-	-	-	6,015	4,431	9,406
2116	-	-	-	-	-	-	-	-	11,022	6,893
2117	-	-	-	-	-	-	-	-	-	17,147
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	6,490,807	6,487,950	8,535,018	6,206,834	5,712,571	7,129,333	14,665,734	6,257,731	12,195,720	20,149,397
Totals 2020 to 2119:	66,347,047	35,143,443	56,575,532	40,186,614	35,025,652	41,551,099	81,383,051	33,223,908	62,065,963	98,412,629

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 1999	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/20 (a)	19,111,062	17,340,296	24,786,930	64,165,628	14,019,469	29,496,446	32,351,632	49,734,921	36,545,611	54,871,673

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	159,134	103,712	225,138	622,355	159,642	212,481	366,868	489,568	383,837	357,145
2021	585,104	352,992	578,409	1,438,188	401,847	417,352	890,019	919,838	1,040,894	681,286
2022	672,585	445,098	639,409	1,782,936	603,795	684,574	925,215	1,433,611	1,353,775	1,227,337
2023	713,443	720,073	618,877	1,731,456	575,255	665,238	836,068	1,387,130	1,276,681	1,201,067
2024	688,544	708,876	723,973	2,359,890	604,606	734,542	797,625	1,486,335	1,369,395	1,308,495
2025	667,347	648,956	638,080	2,143,379	633,263	641,706	659,850	1,398,303	1,149,743	1,159,561
2026	927,274	720,809	800,281	2,492,449	753,159	980,603	752,006	1,618,180	1,363,978	1,412,877
2027	751,081	582,721	652,202	2,011,006	601,810	780,299	878,389	1,313,463	1,064,840	1,111,231
2028	727,649	553,854	677,650	1,968,760	578,984	768,404	809,693	1,373,512	1,013,019	1,092,357
2029	746,363	567,455	764,772	2,199,312	616,151	863,550	849,849	1,551,765	1,178,670	1,244,952
2030	673,488	495,367	637,072	1,918,010	530,387	731,493	715,339	1,339,737	947,269	1,180,374
2031	650,997	470,588	623,051	1,876,920	508,906	747,285	708,328	1,303,398	903,682	1,160,010
2032	623,918	444,315	601,554	1,793,924	481,711	726,729	732,771	1,259,033	856,299	1,133,601
2033	677,877	484,473	695,079	2,026,839	548,109	868,731	820,360	1,404,731	1,014,750	1,263,206
2034	578,354	415,653	632,475	1,799,645	472,099	766,390	731,087	1,292,442	993,615	1,196,354
2035	552,966	377,493	550,029	1,630,337	413,393	678,602	673,161	1,149,265	849,353	1,248,103
2036	530,230	357,621	533,328	1,563,544	391,882	662,767	630,963	1,112,900	811,372	1,220,494
2037	509,857	339,760	639,374	1,516,698	373,368	650,861	676,382	1,080,733	777,878	1,195,826
2038	486,155	321,163	617,665	1,456,763	350,792	631,439	650,810	1,143,258	741,547	1,165,921
2039	495,420	330,155	686,788	1,569,547	371,573	709,370	717,515	1,230,151	827,372	1,278,613
2040	503,960	324,221	635,621	1,574,932	375,700	737,861	711,995	1,211,225	828,650	1,240,500
2041	423,569	273,992	563,872	1,299,637	293,954	585,352	597,916	1,034,156	650,449	1,085,599
2042	403,622	260,078	546,375	1,252,059	276,285	570,228	581,865	999,402	623,306	1,059,267
2043	385,500	322,022	531,929	1,219,764	260,921	558,574	588,678	967,915	599,381	1,035,511
2044	365,067	317,843	561,520	1,243,507	262,200	593,479	586,637	1,004,347	689,559	1,090,888
2045	346,451	295,782	495,128	1,116,133	227,066	525,619	537,046	899,780	597,146	981,663
2046	329,419	284,365	481,046	1,078,344	213,250	514,091	527,635	870,207	575,709	958,413
2047	351,893	289,815	498,839	1,163,497	236,313	606,783	598,668	940,102	664,422	1,032,367
2048	293,210	262,217	445,671	989,526	183,271	482,030	495,867	806,913	531,331	906,166
2049	294,632	267,622	497,787	1,059,532	192,119	542,615	537,081	865,706	594,665	993,013
2050	259,874	242,701	413,643	909,822	156,957	453,433	469,805	748,443	492,199	857,012
2051	243,867	233,691	397,902	876,685	144,639	439,253	471,388	720,168	473,838	832,758
2052	229,067	225,336	384,465	837,927	133,745	427,770	448,507	693,961	457,413	810,513
2053	213,233	217,002	366,964	796,713	121,649	411,092	486,085	681,872	439,219	784,847
2054	225,546	222,236	413,557	899,343	142,238	573,348	557,187	769,411	558,099	903,542
2055	185,105	202,028	338,688	771,969	101,502	433,725	476,582	652,331	408,127	758,884
2056	170,901	194,849	322,019	728,846	91,242	416,550	447,348	625,026	391,747	847,885
2057	157,793	188,105	307,454	694,606	82,196	401,801	434,582	599,415	376,923	822,481
2058	145,650	181,718	294,768	664,568	74,190	389,240	425,162	575,256	363,502	798,652
2059	140,962	184,921	324,084	697,196	74,220	423,846	457,088	606,046	407,086	853,484
2060	121,642	169,378	265,051	596,776	58,311	357,847	396,580	525,626	334,944	746,873
2061	126,329	165,882	268,012	617,372	62,114	411,097	431,065	545,079	389,787	782,471
2062	100,260	157,875	237,914	535,666	45,060	328,832	371,394	478,987	308,787	697,005
2063	90,395	152,337	224,709	508,594	39,221	314,442	368,510	456,423	296,189	672,259
2064	81,312	150,793	236,980	513,675	37,085	327,877	366,927	463,268	318,382	693,071
2065	72,338	141,560	199,075	450,259	29,055	285,960	333,691	412,835	271,840	623,162
2066	64,156	136,275	186,669	423,472	24,695	271,883	321,129	391,824	260,049	598,830
2067	56,701	131,052	175,577	401,165	20,937	259,326	319,015	371,757	249,173	575,668
2068	56,599	126,320	170,662	396,708	20,861	289,030	327,120	374,781	287,562	592,400
2069	45,344	126,906	176,987	382,260	16,227	261,766	307,653	364,310	265,900	581,830

Subtotals 2020 to 2069:	18,902,184	15,890,057	23,498,179	60,602,509	13,967,952	27,117,166	28,802,505	45,943,924	33,623,353	48,055,825
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Notes: (a) See Exhibit III, Column (5).

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 1999	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/20 (a)	19,111,062	17,340,296	24,786,930	64,165,628	14,019,469	29,496,446	32,351,632	49,734,921	36,545,611	54,871,673

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	37,298	115,511	140,925	326,773	11,704	217,989	272,802	313,299	215,726	504,157
2071	31,865	110,357	129,310	303,531	9,340	203,456	264,756	294,591	204,430	479,913
2072	27,048	105,205	118,902	281,249	7,407	190,312	245,585	276,706	193,934	456,736
2073	22,787	100,043	109,527	262,272	5,832	178,369	234,726	259,565	184,152	434,504
2074	18,900	97,293	111,219	256,775	4,885	178,738	231,210	256,464	194,969	438,042
2075	17,837	89,700	93,223	232,345	4,073	178,738	232,521	236,713	199,041	415,596
2076	12,618	84,429	81,665	206,132	2,518	141,401	197,280	210,999	154,427	367,133
2077	10,063	79,199	72,771	188,129	1,815	129,113	183,739	195,922	144,547	344,831
2078	7,920	73,977	64,812	172,195	1,287	117,913	171,739	181,568	135,322	323,538
2079	6,402	72,310	67,857	171,375	1,031	121,651	177,515	183,167	149,966	334,002
2080	4,652	63,622	50,285	142,930	597	96,741	148,274	154,606	117,543	282,272
2081	3,459	58,528	43,746	129,584	389	86,837	136,870	141,984	109,007	262,320
2082	2,915	53,518	38,780	119,948	299	89,324	136,097	133,035	123,158	258,642
2083	1,780	48,614	32,152	105,428	148	68,575	117,344	118,451	92,674	223,880
2084	1,225	44,971	30,502	99,370	96	64,943	108,972	112,701	95,737	218,080
2085	819	39,237	22,705	84,739	48	52,788	94,996	97,239	77,598	187,877
2086	526	34,818	18,514	74,695	25	45,459	84,768	87,466	70,142	170,414
2087	326	30,613	14,958	65,881	12	38,958	77,014	78,279	63,214	153,906
2088	194	26,649	11,954	58,068	6	33,191	67,360	69,658	56,764	138,317
2089	131	24,127	11,034	53,557	3	34,072	66,257	67,285	71,130	142,456
2090	58	19,532	7,054	43,180	1	23,110	51,270	54,046	44,338	108,972
2091	29	16,413	5,288	37,075	0	19,061	45,185	47,066	38,847	95,771
2092	14	13,604	3,811	31,039	0	15,447	37,889	40,622	33,491	83,234
2093	6	11,109	2,685	25,827	0	12,403	32,093	34,721	28,639	71,740
2094	2	9,155	2,074	22,198	0	10,444	28,078	30,606	27,446	64,660
2095	1	7,050	1,203	17,079	0	7,692	22,502	24,525	20,154	51,621
2096	0	5,466	760	13,526	0	6,238	18,664	20,233	20,303	45,399
2097	0	4,157	461	10,571	0	4,514	14,804	16,429	13,394	35,415
2098	0	3,097	263	7,965	-	3,372	11,750	13,138	10,583	28,688
2099	-	7,934	170	6,225	-	2,699	9,943	11,192	9,811	25,009
2100	-	-	140	4,303	-	1,792	7,168	7,962	6,269	18,005
2101	-	-	-	9,157	-	1,268	5,435	6,016	4,636	13,879
2102	-	-	-	-	-	880	4,066	4,448	3,350	10,503
2103	-	-	-	-	-	1,789	3,008	3,214	2,904	8,173
2104	-	-	-	-	-	-	7,448	2,361	1,820	5,916
2105	-	-	-	-	-	-	-	4,719	1,059	4,002
2106	-	-	-	-	-	-	-	-	1,731	2,769
2107	-	-	-	-	-	-	-	-	-	5,476
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	208,877	1,450,239	1,288,752	3,563,119	51,517	2,379,280	3,549,127	3,790,997	2,922,258	6,815,848
Totals 2020 to 2119:	19,111,062	17,340,296	24,786,930	64,165,628	14,019,469	29,496,446	32,351,632	49,734,921	36,545,611	54,871,673

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

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/20 (a)	14,773,769	7,712,609	20,917,141	40,235,681	32,535,534	16,692,498	26,051,422	24,291,520	37,127,168	60,747,739

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2020	186,434	80,714	200,328	401,162	482,335	160,851	241,763	205,153	319,408	603,499
2021	509,473	311,603	630,195	1,172,560	1,279,375	354,055	742,154	594,641	887,859	1,688,492
2022	515,826	398,673	644,362	1,313,059	1,345,499	353,177	835,060	809,885	1,105,195	1,737,831
2023	489,590	380,986	626,762	1,307,073	1,340,303	349,594	817,069	748,316	1,073,277	1,695,872
2024	535,990	398,354	695,599	1,462,385	1,323,202	381,918	842,666	999,889	1,223,283	1,692,548
2025	484,661	355,480	607,826	1,272,039	1,154,090	344,886	783,219	916,837	1,113,058	1,741,061
2026	632,313	389,368	762,020	1,554,148	1,227,239	436,347	1,013,358	1,034,562	1,310,697	2,055,557
2027	449,187	325,180	575,095	1,231,040	1,002,085	334,614	783,916	819,843	1,053,892	1,657,950
2028	434,866	314,319	561,420	1,171,390	945,388	333,369	768,971	782,014	1,029,655	1,577,155
2029	484,864	338,289	638,136	1,409,594	996,039	373,857	821,633	817,043	1,115,825	1,692,169
2030	429,581	285,733	567,780	1,213,410	839,494	322,944	728,814	768,971	973,303	1,487,866
2031	417,677	275,279	553,215	1,211,579	845,218	321,468	714,246	738,378	955,869	1,532,607
2032	405,003	260,621	535,906	1,144,968	802,351	314,941	693,324	705,475	927,403	1,447,212
2033	479,778	286,312	598,139	1,263,162	874,937	400,475	766,571	757,902	1,090,326	1,689,155
2034	411,058	259,428	559,351	1,203,105	798,308	340,657	698,191	674,963	953,777	1,450,106
2035	371,695	224,723	489,249	1,115,783	704,798	302,577	641,880	624,845	852,729	1,422,327
2036	361,175	213,231	541,497	1,054,414	677,549	298,352	625,193	600,976	828,624	1,351,025
2037	351,480	203,635	526,782	1,023,232	655,099	296,359	611,327	579,992	807,175	1,321,475
2038	340,642	190,965	509,872	986,177	628,876	289,727	592,426	556,726	781,559	1,280,821
2039	365,117	204,659	552,064	1,117,752	687,313	325,768	633,659	586,484	853,367	1,442,187
2040	389,946	197,707	505,067	1,041,183	672,403	363,585	633,227	574,200	889,688	1,523,586
2041	310,545	159,394	463,433	885,647	566,816	276,305	544,581	497,224	713,627	1,245,125
2042	300,613	149,378	448,217	852,602	548,308	271,687	528,926	478,846	691,645	1,212,452
2043	291,287	140,795	434,034	844,934	532,883	269,048	515,420	462,280	671,798	1,216,672
2044	304,194	142,323	453,382	872,516	561,306	288,625	525,979	459,795	760,033	1,205,237
2045	270,998	121,003	403,436	754,966	535,317	257,342	482,643	427,123	712,908	1,117,330
2046	261,706	113,076	389,597	725,076	521,034	305,557	469,165	411,855	692,010	1,091,242
2047	305,159	120,557	392,211	800,189	569,431	333,903	505,425	435,326	753,327	1,286,151
2048	241,574	95,332	360,136	660,088	487,812	291,009	437,164	379,481	646,071	1,025,225
2049	259,543	100,513	383,270	723,325	535,298	319,193	464,809	398,949	698,532	1,090,759
2050	222,071	79,838	332,142	598,702	458,009	277,931	407,239	349,552	602,660	964,850
2051	212,367	72,604	318,418	586,731	443,493	271,211	392,384	335,073	581,304	962,056
2052	203,158	66,286	305,414	540,630	430,803	342,332	378,887	321,590	561,423	909,114
2053	193,094	59,197	291,553	510,161	415,007	332,237	362,879	306,979	539,292	875,350
2054	240,673	67,736	309,281	592,117	487,222	375,276	405,453	331,849	628,888	1,049,433
2055	174,469	47,663	265,962	470,574	388,451	316,416	334,761	280,513	499,250	844,802
2056	164,661	41,837	252,885	426,647	373,090	305,987	319,201	266,784	477,963	786,785
2057	155,364	36,801	240,472	400,064	359,215	296,913	304,802	253,861	457,969	757,411
2058	146,551	32,435	228,634	375,120	346,638	289,042	291,368	241,623	439,110	731,337
2059	155,673	32,133	235,574	411,725	373,530	302,093	301,910	249,122	470,584	784,372
2060	128,283	23,995	204,803	324,711	317,605	268,729	262,050	216,354	399,346	669,705
2061	146,117	24,627	199,592	335,914	341,761	285,538	273,691	223,832	423,242	768,316
2062	111,026	17,314	182,457	278,816	289,844	249,187	233,989	192,326	361,422	611,654
2063	102,679	14,494	171,721	267,370	275,987	239,234	220,162	180,606	342,820	602,589
2064	105,573	13,538	169,517	260,516	285,324	243,489	217,603	174,390	358,251	581,387
2065	86,627	9,822	151,150	217,151	248,336	219,034	193,105	157,842	306,411	525,553
2066	78,957	7,934	141,327	198,536	234,559	208,798	179,922	146,836	288,663	497,235
2067	71,764	6,377	131,914	188,682	221,628	199,360	167,411	136,317	271,754	488,073
2068	79,288	6,040	124,829	179,364	230,651	206,837	168,578	137,148	280,766	527,571
2069	66,865	4,470	120,946	167,816	217,343	191,401	154,103	124,986	268,296	450,304

Subtotals 2020 to 2069:	14,437,231	7,702,773	19,986,972	39,119,907	30,878,601	15,033,238	25,032,279	23,475,559	35,045,333	56,968,593
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Notes: (a) See Exhibit III, Column (5).

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of September 30, 2020

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 9/30/20 (a)	14,773,769	7,712,609	20,917,141	40,235,681	32,535,534	16,692,498	26,051,422	24,291,520	37,127,168	60,747,739

Estimated Prospective Period Loss & Expense Payments - 2020 Level Basis - (b)

2070	51,380	2,912	105,157	134,244	180,889	167,978	130,190	105,665	221,440	388,778
2071	45,132	2,133	96,827	125,370	167,039	156,836	118,184	95,899	205,024	374,375
2072	39,421	1,541	88,876	107,797	154,056	146,433	106,888	86,638	189,397	334,495
2073	34,219	1,093	81,273	96,300	141,836	136,648	96,252	77,863	174,482	310,188
2074	33,358	842	75,643	91,895	139,237	131,969	89,471	70,778	176,737	295,511
2075	31,080	604	67,381	82,984	128,700	127,556	82,239	66,658	159,822	320,250
2076	20,758	308	60,265	66,871	105,733	106,270	66,785	53,716	131,543	236,814
2077	17,078	183	53,908	58,730	94,278	96,169	58,021	46,563	118,110	213,020
2078	13,905	104	47,903	51,445	83,695	86,727	50,019	40,008	105,491	191,045
2079	13,449	67	43,821	50,787	82,423	82,643	46,025	36,474	106,057	192,315
2080	8,807	27	36,938	39,025	64,307	68,816	35,984	28,534	82,179	150,040
2081	6,838	12	31,994	33,783	55,591	60,448	29,971	23,638	71,564	131,164
2082	6,887	6	27,442	29,737	51,342	58,037	26,535	20,928	68,095	135,364
2083	3,907	2	23,222	25,509	40,280	45,139	19,936	15,521	52,597	101,868
2084	3,432	1	19,468	22,265	36,055	39,562	16,476	12,396	49,293	84,891
2085	2,078	0	15,986	18,048	27,952	32,124	12,448	9,540	36,877	68,549
2086	1,460	0	12,954	15,179	22,777	26,393	9,541	7,256	30,175	56,075
2087	1,010	0	10,313	12,802	18,356	21,387	7,171	5,409	24,340	47,879
2088	2,338	0	8,057	10,464	14,614	17,061	5,275	3,945	19,326	36,010
2089	-	-	6,331	9,284	13,082	15,016	4,311	3,144	18,621	35,353
2090	-	-	16,410	6,919	8,826	10,151	2,628	1,938	11,471	21,261
2091	-	-	-	26,337	6,720	7,607	1,780	1,303	8,580	17,006
2092	-	-	-	-	19,143	5,548	1,164	848	6,262	11,497
2093	-	-	-	-	-	12,743	737	534	4,469	8,140
2094	-	-	-	-	-	-	1,112	325	3,481	5,797
2095	-	-	-	-	-	-	-	437	2,119	4,136
2096	-	-	-	-	-	-	-	-	4,284	2,962
2097	-	-	-	-	-	-	-	-	-	4,362
2098	-	-	-	-	-	-	-	-	-	-
2099	-	-	-	-	-	-	-	-	-	-
2100	-	-	-	-	-	-	-	-	-	-
2101	-	-	-	-	-	-	-	-	-	-
2102	-	-	-	-	-	-	-	-	-	-
2103	-	-	-	-	-	-	-	-	-	-
2104	-	-	-	-	-	-	-	-	-	-
2105	-	-	-	-	-	-	-	-	-	-
2106	-	-	-	-	-	-	-	-	-	-
2107	-	-	-	-	-	-	-	-	-	-
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	336,538	9,836	930,169	1,115,774	1,656,933	1,659,261	1,019,144	815,960	2,081,836	3,779,146
Totals 2020 to 2119:	14,773,769	7,712,609	20,917,141	40,235,681	32,535,534	16,692,498	26,051,422	24,291,520	37,127,168	60,747,739

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

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

Estimated 2020 Level Loss & ALAE Reserve - Before Inflation and Anticipated Investment Income
Adjustment of Birth Year Level Estimated Outstanding to 2020 Level Outstanding Loss & Expense

Evaluated As of September 30, 2020

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding Basis (b) Inflation - Cal. Year	2020 Level Adjustment Factor (c)	2020 Level Outstanding Loss & ALAE (2) x (4)	Actual Paid (d) Loss & ALAE @ 9/30/20	Indicated	2020 Level Case O/S (e) Loss & ALAE @ 9/30/20	2020 Level IBNR / Bulk Outstanding (5) - (8)
						2020 Level Ultimate Loss & ALAE (5) + (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,282,680	0.81%	1.437	14,773,769	15,116,255	29,890,023	10,973,493	3,800,275
1990	5,411,442	0.60%	1.425	7,712,609	5,888,903	13,601,512	5,572,659	2,139,950
1991	14,764,398	0.49%	1.417	20,917,141	9,435,308	30,352,448	18,148,378	2,768,763
1992	28,538,778	0.43%	1.410	40,235,681	15,048,071	55,283,752	33,875,205	6,360,476
1993	23,176,275	0.40%	1.404	32,535,534	21,292,592	53,828,126	25,927,176	6,608,358
1994	11,938,023	0.36%	1.398	16,692,498	7,264,002	23,956,500	13,380,590	3,311,908
1995	18,697,826	0.36%	1.393	26,051,422	10,765,721	36,817,143	21,877,471	4,173,951
1996	17,497,762	0.27%	1.388	24,291,520	9,705,438	33,996,958	19,949,127	4,342,392
1997	26,816,577	0.25%	1.384	37,127,168	12,120,195	49,247,363	30,482,519	6,644,649
1998	43,988,831	0.32%	1.381	60,747,739	21,380,791	82,128,530	49,350,029	11,397,710
1999	13,883,538	0.40%	1.377	19,111,062	11,969,988	31,081,050	13,432,545	5,678,517
2000	12,647,234	0.33%	1.371	17,340,296	6,182,140	23,522,436	13,074,595	4,265,701
2001	18,138,325	0.36%	1.367	24,786,930	8,494,645	33,281,575	20,326,065	4,460,865
2002	47,122,275	0.31%	1.362	64,165,628	17,314,684	81,480,312	52,106,919	12,058,709
2003	10,327,632	0.29%	1.357	14,019,469	5,273,463	19,292,932	11,252,814	2,766,654
2004	21,791,649	4.94%	1.354	29,496,446	5,822,429	35,318,874	24,332,081	5,164,364
2005	25,082,111	0.87%	1.290	32,351,632	8,777,232	41,128,863	25,685,291	6,666,341
2006	38,893,185	4.86%	1.279	49,734,921	10,327,025	60,061,946	39,524,956	10,209,965
2007	29,967,151	4.55%	1.220	36,545,611	11,284,798	47,830,409	27,908,611	8,637,000
2008	47,042,435	0.35%	1.166	54,871,673	6,769,651	61,641,324	44,221,012	10,650,661
2009	57,079,655	0.30%	1.162	66,347,047	8,460,878	74,807,925	53,375,789	12,971,258
2010	30,326,329	0.39%	1.159	35,143,443	3,168,670	38,312,114	28,235,752	6,907,692
2011	49,010,739	0.42%	1.154	56,575,532	5,301,635	61,877,167	44,092,956	12,482,576
2012	34,960,469	9.83%	1.149	40,186,614	3,441,353	43,627,967	31,109,134	9,077,480
2013	33,465,908	0.72%	1.047	35,025,652	4,973,655	39,999,307	24,886,597	10,139,054
2014	39,987,651	0.18%	1.039	41,551,099	5,630,917	47,182,016	27,735,366	13,815,733
2015	78,458,795	2.01%	1.037	81,383,051	4,209,526	85,592,577	55,659,206	25,723,845
2016	32,672,806	0.22%	1.017	33,223,908	938,691	34,162,599	16,406,694	16,817,214
2017	61,173,090	0.22%	1.015	62,065,963	1,486,901	63,552,864	31,392,914	30,673,048
2018	97,210,821	0.22%	1.012	98,412,629	2,193,512	100,606,141	41,909,917	56,502,712
2019	93,583,115	1.01%	1.010	94,532,608	947,906	95,480,514	28,580,688	65,951,920
2020 (9 Mo)	55,765,023		1.000	55,765,023	-	55,765,023	30,000	55,735,023
Totals:								
All Years	1,129,702,527			1,323,721,318	260,986,972	1,584,708,290	884,816,551	438,904,766
1989 to 1998	201,112,591			281,085,081	128,017,275	409,102,356	229,536,648	51,548,433
1999 to 2020	928,589,936			1,042,636,236	132,969,698	1,175,605,934	655,279,903	387,356,333

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

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

(c) Factor to adjust the birth year level outstanding loss & expense to 2020 level - based on factors shown in column (3).

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of September 30, 2020.

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

(e) The 2020 level case outstanding as provided by NICA as of September 30, 2020. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of September 30, 2020

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 9/30/20
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 9/30/20	Incurred (c) Loss & ALAE @ 9/30/20	Case O/S Loss & ALAE @ 9/30/20 (4) - (3)	IBNR / Bulk Loss & ALAE @ 9/30/20 (2) - (4)	Case+IBNR Loss & ALAE @ 9/30/20 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,609,050	12,326,371	19,964,024	7,637,653	2,645,027	10,282,680	3
1990	10,205,331	4,793,888	8,703,865	3,909,977	1,501,465	5,411,442	3
1991	21,885,374	7,120,976	19,931,038	12,810,062	1,954,336	14,764,398	4
1992	40,354,588	11,815,810	35,843,164	24,027,354	4,511,424	28,538,778	9
1993	40,521,906	17,345,631	35,814,526	18,468,895	4,707,380	23,176,275	8
1994	18,219,570	6,281,547	15,850,983	9,569,436	2,368,587	11,938,023	3
1995	27,288,232	8,590,406	24,292,472	15,702,066	2,995,760	18,697,826	5
1996	25,603,545	8,105,783	22,475,616	14,369,833	3,127,929	17,497,762	6
1997	36,747,428	9,930,851	31,948,065	22,017,214	4,799,363	26,816,577	8
1998	61,435,412	17,446,581	53,182,069	35,735,488	8,253,343	43,988,831	11
1999	24,002,047	10,118,509	19,876,797	9,758,288	4,125,250	13,883,538	3
2000	17,937,110	5,289,876	14,825,899	9,536,023	3,111,211	12,647,234	4
2001	25,346,423	7,208,098	22,082,097	14,873,999	3,264,326	18,138,325	4
2002	61,503,280	14,381,005	52,647,545	38,266,540	8,855,735	47,122,275	13
2003	14,746,037	4,418,405	12,707,944	8,289,538	2,038,094	10,327,632	3
2004	26,755,259	4,963,610	22,939,884	17,976,273	3,815,375	21,791,649	5
2005	32,461,072	7,378,961	27,292,681	19,913,719	5,168,392	25,082,111	7
2006	47,544,675	8,651,490	39,560,384	30,908,894	7,984,291	38,893,185	9
2007	39,458,470	9,491,318	32,376,188	22,884,870	7,082,281	29,967,151	7
2008	52,905,889	5,863,454	43,774,893	37,911,439	9,130,996	47,042,435	9
2009	65,184,321	8,104,666	54,024,896	45,920,229	11,159,426	57,079,655	10
2010	33,405,370	3,079,041	27,444,516	24,365,475	5,960,854	30,326,329	5
2011	54,147,164	5,136,425	43,333,650	38,197,225	10,813,514	49,010,739	10
2012	38,318,290	3,357,821	30,421,308	27,063,488	7,896,982	34,960,469	7
2013	38,335,435	4,869,527	28,647,888	23,778,360	9,687,547	33,465,908	7
2014	45,511,498	5,523,847	32,215,611	26,691,764	13,295,887	39,987,651	9
2015	82,587,634	4,128,839	57,788,099	53,659,260	24,799,536	78,458,795	16
2016	33,599,857	927,051	17,061,599	16,134,548	16,538,258	32,672,806	7
2017	62,645,172	1,472,083	32,413,383	30,941,300	30,231,790	61,173,090	12
2018	99,388,067	2,177,246	43,575,362	41,398,116	55,812,705	97,210,821	17
2019	94,528,326	945,211	29,238,833	28,293,622	65,289,493	93,583,115	9
2020 (9 Mo)	55,765,023	-	30,000	30,000	55,735,023	55,765,023	-
Totals:	1,350,946,857	221,244,330	952,285,279	731,040,949	398,661,578	1,129,702,527	233

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

Development of Birth Year Level Ultimate Loss & ALAE

Evaluated As of September 30, 2020

Ultimate Loss & ALAE - Birth Year Level								Prior	Increase or
Year of Birth	Paid Projection (a)	Incurred Projection (b)	Frequency/Severity (c)	Bornhuetter-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)	Selected Ultimate BY Level @ 6/30/20	(Decrease) From 6/30/20 to 9/30/20
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	28,520,326	21,986,085	23,697,575	22,143,491	21,999,605	23,983,628	22,609,050	22,582,861	26,189
1990	11,646,528	9,628,573	11,207,235	9,780,184	10,923,917	9,499,943	10,205,331	10,193,918	11,412
1991	18,165,083	22,147,750	21,432,235	22,076,136	22,509,585	26,363,690	21,885,374	21,876,683	8,690
1992	31,648,321	40,008,842	40,948,268	40,106,654	38,785,047	43,195,723	40,354,588	40,358,083	(3,495)
1993	48,782,784	40,156,772	41,145,284	40,263,662	38,968,420	45,302,671	40,521,906	40,500,876	21,031
1994	18,549,508	17,852,775	18,842,216	17,963,718	18,813,916	21,152,154	18,219,570	18,217,839	1,731
1995	26,635,986	27,483,446	26,958,727	27,422,523	27,481,211	33,551,552	27,288,232	27,298,896	(10,664)
1996	26,389,997	25,542,360	25,706,240	25,562,036	25,913,615	25,140,134	25,603,545	25,610,864	(7,319)
1997	33,883,799	36,470,684	37,209,319	36,562,280	35,656,992	41,661,604	36,747,428	36,773,726	(26,298)
1998	62,384,580	61,621,267	61,130,864	61,554,105	57,079,437	65,491,880	61,435,412	61,597,780	(162,368)
1999	38,171,207	23,341,865	25,066,406	23,597,870	23,911,373	21,207,834	24,002,047	24,065,102	(63,055)
2000	20,953,382	17,584,562	18,498,783	17,727,985	18,819,198	14,710,823	17,937,110	17,925,338	11,772
2001	30,050,485	25,929,016	24,407,043	25,703,211	26,216,224	27,417,942	25,346,423	25,337,091	9,332
2002	63,131,832	61,201,073	61,996,522	61,312,246	56,871,528	59,004,139	61,503,280	61,437,714	65,566
2003	20,560,354	14,920,300	14,465,019	14,852,792	17,545,466	13,877,243	14,746,037	14,722,175	23,862
2004	24,483,222	26,933,544	26,467,756	26,864,477	28,142,739	28,821,696	26,755,259	26,741,814	13,445
2005	38,944,838	31,723,688	33,664,726	31,994,803	32,723,284	32,482,438	32,461,072	32,529,772	(68,700)
2006	48,857,289	47,362,564	47,831,627	47,439,834	46,065,666	49,185,566	47,544,675	47,208,124	336,551
2007	57,352,025	39,149,101	39,940,323	39,285,985	40,040,439	38,323,892	39,458,470	39,361,710	96,759
2008	38,300,235	53,461,672	52,050,088	53,205,906	52,368,581	54,756,250	52,905,889	52,855,206	50,683
2009	57,969,182	66,309,759	63,461,187	65,782,019	63,447,985	62,899,296	65,184,321	65,311,735	(127,413)
2010	24,225,360	33,853,623	32,722,926	33,639,561	37,357,981	37,904,715	33,405,370	33,485,960	(80,590)
2011	44,453,747	53,987,873	54,386,983	54,066,636	53,907,202	51,443,631	54,147,164	54,663,806	(516,642)
2012	31,966,685	38,848,361	37,541,611	38,564,899	42,397,387	39,820,140	38,318,290	38,656,537	(338,247)
2013	52,384,804	38,047,030	38,740,845	38,218,430	43,820,447	30,248,741	38,335,435	38,708,992	(373,557)
2014	68,337,334	44,710,633	46,588,446	45,235,415	50,483,717	36,136,562	45,511,498	46,157,457	(645,959)
2015	59,762,700	82,607,613	82,561,524	82,593,766	78,526,661	78,983,689	82,587,634	79,670,877	2,916,757
2016	16,974,484	26,462,516	30,115,927	27,760,406	42,923,239	32,442,878	33,599,857	29,394,395	4,205,462
2017	37,735,753	55,300,422	65,089,791	59,351,922	63,493,804	63,760,139	62,645,172	69,174,070	(6,528,897)
2018	99,624,590	100,364,209	106,273,498	103,707,848	88,182,857	86,307,252	99,388,067	97,179,433	2,208,634
2019	118,937,972	101,015,763	96,896,004	98,088,461	88,600,512	82,659,379	94,528,326	79,940,608	14,587,718
2020 (9 Mo)	N/A	N/A	53,396,896	52,602,595	61,295,578	43,683,671	55,765,023	37,782,863	N/A
Totals:									
All Years	N/A	N/A	1,360,441,896	1,345,031,855	1,355,273,610	1,321,420,895	1,350,946,857	N/A	N/A
1989 - 2019	1,299,784,391	1,286,013,740	1,307,045,000	1,292,429,260	1,293,978,032	1,277,737,225	1,295,181,834	1,279,539,442	15,642,392
1989 - 2018	1,180,846,418	1,184,997,977	1,210,148,996	1,194,340,799	1,205,377,520	1,195,077,845	1,200,653,508	1,199,598,834	1,054,674

- Notes: (a) See Exhibit VIII, Sheet 1, Column (5).
- (b) See Exhibit VII, Sheet 1, Column (5).
- (c) See Exhibit VI, Sheet 1, Column (14).
- (d) See Exhibit V, Column (6).
- (e) See Exhibit VI, Sheet 2, Column (11).
- (f) See Appendix E, Exhibit I, Sheet 1, Column (7).
- (g) Selected based on average of columns (3), (4), & (5) for birth years 2015 and prior. The selection for birth years 2016 and subsequent is based on average of columns (4), (5), & (6).

Estimation of Ultimate Loss & ALAE - Adjusted to Birth Year Level
 Based on Bornhuetter-Ferguson Approach
 Evaluated As of September 30, 2020

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 9/30/20	Birth Year Level Expected Unreported Loss & ALAE (2) x (3)	Birth Year Level Reported Loss & ALAE (c)	Indicated Birth Year Level Ultimate Loss & ALAE (4) + (5)
(1)	(2)	(3)	(4)	(5)	(6)
1989	23,697,575	9.2%	2,179,467	19,964,024	22,143,491
1990	11,207,235	9.6%	1,076,319	8,703,865	9,780,184
1991	21,432,235	10.0%	2,145,098	19,931,038	22,076,136
1992	40,948,268	10.4%	4,263,490	35,843,164	40,106,654
1993	41,145,284	10.8%	4,449,136	35,814,526	40,263,662
1994	18,842,216	11.2%	2,112,736	15,850,983	17,963,718
1995	26,958,727	11.6%	3,130,051	24,292,472	27,422,523
1996	25,706,240	12.0%	3,086,420	22,475,616	25,562,036
1997	37,209,319	12.4%	4,614,215	31,948,065	36,562,280
1998	61,130,864	13.7%	8,372,036	53,182,069	61,554,105
1999	25,066,406	14.8%	3,721,073	19,876,797	23,597,870
2000	18,498,783	15.7%	2,902,086	14,825,899	17,727,985
2001	24,407,043	14.8%	3,621,113	22,082,097	25,703,211
2002	61,996,522	14.0%	8,664,700	52,647,545	61,312,246
2003	14,465,019	14.8%	2,144,848	12,707,944	14,852,792
2004	26,467,756	14.8%	3,924,594	22,939,884	26,864,477
2005	33,664,726	14.0%	4,702,122	27,292,681	31,994,803
2006	47,831,627	16.5%	7,879,450	39,560,384	47,439,834
2007	39,940,323	17.3%	6,909,796	32,376,188	39,285,985
2008	52,050,088	18.1%	9,431,013	43,774,893	53,205,906
2009	63,461,187	18.5%	11,757,123	54,024,896	65,782,019
2010	32,722,926	18.9%	6,195,045	27,444,516	33,639,561
2011	54,386,983	19.7%	10,732,985	43,333,650	54,066,636
2012	37,541,611	21.7%	8,143,590	30,421,308	38,564,899
2013	38,740,845	24.7%	9,570,542	28,647,888	38,218,430
2014	46,588,446	27.9%	13,019,803	32,215,611	45,235,415
2015	82,561,524	30.0%	24,805,667	57,788,099	82,593,766
2016	30,115,927	35.5%	10,698,806	17,061,599	27,760,406
2017	65,089,791	41.4%	26,938,540	32,413,383	59,351,922
2018	106,273,498	56.6%	60,132,486	43,575,362	103,707,848
2019	96,896,004	71.1%	68,849,628	29,238,833	98,088,461
2020 (9 Mo)	53,396,896	98.5%	52,572,595	30,000	52,602,595
Totals:	1,360,441,896		392,746,577	952,285,279	1,345,031,855

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

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

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

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

Year of Birth	Birth Year Level Ultimate Loss & ALAE Based On			Inflation Incurred Basis (c)	Adjustment Factor to 2020 Level (6)	Estimated 2020 Level Ultimate Loss & ALAE (4) x (6) (7)	Estimated Ultimate (d) Claim Cts. (8)	Indicated Average Claim Size		Birth Year Level Average Claim Size Based on All Years (15) / (6) (11)	Estimated % Rept. (e) (12)	Indicated Birth Year Level Average (f) Claim Size (13)	Estimated Birth Year Level Ultimate Loss & ALAE (13) x (8) (14)
	Paid (a) Projection (2)	Incurred (b) Projection (3)	Selected (4)					Birth Year Level (9)	2020 Level (7) / (8) (10)				
	(1)	(2)	(3)					(4)	(5)				
1989	28,520,326	21,986,085	21,986,085	0.90%	1.447	31,811,254	110	1,998,735	2,891,932	3,690,482	90.80%	2,154,325	23,697,575
1990	11,646,528	9,628,573	9,628,573	0.70%	1.434	13,806,817	70	1,375,510	1,972,402	3,723,783	90.40%	1,601,034	11,207,235
1991	18,165,083	22,147,750	22,147,750	0.59%	1.424	31,538,981	40	5,536,938	7,884,745	3,749,712	89.99%	5,358,059	21,432,235
1992	31,648,321	40,008,842	40,008,842	0.54%	1.416	56,642,254	130	3,077,603	4,357,096	3,771,651	89.59%	3,149,867	40,948,268
1993	48,782,784	40,156,772	40,156,772	0.50%	1.408	56,543,780	130	3,088,982	4,349,522	3,792,189	89.19%	3,165,022	41,145,284
1994	18,549,508	17,852,775	17,852,775	0.43%	1.401	25,013,970	70	2,550,396	3,573,424	3,811,001	88.79%	2,691,745	18,842,216
1995	26,635,986	27,483,446	27,483,446	0.43%	1.395	38,343,240	60	4,580,574	6,390,540	3,827,352	88.39%	4,493,121	26,958,727
1996	26,389,997	25,542,360	25,542,360	0.34%	1.389	35,481,757	70	3,648,909	5,068,822	3,843,899	87.99%	3,672,320	25,706,240
1997	33,883,799	36,470,684	36,470,684	0.32%	1.384	50,490,472	110	3,315,517	4,590,043	3,857,008	87.60%	3,382,665	37,209,319
1998	62,384,580	61,621,267	61,621,267	0.39%	1.380	85,036,845	150	4,108,084	5,669,123	3,869,363	86.30%	4,075,391	61,130,864
1999	38,171,207	23,341,865	23,341,865	0.46%	1.375	32,087,481	90	2,593,541	3,565,276	3,884,328	85.16%	2,785,156	25,066,406
2000	20,953,382	17,584,562	17,584,562	0.40%	1.368	24,063,497	60	2,930,760	4,010,583	3,902,014	84.31%	3,083,130	18,498,783
2001	30,050,485	25,929,016	25,929,016	0.44%	1.363	35,340,773	40	6,482,254	8,835,193	3,917,653	85.16%	6,101,761	24,407,043
2002	63,131,832	61,201,073	61,201,073	0.38%	1.357	83,051,237	170	3,600,063	4,885,367	3,934,857	86.02%	3,646,854	61,996,522
2003	20,560,354	14,920,300	14,920,300	0.39%	1.352	20,169,817	30	4,973,433	6,723,272	3,949,950	85.17%	4,821,673	14,465,019
2004	24,483,222	26,933,544	26,933,544	4.59%	1.347	36,268,153	60	4,488,924	6,044,692	3,965,373	85.17%	4,411,293	26,467,756
2005	38,944,838	31,723,688	31,723,688	0.89%	1.288	40,844,378	110	2,883,972	3,713,125	4,147,319	86.03%	3,060,430	33,664,726
2006	48,857,289	47,362,564	47,362,564	4.50%	1.276	60,442,505	120	3,946,880	5,036,875	4,184,165	83.53%	3,985,969	47,831,627
2007	57,352,025	39,149,101	39,149,101	4.46%	1.221	47,811,486	100	3,914,910	4,781,149	4,372,256	82.70%	3,994,032	39,940,323
2008	38,300,235	53,461,672	53,461,672	1.39%	1.169	62,505,345	100	5,346,167	6,250,535	4,567,109	81.88%	5,205,009	52,050,088
2009	57,969,182	66,309,759	66,309,759	0.36%	1.153	76,467,637	110	6,028,160	6,951,603	4,630,371	81.47%	5,769,199	63,461,187
2010	24,225,360	33,853,623	33,853,623	0.44%	1.149	38,901,080	60	5,642,270	6,483,513	4,646,859	81.07%	5,453,821	32,722,926
2011	44,453,747	53,987,873	53,987,873	0.46%	1.144	61,762,636	120	4,498,989	5,146,886	4,667,522	80.27%	4,532,249	54,386,983
2012	31,966,685	38,848,361	38,848,361	8.91%	1.139	44,237,575	70	5,549,766	6,319,654	4,689,185	78.31%	5,363,087	37,541,611
2013	52,384,804	38,047,030	38,047,030	0.71%	1.046	39,781,007	80	4,755,879	4,972,626	5,106,943	75.30%	4,842,606	38,740,845
2014	68,337,334	44,710,633	44,710,633	0.20%	1.038	46,420,584	100	4,471,063	4,642,058	5,142,997	72.05%	4,658,845	46,588,446
2015	59,762,700	82,607,613	82,607,613	1.86%	1.036	85,593,978	160	5,162,976	5,349,624	5,153,388	69.95%	5,160,095	82,561,524
2016	16,974,484	26,462,516	26,462,516	0.27%	1.017	26,917,191	70	3,780,359	3,845,313	5,249,494	64.47%	4,302,275	30,115,927
2017	37,735,753	55,300,422	55,300,422	0.25%	1.014	56,099,963	150	3,686,695	3,739,998	5,263,588	58.61%	4,339,319	65,089,791
2018	99,624,590	100,364,209	100,364,209	0.25%	1.012	101,564,919	210	4,779,248	4,836,425	5,276,563	43.42%	5,060,643	106,273,498
2019	118,937,972	101,015,763	101,015,763	0.94%	1.009	101,966,980	180	5,611,987	5,664,832	5,289,877	28.94%	5,383,111	96,896,004
2020 (9 Mo)	N/A	N/A	N/A		1.000	N/A	10.0	N/A	N/A	5,339,690	N/A	5,339,690	53,396,896

Totals / Averages:

1992 - 2012	787,694,815	783,743,146	783,743,146			1,011,505,917	196	3,998,690	5,160,744				784,441,919
1992 - 2013	840,079,620	821,790,176	821,790,176			1,051,286,924	204	4,028,383	5,153,367				823,182,764
1992 - 2014	908,416,954	866,500,809	866,500,809			1,097,707,508	214	4,049,069	5,129,474				869,771,210
1995 - 2012	688,714,203	685,724,757	685,724,757			873,305,913	163	4,206,900	5,357,705				683,506,151
1996 - 2013	714,463,022	696,288,341	696,288,341			874,743,680	165	4,219,929	5,301,477				695,288,269
1997 - 2014	756,410,359	715,456,614	715,456,614			885,682,507	168	4,258,670	5,271,920				716,170,475
1995 - 2014	809,436,342	768,482,420	768,482,420			959,507,504	181	4,245,759	5,301,146				768,835,442
1995 - 2013	741,099,008	723,771,787	723,771,787			913,086,920	171	4,232,584	5,339,690				722,246,996

(15) Selected 2020 Level Average Claim Size ==> 5,339,690

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

(b) See Exhibit VII, Sheet 1.

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

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

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

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

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

Evaluated As of September 30, 2020

Year of Birth	Insured (a) Physicians	Birth Year Level (b) Incurred Loss & ALAE @ 9/30/20	Expected Percent Reported @ 9/30/20	Exposure Adjusted to Expected Percent Reported (2) X (4)	Adjustment Factor to (d) 2020 Level	Incurred (Reported)	2020 Level Loss & ALAE per Insured Physician (7) / (5)	Indicated (e) BY Level Unreported Loss & ALAE	Indicated BY Level Ultimate Loss & ALAE (3) + (10)
						Loss & ALAE Adjusted to BY 2020 Level (3) X (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	19,964,024	90.80%	517.6	1.447	28,885,572	55,809	2,035,582	21,999,605
1990	590	8,703,865	90.40%	533.3	1.434	12,480,840	23,401	2,220,052	10,923,917
1991	653	19,931,038	89.99%	587.6	1.424	28,382,324	48,299	2,578,547	22,509,585
1992	712	35,843,164	89.59%	637.9	1.416	50,744,722	79,554	2,941,883	38,785,047
1993	731	35,814,526	89.19%	652.0	1.408	50,429,569	77,351	3,153,894	38,968,420
1994	659	15,850,983	88.79%	585.1	1.401	22,209,209	37,957	2,962,933	18,813,916
1995	682	24,292,472	88.39%	602.8	1.395	33,891,387	56,222	3,188,739	27,481,211
1996	708	22,475,616	87.99%	623.0	1.389	31,221,639	50,115	3,437,999	25,913,615
1997	737	31,948,065	87.60%	645.6	1.384	44,229,301	68,508	3,708,927	35,656,992
1998	699	53,182,069	86.30%	603.3	1.380	73,390,821	121,655	3,897,368	57,079,437
1999	665	19,876,797	85.16%	566.3	1.375	27,324,139	48,252	4,034,576	23,911,373
2000	620	14,825,899	84.31%	522.7	1.368	20,288,420	38,812	3,993,299	18,819,198
2001	676	22,082,097	85.16%	575.7	1.363	30,097,494	52,279	4,134,127	26,216,224
2002	730	52,647,545	86.02%	628.0	1.357	71,443,907	113,769	4,223,983	56,871,528
2003	785	12,707,944	85.17%	668.6	1.352	17,179,071	25,694	4,837,522	17,545,466
2004	841	22,939,884	85.17%	716.3	1.347	30,890,373	43,125	5,202,856	28,142,739
2005	891	27,292,681	86.03%	766.5	1.288	35,139,438	45,841	5,430,603	32,723,284
2006	897	39,560,384	83.53%	749.2	1.276	50,485,627	67,383	6,505,281	46,065,666
2007	963	32,376,188	82.70%	796.4	1.221	39,539,954	49,648	7,664,250	40,040,439
2008	987	43,774,893	81.88%	808.2	1.169	51,179,932	63,329	8,593,688	52,368,581
2009	1,044	54,024,896	81.47%	850.6	1.153	62,300,877	73,245	9,423,089	63,447,985
2010	1,071	27,444,516	81.07%	868.2	1.149	31,536,398	36,322	9,913,465	37,357,981
2011	1,091	43,333,650	80.27%	875.7	1.144	49,574,104	56,611	10,573,551	53,907,202
2012	1,119	30,421,308	78.31%	876.3	1.139	34,641,485	39,533	11,976,079	42,397,387
2013	1,143	28,647,888	75.30%	860.6	1.046	29,953,503	34,804	15,172,559	43,820,447
2014	1,208	32,215,611	72.05%	870.4	1.038	33,447,692	38,428	18,268,106	50,483,717
2015	1,273	57,788,099	69.95%	890.5	1.036	59,877,208	67,238	20,738,562	78,526,661
2016	1,318	17,061,599	64.47%	849.8	1.017	17,354,749	20,423	25,861,640	42,923,239
2017	1,356	32,413,383	58.61%	794.8	1.014	32,882,020	41,372	31,080,421	63,493,804
2018	1,420	43,575,362	43.42%	616.5	1.012	44,096,677	71,525	44,607,494	88,182,857
2019	1,501	29,238,833	28.94%	434.5	1.009	29,514,161	67,933	59,361,679	88,600,512
2020 (9 Mo)	1,471	30,000	1.16%	17.0	1.000	30,000	1,761	61,265,578	61,295,578

Totals / Averages:

1992 - 2012	17,308	662,715,578		14,618		857,737,867	58,675	119,798,113	782,513,690
1992 - 2013	18,451	691,363,465		15,479		887,691,369	57,348	134,970,672	826,334,137
1992 - 2014	19,659	723,579,077		16,349		921,139,062	56,341	153,238,777	876,817,854
1995 - 2012	15,206	575,206,904		12,743		734,354,366	57,626	110,739,403	685,946,307
1996 - 2013	15,667	579,562,320		13,001		730,416,482	56,181	122,723,223	702,285,543
1997 - 2014	16,167	589,302,315		13,249		732,642,535	55,299	137,553,329	726,855,644
1995 - 2014	17,557	636,070,403		14,474		797,755,561	55,115	144,180,067	780,250,471
1995 - 2013	16,349	603,854,792		13,604		764,307,869	56,182	125,911,962	729,766,754

(9) Indicated 2020 Level Loss & ALAE per Insured Physician

56,182

- Notes: (a) See Exhibit X, Sheet 1d, Column (6) for birth years 2014 & prior, and Exhibit X, Sheet 1c, Columns (4) for birth years 2015 & subsequent.
 (b) See Exh bit VII, Sheet 1.
 (c) Based on cumulative development factors shown in Exhibit VII, Sheet 1, Column (4).
 (d) See Exh bit VI, Sheet 1, Column (6).
 (e) Calculation = [Item (9) / Column (6)] X [1.0 - Column (4)] X Column (2), except for the current year (2020) - current year calculation is adjusted to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2020

Year of Birth	Combined Incurred Loss & ALAE	Loss Development Factors		Combined Incurred Loss & ALAE Projection (2) x (4)
		Incremental	Cumulative	
(1)	(2)	(3)	(4)	(5)
1989	19,964,024	1.1013	1.1013	21,986,085
1990	8,703,865	1.0045	1.1062	9,628,573
1991	19,931,038	1.0045	1.1112	22,147,750
1992	35,843,164	1.0045	1.1162	40,008,842
1993	35,814,526	1.0045	1.1212	40,156,772
1994	15,850,983	1.0045	1.1263	17,852,775
1995	24,292,472	1.0045	1.1314	27,483,446
1996	22,475,616	1.0045	1.1364	25,542,360
1997	31,948,065	1.0045	1.1416	36,470,684
1998	53,182,069	1.0150	1.1587	61,621,267
1999	19,876,797	1.0135	1.1743	23,341,865
2000	14,825,899	1.0100	1.1861	17,584,562
2001	22,082,097	0.9900	1.1742	25,929,016
2002	52,647,545	0.9900	1.1625	61,201,073
2003	12,707,944	1.0100	1.1741	14,920,300
2004	22,939,884	1.0000	1.1741	26,933,544
2005	27,292,681	0.9900	1.1624	31,723,688
2006	39,560,384	1.0300	1.1972	47,362,564
2007	32,376,188	1.0100	1.2092	39,149,101
2008	43,774,893	1.0100	1.2213	53,461,672
2009	54,024,896	1.0050	1.2274	66,309,759
2010	27,444,516	1.0050	1.2335	33,853,623
2011	43,333,650	1.0100	1.2459	53,987,873
2012	30,421,308	1.0250	1.2770	38,848,361
2013	28,647,888	1.0400	1.3281	38,047,030
2014	32,215,611	1.0450	1.3879	44,710,633
2015	57,788,099	1.0300	1.4295	82,607,613
2016	17,061,599	1.0850	1.5510	26,462,516
2017	32,413,383	1.1000	1.7061	55,300,422
2018	43,575,362	1.3500	2.3032	100,364,209
2019	29,238,833	1.5000	3.4548	101,015,763
2020	30,000	25.0000	86.3712	2,591,137
Totals:	952,285,279			1,288,604,877

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.059	1.158	0.904	0.655	0.810	1.448	1.026	0.918	0.998	0.903
1990		2.671	1.417	0.859	0.831	0.996	0.836	0.964	0.968	1.015	1.041	1.193
1991		2.083	1.050	0.718	0.993	1.068	0.978	0.982	1.070	1.020	1.495	1.044
1992		1.934	0.784	1.048	1.039	0.874	1.037	1.036	0.971	1.249	1.072	1.065
1993		2.193	1.391	1.253	0.986	1.322	1.070	1.547	1.015	0.915	0.945	1.047
1994		1.374	0.883	1.099	1.493	1.461	0.693	1.341	0.621	0.963	1.084	1.062
1995		3.705	3.028	0.819	1.153	1.023	1.378	0.996	1.036	1.044	1.126	0.993
1996		2.352	1.323	1.038	2.640	1.145	0.929	1.023	1.183	0.969	1.105	0.923
1997		1.421	1.253	1.174	1.573	0.943	0.951	0.905	1.141	0.989	0.993	1.178
1998		1.546	1.256	1.284	1.275	1.049	0.992	1.077	1.116	1.051	0.934	1.038
1999		1.389	1.886	0.849	1.236	0.974	0.865	1.090	1.113	0.800	1.034	1.154
2000		1.798	1.050	0.893	0.760	0.961	1.080	0.959	1.217	1.027	0.923	0.917
2001		2.698	1.568	0.683	1.424	1.343	0.983	0.933	1.037	1.096	0.941	1.095
2002		1.917	1.408	0.941	1.544	0.956	1.440	1.017	0.960	1.121	1.002	0.905
2003		5.200	2.780	1.338	0.909	1.136	1.026	1.218	1.078	0.975	0.950	1.030
2004		16.837	3.907	1.117	1.300	0.698	1.130	1.001	0.934	1.039	1.005	0.991
2005		209.482	1.983	1.058	1.151	1.252	0.876	0.992	0.659	0.985	0.982	1.009
2006		2.185	1.888	1.211	1.356	1.062	0.931	0.992	1.046	1.011	0.917	0.997
2007		3.748	1.846	1.302	1.180	0.915	0.920	1.014	0.979	0.935	0.963	1.015
2008		2.846	1.559	1.060	1.067	0.986	1.073	1.029	0.928	0.996	0.970	0.990
2009	5.444	2.224	1.375	1.142	0.964	0.996	1.067	1.141	1.039	1.009	1.039	
2010	33.430	2.419	1.644	0.893	0.987	0.976	0.977	1.062	1.022	1.077		
2011	0.753	3.189	1.209	1.343	0.972	1.028	1.016	1.006	1.026			
2012	1.104	1.427	1.868	0.662	0.938	1.156	1.167	1.024				
2013	2.370	1.658	0.898	1.299	1.110	0.959	1.006					
2014	4.079	1.486	1.187	0.984	0.838	1.031						
2015		3.249	1.440	1.213	1.327							
2016	0.749	3.424	1.160	2.099								
2017	2.674	2.796	1.642									
2018	3.307	2.468										
2019	24.570											
Simple Avg. - Incremental		10.0593	1.5773	1.0907	1.1833	1.0371	1.0092	1.0748	1.0081	1.0093	1.0247	1.0275
Wtd Avg. All - Incremental		2.1873	1.4219	1.0680	1.1344	1.0208	1.0144	1.0658	0.9989	1.0062	0.9991	1.0143
Wtd Latest Five - Incremental		2.2738	1.2665	1.0736	1.0494	1.0251	1.0453	1.0531	0.9964	1.0020	0.9772	0.9999
Wtd Latest Three - Incremental		2.6275	1.4795	1.1951	1.1035	1.0383	1.0533	1.0251	1.0307	1.0181	0.9956	0.9993
Wtd Avg. All - Cumulative		4.7068	2.1518	1.5134	1.4170	1.2492	1.2238	1.2064	1.1319	1.1332	1.1262	1.1271
Wtd Latest Five - Cumulative		4.1843	1.8402	1.4530	1.3534	1.2896	1.2581	1.2035	1.1428	1.1470	1.1447	1.1715
Selected Incremental - Prior 9/30/19	2.5000	1.5600	1.3300	1.1100	1.0750	1.0400	1.0500	1.0600	1.0250	1.0150	1.0100	1.0100
Selected - Incremental	25.0000	1.5000	1.3500	1.1000	1.0850	1.0300	1.0450	1.0400	1.0250	1.0100	1.0050	1.0050
Selected - Cumulative	86.3712	3.4548	2.3032	1.7061	1.5510	1.4295	1.3879	1.3281	1.2770	1.2459	1.2335	1.2274

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.414	0.800	1.038	1.124	1.029	1.184	0.979	0.856	1.037	1.022	0.986	1.013
1990	1.180	0.966	1.037	1.013	0.854	0.770	0.881	1.010	0.786	0.991	1.042	0.933
1991	0.957	1.169	1.035	1.112	1.165	0.908	1.044	0.987	1.065	1.100	0.911	1.012
1992	1.031	1.238	1.242	0.999	0.949	1.079	1.007	1.062	1.012	0.937	0.960	0.989
1993	1.047	0.867	0.990	0.819	1.032	1.053	0.884	1.044	0.903	1.003	1.003	0.994
1994	1.070	1.152	0.967	1.008	1.028	1.328	0.872	0.987	1.000	1.006	0.961	1.004
1995	1.025	1.054	1.009	0.950	0.934	0.960	1.053	1.004	0.983	1.016	1.028	1.014
1996	0.912	1.041	1.003	0.750	1.091	0.956	1.003	0.999	1.064	0.973	0.992	1.013
1997	1.068	1.115	0.936	1.012	0.908	0.959	0.990	0.971	0.992	1.016	1.086	
1998	1.125	0.994	1.014	1.055	0.990	0.983	0.953	0.969	1.035	1.030		
1999	0.893	0.938	1.075	0.877	1.018	0.893	1.072	1.020	0.968			
2000	0.957	0.929	1.024	0.987	1.013	1.074	0.992	0.936				
2001	0.971	1.031	1.003	1.031	1.008	1.020	0.970					
2002	0.982	0.940	1.010	0.979	0.989	1.020						
2003	0.980	0.996	1.152	0.909	1.004							
2004	1.050	1.057	1.028	1.039								
2005	0.980	1.020	1.037									
2006	1.016	1.004										
2007	0.998											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0345	1.0174	1.0353	0.9790	1.0006	1.0134	0.9769	0.9871	0.9861	1.0093	0.9964	0.9963
Wtd Avg. All - Incremental	1.0275	1.0002	1.0284	0.9706	0.9924	1.0100	0.9729	0.9907	0.9942	1.0064	0.9956	0.9997
Wtd Latest Five - Incremental	1.0057	0.9898	1.0301	0.9918	1.0018	0.9963	0.9837	0.9778	1.0128	1.0130	1.0198	1.0003
Wtd Latest Three - Incremental	1.0003	1.0215	1.0570	0.9831	0.9961	1.0289	1.0095	0.9749	1.0086	1.0134	1.0400	1.0109
Wtd Avg. All - Cumulative	1.1112	1.0815	1.0813	1.0514	1.0833	1.0916	1.0808	1.1108	1.1212	1.1278	1.1207	1.1257
Wtd Latest Five - Cumulative	1.1716	1.1649	1.1769	1.1426	1.1520	1.1499	1.1542	1.1733	1.2000	1.1849	1.1697	1.1470
Selected Incremental - Prior 9/30/19	1.0200	1.0200	1.0300	1.0000	1.0000	1.0080	0.9950	0.9950	1.0150	1.0030	0.9950	1.0020
Selected - Incremental	1.0100	1.0100	1.0300	0.9900	1.0000	1.0100	0.9900	0.9900	1.0100	1.0135	1.0150	1.0045
Selected - Cumulative	1.2213	1.2092	1.1972	1.1624	1.1741	1.1741	1.1625	1.1742	1.1861	1.1743	1.1587	1.1416

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

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:Ult.
1989	0.943	0.967	1.009	0.983	0.992	1.036	0.990	
1990	0.964	1.000	0.889	1.202	1.002	1.002		
1991	0.999	1.015	0.972	1.007	1.012			
1992	1.002	1.009	0.983	0.989				
1993	0.983	1.059	1.016					
1994	1.008	1.022						
1995	1.009							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
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2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	0.9869	1.0119	0.9738	1.0452	1.0019	1.0191	0.9902	
Wtd Avg. All - Incremental	0.9892	1.0169	0.9887	1.0103	1.0020	1.0257	0.9902	
Wtd Latest Five - Incremental	0.9985	1.0259	0.9887	1.0103	1.0020	1.0257	0.9902	
Wtd Latest Three - Incremental	0.9968	1.0310	0.9930	1.0190	1.0020	1.0257	0.9902	
Wtd Avg. All - Cumulative	1.1260	1.1382	1.1193	1.1322	1.1207	1.1185	1.0905	1.1013
Wtd Latest Five - Cumulative	1.1467	1.1484	1.1193	1.1322	1.1207	1.1185	1.0905	1.1013
Selected Incremental - Prior 9/30/19	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0990	
Selected - Incremental	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.1013
Selected - Cumulative	1.1364	1.1314	1.1263	1.1212	1.1162	1.1112	1.1062	1.1013

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of September 30, 2020

Year of Birth	Combined Paid Loss & ALAE	Loss Development Factors		Combined Paid
		Incremental	Cumulative	Loss & ALAE Projection (2) x (4)
(1)	(2)	(3)	(4)	(5)
1989	12,326,371	2.314	2.314	28,520,326
1990	4,793,888	1.050	2.429	11,646,528
1991	7,120,976	1.050	2.551	18,165,083
1992	11,815,810	1.050	2.678	31,648,321
1993	17,345,631	1.050	2.812	48,782,784
1994	6,281,547	1.050	2.953	18,549,508
1995	8,590,406	1.050	3.101	26,635,986
1996	8,105,783	1.050	3.256	26,389,997
1997	9,930,851	1.048	3.412	33,883,799
1998	17,446,581	1.048	3.576	62,384,580
1999	10,118,509	1.055	3.772	38,171,207
2000	5,289,876	1.050	3.961	20,953,382
2001	7,208,098	1.053	4.169	30,050,485
2002	14,381,005	1.053	4.390	63,131,832
2003	4,418,405	1.060	4.653	20,560,354
2004	4,963,610	1.060	4.933	24,483,222
2005	7,378,961	1.070	5.278	38,944,838
2006	8,651,490	1.070	5.647	48,857,289
2007	9,491,318	1.070	6.043	57,352,025
2008	5,863,454	1.081	6.532	38,300,235
2009	8,104,666	1.095	7.153	57,969,182
2010	3,079,041	1.100	7.868	24,225,360
2011	5,136,425	1.100	8.655	44,453,747
2012	3,357,821	1.100	9.520	31,966,685
2013	4,869,527	1.130	10.758	52,384,804
2014	5,523,847	1.150	12.371	68,337,334
2015	4,128,839	1.170	14.474	59,762,700
2016	927,051	1.265	18.310	16,974,484
2017	1,472,083	1.400	25.634	37,735,753
2018	2,177,246	1.785	45.757	99,624,590
2019	945,211	2.750	125.832	118,937,972
2020	0	100.000	12,583.218	0
Totals:	221,244,330			1,299,784,391

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.734	1.545	1.327	1.126	1.106	1.130	1.068	1.057	1.058	1.206
1990		3.896	1.532	1.234	1.070	1.171	1.058	1.059	1.043	1.044	1.028	1.053
1991		1.299	1.296	2.029	1.360	1.096	1.072	1.028	1.059	1.066	1.075	1.080
1992		24.524	2.853	1.492	1.173	1.125	1.086	1.079	1.063	1.062	1.074	1.092
1993		4.675	2.644	1.432	1.362	1.358	1.207	1.163	1.141	1.128	1.089	1.110
1994		3.306	1.257	1.232	1.412	1.111	1.106	1.079	1.030	1.016	1.174	1.013
1995		3.547	2.370	1.203	1.060	1.137	1.040	1.103	1.093	1.163	1.287	1.094
1996		3.421	1.296	1.496	1.388	1.262	1.121	1.100	1.085	1.090	1.073	1.072
1997		4.995	1.404	1.251	1.496	1.226	1.162	1.078	1.112	1.109	1.104	1.101
1998		2.570	1.875	1.264	1.170	1.355	1.168	1.115	1.122	1.099	1.113	1.098
1999		1.506	1.324	1.485	1.202	1.181	1.094	1.289	1.138	1.110	1.099	1.105
2000		1.117	1.785	1.225	1.105	1.085	1.061	1.061	1.053	1.081	1.062	1.060
2001		2.809	2.053	1.282	1.200	1.448	1.099	1.074	1.066	1.071	1.057	1.081
2002		3.574	1.947	1.441	1.297	1.333	1.215	1.157	1.122	1.110	1.122	1.123
2003		2.265	1.260	1.356	1.592	1.185	1.070	1.113	1.125	1.099	1.108	1.151
2004		3.093	1.536	1.336	1.252	1.131	1.189	1.073	1.081	1.095	1.073	1.063
2005		54.288	3.019	1.635	1.505	1.251	1.184	1.098	1.092	1.073	1.075	1.071
2006		4.585	1.987	1.668	1.916	1.253	1.152	1.114	1.095	1.091	1.102	1.080
2007		6.301	2.356	1.448	1.329	1.253	1.184	1.161	1.128	1.113	1.096	1.094
2008		4.900	1.767	1.511	1.198	1.223	1.220	1.189	1.184	1.144	1.092	1.111
2009	550.713	2.429	1.793	1.373	1.179	1.154	1.208	1.256	1.095	1.095	1.112	
2010	671.517	1.609	1.501	1.141	1.101	1.073	1.105	1.069	1.063	1.054		
2011	25.181	5.027	2.170	1.466	1.411	1.208	1.163	1.128	1.109			
2012	15.211	9.961	2.526	1.266	1.162	1.159	1.150	1.132				
2013	323.933	3.240	1.720	1.311	1.191	1.216	1.134					
2014	333.966	3.366	1.593	1.594	1.231	1.146						
2015		8.059	2.060	1.519	1.304							
2016	62.517	1.420	1.265	1.352								
2017	1,362.792	1.823	1.891									
2018	122.028	3.322										
2019												
Simple Avg. - Incremental		6.1008	1.8557	1.4138	1.2961	1.2026	1.1342	1.1187	1.0942	1.0896	1.0988	1.0930
Wtd Avg. All - Incremental		2.8442	1.7877	1.3986	1.2818	1.2077	1.1449	1.1297	1.1000	1.0928	1.0980	1.0974
Wtd Latest Five - Incremental		2.9551	1.7268	1.4318	1.2563	1.1651	1.1563	1.1660	1.1162	1.1022	1.0970	1.0859
Wtd Latest Three - Incremental		2.3888	1.8192	1.5322	1.2423	1.1720	1.1480	1.1135	1.0932	1.1015	1.1010	1.0940
Wtd Avg. All - Cumulative		125.1459	44.0002	24.6128	17.5977	13.7287	11.3677	9.9291	8.7891	7.9900	7.3113	6.6588
Wtd Latest Five - Cumulative		127.9487	43.2981	25.0738	17.5123	13.9395	11.9646	10.3472	8.8740	7.9504	7.2131	6.5753
Selected Incremental - Prior 9/30/19	100.0000	1.7500	1.8000	1.4000	1.2200	1.2000	1.1500	1.1600	1.1100	1.1050	1.0950	1.0900
Selected - Incremental	100.0000	2.7500	1.7850	1.4000	1.2650	1.1700	1.1500	1.1300	1.1000	1.1000	1.1000	1.0950
Selected - Cumulative	12,583.2178	125.8322	45.7572	25.6343	18.3102	14.4745	12.3713	10.7577	9.5201	8.6546	7.8678	7.1526

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.042	1.050	1.038	1.045	1.037	1.042	1.018	1.020	1.023	1.029	1.028	1.038
1990	1.106	1.099	1.105	1.080	1.059	1.028	1.026	1.024	1.030	1.028	1.034	1.059
1991	1.070	1.057	1.070	1.092	1.189	1.125	1.150	1.106	1.074	1.177	1.081	1.077
1992	1.074	1.049	1.064	1.059	1.074	1.072	1.087	1.057	1.077	1.086	1.069	1.067
1993	1.094	1.074	1.056	1.057	1.050	1.051	1.052	1.059	1.056	1.048	1.046	1.038
1994	1.016	1.025	1.028	1.023	1.028	1.022	1.031	1.038	1.033	1.031	1.031	1.036
1995	1.134	1.018	1.097	1.258	1.051	1.080	1.078	1.088	1.071	1.077	1.053	1.052
1996	1.066	1.067	1.074	1.053	1.044	1.057	1.042	1.044	1.050	1.052	1.045	1.049
1997	1.133	1.090	1.075	1.126	1.066	1.056	1.051	1.053	1.049	1.050	1.056	
1998	1.110	1.089	1.095	1.100	1.080	1.076	1.073	1.071	1.059	1.060		
1999	1.072	1.068	1.061	1.054	1.041	1.043	1.026	1.027	1.025			
2000	1.076	1.059	1.055	1.051	1.057	1.058	1.055	1.045				
2001	1.077	1.080	1.070	1.058	1.064	1.051	1.049					
2002	1.092	1.083	1.068	1.070	1.063	1.066						
2003	1.101	1.085	1.068	1.063	1.071							
2004	1.063	1.069	1.057	1.076								
2005	1.073	1.064	1.090									
2006	1.085	1.074										
2007	1.084											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0825	1.0666	1.0689	1.0791	1.0651	1.0591	1.0568	1.0528	1.0498	1.0637	1.0493	1.0522
Wtd Avg. All - Incremental	1.0823	1.0688	1.0681	1.0751	1.0599	1.0582	1.0533	1.0523	1.0497	1.0587	1.0488	1.0494
Wtd Latest Five - Incremental	1.0809	1.0753	1.0715	1.0652	1.0580	1.0614	1.0529	1.0511	1.0505	1.0556	1.0474	1.0479
Wtd Latest Three - Incremental	1.0811	1.0695	1.0749	1.0701	1.0647	1.0605	1.0404	1.0520	1.0467	1.0554	1.0519	1.0467
Wtd Avg. All - Cumulative	6.0680	5.6064	5.2453	4.9111	4.5680	4.3099	4.0729	3.8667	3.6746	3.5005	3.3065	3.1526
Wtd Latest Five - Cumulative	6.0553	5.6024	5.2099	4.8625	4.5649	4.3146	4.0652	3.8610	3.6733	3.4969	3.3126	3.1625
Selected Incremental - Prior 9/30/19	1.0800	1.0700	1.0650	1.0650	1.0620	1.0550	1.0550	1.0550	1.0550	1.0550	1.0500	1.0500
Selected - Incremental	1.0810	1.0700	1.0700	1.0700	1.0600	1.0600	1.0530	1.0525	1.0500	1.0550	1.0480	1.0480
Selected - Cumulative	6.5320	6.0426	5.6473	5.2778	4.9325	4.6533	4.3899	4.1690	3.9610	3.7724	3.5757	3.4120

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

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:Ult.
1989	1.039	1.038	1.036	1.027	1.021	1.019	1.026	
1990	1.042	1.032	1.031	1.041	1.029	1.031		
1991	1.065	1.064	1.070	1.057	1.052			
1992	1.069	1.064	1.053	1.055				
1993	1.044	1.041	1.049					
1994	1.029	1.028						
1995	1.060							
1996								
1997								
1998								
1999								
2000								
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2012								
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2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.0496	1.0444	1.0479	1.0447	1.0342	1.0250	1.0256	
Wtd Avg. All - Incremental	1.0496	1.0450	1.0481	1.0438	1.0320	1.0224	1.0256	
Wtd Latest Five - Incremental	1.0526	1.0468	1.0481	1.0438	1.0320	1.0224	1.0256	
Wtd Latest Three - Incremental	1.0452	1.0456	1.0542	1.0525	1.0320	1.0224	1.0256	
Wtd Avg. All - Cumulative	3.0041	2.8621	2.7389	2.6132	2.5036	2.4261	2.3730	2.3138
Wtd Latest Five - Cumulative	3.0179	2.8670	2.7389	2.6132	2.5036	2.4261	2.3730	2.3138
Selected Incremental - Prior 9/30/19	1.0500	1.0500	1.0500	1.0400	1.0300	1.0200	2.6000	
Selected - Incremental	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	2.3138
Selected - Cumulative	3.2557	3.1007	2.9530	2.8124	2.6785	2.5509	2.4295	2.3138

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

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989			932,473	684,722	881,379	817,334	419,393	395,905	538,198	316,989	282,706	306,361
1990		167,098	483,865	346,372	233,446	86,331	225,147	90,117	96,803	73,922	79,317	52,268
1991		217,047	64,895	83,444	376,153	266,927	96,668	79,327	32,886	72,122	84,859	102,611
1992		19,543	459,736	887,865	672,206	353,389	298,187	231,096	231,954	198,080	208,486	263,025
1993		109,991	404,256	845,553	586,791	704,656	949,326	744,395	709,052	713,250	741,027	576,373
1994		354,812	818,136	301,300	342,605	747,783	284,233	302,410	248,058	102,982	57,142	619,319
1995		119,540	304,424	580,901	203,881	72,013	175,614	58,775	156,513	155,573	297,198	609,880
1996		221,749	536,793	224,875	487,426	571,287	534,987	312,013	289,366	270,735	312,038	275,403
1997		151,915	606,873	306,273	267,795	660,611	451,194	394,932	220,874	342,945	369,862	392,567
1998		421,569	662,027	947,900	535,607	436,437	1,067,555	684,829	547,545	648,408	590,686	739,846
1999		741,480	375,256	361,663	716,681	443,892	476,766	292,168	985,418	604,451	548,344	547,042
2000		802,959	94,130	704,598	360,988	206,279	184,195	144,500	152,161	141,192	225,105	187,348
2001		235,616	426,316	697,070	383,747	348,675	937,698	298,481	245,559	235,636	269,688	232,224
2002		245,315	631,406	829,869	753,132	731,178	1,063,526	916,526	813,974	728,302	740,825	912,652
2003		221,801	280,484	130,664	225,446	508,309	252,533	113,146	195,851	240,879	215,037	258,267
2004		247,760	518,660	410,500	395,083	396,138	258,687	421,127	192,804	229,888	292,638	247,015
2005		6,704	357,231	734,961	697,712	906,606	678,949	622,227	391,347	403,506	350,952	388,550
2006		111,500	399,673	504,701	678,609	1,552,422	820,767	617,064	535,198	494,985	521,984	638,442
2007		118,177	626,449	1,009,767	785,932	836,929	853,404	779,258	804,922	742,316	742,435	701,361
2008		128,240	500,074	481,792	567,432	332,231	447,734	540,970	567,626	656,536	607,354	445,795
2009	894	491,526	703,708	948,862	799,754	527,002	535,360	833,129	1,240,363	575,080	634,775	814,213
2010	1,063	712,981	434,924	575,190	243,505	199,147	159,043	243,389	177,370	174,153	158,276	
2011	5,143	124,357	521,526	761,728	657,823	851,401	607,740	576,337	525,128	505,243		
2012	3,952	56,155	538,600	913,886	402,276	311,043	353,157	387,348	391,404			
2013	1,253	404,697	909,165	946,737	702,567	567,264	762,100	575,744				
2014	1,372	456,663	1,083,493	914,048	1,458,940	905,439	703,892					
2015	-	125,620	886,705	1,073,368	1,081,762	961,384						
2016	6,107	375,684	160,202	143,890	241,168							
2017	313	426,581	351,477	693,711								
2018	5,372	650,118	1,521,757									
2019	-	945,211										
2020	-											

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

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

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1,148,456	281,679	347,221	282,656	339,907	298,469	348,506	154,993	179,918	205,550	264,731	262,418
1990	102,292	215,712	222,024	260,509	219,075	174,774	87,342	84,489	77,972	102,576	97,708	121,455
1991	117,580	112,302	97,800	126,008	178,292	399,535	312,854	422,182	345,124	264,816	681,564	365,871
1992	351,071	310,431	218,402	303,066	295,665	391,542	408,332	528,997	378,372	541,450	648,381	567,671
1993	777,946	737,821	633,762	513,162	554,777	516,927	550,169	587,476	707,083	706,341	638,582	648,553
1994	56,352	68,615	106,644	123,241	105,684	130,768	104,527	149,923	191,437	172,888	166,588	173,257
1995	257,860	401,708	59,407	335,448	976,814	244,143	403,034	419,572	512,990	450,132	519,946	390,036
1996	290,993	284,850	311,245	363,279	280,254	247,387	334,317	260,698	284,092	334,573	363,296	335,144
1997	420,083	609,565	465,193	424,003	766,337	451,023	408,472	395,797	431,457	419,138	448,723	525,220
1998	712,908	877,418	787,072	919,630	1,059,783	931,826	953,129	988,813	1,028,350	920,134	985,111	
1999	642,335	486,066	488,189	469,018	443,669	351,448	388,952	247,913	260,620	247,137		
2000	191,856	257,669	217,011	214,301	207,335	244,954	261,387	263,543	228,364			
2001	348,992	359,665	403,248	379,659	337,184	394,491	335,153	338,995				
2002	1,032,420	862,516	848,013	751,303	833,682	796,336	890,030					
2003	399,962	306,782	285,145	246,040	244,556	293,503						
2004	229,240	243,118	282,492	249,639	348,823							
2005	391,581	430,665	407,846	610,125								
2006	551,755	629,305	595,086									
2007	755,815	734,555										
2008	587,669											
2009												
2010												
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2012												
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2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

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

Year of Birth	297	309	321	333	345	357	369	381
1989	372,857	397,183	397,448	394,080	299,651	244,401	223,169	307,616
1990	217,994	163,148	129,577	128,691	176,317	132,879	144,669	
1991	379,785	340,918	360,543	421,395	364,749	352,721		
1992	586,218	645,943	636,907	567,669	612,126			
1993	562,303	665,335	653,075	807,648				
1994	208,579	174,240	170,026					
1995	400,681	484,325						
1996	378,982							
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Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exhibit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

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

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

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

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

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	8,491,527	14,508,503	9,853,031	10,221,602	12,095,554	12,373,877	15,822,242	15,148,532	11,533,137	12,094,095	12,289,505	11,717,733
1990	13,823,834	16,456,362	15,600,319	16,008,140	16,029,134	13,079,372	9,265,962	7,693,906	7,727,627	5,253,566	5,075,635	5,316,306
1991	11,484,871	10,812,369	12,835,520	13,223,862	14,743,797	17,117,119	15,004,895	15,374,825	14,782,724	15,717,042	17,000,104	14,718,789
1992	19,194,794	19,600,407	25,114,730	32,033,301	31,703,078	29,416,035	31,788,414	31,518,872	33,518,237	33,474,564	30,229,987	28,108,580
1993	42,953,380	44,579,173	36,895,893	35,938,512	27,098,301	27,762,863	29,270,621	23,964,674	24,840,053	20,512,987	19,977,957	19,426,340
1994	7,012,613	7,735,172	9,452,819	8,873,912	8,874,116	9,118,214	13,564,072	11,047,415	10,645,663	10,475,426	10,399,943	9,596,660
1995	20,612,637	20,797,051	22,053,798	21,944,787	19,668,900	17,803,771	16,484,226	17,227,212	16,795,935	15,943,227	15,783,692	16,050,626
1996	24,637,026	21,804,267	22,587,567	22,293,151	15,116,852	16,753,571	15,422,532	15,227,841	14,918,425	15,970,891	14,989,529	14,469,973
1997	26,294,723	27,797,100	31,126,454	28,354,188	28,002,396	24,338,102	22,637,400	21,935,638	20,629,764	19,988,518	20,015,644	22,017,214
1998	38,438,089	43,348,513	42,250,629	42,056,679	43,887,019	42,401,866	40,514,365	36,972,263	34,360,203	35,186,312	35,735,488	
1999	19,418,199	16,141,606	14,194,112	15,363,738	12,028,706	12,048,696	9,418,032	10,523,413	10,672,237	9,758,288		
2000	12,927,763	11,969,007	10,647,488	10,778,665	10,384,701	10,332,986	11,174,052	10,784,517	9,536,023			
2001	16,729,333	15,746,652	15,994,076	15,676,750	16,006,143	15,784,030	15,893,136	14,873,999				
2002	47,726,463	45,847,526	41,627,952	41,429,980	39,490,604	38,132,631	38,266,540					
2003	9,326,700	8,773,954	8,446,258	10,041,354	8,536,825	8,289,538						
2004	15,518,231	16,234,355	17,107,939	17,466,083	17,976,273							
2005	20,409,968	19,456,676	19,560,038	19,913,719								
2006	31,335,354	31,330,745	30,908,894									
2007	23,693,448	22,884,870										
2008	37,911,439											
2009												
2010												
2011												
2012												
2013												
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2016												
2017												
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2020												

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

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

Year of Birth	297	309	321	333	345	357	369	381
1989	11,625,259	9,999,258	8,921,333	8,708,961	8,065,519	7,661,287	8,143,111	7,637,653
1990	4,490,245	4,027,564	3,896,505	2,870,705	4,153,719	4,037,025	3,909,977	
1991	14,573,874	14,205,828	14,140,023	13,158,080	12,923,941	12,810,062		
1992	27,118,207	26,545,552	26,239,300	25,035,127	24,027,354			
1993	18,643,639	17,400,448	18,726,896	18,468,895				
1994	9,449,676	9,404,544	9,569,436					
1995	15,975,435	15,702,066						
1996	14,369,833							
1997								
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.065	1.164	0.909	0.660	0.815	1.450	1.030	0.922	1.002	0.912
1990		2.685	1.423	0.863	0.834	1.000	0.839	0.967	0.971	1.018	1.045	1.197
1991		2.092	1.054	0.722	0.998	1.071	0.981	0.985	1.074	1.023	1.499	1.048
1992		1.942	0.788	1.053	1.042	0.877	1.041	1.040	0.975	1.253	1.076	1.069
1993		2.202	1.397	1.257	0.989	1.327	1.075	1.551	1.019	0.919	0.949	1.092
1994		1.380	0.886	1.103	1.499	1.465	0.696	1.344	0.624	0.965	1.121	1.069
1995		3.716	3.036	0.822	1.157	1.027	1.382	0.999	1.039	1.092	1.136	1.036
1996		2.360	1.327	1.043	2.646	1.150	0.932	1.026	1.235	0.977	1.153	0.959
1997		1.427	1.258	1.178	1.579	0.946	0.954	0.945	1.151	1.030	1.032	1.186
1998		1.553	1.261	1.289	1.279	1.054	1.036	1.086	1.164	1.094	0.937	1.043
1999		1.394	1.892	0.852	1.240	1.017	0.872	1.135	1.156	0.799	1.039	1.163
2000		1.804	1.054	0.896	0.793	0.968	1.125	0.995	1.226	1.031	0.925	0.919
2001		2.707	1.573	0.712	1.436	1.400	1.021	0.935	1.041	1.103	0.944	1.184
2002		1.923	1.474	0.948	1.614	0.994	1.450	1.021	0.963	1.127	1.089	0.908
2003		5.399	2.812	1.398	0.942	1.143	1.030	1.225	1.083	1.054	0.953	1.031
2004		17.429	4.101	1.164	1.307	0.699	1.136	1.005	1.011	1.046	1.006	1.007
2005		219.446	2.071	1.063	1.156	1.258	0.881	1.080	0.661	0.986	0.997	1.011
2006		2.282	1.899	1.216	1.364	1.068	1.013	0.998	1.047	1.029	0.918	0.998
2007		3.776	1.854	1.308	1.186	0.998	0.926	1.016	0.996	0.937	0.964	1.017
2008		2.858	1.566	1.066	1.167	0.993	1.075	1.049	0.930	0.998	0.972	0.999
2009	5.462	2.233	1.381	1.247	0.969	0.996	1.086	1.143	1.040	1.010	1.047	
2010	33.579	2.429	1.796	0.898	0.988	0.993	0.978	1.064	1.024	1.087		
2011	0.757	3.495	1.215	1.345	0.989	1.029	1.017	1.007	1.035			
2012	1.212	1.434	1.870	0.672	0.938	1.158	1.170	1.032				
2013	2.387	1.661	0.914	1.302	1.113	0.961	1.015					
2014	4.086	1.514	1.189	0.986	0.839	1.040						
2015		3.255	1.443	1.216	1.339							
2016	0.752	3.430	1.163	2.119								
2017	2.681	2.802	1.658									
2018	3.314	2.492										
2019	24.814											
Simple Avg. - Incremental		10.452	1.601	1.104	1.197	1.050	1.022	1.087	1.022	1.023	1.038	1.042
Wtd Avg. All - Incremental		2.214	1.445	1.080	1.149	1.034	1.031	1.077	1.009	1.019	1.014	1.027
Wtd Latest Five - Incremental		2.297	1.275	1.070	1.055	1.032	1.053	1.060	1.002	1.008	0.981	1.005
Wtd Latest Three - Incremental		2.646	1.487	1.198	1.110	1.046	1.058	1.029	1.035	1.021	1.000	1.004
Wtd Avg. All - Cumulative		6.452	2.914	2.017	1.867	1.625	1.571	1.524	1.415	1.402	1.377	1.357
Wtd Latest Five - Cumulative		4.889	2.129	1.670	1.561	1.480	1.434	1.362	1.285	1.282	1.273	1.297

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.412	0.806	1.041	1.157	1.036	1.224	1.008	0.855	1.042	1.027	0.990	1.072
1990	1.184	0.970	1.082	1.021	0.888	0.795	0.881	1.014	0.784	0.995	1.108	0.934
1991	0.961	1.220	1.044	1.161	1.214	0.912	1.051	0.993	1.071	1.192	0.916	1.015
1992	1.073	1.248	1.296	1.039	0.952	1.085	1.012	1.068	1.096	0.941	0.961	1.005
1993	1.055	0.902	1.027	0.819	1.036	1.059	0.886	1.117	0.904	1.005	1.016	0.995
1994	1.105	1.193	0.969	1.011	1.033	1.345	0.930	0.992	1.002	1.020	0.959	1.006
1995	1.066	1.059	1.013	0.956	0.937	1.033	1.061	1.005	0.997	1.018	1.031	1.016
1996	0.914	1.046	1.007	0.750	1.175	0.959	1.005	1.013	1.069	0.973	0.993	1.020
1997	1.074	1.121	0.940	1.095	0.911	0.959	1.005	0.971	0.994	1.019	1.097	
1998	1.132	0.999	1.096	1.063	0.991	0.998	0.953	0.969	1.038	1.038		
1999	0.896	0.999	1.084	0.872	1.031	0.887	1.078	1.023	0.970			
2000	1.031	0.932	1.026	1.001	1.015	1.079	0.993	0.939				
2001	0.975	1.033	1.018	1.034	1.009	1.022	0.975					
2002	0.983	0.953	1.012	0.980	0.990	1.028						
2003	0.993	0.997	1.159	0.907	1.010							
2004	1.052	1.060	1.030	1.048								
2005	0.981	1.022	1.045									
2006	1.018	1.012										
2007	1.005											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.048	1.032	1.052	0.995	1.015	1.028	0.987	0.997	0.997	1.023	1.008	1.008
Wtd Avg. All - Incremental	1.035	1.014	1.049	0.985	1.003	1.021	0.983	1.001	1.009	1.017	1.003	1.011
Wtd Latest Five - Incremental	1.010	0.997	1.035	0.995	1.005	1.004	0.988	0.981	1.018	1.019	1.027	1.007
Wtd Latest Three - Incremental	1.004	1.027	1.063	0.985	0.998	1.035	1.013	0.976	1.011	1.018	1.046	1.015
Wtd Avg. All - Cumulative	1.322	1.277	1.260	1.201	1.219	1.216	1.191	1.212	1.210	1.200	1.180	1.177
Wtd Latest Five - Cumulative	1.290	1.277	1.281	1.237	1.243	1.236	1.231	1.246	1.271	1.249	1.226	1.194

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

Year of Birth	297:309	309:321	321:333	333:345	345:357	357:369	369:381	381:Ult.
1989	0.944	0.966	1.021	0.983	0.993	1.042	0.995	
1990	0.964	1.011	0.882	1.225	1.004	1.008		
1991	1.014	1.018	0.974	1.009	1.020			
1992	1.004	1.012	0.984	0.996				
1993	0.984	1.065	1.023					
1994	1.011	1.030						
1995	1.016							
1996								
1997								
1998								
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2018								
2019								
Simple Avg. - Incremental	0.991	1.017	0.977	1.053	1.006	1.025	0.995	
Wtd Avg. All - Incremental	0.994	1.021	0.993	1.016	1.006	1.031	0.995	
Wtd Latest Five - Incremental	1.004	1.031	0.993	1.016	1.006	1.031	0.995	
Wtd Latest Three - Incremental	1.000	1.036	0.997	1.025	1.006	1.031	0.995	
Wtd Avg. All - Cumulative	1.163	1.171	1.146	1.155	1.137	1.130	1.095	1.101
Wtd Latest Five - Cumulative	1.186	1.182	1.146	1.155	1.137	1.130	1.095	1.101

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

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989			1.745	1.558	1.337	1.131	1.110	1.136	1.071	1.060	1.062	1.221
1990		3.938	1.543	1.240	1.072	1.178	1.061	1.062	1.045	1.047	1.030	1.057
1991		1.304	1.304	2.061	1.369	1.099	1.074	1.029	1.062	1.070	1.080	1.086
1992		24.848	2.873	1.499	1.177	1.128	1.089	1.083	1.066	1.066	1.079	1.099
1993		4.715	2.666	1.438	1.369	1.367	1.212	1.169	1.147	1.134	1.093	1.117
1994		3.330	1.260	1.237	1.422	1.114	1.110	1.082	1.032	1.017	1.187	1.015
1995		3.571	2.386	1.206	1.061	1.141	1.042	1.108	1.098	1.174	1.307	1.101
1996		3.443	1.300	1.505	1.397	1.269	1.125	1.104	1.090	1.096	1.078	1.079
1997		5.033	1.408	1.256	1.509	1.233	1.167	1.081	1.118	1.115	1.114	1.121
1998		2.586	1.887	1.269	1.174	1.368	1.175	1.120	1.129	1.108	1.135	1.115
1999		1.511	1.330	1.497	1.208	1.188	1.098	1.305	1.148	1.130	1.116	1.123
2000		1.119	1.802	1.231	1.109	1.089	1.065	1.066	1.064	1.096	1.074	1.071
2001		2.828	2.071	1.289	1.206	1.465	1.105	1.086	1.077	1.082	1.066	1.094
2002		3.608	1.963	1.450	1.305	1.352	1.249	1.178	1.137	1.123	1.136	1.136
2003		2.282	1.265	1.365	1.625	1.212	1.079	1.128	1.140	1.111	1.120	1.167
2004		3.116	1.544	1.351	1.289	1.147	1.211	1.080	1.089	1.105	1.081	1.070
2005		54.948	3.093	1.711	1.544	1.267	1.194	1.103	1.097	1.077	1.080	1.075
2006		4.714	2.101	1.711	1.959	1.261	1.157	1.118	1.098	1.095	1.107	1.084
2007		6.868	2.389	1.457	1.337	1.258	1.189	1.165	1.131	1.117	1.099	1.098
2008		4.932	1.775	1.519	1.201	1.227	1.224	1.194	1.189	1.148	1.095	1.115
2009	555.276	2.443	1.803	1.378	1.182	1.157	1.212	1.262	1.097	1.098	1.115	
2010	677.845	1.614	1.506	1.143	1.103	1.075	1.107	1.071	1.065	1.056		
2011	25.383	5.054	2.178	1.469	1.416	1.211	1.166	1.130	1.111			
2012	15.299	10.014	2.534	1.268	1.165	1.161	1.153	1.135				
2013	325.730	3.249	1.725	1.314	1.194	1.219	1.136					
2014	335.416	3.380	1.598	1.600	1.234	1.148						
2015		8.106	2.066	1.523	1.306							
2016	62.930	1.422	1.268	1.355								
2017	1,369.328	1.828	1.896									
2018	122.691	3.328										
2019												
Simple Avg. - Incremental		6.177	1.872	1.425	1.306	1.210	1.140	1.125	1.100	1.097	1.107	1.102
Wtd Avg. All - Incremental			2.873	1.803	1.410	1.293	1.216	1.136	1.106	1.100	1.106	1.107
Wtd Latest Five - Incremental			2.964	1.732	1.436	1.259	1.168	1.170	1.121	1.106	1.100	1.090
Wtd Latest Three - Incremental			2.393	1.824	1.537	1.245	1.175	1.116	1.095	1.106	1.104	1.097
Wtd Avg. All - Cumulative		158.954	55.331	30.684	21.769	16.833	13.846	12.016	10.575	9.558	8.689	7.855
Wtd Latest Five - Cumulative		150.795	50.868	29.369	20.454	16.243	13.912	11.999	10.252	9.149	8.271	7.519

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

Year of Birth -----	153:165 -----	165:177 -----	177:189 -----	189:201 -----	201:213 -----	213:225 -----	225:237 -----	237:249 -----	249:261 -----	261:273 -----	273:285 -----	285:297 -----
1989	1.045	1.053	1.042	1.049	1.041	1.047	1.021	1.026	1.029	1.037	1.036	1.049
1990	1.116	1.108	1.116	1.088	1.066	1.032	1.033	1.030	1.038	1.036	1.043	1.074
1991	1.076	1.063	1.077	1.102	1.215	1.153	1.181	1.126	1.087	1.207	1.093	1.088
1992	1.080	1.053	1.071	1.067	1.092	1.088	1.106	1.069	1.093	1.103	1.082	1.079
1993	1.100	1.079	1.062	1.069	1.061	1.062	1.063	1.071	1.067	1.057	1.055	1.046
1994	1.018	1.028	1.035	1.029	1.035	1.027	1.039	1.048	1.041	1.038	1.039	1.045
1995	1.147	1.021	1.117	1.309	1.059	1.093	1.089	1.101	1.081	1.087	1.060	1.059
1996	1.080	1.081	1.089	1.063	1.053	1.068	1.050	1.052	1.059	1.061	1.053	1.057
1997	1.158	1.105	1.087	1.146	1.075	1.064	1.058	1.061	1.056	1.057	1.063	
1998	1.129	1.103	1.110	1.115	1.091	1.086	1.082	1.080	1.066	1.067		
1999	1.083	1.078	1.070	1.062	1.046	1.049	1.030	1.031	1.029			
2000	1.090	1.070	1.065	1.059	1.066	1.067	1.063	1.052				
2001	1.089	1.092	1.080	1.066	1.073	1.058	1.056					
2002	1.101	1.090	1.074	1.077	1.068	1.072						
2003	1.110	1.093	1.074	1.069	1.077							
2004	1.069	1.076	1.063	1.083								
2005	1.077	1.068	1.096									
2006	1.089	1.077										
2007	1.087											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.092	1.074	1.078	1.091	1.075	1.069	1.067	1.062	1.059	1.075	1.058	1.062
Wtd Avg. All - Incremental	1.091	1.077	1.077	1.086	1.069	1.067	1.063	1.062	1.059	1.069	1.058	1.059
Wtd Latest Five - Incremental	1.085	1.081	1.078	1.072	1.065	1.069	1.060	1.058	1.057	1.064	1.055	1.056
Wtd Latest Three - Incremental	1.085	1.074	1.081	1.077	1.071	1.067	1.046	1.059	1.053	1.063	1.059	1.055
Wtd Avg. All - Cumulative	7.099	6.505	6.040	5.608	5.163	4.831	4.526	4.259	4.012	3.790	3.545	3.351
Wtd Latest Five - Cumulative	6.900	6.357	5.880	5.454	5.087	4.777	4.469	4.216	3.984	3.767	3.542	3.356

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

Year of Birth -----	297:309 -----	309:321 -----	321:333 -----	333:345 -----	345:357 -----	357:369 -----	369:381 -----	381:Ult. -----
1989	1.050	1.048	1.046	1.033	1.027	1.024	1.032	
1990	1.052	1.039	1.038	1.050	1.036	1.038		
1991	1.073	1.073	1.080	1.064	1.058			
1992	1.081	1.074	1.062	1.063				
1993	1.052	1.049	1.057					
1994	1.036	1.034						
1995	1.067							
1996								
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2017								
2018								
2019								
Simple Avg. - Incremental	1.059	1.053	1.057	1.053	1.040	1.031	1.032	
Wtd Avg. All - Incremental	1.059	1.054	1.057	1.052	1.038	1.028	1.032	
Wtd Latest Five - Incremental	1.062	1.055	1.057	1.052	1.038	1.028	1.032	
Wtd Latest Three - Incremental	1.053	1.054	1.063	1.061	1.038	1.028	1.032	
Wtd Avg. All - Cumulative	3.164	2.988	2.835	2.681	2.549	2.454	2.388	2.314
Wtd Latest Five - Cumulative	3.176	2.992	2.835	2.681	2.549	2.454	2.388	2.314

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

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

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.017	1.033	1.048	1.065	1.080	1.091	1.103	1.113	1.124	1.134	1.145
1990	1.000	1.016	1.030	1.047	1.061	1.073	1.084	1.094	1.104	1.115	1.126	1.137
1991	1.000	1.015	1.031	1.045	1.056	1.067	1.078	1.087	1.098	1.109	1.120	1.133
1992	1.000	1.016	1.030	1.041	1.052	1.062	1.072	1.082	1.093	1.104	1.117	1.128
1993	1.000	1.014	1.025	1.036	1.046	1.055	1.065	1.076	1.087	1.099	1.111	1.125
1994	1.000	1.011	1.022	1.031	1.041	1.051	1.061	1.072	1.084	1.096	1.110	1.126
1995	1.000	1.011	1.020	1.030	1.040	1.050	1.060	1.073	1.084	1.098	1.114	1.126
1996	1.000	1.010	1.019	1.029	1.039	1.049	1.062	1.073	1.087	1.102	1.114	1.128
1997	1.000	1.009	1.019	1.029	1.039	1.052	1.063	1.076	1.092	1.104	1.117	1.157
1998	1.000	1.010	1.019	1.030	1.042	1.053	1.067	1.082	1.093	1.107	1.147	1.270
1999	1.000	1.010	1.020	1.032	1.043	1.057	1.071	1.083	1.097	1.136	1.258	1.268
2000	1.000	1.010	1.022	1.033	1.046	1.061	1.073	1.086	1.125	1.245	1.256	1.268
2001	1.000	1.012	1.022	1.036	1.050	1.062	1.075	1.114	1.233	1.243	1.255	1.265
2002	1.000	1.010	1.024	1.038	1.049	1.062	1.101	1.218	1.229	1.240	1.250	1.258
2003	1.000	1.013	1.027	1.039	1.051	1.089	1.206	1.216	1.227	1.238	1.245	1.252
2004	1.000	1.014	1.025	1.038	1.075	1.190	1.200	1.211	1.222	1.229	1.236	1.241
2005	1.000	1.011	1.023	1.060	1.174	1.183	1.195	1.205	1.212	1.219	1.224	1.231
2006	1.000	1.012	1.049	1.161	1.171	1.182	1.192	1.199	1.206	1.211	1.218	1.226
2007	1.000	1.036	1.147	1.156	1.167	1.177	1.184	1.191	1.196	1.203	1.211	1.217
2008	1.000	1.107	1.116	1.127	1.136	1.143	1.150	1.155	1.161	1.169	1.175	1.181
2009	1.000	1.008	1.018	1.026	1.033	1.038	1.043	1.049	1.056	1.061	1.067	1.070
2010	1.000	1.009	1.018	1.024	1.030	1.034	1.040	1.047	1.052	1.058	1.061	
2011	1.000	1.008	1.015	1.020	1.025	1.031	1.038	1.043	1.048	1.051		
2012	1.000	1.006	1.012	1.016	1.022	1.029	1.034	1.040	1.043			
2013	1.000	1.006	1.010	1.016	1.023	1.028	1.033	1.036				
2014	1.000	1.004	1.010	1.017	1.022	1.028	1.030					
2015	1.000	1.006	1.013	1.018	1.023	1.026						
2016	1.000	1.007	1.012	1.017	1.020							
2017	1.000	1.005	1.010	1.013								
2018	1.000	1.005	1.008									
2019	1.000	1.003										
2020	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

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

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1.157	1.171	1.183	1.199	1.215	1.229	1.244	1.289	1.427	1.438	1.452	1.464
1990	1.151	1.163	1.178	1.195	1.208	1.223	1.267	1.402	1.414	1.427	1.439	1.448
1991	1.145	1.160	1.176	1.189	1.204	1.247	1.381	1.392	1.405	1.417	1.426	1.434
1992	1.143	1.159	1.172	1.186	1.229	1.361	1.372	1.385	1.396	1.405	1.413	1.419
1993	1.141	1.154	1.168	1.210	1.340	1.351	1.363	1.375	1.383	1.391	1.397	1.405
1994	1.138	1.152	1.194	1.321	1.332	1.345	1.356	1.364	1.372	1.378	1.386	1.395
1995	1.140	1.181	1.307	1.318	1.331	1.342	1.350	1.357	1.363	1.371	1.381	1.387
1996	1.168	1.293	1.304	1.316	1.327	1.336	1.343	1.349	1.357	1.366	1.373	1.380
1997	1.281	1.292	1.304	1.315	1.323	1.330	1.336	1.344	1.353	1.360	1.367	1.371
1998	1.280	1.292	1.303	1.311	1.318	1.324	1.332	1.341	1.347	1.355	1.358	
1999	1.280	1.291	1.299	1.306	1.312	1.319	1.328	1.334	1.342	1.346		
2000	1.278	1.286	1.293	1.299	1.307	1.315	1.322	1.329	1.333			
2001	1.273	1.280	1.286	1.293	1.302	1.308	1.315	1.319				
2002	1.265	1.271	1.278	1.287	1.293	1.300	1.304					
2003	1.258	1.265	1.274	1.280	1.287	1.290						
2004	1.249	1.257	1.263	1.270	1.274							
2005	1.240	1.246	1.252	1.256								
2006	1.232	1.239	1.242									
2007	1.224	1.227										
2008	1.185											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019	2020 9/30/2020
Assumptions:								
I. Incremental Paid Inflation Per Year								
A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.19%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.55%	0.29%
II. Case O/S Inflation Per Year								
A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.08%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)								
A. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.09%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.25%	0.94%
Year of Birth	297	309	321	333	345	357	369	381
1989	1.473	1.481	1.488	1.497	1.507	1.514	1.522	1.527
1990	1.456	1.462	1.471	1.481	1.488	1.496	1.500	
1991	1.440	1.448	1.458	1.465	1.473	1.477		
1992	1.427	1.437	1.444	1.452	1.456			
1993	1.415	1.421	1.429	1.433				
1994	1.402	1.410	1.414					
1995	1.395	1.399						
1996	1.384							
1997								
1998								
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2013								
2014								
2015								
2016								
2017								
2018								
2019								
2020								

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

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

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141
1989	1.000	1.008	1.014	1.019	1.023	1.028	1.031	1.035	1.038	1.040	1.044	1.048
1990	1.000	1.006	1.011	1.015	1.019	1.023	1.027	1.029	1.032	1.035	1.040	1.043
1991	1.000	1.005	1.009	1.013	1.017	1.021	1.023	1.026	1.029	1.033	1.037	1.040
1992	1.000	1.004	1.008	1.012	1.016	1.018	1.021	1.024	1.028	1.032	1.035	1.039
1993	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.024	1.027	1.031	1.034	1.037
1994	1.000	1.004	1.007	1.010	1.013	1.016	1.020	1.023	1.027	1.030	1.033	1.034
1995	1.000	1.004	1.006	1.009	1.012	1.016	1.020	1.023	1.026	1.029	1.030	1.030
1996	1.000	1.003	1.005	1.009	1.013	1.016	1.020	1.023	1.026	1.029	1.030	1.030
1997	1.000	1.003	1.006	1.010	1.013	1.017	1.020	1.023	1.026	1.029	1.030	1.030
1998	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.030	1.030
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.030	1.030
2000	1.000	1.003	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.030	1.030
2001	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.030	1.030
2002	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.030
2003	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.030
2004	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.030	1.030
2005	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2006	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2007	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2008	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.030	1.030
2009	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.030
2010	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.030	1.030
2011	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.030	1.030
2012	1.000	1.008	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032	1.035	1.038
2013	1.000	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034	1.037
2014	1.000	1.002	1.005	1.008	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032
2015	1.000	1.002	1.005	1.008	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032
2016	1.000	1.002	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031
2017	1.000	1.002	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031
2018	1.000	1.002	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031
2019	1.000	1.010										
2020	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2001 9/30/2001	2002 9/30/2002	2003 9/30/2003	2004 9/30/2004	2005 9/30/2005	2006 9/30/2006	2007 9/30/2007	2008 9/30/2008	2009 9/30/2009	2010 9/30/2010	2011 9/30/2011	2012 9/30/2012
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 10/1 to 9/30 (b)	1.03%	1.17%	1.04%	1.31%	1.41%	1.09%	1.24%	3.60%	10.70%	0.83%	0.94%	0.83%

II. Case O/S Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.30%	0.38%	0.29%	0.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%
B. Accident Year - 10/1 to 9/30	0.33%	0.36%	0.31%	0.29%	4.94%	0.87%	4.86%	4.55%	0.35%	0.30%	0.39%	0.42%

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

A. Accident Year - 1/1 to 12/31	0.38%	0.46%	0.36%	4.59%	0.92%	4.47%	0.58%	4.75%	1.08%	0.34%	0.48%	8.92%
B. Accident Year - 10/1 to 9/30	0.40%	0.44%	0.38%	0.39%	4.59%	0.89%	4.50%	4.46%	1.39%	0.36%	0.44%	0.46%

Year of Birth	153	165	177	189	201	213	225	237	249	261	273	285
1989	1.051	1.055	1.058	1.061	1.114	1.124	1.178	1.232	1.236	1.240	1.245	1.250
1990	1.047	1.050	1.053	1.105	1.115	1.169	1.222	1.226	1.230	1.235	1.240	1.362
1991	1.044	1.047	1.098	1.108	1.162	1.215	1.219	1.223	1.227	1.232	1.354	1.363
1992	1.042	1.093	1.103	1.156	1.209	1.213	1.217	1.221	1.227	1.347	1.357	1.359
1993	1.088	1.098	1.151	1.204	1.208	1.211	1.216	1.221	1.341	1.351	1.353	1.381
1994	1.093	1.147	1.199	1.203	1.207	1.211	1.216	1.336	1.346	1.348	1.375	1.378
1995	1.142	1.194	1.199	1.202	1.207	1.212	1.331	1.341	1.343	1.370	1.373	1.376
1996	1.190	1.194	1.198	1.203	1.208	1.326	1.336	1.338	1.365	1.368	1.371	1.374
1997	1.191	1.195	1.199	1.204	1.323	1.332	1.335	1.362	1.365	1.368	1.371	1.384
1998	1.192	1.196	1.201	1.319	1.329	1.331	1.358	1.361	1.364	1.367	1.381	
1999	1.192	1.198	1.315	1.325	1.327	1.354	1.357	1.360	1.363	1.377		
2000	1.193	1.310	1.319	1.322	1.348	1.351	1.354	1.357	1.371			
2001	1.306	1.315	1.317	1.344	1.347	1.350	1.353	1.367				
2002	1.310	1.313	1.339	1.342	1.345	1.348	1.362					
2003	1.309	1.335	1.338	1.341	1.344	1.357						
2004	1.331	1.334	1.337	1.340	1.354							
2005	1.271	1.274	1.277	1.290								
2006	1.263	1.266	1.279									
2007	1.207	1.220										
2008	1.166											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 9/30/2013	2014 9/30/2014	2015 9/30/2015	2016 9/30/2016	2017 9/30/2017	2018 9/30/2018	2019 9/30/2019	2020 9/30/2020
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.19%
B. Accident Year - 10/1 to 9/30 (b)	0.62%	0.56%	0.44%	0.59%	0.67%	0.48%	0.55%	0.29%

II. Case O/S Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.08%
B. Accident Year - 10/1 to 9/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.22%	1.01%

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

A. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.09%
B. Accident Year - 10/1 to 9/30	8.91%	0.71%	0.20%	1.86%	0.27%	0.25%	0.25%	0.94%

Year of Birth	297	309	321	333	345	357	369	381
1989	1.373	1.383	1.385	1.413	1.416	1.419	1.422	1.437
1990	1.372	1.374	1.402	1.405	1.408	1.411	1.425	
1991	1.366	1.393	1.396	1.399	1.402	1.417		
1992	1.386	1.390	1.393	1.396	1.410			
1993	1.384	1.387	1.390	1.404				
1994	1.381	1.384	1.398					
1995	1.379	1.393						
1996	1.388							
1997								
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2017								
2018								
2019								
2020								

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

(b) These are interpolated inflation factors. Except for calendar years ending 9/30/08, 9/30/09, 9/30/10, 9/30/16, 9/30/17, and 9/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

Ultimate Accepted Claim Counts
Evaluated As of September 30, 2020

Year of Birth	Reported Accepted Claim Counts				IBNR Accepted Claim Counts			Ultimate Accepted Claim Counts		
	DA (a)	AAD (b)	AAA (c)	Combined (2)+(3)+(4)	DA Only (d)	AAD & AAA Only (d)	All (e) Accepted Claim Counts	DA Only (2) + (6)	AAD & AAA Only (3)+(4)+(7)	All Accepted Claim Counts (9) + (10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	4	8	3	15			-	4	11	15
1990	3	4	3	10			-	3	7	10
1991	4	-	4	8			-	4	4	8
1992	1	4	9	14			-	1	13	14
1993	2	5	8	15			-	2	13	15
1994	9	4	3	16			-	9	7	16
1995	5	1	5	11			-	5	6	11
1996	10	1	6	17			-	10	7	17
1997	6	3	8	17			-	6	11	17
1998	3	4	11	18			-	3	15	18
1999	9	6	3	18			-	9	9	18
2000	7	2	4	13			-	7	6	13
2001	9	-	4	13			-	9	4	13
2002	5	4	13	22			-	5	17	22
2003	6	-	3	9			-	6	3	9
2004	7	1	5	13			-	7	6	13
2005	2	4	7	13			-	2	11	13
2006	1	3	9	13			-	1	12	13
2007	5	3	7	15			-	5	10	15
2008	1	1	9	11			-	1	10	11
2009	6	1	10	17			-	6	11	17
2010	6	1	5	12			-	6	6	12
2011	2	2	10	14			-	2	12	14
2012	4	-	7	11			-	4	7	11
2013	3	1	7	11			-	3	8	11
2014	3	1	9	13			-	3	10	13
2015	6	-	15	21	-	1	1	6	16	22
2016	4	-	6	10	-	1	1	4	7	11
2017	2	1	12	15	1	2	3	3	15	18
2018	9	1	15	25	1	5	6	10	21	31
2019	2	-	8	10	3	10	13	5	18	23
2020 (9 Mo)	-	-	-	-	4	10	14	4	10	14
Totals All:	146	66	228	440	9	29	38	155	323	478
2015 - 2020	23	2	56	81	9	29	38	32	87	119

- Notes: (a) The accepted claims shown in Column (2), DA, are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) The accepted claims shown in Column (3), AAD, are claims that deceased after acceptance as of September 30, 2020.
 (c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of September 30, 2020.
 (d) See Exhibit X, Sheet 1c, Columns (21) and (11), respectively.
 (e) See Exhibit X, Sheet 1b, Column (10).

Ultimate Accepted Claim Counts
Evaluated As of September 30, 2020

Year of Birth	Actual (a)	Reported Claim Cts. (b) @ 9/30/20	Loss Development Factors		Indicated Ultimate Reported Claim Cts. (3) x (5)	Ratio of Actual Accepted to Reported Claims (2) / (3)	Estimated Ultimate Accepted Claim Cts. (c)	Ratio of Ultimate Accepted to Ultimate Rept. Claims (8) / (6)	IBNR for All Accepted Claim Cts. (8) - (2)
	Accepted Claim Cts. @ 9/30/20		Incremental	Cumulative		(7)		(9)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	15	32	1.000	1.000	32.0	0.46875	15	0.46875	-
1990	10	39	1.000	1.000	39.0	0.25641	10	0.25641	-
1991	8	38	1.000	1.000	38.0	0.21053	8	0.21053	-
1992	14	48	1.000	1.000	48.0	0.29167	14	0.29167	-
1993	15	40	1.000	1.000	40.0	0.37500	15	0.37500	-
1994	16	36	1.000	1.000	36.0	0.44444	16	0.44444	-
1995	11	26	1.000	1.000	26.0	0.42308	11	0.42308	-
1996	17	40	1.000	1.000	40.0	0.42500	17	0.42500	-
1997	17	47	1.000	1.000	47.0	0.36170	17	0.36170	-
1998	18	42	1.000	1.000	42.0	0.42857	18	0.42857	-
1999	18	40	1.000	1.000	40.0	0.45000	18	0.45000	-
2000	13	38	1.000	1.000	38.0	0.34211	13	0.34211	-
2001	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2002	22	50	1.000	1.000	50.0	0.44000	22	0.44000	-
2003	9	23	1.000	1.000	23.0	0.39130	9	0.39130	-
2004	13	31	1.000	1.000	31.0	0.41935	13	0.41935	-
2005	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2006	13	34	1.000	1.000	34.0	0.38235	13	0.38235	-
2007	15	36	1.000	1.000	36.0	0.41667	15	0.41667	-
2008	11	42	1.000	1.000	42.0	0.26190	11	0.26190	-
2009	17	50	1.000	1.000	50.0	0.34000	17	0.34000	-
2010	12	40	1.000	1.000	40.0	0.30000	12	0.30000	-
2011	14	44	1.000	1.000	44.0	0.31818	14	0.31818	-
2012	11	50	1.010	1.010	50.5	0.22000	11	0.21782	-
2013	11	32	1.020	1.030	33.0	0.34375	11	0.33367	-
2014	13	44	1.020	1.051	46.2	0.29545	13	0.28117	-
2015	21	47	1.025	1.077	50.6		22	0.43459	1
2016	10	29	1.075	1.158	33.6		11	0.32760	1
2017	15	36	1.150	1.332	47.9		18	0.37551	3
2018	25	42	1.375	1.831	76.9		31	0.40314	6
2019	10	22	2.300	4.211	92.6		23	0.24827	13
2020 (9 Mo)	-	1	10.000	42.110	21.1		14	0.66493	14
Totals:	440	1,201			1,350		478		38

Notes:(a) Based on individual claim detail provided by NICA as of September 30, 2020.

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

(c) Based on Column (2) for birth years 2014 and prior. See Exhibit X, Sheet 1c, sum of Columns (10) and (20) for birth years 2015 and subsequent.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of September 30, 2020

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

1. AAA & AAD Only	0.0093
2. DA Only	0.0035
3. All Reported Claim: But Excluding DA Only	0.0365

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

1. AAA & AAD Only	0.2548
2. DA Only	0.0959

Year of Birth	Actual (b) AAA & AAD Accepted Claim Cts. @ 9/30/20	All Reported Claim Cts. Excl. DA (c) @ 9/30/20	Insured Physicians @ 9/30/20	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 Accepted Claim Cts. (10) - (2)
				Accepted AAA & AAD	Reported Claim Cts.		Reported Claim Cts. Excl. DA (2) + {[1-(5)] x (7) x B.1}	AAA & AAD Claim Cts. (d) (2) + {[1-(5)] x (4) x A.1}		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2015	15	41	1,273	99.01%	92.84%	44.32	15.11	15.12	16	1
2016	6	25	1,318	94.30%	86.37%	31.56	6.46	6.70	7	1
2017	13	34	1,356	87.72%	75.10%	46.32	14.45	14.55	15	2
2018	16	33	1,420	66.20%	54.62%	56.52	20.87	20.46	21	5
2019	8	20	1,501	28.78%	23.75%	61.78	19.21	17.94	18	10
2020 (9 Mo)	-	1	1,471	7.20%	2.37%	40.06	9.47	9.52	10	10
Subtotals:	58	154	8,339			280.57	85.57	84.29	87	29

Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 9/30/20	All Reported Claim Cts. Excl. DA (c) @ 9/30/20	Insured Physicians @ 9/30/20	Estimated Claim Reporting Pattern - Based on :		B/F Method Estimated Ultimate (d) Reported Excl. DA (13) + {[1-(16)] x (14) x A.3}	Indicated Ultimate DA Only Accepted Claims Based on		Final Selected Ultimate DA Only Accepted Claim Cts.	IBNR DA Only Accepted Claim Cts. (20) - (12)
				Accepted DA Only	Reported Claim Cts.		Reported Claim Cts. Excl. DA (12) + {[1-(15)] x (17) x B.2}	DA Only Claim Cts. (d) (12) + {[1-(15)] x (14) x A.2}		
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
2015	6	41	1,273	100.00%	92.84%	44.32	6.00	6.00	6	-
2016	4	25	1,318	100.00%	86.37%	31.56	4.00	4.00	4	-
2017	2	34	1,356	90.91%	75.10%	46.32	2.40	2.43	3	1
2018	9	33	1,420	75.76%	54.62%	56.52	10.31	10.20	10	1
2019	2	20	1,501	48.88%	23.75%	61.78	5.03	4.69	5	3
2020 (9 Mo)	-	1	1,471	9.78%	2.37%	40.06	3.47	3.48	4	4
Subtotals:	23	154	8,339			280.57	31.21	30.81	32	9

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

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

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

(d) The formula shown below for birth year 2020 is adjusted to account for the partial year.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of September 30, 2020

Year of Birth	Actual (a) Accepted Claim Counts		All (b) Reported Claim Cts. @ 9/30/20	All Reported Claim Cts.		Claim Frequency per Insured Physician Based on :			Ratio of AAA & AAD to Reported All Claims Excl. DA (2) / (5)	Ratio of DA Only to Reported All Claims Excl. DA (3) / (5)
	-----			Excluding DA Claims @ 9/30/20 (4) - (3)	Insured Physicians	-----				
	AAA & AAD Only @ 9/30/20	DA Only @ 9/30/20				AAA & AAD Only (2) / (6)	DA Only (3) / (6)	Reported Excl. DA (5) / (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11	4	32	28	570	0.0193	0.0070	0.0491	0.3929	0.1429
1990	7	3	39	36	590	0.0119	0.0051	0.0610	0.1944	0.0833
1991	4	4	38	34	653	0.0061	0.0061	0.0521	0.1176	0.1176
1992	13	1	48	47	712	0.0183	0.0014	0.0660	0.2766	0.0213
1993	13	2	40	38	731	0.0178	0.0027	0.0520	0.3421	0.0526
1994	7	9	36	27	659	0.0106	0.0137	0.0410	0.2593	0.3333
1995	6	5	26	21	682	0.0088	0.0073	0.0308	0.2857	0.2381
1996	7	10	40	30	708	0.0099	0.0141	0.0424	0.2333	0.3333
1997	11	6	47	41	737	0.0149	0.0081	0.0556	0.2683	0.1463
1998	15	3	42	39	699	0.0215	0.0043	0.0558	0.3846	0.0769
1999	9	9	40	31	665	0.0135	0.0135	0.0466	0.2903	0.2903
2000	6	7	38	31	620	0.0097	0.0113	0.0500	0.1935	0.2258
2001	4	9	41	32	676	0.0059	0.0133	0.0473	0.1250	0.2813
2002	17	5	50	45	730	0.0233	0.0068	0.0616	0.3778	0.1111
2003	3	6	23	17	785	0.0038	0.0076	0.0217	0.1765	0.3529
2004	6	7	31	24	841	0.0071	0.0083	0.0285	0.2500	0.2917
2005	11	2	41	39	891	0.0123	0.0022	0.0438	0.2821	0.0513
2006	12	1	34	33	897	0.0134	0.0011	0.0368	0.3636	0.0303
2007	10	5	36	31	963	0.0104	0.0052	0.0322	0.3226	0.1613
2008	10	1	42	41	987	0.0101	0.0010	0.0415	0.2439	0.0244
2009	11	6	50	44	1,044	0.0105	0.0057	0.0421	0.2500	0.1364
2010	6	6	40	34	1,071	0.0056	0.0056	0.0317	0.1765	0.1765
2011	12	2	44	42	1,091	0.0110	0.0018	0.0385	0.2857	0.0476
2012	7	4	50	46	1,119	0.0063	0.0036	0.0411	0.1522	0.0870
2013	8	3	32	29	1,143	0.0070	0.0026	0.0254	0.2759	0.1034
2014	10	3	44	41	1,208	0.0083	0.0025	0.0339	0.2439	0.0732
Subtotals:										
89 to 14	236	123	1,024	901	21,472	0.0110	0.0057	0.0420	0.2619	0.1365
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604
03 to 14	106	46	467	421	12,040	0.0088	0.0038	0.0350	0.2518	0.1093
08 to 14	64	25	302	277	7,663	0.0084	0.0033	0.0361	0.2310	0.0903
05 to 14	97	33	413	380	10,414	0.0093	0.0032	0.0365	0.2553	0.0868
(12) Selected Frequency =====>						0.0093	0.0035	0.0365	0.2548	0.0959

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

Open Accepted Claim Counts
Evaluated As of September 30, 2020

Year of Birth	Reported Open Accepted Claim Counts @ 9/30/20				IBNR Accepted Claim Counts (d)			Total Open Accepted Claim Counts (Reported + IBNR)			
	DA (a) Only	AAD (b) Only	AAA (c) Only	Combined (2)+(3)+(4)	DA Only	AAD & AAA Only	Combined	DA (2) + (6)	AAD & AAA Only (3)+(4)+(7)	Combined (9) + (10)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	-	-	3	3	-	-	-	-	-	3	3
1990	-	-	3	3	-	-	-	-	-	3	3
1991	-	-	4	4	-	-	-	-	-	4	4
1992	-	-	9	9	-	-	-	-	-	9	9
1993	-	-	8	8	-	-	-	-	-	8	8
1994	-	-	3	3	-	-	-	-	-	3	3
1995	-	-	5	5	-	-	-	-	-	5	5
1996	-	-	6	6	-	-	-	-	-	6	6
1997	-	-	8	8	-	-	-	-	-	8	8
1998	-	-	11	11	-	-	-	-	-	11	11
1999	-	-	3	3	-	-	-	-	-	3	3
2000	-	-	4	4	-	-	-	-	-	4	4
2001	-	-	4	4	-	-	-	-	-	4	4
2002	-	-	13	13	-	-	-	-	-	13	13
2003	-	-	3	3	-	-	-	-	-	3	3
2004	-	-	5	5	-	-	-	-	-	5	5
2005	-	-	7	7	-	-	-	-	-	7	7
2006	-	-	9	9	-	-	-	-	-	9	9
2007	-	-	7	7	-	-	-	-	-	7	7
2008	-	-	9	9	-	-	-	-	-	9	9
2009	-	-	10	10	-	-	-	-	-	10	10
2010	-	-	5	5	-	-	-	-	-	5	5
2011	-	-	10	10	-	-	-	-	-	10	10
2012	-	-	7	7	-	-	-	-	-	7	7
2013	-	-	7	7	-	-	-	-	-	7	7
2014	-	-	9	9	-	-	-	-	-	9	9
2015	1	-	15	16	-	1	1	1	1	16	17
2016	1	-	6	7	-	1	1	1	1	7	8
2017	-	-	12	12	1	2	3	1	14	15	15
2018	1	1	15	17	1	5	6	2	21	23	23
2019	1	-	8	9	3	10	13	4	18	22	22
2020 (9 Mo)	-	-	-	-	4	10	14	4	10	14	14
Totals All:	4	1	228	233	9	29	38	13	258	271	271

Notes: (a) DA are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) AAD are claims that deceased after acceptance as of September 30, 2020.
 (c) AAA are accepted claims that are alive as of September 30, 2020.
 (d) See Exhibit X, Sheet 1a, Columns (6), (7), and (8), respectively.

Reported Claim Counts
 Period to Period Development Factors

Year of Birth	9:21	21:33	33:45	45:57	57:69	69:81	81:93	93:105	105:117	117:129	129:141	141:153
1989		8.000	1.250	1.200	1.125	1.111	1.067	1.000	1.000	1.000	1.000	1.000
1990		8.000	1.563	1.160	1.276	1.000	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.667	1.500	1.208	1.138	1.030	1.059	1.028	1.000	1.000	1.000	1.000
1992		3.250	1.500	1.077	1.119	1.000	1.021	1.000	1.000	1.000	1.000	1.000
1993		4.000	1.214	1.029	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000
1994		1.929	1.148	1.000	1.161	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995		2.400	1.667	1.100	1.136	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996		1.889	1.294	1.273	1.357	1.026	1.000	1.000	1.026	1.000	1.000	1.000
1997		2.625	1.429	1.300	1.179	1.022	1.000	1.000	1.000	1.000	1.000	1.000
1998		2.273	1.280	1.094	1.114	1.077	1.000	1.000	1.000	1.000	1.000	1.000
1999		1.286	1.611	1.103	1.156	1.081	1.000	1.000	1.000	1.000	1.000	1.000
2000		1.467	1.364	1.100	1.121	1.027	1.000	1.000	1.000	1.000	1.000	1.000
2001		2.500	1.350	1.259	1.147	1.051	1.000	1.000	1.000	1.000	1.000	1.000
2002		2.000	1.321	1.081	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.375	1.273	1.214	1.235	1.000	1.095	1.000	1.000	1.000	1.000	1.000
2004		2.800	1.357	1.158	1.227	1.111	1.000	1.033	1.000	1.000	1.000	1.000
2005		2.714	1.579	1.167	1.057	1.081	1.000	1.025	1.000	1.000	1.000	1.000
2006		2.500	1.400	1.190	1.240	1.065	1.000	1.030	1.000	1.000	1.000	1.000
2007		2.571	1.444	1.154	1.067	1.000	1.125	1.000	1.000	1.000	1.000	1.000
2008		2.667	1.500	1.083	1.423	1.000	1.081	1.050	1.000	1.000	1.000	1.000
2009	7.000	1.714	1.333	1.188	1.237	1.021	1.000	1.042	1.000	1.000	1.000	1.000
2010	4.333	1.538	1.550	1.129	1.114	1.000	1.000	1.026	1.000	1.000		
2011	1.800	2.333	1.571	1.152	1.053	1.000	1.050	1.048	1.000			
2012	2.750	2.909	1.344	1.070	1.087	1.000	1.000	1.000				
2013	3.000	1.583	1.421	1.148	1.032	1.000	1.000					
2014	5.500	2.636	1.276	1.162	1.023	1.000						
2015		3.375	1.519	1.073	1.068							
2016	2.000	1.800	1.278	1.261								
2017	14.000	2.000	1.286									
2018	4.500	2.333										
2019	5.500											
Simple Avg. - Incremental	5.038	2.704	1.401	1.148	1.155	1.031	1.023	1.013	1.001	1.000	1.000	1.000
Wtd Avg. All - Incremental	4.176	2.287	1.388	1.139	1.145	1.029	1.019	1.013	1.001	1.000	1.000	1.000
Wtd Latest Five - Incremental	5.143	2.361	1.355	1.129	1.054	1.000	1.010	1.032	1.000	1.000	1.000	1.000
Wtd Latest Three - Incremental	6.000	2.095	1.370	1.149	1.042	1.000	1.016	1.023	1.000	1.000	1.000	1.000
Selected Incremental - Prior 9/30/19	3.500	2.500	1.400	1.135	1.125	1.025	1.010	1.010	1.000	1.000	1.000	1.000
Selected - Incremental	10.000	2.300	1.375	1.150	1.075	1.025	1.020	1.020	1.010	1.000	1.000	1.000
Selected - Cumulative	42.110	4.211	1.831	1.332	1.158	1.077	1.051	1.030	1.010	1.000	1.000	1.000

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

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

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2020 Level - After Mortality**

2020	0.44%	0.26%
2021	1.95%	1.74%
2022	1.81%	1.92%
2023	1.85%	1.78%
2024	1.69%	1.82%
2025	1.31%	1.66%
2026	1.36%	1.29%
2027	1.18%	1.34%
2028	1.22%	1.16%
2029	1.49%	1.21%
2030	1.65%	1.46%
2031	1.53%	1.63%
2032	1.38%	1.51%
2033	1.48%	1.36%
2034	1.68%	1.45%
2035	1.48%	1.65%
2036	1.43%	1.46%
2037	1.37%	1.40%
2038	1.39%	1.35%
2039	1.39%	1.37%
2040	1.71%	1.36%
2041	1.49%	1.69%
2042	1.72%	1.47%
2043	1.72%	1.69%
2044	1.62%	1.69%
2045	1.84%	1.60%
2046	1.72%	1.81%
2047	1.47%	1.70%
2048	1.33%	1.45%
2049	1.50%	1.31%
2050	2.16%	1.48%
2051	2.10%	2.13%
2052	2.05%	2.07%
2053	1.99%	2.02%
2054	1.93%	1.96%
2055	1.89%	1.90%
2056	1.86%	1.86%
2057	1.79%	1.83%
2058	1.72%	1.76%
2059	1.66%	1.70%
2060	1.61%	1.64%
2061	1.57%	1.58%
2062	1.55%	1.55%
2063	1.49%	1.53%
2064	1.45%	1.47%
2065	1.40%	1.43%
2066	1.37%	1.37%
2067	1.34%	1.34%
2068	1.29%	1.32%
2069	1.26%	1.27%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

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

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2020 Level - After Mortality**

2070	1.21%	1.24%
2071	1.17%	1.19%
2072	1.13%	1.15%
2073	1.08%	1.11%
2074	1.04%	1.06%
2075	0.99%	1.02%
2076	0.97%	0.98%
2077	0.94%	0.95%
2078	0.89%	0.92%
2079	0.85%	0.87%
2080	0.80%	0.83%
2081	0.77%	0.79%
2082	0.74%	0.76%
2083	0.70%	0.72%
2084	0.66%	0.69%
2085	0.62%	0.65%
2086	0.59%	0.61%
2087	0.55%	0.58%
2088	0.52%	0.54%
2089	0.49%	0.51%
2090	0.46%	0.48%
2091	0.43%	0.45%
2092	0.39%	0.42%
2093	0.37%	0.39%
2094	0.34%	0.36%
2095	0.31%	0.33%
2096	0.29%	0.30%
2097	0.26%	0.28%
2098	0.24%	0.26%
2099	0.21%	0.23%
2100	0.19%	0.21%
2101	0.17%	0.19%
2102	0.15%	0.17%
2103	0.13%	0.15%
2104	0.12%	0.13%
2105	0.10%	0.11%
2106	0.09%	0.10%
2107	0.07%	0.08%
2108	0.06%	0.07%
2109	0.05%	0.06%
2110	0.04%	0.05%
2111	0.03%	0.04%
2112	0.03%	0.03%
2113	0.02%	0.03%
2114	0.02%	0.02%
2115	0.01%	0.02%
2116	0.01%	0.01%
2117	0.01%	0.01%
2118	0.02%	0.01%
2119	0.00%	0.02%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

Calendar Year	Birth Year 2009	Birth Year 2010	Birth Year 2011	Birth Year 2012	Birth Year 2013	Birth Year 2014	Birth Year 2015	Birth Year 2016	Birth Year 2017	Birth Year 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2020 Level - After Mortality										
2020	0.66%	0.71%	0.92%	0.33%	0.38%	0.36%	0.46%	0.49%	0.47%	0.50%
2021	1.26%	0.70%	1.18%	1.38%	1.31%	1.49%	1.41%	1.79%	1.92%	1.84%
2022	2.48%	1.60%	2.09%	1.67%	1.36%	1.29%	1.47%	1.38%	1.75%	1.88%
2023	2.42%	1.58%	2.03%	1.86%	1.65%	1.34%	1.27%	1.44%	1.36%	1.72%
2024	2.60%	1.77%	2.32%	1.73%	1.84%	1.63%	1.32%	1.25%	1.41%	1.33%
2025	2.34%	1.55%	1.93%	1.56%	1.70%	1.81%	1.60%	1.30%	1.23%	1.39%
2026	2.83%	1.83%	2.43%	1.67%	1.54%	1.68%	1.78%	1.57%	1.27%	1.20%
2027	2.22%	1.51%	1.82%	1.89%	1.64%	1.52%	1.65%	1.75%	1.54%	1.25%
2028	2.19%	1.50%	1.78%	1.67%	1.87%	1.62%	1.49%	1.62%	1.72%	1.51%
2029	2.46%	1.76%	2.15%	1.61%	1.65%	1.84%	1.59%	1.47%	1.59%	1.68%
2030	2.12%	1.49%	1.68%	1.54%	1.59%	1.62%	1.81%	1.57%	1.44%	1.56%
2031	2.58%	1.48%	1.65%	1.57%	1.52%	1.56%	1.60%	1.78%	1.54%	1.41%
2032	2.50%	1.98%	1.60%	1.56%	1.54%	1.50%	1.54%	1.57%	1.74%	1.51%
2033	2.91%	2.22%	2.41%	1.93%	1.54%	1.52%	1.48%	1.51%	1.54%	1.71%
2034	2.58%	2.10%	2.18%	1.68%	1.90%	1.52%	1.50%	1.45%	1.48%	1.51%
2035	2.34%	1.89%	1.86%	1.94%	1.66%	1.88%	1.50%	1.47%	1.42%	1.45%
2036	2.37%	1.87%	1.82%	1.94%	1.91%	1.64%	1.85%	1.47%	1.44%	1.40%
2037	2.32%	1.88%	1.78%	1.83%	1.91%	1.89%	1.61%	1.81%	1.44%	1.42%
2038	2.25%	1.85%	2.04%	2.08%	1.80%	1.88%	1.86%	1.58%	1.78%	1.41%
2039	2.45%	2.06%	2.33%	1.94%	2.05%	1.78%	1.86%	1.82%	1.55%	1.75%
2040	2.53%	2.03%	2.21%	1.66%	1.92%	2.02%	1.75%	1.82%	1.79%	1.52%
2041	2.08%	1.76%	1.94%	1.50%	1.64%	1.89%	1.99%	1.72%	1.79%	1.76%
2042	2.02%	1.73%	1.89%	1.70%	1.48%	1.61%	1.86%	1.95%	1.68%	1.75%
2043	1.97%	1.70%	1.86%	2.44%	1.67%	1.46%	1.59%	1.83%	1.91%	1.65%
2044	2.04%	1.98%	2.02%	2.37%	2.40%	1.65%	1.43%	1.56%	1.79%	1.88%
2045	1.85%	1.81%	1.76%	2.31%	2.34%	2.37%	1.62%	1.41%	1.53%	1.76%
2046	1.81%	1.78%	1.73%	2.25%	2.28%	2.30%	2.33%	1.59%	1.38%	1.50%
2047	2.06%	1.95%	1.85%	2.18%	2.22%	2.24%	2.27%	2.29%	1.56%	1.36%
2048	1.69%	1.71%	1.64%	2.13%	2.15%	2.18%	2.21%	2.23%	2.25%	1.53%
2049	1.83%	1.88%	1.86%	2.09%	2.10%	2.12%	2.15%	2.17%	2.19%	2.20%
2050	1.59%	1.65%	1.56%	2.02%	2.06%	2.07%	2.09%	2.11%	2.13%	2.14%
2051	1.54%	1.62%	1.52%	1.94%	1.99%	2.03%	2.04%	2.05%	2.07%	2.09%
2052	1.49%	1.59%	1.48%	1.87%	1.92%	1.96%	2.00%	2.00%	2.01%	2.03%
2053	1.44%	1.55%	1.44%	1.81%	1.85%	1.89%	1.93%	1.97%	1.96%	1.97%
2054	1.72%	1.96%	1.68%	1.77%	1.79%	1.82%	1.86%	1.90%	1.93%	1.93%
2055	1.35%	1.64%	1.37%	1.75%	1.75%	1.76%	1.79%	1.83%	1.86%	1.89%
2056	1.35%	1.61%	1.52%	1.68%	1.73%	1.72%	1.74%	1.76%	1.79%	1.83%
2057	1.31%	1.57%	1.48%	1.63%	1.66%	1.70%	1.69%	1.71%	1.73%	1.76%
2058	1.26%	1.54%	1.53%	1.57%	1.61%	1.63%	1.68%	1.66%	1.67%	1.69%
2059	1.33%	1.66%	1.68%	1.54%	1.55%	1.59%	1.61%	1.65%	1.63%	1.64%
2060	1.16%	1.47%	1.44%	1.51%	1.52%	1.53%	1.56%	1.58%	1.61%	1.60%
2061	1.30%	1.57%	1.49%	1.46%	1.49%	1.50%	1.51%	1.54%	1.55%	1.58%
2062	1.07%	1.40%	1.36%	1.42%	1.44%	1.47%	1.47%	1.48%	1.51%	1.52%
2063	1.03%	1.36%	1.32%	1.36%	1.40%	1.41%	1.45%	1.45%	1.45%	1.48%
2064	1.04%	1.42%	1.39%	1.32%	1.34%	1.38%	1.39%	1.42%	1.42%	1.42%
2065	0.94%	1.29%	1.23%	1.27%	1.30%	1.32%	1.36%	1.37%	1.39%	1.39%
2066	0.90%	1.25%	1.19%	1.22%	1.26%	1.28%	1.30%	1.34%	1.34%	1.37%
2067	0.86%	1.22%	1.15%	1.17%	1.20%	1.24%	1.26%	1.28%	1.31%	1.32%
2068	0.93%	1.29%	1.16%	1.12%	1.16%	1.18%	1.22%	1.24%	1.25%	1.29%
2069	0.84%	1.26%	1.19%	1.09%	1.11%	1.14%	1.17%	1.20%	1.22%	1.23%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

Calendar Year	Birth Year 2009	Birth Year 2010	Birth Year 2011	Birth Year 2012	Birth Year 2013	Birth Year 2014	Birth Year 2015	Birth Year 2016	Birth Year 2017	Birth Year 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2020 Level - After Mortality										
2070	0.73%	1.11%	1.02%	1.06%	1.08%	1.09%	1.12%	1.14%	1.17%	1.19%
2071	0.69%	1.07%	0.98%	1.00%	1.04%	1.06%	1.07%	1.10%	1.12%	1.15%
2072	0.65%	1.03%	0.94%	0.95%	0.99%	1.03%	1.04%	1.05%	1.08%	1.10%
2073	0.62%	0.99%	0.90%	0.91%	0.94%	0.97%	1.01%	1.02%	1.03%	1.06%
2074	0.61%	1.02%	0.93%	0.87%	0.89%	0.93%	0.96%	0.99%	1.00%	1.01%
2075	0.62%	0.99%	0.84%	0.83%	0.86%	0.88%	0.91%	0.94%	0.98%	0.99%
2076	0.51%	0.88%	0.78%	0.79%	0.82%	0.84%	0.87%	0.90%	0.92%	0.96%
2077	0.48%	0.84%	0.74%	0.75%	0.78%	0.81%	0.83%	0.85%	0.88%	0.91%
2078	0.45%	0.80%	0.70%	0.70%	0.74%	0.76%	0.79%	0.82%	0.84%	0.86%
2079	0.45%	0.84%	0.73%	0.66%	0.69%	0.73%	0.75%	0.78%	0.80%	0.82%
2080	0.39%	0.73%	0.62%	0.62%	0.65%	0.68%	0.72%	0.74%	0.76%	0.78%
2081	0.36%	0.69%	0.58%	0.58%	0.62%	0.64%	0.67%	0.70%	0.72%	0.75%
2082	0.37%	0.70%	0.55%	0.55%	0.57%	0.61%	0.63%	0.65%	0.69%	0.71%
2083	0.31%	0.62%	0.50%	0.51%	0.54%	0.57%	0.60%	0.62%	0.64%	0.68%
2084	0.29%	0.61%	0.50%	0.48%	0.51%	0.54%	0.56%	0.59%	0.61%	0.63%
2085	0.26%	0.55%	0.43%	0.44%	0.47%	0.50%	0.53%	0.55%	0.57%	0.60%
2086	0.24%	0.51%	0.40%	0.41%	0.44%	0.47%	0.49%	0.52%	0.54%	0.56%
2087	0.21%	0.47%	0.36%	0.38%	0.41%	0.43%	0.46%	0.48%	0.51%	0.53%
2088	0.19%	0.44%	0.33%	0.35%	0.38%	0.40%	0.42%	0.45%	0.47%	0.50%
2089	0.20%	0.47%	0.34%	0.32%	0.34%	0.37%	0.39%	0.42%	0.44%	0.46%
2090	0.16%	0.38%	0.27%	0.29%	0.32%	0.34%	0.36%	0.39%	0.41%	0.43%
2091	0.14%	0.34%	0.24%	0.27%	0.29%	0.31%	0.33%	0.36%	0.38%	0.40%
2092	0.13%	0.31%	0.22%	0.24%	0.26%	0.28%	0.31%	0.32%	0.35%	0.37%
2093	0.11%	0.28%	0.19%	0.22%	0.23%	0.26%	0.28%	0.30%	0.32%	0.34%
2094	0.10%	0.27%	0.18%	0.19%	0.21%	0.23%	0.25%	0.27%	0.30%	0.31%
2095	0.09%	0.23%	0.15%	0.17%	0.19%	0.21%	0.23%	0.25%	0.27%	0.29%
2096	0.08%	0.21%	0.12%	0.15%	0.17%	0.19%	0.21%	0.22%	0.24%	0.26%
2097	0.06%	0.18%	0.11%	0.13%	0.15%	0.16%	0.18%	0.20%	0.22%	0.24%
2098	0.05%	0.16%	0.09%	0.11%	0.13%	0.14%	0.16%	0.18%	0.20%	0.22%
2099	0.05%	0.15%	0.08%	0.10%	0.11%	0.13%	0.14%	0.16%	0.18%	0.19%
2100	0.04%	0.12%	0.06%	0.08%	0.10%	0.11%	0.12%	0.14%	0.15%	0.17%
2101	0.03%	0.10%	0.05%	0.07%	0.08%	0.09%	0.11%	0.12%	0.14%	0.15%
2102	0.03%	0.08%	0.04%	0.06%	0.07%	0.08%	0.09%	0.11%	0.12%	0.13%
2103	0.02%	0.07%	0.03%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%	0.12%
2104	0.02%	0.06%	0.02%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%
2105	0.01%	0.04%	0.02%	0.03%	0.04%	0.05%	0.05%	0.07%	0.08%	0.09%
2106	0.01%	0.03%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.07%
2107	0.01%	0.03%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.06%
2108	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%
2109	0.00%	0.05%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%
2110	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%
2111	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%
2112	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

Calendar Year	Birth Year 1999	Birth Year 2000	Birth Year 2001	Birth Year 2002	Birth Year 2003	Birth Year 2004	Birth Year 2005	Birth Year 2006	Birth Year 2007	Birth Year 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2020 Level - After Mortality										
2020	0.83%	0.60%	0.91%	0.97%	1.14%	0.72%	1.13%	0.98%	1.05%	0.65%
2021	3.06%	2.04%	2.33%	2.24%	2.87%	1.41%	2.75%	1.85%	2.85%	1.24%
2022	3.52%	2.57%	2.58%	2.78%	4.31%	2.32%	2.86%	2.88%	3.70%	2.24%
2023	3.73%	4.15%	2.50%	2.70%	4.10%	2.26%	2.58%	2.79%	3.49%	2.19%
2024	3.60%	4.09%	2.92%	3.68%	4.31%	2.49%	2.47%	2.99%	3.75%	2.38%
2025	3.49%	3.74%	2.57%	3.34%	4.52%	2.18%	2.04%	2.81%	3.15%	2.11%
2026	4.85%	4.16%	3.23%	3.88%	5.37%	3.32%	2.32%	3.25%	3.73%	2.57%
2027	3.93%	3.36%	2.63%	3.13%	4.29%	2.65%	2.72%	2.64%	2.91%	2.03%
2028	3.81%	3.19%	2.73%	3.07%	4.13%	2.61%	2.50%	2.76%	2.77%	1.99%
2029	3.91%	3.27%	3.09%	3.43%	4.39%	2.93%	2.63%	3.12%	3.23%	2.27%
2030	3.52%	2.86%	2.57%	2.99%	3.78%	2.48%	2.21%	2.69%	2.59%	2.15%
2031	3.41%	2.71%	2.51%	2.93%	3.63%	2.53%	2.19%	2.62%	2.47%	2.11%
2032	3.26%	2.56%	2.43%	2.80%	3.44%	2.46%	2.27%	2.53%	2.34%	2.07%
2033	3.55%	2.79%	2.80%	3.16%	3.91%	2.95%	2.54%	2.82%	2.78%	2.30%
2034	3.03%	2.40%	2.55%	2.80%	3.37%	2.60%	2.26%	2.60%	2.72%	2.18%
2035	2.89%	2.18%	2.22%	2.54%	2.95%	2.30%	2.08%	2.31%	2.32%	2.27%
2036	2.77%	2.06%	2.15%	2.44%	2.80%	2.25%	1.95%	2.24%	2.22%	2.22%
2037	2.67%	1.96%	2.58%	2.36%	2.66%	2.21%	2.09%	2.17%	2.13%	2.18%
2038	2.54%	1.85%	2.49%	2.27%	2.50%	2.14%	2.01%	2.30%	2.03%	2.12%
2039	2.59%	1.90%	2.77%	2.45%	2.65%	2.40%	2.22%	2.47%	2.26%	2.33%
2040	2.64%	1.87%	2.56%	2.45%	2.68%	2.50%	2.20%	2.44%	2.27%	2.26%
2041	2.22%	1.58%	2.27%	2.03%	2.10%	1.98%	1.85%	2.08%	1.78%	1.98%
2042	2.11%	1.50%	2.20%	1.95%	1.97%	1.93%	1.80%	2.01%	1.71%	1.93%
2043	2.02%	1.86%	2.15%	1.90%	1.86%	1.89%	1.82%	1.95%	1.64%	1.89%
2044	1.91%	1.83%	2.27%	1.94%	1.87%	2.01%	1.81%	2.02%	1.89%	1.99%
2045	1.81%	1.71%	2.00%	1.74%	1.62%	1.78%	1.66%	1.81%	1.63%	1.79%
2046	1.72%	1.64%	1.94%	1.68%	1.52%	1.74%	1.63%	1.75%	1.58%	1.75%
2047	1.84%	1.67%	2.01%	1.81%	1.69%	2.06%	1.85%	1.89%	1.82%	1.88%
2048	1.53%	1.51%	1.80%	1.54%	1.31%	1.63%	1.53%	1.62%	1.45%	1.65%
2049	1.54%	1.54%	2.01%	1.65%	1.37%	1.84%	1.66%	1.74%	1.63%	1.81%
2050	1.36%	1.40%	1.67%	1.42%	1.12%	1.54%	1.45%	1.50%	1.35%	1.56%
2051	1.28%	1.35%	1.61%	1.37%	1.03%	1.49%	1.46%	1.45%	1.30%	1.52%
2052	1.20%	1.30%	1.55%	1.31%	0.95%	1.45%	1.39%	1.40%	1.25%	1.48%
2053	1.12%	1.25%	1.48%	1.24%	0.87%	1.39%	1.50%	1.37%	1.20%	1.43%
2054	1.18%	1.28%	1.67%	1.40%	1.01%	1.94%	1.72%	1.55%	1.53%	1.65%
2055	0.97%	1.17%	1.37%	1.20%	0.72%	1.47%	1.47%	1.31%	1.12%	1.38%
2056	0.89%	1.12%	1.30%	1.14%	0.65%	1.41%	1.38%	1.26%	1.07%	1.55%
2057	0.83%	1.08%	1.24%	1.08%	0.59%	1.36%	1.34%	1.21%	1.03%	1.50%
2058	0.76%	1.05%	1.19%	1.04%	0.53%	1.32%	1.31%	1.16%	0.99%	1.46%
2059	0.74%	1.07%	1.31%	1.09%	0.53%	1.44%	1.41%	1.22%	1.11%	1.56%
2060	0.64%	0.98%	1.07%	0.93%	0.42%	1.21%	1.23%	1.06%	0.92%	1.36%
2061	0.66%	0.96%	1.08%	0.96%	0.44%	1.39%	1.33%	1.10%	1.07%	1.43%
2062	0.52%	0.91%	0.96%	0.83%	0.32%	1.11%	1.15%	0.96%	0.84%	1.27%
2063	0.47%	0.88%	0.91%	0.79%	0.28%	1.07%	1.14%	0.92%	0.81%	1.23%
2064	0.43%	0.87%	0.96%	0.80%	0.26%	1.11%	1.13%	0.93%	0.87%	1.26%
2065	0.38%	0.82%	0.80%	0.70%	0.21%	0.97%	1.03%	0.83%	0.74%	1.14%
2066	0.34%	0.79%	0.75%	0.66%	0.18%	0.92%	0.99%	0.79%	0.71%	1.09%
2067	0.30%	0.76%	0.71%	0.63%	0.15%	0.88%	0.99%	0.75%	0.68%	1.05%
2068	0.30%	0.73%	0.69%	0.62%	0.15%	0.98%	1.01%	0.75%	0.79%	1.08%
2069	0.24%	0.73%	0.71%	0.60%	0.12%	0.89%	0.95%	0.73%	0.73%	1.06%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

Calendar Year	Birth Year 1999	Birth Year 2000	Birth Year 2001	Birth Year 2002	Birth Year 2003	Birth Year 2004	Birth Year 2005	Birth Year 2006	Birth Year 2007	Birth Year 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2020 Level - After Mortality										
2070	0.20%	0.67%	0.57%	0.51%	0.08%	0.74%	0.84%	0.63%	0.59%	0.92%
2071	0.17%	0.64%	0.52%	0.47%	0.07%	0.69%	0.82%	0.59%	0.56%	0.87%
2072	0.14%	0.61%	0.48%	0.44%	0.05%	0.65%	0.76%	0.56%	0.53%	0.83%
2073	0.12%	0.58%	0.44%	0.41%	0.04%	0.60%	0.73%	0.52%	0.50%	0.79%
2074	0.10%	0.56%	0.45%	0.40%	0.03%	0.61%	0.71%	0.52%	0.53%	0.80%
2075	0.09%	0.52%	0.38%	0.36%	0.03%	0.61%	0.72%	0.48%	0.54%	0.76%
2076	0.07%	0.49%	0.33%	0.32%	0.02%	0.48%	0.61%	0.42%	0.42%	0.67%
2077	0.05%	0.46%	0.29%	0.29%	0.01%	0.44%	0.57%	0.39%	0.40%	0.63%
2078	0.04%	0.43%	0.26%	0.27%	0.01%	0.40%	0.53%	0.37%	0.37%	0.59%
2079	0.03%	0.42%	0.27%	0.27%	0.01%	0.41%	0.55%	0.37%	0.41%	0.61%
2080	0.02%	0.37%	0.20%	0.22%	0.00%	0.33%	0.46%	0.31%	0.32%	0.51%
2081	0.02%	0.34%	0.18%	0.20%	0.00%	0.29%	0.42%	0.29%	0.30%	0.48%
2082	0.02%	0.31%	0.16%	0.19%	0.00%	0.30%	0.42%	0.27%	0.34%	0.47%
2083	0.01%	0.28%	0.13%	0.16%	0.00%	0.23%	0.36%	0.24%	0.25%	0.41%
2084	0.01%	0.26%	0.12%	0.15%	0.00%	0.22%	0.34%	0.23%	0.26%	0.40%
2085	0.00%	0.23%	0.09%	0.13%	0.00%	0.18%	0.29%	0.20%	0.21%	0.34%
2086	0.00%	0.20%	0.07%	0.12%	0.00%	0.15%	0.26%	0.18%	0.19%	0.31%
2087	0.00%	0.18%	0.06%	0.10%	0.00%	0.13%	0.24%	0.16%	0.17%	0.28%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.21%	0.14%	0.16%	0.25%
2089	0.00%	0.14%	0.04%	0.08%	0.00%	0.12%	0.20%	0.14%	0.19%	0.26%
2090	0.00%	0.11%	0.03%	0.07%	0.00%	0.08%	0.16%	0.11%	0.12%	0.20%
2091	0.00%	0.09%	0.02%	0.06%	0.00%	0.06%	0.14%	0.09%	0.11%	0.17%
2092	0.00%	0.08%	0.02%	0.05%	0.00%	0.05%	0.12%	0.08%	0.09%	0.15%
2093	0.00%	0.06%	0.01%	0.04%	0.00%	0.04%	0.10%	0.07%	0.08%	0.13%
2094	0.00%	0.05%	0.01%	0.03%	0.00%	0.04%	0.09%	0.06%	0.08%	0.12%
2095	0.00%	0.04%	0.00%	0.03%	0.00%	0.03%	0.07%	0.05%	0.06%	0.09%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.06%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.02%	0.05%	0.03%	0.04%	0.06%
2098	0.00%	0.02%	0.00%	0.01%	0.00%	0.01%	0.04%	0.03%	0.03%	0.05%
2099	0.00%	0.05%	0.00%	0.01%	0.00%	0.01%	0.03%	0.02%	0.03%	0.05%
2100	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%
2101	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.01%	0.01%	0.03%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

Calendar Year	Birth Year 1989	Birth Year 1990	Birth Year 1991	Birth Year 1992	Birth Year 1993	Birth Year 1994	Birth Year 1995	Birth Year 1996	Birth Year 1997	Birth Year 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2020 Level - After Mortality										
2020	1.26%	1.05%	0.96%	1.00%	1.48%	0.96%	0.93%	0.84%	0.86%	0.99%
2021	3.45%	4.04%	3.01%	2.91%	3.93%	2.12%	2.85%	2.45%	2.39%	2.78%
2022	3.49%	5.17%	3.08%	3.26%	4.14%	2.12%	3.21%	3.33%	2.98%	2.86%
2023	3.31%	4.94%	3.00%	3.25%	4.12%	2.09%	3.14%	3.08%	2.89%	2.79%
2024	3.63%	5.16%	3.33%	3.63%	4.07%	2.29%	3.23%	4.12%	3.29%	2.79%
2025	3.28%	4.61%	2.91%	3.16%	3.55%	2.07%	3.01%	3.77%	3.00%	2.87%
2026	4.28%	5.05%	3.64%	3.86%	3.77%	2.61%	3.89%	4.26%	3.53%	3.38%
2027	3.04%	4.22%	2.75%	3.06%	3.08%	2.00%	3.01%	3.38%	2.84%	2.73%
2028	2.94%	4.08%	2.68%	2.91%	2.91%	2.00%	2.95%	3.22%	2.77%	2.60%
2029	3.28%	4.39%	3.05%	3.50%	3.06%	2.24%	3.15%	3.36%	3.01%	2.79%
2030	2.91%	3.70%	2.71%	3.02%	2.58%	1.93%	2.80%	3.17%	2.62%	2.45%
2031	2.83%	3.57%	2.64%	3.01%	2.60%	1.93%	2.74%	3.04%	2.57%	2.52%
2032	2.74%	3.38%	2.56%	2.85%	2.47%	1.89%	2.66%	2.90%	2.50%	2.38%
2033	3.25%	3.71%	2.86%	3.14%	2.69%	2.40%	2.94%	3.12%	2.94%	2.78%
2034	2.78%	3.36%	2.67%	2.99%	2.45%	2.04%	2.68%	2.78%	2.57%	2.39%
2035	2.52%	2.91%	2.34%	2.77%	2.17%	1.81%	2.46%	2.57%	2.30%	2.34%
2036	2.44%	2.76%	2.59%	2.62%	2.08%	1.79%	2.40%	2.47%	2.23%	2.22%
2037	2.38%	2.64%	2.52%	2.54%	2.01%	1.78%	2.35%	2.39%	2.17%	2.18%
2038	2.31%	2.48%	2.44%	2.45%	1.93%	1.74%	2.27%	2.29%	2.11%	2.11%
2039	2.47%	2.65%	2.64%	2.78%	2.11%	1.95%	2.43%	2.41%	2.30%	2.37%
2040	2.64%	2.56%	2.41%	2.59%	2.07%	2.18%	2.43%	2.36%	2.40%	2.51%
2041	2.10%	2.07%	2.22%	2.20%	1.74%	1.66%	2.09%	2.05%	1.92%	2.05%
2042	2.03%	1.94%	2.14%	2.12%	1.69%	1.63%	2.03%	1.97%	1.86%	2.00%
2043	1.97%	1.83%	2.08%	2.10%	1.64%	1.61%	1.98%	1.90%	1.81%	2.00%
2044	2.06%	1.85%	2.17%	2.17%	1.73%	1.73%	2.02%	1.89%	2.05%	1.98%
2045	1.83%	1.57%	1.93%	1.88%	1.65%	1.54%	1.85%	1.76%	1.92%	1.84%
2046	1.77%	1.47%	1.86%	1.80%	1.60%	1.83%	1.80%	1.70%	1.86%	1.80%
2047	2.07%	1.56%	1.88%	1.99%	1.75%	2.00%	1.94%	1.79%	2.03%	2.12%
2048	1.64%	1.24%	1.72%	1.64%	1.50%	1.74%	1.68%	1.56%	1.74%	1.69%
2049	1.76%	1.30%	1.83%	1.80%	1.65%	1.91%	1.78%	1.64%	1.88%	1.80%
2050	1.50%	1.04%	1.59%	1.49%	1.41%	1.67%	1.56%	1.44%	1.62%	1.59%
2051	1.44%	0.94%	1.52%	1.46%	1.36%	1.62%	1.51%	1.38%	1.57%	1.58%
2052	1.38%	0.86%	1.46%	1.34%	1.32%	2.05%	1.45%	1.32%	1.51%	1.50%
2053	1.31%	0.77%	1.39%	1.27%	1.28%	1.99%	1.39%	1.26%	1.45%	1.44%
2054	1.63%	0.88%	1.48%	1.47%	1.50%	2.25%	1.56%	1.37%	1.69%	1.73%
2055	1.18%	0.62%	1.27%	1.17%	1.19%	1.90%	1.29%	1.15%	1.34%	1.39%
2056	1.11%	0.54%	1.21%	1.06%	1.15%	1.83%	1.23%	1.10%	1.29%	1.30%
2057	1.05%	0.48%	1.15%	0.99%	1.10%	1.78%	1.17%	1.05%	1.23%	1.25%
2058	0.99%	0.42%	1.09%	0.93%	1.07%	1.73%	1.12%	0.99%	1.18%	1.20%
2059	1.05%	0.42%	1.13%	1.02%	1.15%	1.81%	1.16%	1.03%	1.27%	1.29%
2060	0.87%	0.31%	0.98%	0.81%	0.98%	1.61%	1.01%	0.89%	1.08%	1.10%
2061	0.99%	0.32%	0.95%	0.83%	1.05%	1.71%	1.05%	0.92%	1.14%	1.26%
2062	0.75%	0.22%	0.87%	0.69%	0.89%	1.49%	0.90%	0.79%	0.97%	1.01%
2063	0.70%	0.19%	0.82%	0.66%	0.85%	1.43%	0.85%	0.74%	0.92%	0.99%
2064	0.71%	0.18%	0.81%	0.65%	0.88%	1.46%	0.84%	0.72%	0.96%	0.96%
2065	0.59%	0.13%	0.72%	0.54%	0.76%	1.31%	0.74%	0.65%	0.83%	0.87%
2066	0.53%	0.10%	0.68%	0.49%	0.72%	1.25%	0.69%	0.60%	0.78%	0.82%
2067	0.49%	0.08%	0.63%	0.47%	0.68%	1.19%	0.64%	0.56%	0.73%	0.80%
2068	0.54%	0.08%	0.60%	0.45%	0.71%	1.24%	0.65%	0.56%	0.76%	0.87%
2069	0.45%	0.06%	0.58%	0.42%	0.67%	1.15%	0.59%	0.51%	0.72%	0.74%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

Payment Patterns After Consideration of Estimated Mortality - 2020 Level Basis (a)

Calendar Year	Birth Year 1989	Birth Year 1990	Birth Year 1991	Birth Year 1992	Birth Year 1993	Birth Year 1994	Birth Year 1995	Birth Year 1996	Birth Year 1997	Birth Year 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2020 Level - After Mortality										
2070	0.35%	0.04%	0.50%	0.33%	0.56%	1.01%	0.50%	0.43%	0.60%	0.64%
2071	0.31%	0.03%	0.46%	0.31%	0.51%	0.94%	0.45%	0.39%	0.55%	0.62%
2072	0.27%	0.02%	0.42%	0.27%	0.47%	0.88%	0.41%	0.36%	0.51%	0.55%
2073	0.23%	0.01%	0.39%	0.24%	0.44%	0.82%	0.37%	0.32%	0.47%	0.51%
2074	0.23%	0.01%	0.36%	0.23%	0.43%	0.79%	0.34%	0.29%	0.48%	0.49%
2075	0.21%	0.01%	0.32%	0.21%	0.40%	0.76%	0.32%	0.27%	0.43%	0.53%
2076	0.14%	0.00%	0.29%	0.17%	0.32%	0.64%	0.26%	0.22%	0.35%	0.39%
2077	0.12%	0.00%	0.26%	0.15%	0.29%	0.58%	0.22%	0.19%	0.32%	0.35%
2078	0.09%	0.00%	0.23%	0.13%	0.26%	0.52%	0.19%	0.16%	0.28%	0.31%
2079	0.09%	0.00%	0.21%	0.13%	0.25%	0.50%	0.18%	0.15%	0.29%	0.32%
2080	0.06%	0.00%	0.18%	0.10%	0.20%	0.41%	0.14%	0.12%	0.22%	0.25%
2081	0.05%	0.00%	0.15%	0.08%	0.17%	0.36%	0.12%	0.10%	0.19%	0.22%
2082	0.05%	0.00%	0.13%	0.07%	0.16%	0.35%	0.10%	0.09%	0.18%	0.22%
2083	0.03%	0.00%	0.11%	0.06%	0.12%	0.27%	0.08%	0.06%	0.14%	0.17%
2084	0.02%	0.00%	0.09%	0.06%	0.11%	0.24%	0.06%	0.05%	0.13%	0.14%
2085	0.01%	0.00%	0.08%	0.04%	0.09%	0.19%	0.05%	0.04%	0.10%	0.11%
2086	0.01%	0.00%	0.06%	0.04%	0.07%	0.16%	0.04%	0.03%	0.08%	0.09%
2087	0.01%	0.00%	0.05%	0.03%	0.06%	0.13%	0.03%	0.02%	0.07%	0.08%
2088	0.02%	0.00%	0.04%	0.03%	0.04%	0.10%	0.02%	0.02%	0.05%	0.06%
2089	0.00%	0.00%	0.03%	0.02%	0.04%	0.09%	0.02%	0.01%	0.05%	0.06%
2090	0.00%	0.00%	0.08%	0.02%	0.03%	0.06%	0.01%	0.01%	0.03%	0.03%
2091	0.00%	0.00%	0.00%	0.07%	0.02%	0.05%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.01%	0.01%
2094	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
2095	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
2096	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
2097	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2098	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2099	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2101	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2020 level estimates for each open claimant and after consideration of the remaining life expectancy for each claimant. See Appendix A, Exhibit II for illustration of calculation for Birth Year 1996.

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

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

Estimated Loss & Expense Payments - 2020 Level - After Consideration of Mortality

Claim Number Date of Birth Life Expectancy @ 12/31/19 Sex	[REDACTED]						Totals	Annual Basis Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2020 Level - After Mortality (a)							
24	126,161	143,050	66,394	39,706	156,017	127,403	658,731	3.29%
25	114,938	141,141	63,059	12,341	117,003	28,854	477,336	2.39%
26	116,492	144,959	63,048	136,525	108,546	80,549	650,119	3.25%
27	115,105	140,633	58,343	110,309	97,979	78,327	600,696	3.00%
28	186,730	138,647	182,637	88,885	106,735	99,006	802,641	4.01%
29	184,413	137,108	173,997	71,388	93,789	75,278	735,972	3.68%
30	182,071	173,623	192,667	66,530	105,657	109,924	830,474	4.15%
31	179,705	132,598	153,860	44,981	75,595	71,373	658,113	3.29%
32	177,314	130,988	145,975	35,483	67,930	70,056	627,746	3.14%
33	181,081	140,856	142,013	28,253	69,873	93,789	655,865	3.28%
34	172,461	126,400	127,964	21,524	53,960	114,968	617,276	3.09%
35	169,998	124,721	120,858	16,643	48,115	112,383	592,718	2.96%
36	167,511	122,189	112,298	12,725	42,529	109,053	566,306	2.83%
37	164,999	154,831	123,929	11,334	47,186	106,112	608,391	3.04%
38	162,461	118,311	98,594	7,309	34,205	120,934	541,813	2.71%
39	159,899	115,752	91,120	5,454	29,091	100,266	501,582	2.51%
40	157,311	113,575	84,671	4,043	25,462	97,360	482,421	2.41%
41	154,696	111,756	79,095	2,974	22,270	94,785	465,577	2.33%
42	152,053	109,170	72,648	2,157	19,288	91,585	446,901	2.24%
43	154,658	117,238	69,883	1,582	19,261	108,167	470,788	2.35%
44	146,671	135,357	73,377	1,292	18,082	86,147	460,927	2.31%
45	143,928	102,410	56,693	772	12,321	83,012	399,137	2.00%
46	141,147	100,111	51,903	533	10,511	80,179	384,384	1.92%
47	138,327	98,115	47,716	364	8,945	77,619	371,086	1.86%
48	135,463	95,434	43,078	243	7,749	87,125	369,091	1.85%
49	132,554	93,052	39,032	159	6,311	71,757	342,864	1.71%
50	129,597	90,944	35,482	103	5,273	69,209	330,608	1.65%
51	126,589	113,737	37,377	76	5,460	66,210	349,449	1.75%
52	123,530	85,717	28,302	40	3,572	63,460	304,621	1.52%
53	124,674	91,503	26,430	24	3,368	74,249	320,248	1.60%
54	117,254	80,667	22,290	14	2,351	58,019	280,596	1.40%
55	114,037	78,096	19,616	8	1,883	55,334	268,973	1.35%
56	110,766	75,747	17,281	4	1,498	52,853	258,150	1.29%
57	107,441	72,859	14,903	2	1,172	50,045	246,421	1.23%
58	104,063	90,526	15,180	1	1,169	55,446	266,385	1.33%
59	100,633	67,735	11,082	1	700	45,026	225,176	1.13%
60	97,155	64,796	9,337	0	528	42,339	214,155	1.07%
61	93,628	62,063	7,855	0	394	39,841	203,782	1.02%
62	90,055	59,510	6,592	0	290	37,511	193,958	0.97%
63	89,490	61,985	5,620	0	241	42,642	199,978	1.00%
64	82,768	53,752	4,393	0	148	32,613	173,674	0.87%
65	79,059	65,881	4,197	0	130	30,409	179,676	0.90%
66	75,312	48,146	2,800	0	70	28,058	154,386	0.77%
67	71,534	45,339	2,185	0	47	25,872	144,978	0.73%
68	67,738	42,687	1,691	0	31	27,841	139,988	0.70%
69	63,939	39,770	1,267	0	19	21,710	126,705	0.63%
70	60,147	37,029	938	0	12	19,744	117,870	0.59%
71	56,370	34,443	685	-	7	17,920	109,425	0.55%
72	52,616	40,843	570	-	5	16,059	110,093	0.55%
73	50,622	31,866	347	-	2	17,493	100,330	0.50%
Subtotals:	6,207,167	4,797,667	2,811,272	723,782	1,432,781	3,365,914	19,338,582	96.72%

Note: (a) Product of estimated payments (2020 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

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

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

Estimated Loss & Expense Payments - 2020 Level - After Consideration of Mortality

Claim Number Date of Birth Life Expectancy @ 12/31/19 Sex	[REDACTED]						Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Incremental Payments By Claim By Year - 2020 Level - After Mortality (a)								
74	45,211	26,612	225	-	1	12,771	84,820	0.42%
75	41,583	24,049	145	-	1	11,204	76,981	0.39%
76	38,022	21,656	91	-	0	9,779	69,547	0.35%
77	34,547	19,421	55	-	0	8,481	62,503	0.31%
78	31,175	17,160	31	-	0	8,449	56,816	0.28%
79	27,926	19,450	20	-	0	6,112	53,509	0.27%
80	24,817	13,175	9	-	0	5,118	43,119	0.22%
81	21,863	11,314	4	-	0	4,196	37,378	0.19%
82	19,079	9,640	2	-	0	3,395	32,115	0.16%
83	17,060	8,921	1	-	0	3,297	29,279	0.15%
84	14,072	6,736	0	-	0	2,097	22,905	0.11%
85	11,870	5,511	0	-	-	1,593	18,975	0.09%
86	9,880	5,737	0	-	-	1,183	16,799	0.08%
87	8,103	3,510	0	-	-	846	12,460	0.06%
88	6,541	2,724	0	-	-	686	9,951	0.05%
89	5,189	2,076	0	-	-	393	7,658	0.04%
90	4,039	1,536	0	-	-	250	5,825	0.03%
91	3,079	1,112	-	-	-	152	4,342	0.02%
92	2,294	785	-	-	-	87	3,166	0.02%
93	1,727	740	-	-	-	57	2,524	0.01%
94	1,180	353	-	-	-	23	1,556	0.01%
95	811	225	-	-	-	10	1,046	0.01%
96	540	137	-	-	-	4	681	0.00%
97	347	80	-	-	-	2	429	0.00%
98	215	45	-	-	-	1	261	0.00%
99	128	24	-	-	-	0	152	0.00%
100	73	15	-	-	-	0	89	0.00%
101	42	6	-	-	-	0	48	0.00%
102	24	3	-	-	-	0	27	0.00%
103	14	2	-	-	-	0	16	0.00%
104	8	1	-	-	-	0	8	0.00%
105	4	0	-	-	-	0	5	0.00%
106	2	0	-	-	-	0	3	0.00%
107	1	0	-	-	-	0	2	0.00%
108	1	0	-	-	-	0	1	0.00%
109	0	0	-	-	-	0	0	0.00%
110	0	0	-	-	-	0	0	0.00%
111	0	0	-	-	-	0	0	0.00%
112	0	0	-	-	-	0	0	0.00%
113	0	0	-	-	-	0	0	0.00%
114	0	0	-	-	-	0	0	0.00%
115	0	0	-	-	-	0	0	0.00%
116	0	0	-	-	-	0	0	0.00%
117	0	0	-	-	-	0	0	0.00%
118	0	0	-	-	-	0	0	0.00%
119	0	0	-	-	-	0	0	0.00%
120	0	0	-	-	-	0	0	0.00%
121	0	0	-	-	-	0	0	0.00%
122	0	0	-	-	-	0	0	0.00%
123	0	0	-	-	-	0	0	0.00%
Subtotals:	371,469	202,757	583	-	2	80,186	654,996	3.28%
Totals All:	6,578,635	5,000,424	2,811,855	723,782	1,432,783	3,446,100	#####	100.00%

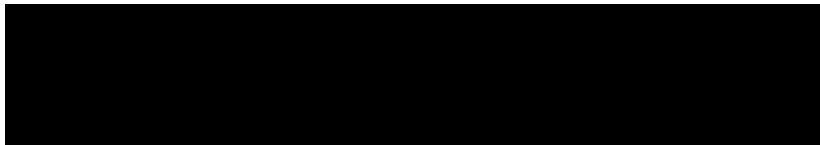
Note: (a) Product of estimated payments (2020 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

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

Sample Calculation of Payment Pattern - Birth Year 1996

Probability of Survival - Assuming Attained Age 23

Claim Number
Date of Birth
Life Expectancy @ 12/31/19
Sex



	(2)	(3)	(4)	(5)	(6)	(7)
Attained Age						
24	0.98872	0.98689	0.95066	0.81963	0.91075	0.97927
25	0.97736	0.97372	0.90291	0.66911	0.82801	0.95861
26	0.96594	0.96049	0.85675	0.54404	0.75141	0.93801
27	0.95444	0.94720	0.81213	0.44045	0.68062	0.91748
28	0.94284	0.93383	0.76899	0.35490	0.61527	0.89702
29	0.93114	0.92036	0.72725	0.28447	0.55504	0.87663
30	0.91932	0.90678	0.68686	0.22672	0.49962	0.85630
31	0.90737	0.89309	0.64782	0.17960	0.44870	0.83603
32	0.89530	0.87928	0.61012	0.14140	0.40201	0.81582
33	0.88311	0.86536	0.57378	0.11060	0.35929	0.79568
34	0.87079	0.85134	0.53879	0.08594	0.32028	0.77562
35	0.85836	0.83721	0.50514	0.06632	0.28474	0.75563
36	0.84580	0.82298	0.47282	0.05081	0.25244	0.73572
37	0.83312	0.80863	0.44181	0.03862	0.22313	0.71588
38	0.82030	0.79418	0.41209	0.02912	0.19661	0.69642
39	0.80736	0.77962	0.38366	0.02178	0.17267	0.67643
40	0.79430	0.76496	0.35650	0.01614	0.15113	0.65683
41	0.78110	0.75018	0.33059	0.01185	0.13179	0.63731
42	0.76775	0.73529	0.30588	0.00861	0.11448	0.61787
43	0.75425	0.72026	0.28235	0.00619	0.09904	0.59851
44	0.74058	0.70509	0.25997	0.00440	0.08530	0.57923
45	0.72673	0.68976	0.23870	0.00308	0.07313	0.56003
46	0.71269	0.67428	0.21853	0.00213	0.06239	0.54092
47	0.69844	0.65862	0.19943	0.00145	0.05294	0.52189
48	0.68399	0.64277	0.18138	0.00097	0.04467	0.50295
49	0.66930	0.62673	0.16434	0.00064	0.03746	0.48410
50	0.65436	0.61048	0.14830	0.00041	0.03121	0.46534
51	0.63918	0.59401	0.13325	0.00026	0.02582	0.44668
52	0.62373	0.57733	0.11917	0.00016	0.02120	0.42813
53	0.60802	0.56043	0.10604	0.00009	0.01727	0.40970
54	0.59204	0.54332	0.09385	0.00005	0.01396	0.39142
55	0.57580	0.52600	0.08259	0.00003	0.01118	0.37331
56	0.55928	0.50846	0.07223	0.00002	0.00886	0.35537
57	0.54249	0.49072	0.06275	0.00001	0.00696	0.33762
58	0.52544	0.47279	0.05412	0.00000	0.00540	0.32007
59	0.50812	0.45468	0.04632	0.00000	0.00414	0.30274
60	0.49056	0.43642	0.03931	0.00000	0.00313	0.28564
61	0.47275	0.41801	0.03307	0.00000	0.00234	0.26879
62	0.45471	0.39947	0.02755	0.00000	0.00172	0.25221
63	0.43643	0.38081	0.02271	0.00000	0.00124	0.23595
64	0.41792	0.36204	0.01850	0.00000	0.00088	0.22002
65	0.39919	0.34318	0.01487	0.00000	0.00061	0.20446
66	0.38027	0.32428	0.01179	0.00000	0.00042	0.18929
67	0.36119	0.30537	0.00920	0.00000	0.00028	0.17454
68	0.34203	0.28654	0.00707	0.00000	0.00018	0.16025
69	0.32284	0.26787	0.00533	0.00000	0.00011	0.14646
70	0.30369	0.24940	0.00395	0.00000	0.00007	0.13320
71	0.28463	0.23120	0.00286	0.00000	0.00004	0.12049
72	0.26567	0.21331	0.00203	0.00000	0.00002	0.10834
73	0.24687	0.19577	0.00140	0.00000	0.00001	0.09679

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

Sample Calculation of Payment Pattern - Birth Year 1996

Estimated Loss & Expense

Claim Number	Date of Birth	Life Expectancy @ 12/31/19	Sex	(2)	(3)	(4)	(5)	(6)	(7)	(8)	Percent of Total By Year
Totals											
Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/19											
Attained Age											
24				127,600	144,950	69,840	48,444	171,306	130,100	692,240	0.59%
25				117,600	144,950	69,840	18,444	141,306	30,100	522,240	0.45%
26				120,600	150,922	73,590	250,948	144,456	85,872	826,388	0.71%
27				120,600	148,472	71,840	250,448	143,956	85,372	820,688	0.70%
28				198,050	148,472	237,504	250,448	173,476	110,372	1,118,322	0.96%
29				198,050	148,972	239,254	250,948	168,976	85,872	1,092,072	0.93%
30				198,050	191,472	280,504	293,448	211,476	128,372	1,303,322	1.12%
31				198,050	148,472	237,504	250,448	168,476	85,372	1,088,322	0.93%
32				198,050	148,972	239,254	250,948	168,976	85,872	1,092,072	0.93%
33				205,050	162,772	247,504	255,448	194,476	117,872	1,183,122	1.01%
34				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
35				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
36				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
37				198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
38				198,050	148,972	239,254	250,948	173,976	173,727	1,184,927	1.01%
39				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
40				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
41				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
42				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
43				205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
44				198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%
45				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
46				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
47				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
48				198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%
49				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
50				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
51				198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
52				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
53				205,050	163,272	249,254	255,948	194,976	181,227	1,249,727	1.07%
54				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
55				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
56				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
57				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
58				198,050	191,472	280,504	293,448	216,476	173,227	1,353,177	1.16%
59				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
60				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
61				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
62				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
63				205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
64				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
65				198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%
66				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
67				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
68				198,050	148,972	239,254	250,948	173,976	173,727	1,184,927	1.01%
69				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
70				198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%
71				198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%
72				198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%
73				205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%
Subtotals:				9,631,700	7,799,006	11,587,544	12,422,392	8,814,420	7,110,756	57,365,818	49.11%

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

Sample Calculation of Payment Pattern - Birth Year 1996

Estimated Loss & Expense Payments - 2020 Level - Before Consideration of Mortality

Claim Number Date of Birth Life Expectancy @ 12/31/19 Sex	[REDACTED]							Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Attained Age	Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/19								
74	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
75	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
76	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
77	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
78	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%	
79	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%	
80	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
81	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
82	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
83	205,050	163,272	249,254	255,948	194,976	181,227	1,249,727	1.07%	
84	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
85	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
86	198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%	
87	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
88	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%	
89	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
90	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
91	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
92	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
93	205,050	205,772	290,504	298,448	237,476	180,727	1,417,977	1.21%	
94	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
95	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
96	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
97	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
98	198,050	148,972	239,254	250,948	173,976	173,727	1,184,927	1.01%	
99	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
100	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%	
101	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
102	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
103	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%	
104	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
105	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
106	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
107	198,050	191,972	282,254	293,948	211,976	148,727	1,326,927	1.14%	
108	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%	
109	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
110	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
111	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
112	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
113	205,050	163,272	249,254	255,948	194,976	181,227	1,249,727	1.07%	
114	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%	
115	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
116	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
117	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
118	198,050	148,472	237,504	250,448	173,476	173,227	1,181,177	1.01%	
119	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
120	198,050	148,472	237,504	250,448	168,476	148,227	1,151,177	0.99%	
121	198,050	191,472	280,504	293,448	211,476	148,227	1,323,177	1.13%	
122	198,050	148,972	239,254	250,948	168,976	148,727	1,154,927	0.99%	
123	205,050	162,772	247,504	255,448	194,476	180,727	1,245,977	1.07%	
Subtotals:	9,937,500	7,804,600	12,255,950	12,856,900	8,888,300	7,707,350	59,450,600	50.89%	
Totals All:	19,569,200	15,603,606	23,843,494	25,279,292	17,702,720	14,818,106	116,816,418	100.00%	

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

Incremental Payments By Major Expense Groups

Legal Expense	388,516
Parental Award	1,397,419
Medical Expense	843,539
Nursing Care - By Parents & Family Care	10,495,652
Nursing Care - By Others	2,340,801
Custodial	30,864
Other	2,245,369
Totals:	17,742,160

Case Outstanding By Major Expense Groups

Legal Expense	-
Parental Award	822,969
Medical Expense	60,583,611
Nursing Care - By Parents & Family Care	190,001,780
Nursing Care - By Others	298,361,042
Custodial	151,117,953
Other	89,694,784
Totals:	790,582,139

Percentage by Expense Group - Based on Incremental Payments

Legal Expense	2.19%
Parental Award	7.88%
Medical Expense	4.75%
Nursing Care - By Parents & Family Care	59.16%
Nursing Care - By Others	13.19%
Custodial	0.17%
Other	12.66%

Percentage by Expense Group - Based on Case Outstanding

Legal Expense	0.00%
Parental Award	0.10%
Medical Expense	7.66%
Nursing Care - By Parents & Family Care	24.03%
Nursing Care - By Others	37.74%
Custodial	19.11%
Other	11.35%

Estimated Inflation By Component - Paid Basis

Legal Expense (a)	3.72%
Parental Award (b)	0.00%
Medical Expense (c)	1.16%
Nursing Care - By Parents & Family Care (d)	0.00%
Nursing Care - By Others (e)	0.00%
Custodial (f)	0.00%
Other (g)	0.44%

Estimated Inflation By Component - Outstanding Basis

Legal Expense (a)	3.72%
Parental Award (b)	0.00%
Medical Expense (h)	0.70%
Nursing Care - By Parents & Family Care (d)	0.00%
Nursing Care - By Others (e)	0.00%
Custodial (f)	0.00%
Other (h)	0.27%

Combined (i)	
Estimated Inflation - Paid Basis	0.19%
Estimated Inflation - O/S Basis	0.08%

Expense Group	Accident Year 1/1 - 12/31 2010	Accident Year 1/1 - 12/31 2011	Accident Year 1/1 - 12/31 2012	Accident Year 1/1 - 12/31 2013	Accident Year 1/1 - 12/31 2014	Accident Year 1/1 - 12/31 2015	Accident Year 1/1 - 12/31 2016	Accident Year 1/1 - 12/31 2017	Accident Year 1/1 - 12/31 2018	Accident Year 1/1 - 12/31 2019
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incremental Payments By Major Expense Groups										
Legal Expense	N/A	1,348,962	1,472,264	1,046,543	1,232,427	668,653	484,569	584,838	452,621	388,516
Parental Award	N/A	1,772,862	854,442	1,254,414	1,404,094	1,186,749	1,254,253	1,365,273	1,175,718	1,397,419
Medical Expense	N/A	795,785	792,882	845,548	967,563	974,935	967,347	939,392	855,074	843,539
Nursing Care - By Parents & Family Care	N/A	5,533,089	5,409,777	6,505,561	7,530,367	8,620,254	9,627,298	10,349,737	10,333,679	10,495,652
Nursing Care - By Others	N/A	2,555,000	3,010,739	2,668,850	2,444,120	2,416,880	2,418,489	1,972,943	2,081,185	2,340,801
Custodial	N/A	19,113	98,021	73,571	172,325	30,724	50,965	130,563	19,006	30,864
Other	N/A	2,305,512	1,339,156	1,717,202	1,761,129	1,925,764	1,627,714	2,218,698	2,673,017	2,245,369
Totals:		14,330,324	12,977,280	14,111,688	15,512,025	15,823,958	16,430,635	17,561,445	17,590,302	17,742,160
Case Outstanding By Major Expense Groups										
Legal Expense	1,659,638	2,385,144	836,323	660,811	228,321	88,453	168,803	-	-	-
Parental Award	589,640	605,992	353,242	603,806	515,023	812,964	558,710	552,204	517,333	822,969
Medical Expense	45,291,470	53,134,220	51,818,777	52,678,076	54,293,469	56,178,917	53,776,781	54,909,282	57,610,440	60,583,611
Nursing Care - By Parents & Family Care	82,024,515	85,104,653	130,484,827	122,444,207	138,840,113	154,500,907	160,582,139	167,831,990	178,828,226	190,001,780
Nursing Care - By Others	283,976,757	319,886,113	285,088,770	292,576,532	284,914,056	284,634,842	278,707,710	282,636,036	289,452,886	298,361,042
Custodial	56,034,080	60,833,849	118,024,732	117,392,957	132,525,811	134,228,759	151,741,811	138,361,013	146,219,982	151,117,953
Other	68,822,838	77,191,310	75,879,069	76,658,051	78,245,243	82,827,705	80,001,953	83,707,417	86,008,001	89,694,784
Totals:	538,398,938	599,141,281	662,485,739	663,014,440	689,562,035	713,272,547	725,537,907	727,997,942	758,636,868	790,582,139
Percentage by Expense Group - Based on Incremental Payments										
Legal Expense	10.75%	9.41%	11.34%	7.42%	7.94%	4.23%	2.95%	3.33%	2.57%	2.19%
Parental Award	13.53%	12.37%	6.58%	8.89%	9.05%	7.50%	7.63%	7.77%	6.68%	7.88%
Medical Expense	5.60%	5.55%	6.11%	5.99%	6.24%	6.16%	5.89%	5.35%	4.86%	4.75%
Nursing Care - By Parents & Family Care	36.63%	38.61%	41.69%	46.10%	48.55%	54.48%	58.59%	58.93%	58.75%	59.16%
Nursing Care - By Others	18.92%	17.83%	23.20%	18.91%	15.76%	15.27%	14.72%	11.23%	11.83%	13.19%
Custodial	0.15%	0.13%	0.76%	0.52%	1.11%	0.19%	0.31%	0.74%	0.11%	0.17%
Other	14.41%	16.09%	10.32%	12.17%	11.35%	12.17%	9.91%	12.63%	15.20%	12.66%
Percentage by Expense Group - Based on Case Outstanding										
Legal Expense	0.31%	0.40%	0.13%	0.10%	0.03%	0.01%	0.02%	0.00%	0.00%	0.00%
Parental Award	0.11%	0.10%	0.05%	0.09%	0.07%	0.11%	0.08%	0.08%	0.07%	0.10%
Medical Expense	8.41%	8.87%	7.82%	7.95%	7.87%	7.88%	7.41%	7.54%	7.59%	7.66%
Nursing Care - By Parents & Family Care	15.23%	14.20%	19.70%	18.47%	20.13%	21.66%	22.13%	23.05%	23.57%	24.03%
Nursing Care - By Others	52.74%	53.39%	43.03%	44.13%	41.32%	39.91%	38.41%	38.82%	38.15%	37.74%
Custodial	10.41%	10.15%	17.82%	17.71%	19.22%	18.82%	20.91%	19.01%	19.27%	19.11%
Other	12.78%	12.88%	11.45%	11.56%	11.35%	11.61%	11.03%	11.50%	11.34%	11.35%
Estimated Inflation By Component - Paid Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (c)	3.28%	3.49%	3.21%	2.01%	2.96%	2.58%	4.07%	1.78%	2.01%	4.57%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	0.99%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other (g)	1.50%	2.96%	1.74%	1.50%	0.76%	0.73%	2.07%	2.11%	1.91%	2.29%
Estimated Inflation By Component - Outstanding Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (h)	1.97%	2.09%	1.93%	1.21%	1.77%	1.55%	2.44%	1.07%	1.21%	2.74%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	95.00%	3.00%	0.00%	0.00%	4.50%	0.00%	0.00%	3.50%
Other (h)	0.90%	1.78%	1.04%	0.90%	0.45%	0.44%	1.24%	1.27%	1.15%	1.37%
Combined (i)										
Estimated Inflation - Paid Basis	0.78%	1.00%	0.78%	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%
Estimated Inflation - O/S Basis	0.29%	0.42%	9.83%	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%

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

Expense Group	Accident Year 1/1 - 12/31 2000	Accident Year 1/1 - 12/31 2001	Accident Year 1/1 - 12/31 2002	Accident Year 1/1 - 12/31 2003	Accident Year 1/1 - 12/31 2004	Accident Year 1/1 - 12/31 2005	Accident Year 1/1 - 12/31 2006	Accident Year 1/1 - 12/31 2007	Accident Year 1/1 - 12/31 2008	Accident Year 1/1 - 12/31 2009
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incremental Payments By Major Expense Groups										
Legal Expense	547,451	789,578	768,406	699,574	753,238	761,521	768,799	911,182	1,117,819	1,251,650
Parental Award	1,684,863	1,569,503	1,380,762	1,448,569	1,266,247	987,149	1,088,568	1,483,153	1,621,648	1,521,430
Medical Expense	324,050	361,786	316,867	379,945	477,673	486,436	414,019	438,949	502,243	584,938
Nursing Care - By Parents & Family Care	77,850	107,770	265,098	500,284	664,698	959,815	1,287,167	1,455,477	2,280,726	3,586,973
Nursing Care - By Others	1,661,676	1,774,150	1,570,635	1,664,923	1,767,678	2,126,820	2,368,333	2,187,588	2,022,477	2,072,130
Custodial	47,053	14,388	7,179	13,490	29,407	19,776	20,370	38,594	29,076	18,070
Other	406,846	640,781	809,365	834,009	1,296,472	1,401,403	1,083,585	1,177,848	1,338,828	1,317,625
Totals:	4,749,789	5,257,955	5,118,312	5,540,794	6,255,412	6,742,920	7,030,842	7,692,791	8,912,818	10,352,817
Case Outstanding By Major Expense Groups										
Legal Expense									739,159	1,016,335
Parental Award									311,440	371,029
Medical Expense									28,168,684	31,284,580
Nursing Care - By Parents & Family Care									51,105,085	61,522,465
Nursing Care - By Others									229,063,637	247,156,314
Custodial									64,170,720	55,975,200
Other									52,596,208	58,056,740
Totals:									426,154,933	455,382,663
Percentage by Expense Group - Based on Incremental Payments										
Legal Expense	11.53%	15.02%	15.01%	12.63%	12.04%	11.29%	10.93%	11.84%	12.54%	12.09%
Parental Award	35.47%	29.85%	26.98%	26.14%	20.24%	14.64%	15.48%	19.28%	18.19%	14.70%
Medical Expense	6.82%	6.88%	6.19%	6.86%	7.64%	7.21%	5.89%	5.71%	5.64%	5.65%
Nursing Care - By Parents & Family Care	1.64%	2.05%	5.18%	9.03%	10.63%	14.23%	18.31%	18.92%	25.59%	34.65%
Nursing Care - By Others	34.98%	33.74%	30.69%	30.05%	28.26%	31.54%	33.68%	28.44%	22.69%	20.02%
Custodial	0.99%	0.27%	0.14%	0.24%	0.47%	0.29%	0.29%	0.50%	0.33%	0.17%
Other	8.57%	12.19%	15.81%	15.05%	20.73%	20.78%	15.41%	15.31%	15.02%	12.73%
Percentage by Expense Group - Based on Case Outstanding										
Legal Expense	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.22%
Parental Award	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%
Medical Expense	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.87%
Nursing Care - By Parents & Family Care	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	13.51%
Nursing Care - By Others	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	54.27%
Custodial	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	12.29%
Other	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.75%
Estimated Inflation By Component - Paid Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (c)	4.17%	4.72%	5.05%	3.71%	4.24%	4.29%	3.56%	5.16%	2.65%	3.37%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.32%	21.46%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other (g)	3.39%	1.55%	2.38%	1.88%	3.26%	3.42%	2.54%	4.08%	0.09%	2.72%
Estimated Inflation By Component - Outstanding Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (h)	2.50%	2.83%	3.03%	2.22%	2.54%	2.57%	2.14%	3.10%	1.59%	2.02%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	54.64%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	40.00%	3.00%	40.00%	0.00%	0.00%	0.00%
Other (h)	2.03%	0.93%	1.43%	1.13%	1.95%	2.05%	1.52%	2.45%	0.05%	1.63%
Combined (i)										
Estimated Inflation - Paid Basis	0.98%	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%
Estimated Inflation - O/S Basis	0.42%	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%

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

Expense Group	Accident Year 1/1 - 12/31 1990	Accident Year 1/1 - 12/31 1991	Accident Year 1/1 - 12/31 1992	Accident Year 1/1 - 12/31 1993	Accident Year 1/1 - 12/31 1994	Accident Year 1/1 - 12/31 1995	Accident Year 1/1 - 12/31 1996	Accident Year 1/1 - 12/31 1997	Accident Year 1/1 - 12/31 1998	Accident Year 1/1 - 12/31 1999
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incremental Payments By Major Expense Groups										
Legal Expense	N/A	192,899	361,181	423,066	495,111	611,088	566,488	466,635	535,583	489,006
Parental Award	N/A	574,493	682,393	568,464	1,034,652	1,775,690	1,305,192	1,065,584	1,452,768	1,556,838
Medical Expense	N/A	111,200	100,481	114,259	120,146	140,970	170,987	187,374	326,563	335,203
Nursing Care - By Parents & Family Care	N/A	125,469	104,966	46,536	18,312	42,905	60,030	39,920	87,805	84,323
Nursing Care - By Others	N/A	47,350	80,085	109,144	135,969	265,078	505,495	769,201	974,683	1,123,079
Custodial	N/A	19,122	77,831	107,096	93,591	93,012	100,527	121,690	136,171	103,378
Other	N/A	43,241	73,598	73,204	69,438	118,678	179,756	257,990	317,394	357,161
Totals:		1,113,775	1,480,534	1,441,768	1,967,220	3,047,422	2,888,475	2,908,394	3,830,965	4,048,988
Case Outstanding By Major Expense Groups										
Legal Expense										
Parental Award										
Medical Expense										
Nursing Care - By Parents & Family Care										
Nursing Care - By Others										
Custodial										
Other										
Totals:										
Percentage by Expense Group - Based on Incremental Payments										
Legal Expense	17.32%	17.32%	24.40%	29.34%	25.17%	20.05%	19.61%	16.04%	13.98%	12.08%
Parental Award	51.58%	51.58%	46.09%	39.43%	52.59%	58.27%	45.19%	36.64%	37.92%	38.45%
Medical Expense	9.98%	9.98%	6.79%	7.92%	6.11%	4.63%	5.92%	6.44%	8.52%	8.28%
Nursing Care - By Parents & Family Care	11.27%	11.27%	7.09%	3.23%	0.93%	1.41%	2.08%	1.37%	2.29%	2.08%
Nursing Care - By Others	4.25%	4.25%	5.41%	7.57%	6.91%	8.70%	17.50%	26.45%	25.44%	27.74%
Custodial	1.72%	1.72%	5.26%	7.43%	4.76%	3.05%	3.48%	4.18%	3.55%	2.55%
Other	3.88%	3.88%	4.97%	5.08%	3.53%	3.89%	6.22%	8.87%	8.28%	8.82%
Percentage by Expense Group - Based on Case Outstanding										
Legal Expense	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%
Parental Award	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Medical Expense	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%
Nursing Care - By Parents & Family Care	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%	11.99%
Nursing Care - By Others	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%	53.75%
Custodial	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%	15.06%
Other	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%	12.34%
Estimated Inflation By Component - Paid Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (c)	9.59%	7.92%	6.63%	5.39%	4.92%	3.95%	3.04%	2.82%	3.42%	3.67%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other (g)	6.11%	3.06%	2.90%	2.75%	2.67%	2.54%	3.32%	1.70%	1.61%	2.68%
Estimated Inflation By Component - Outstanding Basis										
Legal Expense (a)	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%	3.72%
Parental Award (b)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Expense (h)	5.75%	4.75%	3.98%	3.24%	2.95%	2.37%	1.82%	1.69%	2.05%	2.20%
Nursing Care - By Parents & Family Care (d)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nursing Care - By Others (e)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Custodial (f)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other (h)	3.66%	1.84%	1.74%	1.65%	1.60%	1.52%	1.99%	1.02%	0.97%	1.61%
Combined (i)										
Estimated Inflation - Paid Basis	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%
Estimated Inflation - O/S Basis	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%

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

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

- Notes: (a) Increase in legal fees based on change in hourly rate from \$ 75 to \$ 150 over the period from 1989 to 2008 - assumed annual inflation of 3.72 %
- (b) The parental award amounts have not changed.
- (c) The estimated inflation rate by year for all payments related to medical items is based on the CPI - Medical Care Index.
- (d) The hourly rates for nursing care by parents have remained constant until June 2008 - the estimated change for 2008 and 2009 are developed assuming the increase in hourly rate from \$9.70 to \$15.00 occurred for paid losses before and after July 1, 2008. This change in hourly rate for nursing care by parents resulted in inflation rates of 27.32% ($\$12.35 / \9.70) and 21.46% ($\$15.00 / \12.35) for 2008 and 2009, respectively for paid basis. It resulted in an inflation rate of 54.64% ($\$15.00 / \9.70) for case outstanding basis in 2008.
- (e) The hourly rate for LPN under nursing care by others have increased from \$24.45 to \$25.40 effective 7/1/2016.
- (f) The daily rates used to estimate the future cost of custodial residential care were revised in December 2004, 2005, 2006, 2012, 2013, 2016, and 2019. These changes in the custodial residential care daily rate resulted in the estimated inflation rates of 40%, 3%, 40%, 95%, 3%, 4.5%, and 3.5% for 2004, 2005, 2006, 2012, 2013, 2016, & 2019, respectively. This inflation change affects outstanding only.
- (g) Inflation related to all other payments is based on All Items CPI Index - Seasonally Adjusted.
- (h) The estimated inflation related to case outstanding (Medical and Other) is based on 60 % of CPI since a portion of the outstanding reserve estimate has not changed.
- (i) Weighted average of inverse of one plus the estimated inflation by component and the percent by component (paid and outstanding separately).

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Gov't Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	Model v CPI (13) - (3)	Conservative Model v CPI (14) - (3)	NICA v CPI (15) - (3)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1926	17.70				11.62%	0.30%	7.77%	5.39%	3.30%	4.73%		7.89%	6.20%						
1927	17.30	-2.26%			37.49%	22.03%	8.93%	4.52%	3.10%	4.57%		19.04%	14.61%				21.30%	16.87%	
1928	17.10	-1.16%			43.61%	39.71%	0.10%	0.92%	3.57%	4.55%		21.01%	15.07%				22.17%	16.22%	
1929	17.20	0.58%			-8.42%	-51.35%	3.42%	6.01%	4.71%	4.73%		-4.80%	-7.40%				-1.39%	-7.98%	
1930	16.10	-6.40%			-24.90%	-38.10%	4.66%	6.71%	2.42%	4.55%		-7.98%	-7.49%				-1.58%	-1.10%	
1931	14.60	-9.32%		-3.71%	-43.34%	-49.71%	-5.31%	-2.32%	1.10%	4.58%		-17.89%	-18.52%			-14.18%	-8.57%	-9.20%	
1932	13.10	-10.27%		-5.31%	-8.19%	-16.84%	8.81%	0.92%	5.01%	5.01%		-0.04%	5.36%		5.27%	10.23%	15.63%		
1933	13.20	0.76%		-4.93%	53.99%	142.45%	-0.07%	1.83%	0.33%	4.49%		25.74%	34.92%			30.67%	24.97%	34.16%	
1934	13.40	1.52%		-4.74%	-1.44%	24.24%	10.03%	9.00%	0.17%	4.00%		2.61%	9.71%		7.35%	1.09%	8.19%		
1935	13.80	2.99%		-2.87%	47.67%	40.24%	4.98%	7.01%	0.16%	3.60%		23.67%	18.99%		26.54%	20.69%	16.00%		
1936	14.00	1.45%		-0.71%	33.92%	64.73%	7.52%	3.06%	0.16%	3.24%		16.70%	20.45%		17.41%	15.25%	19.00%		
1937	14.40	2.86%	0.98%	1.91%	-35.03%	-58.01%	0.23%	1.56%	0.33%	3.26%		-13.93%	-15.73%		-15.84%	-16.78%	-18.59%		
1938	14.00	-2.78%	0.00%	1.21%	31.12%	32.82%	5.53%	6.23%	0.00%	3.19%		16.09%	14.72%	-1.21%	14.88%	18.87%	17.50%		
1939	14.00	0.00%	0.97%	0.90%	-0.41%	0.32%	5.94%	4.52%	0.00%	3.01%		1.81%	3.12%	0.07%	0.90%	1.81%	3.12%		
1940	14.10	0.71%	0.00%	0.45%	-9.78%	-5.14%	6.09%	2.96%	0.00%	2.84%		-2.69%	0.10%	-0.45%	-3.14%	-3.40%	-0.61%		
1941	15.50	9.93%	0.96%	2.14%	-11.59%	-9.06%	0.93%	0.50%	0.18%	2.77%		-4.00%	-3.18%	-1.18%	-6.15%	-13.93%	-13.11%		
1942	16.90	9.03%	3.81%	3.38%	20.34%	44.59%	3.22%	1.94%	0.25%	2.83%		10.35%	12.92%	0.43%	6.98%	1.32%	3.89%		
1943	17.40	2.96%	4.59%	4.53%	25.90%	88.40%	2.09%	2.81%	0.33%	2.73%		12.94%	21.49%	0.06%	8.41%	9.98%	18.53%		
1944	17.80	2.30%	2.63%	4.99%	19.75%	53.70%	2.81%	1.80%	0.33%	2.72%		10.03%	14.25%	-2.36%	5.04%	7.73%	11.95%		
1945	18.20	2.25%	2.56%	5.29%	36.44%	73.62%	10.73%	2.22%	0.32%	2.62%		17.42%	23.16%	-2.73%	12.13%	15.17%	20.91%		
1946	21.50	18.13%	8.33%	6.93%	-8.07%	-11.63%	-0.10%	1.00%	0.40%	2.53%		-2.44%	-3.16%	1.40%	-9.37%	-20.57%	-21.29%		
1947	23.40	8.84%	6.92%	6.89%	5.71%	0.91%	-2.62%	0.91%	0.48%	2.61%		3.63%	0.67%	0.03%	-3.26%	-5.20%	-8.17%		
1948	24.10	2.99%	5.76%	6.90%	5.50%	-2.10%	3.40%	1.85%	0.80%	2.82%		3.80%	2.21%	-1.15%	-3.10%	0.81%	-0.78%		
1949	23.60	-2.07%	1.36%	6.03%	18.79%	19.74%	6.45%	2.32%	1.11%	2.66%		9.69%	9.43%	-4.67%	3.66%	11.76%	11.50%		
1950	25.00	5.93%	3.36%	6.76%	31.71%	38.74%	0.06%	0.70%	1.18%	2.62%		15.04%	12.62%	-3.41%	8.27%	9.10%	6.68%		
1951	26.50	6.00%	5.84%	4.34%	24.02%	7.81%	-3.93%	0.36%	1.48%	2.86%		11.67%	4.57%	1.51%	7.33%	5.67%	-1.43%		
1952	26.70	0.75%	4.29%	2.72%	18.37%	3.03%	1.16%	1.63%	1.68%	2.96%		9.47%	4.67%	1.57%	6.75%	8.72%	3.91%		
1953	26.90	0.75%	3.53%	2.27%	-0.99%	-6.48%	3.64%	3.23%	1.81%	3.20%		1.36%	0.84%	1.26%	-0.91%	0.61%	0.10%		
1954	26.70	-0.74%	2.27%	2.54%	52.62%	60.58%	7.19%	2.68%	0.89%	2.90%		24.73%	22.82%	-0.27%	22.19%	25.48%	23.56%		
1955	26.80	0.37%	3.33%	1.43%	31.56%	20.44%	-1.29%	-0.65%	1.54%	3.05%		14.86%	8.60%	1.91%	13.43%	14.48%	8.22%		
1956	27.60	2.99%	3.23%	0.82%	6.56%	4.28%	-5.59%	-0.42%	2.45%	3.36%		4.01%	0.22%	2.40%	3.19%	1.03%	-2.77%		
1957	28.40	2.90%	4.69%	1.25%	-10.78%	-14.57%	7.46%	7.84%	3.17%	3.89%		-1.78%	0.31%	3.43%	-3.03%	-4.68%	-2.59%		
1958	28.90	1.76%	4.48%	1.46%	43.36%	64.89%	-6.09%	-1.29%	1.50%	3.79%		20.18%	16.80%	3.02%	18.73%	18.42%	15.04%		
1959	29.40	1.73%	3.81%	1.95%	11.96%	16.40%	-2.26%	-0.39%	2.96%	4.38%		6.76%	4.32%	1.86%	4.81%	5.03%	2.59%		
1960	29.80	1.36%	3.21%	2.15%	0.47%	-3.29%	13.78%	11.76%	2.68%	4.41%		4.15%	7.30%	1.06%	2.00%	2.79%	5.94%		
1961	30.00	0.67%	3.11%	1.68%	26.89%	32.09%	0.97%	1.85%	2.10%	4.35%		13.77%	11.27%	1.43%	12.08%	13.10%	10.60%		
1962	30.40	1.33%	2.16%	1.37%	-8.73%	6.89%	5.56%	2.74%	4.33%	4.33%		-1.17%	0.26%	0.78%	-2.54%	-2.51%	-1.07%		
1963	30.90	1.64%	2.53%	1.35%	22.80%	23.57%	1.21%	1.64%	3.16%	4.26%		11.89%	9.13%	1.18%	10.55%	10.25%	7.48%		
1964	31.20	0.97%	2.06%	1.20%	16.48%	23.52%	3.51%	4.04%	3.53%	4.41%		9.65%	9.44%	0.86%	8.45%	8.67%	8.47%		
1965	31.80	1.92%	2.82%	1.31%	12.45%	41.75%	0.71%	1.02%	3.92%	4.49%		7.30%	10.20%	1.51%	5.99%	5.38%	8.28%		
1966	32.90	3.46%	6.67%	1.87%	-10.06%	-7.01%	3.65%	4.69%	4.76%	5.13%		-1.64%	-0.25%	4.80%	-3.51%	-5.10%	-3.71%		
1967	33.90	3.04%	6.25%	2.21%	23.98%	83.57%	-9.18%	1.01%	4.23%	5.51%		12.74%	16.58%	4.04%	10.53%	9.70%	13.54%		
1968	35.50	4.72%	6.23%	2.82%	11.06%	35.97%	-0.26%	4.54%	5.21%	6.18%		8.00%	9.77%	3.41%	5.17%	3.28%	5.05%		
1969	37.70	6.20%	6.19%	3.87%	-8.50%	-25.05%	-5.07%	-0.74%	6.57%	7.03%		-1.36%	-7.29%	2.32%	-5.23%	-7.55%	-13.48%		
1970	39.80	5.57%	7.36%	4.60%	3.86%	-17.43%	12.11%	16.86%	6.52%	8.04%		7.96%	6.64%	2.76%	3.37%	2.39%	1.07%		
1971	41.10	3.27%	4.57%	4.56%	14.30%	13.23%	8.72%	4.40%	7.39%	16.50%		10.70%	12.20%	0.01%	6.14%	7.43%	8.93%		
1972	42.50	3.41%	3.28%	4.63%	18.99%	4.43%	5.69%	5.16%	3.82%	7.21%		11.98%	7.54%	-1.35%	7.35%	8.58%	4.14%		
1973	46.20	8.71%	5.29%	5.43%	-14.69%	-30.90%	-1.11%	4.61%	6.92%	7.44%		-2.86%	-6.58%	-0.14%	-8.29%	-11.57%	-15.29%		
1974	51.90	12.34%	12.56%	6.66%	-26.47%	-19.95%	4.35%	5.69%	8.03%	8.57%		-7.43%	-4.71%	5.91%	-14.08%	-19.76%	-17.05%		
1975	55.50	6.94%	9.82%	6.93%	37.23%	52.82%	9.20%	7.83%	5.79%	8.83%		21.12%	21.16%	2.89%	14.19%	14.19%	14.22%		
1976	58.20	4.86%	9.96%	7.25%	23.93%	57.38%	16.75%	12.87%	5.06%	8.43%		16.14%	23.37%	2.71%	8.89%	11.27%	18.50%		
1977	62.10	6.70%	8.87%	7.91%	-7.16%	25.38%	-0.69%	1.41%	5.12%	8.02%		0.02%	3.66%	0.96%	-7.89%	-6.68%	-3.04%		
1978	67.70	9.02%	8.83%	7.97%	6.57%	23.46%	-1.18%	3.49%	7.19%	8.73%		6.73%	6.31%	0.86%	-1.24%	-2.29%	-2.71%		
1979	76.70	13.29%	10.14%	8.16%	18.61%	43.46%	-1.23%	4.09%	10.37%	9.63%		12.47%	12.24%	1.98%	4.31%	-0.82%	-1.06%		

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Gov't Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v CPI (13) - (5)	Model v CPI (13) - (3)	Conservative Model v CPI (14) - (3)	NICA v CPI (15) - (3)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1980	86.30	12.52%	9.92%	9.28%	32.50%	39.88%	-3.95%	3.91%	11.24%	11.94%		19.38%	13.22%		0.64%	10.10%	6.86%	0.70%	
1981	94.00	8.92%	12.50%	10.09%	-4.92%	13.88%	1.86%	9.45%	14.70%	14.17%		4.83%	5.70%		2.41%	-5.26%	-4.10%	-3.23%	
1982	97.60	3.83%	11.00%	9.52%	21.55%	28.01%	40.36%	29.10%	10.54%	13.79%		20.27%	30.04%		1.48%	10.75%	16.44%	26.21%	
1983	101.30	3.79%	6.40%	8.47%	22.56%	39.67%	0.65%	7.41%	8.81%	12.04%		15.74%	13.75%		-2.07%	7.27%	11.95%	9.96%	
1984	105.30	3.95%	6.11%	6.60%	6.27%	-6.67%	15.48%	14.02%	9.85%	12.71%		10.14%	9.27%		-0.49%	3.54%	6.19%	5.32%	
1985	109.30	3.80%	6.76%	4.86%	31.73%	24.66%	30.97%	20.33%	7.72%	11.37%		22.12%	25.64%		1.91%	17.26%	18.32%	21.85%	
1986	110.50	1.10%	7.71%	3.29%	18.67%	6.85%	24.53%	15.14%	6.16%	9.02%		14.49%	16.68%		4.41%	11.20%	13.39%	15.58%	
1987	115.40	4.43%	5.80%	3.41%	5.25%	-9.30%	-2.71%	2.90%	5.47%	9.38%		6.27%	-0.38%		2.39%	2.85%	1.83%	-4.81%	
1988	120.50	4.42%	6.91%	3.54%	16.61%	22.87%	9.67%	6.10%	6.35%	9.71%		12.02%	11.96%		3.37%	8.48%	7.60%	7.54%	
1989	126.10	4.65%	8.50%	3.68%	31.69%	10.18%	18.11%	13.29%	8.37%	9.26%		19.93%	17.17%		4.82%	16.25%	15.29%	12.52%	
1990	133.80	6.11%	9.59%	4.14%	-3.10%	-21.56%	6.18%	9.73%	7.82%	9.32%		3.94%	0.85%		5.44%	-0.20%	-2.17%	-5.26%	
1991	137.90	3.06%	7.92%	4.53%	30.47%	44.63%	19.30%	15.46%	5.59%	8.77%		19.66%	23.85%	5.88%	3.39%	15.12%	16.59%	20.79%	2.82%
1992	141.90	2.90%	6.63%	4.23%	7.62%	23.35%	8.05%	7.19%	3.51%	8.14%		7.72%	10.17%	3.27%	2.40%	3.49%	4.82%	7.27%	0.37%
1993	145.80	2.75%	5.39%	3.89%	10.08%	20.98%	18.24%	11.24%	2.90%	7.22%		9.28%	14.42%	3.12%	1.50%	5.39%	6.53%	11.68%	0.37%
1994	149.70	2.67%	4.92%	3.50%	1.32%	-3.11%	-7.77%	-5.14%	3.91%	7.96%		2.42%	-2.90%	3.62%	1.42%	-1.08%	-0.26%	-5.58%	0.95%
1995	153.50	2.54%	3.95%	2.79%	37.58%	34.46%	31.67%	16.80%	5.60%	7.59%		22.63%	27.43%	6.96%	1.16%	19.84%	20.09%	24.89%	4.42%
1996	158.60	3.32%	3.04%	2.84%	22.96%	17.62%	-0.93%	2.10%	5.21%	7.37%		13.18%	7.71%	5.79%	0.20%	10.34%	9.85%	4.39%	2.47%
1997	161.30	1.70%	2.82%	2.60%	33.36%	22.78%	15.85%	8.38%	5.26%	7.26%	7.41%	18.97%	17.36%	6.10%	0.22%	16.37%	17.27%	15.65%	4.40%
1998	163.90	1.61%	3.42%	2.37%	28.58%	-7.31%	13.06%	10.21%	4.86%	6.53%	6.84%	16.97%	10.95%	6.20%	1.05%	14.60%	15.36%	9.33%	4.59%
1999	168.30	2.68%	3.67%	2.37%	21.04%	29.79%	-8.97%	-1.77%	4.68%	7.04%	7.44%	11.44%	5.91%	4.54%	1.30%	9.07%	8.75%	3.22%	1.86%
2000	174.00	3.39%	4.17%	2.54%	-9.10%	-3.59%	21.48%	12.59%	5.89%	7.62%	8.18%	1.26%	8.29%	13.11%	1.63%	-1.28%	-2.13%	4.91%	9.72%
2001	176.70	1.55%	4.72%	2.19%	-11.89%	22.77%	3.70%	7.62%	3.83%	7.08%	7.61%	-1.16%	5.49%	3.98%	2.53%	-3.35%	-2.71%	3.94%	2.43%
2002	180.90	2.38%	5.05%	2.32%	-22.11%	-13.28%	17.84%	12.93%	1.65%	6.49%	7.41%	-4.81%	3.12%	-8.52%	2.73%	-7.13%	-7.18%	0.74%	-10.90%
2003	184.30	1.88%	3.71%	2.38%	28.68%	60.70%	1.45%	2.40%	1.02%	5.67%	6.44%	15.14%	16.85%	19.99%	1.33%	12.76%	13.26%	14.97%	18.11%
2004	190.30	3.26%	4.24%	2.49%	10.88%	18.39%	8.51%	2.25%	1.20%	5.63%	6.27%	7.26%	8.41%	10.27%	1.75%	4.77%	4.01%	5.15%	7.01%
2005	196.80	3.42%	4.29%	2.50%	4.91%	5.69%	7.81%	1.36%	2.98%	5.24%	5.88%	4.32%	4.76%	8.92%	1.79%	1.82%	0.90%	1.34%	5.50%
2006	201.80	2.54%	3.56%	2.69%	15.79%	16.17%	1.19%	3.14%	4.80%	5.59%	6.27%	9.59%	7.13%	12.77%	0.87%	6.89%	7.05%	4.59%	10.23%
2007	210.04	4.08%	5.16%	3.03%	5.49%	-5.22%	9.88%	10.05%	4.66%	5.56%	6.37%	6.43%	6.26%	8.72%	2.13%	3.39%	2.34%	2.18%	4.64%
2008	210.23	0.09%	2.65%	2.68%	-37.00%	-36.72%	25.87%	13.11%	1.60%	5.63%	7.35%	-11.63%	-1.13%	-25.81%	-0.03%	-14.31%	-11.72%	-1.22%	-25.90%
2009	215.95	2.72%	3.37%	2.57%	26.46%	25.57%	4.08%	2.82%	0.45%	5.61%	7.12%	14.23%	11.20%	20.99%	0.80%	11.66%	11.51%	8.48%	18.27%
2010	219.18	1.50%	3.28%	2.19%	15.06%	26.31%	4.25%	2.62%	0.30%	4.94%	5.95%	8.93%	9.32%	13.89%	1.09%	6.74%	7.43%	7.82%	12.39%
2011	225.67	2.96%	3.49%	2.27%	2.11%	1.02%	3.91%	2.16%	0.17%	4.64%	5.62%	3.03%	2.38%	0.37%	1.22%	0.76%	0.07%	-0.59%	-2.60%
2012	229.60	1.74%	3.21%	1.80%	16.00%	16.33%	2.92%	1.22%	0.17%	3.67%	4.78%	8.61%	6.91%	11.10%	1.41%	6.80%	6.86%	5.17%	9.36%
2013	233.05	1.50%	2.01%	2.08%	32.39%	41.31%	3.45%	1.74%	0.13%	4.23%	5.03%	16.12%	14.46%	12.86%	-0.07%	14.04%	14.62%	12.96%	11.36%
2014	234.81	0.76%	2.96%	1.69%	13.69%	5.76%	3.34%	2.14%	0.11%	4.16%	4.76%	7.95%	5.05%	5.82%	1.27%	6.26%	7.19%	4.30%	5.07%
2015	236.53	0.73%	2.58%	1.54%	1.38%	-1.97%	2.84%	1.89%	0.30%	3.89%	4.76%	2.39%	1.33%	-1.65%	1.04%	0.85%	1.66%	0.60%	-2.38%
2016	241.43	2.07%	4.07%	1.36%	11.96%	26.56%	2.59%	1.63%	0.60%	3.66%	4.55%	6.91%	8.04%	6.97%	2.71%	5.55%	4.83%	5.96%	4.90%
2017	246.52	2.11%	1.78%	1.43%	21.83%	13.23%	2.89%	2.16%	1.17%	3.74%	4.37%	11.38%	7.71%	13.91%	0.35%	9.95%	9.27%	5.60%	11.81%
2018	251.23	1.91%	2.01%	1.52%	-4.38%	-8.48%	3.11%	2.85%	2.25%	3.93%	4.68%	0.06%	-0.35%	-6.52%	0.49%	-1.46%	-1.85%	-2.26%	-8.43%
2019	256.97	2.29%	4.57%	1.82%	31.49%	22.78%	2.58%	2.05%	1.99%	3.39%	4.18%	15.49%	10.99%	21.53%	2.75%	13.66%	13.20%	8.70%	19.24%

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Gov't Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	Model v CPI (13) - (3)	Conservative Model v CPI (14) - (3)	NICA v CPI (15) - (3)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Geometric Mean of Annual Return																			
1926 - 1929		-0.95%			19.19%	-4.50%	5.00%	4.19%	3.67%	4.64%		11.43%	6.72%				12.38%	7.67%	
1930 - 1939		-2.04%	0.65%	-2.06%	-0.05%	1.38%	4.88%	4.58%	0.56%	3.89%		3.65%	5.32%		2.71%	5.71%	5.68%	7.36%	
1940 - 1949		5.36%	3.66%	4.73%	9.17%	20.69%	3.24%	1.83%	0.41%	2.71%		5.64%	7.39%		-1.07%	0.91%	0.28%	2.03%	
1950 - 1959		2.22%	3.88%	2.54%	19.35%	16.90%	-0.07%	1.34%	1.86%	3.30%		10.35%	7.34%		1.34%	7.81%	8.13%	5.12%	
1960 - 1969		2.52%	4.11%	1.98%	7.81%	15.53%	1.45%	3.48%	3.88%	5.00%		6.18%	6.43%		2.13%	4.20%	3.66%	3.91%	
1970 - 1979		7.36%	8.03%	6.40%	5.87%	11.49%	5.52%	6.98%	6.31%	8.23%		7.35%	7.79%		1.63%	0.95%	-0.01%	0.43%	
1980 - 1989		5.10%	8.14%	6.24%	17.55%	15.83%	12.61%	11.91%	8.89%	11.32%		14.37%	13.99%		1.90%	8.13%	9.27%	8.90%	
1990 - 1999		2.93%	5.11%	3.32%	18.21%	15.09%	8.79%	7.20%	4.93%	7.72%	7.23%	12.43%	11.21%	5.04%	1.79%	9.11%	9.50%	8.28%	2.12%
2000 - 2009		2.52%	4.09%	2.54%	-0.95%	6.09%	9.88%	6.72%	2.79%	6.01%	6.89%	3.75%	6.94%	5.49%	1.55%	1.21%	1.23%	4.42%	2.96%
2010 - 2019		1.75%	2.99%	1.77%	13.56%	13.35%	3.19%	2.05%	0.72%	4.02%	4.87%	7.97%	6.49%	7.52%	1.22%	6.20%	6.21%	4.74%	5.77%
1991 - 2019		2.28%	3.88%	2.49%	10.44%	12.80%	7.28%	5.15%	2.63%	5.79%	6.05%	8.13%	8.46%	6.05%	1.39%	5.65%	5.86%	6.18%	3.77%
Annual Std. Deviation																			
1926 - 1929		1.43%			24.06%	39.46%	4.07%	2.28%	0.72%	0.10%		10.19%	10.50%				8.75%	9.07%	
1930 - 1939		5.01%	0.56%	2.88%	34.67%	60.30%	6.04%	3.61%	0.75%	0.72%		15.38%	16.88%		-2.32%	12.50%	10.37%	11.87%	
1940 - 1949		5.93%	2.71%	2.19%	16.51%	37.03%	3.75%	0.81%	0.33%	0.10%		7.34%	9.87%		0.52%	5.15%	1.41%	3.93%	
1950 - 1959		2.26%	0.99%	1.78%	19.79%	27.09%	4.86%	2.71%	0.75%	0.55%		8.36%	7.63%		-0.79%	6.58%	6.09%	5.37%	
1960 - 1969		1.80%	1.94%	0.84%	14.39%	32.07%	6.23%	3.52%	1.35%	0.95%		6.02%	6.99%		1.11%	5.18%	4.21%	5.19%	
1970 - 1979		3.45%	2.90%	1.48%	19.24%	31.10%	6.80%	4.69%	1.94%	0.76%		8.83%	9.68%		1.42%	7.35%	5.38%	6.23%	
1980 - 1989		3.22%	2.28%	2.83%	12.68%	17.20%	15.11%	8.08%	2.79%	1.91%		6.08%	8.89%		-0.56%	3.25%	2.86%	5.68%	
1990 - 1999		1.24%	2.26%	0.83%	14.16%	19.98%	12.82%	7.09%	1.36%	0.84%	0.34%	6.87%	9.53%	1.44%	1.44%	6.04%	5.63%	8.29%	0.20%
2000 - 2009		1.15%	0.79%	0.23%	21.11%	26.32%	8.67%	4.96%	1.89%	0.78%	0.74%	8.38%	4.80%	14.05%	0.55%	8.15%	7.24%	3.65%	12.90%
2010 - 2019		0.68%	0.92%	0.32%	12.26%	15.40%	0.55%	0.47%	0.81%	0.48%	0.54%	5.32%	4.57%	8.52%	0.60%	5.00%	4.64%	3.89%	7.84%
1991 - 2019		0.90%	1.35%	0.78%	17.57%	19.83%	9.36%	5.44%	2.05%	1.59%	1.23%	7.70%	6.83%	9.42%	0.57%	6.92%	6.80%	5.93%	8.51%

Column
 (2)-(11),(14) Provided by Client
 (3) [Col (2) / Prior Col (2)] - 1
 (13) [44% Col (6)] + [20% Col (9)] + [36% Col (11)]
 (14) [17.5% Col (6)] + [17.5% Col (7)] + [30% Col (8)] + [30% Col (9)] + [5% Col (10)]

Development of Incurred Loss Projection Tail Factor - 381 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of September 30, 2020

Year of Birth	Birth Year Level Incurred (a) @ 9/30/20	Paid Development Factors		Indicated Incurred Projection Without Tail Factor @ 381 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Incurred Projection Tail Factor 381:Ult. (8) / (7)
		Without Tail Factor (b)	Incremental Cumulative			Column (5) Incurred Projection Without Tail Factor	Column (6) Estimated Ultimate Based on Incremental Payment Method (c)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	19,964,024		1.0000	19,964,024	23,983,628	19,964,024	23,983,628	1.2013
1990	8,703,865	1.0045	1.0045	8,743,033	9,499,943	28,707,056	33,483,571	1.1664
1991	19,931,038	1.0045	1.0090	20,110,821	26,363,690	48,817,877	59,847,262	1.2259
1992	35,843,164	1.0045	1.0136	36,329,228	43,195,723	85,147,105	103,042,985	1.2102
1993	35,814,526	1.0045	1.0181	36,463,552	45,302,671	121,610,657	148,345,656	1.2198
1994	15,850,983	1.0045	1.0227	16,210,854	21,152,154	137,821,511	169,497,810	1.2298
1995	24,292,472	1.0045	1.0273	24,955,792	33,551,552	162,777,303	203,049,362	1.2474
1996	22,475,616	1.0045	1.0319	23,193,228	25,140,134	185,970,531	228,189,496	1.2270
1997	31,948,065	1.0045	1.0366	33,116,474	41,661,604	219,087,005	269,851,100	1.2317
1998	53,182,069	1.0150	1.0521	55,953,957	65,491,880	275,040,962	335,342,981	1.2192
1999	19,876,797	1.0135	1.0663	21,195,112	21,207,834	296,236,074	356,550,814	1.2036
2000	14,825,899	1.0100	1.0770	15,967,309	14,710,823	312,203,383	371,261,638	1.1892
2001	22,082,097	0.9900	1.0662	23,544,323	27,417,942	335,747,706	398,679,580	1.1874
2002	52,647,545	0.9900	1.0556	55,572,408	59,004,139	391,320,114	457,683,719	1.1696
2003	12,707,944	1.0100	1.0661	13,548,080	13,877,243	404,868,194	471,560,961	1.1647
2004	22,939,884	1.0000	1.0661	24,456,464	28,821,696	429,324,658	500,382,657	1.1655
2005	27,292,681	0.9900	1.0554	28,806,059	32,482,438	458,130,717	532,865,095	1.1631
2006	39,560,384	1.0300	1.0871	43,006,627	49,185,566	501,137,344	582,050,661	1.1615
2007	32,376,188	1.0100	1.0980	35,548,557	38,323,892	536,685,901	620,374,553	1.1559
2008	43,774,893	1.0100	1.1090	48,544,800	54,756,250	585,230,701	675,130,803	1.1536
2009	54,024,896	1.0050	1.1145	60,211,247	62,899,296	645,441,948	738,030,099	1.1434
2010	27,444,516	1.0050	1.1201	30,740,104	37,904,715	676,182,052	775,934,814	1.1475
2011	43,333,650	1.0100	1.1313	49,022,607	51,443,631	725,204,659	827,378,445	1.1409
2012	30,421,308	1.0250	1.1596	35,275,476	39,820,140	760,480,134	867,198,585	1.1403
2013	28,647,888	1.0400	1.2059	34,547,843	30,248,741	795,027,977	897,447,326	1.1288
2014	32,215,611	1.0450	1.2602	40,598,594	36,136,562	835,626,571	933,583,888	1.1172
2015	57,788,099	1.0300	1.2980	75,010,188	78,983,689	910,636,759	1,012,567,577	1.1119
2016	17,061,599	1.0850	1.4084	24,028,758	32,442,878	934,665,517	1,045,010,455	1.1181
2017	32,413,383	1.1000	1.5492	50,214,440	63,760,139	984,879,957	1,108,770,593	1.1258

Totals / Averages:

1989 - 2002				391,320,114	457,683,719			1.1696
1989 - 2007				536,685,901	620,374,553			1.1559
1989 - 2012				760,480,134	867,198,585			1.1403
1989 - 2017				984,879,957	1,108,770,593			1.1258
1989 - 2015				910,636,759	1,012,567,577			1.1119

Selected Incurred Loss Projection Tail Factor 381:Ult.

1.1013

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

(b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 381:Ult.

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

Development of Paid Loss Projection Tail Factor - 381 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of September 30, 2020

Year of Birth	Birth Year Level Paid (a) Loss & ALAE @ 9/30/20	Paid Development Factors		Indicated Paid Projection Without Tail Factor @ 381 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Paid Projection Tail Factor 381:Ult. (8) / (7)
		Without Tail Factor (b)	Cumulative			Column (5) Paid Projection Without Tail Factor	Column (6) Estimated Ultimate Based on Incremental Payment Method (c)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	12,326,371	1.0000	1.0000	12,326,371	23,983,628	12,326,371	23,983,628	1.9457
1990	4,793,888	1.0500	1.0500	5,033,583	9,499,943	17,359,954	33,483,571	1.9288
1991	7,120,976	1.0500	1.1025	7,850,876	26,363,690	25,210,830	59,847,262	2.3739
1992	11,815,810	1.0500	1.1576	13,678,277	43,195,723	38,889,107	103,042,985	2.6497
1993	17,345,631	1.0500	1.2155	21,083,723	45,302,671	59,972,830	148,345,656	2.4735
1994	6,281,547	1.0500	1.2763	8,017,023	21,152,154	67,989,853	169,497,810	2.4930
1995	8,590,406	1.0500	1.3401	11,511,966	33,551,552	79,501,819	203,049,362	2.5540
1996	8,105,783	1.0500	1.4071	11,405,651	25,140,134	90,907,470	228,189,496	2.5101
1997	9,930,851	1.0480	1.4746	14,644,442	41,661,604	105,551,912	269,851,100	2.5566
1998	17,446,581	1.0480	1.5454	26,962,365	65,491,880	132,514,278	335,342,981	2.5306
1999	10,118,509	1.0550	1.6304	16,497,442	21,207,834	149,011,720	356,550,814	2.3928
2000	5,289,876	1.0500	1.7119	9,055,968	14,710,823	158,067,688	371,261,638	2.3488
2001	7,208,098	1.0525	1.8018	12,987,699	27,417,942	171,055,387	398,679,580	2.3307
2002	14,381,005	1.0530	1.8973	27,285,324	59,004,139	198,340,712	457,683,719	2.3076
2003	4,418,405	1.0600	2.0112	8,886,103	13,877,243	207,226,814	471,560,961	2.2756
2004	4,963,610	1.0600	2.1318	10,581,550	28,821,696	217,808,365	500,382,657	2.2974
2005	7,378,961	1.0700	2.2811	16,831,803	32,482,438	234,640,167	532,865,095	2.2710
2006	8,651,490	1.0700	2.4407	21,115,924	49,185,566	255,756,092	582,050,661	2.2758
2007	9,491,318	1.0700	2.6116	24,787,315	38,323,892	280,543,407	620,374,553	2.2113
2008	5,863,454	1.0810	2.8231	16,553,208	54,756,250	297,096,614	675,130,803	2.2724
2009	8,104,666	1.0950	3.0913	25,054,048	62,899,296	322,150,662	738,030,099	2.2909
2010	3,079,041	1.1000	3.4004	10,470,103	37,904,715	332,620,766	775,934,814	2.3328
2011	5,136,425	1.1000	3.7405	19,212,731	51,443,631	351,833,497	827,378,445	2.3516
2012	3,357,821	1.1000	4.1145	13,815,873	39,820,140	365,649,370	867,198,585	2.3717
2013	4,869,527	1.1300	4.6494	22,640,502	30,248,741	388,289,872	897,447,326	2.3113
2014	5,523,847	1.1500	5.3468	29,535,122	36,136,562	417,824,994	933,583,888	2.2344
2015	4,128,839	1.1700	6.2558	25,829,199	78,983,689	443,654,193	1,012,567,577	2.2823
2016	927,051	1.2650	7.9136	7,336,304	32,442,878	450,990,497	1,045,010,455	2.3171
2017	1,472,083	1.4000	11.0790	16,309,241	63,760,139	467,299,738	1,108,770,593	2.3727

Totals / Averages:

1989 - 2002	198,340,712	457,683,719	2.3076
1989 - 2007	280,543,407	620,374,553	2.2113
1989 - 2012	365,649,370	867,198,585	2.3717
1989 - 2017	467,299,738	1,108,770,593	2.3727
1989 - 2015	443,654,193	1,012,567,577	2.2823

Selected Paid Loss Projection Tail Factor 381:Ult.

2.3138

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 381:Ult.

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

Actual Paid Loss and ALAE

Current Level Basis

Before Reinsurance Recovery

Birth Year	Actual Paid Loss & ALAE					
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	14,267,027	14,638,997	14,972,972	15,095,615	15,240,378	15,377,469
1990	6,017,106	6,279,135	6,480,940	6,529,738	6,591,627	6,646,954
1991	8,706,421	9,314,249	9,849,249	9,972,686	10,105,115	10,227,402
1992	14,588,741	15,500,157	16,378,359	16,552,069	16,767,769	16,999,216
1993	19,373,096	20,331,661	21,294,314	21,553,939	21,922,181	22,202,821
1994	7,192,264	7,475,545	7,718,617	7,777,645	7,841,307	7,898,197
1995	10,038,156	10,574,141	11,159,530	11,382,161	11,544,996	11,676,625
1996	9,129,668	9,627,567	10,099,946	10,209,524	10,342,161	10,502,459
1997	11,977,563	12,557,481	13,178,169	13,335,012	13,568,242	13,744,355
1998	19,760,086	21,092,727	22,364,192	22,685,042	23,031,137	23,387,420
1999	11,901,286	12,245,496	12,580,524	12,644,834	12,720,249	12,843,569
2000	5,837,741	6,195,510	6,558,156	6,614,029	6,718,264	6,772,047
2001	7,320,379	7,833,708	8,271,076	8,384,030	8,498,204	8,610,191
2002	15,119,824	16,227,654	17,269,559	17,531,878	17,846,248	18,155,270
2003	4,352,130	4,674,834	4,953,963	5,050,215	5,110,129	5,273,463
2004	4,770,134	5,141,005	5,449,735	5,641,931	5,729,392	5,822,429
2005	7,095,668	7,624,142	8,213,548	8,390,099	8,580,570	8,777,232
2006	8,325,390	8,963,008	9,756,743	9,956,233	10,153,023	10,327,025
2007	8,849,635	9,693,497	10,649,649	10,847,575	11,098,484	11,284,798
2008	5,061,580	5,678,602	6,207,497	6,402,041	6,589,237	6,769,651
2009	6,451,376	7,100,090	7,752,859	7,962,742	8,162,020	8,460,878
2010	2,674,347	2,866,667	3,046,696	3,088,176	3,127,891	3,168,670
2011	3,794,991	4,353,878	4,883,356	5,027,829	5,166,025	5,301,635
2012	2,323,849	2,732,433	3,134,528	3,219,474	3,337,326	3,441,353
2013	3,154,345	3,737,777	4,521,536	4,674,404	4,822,983	4,973,655
2014	2,940,791	4,231,511	5,082,901	5,230,749	5,410,654	5,630,917
2015	1,346,365	2,609,468	3,411,625	3,605,383	3,910,917	4,209,526
2016	390,803	569,989	770,775	824,193	873,274	938,691
2017	5,229	455,087	870,841	1,188,443	1,299,177	1,486,901
2018		30,277	1,215,494	1,437,484	1,900,477	2,193,512
2019			1,101	20,617	398,745	947,906
2020				0	0	0

Totals:

2009 & Prior	206,135,268	218,769,205	231,159,596	234,519,036	238,160,735	241,759,471
2010 & Prior	208,809,616	221,635,871	234,206,292	237,607,212	241,288,627	244,928,141
2011 & Prior	212,604,607	225,989,749	239,089,648	242,635,041	246,454,652	250,229,776
2012 & Prior	214,928,456	228,722,182	242,224,176	245,854,515	249,791,978	253,671,129
2013 & Prior	218,082,801	232,459,960	246,745,713	250,528,919	254,614,961	258,644,785
2014 & Prior	221,023,592	236,691,471	251,828,614	255,759,669	260,025,615	264,275,702
2015 & Prior	222,369,957	239,300,938	255,240,240	259,365,052	263,936,532	268,485,228
2016 & Prior	222,760,760	239,870,927	256,011,014	260,189,244	264,809,807	269,423,918
2017 & Prior	222,765,989	240,326,014	256,881,856	261,377,687	266,108,983	270,910,820
2018 & Prior		240,356,291	258,097,350	262,815,171	268,009,460	273,104,332
2019 & Prior			258,098,451	262,835,789	268,408,205	274,052,238
2020 & Prior				262,835,789	268,408,205	274,052,238

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

Actual Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

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

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

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

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

Birth Year	Actual Incurred Loss & ALAE					
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)
	(1)	(2)	(3)	(4)	(5)	(6)
1989	25,441,183	25,702,077	26,676,277	26,676,277	26,350,962	26,350,962
1990	12,078,863	12,124,934	12,219,613	12,219,613	12,219,613	12,219,613
1991	27,582,759	27,832,120	28,375,779	28,375,779	28,375,779	28,375,779
1992	51,825,758	52,149,680	50,874,421	50,874,421	50,874,421	50,874,421
1993	44,240,688	44,771,955	48,129,997	48,129,997	48,129,997	48,129,997
1994	20,463,924	20,675,749	21,278,788	21,278,788	21,278,788	21,278,788
1995	32,530,259	33,033,922	33,554,096	33,554,096	33,554,096	33,554,096
1996	30,070,691	29,864,307	30,451,587	30,451,587	30,451,587	30,451,587
1997	39,746,715	40,457,327	44,226,874	44,226,874	44,226,874	44,226,874
1998	67,690,266	70,152,725	72,737,058	72,737,058	72,737,058	72,737,450
1999	26,469,569	27,054,078	26,276,114	26,276,114	26,276,114	26,276,114
2000	21,260,799	21,722,522	19,861,024	19,856,642	19,856,642	19,856,642
2001	29,028,446	29,663,340	28,936,114	28,936,256	28,936,256	28,936,256
2002	69,075,832	70,560,398	70,261,172	70,261,340	70,261,340	70,262,190
2003	18,044,410	18,209,635	16,526,126	16,526,277	16,526,277	16,526,277
2004	27,934,816	28,781,989	30,154,419	30,154,419	30,154,419	30,154,510
2005	32,289,079	32,986,431	34,461,781	34,462,348	34,462,348	34,462,522
2006	48,406,081	50,537,021	49,851,128	49,851,523	49,851,523	49,851,981
2007	38,318,675	38,987,317	39,192,341	39,192,985	39,192,985	39,193,409
2008	52,483,297	51,043,082	50,984,518	50,984,683	50,982,268	50,990,663
2009	58,470,612	59,034,654	61,836,158	61,836,666	61,836,666	61,836,666
2010	28,170,398	28,907,752	31,404,151	31,404,346	31,404,346	31,404,422
2011	47,391,514	47,765,304	49,393,256	49,393,626	49,394,591	49,394,591
2012	28,663,775	32,385,451	34,549,969	34,550,487	34,550,487	34,550,487
2013	30,675,106	29,432,728	29,859,912	29,860,253	29,860,253	29,860,253
2014	39,204,196	40,746,108	33,389,632	33,366,089	33,366,239	33,366,284
2015	25,309,491	40,552,485	49,927,837	51,057,902	54,827,902	59,868,732
2016	3,189,395	7,092,710	12,995,406	12,995,688	12,966,629	17,345,385
2017	220,615	12,515,921	26,473,988	30,894,121	35,543,673	32,879,816
2018		11,120,164	29,094,272	35,674,684	42,127,373	44,103,429
2019			8,013,000	13,437,253	16,293,255	29,528,595
2020				0	0	30,000
Totals:						
2009 & Prior	773,452,725	785,345,264	796,865,386	796,863,744	796,536,014	796,546,797
2010 & Prior	801,623,124	814,253,016	828,269,537	828,268,090	827,940,360	827,951,219
2011 & Prior	849,014,638	862,018,320	877,662,792	877,661,716	877,334,951	877,345,810
2012 & Prior	877,678,413	894,403,771	912,212,761	912,212,203	911,885,438	911,896,297
2013 & Prior	908,353,519	923,836,499	942,072,673	942,072,456	941,745,691	941,756,550
2014 & Prior	947,557,715	964,582,608	975,462,305	975,438,544	975,111,930	975,122,833
2015 & Prior	972,867,205	1,005,135,092	1,025,390,143	1,026,496,447	1,029,939,832	1,034,991,565
2016 & Prior	976,056,601	1,012,227,802	1,038,385,548	1,039,492,134	1,042,906,461	1,052,336,950
2017 & Prior	976,277,215	1,024,743,723	1,064,859,536	1,070,386,256	1,078,450,134	1,085,216,766
2018 & Prior		1,035,863,887	1,093,953,809	1,106,060,940	1,120,577,506	1,129,320,195
2019 & Prior			1,101,966,809	1,119,498,193	1,136,870,762	1,158,848,790
2020 & Prior				1,119,498,193	1,136,870,762	1,158,878,790

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

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

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

Notes: (a) Based on actual paid and case outstanding loss and ALAE as shown in Exhibit I, Sheet 1c, Columns (4) and (2) of reserve reports evaluated as of 12/31/2011 and prior.
(b) Based on actual paid and case outstanding loss and ALAE as shown in Exhibit I, Sheet 1a, Columns (4) and (2) of reserve reports evaluated as of 12/31/2012 and subsequent.

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

Ultimate Loss & ALAE- Birth Year Level

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	22,247,493	22,258,805	23,066,097	22,804,791	22,582,861	22,609,050
1990	10,241,714	10,174,453	10,303,043	10,191,891	10,193,918	10,205,331
1991	21,603,024	21,641,402	22,027,137	21,864,993	21,876,683	21,885,374
1992	41,648,941	41,582,298	40,636,349	40,368,478	40,358,083	40,354,588
1993	37,954,191	38,090,051	40,813,740	40,484,695	40,500,876	40,521,906
1994	17,763,746	17,795,413	18,339,596	18,221,918	18,217,839	18,219,570
1995	26,306,261	26,989,640	27,443,692	27,305,104	27,298,896	27,288,232
1996	24,969,372	24,861,140	25,640,183	25,619,183	25,610,864	25,603,545
1997	32,694,782	33,194,637	36,622,024	36,802,305	36,773,726	36,747,428
1998	55,860,280	58,204,362	61,523,529	61,782,921	61,597,780	61,435,412
1999	23,002,739	23,696,374	24,085,569	24,149,562	24,065,102	24,002,047
2000	18,099,943	18,418,564	17,813,781	17,931,726	17,925,338	17,937,110
2001	24,719,308	25,087,505	25,215,809	25,345,690	25,337,091	25,346,423
2002	59,580,427	60,392,984	61,085,882	61,453,480	61,437,714	61,503,280
2003	15,763,511	15,811,498	14,647,651	14,724,047	14,722,175	14,746,037
2004	26,097,578	26,056,758	27,648,185	26,752,347	26,741,814	26,755,259
2005	32,030,326	31,565,838	32,832,212	32,553,083	32,529,772	32,461,072
2006	49,374,895	50,311,984	49,194,332	47,237,980	47,208,124	47,544,675
2007	40,252,269	39,852,634	39,504,910	39,398,392	39,361,710	39,458,470
2008	57,179,737	54,195,381	53,695,355	51,349,809	52,855,206	52,905,889
2009	65,746,467	64,077,529	65,843,180	65,435,355	65,311,735	65,184,321
2010	32,871,068	32,238,079	33,616,839	33,572,285	33,485,960	33,405,370
2011	58,807,873	56,226,768	55,172,724	54,881,397	54,663,806	54,147,164
2012	39,903,132	42,641,332	42,811,147	38,966,994	38,656,537	38,318,290
2013	51,458,790	41,771,976	40,030,578	39,214,052	38,708,992	38,335,435
2014	68,887,830	63,582,211	47,545,011	46,709,935	46,157,457	45,511,498
2015	63,520,691	65,942,190	72,964,946	74,447,669	79,670,877	82,587,634
2016	56,397,130	40,327,403	33,070,666	31,813,197	29,394,395	33,599,857
2017	69,648,129	72,052,065	67,303,924	68,589,346	69,174,070	62,645,172
2018		83,644,236	90,678,953	95,458,570	97,179,433	99,388,067
2019			87,365,678	81,311,750	79,940,608	94,528,326
2020 (9 Mo)				20,914,076	37,782,863	55,765,023
Totals:						
2009 & Prior	703,137,005	704,259,251	717,982,253	711,777,750	712,507,308	712,715,020
2010 & Prior	736,008,073	736,497,330	751,599,092	745,350,035	745,993,268	746,120,390
2011 & Prior	794,815,946	792,724,098	806,771,816	800,231,431	800,657,073	800,267,554
2012 & Prior	834,719,078	835,365,430	849,582,963	839,198,425	839,313,610	838,585,844
2013 & Prior	886,177,868	877,137,406	889,613,541	878,412,477	878,022,602	876,921,279
2014 & Prior	955,065,699	940,719,617	937,158,552	925,122,412	924,180,059	922,432,776
2015 & Prior	1,018,586,390	1,006,661,807	1,010,123,498	999,570,081	1,003,850,936	1,005,020,411
2016 & Prior	1,074,983,520	1,046,989,210	1,043,194,163	1,031,383,278	1,033,245,332	1,038,620,268
2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,099,972,624	1,102,419,401	1,101,265,440
2018 & Prior		1,202,685,511	1,201,177,041	1,195,431,194	1,199,598,834	1,200,653,508
2019 & Prior			1,288,542,718	1,276,742,944	1,279,539,442	1,295,181,834
2020 & Prior				1,297,657,020	1,317,322,304	1,350,946,857

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

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

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

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

Ultimate Loss and ALAE

Actual Paid and Current Level Outstanding Before Prospective Inflation and Discount
Before Inflation and Discount
Before Reinsurance Recovery

Ultimate Loss & ALAE - Current Level
Before Inflation and Discount

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	29,246,689	29,318,266	30,641,947	30,589,544	30,196,253	30,151,237
1990	14,227,333	14,164,464	14,436,781	14,410,377	14,384,180	14,359,563
1991	30,329,935	30,457,286	31,237,552	31,202,372	31,173,646	31,144,542
1992	58,278,747	58,312,637	57,442,894	57,369,861	57,301,659	57,234,897
1993	50,530,018	50,807,973	54,948,143	54,866,646	54,801,886	54,738,355
1994	23,680,669	23,764,362	24,690,814	24,655,307	24,622,416	24,590,696
1995	35,946,787	36,947,666	37,847,842	37,805,204	37,766,820	37,728,047
1996	33,535,980	33,441,040	34,759,321	34,872,613	34,833,067	34,793,979
1997	44,777,076	45,528,680	50,591,180	50,989,630	50,930,092	50,871,524
1998	75,648,623	78,950,805	84,088,601	84,701,367	84,416,444	84,135,159
1999	30,294,112	31,270,594	31,989,921	32,217,293	32,067,932	31,954,631
2000	24,086,292	24,548,529	23,896,666	24,156,172	24,126,513	24,122,343
2001	32,195,308	32,729,847	33,140,889	33,430,173	33,400,167	33,397,122
2002	78,853,193	80,039,362	81,579,626	82,418,569	82,327,618	82,320,899
2003	20,478,428	20,562,331	19,132,222	19,311,128	19,292,617	19,292,932
2004	32,749,998	32,754,129	35,082,595	35,357,973	35,322,309	35,318,874
2005	39,904,713	39,378,177	41,306,754	41,301,123	41,248,952	41,128,863
2006	59,343,178	60,598,885	59,770,094	59,717,171	59,651,359	60,061,946
2007	48,074,049	47,688,524	47,657,571	47,785,112	47,730,454	47,830,409
2008	65,428,405	62,124,948	62,110,366	62,142,087	61,753,836	61,641,324
2009	74,480,094	72,664,826	75,317,383	75,321,760	74,988,605	74,807,925
2010	37,160,337	36,496,317	38,412,131	38,443,416	38,407,586	38,312,114
2011	66,336,890	63,486,298	62,823,516	62,679,860	62,503,756	61,877,167
2012	41,198,718	44,119,040	44,713,824	44,339,481	44,037,621	43,627,967
2013	52,757,475	42,904,798	41,489,112	40,871,344	40,399,123	39,999,307
2014	70,511,636	65,208,558	49,192,766	48,427,459	47,864,624	47,182,016
2015	64,925,458	67,537,373	75,455,544	77,125,153	82,575,478	85,592,577
2016	56,524,744	40,507,989	33,550,659	32,908,508	29,887,598	34,162,599
2017	69,648,129	72,211,327	68,131,758	69,588,710	70,178,689	63,552,864
2018		83,644,236	91,593,461	96,634,306	98,373,839	100,606,141
2019			87,365,678	82,136,627	80,749,167	95,480,514
2020 (9 Mo)				20,914,076	37,782,863	55,765,023

Totals:

2009 & Prior	902,089,627	906,053,330	931,669,161	934,621,482	932,336,826	931,625,266
2010 & Prior	939,249,964	942,549,647	970,081,292	973,064,898	970,744,411	969,937,380
2011 & Prior	1,005,586,855	1,006,035,945	1,032,904,808	1,035,744,758	1,033,248,168	1,031,814,547
2012 & Prior	1,046,785,572	1,050,154,985	1,077,618,632	1,080,084,238	1,077,285,789	1,075,442,514
2013 & Prior	1,099,543,048	1,093,059,783	1,119,107,744	1,120,955,582	1,117,684,912	1,115,441,821
2014 & Prior	1,170,054,683	1,158,268,341	1,168,300,509	1,169,383,041	1,165,549,535	1,162,623,838
2015 & Prior	1,234,980,142	1,225,805,714	1,243,756,053	1,246,508,194	1,248,125,013	1,248,216,415
2016 & Prior	1,291,504,885	1,266,313,703	1,277,306,712	1,279,416,702	1,278,012,611	1,282,379,013
2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,349,005,413	1,348,191,300	1,345,931,878
2018 & Prior		1,422,169,266	1,437,031,932	1,445,639,718	1,446,565,140	1,446,538,019
2019 & Prior			1,524,397,610	1,527,776,346	1,527,314,306	1,542,018,533
2020 & Prior				1,548,690,422	1,565,097,169	1,597,783,556

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

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

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

Notes: (a) Based on actual paid loss and ALAE and total outstanding loss & ALAE before inflation and discount as shown in Columns (4) and (3) of Exhibit I, Sheet 1c of reserve reports evaluated as of 12/31/11 and prior.
(b) Based on actual paid loss and ALAE and total outstanding loss & ALAE before inflation and discount as shown in Columns (4) and (3) of Exhibit I, Sheet 1a of reserve reports evaluated as 12/31/2012 and subsequent.

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

Ultimate Loss & ALAE - Current Level
After Inflation and Discount

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	25,964,034	26,130,433	27,222,831	27,210,868	26,936,600	26,932,467
1990	12,789,992	12,789,755	13,071,891	13,068,155	13,066,611	13,065,055
1991	25,047,376	25,355,757	26,159,983	26,173,694	26,193,930	26,211,013
1992	48,119,766	48,471,434	48,324,122	48,332,221	48,352,416	48,376,312
1993	43,010,446	43,548,946	47,379,003	47,359,957	47,376,803	47,373,320
1994	19,083,459	19,270,039	19,734,252	19,722,981	19,714,423	19,704,256
1995	29,702,005	30,676,297	31,578,889	31,615,103	31,639,965	31,656,697
1996	27,972,026	27,994,856	29,227,019	29,362,670	29,384,516	29,412,414
1997	36,234,683	37,068,365	41,312,312	41,674,207	41,709,881	41,731,473
1998	61,025,424	63,895,585	68,531,557	69,086,216	68,974,197	68,865,870
1999	26,214,859	27,176,655	28,058,332	28,276,622	28,196,207	28,153,673
2000	19,495,776	20,137,823	19,592,649	19,823,448	19,848,614	19,880,412
2001	25,986,782	26,591,498	26,906,762	27,163,676	27,181,153	27,217,830
2002	62,535,820	63,958,182	66,312,928	67,047,370	67,083,620	67,181,574
2003	17,106,855	17,290,259	16,553,714	16,730,944	16,739,779	16,782,314
2004	25,376,483	25,364,821	27,064,727	27,338,797	27,357,285	27,400,490
2005	30,379,108	30,343,034	32,212,080	32,242,557	32,241,972	32,192,805
2006	45,855,599	47,019,519	47,003,796	47,026,681	47,038,107	47,397,646
2007	38,254,985	38,309,381	38,639,420	38,792,557	38,819,824	38,947,438
2008	46,953,609	45,133,053	45,569,914	45,685,568	45,502,262	45,510,581
2009	55,417,658	54,524,864	56,539,423	56,654,292	56,521,353	56,525,209
2010	26,463,338	25,270,979	26,648,959	26,686,781	26,678,616	26,630,420
2011	46,583,905	44,915,237	44,967,366	44,895,735	44,798,218	44,387,165
2012	28,754,324	30,887,223	31,541,020	31,365,603	31,280,765	30,675,052
2013	36,709,393	30,212,648	29,566,379	29,246,535	29,043,542	28,525,877
2014	48,382,677	45,234,556	34,771,144	34,330,973	34,086,256	33,374,174
2015	43,925,745	46,009,484	51,643,548	52,850,212	56,686,269	58,184,125
2016	37,786,424	27,158,139	22,583,592	22,183,126	20,227,627	22,864,780
2017	46,007,205	47,971,650	45,376,024	46,471,781	46,991,524	42,267,956
2018		54,950,285	60,704,764	64,174,770	65,601,574	66,571,850
2019			57,062,002	53,796,296	53,180,110	62,531,281
2020 (9 Mo)				13,547,762	24,605,928	36,114,382
Totals:						
2009 & Prior	722,526,743	731,050,556	756,995,604	760,388,584	759,879,518	760,518,848
2010 & Prior	748,990,080	756,321,534	783,644,564	787,075,365	786,558,134	787,149,268
2011 & Prior	795,573,985	801,236,771	828,611,930	831,971,101	831,356,352	831,536,433
2012 & Prior	824,328,310	832,123,994	860,152,950	863,336,703	862,637,117	862,211,486
2013 & Prior	861,037,702	862,336,643	889,719,329	892,583,238	891,680,660	890,737,362
2014 & Prior	909,420,380	907,571,199	924,490,473	926,914,211	925,766,916	924,111,536
2015 & Prior	953,346,124	953,580,683	976,134,021	979,764,423	982,453,185	982,295,661
2016 & Prior	991,132,549	980,738,822	998,717,614	1,001,947,549	1,002,680,812	1,005,160,441
2017 & Prior	1,037,139,753	1,028,710,472	1,044,093,637	1,048,419,330	1,049,672,335	1,047,428,397
2018 & Prior		1,083,660,757	1,104,798,401	1,112,594,100	1,115,273,909	1,114,000,247
2019 & Prior			1,161,860,403	1,166,390,396	1,168,454,019	1,176,531,528
2020 & Prior				1,179,938,158	1,193,059,947	1,212,645,911

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

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

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

Notes: (a) Based on actual paid loss and ALAE and total outstanding loss & ALAE after inflation and discount as shown in Columns (4) and (7) of Exhibit I, Sheet 1c of reserve reports evaluated as of 12/31/11 and prior.
(b) Based on actual paid loss and ALAE and total outstanding loss & ALAE after inflation and discount as shown in Columns (4) and (7) of Exhibit I, Sheet 1a of reserve reports evaluated as of 12/31/2012 and subsequent.

Adjusted to Birth Year Level

Birth Year	BY Level Paid (a) Loss & ALAE @ 9/30/20	Indicated Ultimate Loss & ALAE Based on Increased Utilization Rate of						Selected Total Limits Ultimate Loss & ALAE	Difference Between Selected Ultimate and Incremental Payment Method		
		Estimated Unpaid Loss & ALAE @ 9/30/20 Based on Increased Utilization Rate of (b)			1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
		1.00%	2.00%	3.00%	(2) + (3)	(2) + (4)	(2) + (5)		(9) - (6)	(9) - (7)	(9) - (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	12,326,371	9,045,171	11,657,258	15,352,180	21,371,542	23,983,628	27,678,551	22,609,050	1,237,508	(1,374,578)	(5,069,500)
1990	4,793,888	4,057,707	4,706,055	5,518,438	8,851,595	9,499,943	10,312,327	10,205,331	1,353,735	705,388	(106,996)
1991	7,120,976	15,262,392	19,242,714	24,795,080	22,383,368	26,363,690	31,916,056	21,885,374	(497,994)	(4,478,317)	(10,030,682)
1992	11,815,810	25,254,966	31,379,913	39,828,837	37,070,777	43,195,723	51,644,647	40,354,588	3,283,812	(2,841,135)	(11,290,059)
1993	17,345,631	22,820,841	27,957,040	34,968,456	40,166,473	45,302,671	52,314,088	40,521,906	355,433	(4,780,765)	(11,792,181)
1994	6,281,547	11,124,747	14,870,607	20,553,765	17,406,294	21,152,154	26,835,312	18,219,570	813,276	(2,932,584)	(8,615,742)
1995	8,590,406	20,167,547	24,961,146	31,655,763	28,757,954	33,551,552	40,246,170	27,288,232	(1,469,722)	(6,263,320)	(12,957,938)
1996	8,105,783	14,783,242	17,034,351	19,948,876	22,889,025	25,140,134	28,054,660	25,603,545	2,714,520	463,411	(2,451,114)
1997	9,930,851	25,662,531	31,730,753	40,277,282	35,593,382	41,661,604	50,208,133	36,747,428	1,154,046	(4,914,176)	(13,460,705)
1998	17,446,581	40,025,405	48,045,299	59,022,279	57,471,986	65,491,880	76,468,860	61,435,412	3,963,426	(4,056,468)	(15,033,448)
1999	10,118,509	9,761,336	11,089,325	12,804,472	19,879,844	21,207,834	22,922,980	24,002,047	4,122,203	2,794,213	1,079,067
2000	5,289,876	8,379,176	9,420,948	10,755,825	13,669,051	14,710,823	16,045,700	17,937,110	4,268,059	3,226,287	1,891,410
2001	7,208,098	17,050,131	20,209,844	24,525,511	24,258,229	27,417,942	31,733,609	25,346,423	1,088,194	(2,071,519)	(6,387,186)
2002	14,381,005	38,953,642	44,623,134	52,104,452	53,334,646	59,004,139	66,485,457	61,503,280	8,168,634	2,499,141	(4,982,176)
2003	4,418,405	8,698,148	9,458,837	10,405,709	13,116,554	13,877,243	14,824,115	14,746,037	1,629,484	868,795	(78,078)
2004	4,963,610	19,896,659	23,858,085	29,393,847	24,860,269	28,821,696	34,357,457	26,755,259	1,894,990	(2,066,436)	(7,602,198)
2005	7,378,961	22,054,205	25,103,477	29,139,339	29,433,166	32,482,438	36,518,301	32,461,072	3,027,906	(21,366)	(4,057,228)
2006	8,651,490	35,139,014	40,534,076	47,805,056	43,790,504	49,185,566	56,456,546	47,544,675	3,754,171	(1,640,891)	(8,911,871)
2007	9,491,318	26,505,624	28,832,574	31,769,107	35,996,942	38,323,892	41,260,425	39,458,470	3,461,527	1,134,578	(1,801,955)
2008	5,863,454	41,494,893	48,892,796	59,156,914	47,358,347	54,756,250	65,020,368	52,905,889	5,547,542	(1,850,361)	(12,114,479)
2009	8,104,666	47,136,303	54,794,630	65,293,032	55,240,969	62,899,296	73,397,698	65,184,321	9,943,352	2,285,025	(8,213,377)
2010	3,079,041	28,058,825	34,825,674	44,812,802	31,137,867	37,904,715	47,891,843	33,405,370	2,267,504	(4,499,345)	(14,486,473)
2011	5,136,425	40,070,506	46,307,206	54,845,461	45,206,931	51,443,631	59,981,886	54,147,164	8,940,232	2,703,532	(5,834,722)
2012	3,357,821	31,103,736	36,462,319	43,931,798	34,461,557	39,820,140	47,289,619	38,318,290	3,856,734	(1,501,850)	(8,971,328)
2013	4,869,527	23,387,091	25,379,214	27,926,079	28,256,618	30,248,741	32,795,606	38,335,435	10,078,816	8,086,694	5,539,829
2014	5,523,847	28,482,854	30,612,715	33,308,100	34,006,701	36,136,562	38,831,948	45,511,498	11,504,797	9,374,936	6,679,550
2015	4,128,839	67,210,843	74,854,849	84,983,657	71,339,682	78,983,689	89,112,496	82,587,634	11,247,953	3,603,946	(6,524,862)
2016	927,051	28,576,462	31,515,826	35,374,440	29,503,513	32,442,878	36,301,492	33,599,857	4,096,344	1,156,979	(2,701,635)
2017	1,472,083	56,702,122	62,288,056	69,601,502	58,174,205	63,760,139	71,073,585	62,645,172	4,470,968	(1,114,966)	(8,428,412)
2018	2,177,246	77,128,861	84,130,006	93,233,389	79,306,107	86,307,252	95,410,635	99,388,067	20,081,960	13,080,816	3,977,432
2019	945,211	74,121,703	81,714,168	91,724,326	75,066,914	82,659,379	92,669,537	94,528,326	19,461,411	11,868,946	1,858,789
2020 (9 Mo)	0	38,897,675	43,683,671	50,132,952	38,897,675	43,683,671	50,132,952	55,765,023	16,867,348	12,081,352	5,632,071
Totals:	221,244,330	957,014,357	1,100,176,565	1,294,948,727	1,178,258,687	1,321,420,895	1,516,193,057	1,350,946,857	172,688,170	29,525,961	(165,246,200)
Excl. 2020	221,244,330	918,116,682	1,056,492,895	1,244,815,775	1,139,361,012	1,277,737,225	1,466,060,105	1,295,181,834	155,820,822	17,444,609	(170,878,272)

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

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

Payment Pattern - 2020 Level - Before Inflation and Investment Income (a)
Actual and Estimated Incremental Payments - 2020 Cost Level

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989	0	1,423,467	1,045,262	1,345,470	1,247,701	640,225	604,369	821,586	483,900	431,566	467,676	1,753,176	429,998	530,050	431,489	518,885	455,628	532,012
1990	250,701	725,954	519,671	350,245	129,525	337,793	135,205	145,236	110,907	119,001	78,419	153,471	323,638	333,108	390,849	328,683	262,218	131,041
1991	320,653	95,872	123,276	555,709	394,343	142,812	117,193	48,584	106,549	125,366	151,592	173,707	165,908	144,484	186,158	263,399	590,252	462,194
1992	28,455	669,376	1,292,732	978,732	514,534	434,160	336,476	337,724	288,405	303,555	382,964	511,160	451,988	317,993	441,264	430,488	570,086	494,531
1993	157,657	579,447	1,211,986	841,085	1,010,030	1,360,731	1,066,990	1,016,331	1,022,348	1,062,163	826,153	1,115,081	1,057,567	908,412	735,549	795,198	740,946	788,593
1994	501,662	1,156,745	426,002	484,402	1,057,274	401,871	427,571	350,724	145,604	80,792	875,642	79,674	97,013	150,782	174,248	149,424	184,890	147,788
1995	167,216	425,839	812,585	285,197	100,734	245,655	82,217	218,936	217,621	415,732	853,122	360,704	561,924	83,100	469,237	1,366,403	341,516	563,779
1996	306,914	742,953	311,240	674,627	790,696	740,453	431,845	400,500	374,713	431,878	381,174	402,752	394,249	430,781	502,799	387,888	342,398	462,715
1997	208,273	832,011	419,893	367,141	905,685	618,577	541,443	302,814	470,171	507,073	538,201	575,925	835,701	637,770	581,300	1,050,632	618,344	560,007
1998	572,697	899,358	1,287,713	727,616	592,895	1,450,264	930,334	743,834	880,857	802,441	1,005,073	968,478	1,191,964	1,069,230	1,249,309	1,439,705	1,265,876	1,294,817
1999	997,761	504,958	486,666	964,391	597,317	641,554	393,152	1,326,013	813,371	737,871	736,120	864,349	654,068	656,925	631,128	597,017	472,921	523,388
2000	1,070,068	125,443	938,987	481,074	274,899	245,468	192,569	202,779	188,161	299,987	249,670	255,678	343,384	289,201	285,590	276,307	326,439	348,340
2001	310,799	562,350	919,498	506,197	459,934	1,236,908	393,724	323,914	310,825	355,742	306,324	460,352	474,430	531,920	500,805	444,776	520,370	442,097
2002	319,836	823,211	1,081,961	981,913	953,290	1,386,598	1,194,942	1,061,238	949,541	965,868	1,189,891	1,346,041	1,124,526	1,105,617	979,529	1,086,933	1,038,242	1,038,242
2003	286,192	361,912	168,597	290,895	655,876	325,846	145,993	252,709	310,808	277,464	333,245	516,076	395,844	367,926	317,468	315,553	315,553	419,656
2004	315,560	660,592	522,833	503,198	504,542	329,477	536,369	245,566	292,797	372,719	314,611	291,972	309,648	359,796	317,953	2,004	475,082	478,138
2005	8,420	448,663	923,073	876,291	1,138,651	852,725	781,485	491,512	506,782	440,778	487,999	491,805	540,893	512,234	766,285	665,417	655,488	655,700
2006	138,526	496,549	627,034	843,095	1,928,708	1,019,710	766,632	664,923	614,963	648,506	793,192	685,493	781,840	739,326	921,074	929,844	918,107	920,594
2007	145,025	768,770	1,239,174	964,486	1,027,069	1,047,287	956,296	987,790	910,961	911,107	860,701	927,527	901,436	954,137	955,635	954,626	932,472	924,752
2008	151,906	592,359	570,704	672,148	393,542	530,360	640,802	672,379	777,696	719,438	528,064	696,120	807,772	810,802	822,844	833,122	825,080	829,860
2009	525,957	753,002	1,015,329	855,775	563,918	572,861	891,489	1,327,249	615,364	679,240	871,248	960,896	955,618	958,173	971,340	982,372	971,777	976,263
2010	756,644	461,559	610,415	258,417	211,343	168,782	258,295	188,232	184,818	167,969	396,447	400,370	400,113	403,175	410,787	417,605	415,291	419,469
2011	130,739	548,290	800,819	691,581	895,094	638,929	605,914	552,076	531,172	773,191	785,468	789,351	784,917	786,918	797,629	806,582	797,776	801,349
2012	58,549	561,557	952,837	419,421	324,301	368,209	403,858	408,086	527,009	537,032	546,383	549,925	547,688	549,953	558,340	565,541	560,312	563,794
2013	419,344	942,070	981,001	727,994	587,794	789,682	596,581	576,324	575,338	580,374	584,451	582,148	573,681	569,887	572,257	573,164	561,377	558,269
2014	470,574	1,116,497	941,890	1,503,380	933,019	725,332	709,937	726,878	724,321	729,321	733,077	728,811	716,834	710,703	712,237	711,913	695,819	690,492
2015	128,885	909,754	1,101,269	1,109,881	986,374	1,227,451	1,234,445	1,272,587	1,276,947	1,294,843	1,310,832	1,312,670	1,300,627	1,299,191	1,311,980	1,321,665	1,302,153	1,302,787
2016	383,188	163,402	146,765	245,986	572,703	529,971	532,380	548,194	549,425	556,461	562,652	562,750	556,893	555,573	560,317	563,707	554,633	554,136
2017	432,207	356,112	702,860	1,094,178	1,130,140	1,045,459	1,049,852	1,080,659	1,082,704	1,096,177	1,107,970	1,107,756	1,095,817	1,092,804	1,101,707	1,107,932	1,089,656	1,088,227
2018	655,544	1,534,460	1,313,411	1,522,868	1,571,481	1,452,390	1,457,131	1,498,470	1,499,864	1,517,051	1,531,861	1,530,033	1,512,005	1,506,289	1,516,956	1,523,882	1,497,090	1,493,438
2019	947,906	637,485	1,146,130	1,333,251	1,378,267	1,276,111	1,282,610	1,321,433	1,325,140	1,342,869	1,358,588	1,359,616	1,346,259	1,343,877	1,356,183	1,365,244	1,344,131	1,343,807
2020	68,585	289,592	523,729	611,882	634,045	588,458	592,892	612,341	615,591	625,404	634,347	636,478	631,890	632,468	640,011	646,095	637,929	639,647

Notes: (a) For the actual incremental payments at 2020 level, see Appendix E, Exhibit IV, Sheets 3a and 3b. For the estimates of average incremental payments at 2020 level, see Appendix E, Exhibit III, Sheets 1a to 1g, then adjusted to 2020 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Average Incremental Payments Per Open Accepted Claim - 2020 Cost Level (a)
Actual and Estimated Incremental Payments - 2020 Cost Level

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989		177,933	130,658	168,184	138,633	80,028	75,546	102,698	60,487	61,652	66,811	292,196	71,666	106,010	86,298	103,777	91,126	106,402
1990	125,351	120,992	74,239	50,035	18,504	48,256	19,315	20,748	15,844	17,000	11,203	21,924	46,234	47,587	55,836	54,781	65,555	32,760
1991	320,653	47,936	30,819	138,927	98,586	35,703	29,298	12,146	26,637	31,342	37,898	43,427	41,477	36,121	46,539	65,850	147,563	115,548
1992	14,228	74,375	99,441	75,287	39,580	36,180	28,040	28,144	26,219	27,596	34,815	46,469	41,090	31,799	44,126	43,049	63,343	66,059
1993	52,552	57,945	110,181	76,462	91,821	123,703	96,999	92,394	92,941	96,560	75,105	101,371	96,142	100,935	81,728	99,400	92,618	98,574
1994	250,831	231,349	71,000	80,734	151,039	57,410	85,514	70,145	36,401	20,198	218,911	19,919	24,253	37,695	43,562	37,356	46,222	36,947
1995	167,216	85,168	135,431	47,533	16,789	40,943	16,443	43,787	43,524	83,146	170,624	72,141	112,385	16,620	93,847	273,281	68,303	112,756
1996	153,457	185,738	77,810	134,925	131,783	123,409	71,974	66,750	62,452	71,980	63,529	67,125	65,708	71,797	83,800	64,648	57,066	77,119
1997	34,712	104,001	59,985	52,449	90,568	68,731	60,160	33,646	52,241	56,341	59,800	63,992	92,856	70,863	64,589	116,737	77,293	70,001
1998	81,814	112,420	128,771	60,635	49,408	120,855	77,528	61,986	73,405	66,870	83,756	80,707	99,330	89,102	104,109	119,975	105,490	107,901
1999	332,587	126,240	69,524	120,549	74,665	80,194	56,165	189,430	116,196	105,410	105,160	123,478	109,011	131,385	126,226	149,254	118,230	174,463
2000	356,689	25,089	187,797	96,215	54,980	49,094	38,514	40,556	37,632	59,997	49,934	51,136	68,677	57,840	57,118	55,261	65,288	69,668
2001		281,175	459,749	168,732	114,984	309,227	98,431	80,979	77,706	88,936	76,581	115,088	118,608	132,980	125,201	111,194	130,092	110,524
2002	79,959	117,602	90,163	81,826	63,553	92,440	79,663	70,749	63,303	64,391	79,326	96,146	80,323	85,047	75,348	83,610	79,865	79,865
2003		361,912	84,298	96,965	218,625	108,615	48,664	84,236	103,603	92,488	111,082	172,025	131,948	122,642	105,823	105,184	105,184	139,885
2004	315,560	220,197	130,708	167,733	100,908	65,895	107,274	49,113	58,559	74,544	62,922	58,394	61,930	71,959	63,591	2,004	95,016	96,474
2005	8,420	74,777	92,307	79,663	113,865	85,272	86,832	54,612	72,397	62,968	69,714	70,258	77,270	73,176	109,469	95,060	95,016	96,474
2006	69,263	124,137	78,379	93,677	192,871	101,971	76,663	66,492	61,496	64,851	88,132	76,166	86,871	82,147	102,342	104,561	104,513	106,117
2007	145,025	128,128	177,025	120,561	128,384	130,911	119,537	123,474	113,870	130,158	122,957	132,504	128,777	136,305	139,558	142,584	142,520	144,707
2008	50,635	84,623	63,412	74,683	39,354	53,036	64,080	67,238	77,770	79,938	58,674	77,347	89,752	90,873	93,042	95,060	95,016	96,474
2009	105,191	94,125	112,814	95,086	56,392	57,286	89,149	132,725	61,536	67,924	87,125	96,090	96,481	97,685	100,017	102,185	102,139	103,706
2010	378,322	115,390	101,736	43,070	35,224	33,756	51,659	37,646	36,964	33,594	79,289	80,445	80,773	81,781	83,733	85,549	85,510	86,822
2011	65,369	68,536	80,082	62,871	89,509	63,893	60,591	55,208	53,117	77,319	79,289	80,445	80,773	81,781	83,733	85,549	85,510	86,822
2012	29,274	140,389	136,120	59,917	46,329	52,601	57,694	58,298	75,287	77,319	79,289	80,445	80,773	81,781	83,733	85,549	85,510	86,822
2013	139,781	157,012	140,143	103,999	83,971	112,812	85,226	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2014	78,429	111,650	94,189	150,338	103,669	80,592	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2015	42,962	129,965	110,127	92,490	65,758	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2016	383,188	54,467	29,353	40,998	84,699	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2017	108,052	39,568	58,572	86,979	84,699	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2018	93,649	102,297	91,355	86,979	84,699	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2019	118,488	98,535	91,355	86,979	84,699	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474
2020	114,492	98,535	91,355	86,979	84,699	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474

Notes: (a) For the actual average incremental payments per open accepted claim at 2020 level, see Appendix E, Exhibit IV, Sheets 1a and 1b. For the estimates of average incremental payments per open accepted claim at 2020 level, see Appendix E, Exhibit III, Sheets 2a to 2g, then adjusted to 2020 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Summary of 2020 Level Incremental Payments by Maturity

Maturity (Months)	2020 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2020 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of		
	1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
	(2)	(3)	(4)		(6)	(7)	(8)
9:21	115,357	115,357	115,357	741:753	149,746	203,235	275,009
21:33	99,280	99,280	99,280	753:765	151,243	207,299	283,259
33:45	92,046	92,046	92,046	765:777	152,756	211,445	291,757
45:57	87,636	87,636	87,636	777:789	154,283	215,674	300,510
57:69	85,339	85,339	85,339	789:801	155,826	219,988	309,525
69:81	78,068	78,068	78,068	801:813	157,385	224,388	318,811
81:93	79,478	79,478	79,478	813:825	158,958	228,875	328,375
93:105	82,954	82,954	82,954	825:837	160,548	233,453	338,226
105:117	84,289	84,289	84,289	837:849	162,153	238,122	348,373
117:129	86,564	86,564	86,564	849:861	163,775	242,884	358,824
129:141	88,770	88,770	88,770	861:873	165,413	247,742	369,589
141:153	90,064	90,064	90,064	873:885	167,067	252,697	380,677
153:165	90,431	90,431	90,431	885:897	168,738	257,751	392,097
165:177	91,560	91,560	91,560	897:909	170,425	262,906	403,860
177:189	93,745	93,745	93,745	909:921	172,129	268,164	415,976
189:201	95,778	95,778	95,778	921:933	173,850	273,527	428,455
201:213	95,734	95,734	95,734	933:945	175,589	278,998	441,308
213:225	97,203	97,203	97,203	945:957	177,345	284,578	454,548
225:237	98,631	98,631	98,631	957:969	179,118	290,269	468,184
237:249	100,265	100,265	100,265	969:981	180,910	296,075	482,230
249:261	101,966	101,966	101,966	981:993	182,719	301,996	496,697
261:273	104,210	104,210	104,210	993:1005	184,546	308,036	511,597
273:285	103,510	103,510	103,510	1005:1017	186,391	314,197	526,945
285:297	106,927	106,927	106,927	1017:1029	188,255	320,481	542,754
297:309	120,000	120,000	120,000	1029:1041	190,138	326,890	559,036
309:321	120,000	120,000	120,000	1041:1053	192,039	333,428	575,807
321:333	120,000	120,000	120,000	1053:1065	193,959	340,097	593,082
333:345	115,000	115,000	115,000	1065:1077	195,899	346,899	610,874
345:357	110,000	110,000	110,000	1077:1089	197,858	353,837	629,200
357:369	110,000	110,000	110,000	1089:1101	199,837	360,913	648,076
369:381	110,000	110,000	110,000	1101:1113	201,835	368,132	667,519
381:393	111,100	112,200	113,300	1113:1125	203,853	375,494	687,544
393:405	112,211	114,444	116,699	1125:1137	205,892	383,004	708,171
405:417	113,333	116,733	120,200	1137:1149	207,951	390,664	729,416
417:429	114,466	119,068	123,806	1149:1161	210,030	398,478	751,298
429:441	115,611	121,449	127,520	1161:1173	212,131	406,447	773,837
441:453	116,767	123,878	131,346	1173:1185	214,252	414,576	797,052
453:465	117,935	126,355	135,286	1185:1197	216,394	422,868	820,964
465:477	119,114	128,883	139,345	1197:1209	218,558	431,325	845,593
477:489	120,305	131,460	143,525	1209:1221	220,744	439,951	870,960
489:501	121,508	134,089	147,831	1221:1233	222,951	448,750	897,089
501:513	122,724	136,771	152,266	1233:1245	225,181	457,725	924,002
513:525	123,951	139,507	156,834	1245:1257	227,433	466,880	951,722
525:537	125,190	142,297	161,539	1257:1269	229,707	476,218	980,274
537:549	126,442	145,143	166,385	1269:1281	232,004	485,742	1,009,682
549:561	127,707	148,046	171,376	1281:1293	234,324	495,457	1,039,972
561:573	128,984	151,006	176,518	1293:1305	236,667	505,366	1,071,171
573:585	130,273	154,027	181,813	1305:1317	239,034	515,473	1,103,307
585:597	131,576	157,107	187,268	1317:1329	241,424	525,783	1,136,406
597:609	132,892	160,249	192,886	1329:1341	243,839	536,298	1,170,498
609:621	134,221	163,454	198,672	1341:1353	246,277	547,024	1,205,613
621:633	135,563	166,723	204,632	1353:1365	248,740	557,965	1,241,781
633:645	136,919	170,058	210,771	1365:1377	251,227	569,124	1,279,035
645:657	138,288	173,459	217,095	1377:1389	253,740	580,507	1,317,406
657:669	139,671	176,928	223,607	1389:1401	256,277	592,117	1,356,928
669:681	141,068	180,467	230,316	1401:1413	258,840	603,959	1,397,636
681:693	142,478	184,076	237,225	1413:1425	261,428	616,038	1,439,565
693:705	143,903	187,758	244,342	1425:1437	264,042	628,359	1,482,752
705:717	145,342	191,513	251,672	1437:1449	266,683	640,926	1,527,234
717:729	146,795	195,343	259,222	1449:1461	269,350	653,745	1,573,051
729:741	148,263	199,250	266,999	1461:1473	272,043	666,820	1,620,243

Note: (a) For average incremental payments from 9:21 to 369:381, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 381:393 and subsequent, they are based on utilization trend rates of 1.00%, 2.00% and 3.00% for columns (2), (3) and (4) (or (6), (7) and (8)), respectively.

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

All Open Accepted Claims (AAA Only) with Life Expectancy

A. Off-Balance Adjustment Factor

1.00760

Birth Year	Indicated Birth Year Relativity of Remaining Average Annual Loss & ALAE Payments Based on		Selected Relativity Factors to Adjust for Difference in Claim Size By Birth Year	
	-----		-----	
	Average (a) Incremental Payments to Date	Current (b) Case Outstanding	Before Off-Balance	After Off-Balance (4) / (A)
(1)	(2)	(3)	(4)	(5)
1989	0.671	0.949	0.900	0.893
1990	0.585	0.895	0.800	0.794
1991	1.160	1.216	1.175	1.166
1992	0.834	1.042	0.900	0.893
1993	0.717	0.925	0.950	0.943
1994	0.752	0.831	0.750	0.744
1995	1.176	1.087	1.150	1.141
1996	0.903	1.177	1.050	1.042
1997	0.718	0.883	0.850	0.844
1998	1.084	1.159	1.100	1.092
1999	1.103	1.524	1.350	1.340
2000	0.503	1.144	0.900	0.893
2001	1.305	1.262	1.250	1.241
2002	0.899	1.157	1.050	1.042
2003	1.367	1.481	1.450	1.439
2004	0.740	1.044	1.000	0.993
2005	0.626	0.995	1.000	0.993
2006	1.058	1.073	1.100	1.092
2007	1.652	1.357	1.500	1.489
2008	0.676	1.024	1.000	0.993
2009	0.970	1.154	1.075	1.067
2010	0.561	0.909	0.900	0.893
2011	0.759	0.932	0.900	0.893
2012	0.656	0.858	0.900	0.893
2013	1.201	1.025	1.000	0.993
2014	1.123	0.928	1.000	0.993
2015	1.008	0.928	1.000	0.993
2016	0.570	0.653	1.000	0.993
2017	0.900	0.634	1.000	0.993
2018	1.275	0.713	1.000	0.993
2019	3.904	0.862	1.000	0.993
2020	-	-	1.000	0.993

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

Birth Year	Paid Basis		Case Outstanding Basis		Open Accepted Claims (AAA Only) @ 9/30/20			Average Life Expectancy	
	Annual Inflation Factors	2020 Level Adjustment Factors	Annual Inflation Factors	2020 Level Adjustment Factors	Reported (a) Open Accepted Claim Cts.	IBNR (b) Accepted Claim Cts.	Ultimate Open Accepted Claim Cts. (6) + (7)	Average Life Expectancy Indicated (c)	Selected (d) (9) x 1.25
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.527	0.81%	1.437	3	-	3	27.55	34.44
1990	1.56%	1.500	0.60%	1.425	3	-	3	14.98	18.73
1991	1.47%	1.477	0.49%	1.417	4	-	4	26.91	33.64
1992	1.58%	1.456	0.43%	1.410	9	-	9	26.06	32.58
1993	1.38%	1.433	0.40%	1.404	8	-	8	25.29	31.61
1994	1.08%	1.414	0.36%	1.398	3	-	3	38.67	48.34
1995	1.07%	1.399	0.36%	1.393	5	-	5	29.04	36.30
1996	0.95%	1.384	0.27%	1.388	6	-	6	20.38	25.48
1997	0.92%	1.371	0.25%	1.384	8	-	8	31.13	38.91
1998	0.96%	1.358	0.32%	1.381	11	-	11	27.93	34.91
1999	0.97%	1.346	0.40%	1.377	3	-	3	21.20	26.50
2000	1.03%	1.333	0.33%	1.371	4	-	4	20.63	25.79
2001	1.17%	1.319	0.36%	1.367	4	-	4	29.05	36.31
2002	1.04%	1.304	0.31%	1.362	13	-	13	24.98	31.23
2003	1.31%	1.290	0.29%	1.357	3	-	3	18.27	22.84
2004	1.41%	1.274	4.94%	1.354	5	-	5	33.63	42.04
2005	1.09%	1.256	0.87%	1.290	7	-	7	26.61	33.26
2006	1.24%	1.242	4.86%	1.279	9	-	9	29.51	36.89
2007	3.60%	1.227	4.55%	1.220	7	-	7	21.19	26.49
2008	10.70%	1.185	0.35%	1.166	9	-	9	34.62	43.28
2009	0.83%	1.070	0.30%	1.162	10	-	10	33.35	41.69
2010	0.94%	1.061	0.39%	1.159	5	-	5	44.78	55.98
2011	0.83%	1.051	0.42%	1.154	10	-	10	34.12	42.65
2012	0.62%	1.043	9.83%	1.149	7	-	7	37.35	46.69
2013	0.56%	1.036	0.72%	1.047	7	-	7	25.01	31.26
2014	0.44%	1.030	0.18%	1.039	9	-	9	23.95	29.94
2015	0.59%	1.026	2.01%	1.037	15	1	16	31.00	38.75
2016	0.67%	1.020	0.22%	1.017	6	1	7	30.00	37.50
2017	0.48%	1.013	0.22%	1.015	12	2	14	30.00	37.50
2018	0.55%	1.008	0.22%	1.012	15	5	20	29.00	36.25
2019	0.29%	1.003	1.01%	1.010	8	10	18	31.00	38.75
2020		1.000		1.000	-	10	10	29.00	36.25
Totals:					228	29	257		

Notes: (a) Current reported open accepted claims alive as of September 30, 2020. See Exhibit X, Sheet 1e, Column (4).
 (b) Estimated unreported accepted claims alive as of September 30, 2020. See Exhibit X, Sheet 1a, Column (7).
 (c) Current average remaining life expectancy based on NICA physician estimates.
 (d) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.

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

Assumed Annual Increase Utilization Rate **2.00%**

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		309,145
2004																		350,985
2005																	515,895	508,198
2006															720,289	727,147	717,968	719,913
2007															782,386	783,614	782,787	764,621
2008													692,517	695,115	705,439	714,250	707,355	711,453
2009												826,678	822,136	824,335	835,663	845,154	836,039	839,898
2010											342,106	345,491	345,269	347,912	354,481	360,364	358,367	361,972
2011										669,807	680,442	683,806	679,965	681,698	690,977	698,733	691,104	694,200
2012									458,473	467,193	475,328	478,409	476,463	478,434	485,730	491,994	487,445	490,475
2013								550,659	549,717	554,530	558,425	556,224	548,135	544,509	546,774	547,640	536,378	533,408
2014							683,225	699,528	697,067	701,879	705,494	701,388	689,862	683,962	685,438	685,125	669,638	664,511
2015						1,183,346	1,190,089	1,226,861	1,231,063	1,248,316	1,263,732	1,265,503	1,253,893	1,252,509	1,264,838	1,274,175	1,255,364	1,255,975
2016					563,203	521,180	523,550	539,100	540,311	547,230	553,319	553,415	547,655	546,358	551,022	554,356	545,433	544,944
2017				1,078,437	1,113,882	1,030,419	1,034,749	1,065,113	1,067,128	1,080,407	1,092,031	1,091,820	1,080,053	1,077,084	1,085,858	1,091,994	1,073,981	1,072,571
2018			1,297,371	1,504,270	1,552,290	1,434,654	1,439,337	1,480,170	1,481,548	1,498,525	1,513,154	1,511,348	1,493,540	1,487,894	1,498,431	1,505,273	1,478,808	1,475,200
2019		631,082	1,134,619	1,319,860	1,364,423	1,263,293	1,269,727	1,308,161	1,311,830	1,329,381	1,344,942	1,345,960	1,332,737	1,330,379	1,342,561	1,351,531	1,330,631	1,330,310
2020	68,585	289,592	523,729	611,882	634,045	588,458	592,892	612,341	615,591	625,404	634,347	636,478	631,890	632,468	640,011	646,095	637,929	639,647

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989																			209,256
1990														183,843	181,412	178,879	176,244	173,509	170,674
1991												362,161	358,024	360,920	363,744	366,490	369,152	371,726	
1992											627,203	619,388	611,503	615,618	619,577	623,372	626,993	630,431	
1993										617,864	583,022	574,988	566,893	569,910	572,755	575,421	577,899	580,179	
1994									191,629	182,747	173,930	173,045	172,145	174,655	177,180	179,720	182,273	184,837	
1995								491,486	486,359	461,142	436,314	431,490	426,616	430,124	433,548	436,881	440,117	443,250	
1996							540,468	529,023	517,619	485,159	453,676	443,310	432,961	431,082	428,977	426,641	424,071	421,263	
1997						521,224	579,525	574,054	568,535	539,512	510,903	505,698	500,434	505,011	509,508	513,917	518,232	522,445	
1998					900,101	918,644	1,018,353	1,005,677	992,931	939,276	886,614	874,704	862,700	867,610	872,270	876,668	880,789	884,620	
1999				304,290	296,039	299,416	328,869	321,742	314,642	294,755	275,479	269,036	262,608	261,318	259,889	258,318	256,604	254,743	
2000			265,708	265,655	258,029	260,537	285,680	279,005	272,368	254,695	237,604	231,613	225,647	224,100	222,428	220,632	218,709	216,658	
2001		364,095	365,979	369,614	362,713	370,092	410,158	404,948	399,711	378,010	356,719	351,829	346,901	348,774	350,543	352,203	353,748	355,174	
2002	981,272	981,721	982,272	987,393	964,339	979,186	1,079,830	1,060,749	1,041,666	979,971	919,852	902,312	884,734	884,459	883,783	882,692	881,177	879,224	
2003	305,191	301,683	298,179	296,018	285,454	286,119	311,392	301,806	292,348	271,224	250,989	242,652	234,418	230,812	227,079	223,221	219,241	215,141	
2004	355,219	357,805	360,493	364,936	358,986	367,191	407,961	403,805	399,618	378,922	358,544	354,602	350,620	353,527	356,366	359,131	361,818	364,421	
2005	508,036	508,501	509,021	511,917	500,205	508,155	560,665	551,038	541,405	509,608	478,602	469,734	460,841	460,963	460,881	460,588	460,080	459,350	
2006	721,204	723,656	726,230	732,243	717,370	730,721	808,426	796,749	785,033	741,055	698,011	687,131	676,189	678,487	680,540	682,339	683,873	685,132	
2007	751,147	745,099	739,056	736,352	712,691	717,032	783,351	762,196	741,239	690,461	641,584	622,887	604,341	597,669	590,655	583,299	575,605	567,574	
2008	714,968	719,697	724,613	733,041	720,584	736,528	817,713	808,785	799,795	757,792	716,478	708,036	699,514	704,726	709,778	714,662	719,365	723,878	
2009	843,039	847,582	852,313	861,136	845,413	862,985	956,829	945,095	933,296	883,035	833,691	822,659	811,537	816,329	820,891	825,212	829,279	833,079	
2010	365,337	369,378	373,575	379,652	374,943	385,062	429,577	426,982	424,357	404,128	384,089	381,586	379,045	383,994	388,949	393,905	398,859	403,807	
2011	696,698	700,352	704,159	711,343	698,249	712,652	790,025	780,213	770,347	728,740	687,903	678,682	669,389	673,220	676,858	680,293	683,514	686,511	
2012	493,109	496,587	500,202	506,249	497,875	509,131	565,521	559,619	553,674	524,862	496,503	490,911	485,263	489,148	492,932	496,609	500,172	503,613	
2013	529,877	527,125	524,385	524,029	508,737	513,425	562,687	549,256	535,907	500,865	466,998	454,969	442,996	439,701	436,161	432,373	428,336	424,048	
2014	658,674	653,798	648,929	646,994	626,638	630,900	689,748	671,612	653,634	609,320	566,626	550,549	534,590	529,126	523,359	517,290	510,920	504,249	
2015	1,255,379	1,256,739	1,258,244	1,265,623	1,236,891	1,256,779	1,386,905	1,363,349	1,339,774	1,261,336	1,184,831	1,163,115	1,141,336	1,141,881	1,141,928	1,141,459	1,140,462	1,138,918	
2016	543,916	543,721	543,573	545,944	532,737	540,463	595,480	584,424	573,377	538,907	505,358	495,233	485,096	484,446	483,565	482,448	481,088	479,480	
2017	1,070,094	1,069,248	1,068,486	1,072,665	1,046,238	1,060,916	1,168,358	1,146,111	1,123,894	1,055,798	989,565	969,232	948,886	947,097	944,847	942,125	938,921	935,222	
2018	1,470,095	1,467,205	1,464,405	1,468,338	1,430,381	1,448,612	1,593,258	1,560,868	1,528,561	1,433,990	1,342,162	1,312,718	1,283,296	1,278,975	1,274,000	1,268,356	1,262,034	1,255,018	
2019	1,328,690	1,329,122	1,329,687	1,336,434	1,305,048	1,324,949	1,460,918	1,434,889	1,408,862	1,325,214	1,243,720	1,219,808	1,195,848	1,195,275	1,194,156	1,192,472	1,190,210	1,187,354	
2020	640,784	642,951	645,227	650,558	637,333	649,183	718,204	707,817	697,395	658,314	620,064	610,387	600,655	602,683	604,494	606,078	607,427	608,531	

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	218,697	220,462	222,175	223,834	225,434	226,970	228,434	229,820	231,120	232,327	233,432	234,427	235,300	236,042	236,641	237,085	237,365	237,468
1990	167,740	164,703	161,568	158,335	155,005	151,578	148,053	144,428	140,703	136,879	132,955	128,933	124,812	120,595	116,283	111,881	107,396	102,835
1991	374,204	376,576	378,837	380,980	382,995	384,873	386,602	388,168	389,559	390,761	391,758	392,535	393,074	393,355	393,359	393,067	392,460	391,521
1992	633,672	636,700	639,504	642,071	644,388	646,436	648,193	649,637	650,746	651,495	651,858	651,808	651,315	650,345	648,866	646,845	644,253	641,061
1993	582,247	584,091	585,698	587,057	588,156	588,976	589,498	589,702	589,565	589,066	588,181	586,885	585,149	582,945	580,244	577,016	573,235	568,879
1994	187,412	189,996	192,585	195,180	197,777	200,374	202,967	205,553	208,129	210,689	213,230	215,746	218,232	220,681	223,088	225,443	227,742	229,976
1995	446,270	449,168	451,935	454,563	457,042	459,361	461,503	463,455	465,201	466,724	468,007	469,029	469,771	470,208	470,318	470,078	469,465	468,459
1996	418,208	414,899	411,330	407,499	403,399	399,022	394,356	389,390	384,116	378,520	372,594	366,328	359,710	352,728	345,374	337,642	329,529	321,039
1997	526,545	530,522	534,366	538,069	541,618	544,999	548,197	551,194	553,973	556,514	558,796	560,798	562,495	563,860	564,867	565,488	565,696	565,466
1998	888,140	891,328	894,168	896,642	898,730	900,404	901,636	902,393	902,645	902,355	901,488	900,005	897,864	895,020	891,428	887,043	881,824	875,737
1999	252,733	250,566	248,242	245,759	243,112	240,298	237,308	234,138	230,781	227,232	223,484	219,531	215,368	210,988	206,387	201,560	196,508	191,233
2000	214,476	212,160	209,707	207,118	204,390	201,520	198,503	195,334	192,011	188,527	184,880	181,067	177,083	172,924	168,588	164,074	159,385	154,524
2001	356,470	357,630	358,646	359,512	360,219	360,756	361,112	361,274	361,229	360,962	360,460	359,708	358,687	357,381	355,770	353,839	351,570	348,949
2002	876,814	873,925	870,545	866,660	862,253	857,299	851,771	845,640	838,880	831,459	823,349	814,519	804,934	794,561	783,368	771,325	758,412	744,617
2003	210,921	206,581	202,123	197,552	192,871	188,078	183,175	178,160	173,035	167,800	162,459	157,013	151,465	145,817	140,075	134,245	128,338	122,367
2004	366,932	369,343	371,648	373,840	375,911	377,850	379,646	381,287	382,759	384,050	385,144	386,025	386,676	387,079	387,215	387,063	386,606	385,827
2005	458,386	457,177	455,717	453,999	452,012	449,744	447,180	444,305	441,105	437,562	433,662	429,388	424,721	419,642	414,135	408,182	401,773	394,898
2006	686,098	686,756	687,093	687,096	686,749	684,921	683,392	681,422	678,983	676,049	672,591	668,578	663,977	658,756	652,884	646,333	639,084	
2007	559,198	550,474	541,404	531,990	522,234	512,130	501,672	490,852	479,668	468,115	456,190	443,893	431,219	418,170	404,748	390,961	376,827	362,370
2008	728,184	732,267	736,114	739,709	743,039	746,080	748,809	751,202	753,232	754,871	756,091	756,859	757,141	756,899	756,095	754,692	752,653	749,946
2009	836,593	839,800	842,686	845,233	847,423	849,231	850,628	851,585	852,072	852,056	851,503	850,377	848,637	846,241	843,146	839,311	834,697	829,269
2010	408,745	413,665	418,564	423,435	428,273	433,070	437,817	442,503	447,119	451,653	456,093	460,425	464,634	468,704	472,617	476,355	479,900	483,234
2011	689,267	691,767	693,996	695,943	697,590	698,918	699,903	700,521	700,747	700,553	699,913	698,795	697,168	694,995	692,242	688,875	684,862	680,175
2012	506,921	510,086	513,097	515,946	518,622	521,109	523,391	525,452	527,274	528,836	530,120	531,103	531,761	532,068	531,998	531,525	530,622	529,266
2013	419,502	414,691	409,615	404,271	398,657	392,765	386,587	380,116	373,343	366,262	358,866	351,148	343,103	334,722	326,003	316,945	307,553	297,838
2014	497,270	489,979	482,377	474,466	466,245	457,709	448,850	439,662	430,141	420,281	410,079	399,533	388,638	377,392	365,798	353,861	341,592	329,013
2015	1,136,801	1,134,083	1,130,747	1,126,774	1,122,142	1,116,816	1,110,760	1,103,938	1,096,312	1,087,841	1,078,486	1,068,206	1,056,954	1,044,682	1,031,347	1,016,908	1,001,334	984,604
2016	477,613	475,475	473,061	470,363	467,373	464,077	460,462	456,513	452,216	447,554	442,513	437,078	431,231	424,954	418,233	411,054	403,406	395,287
2017	931,009	926,260	920,963	915,106	908,672	901,638	893,974	885,654	876,651	866,935	856,478	845,252	833,224	820,361	806,636	792,023	776,507	760,083
2018	1,247,282	1,238,801	1,229,560	1,219,546	1,208,740	1,197,112	1,184,628	1,171,253	1,156,955	1,141,698	1,125,450	1,108,176	1,089,839	1,070,400	1,049,829	1,028,102	1,005,206	981,144
2019	1,183,875	1,179,747	1,174,951	1,169,469	1,163,279	1,156,348	1,148,638	1,140,113	1,130,734	1,120,461	1,109,256	1,097,077	1,083,880	1,069,617	1,054,247	1,037,731	1,020,043	1,001,166
2020	609,376	609,945	610,229	610,216	609,892	609,239	608,235	606,861	605,094	602,910	600,286	597,196	593,614	589,508	584,851	579,616	573,779	567,321

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	237,385	237,105	236,613	235,896	234,940	233,732	232,258	230,505	228,455	226,094	223,405	220,375	216,987	213,231	209,106	204,612	199,746	194,501
1990	98,211	93,534	88,813	84,058	79,285	74,507	69,740	65,000	60,304	55,670	51,115	46,660	42,323	38,129	34,101	30,266	26,641	23,239
1991	390,232	388,575	386,529	384,069	381,177	377,831	374,012	369,697	364,865	359,494	353,560	347,048	339,936	332,218	323,900	314,995	305,511	295,444
1992	637,243	632,772	627,611	621,726	615,087	607,665	599,431	590,355	580,407	569,557	557,780	545,055	531,364	516,705	501,108	484,610	467,242	449,018
1993	563,927	558,355	552,136	545,240	537,645	529,331	520,276	510,461	499,866	488,473	476,266	463,241	449,389	434,726	419,291	403,135	386,302	368,820
1994	232,138	234,219	236,210	238,100	239,879	241,535	243,057	244,430	245,640	246,671	247,506	248,129	248,519	248,660	248,536	248,135	247,440	246,426
1995	467,039	465,183	462,864	460,055	456,732	452,871	448,445	443,430	437,798	431,523	424,577	416,938	408,584	399,502	389,701	379,194	367,989	356,082
1996	312,179	302,956	293,372	283,435	273,157	262,557	251,653	240,468	229,027	217,356	205,489	193,465	181,326	169,129	156,945	144,852	132,916	121,192
1997	564,774	563,592	561,887	559,627	556,780	553,316	549,201	544,403	538,886	532,613	525,549	517,660	508,914	499,289	488,783	477,406	465,155	452,015
1998	868,746	860,817	851,904	841,961	830,953	818,845	805,603	791,194	775,585	758,743	740,643	721,270	700,610	678,679	655,531	631,240	605,864	579,442
1999	185,741	180,037	174,122	168,003	161,689	155,190	148,521	141,694	134,727	127,636	120,443	113,173	105,851	98,513	91,203	83,967	76,846	69,872
2000	149,499	144,315	138,979	133,497	127,879	122,139	116,289	110,346	104,324	98,242	92,120	85,982	79,851	73,759	67,743	61,843	56,092	50,517
2001	345,963	342,599	338,839	334,664	330,062	325,019	319,522	313,559	307,118	300,186	292,756	284,821	276,379	267,437	258,019	248,157	237,875	227,191
2002	729,933	714,351	697,858	680,441	662,104	642,854	622,703	601,668	579,771	557,035	533,499	509,214	484,237	458,657	432,603	406,218	379,630	352,943
2003	116,347	110,294	104,221	98,144	92,080	86,050	80,074	74,174	68,371	62,686	57,141	51,763	46,572	41,595	36,862	32,398	28,223	24,348
2004	384,709	383,234	381,380	379,123	376,445	373,324	369,741	365,673	361,099	355,994	350,339	344,113	337,298	329,884	321,876	313,286	304,119	294,371
2005	387,554	379,734	371,429	362,631	353,339	343,556	333,286	322,534	311,310	299,623	287,490	274,936	261,987	248,687	235,100	221,299	207,348	193,302
2006	631,116	622,408	612,934	602,669	591,593	579,694	566,958	553,374	538,932	523,625	507,452	490,424	472,552	453,873	434,455	414,382	393,725	372,539
2007	347,619	332,605	317,354	301,896	286,272	270,526	254,708	238,867	223,056	207,331	191,751	176,385	161,299	146,572	132,298	118,568	105,455	93,011
2008	746,539	742,398	737,481	731,745	725,153	717,668	709,253	699,871	689,481	678,044	665,525	651,893	637,118	621,192	604,137	585,987	566,766	546,481
2009	822,994	815,839	807,760	798,713	788,663	777,577	765,421	752,162	737,767	722,204	705,447	687,479	668,285	647,875	626,299	603,622	579,898	555,156
2010	486,338	489,191	491,771	494,049	496,002	497,602	498,821	499,629	499,990	499,871	499,232	498,036	496,243	493,815	490,728	486,957	482,473	477,232
2011	674,788	668,673	661,794	654,117	645,612	636,254	626,016	614,872	602,795	589,762	575,750	560,749	544,748	527,758	509,821	490,993	471,321	450,832
2012	527,436	525,105	522,245	518,824	514,814	510,190	504,923	498,984	492,345	484,974	476,843	467,929	458,205	447,662	436,309	424,166	411,242	397,537
2013	287,813	277,494	266,892	256,021	244,904	233,567	222,037	210,347	198,529	186,619	174,658	162,692	150,771	138,954	127,316	115,932	104,868	94,174
2014	316,147	303,019	289,652	276,068	262,303	248,395	234,385	220,317	206,235	192,188	178,229	164,418	150,813	137,487	124,524	112,007	100,005	88,568
2015	966,704	947,620	927,326	905,800	883,039	859,048	833,832	807,406	779,787	751,001	721,083	690,093	658,093	625,189	591,539	557,319	522,689	487,777
2016	386,696	377,630	368,086	358,061	347,559	336,589	325,162	313,292	300,993	288,286	275,195	261,754	247,999	233,982	219,780	205,472	191,133	176,822
2017	742,752	724,515	705,366	685,303	664,339	642,496	619,798	596,277	571,967	546,911	521,162	494,791	467,872	440,514	412,867	385,092	357,335	329,713
2018	955,931	929,577	902,087	873,470	843,759	812,996	781,230	748,518	714,923	680,517	645,387	609,646	573,408	536,833	500,133	463,533	427,232	391,394
2019	981,093	959,815	937,312	913,570	888,595	862,399	835,000	806,422	776,696	745,858	713,958	681,072	647,276	612,693	577,500	541,890	506,038	470,087
2020	560,224	552,470	544,036	534,899	525,043	514,456	503,126	491,043	478,199	464,587	450,208	435,070	419,184	402,583	385,327	367,491	349,139	330,319

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	188,866	182,836	176,411	169,594	162,391	154,819	146,904	138,683	130,194	121,476	112,578	103,558	94,485	85,434	76,490	67,743	59,284	51,206
1990	20,071	17,145	14,469	12,050	9,887	7,982	6,329	4,921	3,743	2,779	2,007	1,406	951	618	385	227	127	66
1991	284,792	273,561	261,766	249,430	236,583	223,271	209,560	195,531	181,264	166,848	152,375	137,960	123,725	109,801	96,326	83,438	71,271	59,950
1992	429,951	410,074	389,434	368,093	346,125	323,631	300,746	277,621	254,415	231,285	208,401	185,955	164,149	143,189	123,280	104,618	87,379	71,712
1993	350,717	332,042	312,854	293,230	273,254	253,035	232,710	212,427	192,339	172,592	153,340	134,749	116,988	100,219	84,596	70,253	57,302	45,817
1994	245,068	243,341	241,218	238,673	235,680	232,213	228,255	223,788	218,796	213,261	207,167	200,506	193,276	185,484	177,146	168,290	158,957	149,197
1995	343,466	330,149	316,147	301,486	286,199	270,339	253,984	237,227	220,165	202,900	185,542	168,227	151,101	134,320	118,051	102,459	87,708	73,951
1996	109,733	98,599	87,854	77,560	67,777	58,569	49,997	42,113	34,955	28,544	22,889	17,986	13,818	10,352	7,540	5,321	3,624	2,372
1997	437,966	423,006	407,137	390,376	372,748	354,297	335,101	315,253	294,853	274,007	252,837	231,490	210,135	188,959	168,164	147,960	128,563	110,181
1998	552,009	523,634	494,401	464,419	433,812	402,740	371,407	340,040	308,865	278,109	248,009	218,823	190,816	164,250	139,373	116,409	95,548	76,928
1999	63,077	56,496	50,168	44,127	38,410	33,051	28,084	23,538	19,432	15,775	12,568	9,807	7,476	5,553	4,006	2,798	1,883	1,216
2000	45,142	39,994	35,102	30,491	26,184	22,205	18,573	15,303	12,401	9,866	7,689	5,855	4,346	3,134	2,188	1,473	952	587
2001	216,121	204,696	192,951	180,931	168,688	156,289	143,817	131,363	119,019	106,876	95,028	83,577	72,627	62,279	52,627	43,757	35,737	28,615
2002	326,262	299,718	273,452	247,618	222,376	197,901	174,385	152,015	130,956	111,347	93,306	76,936	62,313	49,475	38,423	29,114	21,464	15,346
2003	20,781	17,527	14,591	11,974	9,670	7,672	5,970	4,548	3,383	2,450	1,722	1,170	765	479	286	161	85	41
2004	284,036	273,121	261,637	249,604	237,050	224,018	210,571	196,783	182,736	168,510	154,198	139,909	125,765	111,894	98,433	85,519	73,289	61,868
2005	179,211	165,144	151,174	137,381	123,850	110,674	97,957	85,802	74,300	63,531	53,564	44,463	36,276	29,034	22,748	17,405	12,971	9,386
2006	350,879	328,826	306,471	283,924	261,302	238,748	216,430	194,527	173,210	152,641	132,983	114,398	97,042	81,054	66,550	53,614	42,293	32,595
2007	81,282	70,316	60,155	50,834	42,377	34,801	28,113	22,305	17,347	13,193	9,787	7,059	4,934	3,328	2,157	1,335	785	435
2008	525,132	502,747	479,367	455,049	429,864	403,917	377,348	350,324	323,015	295,598	268,264	241,235	214,748	189,053	164,404	141,050	119,226	99,142
2009	529,429	502,777	475,276	447,024	418,134	388,755	359,076	329,307	299,663	270,357	241,611	213,673	186,796	161,231	137,223	114,990	94,724	76,568
2010	471,183	464,283	456,488	447,757	438,050	427,337	415,606	402,855	389,083	374,291	358,489	341,712	324,010	305,459	286,157	266,228	245,820	225,109
2011	429,556	407,543	384,860	361,590	337,828	313,700	289,362	264,991	240,762	216,851	193,443	170,738	148,941	128,257	108,880	90,986	74,720	60,195
2012	383,044	367,775	351,752	335,007	317,581	299,538	280,970	261,985	242,696	223,221	203,688	184,252	165,078	146,344	128,235	110,937	94,629	79,476
2013	83,896	74,087	64,796	56,072	47,957	40,490	33,707	27,629	22,265	17,605	13,628	10,303	7,585	5,421	3,747	2,494	1,591	968
2014	77,741	67,571	58,100	49,366	41,396	34,212	27,829	22,246	17,443	13,386	10,028	7,313	5,173	3,537	2,327	1,465	878	497
2015	452,714	417,662	382,805	348,341	314,479	281,454	249,526	218,954	189,969	162,774	137,550	114,462	93,639	75,169	59,087	45,374	33,948	24,675
2016	162,598	148,534	134,706	121,198	108,094	95,484	83,465	72,131	61,559	51,811	42,938	34,980	27,958	21,878	16,721	12,447	8,998	6,294
2017	302,344	275,369	248,939	223,211	198,346	174,515	151,899	130,667	110,959	92,883	76,523	61,938	49,156	38,167	28,921	21,326	15,254	10,546
2018	356,176	321,765	288,355	256,146	225,333	196,122	168,720	143,312	120,040	98,999	80,246	63,808	49,663	37,742	27,929	20,060	13,935	9,324
2019	434,179	398,490	363,213	328,556	294,730	261,974	230,544	200,687	172,623	146,531	122,569	100,867	81,520	64,573	50,018	37,791	27,772	19,787
2020	311,082	291,497	271,648	251,630	231,549	211,532	191,728	172,295	153,386	135,144	117,713	101,239	85,857	71,692	58,845	47,390	37,370	28,789

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	43,598	36,540	30,100	24,332	19,268	14,920	11,281	8,314	5,964	4,155	2,807	1,860	1,233	817	542	359	238	158
1990	32	14	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	49,580	40,250	32,014	24,899	18,896	13,961	10,022	6,976	4,699	3,054	1,911	1,168	714	436	266	163	100	61
1992	57,726	45,488	35,013	26,262	19,146	13,530	9,245	6,093	3,862	2,348	1,363	769	434	245	138	78	44	25
1993	35,838	27,359	20,333	14,669	10,242	6,898	4,467	2,773	1,645	928	495	256	132	68	35	18	9	5
1994	139,080	128,684	118,104	107,446	96,827	86,374	76,225	66,513	57,356	48,847	41,055	34,236	28,550	23,809	19,855	16,557	13,807	11,514
1995	61,320	49,922	39,833	31,088	23,683	17,572	12,674	8,868	6,007	3,930	2,476	1,524	938	578	356	219	135	83
1996	1,484	882	495	260	126	56	23	8	3	1	0	0	0	0	0	0	0	0
1997	93,011	77,226	62,964	50,325	39,358	30,061	22,386	16,226	11,428	7,804	5,155	3,337	2,161	1,399	906	586	380	246
1998	60,633	46,680	35,018	25,527	18,030	12,300	8,082	5,099	3,078	1,772	968	512	271	143	76	40	21	11
1999	750	438	241	124	59	25	10	3	1	0	0	0	0	0	0	0	0	0
2000	343	189	97	46	20	8	3	1	0	0	0	0	0	0	0	0	0	0
2001	22,418	17,145	12,766	9,230	6,460	4,362	2,834	1,765	1,051	595	319	166	86	45	23	12	6	3
2002	10,603	7,051	4,491	2,726	1,566	847	427	200	86	33	12	4	1	0	0	0	0	0
2003	19	7	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	51,370	41,883	33,473	26,171	19,977	14,854	10,739	7,535	5,119	3,360	2,124	1,313	811	501	310	192	118	73
2005	6,572	4,436	2,874	1,778	1,044	578	300	145	65	26	10	3	1	0	0	0	0	0
2006	24,479	17,864	12,628	8,617	5,653	3,550	2,126	1,209	649	327	154	69	31	14	6	3	1	1
2007	225	107	47	18	6	2	0	0	0	0	0	0	0	0	0	0	0	0
2008	80,967	64,824	50,779	38,833	28,926	20,934	14,689	9,969	6,529	4,114	2,487	1,465	863	509	300	177	104	61
2009	60,613	46,890	35,364	25,932	18,437	12,671	8,393	5,344	3,259	1,898	1,050	563	302	162	87	46	25	13
2010	204,292	183,586	163,222	143,440	124,478	106,566	89,930	74,750	61,148	49,185	38,860	30,375	23,743	18,559	14,507	11,340	8,864	6,929
2011	47,476	36,577	27,460	20,036	14,166	9,674	6,364	4,020	2,431	1,402	767	406	215	114	60	32	17	9
2012	65,620	53,173	42,207	32,754	24,796	18,270	13,076	9,072	6,087	3,941	2,454	1,493	908	552	336	204	124	76
2013	557	301	151	70	29	11	4	1	0	0	0	0	0	0	0	0	0	0
2014	264	130	58	24	8	3	1	0	0	0	0	0	0	0	0	0	0	0
2015	17,364	11,785	7,682	4,785	2,833	1,584	831	406	184	76	28	10	3	1	0	0	0	0
2016	4,244	2,746	1,696	993	549	283	136	60	24	8	3	1	0	0	0	0	0	0
2017	7,017	4,473	2,716	1,561	843	425	197	84	32	11	3	1	0	0	0	0	0	0
2018	5,980	3,657	2,119	1,154	586	274	117	45	15	5	1	0	0	0	0	0	0	0
2019	13,617	9,015	5,714	3,448	1,969	1,056	529	245	104	40	14	4	1	0	0	0	0	0
2020	21,611	15,763	11,137	7,594	4,978	3,124	1,869	1,062	569	287	135	60	27	12	5	2	1	0

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Totals Outstanding
1989	104	69	46	30	20	13	9	6	4	3	2	1	1	0	11,657,258
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,706,055
1991	37	23	14	8	5	3	2	1	1	0	0	0	0	0	19,242,714
1992	14	8	4	3	1	1	0	0	0	0	0	0	0	0	31,379,913
1993	2	1	1	0	0	0	0	0	0	0	0	0	0	0	27,957,040
1994	9,602	8,007	6,677	5,568	4,644	3,872	3,229	2,693	2,246	1,873	1,562	1,302	1,086	904	14,870,607
1995	51	31	19	12	7	5	3	2	1	1	0	0	0	0	24,961,146
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,034,351
1997	159	103	67	43	28	18	12	8	5	3	2	1	1	1	31,730,753
1998	6	3	2	1	0	0	0	0	0	0	0	0	0	0	48,045,299
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,089,325
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,420,948
2001	2	1	0	0	0	0	0	0	0	0	0	0	0	0	20,209,844
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,623,134
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,458,837
2004	45	28	17	11	7	4	3	2	1	1	0	0	0	0	23,858,085
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,103,477
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,534,076
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,832,574
2008	36	21	13	7	4	3	2	1	1	0	0	0	0	0	48,892,796
2009	7	4	2	1	1	0	0	0	0	0	0	0	0	0	54,794,630
2010	5,416	4,233	3,309	2,587	2,022	1,580	1,235	966	755	590	461	360	282	220	34,825,674
2011	5	3	1	1	0	0	0	0	0	0	0	0	0	0	46,307,206
2012	46	28	17	10	6	4	2	1	1	1	0	0	0	0	36,462,319
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,379,214
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,612,715
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74,854,849
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,515,826
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,288,056
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84,130,006
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81,714,168
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,683,671

1,100,176,565

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

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

Assumed Annual Increase Utilization Rate

2.00%

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

2020 Level	115,357	99,280	92,046	87,636	85,339	78,068	79,478	82,954	84,289	86,564	88,770	90,064	90,431	91,560	93,745	95,778	95,734	97,203	
Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225	
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			103,048
2004																		70,197	71,274
2005																	73,699	73,666	74,796
2006															80,032	81,767	81,730	82,984	
2007														111,769	114,437	116,918	116,865	118,658	
2008													76,946	77,907	79,767	81,496	81,459	82,709	
2009												82,668	83,004	84,041	86,046	87,912	87,872	89,220	
2010										68,421	69,419	69,701	70,572	72,256	73,823	73,789	74,921	75,213	
2011									66,981	68,688	69,689	69,972	70,846	72,537	74,110	74,076	75,213	75,531	
2012								65,496	67,264	68,978	69,984	70,268	71,146	72,844	74,423	74,390	75,531	75,531	
2013								78,666	79,932	82,089	84,181	85,408	85,756	86,827	88,899	90,826	90,785	92,178	
2014							75,914	79,234	80,509	82,682	84,789	86,025	86,375	87,454	89,541	91,483	91,441	92,844	
2015						74,699	76,048	79,374	80,651	82,828	84,939	86,177	86,528	87,608	89,699	91,644	91,602	93,008	
2016					83,294	76,198	77,573	80,966	82,269	84,490	86,643	87,906	88,264	89,366	91,499	93,483	93,440	94,874	
2017				85,728	83,480	76,368	77,747	81,148	82,453	84,679	86,837	88,103	88,461	89,566	91,704	93,692	93,649	95,086	
2018			90,240	85,917	83,664	76,537	77,919	81,327	82,635	84,866	87,028	88,297	88,656	89,764	91,906	93,899	93,856	95,296	
2019		97,545	90,438	86,105	83,848	76,705	78,090	81,505	82,817	85,052	87,219	88,491	88,851	89,961	92,108	94,105	94,062	95,505	
2020	114,492	98,535	91,355	86,979	84,699	77,483	78,882	82,332	83,657	85,915	88,104	89,389	89,752	90,873	93,042	95,060	95,016	96,474	

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	98,631	100,265	101,966	104,210	103,510	106,927	120,000	120,000	120,000	115,000	110,000	110,000	110,000	112,200	114,444	116,733	119,068	121,449
Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441
1989														69,752	71,147	72,570	74,021	75,502
1990													61,281	62,506	63,757	65,032	66,332	67,659
1991												90,540	90,540	92,351	94,198	96,082	98,004	99,964
1992											69,689	69,689	69,689	71,083	72,505	73,955	75,434	76,942
1993									77,233	73,875	73,875	73,875	73,875	75,353	76,860	78,397	79,965	81,564
1994								63,876	61,215	58,553	58,553	58,553	59,724	60,919	62,137	63,380	64,648	
1995							98,297	98,297	94,201	90,106	90,106	90,106	91,908	93,746	95,621	97,533	99,484	
1996							90,078	90,078	90,078	86,325	82,571	82,571	82,571	84,223	85,907	87,625	89,378	91,166
1997						65,153	73,119	73,119	73,119	70,072	67,026	67,026	67,026	68,366	69,733	71,128	72,551	74,002
1998					81,827	84,528	94,863	94,863	94,863	90,910	86,958	86,958	86,958	88,697	90,471	92,280	94,126	96,008
1999				101,430	100,748	104,074	116,798	116,798	116,798	111,932	107,065	107,065	107,065	109,206	111,391	113,618	115,891	118,209
2000			66,427	67,889	67,433	69,659	78,175	78,175	78,175	74,918	71,661	71,661	71,661	73,094	74,556	76,047	77,568	79,119
2001		91,024	92,569	94,606	93,970	97,072	108,940	108,940	108,940	104,401	99,862	99,862	99,862	101,859	103,896	105,974	108,094	110,255
2002	75,482	76,733	78,035	79,753	79,217	81,831	91,836	91,836	91,836	88,010	84,183	84,183	84,183	85,867	87,584	89,336	91,123	92,945
2003	104,562	106,294	108,098	110,477	109,735	113,357	127,216	127,216	127,216	121,915	116,615	116,615	116,615	118,947	121,326	123,752	126,227	128,752
2004	72,321	73,519	74,767	76,412	75,899	78,404	87,990	87,990	87,990	84,324	80,657	80,657	80,657	82,270	83,916	85,594	87,306	89,052
2005	75,895	77,152	78,461	80,188	79,649	82,278	92,338	92,338	92,338	88,490	84,643	84,643	84,643	86,336	88,063	89,824	91,620	93,453
2006	84,203	85,598	87,051	88,967	88,369	91,286	102,446	102,446	102,446	98,178	93,909	93,909	93,909	95,787	97,703	99,657	101,650	103,683
2007	120,401	122,396	124,473	127,212	126,357	130,528	146,487	146,487	146,487	140,383	134,280	134,280	134,280	136,965	139,705	142,499	145,349	148,256
2008	83,924	85,314	86,762	88,671	88,076	90,983	102,106	102,106	102,106	97,852	93,598	93,598	93,598	95,470	97,379	99,327	101,313	103,339
2009	90,531	92,031	93,592	95,652	95,009	98,145	110,145	110,145	110,145	105,556	100,966	100,966	100,966	102,986	105,045	107,146	109,289	111,475
2010	76,022	77,281	78,593	80,322	79,782	82,416	92,492	92,492	92,492	88,638	84,785	84,785	84,785	86,480	88,210	89,974	91,774	93,609
2011	76,317	77,582	78,898	80,635	80,093	82,737	92,852	92,852	92,852	88,983	85,115	85,115	85,115	86,817	88,553	90,324	92,131	93,973
2012	76,640	77,910	79,232	80,976	80,432	83,087	93,245	93,245	93,245	89,360	85,475	85,475	85,475	87,184	88,928	90,706	92,520	94,371
2013	93,532	95,081	96,695	98,823	98,159	101,399	113,796	113,796	113,796	109,055	104,313	104,313	104,313	106,400	108,528	110,698	112,912	115,170
2014	94,208	95,768	97,394	99,537	98,868	102,132	114,619	114,619	114,619	109,843	105,067	105,067	105,067	107,168	109,312	111,498	113,728	116,003
2015	94,374	95,937	97,565	99,712	99,042	102,312	114,820	114,820	114,820	110,036	105,252	105,252	105,252	107,357	109,504	111,694	113,928	116,207
2016	96,267	97,862	99,523	101,713	101,030	104,365	117,124	117,124	117,124	112,244	107,364	107,364	107,364	109,511	111,702	113,936	116,214	118,539
2017	96,483	98,081	99,746	101,941	101,256	104,598	117,387	117,387	117,387	112,496	107,604	107,604	107,604	109,757	111,952	114,191	116,474	118,804
2018	96,696	98,298	99,966	102,166	101,479	104,829	117,646	117,646	117,646	112,744	107,842	107,842	107,842	109,999	112,199	114,443	116,731	119,066
2019	96,908	98,513	100,185	102,390	101,702	105,059	117,904	117,904	117,904	112,991	108,078	108,078	108,078	110,240	112,445	114,694	116,988	119,327
2020	97,891	99,513	101,202	103,429	102,734	106,125	119,100	119,100	119,100	114,138	109,175	109,175	109,175	111,359	113,586	115,857	118,175	120,538

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	123,878	126,355	128,883	131,460	134,089	136,771	139,507	142,297	145,143	148,046	151,006	154,027	157,107	160,249	163,454	166,723	170,058	173,459
Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	77,012	78,552	80,123	81,726	83,360	85,027	86,728	88,462	90,232	92,036	93,877	95,755	97,670	99,623	101,615	103,648	105,721	107,835
1990	69,012	70,392	71,800	73,236	74,701	76,195	77,719	79,273	80,859	82,476	84,125	85,808	87,524	89,275	91,060	92,881	94,739	96,634
1991	101,963	104,002	106,082	108,204	110,368	112,575	114,827	117,124	119,466	121,855	124,292	126,778	129,314	131,900	134,538	137,229	139,973	142,773
1992	78,481	80,051	81,652	83,285	84,951	86,650	88,383	90,150	91,953	93,792	95,668	97,582	99,533	101,524	103,554	105,626	107,738	109,893
1993	83,195	84,859	86,556	88,288	90,053	91,854	93,691	95,565	97,477	99,426	101,415	103,443	105,512	107,622	109,774	111,970	114,209	116,494
1994	65,941	67,259	68,605	69,977	71,376	72,804	74,260	75,745	77,260	78,805	80,381	81,989	83,629	85,301	87,007	88,747	90,522	92,333
1995	101,474	103,503	105,573	107,685	109,838	112,035	114,276	116,561	118,893	121,270	123,696	126,170	128,693	131,267	133,892	136,570	139,302	142,088
1996	92,989	94,849	96,746	98,681	100,654	102,667	104,721	106,815	108,951	111,130	113,353	115,620	117,932	120,291	122,697	125,151	127,654	130,207
1997	75,482	76,991	78,531	80,102	81,704	83,338	85,005	86,705	88,439	90,208	92,012	93,852	95,729	97,644	99,597	101,588	103,620	105,693
1998	97,929	99,887	101,885	103,923	106,001	108,121	110,283	112,489	114,739	117,034	119,374	121,762	124,197	126,681	129,215	131,799	134,435	137,124
1999	120,573	122,984	125,444	127,953	130,512	133,122	135,784	138,500	141,270	144,096	146,977	149,917	152,915	155,974	159,093	162,275	165,520	168,831
2000	80,701	82,316	83,962	85,641	87,354	89,101	90,883	92,701	94,555	96,446	98,375	100,342	102,349	104,396	106,484	108,614	110,786	113,002
2001	112,460	114,710	117,004	119,344	121,731	124,165	126,649	129,182	131,765	134,401	137,089	139,830	142,627	145,480	148,389	151,357	154,384	157,472
2002	94,804	96,700	98,634	100,607	102,619	104,671	106,765	108,900	111,078	113,300	115,566	117,877	120,234	122,639	125,092	127,594	130,146	132,749
2003	131,327	133,953	136,633	139,365	142,153	144,996	147,895	150,853	153,870	156,948	160,087	163,289	166,554	169,885	173,283	176,749	180,284	183,889
2004	90,833	92,650	94,503	96,393	98,321	100,287	102,293	104,339	106,426	108,554	110,725	112,940	115,198	117,502	119,852	122,250	124,695	127,188
2005	95,322	97,228	99,173	101,156	103,179	105,243	107,348	109,495	111,685	113,918	116,197	118,521	120,891	123,309	125,775	128,291	130,856	133,473
2006	105,757	107,872	110,030	112,230	114,475	116,764	119,100	121,482	123,911	126,389	128,917	131,496	134,125	136,808	139,544	142,335	145,182	148,085
2007	151,221	154,245	157,330	160,477	163,686	166,960	170,299	173,705	177,179	180,723	184,337	188,024	191,784	195,620	199,532	203,523	207,594	211,745
2008	105,406	107,514	109,665	111,858	114,095	116,377	118,704	121,078	123,500	125,970	128,489	131,059	133,680	136,354	139,081	141,863	144,700	147,594
2009	113,704	115,978	118,298	120,664	123,077	125,539	128,050	130,611	133,223	135,887	138,605	141,377	144,205	147,089	150,031	153,031	156,092	159,214
2010	95,481	97,391	99,339	101,325	103,352	105,419	107,527	109,678	111,871	114,109	116,391	118,719	121,093	123,515	125,985	128,505	131,075	133,697
2011	95,853	97,770	99,725	101,720	103,754	105,829	107,946	110,105	112,307	114,553	116,844	119,181	121,565	123,996	126,476	129,005	131,585	134,217
2012	96,258	98,183	100,147	102,150	104,193	106,277	108,403	110,571	112,782	115,038	117,338	119,685	122,079	124,520	127,011	129,551	132,142	134,785
2013	117,474	119,823	122,220	124,664	127,157	129,700	132,294	134,940	137,639	140,392	143,200	146,064	148,985	151,965	155,004	158,104	161,266	164,492
2014	118,323	120,689	123,103	125,565	128,076	130,638	133,250	135,915	138,634	141,406	144,235	147,119	150,062	153,063	156,124	159,247	162,432	165,680
2015	118,531	120,902	123,320	125,786	128,302	130,868	133,485	136,155	138,878	141,656	144,489	147,378	150,326	153,332	156,399	159,527	162,718	165,972
2016	120,909	123,328	125,794	128,310	130,876	133,494	136,164	138,887	141,665	144,498	147,388	150,336	153,342	156,409	159,537	162,728	165,983	169,302
2017	121,180	123,604	126,076	128,597	131,169	133,793	136,468	139,198	141,982	144,821	147,718	150,672	153,686	156,759	159,895	163,092	166,354	169,681
2018	121,447	123,876	126,354	128,881	131,459	134,088	136,769	139,505	142,295	145,141	148,044	151,005	154,025	157,105	160,247	163,452	166,721	170,056
2019	121,714	124,148	126,631	129,164	131,747	134,382	137,070	139,811	142,607	145,459	148,369	151,336	154,363	157,450	160,599	163,811	167,087	170,429
2020	122,949	125,408	127,916	130,474	133,084	135,745	138,460	141,230	144,054	146,935	149,874	152,871	155,929	159,047	162,228	165,473	168,782	172,158

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	176,928	180,467	184,076	187,758	191,513	195,343	199,250	203,235	207,299	211,445	215,674	219,988	224,388	228,875	233,453	238,122	242,884	247,742
Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	109,992	112,192	114,436	116,724	119,059	121,440	123,869	126,346	128,873	131,450	134,079	136,761	139,496	142,286	145,132	148,035	150,995	154,015
1990	98,566	100,538	102,549	104,599	106,691	108,825	111,002	113,222	115,486	117,796	120,152	122,555	125,006	127,506	130,056	132,657	135,311	138,017
1991	145,628	148,541	151,512	154,542	157,633	160,785	164,001	167,281	170,627	174,039	177,520	181,071	184,692	188,386	192,154	195,997	199,917	203,915
1992	112,091	114,333	116,619	118,952	121,331	123,757	126,232	128,757	131,332	133,959	136,638	139,371	142,158	145,001	147,901	150,859	153,876	156,954
1993	118,823	121,200	123,624	126,096	128,618	131,191	133,814	136,491	139,221	142,005	144,845	147,742	150,697	153,711	156,785	159,921	163,119	166,381
1994	94,179	96,063	97,984	99,944	101,943	103,982	106,061	108,183	110,346	112,553	114,804	117,100	119,442	121,831	124,268	126,753	129,288	131,874
1995	144,929	147,828	150,784	153,800	156,876	160,014	163,214	166,478	169,808	173,204	176,668	180,201	183,805	187,482	191,231	195,056	198,957	202,936
1996	132,811	135,467	138,177	140,940	143,759	146,634	149,567	152,558	155,609	158,721	161,896	165,134	168,436	171,805	175,241	178,746	182,321	185,967
1997	107,806	109,963	112,162	114,405	116,693	119,027	121,408	123,836	126,312	128,839	131,416	134,044	136,725	139,459	142,248	145,093	147,995	150,955
1998	139,866	142,663	145,517	148,427	151,396	154,423	157,512	160,662	163,875	167,153	170,496	173,906	177,384	180,932	184,550	188,241	192,006	195,846
1999	172,208	175,652	179,165	182,748	186,403	190,131	193,934	197,812	201,769	205,804	209,920	214,118	218,401	222,769	227,224	231,769	236,404	241,132
2000	115,262	117,567	119,918	122,317	124,763	127,258	129,803	132,399	135,047	137,748	140,503	143,313	146,180	149,103	152,085	155,127	158,229	161,394
2001	160,621	163,834	167,110	170,453	173,862	177,339	180,886	184,503	188,193	191,957	195,796	199,712	203,707	207,781	211,936	216,175	220,499	224,909
2002	135,404	138,112	140,874	143,691	146,565	149,496	152,486	155,536	158,647	161,820	165,056	168,357	171,724	175,159	178,662	182,235	185,880	189,598
2003	187,567	191,319	195,145	199,048	203,029	207,089	211,231	215,456	219,765	224,160	228,643	233,216	237,881	242,638	247,491	252,441	257,490	262,639
2004	129,732	132,327	134,973	137,673	140,426	143,235	146,100	149,021	152,002	155,042	158,143	161,306	164,532	167,822	171,179	174,602	178,094	181,656
2005	136,143	138,866	141,643	144,476	147,366	150,313	153,319	156,385	159,513	162,703	165,958	169,277	172,662	176,115	179,638	183,231	186,895	190,633
2006	151,047	154,068	157,149	160,292	163,498	166,768	170,103	173,506	176,976	180,515	184,125	187,808	191,564	195,395	199,303	203,289	207,355	211,502
2007	215,980	220,300	224,706	229,200	233,784	238,460	243,229	248,094	253,055	258,117	263,279	268,544	273,915	279,394	284,981	290,681	296,495	302,425
2008	150,546	153,557	156,628	159,761	162,956	166,215	169,539	172,930	176,389	179,916	183,515	187,185	190,929	194,747	198,642	202,615	206,667	210,801
2009	162,398	165,646	168,959	172,338	175,785	179,300	182,886	186,544	190,275	194,080	197,962	201,921	205,960	210,079	214,281	218,566	222,937	227,396
2010	136,371	139,098	141,880	144,718	147,612	150,564	153,576	156,647	159,780	162,976	166,235	169,560	172,951	176,410	179,938	183,537	187,208	190,952
2011	136,901	139,640	142,432	145,281	148,187	151,150	154,173	157,257	160,402	163,610	166,882	170,220	173,624	177,097	180,639	184,251	187,936	191,695
2012	137,481	140,230	143,035	145,895	148,813	151,790	154,825	157,922	161,080	164,302	167,588	170,940	174,359	177,846	181,403	185,031	188,731	192,506
2013	167,781	171,137	174,560	178,051	181,612	185,244	188,949	192,728	196,583	200,514	204,525	208,615	212,787	217,043	221,384	225,812	230,328	234,934
2014	168,994	172,374	175,821	179,338	182,924	186,583	190,314	194,121	198,003	201,963	206,002	210,123	214,325	218,611	222,984	227,443	231,992	236,632
2015	169,291	172,677	176,131	179,653	183,246	186,911	190,650	194,463	198,352	202,319	206,365	210,493	214,702	218,997	223,376	227,844	232,401	237,049
2016	172,688	176,142	179,665	183,258	186,923	190,662	194,475	198,365	202,332	206,379	210,506	214,716	219,011	223,391	227,859	232,416	237,064	241,805
2017	173,075	176,536	180,067	183,669	187,342	191,089	194,911	198,809	202,785	206,841	210,977	215,197	219,501	223,891	228,369	232,936	237,595	242,347
2018	173,457	176,926	180,464	184,074	187,755	191,510	195,340	199,247	203,232	207,297	211,443	215,672	219,985	224,385	228,872	233,450	238,119	242,881
2019	173,837	177,314	180,860	184,478	188,167	191,931	195,769	199,685	203,678	207,752	211,907	216,145	220,468	224,877	229,375	233,962	238,641	243,414
2020	175,601	179,113	182,695	186,349	190,076	193,878	197,755	201,711	205,745	209,860	214,057	218,338	222,705	227,159	231,702	236,336	241,063	245,884

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	252,697	257,751	262,906	268,164	273,527	278,998	284,578	290,269	296,075	301,996	308,036	314,197	320,481	326,890	333,428	340,097	346,899	353,837
Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	157,095	160,237	163,442	166,711	170,045	173,446	176,915	180,453	184,062	187,744	191,498	195,328	199,235	203,220	207,284	211,430	215,658	219,972
1990	140,777	143,593	146,465	149,394	152,382	155,429	158,538	161,709	164,943	168,242	171,607	175,039	178,539	182,110	185,752	189,467	193,257	197,122
1991	207,993	212,153	216,396	220,724	225,139	229,641	234,234	238,919	243,697	248,571	253,543	258,613	263,786	269,061	274,443	279,931	285,530	291,241
1992	160,093	163,295	166,561	169,892	173,290	176,756	180,291	183,897	187,575	191,326	195,153	199,056	203,037	207,098	211,239	215,464	219,774	224,169
1993	169,709	173,103	176,565	180,097	183,699	187,373	191,120	194,942	198,841	202,818	206,874	211,012	215,232	219,537	223,928	228,406	232,974	237,634
1994	134,511	137,202	139,946	142,745	145,599	148,511	151,482	154,511	157,602	160,754	163,969	167,248	170,593	174,005	177,485	181,035	184,655	188,348
1995	206,995	211,135	215,357	219,665	224,058	228,539	233,110	237,772	242,527	247,378	252,325	257,372	262,519	267,770	273,125	278,588	284,159	289,843
1996	189,687	193,481	197,350	201,297	205,323	209,430	213,618	217,891	222,248	226,693	231,227	235,852	240,569	245,380	250,288	255,293	260,399	265,607
1997	153,974	157,054	160,195	163,399	166,667	170,000	173,400	176,868	180,405	184,013	187,694	191,448	195,277	199,182	203,166	207,229	211,374	215,601
1998	199,763	203,758	207,834	211,990	216,230	220,555	224,966	229,465	234,054	238,736	243,510	248,380	253,348	258,415	263,583	268,855	274,232	279,717
1999	245,955	250,874	255,891	261,009	266,229	271,554	276,985	282,525	288,175	293,939	299,817	305,814	311,930	318,169	324,532	331,023	337,643	344,396
2000	164,622	167,914	171,273	174,698	178,192	181,756	185,391	189,099	192,881	196,738	200,673	204,687	208,780	212,956	217,215	221,559	225,991	230,510
2001	229,407	233,995	238,675	243,448	248,317	253,284	258,349	263,516	268,787	274,162	279,645	285,238	290,943	296,762	302,697	308,751	314,926	321,225
2002	193,390	197,257	201,203	205,227	209,331	213,518	217,788	222,144	226,587	231,118	235,741	240,456	245,265	250,170	255,173	260,277	265,482	270,792
2003	267,892	273,250	278,715	284,289	289,975	295,775	301,690	307,724	313,878	320,156	326,559	333,090	339,752	346,547	353,478	360,548	367,759	375,114
2004	185,290	188,995	192,775	196,631	200,563	204,575	208,666	212,839	217,096	221,438	225,867	230,384	234,992	239,692	244,486	249,375	254,363	259,450
2005	194,446	198,335	202,301	206,347	210,474	214,684	218,977	223,357	227,824	232,381	237,028	241,769	246,604	251,536	256,567	261,698	266,932	272,271
2006	215,732	220,047	224,448	228,937	233,516	238,186	242,950	247,809	252,765	257,820	262,977	268,236	273,601	279,073	284,654	290,347	296,154	302,077
2007	308,473	314,643	320,935	327,354	333,901	340,579	347,391	354,339	361,425	368,654	376,027	383,548	391,218	399,043	407,024	415,164	423,467	431,937
2008	215,017	219,317	223,703	228,177	232,741	237,396	242,144	246,986	251,926	256,965	262,104	267,346	272,693	278,147	283,710	289,384	295,172	301,075
2009	231,944	236,583	241,315	246,141	251,064	256,085	261,207	266,431	271,759	277,195	282,739	288,393	294,161	300,044	306,045	312,166	318,410	324,778
2010	194,771	198,666	202,640	206,692	210,826	215,043	219,344	223,731	228,205	232,769	237,425	242,173	247,017	251,957	256,996	262,136	267,379	272,726
2011	195,529	199,440	203,428	207,497	211,647	215,880	220,197	224,601	229,093	233,675	238,349	243,116	247,978	252,938	257,996	263,156	268,419	273,788
2012	196,356	200,283	204,289	208,375	212,542	216,793	221,129	225,551	230,062	234,664	239,357	244,144	249,027	254,008	259,088	264,269	269,555	274,946
2013	239,633	244,426	249,314	254,301	259,387	264,574	269,866	275,263	280,768	286,384	292,111	297,954	303,913	309,991	316,191	322,515	328,965	335,544
2014	241,365	246,192	251,116	256,138	261,261	266,486	271,816	277,252	282,797	288,453	294,222	300,107	306,109	312,231	318,476	324,845	331,342	337,969
2015	241,790	246,626	251,558	256,589	261,721	266,956	272,295	277,741	283,295	288,961	294,740	300,635	306,648	312,781	319,037	325,417	331,926	338,564
2016	246,641	251,574	256,606	261,738	266,973	272,312	277,758	283,314	288,980	294,759	300,655	306,668	312,801	319,057	325,438	331,947	338,586	345,358
2017	247,194	252,138	257,180	262,324	267,570	272,922	278,380	283,948	289,627	295,419	301,328	307,354	313,501	319,771	326,167	332,690	339,344	346,131
2018	247,739	252,694	257,748	262,902	268,161	273,524	278,994	284,574	290,266	296,071	301,992	308,032	314,193	320,477	326,886	333,424	340,092	346,894
2019	248,283	253,248	258,313	263,479	268,749	274,124	279,607	285,199	290,903	296,721	302,655	308,708	314,882	321,180	327,604	334,156	340,839	347,656
2020	250,802	255,818	260,934	266,153	271,476	276,905	282,443	288,092	293,854	299,731	305,726	311,840	318,077	324,439	330,927	337,546	344,297	351,183

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	360,913	368,132	375,494	383,004	390,664	398,478	406,447	414,576	422,868	431,325	439,951	448,750	457,725	466,880	476,218	485,742	495,457	505,366
Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	224,371	228,858	233,436	238,104	242,866	247,724	252,678	257,732	262,886	268,144	273,507	278,977	284,557	290,248	296,053	301,974	308,013	314,174
1990	201,064	205,086	209,187	213,371	217,639	221,991	226,431	230,960	235,579	240,291	245,096	249,998	254,998	260,098	265,300	270,606	276,018	281,539
1991	297,065	303,007	309,067	315,248	321,553	327,984	334,544	341,235	348,060	355,021	362,121	369,364	376,751	384,286	391,972	399,811	407,807	415,963
1992	228,652	233,225	237,890	242,648	247,501	252,451	257,500	262,650	267,903	273,261	278,726	284,300	289,987	295,786	301,702	307,736	313,891	320,169
1993	242,386	247,234	252,179	257,222	262,367	267,614	272,966	278,426	283,994	289,674	295,468	301,377	307,405	313,553	319,824	326,220	332,745	339,399
1994	192,115	195,958	199,877	203,874	207,952	212,111	216,353	220,680	225,094	229,596	234,188	238,871	243,649	248,522	253,492	258,562	263,733	269,008
1995	295,640	301,552	307,583	313,735	320,010	326,410	332,938	339,597	346,389	353,317	360,383	367,591	374,942	382,441	390,090	397,892	405,850	413,967
1996	270,919	276,338	281,865	287,502	293,252	299,117	305,099	311,201	317,425	323,774	330,249	336,854	343,591	350,463	357,472	364,622	371,914	379,353
1997	219,913	224,311	228,798	233,374	238,041	242,802	247,658	252,611	257,663	262,816	268,073	273,434	278,903	284,481	290,171	295,974	301,894	307,931
1998	285,311	291,017	296,838	302,774	308,830	315,006	321,307	327,733	334,287	340,973	347,793	354,748	361,843	369,080	376,462	383,991	391,671	399,504
1999	351,284	358,310	365,476	372,785	380,241	387,846	395,603	403,515	411,585	419,817	428,213	436,777	445,513	454,423	463,512	472,782	482,238	491,882
2000	235,121	239,823	244,620	249,512	254,502	259,592	264,784	270,080	275,481	280,991	286,611	292,343	298,190	304,154	310,237	316,441	322,770	329,226
2001	327,649	334,202	340,886	347,704	354,658	361,751	368,986	376,366	383,893	391,571	399,403	407,391	415,538	423,849	432,326	440,973	449,792	458,788
2002	276,208	281,732	287,367	293,114	298,976	304,956	311,055	317,276	323,622	330,094	336,696	343,430	350,298	357,304	364,451	371,740	379,174	386,758
2003	382,616	390,268	398,074	406,035	414,156	422,439	430,888	439,506	448,296	457,262	466,407	475,735	485,250	494,955	504,854	514,951	525,250	535,755
2004	264,639	269,932	275,330	280,837	286,454	292,183	298,027	303,987	310,067	316,268	322,594	329,045	335,626	342,339	349,186	356,169	363,293	370,559
2005	277,716	283,271	288,936	294,715	300,609	306,621	312,754	319,009	325,389	331,897	338,535	345,305	352,211	359,256	366,441	373,770	381,245	388,870
2006	308,119	314,281	320,567	326,978	333,518	340,188	346,992	353,932	361,010	368,231	375,595	383,107	390,769	398,585	406,556	414,688	422,981	431,441
2007	440,576	449,387	458,375	467,542	476,893	486,431	496,160	506,083	516,205	526,529	537,059	547,800	558,756	569,931	581,330	592,957	604,816	616,912
2008	307,097	313,239	319,503	325,893	332,411	339,060	345,841	352,758	359,813	367,009	374,349	381,836	389,473	397,262	405,208	413,312	421,578	430,009
2009	331,273	337,899	344,657	351,550	358,581	365,753	373,068	380,529	388,139	395,902	403,820	411,897	420,135	428,537	437,108	445,850	454,767	463,863
2010	278,181	283,744	289,419	295,208	301,112	307,134	313,277	319,542	325,933	332,452	339,101	345,883	352,801	359,857	367,054	374,395	381,883	389,520
2011	279,264	284,849	290,546	296,357	302,284	308,330	314,496	320,786	327,202	333,746	340,421	347,229	354,174	361,257	368,482	375,852	383,369	391,036
2012	280,445	286,054	291,775	297,610	303,563	309,634	315,827	322,143	328,586	335,158	341,861	348,698	355,672	362,785	370,041	377,442	384,991	392,691
2013	342,255	349,100	356,082	363,204	370,468	377,877	385,435	393,143	401,006	409,026	417,207	425,551	434,062	442,743	451,598	460,630	469,843	479,240
2014	344,728	351,623	358,655	365,828	373,145	380,608	388,220	395,984	403,904	411,982	420,222	428,626	437,199	445,943	454,862	463,959	473,238	482,703
2015	345,335	352,242	359,287	366,473	373,802	381,278	388,904	396,682	404,616	412,708	420,962	429,381	437,969	446,728	455,663	464,776	474,072	483,553
2016	352,265	359,310	366,496	373,826	381,303	388,929	396,707	404,641	412,734	420,989	429,409	437,997	446,757	455,692	464,806	474,102	483,584	493,256
2017	353,053	360,114	367,317	374,663	382,156	389,800	397,595	405,547	413,658	421,932	430,370	438,978	447,757	456,712	465,846	475,163	484,667	494,360
2018	353,832	360,909	368,127	375,490	382,999	390,659	398,472	406,442	414,571	422,862	431,319	439,946	448,745	457,720	466,874	476,211	485,736	495,450
2019	354,609	361,701	368,935	376,314	383,840	391,517	399,347	407,334	415,481	423,790	432,266	440,911	449,730	458,724	467,899	477,257	486,802	496,538
2020	358,207	365,371	372,678	380,132	387,734	395,489	403,399	411,467	419,696	428,090	436,652	445,385	454,293	463,378	472,646	482,099	491,741	501,576

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	515,473	525,783	536,298	547,024	557,965	569,124	580,507	592,117	603,959	616,038	628,359	640,926	653,745	666,820
Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473
1989	320,457	326,866	333,404	340,072	346,873	353,810	360,887	368,104	375,466	382,976	390,635	398,448	406,417	414,545
1990	287,169	292,913	298,771	304,747	310,841	317,058	323,399	329,867	336,465	343,194	350,058	357,059	364,200	371,484
1991	424,283	432,768	441,424	450,252	459,257	468,442	477,811	487,367	497,115	507,057	517,198	527,542	538,093	548,855
1992	326,572	333,103	339,765	346,561	353,492	360,562	367,773	375,128	382,631	390,284	398,089	406,051	414,172	422,456
1993	346,187	353,111	360,173	367,377	374,724	382,219	389,863	397,661	405,614	413,726	422,001	430,441	439,049	447,830
1994	274,388	279,876	285,473	291,183	297,006	302,947	309,005	315,186	321,489	327,919	334,477	341,167	347,990	354,950
1995	422,246	430,691	439,305	448,091	457,053	466,194	475,518	485,028	494,729	504,623	514,716	525,010	535,510	546,220
1996	386,940	394,679	402,572	410,624	418,836	427,213	435,757	444,472	453,362	462,429	471,677	481,111	490,733	500,548
1997	314,090	320,372	326,779	333,315	339,981	346,781	353,716	360,791	368,007	375,367	382,874	390,531	398,342	406,309
1998	407,494	415,644	423,957	432,436	441,085	449,907	458,905	468,083	477,445	486,994	496,733	506,668	516,801	527,138
1999	501,720	511,754	521,989	532,429	543,078	553,939	565,018	576,319	587,845	599,602	611,594	623,826	636,302	649,028
2000	335,810	342,526	349,377	356,364	363,492	370,762	378,177	385,740	393,455	401,324	409,351	417,538	425,889	434,406
2001	467,964	477,323	486,870	496,607	506,539	516,670	527,003	537,543	548,294	559,260	570,445	581,854	593,491	605,361
2002	394,493	402,383	410,430	418,639	427,012	435,552	444,263	453,148	462,211	471,456	480,885	490,502	500,312	510,319
2003	546,470	557,399	568,547	579,918	591,517	603,347	615,414	627,722	640,277	653,082	666,144	679,467	693,056	706,917
2004	377,970	385,529	393,240	401,104	409,127	417,309	425,655	434,168	442,852	451,709	460,743	469,958	479,357	488,944
2005	396,647	404,580	412,672	420,925	429,344	437,931	446,689	455,623	464,736	474,030	483,511	493,181	503,045	513,106
2006	440,070	448,871	457,849	467,005	476,346	485,873	495,590	505,502	515,612	525,924	536,443	547,171	558,115	569,277
2007	629,250	641,835	654,672	667,766	681,121	694,743	708,638	722,811	737,267	752,012	767,053	782,394	798,042	814,002
2008	438,610	447,382	456,329	465,456	474,765	484,261	493,946	503,825	513,901	524,179	534,663	545,356	556,263	567,388
2009	473,140	482,603	492,255	502,100	512,142	522,385	532,832	543,489	554,359	565,446	576,755	588,290	600,056	612,057
2010	397,311	405,257	413,362	421,629	430,062	438,663	447,436	456,385	465,513	474,823	484,320	494,006	503,886	513,964
2011	398,857	406,834	414,971	423,270	431,736	440,371	449,178	458,162	467,325	476,671	486,205	495,929	505,847	515,964
2012	400,544	408,555	416,726	425,061	433,562	442,233	451,078	460,100	469,302	478,688	488,261	498,027	507,987	518,147
2013	488,825	498,601	508,573	518,744	529,119	539,702	550,496	561,506	572,736	584,191	595,874	607,792	619,948	632,347
2014	492,357	502,204	512,248	522,493	532,943	543,602	554,474	565,563	576,875	588,412	600,180	612,184	624,428	636,916
2015	493,224	503,089	513,150	523,413	533,882	544,559	555,450	566,559	577,891	589,448	601,237	613,262	625,527	638,038
2016	503,121	513,183	523,447	533,916	544,594	555,486	566,596	577,928	589,486	601,276	613,302	625,568	638,079	650,840
2017	504,247	514,332	524,619	535,111	545,813	556,730	567,864	579,222	590,806	602,622	614,675	626,968	639,507	652,298
2018	505,359	515,467	525,776	536,291	547,017	557,958	569,117	580,499	592,109	603,951	616,030	628,351	640,918	653,736
2019	506,469	516,598	526,930	537,468	548,218	559,182	570,366	581,773	593,409	605,277	617,382	629,730	642,325	655,171
2020	511,607	521,839	532,276	542,922	553,780	564,856	576,153	587,676	599,429	611,418	623,646	636,119	648,842	661,818

Notes: (a) Average incremental payment 2020 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exhibit II, Sheet 1, Columns (3) and (7).

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		3.00
2004																	5.00	4.96
2005																7.00	6.90	6.80
2006															9.00	8.89	8.78	8.68
2007														7.00	6.85	6.70	6.54	6.39
2008													9.00	8.92	8.84	8.76	8.68	8.60
2009												10.00	9.90	9.81	9.71	9.61	9.51	9.41
2010										5.00	4.98	4.95	4.93	4.91	4.88	4.86	4.83	4.83
2011									10.00	9.91	9.81	9.72	9.62	9.53	9.43	9.33	9.23	9.23
2012								7.00	6.95	6.89	6.84	6.78	6.72	6.67	6.61	6.55	6.49	6.49
2013							7.00	6.88	6.76	6.63	6.51	6.39	6.27	6.15	6.03	5.91	5.79	5.79
2014							9.00	8.83	8.66	8.49	8.32	8.15	7.99	7.82	7.66	7.49	7.32	7.16
2015								15.65	15.46	15.26	15.07	14.88	14.68	14.49	14.30	14.10	13.90	13.50
2016								6.75	6.66	6.57	6.48	6.39	6.30	6.20	6.11	6.02	5.93	5.74
2017								13.31	13.13	12.94	12.76	12.58	12.39	12.21	12.03	11.84	11.66	11.28
2018								18.47	18.20	17.93	17.66	17.39	17.12	16.85	16.58	16.30	16.03	15.48
2019								16.26	16.05	15.84	15.63	15.42	15.21	15.00	14.79	14.58	14.36	13.93
2020								7.52	7.44	7.36	7.28	7.20	7.12	7.04	6.96	6.88	6.80	6.63

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 9:21 to 69:81, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989															3.00	2.97	2.94	2.91	2.87
1990													3.00	2.90	2.81	2.71	2.62	2.52	
1991												4.00	3.95	3.91	3.86	3.81	3.77	3.72	
1992											9.00	8.89	8.77	8.66	8.55	8.43	8.31	8.19	
1993									8.00	7.89	7.78	7.67	7.56	7.45	7.34	7.23	7.11		
1994								3.00	2.99	2.97	2.96	2.94	2.92	2.91	2.89	2.88	2.86		
1995								5.00	4.95	4.90	4.84	4.79	4.73	4.68	4.62	4.57	4.51	4.46	
1996							6.00	5.87	5.75	5.62	5.49	5.37	5.24	5.12	4.99	4.87	4.74	4.62	
1997						8.00	7.93	7.85	7.78	7.70	7.62	7.54	7.47	7.39	7.31	7.23	7.14	7.06	
1998				11.00	10.87	10.73	10.60	10.47	10.33	10.20	10.06	9.92	9.78	9.64	9.50	9.36	9.21		
1999			3.00	2.94	2.88	2.82	2.75	2.69	2.63	2.57	2.51	2.45	2.39	2.33	2.27	2.21	2.16		
2000			4.00	3.91	3.83	3.74	3.65	3.57	3.48	3.40	3.32	3.23	3.15	3.07	2.98	2.90	2.82	2.74	
2001		4.00	3.95	3.91	3.86	3.81	3.76	3.72	3.67	3.62	3.57	3.52	3.47	3.42	3.37	3.32	3.27	3.22	
2002	13.00	12.79	12.59	12.38	12.17	11.97	11.76	11.55	11.34	11.13	10.93	10.72	10.51	10.30	10.09	9.88	9.67	9.46	
2003	2.92	2.84	2.76	2.68	2.60	2.52	2.45	2.37	2.30	2.22	2.15	2.08	2.01	1.94	1.87	1.80	1.74	1.67	
2004	4.91	4.87	4.82	4.78	4.73	4.68	4.64	4.59	4.54	4.49	4.45	4.40	4.35	4.30	4.25	4.20	4.14	4.09	
2005	6.69	6.59	6.49	6.38	6.28	6.18	6.07	5.97	5.86	5.76	5.65	5.55	5.44	5.34	5.23	5.13	5.02	4.92	
2006	8.57	8.45	8.34	8.23	8.12	8.00	7.89	7.78	7.66	7.55	7.43	7.32	7.20	7.08	6.97	6.85	6.73	6.61	
2007	6.24	6.09	5.94	5.79	5.64	5.49	5.35	5.20	5.06	4.92	4.78	4.64	4.50	4.36	4.23	4.09	3.96	3.83	
2008	8.52	8.44	8.35	8.27	8.18	8.10	8.01	7.92	7.83	7.74	7.65	7.56	7.47	7.38	7.29	7.20	7.10	7.00	
2009	9.31	9.21	9.11	9.00	8.90	8.79	8.69	8.58	8.47	8.37	8.26	8.15	8.04	7.93	7.81	7.70	7.59	7.47	
2010	4.81	4.78	4.75	4.73	4.70	4.67	4.64	4.62	4.59	4.56	4.53	4.50	4.47	4.44	4.41	4.38	4.35	4.31	
2011	9.13	9.03	8.92	8.82	8.72	8.61	8.51	8.40	8.30	8.19	8.08	7.97	7.86	7.75	7.64	7.53	7.42	7.31	
2012	6.43	6.37	6.31	6.25	6.19	6.13	6.06	6.00	5.94	5.87	5.81	5.74	5.68	5.61	5.54	5.47	5.41	5.34	
2013	5.67	5.54	5.42	5.30	5.18	5.06	4.94	4.83	4.71	4.59	4.48	4.36	4.25	4.13	4.02	3.91	3.79	3.68	
2014	6.99	6.83	6.66	6.50	6.34	6.18	6.02	5.86	5.70	5.55	5.39	5.24	5.09	4.94	4.79	4.64	4.49	4.35	
2015	13.30	13.10	12.90	12.69	12.49	12.28	12.08	11.87	11.67	11.46	11.26	11.05	10.84	10.64	10.43	10.22	10.01	9.80	
2016	5.65	5.56	5.46	5.37	5.27	5.18	5.08	4.99	4.90	4.80	4.71	4.61	4.52	4.42	4.33	4.23	4.14	4.04	
2017	11.09	10.90	10.71	10.52	10.33	10.14	9.95	9.76	9.57	9.39	9.20	9.01	8.82	8.63	8.44	8.25	8.06	7.87	
2018	15.20	14.93	14.65	14.37	14.10	13.82	13.54	13.27	12.99	12.72	12.45	12.17	11.90	11.63	11.35	11.08	10.81	10.54	
2019	13.71	13.49	13.27	13.05	12.83	12.61	12.39	12.17	11.95	11.73	11.51	11.29	11.06	10.84	10.62	10.40	10.17	9.95	
2020	6.55	6.46	6.38	6.29	6.20	6.12	6.03	5.94	5.86	5.77	5.68	5.59	5.50	5.41	5.32	5.23	5.14	5.05	

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	2.84	2.81	2.77	2.74	2.70	2.67	2.63	2.60	2.56	2.52	2.49	2.45	2.41	2.37	2.33	2.29	2.25	2.20
1990	2.43	2.34	2.25	2.16	2.08	1.99	1.90	1.82	1.74	1.66	1.58	1.50	1.43	1.35	1.28	1.20	1.13	1.06
1991	3.67	3.62	3.57	3.52	3.47	3.42	3.37	3.31	3.26	3.21	3.15	3.10	3.04	2.98	2.92	2.86	2.80	2.74
1992	8.07	7.95	7.83	7.71	7.59	7.46	7.33	7.21	7.08	6.95	6.81	6.68	6.54	6.41	6.27	6.12	5.98	5.83
1993	7.00	6.88	6.77	6.65	6.53	6.41	6.29	6.17	6.05	5.92	5.80	5.67	5.55	5.42	5.29	5.15	5.02	4.88
1994	2.84	2.82	2.81	2.79	2.77	2.75	2.73	2.71	2.69	2.67	2.65	2.63	2.61	2.59	2.56	2.54	2.52	2.49
1995	4.40	4.34	4.28	4.22	4.16	4.10	4.04	3.98	3.91	3.85	3.78	3.72	3.65	3.58	3.51	3.44	3.37	3.30
1996	4.50	4.37	4.25	4.13	4.01	3.89	3.77	3.65	3.53	3.41	3.29	3.17	3.05	2.93	2.81	2.70	2.58	2.47
1997	6.98	6.89	6.80	6.72	6.63	6.54	6.45	6.36	6.26	6.17	6.07	5.98	5.88	5.77	5.67	5.57	5.46	5.35
1998	9.07	8.92	8.78	8.63	8.48	8.33	8.18	8.02	7.87	7.71	7.55	7.39	7.23	7.07	6.90	6.73	6.56	6.39
1999	2.10	2.04	1.98	1.92	1.86	1.81	1.75	1.69	1.63	1.58	1.52	1.46	1.41	1.35	1.30	1.24	1.19	1.13
2000	2.66	2.58	2.50	2.42	2.34	2.26	2.18	2.11	2.03	1.95	1.88	1.80	1.73	1.66	1.58	1.51	1.44	1.37
2001	3.17	3.12	3.07	3.01	2.96	2.91	2.85	2.80	2.74	2.69	2.63	2.57	2.51	2.46	2.40	2.34	2.28	2.22
2002	9.25	9.04	8.83	8.61	8.40	8.19	7.98	7.77	7.55	7.34	7.12	6.91	6.69	6.48	6.26	6.05	5.83	5.61
2003	1.61	1.54	1.48	1.42	1.36	1.30	1.24	1.18	1.12	1.07	1.01	0.96	0.91	0.86	0.81	0.76	0.71	0.67
2004	4.04	3.99	3.93	3.88	3.82	3.77	3.71	3.65	3.60	3.54	3.48	3.42	3.36	3.29	3.23	3.17	3.10	3.03
2005	4.81	4.70	4.60	4.49	4.38	4.27	4.17	4.06	3.95	3.84	3.73	3.62	3.51	3.40	3.29	3.18	3.07	2.96
2006	6.49	6.37	6.24	6.12	6.00	5.88	5.75	5.63	5.50	5.37	5.24	5.11	4.98	4.85	4.72	4.59	4.45	4.32
2007	3.70	3.57	3.44	3.32	3.19	3.07	2.95	2.83	2.71	2.59	2.47	2.36	2.25	2.14	2.03	1.92	1.82	1.71
2008	6.91	6.81	6.71	6.61	6.51	6.41	6.31	6.20	6.10	5.99	5.88	5.77	5.66	5.55	5.44	5.32	5.20	5.08
2009	7.36	7.24	7.12	7.00	6.89	6.76	6.64	6.52	6.40	6.27	6.14	6.01	5.88	5.75	5.62	5.48	5.35	5.21
2010	4.28	4.25	4.21	4.18	4.14	4.11	4.07	4.03	4.00	3.96	3.92	3.88	3.84	3.79	3.75	3.71	3.66	3.61
2011	7.19	7.08	6.96	6.84	6.72	6.60	6.48	6.36	6.24	6.12	5.99	5.86	5.73	5.60	5.47	5.34	5.20	5.07
2012	5.27	5.20	5.12	5.05	4.98	4.90	4.83	4.75	4.68	4.60	4.52	4.44	4.36	4.27	4.19	4.10	4.02	3.93
2013	3.57	3.46	3.35	3.24	3.14	3.03	2.92	2.82	2.71	2.61	2.51	2.40	2.30	2.20	2.10	2.00	1.91	1.81
2014	4.20	4.06	3.92	3.78	3.64	3.50	3.37	3.23	3.10	2.97	2.84	2.72	2.59	2.47	2.34	2.22	2.10	1.99
2015	9.59	9.38	9.17	8.96	8.75	8.53	8.32	8.11	7.89	7.68	7.46	7.25	7.03	6.81	6.59	6.37	6.15	5.93
2016	3.95	3.86	3.76	3.67	3.57	3.48	3.38	3.29	3.19	3.10	3.00	2.91	2.81	2.72	2.62	2.53	2.43	2.33
2017	7.68	7.49	7.30	7.12	6.93	6.74	6.55	6.36	6.17	5.99	5.80	5.61	5.42	5.23	5.04	4.86	4.67	4.48
2018	10.27	10.00	9.73	9.46	9.19	8.93	8.66	8.40	8.13	7.87	7.60	7.34	7.08	6.81	6.55	6.29	6.03	5.77
2019	9.73	9.50	9.28	9.05	8.83	8.60	8.38	8.15	7.93	7.70	7.48	7.25	7.02	6.79	6.56	6.33	6.10	5.87
2020	4.96	4.86	4.77	4.68	4.58	4.49	4.39	4.30	4.20	4.10	4.01	3.91	3.81	3.71	3.61	3.50	3.40	3.30

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	2.16	2.11	2.07	2.02	1.97	1.92	1.88	1.82	1.77	1.72	1.67	1.61	1.56	1.50	1.44	1.38	1.32	1.26
1990	1.00	0.93	0.87	0.80	0.74	0.68	0.63	0.57	0.52	0.47	0.43	0.38	0.34	0.30	0.26	0.23	0.20	0.17
1991	2.68	2.62	2.55	2.49	2.42	2.35	2.28	2.21	2.14	2.07	1.99	1.92	1.84	1.76	1.69	1.61	1.53	1.45
1992	5.69	5.53	5.38	5.23	5.07	4.91	4.75	4.59	4.42	4.25	4.08	3.91	3.74	3.56	3.39	3.21	3.04	2.86
1993	4.75	4.61	4.47	4.32	4.18	4.03	3.89	3.74	3.59	3.44	3.29	3.14	2.98	2.83	2.67	2.52	2.37	2.22
1994	2.46	2.44	2.41	2.38	2.35	2.32	2.29	2.26	2.23	2.19	2.16	2.12	2.08	2.04	2.00	1.96	1.91	1.87
1995	3.22	3.15	3.07	2.99	2.91	2.83	2.75	2.66	2.58	2.49	2.40	2.31	2.22	2.13	2.04	1.94	1.85	1.75
1996	2.35	2.24	2.12	2.01	1.90	1.79	1.68	1.58	1.47	1.37	1.27	1.17	1.08	0.98	0.90	0.81	0.73	0.65
1997	5.24	5.13	5.01	4.89	4.77	4.65	4.52	4.40	4.27	4.13	4.00	3.86	3.72	3.58	3.44	3.29	3.14	2.99
1998	6.21	6.03	5.85	5.67	5.49	5.30	5.11	4.92	4.73	4.54	4.34	4.15	3.95	3.75	3.55	3.35	3.16	2.96
1999	1.08	1.02	0.97	0.92	0.87	0.82	0.77	0.72	0.67	0.62	0.57	0.53	0.48	0.44	0.40	0.36	0.33	0.29
2000	1.30	1.23	1.16	1.09	1.02	0.96	0.90	0.83	0.77	0.71	0.66	0.60	0.55	0.49	0.45	0.40	0.35	0.31
2001	2.15	2.09	2.03	1.96	1.90	1.83	1.77	1.70	1.63	1.56	1.50	1.43	1.36	1.29	1.22	1.15	1.08	1.01
2002	5.39	5.17	4.95	4.74	4.52	4.30	4.08	3.87	3.65	3.44	3.23	3.02	2.82	2.62	2.42	2.23	2.04	1.86
2003	0.62	0.58	0.53	0.49	0.45	0.42	0.38	0.34	0.31	0.28	0.25	0.22	0.20	0.17	0.15	0.13	0.11	0.09
2004	2.97	2.90	2.83	2.75	2.68	2.61	2.53	2.45	2.38	2.30	2.22	2.13	2.05	1.97	1.88	1.79	1.71	1.62
2005	2.85	2.73	2.62	2.51	2.40	2.29	2.17	2.06	1.95	1.84	1.73	1.62	1.52	1.41	1.31	1.21	1.11	1.01
2006	4.18	4.04	3.90	3.76	3.62	3.48	3.33	3.19	3.05	2.90	2.76	2.61	2.47	2.32	2.18	2.04	1.90	1.76
2007	1.61	1.51	1.41	1.32	1.22	1.13	1.05	0.96	0.88	0.80	0.73	0.66	0.59	0.52	0.46	0.41	0.36	0.31
2008	4.96	4.83	4.71	4.58	4.45	4.32	4.18	4.05	3.91	3.77	3.63	3.48	3.34	3.19	3.04	2.89	2.74	2.59
2009	5.07	4.93	4.78	4.63	4.49	4.34	4.19	4.03	3.88	3.72	3.56	3.40	3.24	3.08	2.92	2.76	2.60	2.44
2010	3.57	3.52	3.47	3.41	3.36	3.30	3.25	3.19	3.13	3.07	3.00	2.94	2.87	2.80	2.73	2.65	2.58	2.50
2011	4.93	4.79	4.65	4.50	4.36	4.21	4.06	3.91	3.76	3.60	3.45	3.29	3.14	2.98	2.82	2.66	2.51	2.35
2012	3.84	3.74	3.65	3.56	3.46	3.36	3.26	3.16	3.06	2.95	2.85	2.74	2.63	2.52	2.41	2.29	2.18	2.07
2013	1.72	1.62	1.53	1.44	1.35	1.26	1.18	1.09	1.01	0.93	0.85	0.78	0.71	0.64	0.58	0.51	0.46	0.40
2014	1.87	1.76	1.65	1.54	1.43	1.33	1.23	1.13	1.04	0.95	0.87	0.78	0.70	0.63	0.56	0.49	0.43	0.37
2015	5.71	5.49	5.26	5.04	4.82	4.60	4.37	4.15	3.93	3.71	3.49	3.28	3.07	2.85	2.65	2.45	2.25	2.06
2016	2.24	2.14	2.05	1.95	1.86	1.77	1.67	1.58	1.49	1.40	1.31	1.22	1.13	1.05	0.96	0.88	0.81	0.73
2017	4.29	4.10	3.92	3.73	3.55	3.36	3.18	3.00	2.82	2.64	2.47	2.30	2.13	1.97	1.81	1.65	1.50	1.36
2018	5.51	5.25	5.00	4.75	4.49	4.25	4.00	3.76	3.52	3.28	3.05	2.83	2.61	2.39	2.19	1.99	1.79	1.61
2019	5.64	5.41	5.18	4.95	4.72	4.49	4.27	4.04	3.81	3.59	3.37	3.15	2.94	2.72	2.52	2.32	2.12	1.93
2020	3.19	3.08	2.98	2.87	2.76	2.65	2.54	2.43	2.32	2.21	2.10	1.99	1.88	1.77	1.66	1.55	1.45	1.34

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	1.20	1.14	1.08	1.02	0.95	0.89	0.83	0.77	0.71	0.65	0.59	0.53	0.47	0.42	0.37	0.32	0.27	0.23
1990	0.14	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1991	1.37	1.29	1.21	1.13	1.05	0.97	0.89	0.82	0.74	0.67	0.60	0.53	0.47	0.41	0.35	0.30	0.25	0.21
1992	2.69	2.51	2.34	2.17	2.00	1.83	1.67	1.51	1.36	1.21	1.07	0.93	0.81	0.69	0.58	0.49	0.40	0.32
1993	2.07	1.92	1.77	1.63	1.49	1.35	1.22	1.09	0.97	0.85	0.74	0.64	0.54	0.46	0.38	0.31	0.25	0.19
1994	1.82	1.77	1.72	1.67	1.62	1.56	1.51	1.45	1.39	1.33	1.26	1.20	1.13	1.07	1.00	0.93	0.86	0.79
1995	1.66	1.56	1.47	1.37	1.28	1.18	1.09	1.00	0.91	0.82	0.74	0.65	0.58	0.50	0.43	0.37	0.31	0.26
1996	0.58	0.51	0.45	0.39	0.33	0.28	0.23	0.19	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01
1997	2.84	2.69	2.54	2.39	2.24	2.08	1.93	1.78	1.63	1.49	1.35	1.21	1.08	0.95	0.83	0.71	0.61	0.51
1998	2.76	2.57	2.38	2.19	2.01	1.83	1.65	1.48	1.32	1.16	1.02	0.88	0.75	0.64	0.53	0.43	0.35	0.28
1999	0.26	0.23	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2000	0.27	0.24	0.20	0.17	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00
2001	0.94	0.87	0.81	0.74	0.68	0.62	0.56	0.50	0.44	0.39	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.09
2002	1.69	1.52	1.36	1.21	1.06	0.93	0.80	0.68	0.58	0.48	0.40	0.32	0.25	0.20	0.15	0.11	0.08	0.06
2003	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2004	1.53	1.45	1.36	1.27	1.18	1.10	1.01	0.92	0.84	0.76	0.68	0.61	0.54	0.47	0.40	0.34	0.29	0.24
2005	0.92	0.83	0.75	0.67	0.59	0.52	0.45	0.38	0.33	0.27	0.23	0.18	0.15	0.12	0.09	0.07	0.05	0.03
2006	1.63	1.49	1.37	1.24	1.12	1.00	0.89	0.78	0.69	0.59	0.51	0.43	0.35	0.29	0.23	0.18	0.14	0.11
2007	0.26	0.22	0.19	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2008	2.44	2.29	2.14	1.99	1.85	1.70	1.56	1.42	1.28	1.15	1.02	0.90	0.79	0.68	0.58	0.49	0.40	0.33
2009	2.28	2.13	1.97	1.82	1.67	1.52	1.37	1.24	1.10	0.98	0.85	0.74	0.64	0.54	0.45	0.37	0.30	0.24
2010	2.42	2.34	2.25	2.17	2.08	1.99	1.89	1.80	1.70	1.61	1.51	1.41	1.31	1.21	1.11	1.02	0.92	0.83
2011	2.20	2.04	1.89	1.74	1.60	1.45	1.31	1.18	1.05	0.93	0.81	0.70	0.60	0.51	0.42	0.35	0.28	0.22
2012	1.95	1.84	1.72	1.61	1.49	1.38	1.27	1.16	1.05	0.95	0.85	0.75	0.66	0.58	0.49	0.42	0.35	0.29
2013	0.35	0.30	0.26	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00
2014	0.32	0.27	0.23	0.19	0.16	0.13	0.10	0.08	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00
2015	1.87	1.69	1.52	1.36	1.20	1.05	0.92	0.79	0.67	0.56	0.47	0.38	0.31	0.24	0.19	0.14	0.10	0.07
2016	0.66	0.59	0.52	0.46	0.40	0.35	0.30	0.25	0.21	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02
2017	1.22	1.09	0.97	0.85	0.74	0.64	0.55	0.46	0.38	0.31	0.25	0.20	0.16	0.12	0.09	0.06	0.04	0.03
2018	1.44	1.27	1.12	0.97	0.84	0.72	0.60	0.50	0.41	0.33	0.27	0.21	0.16	0.12	0.09	0.06	0.04	0.03
2019	1.75	1.57	1.41	1.25	1.10	0.96	0.82	0.70	0.59	0.49	0.40	0.33	0.26	0.20	0.15	0.11	0.08	0.06
2020	1.24	1.14	1.04	0.95	0.85	0.76	0.68	0.60	0.52	0.45	0.39	0.32	0.27	0.22	0.18	0.14	0.11	0.08

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.19	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
1991	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.25	0.20	0.15	0.11	0.08	0.05	0.04	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.72	0.66	0.59	0.53	0.47	0.41	0.35	0.30	0.25	0.21	0.18	0.14	0.12	0.10	0.08	0.06	0.05	0.04
1995	0.21	0.17	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.42	0.34	0.28	0.22	0.17	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.21	0.16	0.12	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.19	0.16	0.12	0.09	0.07	0.05	0.04	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2005	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
2008	0.26	0.21	0.16	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.18	0.14	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	0.73	0.65	0.56	0.49	0.41	0.35	0.29	0.23	0.19	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.02
2011	0.17	0.13	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.23	0.19	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-
2015	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.04	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity.

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1995	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1998	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 9:21	Maturity (months) 21:33	Maturity (months) 33:45	Maturity (months) 45:57	Maturity (months) 57:69	Maturity (months) 69:81	Maturity (months) 81:93	Maturity (months) 93:105	Maturity (months) 105:117	Maturity (months) 117:129	Maturity (months) 129:141	Maturity (months) 141:153	Maturity (months) 153:165	Maturity (months) 165:177	Maturity (months) 177:189	Maturity (months) 189:201	Maturity (months) 201:213	Maturity (months) 213:225
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		0.0271
2004																	0.0088	0.0090
2005																0.0145	0.0148	0.0151
2006															0.0119	0.0122	0.0124	0.0127
2007														0.0218	0.0223	0.0228	0.0233	0.0238
2008												0.0086	0.0088	0.0090	0.0092	0.0094	0.0096	0.0096
2009											0.0095	0.0097	0.0099	0.0101	0.0103	0.0106	0.0108	0.0108
2010										0.0046	0.0047	0.0048	0.0049	0.0050	0.0051	0.0052	0.0053	0.0053
2011									0.0094	0.0095	0.0096	0.0098	0.0100	0.0102	0.0105	0.0107	0.0109	0.0109
2012								0.0078	0.0079	0.0080	0.0081	0.0082	0.0084	0.0086	0.0088	0.0090	0.0092	0.0092
2013							0.0175	0.0178	0.0180	0.0183	0.0185	0.0189	0.0192	0.0197	0.0201	0.0206	0.0210	0.0210
2014						0.0190	0.0193	0.0196	0.0198	0.0201	0.0204	0.0208	0.0212	0.0217	0.0222	0.0227	0.0231	0.0231
2015						0.0121	0.0123	0.0125	0.0126	0.0128	0.0130	0.0132	0.0134	0.0137	0.0140	0.0143	0.0146	0.0149
2016					0.0131	0.0133	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0147	0.0150	0.0153	0.0156	0.0160	0.0163
2017				0.0133	0.0134	0.0136	0.0138	0.0140	0.0142	0.0144	0.0146	0.0148	0.0150	0.0154	0.0157	0.0160	0.0164	0.0167
2018			0.0257	0.0142	0.0144	0.0145	0.0147	0.0149	0.0151	0.0153	0.0155	0.0158	0.0161	0.0164	0.0168	0.0171	0.0175	0.0179
2019		0.0304	0.0226	0.0125	0.0126	0.0127	0.0129	0.0131	0.0133	0.0134	0.0136	0.0138	0.0141	0.0144	0.0147	0.0150	0.0153	0.0157
2020	0.1823	0.0247	0.0183	0.0101	0.0102	0.0103	0.0105	0.0106	0.0108	0.0109	0.0111	0.0112	0.0114	0.0117	0.0119	0.0122	0.0125	0.0127

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 225:237	Maturity (months) 237:249	Maturity (months) 249:261	Maturity (months) 261:273	Maturity (months) 273:285	Maturity (months) 285:297	Maturity (months) 297:309	Maturity (months) 309:321	Maturity (months) 321:333	Maturity (months) 333:345	Maturity (months) 345:357	Maturity (months) 357:369	Maturity (months) 369:381	Maturity (months) 381:393	Maturity (months) 393:405	Maturity (months) 405:417	Maturity (months) 417:429	Maturity (months) 429:441	
1989															0.0104	0.0107	0.0109	0.0112	0.0114
1990													0.0326	0.0333	0.0340	0.0348	0.0356	0.0365	
1991												0.0114	0.0117	0.0119	0.0122	0.0125	0.0128	0.0131	
1992												0.0125	0.0127	0.0130	0.0133	0.0136	0.0139	0.0142	0.0146
1993										0.0135	0.0138	0.0141	0.0144	0.0147	0.0150	0.0154	0.0157	0.0161	
1994									0.0049	0.0050	0.0051	0.0052	0.0053	0.0054	0.0056	0.0057	0.0058	0.0059	
1995								0.0104	0.0106	0.0108	0.0111	0.0113	0.0115	0.0118	0.0121	0.0123	0.0126	0.0129	
1996							0.0212	0.0216	0.0220	0.0224	0.0229	0.0233	0.0239	0.0244	0.0249	0.0255	0.0261	0.0267	
1997						0.0093	0.0094	0.0096	0.0098	0.0100	0.0102	0.0104	0.0106	0.0109	0.0111	0.0114	0.0116	0.0119	
1998					0.0120	0.0122	0.0124	0.0127	0.0129	0.0132	0.0134	0.0137	0.0140	0.0143	0.0147	0.0150	0.0153	0.0157	
1999				0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0234	0.0239	0.0244	0.0250	0.0255	0.0261	0.0267	0.0273	
2000			0.0217	0.0221	0.0225	0.0230	0.0234	0.0238	0.0242	0.0247	0.0252	0.0258	0.0263	0.0269	0.0275	0.0282	0.0288	0.0295	
2001		0.0116	0.0118	0.0120	0.0123	0.0125	0.0127	0.0129	0.0132	0.0134	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157	0.0160	
2002	0.0158	0.0161	0.0164	0.0167	0.0170	0.0174	0.0177	0.0180	0.0183	0.0187	0.0191	0.0195	0.0199	0.0204	0.0208	0.0213	0.0218	0.0223	
2003	0.0276	0.0281	0.0286	0.0292	0.0297	0.0302	0.0308	0.0313	0.0319	0.0325	0.0332	0.0339	0.0347	0.0355	0.0363	0.0371	0.0379	0.0388	
2004	0.0091	0.0093	0.0095	0.0097	0.0098	0.0100	0.0102	0.0104	0.0106	0.0108	0.0110	0.0112	0.0115	0.0117	0.0120	0.0123	0.0126	0.0129	
2005	0.0154	0.0157	0.0160	0.0163	0.0166	0.0169	0.0172	0.0175	0.0178	0.0182	0.0185	0.0189	0.0193	0.0198	0.0202	0.0207	0.0212	0.0217	
2006	0.0130	0.0132	0.0134	0.0137	0.0139	0.0142	0.0144	0.0147	0.0150	0.0153	0.0156	0.0159	0.0163	0.0166	0.0170	0.0174	0.0178	0.0182	
2007	0.0242	0.0247	0.0251	0.0256	0.0261	0.0265	0.0270	0.0275	0.0280	0.0286	0.0291	0.0298	0.0304	0.0311	0.0318	0.0325	0.0333	0.0341	
2008	0.0098	0.0100	0.0102	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0118	0.0120	0.0123	0.0126	0.0129	0.0132	0.0135	0.0138	
2009	0.0110	0.0112	0.0114	0.0116	0.0118	0.0120	0.0123	0.0125	0.0127	0.0130	0.0132	0.0135	0.0138	0.0141	0.0144	0.0148	0.0151	0.0155	
2010	0.0054	0.0055	0.0056	0.0057	0.0058	0.0059	0.0060	0.0061	0.0063	0.0064	0.0065	0.0067	0.0068	0.0070	0.0071	0.0073	0.0074	0.0076	
2011	0.0111	0.0113	0.0116	0.0118	0.0120	0.0122	0.0124	0.0126	0.0129	0.0131	0.0134	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157	
2012	0.0094	0.0095	0.0097	0.0099	0.0101	0.0103	0.0104	0.0106	0.0108	0.0110	0.0113	0.0115	0.0118	0.0120	0.0123	0.0126	0.0129	0.0132	
2013	0.0214	0.0218	0.0222	0.0226	0.0230	0.0234	0.0239	0.0243	0.0248	0.0252	0.0258	0.0263	0.0269	0.0275	0.0281	0.0288	0.0294	0.0301	
2014	0.0236	0.0240	0.0245	0.0249	0.0254	0.0258	0.0263	0.0268	0.0273	0.0278	0.0284	0.0290	0.0296	0.0303	0.0310	0.0317	0.0324	0.0332	
2015	0.0152	0.0155	0.0158	0.0161	0.0164	0.0167	0.0170	0.0173	0.0176	0.0180	0.0183	0.0187	0.0191	0.0196	0.0200	0.0205	0.0209	0.0214	
2016	0.0166	0.0170	0.0173	0.0176	0.0179	0.0182	0.0186	0.0189	0.0193	0.0196	0.0200	0.0205	0.0209	0.0214	0.0219	0.0224	0.0229	0.0234	
2017	0.0171	0.0174	0.0177	0.0180	0.0184	0.0187	0.0190	0.0194	0.0197	0.0201	0.0205	0.0210	0.0215	0.0219	0.0224	0.0229	0.0235	0.0240	
2018	0.0182	0.0186	0.0189	0.0193	0.0196	0.0200	0.0203	0.0207	0.0211	0.0215	0.0219	0.0224	0.0229	0.0234	0.0240	0.0245	0.0251	0.0257	
2019	0.0160	0.0163	0.0166	0.0169	0.0172	0.0175	0.0178	0.0181	0.0185	0.0188	0.0192	0.0196	0.0201	0.0205	0.0210	0.0215	0.0220	0.0225	
2020	0.0130	0.0132	0.0134	0.0137	0.0140	0.0142	0.0145	0.0147	0.0150	0.0153	0.0156	0.0159	0.0163	0.0167	0.0170	0.0174	0.0178	0.0182	

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 441:453	Maturity (months) 453:465	Maturity (months) 465:477	Maturity (months) 477:489	Maturity (months) 489:501	Maturity (months) 501:513	Maturity (months) 513:525	Maturity (months) 525:537	Maturity (months) 537:549	Maturity (months) 549:561	Maturity (months) 561:573	Maturity (months) 573:585	Maturity (months) 585:597	Maturity (months) 597:609	Maturity (months) 609:621	Maturity (months) 621:633	Maturity (months) 633:645	Maturity (months) 645:657
1989	0.0117	0.0120	0.0123	0.0126	0.0129	0.0133	0.0137	0.0141	0.0145	0.0149	0.0154	0.0160	0.0165	0.0171	0.0178	0.0185	0.0192	0.0199
1990	0.0374	0.0383	0.0392	0.0402	0.0413	0.0424	0.0436	0.0449	0.0463	0.0477	0.0493	0.0509	0.0527	0.0547	0.0567	0.0589	0.0612	0.0637
1991	0.0134	0.0137	0.0141	0.0144	0.0148	0.0152	0.0156	0.0161	0.0166	0.0171	0.0177	0.0183	0.0189	0.0196	0.0203	0.0211	0.0220	0.0228
1992	0.0149	0.0153	0.0157	0.0161	0.0165	0.0169	0.0174	0.0179	0.0185	0.0191	0.0197	0.0204	0.0211	0.0218	0.0227	0.0235	0.0245	0.0254
1993	0.0165	0.0169	0.0173	0.0178	0.0182	0.0187	0.0193	0.0198	0.0204	0.0211	0.0218	0.0225	0.0233	0.0242	0.0251	0.0260	0.0271	0.0281
1994	0.0061	0.0062	0.0064	0.0066	0.0067	0.0069	0.0071	0.0073	0.0075	0.0078	0.0080	0.0083	0.0086	0.0089	0.0093	0.0096	0.0100	0.0104
1995	0.0132	0.0136	0.0139	0.0143	0.0146	0.0150	0.0155	0.0159	0.0164	0.0169	0.0175	0.0181	0.0187	0.0194	0.0201	0.0209	0.0217	0.0226
1996	0.0274	0.0280	0.0287	0.0295	0.0302	0.0311	0.0320	0.0329	0.0339	0.0350	0.0361	0.0373	0.0386	0.0400	0.0416	0.0432	0.0449	0.0467
1997	0.0122	0.0125	0.0128	0.0131	0.0135	0.0139	0.0142	0.0147	0.0151	0.0156	0.0161	0.0166	0.0172	0.0179	0.0185	0.0192	0.0200	0.0208
1998	0.0161	0.0165	0.0169	0.0173	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0212	0.0219	0.0227	0.0235	0.0244	0.0254	0.0264	0.0274
1999	0.0280	0.0287	0.0294	0.0302	0.0310	0.0318	0.0327	0.0337	0.0347	0.0358	0.0369	0.0382	0.0395	0.0410	0.0425	0.0442	0.0459	0.0478
2000	0.0302	0.0309	0.0317	0.0325	0.0334	0.0343	0.0353	0.0363	0.0374	0.0386	0.0398	0.0412	0.0426	0.0442	0.0459	0.0476	0.0495	0.0515
2001	0.0164	0.0168	0.0172	0.0177	0.0181	0.0186	0.0192	0.0197	0.0203	0.0210	0.0217	0.0224	0.0232	0.0240	0.0249	0.0259	0.0269	0.0280
2002	0.0228	0.0234	0.0240	0.0246	0.0252	0.0259	0.0267	0.0274	0.0283	0.0292	0.0301	0.0311	0.0322	0.0334	0.0347	0.0360	0.0374	0.0389
2003	0.0398	0.0408	0.0418	0.0428	0.0440	0.0452	0.0464	0.0478	0.0493	0.0508	0.0525	0.0543	0.0562	0.0582	0.0604	0.0627	0.0652	0.0678
2004	0.0132	0.0135	0.0138	0.0142	0.0146	0.0149	0.0154	0.0158	0.0163	0.0168	0.0174	0.0180	0.0186	0.0193	0.0200	0.0208	0.0216	0.0224
2005	0.0222	0.0227	0.0233	0.0239	0.0245	0.0252	0.0259	0.0267	0.0275	0.0283	0.0293	0.0303	0.0313	0.0325	0.0337	0.0350	0.0364	0.0378
2006	0.0187	0.0191	0.0196	0.0201	0.0206	0.0212	0.0218	0.0224	0.0231	0.0238	0.0246	0.0255	0.0264	0.0273	0.0283	0.0294	0.0306	0.0318
2007	0.0349	0.0358	0.0367	0.0376	0.0386	0.0396	0.0408	0.0419	0.0432	0.0446	0.0460	0.0476	0.0493	0.0511	0.0530	0.0551	0.0572	0.0595
2008	0.0141	0.0145	0.0148	0.0152	0.0156	0.0160	0.0165	0.0170	0.0175	0.0180	0.0186	0.0192	0.0199	0.0206	0.0214	0.0223	0.0231	0.0241
2009	0.0158	0.0162	0.0166	0.0171	0.0175	0.0180	0.0185	0.0190	0.0196	0.0202	0.0209	0.0216	0.0224	0.0232	0.0241	0.0250	0.0260	0.0270
2010	0.0078	0.0080	0.0082	0.0084	0.0086	0.0089	0.0091	0.0094	0.0097	0.0100	0.0103	0.0106	0.0110	0.0114	0.0119	0.0123	0.0128	0.0133
2011	0.0161	0.0164	0.0169	0.0173	0.0177	0.0182	0.0187	0.0193	0.0199	0.0205	0.0212	0.0219	0.0227	0.0235	0.0244	0.0253	0.0263	0.0274
2012	0.0135	0.0138	0.0142	0.0145	0.0149	0.0153	0.0157	0.0162	0.0167	0.0172	0.0178	0.0184	0.0190	0.0197	0.0205	0.0213	0.0221	0.0230
2013	0.0309	0.0316	0.0324	0.0332	0.0341	0.0350	0.0360	0.0371	0.0382	0.0394	0.0407	0.0421	0.0436	0.0451	0.0468	0.0487	0.0506	0.0526
2014	0.0340	0.0348	0.0357	0.0366	0.0376	0.0386	0.0397	0.0408	0.0421	0.0434	0.0448	0.0463	0.0480	0.0497	0.0516	0.0536	0.0557	0.0579
2015	0.0220	0.0225	0.0231	0.0236	0.0243	0.0249	0.0256	0.0264	0.0272	0.0280	0.0290	0.0299	0.0310	0.0321	0.0333	0.0346	0.0360	0.0374
2016	0.0240	0.0246	0.0252	0.0258	0.0265	0.0272	0.0280	0.0288	0.0297	0.0306	0.0316	0.0327	0.0339	0.0351	0.0364	0.0378	0.0393	0.0409
2017	0.0246	0.0252	0.0258	0.0265	0.0272	0.0279	0.0287	0.0296	0.0305	0.0314	0.0325	0.0336	0.0347	0.0360	0.0374	0.0388	0.0403	0.0420
2018	0.0263	0.0269	0.0276	0.0283	0.0290	0.0298	0.0307	0.0316	0.0325	0.0336	0.0347	0.0358	0.0371	0.0384	0.0399	0.0414	0.0431	0.0448
2019	0.0230	0.0236	0.0242	0.0248	0.0254	0.0261	0.0269	0.0277	0.0285	0.0294	0.0304	0.0314	0.0325	0.0337	0.0350	0.0363	0.0378	0.0393
2020	0.0187	0.0192	0.0196	0.0201	0.0207	0.0212	0.0218	0.0225	0.0231	0.0239	0.0247	0.0255	0.0264	0.0274	0.0284	0.0295	0.0306	0.0319

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 657:669	Maturity (months) 669:681	Maturity (months) 681:693	Maturity (months) 693:705	Maturity (months) 705:717	Maturity (months) 717:729	Maturity (months) 729:741	Maturity (months) 741:753	Maturity (months) 753:765	Maturity (months) 765:777	Maturity (months) 777:789	Maturity (months) 789:801	Maturity (months) 801:813	Maturity (months) 813:825	Maturity (months) 825:837	Maturity (months) 837:849	Maturity (months) 849:861	Maturity (months) 861:873
1989	0.0208	0.0216	0.0226	0.0236	0.0246	0.0258	0.0270	0.0283	0.0297	0.0313	0.0329	0.0347	0.0366	0.0386	0.0407	0.0429	0.0454	0.0480
1990	0.0663	0.0691	0.0721	0.0753	0.0787	0.0823	0.0862	0.0904	0.0950	0.0998	0.1051	0.1107	0.1168	0.1232	0.1299	0.1370	0.1448	0.1533
1991	0.0238	0.0248	0.0258	0.0270	0.0282	0.0295	0.0309	0.0324	0.0340	0.0358	0.0377	0.0397	0.0419	0.0442	0.0466	0.0491	0.0519	0.0550
1992	0.0265	0.0276	0.0288	0.0301	0.0314	0.0329	0.0345	0.0361	0.0379	0.0399	0.0420	0.0442	0.0467	0.0492	0.0519	0.0547	0.0578	0.0612
1993	0.0293	0.0305	0.0319	0.0333	0.0348	0.0364	0.0381	0.0400	0.0420	0.0441	0.0464	0.0489	0.0516	0.0544	0.0574	0.0605	0.0640	0.0677
1994	0.0108	0.0113	0.0118	0.0123	0.0128	0.0134	0.0141	0.0148	0.0155	0.0163	0.0171	0.0181	0.0191	0.0201	0.0212	0.0224	0.0236	0.0250
1995	0.0235	0.0245	0.0256	0.0267	0.0279	0.0292	0.0306	0.0321	0.0337	0.0354	0.0372	0.0393	0.0414	0.0437	0.0460	0.0486	0.0513	0.0543
1996	0.0486	0.0506	0.0528	0.0552	0.0577	0.0603	0.0632	0.0663	0.0696	0.0731	0.0770	0.0811	0.0856	0.0902	0.0952	0.1004	0.1061	0.1123
1997	0.0217	0.0226	0.0236	0.0246	0.0257	0.0269	0.0282	0.0295	0.0310	0.0326	0.0343	0.0362	0.0382	0.0402	0.0424	0.0448	0.0473	0.0501
1998	0.0286	0.0298	0.0310	0.0324	0.0339	0.0355	0.0371	0.0389	0.0409	0.0430	0.0453	0.0477	0.0503	0.0530	0.0559	0.0590	0.0624	0.0660
1999	0.0497	0.0518	0.0541	0.0565	0.0590	0.0617	0.0647	0.0678	0.0712	0.0749	0.0788	0.0830	0.0876	0.0924	0.0974	0.1028	0.1086	0.1150
2000	0.0536	0.0559	0.0583	0.0609	0.0636	0.0666	0.0697	0.0731	0.0768	0.0807	0.0849	0.0895	0.0944	0.0996	0.1050	0.1108	0.1171	0.1239
2001	0.0291	0.0304	0.0317	0.0331	0.0346	0.0362	0.0379	0.0397	0.0417	0.0439	0.0462	0.0487	0.0513	0.0541	0.0571	0.0602	0.0636	0.0674
2002	0.0405	0.0422	0.0441	0.0460	0.0481	0.0503	0.0527	0.0553	0.0581	0.0610	0.0642	0.0677	0.0714	0.0753	0.0794	0.0838	0.0885	0.0937
2003	0.0706	0.0736	0.0768	0.0802	0.0838	0.0877	0.0918	0.0963	0.1011	0.1063	0.1119	0.1179	0.1244	0.1312	0.1383	0.1459	0.1542	0.1633
2004	0.0234	0.0244	0.0254	0.0265	0.0277	0.0290	0.0304	0.0319	0.0335	0.0352	0.0370	0.0390	0.0412	0.0434	0.0458	0.0483	0.0510	0.0540
2005	0.0394	0.0410	0.0428	0.0447	0.0468	0.0489	0.0512	0.0537	0.0564	0.0593	0.0624	0.0658	0.0694	0.0732	0.0772	0.0814	0.0860	0.0911
2006	0.0331	0.0345	0.0360	0.0376	0.0393	0.0411	0.0431	0.0452	0.0475	0.0499	0.0525	0.0553	0.0584	0.0616	0.0649	0.0685	0.0724	0.0766
2007	0.0620	0.0646	0.0674	0.0703	0.0735	0.0769	0.0806	0.0845	0.0887	0.0933	0.0982	0.1035	0.1091	0.1151	0.1214	0.1280	0.1353	0.1432
2008	0.0250	0.0261	0.0272	0.0284	0.0297	0.0311	0.0326	0.0342	0.0359	0.0377	0.0397	0.0418	0.0441	0.0465	0.0491	0.0518	0.0547	0.0579
2009	0.0281	0.0293	0.0306	0.0319	0.0334	0.0349	0.0366	0.0384	0.0403	0.0424	0.0446	0.0470	0.0495	0.0523	0.0551	0.0581	0.0614	0.0650
2010	0.0139	0.0144	0.0151	0.0157	0.0164	0.0172	0.0180	0.0189	0.0198	0.0209	0.0220	0.0231	0.0244	0.0257	0.0271	0.0286	0.0303	0.0320
2011	0.0285	0.0297	0.0310	0.0324	0.0338	0.0354	0.0371	0.0389	0.0408	0.0429	0.0452	0.0476	0.0502	0.0529	0.0558	0.0589	0.0622	0.0659
2012	0.0239	0.0249	0.0260	0.0272	0.0284	0.0297	0.0311	0.0327	0.0343	0.0360	0.0379	0.0400	0.0422	0.0445	0.0469	0.0495	0.0523	0.0553
2013	0.0548	0.0571	0.0595	0.0622	0.0650	0.0680	0.0712	0.0747	0.0784	0.0824	0.0868	0.0914	0.0964	0.1017	0.1073	0.1132	0.1196	0.1266
2014	0.0603	0.0629	0.0656	0.0685	0.0716	0.0749	0.0785	0.0823	0.0864	0.0908	0.0956	0.1007	0.1062	0.1120	0.1182	0.1247	0.1317	0.1395
2015	0.0390	0.0406	0.0424	0.0442	0.0462	0.0484	0.0507	0.0531	0.0558	0.0587	0.0617	0.0651	0.0686	0.0724	0.0763	0.0805	0.0851	0.0901
2016	0.0426	0.0444	0.0463	0.0484	0.0506	0.0529	0.0554	0.0581	0.0610	0.0641	0.0675	0.0711	0.0750	0.0791	0.0834	0.0880	0.0930	0.0985
2017	0.0437	0.0455	0.0475	0.0496	0.0518	0.0542	0.0568	0.0596	0.0626	0.0658	0.0692	0.0729	0.0769	0.0811	0.0856	0.0903	0.0954	0.1010
2018	0.0466	0.0486	0.0507	0.0530	0.0554	0.0579	0.0607	0.0636	0.0668	0.0702	0.0739	0.0779	0.0821	0.0866	0.0914	0.0964	0.1018	0.1078
2019	0.0409	0.0426	0.0444	0.0464	0.0485	0.0508	0.0532	0.0557	0.0585	0.0615	0.0648	0.0683	0.0720	0.0759	0.0801	0.0845	0.0893	0.0945
2020	0.0332	0.0346	0.0361	0.0377	0.0394	0.0412	0.0432	0.0453	0.0475	0.0500	0.0526	0.0554	0.0584	0.0616	0.0650	0.0686	0.0725	0.0767

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 873:885	Maturity (months) 885:897	Maturity (months) 897:909	Maturity (months) 909:921	Maturity (months) 921:933	Maturity (months) 933:945	Maturity (months) 945:957	Maturity (months) 957:969	Maturity (months) 969:981	Maturity (months) 981:993	Maturity (months) 993:1005	Maturity (months) 1005:1017	Maturity (months) 1017:1029	Maturity (months) 1029:1041	Maturity (months) 1041:1053	Maturity (months) 1053:1065	Maturity (months) 1065:1077	Maturity (months) 1077:1089
1989	0.0509	0.0541	0.0575	0.0612	0.0653	0.0697	0.0745	0.0796	0.0853	0.0914	0.0982	0.1055	0.1135	0.1222	0.1317	0.1420	0.1532	0.1653
1990	0.1625	0.1726	0.1836	0.1955	0.2086	0.2226	0.2378	0.2542	0.2722	0.2919	0.3134	0.3369	0.3624	0.3903	0.4206	0.4534	0.4891	0.5277
1991	0.0583	0.0619	0.0658	0.0701	0.0748	0.0798	0.0852	0.0911	0.0976	0.1046	0.1124	0.1208	0.1299	0.1399	0.1508	0.1626	0.1753	0.1892
1992	0.0649	0.0690	0.0733	0.0781	0.0833	0.0889	0.0950	0.1016	0.1087	0.1166	0.1252	0.1346	0.1448	0.1559	0.1680	0.1812	0.1954	0.2108
1993	0.0718	0.0763	0.0811	0.0864	0.0922	0.0984	0.1051	0.1123	0.1203	0.1290	0.1385	0.1488	0.1601	0.1724	0.1858	0.2004	0.2161	0.2331
1994	0.0265	0.0282	0.0299	0.0319	0.0340	0.0363	0.0388	0.0415	0.0444	0.0476	0.0511	0.0550	0.0591	0.0637	0.0686	0.0740	0.0798	0.0861
1995	0.0576	0.0612	0.0651	0.0693	0.0739	0.0789	0.0843	0.0901	0.0965	0.1035	0.1111	0.1194	0.1285	0.1384	0.1491	0.1608	0.1734	0.1871
1996	0.1191	0.1265	0.1345	0.1433	0.1528	0.1631	0.1742	0.1862	0.1994	0.2138	0.2296	0.2468	0.2655	0.2859	0.3081	0.3322	0.3583	0.3866
1997	0.0531	0.0564	0.0600	0.0639	0.0681	0.0727	0.0777	0.0830	0.0889	0.0954	0.1024	0.1100	0.1184	0.1275	0.1374	0.1481	0.1598	0.1724
1998	0.0700	0.0743	0.0791	0.0842	0.0898	0.0959	0.1024	0.1095	0.1172	0.1257	0.1350	0.1451	0.1561	0.1681	0.1811	0.1953	0.2107	0.2273
1999	0.1219	0.1294	0.1377	0.1466	0.1564	0.1669	0.1783	0.1906	0.2041	0.2189	0.2350	0.2526	0.2718	0.2927	0.3154	0.3400	0.3668	0.3957
2000	0.1314	0.1395	0.1484	0.1581	0.1686	0.1800	0.1922	0.2055	0.2200	0.2360	0.2534	0.2723	0.2930	0.3155	0.3400	0.3666	0.3954	0.4266
2001	0.0714	0.0759	0.0807	0.0859	0.0917	0.0978	0.1045	0.1117	0.1196	0.1283	0.1377	0.1481	0.1593	0.1715	0.1849	0.1993	0.2150	0.2319
2002	0.0994	0.1055	0.1122	0.1196	0.1275	0.1361	0.1454	0.1554	0.1664	0.1785	0.1916	0.2060	0.2216	0.2386	0.2571	0.2772	0.2990	0.3226
2003	0.1731	0.1838	0.1955	0.2083	0.2221	0.2371	0.2532	0.2707	0.2899	0.3109	0.3338	0.3588	0.3860	0.4157	0.4479	0.4829	0.5209	0.5620
2004	0.0573	0.0608	0.0647	0.0689	0.0735	0.0785	0.0838	0.0896	0.0959	0.1029	0.1105	0.1187	0.1277	0.1376	0.1482	0.1598	0.1724	0.1860
2005	0.0966	0.1025	0.1091	0.1162	0.1239	0.1323	0.1413	0.1510	0.1617	0.1734	0.1862	0.2001	0.2153	0.2319	0.2499	0.2694	0.2906	0.3135
2006	0.0812	0.0863	0.0917	0.0977	0.1042	0.1113	0.1188	0.1270	0.1360	0.1459	0.1566	0.1683	0.1811	0.1950	0.2102	0.2266	0.2444	0.2637
2007	0.1519	0.1613	0.1715	0.1827	0.1949	0.2080	0.2222	0.2375	0.2543	0.2727	0.2928	0.3148	0.3387	0.3647	0.3930	0.4237	0.4570	0.4931
2008	0.0614	0.0652	0.0693	0.0739	0.0788	0.0841	0.0898	0.0960	0.1028	0.1103	0.1184	0.1273	0.1369	0.1474	0.1589	0.1713	0.1848	0.1993
2009	0.0690	0.0732	0.0779	0.0830	0.0885	0.0945	0.1009	0.1079	0.1155	0.1238	0.1330	0.1429	0.1538	0.1656	0.1784	0.1924	0.2075	0.2239
2010	0.0340	0.0361	0.0384	0.0409	0.0436	0.0465	0.0497	0.0531	0.0569	0.0610	0.0655	0.0704	0.0757	0.0816	0.0879	0.0948	0.1022	0.1103
2011	0.0698	0.0742	0.0789	0.0840	0.0896	0.0957	0.1022	0.1092	0.1170	0.1254	0.1347	0.1448	0.1558	0.1677	0.1807	0.1949	0.2102	0.2268
2012	0.0587	0.0623	0.0663	0.0706	0.0753	0.0804	0.0859	0.0918	0.0983	0.1054	0.1132	0.1216	0.1309	0.1409	0.1519	0.1637	0.1766	0.1905
2013	0.1342	0.1426	0.1516	0.1615	0.1723	0.1839	0.1964	0.2100	0.2248	0.2411	0.2588	0.2782	0.2993	0.3223	0.3474	0.3745	0.4040	0.4358
2014	0.1479	0.1570	0.1670	0.1779	0.1897	0.2025	0.2163	0.2313	0.2476	0.2655	0.2851	0.3065	0.3297	0.3551	0.3826	0.4125	0.4450	0.4800
2015	0.0955	0.1014	0.1079	0.1149	0.1226	0.1308	0.1397	0.1494	0.1600	0.1715	0.1842	0.1980	0.2130	0.2294	0.2472	0.2665	0.2874	0.3101
2016	0.1044	0.1109	0.1179	0.1256	0.1340	0.1430	0.1527	0.1633	0.1749	0.1875	0.2013	0.2164	0.2328	0.2507	0.2702	0.2913	0.3142	0.3390
2017	0.1071	0.1137	0.1209	0.1288	0.1374	0.1467	0.1566	0.1675	0.1793	0.1923	0.2065	0.2219	0.2388	0.2571	0.2771	0.2987	0.3222	0.3476
2018	0.1143	0.1214	0.1291	0.1375	0.1467	0.1566	0.1672	0.1788	0.1915	0.2053	0.2204	0.2369	0.2549	0.2745	0.2958	0.3190	0.3440	0.3712
2019	0.1002	0.1064	0.1132	0.1205	0.1286	0.1372	0.1466	0.1567	0.1678	0.1799	0.1932	0.2077	0.2234	0.2406	0.2593	0.2795	0.3015	0.3253
2020	0.0813	0.0864	0.0919	0.0978	0.1044	0.1114	0.1190	0.1272	0.1362	0.1461	0.1568	0.1686	0.1814	0.1953	0.2104	0.2269	0.2447	0.2640

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1089:1101	Maturity (months) 1101:1113	Maturity (months) 1113:1125	Maturity (months) 1125:1137	Maturity (months) 1137:1149	Maturity (months) 1149:1161	Maturity (months) 1161:1173	Maturity (months) 1173:1185	Maturity (months) 1185:1197	Maturity (months) 1197:1209	Maturity (months) 1209:1221	Maturity (months) 1221:1233	Maturity (months) 1233:1245	Maturity (months) 1245:1257	Maturity (months) 1257:1269	Maturity (months) 1269:1281	Maturity (months) 1281:1293	Maturity (months) 1293:1305
1989	0.1783	0.1924	0.2075	0.2236	0.2408	0.2588	0.2774	0.2968	0.3169	0.3379	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502
1990	0.5693	0.6142	0.6624	0.7140	0.7689	0.8262	0.8857	0.9475	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2041	0.2202	0.2375	0.2560	0.2757	0.2962	0.3176	0.3397	0.3627	0.3867	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009
1992	0.2275	0.2454	0.2646	0.2853	0.3072	0.3301	0.3539	0.3785	0.4041	0.4309	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467
1993	0.2516	0.2714	0.2927	0.3155	0.3397	0.3650	0.3914	0.4186	0.4470	0.4766	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940
1994	0.0929	0.1002	0.1081	0.1165	0.1255	0.1348	0.1445	0.1546	0.1651	0.1760	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824
1995	0.2018	0.2177	0.2348	0.2531	0.2726	0.2929	0.3140	0.3359	0.3586	0.3824	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964
1996	0.4171	0.4500	0.4853	0.5231	0.5633	0.6053	0.6489	0.6942	0.7412	0.7903	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192
1997	0.1860	0.2007	0.2164	0.2333	0.2512	0.2699	0.2894	0.3095	0.3305	0.3524	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653
1998	0.2452	0.2645	0.2853	0.3075	0.3312	0.3559	0.3815	0.4081	0.4357	0.4646	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816
1999	0.4269	0.4606	0.4968	0.5354	0.5766	0.6196	0.6642	0.7105	0.7586	0.8089	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385
2000	0.4603	0.4966	0.5355	0.5772	0.6216	0.6679	0.7161	0.7660	0.8178	0.8720	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039
2001	0.2502	0.2700	0.2912	0.3138	0.3380	0.3631	0.3893	0.4165	0.4446	0.4741	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915
2002	0.3481	0.3755	0.4050	0.4365	0.4701	0.5051	0.5415	0.5793	0.6185	0.6595	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836
2003	0.6064	0.6542	0.7055	0.7605	0.8189	0.8799	0.9434	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.2007	0.2165	0.2335	0.2517	0.2710	0.2912	0.3122	0.3339	0.3565	0.3802	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941
2005	0.3382	0.3649	0.3936	0.4242	0.4568	0.4909	0.5262	0.5629	0.6010	0.6409	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643
2006	0.2845	0.3070	0.3311	0.3568	0.3843	0.4129	0.4427	0.4735	0.5056	0.5391	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588
2007	0.5320	0.5739	0.6190	0.6672	0.7185	0.7720	0.8277	0.8854	0.9453	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	0.2151	0.2320	0.2502	0.2697	0.2905	0.3121	0.3346	0.3579	0.3822	0.4075	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224
2009	0.2416	0.2606	0.2811	0.3030	0.3263	0.3506	0.3758	0.4020	0.4292	0.4577	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744
2010	0.1190	0.1284	0.1384	0.1492	0.1607	0.1727	0.1851	0.1980	0.2114	0.2254	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337
2011	0.2447	0.2640	0.2847	0.3069	0.3304	0.3551	0.3807	0.4072	0.4347	0.4636	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805
2012	0.2056	0.2218	0.2392	0.2578	0.2776	0.2983	0.3198	0.3421	0.3653	0.3895	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037
2013	0.4702	0.5073	0.5471	0.5897	0.6351	0.6824	0.7316	0.7826	0.8355	0.8909	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235
2014	0.5179	0.5588	0.6026	0.6496	0.6995	0.7516	0.8058	0.8620	0.9203	0.9813	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	0.3346	0.3610	0.3893	0.4196	0.4519	0.4855	0.5205	0.5568	0.5945	0.6339	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571
2016	0.3657	0.3946	0.4255	0.4587	0.4939	0.5307	0.5690	0.6087	0.6499	0.6929	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183
2017	0.3751	0.4046	0.4364	0.4704	0.5066	0.5443	0.5835	0.6242	0.6665	0.7106	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366
2018	0.4005	0.4320	0.4660	0.5022	0.5409	0.5812	0.6230	0.6665	0.7116	0.7588	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865
2019	0.3510	0.3786	0.4084	0.4402	0.4740	0.5093	0.5460	0.5841	0.6236	0.6650	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893
2020	0.2849	0.3074	0.3315	0.3573	0.3848	0.4134	0.4432	0.4741	0.5062	0.5398	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1305:1317	Maturity (months) 1317:1329	Maturity (months) 1329:1341	Maturity (months) 1341:1353	Maturity (months) 1353:1365	Maturity (months) 1365:1377	Maturity (months) 1377:1389	Maturity (months) 1389:1401	Maturity (months) 1401:1413	Maturity (months) 1413:1425	Maturity (months) 1425:1437	Maturity (months) 1437:1449	Maturity (months) 1449:1461	Maturity (months) 1461:1473	Maturity (months) 1473:1485
1989	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3502	0.3538	0.3538	
1990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1991	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4009	0.4049	0.4049	
1992	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467	0.4512	0.4512	
1993	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4940	0.4990	0.4990	
1994	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824	0.1843	0.1843	
1995	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964	0.4004	0.4004	
1996	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8192	0.8275	0.8275	
1997	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3653	0.3690	0.3690	
1998	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4816	0.4865	0.4865	
1999	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8385	0.8470	0.8470	
2000	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9039	0.9131	0.9131	
2001	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4915	0.4964	0.4964	
2002	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6836	0.6905	0.6905	
2003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2004	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3941	0.3981	0.3981	
2005	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6643	0.6710	0.6710	
2006	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5644	0.5644	
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2008	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4224	0.4267	0.4267	
2009	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4744	0.4792	0.4792	
2010	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2337	0.2360	0.2360	
2011	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4805	0.4854	0.4854	
2012	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4037	0.4078	0.4078	
2013	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235	0.9328	0.9328	
2014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2015	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6571	0.6637	0.6637	
2016	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7183	0.7255	0.7255	
2017	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7366	0.7441	0.7441	
2018	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7865	0.7944	0.7944	
2019	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6893	0.6962	0.6962	
2020	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5652	1.0000	

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

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2020 Cost Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			177,933	130,658	168,184	138,633	80,028	75,546	102,698	60,487	61,652	66,811	292,196	71,666	106,010	86,298
1990		125,351	120,992	74,239	50,035	18,504	48,256	19,315	20,748	15,844	17,000	11,203	21,924	46,234	47,587	55,836
1991		320,653	47,936	30,819	138,927	98,586	35,703	29,298	12,146	26,637	31,342	37,898	43,427	41,477	36,121	46,539
1992		14,228	74,375	99,441	75,287	39,580	36,180	28,040	28,144	26,219	27,596	34,815	46,469	41,090	31,799	44,126
1993		52,552	57,945	110,181	76,462	91,821	123,703	96,999	92,394	92,941	96,560	75,105	101,371	96,142	100,935	81,728
1994		250,831	231,349	71,000	80,734	151,039	57,410	85,514	70,145	36,401	20,198	218,911	19,919	24,253	37,695	43,562
1995		167,216	85,168	135,431	47,533	16,789	40,943	16,443	43,787	43,524	83,146	170,624	72,141	112,385	16,620	93,847
1996		153,457	185,738	77,810	134,925	131,783	123,409	71,974	66,750	62,452	71,980	63,529	67,125	65,708	71,797	83,800
1997		34,712	104,001	59,985	52,449	90,568	68,731	60,160	33,646	52,241	56,341	59,800	63,992	92,856	70,863	64,589
1998		81,814	112,420	128,771	60,635	49,408	120,855	77,528	61,986	73,405	66,870	83,756	80,707	99,330	89,102	104,109
1999		332,587	126,240	69,524	120,549	74,665	80,194	56,165	189,430	116,196	105,410	105,160	123,478	109,011	131,385	126,226
2000		356,689	25,089	187,797	96,215	54,980	49,094	38,514	40,556	37,632	59,997	49,934	51,136	68,677	57,840	57,118
2001			281,175	459,749	168,732	114,984	309,227	98,431	80,979	77,706	88,936	76,581	115,088	118,608	132,980	125,201
2002		79,959	117,602	90,163	81,826	63,553	92,440	79,663	70,749	63,303	64,391	79,326	96,146	80,323	85,047	75,348
2003			361,912	84,298	96,965	218,625	108,615	48,664	84,236	103,603	92,488	111,082	172,025	131,948	122,642	105,823
2004		315,560	220,197	130,708	167,733	100,908	65,895	107,274	49,113	58,559	74,544	62,922	58,394	61,930	71,959	63,591
2005		8,420	74,777	92,307	79,663	113,865	85,272	86,832	54,612	72,397	62,968	69,714	70,258	77,270	73,176	109,469
2006		69,263	124,137	78,379	93,677	192,871	101,971	76,663	66,492	61,496	64,851	88,132	76,166	86,871	82,147	
2007		145,025	128,128	177,025	120,561	128,384	130,911	119,537	123,474	113,870	130,158	122,957	132,504	128,777		
2008		50,635	84,623	63,412	74,683	39,354	53,036	64,080	67,238	77,770	79,938	58,674	77,347			
2009	957	105,191	94,125	112,814	95,086	56,392	57,286	89,149	132,725	61,536	67,924	87,125				
2010		378,322	115,390	101,736	43,070	35,224	33,756	51,659	37,646	36,964	33,594					
2011	5,407	65,369	68,536	80,082	62,871	89,509	63,893	60,591	55,208	53,117						
2012	2,060	29,274	140,389	136,120	59,917	46,329	52,601	57,694	58,298							
2013	649	139,781	157,012	140,143	103,999	83,971	112,812	85,226								
2014	707	78,429	111,650	94,189	150,338	103,669	80,592									
2015		42,962	129,965	110,127	92,490	65,758										
2016		383,188	54,467	29,353	40,998											
2017	317	108,052	39,568	58,572												
2018	2,708	93,649	102,297													
2019		118,488														
2020																
Averages:																
Latest 3	2,708	107,140	76,073	72,255	102,116	80,877	81,879	66,931	52,200	53,254	65,277	86,924	92,366	96,703	76,731	93,447
Latest 5	3,988	110,771	92,732	88,041	95,397	77,637	70,814	70,670	74,953	70,233	76,250	84,314	83,592	94,505	83,376	90,064
Latest 10	2,420	115,357	99,280	92,046	87,636	85,339	78,068	79,478	75,202	68,613	73,851	80,202	93,363	93,306	87,083	88,872
All	1,383	128,366	110,014	101,753	89,479	84,489	82,944	69,236	70,004	63,116	66,603	77,905	87,100	81,748	75,153	79,301
Cumulative	86,108	86,591	85,472	84,000	82,641	82,074	81,846	81,742	82,954	84,289	86,564	88,770	90,064	90,431	91,560	93,745
Selected		115,357	99,280	92,046	87,636	85,339	78,068	79,478	82,954	84,289	86,564	88,770	90,064	90,431	91,560	93,745

Note (a): Ratio of 2020 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a and 3b) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a and 2b).

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2020 Cost Level (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369	381
1989	103,777	91,126	106,402	47,321	54,931	62,757	80,825	80,119	113,837	121,264	121,345	120,317	114,358	93,273	85,170	156,530
1990	54,781	65,555	32,760	31,690	29,246	38,474	36,649	45,556	81,766	81,591	64,802	64,359	88,178	66,454	72,350	
1991	65,850	147,563	115,548	155,927	127,467	97,806	251,727	135,130	140,269	125,914	133,162	155,637	134,715	130,273		
1992	43,049	63,343	66,059	85,580	61,212	87,595	104,894	91,837	94,837	104,499	103,037	91,836	99,028			
1993	99,400	92,618	98,574	105,258	126,689	126,556	114,415	116,202	100,748	119,209	117,012	144,707				
1994	37,356	46,222	36,947	52,993	67,667	61,111	58,884	61,241	73,726	61,588	80,132					
1995	273,281	68,303	112,756	117,382	143,518	125,932	145,464	109,119	112,097	135,498						
1996	64,648	57,066	77,119	60,137	65,533	77,178	83,804	77,310	87,422							
1997	116,737	77,293	70,001	67,829	73,940	71,829	76,899	90,008								
1998	119,975	105,490	107,901	122,118	127,000	113,636	121,660									
1999	149,254	118,230	174,463	111,200	116,900	110,852										
2000	55,261	65,288	69,668	70,242	76,083											
2001	111,194	130,092	110,524	111,791												
2002	83,610	79,865	89,261													
2003	105,184	126,237														
2004	88,856															
2005																
2006																
2007																
2008																
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2020																
Averages:																
Latest 3	87,941	96,866	88,674	94,331	114,002	98,054	98,251	91,027	91,995	110,442	105,191	124,130	105,916			
Latest 5	85,595	94,368	101,866	97,352	94,899	98,482	100,563	93,681	94,983	110,722	104,847					
Latest 10	112,265	85,777	92,528	91,903	98,376	94,198										
All	96,073	86,264	89,019	89,171	91,422	91,852	106,814	91,584	99,928	109,809	107,425	117,289	107,604	99,413	79,676	156,530
Cumulative	95,778	95,734	97,203	98,631	100,265	101,966	104,210	103,510	106,927	109,176	108,941	109,633	104,218	100,994	102,732	156,530
Selected	95,778	95,734	97,203	98,631	100,265	101,966	104,210	103,510	106,927	120,000	120,000	120,000	115,000	110,000	110,000	110,000

Note (a): Ratio of 2020 level incremental payments (shown in Appendix E, Exhibit IV, Sheets 3a and 3b) and accepted reported claim counts (AAA only as shown in Appendix E, Exhibit IV, Sheets 2a and 2b).

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

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			8	8	8	9	8	8	8	8	7	7	6	6	5	5
1990		2	6	7	7	7	7	7	7	7	7	7	7	7	7	7
1991	-	1	2	4	4	4	4	4	4	4	4	4	4	4	4	4
1992	2	2	9	13	13	13	12	12	12	11	11	11	11	11	10	10
1993	1	3	10	11	11	11	11	11	11	11	11	11	11	11	9	9
1994	1	2	5	6	6	7	7	5	5	4	4	4	4	4	4	4
1995	-	1	5	6	6	6	6	5	5	5	5	5	5	5	5	5
1996	1	2	4	4	5	6	6	6	6	6	6	6	6	6	6	6
1997	-	6	8	7	7	10	9	9	9	9	9	9	9	9	9	9
1998	-	7	8	10	12	12	12	12	12	12	12	12	12	12	12	12
1999	2	3	4	7	8	8	8	7	7	7	7	7	7	6	5	5
2000	1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001	-	-	2	2	3	4	4	4	4	4	4	4	4	4	4	4
2002	-	4	7	12	12	15	15	15	15	15	15	15	14	14	13	13
2003	-	-	1	2	3	3	3	3	3	3	3	3	3	3	3	3
2004	-	1	3	4	3	5	5	5	5	5	5	5	5	5	5	5
2005	-	1	6	10	11	10	10	9	9	7	7	7	7	7	7	7
2006	-	2	4	8	9	10	10	10	10	10	10	9	9	9	9	9
2007	-	1	6	7	8	8	8	8	8	8	7	7	7	7	7	7
2008	-	3	7	9	9	10	10	10	10	10	9	9	9	9	9	9
2009	1	5	8	9	9	10	10	10	10	10	10	10	10	10	10	10
2010	-	2	4	6	6	6	5	5	5	5	5	5	5	5	5	5
2011	1	2	8	10	11	10	10	10	10	10	10	10	10	10	10	10
2012	2	2	4	7	7	7	7	7	7	7	7	7	7	7	7	7
2013	2	3	6	7	7	7	7	7	7	7	7	7	7	7	7	7
2014	2	6	10	10	10	9	9	9	9	9	9	9	9	9	9	9
2015	-	3	7	10	12	15	15	15	15	15	15	15	15	15	15	15
2016	-	1	3	5	6	6	6	6	6	6	6	6	6	6	6	6
2017	1	4	9	12	12	12	12	12	12	12	12	12	12	12	12	12
2018	2	7	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2019	-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Totals:																
Latest 3	2	19	27	27	28	31	23	24	22	25	24	26	25	23	21	15
Latest 5	3	23	44	44	42	48	38	39	42	43	41	42	37	31	37	32
Latest 10	10	38	74	85	85	92	86	81	77	83	75	74	70	72	72	69
All	19	87	184	218	218	227	208	194	187	176	163	157	145	135	122	113
Cumulative	3,356	3,337	3,250	3,066	2,848	2,630	2,403	2,195	2,001	1,814	1,638	1,475	1,318	1,173	1,038	916

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

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369	381
1989	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	3
1990	6	4	4	4	4	4	4	4	4	3	3	3	3	3	3	
1991	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
1992	10	9	9	9	9	9	9	9	9	9	9	9	9			
1993	8	8	8	8	8	8	8	8	8	8	8	8				
1994	4	4	4	4	4	4	4	4	4	4	3					
1995	5	5	5	5	5	5	5	5	5	5						
1996	6	6	6	6	6	6	6	6	6							
1997	9	8	8	8	8	8	8	8								
1998	12	12	12	11	11	11	11									
1999	4	4	3	3	3	3										
2000	5	5	5	5	4											
2001	4	4	4	4												
2002	13	13	13													
2003	3	3														
2004	5															
2005																
2006																
2007																
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2011																
2012																
2013																
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2016																
2017																
2018																
2019																
2020																
Totals:																
Latest 3	21	20	22	12	18	22	25	19	15	17	20	21	16			
Latest 5	30	29	37	31	32	33	34	31	32	30	27					
Latest 10	66	64	68	63	62	62										
All	103	94	90	76	71	67	64	53	45	38	32	29	20	11	7	3
Cumulative	803	700	606	516	440	369	302	238	185	140	102	70	41	21	10	3

Incremental Payments - 2020 Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			1,423,467	1,045,262	1,345,470	1,247,701	640,225	604,369	821,586	483,900	431,566	467,676	1,753,176	429,998	530,050	431,489
1990		250,701	725,954	519,671	350,245	129,525	337,793	135,205	145,236	110,907	119,001	78,419	153,471	323,638	333,108	390,849
1991	0	320,653	95,872	123,276	555,709	394,343	142,812	117,193	48,584	106,549	125,366	151,592	173,707	165,908	144,484	186,158
1992	0	28,455	669,376	1,292,732	978,732	514,534	434,160	336,476	337,724	288,405	303,555	382,964	511,160	451,988	317,993	441,264
1993	0	157,657	579,447	1,211,986	841,085	1,010,030	1,360,731	1,066,990	1,016,331	1,022,348	1,062,163	826,153	1,115,081	1,057,567	908,412	735,549
1994	0	501,662	1,156,745	426,002	484,402	1,057,274	401,871	427,571	350,724	145,604	80,792	875,642	79,674	97,013	150,782	174,248
1995	0	167,216	425,839	812,585	285,197	100,734	245,655	82,217	218,936	217,621	415,732	853,122	360,704	561,924	83,100	469,237
1996	0	306,914	742,953	311,240	674,627	790,696	740,453	431,845	400,500	374,713	431,878	381,174	402,752	394,249	430,781	502,799
1997	0	208,273	832,011	419,893	367,141	905,685	618,577	541,443	302,814	470,171	507,073	538,201	575,925	835,701	637,770	581,300
1998	0	572,697	899,358	1,287,713	727,616	592,895	1,450,264	930,334	743,834	880,857	802,441	1,005,073	968,478	1,191,964	1,069,230	1,249,309
1999	0	997,761	504,958	486,666	964,391	597,317	641,554	393,152	1,326,013	813,371	737,871	736,120	864,349	654,068	656,925	631,128
2000	0	1,070,068	125,443	938,987	481,074	274,899	245,468	192,569	202,779	188,161	299,987	249,670	255,678	343,384	289,201	285,590
2001	0	310,799	562,350	919,498	506,197	459,934	1,236,908	393,724	323,914	310,825	355,742	306,324	460,352	474,430	531,920	500,805
2002	0	319,836	823,211	1,081,961	981,913	953,290	1,386,598	1,194,942	1,061,238	949,541	965,868	1,189,891	1,346,041	1,124,526	1,105,617	979,529
2003	0	286,192	361,912	168,597	290,895	655,876	325,846	145,993	252,709	310,808	277,464	333,245	516,076	395,844	367,926	317,468
2004	0	315,560	660,592	522,833	503,198	504,542	329,477	536,369	245,566	292,797	372,719	314,611	291,972	309,648	359,796	317,953
2005	0	8,420	448,663	923,073	876,291	1,138,651	852,725	781,485	491,512	506,782	440,778	487,999	491,805	540,893	512,234	766,285
2006	0	138,526	496,549	627,034	843,095	1,928,708	1,019,710	766,632	664,923	614,963	648,506	793,192	685,493	781,840	739,326	
2007	0	145,025	768,770	1,239,174	964,486	1,027,069	1,047,287	956,296	987,790	910,961	911,107	860,701	927,527	901,436		
2008	0	151,906	592,359	570,704	672,148	393,542	530,360	640,802	672,379	777,696	719,438	528,064	696,120			
2009	957	525,957	753,002	1,015,329	855,775	563,918	572,861	891,489	1,327,249	615,364	679,240	871,248				
2010	1,128	756,644	461,559	610,415	258,417	211,343	168,782	258,295	188,232	184,818	167,969					
2011	5,407	130,739	548,290	800,819	691,581	895,094	638,929	605,914	552,076	531,172						
2012	4,120	58,549	561,557	952,837	419,421	324,301	368,209	403,858	408,086							
2013	1,299	419,344	942,070	981,001	727,994	587,794	789,682	596,581								
2014	1,413	470,574	1,116,497	941,890	1,503,380	933,019	725,332									
2015	0	128,885	909,754	1,101,269	1,109,881	986,374										
2016	6,229	383,188	163,402	146,765	245,986											
2017	317	432,207	356,112	702,860												
2018	5,416	655,544	1,534,460													
2019	0	947,906														
2020	0															
Totals:																
Latest 3	5,416	2,035,658	2,053,975	1,950,894	2,859,247	2,507,188	1,883,224	1,606,353	1,148,395	1,331,354	1,566,647	2,260,014	2,309,140	2,224,170	1,611,357	1,401,706
Latest 5	11,963	2,547,731	4,080,226	3,873,785	4,006,662	3,726,583	2,690,935	2,756,136	3,148,023	3,020,010	3,126,260	3,541,204	3,092,918	2,929,662	3,084,899	2,882,040
Latest 10	24,201	4,383,579	7,346,704	7,823,889	7,449,070	7,851,163	6,713,879	6,437,720	5,790,522	5,694,902	5,538,832	5,934,946	6,535,415	6,718,034	6,269,945	6,132,166
All	26,286	11,167,859	20,242,532	22,182,072	19,506,347	19,179,090	17,252,272	13,431,743	13,090,736	11,108,332	10,856,257	12,231,082	12,629,543	11,036,020	9,168,655	8,960,958
Cumulative	288,979,392	288,953,105	277,785,246	257,542,715	235,360,643	215,854,296	196,675,206	179,422,934	165,991,191	152,900,455	141,792,123	130,935,866	118,704,784	106,075,241	95,039,221	85,870,566

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exh bit IV, Sheets 5a and 5b) and adjustment factors to 2020 level (shown in Appendix E, Exh bit IV, Sheets 4a and 4b).

Incremental Payments - 2020 Level (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369	381
1989	518,885	455,628	532,012	236,604	274,654	313,783	404,125	400,594	569,185	606,320	606,724	601,583	457,432	373,091	340,679	469,591
1990	328,683	262,218	131,041	126,761	116,983	153,898	146,594	182,222	327,062	244,774	194,407	193,078	264,533	199,362	217,050	
1991	263,399	590,252	462,194	623,710	509,867	391,225	1,006,907	540,518	561,074	503,654	532,648	622,546	538,861	521,091		
1992	430,488	570,086	594,531	770,220	550,910	788,351	944,042	826,529	853,533	940,494	927,336	826,526	891,256			
1993	795,198	740,946	788,593	842,068	1,013,508	1,012,444	915,321	929,614	805,985	953,668	936,094	1,157,655				
1994	149,424	184,890	147,788	211,973	270,669	244,443	235,535	244,965	294,905	246,354	240,396					
1995	1,366,403	341,516	563,779	586,912	717,589	629,661	727,319	545,596	560,487	677,491						
1996	387,888	342,398	462,715	360,821	393,201	463,069	502,823	463,860	524,533							
1997	1,050,632	618,344	560,007	542,630	591,519	574,629	615,190	720,067								
1998	1,439,705	1,265,876	1,294,817	1,343,294	1,397,004	1,249,994	1,338,265									
1999	597,017	472,921	523,388	333,600	350,700	332,556										
2000	276,307	326,439	348,340	351,212	304,331											
2001	444,776	520,370	442,097	447,166												
2002	1,086,933	1,038,242	1,160,397													
2003	315,553	378,710														
2004	444,278															
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Totals:																
Latest 3	1,846,764	1,937,321	1,950,834	1,131,978	2,052,035	2,157,179	2,456,278	1,729,522	1,379,925	1,877,513	2,103,827	2,606,727	1,694,650			
Latest 5	2,567,847	2,736,681	3,769,039	3,017,902	3,036,754	3,249,910	3,419,132	2,904,101	3,039,443	3,321,660	2,830,882					
Latest 10	7,409,492	5,489,705	6,291,921	5,789,895	6,099,298	5,840,271										
All	9,895,570	8,108,835	8,011,699	6,776,971	6,490,935	6,154,054	6,836,121	4,853,964	4,496,765	4,172,755	3,437,606	3,401,389	2,152,082	1,093,544	557,729	469,591
Cumulative	76,909,608	67,014,038	58,905,203	50,893,504	44,116,534	37,625,599	31,471,545	24,635,424	19,781,460	15,284,695	11,111,941	7,674,335	4,272,946	2,120,864	1,027,320	469,591

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 5a and 5b) and adjustment factors to 2020 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Adjustment Factors to 2020 Level (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989	1.527	1.500	1.477	1.456	1.433	1.414	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274
1990	1.500	1.477	1.456	1.433	1.414	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256
1991	1.477	1.456	1.433	1.414	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242
1992	1.456	1.433	1.414	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227
1993	1.433	1.414	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185
1994	1.414	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070
1995	1.399	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061
1996	1.384	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051
1997	1.371	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043
1998	1.358	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036
1999	1.346	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030
2000	1.333	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026
2001	1.319	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020
2002	1.304	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013
2003	1.290	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008
2004	1.274	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003
2005	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000
2006	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000	
2007	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000		
2008	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000			
2009	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000				
2010	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000					
2011	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000						
2012	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000							
2013	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000								
2014	1.030	1.026	1.020	1.013	1.008	1.003	1.000									
2015	1.026	1.020	1.013	1.008	1.003	1.000										
2016	1.020	1.013	1.008	1.003	1.000											
2017	1.013	1.008	1.003	1.000												
2018	1.008	1.003	1.000													
2019	1.003	1.000														
2020	1.000															

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

Adjustment Factors to 2020 Level (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369	381
1989	1.256	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000
1990	1.242	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000	
1991	1.227	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000		
1992	1.185	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000			
1993	1.070	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000				
1994	1.061	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000					
1995	1.051	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000						
1996	1.043	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000							
1997	1.036	1.030	1.026	1.020	1.013	1.008	1.003	1.000								
1998	1.030	1.026	1.020	1.013	1.008	1.003	1.000									
1999	1.026	1.020	1.013	1.008	1.003	1.000										
2000	1.020	1.013	1.008	1.003	1.000											
2001	1.013	1.008	1.003	1.000												
2002	1.008	1.003	1.000													
2003	1.003	1.000														
2004	1.000															
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

Actual Incremental Payments (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			963,529	717,900	938,679	882,467	457,684	436,664	599,269	356,204	320,715	350,935	1,329,080	329,810	410,793	338,781
1990		169,697	498,595	362,553	247,719	92,595	244,060	98,619	106,910	82,420	89,296	59,449	117,713	250,822	261,538	311,198
1991	0	220,229	66,886	87,190	397,265	284,918	104,168	86,267	36,105	79,952	95,040	116,272	134,624	130,262	115,040	149,839
1992	0	19,852	473,432	924,148	707,146	375,304	319,590	250,050	253,422	218,639	232,828	296,800	401,334	359,878	255,953	359,573
1993	0	111,507	414,235	875,675	613,492	743,494	1,011,218	800,649	770,479	784,145	823,184	648,649	887,840	851,238	740,239	620,955
1994	0	358,628	835,763	310,728	356,574	785,706	301,556	324,141	269,007	112,844	63,433	697,196	64,130	79,053	127,291	162,841
1995	0	120,816	310,609	598,153	211,942	75,589	186,231	63,061	169,677	170,864	331,010	686,680	293,927	474,380	77,660	442,159
1996	0	223,865	546,896	231,296	506,227	599,425	567,931	334,683	314,450	298,351	347,620	310,608	340,006	368,440	405,922	478,256
1997	0	153,312	618,303	315,080	278,329	694,664	479,402	425,111	241,104	378,442	413,199	454,353	538,223	787,475	606,638	557,536
1998	0	425,596	674,861	976,213	558,085	459,498	1,138,666	740,742	598,714	717,785	677,426	939,278	912,591	1,133,780	1,025,520	1,205,673
1999	0	748,701	382,808	373,275	747,410	468,980	510,812	316,449	1,080,530	686,653	689,568	693,641	822,157	627,330	633,980	612,472
2000	0	811,217	96,215	727,722	377,712	218,878	197,578	156,919	171,187	175,843	282,676	237,483	245,226	331,391	280,652	278,355
2001	0	238,384	435,825	721,938	403,040	370,202	1,007,921	332,384	302,710	292,888	338,377	293,802	444,273	460,406	518,444	490,997
2002	0	247,875	646,339	861,469	790,344	776,809	1,170,575	1,116,717	999,997	903,191	926,384	1,148,331	1,306,252	1,096,036	1,083,963	966,780
2003	0	224,702	288,158	135,704	237,042	553,695	304,515	137,569	240,373	298,102	267,773	323,394	503,001	388,092	363,137	314,840
2004	0	251,252	531,712	426,042	424,803	471,513	310,464	510,187	235,527	282,570	361,702	306,641	286,254	305,618	356,818	317,049
2005	0	6,777	365,603	779,264	818,926	1,072,943	811,100	749,538	474,344	491,802	429,611	478,441	485,404	536,415	510,778	766,285
2006	0	112,881	419,190	585,986	794,443	1,834,561	978,025	739,856	645,268	599,382	635,805	782,867	679,818	779,617	739,326	
2007	0	122,431	718,444	1,167,665	917,406	985,083	1,010,707	928,028	962,764	893,120	899,248	853,576	924,889	901,436		
2008	0	141,962	558,176	542,846	644,671	379,796	514,683	624,567	659,210	767,573	713,482	526,563	696,120			
2009	894	495,606	716,246	973,822	825,885	547,248	558,348	874,029	1,309,974	610,269	677,309	871,248				
2010	1,063	719,710	442,691	589,094	250,778	205,989	165,477	254,933	186,674	184,293	167,969					
2011	5,143	125,394	529,139	777,147	674,060	877,564	630,613	600,897	550,507	531,172						
2012	3,952	56,504	544,957	928,697	411,207	320,080	365,161	402,709	408,086							
2013	1,253	406,948	918,202	961,788	718,518	582,928	787,437	596,581								
2014	1,372	458,651	1,094,631	929,631	1,490,934	930,366	725,332									
2015	0	126,361	897,913	1,092,152	1,106,725	986,374										
2016	6,107	378,201	162,050	146,347	245,986											
2017	313	428,629	355,100	702,860												
2018	5,372	653,681	1,534,460													
2019	0	947,906														
2020	0															
Totals:																
Latest 3	5,372	2,030,216	2,051,610	1,941,359	2,843,645	2,499,669	1,877,930	1,600,188	1,145,267	1,325,734	1,558,760	2,251,387	2,300,828	2,217,469	1,606,922	1,398,174
Latest 5	11,792	2,534,777	4,044,153	3,832,778	3,973,371	3,697,313	2,674,020	2,729,150	3,114,451	2,986,427	3,093,813	3,512,696	3,072,486	2,911,178	3,054,022	2,855,950
Latest 10	23,511	4,301,984	7,195,388	7,644,385	7,286,171	7,649,989	6,546,883	6,281,325	5,672,727	5,561,475	5,417,660	5,822,346	6,393,396	6,560,120	6,119,256	5,988,242
All	25,468	9,507,273	17,040,967	18,822,386	16,695,348	16,576,670	14,859,254	11,901,350	11,586,288	9,916,505	9,783,655	11,076,207	11,412,864	10,191,479	8,513,692	8,373,588

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

Actual Incremental Payments (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369	381
1989	413,142	366,736	433,521	199,743	256,674	295,676	384,398	384,218	549,305	588,397	591,352	589,801	451,478	370,002	339,710	469,591
1990	264,558	213,674	110,626	118,463	110,232	146,385	140,601	175,858	317,394	238,573	190,600	190,565	262,343	198,795	217,050	
1991	214,636	498,295	431,937	587,717	484,979	375,232	971,738	524,541	546,859	493,790	525,715	617,392	537,329	521,091		
1992	363,421	532,766	560,222	732,623	528,389	760,816	916,136	805,588	836,817	928,252	919,659	824,176	891,256			
1993	743,142	698,188	750,099	807,644	978,109	982,517	892,131	911,408	795,494	945,773	933,433	1,157,655				
1994	140,802	175,865	141,746	204,569	262,668	238,249	230,922	241,776	292,464	245,653	240,396					
1995	1,299,704	327,555	544,087	569,563	699,409	617,329	717,853	541,079	558,893	677,491						
1996	372,032	330,439	449,037	351,679	385,500	457,042	498,660	462,541	524,533							
1997	1,013,936	600,065	545,820	532,003	583,819	569,872	613,441	720,067								
1998	1,397,147	1,233,805	1,269,458	1,325,809	1,385,439	1,246,440	1,338,265									
1999	581,891	463,658	516,576	330,838	349,703	332,556										
2000	270,895	322,190	345,456	350,214	304,331											
2001	438,986	516,062	440,840	447,166												
2002	1,077,934	1,035,290	1,160,397													
2003		314,656	378,710													
2004	444,278															
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Totals:																
Latest 3	1,836,869	1,930,062	1,946,693	1,128,217	2,039,473	2,148,868	2,450,366	1,723,687	1,375,890	1,868,917	2,093,488	2,599,224	1,690,928			
Latest 5	2,546,751	2,715,911	3,732,727	2,986,030	3,008,792	3,223,240	3,399,140	2,876,870	3,008,201	3,290,960	2,809,803					
Latest 10	7,211,460	5,383,639	6,163,516	5,652,108	5,962,345	5,726,439										
All	9,351,161	7,693,298	7,699,823	6,558,032	6,329,252	6,022,115	6,704,145	4,767,075	4,421,760	4,117,929	3,401,156	3,379,590	2,142,406	1,089,889	556,761	469,591

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

Paid Loss & ALAE - Actual (a)

Year of Birth	9	21	33	45	57	69	81	93	105	117	129	141	153	165	177	189
1989			963,529	1,681,429	2,620,108	3,502,575	3,960,259	4,396,923	4,996,192	5,352,396	5,673,111	6,024,046	7,353,126	7,682,936	8,093,729	8,432,510
1990		169,697	668,292	1,030,845	1,278,564	1,371,159	1,615,219	1,713,838	1,820,748	1,903,168	1,992,464	2,051,913	2,169,626	2,420,448	2,681,986	2,993,184
1991	0	220,229	287,115	374,305	771,570	1,056,488	1,160,656	1,246,923	1,283,028	1,362,980	1,458,020	1,574,292	1,708,916	1,839,178	1,954,218	2,104,057
1992	0	19,852	493,284	1,417,432	2,124,578	2,499,882	2,819,472	3,069,522	3,322,944	3,541,583	3,774,411	4,071,211	4,472,545	4,832,423	5,088,376	5,447,949
1993	0	111,507	525,742	1,401,417	2,014,909	2,758,403	3,769,621	4,570,270	5,340,749	6,124,894	6,948,078	7,596,727	8,484,567	9,335,805	10,076,044	10,696,999
1994	0	358,628	1,194,391	1,505,119	1,861,693	2,647,399	2,948,955	3,273,096	3,542,103	3,654,947	3,718,380	4,415,576	4,479,706	4,558,759	4,686,050	4,848,891
1995	0	120,816	431,425	1,029,578	1,241,520	1,317,109	1,503,340	1,566,401	1,736,078	1,906,942	2,237,952	2,924,632	3,218,559	3,692,939	3,770,599	4,212,758
1996	0	223,865	770,761	1,002,057	1,508,284	2,107,709	2,675,640	3,010,323	3,324,773	3,623,124	3,970,744	4,281,352	4,621,358	4,989,798	5,395,720	5,873,976
1997	0	153,312	771,615	1,086,695	1,365,024	2,059,688	2,539,090	2,964,201	3,205,305	3,583,747	3,996,946	4,451,299	4,989,522	5,776,997	6,383,635	6,941,172
1998	0	425,596	1,100,457	2,076,670	2,634,755	3,094,253	4,232,919	4,973,661	5,572,375	6,290,160	6,967,586	7,906,864	8,819,455	9,953,235	10,978,755	12,184,428
1999	0	748,701	1,131,509	1,504,784	2,252,194	2,721,174	3,231,986	3,548,435	4,628,965	5,315,618	6,005,186	6,698,827	7,520,984	8,148,314	8,782,294	9,394,765
2000	0	811,217	907,432	1,635,154	2,012,866	2,231,744	2,429,322	2,586,241	2,757,428	2,933,271	3,215,947	3,453,430	3,698,656	4,030,047	4,310,699	4,589,053
2001	0	238,384	674,209	1,396,147	1,799,187	2,169,389	3,177,310	3,509,694	3,812,404	4,105,292	4,443,669	4,737,471	5,181,744	5,642,150	6,160,594	6,651,591
2002	0	247,875	894,214	1,755,683	2,546,027	3,322,836	4,493,411	5,610,128	6,610,125	7,513,316	8,439,700	9,588,030	10,894,283	11,990,319	13,074,282	14,041,062
2003	0	224,702	512,860	648,564	885,606	1,439,301	1,743,816	1,881,385	2,121,758	2,419,860	2,687,633	3,011,028	3,514,028	3,902,120	4,265,257	4,580,097
2004	0	251,252	782,964	1,209,006	1,633,809	2,105,322	2,415,786	2,925,973	3,161,500	3,444,070	3,805,771	4,112,412	4,398,666	4,704,284	5,061,102	5,378,150
2005	0	6,777	372,380	1,151,644	1,970,570	3,043,513	3,854,613	4,604,151	5,078,496	5,570,298	5,999,908	6,478,350	6,963,753	7,500,169	8,010,946	8,777,232
2006	0	112,881	532,071	1,118,057	1,912,500	3,747,061	4,725,085	5,464,941	6,110,209	6,709,591	7,345,396	8,128,263	8,808,082	9,587,699	10,327,025	
2007	0	122,431	840,875	2,008,540	2,925,946	3,911,029	4,921,736	5,849,764	6,812,528	7,705,648	8,604,896	9,458,472	10,383,361	11,284,798		
2008	0	141,962	700,138	1,242,984	1,887,655	2,267,452	2,782,135	3,406,702	4,065,912	4,833,485	5,546,968	6,073,531	6,769,651			
2009	894	496,500	1,212,745	2,186,568	3,012,453	3,559,701	4,118,049	4,992,078	6,302,051	6,912,321	7,589,630	8,460,878				
2010	1,063	720,773	1,163,464	1,752,558	2,003,337	2,209,325	2,374,802	2,629,735	2,816,409	3,000,702	3,168,670					
2011	5,143	130,537	659,676	1,436,823	2,110,883	2,988,447	3,619,059	4,219,957	4,770,464	5,301,635						
2012	3,952	60,455	605,412	1,534,109	1,945,316	2,265,396	2,630,557	3,033,266	3,441,353							
2013	1,253	408,201	1,326,403	2,288,191	3,006,709	3,589,637	4,377,074	4,973,655								
2014	1,372	460,023	1,554,654	2,484,284	3,975,219	4,905,585	5,630,917									
2015	0	126,361	1,024,274	2,116,426	3,223,151	4,209,526										
2016	6,107	384,308	546,357	692,705	938,691											
2017	313	428,942	784,042	1,486,901												
2018	5,372	659,052	2,193,512													
2019	0	947,906														
2020	0															

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

Paid Loss & ALAE - Actual (a)

Year of Birth	201	213	225	237	249	261	273	285	297	309	321	333	345	357	369	381
1989	8,845,652	9,212,388	9,645,909	9,845,652	10,102,326	10,398,002	10,782,400	11,166,618	11,715,923	12,304,320	12,895,672	13,485,473	13,936,951	14,306,954	14,646,664	15,116,255
1990	3,257,742	3,471,416	3,582,042	3,700,505	3,810,737	3,957,123	4,097,724	4,273,582	4,590,976	4,829,549	5,020,149	5,210,714	5,473,057	5,671,852	5,888,903	
1991	2,318,693	2,816,988	3,248,925	3,836,642	4,321,621	4,696,853	5,668,591	6,193,132	6,739,991	7,233,781	7,759,496	8,376,888	8,914,217	9,435,308		
1992	5,811,370	6,344,136	6,904,358	7,636,981	8,165,370	8,926,186	9,842,322	10,647,911	11,484,727	12,412,979	13,332,638	14,156,815	15,048,071			
1993	11,440,141	12,138,329	12,888,428	13,696,073	14,674,181	15,656,698	16,548,829	17,460,236	18,255,730	19,201,504	20,134,937	21,292,592				
1994	4,989,693	5,165,557	5,307,304	5,511,873	5,774,541	6,012,790	6,243,712	6,485,488	6,777,952	7,023,605	7,264,002					
1995	5,512,462	5,840,017	6,384,104	6,953,667	7,653,076	8,270,405	8,988,258	9,529,337	10,088,230	10,765,721						
1996	6,246,007	6,576,446	7,025,483	7,377,162	7,762,662	8,219,704	8,718,364	9,180,905	9,705,438							
1997	7,955,107	8,555,173	9,100,992	9,632,995	10,216,815	10,786,687	11,400,128	12,120,195								
1998	13,581,575	14,815,380	16,084,838	17,410,647	18,796,087	20,042,526	21,380,791									
1999	9,976,657	10,440,315	10,956,891	11,287,729	11,637,431	11,969,988										
2000	4,859,949	5,182,139	5,527,595	5,877,809	6,182,140											
2001	7,090,577	7,606,639	8,047,479	8,494,645												
2002	15,118,996	16,154,286	17,314,684													
2003	4,894,753	5,273,463														
2004	5,822,429															
2005																
2006																
2007																
2008																
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2010																
2011																
2012																
2013																
2014																
2015																
2016																
2017																
2018																
2019																
2020																

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016	Adjusted q(x) BY 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
0	0.0145	0.0119	0.0218	0.0086	0.0095	0.0046	0.0094	0.0078	0.0175	0.0190	0.0121	0.0131	0.0133	0.0257	0.0304	0.1823
1	0.0148	0.0122	0.0223	0.0088	0.0097	0.0047	0.0095	0.0079	0.0178	0.0193	0.0123	0.0133	0.0134	0.0142	0.0226	0.0247
2	0.0151	0.0124	0.0228	0.0090	0.0099	0.0048	0.0096	0.0080	0.0180	0.0196	0.0125	0.0134	0.0136	0.0144	0.0125	0.0183
3	0.0154	0.0127	0.0233	0.0092	0.0101	0.0049	0.0098	0.0081	0.0183	0.0198	0.0126	0.0136	0.0138	0.0145	0.0126	0.0101
4	0.0157	0.0130	0.0238	0.0094	0.0103	0.0050	0.0100	0.0082	0.0185	0.0201	0.0128	0.0138	0.0140	0.0147	0.0127	0.0102
5	0.0160	0.0132	0.0242	0.0096	0.0106	0.0051	0.0102	0.0084	0.0189	0.0204	0.0130	0.0140	0.0142	0.0149	0.0129	0.0103
6	0.0163	0.0134	0.0247	0.0098	0.0108	0.0052	0.0105	0.0086	0.0192	0.0208	0.0132	0.0142	0.0144	0.0151	0.0131	0.0105
7	0.0166	0.0137	0.0251	0.0100	0.0110	0.0053	0.0107	0.0088	0.0197	0.0212	0.0134	0.0144	0.0146	0.0153	0.0133	0.0106
8	0.0169	0.0139	0.0256	0.0102	0.0112	0.0054	0.0109	0.0090	0.0201	0.0217	0.0137	0.0147	0.0148	0.0155	0.0134	0.0108
9	0.0172	0.0142	0.0261	0.0103	0.0114	0.0055	0.0111	0.0092	0.0206	0.0222	0.0140	0.0150	0.0150	0.0158	0.0136	0.0109
10	0.0175	0.0144	0.0265	0.0105	0.0116	0.0056	0.0113	0.0094	0.0210	0.0227	0.0143	0.0153	0.0154	0.0161	0.0138	0.0111
11	0.0178	0.0147	0.0270	0.0107	0.0118	0.0057	0.0116	0.0095	0.0214	0.0231	0.0146	0.0156	0.0157	0.0164	0.0141	0.0112
12	0.0182	0.0150	0.0275	0.0109	0.0120	0.0058	0.0118	0.0097	0.0218	0.0236	0.0149	0.0160	0.0160	0.0168	0.0144	0.0114
13	0.0185	0.0153	0.0280	0.0111	0.0123	0.0059	0.0120	0.0099	0.0222	0.0240	0.0152	0.0163	0.0164	0.0171	0.0147	0.0117
14	0.0189	0.0156	0.0286	0.0113	0.0125	0.0060	0.0122	0.0101	0.0226	0.0245	0.0155	0.0166	0.0167	0.0175	0.0150	0.0119
15	0.0193	0.0159	0.0291	0.0115	0.0127	0.0061	0.0124	0.0103	0.0230	0.0249	0.0158	0.0170	0.0171	0.0179	0.0153	0.0122
16	0.0198	0.0163	0.0298	0.0118	0.0130	0.0063	0.0126	0.0104	0.0234	0.0254	0.0161	0.0173	0.0174	0.0182	0.0157	0.0125
17	0.0202	0.0166	0.0304	0.0120	0.0132	0.0064	0.0129	0.0106	0.0239	0.0258	0.0164	0.0176	0.0177	0.0186	0.0160	0.0127
18	0.0207	0.0170	0.0311	0.0123	0.0135	0.0065	0.0131	0.0108	0.0243	0.0263	0.0167	0.0179	0.0180	0.0189	0.0163	0.0130
19	0.0212	0.0174	0.0318	0.0126	0.0138	0.0067	0.0134	0.0110	0.0248	0.0268	0.0170	0.0182	0.0184	0.0193	0.0166	0.0132
20	0.0217	0.0178	0.0325	0.0129	0.0141	0.0068	0.0137	0.0113	0.0252	0.0273	0.0173	0.0186	0.0187	0.0196	0.0169	0.0134
21	0.0222	0.0182	0.0333	0.0132	0.0144	0.0070	0.0140	0.0115	0.0258	0.0278	0.0176	0.0189	0.0190	0.0200	0.0172	0.0137
22	0.0227	0.0187	0.0341	0.0135	0.0148	0.0071	0.0143	0.0118	0.0263	0.0284	0.0180	0.0193	0.0194	0.0203	0.0175	0.0140
23	0.0233	0.0191	0.0349	0.0138	0.0151	0.0073	0.0146	0.0120	0.0269	0.0290	0.0183	0.0196	0.0197	0.0207	0.0178	0.0142
24	0.0239	0.0196	0.0358	0.0141	0.0155	0.0074	0.0150	0.0123	0.0275	0.0296	0.0187	0.0200	0.0201	0.0211	0.0181	0.0145
25	0.0245	0.0201	0.0367	0.0145	0.0158	0.0076	0.0153	0.0126	0.0281	0.0303	0.0191	0.0205	0.0205	0.0215	0.0185	0.0147
26	0.0252	0.0206	0.0376	0.0148	0.0162	0.0078	0.0157	0.0129	0.0288	0.0310	0.0196	0.0209	0.0210	0.0219	0.0188	0.0150
27	0.0259	0.0212	0.0386	0.0152	0.0166	0.0080	0.0161	0.0132	0.0294	0.0317	0.0200	0.0214	0.0215	0.0224	0.0192	0.0153
28	0.0267	0.0218	0.0396	0.0156	0.0171	0.0082	0.0164	0.0135	0.0301	0.0324	0.0205	0.0219	0.0219	0.0229	0.0196	0.0156
29	0.0275	0.0224	0.0408	0.0160	0.0175	0.0084	0.0169	0.0138	0.0309	0.0332	0.0209	0.0224	0.0224	0.0234	0.0201	0.0159
30	0.0283	0.0231	0.0419	0.0165	0.0180	0.0086	0.0173	0.0142	0.0316	0.0340	0.0214	0.0229	0.0229	0.0240	0.0205	0.0163
31	0.0293	0.0238	0.0432	0.0170	0.0185	0.0089	0.0177	0.0145	0.0324	0.0348	0.0220	0.0234	0.0235	0.0245	0.0210	0.0167
32	0.0303	0.0246	0.0446	0.0175	0.0190	0.0091	0.0182	0.0149	0.0332	0.0357	0.0225	0.0240	0.0240	0.0251	0.0215	0.0170
33	0.0313	0.0255	0.0460	0.0180	0.0196	0.0094	0.0187	0.0153	0.0341	0.0366	0.0231	0.0246	0.0246	0.0257	0.0220	0.0174
34	0.0325	0.0264	0.0476	0.0186	0.0202	0.0097	0.0193	0.0157	0.0350	0.0376	0.0236	0.0252	0.0252	0.0263	0.0225	0.0178
35	0.0337	0.0273	0.0493	0.0192	0.0209	0.0100	0.0199	0.0162	0.0360	0.0386	0.0243	0.0258	0.0258	0.0269	0.0230	0.0182
36	0.0350	0.0283	0.0511	0.0199	0.0216	0.0103	0.0205	0.0167	0.0371	0.0397	0.0249	0.0265	0.0265	0.0276	0.0236	0.0187
37	0.0364	0.0294	0.0530	0.0206	0.0224	0.0106	0.0212	0.0172	0.0382	0.0408	0.0256	0.0272	0.0272	0.0283	0.0242	0.0192
38	0.0378	0.0306	0.0551	0.0214	0.0232	0.0110	0.0219	0.0178	0.0394	0.0421	0.0264	0.0280	0.0279	0.0290	0.0248	0.0196
39	0.0394	0.0318	0.0572	0.0223	0.0241	0.0114	0.0227	0.0184	0.0407	0.0434	0.0272	0.0288	0.0287	0.0298	0.0254	0.0201
40	0.0410	0.0331	0.0595	0.0231	0.0250	0.0119	0.0235	0.0190	0.0421	0.0448	0.0280	0.0297	0.0296	0.0307	0.0261	0.0207
41	0.0428	0.0345	0.0620	0.0241	0.0260	0.0123	0.0244	0.0197	0.0436	0.0463	0.0290	0.0306	0.0305	0.0316	0.0269	0.0212
42	0.0447	0.0360	0.0646	0.0250	0.0270	0.0128	0.0253	0.0205	0.0451	0.0480	0.0299	0.0316	0.0314	0.0325	0.0277	0.0218
43	0.0468	0.0376	0.0674	0.0261	0.0281	0.0133	0.0263	0.0213	0.0468	0.0497	0.0310	0.0327	0.0325	0.0336	0.0285	0.0225
44	0.0489	0.0393	0.0703	0.0272	0.0293	0.0139	0.0274	0.0221	0.0487	0.0516	0.0321	0.0339	0.0336	0.0347	0.0294	0.0231
45	0.0512	0.0411	0.0735	0.0284	0.0306	0.0144	0.0285	0.0230	0.0506	0.0536	0.0333	0.0351	0.0347	0.0358	0.0304	0.0239
46	0.0537	0.0431	0.0769	0.0297	0.0319	0.0151	0.0297	0.0239	0.0526	0.0557	0.0346	0.0364	0.0360	0.0371	0.0314	0.0247
47	0.0564	0.0452	0.0806	0.0311	0.0334	0.0157	0.0310	0.0249	0.0548	0.0579	0.0360	0.0378	0.0374	0.0384	0.0325	0.0255
48	0.0593	0.0475	0.0845	0.0326	0.0349	0.0164	0.0324	0.0260	0.0571	0.0603	0.0374	0.0393	0.0388	0.0399	0.0337	0.0264
49	0.0624	0.0499	0.0887	0.0342	0.0366	0.0172	0.0338	0.0272	0.0595	0.0629	0.0390	0.0409	0.0403	0.0414	0.0350	0.0274
50	0.0658	0.0525	0.0933	0.0359	0.0384	0.0180	0.0354	0.0284	0.0622	0.0656	0.0406	0.0426	0.0420	0.0431	0.0363	0.0284
51	0.0694	0.0553	0.0982	0.0377	0.0403	0.0189	0.0371	0.0297	0.0650	0.0685	0.0424	0.0444	0.0437	0.0448	0.0378	0.0295
52	0.0732	0.0584	0.1035	0.0397	0.0424	0.0198	0.0389	0.0311	0.0680	0.0716	0.0442	0.0463	0.0455	0.0466	0.0393	0.0306
53	0.0772	0.0616	0.1091	0.0418	0.0446	0.0209	0.0408	0.0327	0.0712	0.0749	0.0462	0.0484	0.0475	0.0486	0.0409	0.0319
54	0.0814	0.0649	0.1151	0.0441	0.0470	0.0220	0.0429	0.0343	0.0747	0.0785	0.0484	0.0506	0.0496	0.0507	0.0426	0.0332
55	0.0860	0.0685	0.1214	0.0465	0.0495	0.0231	0.0452	0.0360	0.0784	0.0823	0.0507	0.0529	0.0518	0.0530	0.0444	0.0346
56	0.0911	0.0724	0.1280	0.0491	0.0523	0.0244	0.0476	0.0379	0.0824	0.0864	0.0531	0.0554	0.0542	0.0554	0.0464	0.0361
57	0.0966	0.0766	0.1353	0.0518	0.0551	0.0257	0.0502	0.0400	0.0868	0.0908	0.0558	0.0581	0.0568	0.0579	0.0485	0.0377
58	0.1025	0.0812	0.1432	0.0547	0.0581	0.0271	0.0529	0.0422	0.0914	0.0956	0.0587	0.0610	0.0596	0.0607	0.0508	0.0394
59	0.1091	0.0863	0.1519	0.0579	0.0614	0.0286	0.0558	0.0445	0.0964	0.1007	0.0617	0.0641	0.0626	0.0636	0.0532	0.0412
60	0.1162	0.0917	0.1613	0.0614	0.0650	0.0303	0.0589	0.0469	0.1017	0.1062	0.0651	0.0675	0.0658	0.0668	0.0557	0.0432

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016	Adjusted q(x) BY 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
61	0.1239	0.0977	0.1715	0.0652	0.0690	0.0320	0.0622	0.0495	0.1073	0.1120	0.0686	0.0711	0.0692	0.0702	0.0585	0.0453
62	0.1323	0.1042	0.1827	0.0693	0.0732	0.0340	0.0659	0.0523	0.1132	0.1182	0.0724	0.0750	0.0729	0.0739	0.0615	0.0475
63	0.1413	0.1113	0.1949	0.0739	0.0779	0.0361	0.0698	0.0553	0.1196	0.1247	0.0763	0.0791	0.0769	0.0779	0.0648	0.0500
64	0.1510	0.1188	0.2080	0.0788	0.0830	0.0384	0.0742	0.0587	0.1266	0.1317	0.0805	0.0834	0.0811	0.0821	0.0683	0.0526
65	0.1617	0.1270	0.2222	0.0841	0.0885	0.0409	0.0789	0.0623	0.1342	0.1395	0.0851	0.0880	0.0856	0.0866	0.0720	0.0554
66	0.1734	0.1360	0.2375	0.0898	0.0945	0.0436	0.0840	0.0663	0.1426	0.1479	0.0901	0.0930	0.0903	0.0914	0.0759	0.0584
67	0.1862	0.1459	0.2543	0.0960	0.1009	0.0465	0.0896	0.0706	0.1516	0.1570	0.0955	0.0985	0.0954	0.0964	0.0801	0.0616
68	0.2001	0.1566	0.2727	0.1028	0.1079	0.0497	0.0957	0.0753	0.1615	0.1670	0.1014	0.1044	0.1010	0.1018	0.0845	0.0650
69	0.2153	0.1683	0.2928	0.1103	0.1155	0.0531	0.1022	0.0804	0.1723	0.1779	0.1079	0.1109	0.1071	0.1078	0.0893	0.0686
70	0.2319	0.1811	0.3148	0.1184	0.1238	0.0569	0.1092	0.0859	0.1839	0.1897	0.1149	0.1179	0.1137	0.1143	0.0945	0.0725
71	0.2499	0.1950	0.3387	0.1273	0.1330	0.0610	0.1170	0.0918	0.1964	0.2025	0.1226	0.1256	0.1209	0.1214	0.1002	0.0767
72	0.2694	0.2102	0.3647	0.1369	0.1429	0.0655	0.1254	0.0983	0.2100	0.2163	0.1308	0.1340	0.1288	0.1291	0.1064	0.0813
73	0.2906	0.2266	0.3930	0.1474	0.1538	0.0704	0.1347	0.1054	0.2248	0.2313	0.1397	0.1430	0.1374	0.1375	0.1132	0.0864
74	0.3135	0.2444	0.4237	0.1589	0.1656	0.0757	0.1448	0.1132	0.2411	0.2476	0.1494	0.1527	0.1467	0.1467	0.1205	0.0919
75	0.3382	0.2637	0.4570	0.1713	0.1784	0.0816	0.1558	0.1216	0.2588	0.2655	0.1600	0.1633	0.1566	0.1566	0.1286	0.0978
76	0.3649	0.2845	0.4931	0.1848	0.1924	0.0879	0.1677	0.1309	0.2782	0.2851	0.1715	0.1749	0.1675	0.1672	0.1372	0.1044
77	0.3936	0.3070	0.5320	0.1993	0.2075	0.0948	0.1807	0.1409	0.2993	0.3065	0.1842	0.1875	0.1793	0.1788	0.1466	0.1114
78	0.4242	0.3311	0.5739	0.2151	0.2239	0.1022	0.1949	0.1519	0.3223	0.3297	0.1980	0.2013	0.1923	0.1915	0.1567	0.1190
79	0.4568	0.3568	0.6190	0.2320	0.2416	0.1103	0.2102	0.1637	0.3474	0.3551	0.2130	0.2164	0.2065	0.2053	0.1678	0.1272
80	0.4909	0.3843	0.6672	0.2502	0.2606	0.1190	0.2268	0.1766	0.3745	0.3826	0.2294	0.2328	0.2219	0.2204	0.1799	0.1362
81	0.5262	0.4129	0.7185	0.2697	0.2811	0.1284	0.2447	0.1905	0.4040	0.4125	0.2472	0.2507	0.2388	0.2369	0.1932	0.1461
82	0.5629	0.4427	0.7720	0.2905	0.3030	0.1384	0.2640	0.2056	0.4358	0.4450	0.2665	0.2702	0.2571	0.2549	0.2077	0.1568
83	0.6010	0.4735	0.8277	0.3121	0.3263	0.1492	0.2847	0.2218	0.4702	0.4800	0.2874	0.2913	0.2771	0.2745	0.2234	0.1686
84	0.6409	0.5056	0.8854	0.3346	0.3506	0.1607	0.3069	0.2392	0.5073	0.5179	0.3101	0.3142	0.2987	0.2958	0.2406	0.1814
85	0.6643	0.5391	0.9453	0.3579	0.3758	0.1727	0.3304	0.2578	0.5471	0.5588	0.3346	0.3390	0.3222	0.3190	0.2593	0.1953
86	0.6643	0.5588	1.0000	0.3822	0.4020	0.1851	0.3551	0.2776	0.5897	0.6026	0.3610	0.3657	0.3476	0.3440	0.2795	0.2104
87	0.6643	0.5588	1.0000	0.4075	0.4292	0.1980	0.3807	0.2983	0.6351	0.6496	0.3893	0.3946	0.3751	0.3712	0.3015	0.2269
88	0.6643	0.5588	1.0000	0.4224	0.4577	0.2114	0.4072	0.3198	0.6824	0.6995	0.4196	0.4255	0.4046	0.4005	0.3253	0.2447
89	0.6643	0.5588	1.0000	0.4224	0.4744	0.2254	0.4347	0.3421	0.7316	0.7516	0.4519	0.4587	0.4364	0.4320	0.3510	0.2640
90	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4636	0.3653	0.7826	0.8058	0.4855	0.4939	0.4704	0.4660	0.3786	0.2849
91	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.3895	0.8355	0.8620	0.5205	0.5307	0.5066	0.5022	0.4084	0.3074
92	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.8909	0.9203	0.5568	0.5690	0.5443	0.5409	0.4402	0.3315
93	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	0.9813	0.5945	0.6087	0.5835	0.5812	0.4740	0.3573
94	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6339	0.6499	0.6242	0.6230	0.5093	0.3848
95	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.6929	0.6665	0.6665	0.5460	0.4134
96	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7106	0.7116	0.5841	0.4432
97	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7588	0.6236	0.4741
98	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6650	0.5062
99	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5398
100	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
101	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
102	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
103	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
104	0.6643	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
105	0.6710	0.5588	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
106	0.6710	0.5644	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
107	0.6710	0.5644	1.0000	0.4224	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
108	0.6710	0.5644	1.0000	0.4267	0.4744	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
109	0.6710	0.5644	1.0000	0.4267	0.4792	0.2337	0.4805	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
110	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4037	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
111	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
112	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9235	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
113	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
114	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6571	0.7183	0.7366	0.7865	0.6893	0.5595
115	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6637	0.7183	0.7366	0.7865	0.6893	0.5595
116	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6637	0.7255	0.7366	0.7865	0.6893	0.5595
117	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6637	0.7255	0.7441	0.7865	0.6893	0.5595
118	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6637	0.7255	0.7441	0.7944	0.6893	0.5595
119	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6637	0.7255	0.7441	0.7944	0.6962	0.5595
120	0.6710	0.5644	1.0000	0.4267	0.4792	0.2360	0.4854	0.4078	0.9328	1.0000	0.6637	0.7255	0.7441	0.7944	0.6962	0.5652

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 1989	Adjusted q(x) BY 1990	Adjusted q(x) BY 1991	Adjusted q(x) BY 1992	Adjusted q(x) BY 1993	Adjusted q(x) BY 1994	Adjusted q(x) BY 1995	Adjusted q(x) BY 1996	Adjusted q(x) BY 1997	Adjusted q(x) BY 1998	Adjusted q(x) BY 1999	Adjusted q(x) BY 2000	Adjusted q(x) BY 2001	Adjusted q(x) BY 2002	Adjusted q(x) BY 2003	Adjusted q(x) BY 2004
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
0	0.0104	0.0326	0.0114	0.0125	0.0135	0.0049	0.0104	0.0212	0.0093	0.0120	0.0205	0.0217	0.0116	0.0158	0.0271	0.0088
1	0.0107	0.0333	0.0117	0.0127	0.0138	0.0050	0.0106	0.0216	0.0094	0.0122	0.0209	0.0221	0.0118	0.0161	0.0276	0.0090
2	0.0109	0.0340	0.0119	0.0130	0.0141	0.0051	0.0108	0.0220	0.0096	0.0124	0.0213	0.0225	0.0120	0.0164	0.0281	0.0091
3	0.0112	0.0348	0.0122	0.0133	0.0144	0.0052	0.0111	0.0224	0.0098	0.0127	0.0217	0.0230	0.0123	0.0167	0.0286	0.0093
4	0.0114	0.0356	0.0125	0.0136	0.0147	0.0053	0.0113	0.0229	0.0100	0.0129	0.0221	0.0234	0.0125	0.0170	0.0292	0.0095
5	0.0117	0.0365	0.0128	0.0139	0.0150	0.0054	0.0115	0.0233	0.0102	0.0132	0.0225	0.0238	0.0127	0.0174	0.0297	0.0097
6	0.0120	0.0374	0.0131	0.0142	0.0154	0.0056	0.0118	0.0239	0.0104	0.0134	0.0229	0.0242	0.0129	0.0177	0.0302	0.0098
7	0.0123	0.0383	0.0134	0.0146	0.0157	0.0057	0.0121	0.0244	0.0106	0.0137	0.0234	0.0247	0.0132	0.0180	0.0308	0.0100
8	0.0126	0.0392	0.0137	0.0149	0.0161	0.0058	0.0123	0.0249	0.0109	0.0140	0.0239	0.0252	0.0134	0.0183	0.0313	0.0102
9	0.0129	0.0402	0.0141	0.0153	0.0165	0.0059	0.0126	0.0255	0.0111	0.0143	0.0244	0.0258	0.0137	0.0187	0.0319	0.0104
10	0.0133	0.0413	0.0144	0.0157	0.0169	0.0061	0.0129	0.0261	0.0114	0.0147	0.0250	0.0263	0.0140	0.0191	0.0325	0.0106
11	0.0137	0.0424	0.0148	0.0161	0.0173	0.0062	0.0132	0.0267	0.0116	0.0150	0.0255	0.0269	0.0143	0.0195	0.0332	0.0108
12	0.0141	0.0436	0.0152	0.0165	0.0178	0.0064	0.0136	0.0274	0.0119	0.0153	0.0261	0.0275	0.0146	0.0199	0.0339	0.0110
13	0.0145	0.0449	0.0156	0.0169	0.0182	0.0066	0.0139	0.0280	0.0122	0.0157	0.0267	0.0282	0.0150	0.0204	0.0347	0.0112
14	0.0149	0.0463	0.0161	0.0174	0.0187	0.0067	0.0143	0.0287	0.0125	0.0161	0.0273	0.0288	0.0153	0.0208	0.0355	0.0115
15	0.0154	0.0477	0.0166	0.0179	0.0193	0.0069	0.0146	0.0295	0.0128	0.0165	0.0280	0.0295	0.0157	0.0213	0.0363	0.0117
16	0.0160	0.0493	0.0171	0.0185	0.0198	0.0071	0.0150	0.0302	0.0131	0.0169	0.0287	0.0302	0.0160	0.0218	0.0371	0.0120
17	0.0165	0.0509	0.0177	0.0191	0.0204	0.0073	0.0155	0.0311	0.0135	0.0173	0.0294	0.0309	0.0164	0.0223	0.0379	0.0123
18	0.0171	0.0527	0.0183	0.0197	0.0211	0.0075	0.0159	0.0320	0.0139	0.0178	0.0302	0.0317	0.0168	0.0228	0.0388	0.0126
19	0.0178	0.0547	0.0189	0.0204	0.0218	0.0078	0.0164	0.0329	0.0142	0.0183	0.0310	0.0325	0.0172	0.0234	0.0398	0.0129
20	0.0185	0.0567	0.0196	0.0211	0.0225	0.0080	0.0169	0.0339	0.0147	0.0188	0.0318	0.0334	0.0177	0.0240	0.0408	0.0132
21	0.0192	0.0589	0.0203	0.0218	0.0233	0.0083	0.0175	0.0350	0.0151	0.0193	0.0327	0.0343	0.0181	0.0246	0.0418	0.0135
22	0.0199	0.0612	0.0211	0.0227	0.0242	0.0086	0.0181	0.0361	0.0156	0.0199	0.0337	0.0353	0.0186	0.0252	0.0428	0.0138
23	0.0208	0.0637	0.0220	0.0235	0.0251	0.0089	0.0187	0.0373	0.0161	0.0205	0.0347	0.0363	0.0192	0.0259	0.0440	0.0142
24	0.0216	0.0663	0.0228	0.0245	0.0260	0.0093	0.0194	0.0386	0.0166	0.0212	0.0358	0.0374	0.0197	0.0267	0.0452	0.0146
25	0.0226	0.0691	0.0238	0.0254	0.0271	0.0096	0.0201	0.0400	0.0172	0.0219	0.0369	0.0386	0.0203	0.0274	0.0464	0.0149
26	0.0236	0.0721	0.0248	0.0265	0.0281	0.0100	0.0209	0.0416	0.0179	0.0227	0.0382	0.0398	0.0210	0.0283	0.0478	0.0154
27	0.0246	0.0753	0.0258	0.0276	0.0293	0.0104	0.0217	0.0432	0.0185	0.0235	0.0395	0.0412	0.0217	0.0292	0.0493	0.0158
28	0.0258	0.0787	0.0270	0.0288	0.0305	0.0108	0.0226	0.0449	0.0192	0.0244	0.0410	0.0426	0.0224	0.0301	0.0508	0.0163
29	0.0270	0.0823	0.0282	0.0301	0.0319	0.0113	0.0235	0.0467	0.0200	0.0254	0.0425	0.0442	0.0232	0.0311	0.0525	0.0168
30	0.0283	0.0862	0.0295	0.0314	0.0333	0.0118	0.0245	0.0486	0.0208	0.0264	0.0442	0.0459	0.0240	0.0322	0.0543	0.0174
31	0.0297	0.0904	0.0309	0.0329	0.0348	0.0123	0.0256	0.0506	0.0217	0.0274	0.0459	0.0476	0.0249	0.0334	0.0562	0.0180
32	0.0313	0.0950	0.0324	0.0345	0.0364	0.0128	0.0267	0.0528	0.0226	0.0286	0.0478	0.0495	0.0259	0.0347	0.0582	0.0186
33	0.0329	0.0998	0.0340	0.0361	0.0381	0.0134	0.0279	0.0552	0.0236	0.0298	0.0497	0.0515	0.0269	0.0360	0.0604	0.0193
34	0.0347	0.1051	0.0358	0.0379	0.0400	0.0141	0.0292	0.0577	0.0246	0.0310	0.0518	0.0536	0.0280	0.0374	0.0627	0.0200
35	0.0366	0.1107	0.0377	0.0399	0.0420	0.0148	0.0306	0.0603	0.0257	0.0324	0.0541	0.0559	0.0291	0.0389	0.0652	0.0208
36	0.0386	0.1168	0.0397	0.0420	0.0441	0.0155	0.0321	0.0632	0.0269	0.0339	0.0565	0.0583	0.0304	0.0405	0.0678	0.0216
37	0.0407	0.1232	0.0419	0.0442	0.0464	0.0163	0.0337	0.0663	0.0282	0.0355	0.0590	0.0609	0.0317	0.0422	0.0706	0.0224
38	0.0429	0.1299	0.0442	0.0467	0.0489	0.0171	0.0354	0.0696	0.0295	0.0371	0.0617	0.0636	0.0331	0.0441	0.0736	0.0234
39	0.0454	0.1370	0.0466	0.0492	0.0516	0.0181	0.0372	0.0731	0.0310	0.0389	0.0647	0.0666	0.0346	0.0460	0.0768	0.0244
40	0.0480	0.1448	0.0491	0.0519	0.0544	0.0191	0.0393	0.0770	0.0326	0.0409	0.0678	0.0697	0.0362	0.0481	0.0802	0.0254
41	0.0509	0.1533	0.0519	0.0547	0.0574	0.0201	0.0414	0.0811	0.0343	0.0430	0.0712	0.0731	0.0379	0.0503	0.0838	0.0265
42	0.0541	0.1625	0.0550	0.0578	0.0605	0.0212	0.0437	0.0856	0.0362	0.0453	0.0749	0.0768	0.0397	0.0527	0.0877	0.0277
43	0.0575	0.1726	0.0583	0.0612	0.0640	0.0224	0.0460	0.0902	0.0382	0.0477	0.0788	0.0807	0.0417	0.0553	0.0918	0.0290
44	0.0612	0.1836	0.0619	0.0649	0.0677	0.0236	0.0486	0.0952	0.0402	0.0503	0.0830	0.0849	0.0439	0.0581	0.0963	0.0304
45	0.0653	0.1955	0.0658	0.0690	0.0718	0.0250	0.0513	0.1004	0.0424	0.0530	0.0876	0.0895	0.0462	0.0610	0.1011	0.0319
46	0.0697	0.2086	0.0701	0.0733	0.0763	0.0265	0.0543	0.1061	0.0448	0.0559	0.0924	0.0944	0.0487	0.0642	0.1063	0.0335
47	0.0745	0.2226	0.0748	0.0781	0.0811	0.0282	0.0576	0.1123	0.0473	0.0590	0.0974	0.0996	0.0513	0.0677	0.1119	0.0352
48	0.0796	0.2378	0.0798	0.0833	0.0864	0.0299	0.0612	0.1191	0.0501	0.0624	0.1028	0.1050	0.0541	0.0714	0.1179	0.0370
49	0.0853	0.2542	0.0852	0.0889	0.0922	0.0319	0.0651	0.1265	0.0531	0.0660	0.1086	0.1108	0.0571	0.0753	0.1244	0.0390
50	0.0914	0.2722	0.0911	0.0950	0.0984	0.0340	0.0693	0.1345	0.0564	0.0700	0.1150	0.1171	0.0602	0.0794	0.1312	0.0412
51	0.0982	0.2919	0.0976	0.1016	0.1051	0.0363	0.0739	0.1433	0.0600	0.0743	0.1219	0.1239	0.0636	0.0838	0.1383	0.0434
52	0.1055	0.3134	0.1046	0.1087	0.1123	0.0388	0.0789	0.1528	0.0639	0.0791	0.1294	0.1314	0.0674	0.0885	0.1459	0.0458
53	0.1135	0.3369	0.1124	0.1166	0.1203	0.0415	0.0843	0.1631	0.0681	0.0842	0.1377	0.1395	0.0714	0.0937	0.1542	0.0483
54	0.1222	0.3624	0.1208	0.1252	0.1290	0.0444	0.0901	0.1742	0.0727	0.0898	0.1466	0.1484	0.0759	0.0994	0.1633	0.0510
55	0.1317	0.3903	0.1299	0.1346	0.1385	0.0476	0.0965	0.1862	0.0777	0.0959	0.1564	0.1581	0.0807	0.1055	0.1731	0.0540
56	0.1420	0.4206	0.1399	0.1448	0.1488	0.0511	0.1035	0.1994	0.0830	0.1024	0.1669	0.1686	0.0859	0.1122	0.1838	0.0573
57	0.1532	0.4534	0.1508	0.1559	0.1601	0.0550	0.1111	0.2138	0.0889	0.1095	0.1783	0.1800	0.0917	0.1196	0.1955	0.0608
58	0.1653	0.4891	0.1626	0.1680	0.1724	0.0591	0.1194	0.2296	0.0954	0.1172	0.1906	0.1922	0.0978	0.1275	0.2083	0.0647
59	0.1783	0.5277	0.1753	0.1812	0.1858	0.0637	0.1285	0.2468	0.1024	0.1257	0.2041	0.2055	0.1045	0.1361	0.2221	0.0689
60	0.1924	0.5693	0.1892	0.1954	0.2004	0.0686	0.1384	0.2655	0.1100	0.1350	0.2189	0.2200	0.1117	0.1454	0.2371	0.0735

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 1989	Adjusted q(x) BY 1990	Adjusted q(x) BY 1991	Adjusted q(x) BY 1992	Adjusted q(x) BY 1993	Adjusted q(x) BY 1994	Adjusted q(x) BY 1995	Adjusted q(x) BY 1996	Adjusted q(x) BY 1997	Adjusted q(x) BY 1998	Adjusted q(x) BY 1999	Adjusted q(x) BY 2000	Adjusted q(x) BY 2001	Adjusted q(x) BY 2002	Adjusted q(x) BY 2003	Adjusted q(x) BY 2004
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
61	0.2075	0.6142	0.2041	0.2108	0.2161	0.0740	0.1491	0.2859	0.1184	0.1451	0.2350	0.2360	0.1196	0.1554	0.2532	0.0785
62	0.2236	0.6624	0.2202	0.2275	0.2331	0.0798	0.1608	0.3081	0.1275	0.1561	0.2526	0.2534	0.1283	0.1664	0.2707	0.0838
63	0.2408	0.7140	0.2375	0.2454	0.2516	0.0861	0.1734	0.3322	0.1374	0.1681	0.2718	0.2723	0.1377	0.1785	0.2899	0.0896
64	0.2588	0.7689	0.2560	0.2646	0.2714	0.0929	0.1871	0.3583	0.1481	0.1811	0.2927	0.2930	0.1481	0.1916	0.3109	0.0959
65	0.2774	0.8262	0.2757	0.2853	0.2927	0.1002	0.2018	0.3866	0.1598	0.1953	0.3154	0.3155	0.1593	0.2060	0.3338	0.1029
66	0.2968	0.8857	0.2962	0.3072	0.3155	0.1081	0.2177	0.4171	0.1724	0.2107	0.3400	0.3400	0.1715	0.2216	0.3588	0.1105
67	0.3169	0.9475	0.3176	0.3301	0.3397	0.1165	0.2348	0.4500	0.1860	0.2273	0.3668	0.3666	0.1849	0.2386	0.3860	0.1187
68	0.3379	1.0000	0.3397	0.3539	0.3650	0.1255	0.2531	0.4853	0.2007	0.2452	0.3957	0.3954	0.1993	0.2571	0.4157	0.1277
69	0.3502	1.0000	0.3627	0.3785	0.3914	0.1348	0.2726	0.5231	0.2164	0.2645	0.4269	0.4266	0.2150	0.2772	0.4479	0.1376
70	0.3502	1.0000	0.3867	0.4041	0.4186	0.1445	0.2929	0.5633	0.2333	0.2853	0.4606	0.4603	0.2319	0.2990	0.4829	0.1482
71	0.3502	1.0000	0.4009	0.4309	0.4470	0.1546	0.3140	0.6053	0.2512	0.3075	0.4968	0.4966	0.2502	0.3226	0.5209	0.1598
72	0.3502	1.0000	0.4009	0.4467	0.4766	0.1651	0.3359	0.6489	0.2699	0.3312	0.5354	0.5355	0.2700	0.3481	0.5620	0.1724
73	0.3502	1.0000	0.4009	0.4467	0.4940	0.1760	0.3586	0.6942	0.2894	0.3559	0.5766	0.5772	0.2912	0.3755	0.6064	0.1860
74	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3824	0.7412	0.3095	0.3815	0.6196	0.6216	0.3138	0.4050	0.6542	0.2007
75	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.7903	0.3305	0.4081	0.6642	0.6679	0.3380	0.4365	0.7055	0.2165
76	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3524	0.4357	0.7105	0.7161	0.3631	0.4701	0.7605	0.2335
77	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4646	0.7586	0.7660	0.3893	0.5051	0.8189	0.2517
78	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8089	0.8178	0.4165	0.5415	0.8799	0.2710
79	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.8720	0.4446	0.5793	0.9434	0.2912
80	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4741	0.6185	1.0000	0.3122
81	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6595	1.0000	0.3339
82	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3565
83	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3802
84	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
85	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
86	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
87	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
88	0.3502	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
89	0.3538	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
90	0.3538	1.0000	0.4009	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
91	0.3538	1.0000	0.4049	0.4467	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
92	0.3538	1.0000	0.4049	0.4512	0.4940	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
93	0.3538	1.0000	0.4049	0.4512	0.4990	0.1824	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
94	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.3964	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
95	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8192	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
96	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3653	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
97	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4816	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
98	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8385	0.9039	0.4915	0.6836	1.0000	0.3941
99	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9039	0.4915	0.6836	1.0000	0.3941
100	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4915	0.6836	1.0000	0.3941
101	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6836	1.0000	0.3941
102	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3941
103	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3941
104	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
105	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
106	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
107	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
108	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
109	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
110	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
111	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
112	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
113	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
114	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
115	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
116	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
117	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
118	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
119	0.3538	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981
120	#N/A	1.0000	0.4049	0.4512	0.4990	0.1843	0.4004	0.8275	0.3690	0.4865	0.8470	0.9131	0.4964	0.6905	1.0000	0.3981

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Sum of (a) Remaining Life Expectancy	Cumulative Paid (b) Loss & ALAE	Number of Years Since Date of Claim (c)	Average Annual Payment (3) / (4)	Indicated Birth Year Relativity Based on Average Annual Payment (d)	Remaining Life Expectancy X Annual Payment Relativity (e)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (7) / (2)	Current (f) Case O/S Loss & ALAE @ 9/30/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (9) / (2)	Average Annual Remaining Payment Relativity Based on Current Case O/S (g)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	82.64	4,299,622	87	49,172	0.651	55.43	0.671	10,875,014	131,595	0.949
1990	44.93	3,200,624	86	37,421	0.495	26.27	0.585	5,572,659	124,030	0.895
1991	107.64	9,596,598	109	88,261	1.168	124.89	1.160	18,148,378	168,603	1.216
1992	234.53	15,631,258	241	64,954	0.860	195.58	0.834	33,875,205	144,439	1.042
1993	202.29	17,370,827	200	86,694	1.147	144.96	0.717	25,927,176	128,168	0.925
1994	116.00	4,127,433	72	57,397	0.760	87.21	0.752	13,370,590	115,264	0.831
1995	145.20	10,835,594	117	92,320	1.222	170.72	1.176	21,877,471	150,671	1.087
1996	122.27	9,162,746	134	68,609	0.908	110.41	0.903	19,949,127	163,156	1.177
1997	249.01	11,563,443	165	69,933	0.925	178.87	0.718	30,482,519	122,415	0.883
1998	307.18	20,509,777	223	92,108	1.219	332.96	1.084	49,350,029	160,655	1.159
1999	63.59	4,640,400	56	83,146	1.100	70.15	1.103	13,432,545	211,237	1.524
2000	82.51	3,199,270	76	42,374	0.561	41.50	0.503	13,084,595	158,582	1.144
2001	116.21	6,693,419	65	102,660	1.359	151.69	1.305	20,326,065	174,908	1.262
2002	324.77	14,255,595	201	70,895	0.938	291.91	0.899	52,106,919	160,443	1.157
2003	54.82	4,437,941	44	101,300	1.341	74.97	1.367	11,252,814	205,268	1.481
2004	168.15	4,545,621	69	66,032	0.874	124.48	0.740	24,332,081	144,705	1.044
2005	186.25	6,876,804	91	75,619	1.001	116.54	0.626	25,685,291	137,908	0.995
2006	265.61	9,024,874	107	84,621	1.120	281.15	1.058	39,524,956	148,808	1.073
2007	148.34	10,095,767	78	128,805	1.705	245.04	1.652	27,908,611	188,139	1.357
2008	311.59	5,222,966	92	56,661	0.750	210.50	0.676	44,221,012	141,921	1.024
2009	333.47	7,068,274	95	74,419	0.985	323.32	0.970	53,363,609	160,025	1.154
2010	223.89	2,089,458	42	49,233	0.652	125.54	0.561	28,208,427	125,992	0.909
2011	341.23	4,497,091	73	61,260	0.811	259.05	0.759	44,092,956	129,218	0.932
2012	261.43	2,446,802	46	53,087	0.703	171.55	0.656	31,109,134	118,996	0.858
2013	175.08	4,314,396	42	102,261	1.353	210.33	1.201	24,886,597	142,144	1.025
2014	215.56	4,392,056	46	94,840	1.255	242.05	1.123	27,735,366	128,667	0.928
2015	403.31	3,243,415	37	86,560	1.145	406.65	1.008	51,876,843	128,628	0.928
2016	150.29	482,498	11	42,775	0.566	85.73	0.570	13,600,095	90,492	0.653
2017	210.00	896,119	13	69,359	0.918	188.93	0.900	18,448,030	87,848	0.634
2018	225.00	997,851	11	93,257	1.234	286.89	1.275	22,242,000	98,853	0.713
2019	145.00	787,310	3	261,565	3.461	566.09	3.904	17,330,756	119,522	0.862
2020										
Totals / Avg.	6,017.79	206,505,847	2,733	75,567				834,196,872	138,622	

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) (12)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1989				1,476,241	29.21	50,539	0.669	23.23		4,143,199	119,263	0.860
1989				1,007,151	29.14	34,562	0.457	9.15		2,299,228	114,961	0.829
1989				1,816,230	29.09	62,435	0.826	23.05		4,432,587	158,874	1.146
Subtotals /				4,299,622	87.44	49,172	0.651	55.43	0.671	10,875,014	131,595	0.949
1990				1,564,095	28.79	54,328	0.719	13.84		3,160,334	164,173	1.184
1990				1,493,632	28.50	52,408	0.694	11.86		2,082,558	121,787	0.879
1990				142,897	28.24	5,060	0.067	0.57		329,767	38,434	0.277
Subtotals /				3,200,624	85.53	37,421	0.495	26.27	0.585	5,572,659	124,030	0.895
1991				2,752,788	28.59	96,285	1.274	28.61		4,173,719	185,912	1.341
1991				3,082,733	27.04	114,006	1.509	40.75		4,468,004	165,420	1.193
1991				2,001,761	27.00	74,139	0.981	40.10		6,769,900	165,645	1.195
1991				1,759,317	26.10	67,407	0.892	15.44		2,736,754	158,103	1.141
Subtotals /				9,596,598	108.73	88,261	1.168	124.89	1.160	18,148,378	168,603	1.216
1992				853,936	28.36	30,111	0.398	17.55		4,844,215	109,971	0.793
1992				2,279,526	28.12	81,064	1.073	19.13		2,933,365	164,519	1.187
1992				2,605,715	26.91	96,831	1.281	30.82		4,179,378	173,779	1.254
1992				1,938,313	26.47	73,227	0.969	27.00		4,475,842	160,655	1.159
1992				1,153,816	26.46	43,606	0.577	18.81		3,798,713	116,561	0.841
1992				397,783	26.44	15,045	0.199	3.42		2,210,071	128,567	0.927
1992				3,277,101	26.02	125,945	1.667	43.27		4,107,971	158,242	1.142
1992				1,675,519	25.94	64,592	0.855	17.10		3,650,340	182,517	1.317
1992				1,449,549	25.93	55,902	0.740	18.49		3,675,310	147,012	1.061
Subtotals /				15,631,258	240.65	64,954	0.860	195.58	0.834	33,875,205	144,439	1.042
1993				124,080	26.70	4,647	0.061	2.72		3,244,779	73,246	0.528
1993				831,878	25.61	32,483	0.430	12.46		3,993,822	137,813	0.994
1993				1,746,418	25.51	68,460	0.906	4.04		823,156	184,564	1.331
1993				1,756,578	25.41	69,129	0.915	32.19		5,412,591	153,810	1.110
1993				562,923	25.33	22,224	0.294	12.00		2,004,709	49,147	0.355
1993				1,844,061	25.08	73,527	0.973	32.87		5,025,732	148,778	1.073
1993				7,519,257	24.86	302,464	4.003	40.03		4,226,693	422,669	3.049
1993				2,985,632	21.87	136,517	1.807	8.65		1,195,694	249,623	1.801
Subtotals /				17,370,827	200.37	86,694	1.147	144.96	0.717	25,927,176	128,168	0.925

- Notes: (a) As provided by NICA management evaluated as of September 30, 2020.
- (b) Number of years since date of claim as shown in column (3) to September 30, 2020.
- (c) Based on column (7) divided by the average for all birth years.
- (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
- (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
- (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1994				1,379,650	24.42	56,497	0.748	26.17		4,762,904	136,044	0.981
1994				507,166	24.21	20,949	0.277	11.72		2,456,644	58,118	0.419
1994				2,240,617	23.28	96,246	1.274	49.32		6,151,042	158,860	1.146
Subtotals / Avg. BY 1994:			116.00	4,127,433	71.91	57,397	0.760	87.21	0.752	13,370,590	115,264	0.831
1995				3,525,212	24.04	146,639	1.941	50.67		4,805,790	184,059	1.328
1995				1,320,410	23.66	55,808	0.739	25.89		5,756,549	164,191	1.184
1995				2,133,956	23.52	90,729	1.201	16.70		2,331,380	167,605	1.209
1995				2,102,894	23.33	90,137	1.193	41.82		4,606,776	131,397	0.948
1995				1,753,122	22.82	76,824	1.017	35.64		4,376,976	124,842	0.901
Subtotals / Avg. BY 1995:			145.20	10,835,594	117.37	92,320	1.222	170.72	1.176	21,877,471	150,671	1.087
1996				1,398,042	24.07	58,082	0.769	26.99		6,586,044	187,583	1.353
1996				2,019,958	23.63	85,483	1.131	36.99		4,920,904	150,486	1.086
1996				2,833,985	22.95	123,485	1.634	23.61		2,826,166	195,582	1.411
1996				384,182	22.42	17,136	0.227	1.05		754,414	163,293	1.178
1996				1,919,455	20.55	93,404	1.236	11.14		1,424,494	158,101	1.141
1996				607,123	19.93	30,463	0.403	10.63		3,437,106	130,292	0.940
Subtotals / Avg. BY 1996:			122.27	9,162,746	133.55	68,609	0.908	110.41	0.903	19,949,127	163,156	1.177
1997				999,630	22.43	44,567	0.590	22.87		3,827,184	98,715	0.712
1997				139,192	22.23	6,261	0.083	3.69		1,286,647	28,907	0.209
1997				863,415	22.09	39,086	0.517	18.18		5,051,975	143,726	1.037
1997				4,851,962	21.90	221,551	2.932	43.98		3,125,660	208,377	1.503
1997				1,549,969	21.32	72,700	0.962	25.42		4,545,579	172,051	1.241
1997				1,604,323	19.00	84,438	1.117	39.56		5,926,463	167,414	1.208
1997				1,209,627	18.24	66,317	0.878	16.33		2,781,920	149,485	1.078
1997				345,326	18.14	19,037	0.252	8.85		3,937,090	112,008	0.808
Subtotals / Avg. BY 1997:			249.01	11,563,443	165.35	69,933	0.925	178.87	0.718	30,482,519	122,415	0.883
1998				1,744,335	21.92	79,577	1.053	18.27		2,321,177	133,785	0.965
1998				2,343,064	21.73	107,826	1.427	50.58		7,127,851	201,068	1.450
1998				949,663	21.58	44,007	0.582	21.91		5,219,745	138,749	1.001
1998				2,324,688	21.38	108,732	1.439	58.97		6,954,430	169,703	1.224
1998				122,917	17.26	7,121	0.094	3.34		3,592,867	101,350	0.731
1998				1,414,449	21.31	66,375	0.878	31.14		5,110,195	144,152	1.040
1998				4,182,805	20.66	202,459	2.679	22.99		2,304,544	268,595	1.938
1998				1,361,827	19.71	69,093	0.914	32.17		4,514,660	128,330	0.926
1998				2,428,069	19.31	125,742	1.664	44.03		5,052,464	190,947	1.377
1998				2,134,747	18.98	112,473	1.488	44.65		6,270,737	209,025	1.508
1998				1,503,212	18.83	79,831	1.056	4.92		881,360	189,133	1.364
Subtotals / Avg. BY 1998:			307.18	20,509,777	222.67	92,108	1.219	332.96	1.084	49,350,029	160,655	1.159

- Notes: (a) As provided by NICA management evaluated as of September 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f)
(1)				(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999				1,910,568	20.56	92,926	1.230	32.26		5,921,552	225,755	1.629
1999				1,544,256	18.19	84,896	1.123	19.50		4,171,066	240,269	1.733
1999				1,185,577	17.06	69,495	0.920	18.39		3,339,926	166,996	1.205
Subtotals				4,640,400	55.81	83,146	1.100	70.15	1.103	13,432,545	211,237	1.524
2000				390,146	19.71	19,794	0.262	3.80		2,792,369	192,444	1.388
2000				1,380,223	19.46	70,926	0.939	9.39		1,579,353	157,935	1.139
2000				636,951	18.37	34,673	0.459	20.37		7,000,892	157,713	1.138
2000				791,950	17.96	44,095	0.584	7.94		1,711,981	125,788	0.907
Subtotals				3,199,270	75.50	42,374	0.561	41.50	0.503	13,084,595	158,582	1.144
2001				2,058,712	17.82	115,528	1.529	28.70		4,391,705	233,975	1.688
2001				1,029,941	17.51	58,820	0.778	27.46		5,339,734	151,353	1.092
2001				1,285,951	15.29	84,104	1.113	39.61		4,968,876	139,614	1.007
2001				2,318,815	14.58	159,041	2.105	55.92		5,625,750	211,733	1.527
Subtotals				6,693,419	65.20	102,660	1.359	151.69	1.305	20,326,065	174,908	1.262
2002				1,017,135	17.87	56,919	0.753	7.29		1,327,815	137,171	0.990
2002				2,820,684	17.36	162,482	2.150	32.25		4,616,718	307,781	2.220
2002				1,107,229	17.32	63,928	0.846	16.92		2,132,062	106,603	0.769
2002				1,817,224	16.56	109,736	1.452	34.11		3,725,100	158,582	1.144
2002				1,515,772	16.45	92,144	1.219	43.07		6,831,282	193,411	1.395
2002				593,262	15.95	37,195	0.492	8.86		3,021,275	167,849	1.211
2002				1,048,874	15.68	66,892	0.885	23.28		6,154,747	234,021	1.688
2002				1,083,953	15.56	69,663	0.922	24.53		3,384,829	127,201	0.918
2002				114,957	15.05	7,638	0.101	0.89		299,908	34,158	0.246
2002				849,168	13.54	62,716	0.830	38.16		5,072,261	110,314	0.796
2002				918,678	13.39	68,609	0.908	20.69		5,412,178	237,480	1.713
2002				1,165,599	13.25	87,970	1.164	32.68		4,701,628	167,497	1.208
2002				203,058	13.10	15,501	0.205	9.18		5,427,118	121,276	0.875
Subtotals				14,255,595	201.08	70,895	0.938	291.91	0.899	52,106,919	160,443	1.157
2003				729,536	15.18	48,059	0.636	11.07		3,614,484	207,610	1.498
2003				1,747,893	14.69	118,985	1.575	31.49		3,614,716	180,736	1.304
2003				1,960,512	13.94	140,639	1.861	32.40		4,023,614	231,109	1.667
Subtotals				4,437,941	43.81	101,300	1.341	74.97	1.367	11,252,814	205,268	1.481

Notes: (a) As provided by NICA management evaluated as of September 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2004				602,736	15.91	37,884	0.501	17.75		4,323,888	122,144	0.881
2004				1,826,979	14.89	122,698	1.624	31.35		4,194,950	217,242	1.567
2004				1,192,705	14.79	80,643	1.067	37.35		4,428,633	126,532	0.913
2004				196,110	11.64	16,848	0.223	9.93		3,816,098	85,678	0.618
2004				727,091	11.61	62,626	0.829	28.09		7,568,512	223,260	1.611
Subtotals /				4,545,621	68.84	66,032	0.874	124.48	0.740	24,332,081	144,705	1.044
2005				709,165	14.56	48,706	0.645	23.05		4,807,758	134,445	0.970
2005				932,373	13.83	67,417	0.892	30.24		6,562,398	193,581	1.396
2005				534,432	13.69	39,038	0.517	23.04		4,766,165	106,889	0.771
2005				2,236,767	13.02	171,795	2.273	10.59		1,039,558	223,081	1.609
2005				1,123,244	12.66	88,724	1.174	16.38		2,456,637	176,103	1.270
2005				116,470	12.10	9,626	0.127	6.19		4,023,885	82,847	0.598
2005				1,224,352	11.08	110,501	1.462	7.05		2,028,891	420,932	3.037
Subtotals /				6,876,804	90.94	75,619	1.001	116.54	0.626	25,685,291	137,908	0.995
2006				1,087,096	13.85	78,491	1.039	15.58		2,496,925	166,462	1.201
2006				1,124,444	13.35	84,228	1.115	22.29		3,475,654	173,783	1.254
2006				842,350	11.12	75,751	1.002	44.75		4,014,685	89,935	0.649
2006				3,334,870	12.10	275,609	3.647	96.47		8,461,655	319,911	2.308
2006				978,916	12.02	81,441	1.078	50.88		5,598,369	118,584	0.855
2006				457,091	11.78	38,802	0.513	7.42		2,197,767	151,989	1.096
2006				407,383	11.68	34,879	0.462	12.21		4,238,322	160,239	1.156
2006				581,584	10.93	53,210	0.704	18.84		3,994,660	149,277	1.077
2006				211,139	9.82	21,501	0.285	12.70		5,046,920	113,058	0.816
Subtotals /				9,024,874	106.65	84,621	1.120	281.15	1.058	39,524,956	148,808	1.073
2007				1,997,403	12.23	163,320	2.161	20.79		2,058,608	213,993	1.544
2007				943,474	11.97	78,820	1.043	10.43		1,260,874	126,087	0.910
2007				1,141,875	11.61	98,353	1.302	31.59		4,341,695	178,891	1.291
2007				1,570,393	11.48	136,794	1.810	81.44		8,794,332	195,473	1.410
2007				2,469,949	11.18	220,926	2.924	40.87		3,433,216	245,581	1.772
2007				1,043,821	10.61	98,381	1.302	12.52		1,674,404	174,054	1.256
2007				928,853	9.30	99,877	1.322	47.40		6,345,481	176,952	1.277
Subtotals /				10,095,767	78.38	128,805	1.705	245.04	1.652	27,908,611	188,139	1.357

- Notes: (a) As provided by NICA management evaluated as of September 30, 2020.
 (b) Number of years since date of claim as shown in column (3) to September 30, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S & ALAE @ 9/30/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (12) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2008				107,919	11.70	9,224	0.122	2.95		299,908	12,393	0.089
2008				857,126	11.50	74,533	0.986	35.42		4,589,054	127,793	0.922
2008				1,316,380	11.12	118,379	1.567	42.06		4,389,889	163,497	1.179
2008				133,929	10.65	12,576	0.166	7.86		4,808,355	101,743	0.734
2008				189,895	10.61	17,898	0.237	11.19		4,321,428	91,439	0.660
2008				1,615,194	10.34	156,208	2.067	54.88		6,488,364	244,383	1.763
2008				403,474	9.99	40,388	0.534	23.91		9,326,600	208,462	1.504
2008				251,031	9.09	27,616	0.365	7.31		3,906,649	195,332	1.409
2008				348,019	7.18	48,471	0.641	24.90		6,090,764	156,898	1.132
Subtotals / Avg. BY 2008:			311.59	5,222,966	92.18	56,661	0.750	210.50	0.676	44,221,012	141,921	1.024
2009				824,783	11.17	73,839	0.977	42.80		6,507,579	148,575	1.072
2009				937,153	10.43	89,852	1.189	32.52		5,361,071	196,017	1.414
2009				624,019	10.42	59,887	0.793	42.42		6,659,331	124,404	0.897
2009				782,097	10.30	75,932	1.005	19.51		3,622,252	186,522	1.346
2009				440,319	10.04	43,856	0.580	15.87		5,575,449	203,856	1.471
2009				660,577	9.63	68,596	0.908	26.40		6,034,076	207,499	1.497
2009				673,307	9.07	74,235	0.982	29.47		5,624,281	187,476	1.352
2009				112,530	9.07	12,407	0.164	7.59		4,200,237	90,816	0.655
2009				770,586	8.27	93,178	1.233	34.04		4,915,822	178,045	1.284
2009				1,242,903	6.58	188,891	2.500	72.69		4,863,511	167,246	1.206
Subtotals / Avg. BY 2009:			333.47	7,068,274	94.98	74,419	0.985	323.32	0.970	53,363,609	160,025	1.154
2010				949,249	9.51	99,816	1.321	43.77		7,305,173	220,434	1.590
2010				325,961	9.36	34,825	0.461	25.35		5,937,178	107,929	0.779
2010				126,544	8.02	15,779	0.209	9.62		4,519,183	98,115	0.708
2010				566,736	7.79	72,752	0.963	36.02		5,550,197	148,361	1.070
2010				120,969	7.76	15,589	0.206	10.78		4,896,695	93,681	0.676
Subtotals / Avg. BY 2010:			223.89	2,089,458	42.44	49,233	0.652	125.54	0.561	28,208,427	125,992	0.909
2011				826,418	9.01	91,722	1.214	34.69		4,910,261	171,808	1.239
2011				329,633	8.67	38,020	0.503	14.04		4,240,216	151,979	1.096
2011				902,280	7.98	113,068	1.496	42.10		4,182,398	148,628	1.072
2011				484,720	7.96	60,894	0.806	38.15		7,874,736	166,344	1.200
2011				355,791	7.96	44,697	0.591	21.94		5,820,586	156,931	1.132
2011				375,322	7.88	47,630	0.630	12.61		1,449,359	72,468	0.523
2011				403,076	6.52	61,821	0.818	38.73		4,895,888	103,420	0.746
2011				321,711	6.32	50,904	0.674	31.89		5,546,728	117,168	0.845
2011				152,052	5.76	26,398	0.349	16.76		3,596,229	74,937	0.541
2011				346,089	5.35	64,690	0.856	8.14		1,576,554	165,779	1.196
Subtotals / Avg. BY 2011:			341.23	4,497,091	73.41	61,260	0.811	259.05	0.759	44,092,956	129,218	0.932

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 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012				636,282	8.09	78,650	1.041	39.30		7,193,627	190,509	1.374
2012				593,378	8.09	73,347	0.971	14.56		1,284,433	85,629	0.618
2012				139,550	6.73	20,735	0.274	12.91		3,401,633	72,329	0.522
2012				152,838	6.41	23,844	0.316	16.93		4,765,611	88,844	0.641
2012				492,262	5.60	87,904	1.163	58.16		5,111,952	102,239	0.738
2012				176,221	5.60	31,468	0.416	12.16		4,735,494	162,230	1.170
2012				256,271	5.57	46,009	0.609	17.54		4,616,384	160,235	1.156
Subtotals / Avg. BY 2012:			261.43	2,446,802	46.09	53,087	0.703	171.55	0.656	31,109,134	118,996	0.858
2013				837,510	7.60	110,199	1.458	14.17		1,636,832	168,398	1.215
2013				508,483	7.07	71,921	0.952	23.79		4,688,809	187,552	1.353
2013				469,034	6.48	72,382	0.958	27.56		3,780,792	131,414	0.948
2013				795,633	5.68	140,076	1.854	44.62		3,808,628	158,231	1.141
2013				702,760	5.65	124,382	1.646	32.03		3,542,150	182,022	1.313
2013				798,993	5.43	147,144	1.947	37.76		2,745,413	141,589	1.021
2013				201,984	4.28	47,192	0.625	30.40		4,683,973	96,239	0.694
Subtotals / Avg. BY 2013:			175.08	4,314,396	42.19	102,261	1.353	210.33	1.201	24,886,597	142,144	1.025
2014				1,030,324	6.18	166,719	2.206	33.09		2,919,593	194,640	1.404
2014				328,886	6.12	53,740	0.711	21.04		3,124,422	105,590	0.762
2014				656,680	5.70	115,207	1.525	22.18		2,138,126	146,950	1.060
2014				304,603	5.42	56,200	0.744	14.67		1,430,973	72,528	0.523
2014				793,941	5.27	150,653	1.994	39.87		3,978,052	198,903	1.435
2014				530,283	4.73	112,111	1.484	43.32		3,881,466	132,927	0.959
2014				129,854	4.55	28,539	0.378	14.68		4,594,272	118,165	0.852
2014				504,818	4.22	119,625	1.583	46.13		3,697,389	126,884	0.915
2014				112,667	4.12	27,346	0.362	7.05		1,971,073	101,236	0.730
Subtotals / Avg. BY 2014:			215.56	4,392,056	46.31	94,840	1.255	242.05	1.123	27,735,366	128,667	0.928
2015				248,678	4.64	53,594	0.709	27.94		7,205,870	182,937	1.320
2015				695,709	4.42	157,400	2.083	43.32		3,377,026	162,357	1.171
2015				327,530	4.09	80,081	1.060	15.90		2,890,407	192,694	1.390
2015				121,836	3.40	35,834	0.474	23.71		5,550,232	111,005	0.801
2015				122,208	3.30	37,033	0.490	19.35		4,480,231	113,452	0.818
2015				181,930	3.28	55,467	0.734	7.34		1,368,559	136,856	0.987
2015				233,607	3.17	73,693	0.975	39.01		6,026,162	150,654	1.087
2015				206,214	2.82	73,125	0.968	38.21		3,349,182	84,811	0.612
2015				746,694	2.59	288,299	3.815	112.81		4,799,656	162,315	1.171
2015				188,529	2.38	79,214	1.048	31.00		2,911,877	98,474	0.710
2015				43,122	1.45	29,739	0.394	3.94		2,239,258	223,926	1.615
2015				119,614	1.34	89,265	1.181	35.44		2,971,733	99,058	0.715
2015				7,744	0.59	13,125	0.174	8.68		4,706,650	94,133	0.679
Subtotals / Avg. BY 2015:			403.31	3,243,415	37.47	86,560	1.145	406.65	1.008	51,876,843	128,628	0.928

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Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 9/30/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2016				246,711	3.20	77,097	1.020	20.70		1,599,664	78,840	0.569
2016				26,175	2.97	8,813	0.117	3.50		2,915,966	97,199	0.701
2016				111,493	2.32	48,057	0.636	19.08		3,113,032	103,768	0.749
2016				90,195	1.46	61,778	0.818	40.88		3,855,762	77,115	0.556
2016				7,923	1.33	5,957	0.079	1.58		2,115,672	105,784	0.763
Subtotals / Avg. BY 2016:			150.29	482,498	11.28	42,775	0.566	85.73	0.570	13,600,095	90,492	0.653
2017				75,723	2.69	28,150	0.373	7.45		1,790,309	89,515	0.646
2017				127,122	2.05	62,011	0.821	24.62		2,602,638	86,755	0.626
2017				255,196	2.02	126,335	1.672	33.44		2,336,886	116,844	0.843
2017				92,513	1.87	49,472	0.655	13.09		1,469,532	73,477	0.530
2017				113,947	1.76	64,743	0.857	42.84		3,699,057	73,981	0.534
2017				199,452	1.63	122,363	1.619	48.58		3,077,348	102,578	0.740
2017				32,166	0.90	35,739	0.473	18.92		3,472,261	86,807	0.626
Subtotals / Avg. BY 2017:			210.00	896,119	12.92	69,359	0.918	188.93	0.900	18,448,030	87,848	0.634
2018				224,085	2.03	110,387	1.461	29.22		1,789,560	89,478	0.645
2018				135,563	1.81	74,897	0.991	29.73		2,318,843	77,295	0.558
2018				107,082	1.67	64,121	0.849	16.97		1,693,476	84,674	0.611
2018				117,996	1.50	78,664	1.041	31.23		3,023,434	100,781	0.727
2018				16,029	1.11	14,440	0.191	7.64		3,184,741	79,619	0.574
2018				117,833	0.90	130,926	1.733	34.65		1,926,237	96,312	0.695
2018				116,791	0.88	132,717	1.756	70.25		4,102,937	102,573	0.740
2018				162,472	0.80	203,090	2.688	67.19		4,202,772	168,111	1.213
Subtotals / Avg. BY 2018:			225.00	997,851	10.70	93,257	1.234	286.89	1.275	22,242,000	98,853	0.713
2019				197,328	0.88	224,236	2.967	148.37		5,662,963	113,259	0.817
2019				202,136	0.88	229,700	3.040	121.59		3,707,908	92,698	0.669
2019				98,225	0.80	122,781	1.625	40.62		2,179,368	87,175	0.629
2019				289,621	0.45	643,602	8.517	255.51		5,780,517	192,684	1.390
Subtotals / Avg. BY 2019:			145.00	787,310	3.01	261,565	3.461	566.09	3.904	17,330,756	119,522	0.862
Totals / Averages:			6,017.79	206,505,847	2,732.76	75,567				834,196,872	138,622	

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

A. Adjustment for Life Expectancy (a) **1.250**

Birth Year	Accepted Claim Counts AAA with life expectancy			Average Life Expectancy				After (a) Adjustment Selected Remaining Life Expectancy (8) x A
	Reported Counts (b)	Ultimate Counts (c)	IBNR (3) - (2)	Actual Birth Year	All Birth Years	Indicated (d)	Selected (e)	
						Average Life Expectancy	Average Life Expectancy	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989				27.55			27.55	34.44
1990				14.98			14.98	18.73
1991				26.91			26.91	33.64
1992				26.06			26.06	32.58
1993				25.29			25.29	31.61
1994				38.67			38.67	48.34
1995				29.04			29.04	36.30
1996				20.38			20.38	25.48
1997				31.13			31.13	38.91
1998				27.93			27.93	34.91
1999				21.20			21.20	26.50
2000				20.63			20.63	25.79
2001				29.05			29.05	36.31
2002				24.98			24.98	31.23
2003				18.27			18.27	22.84
2004				33.63			33.63	42.04
2005				26.61			26.61	33.26
2006				29.51			29.51	36.89
2007				21.19			21.19	26.49
2008				34.62			34.62	43.28
2009				33.35			33.35	41.69
2010				44.78			44.78	55.98
2011				34.12			34.12	42.65
2012				37.35			37.35	46.69
2013				25.01			25.01	31.26
2014				23.95			23.95	29.94
2015	13	16	3	31.02	28.79	30.60	31.00	38.75
2016	5	7	2	30.06	28.79	29.70	30.00	37.50
2017	7	14	7	30.00	28.79	29.40	30.00	37.50
2018	8	20	12	28.13	28.79	28.53	29.00	36.25
2019	4	18	14	36.25	28.79	30.45	31.00	38.75
2020	-	10	10	-	28.79	28.79	29.00	36.25

Notes: (a) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.
 (b) Based on AAA claims with life expectancy.
 (c) See Exhibit X, Sheet 1a, Column (10) minus Column (3).
 (d) Based on the formula: $\{[(5) \times (2)] + [(6) \times (4)]\} / (3)$.
 (e) For birth years 2014 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2015 and subsequent, see column (7).