

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF MARCH 31, 2020**

**Turner Consulting, Inc.
June, 2020**

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June 3, 2020

Ms. Kenney Shipley
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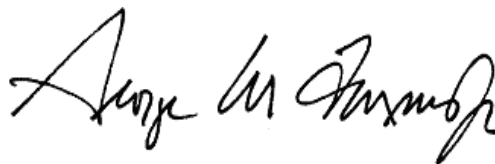
Re: NICA Outstanding Loss Reserves – Evaluated as of March 31, 2020

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 March 31, 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

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INTRODUCTION

Purpose

Turner Consulting, Inc. (Turner Consulting) was requested by the Florida Birth Related Neurological Injury Compensation Association (NICA) to estimate the outstanding loss and loss adjustment expense (LAE) reserves related to claims incurred by NICA under the current definition of a “birth related neurological injury” (BRNI) as contained in Florida Statute 766.302. The loss and LAE reserve estimate relates to claims incurred prior to and evaluated as of March 31, 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

The Florida Birth Related Neurological Injury Compensation Association (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 to be 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 is 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 as well as an estimate of anticipated investment income must be considered in the establishment of overall loss and LAE reserve levels.

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

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

understanding that the majority of the retrospective portion has been paid as of March 31, 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 actually realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of March 31, 2020. This uncertainty arises from the

estimation of a number of internal and external factors that have yet to occur or be reported, but which will impact the ultimate settlement value of claims incurred prior to March 31, 2020. Due to the level of uncertainty with regard to the impact of these factors on the ultimate number and settlement value of actual losses incurred by NICA, there can be no guarantee that actual losses will not vary, perhaps significantly, from the estimates as 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 as 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 as 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 as 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 reserves as contained in this report include explicit consideration of estimated prospective period inflation and investment returns. Specifically, the loss 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 attached exhibits summarizing the assumptions and calculations underlying the estimates as set forth in this report are to be considered an integral part of the report. Thus, an accurate understanding of the conclusions as 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 last remaining reinsurance treaty was commuted during 2019. Since all reinsurance treaties have been commuted, the outstanding loss and LAE reserves shown as of March 31, 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 outstanding loss and LAE reserve (i.e. Loss, ALAE, and ULAE reserves after inflation and discount) as of March 31, 2020 is \$931.5 million (see Exhibit I, Sheet 1a, Column (7) and Exhibit I, Sheet 4a, Column (10)). The outstanding loss and LAE reserve increased by \$13.3 million relative to the estimate shown in our report as of December 31, 2019.

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 was 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 \$12.79 million during the quarter ending March 31, 2020. This includes an increase in case reserves of \$18.88 million related to new claims first reported during the quarter. In the aggregate, case reserves established on claims reported prior to January 1, 2020 decreased by \$6.09 million relative to the case loss and ALAE reserves established as of December 31, 2019 (\$12.79 M minus \$18.88 M = (\$6.09 M)). The comparable estimate of case outstanding loss and ALAE reserves after consideration of inflation and discount increased by \$8.51 million during the quarter ending March 31, 2020.

The estimated ultimate loss and ALAE after inflation and discount related to claims incurred in birth years 2019 and prior increased by \$4.53 million relative to the estimates as set forth in the December 31, 2019 report., The estimated ultimate loss and ALAE related to the first quarter of birth year 2020 is \$13.55 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$18.08 million during the quarter (\$4.53 M plus \$13.55 M = \$18.08 M).

The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending March 31, 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		
	@ 3/31/20	@ 12/31/19	Change (2) - (3)	@ 3/31/20	@ 12/31/19	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	27,210,868	27,222,831	(11,963)	27,210,868	27,222,831	(11,963)
1990	13,068,155	13,071,891	(3,736)	13,068,155	13,071,891	(3,736)
1991	26,173,694	26,159,983	13,711	26,173,694	26,159,983	13,711
1992	48,332,221	48,324,122	8,099	47,854,846	47,846,747	8,099
1993	47,359,957	47,379,003	(19,046)	25,951,892	25,970,938	(19,046)
1994	19,722,981	19,734,252	(11,272)	17,572,772	17,584,044	(11,272)
1995	31,615,103	31,578,889	36,214	28,742,526	28,706,312	36,214
1996	29,362,670	29,227,019	135,651	27,994,197	27,858,546	135,651
1997	41,674,207	41,312,312	361,894	39,117,728	38,755,834	361,894
1998	69,086,216	68,531,557	554,658	66,403,077	65,848,419	554,658
1999	28,276,622	28,058,332	218,290	22,276,832	22,058,542	218,290
2000	19,823,448	19,592,649	230,799	17,413,554	17,182,754	230,799
2001	27,163,676	26,906,762	256,914	24,196,220	23,939,306	256,914
2002	67,047,370	66,312,928	734,442	54,091,831	53,357,388	734,442
2003	16,730,944	16,553,714	177,230	14,473,079	14,295,849	177,230
2004	27,338,797	27,064,727	274,070	27,338,797	27,064,727	274,070
2005	32,242,557	32,212,080	30,477	32,242,557	32,212,080	30,477
2006	47,026,681	47,003,796	22,886	47,026,681	47,003,796	22,886
2007	38,792,557	38,639,420	153,138	38,792,557	38,639,420	153,138
2008	45,685,568	45,569,914	115,654	45,685,568	45,569,914	115,654
2009	56,654,292	56,539,423	114,869	56,654,292	56,539,423	114,869
2010	26,686,781	26,648,959	37,821	26,686,781	26,648,959	37,821
2011	44,895,735	44,967,366	(71,631)	44,895,735	44,967,366	(71,631)
2012	31,365,603	31,541,020	(175,417)	31,365,603	31,541,020	(175,417)
2013	29,246,535	29,566,379	(319,844)	29,246,535	29,566,379	(319,844)
2014	34,330,973	34,771,144	(440,171)	34,330,973	34,771,144	(440,171)
2015	52,850,212	51,643,548	1,206,664	52,850,212	51,643,548	1,206,664
2016	22,183,126	22,583,592	(400,466)	22,183,126	22,583,592	(400,466)
2017	46,471,781	45,376,024	1,095,758	46,471,781	45,376,024	1,095,758
2018	64,174,770	60,704,764	3,470,006	64,174,770	60,704,764	3,470,006
2019	53,796,296	57,062,002	(3,265,706)	53,796,296	57,062,002	(3,265,706)
2020	13,547,762		13,547,762	13,547,762		13,547,762
Totals All	1,179,938,158	1,161,860,403	18,077,756	1,119,831,298	1,101,753,543	18,077,756
1989 - 2019	1,166,390,396	1,161,860,403	4,529,994	1,106,283,536	1,101,753,543	4,529,994

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of March 31, 2020 is developed on Exhibit I, Sheet 5. The present value of the ULAE reserve estimate as of March 31, 2020 is \$14.41 million and relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to March 31, 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 prior to consideration of anticipated specific and aggregate excess reinsurance recoveries are shown in Exhibit I, Sheet 1a. These estimates are based on our selected estimates with regard to the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 375 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 \$931.5 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 direct (before reinsurance recoveries) basis 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 March 31, 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

A change in procedure was included in our reports beginning with the September 2012 report. The change resulted in a segregation of the retrospective portion of the September 2012 class action paid and incurred amounts from other paid and incurred amounts. 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 March 31, 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 also described in the following text 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 and the prospective portion of expenses that are included in the estimates shown in Exhibit I, Sheet 1c and the following exhibits.

As mentioned previously, the loss and LAE reserve estimates as 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 Bornhuetter – Ferguson method summarized in Exhibit V is a combination of the actual birth year level incurred loss and ALAE as of March 31, 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 March 31, 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 March 31, 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 375 months and subsequent are based on the actual averages for development periods prior to 375 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 March 31, 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 March 31, 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 – 375 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 375:Ult. -----	Present Value Outstanding Loss and ALAE Reserve in Million (\$) -----
3.50%	5.00%	1.104	\$917.102
3.00%	5.00%	1.104	\$829.228
4.00%	5.00%	1.104	\$1,020.112
7.50%	9.00%	1.104	\$927.647
3.50%	5.00%	1.204	\$1,019.981
3.50%	5.00%	1.004	\$814.592

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending March 31, 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 March 31, 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 \$14.41 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 375 months of maturity (1989 birth year evaluated as of March 31, 2020) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 375 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 375 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. Updating the calculation through December 31, 2019, we recommended a gross risk margin of \$75.5 million based on maintaining the current 80% confidence level. The indicated risk margin as of December 31, 2019 for the 80% confidence level remains unchanged from the risk margin developed as of December 31, 2018. Based on the results of our simulation model as of December 31, 2019 we recommend a continuation of the current 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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.104

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	11,580,662	15,493,929	15,095,615	9,055,331	3,059,922	12,115,253	27,210,868
1990	5,689,875	7,880,639	6,529,738	4,720,782	1,817,635	6,538,417	13,068,155
1991	18,403,093	21,229,686	9,972,686	14,043,950	2,157,057	16,201,007	26,173,694
1992	34,322,352	40,817,792	16,552,069	26,722,895	5,057,257	31,780,152	48,332,221
1993	26,576,059	33,312,708	21,553,939	20,587,407	5,218,612	25,806,018	47,359,957
1994	13,501,143	16,877,663	7,777,645	9,555,570	2,389,766	11,945,336	19,722,981
1995	22,171,935	26,423,043	11,382,161	16,977,737	3,255,205	20,232,942	31,615,103
1996	20,242,063	24,663,089	10,209,524	15,719,815	3,433,331	19,153,146	29,362,670
1997	30,891,862	37,654,618	13,335,012	23,249,486	5,089,709	28,339,195	41,674,207
1998	50,052,016	62,016,324	22,685,042	37,449,370	8,951,804	46,401,173	69,086,216
1999	13,631,280	19,572,459	12,644,834	10,886,791	4,744,997	15,631,788	28,276,622
2000	13,242,614	17,542,143	6,614,029	9,972,434	3,236,986	13,209,420	19,823,448
2001	20,552,226	25,046,143	8,384,030	15,410,099	3,369,547	18,779,646	27,163,676
2002	52,729,463	64,886,692	17,531,878	40,238,226	9,277,267	49,515,493	67,047,370
2003	11,476,062	14,260,913	5,050,215	9,399,732	2,280,996	11,680,728	16,730,944
2004	24,512,488	29,716,042	5,641,931	17,897,544	3,799,322	21,696,866	27,338,797
2005	26,072,250	32,911,024	8,390,099	18,896,016	4,956,442	23,852,459	32,242,557
2006	39,895,290	49,760,938	9,956,233	29,720,828	7,349,620	37,070,448	47,026,681
2007	28,345,410	36,937,537	10,847,575	21,444,635	6,500,348	27,944,982	38,792,557
2008	44,582,642	55,740,046	6,402,041	31,420,201	7,863,327	39,283,528	45,685,568
2009	53,873,925	67,359,019	7,962,742	38,943,633	9,747,917	48,691,550	56,654,292
2010	28,316,171	35,355,240	3,088,176	18,900,229	4,698,376	23,598,605	26,686,781
2011	44,365,797	57,652,031	5,027,829	30,680,124	9,187,783	39,867,907	44,895,735
2012	31,331,013	41,120,006	3,219,474	21,445,685	6,700,443	28,146,128	31,365,603
2013	25,185,849	36,196,939	4,674,404	17,097,301	7,474,830	24,572,131	29,246,535
2014	28,135,339	43,196,710	5,230,749	18,953,866	10,146,357	29,100,223	34,330,973
2015	47,452,520	73,519,770	3,605,383	31,784,528	17,460,301	49,244,829	52,850,212
2016	12,171,495	32,084,316	824,193	8,102,718	13,256,216	21,358,934	22,183,126
2017	29,705,678	68,400,267	1,188,443	19,666,185	25,617,154	45,283,338	46,471,781
2018	34,237,200	95,196,822	1,437,484	22,563,243	40,174,043	62,737,286	64,174,770
2019	13,416,636	82,116,010	20,617	8,786,212	44,989,466	53,775,679	53,796,296
2020 (3 Mo)	-	20,914,076	-	-	13,547,762	13,547,762	13,547,762
Totals:							
Excl. ULAE	856,662,405	1,285,854,633	262,835,789	620,292,570	296,809,799	917,102,369	1,179,938,158
ULAE (c)	N/A	N/A	N/A	-	14,411,831	14,411,831	N/A
Incl. ULAE	N/A	N/A	N/A	620,292,570	311,221,630	931,514,201	N/A

Notes: (a) Exhibit I, Sheet 1c plus Column (4) of Exhibit 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 Exhibit 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 March 31, 2020

Birth Year	Incurring Amounts Related to Retroactive Payments (a) @ 3/31/20	Amounts Paid as of 3/31/20 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 3/31/20 (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 (3 Mo)	-	-	-
Totals:	13,075,266	13,065,266	10,000

Note: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action settlement. The reserve estimates for the retrospective portion of this class action are excluded from the NICA reserve estimates as developed in Exhibit I, Sheet 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 Income

Prior to Consideration of Reinsurance Recoveries / Recoverables - Prior to Inclusion of Retrospective Portion of Class Action
Evaluated As of March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.104

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)	Total (b)	Actual (b)	Case (c)	Incurred But Not Reported (IBNR) & Bulk	Total (c)		
	Outstanding	Outstanding	Paid Loss and Expense	Outstanding (2) X (9)	(7) - (5)	Outstanding		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	11,580,662	15,493,929	14,834,401	9,055,331	3,059,922	12,115,253	26,949,655	0.78194
1990	5,689,875	7,880,639	5,771,687	4,720,782	1,817,635	6,538,417	12,310,104	0.82968
1991	18,403,093	21,229,686	9,180,593	14,043,950	2,157,057	16,201,007	25,381,600	0.76313
1992	34,322,352	40,817,792	14,600,924	26,722,895	5,057,257	31,780,152	46,381,076	0.77859
1993	26,576,059	33,312,708	20,643,709	20,587,407	5,218,612	25,806,018	46,449,727	0.77466
1994	13,501,143	16,877,663	7,143,449	9,555,570	2,389,766	11,945,336	19,088,785	0.70776
1995	22,171,935	26,423,043	10,471,257	16,977,737	3,255,205	20,232,942	30,704,199	0.76573
1996	20,242,063	24,663,089	9,412,503	15,719,815	3,433,331	19,153,146	28,565,649	0.77659
1997	30,891,862	37,654,618	11,710,852	23,249,486	5,089,709	28,339,195	40,050,046	0.75261
1998	50,052,016	62,016,324	20,678,413	37,449,370	8,951,804	46,401,173	67,079,586	0.74821
1999	13,631,280	19,572,459	11,771,253	10,886,791	4,744,997	15,631,788	27,403,041	0.79866
2000	13,232,614	17,532,143	6,024,121	9,962,434	3,236,986	13,199,420	19,223,541	0.75287
2001	20,552,226	25,046,143	8,268,483	15,410,099	3,369,547	18,779,646	27,048,129	0.74980
2002	52,729,463	64,886,692	16,691,291	40,238,226	9,277,267	49,515,493	66,206,784	0.76311
2003	11,476,062	14,260,913	5,050,215	9,399,732	2,280,996	11,680,728	16,730,944	0.81907
2004	24,512,488	29,716,042	5,641,931	17,897,544	3,799,322	21,696,866	27,338,797	0.73014
2005	26,072,250	32,911,024	8,390,099	18,896,016	4,956,442	23,852,459	32,242,557	0.72476
2006	39,895,290	49,760,938	9,956,233	29,720,828	7,349,620	37,070,448	47,026,681	0.74497
2007	28,345,410	36,937,537	10,847,575	21,444,635	6,500,348	27,944,982	38,792,557	0.75655
2008	44,582,642	55,740,046	6,402,041	31,420,201	7,863,327	39,283,528	45,685,568	0.70476
2009	53,873,925	67,359,019	7,962,742	38,943,633	9,747,917	48,691,550	56,654,292	0.72287
2010	28,316,171	35,355,240	3,088,176	18,900,229	4,698,376	23,598,605	26,686,781	0.66747
2011	44,365,797	57,652,031	5,027,829	30,680,124	9,187,783	39,867,907	44,895,735	0.69153
2012	31,331,013	41,120,006	3,219,474	21,445,685	6,700,443	28,146,128	31,365,603	0.68449
2013	25,185,849	36,196,939	4,674,404	17,097,301	7,474,830	24,572,131	29,246,535	0.67885
2014	28,135,339	43,196,710	5,230,749	18,953,866	10,146,357	29,100,223	34,330,973	0.67367
2015	47,452,520	73,519,770	3,605,383	31,784,528	17,460,301	49,244,829	52,850,212	0.66982
2016	12,171,495	32,084,316	824,193	8,102,718	13,256,216	21,358,934	22,183,126	0.66571
2017	29,705,678	68,400,267	1,188,443	19,666,185	25,617,154	45,283,338	46,471,781	0.66203
2018	34,237,200	95,196,822	1,437,484	22,563,243	40,174,043	62,737,286	64,174,770	0.65903
2019	13,416,636	82,116,010	20,617	8,786,212	44,989,466	53,775,679	53,796,296	0.65487
2020 (3 Mo)	-	20,914,076	-	-	13,547,762	13,547,762	13,547,762	0.64778
Totals:								
Excl. ULAE	856,652,405	1,285,844,633	249,770,523	620,282,570	296,809,799	917,092,369	1,166,862,892	0.71322
ULAE (d)	N/A	N/A	N/A	-	14,411,831	14,411,831	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	620,282,570	311,221,630	931,504,201	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 Exh bit 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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.104

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 3/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 3/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,285,844,633	856,652,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,869,916,309	N/A	N/A
2. After Anticipated Investment Returns (b)	917,092,369	620,282,570	296,809,799
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis (d)	1,285,854,633	856,662,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,869,926,309	N/A	N/A
2. After Anticipated Investment Returns (d)	917,102,369	620,292,570	296,809,799

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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.104

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 3/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 3/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,285,844,633	856,652,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,220,097,601	N/A	N/A
2. After Anticipated Investment Returns (b)	829,218,272	563,271,971	265,946,301
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,285,854,633	856,662,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,220,107,601	N/A	N/A
2. After Anticipated Investment Returns	829,228,272	563,281,971	265,946,301

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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.104

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 3/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 3/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,285,844,633	856,652,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,693,771,600	N/A	N/A
2. After Anticipated Investment Returns (b)	1,020,101,656	686,744,898	333,356,759
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,285,854,633	856,662,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,693,781,600	N/A	N/A
2. After Anticipated Investment Returns	1,020,111,656	686,754,898	333,356,759

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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.104

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 3/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 3/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,285,844,633	856,652,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	23,188,195,127	N/A	N/A
2. After Anticipated Investment Returns (b)	927,636,956	627,103,525	300,533,431
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,285,854,633	856,662,405	429,192,228
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	23,188,205,127	N/A	N/A
2. After Anticipated Investment Returns	927,646,956	627,113,525	300,533,431

- 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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.204

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 3/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 3/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,433,390,755	856,652,405	576,738,351
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,336,816,912	N/A	N/A
2. After Anticipated Investment Returns (b)	1,019,970,762	618,951,696	401,019,066
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,433,400,755	856,662,405	576,738,351
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,336,826,912	N/A	N/A
2. After Anticipated Investment Returns	1,019,980,762	618,961,696	401,019,066

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 March 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 375 to Ult.	1.004

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 3/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 3/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 3/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,138,766,044	856,652,405	282,113,640
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,404,044,696	N/A	N/A
2. After Anticipated Investment Returns (b)	814,581,570	621,918,278	192,663,292
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,138,776,044	856,662,405	282,113,640
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,404,054,696	N/A	N/A
2. After Anticipated Investment Returns	814,591,570	621,928,278	192,663,292

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%

Calendar Year	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE			Calendar Year	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE		
	2020 Level Basis (a)	-----			2020 Level Basis (a)	-----	
	Before Invest. Income	After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income		Before Invest. Income	After (c) Inflation and Invest. Income	After (c) Inflation and Invest. Income
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2020	27,302,018	27,656,510	27,155,099	2070	10,302,344	58,034,816	4,999,497
2021	24,943,428	26,039,436	24,498,808	2071	9,814,523	57,221,883	4,694,729
2022	29,620,801	32,004,613	28,677,195	2072	9,302,074	56,132,328	4,386,036
2023	29,082,257	32,522,524	27,753,580	2073	8,831,471	55,157,765	4,104,653
2024	30,914,165	35,781,126	29,080,340	2074	8,607,631	55,641,343	3,943,466
2025	28,376,933	33,994,002	26,312,280	2075	8,256,262	55,237,979	3,728,456
2026	32,805,437	40,674,574	29,984,022	2076	7,475,719	51,766,361	3,327,741
2027	27,867,747	35,761,802	25,107,124	2077	7,034,603	50,416,725	3,086,649
2028	27,677,891	36,761,301	24,579,846	2078	6,600,763	48,963,171	2,854,913
2029	30,286,084	41,633,350	26,511,869	2079	6,471,369	49,683,464	2,758,963
2030	27,511,207	39,142,471	23,738,754	2080	5,787,537	45,988,561	2,432,174
2031	27,533,970	40,545,976	23,418,989	2081	5,401,896	44,426,554	2,237,680
2032	27,231,977	41,504,813	22,831,242	2082	5,196,081	44,229,569	2,121,675
2033	30,405,602	47,963,762	25,127,832	2083	4,683,113	41,258,338	1,884,901
2034	28,411,779	46,387,228	23,144,665	2084	4,428,497	40,380,698	1,756,958
2035	26,746,152	45,196,171	21,476,565	2085	4,004,286	37,790,526	1,565,962
2036	26,446,579	46,254,095	20,932,644	2086	3,688,588	36,029,507	1,421,894
2037	26,396,243	47,781,872	20,594,334	2087	3,396,281	34,335,404	1,290,511
2038	26,277,159	49,231,129	20,208,547	2088	3,111,342	32,555,669	1,165,352
2039	28,175,891	54,636,063	21,359,220	2089	2,984,097	32,317,081	1,101,725
2040	28,442,400	57,083,202	21,253,234	2090	2,602,965	29,176,142	947,283
2041	25,736,089	53,459,512	18,956,248	2091	2,371,758	27,515,052	850,810
2042	25,365,822	54,534,550	18,416,616	2092	2,135,905	25,646,153	755,258
2043	25,101,346	55,854,754	17,964,244	2093	1,918,041	23,836,281	668,532
2044	25,763,954	59,335,689	18,175,045	2094	1,737,875	22,353,185	597,082
2045	24,266,072	57,842,003	16,873,824	2095	1,532,984	20,407,925	519,163
2046	23,854,707	58,851,599	16,350,806	2096	1,384,111	19,070,965	462,050
2047	25,049,205	63,961,475	16,924,275	2097	1,213,528	17,305,800	399,317
2048	22,578,092	59,669,461	15,036,765	2098	1,064,494	15,711,782	345,273
2049	23,478,223	64,220,022	15,412,868	2099	953,643	14,568,289	304,899
2050	21,339,855	60,413,925	13,808,953	2100	810,748	12,818,848	255,510
2051	20,738,723	60,767,021	13,228,249	2101	706,375	11,559,498	219,436
2052	20,119,328	61,015,442	12,649,835	2102	598,580	10,138,318	183,293
2053	19,477,549	61,136,551	12,071,375	2103	514,643	9,021,739	155,339
2054	21,036,828	68,341,929	12,851,498	2104	439,333	7,971,106	130,713
2055	18,475,479	62,121,657	11,125,518	2105	362,993	6,816,524	106,457
2056	18,012,997	62,686,446	10,692,064	2106	298,941	5,810,202	86,420
2057	17,373,066	62,575,525	10,164,900	2107	248,298	4,994,816	70,754
2058	16,828,148	62,734,249	9,705,413	2108	206,411	4,297,538	57,978
2059	17,216,110	66,426,865	9,787,320	2109	170,172	3,667,037	47,116
2060	15,618,333	62,371,151	8,752,144	2110	123,820	2,761,570	33,793
2061	16,009,199	66,169,681	8,843,017	2111	99,695	2,301,339	26,820
2062	14,513,468	62,087,044	7,902,293	2112	76,724	1,833,070	20,345
2063	13,994,030	61,960,217	7,510,619	2113	59,562	1,472,839	15,569
2064	13,918,881	63,784,447	7,363,568	2114	48,491	1,241,051	12,494
2065	12,872,289	61,052,944	6,712,601	2115	30,841	816,955	7,833
2066	12,346,442	60,608,424	6,346,407	2116	26,781	734,234	6,704
2067	11,883,325	60,376,718	6,021,090	2117	22,234	630,907	5,487
2068	11,899,519	62,575,059	5,943,162	2118	14,257	418,725	3,468
2069	11,365,879	61,860,761	5,595,544	2119	3,274	99,532	785
Subtotals:	1,138,688,679	2,637,351,142	854,932,450	Subtotals:	147,155,954	1,232,565,167	62,159,920
				Totals - All Years	1,285,844,633	3,869,916,309	917,092,369

Notes: (a) See Exhibit II, Sheet 1, Columns (2) and (4).
 (b) Calculated based on estimated incremental payments shown in columns (2) and (6) and the estimated annual inflation rate shown in Assumption #1 above. Payments are assumed to be made at the midpoint of each year.
 (c) The inflated amounts before discount as shown in columns (3) and (7) are discounted to March 31, 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 March 31, 2020

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 3/31/20				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	12,115,253	15,095,615	27,210,868					15,095,615	12,115,253	27,210,868
1990	6,538,417	6,529,738	13,068,155					6,529,738	6,538,417	13,068,155
1991	16,201,007	9,972,686	26,173,694					9,972,686	16,201,007	26,173,694
1992	31,780,152	16,552,069	48,332,221		477,375	477,375	-	16,074,694	31,780,152	47,854,846
1993	25,806,018	21,553,939	47,359,957	11,408,065	10,000,000	21,408,065	-	145,874	25,806,018	25,951,892
1994	11,945,336	7,777,645	19,722,981	1,726,833	-	1,726,833	423,375	5,627,436	11,945,336	17,572,772
1995	20,232,942	11,382,161	31,615,103	2,497,577	-	2,497,577	375,000	8,509,584	20,232,942	28,742,526
1996	19,153,146	10,209,524	29,362,670	959,723	-	959,723	408,750	8,841,051	19,153,146	27,994,197
1997	28,339,195	13,335,012	41,674,207	2,132,728	-	2,132,728	423,750	10,778,534	28,339,195	39,117,728
1998	46,401,173	22,685,042	69,086,216	2,683,139	-	2,683,139	-	20,001,904	46,401,173	66,403,077
1999	15,631,788	12,644,834	28,276,622	3,143,106	2,856,684	5,999,790	-	6,645,044	15,631,788	22,276,832
2000	13,209,420	6,614,029	19,823,448	2,150,848	259,047	2,409,894	-	4,204,134	13,209,420	17,413,554
2001	18,779,646	8,384,030	27,163,676	2,708,409	259,047	2,967,456	-	5,416,574	18,779,646	24,196,220
2002	49,515,493	17,531,878	67,047,370	7,573,122	5,382,417	12,955,540	-	4,576,338	49,515,493	54,091,831
2003	11,680,728	5,050,215	16,730,944	2,257,865	-	2,257,865	-	2,792,350	11,680,728	14,473,079
2004	21,696,866	5,641,931	27,338,797					5,641,931	21,696,866	27,338,797
2005	23,852,459	8,390,099	32,242,557					8,390,099	23,852,459	32,242,557
2006	37,070,448	9,956,233	47,026,681					9,956,233	37,070,448	47,026,681
2007	27,944,982	10,847,575	38,792,557					10,847,575	27,944,982	38,792,557
2008	39,283,528	6,402,041	45,685,568					6,402,041	39,283,528	45,685,568
2009	48,691,550	7,962,742	56,654,292					7,962,742	48,691,550	56,654,292
2010	23,598,605	3,088,176	26,686,781					3,088,176	23,598,605	26,686,781
2011	39,867,907	5,027,829	44,895,735					5,027,829	39,867,907	44,895,735
2012	28,146,128	3,219,474	31,365,603					3,219,474	28,146,128	31,365,603
2013	24,572,131	4,674,404	29,246,535					4,674,404	24,572,131	29,246,535
2014	29,100,223	5,230,749	34,330,973					5,230,749	29,100,223	34,330,973
2015	49,244,829	3,605,383	52,850,212					3,605,383	49,244,829	52,850,212
2016	21,358,934	824,193	22,183,126					824,193	21,358,934	22,183,126
2017	45,283,338	1,188,443	46,471,781					1,188,443	45,283,338	46,471,781
2018	62,737,286	1,437,484	64,174,770					1,437,484	62,737,286	64,174,770
2019	53,775,679	20,617	53,796,296					20,617	53,775,679	53,796,296
2020 (3 Mo)	13,547,762	-	13,547,762					-	13,547,762	13,547,762
Totals:										
Excl. ULAE	917,102,369	262,835,789	1,179,938,158	39,241,415	19,234,570	58,475,985	1,630,875	202,728,929	917,102,369	1,119,831,298
ULAE (d)								N/A	14,411,831	N/A
Incl. ULAE								N/A	931,514,201	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 March 31, 2020

Birth Year	Specific Excess Reinsurance (a)					Aggregate Excess Reinsurance (a)					Experience Refund Received to Date (b)
	Retention	Excess Layer	Actual Recovered @ 3/31/20			Retention	Excess Layer	Actual Recovered @ 3/31/20			
			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 (3 Mo)	100%	N/A									
Totals:			21,408,065	8,002,362	9,830,987			10,477,375	2,597,638	6,159,558	1,630,875
Total Specific & Aggregate Excess			31,885,440	10,600,000	15,990,545						

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

(b) Actual experience refund received to date.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of March 31, 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 Expense (2) x (3)	Present Value of Prospective Expense (5) x (4)	Weighted Average Probability of Survival	Prospective Expense (5) x (7)	Present Value of Prospective Expense (6) x (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	735,412	1.015	0.976	746,362	728,374	0.9762	728,612	711,053
2	735,412	1.045	0.929	768,753	714,501	0.9575	736,076	684,130
3	735,412	1.077	0.885	791,815	700,891	0.9388	743,362	658,002
4	735,412	1.109	0.843	815,570	687,541	0.9202	750,453	632,646
5	735,412	1.142	0.803	840,037	674,445	0.9015	757,330	608,042
6	735,412	1.177	0.765	865,238	661,598	0.8830	763,977	584,170
7	735,412	1.212	0.728	891,195	648,996	0.8644	770,377	561,013
8	735,412	1.248	0.694	917,931	636,634	0.8459	776,510	538,551
9	735,412	1.286	0.661	945,469	624,508	0.8275	782,356	516,767
10	735,412	1.324	0.629	973,833	612,613	0.8091	787,894	495,644
11	735,412	1.364	0.599	1,003,048	600,944	0.7907	793,105	475,163
12	735,412	1.405	0.571	1,033,139	589,497	0.7724	797,969	455,312
13	735,412	1.447	0.543	1,064,133	578,269	0.7541	802,467	436,075
14	735,412	1.490	0.518	1,096,057	567,254	0.7359	806,584	417,440
15	735,412	1.535	0.493	1,128,939	556,449	0.7178	810,299	399,393
16	735,412	1.581	0.469	1,162,807	545,850	0.6997	813,594	381,921
17	735,412	1.629	0.447	1,197,691	535,453	0.6817	816,446	365,009
18	735,412	1.677	0.426	1,233,622	525,254	0.6638	818,832	348,644
19	735,412	1.728	0.406	1,270,631	515,249	0.6459	820,726	332,810
20	735,412	1.780	0.386	1,308,750	505,435	0.6282	822,102	317,493
21	735,412	1.833	0.368	1,348,012	495,808	0.6105	822,931	302,679
22	735,412	1.888	0.350	1,388,453	486,364	0.5929	823,184	288,355
23	735,412	1.945	0.334	1,430,106	477,100	0.5754	822,830	274,505
24	735,412	2.003	0.318	1,473,009	468,012	0.5579	821,837	261,118
25	735,412	2.063	0.303	1,517,200	459,097	0.5406	820,172	248,180
26	735,412	2.125	0.288	1,562,716	450,353	0.5233	817,803	235,679
27	735,412	2.189	0.274	1,609,597	441,775	0.5062	814,698	223,604
28	735,412	2.254	0.261	1,657,885	433,360	0.4891	810,827	211,945
29	735,412	2.322	0.249	1,707,622	425,105	0.4721	806,160	200,690
30	735,412	2.392	0.237	1,758,850	417,008	0.4552	800,666	189,831
31	735,412	2.463	0.226	1,811,616	409,065	0.4385	794,317	179,358
32	735,412	2.537	0.215	1,865,964	401,273	0.4218	787,084	169,261
33	735,412	2.613	0.205	1,921,943	393,630	0.4053	778,942	159,534
34	735,412	2.692	0.195	1,979,601	386,132	0.3889	769,867	150,167
35	735,412	2.773	0.186	2,038,989	378,777	0.3727	759,838	141,153
36	735,412	2.856	0.177	2,100,159	371,563	0.3566	748,834	132,485
37	735,412	2.941	0.168	2,163,164	364,485	0.3406	736,841	124,155
38	735,412	3.030	0.160	2,228,059	357,543	0.3249	723,844	116,157
39	735,412	3.121	0.153	2,294,901	350,732	0.3093	709,837	108,485
40	735,412	3.214	0.146	2,363,748	344,052	0.2939	694,820	101,133
41	735,412	3.311	0.139	2,434,660	337,498	0.2788	678,797	94,096
42	735,412	3.410	0.132	2,507,700	331,070	0.2639	661,785	87,370
43	735,412	3.512	0.126	2,582,931	324,764	0.2493	643,808	80,949
44	735,412	3.618	0.120	2,660,419	318,578	0.2349	624,897	74,830
45	735,412	3.726	0.114	2,740,231	312,510	0.2208	605,093	69,008
46	735,412	3.838	0.109	2,822,438	306,557	0.2071	584,446	63,479
47	735,412	3.953	0.103	2,907,111	300,718	0.1937	563,015	58,240
48	735,412	4.072	0.099	2,994,325	294,990	0.1806	540,871	53,285
49	735,412	4.194	0.094	3,084,154	289,371	0.1680	518,093	48,610
50	735,412	4.320	0.089	3,176,679	283,859	0.1557	494,764	44,211
Totals:	36,770,600			84,187,258	23,620,905		37,279,970	14,411,831

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 @ 3/31/20 1,285,844,633

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	27,302,018	2070	10,302,344
2021	24,943,428	2071	9,814,523
2022	29,620,801	2072	9,302,074
2023	29,082,257	2073	8,831,471
2024	30,914,165	2074	8,607,631
2025	28,376,933	2075	8,256,262
2026	32,805,437	2076	7,475,719
2027	27,867,747	2077	7,034,603
2028	27,677,891	2078	6,600,763
2029	30,286,084	2079	6,471,369
2030	27,511,207	2080	5,787,537
2031	27,533,970	2081	5,401,896
2032	27,231,977	2082	5,196,081
2033	30,405,602	2083	4,683,113
2034	28,411,779	2084	4,428,497
2035	26,746,152	2085	4,004,286
2036	26,446,579	2086	3,688,588
2037	26,396,243	2087	3,396,281
2038	26,277,159	2088	3,111,342
2039	28,175,891	2089	2,984,097
2040	28,442,400	2090	2,602,965
2041	25,736,089	2091	2,371,758
2042	25,365,822	2092	2,135,905
2043	25,101,346	2093	1,918,041
2044	25,763,954	2094	1,737,875
2045	24,266,072	2095	1,532,984
2046	23,854,707	2096	1,384,111
2047	25,049,205	2097	1,213,528
2048	22,578,092	2098	1,064,494
2049	23,478,223	2099	953,643
2050	21,339,855	2100	810,748
2051	20,738,723	2101	706,375
2052	20,119,328	2102	598,580
2053	19,477,549	2103	514,643
2054	21,036,828	2104	439,333
2055	18,475,479	2105	362,993
2056	18,012,997	2106	298,941
2057	17,373,066	2107	248,298
2058	16,828,148	2108	206,411
2059	17,216,110	2109	170,172
2060	15,618,333	2110	123,820
2061	16,009,199	2111	99,695
2062	14,513,468	2112	76,724
2063	13,994,030	2113	59,562
2064	13,918,881	2114	48,491
2065	12,872,289	2115	30,841
2066	12,346,442	2116	26,781
2067	11,883,325	2117	22,234
2068	11,899,519	2118	14,257
2069	11,365,879	2119	3,274
Subtotals:	1,138,688,679	Subtotals:	147,155,954
		Totals - All Years	1,285,844,633

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 March 31, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 3/31/20 (a)	82,116,010	20,914,076	1,285,844,633

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

2020	868,255	63,836	27,302,018
2021	1,569,230	292,915	24,943,428
2022	1,421,098	397,047	29,620,801
2023	1,230,766	359,567	29,082,257
2024	1,433,443	311,409	30,914,165
2025	1,079,291	362,690	28,376,933
2026	967,477	273,082	32,805,437
2027	960,413	244,791	27,867,747
2028	945,853	243,004	27,677,891
2029	1,053,329	239,320	30,286,084
2030	1,270,560	266,513	27,511,207
2031	1,114,659	321,477	27,533,970
2032	1,203,476	282,031	27,231,977
2033	1,252,927	304,504	30,405,602
2034	1,437,310	317,016	28,411,779
2035	1,297,682	363,668	26,746,152
2036	1,303,968	328,340	26,446,579
2037	1,340,224	329,930	26,396,243
2038	1,347,213	339,104	26,277,159
2039	1,319,437	340,872	28,175,891
2040	1,412,350	333,844	28,442,400
2041	1,564,435	357,353	25,736,089
2042	1,634,660	395,834	25,365,822
2043	1,639,690	413,602	25,101,346
2044	1,604,621	414,875	25,763,954
2045	1,650,490	406,002	24,266,072
2046	1,698,656	417,607	23,854,707
2047	1,684,618	429,794	25,049,205
2048	1,651,419	426,243	22,578,092
2049	1,636,808	417,842	23,478,223
2050	1,640,249	414,146	21,339,855
2051	1,594,581	415,016	20,738,723
2052	1,552,402	403,461	20,119,328
2053	1,511,229	392,789	19,477,549
2054	1,466,805	382,372	21,036,828
2055	1,433,063	371,131	18,475,479
2056	1,407,490	362,594	18,012,997
2057	1,357,363	356,123	17,373,066
2058	1,307,013	343,440	16,828,148
2059	1,259,701	330,701	17,216,110
2060	1,220,481	318,730	15,618,333
2061	1,190,039	308,806	16,009,199
2062	1,177,294	301,104	14,513,468
2063	1,130,201	297,879	13,994,030
2064	1,099,010	285,964	13,918,881
2065	1,058,298	278,072	12,872,289
2066	1,034,921	267,771	12,346,442
2067	1,016,282	261,856	11,883,325
2068	978,821	257,140	11,899,519
2069	956,252	247,661	11,365,879
Subtotals 2020 to 2069:	65,985,851	16,590,869	1,138,688,679

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 March 31, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 3/31/20 (a)	82,116,010	20,914,076	1,285,844,633

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

2070	915,138	241,951	10,302,344
2071	887,782	231,548	9,814,523
2072	856,412	224,627	9,302,074
2073	818,509	216,689	8,831,471
2074	787,968	207,099	8,607,631
2075	753,213	199,372	8,256,262
2076	732,540	190,578	7,475,719
2077	711,078	185,347	7,034,603
2078	672,979	179,917	6,600,763
2079	641,561	170,277	6,471,369
2080	609,421	162,328	5,787,537
2081	583,181	154,196	5,401,896
2082	557,757	147,557	5,196,081
2083	528,135	141,124	4,683,113
2084	502,226	133,629	4,428,497
2085	468,253	127,073	4,004,286
2086	445,685	118,478	3,688,588
2087	419,159	112,767	3,396,281
2088	391,484	106,056	3,111,342
2089	370,008	99,053	2,984,097
2090	345,188	93,619	2,602,965
2091	323,167	87,339	2,371,758
2092	298,064	81,768	2,135,905
2093	276,486	75,416	1,918,041
2094	256,114	69,956	1,737,875
2095	231,894	64,802	1,532,984
2096	216,120	58,674	1,384,111
2097	196,474	54,683	1,213,528
2098	178,521	49,712	1,064,494
2099	159,896	45,169	953,643
2100	144,453	40,457	810,748
2101	128,828	36,549	706,375
2102	112,810	32,596	598,580
2103	100,049	28,543	514,643
2104	87,687	25,314	439,333
2105	75,878	22,187	362,993
2106	64,774	19,199	298,941
2107	55,410	16,389	248,298
2108	46,559	14,020	206,411
2109	38,270	11,780	170,172
2110	31,583	9,683	123,820
2111	25,581	7,991	99,695
2112	20,516	6,472	76,724
2113	16,031	5,191	59,562
2114	12,596	4,056	48,491
2115	9,486	3,187	30,841
2116	7,098	2,400	26,781
2117	5,201	1,796	22,234
2118	12,941	1,316	14,257
2119	-	3,274	3,274
Subtotals 2070 to 2119:	16,130,159	4,323,207	147,155,954
Totals 2020 to 2119:	82,116,010	20,914,076	1,285,844,633

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 March 31, 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 @ 3/31/20 (a)	67,359,019	35,355,240	57,652,031	41,120,006	36,196,939	43,196,710	73,519,770	32,084,316	68,400,267	95,196,822

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

2020	1,320,081	740,398	1,566,126	404,046	353,629	464,217	1,030,932	379,940	919,057	1,385,674
2021	839,189	242,634	669,714	530,561	468,063	554,832	1,034,968	590,009	1,061,287	1,673,159
2022	1,651,332	558,833	1,184,704	590,848	460,967	550,781	927,746	444,239	1,236,055	1,449,067
2023	1,608,224	551,620	1,148,007	712,700	513,346	542,431	920,972	398,216	930,670	1,687,693
2024	1,731,746	615,792	1,314,002	625,250	619,215	604,066	907,009	395,308	834,253	1,270,726
2025	1,552,683	540,625	1,091,780	675,070	543,236	728,645	1,010,072	389,315	828,162	1,139,079
2026	1,879,273	638,135	1,372,957	702,809	586,521	639,238	1,218,382	433,553	815,607	1,130,762
2027	1,478,489	527,208	1,030,580	806,236	610,621	690,173	1,068,883	522,966	908,283	1,113,619
2028	1,455,400	522,107	1,007,530	727,914	700,482	718,533	1,154,053	458,797	1,095,601	1,240,158
2029	1,633,853	613,488	1,217,209	731,440	632,433	824,273	1,201,473	495,354	961,168	1,495,920
2030	1,410,762	519,931	951,926	751,777	635,497	744,199	1,378,284	515,708	1,037,754	1,312,367
2031	1,712,429	514,624	931,216	755,697	653,166	747,804	1,244,390	591,600	1,080,396	1,416,937
2032	1,664,129	689,587	903,836	740,117	656,572	768,596	1,250,418	534,129	1,239,389	1,475,159
2033	1,934,554	773,285	1,363,792	792,235	643,036	772,604	1,285,185	536,717	1,118,988	1,692,246
2034	1,713,362	731,853	1,236,517	877,544	688,317	756,675	1,291,887	551,640	1,124,409	1,527,852
2035	1,557,747	660,288	1,054,510	916,936	762,437	809,959	1,265,252	554,516	1,155,672	1,535,254
2036	1,575,375	650,500	1,029,565	919,757	796,662	897,177	1,354,349	543,084	1,161,699	1,577,940
2037	1,542,518	654,146	1,008,502	900,086	799,113	937,450	1,500,188	581,327	1,137,748	1,586,169
2038	1,496,368	643,323	1,154,996	925,816	782,022	940,335	1,567,530	643,926	1,217,866	1,553,467
2039	1,625,474	717,688	1,316,912	952,833	804,377	920,224	1,572,353	672,830	1,349,009	1,662,859
2040	1,680,998	706,514	1,251,438	944,959	827,850	946,529	1,538,724	674,901	1,409,564	1,841,920
2041	1,380,841	613,498	1,097,880	926,337	821,009	974,151	1,582,710	660,466	1,413,901	1,924,601
2042	1,343,134	603,512	1,072,517	918,141	804,829	966,101	1,628,897	679,346	1,383,661	1,930,522
2043	1,311,475	594,317	1,050,309	920,071	797,709	947,061	1,615,436	699,171	1,423,214	1,889,234
2044	1,358,128	691,450	1,141,023	894,454	799,385	938,682	1,583,600	693,393	1,464,747	1,943,239
2045	1,232,513	629,379	998,748	870,795	777,129	940,655	1,569,590	679,728	1,452,643	1,999,947
2046	1,201,535	619,339	977,412	847,699	756,573	914,466	1,572,889	673,715	1,424,015	1,983,420
2047	1,366,353	678,681	1,045,138	822,780	736,507	890,277	1,529,096	675,131	1,411,416	1,944,332
2048	1,125,638	596,883	928,037	803,854	714,856	866,665	1,488,650	656,334	1,414,383	1,927,130
2049	1,217,878	656,461	1,052,807	789,509	698,412	841,188	1,449,168	638,973	1,375,004	1,931,180
2050	1,056,498	575,050	882,322	761,391	685,949	821,838	1,406,568	622,026	1,338,633	1,877,413
2051	1,022,549	564,078	859,851	733,148	661,519	807,172	1,374,212	603,741	1,303,130	1,827,753
2052	993,012	553,716	839,760	706,609	636,981	778,425	1,349,688	589,853	1,264,823	1,779,277
2053	955,860	542,007	815,580	684,609	613,923	749,550	1,301,621	579,326	1,235,728	1,726,973
2054	1,143,979	684,551	950,717	667,533	594,809	722,418	1,253,338	558,694	1,213,675	1,687,247
2055	894,275	572,019	774,024	660,384	579,973	699,926	1,207,969	537,970	1,170,452	1,657,137
2056	900,608	559,552	858,994	633,968	573,761	682,467	1,170,360	518,496	1,127,035	1,598,120
2057	868,289	547,613	835,804	616,472	550,810	675,158	1,141,167	502,353	1,086,238	1,538,839
2058	839,394	536,143	866,093	593,635	535,609	648,151	1,128,946	489,823	1,052,418	1,483,135
2059	887,294	578,526	948,573	580,522	515,768	630,264	1,083,787	484,577	1,026,168	1,436,959
2060	773,555	511,323	816,511	570,067	504,375	606,916	1,053,877	465,194	1,015,178	1,401,116
2061	862,673	547,971	841,215	549,053	495,291	593,510	1,014,837	452,355	974,570	1,386,111
2062	712,326	486,700	768,811	536,394	477,034	582,821	992,420	435,598	947,674	1,330,665
2063	682,349	474,260	744,980	513,332	466,035	561,337	974,546	425,976	912,568	1,293,942
2064	692,838	493,870	785,220	497,987	445,998	548,394	938,623	418,304	892,410	1,246,009
2065	623,770	449,151	697,367	480,390	432,666	524,816	916,981	402,885	876,338	1,218,486
2066	595,189	436,484	673,600	459,129	417,377	509,128	877,556	393,596	844,035	1,196,541
2067	568,927	424,127	651,135	441,998	398,905	491,138	851,323	376,673	824,574	1,152,434
2068	619,437	448,121	655,439	422,503	384,021	469,401	821,242	365,413	789,122	1,125,862
2069	561,003	437,952	676,436	410,906	367,083	451,886	784,895	352,501	765,532	1,077,457

Subtotals 2020 to 2069:	60,855,306	28,919,315	49,112,123	35,298,301	30,781,859	36,392,703	61,387,043	26,539,688	56,045,920	77,283,105
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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 March 31, 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 @ 3/31/20 (a)	67,359,019	35,355,240	57,652,031	41,120,006	36,196,939	43,196,710	73,519,770	32,084,316	68,400,267	95,196,822

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

2070	487,469	385,413	579,973	398,868	357,008	431,955	755,608	336,900	738,482	1,045,248
2071	460,076	372,058	555,312	377,497	346,548	420,100	722,281	324,330	705,798	1,008,314
2072	434,761	358,980	531,856	359,873	327,980	407,791	702,457	310,025	679,463	963,688
2073	411,235	346,136	509,460	341,845	312,668	385,942	681,876	301,515	649,494	927,730
2074	405,010	354,231	524,307	327,126	297,005	367,924	645,342	292,682	631,668	886,811
2075	411,259	345,815	477,769	312,865	284,217	349,493	615,214	277,000	613,161	862,471
2076	340,879	306,530	439,907	296,249	271,826	334,445	584,394	264,068	580,308	837,202
2077	318,058	293,088	416,240	281,716	257,390	319,864	559,231	250,839	553,216	792,346
2078	296,909	279,902	393,587	262,659	244,763	302,877	534,851	240,039	525,502	755,354
2079	299,949	291,972	414,988	250,000	228,206	288,018	506,446	229,574	502,876	717,514
2080	257,023	253,705	349,127	235,121	217,207	268,535	481,601	217,382	480,952	686,620
2081	238,280	240,725	327,433	219,597	204,280	255,593	449,023	206,718	455,410	656,686
2082	246,040	244,415	313,221	207,550	190,792	240,381	427,382	192,734	433,069	621,810
2083	203,207	215,065	285,261	193,627	180,325	224,510	401,946	183,445	403,774	591,306
2084	193,643	214,383	284,274	181,275	168,229	212,193	375,407	172,527	384,313	551,307
2085	171,652	190,054	245,297	167,194	157,497	197,959	354,812	161,136	361,440	524,736
2086	156,582	177,642	225,418	155,090	145,263	185,331	331,012	152,296	337,576	493,506
2087	142,611	165,535	206,527	143,663	134,747	170,935	309,895	142,080	319,057	460,922
2088	129,623	153,734	188,572	130,077	124,819	158,560	285,823	133,016	297,654	435,636
2089	135,158	162,613	191,069	121,229	113,015	146,877	265,131	122,684	278,666	406,414
2090	105,308	130,747	153,777	110,209	105,327	132,987	245,596	113,802	257,020	380,487
2091	94,464	119,812	137,930	100,138	95,753	123,941	222,371	105,417	238,413	350,931
2092	84,069	109,136	122,450	89,691	87,003	112,675	207,244	95,448	220,847	325,526
2093	74,478	98,888	108,074	81,028	77,926	102,379	188,406	88,955	199,962	301,541
2094	67,062	93,612	101,049	72,264	70,400	91,698	171,190	80,869	186,359	273,025
2095	57,274	79,665	82,090	63,279	62,785	82,841	153,329	73,480	169,419	254,453
2096	52,915	73,969	70,752	56,121	54,979	73,881	138,520	65,814	153,938	231,323
2097	42,665	62,359	60,083	49,187	48,759	64,695	123,537	59,457	137,878	210,185
2098	36,240	54,472	50,425	42,562	42,735	57,376	108,177	53,026	124,561	188,257
2099	31,888	50,752	46,186	36,334	36,980	50,287	95,940	46,433	111,088	170,074
2100	25,322	40,407	34,336	31,081	31,568	43,515	84,086	41,180	97,276	151,678
2101	20,735	34,235	27,656	26,116	27,004	37,147	72,762	36,092	86,272	132,819
2102	16,750	28,656	21,950	21,467	22,691	31,777	62,113	31,232	75,612	117,795
2103	13,860	24,521	17,144	17,716	18,651	26,701	53,134	26,661	65,429	103,240
2104	10,554	20,094	13,892	14,349	15,392	21,947	44,646	22,807	55,854	89,336
2105	8,035	15,418	9,793	11,508	12,467	18,112	36,698	19,164	47,780	76,262
2106	6,091	12,131	7,173	8,992	9,998	14,670	30,286	15,752	40,147	65,238
2107	4,540	9,370	5,109	7,065	7,813	11,765	24,530	13,000	33,000	54,817
2108	12,041	7,095	3,550	5,321	6,139	9,193	19,673	10,529	27,234	45,058
2109	-	18,592	2,642	3,981	4,623	7,223	15,372	8,444	22,058	37,185
2110	-	-	4,251	2,918	3,459	5,440	12,078	6,598	17,691	30,118
2111	-	-	-	7,259	2,535	4,070	9,096	5,184	13,823	24,155
2112	-	-	-	-	6,307	2,983	6,806	3,904	10,861	18,874
2113	-	-	-	-	-	7,422	4,988	2,921	8,180	14,830
2114	-	-	-	-	-	-	12,410	2,141	6,120	11,168
2115	-	-	-	-	-	-	-	5,327	4,485	8,357
2116	-	-	-	-	-	-	-	-	11,159	6,124
2117	-	-	-	-	-	-	-	-	-	15,237
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	6,503,713	6,435,925	8,539,909	5,821,706	5,415,080	6,804,007	12,132,727	5,544,628	12,354,347	17,913,717
Totals 2020 to 2119:	67,359,019	35,355,240	57,652,031	41,120,006	36,196,939	43,196,710	73,519,770	32,084,316	68,400,267	95,196,822

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 March 31, 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 @ 3/31/20 (a)	19,572,459	17,532,143	25,046,143	64,886,692	14,260,913	29,716,042	32,911,024	49,760,938	36,937,537	55,740,046

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

2020	480,920	310,861	670,300	1,852,119	476,325	633,068	1,094,803	1,441,100	1,139,916	1,074,405
2021	589,415	352,678	574,031	1,426,674	399,665	414,487	885,329	902,551	1,030,412	683,175
2022	677,540	444,702	634,568	1,768,662	600,517	679,875	920,340	1,406,667	1,340,143	1,230,739
2023	718,699	719,434	614,192	1,717,594	572,133	660,672	831,663	1,361,061	1,263,825	1,204,396
2024	693,617	708,247	718,492	2,340,997	601,323	729,500	793,422	1,458,401	1,355,605	1,312,123
2025	672,263	648,380	633,249	2,126,220	629,825	637,302	656,373	1,372,023	1,138,165	1,162,776
2026	934,105	720,169	794,222	2,472,496	749,070	973,873	748,043	1,587,768	1,350,243	1,416,794
2027	756,614	582,203	647,264	1,994,906	598,543	774,943	873,761	1,288,778	1,054,117	1,114,311
2028	733,009	553,362	672,519	1,952,999	575,841	763,130	805,426	1,347,699	1,002,818	1,095,385
2029	751,862	566,952	758,983	2,181,706	612,806	857,623	845,371	1,522,601	1,166,801	1,248,403
2030	678,450	494,927	632,249	1,902,655	527,507	726,472	711,569	1,314,558	937,730	1,183,646
2031	655,792	470,171	618,334	1,861,894	506,143	742,156	704,595	1,278,902	894,582	1,163,226
2032	628,514	443,920	597,000	1,779,563	479,096	721,742	728,910	1,235,371	847,676	1,136,743
2033	682,870	484,042	689,817	2,010,613	545,133	862,769	816,037	1,378,330	1,004,532	1,266,708
2034	582,614	415,284	627,687	1,785,237	469,536	761,130	727,235	1,268,152	983,610	1,199,670
2035	557,039	377,158	545,865	1,617,285	411,149	673,944	669,613	1,127,666	840,800	1,251,563
2036	534,136	357,303	529,291	1,551,027	389,754	658,218	627,638	1,091,984	803,201	1,223,878
2037	513,613	339,459	634,534	1,504,556	371,341	646,394	672,817	1,060,422	770,045	1,199,141
2038	489,737	320,878	612,989	1,445,101	348,888	627,105	647,380	1,121,771	734,080	1,169,153
2039	499,070	329,862	681,589	1,556,982	369,555	704,501	713,735	1,207,032	819,040	1,282,157
2040	507,673	323,933	630,809	1,562,324	373,661	732,797	708,244	1,188,461	820,305	1,243,938
2041	426,689	273,749	559,603	1,289,232	292,358	581,334	594,765	1,014,720	643,899	1,088,608
2042	406,595	259,847	542,239	1,242,036	274,786	566,315	578,799	980,619	617,029	1,062,204
2043	388,340	321,736	527,902	1,209,999	259,505	554,740	585,576	949,724	593,345	1,038,381
2044	367,757	317,561	557,269	1,233,552	260,777	589,406	583,546	985,471	682,615	1,093,912
2045	349,004	295,520	491,380	1,107,198	225,833	522,012	534,216	882,870	591,133	984,384
2046	331,846	284,113	477,404	1,069,711	212,092	510,562	524,855	853,852	569,912	961,070
2047	354,485	289,558	495,063	1,154,182	235,030	602,619	595,514	922,433	657,731	1,035,228
2048	295,370	261,984	442,296	981,604	182,276	478,722	493,254	791,748	525,981	908,678
2049	296,803	267,385	494,018	1,051,050	191,076	538,890	534,251	849,436	588,677	995,766
2050	261,788	242,485	410,511	902,539	156,105	450,321	467,330	734,377	487,242	859,387
2051	245,663	233,483	394,889	869,666	143,854	436,239	468,904	706,633	469,066	835,066
2052	230,754	225,136	381,555	831,219	133,019	424,834	446,144	680,919	452,807	812,760
2053	214,804	216,810	364,185	790,335	120,989	408,270	483,523	669,057	434,796	787,023
2054	227,208	222,039	410,426	892,143	141,466	569,413	554,251	754,951	552,479	906,047
2055	186,469	201,848	336,124	765,789	100,951	430,748	474,070	640,072	404,017	760,988
2056	172,160	194,676	319,581	723,011	90,746	413,691	444,991	613,279	387,802	850,235
2057	158,955	187,938	305,127	689,045	81,750	399,043	432,292	588,149	373,127	824,761
2058	146,723	181,557	292,537	659,248	73,787	386,568	422,922	564,445	359,842	800,866
2059	142,001	184,757	321,630	691,614	73,817	420,936	454,679	594,656	402,986	855,850
2060	122,538	169,228	263,044	591,999	57,995	355,391	394,490	515,747	331,571	748,943
2061	127,260	165,735	265,983	612,430	61,777	408,275	428,793	534,835	385,861	784,640
2062	100,999	157,735	236,113	531,378	44,816	326,575	369,437	469,985	305,677	698,937
2063	91,061	152,202	223,008	504,523	39,008	312,284	366,568	447,845	293,206	674,123
2064	81,911	150,659	235,186	509,563	36,884	325,627	364,993	454,561	315,176	694,992
2065	72,870	141,434	197,568	446,655	28,898	283,998	331,933	405,076	269,102	624,889
2066	64,629	136,154	185,256	420,082	24,561	270,017	319,437	384,460	257,430	600,489
2067	57,119	130,936	174,248	397,953	20,823	257,546	317,334	364,770	246,663	577,263
2068	57,016	126,208	169,370	393,532	20,748	287,046	325,396	367,737	284,666	594,042
2069	45,678	126,793	175,647	379,199	16,139	259,970	306,032	357,463	263,223	583,442

Subtotals 2020 to 2069:	19,362,043	16,083,191	23,767,148	61,352,097	14,209,676	27,353,093	29,380,599	46,041,189	34,044,707	48,905,305
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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 March 31, 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 @ 3/31/20 (a)	19,572,459	17,532,143	25,046,143	64,886,692	14,260,913	29,716,042	32,911,024	49,760,938	36,937,537	55,740,046

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

2070	37,573	115,409	139,858	324,157	11,640	216,493	271,365	307,411	213,553	505,554
2071	32,100	110,259	128,331	301,102	9,289	202,060	263,360	289,055	202,371	481,243
2072	27,247	105,112	118,001	278,998	7,367	189,006	244,291	271,505	191,981	458,002
2073	22,955	99,954	108,698	260,172	5,801	177,145	233,489	254,687	182,298	435,709
2074	19,039	97,207	110,377	254,720	4,858	177,511	229,991	251,644	193,006	439,256
2075	17,969	89,620	92,518	230,485	4,051	177,511	231,296	232,264	197,037	416,748
2076	12,711	84,355	81,046	204,482	2,504	140,430	196,240	207,034	152,872	368,150
2077	10,137	79,129	72,220	186,623	1,805	128,227	182,770	192,239	143,091	345,787
2078	7,978	73,911	64,321	170,816	1,280	117,104	170,834	178,156	133,959	324,435
2079	6,449	72,246	67,343	170,003	1,026	120,816	176,580	179,724	148,456	334,928
2080	4,687	63,566	49,904	141,786	594	96,077	147,493	151,701	116,359	283,054
2081	3,485	58,476	43,415	128,546	386	86,241	136,149	139,316	107,909	263,048
2082	2,937	53,471	38,486	118,987	298	88,710	135,379	130,535	121,918	259,359
2083	1,793	48,571	31,909	104,584	147	68,105	116,726	116,225	91,741	224,501
2084	1,234	44,931	30,271	98,574	95	64,497	108,398	110,583	94,773	218,685
2085	825	39,202	22,533	84,060	48	52,426	94,495	95,411	76,817	188,398
2086	530	34,787	18,374	74,097	25	45,147	84,321	85,822	69,436	170,887
2087	328	30,586	14,844	65,353	12	38,691	76,608	76,808	62,577	154,332
2088	195	26,626	11,863	57,603	6	32,964	67,005	68,349	56,193	138,700
2089	132	24,105	10,950	53,128	3	33,839	65,908	66,021	70,414	142,851
2090	59	19,514	7,001	42,834	1	22,952	51,000	53,030	43,891	109,274
2091	30	16,399	5,248	36,778	0	18,930	44,947	46,181	38,456	96,037
2092	14	13,592	3,782	30,790	0	15,341	37,689	39,859	33,154	83,465
2093	6	11,099	2,664	25,620	0	12,318	31,924	34,068	28,351	71,939
2094	2	9,147	2,059	22,020	0	10,373	27,930	30,031	27,170	64,839
2095	1	7,043	1,194	16,943	0	7,639	22,383	24,064	19,951	51,764
2096	0	5,461	754	13,418	0	6,195	18,565	19,853	20,099	45,525
2097	0	4,153	458	10,486	0	4,483	14,726	16,120	13,259	35,513
2098	0	3,094	261	7,902	-	3,349	11,688	12,891	10,477	28,767
2099	-	7,927	169	6,176	-	2,681	9,891	10,981	9,712	25,078
2100	-	-	139	4,268	-	1,780	7,130	7,813	6,206	18,055
2101	-	-	-	9,083	-	1,260	5,407	5,903	4,589	13,917
2102	-	-	-	-	-	874	4,045	4,364	3,316	10,532
2103	-	-	-	-	-	1,777	2,993	3,153	2,875	8,196
2104	-	-	-	-	-	-	7,408	2,317	1,802	5,932
2105	-	-	-	-	-	-	-	4,631	1,048	4,013
2106	-	-	-	-	-	-	-	-	1,713	2,776
2107	-	-	-	-	-	-	-	-	-	5,491
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
Subtotals 2070 to 2119:	210,416	1,448,952	1,278,995	3,534,595	51,237	2,362,949	3,530,425	3,719,749	2,892,830	6,834,742
Totals 2020 to 2119:	19,572,459	17,532,143	25,046,143	64,886,692	14,260,913	29,716,042	32,911,024	49,760,938	36,937,537	55,740,046

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 March 31, 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 @ 3/31/20 (a)	15,493,929	7,880,639	21,229,686	40,817,792	33,312,708	16,877,663	26,423,043	24,663,089	37,654,618	62,016,324

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

2020	572,125	242,344	598,500	1,197,028	1,438,905	478,682	722,231	614,495	955,400	1,812,297
2021	521,155	311,864	627,590	1,166,268	1,272,215	351,213	739,024	593,709	885,241	1,690,171
2022	527,653	399,008	641,699	1,306,013	1,337,968	350,342	831,538	808,615	1,101,936	1,739,559
2023	500,815	381,306	624,171	1,300,059	1,332,802	346,788	813,623	747,143	1,070,112	1,697,558
2024	548,279	398,688	692,724	1,454,538	1,315,797	378,854	839,112	998,321	1,219,675	1,694,231
2025	495,773	355,778	605,314	1,265,213	1,147,630	342,118	779,915	915,399	1,109,776	1,742,792
2026	646,811	389,695	758,870	1,545,808	1,220,371	432,846	1,009,084	1,032,940	1,306,832	2,057,600
2027	459,486	325,453	572,718	1,224,434	996,476	331,929	780,610	818,557	1,050,784	1,659,598
2028	444,837	314,583	559,099	1,165,104	940,097	330,694	765,728	780,788	1,026,619	1,578,723
2029	495,981	338,572	635,499	1,402,030	990,464	370,857	818,168	815,762	1,112,534	1,693,851
2030	439,430	285,972	565,433	1,206,899	834,795	320,353	725,741	767,765	970,433	1,489,345
2031	427,254	275,510	550,929	1,205,077	840,487	318,888	711,234	737,220	953,050	1,534,131
2032	414,289	260,840	533,690	1,138,824	797,861	312,413	690,400	704,368	924,669	1,448,651
2033	490,778	286,552	595,667	1,256,383	870,040	397,262	763,338	756,714	1,087,110	1,690,834
2034	420,483	259,645	557,039	1,196,649	793,840	337,923	695,247	673,905	950,964	1,451,547
2035	380,217	224,911	487,227	1,109,796	700,854	300,149	639,173	623,866	850,215	1,423,741
2036	369,457	213,409	539,259	1,048,756	673,757	295,958	622,557	600,034	826,181	1,352,368
2037	359,539	203,806	524,605	1,017,742	651,433	293,981	608,749	579,082	804,795	1,322,789
2038	348,452	191,125	507,765	980,885	625,356	287,402	589,928	555,853	779,254	1,282,094
2039	373,488	204,831	549,782	1,111,754	683,467	323,154	630,987	585,564	850,851	1,443,620
2040	398,887	197,873	502,979	1,035,596	668,640	360,667	630,557	573,299	887,065	1,525,101
2041	317,666	159,527	461,517	880,895	563,644	274,087	542,284	496,444	711,523	1,246,363
2042	307,506	149,504	446,365	848,027	545,239	269,506	526,695	478,095	689,606	1,213,657
2043	297,966	140,913	432,240	840,400	529,900	266,889	513,247	461,555	669,817	1,217,882
2044	311,169	142,443	451,508	867,834	558,165	286,309	523,761	459,074	757,792	1,206,435
2045	277,212	121,104	401,768	750,915	532,321	255,277	480,607	426,453	710,806	1,118,441
2046	267,707	113,170	387,987	721,185	518,118	303,105	467,187	411,209	689,969	1,092,327
2047	312,155	120,658	390,590	795,895	566,244	331,224	503,293	434,643	751,106	1,287,429
2048	247,113	95,412	358,647	656,546	485,082	288,673	435,320	378,886	644,166	1,026,244
2049	265,494	100,597	381,685	719,443	532,302	316,631	462,849	398,323	696,472	1,091,844
2050	227,162	79,905	330,769	595,489	455,445	275,701	405,521	349,004	600,883	965,809
2051	217,236	72,665	317,102	583,582	441,011	269,034	390,729	334,548	579,590	963,013
2052	207,816	66,341	304,151	537,729	428,392	339,585	377,290	321,086	559,767	910,018
2053	197,521	59,247	290,348	507,423	412,685	329,571	361,348	306,498	537,702	876,220
2054	246,191	67,793	308,003	588,940	484,495	372,265	403,743	331,328	627,034	1,050,476
2055	178,469	47,703	264,863	468,049	386,277	313,877	333,350	280,073	497,778	845,642
2056	168,437	41,872	251,840	424,357	371,001	303,531	317,855	266,365	476,553	787,567
2057	158,926	36,832	239,478	397,917	357,204	294,530	303,516	253,463	456,618	758,164
2058	149,911	32,462	227,689	373,107	344,698	286,722	290,139	241,244	437,815	732,064
2059	159,243	32,160	234,600	409,516	371,440	299,669	300,637	248,731	469,196	785,152
2060	131,224	24,015	203,957	322,969	315,827	266,572	260,945	216,015	398,169	670,370
2061	149,467	24,648	198,767	334,112	339,848	283,247	272,537	223,481	421,994	769,079
2062	113,572	17,329	181,703	277,320	288,222	247,187	233,002	192,025	360,356	612,262
2063	105,033	14,507	171,011	265,935	274,442	237,314	219,233	180,323	341,809	603,188
2064	107,993	13,549	168,817	259,118	283,727	241,535	216,685	174,116	357,194	581,965
2065	88,613	9,831	150,526	215,986	246,947	217,276	192,290	157,595	305,508	526,075
2066	80,767	7,940	140,742	197,471	233,247	207,123	179,163	146,606	287,812	497,729
2067	73,410	6,383	131,369	187,669	220,388	197,760	166,705	136,103	270,953	488,558
2068	81,106	6,045	124,313	178,402	229,360	205,177	167,867	136,933	279,938	528,096
2069	68,399	4,474	120,446	166,915	216,127	189,865	153,453	124,790	267,505	450,752

Subtotals 2020 to 2069: 15,149,675 7,870,794 20,303,362 39,708,005 31,665,048 15,231,718 25,408,197 23,848,408 35,578,921 58,233,422

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 March 31, 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 @ 3/31/20 (a)	15,493,929	7,880,639	21,229,686	40,817,792	33,312,708	16,877,663	26,423,043	24,663,089	37,654,618	62,016,324

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

2070	52,558	2,914	104,723	133,523	179,877	166,630	129,641	105,499	220,787	389,165
2071	46,167	2,135	96,426	124,698	166,104	155,577	117,686	95,749	204,419	374,747
2072	40,325	1,542	88,509	107,218	153,194	145,258	106,437	86,502	188,839	334,827
2073	35,003	1,094	80,938	95,783	141,043	135,551	95,846	77,741	173,967	310,496
2074	34,123	842	75,331	91,402	138,458	130,910	89,094	70,667	176,216	295,805
2075	31,793	604	67,102	82,539	127,980	126,533	81,892	66,554	159,351	320,569
2076	21,234	309	60,016	66,512	105,141	105,417	66,504	53,631	131,155	237,050
2077	17,469	184	53,685	58,415	93,751	95,398	57,776	46,490	117,762	213,232
2078	14,224	104	47,705	51,169	83,226	86,031	49,808	39,945	105,180	191,235
2079	13,758	67	43,640	50,514	81,961	81,980	45,831	36,417	105,744	192,506
2080	9,009	27	36,785	38,815	63,947	68,263	35,833	28,489	81,937	150,189
2081	6,995	12	31,861	33,602	55,280	59,962	29,845	23,601	71,353	131,294
2082	7,044	6	27,328	29,577	51,054	57,571	26,423	20,895	67,894	135,498
2083	3,996	2	23,126	25,372	40,054	44,777	19,852	15,497	52,442	101,969
2084	3,511	1	19,388	22,146	35,853	39,245	16,407	12,377	49,148	84,975
2085	2,126	0	15,920	17,951	27,796	31,866	12,396	9,525	36,768	68,617
2086	1,494	0	12,900	15,098	22,650	26,181	9,501	7,245	30,086	56,130
2087	1,033	0	10,270	12,733	18,254	21,215	7,141	5,401	24,268	47,927
2088	2,392	0	8,023	10,408	14,532	16,924	5,252	3,938	19,269	36,046
2089	-	-	6,304	9,235	13,009	14,895	4,293	3,139	18,566	35,388
2090	-	-	16,342	6,882	8,777	10,069	2,616	1,935	11,438	21,283
2091	-	-	-	26,195	6,683	7,546	1,772	1,301	8,555	17,023
2092	-	-	-	-	19,036	5,504	1,159	847	6,243	11,509
2093	-	-	-	-	-	12,640	734	534	4,456	8,148
2094	-	-	-	-	-	-	1,108	325	3,471	5,803
2095	-	-	-	-	-	-	-	436	2,113	4,140
2096	-	-	-	-	-	-	-	-	4,272	2,965
2097	-	-	-	-	-	-	-	-	-	4,367
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:	344,254	9,844	926,324	1,109,787	1,647,660	1,645,945	1,014,846	814,681	2,075,696	3,782,902
Totals 2020 to 2119:	15,493,929	7,880,639	21,229,686	40,817,792	33,312,708	16,877,663	26,423,043	24,663,089	37,654,618	62,016,324

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 March 31, 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 @ 3/31/20	Indicated	2020 Level Case O/S (e) Loss & ALAE @ 3/31/20	2020 Level IBNR / Bulk Outstanding (5) - (8)
						2020 Level Ultimate Loss & ALAE (5) + (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,762,294	0.81%	1.440	15,493,929	14,834,401	30,328,330	11,580,662	3,913,267
1990	5,518,250	0.74%	1.428	7,880,639	5,771,687	13,652,326	5,689,875	2,190,764
1991	14,975,526	0.52%	1.418	21,229,686	9,180,593	30,410,278	18,403,093	2,826,593
1992	28,941,891	0.46%	1.410	40,817,792	14,600,924	55,418,716	34,322,352	6,495,440
1993	23,728,605	0.41%	1.404	33,312,708	20,643,709	53,956,417	26,576,059	6,736,649
1994	12,071,180	0.38%	1.398	16,877,663	7,143,449	24,021,112	13,501,143	3,376,520
1995	18,970,122	0.35%	1.393	26,423,043	10,471,257	36,894,300	22,171,935	4,251,108
1996	17,768,719	0.34%	1.388	24,663,089	9,412,503	34,075,592	20,242,063	4,421,026
1997	27,219,650	0.25%	1.383	37,654,618	11,710,852	49,365,469	30,891,862	6,762,755
1998	44,940,271	0.28%	1.380	62,016,324	20,678,413	82,694,737	50,052,016	11,964,309
1999	14,222,908	0.36%	1.376	19,572,459	11,771,253	31,343,712	13,631,280	5,941,179
2000	12,786,486	0.39%	1.371	17,532,143	6,024,121	23,556,264	13,232,614	4,299,530
2001	18,337,277	0.32%	1.366	25,046,143	8,268,483	33,314,626	20,552,226	4,493,917
2002	47,658,697	0.35%	1.361	64,886,692	16,691,291	81,577,982	52,729,463	12,157,229
2003	10,511,568	0.29%	1.357	14,260,913	5,050,215	19,311,128	11,476,062	2,784,851
2004	21,966,576	4.94%	1.353	29,716,042	5,641,931	35,357,973	24,512,488	5,203,554
2005	25,530,557	0.87%	1.289	32,911,024	8,390,099	41,301,123	26,072,250	6,838,775
2006	38,936,027	4.86%	1.278	49,760,938	9,956,233	59,717,171	39,895,290	9,865,648
2007	30,306,038	0.50%	1.219	36,937,537	10,847,575	47,785,112	28,345,410	8,592,127
2008	45,962,626	4.55%	1.213	55,740,046	6,402,041	62,142,087	44,582,642	11,157,404
2009	58,071,711	0.33%	1.160	67,359,019	7,962,742	75,321,760	53,873,925	13,485,094
2010	30,582,527	0.32%	1.156	35,355,240	3,088,176	38,443,416	28,316,171	7,039,070
2011	50,029,804	0.42%	1.152	57,652,031	5,027,829	62,679,860	44,365,797	13,286,234
2012	35,834,438	9.83%	1.147	41,120,006	3,219,474	44,339,481	31,331,013	9,788,994
2013	34,644,940	0.59%	1.045	36,196,939	4,674,404	40,871,344	25,185,849	11,011,091
2014	41,588,305	0.19%	1.039	43,196,710	5,230,749	48,427,459	28,135,339	15,061,370
2015	70,913,567	0.17%	1.037	73,519,770	3,605,383	77,125,153	47,452,520	26,067,250
2016	31,000,028	2.01%	1.035	32,084,316	824,193	32,908,508	12,171,495	19,912,821
2017	67,414,785	0.22%	1.015	68,400,267	1,188,443	69,588,710	29,705,678	38,694,589
2018	94,034,286	0.22%	1.012	95,196,822	1,437,484	96,634,306	34,237,200	60,959,621
2019	81,291,230	1.01%	1.010	82,116,010	20,617	82,136,627	13,416,636	68,699,374
2020 (3 Mo)	20,914,076		1.000	20,914,076	-	20,914,076	-	20,914,076
Totals:								
All Years	1,087,434,966			1,285,844,633	249,770,523	1,535,615,156	856,652,405	429,192,228
1989 to 1998	204,896,509			286,369,490	124,447,787	410,817,277	233,431,059	52,938,430
1999 to 2020	882,538,457			999,475,143	125,322,736	1,124,797,879	623,221,346	376,253,798

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 March 31, 2020.

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

(e) The 2020 level case outstanding as provided by NICA as of March 31, 2020. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of March 31, 2020

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 3/31/20
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 3/31/20	Incurred (c) Loss & ALAE @ 3/31/20	Case O/S Loss & ALAE @ 3/31/20 (4) - (3)	IBNR / Bulk Loss & ALAE @ 3/31/20 (2) - (4)	Case+IBNR Loss & ALAE @ 3/31/20 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,804,791	12,042,497	20,086,582	8,044,085	2,718,209	10,762,294	4
1990	10,191,891	4,673,641	8,657,855	3,984,214	1,534,036	5,518,250	3
1991	21,864,993	6,889,467	19,871,100	12,981,633	1,993,893	14,975,526	4
1992	40,368,478	11,426,586	35,762,880	24,336,294	4,605,598	28,941,891	9
1993	40,484,695	16,756,090	35,686,187	18,930,097	4,798,508	23,728,605	8
1994	18,221,918	6,150,737	15,806,976	9,656,238	2,414,942	12,071,180	3
1995	27,305,104	8,334,982	24,253,070	15,918,088	3,052,034	18,970,122	5
1996	25,619,183	7,850,464	22,434,019	14,583,556	3,185,164	17,768,719	6
1997	36,802,305	9,582,655	31,913,666	22,331,011	4,888,639	27,219,650	8
1998	61,782,921	16,842,649	53,112,957	36,270,308	8,669,964	44,940,271	11
1999	24,149,562	9,926,654	19,832,228	9,905,574	4,317,334	14,222,908	3
2000	17,931,726	5,145,241	14,796,007	9,650,767	3,135,719	12,786,486	4
2001	25,345,690	7,008,414	22,055,516	15,047,102	3,290,175	18,337,277	4
2002	61,453,480	13,794,784	52,524,104	38,729,321	8,929,376	47,658,697	13
2003	14,724,047	4,212,479	12,671,363	8,458,884	2,052,684	10,511,568	3
2004	26,752,347	4,785,771	22,905,796	18,120,025	3,846,551	21,966,576	5
2005	32,553,083	7,022,525	27,247,938	20,225,413	5,305,144	25,530,557	7
2006	47,237,980	8,301,953	39,518,488	31,216,535	7,719,492	38,936,027	9
2007	39,398,392	9,092,354	32,348,834	23,256,480	7,049,559	30,306,038	7
2008	51,349,809	5,387,183	42,149,537	36,762,354	9,200,272	45,962,626	9
2009	65,435,355	7,363,644	53,809,555	46,445,911	11,625,800	58,071,711	10
2010	33,572,285	2,989,758	27,483,441	24,493,683	6,088,844	30,582,527	5
2011	54,881,397	4,851,593	43,351,748	38,500,155	11,529,649	50,029,804	10
2012	38,966,994	3,132,556	30,436,278	27,303,722	8,530,716	35,834,438	7
2013	39,214,052	4,569,112	28,675,078	24,105,967	10,538,974	34,644,940	7
2014	46,709,935	5,121,629	32,209,366	27,087,736	14,500,569	41,588,305	9
2015	74,447,669	3,534,102	49,304,477	45,770,375	25,143,192	70,913,567	14
2016	31,813,197	813,169	12,573,329	11,760,160	19,239,868	31,000,028	5
2017	68,589,346	1,174,561	30,452,252	29,277,691	38,137,094	67,414,785	12
2018	95,458,570	1,424,285	35,243,383	33,819,098	60,215,187	94,034,286	15
2019	81,311,750	20,520	13,302,398	13,281,878	68,009,352	81,291,230	5
2020 (3 Mo)	20,914,076	-	-	-	20,914,076	20,914,076	-
Totals:	1,297,657,020	210,222,054	910,476,409	700,254,355	387,180,611	1,087,434,966	224

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 1d, Column (5).

Development of Birth Year Level Ultimate Loss & ALAE

Evaluated As of March 31, 2020

Year of Birth	Ultimate Loss & ALAE - Birth Year Level							Prior Selected Ultimate BY Level @ 12/31/19	Increase or (Decrease) From 12/31/19 to 3/31/20
	Paid Projection (a)	Incurred Projection (b)	Frequency/Severity (c)	Bornhuetter-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	28,619,988	22,170,773	23,909,385	22,334,214	22,171,394	23,414,217	22,804,791	23,066,097	(261,307)
1990	11,551,585	9,599,200	11,218,478	9,757,995	10,929,300	9,376,460	10,191,891	10,303,043	(111,152)
1991	17,709,455	22,130,773	21,407,302	22,056,903	22,510,494	26,162,032	21,864,993	22,027,137	(162,144)
1992	30,840,782	40,008,945	40,984,056	40,112,431	38,772,472	42,862,531	40,368,478	40,636,349	(267,871)
1993	47,486,578	40,102,801	41,134,824	40,216,460	38,910,703	44,797,430	40,484,695	40,813,740	(329,045)
1994	18,302,679	17,843,222	18,862,940	17,959,591	18,834,853	21,060,155	18,221,918	18,339,596	(117,678)
1995	26,042,428	27,500,536	26,976,162	27,438,614	27,510,673	33,380,073	27,305,104	27,443,692	(138,587)
1996	25,877,633	25,552,387	25,730,980	25,574,182	25,943,571	24,940,382	25,619,183	25,640,183	(21,000)
1997	33,166,864	36,513,295	37,283,325	36,610,296	35,700,046	41,424,869	36,802,305	36,622,024	180,282
1998	61,209,418	61,983,340	61,457,355	61,908,067	57,205,409	65,032,390	61,782,921	61,523,529	259,392
1999	38,059,508	23,456,853	25,256,840	23,734,993	24,050,654	21,033,763	24,149,562	24,085,569	63,993
2000	20,812,222	17,570,191	18,506,898	17,718,089	18,831,729	14,571,635	17,931,726	17,813,781	117,945
2001	29,907,834	25,928,916	24,406,644	25,701,511	26,237,339	27,253,540	25,345,690	25,215,809	129,882
2002	62,105,859	61,130,930	61,979,157	61,250,355	56,797,179	58,442,068	61,453,480	61,085,882	367,598
2003	20,121,984	14,895,224	14,448,403	14,828,514	17,565,186	13,660,737	14,724,047	14,647,651	76,397
2004	24,254,947	26,925,831	26,472,989	26,858,221	28,168,077	28,675,330	26,752,347	27,648,185	(895,838)
2005	38,082,508	31,789,807	33,793,380	32,076,061	32,827,841	31,492,652	32,553,083	32,832,212	(279,129)
2006	48,622,386	47,027,808	47,571,508	47,114,625	45,853,868	48,836,055	47,237,980	49,194,332	(1,956,352)
2007	57,511,683	39,073,209	39,905,521	39,216,447	40,007,627	37,851,862	39,398,392	39,504,910	(106,518)
2008	36,971,851	51,929,415	50,466,171	51,653,842	50,788,615	52,400,475	51,349,809	53,695,355	(2,345,546)
2009	55,589,775	66,626,359	63,629,790	66,049,914	63,618,727	62,232,548	65,435,355	65,843,180	(407,826)
2010	24,827,377	34,029,674	32,878,882	33,808,298	37,619,469	37,912,377	33,572,285	33,616,839	(44,554)
2011	44,720,037	54,751,178	55,074,514	54,818,498	54,568,736	51,181,766	54,881,397	55,172,724	(291,327)
2012	32,195,233	39,592,746	38,068,091	39,240,145	43,276,201	39,625,789	38,966,994	42,811,147	(3,844,153)
2013	55,647,135	38,980,283	39,534,953	39,126,921	45,004,984	29,883,089	39,214,052	40,030,578	(816,526)
2014	73,915,844	45,973,952	47,673,158	46,482,694	51,869,459	35,608,189	46,709,935	47,545,011	(835,076)
2015	61,205,398	73,893,345	75,141,109	74,308,553	72,381,283	65,285,886	74,447,669	72,964,946	1,482,723
2016	18,096,508	21,105,094	29,346,436	24,436,668	41,656,488	30,973,988	31,813,197	33,070,666	(1,257,468)
2017	44,436,325	60,061,238	72,130,111	66,010,950	67,626,976	58,446,259	68,589,346	67,303,924	1,285,421
2018	107,767,923	104,266,239	98,364,899	100,359,631	87,651,181	72,713,992	95,458,570	90,678,953	4,779,618
2019	15,526,101	62,967,438	84,507,775	79,957,199	79,470,276	74,018,384	81,311,750	87,365,678	(6,053,928)
2020 (3 Mo)	N/A	N/A	21,445,781	20,720,885	20,575,561	17,050,368	20,914,076	87,365,678	N/A
Totals:									
All Years	N/A	N/A	1,309,567,818	1,289,441,766	1,304,936,373	1,241,601,290	1,297,657,020	N/A	N/A
1989 - 2019	N/A	1,245,381,003	1,288,122,036	1,268,720,881	1,284,360,811	1,224,550,922	1,276,742,944	1,288,542,718	(11,799,774)
1989 - 2018	1,195,659,749	1,182,413,565	1,203,614,262	1,188,763,682	1,204,890,535	1,150,532,538	1,195,431,194	1,201,177,041	(5,745,846)

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 March 31, 2020

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 3/31/20	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	23,909,385	9.4%	2,247,631	20,086,582	22,334,214
1990	11,218,478	9.8%	1,100,139	8,657,855	9,757,995
1991	21,407,302	10.2%	2,185,803	19,871,100	22,056,903
1992	40,984,056	10.6%	4,349,552	35,762,880	40,112,431
1993	41,134,824	11.0%	4,530,273	35,686,187	40,216,460
1994	18,862,940	11.4%	2,152,615	15,806,976	17,959,591
1995	26,976,162	11.8%	3,185,544	24,253,070	27,438,614
1996	25,730,980	12.2%	3,140,163	22,434,019	25,574,182
1997	37,283,325	12.6%	4,696,630	31,913,666	36,610,296
1998	61,457,355	14.3%	8,795,110	53,112,957	61,908,067
1999	25,256,840	15.5%	3,902,765	19,832,228	23,734,993
2000	18,506,898	15.8%	2,922,082	14,796,007	17,718,089
2001	24,406,644	14.9%	3,645,996	22,055,516	25,701,511
2002	61,979,157	14.1%	8,726,250	52,524,104	61,250,355
2003	14,448,403	14.9%	2,157,151	12,671,363	14,828,514
2004	26,472,989	14.9%	3,952,425	22,905,796	26,858,221
2005	33,793,380	14.3%	4,828,122	27,247,938	32,076,061
2006	47,571,508	16.0%	7,596,136	39,518,488	47,114,625
2007	39,905,521	17.2%	6,867,613	32,348,834	39,216,447
2008	50,466,171	18.8%	9,504,305	42,149,537	51,653,842
2009	63,629,790	19.2%	12,240,359	53,809,555	66,049,914
2010	32,878,882	19.2%	6,324,857	27,483,441	33,808,298
2011	55,074,514	20.8%	11,466,750	43,351,748	54,818,498
2012	38,068,091	23.1%	8,803,867	30,436,278	39,240,145
2013	39,534,953	26.4%	10,451,842	28,675,078	39,126,921
2014	47,673,158	29.9%	14,273,328	32,209,366	46,482,694
2015	75,141,109	33.3%	25,004,076	49,304,477	74,308,553
2016	29,346,436	40.4%	11,863,339	12,573,329	24,436,668
2017	72,130,111	49.3%	35,558,698	30,452,252	66,010,950
2018	98,364,899	66.2%	65,116,248	35,243,383	100,359,631
2019	84,507,775	78.9%	66,654,801	13,302,398	79,957,199
2020 (3 Mo)	21,445,781	96.6%	20,720,885	-	20,720,885
Totals:	1,309,567,818		378,965,357	910,476,409	1,289,441,766

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	28,619,988	22,170,773	22,170,773	0.90%	1.450	32,153,639	110	2,015,525	2,923,058	3,696,856	90.60%	2,173,580	23,909,385
1990	11,551,585	9,599,200	9,599,200	0.83%	1.437	13,796,950	70	1,371,314	1,970,993	3,730,215	90.19%	1,602,640	11,218,478
1991	17,709,455	22,130,773	22,130,773	0.61%	1.425	31,545,620	40	5,532,693	7,886,405	3,761,312	89.79%	5,351,826	21,407,302
1992	30,840,782	40,008,945	40,008,945	0.56%	1.417	56,681,786	130	3,077,611	4,360,137	3,784,386	89.39%	3,152,620	40,984,056
1993	47,486,578	40,102,801	40,102,801	0.52%	1.409	56,497,187	130	3,084,831	4,345,937	3,805,658	88.99%	3,164,217	41,134,824
1994	18,302,679	17,843,222	17,843,222	0.46%	1.401	25,007,021	70	2,549,032	3,572,432	3,825,544	88.59%	2,694,706	18,862,940
1995	26,042,428	27,500,536	27,500,536	0.42%	1.395	38,363,251	60	4,583,423	6,393,875	3,843,330	88.19%	4,496,027	26,976,162
1996	25,877,633	25,552,387	25,552,387	0.41%	1.389	35,497,145	70	3,650,341	5,071,021	3,859,401	87.80%	3,675,854	25,730,980
1997	33,166,864	36,513,295	36,513,295	0.31%	1.384	50,518,522	110	3,319,390	4,592,593	3,875,094	87.40%	3,389,393	37,283,325
1998	61,209,418	61,983,340	61,983,340	0.35%	1.379	85,491,020	150	4,132,223	5,699,401	3,887,195	85.69%	4,097,157	61,457,355
1999	38,059,508	23,456,853	23,456,853	0.42%	1.375	32,241,765	90	2,606,317	3,582,418	3,900,613	84.55%	2,806,316	25,256,840
2000	20,812,222	17,570,191	17,570,191	0.45%	1.369	24,048,629	60	2,928,365	4,008,105	3,917,131	84.21%	3,084,483	18,506,898
2001	29,907,834	25,928,916	25,928,916	0.40%	1.363	35,331,166	40	6,482,229	8,832,791	3,934,670	85.06%	6,101,661	24,406,644
2002	62,105,859	61,130,930	61,130,930	0.43%	1.357	82,967,857	170	3,595,937	4,880,462	3,950,327	85.92%	3,645,833	61,979,157
2003	20,121,984	14,895,224	14,895,224	0.37%	1.351	20,128,604	30	4,965,075	6,709,535	3,967,485	85.07%	4,816,134	14,448,403
2004	24,254,947	26,925,831	26,925,831	4.59%	1.346	36,252,363	60	4,487,638	6,042,061	3,982,123	85.07%	4,412,165	26,472,989
2005	38,082,508	31,789,807	31,789,807	0.91%	1.287	40,923,251	110	2,889,982	3,720,296	4,164,853	85.71%	3,072,125	33,793,380
2006	48,622,386	47,027,808	47,027,808	4.48%	1.276	59,993,602	120	3,918,984	4,999,467	4,202,732	84.03%	3,964,292	47,571,508
2007	57,511,683	39,073,209	39,073,209	0.57%	1.221	47,709,227	100	3,907,321	4,770,923	4,390,951	82.79%	3,990,552	39,905,521
2008	36,971,851	51,929,415	51,929,415	5.09%	1.214	63,047,480	100	5,192,941	6,304,748	4,415,985	81.17%	5,046,617	50,466,171
2009	55,589,775	66,626,359	66,626,359	0.73%	1.155	76,971,941	110	6,056,942	6,997,449	4,640,829	80.76%	5,784,526	63,629,790
2010	24,827,377	34,029,674	34,029,674	0.37%	1.147	39,029,920	60	5,671,612	6,504,987	4,674,574	80.76%	5,479,814	32,878,882
2011	44,720,037	54,751,178	54,751,178	0.48%	1.143	62,562,799	120	4,562,598	5,213,567	4,692,013	79.18%	4,589,543	55,074,514
2012	32,195,233	39,592,746	39,592,746	8.92%	1.137	45,027,746	70	5,656,107	6,432,535	4,714,301	76.87%	5,438,299	38,068,091
2013	55,647,135	38,980,283	38,980,283	0.59%	1.044	40,700,870	80	4,872,535	5,087,609	5,134,796	73.56%	4,941,869	39,534,953
2014	73,915,844	45,973,952	45,973,952	0.22%	1.038	47,723,145	100	4,597,395	4,772,315	5,164,933	70.06%	4,767,316	47,673,158
2015	61,205,398	73,893,345	73,893,345	0.20%	1.036	76,537,765	150	4,926,223	5,102,518	5,176,205	66.72%	5,009,407	75,141,109
2016	18,096,508	21,105,094	21,105,094	1.88%	1.034	21,817,110	80	2,638,137	2,727,139	5,186,471	59.57%	3,668,304	29,346,436
2017	44,436,325	60,061,238	60,061,238	0.25%	1.015	60,942,462	160	3,753,827	3,808,904	5,283,919	50.70%	4,508,132	72,130,111
2018	107,767,923	104,266,239	104,266,239	0.25%	1.012	105,528,532	180	5,792,569	5,862,696	5,297,314	33.80%	5,464,717	98,364,899
2019	15,526,101	62,967,438	62,967,438	0.96%	1.010	63,572,430	170	3,703,967	3,739,555	5,310,423	21.13%	4,971,046	84,507,775
2020 (3 Mo)	N/A	N/A	N/A		1.000	N/A	40	N/A	N/A	5,361,445	N/A	5,361,445	21,445,781

Totals / Averages:

1992 - 2012	776,709,587	784,232,668	784,232,668			1,014,292,283	196	4,001,187	5,174,961				784,888,430
1992 - 2013	832,356,722	823,212,951	823,212,951			1,054,993,153	204	4,035,358	5,171,535				824,423,383
1992 - 2014	906,272,567	869,186,903	869,186,903			1,102,716,298	214	4,061,621	5,152,880				872,096,541
1995 - 2012	680,079,548	686,277,700	686,277,700			876,106,289	163	4,210,293	5,374,885				683,906,610
1996 - 2013	709,684,256	697,757,447	697,757,447			878,443,907	165	4,228,833	5,323,902				696,465,401
1997 - 2014	757,722,466	718,179,012	718,179,012			890,669,908	168	4,274,875	5,301,607				718,407,578
1995 - 2014	809,642,527	771,231,935	771,231,935			964,530,304	181	4,260,950	5,328,897				771,114,721
1995 - 2013	735,726,683	725,257,983	725,257,983			916,807,159	171	4,241,275	5,361,445				723,441,563

(15) Selected 2020 Level Average Claim Size ==> 5,361,445

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 March 31, 2020

Year of Birth	Insured (a) Physicians	Birth Year Level (b) Incurred Loss & ALAE @ 3/31/20	Expected Percent (c) Reported @ 3/31/20	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	20,086,582	90.60%	516.4	1.450	29,130,997	56,410	2,084,811	22,171,394
1990	590	8,657,855	90.19%	532.1	1.437	12,443,953	23,385	2,271,445	10,929,300
1991	653	19,871,100	89.79%	586.3	1.425	28,324,639	48,309	2,639,394	22,510,494
1992	712	35,762,880	89.39%	636.4	1.417	50,666,268	79,609	3,009,592	38,772,472
1993	731	35,686,187	88.99%	650.5	1.409	50,275,022	77,288	3,224,516	38,910,703
1994	659	15,806,976	88.59%	583.8	1.401	22,153,251	37,947	3,027,878	18,834,853
1995	682	24,253,070	88.19%	601.5	1.395	33,833,036	56,251	3,257,603	27,510,673
1996	708	22,434,019	87.80%	621.6	1.389	31,165,137	50,137	3,509,552	25,943,571
1997	737	31,913,666	87.40%	644.2	1.384	44,154,637	68,546	3,786,379	35,700,046
1998	699	53,112,957	85.69%	599.0	1.379	73,256,473	122,305	4,092,452	57,205,409
1999	665	19,832,228	84.55%	562.2	1.375	27,259,668	48,484	4,218,427	24,050,654
2000	620	14,796,007	84.21%	522.1	1.369	20,251,554	38,788	4,035,722	18,831,729
2001	676	22,055,516	85.06%	575.0	1.363	30,053,206	52,265	4,181,824	26,237,339
2002	730	52,524,104	85.92%	627.2	1.357	71,286,538	113,655	4,273,075	56,797,179
2003	785	12,671,363	85.07%	667.8	1.351	17,123,397	25,642	4,893,823	17,565,186
2004	841	22,905,796	85.07%	715.4	1.346	30,839,874	43,106	5,262,281	28,168,077
2005	891	27,247,938	85.71%	763.7	1.287	35,076,471	45,930	5,579,903	32,827,841
2006	897	39,518,488	84.03%	753.8	1.276	50,413,927	66,882	6,335,379	45,853,868
2007	963	32,348,834	82.79%	797.3	1.221	39,498,621	49,542	7,658,794	40,007,627
2008	987	42,149,537	81.17%	801.1	1.214	51,173,734	63,878	8,639,078	50,788,615
2009	1,044	53,809,555	80.76%	843.2	1.155	62,164,974	73,728	9,809,172	63,618,727
2010	1,071	27,483,441	80.76%	865.0	1.147	31,521,798	36,443	10,136,028	37,619,469
2011	1,091	43,351,748	79.18%	863.8	1.143	49,536,956	57,344	11,216,988	54,568,736
2012	1,119	30,436,278	76.87%	860.2	1.137	34,614,346	40,239	12,839,922	43,276,201
2013	1,143	28,675,078	73.56%	840.8	1.044	29,940,795	35,609	16,329,906	45,004,984
2014	1,208	32,209,366	70.06%	846.3	1.038	33,434,851	39,506	19,660,094	51,869,459
2015	1,273	49,304,477	66.72%	849.4	1.036	51,068,935	60,124	23,076,806	72,381,283
2016	1,318	12,573,329	59.57%	785.2	1.034	12,997,512	16,553	29,083,159	41,656,488
2017	1,356	30,452,252	50.70%	687.5	1.015	30,899,051	44,943	37,174,724	67,626,976
2018	1,420	35,243,383	33.80%	480.0	1.012	35,670,055	74,316	52,407,798	87,651,181
2019	1,501	13,302,398	21.13%	317.1	1.010	13,430,207	42,353	66,167,878	79,470,276
2020 (3 Mo)	1,471	-	0.85%	12.4	1.000	-	-	20,575,561	20,575,561

Totals / Averages:

1992 - 2012	17,308	660,100,588		14,555		856,318,886	58,834	122,988,387	783,088,976
1992 - 2013	18,451	688,775,667		15,396		886,259,681	57,566	139,318,293	828,093,960
1992 - 2014	19,659	720,985,032		16,242		919,694,532	56,625	158,978,387	879,963,419
1995 - 2012	15,206	572,844,546		12,684		733,224,347	57,807	113,726,401	686,570,947
1996 - 2013	15,667	577,266,554		12,923		729,332,105	56,435	126,798,705	704,065,259
1997 - 2014	16,167	587,041,900		13,148		731,601,819	55,643	142,949,247	729,991,147
1995 - 2014	17,557	633,728,990		14,371		796,599,992	55,430	149,716,401	783,445,391
1995 - 2013	16,349	601,519,624		13,525		763,165,141	56,427	130,056,307	731,575,932

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

56,427

Notes: (a) See Exhibit X, Sheet 1c, Columns (4) and (10).

(b) See Exhibit VII, Sheet 1.

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

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

(e) Calculation = [Item (9) / Column (6)] X [1.0 - Column (4)] X Column (2), except for the current year (2020) - current year calculation is adjusted to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of March 31, 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	20,086,582	1.1038	1.1038	22,170,773
1990	8,657,855	1.0045	1.1087	9,599,200
1991	19,871,100	1.0045	1.1137	22,130,773
1992	35,762,880	1.0045	1.1187	40,008,945
1993	35,686,187	1.0045	1.1238	40,102,801
1994	15,806,976	1.0045	1.1288	17,843,222
1995	24,253,070	1.0045	1.1339	27,500,536
1996	22,434,019	1.0045	1.1390	25,552,387
1997	31,913,666	1.0045	1.1441	36,513,295
1998	53,112,957	1.0200	1.1670	61,983,340
1999	19,832,228	1.0135	1.1828	23,456,853
2000	14,796,007	1.0040	1.1875	17,570,191
2001	22,055,516	0.9900	1.1756	25,928,916
2002	52,524,104	0.9900	1.1639	61,130,930
2003	12,671,363	1.0100	1.1755	14,895,224
2004	22,905,796	1.0000	1.1755	26,925,831
2005	27,247,938	0.9925	1.1667	31,789,807
2006	39,518,488	1.0200	1.1900	47,027,808
2007	32,348,834	1.0150	1.2079	39,073,209
2008	42,149,537	1.0200	1.2320	51,929,415
2009	53,809,555	1.0050	1.2382	66,626,359
2010	27,483,441	1.0000	1.2382	34,029,674
2011	43,351,748	1.0200	1.2630	54,751,178
2012	30,436,278	1.0300	1.3008	39,592,746
2013	28,675,078	1.0450	1.3594	38,980,283
2014	32,209,366	1.0500	1.4273	45,973,952
2015	49,304,477	1.0500	1.4987	73,893,345
2016	12,573,329	1.1200	1.6786	21,105,094
2017	30,452,252	1.1750	1.9723	60,061,238
2018	35,243,383	1.5000	2.9585	104,266,239
2019	13,302,398	1.6000	4.7335	62,967,438
2020	-	25.0000	118.3385	-
Totals:	910,476,409			1,245,381,003

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

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.163	0.881	0.924	0.694	1.102	1.094	1.026	0.893	0.905
1990			1.765	0.840	1.399	0.623	1.004	0.803	0.968	1.015	1.041	1.193
1991		1.283	0.895	1.552	0.668	1.069	0.981	0.982	1.069	1.019	1.496	1.044
1992		1.115	3.425	0.440	1.045	0.870	1.039	1.043	0.963	1.250	1.072	1.065
1993		2.806	1.271	1.138	1.032	1.323	1.064	1.243	1.270	0.943	0.915	1.049
1994		0.661	1.570	1.161	1.233	1.789	1.018	0.902	0.620	0.964	1.054	1.092
1995		1.987	4.327	1.377	0.903	1.293	1.233	1.003	1.030	1.030	1.141	0.992
1996		3.471	1.867	1.092	1.967	1.546	0.928	1.022	1.223	0.938	1.105	0.975
1997		10.785	1.047	1.104	1.633	1.189	1.049	0.794	1.131	0.996	1.012	0.996
1998		1.069	1.752	1.466	1.201	1.112	0.988	1.074	1.119	1.011	1.053	0.957
1999		1.269	1.550	1.935	1.124	0.919	1.005	0.933	1.029	1.085	0.853	1.154
2000		2.280	1.007	1.183	0.611	0.963	1.079	0.978	0.991	1.236	0.943	0.805
2001		28.061	1.606	0.860	1.429	1.139	1.178	0.953	0.997	1.097	0.928	1.118
2002		2.391	1.912	1.001	1.211	1.141	1.163	1.352	0.968	1.145	0.979	0.906
2003		2.264	13.956	1.707	0.822	0.900	1.114	1.228	1.076	0.974	0.950	1.030
2004		40.717	1.905	1.645	1.219	0.955	0.820	1.024	0.931	1.040	1.005	0.994
2005		132.090	3.136	1.294	1.253	1.259	0.963	0.922	0.737	0.881	0.988	1.003
2006		2.260	2.794	1.590	1.210	1.192	0.929	0.992	1.046	1.018	1.000	0.908
2007		25.835	2.931	1.531	1.325	0.971	0.919	1.015	0.981	0.934	0.962	1.015
2008		4.617	1.450	1.398	0.964	1.096	1.017	1.040	0.921	0.996	0.970	0.990
2009		5.685	2.639	1.128	1.075	0.896	1.067	1.085	1.090	1.008	1.038	
2010		4.655	1.601	1.258	0.828	1.009	0.945	1.061	1.024	1.077		
2011	4.023	1.557	1.856	1.172	1.105	1.041	1.015	1.007	1.025			
2012	3.025	1.690	1.820	0.837	0.779	1.156	1.165	1.023				
2013	436.743	1.835	1.042	1.224	1.165	0.958	1.006					
2014		1.529	1.740	0.997	1.004	0.840						
2015		6.029	2.094	1.498	1.203							
2016	0.181	6.611	2.200	1.811								
2017		3.237	1.627									
2018		2.553										
2019	443.413											
Simple Avg. - Incremental		10.7264	2.3851	1.2644	1.1219	1.0836	1.0153	1.0242	1.0132	1.0311	1.0189	1.0095
Wtd Avg. All - Incremental		2.3419	1.7912	1.1800	1.0929	1.0560	1.0077	1.0343	1.0176	1.0220	0.9992	0.9924
Wtd Latest Five - Incremental		2.5163	1.6097	1.1435	1.0604	0.9863	1.0397	1.0431	1.0070	1.0031	0.9954	0.9761
Wtd Latest Three - Incremental		2.8463	1.8533	1.2633	1.1213	0.9559	1.0526	1.0255	1.0514	1.0181	0.9954	0.9670
Wtd Avg. All - Cumulative		6.9480	2.9668	1.6563	1.4036	1.2844	1.2162	1.2069	1.1669	1.1467	1.1220	1.1229
Wtd Latest Five - Cumulative		6.0699	2.4122	1.4985	1.3104	1.2357	1.2530	1.2051	1.1554	1.1473	1.1437	1.1491
Selected Incremental - Prior 3/31/19	25.0000	1.5500	1.3500	1.4700	1.0800	1.0700	1.0400	1.0500	1.0300	1.0200	1.0150	1.0150
Selected - Incremental	25.0000	1.6000	1.5000	1.1750	1.1200	1.0500	1.0500	1.0450	1.0300	1.0200	1.0000	1.0050
Selected - Cumulative	118.3385	4.7335	2.9585	1.9723	1.6786	1.4987	1.4273	1.3594	1.3008	1.2630	1.2382	1.2382

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

Year of Birth -----	147:159 -----	159:171 -----	171:183 -----	183:195 -----	195:207 -----	207:219 -----	219:231 -----	231:243 -----	243:255 -----	255:267 -----	267:279 -----	279:291 -----
1989	1.411	0.799	1.038	1.054	1.096	1.184	0.977	0.960	0.927	1.023	0.977	1.008
1990	1.186	0.961	1.055	0.990	0.858	0.779	0.967	0.908	0.787	1.005	1.036	0.920
1991	0.952	1.176	1.017	1.121	1.112	1.056	0.929	1.008	1.036	1.109	0.930	1.011
1992	1.029	1.215	1.266	0.994	1.009	1.019	1.003	1.016	1.060	0.941	0.958	1.001
1993	1.046	0.932	0.938	0.865	0.959	1.018	0.910	1.048	0.905	1.003	1.011	0.985
1994	1.070	0.951	1.233	0.957	1.028	1.123	1.030	0.988	1.000	1.018	0.949	1.004
1995	0.932	1.129	1.035	0.952	0.940	0.941	1.063	1.005	0.991	1.010	1.028	1.014
1996	0.952	0.947	1.000	0.735	1.101	0.968	1.001	1.008	1.054	0.973	0.992	1.012
1997	1.224	1.131	0.948	0.956	0.949	0.960	1.002	0.959	0.992	1.016	1.086	
1998	1.127	0.972	1.039	1.030	1.012	1.020	0.955	0.932	1.035	1.030		
1999	0.889	0.990	1.017	0.881	1.016	0.950	1.010	1.020	0.967			
2000	1.141	0.877	1.014	0.993	1.007	1.074	0.992	0.935				
2001	0.968	1.031	1.010	1.024	1.008	1.020	0.970					
2002	0.984	1.010	0.941	0.979	0.989	1.020						
2003	0.978	0.999	1.153	0.909	1.003							
2004	1.047	1.057	1.028	1.039								
2005	0.980	1.020	1.036									
2006	1.016	1.004										
2007	0.997											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0489	1.0112	1.0451	0.9675	1.0058	1.0094	0.9853	0.9823	0.9777	1.0126	0.9963	0.9944
Wtd Avg. All - Incremental	1.0382	1.0060	1.0242	0.9615	0.9992	1.0094	0.9792	0.9837	0.9904	1.0081	0.9966	0.9992
Wtd Latest Five - Incremental	1.0049	1.0154	1.0020	0.9912	1.0007	1.0159	0.9788	0.9624	1.0126	1.0133	1.0205	1.0015
Wtd Latest Three - Incremental	1.0001	1.0214	1.0570	0.9829	0.9959	1.0288	0.9897	0.9524	1.0084	1.0133	1.0400	1.0108
Wtd Avg. All - Cumulative	1.1315	1.0898	1.0833	1.0577	1.1001	1.1010	1.0908	1.1139	1.1324	1.1433	1.1342	1.1380
Wtd Latest Five - Cumulative	1.1772	1.1714	1.1536	1.1513	1.1616	1.1608	1.1425	1.1673	1.2130	1.1979	1.1822	1.1584
Selected Incremental - Prior 3/31/19	1.0150	1.0250	1.0250	1.0000	1.0100	1.0100	0.9950	0.9950	1.0040	1.0040	0.9950	1.0040
Selected - Incremental	1.0200	1.0150	1.0200	0.9925	1.0000	1.0100	0.9900	0.9900	1.0040	1.0135	1.0200	1.0045
Selected - Cumulative	1.2320	1.2079	1.1900	1.1667	1.1755	1.1755	1.1639	1.1756	1.1875	1.1828	1.1670	1.1441

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

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:Ult.
1989	0.957	0.966	1.017	0.975	0.992	1.036	1.001	
1990	0.970	1.006	0.883	1.203	1.001	1.002		
1991	1.010	1.003	0.972	1.007	1.012			
1992	0.990	1.009	0.983	0.989				
1993	0.983	1.060	1.015					
1994	1.008	1.022						
1995	1.009							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	0.9895	1.0110	0.9740	1.0434	1.0017	1.0191	1.0014	
Wtd Avg. All - Incremental	0.9900	1.0155	0.9894	1.0082	1.0018	1.0256	1.0014	
Wtd Latest Five - Incremental	0.9968	1.0243	0.9894	1.0082	1.0018	1.0256	1.0014	
Wtd Latest Three - Incremental	0.9966	1.0309	0.9928	1.0188	1.0018	1.0256	1.0014	
Wtd Avg. All - Cumulative	1.1389	1.1504	1.1329	1.1451	1.1358	1.1337	1.1054	1.1038
Wtd Latest Five - Cumulative	1.1567	1.1604	1.1329	1.1451	1.1358	1.1337	1.1054	1.1038
Selected Incremental - Prior 3/31/19	1.0040	1.0040	0.9950	1.0040	1.0040	1.0040	1.0990	
Selected - Incremental	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.1038
Selected - Cumulative	1.1390	1.1339	1.1288	1.1238	1.1187	1.1137	1.1087	1.1038

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of March 31, 2020

Year of Birth ----- (1)	Combined Paid Loss & ALAE ----- (2)	Loss Development Factors -----		Combined Paid Loss & ALAE Projection (2) x (4) ----- (5)
		Incremental ----- (3)	Cumulative ----- (4)	
1989	12,042,497	2.377	2.377	28,619,988
1990	4,673,641	1.040	2.472	11,551,585
1991	6,889,467	1.040	2.571	17,709,455
1992	11,426,586	1.050	2.699	30,840,782
1993	16,756,090	1.050	2.834	47,486,578
1994	6,150,737	1.050	2.976	18,302,679
1995	8,334,982	1.050	3.124	26,042,428
1996	7,850,464	1.055	3.296	25,877,633
1997	9,582,655	1.050	3.461	33,166,864
1998	16,842,649	1.050	3.634	61,209,418
1999	9,926,654	1.055	3.834	38,059,508
2000	5,145,241	1.055	4.045	20,812,222
2001	7,008,414	1.055	4.267	29,907,834
2002	13,794,784	1.055	4.502	62,105,859
2003	4,212,479	1.061	4.777	20,121,984
2004	4,785,771	1.061	5.068	24,254,947
2005	7,022,525	1.070	5.423	38,082,508
2006	8,301,953	1.080	5.857	48,622,386
2007	9,092,354	1.080	6.325	57,511,683
2008	5,387,183	1.085	6.863	36,971,851
2009	7,363,644	1.100	7.549	55,589,775
2010	2,989,758	1.100	8.304	24,827,377
2011	4,851,593	1.110	9.218	44,720,037
2012	3,132,556	1.115	10.278	32,195,233
2013	4,569,112	1.185	12.179	55,647,135
2014	5,121,629	1.185	14.432	73,915,844
2015	3,534,102	1.200	17.319	61,205,398
2016	813,169	1.285	22.254	18,096,508
2017	1,174,561	1.700	37.832	44,436,325
2018	1,424,285	2.000	75.665	107,767,923
2019	20,520	10.000	756.646	15,526,101
2020	-	50.000	37,832.295	-
Totals:	210,222,054			1,211,185,850

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

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.570	1.447	1.137	1.094	1.101	1.127	1.063	1.063	1.213
1990			2.492	1.059	1.296	1.143	1.096	1.049	1.061	1.036	1.035	1.048
1991		103.788	1.171	2.519	1.461	1.134	1.080	1.038	1.028	1.080	1.067	1.087
1992		21.379	3.616	2.029	1.233	1.141	1.098	1.082	1.057	1.064	1.069	1.088
1993		126.525	4.224	1.671	1.541	1.294	1.246	1.187	1.161	1.143	1.109	1.088
1994		3.774	1.646	1.390	1.150	1.372	1.104	1.104	1.054	1.015	1.060	1.125
1995		51.675	5.677	1.544	1.065	1.079	1.105	1.059	1.120	1.119	1.330	1.092
1996		146.774	1.346	1.619	1.197	1.393	1.183	1.094	1.098	1.093	1.070	1.078
1997		46.329	1.647	1.297	1.329	1.397	1.165	1.109	1.102	1.064	1.104	1.125
1998		22.564	2.019	1.491	1.211	1.147	1.390	1.125	1.135	1.090	1.113	1.104
1999		1.885	1.313	1.435	1.316	1.183	1.127	1.185	1.221	1.123	1.095	1.107
2000		2.522	1.635	1.342	1.150	1.092	1.057	1.067	1.056	1.047	1.088	1.063
2001		4.213	2.274	1.384	1.250	1.418	1.158	1.083	1.058	1.067	1.067	1.070
2002		5.519	2.043	1.490	1.393	1.210	1.359	1.171	1.147	1.112	1.123	1.127
2003		2.246	1.211	1.186	1.435	1.508	1.101	1.088	1.129	1.112	1.092	1.132
2004		95.233	2.686	1.468	1.189	1.240	1.160	1.130	1.059	1.093	1.087	1.075
2005		980.268	33.175	1.973	1.328	1.499	1.206	1.139	1.098	1.083	1.075	1.069
2006		149.613	2.238	2.321	1.434	1.728	1.190	1.136	1.103	1.094	1.099	1.093
2007		4.890	2.367	1.707	1.324	1.301	1.202	1.158	1.143	1.121	1.104	1.091
2008		67.166	2.579	1.646	1.219	1.182	1.233	1.208	1.189	1.172	1.110	1.100
2009		2.196	2.385	1.518	1.194	1.168	1.203	1.289	1.094	1.097	1.096	
2010		8.780	1.171	1.508	1.123	1.076	1.108	1.071	1.064	1.062		
2011		12.255	5.565	1.416	1.455	1.270	1.200	1.157	1.108			
2012	386.410	11.726	3.824	1.695	1.238	1.127	1.175	1.125				
2013		6.855	2.126	1.355	1.231	1.193	1.184					
2014		5.812	1.998	1.710	1.321	1.176						
2015		854.143	2.943	1.856	1.250							
2016		1.388	1.152	1.399								
2017		3.722	1.858									
2018		9.256										
2019												
Simple Avg. - Incremental		98.3034	3.5137	1.5928	1.2882	1.2541	1.1689	1.1232	1.1049	1.0887	1.0978	1.0987
Wtd Avg. All - Incremental		4.9821	2.1020	1.5562	1.2815	1.2441	1.1810	1.1356	1.1124	1.0933	1.0968	1.1023
Wtd Latest Five - Incremental		4.7362	2.0239	1.6153	1.2920	1.1744	1.1792	1.1824	1.1198	1.1097	1.0970	1.0868
Wtd Latest Three - Incremental		3.7268	1.9824	1.7204	1.2708	1.1709	1.1871	1.1237	1.0924	1.1111	1.1025	1.0940
Wtd Avg. All - Cumulative		324.1201	65.0568	30.9504	19.8885	15.5193	12.4746	10.5630	9.3018	8.3619	7.6483	6.9733
Wtd Latest Five - Cumulative		308.2815	65.0900	32.1601	19.9091	15.4090	13.1209	11.1272	9.4105	8.4040	7.5731	6.9032
Selected Incremental - Prior 3/31/19	50.0000	4.5000	2.1000	1.6000	1.2750	1.2000	1.1850	1.1850	1.1150	1.1100	1.1000	1.1000
Selected - Incremental	50.0000	10.0000	2.0000	1.7000	1.2850	1.2000	1.1850	1.1850	1.1150	1.1100	1.1000	1.1000
Selected - Cumulative	37,832.2948	756.6459	75.6646	37.8323	22.2543	17.3185	14.4321	12.1790	10.2776	9.2176	8.3041	7.5492

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

Year of Birth -----	147:159 -----	159:171 -----	171:183 -----	183:195 -----	195:207 -----	207:219 -----	219:231 -----	231:243 -----	243:255 -----	255:267 -----	267:279 -----	279:291 -----
1989	1.031	1.054	1.039	1.043	1.044	1.037	1.031	1.018	1.022	1.021	1.034	1.030
1990	1.062	1.101	1.101	1.100	1.083	1.034	1.027	1.024	1.030	1.025	1.029	1.046
1991	1.069	1.062	1.069	1.064	1.125	1.189	1.139	1.123	1.086	1.181	1.077	1.082
1992	1.074	1.065	1.058	1.063	1.066	1.067	1.087	1.072	1.057	1.086	1.081	1.069
1993	1.103	1.089	1.062	1.058	1.050	1.056	1.048	1.052	1.061	1.053	1.045	1.043
1994	1.014	1.016	1.031	1.025	1.028	1.023	1.022	1.034	1.038	1.034	1.033	1.036
1995	1.114	1.115	1.027	1.283	1.053	1.055	1.089	1.085	1.074	1.082	1.060	1.051
1996	1.063	1.066	1.073	1.069	1.045	1.051	1.048	1.047	1.049	1.049	1.048	1.044
1997	1.125	1.097	1.090	1.128	1.069	1.057	1.059	1.054	1.046	1.049	1.052	
1998	1.107	1.097	1.085	1.105	1.087	1.079	1.077	1.068	1.067	1.059		
1999	1.089	1.060	1.068	1.064	1.045	1.042	1.032	1.030	1.022			
2000	1.057	1.072	1.065	1.052	1.057	1.053	1.057	1.051				
2001	1.083	1.073	1.080	1.061	1.056	1.061	1.051					
2002	1.094	1.091	1.079	1.068	1.065	1.062						
2003	1.127	1.096	1.084	1.063	1.059							
2004	1.063	1.062	1.071	1.069								
2005	1.072	1.069	1.079									
2006	1.074	1.084										
2007	1.095											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0799	1.0760	1.0685	1.0822	1.0621	1.0618	1.0589	1.0548	1.0503	1.0640	1.0511	1.0503
Wtd Avg. All - Incremental	1.0816	1.0767	1.0690	1.0780	1.0599	1.0582	1.0561	1.0526	1.0503	1.0587	1.0508	1.0484
Wtd Latest Five - Incremental	1.0838	1.0816	1.0789	1.0641	1.0570	1.0618	1.0569	1.0519	1.0520	1.0558	1.0480	1.0489
Wtd Latest Three - Incremental	1.0816	1.0737	1.0781	1.0672	1.0615	1.0603	1.0437	1.0524	1.0486	1.0540	1.0533	1.0445
Wtd Avg. All - Cumulative	6.3262	5.8489	5.4321	5.0815	4.7138	4.4473	4.2029	3.9797	3.7809	3.5999	3.4002	3.2359
Wtd Latest Five - Cumulative	6.3519	5.8609	5.4187	5.0225	4.7201	4.4658	4.2057	3.9795	3.7830	3.5959	3.4057	3.2497
Selected Incremental - Prior 3/31/19	1.0800	1.0750	1.0750	1.0650	1.0600	1.0600	1.0600	1.0550	1.0550	1.0550	1.0550	1.0500
Selected - Incremental	1.0850	1.0800	1.0800	1.0700	1.0610	1.0610	1.0550	1.0550	1.0550	1.0550	1.0500	1.0500
Selected - Cumulative	6.8629	6.3253	5.8567	5.4229	5.0681	4.7768	4.5021	4.2674	4.0449	3.8341	3.6342	3.4611

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

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:Ult.
1989	1.040	1.036	1.040	1.033	1.019	1.021	1.021	
1990	1.056	1.034	1.031	1.031	1.040	1.029		
1991	1.068	1.063	1.070	1.062	1.054			
1992	1.064	1.066	1.061	1.054				
1993	1.039	1.045	1.042					
1994	1.030	1.029						
1995	1.061							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.0511	1.0456	1.0487	1.0450	1.0374	1.0251	1.0213	
Wtd Avg. All - Incremental	1.0491	1.0464	1.0480	1.0454	1.0332	1.0233	1.0213	
Wtd Latest Five - Incremental	1.0505	1.0489	1.0480	1.0454	1.0332	1.0233	1.0213	
Wtd Latest Three - Incremental	1.0430	1.0482	1.0528	1.0518	1.0332	1.0233	1.0213	
Wtd Avg. All - Cumulative	3.0865	2.9421	2.8117	2.6828	2.5662	2.4838	2.4272	2.3766
Wtd Latest Five - Cumulative	3.0981	2.9492	2.8117	2.6828	2.5662	2.4838	2.4272	2.3766
Selected Incremental - Prior 3/31/19	1.0500	1.0500	1.0500	1.0500	1.0400	1.0400	2.6500	
Selected - Incremental	1.0550	1.0500	1.0500	1.0500	1.0500	1.0400	1.0400	2.3766
Selected - Cumulative	3.2963	3.1245	2.9757	2.8340	2.6990	2.5705	2.4716	2.3766

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

Year of Birth	3	15	27	39	51	63	75	87	99	111	123	135
1989				1,369,815	780,303	961,023	425,846	330,877	391,626	539,663	301,815	320,015
1990			370,151	552,409	54,069	288,980	180,390	139,286	77,260	101,505	64,105	63,490
1991		2,093	215,131	37,158	386,347	295,652	125,160	85,017	43,904	33,846	98,229	88,299
1992	-	11,589	236,180	648,042	922,165	424,423	316,115	250,266	231,667	173,746	206,548	235,163
1993	-	1,750	219,677	713,838	627,431	844,804	707,686	765,467	725,334	741,615	766,788	669,491
1994	-	197,193	547,038	480,973	478,255	254,821	727,727	278,317	309,088	177,757	52,512	211,821
1995	-	2,544	128,915	614,841	406,044	74,407	97,480	139,080	86,140	185,568	207,075	640,346
1996	-	4,350	634,055	221,187	531,849	274,719	655,566	425,612	257,201	293,896	306,853	252,514
1997	-	12,552	568,993	376,438	284,211	408,922	655,490	380,542	293,193	304,638	209,520	363,617
1998	-	33,829	729,485	777,660	756,850	485,213	408,897	1,245,014	554,266	674,539	508,568	699,203
1999	-	521,547	461,379	307,646	561,349	585,858	445,496	365,575	601,332	852,221	576,238	500,457
2000	-	326,833	497,532	523,552	461,356	272,163	191,986	130,040	160,934	143,949	127,546	248,271
2001	-	117,765	378,369	632,002	433,239	390,110	816,640	436,489	264,982	201,530	247,689	260,652
2002	-	121,823	550,471	701,194	672,686	804,920	597,542	1,239,707	800,292	808,097	707,648	858,158
2003	-	215,016	267,824	101,924	108,848	301,701	505,826	152,199	145,824	231,284	227,900	207,968
2004	-	3,768	355,045	604,803	450,990	268,022	403,533	334,035	315,347	161,022	270,722	274,832
2005	-	24	23,200	747,237	749,817	498,829	1,008,214	622,304	508,288	406,181	380,765	369,221
2006	-	1,891	280,992	350,319	836,526	638,189	1,535,001	692,671	589,660	505,859	508,942	587,854
2007	-	113,472	441,404	758,312	928,175	727,222	893,263	779,706	735,393	771,061	743,309	717,548
2008	-	5,181	342,834	549,379	579,666	323,333	326,955	495,841	544,360	597,852	647,390	486,432
2009	-	325,467	389,399	989,984	883,229	502,730	520,531	732,333	1,257,484	526,517	591,706	644,262
2010	-	119,093	926,517	178,873	622,176	227,968	156,735	239,983	176,179	168,848	173,386	
2011	-	17,682	198,998	989,173	501,724	776,917	671,966	630,375	593,163	471,595		
2012	58	22,277	239,568	739,737	696,554	403,325	266,757	415,164	349,116			
2013	-	133,032	778,875	1,027,113	689,171	605,906	624,724	710,291				
2014	-	165,996	798,746	963,110	1,369,574	1,059,163	765,041					
2015	-	606	517,322	1,006,218	1,304,127	705,829						
2016	-	363,419	141,081	76,739	231,929							
2017	-	169,842	462,229	542,490								
2018	-	153,879	1,270,405									
2019	-	20,520										
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	147	159	171	183	195	207	219	231	243	255	267	279
1989	1,156,208	205,105	366,711	277,745	317,614	343,131	298,316	257,237	156,785	197,844	190,201	308,638
1990	90,257	123,783	213,254	235,255	256,430	234,363	102,802	84,535	77,126	100,637	83,929	102,323
1991	122,085	105,570	100,968	120,884	119,061	247,006	421,306	368,396	371,881	290,241	666,297	336,470
1992	321,681	293,056	279,019	265,041	305,290	340,434	364,844	506,264	454,478	387,726	619,768	630,311
1993	598,008	760,866	725,703	549,788	542,571	496,496	583,046	531,126	602,244	738,094	688,457	609,719
1994	462,610	58,640	66,065	134,802	112,452	129,307	105,327	104,286	165,967	192,381	180,187	179,077
1995	238,572	322,939	361,581	94,916	1,018,493	243,391	267,371	457,312	474,805	450,696	535,067	425,019
1996	302,610	263,245	293,651	344,861	347,305	241,070	289,560	287,984	291,110	317,479	335,462	344,169
1997	483,164	543,125	472,431	481,637	748,245	454,449	399,660	436,753	428,646	379,230	422,047	475,152
1998	717,583	813,355	811,760	785,003	1,046,395	958,325	952,767	991,394	949,639	1,003,766	939,139	
1999	619,776	568,463	416,786	504,669	501,118	377,244	366,643	292,194	283,976	216,687		
2000	194,051	186,765	249,748	242,833	206,823	236,425	232,839	264,050	247,546			
2001	290,787	370,263	352,382	415,658	343,514	332,687	386,246	337,411				
2002	994,878	836,417	885,545	839,098	774,277	792,649	809,382					
2003	326,400	354,815	301,595	291,007	236,297	236,051						
2004	258,098	233,958	243,851	298,195	309,548							
2005	365,291	408,695	419,113	515,346								
2006	608,366	524,741	640,943									
2007	692,790	790,699										
2008	487,961											
2009												
2010												
2011												
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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.

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

Year of Birth	291	303	315	327	339	351	363	375
1989	287,792	392,575	370,565	425,301	363,157	212,543	242,870	251,176
1990	166,476	211,011	136,448	127,259	129,534	174,022	132,551	
1991	384,254	344,511	342,829	401,433	384,155	351,284		
1992	583,881	579,744	634,039	619,081	586,025			
1993	614,212	573,297	687,104	671,479				
1994	199,200	172,969	171,967					
1995	383,535	478,845						
1996	334,157							
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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	3	15	27	39	51	63	75	87	99	111	123	135
1989				21,779,721	24,776,021	20,613,512	18,385,663	11,339,214	12,503,585	13,541,598	13,717,267	11,377,611
1990			12,080,580	21,055,315	17,476,627	24,548,048	14,643,675	14,562,194	11,299,923	10,783,190	10,906,232	11,362,250
1991		6,267,606	7,826,512	6,940,986	10,524,894	6,519,162	6,909,587	6,669,947	6,486,097	6,980,743	7,039,775	11,097,026
1992	-	10,253,033	11,196,982	38,305,506	15,423,817	15,775,363	13,110,639	13,468,988	13,936,468	13,142,024	17,022,097	18,255,464
1993	-	6,031,371	16,705,642	20,573,021	22,909,032	22,837,237	30,283,329	31,640,591	39,553,357	50,743,968	46,764,734	41,599,022
1994	-	6,485,397	3,670,224	5,706,796	6,347,308	7,967,517	15,069,679	15,119,688	13,046,186	6,663,270	6,244,238	6,556,159
1995	-	1,146,407	2,151,933	9,133,675	12,448,103	11,057,120	14,552,782	18,107,100	18,071,536	18,478,102	18,874,012	21,169,716
1996	-	1,207,548	3,567,538	6,991,098	7,181,777	15,198,167	23,751,572	21,439,025	21,709,555	26,931,164	24,761,552	27,478,670
1997	-	1,148,995	11,945,211	12,151,583	13,236,110	21,989,958	25,803,642	26,788,311	20,411,090	23,159,371	22,845,829	22,798,818
1998	-	10,399,457	10,394,844	18,003,892	26,362,950	31,652,064	35,115,737	33,410,951	35,650,627	39,805,216	39,807,831	41,530,503
1999	-	5,922,530	7,196,433	11,386,788	22,682,445	25,145,380	22,452,130	22,202,242	19,905,221	19,731,987	21,242,049	16,848,869
2000	-	8,996,218	20,434,809	20,065,381	23,519,926	13,394,769	12,627,524	13,679,447	13,164,518	12,881,425	16,435,910	15,083,582
2001	-	149,259	6,996,778	10,902,217	8,779,988	12,828,023	14,067,310	16,630,021	15,436,606	15,176,143	16,763,251	15,009,671
2002	-	5,698,921	13,247,681	25,241,541	24,598,962	29,422,446	33,366,628	38,129,558	52,394,608	49,761,590	57,163,292	54,953,276
2003	-	4,986	15,328	6,367,616	11,173,149	8,758,927	7,278,308	8,131,170	10,219,342	10,906,008	10,340,697	9,508,836
2004	-	156,614	6,171,433	11,476,366	19,054,005	23,261,165	21,735,765	17,121,341	17,278,276	15,741,685	16,223,432	16,052,394
2005	-	54,504	7,179,324	21,816,825	27,697,322	34,595,259	43,058,382	40,738,996	36,754,296	25,581,510	21,614,065	20,916,134
2006	-	2,993,692	6,486,419	18,281,553	28,609,237	34,300,033	39,770,264	36,009,282	35,109,014	36,454,986	36,709,351	36,123,266
2007	-	147,005	6,174,488	18,410,014	27,950,323	37,024,184	34,978,048	31,068,889	30,863,936	29,409,150	26,329,171	24,335,701
2008	-	4,571,231	20,779,117	29,742,936	41,360,152	39,501,366	43,157,413	43,420,047	44,701,881	40,300,985	39,471,811	37,679,908
2009	-	2,172,842	13,487,359	35,772,845	39,693,342	42,361,898	37,125,414	39,135,529	41,585,312	45,282,090	45,099,586	46,445,911
2010	-	3,052,382	13,719,051	22,418,777	27,901,629	22,560,215	22,633,916	21,021,680	22,282,935	22,704,492	24,493,683	
2011	2,640,000	10,602,303	16,314,653	29,481,055	34,257,691	37,255,619	38,204,830	38,202,193	37,899,760	38,500,155		
2012	3,639,942	10,987,450	18,342,553	32,863,963	26,645,481	19,978,551	23,151,529	26,956,709	27,303,722			
2013	25,000	10,785,549	19,118,995	18,923,627	22,913,272	26,533,468	24,648,083	24,105,967				
2014	-	14,246,532	21,069,875	36,414,307	34,920,329	34,008,191	27,087,736					
2015	-	2,165,677	12,542,272	25,827,348	38,143,653	45,770,375						
2016	2,640,000	113,987	2,651,613	6,362,466	11,760,160							
2017	-	5,613,758	18,087,811	29,277,691								
2018	-	13,653,054	33,819,098									
2019	30,000	13,281,878										
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	147	159	171	183	195	207	219	231	243	255	267	279
1989	8,621,730	14,665,259	9,991,598	10,363,764	11,012,086	12,474,522	15,960,039	15,141,477	14,022,261	12,149,426	12,437,598	11,628,195
1990	13,834,869	16,652,683	15,710,834	16,465,775	16,020,753	13,110,104	9,442,168	8,936,475	7,739,134	5,281,106	5,241,575	5,449,740
1991	11,525,154	10,786,492	12,875,096	12,997,209	14,681,021	16,303,446	16,921,345	15,167,751	14,939,485	15,313,627	16,709,290	14,908,048
1992	19,364,768	19,759,115	24,656,098	32,167,230	31,649,514	31,645,099	31,969,040	31,586,957	31,752,092	33,678,160	30,641,219	28,381,438
1993	43,368,517	44,921,499	40,588,058	36,967,811	30,144,282	28,003,078	28,112,823	24,038,599	25,142,885	20,876,277	20,274,735	20,047,497
1994	7,036,956	7,767,871	7,107,981	9,632,114	8,913,720	9,164,538	10,759,122	11,123,929	10,766,009	10,575,187	10,675,424	9,678,710
1995	20,729,890	18,800,056	21,271,519	22,033,504	19,774,830	18,069,911	16,443,611	17,352,039	16,984,975	16,329,491	16,019,889	16,249,501
1996	26,384,403	24,666,429	22,819,566	22,474,911	14,839,202	16,637,224	15,635,980	15,371,427	15,260,841	16,127,955	15,172,444	14,642,327
1997	22,213,269	27,622,846	31,396,338	28,988,073	26,707,921	24,549,238	22,875,192	22,503,735	20,833,989	20,230,120	20,282,558	22,331,011
1998	38,712,195	43,763,726	41,502,050	42,678,641	43,224,555	42,911,930	43,081,758	39,551,948	34,955,601	35,684,189	36,270,308	
1999	19,724,525	16,267,278	15,620,624	15,516,415	12,220,318	12,175,182	10,753,009	10,667,148	10,792,079	9,905,574		
2000	11,341,183	13,216,354	10,915,457	10,877,745	10,571,645	10,443,385	11,311,148	10,920,231	9,650,767			
2001	16,973,873	15,906,782	16,200,838	16,004,088	16,174,464	16,010,433	16,068,176	15,047,102				
2002	48,063,377	46,301,860	45,967,259	41,772,065	39,885,073	38,526,881	38,729,321					
2003	9,543,343	8,913,830	8,600,254	10,152,019	8,653,763	8,458,884						
2004	15,686,729	16,355,948	17,264,802	17,575,348	18,120,025							
2005	20,629,900	19,694,650	19,784,507	20,225,413								
2006	31,593,651	31,689,548	31,216,535									
2007	24,130,997	23,256,480										
2008	36,762,354											
2009												
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exh bit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exh bit IX, Sheets 8a, 8b and 8c.

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

Year of Birth	291	303	315	327	339	351	363	375
1989	11,512,651	10,193,942	9,139,716	9,050,472	8,179,886	7,808,409	8,266,270	8,044,085
1990	4,557,206	4,094,246	4,009,792	2,932,841	4,261,505	4,099,473	3,984,214	
1991	14,736,796	14,597,269	14,318,479	13,355,056	13,098,271	12,981,633		
1992	27,844,960	26,892,815	26,584,836	25,323,725	24,336,294			
1993	18,924,189	17,770,837	19,057,496	18,930,097				
1994	9,539,952	9,495,222	9,656,238					
1995	16,190,251	15,918,088						
1996	14,583,556							
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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	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.169	0.886	0.928	0.698	1.106	1.098	1.029	0.898	0.915
1990			1.774	0.843	1.404	0.626	1.007	0.805	0.971	1.018	1.045	1.197
1991		1.290	0.898	1.559	0.672	1.073	0.983	0.985	1.072	1.023	1.499	1.048
1992		1.120	3.439	0.443	1.049	0.873	1.042	1.047	0.967	1.253	1.076	1.069
1993		2.817	1.276	1.142	1.035	1.327	1.068	1.248	1.274	0.947	0.919	1.094
1994		0.664	1.576	1.165	1.236	1.795	1.023	0.906	0.624	0.966	1.088	1.101
1995		1.996	4.340	1.381	0.907	1.297	1.236	1.006	1.033	1.077	1.151	1.034
1996		3.486	1.871	1.097	1.973	1.551	0.932	1.025	1.277	0.946	1.153	0.979
1997		10.820	1.051	1.109	1.638	1.194	1.052	0.829	1.140	1.038	1.016	1.036
1998		1.074	1.759	1.471	1.206	1.116	1.033	1.082	1.167	1.016	1.096	0.960
1999		1.275	1.555	1.942	1.128	0.960	1.012	0.972	1.032	1.128	0.854	1.163
2000		2.288	1.011	1.187	0.638	0.970	1.125	0.982	1.029	1.245	0.945	0.805
2001		28.090	1.612	0.897	1.442	1.186	1.184	0.989	1.000	1.103	0.931	1.209
2002		2.400	2.002	1.009	1.265	1.146	1.213	1.360	0.972	1.151	1.064	0.909
2003		2.285	14.481	1.787	0.824	0.936	1.120	1.235	1.082	1.054	0.953	1.031
2004		41.035	1.990	1.655	1.272	0.958	0.822	1.029	1.009	1.046	1.006	0.995
2005		138.491	3.149	1.352	1.259	1.265	0.968	1.004	0.739	0.881	0.989	1.019
2006		2.268	2.923	1.599	1.215	1.200	1.012	0.997	1.048	1.020	1.017	0.909
2007		27.019	2.945	1.538	1.331	1.059	0.925	1.017	0.983	0.950	0.963	1.017
2008		4.639	1.457	1.405	1.055	1.103	1.019	1.042	0.938	0.998	0.972	0.999
2009		5.686	2.650	1.233	1.081	0.897	1.069	1.104	1.092	1.010	1.047	
2010		4.677	1.750	1.264	0.828	1.011	0.961	1.063	1.025	1.087		
2011	4.040	1.708	1.863	1.173	1.106	1.059	1.016	1.008	1.034			
2012	3.321	1.698	1.821	0.836	0.791	1.159	1.168	1.032				
2013	439.316	1.838	1.044	1.247	1.168	0.959	1.015					
2014		1.532	1.774	0.999	1.006	0.847						
2015		6.147	2.099	1.501	1.215							
2016	0.183	6.675	2.207	1.829								
2017		3.244	1.643									
2018		2.578										
2019	447.908											
Simple Avg. - Incremental		11.030	2.427	1.280	1.134	1.096	1.028	1.036	1.026	1.045	1.033	1.024
Wtd Avg. All - Incremental		2.368	1.818	1.197	1.107	1.069	1.022	1.050	1.026	1.033	1.017	1.004
Wtd Latest Five - Incremental		2.537	1.626	1.143	1.064	0.997	1.045	1.050	1.013	1.008	1.002	0.981
Wtd Latest Three - Incremental		2.868	1.866	1.267	1.127	0.965	1.057	1.029	1.056	1.021	0.999	0.970
Wtd Avg. All - Cumulative		9.619	4.061	2.233	1.866	1.685	1.576	1.542	1.468	1.431	1.385	1.362
Wtd Latest Five - Cumulative		7.183	2.832	1.742	1.524	1.433	1.437	1.375	1.310	1.293	1.282	1.280

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

Year of Birth -----	147:159 -----	159:171 -----	171:183 -----	183:195 -----	195:207 -----	207:219 -----	219:231 -----	231:243 -----	243:255 -----	255:267 -----	267:279 -----	279:291 -----
1989	1.408	0.806	1.041	1.086	1.104	1.224	0.980	0.987	0.927	1.027	0.981	1.067
1990	1.190	0.965	1.101	0.999	0.893	0.781	1.000	0.909	0.784	1.010	1.102	0.919
1991	0.955	1.227	1.025	1.170	1.119	1.102	0.934	1.014	1.042	1.201	0.935	1.014
1992	1.072	1.226	1.321	0.999	1.050	1.023	1.008	1.022	1.149	0.945	0.959	1.004
1993	1.054	0.970	0.941	0.895	0.962	1.023	0.912	1.122	0.905	1.005	1.014	0.997
1994	1.105	0.952	1.281	0.958	1.033	1.132	1.105	0.992	1.002	1.020	0.959	1.006
1995	0.935	1.176	1.038	0.958	0.944	1.013	1.070	1.007	0.993	1.025	1.031	1.016
1996	0.990	0.949	1.004	0.735	1.186	0.971	1.003	1.010	1.072	0.973	0.993	1.020
1997	1.233	1.137	0.952	1.034	0.952	0.960	1.004	0.972	0.994	1.019	1.097	
1998	1.133	0.977	1.124	1.036	1.014	1.022	0.968	0.931	1.037	1.038		
1999	0.892	1.059	1.022	0.876	1.018	0.958	1.012	1.023	0.970			
2000	1.236	0.877	1.016	0.994	1.022	1.079	0.993	0.939				
2001	0.971	1.033	1.012	1.040	1.009	1.022	0.975					
2002	0.985	1.011	0.954	0.980	0.990	1.028						
2003	0.977	1.013	1.159	0.907	1.010							
2004	1.065	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	1.063	1.026	1.063	0.982	1.020	1.024	0.997	0.994	0.989	1.026	1.008	1.005
Wtd Avg. All - Incremental	1.047	1.020	1.042	0.977	1.011	1.020	0.989	0.996	1.005	1.019	1.003	1.010
Wtd Latest Five - Incremental	1.011	1.020	1.010	0.996	1.004	1.021	0.985	0.965	1.017	1.020	1.026	1.007
Wtd Latest Three - Incremental	1.004	1.027	1.063	0.985	0.998	1.035	0.993	0.953	1.011	1.018	1.046	1.015
Wtd Avg. All - Cumulative	1.357	1.296	1.270	1.219	1.248	1.234	1.210	1.223	1.228	1.222	1.199	1.195
Wtd Latest Five - Cumulative	1.304	1.291	1.266	1.253	1.259	1.254	1.228	1.246	1.291	1.269	1.244	1.212

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

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:Ult.
1989	0.958	0.966	1.021	0.983	0.993	1.042	1.007	
1990	0.970	1.009	0.884	1.225	1.004	1.008		
1991	1.013	1.019	0.974	1.009	1.020			
1992	1.006	1.012	0.984	0.996				
1993	0.984	1.065	1.023					
1994	1.011	1.030						
1995	1.016							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	0.994	1.017	0.977	1.053	1.006	1.025	1.007	
Wtd Avg. All - Incremental	0.996	1.021	0.993	1.016	1.006	1.031	1.007	
Wtd Latest Five - Incremental	1.004	1.031	0.993	1.016	1.006	1.031	1.007	
Wtd Latest Three - Incremental	1.000	1.036	0.997	1.025	1.006	1.031	1.007	
Wtd Avg. All - Cumulative	1.183	1.188	1.164	1.172	1.154	1.146	1.112	1.104
Wtd Latest Five - Cumulative	1.204	1.199	1.164	1.172	1.154	1.146	1.112	1.104

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

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.578	1.458	1.141	1.097	1.106	1.133	1.066	1.067	1.228
1990			2.515	1.060	1.306	1.148	1.100	1.051	1.064	1.039	1.037	1.051
1991		105.328	1.174	2.558	1.471	1.137	1.083	1.040	1.030	1.085	1.071	1.093
1992		21.693	3.649	2.044	1.237	1.144	1.101	1.086	1.060	1.068	1.073	1.094
1993		128.061	4.257	1.680	1.550	1.300	1.252	1.193	1.167	1.150	1.115	1.093
1994		3.803	1.655	1.397	1.153	1.382	1.107	1.108	1.057	1.016	1.065	1.134
1995		52.204	5.721	1.550	1.066	1.082	1.109	1.061	1.126	1.127	1.352	1.098
1996		148.104	1.350	1.629	1.201	1.404	1.189	1.097	1.103	1.098	1.075	1.084
1997		46.752	1.654	1.301	1.337	1.409	1.170	1.114	1.107	1.067	1.111	1.146
1998		22.773	2.029	1.499	1.216	1.151	1.406	1.130	1.142	1.095	1.131	1.124
1999		1.893	1.318	1.445	1.325	1.189	1.132	1.194	1.233	1.141	1.112	1.125
2000		2.539	1.645	1.349	1.155	1.096	1.060	1.071	1.065	1.056	1.105	1.075
2001		4.250	2.291	1.392	1.257	1.432	1.163	1.094	1.068	1.079	1.078	1.081
2002		5.568	2.060	1.500	1.403	1.216	1.405	1.194	1.165	1.125	1.136	1.140
2003		2.263	1.215	1.191	1.450	1.572	1.114	1.099	1.144	1.125	1.102	1.146
2004		96.460	2.704	1.475	1.211	1.273	1.179	1.145	1.065	1.103	1.095	1.082
2005		990.750	33.555	2.070	1.359	1.538	1.218	1.147	1.103	1.088	1.079	1.073
2006		151.367	2.362	2.435	1.453	1.757	1.196	1.140	1.106	1.097	1.103	1.097
2007		5.277	2.452	1.731	1.334	1.310	1.208	1.163	1.148	1.125	1.108	1.094
2008		69.984	2.593	1.654	1.222	1.185	1.238	1.212	1.193	1.176	1.113	1.103
2009		2.206	2.403	1.525	1.197	1.171	1.207	1.296	1.096	1.099	1.099	
2010		8.853	1.172	1.515	1.125	1.077	1.110	1.073	1.066	1.064		
2011		12.336	5.594	1.419	1.459	1.274	1.203	1.159	1.110			
2012	389.211	11.787	3.840	1.699	1.240	1.129	1.178	1.128				
2013		6.885	2.132	1.359	1.233	1.196	1.187					
2014		5.833	2.006	1.717	1.325	1.178						
2015		860.371	2.953	1.861	1.252							
2016		1.390	1.153	1.404								
2017		3.735	1.864									
2018		9.295										
2019												
Simple Avg. - Incremental		99.349	3.547	1.609	1.296	1.265	1.176	1.129	1.111	1.095	1.106	1.108
Wtd Avg. All - Incremental		5.033	2.122	1.570	1.289	1.256	1.189	1.143	1.119	1.100	1.105	1.112
Wtd Latest Five - Incremental		4.752	2.031	1.621	1.295	1.177	1.183	1.188	1.125	1.114	1.101	1.091
Wtd Latest Three - Incremental		3.737	1.989	1.727	1.274	1.173	1.190	1.126	1.095	1.116	1.106	1.097
Wtd Avg. All - Cumulative		413.797	82.221	38.748	24.672	19.135	15.237	12.812	11.211	10.019	9.106	8.243
Wtd Latest Five - Cumulative		365.777	76.977	37.907	23.390	18.060	15.346	12.976	10.923	9.712	8.717	7.921

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

Year of Birth -----	147:159 -----	159:171 -----	171:183 -----	183:195 -----	195:207 -----	207:219 -----	219:231 -----	231:243 -----	243:255 -----	255:267 -----	267:279 -----	279:291 -----
1989	1.033	1.058	1.042	1.047	1.049	1.041	1.034	1.022	1.029	1.027	1.043	1.039
1990	1.068	1.111	1.112	1.111	1.092	1.037	1.033	1.030	1.038	1.031	1.037	1.059
1991	1.074	1.067	1.076	1.070	1.138	1.227	1.169	1.147	1.101	1.212	1.089	1.094
1992	1.079	1.071	1.064	1.070	1.080	1.083	1.107	1.087	1.069	1.104	1.096	1.082
1993	1.110	1.096	1.067	1.068	1.061	1.068	1.058	1.063	1.073	1.064	1.053	1.051
1994	1.015	1.017	1.038	1.032	1.035	1.028	1.027	1.043	1.048	1.043	1.041	1.044
1995	1.122	1.134	1.032	1.339	1.061	1.064	1.103	1.098	1.085	1.093	1.068	1.058
1996	1.074	1.080	1.088	1.082	1.053	1.061	1.057	1.055	1.057	1.058	1.056	1.052
1997	1.149	1.114	1.105	1.149	1.079	1.065	1.067	1.062	1.052	1.055	1.059	
1998	1.126	1.113	1.099	1.120	1.099	1.090	1.086	1.077	1.076	1.066		
1999	1.103	1.069	1.079	1.073	1.051	1.048	1.037	1.034	1.026			
2000	1.067	1.085	1.077	1.061	1.066	1.061	1.066	1.058				
2001	1.096	1.084	1.091	1.070	1.064	1.070	1.057					
2002	1.104	1.100	1.087	1.074	1.071	1.068						
2003	1.139	1.105	1.092	1.069	1.064							
2004	1.069	1.068	1.078	1.076								
2005	1.076	1.073	1.084									
2006	1.077	1.087										
2007	1.099											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.089	1.085	1.077	1.094	1.071	1.072	1.069	1.065	1.059	1.075	1.060	1.060
Wtd Avg. All - Incremental	1.090	1.086	1.078	1.089	1.069	1.067	1.066	1.062	1.059	1.069	1.060	1.058
Wtd Latest Five - Incremental	1.089	1.088	1.086	1.071	1.064	1.070	1.065	1.059	1.059	1.064	1.056	1.058
Wtd Latest Three - Incremental	1.085	1.078	1.084	1.073	1.068	1.067	1.050	1.060	1.055	1.061	1.061	1.052
Wtd Avg. All - Cumulative	7.416	6.801	6.264	5.812	5.335	4.992	4.678	4.389	4.133	3.902	3.649	3.441
Wtd Latest Five - Cumulative	7.261	6.670	6.132	5.645	5.270	4.955	4.633	4.352	4.108	3.878	3.644	3.450

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

Year of Birth	291:303	303:315	315:327	327:339	339:351	351:363	363:375	375:Ult.
1989	1.051	1.046	1.051	1.042	1.024	1.026	1.027	
1990	1.070	1.043	1.038	1.038	1.049	1.036		
1991	1.077	1.072	1.079	1.070	1.060			
1992	1.076	1.077	1.070	1.063				
1993	1.046	1.053	1.049					
1994	1.037	1.035						
1995	1.069							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.061	1.054	1.058	1.053	1.044	1.031	1.027	
Wtd Avg. All - Incremental	1.059	1.056	1.057	1.054	1.040	1.029	1.027	
Wtd Latest Five - Incremental	1.059	1.058	1.057	1.054	1.040	1.029	1.027	
Wtd Latest Three - Incremental	1.051	1.057	1.062	1.060	1.040	1.029	1.027	
Wtd Avg. All - Cumulative	3.253	3.073	2.911	2.753	2.612	2.511	2.440	2.377
Wtd Latest Five - Cumulative	3.262	3.080	2.911	2.753	2.612	2.511	2.440	2.377

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

Year of Birth C.Y Ending	1989 3/31/1989	1990 3/31/1990	1991 3/31/1991	1992 3/31/1992	1993 3/31/1993	1994 3/31/1994	1995 3/31/1995	1996 3/31/1996	1997 3/31/1997	1998 3/31/1998	1999 3/31/1999	2000 3/31/2000
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 - 4/1 to 3/31 (b)	1.75%	1.75%	1.68%	1.48%	1.50%	1.54%	1.22%	1.02%	1.04%	0.91%	0.93%	0.97%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 4/1 to 3/31	0.81%	0.81%	0.74%	0.52%	0.46%	0.41%	0.38%	0.35%	0.34%	0.25%	0.28%	0.36%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 4/1 to 3/31	0.90%	0.90%	0.83%	0.61%	0.56%	0.52%	0.46%	0.42%	0.41%	0.31%	0.35%	0.42%

Year of Birth	3	15	27	39	51	63	75	87	99	111	123	135
1989	1.000	1.017	1.035	1.050	1.066	1.082	1.095	1.107	1.118	1.128	1.139	1.150
1990	1.000	1.017	1.032	1.047	1.063	1.077	1.088	1.099	1.109	1.119	1.130	1.141
1991	1.000	1.015	1.030	1.046	1.059	1.070	1.081	1.091	1.101	1.111	1.122	1.135
1992	1.000	1.015	1.031	1.043	1.054	1.065	1.075	1.085	1.095	1.106	1.118	1.131
1993	1.000	1.015	1.028	1.038	1.049	1.059	1.069	1.079	1.090	1.102	1.114	1.127
1994	1.000	1.012	1.023	1.033	1.043	1.052	1.063	1.073	1.085	1.097	1.109	1.125
1995	1.000	1.010	1.021	1.030	1.040	1.050	1.060	1.072	1.084	1.096	1.112	1.126
1996	1.000	1.010	1.020	1.029	1.039	1.049	1.061	1.073	1.085	1.100	1.115	1.127
1997	1.000	1.009	1.019	1.028	1.039	1.050	1.062	1.074	1.089	1.103	1.115	1.128
1998	1.000	1.009	1.019	1.029	1.040	1.053	1.064	1.079	1.093	1.105	1.118	1.229
1999	1.000	1.010	1.020	1.031	1.043	1.054	1.069	1.083	1.095	1.108	1.218	1.270
2000	1.000	1.010	1.021	1.033	1.044	1.059	1.073	1.084	1.097	1.206	1.257	1.268
2001	1.000	1.011	1.023	1.034	1.048	1.062	1.073	1.086	1.194	1.245	1.255	1.267
2002	1.000	1.012	1.023	1.037	1.051	1.062	1.074	1.181	1.232	1.242	1.254	1.263
2003	1.000	1.011	1.025	1.039	1.050	1.062	1.168	1.217	1.228	1.239	1.248	1.255
2004	1.000	1.014	1.027	1.038	1.051	1.155	1.204	1.214	1.226	1.235	1.242	1.248
2005	1.000	1.013	1.024	1.036	1.139	1.188	1.197	1.209	1.218	1.224	1.231	1.236
2006	1.000	1.011	1.023	1.124	1.172	1.182	1.193	1.202	1.209	1.215	1.220	1.229
2007	1.000	1.012	1.112	1.160	1.170	1.181	1.189	1.196	1.202	1.207	1.216	1.223
2008	1.000	1.100	1.146	1.156	1.167	1.175	1.182	1.188	1.193	1.202	1.208	1.214
2009	1.000	1.043	1.051	1.061	1.069	1.075	1.080	1.085	1.093	1.099	1.104	1.110
2010	1.000	1.008	1.018	1.025	1.031	1.036	1.041	1.048	1.054	1.059	1.064	
2011	1.000	1.009	1.017	1.022	1.028	1.032	1.040	1.045	1.051	1.056		
2012	1.000	1.007	1.013	1.018	1.023	1.030	1.036	1.041	1.046			
2013	1.000	1.006	1.011	1.015	1.023	1.028	1.033	1.038				
2014	1.000	1.005	1.010	1.017	1.022	1.027	1.032					
2015	1.000	1.004	1.012	1.017	1.022	1.027						
2016	1.000	1.007	1.013	1.018	1.023							
2017	1.000	1.005	1.010	1.015								
2018	1.000	1.005	1.010									
2019	1.000	1.005										
2020	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2001 3/31/2001	2002 3/31/2002	2003 3/31/2003	2004 3/31/2004	2005 3/31/2005	2006 3/31/2006	2007 3/31/2007	2008 3/31/2008	2009 3/31/2009	2010 3/31/2010	2011 3/31/2011	2012 3/31/2012
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 - 4/1 to 3/31 (b)	0.99%	1.09%	1.16%	1.09%	1.41%	1.30%	1.07%	1.18%	9.95%	4.26%	0.84%	0.94%
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 - 4/1 to 3/31	0.39%	0.32%	0.35%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.33%	0.32%	0.42%
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 - 4/1 to 3/31	0.45%	0.40%	0.43%	0.37%	4.59%	0.91%	4.48%	0.57%	5.09%	0.73%	0.37%	0.48%
Year of Birth	147	159	171	183	195	207	219	231	243	255	267	279
1989	1.161	1.174	1.188	1.201	1.217	1.233	1.247	1.261	1.387	1.446	1.458	1.472
1990	1.154	1.167	1.180	1.197	1.212	1.225	1.240	1.363	1.421	1.433	1.446	1.457
1991	1.148	1.160	1.177	1.192	1.205	1.219	1.340	1.397	1.409	1.422	1.433	1.441
1992	1.143	1.160	1.175	1.187	1.201	1.321	1.377	1.389	1.402	1.412	1.420	1.427
1993	1.142	1.157	1.170	1.184	1.301	1.357	1.368	1.381	1.391	1.399	1.406	1.412
1994	1.140	1.152	1.166	1.282	1.336	1.347	1.360	1.370	1.378	1.385	1.391	1.401
1995	1.138	1.151	1.266	1.320	1.331	1.344	1.353	1.361	1.368	1.374	1.384	1.391
1996	1.140	1.253	1.307	1.318	1.330	1.340	1.347	1.354	1.360	1.370	1.377	1.384
1997	1.240	1.293	1.304	1.316	1.326	1.333	1.340	1.346	1.356	1.363	1.370	1.376
1998	1.281	1.292	1.304	1.314	1.321	1.328	1.334	1.344	1.351	1.357	1.364	
1999	1.280	1.292	1.302	1.309	1.316	1.321	1.331	1.338	1.345	1.351		
2000	1.280	1.289	1.296	1.303	1.309	1.318	1.325	1.332	1.338			
2001	1.276	1.284	1.290	1.296	1.305	1.312	1.319	1.325				
2002	1.270	1.276	1.282	1.291	1.298	1.305	1.311					
2003	1.262	1.267	1.277	1.283	1.290	1.296						
2004	1.254	1.263	1.269	1.276	1.282							
2005	1.245	1.252	1.258	1.264								
2006	1.236	1.242	1.248									
2007	1.229	1.235										
2008	1.220											
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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 3/31/2013	2014 3/31/2014	2015 3/31/2015	2016 3/31/2016	2017 3/31/2017	2018 3/31/2018	2019 3/31/2019	2020 3/31/2020
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 - 4/1 to 3/31 (b)	0.73%	0.56%	0.51%	0.44%	0.73%	0.53%	0.50%	0.48%
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 - 4/1 to 3/31	9.83%	0.59%	0.19%	0.17%	2.01%	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 - 4/1 to 3/31	8.92%	0.59%	0.22%	0.20%	1.88%	0.25%	0.25%	0.96%
Year of Birth	291	303	315	327	339	351	363	375
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1989	1.482	1.491	1.498	1.505	1.516	1.524	1.532	1.539
1990	1.465	1.473	1.479	1.490	1.498	1.505	1.512	
1991	1.448	1.455	1.465	1.473	1.480	1.487		
1992	1.433	1.444	1.451	1.459	1.466			
1993	1.423	1.430	1.437	1.444				
1994	1.408	1.415	1.422					
1995	1.398	1.405						
1996	1.391							
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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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	1989 3/31/1989	1990 3/31/1990	1991 3/31/1991	1992 3/31/1992	1993 3/31/1993	1994 3/31/1994	1995 3/31/1995	1996 3/31/1996	1997 3/31/1997	1998 3/31/1998	1999 3/31/1999	2000 3/31/2000
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 - 4/1 to 3/31 (b)	1.75%	1.75%	1.68%	1.48%	1.50%	1.54%	1.22%	1.02%	1.04%	0.91%	0.93%	0.97%
II. Case O/S Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 4/1 to 3/31	0.81%	0.81%	0.74%	0.52%	0.46%	0.41%	0.38%	0.35%	0.34%	0.25%	0.28%	0.36%
III. Incurred Inflation Per Year - Wtd Avg. of Pd & O/S - (10 % / 90 %)												
A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 4/1 to 3/31	0.90%	0.90%	0.83%	0.61%	0.56%	0.52%	0.46%	0.42%	0.41%	0.31%	0.35%	0.42%

Year of Birth	3	15	27	39	51	63	75	87	99	111	123	135
1989	1.000	1.008	1.016	1.021	1.025	1.030	1.034	1.037	1.041	1.043	1.046	1.050
1990	1.000	1.007	1.013	1.017	1.021	1.025	1.029	1.032	1.035	1.038	1.042	1.046
1991	1.000	1.005	1.010	1.014	1.018	1.021	1.025	1.027	1.030	1.034	1.038	1.041
1992	1.000	1.005	1.009	1.013	1.016	1.019	1.022	1.025	1.029	1.033	1.036	1.040
1993	1.000	1.004	1.008	1.011	1.015	1.017	1.020	1.024	1.028	1.031	1.035	1.038
1994	1.000	1.004	1.007	1.011	1.013	1.016	1.020	1.024	1.027	1.031	1.034	1.038
1995	1.000	1.004	1.007	1.009	1.012	1.016	1.020	1.023	1.027	1.030	1.034	1.038
1996	1.000	1.003	1.006	1.009	1.012	1.016	1.019	1.023	1.026	1.029	1.033	1.037
1997	1.000	1.002	1.005	1.009	1.013	1.016	1.020	1.023	1.027	1.031	1.035	1.039
1998	1.000	1.003	1.006	1.010	1.014	1.017	1.020	1.023	1.027	1.031	1.035	1.039
1999	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.023	1.027	1.031	1.035	1.039
2000	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.027	1.031	1.035	1.039
2001	1.000	1.003	1.007	1.010	1.014	1.017	1.020	1.023	1.027	1.031	1.035	1.039
2002	1.000	1.004	1.006	1.009	1.012	1.016	1.019	1.023	1.026	1.029	1.033	1.037
2003	1.000	1.003	1.005	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.029	1.032
2004	1.000	1.004	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033
2005	1.000	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027	1.029
2006	1.000	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027	1.029
2007	1.000	1.005	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025
2008	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2009	1.000	1.003	1.005	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023
2010	1.000	1.003	1.005	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023
2011	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2012	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2013	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2014	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2015	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2016	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2017	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2018	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2019	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024
2020	1.000	1.004	1.006	1.008	1.010	1.012	1.014	1.016	1.018	1.020	1.022	1.024

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

(b) These are interpolated inflation factors. Except for calendar years ending 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2001 3/31/2001	2002 3/31/2002	2003 3/31/2003	2004 3/31/2004	2005 3/31/2005	2006 3/31/2006	2007 3/31/2007	2008 3/31/2008	2009 3/31/2009	2010 3/31/2010	2011 3/31/2011	2012 3/31/2012
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 - 4/1 to 3/31 (b)	0.99%	1.09%	1.16%	1.09%	1.41%	1.30%	1.07%	1.18%	9.95%	4.26%	0.84%	0.94%
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 - 4/1 to 3/31	0.39%	0.32%	0.35%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.33%	0.32%	0.42%
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 - 4/1 to 3/31	0.45%	0.40%	0.43%	0.37%	4.59%	0.91%	4.48%	0.57%	5.09%	0.73%	0.37%	0.48%
Year of Birth	147	159	171	183	195	207	219	231	243	255	267	279
1989	1.054	1.057	1.061	1.064	1.117	1.126	1.181	1.187	1.241	1.245	1.249	1.255
1990	1.049	1.053	1.056	1.108	1.117	1.172	1.178	1.231	1.235	1.239	1.245	1.367
1991	1.045	1.048	1.100	1.109	1.163	1.169	1.222	1.226	1.230	1.235	1.357	1.365
1992	1.043	1.094	1.104	1.157	1.163	1.216	1.220	1.224	1.229	1.350	1.358	1.360
1993	1.089	1.099	1.152	1.158	1.210	1.214	1.218	1.223	1.344	1.352	1.354	1.356
1994	1.094	1.147	1.153	1.205	1.209	1.213	1.218	1.338	1.346	1.349	1.351	1.378
1995	1.143	1.149	1.201	1.205	1.209	1.214	1.333	1.341	1.344	1.346	1.373	1.376
1996	1.145	1.197	1.201	1.204	1.210	1.328	1.336	1.339	1.341	1.368	1.371	1.374
1997	1.193	1.197	1.200	1.206	1.324	1.332	1.334	1.337	1.363	1.366	1.369	1.383
1998	1.194	1.198	1.203	1.321	1.329	1.331	1.333	1.360	1.363	1.366	1.380	
1999	1.194	1.199	1.317	1.325	1.327	1.330	1.356	1.359	1.362	1.376		
2000	1.195	1.312	1.320	1.323	1.325	1.351	1.354	1.357	1.371			
2001	1.307	1.315	1.317	1.320	1.346	1.349	1.352	1.366				
2002	1.311	1.313	1.315	1.342	1.345	1.348	1.361					
2003	1.309	1.311	1.337	1.340	1.343	1.357						
2004	1.307	1.333	1.336	1.339	1.353							
2005	1.271	1.273	1.276	1.289								
2006	1.262	1.265	1.278									
2007	1.207	1.219										
2008	1.213											
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 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 3/31/2013	2014 3/31/2014	2015 3/31/2015	2016 3/31/2016	2017 3/31/2017	2018 3/31/2018	2019 3/31/2019	2020 3/31/2020
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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 - 4/1 to 3/31 (b)	0.73%	0.56%	0.51%	0.44%	0.73%	0.53%	0.50%	0.48%

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 - 4/1 to 3/31	9.83%	0.59%	0.19%	0.17%	2.01%	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 - 4/1 to 3/31	8.92%	0.59%	0.22%	0.20%	1.88%	0.25%	0.25%	0.96%

Year of Birth	291	303	315	327	339	351	363	375
1989	1.378	1.386	1.389	1.391	1.419	1.422	1.425	1.440
1990	1.375	1.377	1.380	1.408	1.411	1.414	1.428	
1991	1.367	1.370	1.397	1.400	1.403	1.418		
1992	1.363	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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2019								
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Note: (a) See Appendix B, Exhibits I and II.

(b) These are interpolated inflation factors. Except for calendar years ending 3/31/08, 3/31/09, 3/31/10, 3/31/16, and 3/31/17, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

Ultimate Accepted Claim Counts
Evaluated As of March 31, 2020

Year of Birth	Reported Accepted Claim Counts				Ratio of AAD & AAA to the Combined [(3)+(4)]/(5)	IBNR Accepted Claim Counts		Ultimate Accepted Claim Counts AAD & AAA Only (3)+(4)+(9)
	DA (a)	AAD (b)	AAA (c)	Combined (2)+(3)+(4)		All Accepted Claim Counts	AAD & AAA Only (8) x (7)	
(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)	(10)
1989	4	7	4	15	73%	-	-	11
1990	3	4	3	10	70%	-	-	7
1991	4	-	4	8	50%	-	-	4
1992	1	4	9	14	93%	-	-	13
1993	2	5	8	15	87%	-	-	13
1994	9	4	3	16	44%	-	-	7
1995	5	1	5	11	55%	-	-	6
1996	10	1	6	17	41%	-	-	7
1997	6	3	8	17	65%	-	-	11
1998	3	4	11	18	83%	-	-	15
1999	9	6	3	18	50%	-	-	9
2000	7	2	4	13	46%	-	-	6
2001	9	-	4	13	31%	-	-	4
2002	5	4	13	22	77%	-	-	17
2003	6	-	3	9	33%	-	-	3
2004	7	1	5	13	46%	-	-	6
2005	2	4	7	13	85%	-	-	11
2006	1	3	9	13	92%	-	-	12
2007	5	3	7	15	67%	-	-	10
2008	1	1	9	11	91%	-	-	10
2009	6	1	10	17	65%	-	-	11
2010	6	1	5	12	50%	-	-	6
2011	2	2	10	14	86%	-	-	12
2012	4	-	7	11	64%	-	-	7
2013	3	1	7	11	73%	-	-	8
2014	3	1	9	13	77%	-	-	10
2015	5	1	13	19	74%	1.00	1.00	15
2016	3	-	5	8	63%	4.00	3.00	8
2017	2	1	12	15	87%	4.00	3.00	16
2018	6	-	14	20	70%	5.00	4.00	18
2019	-	-	5	5	100%	15.00	12.00	17
2020 (3 Mo)	-	-	-	-		5.00	4.00	4
Totals All:	139	65	222	426	67%	34	27	314
Latest 3	6	-	19	25	76%	25	20	39
Latest 5	11	1	36	48	77%	33	26	63
Latest 10	28	6	82	116	76%	34	27	115
Latest 15	47	15	122	184	74%	34	27	164
Latest 20	76	24	154	254	70%	34	27	205

(7) Selected Ratio of AAD & AAA to all accepted claims 75%

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

(b) The accepted claims shown in Column (3), AAD, are claims that deceased after acceptance as of March 31, 2020.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of March 31, 2020.

Ultimate Accepted Claim Counts
Evaluated As of March 31, 2020

Year of Birth	Actual (a) Accepted Claim Cts. @ 3/31/20	Reported Claim Cts. (b) @ 3/31/20	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)
			Incremental	Cumulative					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	15	32	1.000	1.000	32.0	0.46875	15	0.46875	-
1990	10	39	1.000	1.000	39.0	0.25641	10	0.25641	-
1991	8	38	1.000	1.000	38.0	0.21053	8	0.21053	-
1992	14	48	1.000	1.000	48.0	0.29167	14	0.29167	-
1993	15	40	1.000	1.000	40.0	0.37500	15	0.37500	-
1994	16	36	1.000	1.000	36.0	0.44444	16	0.44444	-
1995	11	26	1.000	1.000	26.0	0.42308	11	0.42308	-
1996	17	40	1.000	1.000	40.0	0.42500	17	0.42500	-
1997	17	47	1.000	1.000	47.0	0.36170	17	0.36170	-
1998	18	42	1.000	1.000	42.0	0.42857	18	0.42857	-
1999	18	40	1.000	1.000	40.0	0.45000	18	0.45000	-
2000	13	38	1.000	1.000	38.0	0.34211	13	0.34211	-
2001	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2002	22	50	1.000	1.000	50.0	0.44000	22	0.44000	-
2003	9	23	1.000	1.000	23.0	0.39130	9	0.39130	-
2004	13	31	1.000	1.000	31.0	0.41935	13	0.41935	-
2005	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2006	13	34	1.000	1.000	34.0	0.38235	13	0.38235	-
2007	15	36	1.000	1.000	36.0	0.41667	15	0.41667	-
2008	11	42	1.000	1.000	42.0	0.26190	11	0.26190	-
2009	17	50	1.000	1.000	50.0	0.34000	17	0.34000	-
2010	12	40	1.000	1.000	40.0	0.30000	12	0.30000	-
2011	14	44	1.000	1.000	44.0	0.31818	14	0.31818	-
2012	11	50	1.005	1.005	50.3	0.22000	11	0.21891	-
2013	11	32	1.015	1.020	32.6	0.34375	11	0.33699	-
2014	13	44	1.015	1.035	45.6	0.29545	13	0.28536	-
2015	19	45	1.090	1.129	50.8		20	0.39382	1
2016	8	27	1.150	1.298	35.0		12	0.34245	4
2017	15	35	1.175	1.525	53.4		19	0.35598	4
2018	20	33	1.850	2.821	93.1		25	0.26853	5
2019	5	11	3.000	8.464	93.1		20	0.21482	15
2020 (3 Mo)	-	-	7.000	59.245	-		5		5
Totals:	426	1,175			1,352		460		34

Notes:(a) Based on individual claim detail provided by NICA as of March 31, 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, Column (16) for birth years 2015 and subsequent.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of March 31, 2020

Year of Birth	Actual (a) Accepted Claim Cts. @ 3/31/20	Reported (a) Claim Cts. @ 3/31/20	Insured Physicians	Claim Frequency per Insured Physician Based on :		Ratio of Accepted to Reported Claims (2) / (3)
				Accepted Claim Cts. (2) / (4)	Reported Claims (3) / (4)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	15	32	570	0.0263	0.0561	0.4688
1990	10	39	590	0.0169	0.0661	0.2564
1991	8	38	653	0.0123	0.0582	0.2105
1992	14	48	712	0.0197	0.0674	0.2917
1993	15	40	731	0.0205	0.0547	0.3750
1994	16	36	659	0.0243	0.0546	0.4444
1995	11	26	682	0.0161	0.0381	0.4231
1996	17	40	708	0.0240	0.0565	0.4250
1997	17	47	737	0.0231	0.0638	0.3617
1998	18	42	699	0.0258	0.0601	0.4286
1999	18	40	665	0.0271	0.0602	0.4500
2000	13	38	620	0.0210	0.0613	0.3421
2001	13	41	676	0.0192	0.0607	0.3171
2002	22	50	730	0.0301	0.0685	0.4400
2003	9	23	785	0.0115	0.0293	0.3913
2004	13	31	841	0.0155	0.0369	0.4194
2005	13	41	891	0.0146	0.0460	0.3171
2006	13	34	897	0.0145	0.0379	0.3824
2007	15	36	963	0.0156	0.0374	0.4167
2008	11	42	987	0.0111	0.0426	0.2619
2009	17	50	1,044	0.0163	0.0479	0.3400
2010	12	40	1,071	0.0112	0.0373	0.3000
2011	14	44	1,091	0.0128	0.0403	0.3182
2012	11	50	1,119	0.0098	0.0447	0.2200
2013	11	32	1,143	0.0096	0.0280	0.3438
2014	13	44	1,208	0.0108	0.0364	0.2955
Subtotals:						
89 to 14	359	1,024	21,472	0.0167	0.0477	0.3506
89 to 04	229	611	11,058	0.0207	0.0553	0.3748
05 to 14	130	413	10,414	0.0125	0.0397	0.3148
09 to 14	78	260	6,676	0.0117	0.0389	0.3000
Selected Frequency =====>				0.0125	0.0400	0.3125

Year of Birth	Actual (a) Accepted Claim Cts. @ 3/31/20	Reported Claims (a) @ 3/31/20	Insured Physicians @ 3/31/20	Estimated Claim Reporting Pattern - Based on :		Estimated (b) B/F Method Ultimate Reported (9) + {[1-(12)] X [(10) X (6)Sel]}]	Estimated Ultimate Accepted Based on		Final Selected Ultimate Accepted Claim Cts.
				Accepted	Reported		Reported Claim Cts. (13) X (7) Sel.	Accepted (b) (8) + {[1-(11)] x [(10) x (5)Sel]}]	
(1)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
2015	19	45	1,273	97.56%	88.61%	50.80	15.88	19.39	20
2016	8	27	1,318	91.18%	77.05%	39.10	12.22	9.45	12
2017	15	35	1,356	82.89%	65.58%	53.67	16.77	17.90	19
2018	20	33	1,420	48.76%	35.45%	69.67	21.77	29.10	25
2019	5	11	1,501	20.75%	11.82%	63.95	19.98	19.87	20
2020 (3 Mo)	-	-	1,471	5.19%	1.69%	14.46	4.52	4.36	5
Subtotals:									
	67	151	8,339			291.65	91.14	100.07	101.00

Notes: (a) Based on individual claim detail provided by NICA as of March 31, 2020. See Exhibit X, Sheet 1b.
(b) The formula shown below is adjusted by a factor of 0.25 for the 2020 birth year to account for only a three-month period.

Open Accepted Claim Counts
Evaluated As of March 31, 2020

Year of Birth	Reported Open Accepted Claim Counts @ 3/31/20				IBNR Accepted Claim Counts			Total Open Accepted Claim Counts (Reported + IBNR)		
	DA (a)	AAD (b)	AAA (c)	Combined (2)+(3)+(4)	DA (8) - (7)	AAD & AAA Only (d)	Combined (d)	DA (2) + (6)	AAD & AAA Only (3)+(4)+(7)	Combined (9) + (10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	-	-	4	4	-	-	-	-	4	4
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	-	13	14	-	1	1	1	14	15
2016	-	-	5	5	1	3	4	1	8	9
2017	-	-	12	12	1	3	4	1	15	16
2018	1	-	14	15	1	4	5	2	18	20
2019	-	-	5	5	3	12	15	3	17	20
2020 (3 Mo)	-	-	-	-	1	4	5	1	4	5
Totals All:	2	-	222	224	7	27	34	9	249	258

Notes: (a) DA are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) AAD are claims that deceased after acceptance as of March 31, 2020.
 (c) AAA are accepted claims that are alive as of March 31, 2020.
 (d) See Exhibit X, Sheet 1a, Columns (9) and (8), respectively.

Reported Claim Counts
 Period to Period Development Factors

Year of Birth	3:15	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147
1989				1.294	1.182	1.115	1.069	1.032	1.000	1.000	1.000	1.000
1990			2.625	1.286	1.259	1.088	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.667	2.625	1.333	1.036	1.172	1.029	1.057	1.000	1.000	1.000	1.000
1992		3.000	2.400	1.083	1.128	1.068	1.021	1.000	1.000	1.000	1.000	1.000
1993		4.250	1.941	1.061	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000
1994		3.167	1.526	1.069	1.032	1.125	1.000	1.000	1.000	1.000	1.000	1.000
1995		4.500	1.667	1.400	1.143	1.042	1.000	1.040	1.000	1.000	1.000	1.000
1996		3.250	1.462	1.368	1.308	1.147	1.000	1.000	1.026	1.000	1.000	1.000
1997		5.333	1.750	1.214	1.235	1.119	1.000	1.000	1.000	1.000	1.000	1.000
1998		3.400	1.824	1.097	1.088	1.135	1.000	1.000	1.000	1.000	1.000	1.000
1999		1.667	1.600	1.208	1.172	1.147	1.026	1.000	1.000	1.000	1.000	1.000
2000		1.800	1.556	1.143	1.094	1.086	1.000	1.000	1.000	1.000	1.000	1.000
2001		3.750	1.667	1.240	1.226	1.079	1.000	1.000	1.000	1.000	1.000	1.000
2002		2.857	1.750	1.143	1.075	1.163	1.000	1.000	1.000	1.000	1.000	1.000
2003		2.250	1.444	1.231	1.250	1.050	1.000	1.095	1.000	1.000	1.000	1.000
2004		4.000	1.333	1.313	1.190	1.160	1.034	1.033	1.000	1.000	1.000	1.000
2005		4.667	1.714	1.250	1.233	1.054	1.026	1.025	1.000	1.000	1.000	1.000
2006		3.333	1.900	1.263	1.292	1.065	1.000	1.000	1.030	1.000	1.000	1.000
2007		3.250	1.923	1.040	1.192	1.032	1.031	1.091	1.000	1.000	1.000	1.000
2008		3.000	1.667	1.250	1.320	1.121	1.000	1.135	1.000	1.000	1.000	1.000
2009		2.667	1.875	1.167	1.229	1.116	1.000	1.000	1.042	1.000	1.000	1.000
2010		2.286	1.750	1.179	1.152	1.026	1.000	1.000	1.026	1.000		
2011	7.000	2.143	1.933	1.276	1.027	1.053	1.000	1.100	1.000			
2012	5.000	4.200	1.952	1.098	1.067	1.042	1.000	1.000				
2013	6.000	2.500	1.533	1.174	1.148	1.032	1.000					
2014		3.167	1.789	1.118	1.132	1.023						
2015		8.000	2.375	1.105	1.071							
2016	9.000	1.556	1.500	1.286								
2017		3.125	1.400									
2018		3.667										
2019	11.000											
Simple Avg. - Incremental	7.600	3.337	1.803	1.203	1.160	1.091	1.011	1.026	1.005	1.000	1.000	1.000
Wtd Avg. All - Incremental	31.200	2.986	1.777	1.183	1.149	1.091	1.010	1.023	1.006	1.000	1.000	1.000
Wtd Latest Five - Incremental	19.500	3.147	1.697	1.140	1.085	1.035	1.000	1.042	1.014	1.000	1.000	1.000
Wtd Latest Three - Incremental	28.000	2.769	1.709	1.151	1.112	1.033	1.000	1.031	1.023	1.000	1.000	1.000
Selected Incremental - Prior 3/31/19	7.000	3.000	1.850	1.175	1.150	1.090	1.015	1.015	1.005	1.000	1.000	1.000
Selected - Incremental	7.000	3.000	1.850	1.175	1.150	1.090	1.015	1.015	1.005	1.000	1.000	1.000
Selected - Cumulative	59.245	8.464	2.821	1.525	1.298	1.129	1.035	1.020	1.005	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	1.06%	0.31%
2021	1.91%	1.40%
2022	1.73%	1.90%
2023	1.50%	1.72%
2024	1.75%	1.49%
2025	1.31%	1.73%
2026	1.18%	1.31%
2027	1.17%	1.17%
2028	1.15%	1.16%
2029	1.28%	1.14%
2030	1.55%	1.27%
2031	1.36%	1.54%
2032	1.47%	1.35%
2033	1.53%	1.46%
2034	1.75%	1.52%
2035	1.58%	1.74%
2036	1.59%	1.57%
2037	1.63%	1.58%
2038	1.64%	1.62%
2039	1.61%	1.63%
2040	1.72%	1.60%
2041	1.91%	1.71%
2042	1.99%	1.89%
2043	2.00%	1.98%
2044	1.95%	1.98%
2045	2.01%	1.94%
2046	2.07%	2.00%
2047	2.05%	2.06%
2048	2.01%	2.04%
2049	1.99%	2.00%
2050	2.00%	1.98%
2051	1.94%	1.98%
2052	1.89%	1.93%
2053	1.84%	1.88%
2054	1.79%	1.83%
2055	1.75%	1.77%
2056	1.71%	1.73%
2057	1.65%	1.70%
2058	1.59%	1.64%
2059	1.53%	1.58%
2060	1.49%	1.52%
2061	1.45%	1.48%
2062	1.43%	1.44%
2063	1.38%	1.42%
2064	1.34%	1.37%
2065	1.29%	1.33%
2066	1.26%	1.28%
2067	1.24%	1.25%
2068	1.19%	1.23%
2069	1.16%	1.18%

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	1.11%	1.16%
2071	1.08%	1.11%
2072	1.04%	1.07%
2073	1.00%	1.04%
2074	0.96%	0.99%
2075	0.92%	0.95%
2076	0.89%	0.91%
2077	0.87%	0.89%
2078	0.82%	0.86%
2079	0.78%	0.81%
2080	0.74%	0.78%
2081	0.71%	0.74%
2082	0.68%	0.71%
2083	0.64%	0.67%
2084	0.61%	0.64%
2085	0.57%	0.61%
2086	0.54%	0.57%
2087	0.51%	0.54%
2088	0.48%	0.51%
2089	0.45%	0.47%
2090	0.42%	0.45%
2091	0.39%	0.42%
2092	0.36%	0.39%
2093	0.34%	0.36%
2094	0.31%	0.33%
2095	0.28%	0.31%
2096	0.26%	0.28%
2097	0.24%	0.26%
2098	0.22%	0.24%
2099	0.19%	0.22%
2100	0.18%	0.19%
2101	0.16%	0.17%
2102	0.14%	0.16%
2103	0.12%	0.14%
2104	0.11%	0.12%
2105	0.09%	0.11%
2106	0.08%	0.09%
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	0.02%	0.03%
2113	0.02%	0.02%
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	1.96%	2.09%	2.72%	0.98%	0.98%	1.07%	1.40%	1.18%	1.34%	1.46%
2021	1.25%	0.69%	1.16%	1.29%	1.29%	1.28%	1.41%	1.84%	1.55%	1.76%
2022	2.45%	1.58%	2.05%	1.44%	1.27%	1.28%	1.26%	1.38%	1.81%	1.52%
2023	2.39%	1.56%	1.99%	1.73%	1.42%	1.26%	1.25%	1.24%	1.36%	1.77%
2024	2.57%	1.74%	2.28%	1.52%	1.71%	1.40%	1.23%	1.23%	1.22%	1.33%
2025	2.31%	1.53%	1.89%	1.64%	1.50%	1.69%	1.37%	1.21%	1.21%	1.20%
2026	2.79%	1.80%	2.38%	1.71%	1.62%	1.48%	1.66%	1.35%	1.19%	1.19%
2027	2.19%	1.49%	1.79%	1.96%	1.69%	1.60%	1.45%	1.63%	1.33%	1.17%
2028	2.16%	1.48%	1.75%	1.77%	1.94%	1.66%	1.57%	1.43%	1.60%	1.30%
2029	2.43%	1.74%	2.11%	1.78%	1.75%	1.91%	1.63%	1.54%	1.41%	1.57%
2030	2.09%	1.47%	1.65%	1.83%	1.76%	1.72%	1.87%	1.61%	1.52%	1.38%
2031	2.54%	1.46%	1.62%	1.84%	1.80%	1.73%	1.69%	1.84%	1.58%	1.49%
2032	2.47%	1.95%	1.57%	1.80%	1.81%	1.78%	1.70%	1.66%	1.81%	1.55%
2033	2.87%	2.19%	2.37%	1.93%	1.78%	1.79%	1.75%	1.67%	1.64%	1.78%
2034	2.54%	2.07%	2.14%	2.13%	1.90%	1.75%	1.76%	1.72%	1.64%	1.60%
2035	2.31%	1.87%	1.83%	2.23%	2.11%	1.88%	1.72%	1.73%	1.69%	1.61%
2036	2.34%	1.84%	1.79%	2.24%	2.20%	2.08%	1.84%	1.69%	1.70%	1.66%
2037	2.29%	1.85%	1.75%	2.19%	2.21%	2.17%	2.04%	1.81%	1.66%	1.67%
2038	2.22%	1.82%	2.00%	2.25%	2.16%	2.18%	2.13%	2.01%	1.78%	1.63%
2039	2.41%	2.03%	2.28%	2.32%	2.22%	2.13%	2.14%	2.10%	1.97%	1.75%
2040	2.50%	2.00%	2.17%	2.30%	2.29%	2.19%	2.09%	2.10%	2.06%	1.93%
2041	2.05%	1.74%	1.90%	2.25%	2.27%	2.26%	2.15%	2.06%	2.07%	2.02%
2042	1.99%	1.71%	1.86%	2.23%	2.22%	2.24%	2.22%	2.12%	2.02%	2.03%
2043	1.95%	1.68%	1.82%	2.24%	2.20%	2.19%	2.20%	2.18%	2.08%	1.98%
2044	2.02%	1.96%	1.98%	2.18%	2.21%	2.17%	2.15%	2.16%	2.14%	2.04%
2045	1.83%	1.78%	1.73%	2.12%	2.15%	2.18%	2.13%	2.12%	2.12%	2.10%
2046	1.78%	1.75%	1.70%	2.06%	2.09%	2.12%	2.14%	2.10%	2.08%	2.08%
2047	2.03%	1.92%	1.81%	2.00%	2.03%	2.06%	2.08%	2.10%	2.06%	2.04%
2048	1.67%	1.69%	1.61%	1.95%	1.97%	2.01%	2.02%	2.05%	2.07%	2.02%
2049	1.81%	1.86%	1.83%	1.92%	1.93%	1.95%	1.97%	1.99%	2.01%	2.03%
2050	1.57%	1.63%	1.53%	1.85%	1.90%	1.90%	1.91%	1.94%	1.96%	1.97%
2051	1.52%	1.60%	1.49%	1.78%	1.83%	1.87%	1.87%	1.88%	1.91%	1.92%
2052	1.47%	1.57%	1.46%	1.72%	1.76%	1.80%	1.84%	1.84%	1.85%	1.87%
2053	1.42%	1.53%	1.41%	1.66%	1.70%	1.74%	1.77%	1.81%	1.81%	1.81%
2054	1.70%	1.94%	1.65%	1.62%	1.64%	1.67%	1.70%	1.74%	1.77%	1.77%
2055	1.33%	1.62%	1.34%	1.61%	1.60%	1.62%	1.64%	1.68%	1.71%	1.74%
2056	1.34%	1.58%	1.49%	1.54%	1.59%	1.58%	1.59%	1.62%	1.65%	1.68%
2057	1.29%	1.55%	1.45%	1.50%	1.52%	1.56%	1.55%	1.57%	1.59%	1.62%
2058	1.25%	1.52%	1.50%	1.44%	1.48%	1.50%	1.54%	1.53%	1.54%	1.56%
2059	1.32%	1.64%	1.65%	1.41%	1.42%	1.46%	1.47%	1.51%	1.50%	1.51%
2060	1.15%	1.45%	1.42%	1.39%	1.39%	1.41%	1.43%	1.45%	1.48%	1.47%
2061	1.28%	1.55%	1.46%	1.34%	1.37%	1.37%	1.38%	1.41%	1.42%	1.46%
2062	1.06%	1.38%	1.33%	1.30%	1.32%	1.35%	1.35%	1.36%	1.39%	1.40%
2063	1.01%	1.34%	1.29%	1.25%	1.29%	1.30%	1.33%	1.33%	1.33%	1.36%
2064	1.03%	1.40%	1.36%	1.21%	1.23%	1.27%	1.28%	1.30%	1.30%	1.31%
2065	0.93%	1.27%	1.21%	1.17%	1.20%	1.21%	1.25%	1.26%	1.28%	1.28%
2066	0.88%	1.23%	1.17%	1.12%	1.15%	1.18%	1.19%	1.23%	1.23%	1.26%
2067	0.84%	1.20%	1.13%	1.07%	1.10%	1.14%	1.16%	1.17%	1.21%	1.21%
2068	0.92%	1.27%	1.14%	1.03%	1.06%	1.09%	1.12%	1.14%	1.15%	1.18%
2069	0.83%	1.24%	1.17%	1.00%	1.01%	1.05%	1.07%	1.10%	1.12%	1.13%

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	0.72%	1.09%	1.01%	0.97%	0.99%	1.00%	1.03%	1.05%	1.08%	1.10%
2071	0.68%	1.05%	0.96%	0.92%	0.96%	0.97%	0.98%	1.01%	1.03%	1.06%
2072	0.65%	1.02%	0.92%	0.88%	0.91%	0.94%	0.96%	0.97%	0.99%	1.01%
2073	0.61%	0.98%	0.88%	0.83%	0.86%	0.89%	0.93%	0.94%	0.95%	0.97%
2074	0.60%	1.00%	0.91%	0.80%	0.82%	0.85%	0.88%	0.91%	0.92%	0.93%
2075	0.61%	0.98%	0.83%	0.76%	0.79%	0.81%	0.84%	0.86%	0.90%	0.91%
2076	0.51%	0.87%	0.76%	0.72%	0.75%	0.77%	0.79%	0.82%	0.85%	0.88%
2077	0.47%	0.83%	0.72%	0.69%	0.71%	0.74%	0.76%	0.78%	0.81%	0.83%
2078	0.44%	0.79%	0.68%	0.64%	0.68%	0.70%	0.73%	0.75%	0.77%	0.79%
2079	0.45%	0.83%	0.72%	0.61%	0.63%	0.67%	0.69%	0.72%	0.74%	0.75%
2080	0.38%	0.72%	0.61%	0.57%	0.60%	0.62%	0.66%	0.68%	0.70%	0.72%
2081	0.35%	0.68%	0.57%	0.53%	0.56%	0.59%	0.61%	0.64%	0.67%	0.69%
2082	0.37%	0.69%	0.54%	0.50%	0.53%	0.56%	0.58%	0.60%	0.63%	0.65%
2083	0.30%	0.61%	0.49%	0.47%	0.50%	0.52%	0.55%	0.57%	0.59%	0.62%
2084	0.29%	0.61%	0.49%	0.44%	0.46%	0.49%	0.51%	0.54%	0.56%	0.58%
2085	0.25%	0.54%	0.43%	0.41%	0.44%	0.46%	0.48%	0.50%	0.53%	0.55%
2086	0.23%	0.50%	0.39%	0.38%	0.40%	0.43%	0.45%	0.47%	0.49%	0.52%
2087	0.21%	0.47%	0.36%	0.35%	0.37%	0.40%	0.42%	0.44%	0.47%	0.48%
2088	0.19%	0.43%	0.33%	0.32%	0.34%	0.37%	0.39%	0.41%	0.44%	0.46%
2089	0.20%	0.46%	0.33%	0.29%	0.31%	0.34%	0.36%	0.38%	0.41%	0.43%
2090	0.16%	0.37%	0.27%	0.27%	0.29%	0.31%	0.33%	0.35%	0.38%	0.40%
2091	0.14%	0.34%	0.24%	0.24%	0.26%	0.29%	0.30%	0.33%	0.35%	0.37%
2092	0.12%	0.31%	0.21%	0.22%	0.24%	0.26%	0.28%	0.30%	0.32%	0.34%
2093	0.11%	0.28%	0.19%	0.20%	0.22%	0.24%	0.26%	0.28%	0.29%	0.32%
2094	0.10%	0.26%	0.18%	0.18%	0.19%	0.21%	0.23%	0.25%	0.27%	0.29%
2095	0.09%	0.23%	0.14%	0.15%	0.17%	0.19%	0.21%	0.23%	0.25%	0.27%
2096	0.08%	0.21%	0.12%	0.14%	0.15%	0.17%	0.19%	0.21%	0.23%	0.24%
2097	0.06%	0.18%	0.10%	0.12%	0.13%	0.15%	0.17%	0.19%	0.20%	0.22%
2098	0.05%	0.15%	0.09%	0.10%	0.12%	0.13%	0.15%	0.17%	0.18%	0.20%
2099	0.05%	0.14%	0.08%	0.09%	0.10%	0.12%	0.13%	0.14%	0.16%	0.18%
2100	0.04%	0.11%	0.06%	0.08%	0.09%	0.10%	0.11%	0.13%	0.14%	0.16%
2101	0.03%	0.10%	0.05%	0.06%	0.07%	0.09%	0.10%	0.11%	0.13%	0.14%
2102	0.02%	0.08%	0.04%	0.05%	0.06%	0.07%	0.08%	0.10%	0.11%	0.12%
2103	0.02%	0.07%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.10%	0.11%
2104	0.02%	0.06%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%
2105	0.01%	0.04%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%
2106	0.01%	0.03%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%
2107	0.01%	0.03%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%
2108	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%
2109	0.00%	0.05%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%
2110	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%
2111	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%
2112	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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	2.46%	1.77%	2.68%	2.85%	3.34%	2.13%	3.33%	2.90%	3.09%	1.93%
2021	3.01%	2.01%	2.29%	2.20%	2.80%	1.39%	2.69%	1.81%	2.79%	1.23%
2022	3.46%	2.54%	2.53%	2.73%	4.21%	2.29%	2.80%	2.83%	3.63%	2.21%
2023	3.67%	4.10%	2.45%	2.65%	4.01%	2.22%	2.53%	2.74%	3.42%	2.16%
2024	3.54%	4.04%	2.87%	3.61%	4.22%	2.45%	2.41%	2.93%	3.67%	2.35%
2025	3.43%	3.70%	2.53%	3.28%	4.42%	2.14%	1.99%	2.76%	3.08%	2.09%
2026	4.77%	4.11%	3.17%	3.81%	5.25%	3.28%	2.27%	3.19%	3.66%	2.54%
2027	3.87%	3.32%	2.58%	3.07%	4.20%	2.61%	2.65%	2.59%	2.85%	2.00%
2028	3.75%	3.16%	2.69%	3.01%	4.04%	2.57%	2.45%	2.71%	2.71%	1.97%
2029	3.84%	3.23%	3.03%	3.36%	4.30%	2.89%	2.57%	3.06%	3.16%	2.24%
2030	3.47%	2.82%	2.52%	2.93%	3.70%	2.44%	2.16%	2.64%	2.54%	2.12%
2031	3.35%	2.68%	2.47%	2.87%	3.55%	2.50%	2.14%	2.57%	2.42%	2.09%
2032	3.21%	2.53%	2.38%	2.74%	3.36%	2.43%	2.21%	2.48%	2.29%	2.04%
2033	3.49%	2.76%	2.75%	3.10%	3.82%	2.90%	2.48%	2.77%	2.72%	2.27%
2034	2.98%	2.37%	2.51%	2.75%	3.29%	2.56%	2.21%	2.55%	2.66%	2.15%
2035	2.85%	2.15%	2.18%	2.49%	2.88%	2.27%	2.03%	2.27%	2.28%	2.25%
2036	2.73%	2.04%	2.11%	2.39%	2.73%	2.22%	1.91%	2.19%	2.17%	2.20%
2037	2.62%	1.94%	2.53%	2.32%	2.60%	2.18%	2.04%	2.13%	2.08%	2.15%
2038	2.50%	1.83%	2.45%	2.23%	2.45%	2.11%	1.97%	2.25%	1.99%	2.10%
2039	2.55%	1.88%	2.72%	2.40%	2.59%	2.37%	2.17%	2.43%	2.22%	2.30%
2040	2.59%	1.85%	2.52%	2.41%	2.62%	2.47%	2.15%	2.39%	2.22%	2.23%
2041	2.18%	1.56%	2.23%	1.99%	2.05%	1.96%	1.81%	2.04%	1.74%	1.95%
2042	2.08%	1.48%	2.16%	1.91%	1.93%	1.91%	1.76%	1.97%	1.67%	1.91%
2043	1.98%	1.84%	2.11%	1.86%	1.82%	1.87%	1.78%	1.91%	1.61%	1.86%
2044	1.88%	1.81%	2.22%	1.90%	1.83%	1.98%	1.77%	1.98%	1.85%	1.96%
2045	1.78%	1.69%	1.96%	1.71%	1.58%	1.76%	1.62%	1.77%	1.60%	1.77%
2046	1.70%	1.62%	1.91%	1.65%	1.49%	1.72%	1.59%	1.72%	1.54%	1.72%
2047	1.81%	1.65%	1.98%	1.78%	1.65%	2.03%	1.81%	1.85%	1.78%	1.86%
2048	1.51%	1.49%	1.77%	1.51%	1.28%	1.61%	1.50%	1.59%	1.42%	1.63%
2049	1.52%	1.53%	1.97%	1.62%	1.34%	1.81%	1.62%	1.71%	1.59%	1.79%
2050	1.34%	1.38%	1.64%	1.39%	1.09%	1.52%	1.42%	1.48%	1.32%	1.54%
2051	1.26%	1.33%	1.58%	1.34%	1.01%	1.47%	1.42%	1.42%	1.27%	1.50%
2052	1.18%	1.28%	1.52%	1.28%	0.93%	1.43%	1.36%	1.37%	1.23%	1.46%
2053	1.10%	1.24%	1.45%	1.22%	0.85%	1.37%	1.47%	1.34%	1.18%	1.41%
2054	1.16%	1.27%	1.64%	1.37%	0.99%	1.92%	1.68%	1.52%	1.50%	1.63%
2055	0.95%	1.15%	1.34%	1.18%	0.71%	1.45%	1.44%	1.29%	1.09%	1.37%
2056	0.88%	1.11%	1.28%	1.11%	0.64%	1.39%	1.35%	1.23%	1.05%	1.53%
2057	0.81%	1.07%	1.22%	1.06%	0.57%	1.34%	1.31%	1.18%	1.01%	1.48%
2058	0.75%	1.04%	1.17%	1.02%	0.52%	1.30%	1.29%	1.13%	0.97%	1.44%
2059	0.73%	1.05%	1.28%	1.07%	0.52%	1.42%	1.38%	1.20%	1.09%	1.54%
2060	0.63%	0.97%	1.05%	0.91%	0.41%	1.20%	1.20%	1.04%	0.90%	1.34%
2061	0.65%	0.95%	1.06%	0.94%	0.43%	1.37%	1.30%	1.07%	1.04%	1.41%
2062	0.52%	0.90%	0.94%	0.82%	0.31%	1.10%	1.12%	0.94%	0.83%	1.25%
2063	0.47%	0.87%	0.89%	0.78%	0.27%	1.05%	1.11%	0.90%	0.79%	1.21%
2064	0.42%	0.86%	0.94%	0.79%	0.26%	1.10%	1.11%	0.91%	0.85%	1.25%
2065	0.37%	0.81%	0.79%	0.69%	0.20%	0.96%	1.01%	0.81%	0.73%	1.12%
2066	0.33%	0.78%	0.74%	0.65%	0.17%	0.91%	0.97%	0.77%	0.70%	1.08%
2067	0.29%	0.75%	0.70%	0.61%	0.15%	0.87%	0.96%	0.73%	0.67%	1.04%
2068	0.29%	0.72%	0.68%	0.61%	0.15%	0.97%	0.99%	0.74%	0.77%	1.07%
2069	0.23%	0.72%	0.70%	0.58%	0.11%	0.87%	0.93%	0.72%	0.71%	1.05%

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	0.19%	0.66%	0.56%	0.50%	0.08%	0.73%	0.82%	0.62%	0.58%	0.91%
2071	0.16%	0.63%	0.51%	0.46%	0.07%	0.68%	0.80%	0.58%	0.55%	0.86%
2072	0.14%	0.60%	0.47%	0.43%	0.05%	0.64%	0.74%	0.55%	0.52%	0.82%
2073	0.12%	0.57%	0.43%	0.40%	0.04%	0.60%	0.71%	0.51%	0.49%	0.78%
2074	0.10%	0.55%	0.44%	0.39%	0.03%	0.60%	0.70%	0.51%	0.52%	0.79%
2075	0.09%	0.51%	0.37%	0.36%	0.03%	0.60%	0.70%	0.47%	0.53%	0.75%
2076	0.06%	0.48%	0.32%	0.32%	0.02%	0.47%	0.60%	0.42%	0.41%	0.66%
2077	0.05%	0.45%	0.29%	0.29%	0.01%	0.43%	0.56%	0.39%	0.39%	0.62%
2078	0.04%	0.42%	0.26%	0.26%	0.01%	0.39%	0.52%	0.36%	0.36%	0.58%
2079	0.03%	0.41%	0.27%	0.26%	0.01%	0.41%	0.54%	0.36%	0.40%	0.60%
2080	0.02%	0.36%	0.20%	0.22%	0.00%	0.32%	0.45%	0.30%	0.32%	0.51%
2081	0.02%	0.33%	0.17%	0.20%	0.00%	0.29%	0.41%	0.28%	0.29%	0.47%
2082	0.02%	0.30%	0.15%	0.18%	0.00%	0.30%	0.41%	0.26%	0.33%	0.47%
2083	0.01%	0.28%	0.13%	0.16%	0.00%	0.23%	0.35%	0.23%	0.25%	0.40%
2084	0.01%	0.26%	0.12%	0.15%	0.00%	0.22%	0.33%	0.22%	0.26%	0.39%
2085	0.00%	0.22%	0.09%	0.13%	0.00%	0.18%	0.29%	0.19%	0.21%	0.34%
2086	0.00%	0.20%	0.07%	0.11%	0.00%	0.15%	0.26%	0.17%	0.19%	0.31%
2087	0.00%	0.17%	0.06%	0.10%	0.00%	0.13%	0.23%	0.15%	0.17%	0.28%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.20%	0.14%	0.15%	0.25%
2089	0.00%	0.14%	0.04%	0.08%	0.00%	0.11%	0.20%	0.13%	0.19%	0.26%
2090	0.00%	0.11%	0.03%	0.07%	0.00%	0.08%	0.15%	0.11%	0.12%	0.20%
2091	0.00%	0.09%	0.02%	0.06%	0.00%	0.06%	0.14%	0.09%	0.10%	0.17%
2092	0.00%	0.08%	0.02%	0.05%	0.00%	0.05%	0.11%	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%	0.03%	0.08%	0.06%	0.07%	0.12%
2095	0.00%	0.04%	0.00%	0.03%	0.00%	0.03%	0.07%	0.05%	0.05%	0.09%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.05%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.02%	0.04%	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%	0.04%
2100	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%
2101	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.01%	0.01%	0.02%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	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%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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	3.69%	3.08%	2.82%	2.93%	4.32%	2.84%	2.73%	2.49%	2.54%	2.92%
2021	3.36%	3.96%	2.96%	2.86%	3.82%	2.08%	2.80%	2.41%	2.35%	2.73%
2022	3.41%	5.06%	3.02%	3.20%	4.02%	2.08%	3.15%	3.28%	2.93%	2.81%
2023	3.23%	4.84%	2.94%	3.19%	4.00%	2.05%	3.08%	3.03%	2.84%	2.74%
2024	3.54%	5.06%	3.26%	3.56%	3.95%	2.24%	3.18%	4.05%	3.24%	2.73%
2025	3.20%	4.51%	2.85%	3.10%	3.45%	2.03%	2.95%	3.71%	2.95%	2.81%
2026	4.17%	4.94%	3.57%	3.79%	3.66%	2.56%	3.82%	4.19%	3.47%	3.32%
2027	2.97%	4.13%	2.70%	3.00%	2.99%	1.97%	2.95%	3.32%	2.79%	2.68%
2028	2.87%	3.99%	2.63%	2.85%	2.82%	1.96%	2.90%	3.17%	2.73%	2.55%
2029	3.20%	4.30%	2.99%	3.43%	2.97%	2.20%	3.10%	3.31%	2.95%	2.73%
2030	2.84%	3.63%	2.66%	2.96%	2.51%	1.90%	2.75%	3.11%	2.58%	2.40%
2031	2.76%	3.50%	2.60%	2.95%	2.52%	1.89%	2.69%	2.99%	2.53%	2.47%
2032	2.67%	3.31%	2.51%	2.79%	2.40%	1.85%	2.61%	2.86%	2.46%	2.34%
2033	3.17%	3.64%	2.81%	3.08%	2.61%	2.35%	2.89%	3.07%	2.89%	2.73%
2034	2.71%	3.29%	2.62%	2.93%	2.38%	2.00%	2.63%	2.73%	2.53%	2.34%
2035	2.45%	2.85%	2.30%	2.72%	2.10%	1.78%	2.42%	2.53%	2.26%	2.30%
2036	2.38%	2.71%	2.54%	2.57%	2.02%	1.75%	2.36%	2.43%	2.19%	2.18%
2037	2.32%	2.59%	2.47%	2.49%	1.96%	1.74%	2.30%	2.35%	2.14%	2.13%
2038	2.25%	2.43%	2.39%	2.40%	1.88%	1.70%	2.23%	2.25%	2.07%	2.07%
2039	2.41%	2.60%	2.59%	2.72%	2.05%	1.91%	2.39%	2.37%	2.26%	2.33%
2040	2.57%	2.51%	2.37%	2.54%	2.01%	2.14%	2.39%	2.32%	2.36%	2.46%
2041	2.05%	2.02%	2.17%	2.16%	1.69%	1.62%	2.05%	2.01%	1.89%	2.01%
2042	1.98%	1.90%	2.10%	2.08%	1.64%	1.60%	1.99%	1.94%	1.83%	1.96%
2043	1.92%	1.79%	2.04%	2.06%	1.59%	1.58%	1.94%	1.87%	1.78%	1.96%
2044	2.01%	1.81%	2.13%	2.13%	1.68%	1.70%	1.98%	1.86%	2.01%	1.95%
2045	1.79%	1.54%	1.89%	1.84%	1.60%	1.51%	1.82%	1.73%	1.89%	1.80%
2046	1.73%	1.44%	1.83%	1.77%	1.56%	1.80%	1.77%	1.67%	1.83%	1.76%
2047	2.01%	1.53%	1.84%	1.95%	1.70%	1.96%	1.90%	1.76%	1.99%	2.08%
2048	1.59%	1.21%	1.69%	1.61%	1.46%	1.71%	1.65%	1.54%	1.71%	1.65%
2049	1.71%	1.28%	1.80%	1.76%	1.60%	1.88%	1.75%	1.62%	1.85%	1.76%
2050	1.47%	1.01%	1.56%	1.46%	1.37%	1.63%	1.53%	1.42%	1.60%	1.56%
2051	1.40%	0.92%	1.49%	1.43%	1.32%	1.59%	1.48%	1.36%	1.54%	1.55%
2052	1.34%	0.84%	1.43%	1.32%	1.29%	2.01%	1.43%	1.30%	1.49%	1.47%
2053	1.27%	0.75%	1.37%	1.24%	1.24%	1.95%	1.37%	1.24%	1.43%	1.41%
2054	1.59%	0.86%	1.45%	1.44%	1.45%	2.21%	1.53%	1.34%	1.67%	1.69%
2055	1.15%	0.61%	1.25%	1.15%	1.16%	1.86%	1.26%	1.14%	1.32%	1.36%
2056	1.09%	0.53%	1.19%	1.04%	1.11%	1.80%	1.20%	1.08%	1.27%	1.27%
2057	1.03%	0.47%	1.13%	0.97%	1.07%	1.75%	1.15%	1.03%	1.21%	1.22%
2058	0.97%	0.41%	1.07%	0.91%	1.03%	1.70%	1.10%	0.98%	1.16%	1.18%
2059	1.03%	0.41%	1.11%	1.00%	1.12%	1.78%	1.14%	1.01%	1.25%	1.27%
2060	0.85%	0.30%	0.96%	0.79%	0.95%	1.58%	0.99%	0.88%	1.06%	1.08%
2061	0.96%	0.31%	0.94%	0.82%	1.02%	1.68%	1.03%	0.91%	1.12%	1.24%
2062	0.73%	0.22%	0.86%	0.68%	0.87%	1.46%	0.88%	0.78%	0.96%	0.99%
2063	0.68%	0.18%	0.81%	0.65%	0.82%	1.41%	0.83%	0.73%	0.91%	0.97%
2064	0.70%	0.17%	0.80%	0.63%	0.85%	1.43%	0.82%	0.71%	0.95%	0.94%
2065	0.57%	0.12%	0.71%	0.53%	0.74%	1.29%	0.73%	0.64%	0.81%	0.85%
2066	0.52%	0.10%	0.66%	0.48%	0.70%	1.23%	0.68%	0.59%	0.76%	0.80%
2067	0.47%	0.08%	0.62%	0.46%	0.66%	1.17%	0.63%	0.55%	0.72%	0.79%
2068	0.52%	0.08%	0.59%	0.44%	0.69%	1.22%	0.64%	0.56%	0.74%	0.85%
2069	0.44%	0.06%	0.57%	0.41%	0.65%	1.12%	0.58%	0.51%	0.71%	0.73%

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	0.34%	0.04%	0.49%	0.33%	0.54%	0.99%	0.49%	0.43%	0.59%	0.63%
2071	0.30%	0.03%	0.45%	0.31%	0.50%	0.92%	0.45%	0.39%	0.54%	0.60%
2072	0.26%	0.02%	0.42%	0.26%	0.46%	0.86%	0.40%	0.35%	0.50%	0.54%
2073	0.23%	0.01%	0.38%	0.23%	0.42%	0.80%	0.36%	0.32%	0.46%	0.50%
2074	0.22%	0.01%	0.35%	0.22%	0.42%	0.78%	0.34%	0.29%	0.47%	0.48%
2075	0.21%	0.01%	0.32%	0.20%	0.38%	0.75%	0.31%	0.27%	0.42%	0.52%
2076	0.14%	0.00%	0.28%	0.16%	0.32%	0.62%	0.25%	0.22%	0.35%	0.38%
2077	0.11%	0.00%	0.25%	0.14%	0.28%	0.57%	0.22%	0.19%	0.31%	0.34%
2078	0.09%	0.00%	0.22%	0.13%	0.25%	0.51%	0.19%	0.16%	0.28%	0.31%
2079	0.09%	0.00%	0.21%	0.12%	0.25%	0.49%	0.17%	0.15%	0.28%	0.31%
2080	0.06%	0.00%	0.17%	0.10%	0.19%	0.40%	0.14%	0.12%	0.22%	0.24%
2081	0.05%	0.00%	0.15%	0.08%	0.17%	0.36%	0.11%	0.10%	0.19%	0.21%
2082	0.05%	0.00%	0.13%	0.07%	0.15%	0.34%	0.10%	0.08%	0.18%	0.22%
2083	0.03%	0.00%	0.11%	0.06%	0.12%	0.27%	0.08%	0.06%	0.14%	0.16%
2084	0.02%	0.00%	0.09%	0.05%	0.11%	0.23%	0.06%	0.05%	0.13%	0.14%
2085	0.01%	0.00%	0.07%	0.04%	0.08%	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%	0.05%	0.13%	0.03%	0.02%	0.06%	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%	0.06%	0.02%	0.04%	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%	0.07%	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	[REDACTED]						Totals	Percent of Total By Year
Date of Birth	[REDACTED]						(8)	(9)
Life Expectancy @ 12/31/19	[REDACTED]						(8)	(9)
Sex	[REDACTED]						(8)	(9)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age	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%

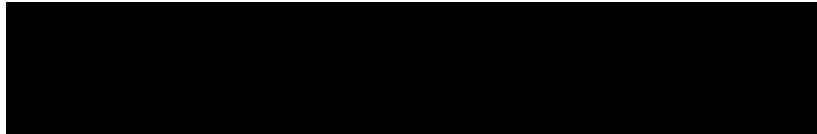
Note: (a) Product of estimated payments (2020 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

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 Payments - 2020 Level - Before Consideration of Mortality

Claim Number	[REDACTED]						Totals	Percent of Total
Date of Birth	[REDACTED]							By Year
Life Expectancy @ 12/31/19	[REDACTED]							
Sex	[REDACTED]							
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/19							
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							Totals	Percent of Total By Year
Date of Birth								
Life Expectancy @ 12/31/19								
Sex								
Attained Age	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	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	Medical v	Model v	Model v	Conservative	NICA v
				Return on Investment	5 Yr Avg CPI (4) - (5)										5 Yr Avg CPI (13) - (5)	v CPI (13) - (3)	Model v CPI (14) - (3)	NICA v CPI (15) - (3)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1926	17.70				11.62%	0.30%	7.77%	5.39%	3.30%	4.73%		7.89%	6.20%							
1927	17.30	-2.26%			37.49%	22.03%	8.93%	4.52%	3.10%	4.57%		19.04%	14.61%				21.30%	16.87%		
1928	17.10	-1.16%			43.61%	39.71%	0.10%	0.92%	3.57%	4.55%		21.01%	15.07%				22.17%	16.22%		
1929	17.20	0.58%			-8.42%	-51.35%	3.42%	6.01%	4.71%	4.73%		-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%	-5.41%	16.84%	8.81%	0.92%	5.01%		-0.04%	5.36%			5.27%	10.23%	15.63%		
1933	13.20	0.76%		-4.93%	53.99%	142.45%	-0.07%	1.83%	0.33%	4.49%		25.74%	34.92%			30.67%	24.97%	34.16%		
1934	13.40	1.52%		-4.74%	-1.44%	24.24%	10.03%	9.00%	0.17%	4.00%		2.61%	9.71%			7.35%	1.09%	8.19%		
1935	13.80	2.99%		-2.87%	47.67%	40.24%	4.98%	7.01%	0.16%	3.60%		23.67%	18.99%			26.54%	20.69%	16.00%		
1936	14.00	1.45%		-0.71%	33.92%	64.73%	7.52%	3.06%	0.16%	3.24%		16.70%	20.45%			17.41%	15.25%	19.00%		
1937	14.40	2.86%	0.98%	1.91%	-35.03%	-58.01%	0.23%	1.56%	0.33%	3.26%		-13.93%	-15.73%			-15.84%	-16.78%	-18.59%		
1938	14.00	-2.78%	0.00%	1.21%	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%	-11.90%	6.89%	5.56%	2.74%	4.33%		-1.17%	0.26%		0.78%	-2.54%	-2.51%	-1.07%		
1963	30.90	1.64%	2.53%	1.35%	22.80%	23.57%	1.21%	1.64%	3.16%	4.26%		11.89%	9.13%		1.18%	10.55%	10.25%	7.48%		
1964	31.20	0.97%	2.06%	1.20%	16.48%	23.52%	3.51%	4.04%	3.53%	4.41%		9.65%	9.44%		0.86%	8.45%	8.67%	8.47%		
1965	31.80	1.92%	2.82%	1.31%	12.45%	41.75%	0.71%	1.02%	3.92%	4.49%		7.30%	10.20%		1.51%	5.99%	5.38%	8.28%		
1966	32.90	3.46%	6.67%	1.87%	-10.06%	-7.01%	3.65%	4.69%	4.76%	5.13%		-1.64%	-0.25%		4.80%	-3.51%	-5.10%	-3.71%		
1967	33.90	3.04%	6.25%	2.21%	23.98%	83.57%	-9.18%	1.01%	4.23%	5.51%		12.74%	16.58%		4.04%	10.53%	9.70%	13.54%		
1968	35.50	4.72%	6.23%	2.82%	11.06%	35.97%	-0.26%	4.54%	5.21%	6.18%		8.00%	9.77%		3.41%	5.17%	3.28%	5.05%		
1969	37.70	6.20%	6.19%	3.87%	-8.50%	-25.05%	-5.07%	-0.74%	6.57%	7.03%		-1.36%	-7.29%		2.32%	-5.23%	-7.55%	-13.48%		
1970	39.80	5.57%	7.36%	4.60%	3.86%	-17.43%	12.11%	16.86%	6.52%	8.04%		7.96%	6.64%		2.76%	3.37%	2.39%	1.07%		
1971	41.10	3.27%	4.57%	4.56%	14.30%	13.23%	8.72%	4.40%	7.39%	7.39%		10.70%	12.20%		0.01%	6.14%	7.43%	8.93%		
1972	42.50	3.41%	3.28%	4.63%	18.99%	4.43%	5.69%	5.16%	3.82%	7.21%		11.98%	7.54%		-1.35%	7.35%	8.58%	4.14%		
1973	46.20	8.71%	5.29%	5.43%	-14.69%	-30.90%	-1.11%	4.61%	6.92%	7.44%		-2.86%	-6.58%		-0.14%	-8.29%	-11.57%	-15.29%		
1974	51.90	12.34%	12.56%	6.66%	-26.47%	-19.95%	4.35%	5.69%	8.03%	8.57%		-7.43%	-4.71%		5.91%	-14.08%	-19.76%	-17.05%		
1975	55.50	6.94%	9.82%	6.93%	37.23%	52.82%	9.20%	7.83%	5.79%	8.83%		21.12%	21.16%		2.89%	14.19%	14.19%	14.22%		
1976	58.20	4.86%	9.96%	7.25%	23.93%	57.38%	16.75%	12.87%	5.06%	8.43%		16.14%	23.37%		2.71%	8.89%	11.27%	18.50%		
1977	62.10	6.70%	8.87%	7.91%	-7.16%	25.38%	-0.69%	1.41%	5.12%	8.02%		0.02%	3.66%		0.96%	-7.89%	-6.68%	-3.04%		
1978	67.70	9.02%	8.83%	7.97%	6.57%	23.46%	-1.18%	3.49%	7.19%	8.73%		6.73%	6.31%		0.86%	-1.24%	-2.29%	-2.71%		
1979	76.70	13.29%	10.14%	8.16%	18.61%	43.46%	-1.23%	4.09%	10.37%	9.63%		12.47%	12.24%		1.98%	4.31%	-0.82%	-1.06%		

Year	Total Returns													Difference Between Average Returns					
	CPI 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 - Govt 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)	(20)
1980	86.30	12.52%	9.92%	9.28%	32.50%	39.88%	-3.95%	3.91%	11.24%	11.94%		19.38%	13.22%		0.64%	10.10%	6.86%	0.70%	
1981	94.00	8.92%	12.50%	10.09%	-4.92%	13.88%	1.86%	9.45%	14.70%	14.17%		4.83%	5.70%		2.41%	-5.26%	-4.10%	-3.23%	
1982	97.60	3.83%	11.00%	9.52%	21.55%	28.01%	40.36%	29.10%	10.54%	13.79%		20.27%	30.04%		1.48%	10.75%	16.44%	26.21%	
1983	101.30	3.79%	6.40%	8.47%	22.56%	39.67%	0.65%	7.41%	8.81%	12.04%		15.74%	13.75%		-2.07%	7.27%	11.95%	9.96%	
1984	105.30	3.95%	6.11%	6.60%	6.27%	-6.67%	15.48%	14.02%	9.85%	12.71%		10.14%	9.27%		-0.49%	3.54%	6.19%	5.32%	
1985	109.30	3.80%	6.76%	4.86%	31.73%	24.66%	30.97%	20.33%	7.72%	11.37%		22.12%	25.64%		1.91%	17.26%	18.32%	21.85%	
1986	110.50	1.10%	7.71%	3.29%	18.67%	6.85%	24.53%	15.14%	6.16%	9.02%		14.49%	16.68%		4.41%	11.20%	13.39%	15.58%	
1987	115.40	4.43%	5.80%	3.41%	5.25%	-9.30%	-2.71%	2.90%	5.47%	9.38%		6.27%	-0.38%		2.39%	2.85%	1.83%	-4.81%	
1988	120.50	4.42%	6.91%	3.54%	16.61%	22.87%	9.67%	6.10%	6.35%	9.71%		12.02%	11.96%		3.37%	8.48%	7.60%	7.54%	
1989	126.10	4.65%	8.50%	3.68%	31.69%	10.18%	18.11%	13.29%	8.37%	9.26%		19.93%	17.17%		4.82%	16.25%	15.29%	12.52%	
1990	133.80	6.11%	9.59%	4.14%	-3.10%	-21.56%	6.18%	9.73%	7.82%	9.32%		3.94%	0.85%		5.44%	-0.20%	-2.17%	-5.26%	
1991	137.90	3.06%	7.92%	4.53%	30.47%	44.63%	19.30%	15.46%	5.59%	8.77%		19.66%	23.85%	5.88%	3.39%	15.12%	16.59%	20.79%	2.82%
1992	141.90	2.90%	6.63%	4.23%	7.62%	23.35%	8.05%	7.19%	3.51%	8.14%		7.72%	10.17%	3.27%	2.40%	3.49%	4.82%	7.27%	0.37%
1993	145.80	2.75%	5.39%	3.89%	10.08%	20.98%	18.24%	11.24%	2.90%	7.22%		9.28%	14.42%	3.12%	1.50%	5.39%	6.53%	11.68%	0.37%
1994	149.70	2.67%	4.92%	3.50%	1.32%	-3.11%	-7.77%	-5.14%	3.91%	7.96%		2.42%	-2.90%	3.62%	1.42%	-1.08%	-0.26%	-5.58%	0.95%
1995	153.50	2.54%	3.95%	2.79%	37.58%	34.46%	31.67%	16.80%	5.60%	7.59%		22.63%	27.43%	6.96%	1.16%	19.84%	20.09%	24.89%	4.42%
1996	158.60	3.32%	3.04%	2.84%	22.96%	17.62%	-0.93%	2.10%	5.21%	7.37%		13.18%	7.71%	5.79%	0.20%	10.34%	9.85%	4.39%	2.47%
1997	161.30	1.70%	2.82%	2.60%	33.36%	22.78%	15.85%	8.38%	5.26%	7.26%	7.41%	18.97%	17.36%	6.10%	0.22%	16.37%	17.27%	15.65%	4.40%
1998	163.90	1.61%	3.42%	2.37%	28.58%	-7.31%	13.06%	10.21%	4.86%	6.53%	6.84%	16.97%	10.95%	6.20%	1.05%	14.60%	15.36%	9.33%	4.59%
1999	168.30	2.68%	3.67%	2.37%	21.04%	29.79%	-8.97%	-1.77%	4.68%	7.04%	7.44%	11.44%	5.91%	4.54%	1.30%	9.07%	8.75%	3.22%	1.86%
2000	174.00	3.39%	4.17%	2.54%	-9.10%	-3.59%	21.48%	12.59%	5.89%	7.62%	8.18%	1.26%	8.29%	13.11%	1.63%	-1.28%	-2.13%	4.91%	9.72%
2001	176.70	1.55%	4.72%	2.19%	-11.89%	22.77%	3.70%	7.62%	3.83%	7.08%	7.61%	-1.16%	5.49%	3.98%	2.53%	-3.35%	-2.71%	3.94%	2.43%
2002	180.90	2.38%	5.05%	2.32%	-22.11%	-13.28%	17.84%	12.93%	1.65%	6.49%	7.41%	-4.81%	3.12%	-8.52%	2.73%	-7.13%	-7.18%	0.74%	-10.90%
2003	184.30	1.88%	3.71%	2.38%	28.68%	60.70%	1.45%	2.40%	1.02%	5.67%	6.44%	15.14%	16.85%	19.99%	1.33%	12.76%	13.26%	14.97%	18.11%
2004	190.30	3.26%	4.24%	2.49%	10.88%	18.39%	8.51%	2.25%	1.20%	5.63%	6.27%	7.26%	8.41%	10.27%	1.75%	4.77%	4.01%	5.15%	7.01%
2005	196.80	3.42%	4.29%	2.50%	4.91%	5.69%	7.81%	1.36%	2.98%	5.24%	5.88%	4.32%	4.76%	8.92%	1.79%	1.82%	0.90%	1.34%	5.50%
2006	201.80	2.54%	3.56%	2.69%	15.79%	16.17%	1.19%	3.14%	4.80%	5.59%	6.27%	9.59%	7.13%	12.77%	0.87%	6.89%	7.05%	4.59%	10.23%
2007	210.04	4.08%	5.16%	3.03%	5.49%	-5.22%	9.88%	10.05%	4.66%	5.56%	6.37%	6.43%	6.26%	8.72%	2.13%	3.39%	2.34%	2.18%	4.64%
2008	210.23	0.09%	2.65%	2.68%	-37.00%	-36.72%	25.87%	13.11%	1.60%	5.63%	7.35%	-11.63%	-1.13%	-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 - 375 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of March 31, 2020

Year of Birth	Birth Year Level Incurred (a) @ 3/31/20	Paid Development Factors Without Tail Factor (b)		Indicated Incurred Projection Without Tail Factor @ 375 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 375:Ult. (8) / (7)
		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	20,086,582	1.0000	1.0000	20,086,582	23,414,217	20,086,582	23,414,217	1.166
1990	8,657,855	1.0045	1.0045	8,696,815	9,376,460	28,783,398	32,790,677	1.139
1991	19,871,100	1.0045	1.0090	20,050,342	26,162,032	48,833,740	58,952,709	1.207
1992	35,762,880	1.0045	1.0136	36,247,855	42,862,531	85,081,594	101,815,241	1.197
1993	35,686,187	1.0045	1.0181	36,332,887	44,797,430	121,414,482	146,612,670	1.208
1994	15,806,976	1.0045	1.0227	16,165,848	21,060,155	137,580,330	167,672,826	1.219
1995	24,253,070	1.0045	1.0273	24,915,314	33,380,073	162,495,644	201,052,899	1.237
1996	22,434,019	1.0045	1.0319	23,150,303	24,940,382	185,645,947	225,993,280	1.217
1997	31,913,666	1.0045	1.0366	33,080,817	41,424,869	218,726,764	267,418,149	1.223
1998	53,112,957	1.0200	1.0573	56,156,520	65,032,390	274,883,284	332,450,539	1.209
1999	19,832,228	1.0135	1.0716	21,251,763	21,033,763	296,135,046	353,484,302	1.194
2000	14,796,007	1.0040	1.0759	15,918,484	14,571,635	312,053,530	368,055,937	1.179
2001	22,055,516	0.9900	1.0651	23,491,436	27,253,540	335,544,967	395,309,477	1.178
2002	52,524,104	0.9900	1.0545	55,384,241	58,442,068	390,929,208	453,751,544	1.161
2003	12,671,363	1.0100	1.0650	13,494,980	13,660,737	404,424,188	467,412,281	1.156
2004	22,905,796	1.0000	1.0650	24,394,634	28,675,330	428,818,823	496,087,611	1.157
2005	27,247,938	0.9925	1.0570	28,801,366	31,492,652	457,620,189	527,580,263	1.153
2006	39,518,488	1.0200	1.0782	42,606,900	48,836,055	500,227,090	576,416,318	1.152
2007	32,348,834	1.0150	1.0943	35,400,083	37,851,862	535,627,173	614,268,180	1.147
2008	42,149,537	1.0200	1.1162	47,047,726	52,400,475	582,674,899	666,668,655	1.144
2009	53,809,555	1.0050	1.1218	60,363,066	62,232,548	643,037,965	728,901,203	1.134
2010	27,483,441	1.0000	1.1218	30,830,673	37,912,377	673,868,638	766,813,580	1.138
2011	43,351,748	1.0200	1.1442	49,604,226	51,181,766	723,472,863	817,995,346	1.131
2012	30,436,278	1.0300	1.1786	35,870,781	39,625,789	759,343,645	857,621,135	1.129
2013	28,675,078	1.0450	1.2316	35,315,893	29,883,089	794,659,538	887,504,224	1.117
2014	32,209,366	1.0500	1.2932	41,652,114	35,608,189	836,311,652	923,112,414	1.104
2015	49,304,477	1.0500	1.3578	66,946,909	65,285,886	903,258,561	988,398,299	1.094
2016	12,573,329	1.1200	1.5208	19,121,083	30,973,988	922,379,644	1,019,372,288	1.105
2017	30,452,252	1.1750	1.7869	54,415,106	58,446,259	976,794,751	1,077,818,546	1.103
Totals / Averages:								
1989 - 2002				390,929,208	453,751,544			1.161
1989 - 2007				535,627,173	614,268,180			1.147
1989 - 2012				759,343,645	857,621,135			1.129
1989 - 2017				976,794,751	1,077,818,546			1.103

Selected Incurred Loss Projection Tail Factor 375:Ult. 1.104

Notes: (a) See Exhibit VII, Sheet 1, Column (2).
 (b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 375: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 - 375 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of March 31, 2020

Year of Birth	Birth Year Level Paid (a) Loss & ALAE @ 3/31/20	Paid Development Factors		Indicated Paid Projection Without Tail Factor @ 375 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 375: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	12,042,497	1.0000	1.0000	12,042,497	23,414,217	12,042,497	23,414,217	1.944
1990	4,673,641	1.0400	1.0400	4,860,586	9,376,460	16,903,083	32,790,677	1.940
1991	6,889,467	1.0400	1.0816	7,451,647	26,162,032	24,354,730	58,952,709	2.421
1992	11,426,586	1.0500	1.1357	12,976,945	42,862,531	37,331,676	101,815,241	2.727
1993	16,756,090	1.0500	1.1925	19,981,034	44,797,430	57,312,710	146,612,670	2.558
1994	6,150,737	1.0500	1.2521	7,701,260	21,060,155	65,013,970	167,672,826	2.579
1995	8,334,982	1.0500	1.3147	10,957,931	33,380,073	75,971,901	201,052,899	2.646
1996	7,850,464	1.0550	1.3870	10,888,590	24,940,382	86,860,491	225,993,280	2.602
1997	9,582,655	1.0500	1.4563	13,955,696	41,424,869	100,816,187	267,418,149	2.653
1998	16,842,649	1.0500	1.5292	25,755,225	65,032,390	126,571,411	332,450,539	2.627
1999	9,926,654	1.0550	1.6133	16,014,385	21,033,763	142,585,796	353,484,302	2.479
2000	5,145,241	1.0550	1.7020	8,757,206	14,571,635	151,343,002	368,055,937	2.432
2001	7,008,414	1.0550	1.7956	12,584,387	27,253,540	163,927,388	395,309,477	2.411
2002	13,794,784	1.0550	1.8944	26,132,422	58,442,068	190,059,811	453,751,544	2.387
2003	4,212,479	1.0610	2.0099	8,466,773	13,660,737	198,526,583	467,412,281	2.354
2004	4,785,771	1.0610	2.1325	10,205,809	28,675,330	208,732,392	496,087,611	2.377
2005	7,022,525	1.0700	2.2818	16,024,063	31,492,652	224,756,455	527,580,263	2.347
2006	8,301,953	1.0800	2.4644	20,458,951	48,836,055	245,215,405	576,416,318	2.351
2007	9,092,354	1.0800	2.6615	24,199,320	37,851,862	269,414,726	614,268,180	2.280
2008	5,387,183	1.0850	2.8877	15,556,729	52,400,475	284,971,455	666,668,655	2.339
2009	7,363,644	1.1000	3.1765	23,390,635	62,232,548	308,362,090	728,901,203	2.364
2010	2,989,758	1.1000	3.4942	10,446,672	37,912,377	318,808,761	766,813,580	2.405
2011	4,851,593	1.1100	3.8785	18,816,951	51,181,766	337,625,712	817,995,346	2.423
2012	3,132,556	1.1150	4.3245	13,546,861	39,625,789	351,172,573	857,621,135	2.442
2013	4,569,112	1.1850	5.1246	23,414,771	29,883,089	374,587,344	887,504,224	2.369
2014	5,121,629	1.1850	6.0726	31,101,736	35,608,189	405,689,080	923,112,414	2.275
2015	3,534,102	1.2000	7.2872	25,753,533	65,285,886	431,442,613	988,398,299	2.291
2016	813,169	1.2850	9.3640	7,614,509	30,973,988	439,057,122	1,019,372,288	2.322
2017	1,174,561	1.7000	15.9188	18,697,573	58,446,259	457,754,694	1,077,818,546	2.355
Totals / Averages:								
1989 - 2002				190,059,811	453,751,544			2.387
1989 - 2007				269,414,726	614,268,180			2.280
1989 - 2012				351,172,573	857,621,135			2.442
1989 - 2017				457,754,694	1,077,818,546			2.355

Selected Paid Loss Projection Tail Factor 375:Ult. 2.377

Notes: (a) See Exhibit VIII, Sheet 1, Column (2).
 (b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 375: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)
(1)	(2)	(3)	(4)	(5)
1989	14,267,027	14,638,997	14,972,972	15,095,615
1990	6,017,106	6,279,135	6,480,940	6,529,738
1991	8,706,421	9,314,249	9,849,249	9,972,686
1992	14,588,741	15,500,157	16,378,359	16,552,069
1993	19,373,096	20,331,661	21,294,314	21,553,939
1994	7,192,264	7,475,545	7,718,617	7,777,645
1995	10,038,156	10,574,141	11,159,530	11,382,161
1996	9,129,668	9,627,567	10,099,946	10,209,524
1997	11,977,563	12,557,481	13,178,169	13,335,012
1998	19,760,086	21,092,727	22,364,192	22,685,042
1999	11,901,286	12,245,496	12,580,524	12,644,834
2000	5,837,741	6,195,510	6,558,156	6,614,029
2001	7,320,379	7,833,708	8,271,076	8,384,030
2002	15,119,824	16,227,654	17,269,559	17,531,878
2003	4,352,130	4,674,834	4,953,963	5,050,215
2004	4,770,134	5,141,005	5,449,735	5,641,931
2005	7,095,668	7,624,142	8,213,548	8,390,099
2006	8,325,390	8,963,008	9,756,743	9,956,233
2007	8,849,635	9,693,497	10,649,649	10,847,575
2008	5,061,580	5,678,602	6,207,497	6,402,041
2009	6,451,376	7,100,090	7,752,859	7,962,742
2010	2,674,347	2,866,667	3,046,696	3,088,176
2011	3,794,991	4,353,878	4,883,356	5,027,829
2012	2,323,849	2,732,433	3,134,528	3,219,474
2013	3,154,345	3,737,777	4,521,536	4,674,404
2014	2,940,791	4,231,511	5,082,901	5,230,749
2015	1,346,365	2,609,468	3,411,625	3,605,383
2016	390,803	569,989	770,775	824,193
2017	5,229	455,087	870,841	1,188,443
2018		30,277	1,215,494	1,437,484
2019			1,101	20,617
2020				0

Totals:

2009 & Prior	206,135,268	218,769,205	231,159,596	234,519,036
2010 & Prior	208,809,616	221,635,871	234,206,292	237,607,212
2011 & Prior	212,604,607	225,989,749	239,089,648	242,635,041
2012 & Prior	214,928,456	228,722,182	242,224,176	245,854,515
2013 & Prior	218,082,801	232,459,960	246,745,713	250,528,919
2014 & Prior	221,023,592	236,691,471	251,828,614	255,759,669
2015 & Prior	222,369,957	239,300,938	255,240,240	259,365,052
2016 & Prior	222,760,760	239,870,927	256,011,014	260,189,244
2017 & Prior	222,765,989	240,326,014	256,881,856	261,377,687
2018 & Prior		240,356,291	258,097,350	262,815,171
2019 & Prior			258,098,451	262,835,789
2020 & Prior				262,835,789

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

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

Birth Year	Ultimate Loss & ALAE- Birth Year Level			
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)
(1)	(2)	(3)	(4)	(5)
1989	22,247,493	22,258,805	23,066,097	22,804,791
1990	10,241,714	10,174,453	10,303,043	10,191,891
1991	21,603,024	21,641,402	22,027,137	21,864,993
1992	41,648,941	41,582,298	40,636,349	40,368,478
1993	37,954,191	38,090,051	40,813,740	40,484,695
1994	17,763,746	17,795,413	18,339,596	18,221,918
1995	26,306,261	26,989,640	27,443,692	27,305,104
1996	24,969,372	24,861,140	25,640,183	25,619,183
1997	32,694,782	33,194,637	36,622,024	36,802,305
1998	55,860,280	58,204,362	61,523,529	61,782,921
1999	23,002,739	23,696,374	24,085,569	24,149,562
2000	18,099,943	18,418,564	17,813,781	17,931,726
2001	24,719,308	25,087,505	25,215,809	25,345,690
2002	59,580,427	60,392,984	61,085,882	61,453,480
2003	15,763,511	15,811,498	14,647,651	14,724,047
2004	26,097,578	26,056,758	27,648,185	26,752,347
2005	32,030,326	31,565,838	32,832,212	32,553,083
2006	49,374,895	50,311,984	49,194,332	47,237,980
2007	40,252,269	39,852,634	39,504,910	39,398,392
2008	57,179,737	54,195,381	53,695,355	51,349,809
2009	65,746,467	64,077,529	65,843,180	65,435,355
2010	32,871,068	32,238,079	33,616,839	33,572,285
2011	58,807,873	56,226,768	55,172,724	54,881,397
2012	39,903,132	42,641,332	42,811,147	38,966,994
2013	51,458,790	41,771,976	40,030,578	39,214,052
2014	68,887,830	63,582,211	47,545,011	46,709,935
2015	63,520,691	65,942,190	72,964,946	74,447,669
2016	56,397,130	40,327,403	33,070,666	31,813,197
2017	69,648,129	72,052,065	67,303,924	68,589,346
2018		83,644,236	90,678,953	95,458,570
2019			87,365,678	81,311,750
2020 (3 Mo)				20,914,076
Totals:				
2009 & Prior	703,137,005	704,259,251	717,982,253	711,777,750
2010 & Prior	736,008,073	736,497,330	751,599,092	745,350,035
2011 & Prior	794,815,946	792,724,098	806,771,816	800,231,431
2012 & Prior	834,719,078	835,365,430	849,582,963	839,198,425
2013 & Prior	886,177,868	877,137,406	889,613,541	878,412,477
2014 & Prior	955,065,699	940,719,617	937,158,552	925,122,412
2015 & Prior	1,018,586,390	1,006,661,807	1,010,123,498	999,570,081
2016 & Prior	1,074,983,520	1,046,989,210	1,043,194,163	1,031,383,278
2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,099,972,624
2018 & Prior		1,202,685,511	1,201,177,041	1,195,431,194
2019 & Prior			1,288,542,718	1,276,742,944
2020 & Prior				1,297,657,020

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

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

Ultimate Loss and ALAE

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

Birth Year	Ultimate Loss & ALAE - Current Level Before Inflation and Discount			
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)
(1)	(2)	(3)	(4)	(5)
1989	29,246,689	29,318,266	30,641,947	30,589,544
1990	14,227,333	14,164,464	14,436,781	14,410,377
1991	30,329,935	30,457,286	31,237,552	31,202,372
1992	58,278,747	58,312,637	57,442,894	57,369,861
1993	50,530,018	50,807,973	54,948,143	54,866,646
1994	23,680,669	23,764,362	24,690,814	24,655,307
1995	35,946,787	36,947,666	37,847,842	37,805,204
1996	33,535,980	33,441,040	34,759,321	34,872,613
1997	44,777,076	45,528,680	50,591,180	50,989,630
1998	75,648,623	78,950,805	84,088,601	84,701,367
1999	30,294,112	31,270,594	31,989,921	32,217,293
2000	24,086,292	24,548,529	23,896,666	24,156,172
2001	32,195,308	32,729,847	33,140,889	33,430,173
2002	78,853,193	80,039,362	81,579,626	82,418,569
2003	20,478,428	20,562,331	19,132,222	19,311,128
2004	32,749,998	32,754,129	35,082,595	35,357,973
2005	39,904,713	39,378,177	41,306,754	41,301,123
2006	59,343,178	60,598,885	59,770,094	59,717,171
2007	48,074,049	47,688,524	47,657,571	47,785,112
2008	65,428,405	62,124,948	62,110,366	62,142,087
2009	74,480,094	72,664,826	75,317,383	75,321,760
2010	37,160,337	36,496,317	38,412,131	38,443,416
2011	66,336,890	63,486,298	62,823,516	62,679,860
2012	41,198,718	44,119,040	44,713,824	44,339,481
2013	52,757,475	42,904,798	41,489,112	40,871,344
2014	70,511,636	65,208,558	49,192,766	48,427,459
2015	64,925,458	67,537,373	75,455,544	77,125,153
2016	56,524,744	40,507,989	33,550,659	32,908,508
2017	69,648,129	72,211,327	68,131,758	69,588,710
2018		83,644,236	91,593,461	96,634,306
2019			87,365,678	82,136,627
2020 (3 Mo)				20,914,076

Totals:

2009 & Prior	902,089,627	906,053,330	931,669,161	934,621,482
2010 & Prior	939,249,964	942,549,647	970,081,292	973,064,898
2011 & Prior	1,005,586,855	1,006,035,945	1,032,904,808	1,035,744,758
2012 & Prior	1,046,785,572	1,050,154,985	1,077,618,632	1,080,084,238
2013 & Prior	1,099,543,048	1,093,059,783	1,119,107,744	1,120,955,582
2014 & Prior	1,170,054,683	1,158,268,341	1,168,300,509	1,169,383,041
2015 & Prior	1,234,980,142	1,225,805,714	1,243,756,053	1,246,508,194
2016 & Prior	1,291,504,885	1,266,313,703	1,277,306,712	1,279,416,702
2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,349,005,413
2018 & Prior		1,422,169,266	1,437,031,932	1,445,639,718
2019 & Prior			1,524,397,610	1,527,776,346
2020 & Prior				1,548,690,422

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

Ultimate Loss and ALAE

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

Ultimate Loss & ALAE - Current Level
Before Inflation and Discount

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

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

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

Birth Year	Ultimate Loss & ALAE - Current Level After Inflation and Discount			
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)
(1)	(2)	(3)	(4)	(5)
1989	25,964,034	26,130,433	27,222,831	27,210,868
1990	12,789,992	12,789,755	13,071,891	13,068,155
1991	25,047,376	25,355,757	26,159,983	26,173,694
1992	48,119,766	48,471,434	48,324,122	48,332,221
1993	43,010,446	43,548,946	47,379,003	47,359,957
1994	19,083,459	19,270,039	19,734,252	19,722,981
1995	29,702,005	30,676,297	31,578,889	31,615,103
1996	27,972,026	27,994,856	29,227,019	29,362,670
1997	36,234,683	37,068,365	41,312,312	41,674,207
1998	61,025,424	63,895,585	68,531,557	69,086,216
1999	26,214,859	27,176,655	28,058,332	28,276,622
2000	19,495,776	20,137,823	19,592,649	19,823,448
2001	25,986,782	26,591,498	26,906,762	27,163,676
2002	62,535,820	63,958,182	66,312,928	67,047,370
2003	17,106,855	17,290,259	16,553,714	16,730,944
2004	25,376,483	25,364,821	27,064,727	27,338,797
2005	30,379,108	30,343,034	32,212,080	32,242,557
2006	45,855,599	47,019,519	47,003,796	47,026,681
2007	38,254,985	38,309,381	38,639,420	38,792,557
2008	46,953,609	45,133,053	45,569,914	45,685,568
2009	55,417,658	54,524,864	56,539,423	56,654,292
2010	26,463,338	25,270,979	26,648,959	26,686,781
2011	46,583,905	44,915,237	44,967,366	44,895,735
2012	28,754,324	30,887,223	31,541,020	31,365,603
2013	36,709,393	30,212,648	29,566,379	29,246,535
2014	48,382,677	45,234,556	34,771,144	34,330,973
2015	43,925,745	46,009,484	51,643,548	52,850,212
2016	37,786,424	27,158,139	22,583,592	22,183,126
2017	46,007,205	47,971,650	45,376,024	46,471,781
2018		54,950,285	60,704,764	64,174,770
2019			57,062,002	53,796,296
2020 (3 Mo)				13,547,762
Totals:				
2009 & Prior	722,526,743	731,050,556	756,995,604	760,388,584
2010 & Prior	748,990,080	756,321,534	783,644,564	787,075,365
2011 & Prior	795,573,985	801,236,771	828,611,930	831,971,101
2012 & Prior	824,328,310	832,123,994	860,152,950	863,336,703
2013 & Prior	861,037,702	862,336,643	889,719,329	892,583,238
2014 & Prior	909,420,380	907,571,199	924,490,473	926,914,211
2015 & Prior	953,346,124	953,580,683	976,134,021	979,764,423
2016 & Prior	991,132,549	980,738,822	998,717,614	1,001,947,549
2017 & Prior	1,037,139,753	1,028,710,472	1,044,093,637	1,048,419,330
2018 & Prior		1,083,660,757	1,104,798,401	1,112,594,100
2019 & Prior			1,161,860,403	1,166,390,396
2020 & Prior				1,179,938,158

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 (3 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 @ 3/31/20	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 @ 3/31/20 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	12,042,497	9,198,473	11,371,721	14,298,867	21,240,970	23,414,217	26,341,363	22,804,791	1,563,821	(609,427)	(3,536,573)
1990	4,673,641	4,051,929	4,702,819	5,519,690	8,725,570	9,376,460	10,193,331	10,191,891	1,466,321	815,431	(1,440)
1991	6,889,467	15,268,626	19,272,566	24,869,331	22,158,092	26,162,032	31,758,797	21,864,993	(293,100)	(4,297,040)	(9,893,805)
1992	11,426,586	25,271,207	31,435,945	39,957,560	36,697,793	42,862,531	51,384,146	40,368,478	3,670,685	(2,494,054)	(11,015,668)
1993	16,756,090	22,868,622	28,041,340	35,117,635	39,624,712	44,797,430	51,873,725	40,484,695	859,982	(4,312,735)	(11,389,031)
1994	6,150,737	11,144,106	14,909,418	20,630,281	17,294,844	21,060,155	26,781,019	18,221,918	927,074	(2,838,237)	(8,559,101)
1995	8,334,982	20,214,125	25,045,090	31,807,079	28,549,107	33,380,073	40,142,062	27,305,104	(1,244,003)	(6,074,969)	(12,836,957)
1996	7,850,464	14,819,622	17,089,918	20,035,462	22,670,086	24,940,382	27,885,926	25,619,183	2,949,097	678,801	(2,266,743)
1997	9,582,655	25,720,978	31,842,213	40,483,548	35,303,633	41,424,869	50,066,203	36,802,305	1,498,672	(4,622,564)	(13,263,898)
1998	16,842,649	40,095,425	48,189,740	59,294,925	56,938,075	65,032,390	76,137,575	61,782,921	4,844,846	(3,249,469)	(14,354,654)
1999	9,926,654	9,766,232	11,107,109	12,842,754	19,692,886	21,033,763	22,769,408	24,149,562	4,456,676	3,115,799	1,380,154
2000	5,145,241	8,374,522	9,426,394	10,777,213	13,519,762	14,571,635	15,922,454	17,931,726	4,411,964	3,360,091	2,009,272
2001	7,008,414	17,054,300	20,245,126	24,614,172	24,062,714	27,253,540	31,622,586	25,345,690	1,282,976	(1,907,849)	(6,276,895)
2002	13,794,784	38,920,009	44,647,284	52,223,256	52,714,792	58,442,068	66,018,040	61,453,480	8,738,688	3,011,413	(4,564,560)
2003	4,212,479	8,678,967	9,448,258	10,407,883	12,891,445	13,660,737	14,620,362	14,724,047	1,832,602	1,063,310	103,685
2004	4,785,771	19,887,946	23,889,559	29,496,039	24,673,717	28,675,330	34,281,810	26,752,347	2,078,630	(1,922,983)	(7,529,463)
2005	7,022,525	21,464,162	24,470,127	28,458,695	28,486,687	31,492,652	35,481,220	32,553,083	4,066,396	1,060,431	(2,928,137)
2006	8,301,953	35,079,199	40,534,102	47,904,882	43,381,153	48,836,055	56,206,835	47,237,980	3,856,828	(1,598,075)	(8,968,855)
2007	9,092,354	26,404,803	28,759,508	31,737,896	35,497,157	37,851,862	40,830,250	39,398,392	3,901,235	1,546,530	(1,431,858)
2008	5,387,183	39,823,522	47,013,292	57,015,723	45,210,705	52,400,475	62,402,906	51,349,809	6,139,104	(1,050,666)	(11,053,097)
2009	7,363,644	47,110,657	54,868,904	65,533,408	54,474,301	62,232,548	72,897,052	65,435,355	10,961,054	3,202,807	(7,461,697)
2010	2,989,758	28,078,318	34,922,619	45,049,032	31,068,076	37,912,377	48,038,790	33,572,285	2,504,209	(4,340,092)	(14,466,505)
2011	4,851,593	40,010,593	46,330,173	55,006,218	44,862,186	51,181,766	59,857,811	54,881,397	10,019,211	3,699,631	(4,976,414)
2012	3,132,556	31,064,353	36,493,233	44,082,350	34,196,909	39,625,789	47,214,907	38,966,994	4,770,085	(658,795)	(8,247,913)
2013	4,569,112	23,291,279	25,313,978	27,906,667	27,860,391	29,883,089	32,475,779	39,214,052	11,353,661	9,330,963	6,738,273
2014	5,121,629	28,325,555	30,486,560	33,228,394	33,447,185	35,608,189	38,350,024	46,709,935	13,262,750	11,101,745	8,359,911
2015	3,534,102	55,677,557	61,751,784	69,769,991	59,211,659	65,285,886	73,304,093	74,447,669	15,236,010	9,161,783	1,143,575
2016	813,169	27,756,382	30,160,819	33,262,715	28,569,552	30,973,988	34,075,884	31,813,197	3,243,646	839,209	(2,262,687)
2017	1,174,561	52,807,480	57,271,698	63,030,825	53,982,041	58,446,259	64,205,386	68,589,346	14,607,305	10,143,087	4,383,960
2018	1,424,285	65,366,502	71,289,707	78,994,693	66,790,787	72,713,992	80,418,978	95,458,570	28,667,784	22,744,579	15,039,593
2019	20,520	65,557,449	73,997,864	85,438,281	65,577,969	74,018,384	85,458,800	81,311,750	15,733,781	7,293,366	(4,147,050)
2020 (3 Mo)	0	15,163,795	17,050,368	19,592,585	15,163,795	17,050,368	19,592,585	20,914,076	5,750,281	3,863,708	1,321,491
Totals:	210,222,054	894,316,695	1,031,379,235	1,218,388,051	1,104,538,749	1,241,601,290	1,428,610,105	1,297,657,020	193,118,271	56,055,730	(130,953,085)
Excl. 2020	210,222,054	879,152,900	1,014,328,867	1,198,795,467	1,089,374,954	1,224,550,922	1,409,017,521	1,276,742,944	187,367,990	52,192,023	(132,274,577)

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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989	0	0	2,108,000	1,200,804	1,478,912	655,331	509,184	602,671	830,485	464,462	492,469	1,779,282	315,634	564,330	427,421	488,774	528,042	459,077
1990	0	559,838	835,495	81,777	437,070	272,832	210,665	116,853	153,522	96,957	96,026	136,509	187,217	322,537	355,813	387,840	354,465	155,483
1991	3,113	319,989	55,269	574,658	439,756	186,164	126,455	65,304	50,343	146,107	131,338	181,590	157,026	150,182	179,804	177,094	367,400	626,656
1992	16,986	346,164	949,822	1,351,598	622,068	463,324	366,809	339,549	254,656	302,732	344,674	471,482	429,526	408,953	388,465	447,458	498,967	534,745
1993	2,527	317,224	1,030,813	906,038	1,219,935	1,021,929	1,105,369	1,047,415	1,070,924	1,107,275	966,774	863,550	1,098,724	1,047,947	793,918	783,496	716,962	841,945
1994	280,439	777,972	684,018	680,153	362,394	1,034,940	395,810	439,571	252,798	74,681	301,242	657,904	83,396	93,955	191,710	159,925	183,894	149,791
1995	3,574	181,121	863,830	570,478	104,540	136,955	195,402	121,023	260,716	290,933	899,663	335,185	453,718	508,008	133,354	1,430,946	341,955	375,647
1996	6,049	881,801	307,612	739,659	382,061	911,716	591,913	357,697	408,731	426,750	351,179	420,849	366,103	408,389	479,609	483,008	335,263	402,701
1997	17,277	783,136	518,112	391,175	562,822	902,187	523,761	403,537	419,289	288,373	500,466	665,005	747,533	650,232	662,903	1,029,850	625,483	550,074
1998	46,140	994,954	1,060,660	1,032,277	661,788	557,699	1,698,090	755,970	920,012	693,642	953,651	978,721	1,109,345	1,107,170	1,070,675	1,427,191	1,307,071	1,299,490
1999	704,764	623,459	415,720	758,549	791,668	601,997	494,000	812,578	1,151,602	778,667	676,265	837,500	768,161	563,201	681,956	677,158	509,769	495,443
2000	437,410	665,863	700,686	617,446	364,244	256,940	174,037	215,383	192,651	170,699	332,269	259,704	249,954	334,245	324,990	276,797	316,415	311,615
2001	156,057	501,399	837,504	574,111	516,958	1,082,179	578,418	351,143	267,060	328,227	345,405	385,339	490,658	466,963	550,813	455,211	440,864	511,838
2002	159,697	721,606	919,186	881,815	1,055,160	783,311	1,625,117	1,049,093	1,059,324	927,647	1,124,949	1,304,174	1,096,448	1,160,850	1,099,964	1,014,990	1,039,074	1,039,074
2003	278,631	347,063	132,079	141,052	390,962	655,480	197,228	188,968	299,711	295,227	269,497	422,969	459,791	390,825	377,105	306,208	306,208	411,445
2004	4,830	455,116	775,268	578,103	343,565	517,270	428,184	404,228	206,406	347,025	352,294	330,843	299,900	312,581	382,242	2,004	463,960	468,745
2005	30	29,325	944,497	947,757	630,513	1,274,368	786,583	642,468	513,407	481,281	466,690	461,723	516,585	529,753	651,390	635,882	624,021	626,628
2006	2,359	350,604	437,106	1,043,764	796,292	1,915,277	864,271	735,740	631,179	635,026	733,486	759,081	654,739	799,727	902,612	911,329	896,416	902,310
2007	140,084	544,923	936,154	1,145,853	897,772	1,102,754	962,565	907,860	951,892	917,632	885,829	855,265	976,135	939,843	936,342	935,499	910,355	906,320
2008	6,322	418,300	670,311	707,265	394,506	398,926	604,988	664,187	729,454	789,896	593,508	595,374	792,680	798,575	806,158	816,343	805,405	813,201
2009	361,174	432,120	1,098,595	980,128	557,885	577,638	812,677	1,395,442	584,280	656,622	714,944	945,452	937,610	943,569	951,487	962,433	948,454	956,517
2010	126,759	986,154	190,387	662,223	242,642	166,823	255,430	187,520	179,716	184,547	388,348	393,897	392,553	397,024	402,395	409,139	405,338	411,005
2011	18,664	210,051	1,044,116	529,592	820,071	709,290	665,389	626,110	497,789	755,356	769,297	776,428	769,897	774,698	781,104	789,992	778,420	784,935
2012	23,294	250,512	773,530	728,374	421,750	278,943	434,130	365,064	518,205	524,567	535,064	540,859	537,151	541,362	546,724	553,861	546,671	552,201
2013	138,106	808,581	1,066,285	715,455	629,015	648,550	737,380	566,488	565,609	566,756	572,163	572,343	562,421	560,755	560,131	561,125	547,538	546,639
2014	171,361	824,561	994,237	1,413,837	1,093,394	789,766	713,756	714,330	711,930	712,065	717,521	716,391	702,625	699,182	697,022	696,849	678,571	676,024
2015	623	531,314	1,033,432	1,339,399	724,919	1,225,211	1,069,009	1,076,378	1,079,377	1,086,331	1,101,593	1,106,928	1,092,735	1,094,581	1,098,557	1,105,843	1,084,415	1,088,125
2016	371,613	144,262	78,470	237,159	529,205	688,834	599,096	601,276	600,976	602,839	609,250	610,111	600,203	599,103	599,127	600,896	587,052	586,809
2017	172,413	469,225	550,701	1,288,884	963,319	1,253,893	1,090,540	1,094,507	1,093,960	1,097,350	1,109,019	1,110,586	1,092,549	1,090,545	1,090,587	1,093,808	1,068,606	1,068,163
2018	155,385	1,282,836	837,660	1,490,423	1,116,454	1,455,000	1,267,013	1,273,214	1,274,192	1,279,785	1,295,082	1,298,626	1,279,249	1,278,641	1,280,465	1,286,064	1,258,252	1,259,592
2019	20,617	364,829	646,893	1,164,950	880,422	1,152,977	1,008,937	1,018,913	1,024,830	1,034,582	1,052,366	1,060,781	1,050,514	1,055,691	1,063,014	1,073,659	1,056,471	1,063,811
2020	11,223	70,192	148,454	269,086	205,061	268,519	234,943	237,233	238,577	240,812	244,915	246,835	244,404	245,559	247,204	249,615	245,551	247,190

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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989			263,500	150,100	164,324	81,916	63,648	75,334	103,811	58,058	70,353	296,547	52,606	112,866	85,484	97,755	105,608	91,815
1990		186,613	119,356	11,682	62,439	38,976	30,095	16,693	21,932	13,851	13,718	19,501	26,745	46,077	50,830	64,640	70,893	38,871
1991	3,113	319,989	18,423	143,665	109,939	46,541	31,614	16,326	12,586	36,527	32,834	45,398	39,256	37,545	44,951	44,273	91,850	156,664
1992	8,493	86,541	79,152	103,969	47,851	38,610	30,567	28,296	23,151	27,521	31,334	42,862	39,048	37,178	38,846	44,746	49,897	59,416
1993	1,264	63,445	93,710	75,503	110,903	92,903	100,488	95,220	97,357	100,661	87,889	78,505	99,884	104,795	88,213	97,937	89,620	105,243
1994	140,220	388,986	136,804	113,359	60,399	147,849	56,544	87,914	63,199	18,670	75,310	164,476	20,849	23,489	47,928	39,981	45,974	37,448
1995		60,374	143,972	95,080	17,423	22,826	39,080	24,205	52,143	58,187	179,933	67,037	90,744	101,602	26,671	286,189	68,391	75,129
1996	3,025	293,934	76,903	147,932	63,677	151,953	98,652	59,616	68,122	71,125	58,530	70,142	61,017	68,065	79,935	80,501	55,877	67,117
1997	17,277	111,877	64,764	55,882	70,353	100,243	58,196	44,837	46,588	32,041	55,607	73,889	83,059	72,248	73,656	114,428	78,185	68,759
1998	11,535	142,136	117,851	86,023	60,163	46,475	141,507	62,997	76,668	57,804	79,471	81,560	92,445	92,264	89,223	118,933	108,923	108,291
1999	234,921	207,820	138,573	108,364	98,958	75,250	61,750	116,083	164,515	111,238	96,609	119,643	128,027	93,867	136,391	169,289	127,442	123,861
2000	218,705	166,466	140,137	123,489	72,849	51,388	34,807	43,077	38,530	34,140	66,454	51,941	49,991	66,849	64,998	55,359	63,283	62,323
2001		501,399	418,752	287,055	129,240	270,545	144,604	87,786	66,765	82,057	86,351	96,335	122,665	116,741	137,703	113,803	110,216	127,960
2002	79,848	144,321	83,562	67,832	81,166	52,221	108,341	69,940	70,622	61,843	74,997	93,155	78,318	82,918	84,613	78,076	79,929	79,929
2003			66,040	47,017	130,321	218,493	65,743	62,989	99,904	98,442	89,832	140,990	153,264	130,275	125,702	102,069	102,069	137,148
2004	4,830	151,705	258,423	144,526	68,713	103,454	85,637	80,846	41,281	69,405	70,459	66,169	59,980	62,516	76,448	2,004	92,792	94,590
2005	30	5,865	134,928	94,776	63,051	127,437	78,658	71,385	64,176	68,754	66,670	65,960	73,798	75,679	93,056	90,840	90,464	92,217
2006	2,359	116,868	72,851	115,974	79,629	191,528	86,427	73,574	63,118	63,503	73,349	84,342	72,749	88,859	100,290	102,490	102,066	104,043
2007		181,641	133,736	163,693	112,222	137,844	120,321	113,482	118,987	114,704	126,547	122,181	139,448	134,263	136,758	139,757	139,179	141,875
2008	6,322	83,660	83,789	78,585	43,834	39,893	60,499	66,419	72,945	87,766	65,945	66,153	88,076	89,515	91,178	93,178	92,792	94,590
2009	361,174	72,020	137,324	108,903	55,788	57,764	81,268	139,544	58,428	65,662	71,494	94,545	94,677	96,224	98,012	100,162	99,747	101,680
2010	126,759	328,718	31,731	110,371	40,440	27,804	51,086	37,504	35,943	36,909	77,670	79,154	79,264	80,560	82,056	83,856	83,509	85,127
2011	9,332	35,008	116,013	48,145	82,007	70,929	66,539	62,611	49,779	75,536	77,670	79,154	79,264	80,560	82,056	83,856	83,509	85,127
2012	11,647	83,504	110,504	104,053	60,250	39,849	62,019	52,152	74,029	75,536	77,670	79,154	79,264	80,560	82,056	83,856	83,509	85,127
2013	69,053	161,716	177,714	102,208	89,859	92,650	105,340	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2014	57,120	103,070	99,424	141,384	109,339	87,752	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2015	623	177,105	114,826	133,940	55,763	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2016		72,131	26,157	47,432	72,551	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2017	172,413	67,032	45,892	103,663	72,551	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2018	31,077	91,631	95,443	103,663	72,551	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2019	4,123	103,433	95,443	103,663	72,551	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590
2020	54,089	103,433	95,443	103,663	72,551	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590

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)
3:15	54,493	54,493	54,493	735:747	149,746	203,235	275,009
15:27	104,204	104,204	104,204	747:759	151,243	207,299	283,259
27:39	96,155	96,155	96,155	759:771	152,756	211,445	291,757
39:51	104,436	104,436	104,436	771:783	154,283	215,674	300,510
51:63	73,092	73,092	73,092	783:795	155,826	219,988	309,525
63:75	90,372	90,372	90,372	795:807	157,385	224,388	318,811
75:87	79,898	79,898	79,898	807:819	158,958	228,875	328,375
87:99	81,530	81,530	81,530	819:831	160,548	233,453	338,226
99:111	82,872	82,872	82,872	831:843	162,153	238,122	348,373
111:123	84,558	84,558	84,558	843:855	163,775	242,884	358,824
123:135	86,947	86,947	86,947	855:867	165,413	247,742	369,589
135:147	88,608	88,608	88,608	867:879	167,067	252,697	380,677
147:159	88,732	88,732	88,732	879:891	168,738	257,751	392,097
159:171	90,182	90,182	90,182	891:903	170,425	262,906	403,860
171:183	91,858	91,858	91,858	903:915	172,129	268,164	415,976
183:195	93,872	93,872	93,872	915:927	173,850	273,527	428,455
195:207	93,484	93,484	93,484	927:939	175,589	278,998	441,308
207:219	95,295	95,295	95,295	939:951	177,345	284,578	454,548
219:231	97,025	97,025	97,025	951:963	179,118	290,269	468,184
231:243	98,273	98,273	98,273	963:975	180,910	296,075	482,230
243:255	99,955	99,955	99,955	975:987	182,719	301,996	496,697
255:267	102,075	102,075	102,075	987:999	184,546	308,036	511,597
267:279	101,586	101,586	101,586	999:1011	186,391	314,197	526,945
279:291	104,087	104,087	104,087	1011:1023	188,255	320,481	542,754
291:303	120,000	120,000	120,000	1023:1035	190,138	326,890	559,036
303:315	120,000	120,000	120,000	1035:1047	192,039	333,428	575,807
315:327	120,000	120,000	120,000	1047:1059	193,959	340,097	593,082
327:339	120,000	120,000	120,000	1059:1071	195,899	346,899	610,874
339:351	110,000	110,000	110,000	1071:1083	197,858	353,837	629,200
351:363	110,000	110,000	110,000	1083:1095	199,837	360,913	648,076
363:375	110,000	110,000	110,000	1095:1107	201,835	368,132	667,519
375:387	111,100	112,200	113,300	1107:1119	203,853	375,494	687,544
387:399	112,211	114,444	116,699	1119:1131	205,892	383,004	708,171
399:411	113,333	116,733	120,200	1131:1143	207,951	390,664	729,416
411:423	114,466	119,068	123,806	1143:1155	210,030	398,478	751,298
423:435	115,611	121,449	127,520	1155:1167	212,131	406,447	773,837
435:447	116,767	123,878	131,346	1167:1179	214,252	414,576	797,052
447:459	117,935	126,355	135,286	1179:1191	216,394	422,868	820,964
459:471	119,114	128,883	139,345	1191:1203	218,558	431,325	845,593
471:483	120,305	131,460	143,525	1203:1215	220,744	439,951	870,960
483:495	121,508	134,089	147,831	1215:1227	222,951	448,750	897,089
495:507	122,724	136,771	152,266	1227:1239	225,181	457,725	924,002
507:519	123,951	139,507	156,834	1239:1251	227,433	466,880	951,722
519:531	125,190	142,297	161,539	1251:1263	229,707	476,218	980,274
531:543	126,442	145,143	166,385	1263:1275	232,004	485,742	1,009,682
543:555	127,707	148,046	171,376	1275:1287	234,324	495,457	1,039,972
555:567	128,984	151,006	176,518	1287:1299	236,667	505,366	1,071,171
567:579	130,273	154,027	181,813	1299:1311	239,034	515,473	1,103,307
579:591	131,576	157,107	187,268	1311:1323	241,424	525,783	1,136,406
591:603	132,892	160,249	192,886	1323:1335	243,839	536,298	1,170,498
603:615	134,221	163,454	198,672	1335:1347	246,277	547,024	1,205,613
615:627	135,563	166,723	204,632	1347:1359	248,740	557,965	1,241,781
627:639	136,919	170,058	210,771	1359:1371	251,227	569,124	1,279,035
639:651	138,288	173,459	217,095	1371:1383	253,740	580,507	1,317,406
651:663	139,671	176,928	223,607	1383:1395	256,277	592,117	1,356,928
663:675	141,068	180,467	230,316	1395:1407	258,840	603,959	1,397,636
675:687	142,478	184,076	237,225	1407:1419	261,428	616,038	1,439,565
687:699	143,903	187,758	244,342	1419:1431	264,042	628,359	1,482,752
699:711	145,342	191,513	251,672	1431:1443	266,683	640,926	1,527,234
711:723	146,795	195,343	259,222	1443:1455	269,350	653,745	1,573,051
723:735	148,263	199,250	266,999	1455:1467	272,043	666,820	1,620,243

Note: (a) For average incremental payments from 3:15 to 363:375, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 375:387 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

1.00750

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)
1989	0.684	0.923	0.900	0.893
1990	0.579	0.878	0.800	0.794
1991	1.164	1.186	1.175	1.166
1992	0.835	1.015	0.900	0.893
1993	0.708	0.911	0.950	0.943
1994	0.754	0.807	0.750	0.744
1995	1.180	1.059	1.150	1.141
1996	0.898	1.148	1.050	1.042
1997	0.717	0.861	0.850	0.844
1998	1.086	1.130	1.100	1.092
1999	1.099	1.487	1.350	1.340
2000	0.496	1.113	0.900	0.893
2001	1.318	1.227	1.250	1.241
2002	0.897	1.126	1.050	1.042
2003	1.358	1.452	1.450	1.439
2004	0.748	1.011	1.000	0.993
2005	0.629	0.971	0.975	0.968
2006	1.073	1.042	1.100	1.092
2007	1.673	1.325	1.500	1.489
2008	0.666	0.992	1.000	0.993
2009	0.969	1.120	1.075	1.067
2010	0.581	0.876	0.900	0.893
2011	0.771	0.902	0.900	0.893
2012	0.655	0.831	0.900	0.893
2013	1.241	0.998	1.000	0.993
2014	1.134	0.905	1.000	0.993
2015	1.219	0.956	1.000	0.993
2016	0.606	0.730	1.000	0.993
2017	1.033	0.664	1.000	0.993
2018	1.363	0.579	1.000	0.993
2019	-	-	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) @ 3/31/20			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)	Indicated (c)	Selected (d) (9) x 1.25
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.539	0.81%	1.440	4	-	4	21.76	27.20
1990	1.68%	1.512	0.74%	1.428	3	-	3	14.98	18.73
1991	1.48%	1.487	0.52%	1.418	4	-	4	26.91	33.64
1992	1.50%	1.466	0.46%	1.410	9	-	9	26.06	32.58
1993	1.54%	1.444	0.41%	1.404	8	-	8	25.29	31.61
1994	1.22%	1.422	0.38%	1.398	3	-	3	38.67	48.34
1995	1.02%	1.405	0.35%	1.393	5	-	5	29.04	36.30
1996	1.04%	1.391	0.34%	1.388	6	-	6	20.38	25.48
1997	0.91%	1.376	0.25%	1.383	8	-	8	31.13	38.91
1998	0.93%	1.364	0.28%	1.380	11	-	11	27.93	34.91
1999	0.97%	1.351	0.36%	1.376	3	-	3	21.20	26.50
2000	0.99%	1.338	0.39%	1.371	4	-	4	20.63	25.79
2001	1.09%	1.325	0.32%	1.366	4	-	4	29.05	36.31
2002	1.16%	1.311	0.35%	1.361	13	-	13	24.98	31.23
2003	1.09%	1.296	0.29%	1.357	3	-	3	18.27	22.84
2004	1.41%	1.282	4.94%	1.353	5	-	5	33.63	42.04
2005	1.30%	1.264	0.87%	1.289	7	-	7	26.61	33.26
2006	1.07%	1.248	4.86%	1.278	9	-	9	29.51	36.89
2007	1.18%	1.235	0.50%	1.219	7	-	7	21.19	26.49
2008	9.95%	1.220	4.55%	1.213	9	-	9	34.62	43.28
2009	4.26%	1.110	0.33%	1.160	10	-	10	33.35	41.69
2010	0.84%	1.064	0.32%	1.156	5	-	5	44.78	55.98
2011	0.94%	1.056	0.42%	1.152	10	-	10	34.12	42.65
2012	0.73%	1.046	9.83%	1.147	7	-	7	37.35	46.69
2013	0.56%	1.038	0.59%	1.045	7	-	7	25.01	31.26
2014	0.51%	1.032	0.19%	1.039	9	-	9	23.95	29.94
2015	0.44%	1.027	0.17%	1.037	13	1	14	30.00	37.50
2016	0.73%	1.023	2.01%	1.035	5	3	8	27.00	33.75
2017	0.53%	1.015	0.22%	1.015	12	3	15	27.00	33.75
2018	0.50%	1.010	0.22%	1.012	14	4	18	28.00	35.00
2019	0.48%	1.005	1.01%	1.010	5	12	17	29.00	36.25
2020		1.000		1.000	-	4	4	29.00	36.25
Totals:					222	27	249		

Notes: (a) Current reported open accepted claims alive as of March 31, 2020. See Exhibit X, Sheet 1d, Column (4).
 (b) Estimated unreported accepted claims alive as of March 31, 2020. See Exhibit X, Sheet 1a, Column (9).
 (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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		303,272
2004																	342,967	346,504
2005																493,282	484,081	486,104
2006															706,259	713,080	701,411	706,023
2007														771,110	768,238	767,546	746,916	743,605
2008													653,635	658,496	664,749	673,148	664,128	670,556
2009												815,096	808,335	813,472	820,298	829,735	817,684	824,634
2010											335,924	340,723	339,561	343,429	348,074	353,908	350,620	355,522
2011										655,490	667,587	673,775	668,108	672,274	677,834	685,547	675,504	681,158
2012									451,595	457,139	466,287	471,337	468,106	471,775	476,448	482,667	476,402	481,221
2013								542,199	541,358	542,455	547,631	547,803	538,306	536,711	536,115	537,066	524,062	523,201
2014							687,180	687,733	685,422	685,551	690,804	689,717	676,463	673,148	671,069	670,902	653,305	650,853
2015						1,181,778	1,031,113	1,038,222	1,041,114	1,047,822	1,062,543	1,067,689	1,053,999	1,055,779	1,059,614	1,066,642	1,045,974	1,049,552
2016					511,321	665,555	578,850	580,956	580,666	582,466	588,661	589,492	579,919	578,856	578,879	580,589	567,213	566,978
2017				1,270,314	949,440	1,235,827	1,074,828	1,078,738	1,078,198	1,081,540	1,093,041	1,094,585	1,076,808	1,074,832	1,074,874	1,078,049	1,053,210	1,052,773
2018			827,431	1,472,222	1,102,820	1,437,232	1,251,540	1,257,666	1,258,632	1,264,157	1,279,267	1,282,767	1,263,626	1,263,027	1,264,828	1,270,359	1,242,886	1,244,210
2019		361,165	640,396	1,153,249	871,579	1,141,396	998,803	1,008,679	1,014,536	1,024,191	1,041,796	1,050,127	1,039,962	1,045,087	1,052,337	1,062,875	1,045,860	1,053,126
2020	11,223	70,192	148,454	269,086	205,061	268,519	234,943	237,233	238,577	240,812	244,915	246,835	244,404	245,559	247,204	249,615	245,551	247,190

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) 219:231	Maturity (months) 231:243	Maturity (months) 243:255	Maturity (months) 255:267	Maturity (months) 267:279	Maturity (months) 279:291	Maturity (months) 291:303	Maturity (months) 303:315	Maturity (months) 315:327	Maturity (months) 327:339	Maturity (months) 339:351	Maturity (months) 351:363	Maturity (months) 363:375	Maturity (months) 375:387	Maturity (months) 387:399	Maturity (months) 399:411	Maturity (months) 411:423	Maturity (months) 423:435	
1989																			278,480
1990													183,474	180,991	178,407	175,724	172,941	170,062	
1991												361,994	357,782	360,600	363,343	366,006	368,584	371,072	
1992											627,061	619,108	611,094	615,072	618,893	622,546	626,023	629,314	
1993										644,762	582,912	574,748	566,531	569,422	572,140	574,675	577,020	579,166	
1994									191,667	190,703	173,916	173,009	172,087	174,574	177,074	179,589	182,115	184,652	
1995								491,673	486,441	481,170	436,205	431,297	426,344	429,769	433,107	436,353	439,499	442,541	
1996							540,620	529,025	517,474	505,970	453,305	442,841	432,406	430,437	428,243	425,820	423,164	420,271	
1997							507,855	579,956	574,369	568,736	563,058	510,888	505,591	500,241	504,729	509,134	513,450	517,668	521,782
1998					884,099	894,803	1,018,774	1,005,877	992,914	979,886	886,225	874,151	861,994	866,742	871,238	875,468	879,420	883,080	
1999				298,187	290,601	291,460	328,783	321,575	314,399	307,256	275,133	268,642	262,173	260,837	259,363	257,749	255,991	254,090	
2000			260,482	260,169	253,136	253,462	285,435	278,696	271,998	265,342	237,168	231,142	225,147	223,565	221,860	220,032	218,077	215,997	
2001		357,071	358,906	362,122	355,987	360,212	410,019	404,730	399,414	394,074	356,315	351,367	346,388	348,200	349,907	351,505	352,988	354,350	
2002	965,529	962,284	962,774	966,847	945,928	952,497	1,078,824	1,059,530	1,040,240	1,020,958	918,209	900,535	882,843	882,425	881,607	880,377	878,723	876,636	
2003	300,380	295,793	292,338	289,931	280,071	278,383	311,165	301,515	291,995	282,610	250,578	242,214	233,962	230,334	226,582	222,708	218,712	214,600	
2004	349,590	350,801	353,431	357,452	352,252	357,318	407,753	403,530	399,274	394,988	358,113	354,120	350,091	352,941	355,722	358,428	361,055	363,596	
2005	487,390	485,978	486,457	488,752	478,413	481,978	546,182	536,694	527,203	517,711	465,865	457,155	448,431	448,482	448,336	447,985	447,425	446,649	
2006	709,618	709,327	711,830	717,039	703,722	711,871	807,771	795,952	784,096	772,205	696,921	685,946	674,921	677,114	679,064	680,759	682,188	683,344	
2007	739,035	730,295	724,339	720,986	699,047	697,455	782,586	761,287	740,194	719,315	640,427	621,668	603,081	596,352	589,288	581,887	574,151	566,083	
2008	676,095	677,994	682,621	689,916	679,409	688,693	785,337	776,633	767,871	759,050	687,655	679,452	671,179	676,087	680,841	685,431	689,846	694,077	
2009	830,454	831,772	836,407	844,276	830,347	840,589	957,266	945,367	933,404	921,379	833,514	822,363	811,134	815,814	820,264	824,472	828,424	832,109	
2010	360,020	362,637	366,768	372,400	368,455	375,281	430,033	427,382	424,700	421,986	384,303	381,754	379,168	384,075	388,986	393,897	398,805	403,705	
2011	685,875	686,870	690,603	697,002	685,405	693,758	789,937	780,000	770,011	759,972	687,390	678,083	668,713	672,457	676,008	679,355	682,487	685,396	
2012	485,411	486,993	490,543	496,018	488,697	495,617	565,446	559,462	553,434	547,363	496,144	490,492	484,789	488,611	492,332	495,945	499,443	502,818	
2013	521,475	516,817	514,132	513,308	499,231	499,667	562,461	548,947	535,519	522,183	466,527	454,462	442,467	439,145	435,582	431,773	427,717	423,414	
2014	647,304	640,105	635,346	632,873	614,079	613,152	688,532	670,327	652,285	634,410	565,311	549,224	533,272	527,796	522,024	515,952	509,583	502,918	
2015	1,051,516	1,047,645	1,047,834	1,051,916	1,028,805	1,035,590	1,172,524	1,151,139	1,129,767	1,108,411	996,482	976,922	957,350	956,509	955,227	953,490	951,287	948,606	
2016	565,820	561,486	559,302	559,153	544,559	545,791	615,250	601,332	587,484	573,709	513,341	500,843	488,396	485,516	482,375	478,968	475,292	471,346	
2017	1,050,621	1,042,573	1,038,517	1,038,238	1,011,139	1,013,425	1,142,395	1,116,551	1,090,836	1,065,258	953,166	929,958	906,846	901,497	895,663	889,335	882,509	875,180	
2018	1,243,547	1,235,931	1,233,065	1,234,715	1,204,456	1,209,195	1,365,396	1,336,818	1,308,333	1,279,951	1,147,364	1,121,518	1,095,730	1,091,390	1,086,488	1,081,013	1,074,954	1,068,303	
2019	1,058,888	1,058,861	1,063,017	1,071,226	1,051,760	1,062,886	1,208,281	1,191,116	1,173,890	1,156,605	1,044,321	1,028,354	1,012,305	1,016,088	1,019,519	1,022,582	1,025,262	1,027,544	
2020	248,476	248,408	249,323	251,186	246,559	249,103	283,106	279,012	274,904	270,781	244,421	240,606	236,770	237,569	238,283	238,908	239,439	239,875	

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 435:447	Maturity (months) 447:459	Maturity (months) 459:471	Maturity (months) 471:483	Maturity (months) 483:495	Maturity (months) 495:507	Maturity (months) 507:519	Maturity (months) 519:531	Maturity (months) 531:543	Maturity (months) 543:555	Maturity (months) 555:567	Maturity (months) 567:579	Maturity (months) 579:591	Maturity (months) 591:603	Maturity (months) 603:615	Maturity (months) 615:627	Maturity (months) 627:639	Maturity (months) 639:651
1989	280,626	280,693	280,626	280,418	280,066	279,563	278,900	278,069	277,059	275,860	274,463	272,857	271,029	268,969	266,662	264,097	261,262	258,146
1990	167,088	164,017	160,850	157,588	154,234	150,790	147,254	143,627	139,908	136,096	132,193	128,199	124,116	119,945	115,687	111,346	106,926	102,435
1991	373,463	375,750	377,925	379,979	381,907	383,700	385,346	386,834	388,151	389,284	390,218	390,938	391,428	391,669	391,643	391,330	390,710	389,765
1992	632,408	635,293	637,952	640,374	642,547	644,455	646,081	647,402	648,396	649,041	649,312	649,182	648,625	647,609	646,103	644,073	641,488	638,317
1993	581,103	582,817	584,295	585,526	586,497	587,197	587,607	587,708	587,478	586,898	585,943	584,591	582,817	580,593	577,889	574,679	570,932	566,624
1994	187,199	189,754	192,314	194,878	197,444	200,009	202,571	205,125	207,669	210,199	212,709	215,195	217,651	220,073	222,452	224,783	227,057	229,268
1995	445,471	448,279	450,955	453,492	455,881	458,111	460,170	462,043	463,716	465,172	466,394	467,364	468,063	468,469	468,560	468,312	467,701	466,706
1996	417,140	413,761	410,126	406,233	402,078	397,656	392,959	387,976	382,697	377,112	371,213	364,989	358,432	351,531	344,276	336,660	328,679	320,330
1997	525,785	529,664	533,410	537,013	540,463	543,748	546,854	549,764	552,461	554,927	557,142	559,085	560,733	562,063	563,045	563,655	563,863	563,643
1998	886,433	889,460	892,138	894,451	896,382	897,911	899,010	899,648	899,797	899,421	898,488	896,960	894,801	891,966	888,411	884,093	878,967	872,994
1999	252,043	249,845	247,492	244,982	242,313	239,482	236,485	233,316	229,968	226,437	222,717	218,802	214,688	210,369	205,839	201,094	196,132	190,954
2000	213,790	211,453	208,983	206,378	203,639	200,764	197,749	194,590	191,283	187,826	184,213	180,442	176,510	172,414	168,150	163,717	159,114	154,345
2001	355,586	356,688	357,646	358,455	359,106	359,593	359,904	360,028	359,951	359,660	359,142	358,383	357,367	356,077	354,495	352,603	350,385	347,825
2002	874,102	871,103	867,618	863,634	859,138	854,116	848,542	842,389	835,631	828,241	820,189	811,448	801,990	791,780	780,786	768,979	756,333	742,828
2003	210,374	206,033	201,579	197,014	192,343	187,569	182,693	177,713	172,632	167,450	162,168	156,791	151,319	145,757	140,108	134,376	128,571	122,703
2004	366,048	368,401	370,648	372,781	374,795	376,680	378,426	380,022	381,454	382,710	383,776	384,637	385,278	385,679	385,823	385,691	385,263	384,521
2005	445,652	444,422	442,950	441,228	439,250	437,008	434,488	431,678	428,561	425,126	421,355	417,235	412,751	407,884	402,617	396,934	390,821	384,267
2006	684,214	684,782	685,031	684,949	684,524	683,739	682,576	681,009	679,017	676,573	673,653	670,230	666,276	661,760	656,650	650,915	644,524	637,453
2007	557,685	548,953	539,882	530,475	520,737	510,669	500,268	489,527	478,442	467,009	455,226	443,093	430,609	417,773	404,585	391,052	377,184	362,998
2008	698,113	701,938	705,536	708,894	711,999	714,835	717,380	719,613	721,508	723,041	724,184	724,910	725,186	724,981	724,256	722,977	721,108	718,613
2009	835,513	838,616	841,399	843,845	845,939	847,661	848,986	849,886	850,331	850,290	849,731	848,620	846,920	844,592	841,593	837,880	833,413	828,153
2010	408,593	413,465	418,313	423,134	427,920	432,666	437,363	442,001	446,572	451,063	455,463	459,759	463,937	467,981	471,875	475,599	479,136	482,466
2011	688,068	690,490	692,643	694,515	696,092	697,359	698,295	698,876	699,078	698,876	698,244	697,152	695,572	693,470	690,811	687,561	683,687	679,156
2012	506,063	509,167	512,119	514,908	517,526	519,960	522,197	524,220	526,011	527,552	528,824	529,806	530,477	530,811	530,783	530,367	529,535	528,263
2013	418,861	414,052	408,982	403,649	398,054	392,193	386,060	379,647	372,946	365,953	358,659	351,060	343,151	334,924	326,376	317,503	308,306	298,792
2014	495,957	488,696	481,130	473,261	465,091	456,621	447,847	438,761	429,360	419,638	409,592	399,220	388,521	377,492	366,131	354,443	342,434	330,118
2015	945,435	941,753	937,538	932,777	927,457	921,561	915,064	907,936	900,149	891,675	882,482	872,543	861,826	850,297	837,921	824,668	810,512	795,433
2016	467,125	462,623	457,831	452,746	447,366	441,688	435,702	429,397	422,765	415,796	408,480	400,809	392,776	384,370	375,583	366,409	356,846	346,896
2017	867,343	858,982	850,082	840,639	830,649	820,104	808,988	797,280	784,964	772,023	758,437	744,194	729,277	713,668	697,351	680,316	662,557	644,081
2018	1,061,051	1,053,175	1,044,656	1,035,483	1,025,647	1,015,136	1,003,924	991,985	979,292	965,819	951,541	936,432	920,467	903,617	885,855	867,159	847,515	826,917
2019	1,029,412	1,030,840	1,031,804	1,032,284	1,032,261	1,031,713	1,030,608	1,028,911	1,026,586	1,023,597	1,019,902	1,015,463	1,010,237	1,004,177	997,231	989,354	980,498	970,624
2020	240,207	240,432	240,544	240,539	240,411	240,153	239,758	239,216	238,519	237,659	236,624	235,406	233,994	232,376	230,540	228,477	226,176	223,630

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867
1989	254,743	251,046	247,048	242,739	238,112	233,160	227,881	222,272	216,331	210,056	203,450	196,514	189,256	181,686	173,823	165,699	157,352	148,816
1990	97,882	93,279	88,636	83,964	79,273	74,577	69,893	65,235	60,619	56,062	51,581	47,194	42,920	38,777	34,787	30,974	27,360	23,962
1991	388,478	386,832	384,810	382,389	379,547	376,265	372,524	368,303	363,584	358,344	352,564	346,223	339,306	331,796	323,689	314,993	305,726	295,900
1992	634,534	630,114	625,029	619,246	612,732	605,456	597,394	588,518	578,802	568,218	556,740	544,346	531,020	516,748	501,535	485,415	468,433	450,627
1993	561,733	556,240	550,122	543,353	535,906	527,761	518,899	509,302	498,953	487,836	475,936	463,241	449,751	435,463	420,397	404,597	388,122	371,019
1994	231,407	233,467	235,440	237,314	239,080	240,726	242,240	243,610	244,822	245,861	246,711	247,355	247,774	247,950	247,864	247,503	246,853	245,897
1995	465,306	463,481	461,209	458,465	455,220	451,453	447,139	442,255	436,776	430,676	423,931	416,515	408,409	399,593	390,059	379,817	368,887	357,280
1996	311,621	302,558	293,152	283,406	273,331	262,940	252,255	241,295	230,086	218,654	207,029	195,244	183,342	171,365	159,372	147,434	135,628	124,019
1997	562,969	561,819	560,164	557,972	555,210	551,847	547,855	543,200	537,852	531,775	524,936	517,298	508,834	499,512	489,314	478,243	466,312	453,524
1998	866,139	858,371	849,654	839,947	829,206	817,397	804,490	790,454	775,260	758,879	741,283	722,453	702,380	681,057	658,505	634,789	609,989	584,173
1999	185,564	179,966	174,168	168,174	161,989	155,624	149,091	142,405	135,581	128,636	121,589	114,462	107,280	100,070	92,868	85,717	78,664	71,748
2000	149,415	144,331	139,101	133,730	128,228	122,604	116,872	111,048	105,146	99,183	93,179	87,153	81,129	75,132	69,193	63,348	57,637	52,090
2001	344,909	341,625	337,959	333,895	329,416	324,510	319,164	313,367	307,109	300,379	293,167	285,465	277,274	268,589	259,423	249,803	239,762	229,329
2002	728,455	713,212	697,093	680,087	662,186	643,397	623,733	603,210	581,850	559,678	536,725	513,033	488,660	463,668	438,150	412,240	386,084	359,812
2003	116,784	110,832	104,861	98,885	92,920	86,984	81,096	75,279	69,551	63,934	58,448	53,116	47,960	43,003	38,267	33,781	29,568	25,645
2004	383,448	382,028	380,242	378,069	375,487	372,477	369,018	365,091	360,675	355,750	350,294	344,286	337,710	330,548	322,793	314,454	305,544	296,073
2005	377,265	369,814	361,907	353,539	344,703	335,401	325,636	315,416	304,748	293,643	282,114	270,180	257,868	245,205	232,238	219,032	205,658	192,184
2006	629,681	621,191	611,965	601,977	591,203	579,630	567,244	554,038	540,002	525,131	509,422	492,878	475,514	457,346	438,418	418,801	398,585	377,845
2007	348,522	333,786	318,822	303,658	288,326	272,867	257,328	241,758	226,207	210,728	195,377	180,214	165,304	150,713	136,517	122,807	109,668	97,167
2008	715,461	711,625	707,070	701,758	695,648	688,707	680,900	672,195	662,556	651,949	640,338	627,691	613,985	599,194	583,316	566,375	548,412	529,457
2009	822,067	815,125	807,292	798,528	788,790	778,045	766,262	753,412	739,464	724,390	708,160	690,752	672,157	652,363	631,388	609,288	586,135	561,989
2010	485,572	488,433	491,029	493,335	495,324	496,971	498,248	499,127	499,576	499,561	499,046	497,992	496,364	494,118	491,220	487,644	483,369	478,366
2011	673,942	668,020	661,364	653,938	645,711	636,655	626,745	615,958	604,270	591,658	578,101	563,581	548,092	531,626	514,201	495,863	476,675	456,688
2012	526,527	524,305	521,573	518,301	514,459	510,021	504,960	499,250	492,864	485,773	477,949	469,366	460,002	449,834	438,856	427,081	414,531	401,223
2013	288,973	278,864	268,480	257,836	246,947	235,837	224,533	213,065	201,465	189,767	178,007	166,228	154,476	142,801	131,261	119,931	108,884	98,181
2014	317,517	304,656	291,562	278,257	264,767	251,128	237,378	223,560	209,718	195,896	182,145	168,516	155,068	141,860	128,960	116,452	104,415	92,912
2015	779,424	762,483	744,608	725,790	706,021	685,313	663,683	641,152	617,746	593,496	568,440	542,628	516,125	489,002	461,364	433,359	405,148	376,874
2016	336,568	325,876	314,833	303,450	291,740	279,723	267,427	254,880	242,113	229,161	216,059	202,850	189,586	176,317	163,108	150,044	137,207	124,670
2017	624,904	605,051	584,546	563,409	541,665	519,352	496,521	473,224	449,518	425,468	401,141	376,616	351,987	327,349	302,825	278,568	254,733	231,457
2018	805,375	782,908	759,532	735,259	710,105	684,106	657,305	629,755	601,511	572,636	543,201	513,288	483,001	452,445	421,762	391,136	360,759	330,800
2019	959,698	947,693	934,577	920,310	904,854	888,181	870,271	851,104	830,664	808,937	785,911	761,586	735,979	709,105	681,022	651,832	621,661	590,615
2020	220,832	217,776	214,452	210,850	206,965	202,791	198,325	193,562	188,499	183,134	177,466	171,498	165,236	158,692	151,891	144,860	137,626	130,207

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 867:879	Maturity (months) 879:891	Maturity (months) 891:903	Maturity (months) 903:915	Maturity (months) 915:927	Maturity (months) 927:939	Maturity (months) 939:951	Maturity (months) 951:963	Maturity (months) 963:975	Maturity (months) 975:987	Maturity (months) 987:999	Maturity (months) 999:1011	Maturity (months) 1011:1023	Maturity (months) 1023:1035	Maturity (months) 1035:1047	Maturity (months) 1047:1059	Maturity (months) 1059:1071	Maturity (months) 1071:1083
1989	140,116	131,280	122,343	113,348	104,340	95,372	86,501	77,797	69,329	61,166	53,368	45,994	39,103	32,748	26,971	21,807	17,273	13,375
1990	20,790	17,852	15,155	12,705	10,505	8,554	6,847	5,380	4,141	3,116	2,286	1,629	1,125	748	478	291	168	91
1991	285,515	274,571	263,081	251,065	238,550	225,572	212,181	198,452	184,466	170,312	156,079	141,865	127,785	113,961	100,524	87,606	75,338	63,846
1992	432,015	412,619	392,479	371,649	350,200	328,213	305,797	283,092	260,257	237,453	214,839	192,587	170,887	149,934	129,926	111,057	93,504	77,424
1993	353,322	335,066	316,306	297,107	277,551	257,727	237,751	217,760	197,908	178,344	159,215	140,672	122,873	105,979	90,140	75,495	62,160	50,225
1994	244,611	242,971	240,950	238,524	235,666	232,351	228,555	224,262	219,457	214,127	208,255	201,830	194,847	187,309	179,227	170,625	161,536	152,005
1995	344,995	332,033	318,405	304,132	289,247	273,790	257,819	241,419	224,688	207,729	190,648	173,561	156,603	139,922	123,674	108,019	93,117	79,121
1996	112,662	101,607	90,913	80,640	70,846	61,588	52,922	44,902	37,573	30,964	25,089	19,948	15,529	11,809	8,747	6,291	4,378	2,936
1997	439,867	425,328	409,910	393,622	376,488	358,539	339,830	320,444	300,484	280,057	259,276	238,270	217,192	196,214	175,526	155,328	135,826	117,226
1998	557,385	529,673	501,112	471,797	441,844	411,386	380,591	349,669	318,849	288,361	258,431	229,291	201,195	174,394	149,135	125,645	104,125	84,733
1999	65,001	58,453	52,140	46,095	40,353	34,946	29,904	25,259	21,034	17,244	13,892	10,976	8,487	6,405	4,705	3,353	2,309	1,531
2000	46,735	41,593	36,691	32,053	27,703	23,663	19,950	16,582	13,569	10,915	8,613	6,653	5,017	3,684	2,625	1,809	1,200	762
2001	218,525	207,369	195,895	184,142	172,158	159,998	147,731	135,443	123,225	111,171	99,369	87,913	76,901	66,433	56,601	47,495	39,186	31,734
2002	333,533	307,352	281,402	255,822	230,765	206,387	182,857	160,359	139,067	119,133	100,680	83,812	68,611	55,133	43,396	33,382	25,029	18,237
2003	22,021	18,700	15,687	12,984	10,588	8,493	6,689	5,164	3,899	2,873	2,059	1,430	960	619	381	223	123	63
2004	286,040	275,443	264,291	252,600	240,396	227,710	214,590	201,103	187,330	173,354	159,261	145,146	131,120	117,305	103,828	90,824	78,425	66,759
2005	178,660	165,141	151,692	138,385	125,299	112,514	100,119	88,211	76,885	66,225	56,299	47,169	38,887	31,489	24,996	19,407	14,702	10,835
2006	356,642	335,036	313,111	290,964	268,707	246,460	224,368	202,599	181,328	160,723	140,941	122,134	104,455	88,048	73,033	59,510	47,544	37,162
2007	85,353	74,266	63,949	54,435	45,753	37,920	30,945	24,828	19,552	15,083	11,370	8,353	5,960	4,116	2,740	1,749	1,065	614
2008	509,520	488,609	466,759	444,015	420,441	396,113	371,139	345,663	319,849	293,869	267,896	242,117	216,746	192,007	168,137	145,370	123,933	104,034
2009	536,888	510,872	484,007	456,379	428,095	399,273	370,070	340,679	311,318	282,201	253,542	225,562	198,504	172,612	148,125	125,270	104,247	85,221
2010	472,592	465,998	458,542	450,184	440,884	430,607	419,327	407,038	393,743	379,448	364,161	347,901	330,710	312,649	293,804	274,283	254,218	233,770
2011	435,936	414,453	392,298	369,542	346,276	322,599	298,643	274,570	250,556	226,780	203,419	180,652	158,678	137,694	117,893	99,456	82,541	67,276
2012	387,156	372,333	356,768	340,489	323,533	305,948	287,803	269,197	250,242	231,058	211,765	192,496	173,407	154,663	136,442	118,922	102,282	86,692
2013	87,873	78,002	68,618	59,767	51,492	43,830	36,815	30,477	24,831	19,878	15,605	11,985	8,983	6,550	4,632	3,164	2,079	1,306
2014	81,991	71,691	62,057	53,123	44,923	37,477	30,802	24,904	19,778	15,397	11,724	8,708	6,290	4,403	2,975	1,932	1,199	706
2015	348,656	320,609	292,877	265,612	238,977	213,138	188,274	164,576	142,228	121,381	102,161	84,665	68,973	55,128	43,139	32,970	24,544	17,742
2016	112,492	100,727	89,436	78,678	68,514	58,996	50,175	42,101	34,807	28,312	22,615	17,702	13,547	10,109	7,334	5,154	3,495	2,277
2017	208,846	187,002	166,038	146,066	127,195	109,523	93,147	78,156	64,615	52,557	41,981	32,860	25,147	18,765	13,612	9,567	6,488	4,226
2018	301,397	272,683	244,809	217,931	192,207	167,789	144,829	123,481	103,873	86,093	70,194	56,190	44,072	33,790	25,256	18,349	12,913	8,768
2019	558,779	526,236	493,106	459,528	425,666	391,696	357,834	324,333	291,459	259,472	228,614	199,128	171,259	145,239	121,277	99,544	80,167	63,216
2020	122,624	114,904	107,080	99,189	91,273	83,383	75,576	67,916	60,462	53,272	46,401	39,907	33,844	28,260	23,196	18,681	14,731	11,348

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	10,097	7,412	5,274	3,624	2,396	1,517	915	524	283	143	68	29	12	5	2	1	0	0
1990	46	21	9	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	53,240	43,615	35,039	27,550	21,157	15,832	11,516	8,126	5,550	3,660	2,324	1,417	842	501	298	177	105	63
1992	62,940	50,138	39,056	29,681	21,951	15,754	10,941	7,333	4,730	2,927	1,732	976	533	292	159	87	48	26
1993	39,744	30,734	23,168	16,978	12,059	8,275	5,465	3,464	2,098	1,211	662	342	170	84	42	21	10	5
1994	142,092	131,871	121,429	110,863	100,286	89,816	79,580	69,717	60,353	51,597	43,535	36,224	29,892	24,667	20,355	16,797	13,861	11,438
1995	66,169	54,378	43,838	34,602	26,685	20,063	14,670	10,411	7,156	4,752	3,042	1,870	1,122	673	404	242	145	87
1996	1,888	1,158	673	368	188	88	38	14	5	1	0	0	0	0	0	0	0	0
1997	99,728	83,510	68,725	55,490	43,878	33,913	25,566	18,767	13,389	9,266	6,207	4,014	2,541	1,609	1,018	645	408	258
1998	67,579	52,712	40,117	29,713	21,355	14,847	9,952	6,411	3,957	2,331	1,305	691	353	181	92	47	24	12
1999	972	587	336	180	90	41	17	6	2	1	0	0	0	0	0	0	0	0
2000	461	264	142	71	32	13	5	2	0	0	0	0	0	0	0	0	0	0
2001	25,175	19,521	14,760	10,853	7,738	5,332	3,538	2,254	1,374	798	440	229	115	58	29	14	7	4
2002	12,870	8,764	5,733	3,585	2,131	1,196	629	308	139	57	21	7	2	1	0	0	0	0
2003	30	13	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	55,942	46,075	37,234	29,468	22,792	17,192	12,616	8,989	6,206	4,142	2,665	1,649	995	601	363	219	132	80
2005	7,744	5,349	3,555	2,263	1,373	789	426	215	100	43	17	6	2	1	0	0	0	0
2006	28,350	21,053	15,173	10,578	7,106	4,581	2,821	1,652	916	478	233	106	46	20	9	4	2	1
2007	333	168	78	33	12	4	1	0	0	0	0	0	0	0	0	0	0	0
2008	85,854	69,531	55,159	42,771	32,345	23,795	16,986	11,737	7,832	5,034	3,107	1,834	1,054	606	348	200	115	66
2009	68,311	53,580	41,028	30,595	22,156	15,534	10,510	6,843	4,273	2,550	1,449	780	406	211	110	57	30	16
2010	213,121	192,475	172,053	152,087	132,814	114,466	97,261	81,408	67,065	54,332	43,244	33,777	26,087	20,148	15,561	12,019	9,283	7,169
2011	53,751	42,007	32,038	23,785	17,140	11,952	8,037	5,197	3,220	1,906	1,073	571	294	151	78	40	21	11
2012	72,303	59,242	47,601	37,436	28,755	21,523	15,660	11,054	7,552	4,982	3,165	1,930	1,148	683	406	242	144	85
2013	781	441	233	114	51	21	7	2	1	0	0	0	0	0	0	0	0	0
2014	392	203	98	43	17	6	2	0	0	0	0	0	0	0	0	0	0	0
2015	12,411	8,368	5,414	3,343	1,959	1,082	558	267	117	47	17	5	2	0	0	0	0	0
2016	1,417	838	467	243	117	51	20	7	2	1	0	0	0	0	0	0	0	0
2017	2,631	1,555	867	451	217	96	38	13	4	1	0	0	0	0	0	0	0	0
2018	5,719	3,564	2,109	1,177	614	297	131	52	19	6	1	0	0	0	0	0	0	0
2019	48,700	36,558	26,666	18,839	12,846	8,422	5,285	3,162	1,796	963	485	228	102	46	21	9	4	2
2020	8,519	6,214	4,390	2,993	1,962	1,232	737	418	224	113	53	24	11	5	2	1	0	0

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1299:1311	Maturity (months) 1311:1323	Maturity (months) 1323:1335	Maturity (months) 1335:1347	Maturity (months) 1347:1359	Maturity (months) 1359:1371	Maturity (months) 1371:1383	Maturity (months) 1383:1395	Maturity (months) 1395:1407	Maturity (months) 1407:1419	Maturity (months) 1419:1431	Maturity (months) 1431:1443	Maturity (months) 1443:1455	Maturity (months) 1455:1467	Totals Outstanding
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,371,721
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,702,819
1991	37	22	13	8	5	3	2	1	1	0	0	0	0	0	19,272,566
1992	14	8	4	2	1	1	0	0	0	0	0	0	0	0	31,435,945
1993	3	1	1	0	0	0	0	0	0	0	0	0	0	0	28,041,340
1994	9,438	7,788	6,427	5,304	4,376	3,611	2,980	2,459	2,029	1,675	1,382	1,140	941	776	14,909,418
1995	52	31	19	11	7	4	2	1	1	1	0	0	0	0	25,045,090
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,089,918
1997	163	103	66	41	26	17	11	7	4	3	2	1	1	0	31,842,213
1998	6	3	2	1	0	0	0	0	0	0	0	0	0	0	48,189,740
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,107,109
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,426,394
2001	2	1	0	0	0	0	0	0	0	0	0	0	0	0	20,245,126
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,647,284
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,448,258
2004	48	29	18	11	6	4	2	1	1	1	0	0	0	0	23,889,559
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,470,127
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,534,102
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,759,508
2008	38	22	13	7	4	2	1	1	0	0	0	0	0	0	47,013,292
2009	8	4	2	1	1	0	0	0	0	0	0	0	0	0	54,868,904
2010	5,537	4,277	3,303	2,551	1,970	1,522	1,175	908	701	541	418	323	249	193	34,922,619
2011	5	3	1	1	0	0	0	0	0	0	0	0	0	0	46,330,173
2012	51	30	18	11	6	4	2	1	1	0	0	0	0	0	36,493,233
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,313,978
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,486,560
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61,751,784
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,160,819
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,271,698
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,289,707
2019	1	0	0	0	0	0	0	0	0	0	0	0	0	0	73,997,864
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,050,368

1,031,379,235

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	54,493	104,204	96,155	104,436	73,092	90,372	79,898	81,530	82,872	84,558	86,947	88,608	88,732	90,182	91,858	93,872	93,484	95,295
Year of Birth	Maturity (months) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		101,091
2004																	68,593	69,922
2005																	70,469	70,177
2006																78,473	80,194	79,862
2007															110,159	112,205	114,666	114,192
2008														72,626	73,813	75,184	76,833	76,515
2009													81,510	81,623	82,957	84,498	86,352	85,994
2010											67,185	68,469	68,564	69,685	70,979	72,536	72,236	73,635
2011										65,549	67,401	68,689	68,785	69,909	71,208	72,769	72,468	73,872
2012									64,514	65,826	67,686	68,979	69,076	70,205	71,509	73,077	72,775	74,185
2013									77,457	78,731	80,333	82,603	84,182	84,299	85,677	87,269	89,183	88,813
2014							76,353	77,914	79,196	80,807	83,090	84,678	84,796	86,182	87,783	89,708	89,337	91,068
2015						86,523	76,495	78,058	79,342	80,957	83,244	84,835	84,953	86,342	87,946	89,875	89,503	91,237
2016					70,099	86,671	76,626	78,192	79,478	81,096	83,387	84,980	85,099	86,490	88,097	90,029	89,656	91,393
2017				102,169	71,505	88,411	78,164	79,761	81,073	82,723	85,060	86,686	86,807	88,225	89,864	91,835	91,455	93,227
2018			94,278	102,397	71,665	88,607	78,338	79,939	81,254	82,907	85,249	86,879	87,000	88,422	90,064	92,040	91,659	93,435
2019		102,394	94,484	102,622	71,822	88,802	78,510	80,114	81,432	83,089	85,437	87,069	87,191	88,616	90,262	92,242	91,860	93,640
2020	54,089	103,433	95,443	103,663	72,551	89,703	79,306	80,927	82,258	83,932	86,303	87,953	88,076	89,515	91,178	93,178	92,792	94,590

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	97,025	98,273	99,955	102,075	101,586	104,087	120,000	120,000	120,000	120,000	110,000	110,000	110,000	112,200	114,444	116,733	119,068	121,449
Year of Birth	Maturity (months) 219:231	Maturity (months) 231:243	Maturity (months) 243:255	Maturity (months) 255:267	Maturity (months) 267:279	Maturity (months) 279:291	Maturity (months) 291:303	Maturity (months) 303:315	Maturity (months) 315:327	Maturity (months) 327:339	Maturity (months) 339:351	Maturity (months) 351:363	Maturity (months) 363:375	Maturity (months) 375:387	Maturity (months) 387:399	Maturity (months) 399:411	Maturity (months) 411:423	Maturity (months) 423:435
1989														69,620	71,012	72,433	73,881	75,359
1990													61,158	62,381	63,629	64,901	66,199	67,523
1991												90,499	90,499	92,308	94,155	96,038	97,959	99,918
1992											69,673	69,673	69,673	71,067	72,488	73,938	75,417	76,925
1993										80,595	73,879	73,879	73,879	75,357	76,864	78,401	79,969	81,568
1994									63,889	63,889	58,565	58,565	58,565	59,736	60,931	62,149	63,392	64,660
1995								98,335	98,335	98,335	90,140	90,140	90,140	91,943	93,782	95,657	97,570	99,522
1996							90,103	90,103	90,103	90,103	82,595	82,595	82,595	84,247	85,932	87,650	89,403	91,191
1997						63,482	73,187	73,187	73,187	73,187	67,088	67,088	67,088	68,430	69,798	71,194	72,618	74,071
1998					80,373	82,351	94,941	94,941	94,941	94,941	87,029	87,029	87,029	88,770	90,545	92,356	94,203	96,087
1999				99,396	98,920	101,355	116,850	116,850	116,850	116,850	107,113	107,113	107,113	109,255	111,440	113,669	115,942	118,261
2000			65,121	66,502	66,183	67,813	78,180	78,180	78,180	78,180	71,665	71,665	71,665	73,098	74,560	76,051	77,572	79,124
2001		89,268	90,796	92,721	92,278	94,549	109,004	109,004	109,004	109,004	99,920	99,920	99,920	101,919	103,957	106,036	108,157	110,320
2002	74,271	75,227	76,514	78,137	77,763	79,677	91,858	91,858	91,858	91,858	84,204	84,204	84,204	85,888	87,605	89,357	91,145	92,967
2003	102,926	104,250	106,034	108,283	107,765	110,418	127,298	127,298	127,298	127,298	116,690	116,690	116,690	119,024	121,404	123,832	126,309	128,835
2004	71,192	72,107	73,342	74,897	74,539	76,374	88,050	88,050	88,050	88,050	80,712	80,712	80,712	82,326	83,973	85,652	87,365	89,113
2005	72,836	73,772	75,035	76,626	76,260	78,137	90,083	90,083	90,083	90,083	82,576	82,576	82,576	84,227	85,912	87,630	89,383	91,170
2006	82,888	83,954	85,391	87,202	86,784	88,921	102,515	102,515	102,515	102,515	93,972	93,972	93,972	95,852	97,769	99,724	101,718	103,753
2007	118,517	120,042	122,096	124,686	124,089	127,144	146,581	146,581	146,581	146,581	134,366	134,366	134,366	137,054	139,795	142,591	145,442	148,351
2008	79,414	80,435	81,812	83,547	83,147	85,194	98,218	98,218	98,218	98,218	90,034	90,034	90,034	91,834	93,671	95,544	97,455	99,404
2009	89,252	90,400	91,947	93,897	93,448	95,748	110,386	110,386	110,386	110,386	101,187	101,187	101,187	103,211	105,275	107,381	109,528	111,719
2010	74,972	75,937	77,236	78,874	78,497	80,429	92,725	92,725	92,725	92,725	84,998	84,998	84,998	86,698	88,432	90,201	92,005	93,845
2011	75,214	76,181	77,485	79,128	78,749	80,688	93,024	93,024	93,024	93,024	85,272	85,272	85,272	86,977	88,717	90,491	92,301	94,147
2012	75,532	76,503	77,812	79,463	79,082	81,029	93,417	93,417	93,417	93,417	85,632	85,632	85,632	87,345	89,092	90,874	92,691	94,545
2013	92,178	93,363	94,961	96,975	96,511	98,887	114,005	114,005	114,005	114,005	104,504	104,504	104,504	106,595	108,726	110,901	113,119	115,381
2014	92,721	93,914	95,521	97,547	97,080	99,470	114,677	114,677	114,677	114,677	105,121	105,121	105,121	107,223	109,367	111,555	113,786	116,062
2015	92,893	94,088	95,698	97,728	97,260	99,654	114,890	114,890	114,890	114,890	105,315	105,315	105,315	107,422	109,570	111,762	113,997	116,277
2016	93,053	94,249	95,862	97,896	97,427	99,825	115,087	115,087	115,087	115,087	105,496	105,496	105,496	107,606	109,758	111,953	114,192	116,476
2017	94,920	96,140	97,786	99,860	99,382	101,828	117,396	117,396	117,396	117,396	107,613	107,613	107,613	109,765	111,960	114,200	116,484	118,813
2018	95,131	96,355	98,004	100,082	99,603	102,055	117,657	117,657	117,657	117,657	107,853	107,853	107,853	110,010	112,210	114,454	116,743	119,078
2019	95,340	96,566	98,219	100,302	99,822	102,279	117,916	117,916	117,916	117,916	108,089	108,089	108,089	110,251	112,456	114,705	116,999	119,339
2020	96,307	97,546	99,215	101,320	100,835	103,317	119,112	119,112	119,112	119,112	109,186	109,186	109,186	111,370	113,597	115,869	118,186	120,550

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) 435:447	Maturity (months) 447:459	Maturity (months) 459:471	Maturity (months) 471:483	Maturity (months) 483:495	Maturity (months) 495:507	Maturity (months) 507:519	Maturity (months) 519:531	Maturity (months) 531:543	Maturity (months) 543:555	Maturity (months) 555:567	Maturity (months) 567:579	Maturity (months) 579:591	Maturity (months) 591:603	Maturity (months) 603:615	Maturity (months) 615:627	Maturity (months) 627:639	Maturity (months) 639:651
1989	76,866	78,403	79,971	81,571	83,202	84,866	86,564	88,295	90,061	91,862	93,699	95,573	97,485	99,434	101,423	103,452	105,521	107,631
1990	68,874	70,251	71,656	73,089	74,551	76,042	77,563	79,114	80,697	82,311	83,957	85,636	87,349	89,096	90,878	92,695	94,549	96,440
1991	101,916	103,954	106,033	108,154	110,317	112,524	114,774	117,069	119,411	121,799	124,235	126,720	129,254	131,839	134,476	137,166	139,909	142,707
1992	78,464	80,033	81,634	83,266	84,932	86,630	88,363	90,130	91,933	93,771	95,647	97,560	99,511	101,501	103,531	105,602	107,714	109,868
1993	83,200	84,864	86,561	88,292	90,058	91,859	93,696	95,570	97,482	99,431	101,420	103,448	105,517	107,628	109,780	111,976	114,215	116,500
1994	65,953	67,273	68,618	69,990	71,390	72,818	74,274	75,760	77,275	78,820	80,397	82,005	83,645	85,318	87,024	88,765	90,540	92,351
1995	101,512	103,543	105,613	107,726	109,880	112,078	114,319	116,606	118,938	121,317	123,743	126,218	128,742	131,317	133,943	136,622	139,355	142,142
1996	93,015	94,875	96,773	98,708	100,683	102,696	104,750	106,845	108,982	111,162	113,385	115,653	117,966	120,325	122,731	125,186	127,690	130,244
1997	75,552	77,063	78,604	80,176	81,780	83,416	85,084	86,786	88,521	90,292	92,097	93,939	95,818	97,735	99,689	101,683	103,717	105,791
1998	98,009	99,969	101,969	104,008	106,088	108,210	110,374	112,582	114,833	117,130	119,473	121,862	124,299	126,785	129,321	131,907	134,546	137,236
1999	120,626	123,039	125,499	128,009	130,570	133,181	135,845	138,562	141,333	144,159	147,043	149,983	152,983	156,043	159,164	162,347	165,594	168,906
2000	80,706	82,320	83,967	85,646	87,359	89,106	90,888	92,706	94,560	96,451	98,380	100,348	102,355	104,402	106,490	108,620	110,792	113,008
2001	112,526	114,777	117,072	119,414	121,802	124,238	126,723	129,257	131,843	134,479	137,169	139,912	142,711	145,565	148,476	151,446	154,475	157,564
2002	94,827	96,723	98,658	100,631	102,644	104,697	106,790	108,926	111,105	113,327	115,593	117,905	120,263	122,669	125,122	127,624	130,177	132,780
2003	131,412	134,040	136,721	139,455	142,245	145,089	147,991	150,951	153,970	157,050	160,191	163,394	166,662	169,995	173,395	176,863	180,401	184,009
2004	90,895	92,713	94,567	96,458	98,388	100,355	102,362	104,410	106,498	108,628	110,800	113,016	115,277	117,582	119,934	122,333	124,779	127,275
2005	92,994	94,854	96,751	98,686	100,659	102,673	104,726	106,820	108,957	111,136	113,359	115,626	117,938	120,297	122,703	125,157	127,660	130,214
2006	105,828	107,944	110,103	112,305	114,551	116,842	119,179	121,563	123,994	126,474	129,004	131,584	134,215	136,900	139,638	142,430	145,279	148,185
2007	151,318	154,345	157,432	160,580	163,792	167,068	170,409	173,817	177,293	180,839	184,456	188,145	191,908	195,746	199,661	203,654	207,728	211,882
2008	101,392	103,420	105,489	107,598	109,750	111,945	114,184	116,468	118,797	121,173	123,597	126,069	128,590	131,162	133,785	136,461	139,190	141,974
2009	113,953	116,232	118,557	120,928	123,347	125,814	128,330	130,897	133,514	136,185	138,908	141,687	144,520	147,411	150,359	153,366	156,433	159,562
2010	95,722	97,636	99,589	101,581	103,612	105,685	107,798	109,954	112,153	114,396	116,684	119,018	121,398	123,826	126,303	128,829	131,405	134,034
2011	96,030	97,950	99,909	101,907	103,946	106,024	108,145	110,308	112,514	114,764	117,060	119,401	121,789	124,225	126,709	129,243	131,828	134,465
2012	96,436	98,365	100,332	102,338	104,385	106,473	108,602	110,774	112,990	115,250	117,555	119,906	122,304	124,750	127,245	129,790	132,386	135,033
2013	117,689	120,043	122,444	124,893	127,390	129,938	132,537	135,188	137,891	140,649	143,462	146,332	149,258	152,243	155,288	158,394	161,562	164,793
2014	118,383	120,750	123,165	125,629	128,141	130,704	133,318	135,985	138,704	141,478	144,308	147,194	150,138	153,141	156,204	159,328	162,514	165,764
2015	118,602	120,974	123,394	125,862	128,379	130,947	133,565	136,237	138,962	141,741	144,576	147,467	150,416	153,425	156,493	159,623	162,816	166,072
2016	118,806	121,182	123,605	126,078	128,599	131,171	133,795	136,470	139,200	141,984	144,823	147,720	150,674	153,688	156,762	159,897	163,095	166,357
2017	121,190	123,613	126,086	128,607	131,180	133,803	136,479	139,209	141,993	144,833	147,729	150,684	153,698	156,772	159,907	163,105	166,367	169,695
2018	121,460	123,889	126,367	128,894	131,472	134,101	136,783	139,519	142,309	145,155	148,059	151,020	154,040	157,121	160,263	163,469	166,738	170,073
2019	121,726	124,161	126,644	129,177	131,760	134,395	137,083	139,825	142,622	145,474	148,383	151,351	154,378	157,466	160,615	163,827	167,104	170,446
2020	122,961	125,420	127,929	130,487	133,097	135,759	138,474	141,244	144,069	146,950	149,889	152,887	155,944	159,063	162,245	165,490	168,799	172,175

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) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867
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1989	109,784	111,979	114,219	116,503	118,833	121,210	123,634	126,107	128,629	131,202	133,826	136,502	139,232	142,017	144,857	147,754	150,709	153,724
1990	98,369	100,336	102,343	104,390	106,478	108,607	110,779	112,995	115,255	117,560	119,911	122,309	124,755	127,251	129,796	132,391	135,039	137,740
1991	145,561	148,472	151,442	154,471	157,560	160,711	163,926	167,204	170,548	173,959	177,438	180,987	184,607	188,299	192,065	195,906	199,824	203,821
1992	112,065	114,307	116,593	118,925	121,303	123,729	126,204	128,728	131,302	133,929	136,607	139,339	142,126	144,969	147,868	150,825	153,842	156,919
1993	118,830	121,206	123,630	126,103	128,625	131,198	133,821	136,498	139,228	142,012	144,853	147,750	150,705	153,719	156,793	159,929	163,128	166,390
1994	94,198	96,082	98,003	99,963	101,963	104,002	106,082	108,204	110,368	112,575	114,827	117,123	119,466	121,855	124,292	126,778	129,313	131,900
1995	144,985	147,884	150,842	153,859	156,936	160,075	163,276	166,542	169,873	173,270	176,735	180,270	183,876	187,553	191,304	195,130	199,033	203,013
1996	132,848	135,505	138,216	140,980	143,799	146,675	149,609	152,601	155,653	158,766	161,942	165,180	168,484	171,854	175,291	178,797	182,372	186,020
1997	107,907	110,065	112,266	114,512	116,802	119,138	121,521	123,951	126,430	128,959	131,538	134,169	136,852	139,589	142,381	145,228	148,133	151,096
1998	139,981	142,781	145,636	148,549	151,520	154,551	157,642	160,794	164,010	167,290	170,636	174,049	177,530	181,081	184,702	188,396	192,164	196,007
1999	172,284	175,730	179,244	182,829	186,486	190,215	194,020	197,900	201,858	205,895	210,013	214,213	218,498	222,868	227,325	231,871	236,509	241,239
2000	115,268	117,574	119,925	122,324	124,770	127,266	129,811	132,407	135,055	137,756	140,512	143,322	146,188	149,112	152,094	155,136	158,239	161,404
2001	160,715	163,930	167,208	170,552	173,964	177,443	180,992	184,612	188,304	192,070	195,911	199,829	203,826	207,903	212,061	216,302	220,628	225,040
2002	135,436	138,145	140,908	143,726	146,600	149,532	152,523	155,573	158,685	161,859	165,096	168,398	171,766	175,201	178,705	182,279	185,925	189,643
2003	187,689	191,442	195,271	199,177	203,160	207,223	211,368	215,595	219,907	224,305	228,791	233,367	238,035	242,795	247,651	252,604	257,656	262,810
2004	129,820	132,417	135,065	137,766	140,522	143,332	146,199	149,123	152,105	155,147	158,250	161,415	164,643	167,936	171,295	174,721	178,215	181,780
2005	132,818	135,474	138,184	140,947	143,766	146,642	149,574	152,566	155,617	158,730	161,904	165,142	168,445	171,814	175,250	178,755	182,330	185,977
2006	151,148	154,171	157,255	160,400	163,608	166,880	170,217	173,622	177,094	180,636	184,249	187,934	191,692	195,526	199,437	203,426	207,494	211,644
2007	216,120	220,442	224,851	229,348	233,935	238,614	243,386	248,254	253,219	258,283	263,449	268,718	274,092	279,574	285,165	290,869	296,686	302,620
2008	144,813	147,710	150,664	153,677	156,751	159,886	163,083	166,345	169,672	173,065	176,527	180,057	183,658	187,332	191,078	194,900	198,798	202,774
2009	162,753	166,008	169,329	172,715	176,170	179,693	183,287	186,953	190,692	194,505	198,395	202,363	206,411	210,539	214,750	219,045	223,426	227,894
2010	136,714	139,449	142,237	145,082	147,984	150,944	153,962	157,042	160,183	163,386	166,654	169,987	173,387	176,854	180,392	183,999	187,679	191,433
2011	137,154	139,897	142,695	145,549	148,460	151,429	154,458	157,547	160,698	163,912	167,190	170,534	173,944	177,423	180,972	184,591	188,283	192,049
2012	137,734	140,489	143,299	146,165	149,088	152,070	155,111	158,213	161,377	164,605	167,897	171,255	174,680	178,174	181,737	185,372	189,079	192,861
2013	168,089	171,451	174,880	178,377	181,945	185,584	189,295	193,081	196,943	200,882	204,899	208,997	213,177	217,441	221,790	226,226	230,750	235,365
2014	169,080	172,461	175,911	179,429	183,017	186,678	190,411	194,220	198,104	202,066	206,107	210,229	214,434	218,723	223,097	227,559	232,110	236,752
2015	169,393	172,781	176,237	179,762	183,357	187,024	190,764	194,580	198,471	202,441	206,490	210,619	214,832	219,128	223,511	227,981	232,541	237,192
2016	169,684	173,077	176,539	180,070	183,671	187,345	191,092	194,913	198,812	202,788	206,844	210,980	215,200	219,504	223,894	228,372	232,939	237,598
2017	173,089	176,550	180,081	183,683	187,357	191,104	194,926	198,824	202,801	206,857	210,994	215,214	219,518	223,909	228,387	232,954	237,614	242,366
2018	173,474	176,944	180,483	184,092	187,774	191,530	195,360	199,267	203,253	207,318	211,464	215,693	220,007	224,407	228,896	233,473	238,143	242,906
2019	173,855	177,332	180,879	184,496	188,186	191,950	195,789	199,705	203,699	207,773	211,928	216,167	220,490	224,900	229,398	233,986	238,666	243,439
2020	175,619	179,131	182,714	186,368	190,095	193,897	197,775	201,731	205,765	209,881	214,078	218,360	222,727	227,182	231,725	236,360	241,087	245,909

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) 867:879	Maturity (months) 879:891	Maturity (months) 891:903	Maturity (months) 903:915	Maturity (months) 915:927	Maturity (months) 927:939	Maturity (months) 939:951	Maturity (months) 951:963	Maturity (months) 963:975	Maturity (months) 975:987	Maturity (months) 987:999	Maturity (months) 999:1011	Maturity (months) 1011:1023	Maturity (months) 1023:1035	Maturity (months) 1035:1047	Maturity (months) 1047:1059	Maturity (months) 1059:1071	Maturity (months) 1071:1083
1989	156,798	159,934	163,133	166,395	169,723	173,118	176,580	180,112	183,714	187,388	191,136	194,959	198,858	202,835	206,892	211,029	215,250	219,555
1990	140,495	143,305	146,171	149,094	152,076	155,118	158,220	161,384	164,612	167,904	171,262	174,688	178,181	181,745	185,380	189,088	192,869	196,727
1991	207,897	212,055	216,296	220,622	225,035	229,535	234,126	238,809	243,585	248,456	253,426	258,494	263,664	268,937	274,316	279,802	285,398	291,106
1992	160,057	163,258	166,523	169,854	173,251	176,716	180,250	183,855	187,532	191,283	195,109	199,011	202,991	207,051	211,192	215,416	219,724	224,118
1993	169,718	173,112	176,575	180,106	183,708	187,382	191,130	194,953	198,852	202,829	206,885	211,023	215,243	219,548	223,939	228,418	232,986	237,646
1994	134,538	137,228	139,973	142,772	145,628	148,540	151,511	154,541	157,632	160,785	164,001	167,281	170,626	174,039	177,520	181,070	184,691	188,385
1995	207,074	211,215	215,440	219,748	224,143	228,626	233,199	237,863	242,620	247,472	252,422	257,470	262,620	267,872	273,229	278,694	284,268	289,953
1996	189,740	193,535	197,406	201,354	205,381	209,489	213,678	217,952	222,311	226,757	231,292	235,918	240,637	245,449	250,358	255,365	260,473	265,682
1997	154,118	157,200	160,344	163,551	166,822	170,158	173,561	177,033	180,573	184,185	187,868	191,626	195,458	199,368	203,355	207,422	211,570	215,802
1998	199,928	203,926	208,005	212,165	216,408	220,736	225,151	229,654	234,247	238,932	243,711	248,585	253,556	258,628	263,800	269,076	274,458	279,947
1999	246,064	250,985	256,005	261,125	266,347	271,674	277,108	282,650	288,303	294,069	299,950	305,949	312,068	318,310	324,676	331,169	337,793	344,549
2000	164,632	167,924	171,283	174,708	178,203	181,767	185,402	189,110	192,892	196,750	200,685	204,699	208,793	212,969	217,228	221,573	226,004	230,524
2001	229,541	234,132	238,815	243,591	248,463	253,432	258,501	263,671	268,944	274,323	279,809	285,406	291,114	296,936	302,875	308,932	315,111	321,413
2002	193,436	197,305	201,251	205,276	209,381	213,569	217,840	222,197	226,641	231,174	235,798	240,513	245,324	250,230	255,235	260,340	265,546	270,857
2003	268,066	273,427	278,896	284,473	290,163	295,966	301,886	307,923	314,082	320,363	326,771	333,306	339,972	346,772	353,707	360,781	367,997	375,357
2004	185,415	189,124	192,906	196,764	200,699	204,713	208,808	212,984	217,244	221,588	226,020	230,541	235,151	239,854	244,652	249,545	254,535	259,626
2005	189,697	193,491	197,360	201,308	205,334	209,440	213,629	217,902	222,260	226,705	231,239	235,864	240,581	245,393	250,301	255,307	260,413	265,621
2006	215,877	220,194	224,598	229,090	233,672	238,345	243,112	247,975	252,934	257,993	263,153	268,416	273,784	279,260	284,845	290,542	296,353	302,280
2007	308,672	314,846	321,143	327,565	334,117	340,799	347,615	354,567	361,659	368,892	376,270	383,795	391,471	399,300	407,286	415,432	423,741	432,216
2008	206,829	210,966	215,185	219,489	223,878	228,356	232,923	237,582	242,333	247,180	252,124	257,166	262,309	267,556	272,907	278,365	283,932	289,611
2009	232,452	237,101	241,843	246,680	251,613	256,646	261,779	267,014	272,355	277,802	283,358	289,025	294,805	300,701	306,715	312,850	319,107	325,489
2010	195,262	199,167	203,150	207,213	211,357	215,585	219,896	224,294	228,780	233,356	238,023	242,783	247,639	252,592	257,644	262,796	268,052	273,413
2011	195,890	199,807	203,804	207,880	212,037	216,278	220,604	225,016	229,516	234,106	238,788	243,564	248,435	253,404	258,472	263,642	268,914	274,293
2012	196,718	200,653	204,666	208,759	212,934	217,193	221,537	225,967	230,487	235,097	239,798	244,594	249,486	254,476	259,566	264,757	270,052	275,453
2013	240,072	244,874	249,771	254,767	259,862	265,059	270,360	275,768	281,283	286,909	292,647	298,500	304,470	310,559	316,770	323,106	329,568	336,159
2014	241,488	246,317	251,244	256,269	261,394	266,622	271,954	277,393	282,941	288,600	294,372	300,259	306,265	312,390	318,638	325,010	331,511	338,141
2015	241,935	246,774	251,710	256,744	261,879	267,116	272,459	277,908	283,466	289,135	294,918	300,816	306,833	312,969	319,229	325,613	332,125	338,768
2016	242,350	247,197	252,141	257,184	262,328	267,574	272,926	278,384	283,952	289,631	295,424	301,332	307,359	313,506	319,776	326,172	332,695	339,349
2017	247,213	252,157	257,201	262,345	267,591	272,943	278,402	283,970	289,650	295,443	301,351	307,378	313,526	319,797	326,192	332,716	339,371	346,158
2018	247,764	252,719	257,774	262,929	268,188	273,551	279,022	284,603	290,295	296,101	302,023	308,063	314,224	320,509	326,919	333,458	340,127	346,929
2019	248,308	253,274	258,339	263,506	268,776	274,152	279,635	285,227	290,932	296,751	302,686	308,739	314,914	321,212	327,637	334,189	340,873	347,691
2020	250,827	255,843	260,960	266,180	271,503	276,933	282,472	288,121	293,884	299,761	305,757	311,872	318,109	324,471	330,961	337,580	344,332	351,218

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) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	223,946	228,425	232,994	237,653	242,407	247,255	252,200	257,244	262,389	267,636	272,989	278,449	284,018	289,698	295,492	301,402	307,430	313,579
1990	200,661	204,674	208,768	212,943	217,202	221,546	225,977	230,497	235,107	239,809	244,605	249,497	254,487	259,577	264,768	270,064	275,465	280,974
1991	296,928	302,867	308,924	315,103	321,405	327,833	334,390	341,077	347,899	354,857	361,954	369,193	376,577	384,109	391,791	399,627	407,619	415,771
1992	228,601	233,173	237,836	242,593	247,445	252,394	257,442	262,590	267,842	273,199	278,663	284,236	289,921	295,719	301,634	307,667	313,820	320,096
1993	242,399	247,247	252,192	257,236	262,381	267,628	272,981	278,440	284,009	289,689	295,483	301,393	307,421	313,569	319,840	326,237	332,762	339,417
1994	192,153	195,996	199,916	203,914	207,992	212,152	216,395	220,723	225,138	229,640	234,233	238,918	243,696	248,570	253,542	258,612	263,785	269,060
1995	295,752	301,667	307,701	313,855	320,132	326,534	333,065	339,726	346,521	353,451	360,520	367,731	375,085	382,587	390,239	398,044	406,005	414,125
1996	270,996	276,416	281,944	287,583	293,335	299,201	305,185	311,289	317,515	323,865	330,342	336,949	343,688	350,562	357,573	364,725	372,019	379,460
1997	220,118	224,520	229,011	233,591	238,263	243,028	247,888	252,846	257,903	263,061	268,322	273,689	279,163	284,746	290,441	296,250	302,175	308,218
1998	285,546	291,257	297,082	303,023	309,084	315,266	321,571	328,002	334,562	341,254	348,079	355,040	362,141	369,384	376,772	384,307	391,993	399,833
1999	351,440	358,468	365,638	372,951	380,410	388,018	395,778	403,694	411,768	420,003	428,403	436,971	445,711	454,625	463,717	472,992	482,451	492,100
2000	235,135	239,837	244,634	249,527	254,517	259,608	264,800	270,096	275,498	281,008	286,628	292,360	298,208	304,172	310,255	316,460	322,789	329,245
2001	327,841	334,398	341,086	347,908	354,866	361,963	369,203	376,587	384,118	391,801	399,637	407,630	415,782	424,098	432,580	441,231	450,056	459,057
2002	276,274	281,800	287,436	293,185	299,048	305,029	311,130	317,352	323,699	330,173	336,777	343,512	350,383	357,390	364,538	371,829	379,265	386,851
2003	382,864	390,521	398,332	406,298	414,424	422,713	431,167	439,790	448,586	457,558	466,709	476,043	485,564	495,275	505,181	515,284	525,590	536,102
2004	264,819	270,115	275,517	281,028	286,648	292,381	298,229	304,193	310,277	316,483	322,813	329,269	335,854	342,571	349,423	356,411	363,539	370,810
2005	270,933	276,352	281,879	287,517	293,267	299,132	305,115	311,217	317,442	323,791	330,266	336,872	343,609	350,481	357,491	364,641	371,934	379,372
2006	308,325	314,492	320,782	327,197	333,741	340,416	347,224	354,169	361,252	368,477	375,847	383,364	391,031	398,852	406,829	414,965	423,265	431,730
2007	440,860	449,677	458,671	467,844	477,201	486,745	496,480	506,409	516,538	526,868	537,406	548,154	559,117	570,299	581,705	593,339	605,206	617,310
2008	295,403	301,311	307,337	313,484	319,754	326,149	332,672	339,325	346,112	353,034	360,095	367,296	374,642	382,135	389,778	397,573	405,525	413,635
2009	331,999	338,639	345,411	352,320	359,366	366,553	373,884	381,362	388,989	396,769	404,704	412,799	421,055	429,476	438,065	446,826	455,763	464,878
2010	278,882	284,459	290,148	295,951	301,870	307,908	314,066	320,347	326,754	333,289	339,955	346,754	353,689	360,763	367,978	375,338	382,845	390,502
2011	279,779	285,374	291,082	296,903	302,841	308,898	315,076	321,378	327,805	334,361	341,049	347,870	354,827	361,923	369,162	376,545	384,076	391,758
2012	280,962	286,581	292,313	298,159	304,122	310,205	316,409	322,737	329,192	335,776	342,491	349,341	356,328	363,454	370,724	378,138	385,701	393,415
2013	342,882	349,740	356,735	363,870	371,147	378,570	386,141	393,864	401,741	409,776	417,972	426,331	434,858	443,555	452,426	461,475	470,704	480,118
2014	344,904	351,802	358,838	366,015	373,335	380,802	388,418	396,186	404,110	412,192	420,436	428,844	437,421	446,170	455,093	464,195	473,479	482,948
2015	345,543	352,454	359,503	366,693	374,027	381,508	389,138	396,921	404,859	412,956	421,215	429,640	438,232	446,997	455,937	465,056	474,357	483,844
2016	346,136	353,059	360,120	367,322	374,669	382,162	389,805	397,601	405,553	413,664	421,938	430,376	438,984	447,764	456,719	465,853	475,170	484,674
2017	353,081	360,143	367,346	374,693	382,186	389,830	397,627	405,579	413,691	421,965	430,404	439,012	447,792	456,748	465,883	475,201	484,705	494,399
2018	353,868	360,945	368,164	375,527	383,038	390,699	398,513	406,483	414,613	422,905	431,363	439,990	448,790	457,766	466,921	476,259	485,785	495,500
2019	354,644	361,737	368,972	376,351	383,879	391,556	399,387	407,375	415,522	423,833	432,310	440,956	449,775	458,770	467,946	477,305	486,851	496,588
2020	358,243	365,407	372,716	380,170	387,773	395,529	403,439	411,508	419,738	428,133	436,696	445,430	454,338	463,425	472,694	482,147	491,790	501,626

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) 1299:1311	Maturity (months) 1311:1323	Maturity (months) 1323:1335	Maturity (months) 1335:1347	Maturity (months) 1347:1359	Maturity (months) 1359:1371	Maturity (months) 1371:1383	Maturity (months) 1383:1395	Maturity (months) 1395:1407	Maturity (months) 1407:1419	Maturity (months) 1419:1431	Maturity (months) 1431:1443	Maturity (months) 1443:1455	Maturity (months) 1455:1467
1989	319,850	326,247	332,772	339,428	346,216	353,141	360,203	367,407	374,756	382,251	389,896	397,694	405,647	413,760
1990	286,594	292,326	298,172	304,135	310,218	316,423	322,751	329,206	335,790	342,506	349,356	356,343	363,470	370,739
1991	424,087	432,569	441,220	450,044	459,045	468,226	477,591	487,143	496,885	506,823	516,960	527,299	537,845	548,602
1992	326,498	333,028	339,689	346,483	353,412	360,480	367,690	375,044	382,545	390,196	398,000	405,959	414,079	422,360
1993	346,206	353,130	360,192	367,396	374,744	382,239	389,884	397,681	405,635	413,748	422,023	430,463	439,072	447,854
1994	274,442	279,930	285,529	291,240	297,064	303,006	309,066	315,247	321,552	327,983	334,543	341,234	348,058	355,019
1995	422,407	430,855	439,472	448,262	457,227	466,372	475,699	485,213	494,917	504,816	514,912	525,210	535,714	546,429
1996	387,049	394,790	402,686	410,739	418,954	427,333	435,880	444,597	453,489	462,559	471,810	481,247	490,872	500,689
1997	314,383	320,670	327,084	333,625	340,298	347,104	354,046	361,127	368,349	375,716	383,231	390,895	398,713	406,687
1998	407,830	415,986	424,306	432,792	441,448	450,277	459,282	468,468	477,837	487,394	497,142	507,085	517,227	527,571
1999	501,942	511,981	522,221	532,665	543,319	554,185	565,269	576,574	588,106	599,868	611,865	624,102	636,584	649,316
2000	335,830	342,547	349,398	356,386	363,513	370,784	378,199	385,763	393,478	401,348	409,375	417,563	425,914	434,432
2001	468,238	477,603	487,155	496,898	506,836	516,973	527,312	537,859	548,616	559,588	570,780	582,195	593,839	605,716
2002	394,588	402,480	410,529	418,740	427,115	435,657	444,370	453,257	462,323	471,569	481,000	490,620	500,433	510,441
2003	546,824	557,760	568,915	580,294	591,900	603,738	615,812	628,129	640,691	653,505	666,575	679,907	693,505	707,375
2004	378,226	385,791	393,507	401,377	409,404	417,592	425,944	434,463	443,152	452,015	461,056	470,277	479,682	489,276
2005	386,960	394,699	402,593	410,645	418,858	427,235	435,779	444,495	453,385	462,453	471,702	481,136	490,758	500,574
2006	440,364	449,172	458,155	467,318	476,665	486,198	495,922	505,840	515,957	526,276	536,802	547,538	558,489	569,658
2007	629,656	642,250	655,095	668,196	681,560	695,192	709,095	723,277	737,743	752,498	767,548	782,899	798,557	814,528
2008	421,908	430,346	438,953	447,732	456,687	465,821	475,137	484,640	494,333	504,219	514,304	524,590	535,081	545,783
2009	474,176	483,659	493,332	503,199	513,263	523,528	533,999	544,679	555,573	566,684	578,018	589,578	601,370	613,397
2010	398,312	406,278	414,403	422,691	431,145	439,768	448,564	457,535	466,686	476,019	485,540	495,250	505,155	515,259
2011	399,593	407,585	415,736	424,051	432,532	441,183	450,006	459,006	468,187	477,550	487,101	496,843	506,780	516,916
2012	401,283	409,309	417,495	425,845	434,362	443,049	451,910	460,948	470,167	479,570	489,162	498,945	508,924	519,102
2013	489,721	499,515	509,505	519,695	530,089	540,691	551,505	562,535	573,786	585,261	596,967	608,906	621,084	633,506
2014	492,607	502,460	512,509	522,759	533,214	543,878	554,756	565,851	577,168	588,711	600,486	612,495	624,745	637,240
2015	493,521	503,391	513,459	523,728	534,203	544,887	555,785	566,900	578,238	589,803	601,599	613,631	625,904	638,422
2016	494,367	504,255	514,340	524,626	535,119	545,821	556,738	567,873	579,230	590,815	602,631	614,683	626,977	639,517
2017	504,287	514,373	524,660	535,153	545,856	556,774	567,909	579,267	590,853	602,670	614,723	627,017	639,558	652,349
2018	505,410	515,519	525,829	536,346	547,072	558,014	569,174	580,558	592,169	604,012	616,092	628,414	640,983	653,802
2019	506,520	516,650	526,983	537,523	548,273	559,239	570,423	581,832	593,468	605,338	617,445	629,793	642,389	655,237
2020	511,659	521,892	532,330	542,976	553,836	564,913	576,211	587,735	599,490	611,479	623,709	636,183	648,907	661,885

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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989																		
1990																		
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	8.67
2007														7.00	6.85	6.69	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	4.90	4.88	4.85	4.83
2011										10.00	9.90	9.81	9.71	9.62	9.52	9.42	9.32	9.22
2012								7.00	6.94	6.89	6.83	6.78	6.72	6.66	6.60	6.55	6.49	
2013							7.00	6.88	6.75	6.63	6.51	6.39	6.26	6.14	6.02	5.90	5.78	
2014							9.00	8.83	8.65	8.48	8.31	8.15	7.98	7.81	7.64	7.48	7.31	7.15
2015						13.66	13.48	13.30	13.12	12.94	12.76	12.59	12.41	12.23	12.05	11.87	11.69	11.50
2016					7.29	7.68	7.55	7.43	7.31	7.18	7.06	6.94	6.81	6.69	6.57	6.45	6.33	6.20
2017				12.43	13.28	13.98	13.75	13.52	13.30	13.07	12.85	12.63	12.40	12.18	11.96	11.74	11.52	11.29
2018			8.78	14.38	15.39	16.22	15.98	15.73	15.49	15.25	15.01	14.77	14.52	14.28	14.04	13.80	13.56	13.32
2019		3.53	6.78	11.24	12.14	12.85	12.72	12.59	12.46	12.33	12.19	12.06	11.93	11.79	11.66	11.52	11.39	11.25
2020	0.21	0.68	1.56	2.60	2.83	2.99	2.96	2.93	2.90	2.87	2.84	2.81	2.77	2.74	2.71	2.68	2.65	2.61

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 3:15 to 63:75, 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) 219:231	Maturity (months) 231:243	Maturity (months) 243:255	Maturity (months) 255:267	Maturity (months) 267:279	Maturity (months) 279:291	Maturity (months) 291:303	Maturity (months) 303:315	Maturity (months) 315:327	Maturity (months) 327:339	Maturity (months) 339:351	Maturity (months) 351:363	Maturity (months) 363:375	Maturity (months) 375:387	Maturity (months) 387:399	Maturity (months) 399:411	Maturity (months) 411:423	Maturity (months) 423:435
1989														4.00	3.93	3.86	3.79	3.72
1990												3.00	2.90	2.80	2.71	2.61	2.52	
1991												4.00	3.95	3.91	3.86	3.81	3.76	3.71
1992											9.00	8.89	8.77	8.65	8.54	8.42	8.30	8.18
1993									8.00	7.89	7.78	7.67	7.56	7.44	7.33	7.22	7.10	
1994								3.00	2.98	2.97	2.95	2.94	2.92	2.91	2.89	2.87	2.86	
1995								5.00	4.95	4.89	4.84	4.78	4.73	4.67	4.62	4.56	4.50	4.45
1996							6.00	5.87	5.74	5.62	5.49	5.36	5.24	5.11	4.98	4.86	4.73	4.61
1997						8.00	7.92	7.85	7.77	7.69	7.62	7.54	7.46	7.38	7.29	7.21	7.13	7.04
1998					11.00	10.87	10.73	10.59	10.46	10.32	10.18	10.04	9.90	9.76	9.62	9.48	9.34	9.19
1999				3.00	2.94	2.88	2.81	2.75	2.69	2.63	2.57	2.51	2.45	2.39	2.33	2.27	2.21	2.15
2000			4.00	3.91	3.82	3.74	3.65	3.56	3.48	3.39	3.31	3.23	3.14	3.06	2.98	2.89	2.81	2.73
2001		4.00	3.95	3.91	3.86	3.81	3.76	3.71	3.66	3.62	3.57	3.52	3.47	3.42	3.37	3.31	3.26	3.21
2002	13.00	12.79	12.58	12.37	12.16	11.95	11.74	11.53	11.32	11.11	10.90	10.69	10.48	10.27	10.06	9.85	9.64	9.43
2003	2.92	2.84	2.76	2.68	2.60	2.52	2.44	2.37	2.29	2.22	2.15	2.08	2.00	1.94	1.87	1.80	1.73	1.67
2004	4.91	4.86	4.82	4.77	4.73	4.68	4.63	4.58	4.53	4.49	4.44	4.39	4.34	4.29	4.24	4.18	4.13	4.08
2005	6.69	6.59	6.48	6.38	6.27	6.17	6.06	5.96	5.85	5.75	5.64	5.54	5.43	5.32	5.22	5.11	5.01	4.90
2006	8.56	8.45	8.34	8.22	8.11	7.99	7.88	7.76	7.65	7.53	7.42	7.30	7.18	7.06	6.95	6.83	6.71	6.59
2007	6.24	6.08	5.93	5.78	5.63	5.49	5.34	5.19	5.05	4.91	4.77	4.63	4.49	4.35	4.22	4.08	3.95	3.82
2008	8.51	8.43	8.34	8.26	8.17	8.08	8.00	7.91	7.82	7.73	7.64	7.55	7.45	7.36	7.27	7.17	7.08	6.98
2009	9.30	9.20	9.10	8.99	8.89	8.78	8.67	8.56	8.46	8.35	8.24	8.13	8.02	7.90	7.79	7.68	7.56	7.45
2010	4.80	4.78	4.75	4.72	4.69	4.67	4.64	4.61	4.58	4.55	4.52	4.49	4.46	4.43	4.40	4.37	4.33	4.30
2011	9.12	9.02	8.91	8.81	8.70	8.60	8.49	8.38	8.28	8.17	8.06	7.95	7.84	7.73	7.62	7.51	7.39	7.28
2012	6.43	6.37	6.30	6.24	6.18	6.12	6.05	5.99	5.92	5.86	5.79	5.73	5.66	5.59	5.53	5.46	5.39	5.32
2013	5.66	5.54	5.41	5.29	5.17	5.05	4.93	4.82	4.70	4.58	4.46	4.35	4.23	4.12	4.01	3.89	3.78	3.67
2014	6.98	6.82	6.65	6.49	6.33	6.16	6.00	5.85	5.69	5.53	5.38	5.22	5.07	4.92	4.77	4.63	4.48	4.33
2015	11.32	11.13	10.95	10.76	10.58	10.39	10.21	10.02	9.83	9.65	9.46	9.28	9.09	8.90	8.72	8.53	8.34	8.16
2016	6.08	5.96	5.83	5.71	5.59	5.47	5.35	5.23	5.10	4.99	4.87	4.75	4.63	4.51	4.39	4.28	4.16	4.05
2017	11.07	10.84	10.62	10.40	10.17	9.95	9.73	9.51	9.29	9.07	8.86	8.64	8.43	8.21	8.00	7.79	7.58	7.37
2018	13.07	12.83	12.58	12.34	12.09	11.85	11.60	11.36	11.12	10.88	10.64	10.40	10.16	9.92	9.68	9.44	9.21	8.97
2019	11.11	10.97	10.82	10.68	10.54	10.39	10.25	10.10	9.96	9.81	9.66	9.51	9.37	9.22	9.07	8.91	8.76	8.61
2020	2.58	2.55	2.51	2.48	2.45	2.41	2.38	2.34	2.31	2.27	2.24	2.20	2.17	2.13	2.10	2.06	2.03	1.99

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 435:447	Maturity (months) 447:459	Maturity (months) 459:471	Maturity (months) 471:483	Maturity (months) 483:495	Maturity (months) 495:507	Maturity (months) 507:519	Maturity (months) 519:531	Maturity (months) 531:543	Maturity (months) 543:555	Maturity (months) 555:567	Maturity (months) 567:579	Maturity (months) 579:591	Maturity (months) 591:603	Maturity (months) 603:615	Maturity (months) 615:627	Maturity (months) 627:639	Maturity (months) 639:651
1989	3.65	3.58	3.51	3.44	3.37	3.29	3.22	3.15	3.08	3.00	2.93	2.85	2.78	2.70	2.63	2.55	2.48	2.40
1990	2.43	2.33	2.24	2.16	2.07	1.98	1.90	1.82	1.73	1.65	1.57	1.50	1.42	1.35	1.27	1.20	1.13	1.06
1991	3.66	3.61	3.56	3.51	3.46	3.41	3.36	3.30	3.25	3.20	3.14	3.09	3.03	2.97	2.91	2.85	2.79	2.73
1992	8.06	7.94	7.81	7.69	7.57	7.44	7.31	7.18	7.05	6.92	6.79	6.65	6.52	6.38	6.24	6.10	5.96	5.81
1993	6.98	6.87	6.75	6.63	6.51	6.39	6.27	6.15	6.03	5.90	5.78	5.65	5.52	5.39	5.26	5.13	5.00	4.86
1994	2.84	2.82	2.80	2.78	2.77	2.75	2.73	2.71	2.69	2.67	2.65	2.62	2.60	2.58	2.56	2.53	2.51	2.48
1995	4.39	4.33	4.27	4.21	4.15	4.09	4.03	3.96	3.90	3.83	3.77	3.70	3.64	3.57	3.50	3.43	3.36	3.28
1996	4.48	4.36	4.24	4.12	3.99	3.87	3.75	3.63	3.51	3.39	3.27	3.16	3.04	2.92	2.81	2.69	2.57	2.46
1997	6.96	6.87	6.79	6.70	6.61	6.52	6.43	6.33	6.24	6.15	6.05	5.95	5.85	5.75	5.65	5.54	5.44	5.33
1998	9.04	8.90	8.75	8.60	8.45	8.30	8.15	7.99	7.84	7.68	7.52	7.36	7.20	7.04	6.87	6.70	6.53	6.36
1999	2.09	2.03	1.97	1.91	1.86	1.80	1.74	1.68	1.63	1.57	1.51	1.46	1.40	1.35	1.29	1.24	1.18	1.13
2000	2.65	2.57	2.49	2.41	2.33	2.25	2.18	2.10	2.02	1.95	1.87	1.80	1.72	1.65	1.58	1.51	1.44	1.37
2001	3.16	3.11	3.05	3.00	2.95	2.89	2.84	2.79	2.73	2.67	2.62	2.56	2.50	2.45	2.39	2.33	2.27	2.21
2002	9.22	9.01	8.79	8.58	8.37	8.16	7.95	7.73	7.52	7.31	7.10	6.88	6.67	6.45	6.24	6.03	5.81	5.59
2003	1.60	1.54	1.47	1.41	1.35	1.29	1.23	1.18	1.12	1.07	1.01	0.96	0.91	0.86	0.81	0.76	0.71	0.67
2004	4.03	3.97	3.92	3.86	3.81	3.75	3.70	3.64	3.58	3.52	3.46	3.40	3.34	3.28	3.22	3.15	3.09	3.02
2005	4.79	4.69	4.58	4.47	4.36	4.26	4.15	4.04	3.93	3.83	3.72	3.61	3.50	3.39	3.28	3.17	3.06	2.95
2006	6.47	6.34	6.22	6.10	5.98	5.85	5.73	5.60	5.48	5.35	5.22	5.09	4.96	4.83	4.70	4.57	4.44	4.30
2007	3.69	3.56	3.43	3.30	3.18	3.06	2.94	2.82	2.70	2.58	2.47	2.36	2.24	2.13	2.03	1.92	1.82	1.71
2008	6.89	6.79	6.69	6.59	6.49	6.39	6.28	6.18	6.07	5.97	5.86	5.75	5.64	5.53	5.41	5.30	5.18	5.06
2009	7.33	7.21	7.10	6.98	6.86	6.74	6.62	6.49	6.37	6.24	6.12	5.99	5.86	5.73	5.60	5.46	5.33	5.19
2010	4.27	4.23	4.20	4.17	4.13	4.09	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.78	3.74	3.69	3.65	3.60
2011	7.17	7.05	6.93	6.82	6.70	6.58	6.46	6.34	6.21	6.09	5.96	5.84	5.71	5.58	5.45	5.32	5.19	5.05
2012	5.25	5.18	5.10	5.03	4.96	4.88	4.81	4.73	4.66	4.58	4.50	4.42	4.34	4.26	4.17	4.09	4.00	3.91
2013	3.56	3.45	3.34	3.23	3.12	3.02	2.91	2.81	2.70	2.60	2.50	2.40	2.30	2.20	2.10	2.00	1.91	1.81
2014	4.19	4.05	3.91	3.77	3.63	3.49	3.36	3.23	3.10	2.97	2.84	2.71	2.59	2.46	2.34	2.22	2.11	1.99
2015	7.97	7.78	7.60	7.41	7.22	7.04	6.85	6.66	6.48	6.29	6.10	5.92	5.73	5.54	5.35	5.17	4.98	4.79
2016	3.93	3.82	3.70	3.59	3.48	3.37	3.26	3.15	3.04	2.93	2.82	2.71	2.61	2.50	2.40	2.29	2.19	2.09
2017	7.16	6.95	6.74	6.54	6.33	6.13	5.93	5.73	5.53	5.33	5.13	4.94	4.74	4.55	4.36	4.17	3.98	3.80
2018	8.74	8.50	8.27	8.03	7.80	7.57	7.34	7.11	6.88	6.65	6.43	6.20	5.98	5.75	5.53	5.30	5.08	4.86
2019	8.46	8.30	8.15	7.99	7.83	7.68	7.52	7.36	7.20	7.04	6.87	6.71	6.54	6.38	6.21	6.04	5.87	5.69
2020	1.95	1.92	1.88	1.84	1.81	1.77	1.73	1.69	1.66	1.62	1.58	1.54	1.50	1.46	1.42	1.38	1.34	1.30

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867
1989	2.32	2.24	2.16	2.08	2.00	1.92	1.84	1.76	1.68	1.60	1.52	1.44	1.36	1.28	1.20	1.12	1.04	0.97
1990	1.00	0.93	0.87	0.80	0.74	0.69	0.63	0.58	0.53	0.48	0.43	0.39	0.34	0.30	0.27	0.23	0.20	0.17
1991	2.67	2.61	2.54	2.48	2.41	2.34	2.27	2.20	2.13	2.06	1.99	1.91	1.84	1.76	1.69	1.61	1.53	1.45
1992	5.66	5.51	5.36	5.21	5.05	4.89	4.73	4.57	4.41	4.24	4.08	3.91	3.74	3.56	3.39	3.22	3.04	2.87
1993	4.73	4.59	4.45	4.31	4.17	4.02	3.88	3.73	3.58	3.44	3.29	3.14	2.98	2.83	2.68	2.53	2.38	2.23
1994	2.46	2.43	2.40	2.37	2.34	2.31	2.28	2.25	2.22	2.18	2.15	2.11	2.07	2.03	1.99	1.95	1.91	1.86
1995	3.21	3.13	3.06	2.98	2.90	2.82	2.74	2.66	2.57	2.49	2.40	2.31	2.22	2.13	2.04	1.95	1.85	1.76
1996	2.35	2.23	2.12	2.01	1.90	1.79	1.69	1.58	1.48	1.38	1.28	1.18	1.09	1.00	0.91	0.82	0.74	0.67
1997	5.22	5.10	4.99	4.87	4.75	4.63	4.51	4.38	4.25	4.12	3.99	3.86	3.72	3.58	3.44	3.29	3.15	3.00
1998	6.19	6.01	5.83	5.65	5.47	5.29	5.10	4.92	4.73	4.54	4.34	4.15	3.96	3.76	3.57	3.37	3.17	2.98
1999	1.08	1.02	0.97	0.92	0.87	0.82	0.77	0.72	0.67	0.62	0.58	0.53	0.49	0.45	0.41	0.37	0.33	0.30
2000	1.30	1.23	1.16	1.09	1.03	0.96	0.90	0.84	0.78	0.72	0.66	0.61	0.55	0.50	0.45	0.41	0.36	0.32
2001	2.15	2.08	2.02	1.96	1.89	1.83	1.76	1.70	1.63	1.56	1.50	1.43	1.36	1.29	1.22	1.15	1.09	1.02
2002	5.38	5.16	4.95	4.73	4.52	4.30	4.09	3.88	3.67	3.46	3.25	3.05	2.84	2.65	2.45	2.26	2.08	1.90
2003	0.62	0.58	0.54	0.50	0.46	0.42	0.38	0.35	0.32	0.29	0.26	0.23	0.20	0.18	0.15	0.13	0.11	0.10
2004	2.95	2.89	2.82	2.74	2.67	2.60	2.52	2.45	2.37	2.29	2.21	2.13	2.05	1.97	1.88	1.80	1.71	1.63
2005	2.84	2.73	2.62	2.51	2.40	2.29	2.18	2.07	1.96	1.85	1.74	1.64	1.53	1.43	1.33	1.23	1.13	1.03
2006	4.17	4.03	3.89	3.75	3.61	3.47	3.33	3.19	3.05	2.91	2.76	2.62	2.48	2.34	2.20	2.06	1.92	1.79
2007	1.61	1.51	1.42	1.32	1.23	1.14	1.06	0.97	0.89	0.82	0.74	0.67	0.60	0.54	0.48	0.42	0.37	0.32
2008	4.94	4.82	4.69	4.57	4.44	4.31	4.18	4.04	3.90	3.77	3.63	3.49	3.34	3.20	3.05	2.91	2.76	2.61
2009	5.05	4.91	4.77	4.62	4.48	4.33	4.18	4.03	3.88	3.72	3.57	3.41	3.26	3.10	2.94	2.78	2.62	2.47
2010	3.55	3.50	3.45	3.40	3.35	3.29	3.24	3.18	3.12	3.06	2.99	2.93	2.86	2.79	2.72	2.65	2.58	2.50
2011	4.91	4.78	4.63	4.49	4.35	4.20	4.06	3.91	3.76	3.61	3.46	3.30	3.15	3.00	2.84	2.69	2.53	2.38
2012	3.82	3.73	3.64	3.55	3.45	3.35	3.26	3.16	3.05	2.95	2.85	2.74	2.63	2.52	2.41	2.30	2.19	2.08
2013	1.72	1.63	1.54	1.45	1.36	1.27	1.19	1.10	1.02	0.94	0.87	0.80	0.72	0.66	0.59	0.53	0.47	0.42
2014	1.88	1.77	1.66	1.55	1.45	1.35	1.25	1.15	1.06	0.97	0.88	0.80	0.72	0.65	0.58	0.51	0.45	0.39
2015	4.60	4.41	4.23	4.04	3.85	3.66	3.48	3.30	3.11	2.93	2.75	2.58	2.40	2.23	2.06	1.90	1.74	1.59
2016	1.98	1.88	1.78	1.69	1.59	1.49	1.40	1.31	1.22	1.13	1.04	0.96	0.88	0.80	0.73	0.66	0.59	0.52
2017	3.61	3.43	3.25	3.07	2.89	2.72	2.55	2.38	2.22	2.06	1.90	1.75	1.60	1.46	1.33	1.20	1.07	0.95
2018	4.64	4.42	4.21	3.99	3.78	3.57	3.36	3.16	2.96	2.76	2.57	2.38	2.20	2.02	1.84	1.68	1.51	1.36
2019	5.52	5.34	5.17	4.99	4.81	4.63	4.44	4.26	4.08	3.89	3.71	3.52	3.34	3.15	2.97	2.79	2.60	2.43
2020	1.26	1.22	1.17	1.13	1.09	1.05	1.00	0.96	0.92	0.87	0.83	0.79	0.74	0.70	0.66	0.61	0.57	0.53

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) 867:879	Maturity (months) 879:891	Maturity (months) 891:903	Maturity (months) 903:915	Maturity (months) 915:927	Maturity (months) 927:939	Maturity (months) 939:951	Maturity (months) 951:963	Maturity (months) 963:975	Maturity (months) 975:987	Maturity (months) 987:999	Maturity (months) 999:1011	Maturity (months) 1011:1023	Maturity (months) 1023:1035	Maturity (months) 1035:1047	Maturity (months) 1047:1059	Maturity (months) 1059:1071	Maturity (months) 1071:1083
1989	0.89	0.82	0.75	0.68	0.61	0.55	0.49	0.43	0.38	0.33	0.28	0.24	0.20	0.16	0.13	0.10	0.08	0.06
1990	0.15	0.12	0.10	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1991	1.37	1.29	1.22	1.14	1.06	0.98	0.91	0.83	0.76	0.69	0.62	0.55	0.48	0.42	0.37	0.31	0.26	0.22
1992	2.70	2.53	2.36	2.19	2.02	1.86	1.70	1.54	1.39	1.24	1.10	0.97	0.84	0.72	0.62	0.52	0.43	0.35
1993	2.08	1.94	1.79	1.65	1.51	1.38	1.24	1.12	1.00	0.88	0.77	0.67	0.57	0.48	0.40	0.33	0.27	0.21
1994	1.82	1.77	1.72	1.67	1.62	1.56	1.51	1.45	1.39	1.33	1.27	1.21	1.14	1.08	1.01	0.94	0.87	0.81
1995	1.67	1.57	1.48	1.38	1.29	1.20	1.11	1.01	0.93	0.84	0.76	0.67	0.60	0.52	0.45	0.39	0.33	0.27
1996	0.59	0.53	0.46	0.40	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.08	0.06	0.05	0.03	0.02	0.02	0.01
1997	2.85	2.71	2.56	2.41	2.26	2.11	1.96	1.81	1.66	1.52	1.38	1.24	1.11	0.98	0.86	0.75	0.64	0.54
1998	2.79	2.60	2.41	2.22	2.04	1.86	1.69	1.52	1.36	1.21	1.06	0.92	0.79	0.67	0.57	0.47	0.38	0.30
1999	0.26	0.23	0.20	0.18	0.15	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2000	0.28	0.25	0.21	0.18	0.16	0.13	0.11	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2001	0.95	0.89	0.82	0.76	0.69	0.63	0.57	0.51	0.46	0.41	0.36	0.31	0.26	0.22	0.19	0.15	0.12	0.10
2002	1.72	1.56	1.40	1.25	1.10	0.97	0.84	0.72	0.61	0.52	0.43	0.35	0.28	0.22	0.17	0.13	0.09	0.07
2003	0.08	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2004	1.54	1.46	1.37	1.28	1.20	1.11	1.03	0.94	0.86	0.78	0.70	0.63	0.56	0.49	0.42	0.36	0.31	0.26
2005	0.94	0.85	0.77	0.69	0.61	0.54	0.47	0.40	0.35	0.29	0.24	0.20	0.16	0.13	0.10	0.08	0.06	0.04
2006	1.65	1.52	1.39	1.27	1.15	1.03	0.92	0.82	0.72	0.62	0.54	0.46	0.38	0.32	0.26	0.20	0.16	0.12
2007	0.28	0.24	0.20	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00
2008	2.46	2.32	2.17	2.02	1.88	1.73	1.59	1.45	1.32	1.19	1.06	0.94	0.83	0.72	0.62	0.52	0.44	0.36
2009	2.31	2.15	2.00	1.85	1.70	1.56	1.41	1.28	1.14	1.02	0.89	0.78	0.67	0.57	0.48	0.40	0.33	0.26
2010	2.42	2.34	2.26	2.17	2.09	2.00	1.91	1.81	1.72	1.63	1.53	1.43	1.34	1.24	1.14	1.04	0.95	0.86
2011	2.23	2.07	1.92	1.78	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
2012	1.97	1.86	1.74	1.63	1.52	1.41	1.30	1.19	1.09	0.98	0.88	0.79	0.70	0.61	0.53	0.45	0.38	0.31
2013	0.37	0.32	0.27	0.23	0.20	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2014	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00
2015	1.44	1.30	1.16	1.03	0.91	0.80	0.69	0.59	0.50	0.42	0.35	0.28	0.22	0.18	0.14	0.10	0.07	0.05
2016	0.46	0.41	0.35	0.31	0.26	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01
2017	0.84	0.74	0.65	0.56	0.48	0.40	0.33	0.28	0.22	0.18	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01
2018	1.22	1.08	0.95	0.83	0.72	0.61	0.52	0.43	0.36	0.29	0.23	0.18	0.14	0.11	0.08	0.06	0.04	0.03
2019	2.25	2.08	1.91	1.74	1.58	1.43	1.28	1.14	1.00	0.87	0.76	0.64	0.54	0.45	0.37	0.30	0.24	0.18
2020	0.49	0.45	0.41	0.37	0.34	0.30	0.27	0.24	0.21	0.18	0.15	0.13	0.11	0.09	0.07	0.06	0.04	0.03

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) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
1991	0.18	0.14	0.11	0.09	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.28	0.22	0.16	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.16	0.12	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
1994	0.74	0.67	0.61	0.54	0.48	0.42	0.37	0.32	0.27	0.22	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04
1995	0.22	0.18	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
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	0.45	0.37	0.30	0.24	0.18	0.14	0.10	0.07	0.05	0.04	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00
1998	0.24	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
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	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	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
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
2004	0.21	0.17	0.14	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
2005	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.09	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	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	0.00	-	-	-	-	-	-	-
2008	0.29	0.23	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
2009	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	0.00
2010	0.76	0.68	0.59	0.51	0.44	0.37	0.31	0.25	0.21	0.16	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02
2011	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.26	0.21	0.16	0.13	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
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	0.04	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.02	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	0.14	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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) 1299:1311	Maturity (months) 1311:1323	Maturity (months) 1323:1335	Maturity (months) 1335:1347	Maturity (months) 1347:1359	Maturity (months) 1359:1371	Maturity (months) 1371:1383	Maturity (months) 1383:1395	Maturity (months) 1395:1407	Maturity (months) 1407:1419	Maturity (months) 1419:1431	Maturity (months) 1431:1443	Maturity (months) 1443:1455	Maturity (months) 1455:1467	Maturity (months) 1467:1479
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.03	0.03	0.02	0.02	0.01	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) 3:15	Maturity (months) 15:27	Maturity (months) 27:39	Maturity (months) 39:51	Maturity (months) 51:63	Maturity (months) 63:75	Maturity (months) 75:87	Maturity (months) 87:99	Maturity (months) 99:111	Maturity (months) 111:123	Maturity (months) 123:135	Maturity (months) 135:147	Maturity (months) 147:159	Maturity (months) 159:171	Maturity (months) 171:183	Maturity (months) 183:195	Maturity (months) 195:207	Maturity (months) 207:219
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		0.0272
2004																	0.0089	0.0091
2005																0.0146	0.0149	0.0152
2006															0.0120	0.0123	0.0126	0.0128
2007														0.0219	0.0223	0.0228	0.0234	0.0239
2008												0.0088	0.0089	0.0091	0.0093	0.0095	0.0097	0.0097
2009											0.0097	0.0098	0.0100	0.0102	0.0104	0.0107	0.0109	0.0109
2010										0.0047	0.0048	0.0049	0.0050	0.0051	0.0052	0.0053	0.0054	0.0054
2011									0.0095	0.0097	0.0098	0.0099	0.0101	0.0103	0.0106	0.0108	0.0110	0.0110
2012								0.0079	0.0080	0.0081	0.0082	0.0084	0.0085	0.0087	0.0089	0.0091	0.0093	0.0093
2013							0.0177	0.0180	0.0182	0.0184	0.0187	0.0190	0.0193	0.0197	0.0202	0.0206	0.0211	0.0211
2014						0.0192	0.0195	0.0198	0.0200	0.0203	0.0206	0.0209	0.0213	0.0217	0.0222	0.0227	0.0232	0.0232
2015						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
2016					0.0161	0.0163	0.0165	0.0167	0.0169	0.0171	0.0174	0.0176	0.0179	0.0182	0.0186	0.0190	0.0194	0.0198
2017				0.0292	0.0161	0.0163	0.0165	0.0167	0.0169	0.0171	0.0174	0.0176	0.0179	0.0182	0.0186	0.0190	0.0194	0.0198
2018			0.0364	0.0270	0.0149	0.0150	0.0152	0.0154	0.0156	0.0159	0.0161	0.0163	0.0165	0.0168	0.0172	0.0176	0.0180	0.0184
2019		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
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) 219:231	Maturity (months) 231:243	Maturity (months) 243:255	Maturity (months) 255:267	Maturity (months) 267:279	Maturity (months) 279:291	Maturity (months) 291:303	Maturity (months) 303:315	Maturity (months) 315:327	Maturity (months) 327:339	Maturity (months) 339:351	Maturity (months) 351:363	Maturity (months) 363:375	Maturity (months) 375:387	Maturity (months) 387:399	Maturity (months) 399:411	Maturity (months) 411:423	Maturity (months) 423:435
1989																		0.0189
1990													0.0329	0.0336	0.0344	0.0351	0.0359	0.0368
1991												0.0116	0.0119	0.0121	0.0124	0.0127	0.0130	0.0133
1992											0.0127	0.0129	0.0132	0.0135	0.0138	0.0141	0.0145	0.0148
1993										0.0137	0.0140	0.0143	0.0146	0.0149	0.0153	0.0156	0.0160	0.0163
1994									0.0050	0.0051	0.0052	0.0053	0.0054	0.0056	0.0057	0.0058	0.0059	0.0061
1995								0.0106	0.0108	0.0110	0.0113	0.0115	0.0117	0.0120	0.0123	0.0125	0.0128	0.0131
1996							0.0214	0.0218	0.0222	0.0226	0.0231	0.0236	0.0241	0.0246	0.0252	0.0257	0.0263	0.0269
1997						0.0095	0.0096	0.0098	0.0100	0.0102	0.0104	0.0106	0.0108	0.0111	0.0113	0.0116	0.0118	0.0121
1998					0.0122	0.0124	0.0127	0.0129	0.0131	0.0134	0.0136	0.0139	0.0142	0.0145	0.0148	0.0152	0.0155	0.0159
1999				0.0208	0.0211	0.0215	0.0219	0.0223	0.0227	0.0231	0.0236	0.0241	0.0246	0.0251	0.0257	0.0263	0.0269	0.0275
2000			0.0219	0.0224	0.0228	0.0232	0.0236	0.0240	0.0245	0.0249	0.0254	0.0259	0.0265	0.0271	0.0277	0.0283	0.0290	0.0296
2001		0.0118	0.0120	0.0122	0.0124	0.0127	0.0129	0.0131	0.0134	0.0136	0.0139	0.0142	0.0145	0.0148	0.0151	0.0155	0.0158	0.0162
2002	0.0160	0.0163	0.0166	0.0169	0.0172	0.0176	0.0179	0.0182	0.0185	0.0189	0.0192	0.0196	0.0201	0.0205	0.0210	0.0214	0.0219	0.0224
2003	0.0278	0.0283	0.0288	0.0294	0.0299	0.0305	0.0310	0.0316	0.0321	0.0327	0.0334	0.0341	0.0348	0.0356	0.0364	0.0372	0.0380	0.0389
2004	0.0093	0.0095	0.0096	0.0098	0.0100	0.0102	0.0104	0.0105	0.0107	0.0109	0.0111	0.0114	0.0116	0.0119	0.0121	0.0124	0.0127	0.0130
2005	0.0156	0.0159	0.0161	0.0164	0.0168	0.0171	0.0174	0.0177	0.0180	0.0183	0.0187	0.0191	0.0195	0.0199	0.0204	0.0208	0.0213	0.0218
2006	0.0131	0.0134	0.0136	0.0139	0.0141	0.0144	0.0146	0.0149	0.0152	0.0154	0.0157	0.0161	0.0164	0.0168	0.0172	0.0175	0.0179	0.0184
2007	0.0244	0.0248	0.0253	0.0258	0.0262	0.0267	0.0272	0.0277	0.0282	0.0287	0.0293	0.0299	0.0305	0.0312	0.0319	0.0326	0.0334	0.0342
2008	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0119	0.0122	0.0124	0.0127	0.0130	0.0133	0.0136	0.0139
2009	0.0111	0.0113	0.0116	0.0118	0.0120	0.0122	0.0124	0.0127	0.0129	0.0131	0.0134	0.0137	0.0140	0.0143	0.0146	0.0149	0.0152	0.0156
2010	0.0055	0.0056	0.0057	0.0058	0.0059	0.0061	0.0062	0.0063	0.0064	0.0065	0.0066	0.0068	0.0069	0.0071	0.0072	0.0074	0.0076	0.0077
2011	0.0113	0.0115	0.0117	0.0119	0.0121	0.0124	0.0126	0.0128	0.0130	0.0133	0.0135	0.0138	0.0141	0.0144	0.0148	0.0151	0.0154	0.0158
2012	0.0095	0.0097	0.0098	0.0100	0.0102	0.0104	0.0106	0.0108	0.0110	0.0112	0.0114	0.0116	0.0119	0.0121	0.0124	0.0127	0.0130	0.0133
2013	0.0215	0.0219	0.0223	0.0227	0.0232	0.0236	0.0240	0.0245	0.0249	0.0254	0.0259	0.0264	0.0270	0.0276	0.0282	0.0288	0.0295	0.0301
2014	0.0237	0.0241	0.0246	0.0250	0.0255	0.0260	0.0264	0.0269	0.0274	0.0279	0.0285	0.0290	0.0297	0.0303	0.0310	0.0317	0.0324	0.0332
2015	0.0163	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
2016	0.0203	0.0207	0.0210	0.0214	0.0218	0.0222	0.0226	0.0230	0.0234	0.0239	0.0243	0.0249	0.0254	0.0260	0.0265	0.0271	0.0277	0.0284
2017	0.0203	0.0207	0.0210	0.0214	0.0218	0.0222	0.0226	0.0230	0.0234	0.0239	0.0243	0.0249	0.0254	0.0260	0.0265	0.0271	0.0277	0.0284
2018	0.0187	0.0191	0.0195	0.0198	0.0202	0.0206	0.0209	0.0213	0.0217	0.0221	0.0225	0.0230	0.0235	0.0240	0.0245	0.0251	0.0257	0.0263
2019	0.0127	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
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) 435:447	Maturity (months) 447:459	Maturity (months) 459:471	Maturity (months) 471:483	Maturity (months) 483:495	Maturity (months) 495:507	Maturity (months) 507:519	Maturity (months) 519:531	Maturity (months) 531:543	Maturity (months) 543:555	Maturity (months) 555:567	Maturity (months) 567:579	Maturity (months) 579:591	Maturity (months) 591:603	Maturity (months) 603:615	Maturity (months) 615:627	Maturity (months) 627:639	Maturity (months) 639:651
1989	0.0194	0.0198	0.0203	0.0208	0.0214	0.0219	0.0225	0.0232	0.0238	0.0246	0.0253	0.0262	0.0271	0.0280	0.0290	0.0301	0.0313	0.0325
1990	0.0376	0.0385	0.0395	0.0405	0.0415	0.0426	0.0438	0.0450	0.0463	0.0477	0.0492	0.0508	0.0526	0.0544	0.0564	0.0585	0.0608	0.0632
1991	0.0136	0.0139	0.0143	0.0146	0.0150	0.0154	0.0158	0.0163	0.0167	0.0173	0.0178	0.0184	0.0190	0.0197	0.0204	0.0212	0.0220	0.0228
1992	0.0151	0.0155	0.0159	0.0163	0.0167	0.0171	0.0176	0.0181	0.0186	0.0192	0.0198	0.0204	0.0211	0.0219	0.0227	0.0235	0.0245	0.0254
1993	0.0167	0.0171	0.0175	0.0180	0.0184	0.0189	0.0194	0.0200	0.0206	0.0212	0.0219	0.0226	0.0233	0.0242	0.0251	0.0260	0.0270	0.0281
1994	0.0062	0.0064	0.0065	0.0067	0.0069	0.0071	0.0072	0.0074	0.0077	0.0079	0.0081	0.0084	0.0087	0.0090	0.0093	0.0097	0.0101	0.0105
1995	0.0134	0.0138	0.0141	0.0144	0.0148	0.0152	0.0156	0.0161	0.0165	0.0170	0.0176	0.0181	0.0188	0.0194	0.0201	0.0209	0.0217	0.0225
1996	0.0275	0.0282	0.0289	0.0296	0.0304	0.0312	0.0320	0.0329	0.0339	0.0349	0.0360	0.0372	0.0385	0.0398	0.0413	0.0429	0.0445	0.0463
1997	0.0124	0.0127	0.0130	0.0133	0.0136	0.0140	0.0144	0.0148	0.0152	0.0157	0.0162	0.0167	0.0173	0.0179	0.0185	0.0192	0.0200	0.0208
1998	0.0163	0.0167	0.0171	0.0175	0.0179	0.0184	0.0189	0.0194	0.0200	0.0206	0.0213	0.0220	0.0227	0.0235	0.0244	0.0253	0.0263	0.0273
1999	0.0282	0.0288	0.0296	0.0303	0.0311	0.0319	0.0327	0.0337	0.0347	0.0357	0.0368	0.0380	0.0393	0.0407	0.0422	0.0438	0.0455	0.0473
2000	0.0303	0.0311	0.0318	0.0326	0.0335	0.0343	0.0353	0.0363	0.0373	0.0385	0.0397	0.0410	0.0424	0.0439	0.0455	0.0472	0.0490	0.0509
2001	0.0166	0.0170	0.0174	0.0178	0.0183	0.0188	0.0193	0.0198	0.0204	0.0210	0.0217	0.0224	0.0231	0.0240	0.0248	0.0258	0.0268	0.0278
2002	0.0230	0.0235	0.0241	0.0247	0.0253	0.0260	0.0267	0.0275	0.0283	0.0291	0.0301	0.0310	0.0321	0.0332	0.0344	0.0357	0.0371	0.0386
2003	0.0398	0.0408	0.0418	0.0429	0.0439	0.0451	0.0463	0.0476	0.0490	0.0505	0.0521	0.0538	0.0556	0.0576	0.0597	0.0620	0.0644	0.0669
2004	0.0133	0.0136	0.0140	0.0143	0.0147	0.0151	0.0155	0.0159	0.0164	0.0169	0.0174	0.0180	0.0186	0.0192	0.0199	0.0207	0.0215	0.0223
2005	0.0223	0.0229	0.0234	0.0240	0.0246	0.0253	0.0260	0.0267	0.0275	0.0283	0.0292	0.0301	0.0312	0.0323	0.0334	0.0347	0.0360	0.0375
2006	0.0188	0.0193	0.0197	0.0202	0.0207	0.0213	0.0219	0.0225	0.0231	0.0238	0.0246	0.0254	0.0263	0.0272	0.0282	0.0292	0.0304	0.0316
2007	0.0350	0.0358	0.0367	0.0376	0.0386	0.0396	0.0407	0.0418	0.0430	0.0443	0.0457	0.0472	0.0488	0.0506	0.0524	0.0544	0.0565	0.0587
2008	0.0142	0.0146	0.0149	0.0153	0.0157	0.0161	0.0166	0.0170	0.0175	0.0181	0.0186	0.0192	0.0199	0.0206	0.0213	0.0221	0.0230	0.0239
2009	0.0160	0.0164	0.0168	0.0172	0.0176	0.0181	0.0186	0.0191	0.0197	0.0203	0.0209	0.0216	0.0223	0.0231	0.0239	0.0248	0.0258	0.0268
2010	0.0079	0.0081	0.0083	0.0085	0.0087	0.0090	0.0092	0.0095	0.0097	0.0100	0.0104	0.0107	0.0111	0.0115	0.0119	0.0123	0.0128	0.0133
2011	0.0162	0.0166	0.0170	0.0174	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0211	0.0218	0.0226	0.0234	0.0242	0.0251	0.0261	0.0271
2012	0.0136	0.0139	0.0143	0.0146	0.0150	0.0154	0.0158	0.0163	0.0167	0.0172	0.0178	0.0184	0.0190	0.0197	0.0204	0.0211	0.0220	0.0228
2013	0.0309	0.0316	0.0324	0.0332	0.0340	0.0349	0.0359	0.0369	0.0380	0.0391	0.0404	0.0417	0.0431	0.0446	0.0463	0.0480	0.0499	0.0518
2014	0.0340	0.0348	0.0356	0.0365	0.0375	0.0384	0.0395	0.0406	0.0418	0.0431	0.0444	0.0459	0.0474	0.0491	0.0509	0.0528	0.0549	0.0570
2015	0.0234	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
2016	0.0291	0.0298	0.0305	0.0313	0.0321	0.0329	0.0338	0.0348	0.0358	0.0369	0.0380	0.0393	0.0406	0.0420	0.0436	0.0452	0.0469	0.0488
2017	0.0291	0.0298	0.0305	0.0313	0.0321	0.0329	0.0338	0.0348	0.0358	0.0369	0.0380	0.0393	0.0406	0.0420	0.0436	0.0452	0.0469	0.0488
2018	0.0269	0.0275	0.0282	0.0289	0.0297	0.0304	0.0313	0.0322	0.0331	0.0341	0.0352	0.0363	0.0376	0.0389	0.0403	0.0418	0.0434	0.0451
2019	0.0182	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
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) 651:663	Maturity (months) 663:675	Maturity (months) 675:687	Maturity (months) 687:699	Maturity (months) 699:711	Maturity (months) 711:723	Maturity (months) 723:735	Maturity (months) 735:747	Maturity (months) 747:759	Maturity (months) 759:771	Maturity (months) 771:783	Maturity (months) 783:795	Maturity (months) 795:807	Maturity (months) 807:819	Maturity (months) 819:831	Maturity (months) 831:843	Maturity (months) 843:855	Maturity (months) 855:867
1989	0.0338	0.0352	0.0367	0.0383	0.0400	0.0418	0.0437	0.0458	0.0480	0.0504	0.0530	0.0558	0.0588	0.0620	0.0654	0.0690	0.0728	0.0769
1990	0.0657	0.0684	0.0713	0.0744	0.0777	0.0812	0.0849	0.0890	0.0933	0.0980	0.1030	0.1084	0.1142	0.1205	0.1271	0.1340	0.1414	0.1494
1991	0.0238	0.0247	0.0258	0.0269	0.0281	0.0294	0.0307	0.0322	0.0337	0.0354	0.0372	0.0392	0.0413	0.0436	0.0459	0.0484	0.0511	0.0540
1992	0.0264	0.0275	0.0287	0.0299	0.0312	0.0327	0.0342	0.0358	0.0375	0.0394	0.0414	0.0436	0.0460	0.0485	0.0511	0.0539	0.0569	0.0601
1993	0.0292	0.0304	0.0317	0.0330	0.0345	0.0361	0.0377	0.0395	0.0415	0.0435	0.0458	0.0482	0.0508	0.0535	0.0565	0.0595	0.0628	0.0664
1994	0.0109	0.0113	0.0118	0.0123	0.0129	0.0134	0.0141	0.0147	0.0154	0.0162	0.0171	0.0179	0.0189	0.0199	0.0210	0.0222	0.0234	0.0247
1995	0.0235	0.0244	0.0254	0.0265	0.0277	0.0290	0.0303	0.0318	0.0333	0.0350	0.0368	0.0387	0.0408	0.0430	0.0454	0.0478	0.0505	0.0533
1996	0.0481	0.0501	0.0522	0.0545	0.0569	0.0595	0.0622	0.0652	0.0683	0.0717	0.0754	0.0794	0.0836	0.0882	0.0930	0.0981	0.1035	0.1094
1997	0.0216	0.0225	0.0234	0.0245	0.0255	0.0267	0.0279	0.0293	0.0307	0.0322	0.0339	0.0356	0.0376	0.0396	0.0418	0.0441	0.0465	0.0491
1998	0.0284	0.0296	0.0308	0.0321	0.0336	0.0351	0.0367	0.0385	0.0403	0.0423	0.0445	0.0468	0.0494	0.0521	0.0549	0.0579	0.0611	0.0646
1999	0.0492	0.0512	0.0534	0.0557	0.0581	0.0608	0.0636	0.0666	0.0698	0.0733	0.0771	0.0811	0.0855	0.0902	0.0951	0.1003	0.1058	0.1118
2000	0.0530	0.0551	0.0575	0.0599	0.0626	0.0654	0.0685	0.0717	0.0752	0.0790	0.0830	0.0874	0.0921	0.0971	0.1024	0.1080	0.1140	0.1204
2001	0.0289	0.0301	0.0314	0.0328	0.0342	0.0358	0.0374	0.0392	0.0411	0.0431	0.0454	0.0477	0.0503	0.0531	0.0560	0.0590	0.0623	0.0658
2002	0.0401	0.0418	0.0435	0.0454	0.0474	0.0496	0.0519	0.0543	0.0570	0.0598	0.0629	0.0662	0.0697	0.0736	0.0776	0.0818	0.0863	0.0912
2003	0.0696	0.0724	0.0755	0.0788	0.0822	0.0860	0.0899	0.0942	0.0988	0.1037	0.1090	0.1148	0.1210	0.1276	0.1345	0.1419	0.1497	0.1582
2004	0.0232	0.0242	0.0252	0.0263	0.0275	0.0287	0.0300	0.0315	0.0330	0.0346	0.0364	0.0383	0.0404	0.0426	0.0449	0.0474	0.0500	0.0528
2005	0.0390	0.0406	0.0423	0.0441	0.0461	0.0481	0.0504	0.0528	0.0553	0.0581	0.0611	0.0643	0.0677	0.0715	0.0754	0.0795	0.0838	0.0886
2006	0.0328	0.0342	0.0356	0.0372	0.0388	0.0406	0.0424	0.0444	0.0466	0.0489	0.0514	0.0541	0.0571	0.0602	0.0635	0.0669	0.0706	0.0746
2007	0.0611	0.0636	0.0662	0.0691	0.0722	0.0754	0.0789	0.0827	0.0867	0.0910	0.0957	0.1007	0.1061	0.1119	0.1181	0.1245	0.1314	0.1388
2008	0.0249	0.0259	0.0270	0.0281	0.0294	0.0307	0.0321	0.0337	0.0353	0.0371	0.0390	0.0410	0.0432	0.0456	0.0481	0.0507	0.0535	0.0565
2009	0.0279	0.0290	0.0303	0.0316	0.0330	0.0345	0.0360	0.0378	0.0396	0.0416	0.0437	0.0460	0.0485	0.0511	0.0539	0.0569	0.0600	0.0634
2010	0.0138	0.0144	0.0150	0.0157	0.0163	0.0171	0.0179	0.0187	0.0196	0.0206	0.0217	0.0228	0.0240	0.0254	0.0267	0.0282	0.0298	0.0314
2011	0.0282	0.0294	0.0306	0.0319	0.0334	0.0349	0.0365	0.0382	0.0401	0.0421	0.0442	0.0466	0.0491	0.0517	0.0546	0.0575	0.0607	0.0642
2012	0.0237	0.0247	0.0258	0.0269	0.0281	0.0293	0.0307	0.0321	0.0337	0.0354	0.0372	0.0392	0.0413	0.0435	0.0459	0.0484	0.0511	0.0540
2013	0.0539	0.0561	0.0585	0.0610	0.0637	0.0666	0.0697	0.0730	0.0765	0.0804	0.0845	0.0889	0.0937	0.0988	0.1042	0.1099	0.1160	0.1225
2014	0.0593	0.0617	0.0643	0.0671	0.0701	0.0733	0.0767	0.0803	0.0842	0.0884	0.0930	0.0978	0.1031	0.1088	0.1147	0.1210	0.1276	0.1348
2015	0.0409	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
2016	0.0508	0.0528	0.0551	0.0574	0.0600	0.0627	0.0656	0.0687	0.0721	0.0757	0.0795	0.0837	0.0882	0.0931	0.0981	0.1035	0.1092	0.1154
2017	0.0508	0.0528	0.0551	0.0574	0.0600	0.0627	0.0656	0.0687	0.0721	0.0757	0.0795	0.0837	0.0882	0.0931	0.0981	0.1035	0.1092	0.1154
2018	0.0470	0.0489	0.0509	0.0531	0.0555	0.0580	0.0607	0.0636	0.0667	0.0700	0.0736	0.0775	0.0816	0.0861	0.0908	0.0957	0.1010	0.1067
2019	0.0319	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
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) 867:879	Maturity (months) 879:891	Maturity (months) 891:903	Maturity (months) 903:915	Maturity (months) 915:927	Maturity (months) 927:939	Maturity (months) 939:951	Maturity (months) 951:963	Maturity (months) 963:975	Maturity (months) 975:987	Maturity (months) 987:999	Maturity (months) 999:1011	Maturity (months) 1011:1023	Maturity (months) 1023:1035	Maturity (months) 1035:1047	Maturity (months) 1047:1059	Maturity (months) 1059:1071	Maturity (months) 1071:1083
1989	0.0814	0.0863	0.0917	0.0975	0.1039	0.1108	0.1183	0.1263	0.1350	0.1446	0.1551	0.1665	0.1790	0.1925	0.2073	0.2234	0.2409	0.2598
1990	0.1582	0.1677	0.1781	0.1894	0.2017	0.2152	0.2297	0.2453	0.2623	0.2808	0.3012	0.3233	0.3476	0.3739	0.4027	0.4339	0.4678	0.5046
1991	0.0572	0.0606	0.0644	0.0685	0.0729	0.0778	0.0830	0.0887	0.0948	0.1015	0.1089	0.1169	0.1257	0.1352	0.1456	0.1569	0.1692	0.1825
1992	0.0636	0.0675	0.0716	0.0762	0.0812	0.0866	0.0924	0.0987	0.1055	0.1130	0.1212	0.1301	0.1398	0.1504	0.1620	0.1746	0.1882	0.2030
1993	0.0703	0.0745	0.0791	0.0841	0.0896	0.0956	0.1020	0.1090	0.1165	0.1248	0.1338	0.1437	0.1544	0.1661	0.1789	0.1928	0.2078	0.2242
1994	0.0262	0.0278	0.0295	0.0314	0.0334	0.0356	0.0380	0.0406	0.0434	0.0465	0.0499	0.0535	0.0575	0.0619	0.0667	0.0718	0.0775	0.0835
1995	0.0564	0.0598	0.0636	0.0676	0.0720	0.0768	0.0820	0.0876	0.0936	0.1002	0.1075	0.1154	0.1240	0.1335	0.1437	0.1549	0.1670	0.1801
1996	0.1158	0.1228	0.1304	0.1387	0.1477	0.1576	0.1682	0.1796	0.1920	0.2056	0.2205	0.2368	0.2545	0.2738	0.2948	0.3177	0.3426	0.3695
1997	0.0520	0.0551	0.0586	0.0623	0.0663	0.0708	0.0755	0.0807	0.0863	0.0924	0.0990	0.1063	0.1143	0.1230	0.1324	0.1427	0.1539	0.1660
1998	0.0684	0.0725	0.0770	0.0818	0.0872	0.0930	0.0993	0.1060	0.1134	0.1214	0.1302	0.1397	0.1502	0.1616	0.1740	0.1875	0.2022	0.2181
1999	0.1184	0.1255	0.1333	0.1417	0.1510	0.1610	0.1719	0.1836	0.1963	0.2102	0.2254	0.2420	0.2601	0.2798	0.3014	0.3247	0.3501	0.3776
2000	0.1275	0.1352	0.1435	0.1526	0.1626	0.1734	0.1851	0.1977	0.2114	0.2263	0.2427	0.2606	0.2801	0.3014	0.3246	0.3497	0.3771	0.4067
2001	0.0697	0.0739	0.0784	0.0834	0.0889	0.0948	0.1012	0.1080	0.1155	0.1237	0.1326	0.1424	0.1531	0.1647	0.1773	0.1911	0.2061	0.2222
2002	0.0966	0.1024	0.1087	0.1156	0.1232	0.1314	0.1402	0.1498	0.1601	0.1715	0.1839	0.1974	0.2122	0.2283	0.2459	0.2649	0.2856	0.3081
2003	0.1675	0.1775	0.1885	0.2005	0.2136	0.2278	0.2432	0.2597	0.2777	0.2973	0.3189	0.3423	0.3680	0.3959	0.4263	0.4594	0.4953	0.5343
2004	0.0559	0.0593	0.0630	0.0670	0.0713	0.0761	0.0812	0.0868	0.0928	0.0993	0.1065	0.1143	0.1229	0.1322	0.1424	0.1534	0.1654	0.1785
2005	0.0938	0.0994	0.1056	0.1123	0.1196	0.1276	0.1362	0.1455	0.1555	0.1665	0.1786	0.1918	0.2061	0.2218	0.2388	0.2573	0.2775	0.2993
2006	0.0790	0.0838	0.0890	0.0946	0.1008	0.1075	0.1147	0.1225	0.1310	0.1403	0.1504	0.1615	0.1736	0.1868	0.2011	0.2167	0.2337	0.2521
2007	0.1470	0.1558	0.1655	0.1760	0.1875	0.1999	0.2134	0.2279	0.2437	0.2609	0.2798	0.3004	0.3229	0.3474	0.3741	0.4032	0.4347	0.4689
2008	0.0598	0.0635	0.0674	0.0717	0.0763	0.0814	0.0869	0.0928	0.0992	0.1063	0.1139	0.1223	0.1315	0.1415	0.1524	0.1642	0.1770	0.1909
2009	0.0671	0.0712	0.0756	0.0804	0.0856	0.0913	0.0975	0.1041	0.1113	0.1192	0.1278	0.1372	0.1475	0.1587	0.1709	0.1841	0.1985	0.2141
2010	0.0333	0.0353	0.0375	0.0399	0.0425	0.0453	0.0483	0.0516	0.0552	0.0591	0.0634	0.0681	0.0731	0.0787	0.0847	0.0913	0.0985	0.1062
2011	0.0679	0.0720	0.0765	0.0813	0.0866	0.0924	0.0986	0.1054	0.1126	0.1206	0.1293	0.1389	0.1493	0.1606	0.1729	0.1863	0.2009	0.2167
2012	0.0571	0.0606	0.0643	0.0684	0.0729	0.0778	0.0830	0.0886	0.0948	0.1015	0.1088	0.1168	0.1256	0.1351	0.1455	0.1568	0.1690	0.1823
2013	0.1297	0.1376	0.1461	0.1554	0.1655	0.1765	0.1884	0.2012	0.2151	0.2304	0.2470	0.2652	0.2851	0.3067	0.3303	0.3559	0.3838	0.4139
2014	0.1428	0.1514	0.1607	0.1709	0.1821	0.1942	0.2073	0.2214	0.2367	0.2535	0.2718	0.2919	0.3137	0.3375	0.3635	0.3917	0.4223	0.4555
2015	0.0985	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
2016	0.1221	0.1295	0.1375	0.1463	0.1558	0.1662	0.1774	0.1895	0.2026	0.2169	0.2326	0.2497	0.2684	0.2888	0.3110	0.3351	0.3613	0.3897
2017	0.1222	0.1295	0.1375	0.1463	0.1558	0.1662	0.1774	0.1895	0.2026	0.2169	0.2326	0.2497	0.2684	0.2888	0.3110	0.3351	0.3613	0.3897
2018	0.1130	0.1198	0.1272	0.1353	0.1442	0.1538	0.1641	0.1753	0.1874	0.2007	0.2152	0.2310	0.2483	0.2672	0.2877	0.3101	0.3343	0.3606
2019	0.0767	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
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) 1083:1095	Maturity (months) 1095:1107	Maturity (months) 1107:1119	Maturity (months) 1119:1131	Maturity (months) 1131:1143	Maturity (months) 1143:1155	Maturity (months) 1155:1167	Maturity (months) 1167:1179	Maturity (months) 1179:1191	Maturity (months) 1191:1203	Maturity (months) 1203:1215	Maturity (months) 1215:1227	Maturity (months) 1227:1239	Maturity (months) 1239:1251	Maturity (months) 1251:1263	Maturity (months) 1263:1275	Maturity (months) 1275:1287	Maturity (months) 1287:1299
1989	0.2803	0.3025	0.3263	0.3519	0.3793	0.4085	0.4389	0.4706	0.5034	0.5374	0.5731	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940
1990	0.5444	0.5874	0.6337	0.6835	0.7367	0.7933	0.8524	0.9139	0.9776	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.1969	0.2124	0.2291	0.2471	0.2664	0.2868	0.3082	0.3304	0.3535	0.3774	0.4024	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171
1992	0.2190	0.2363	0.2549	0.2750	0.2964	0.3191	0.3429	0.3676	0.3933	0.4199	0.4477	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641
1993	0.2419	0.2610	0.2815	0.3036	0.3273	0.3524	0.3787	0.4060	0.4343	0.4637	0.4944	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125
1994	0.0901	0.0972	0.1049	0.1131	0.1220	0.1313	0.1411	0.1513	0.1618	0.1728	0.1842	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910
1995	0.1943	0.2096	0.2262	0.2439	0.2629	0.2831	0.3042	0.3262	0.3489	0.3725	0.3972	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117
1996	0.3986	0.4301	0.4640	0.5004	0.5394	0.5809	0.6242	0.6692	0.7158	0.7643	0.8149	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447
1997	0.1790	0.1932	0.2084	0.2248	0.2423	0.2609	0.2803	0.3005	0.3215	0.3433	0.3660	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794
1998	0.2353	0.2539	0.2739	0.2954	0.3184	0.3429	0.3684	0.3950	0.4225	0.4511	0.4810	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986
1999	0.4074	0.4396	0.4743	0.5115	0.5513	0.5937	0.6379	0.6839	0.7316	0.7811	0.8329	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634
2000	0.4388	0.4734	0.5108	0.5509	0.5938	0.6394	0.6871	0.7366	0.7879	0.8413	0.8970	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298
2001	0.2398	0.2587	0.2791	0.3010	0.3245	0.3494	0.3754	0.4025	0.4306	0.4597	0.4902	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081
2002	0.3324	0.3586	0.3869	0.4173	0.4498	0.4844	0.5205	0.5580	0.5969	0.6373	0.6795	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044
2003	0.5764	0.6219	0.6710	0.7236	0.7800	0.8399	0.9025	0.9676	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.1925	0.2077	0.2241	0.2417	0.2605	0.2805	0.3014	0.3232	0.3457	0.3691	0.3936	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080
2005	0.3229	0.3484	0.3758	0.4053	0.4369	0.4705	0.5055	0.5420	0.5798	0.6190	0.6600	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842
2006	0.2719	0.2934	0.3166	0.3414	0.3680	0.3963	0.4258	0.4565	0.4883	0.5214	0.5559	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763
2007	0.5059	0.5458	0.5888	0.6350	0.6845	0.7371	0.7920	0.8491	0.9083	0.9698	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	0.2060	0.2223	0.2398	0.2586	0.2787	0.3002	0.3225	0.3458	0.3699	0.3949	0.4211	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365
2009	0.2310	0.2493	0.2689	0.2900	0.3126	0.3367	0.3617	0.3878	0.4149	0.4429	0.4723	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896
2010	0.1146	0.1236	0.1334	0.1438	0.1550	0.1670	0.1794	0.1923	0.2058	0.2197	0.2342	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428
2011	0.2338	0.2523	0.2722	0.2935	0.3164	0.3407	0.3661	0.3925	0.4198	0.4482	0.4780	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954
2012	0.1967	0.2122	0.2290	0.2470	0.2662	0.2866	0.3080	0.3302	0.3532	0.3771	0.4021	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168
2013	0.4466	0.4818	0.5198	0.5606	0.6043	0.6507	0.6992	0.7496	0.8019	0.8562	0.9129	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463
2014	0.4914	0.5302	0.5720	0.6169	0.6650	0.7161	0.7694	0.8249	0.8824	0.9421	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	0.3390	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
2016	0.4205	0.4537	0.4894	0.5278	0.5689	0.6127	0.6583	0.7058	0.7550	0.8061	0.8595	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910
2017	0.4205	0.4537	0.4894	0.5279	0.5690	0.6127	0.6584	0.7058	0.7550	0.8061	0.8596	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910
2018	0.3890	0.4197	0.4528	0.4884	0.5264	0.5669	0.6091	0.6530	0.6985	0.7458	0.7953	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243
2019	0.2640	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
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) 1299:1311	Maturity (months) 1311:1323	Maturity (months) 1323:1335	Maturity (months) 1335:1347	Maturity (months) 1347:1359	Maturity (months) 1359:1371	Maturity (months) 1371:1383	Maturity (months) 1383:1395	Maturity (months) 1395:1407	Maturity (months) 1407:1419	Maturity (months) 1419:1431	Maturity (months) 1431:1443	Maturity (months) 1443:1455	Maturity (months) 1455:1467	Maturity (months) 1467:1479
1989	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.5940	0.6000	
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	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4171	0.4213	
1992	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4641	0.4688	
1993	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5125	0.5177	
1994	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1910	0.1929	
1995	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4117	0.4159	
1996	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8447	0.8533	
1997	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3794	0.3832	
1998	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.4986	0.5036	
1999	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8634	0.8721	
2000	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9392	
2001	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5081	0.5132	
2002	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7115	
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	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4121	
2005	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6842	0.6911	
2006	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5763	0.5821	
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	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4365	0.4409	
2009	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4896	0.4945	
2010	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2428	0.2453	
2011	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.4954	0.5004	
2012	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4168	0.4210	
2013	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9463	0.9559	
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	0.7183	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	
2016	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.9000	
2017	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.8910	0.9000	
2018	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8243	0.8327	
2019	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5595	0.5652	
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	0.5595	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	3	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1989				263,500	150,100	164,324	81,916	63,648	75,334	103,811	58,058	70,353	296,547	52,606	112,866	85,484
1990			186,613	119,356	11,682	62,439	38,976	30,095	16,693	21,932	13,851	13,718	19,501	26,745	46,077	50,830
1991		3,113	319,989	18,423	143,665	109,939	46,541	31,614	16,326	12,586	36,527	32,834	45,398	39,256	37,545	44,951
1992		8,493	86,541	79,152	103,969	47,851	38,610	30,567	28,296	23,151	27,521	31,334	42,862	39,048	37,178	38,846
1993		1,264	63,445	93,710	75,503	110,903	92,903	100,488	95,220	97,357	100,661	87,889	78,505	99,884	104,795	88,213
1994		140,220	388,986	136,804	113,359	60,399	147,849	56,544	87,914	63,199	18,670	75,310	164,476	20,849	23,489	47,928
1995			60,374	143,972	95,080	17,423	22,826	39,080	24,205	52,143	58,187	179,933	67,037	90,744	101,602	26,671
1996		3,025	293,934	76,903	147,932	63,677	151,953	98,652	59,616	68,122	71,125	58,530	70,142	61,017	68,065	79,935
1997		17,277	111,877	64,764	55,882	70,353	100,243	58,196	44,837	46,588	32,041	55,607	73,889	83,059	72,248	73,656
1998		11,535	142,136	117,851	86,023	60,163	46,475	141,507	62,997	76,668	57,804	79,471	81,560	92,445	92,264	89,223
1999		234,921	207,820	138,573	108,364	98,958	75,250	61,750	116,083	164,515	111,238	96,609	119,643	128,027	93,867	136,391
2000		218,705	166,466	140,137	123,489	72,849	51,388	34,807	43,077	38,530	34,140	66,454	51,941	49,991	66,849	64,998
2001			501,399	418,752	287,055	129,240	270,545	144,604	87,786	66,765	82,057	86,351	96,335	122,665	116,741	137,703
2002		79,848	144,321	83,562	67,832	81,166	52,221	108,341	69,940	70,622	61,843	74,997	93,155	78,318	82,918	84,613
2003				66,040	47,017	130,321	218,493	65,743	62,989	99,904	98,442	89,832	140,990	153,264	130,275	125,702
2004		4,830	151,705	258,423	144,526	68,713	103,454	85,637	80,846	41,281	69,405	70,459	66,169	59,980	62,516	76,448
2005		30	5,865	134,928	94,776	63,051	127,437	78,658	71,385	64,176	68,754	66,670	65,960	73,798	75,679	93,056
2006		2,359	116,868	72,851	115,974	79,629	191,528	86,427	73,574	63,118	63,503	73,349	84,342	72,749	88,859	
2007			181,641	133,736	163,693	112,222	137,844	120,321	113,482	118,987	114,704	126,547	122,181	139,448		
2008		6,322	83,660	83,789	78,585	43,834	39,893	60,499	66,419	72,945	87,766	65,945	66,153			
2009		361,174	72,020	137,324	108,903	55,788	57,764	81,268	139,544	58,428	65,662	71,494				
2010		126,759	328,718	31,731	110,371	40,440	27,804	51,086	37,504	35,943	36,909					
2011		9,332	35,008	116,013	48,145	82,007	70,929	66,539	62,611	49,779						
2012		11,647	83,504	110,504	104,053	60,250	39,849	62,019	52,152							
2013		69,053	161,716	177,714	102,208	89,859	92,650	105,340								
2014		57,120	103,070	99,424	141,384	109,339	87,752									
2015		623	177,105	114,826	133,940	55,763										
2016			72,131	26,157	47,432											
2017		172,413	67,032	45,892												
2018		31,077	91,631													
2019		4,123														
2020																
Averages:																
Latest 3		31,674	82,449	69,275	119,616	81,578	74,663	76,537	53,577	50,471	67,961	84,395	88,389	93,368	78,193	94,049
Latest 5		60,054	95,653	93,078	113,698	78,493	66,497	74,487	77,103	68,445	75,803	78,941	81,143	93,779	84,046	95,672
Latest 10	60	54,493	104,204	96,155	104,436	73,092	90,372	79,898	79,449	67,300	73,200	77,585	88,742	91,968	85,345	91,038
All	60	79,715	127,093	111,736	100,610	77,364	85,658	77,494	68,424	67,152	63,058	72,991	87,600	77,486	77,935	77,452
Cumulative	86,079	86,106	86,202	84,541	82,663	81,209	81,557	81,169	81,530	82,872	84,558	86,947	88,608	88,732	90,182	91,858
Selected		54,493	104,204	96,155	104,436	73,092	90,372	79,898	81,530	82,872	84,558	86,947	88,608	88,732	90,182	91,858

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	195	207	219	231	243	255	267	279	291	303	315	327	339	351	363	375
1989	97,755	105,608	91,815	79,172	48,255	60,892	58,540	94,992	88,576	120,826	114,052	130,899	139,715	81,770	93,438	96,633
1990	64,640	70,893	38,871	31,964	29,162	38,052	31,735	38,690	62,947	106,382	68,791	64,158	65,305	87,734	66,826	
1991	44,273	91,850	156,664	136,989	138,285	107,927	247,765	125,117	142,886	128,108	127,482	149,274	142,849	130,626		
1992	44,746	49,897	59,416	82,447	74,013	63,142	100,931	102,648	95,087	94,413	103,255	100,819	95,436			
1993	97,937	89,620	105,243	95,871	108,708	133,230	124,270	110,058	110,869	103,483	124,026	121,206				
1994	39,981	45,974	37,448	37,078	59,008	68,399	64,064	63,669	70,823	61,497	81,521					
1995	286,189	68,391	75,129	128,501	133,417	126,642	150,350	119,427	107,771	134,552						
1996	80,501	55,877	67,117	66,751	67,476	73,588	77,756	79,774	77,454							
1997	114,428	78,185	68,759	75,141	73,746	65,244	72,611	81,747								
1998	118,933	108,923	108,291	112,681	117,748	124,459	116,446									
1999	169,289	127,442	123,861	131,613	127,912	97,603										
2000	55,359	63,283	62,323	70,677	82,824											
2001	113,803	110,216	127,960	111,781												
2002	78,076	79,929	81,616													
2003	102,069	101,963														
2004	79,359															
2005																
2006																
2007																
2008																
2009																
2010																
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2017																
2018																
2019																
2020																
Averages:																
Latest 3	81,809	89,291	85,657	99,612	111,681	99,264	93,133	91,040	85,791	102,742	108,304	117,815	101,640			
Latest 5	81,667	90,069	96,826	98,395	93,909	98,744	98,127	92,416	94,675	103,625	106,754					
Latest 10	113,608	84,464	86,950	91,390	96,728	92,745										
All	96,531	81,995	85,445	89,878	89,508	90,368	103,900	92,810	95,463	106,106	107,895	114,520	109,255	101,162	82,033	96,633
Cumulative	93,872	93,484	95,295	97,025	98,273	99,955	102,075	101,586	104,087	106,840	107,110	106,757	101,396	94,252	87,342	96,633
Selected	93,872	93,484	95,295	97,025	98,273	99,955	102,075	101,586	104,087	120,000	120,000	120,000	120,000	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	3	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1989				8	8	9	8	8	8	8	8	7	6	6	5	5
1990			3	7	7	7	7	7	7	7	7	7	7	7	7	7
1991		1	1	3	4	4	4	4	4	4	4	4	4	4	4	4
1992	-	2	4	12	13	13	12	12	12	11	11	11	11	11	11	10
1993	-	2	5	11	12	11	11	11	11	11	11	11	11	11	10	9
1994	-	2	2	5	6	6	7	7	5	4	4	4	4	4	4	4
1995	-	-	3	6	6	6	6	5	5	5	5	5	5	5	5	5
1996	-	2	3	4	5	6	6	6	6	6	6	6	6	6	6	6
1997	-	1	7	8	7	8	9	9	9	9	9	9	9	9	9	9
1998	-	4	7	9	12	11	12	12	12	12	12	12	12	12	12	12
1999	-	3	3	3	7	8	8	8	7	7	7	7	7	6	6	5
2000	-	2	4	5	5	5	5	5	5	5	5	5	5	5	5	5
2001	-	-	1	2	2	4	4	4	4	4	4	4	4	4	4	4
2002	-	2	5	11	13	13	15	15	15	15	15	15	14	14	14	13
2003	-	-	-	2	3	3	3	3	3	3	3	3	3	3	3	3
2004	-	1	3	3	4	5	5	5	5	5	5	5	5	5	5	5
2005	-	1	5	7	10	10	10	10	9	8	7	7	7	7	7	7
2006	-	1	3	6	9	10	10	10	10	10	10	10	9	9	9	
2007	-	-	3	7	7	8	8	8	8	8	8	7	7	7		
2008	-	1	5	8	9	9	10	10	10	10	9	9	9			
2009	-	1	6	8	9	10	10	10	10	10	10	10				
2010	-	1	3	6	6	6	6	5	5	5	5					
2011	-	2	6	9	11	10	10	10	10	10						
2012	-	2	3	7	7	7	7	7	7							
2013	1	2	5	6	7	7	7	7								
2014	-	3	8	10	10	10	9									
2015	-	1	3	9	10	13										
2016	-	-	2	3	5											
2017	-	1	7	12												
2018	-	5	14													
2019	-	5														
2020	-															
Totals:																
Latest 3	-	11	23	24	25	30	23	24	22	25	24	26	25	23	21	15
Latest 5	-	12	34	40	39	47	39	39	42	43	42	43	37	31	38	32
Latest 10	1	22	57	78	81	90	87	82	77	84	76	75	70	72	74	69
All	1	48	124	197	214	219	209	198	187	177	165	158	145	135	126	113
Cumulative	3,224	3,223	3,175	3,051	2,854	2,640	2,421	2,212	2,014	1,827	1,650	1,485	1,327	1,182	1,047	921

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

Year of Birth	195	207	219	231	243	255	267	279	291	303	315	327	339	351	363	375
1989	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4
1990	6	5	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	10	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	12	11	11	11									
1999	4	4	4	3	3	3										
2000	5	5	5	5	4											
2001	4	4	4	4												
2002	13	13	13													
2003	3	3														
2004	5															
2005																
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2018																
2019																
2020																
Totals:																
Latest 3	21	20	22	12	18	22	25	19	15	17	20	21	16			
Latest 5	30	29	38	32	32	33	34	31	32	30	27					
Latest 10	66	64	69	64	62	62										
All	103	96	91	77	71	67	64	53	45	38	32	29	20	11	7	4
Cumulative	808	705	609	518	441	370	303	239	186	141	103	71	42	22	11	4

Incremental Payments - 2020 Level (a)

Year of Birth	3	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1989				2,108,000	1,200,804	1,478,912	655,331	509,184	602,671	830,485	464,462	492,469	1,779,282	315,634	564,330	427,421
1990			559,838	835,495	81,777	437,070	272,832	210,665	116,853	153,522	96,957	96,026	136,509	187,217	322,537	355,813
1991		3,113	319,989	55,269	574,658	439,756	186,164	126,455	65,304	50,343	146,107	131,338	181,590	157,026	150,182	179,804
1992	0	16,986	346,164	949,822	1,351,598	622,068	463,324	366,809	339,549	254,656	302,732	344,674	471,482	429,526	408,953	388,465
1993	0	2,527	317,224	1,030,813	906,038	1,219,935	1,021,929	1,105,369	1,047,415	1,070,924	1,107,275	966,774	863,550	1,098,724	1,047,947	793,918
1994	0	280,439	777,972	684,018	680,153	362,394	1,034,940	395,810	439,571	252,798	74,681	301,242	657,904	83,396	93,955	191,710
1995	0	3,574	181,121	863,830	570,478	104,540	136,955	195,402	121,023	260,716	290,933	899,663	335,185	453,718	508,008	133,354
1996	0	6,049	881,801	307,612	739,659	382,061	911,716	591,913	357,697	408,731	426,750	351,179	420,849	366,103	408,389	479,609
1997	0	17,277	783,136	518,112	391,175	562,822	902,187	523,761	403,537	419,289	288,373	500,466	665,005	747,533	650,232	662,903
1998	0	46,140	994,954	1,060,660	1,032,277	661,788	557,699	1,698,090	755,970	920,012	693,642	953,651	978,721	1,109,345	1,107,170	1,070,675
1999	0	704,764	623,459	415,720	758,549	791,668	601,997	494,000	812,578	1,151,602	778,667	676,265	837,500	768,161	563,201	681,956
2000	0	437,410	665,863	700,686	617,446	364,244	256,940	174,037	215,383	192,651	170,699	332,269	259,704	249,954	334,245	324,990
2001	0	156,057	501,399	837,504	574,111	516,958	1,082,179	578,418	351,143	267,060	328,227	345,405	385,339	490,658	466,963	550,813
2002	0	159,697	721,606	919,186	881,815	1,055,160	783,311	1,625,117	1,049,093	1,059,324	927,647	1,124,949	1,304,174	1,096,448	1,160,850	1,099,964
2003	0	278,631	347,063	132,079	141,052	390,962	655,480	197,228	188,968	299,711	295,327	269,497	422,969	459,791	390,825	377,105
2004	0	4,830	455,116	775,268	578,103	343,565	517,270	428,184	404,228	206,406	347,025	352,294	330,843	299,900	312,581	382,242
2005	0	30	29,325	944,497	947,757	630,513	1,274,368	786,583	642,468	513,407	481,281	466,690	461,723	516,585	529,753	651,390
2006	0	2,359	350,604	437,106	1,043,764	796,292	1,915,277	864,271	735,740	631,179	635,026	733,486	759,081	654,739	799,727	
2007	0	140,084	544,923	936,154	1,145,853	897,772	1,102,754	962,565	907,860	951,892	917,632	885,829	855,265	976,135		
2008	0	6,322	418,300	670,311	707,265	394,506	398,926	604,988	664,187	729,454	789,896	593,508	595,374			
2009	0	361,174	432,120	1,098,595	980,128	557,885	577,638	812,677	1,395,442	584,280	656,622	714,944				
2010	0	126,759	986,154	190,387	662,223	242,642	166,823	255,430	187,520	179,716	184,547					
2011	0	18,664	210,051	1,044,116	529,592	820,071	709,290	665,389	626,110	497,789						
2012	60	23,294	250,512	773,530	728,374	421,750	278,943	434,130	365,064							
2013	0	138,106	808,581	1,066,285	715,455	629,015	648,550	737,380								
2014	0	171,361	824,561	994,237	1,413,837	1,093,394	789,766									
2015	0	623	531,314	1,033,432	1,339,399	724,919										
2016	0	371,613	144,262	78,470	237,159											
2017	0	172,413	469,225	550,701												
2018	0	155,385	1,282,836													
2019	0	20,617														
2020	0															
Totals:																
Latest 3	0	348,416	1,896,323	1,662,603	2,990,395	2,447,327	1,717,260	1,836,899	1,178,694	1,261,786	1,631,064	2,194,281	2,209,719	2,147,459	1,642,061	1,410,737
Latest 5	0	720,652	3,252,198	3,723,125	4,434,224	3,689,148	2,593,372	2,905,006	3,238,323	2,943,132	3,183,723	3,394,457	3,002,286	2,907,150	3,193,736	3,061,513
Latest 10	60	1,198,835	5,939,615	7,500,063	8,459,285	6,578,245	7,862,335	6,551,595	6,117,587	5,653,158	5,563,230	5,818,871	6,211,972	6,621,716	6,315,547	6,281,647
All	60	3,826,298	15,759,472	22,011,894	21,530,497	16,942,662	17,902,590	15,343,852	12,795,374	11,885,947	10,404,509	11,532,617	12,702,050	10,460,593	9,819,848	8,752,132
Cumulative	277,519,208	277,519,148	273,692,849	257,933,378	235,921,484	214,390,986	197,448,324	179,545,734	164,201,882	151,406,508	139,520,561	129,116,052	117,583,434	104,881,384	94,420,791	84,600,944

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).

Incremental Payments - 2020 Level (a)

Year of Birth	195	207	219	231	243	255	267	279	291	303	315	327	339	351	363	375
1989	488,774	528,042	459,077	395,861	241,276	304,461	292,699	474,962	442,882	604,131	570,261	654,493	558,860	327,081	373,752	386,533
1990	387,840	354,465	155,483	127,856	116,650	152,208	126,939	154,759	251,787	319,145	206,372	192,474	195,914	263,201	200,478	
1991	177,094	367,400	626,656	547,958	553,140	431,708	991,060	500,470	571,544	512,431	509,929	597,097	571,397	522,505		
1992	447,458	498,967	534,745	742,021	666,119	568,282	908,382	923,834	855,782	849,719	929,298	907,374	858,924			
1993	783,496	716,962	841,945	766,970	869,666	1,065,840	994,162	880,461	886,950	827,866	992,209	969,646				
1994	159,925	183,894	149,791	148,311	236,031	273,595	256,254	254,675	283,294	245,988	244,564					
1995	1,430,946	341,955	375,647	642,506	667,084	633,212	751,750	597,137	538,853	672,759						
1996	483,008	335,263	402,701	400,508	404,856	441,528	466,537	478,647	464,723							
1997	1,029,850	625,483	550,074	601,128	589,968	521,955	580,887	653,978								
1998	1,427,191	1,307,071	1,299,490	1,352,174	1,295,224	1,369,049	1,280,903									
1999	677,158	509,769	495,443	394,840	383,736	292,808										
2000	276,797	316,415	311,615	353,386	331,298											
2001	455,211	440,864	511,838	447,124												
2002	1,014,990	1,039,074	1,061,008													
2003		306,208	305,889													
2004	396,794															
2005																
2006																
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2020																
Totals:																
Latest 3	1,717,992	1,785,827	1,884,462	1,195,350	2,010,258	2,183,813	2,328,327	1,729,762	1,286,870	1,746,614	2,166,070	2,474,116	1,626,235			
Latest 5	2,450,000	2,612,011	3,679,395	3,148,651	3,005,082	3,258,552	3,336,332	2,864,898	3,029,601	3,108,764	2,882,371					
Latest 10	7,498,154	5,405,677	5,999,552	5,848,967	5,997,122	5,750,186										
All	9,942,741	7,871,513	7,775,513	6,920,642	6,355,048	6,054,647	6,649,572	4,918,922	4,295,815	4,032,040	3,452,632	3,321,083	2,185,096	1,112,786	574,230	386,533
Cumulative	75,848,812	65,906,071	58,034,558	50,259,045	43,338,404	36,983,355	30,928,709	24,279,137	19,360,214	15,064,400	11,032,359	7,579,727	4,258,644	2,073,548	960,762	386,533

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	3	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1989	1.539	1.512	1.487	1.466	1.444	1.422	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282
1990	1.512	1.487	1.466	1.444	1.422	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264
1991	1.487	1.466	1.444	1.422	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248
1992	1.466	1.444	1.422	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235
1993	1.444	1.422	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220
1994	1.422	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110
1995	1.405	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064
1996	1.391	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056
1997	1.376	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046
1998	1.364	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038
1999	1.351	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032
2000	1.338	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027
2001	1.325	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023
2002	1.311	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015
2003	1.296	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010
2004	1.282	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005
2005	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000
2006	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000	
2007	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000		
2008	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000			
2009	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000				
2010	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000					
2011	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000						
2012	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000							
2013	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000								
2014	1.032	1.027	1.023	1.015	1.010	1.005	1.000									
2015	1.027	1.023	1.015	1.010	1.005	1.000										
2016	1.023	1.015	1.010	1.005	1.000											
2017	1.015	1.010	1.005	1.000												
2018	1.010	1.005	1.000													
2019	1.005	1.000														
2020	1.000															

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

Adjustment Factors to 2020 Level (a)

Year of Birth	195	207	219	231	243	255	267	279	291	303	315	327	339	351	363	375
1989	1.264	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000
1990	1.248	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000	
1991	1.235	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000		
1992	1.220	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000			
1993	1.110	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000				
1994	1.064	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000					
1995	1.056	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000						
1996	1.046	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000							
1997	1.038	1.032	1.027	1.023	1.015	1.010	1.005	1.000								
1998	1.032	1.027	1.023	1.015	1.010	1.005	1.000									
1999	1.027	1.023	1.015	1.010	1.005	1.000										
2000	1.023	1.015	1.010	1.005	1.000											
2001	1.015	1.010	1.005	1.000												
2002	1.010	1.005	1.000													
2003	1.005	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	3	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1989				1,438,241	831,556	1,039,909	466,440	366,127	437,875	608,899	343,716	367,973	1,342,692	240,779	435,487	333,440
1990			381,965	578,580	57,502	311,090	196,179	153,060	85,675	113,611	72,446	72,464	104,135	144,473	251,618	281,501
1991		2,124	221,592	38,863	409,020	316,205	135,259	92,715	48,327	37,616	110,256	100,190	140,131	122,499	118,816	144,104
1992	0	11,763	243,408	676,047	971,861	451,968	339,702	271,450	253,711	192,170	230,937	265,981	367,813	339,819	327,756	314,668
1993	0	1,777	225,788	741,202	658,288	894,438	756,259	825,931	790,406	816,946	854,471	754,201	683,196	880,574	848,868	650,686
1994	0	199,606	559,398	496,978	498,678	268,183	773,307	298,688	335,323	195,081	58,260	238,327	527,278	67,553	77,004	172,757
1995	0	2,570	131,595	633,347	422,171	78,112	103,350	149,061	93,392	203,390	230,171	721,036	271,510	371,862	457,785	125,289
1996	0	4,395	646,523	227,642	552,673	288,313	695,495	456,772	279,047	323,367	342,019	284,465	344,923	329,909	383,692	454,372
1997	0	12,667	579,545	387,133	295,191	429,344	696,207	408,597	319,258	336,040	233,591	410,176	599,261	702,326	616,016	633,943
1998	0	34,145	743,429	800,401	787,464	510,694	435,073	1,343,441	605,873	745,237	568,501	859,370	919,533	1,050,969	1,058,802	1,031,341
1999	0	526,599	470,478	317,129	585,363	617,597	476,269	395,917	658,212	943,839	701,686	635,368	793,429	734,603	542,510	660,606
2000	0	330,081	507,948	540,711	481,683	288,171	205,925	140,975	176,525	173,605	160,376	314,785	248,358	240,771	323,781	316,432
2001	0	119,047	386,924	653,355	454,207	414,317	876,597	474,064	316,428	250,909	310,956	330,316	371,183	475,297	454,666	538,668
2002	0	123,236	562,940	727,213	706,732	854,711	641,992	1,464,453	985,649	1,003,581	887,121	1,083,620	1,263,344	1,067,574	1,135,254	1,083,562
2003	0	217,366	274,578	105,855	114,256	320,428	590,677	185,301	179,024	286,618	284,477	261,060	411,831	449,653	384,997	373,451
2004	0	3,821	364,753	627,990	473,806	309,599	485,988	405,652	386,569	198,823	336,161	343,017	323,548	295,428	309,552	380,429
2005	0	24	23,754	774,098	854,059	592,383	1,207,309	752,220	618,865	497,334	468,607	456,399	454,838	511,579	527,240	651,390
2006	0	1,911	287,351	393,892	980,642	754,390	1,831,606	832,519	712,706	614,557	621,024	722,549	751,725	651,633	799,727	
2007	0	114,811	491,050	879,540	1,085,556	858,552	1,062,241	932,429	883,952	930,903	903,950	877,246	851,208	976,135		
2008	0	5,697	393,004	635,038	676,367	380,013	386,437	589,056	649,542	718,577	782,242	590,693	595,374			
2009	0	339,332	409,381	1,050,602	944,120	540,419	562,426	794,757	1,374,635	578,619	653,507	714,944				
2010	0	120,088	943,073	183,392	641,491	236,252	163,145	251,622	185,703	178,864	184,547					
2011	0	17,848	202,334	1,011,428	515,646	801,988	698,714	658,941	623,140	497,789						
2012	58	22,439	242,669	753,160	712,313	415,461	276,240	432,070	365,064							
2013	0	133,782	787,288	1,042,774	704,787	622,920	645,474	737,380								
2014	0	166,848	806,379	979,412	1,400,137	1,088,207	789,766									
2015	0	609	523,391	1,023,419	1,333,045	724,919										
2016	0	366,072	142,864	78,097	237,159											
2017	0	170,743	466,999	550,701												
2018	0	154,648	1,282,836													
2019	0	20,617														
2020	0															
Totals:																
Latest 3	0	346,008	1,892,700	1,652,217	2,970,341	2,436,045	1,711,480	1,828,392	1,173,907	1,255,272	1,620,296	2,182,882	2,198,307	2,139,347	1,636,520	1,405,269
Latest 5	0	712,689	3,222,470	3,674,403	4,387,441	3,653,495	2,573,338	2,874,771	3,198,083	2,904,752	3,145,269	3,361,831	2,976,694	2,884,428	3,156,770	3,027,499
Latest 10	58	1,173,695	5,807,215	7,308,022	8,250,622	6,423,121	7,623,358	6,386,648	5,979,200	5,505,664	5,432,592	5,694,628	6,064,839	6,453,643	6,152,545	6,124,193
All	58	3,224,667	13,303,238	18,346,239	18,385,775	14,408,583	15,498,076	13,413,200	11,364,902	10,446,375	9,339,022	10,404,179	11,365,311	9,653,437	9,053,571	8,146,638

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

Actual Incremental Payments (a)

Year of Birth	195	207	219	231	243	255	267	279	291	303	315	327	339	351	363	375
1989	386,693	423,200	371,866	324,443	217,423	286,049	277,296	454,213	426,612	585,218	555,244	640,061	550,527	323,911	371,979	386,533
1990	310,835	287,127	127,432	115,216	109,595	144,199	121,394	149,073	243,905	310,741	201,822	189,604	194,016	261,952	200,478	
1991	143,451	301,117	564,703	514,820	524,033	412,848	954,650	484,801	556,493	501,132	502,325	591,311	568,686	522,505		
1992	366,731	449,638	502,406	702,974	637,019	547,404	879,943	899,506	836,912	837,049	920,293	903,070	858,924			
1993	706,037	673,604	797,640	733,464	837,717	1,032,472	967,981	861,047	873,725	819,844	987,502	969,646				
1994	150,253	174,218	143,247	142,862	228,642	266,391	250,604	250,877	280,549	244,822	244,564					
1995	1,355,648	327,016	361,846	622,391	649,517	619,250	740,541	591,351	536,297	672,759						
1996	461,908	322,946	390,093	389,961	395,929	434,944	462,017	476,376	464,723							
1997	992,016	605,901	535,588	587,873	581,171	516,898	578,131	653,978								
1998	1,382,510	1,272,650	1,270,837	1,332,012	1,282,673	1,362,555	1,280,903									
1999	659,326	498,528	488,055	391,014	381,916	292,808										
2000	270,694	311,697	308,596	351,710	331,298											
2001	448,424	436,592	509,410	447,124												
2002	1,005,155	1,034,145	1,061,008													
2003		304,755	305,889													
2004	396,794															
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Totals:																
Latest 3	1,706,704	1,776,626	1,879,014	1,189,848	1,995,887	2,172,261	2,321,051	1,721,705	1,281,568	1,737,425	2,152,359	2,464,026	1,621,626			
Latest 5	2,425,822	2,586,852	3,637,906	3,109,732	2,972,987	3,226,455	3,312,196	2,833,629	2,992,205	3,075,606	2,856,505					
Latest 10	7,277,228	5,289,583	5,866,322	5,701,385	5,849,914	5,629,768										
All	9,341,229	7,424,268	7,432,729	6,655,864	6,176,932	5,915,817	6,513,460	4,821,223	4,219,214	3,971,564	3,411,749	3,293,692	2,172,154	1,108,368	572,457	386,533

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	3	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1989				1,438,241	2,269,797	3,309,706	3,776,146	4,142,273	4,580,148	5,189,047	5,532,763	5,900,736	7,243,428	7,484,207	7,919,694	8,253,134
1990			381,965	960,545	1,018,047	1,329,137	1,525,316	1,678,376	1,764,051	1,877,662	1,950,108	2,022,572	2,126,707	2,271,180	2,522,798	2,804,299
1991		2,124	223,716	262,579	671,599	987,804	1,123,063	1,215,778	1,264,105	1,301,721	1,411,977	1,512,167	1,652,298	1,774,797	1,893,613	2,037,717
1992	0	11,763	255,171	931,218	1,903,079	2,355,047	2,694,749	2,966,199	3,219,910	3,412,080	3,643,017	3,908,998	4,276,811	4,616,630	4,944,386	5,259,054
1993	0	1,777	227,565	968,767	1,627,055	2,521,493	3,277,752	4,103,683	4,894,089	5,711,035	6,565,506	7,319,707	8,002,903	8,883,477	9,732,345	10,383,031
1994	0	199,606	759,004	1,255,982	1,754,660	2,022,843	2,796,150	3,094,838	3,430,161	3,625,242	3,683,502	3,921,829	4,449,107	4,516,660	4,593,664	4,766,421
1995	0	2,570	134,165	767,512	1,189,683	1,267,795	1,371,145	1,520,206	1,613,598	1,816,988	2,047,159	2,768,195	3,039,705	3,411,567	3,869,352	3,994,641
1996	0	4,395	650,918	878,560	1,431,233	1,719,546	2,415,041	2,871,813	3,150,860	3,474,227	3,816,246	4,100,711	4,445,634	4,775,543	5,159,235	5,613,606
1997	0	12,667	592,212	979,345	1,274,536	1,703,880	2,400,087	2,808,684	3,127,942	3,463,982	3,697,573	4,107,749	4,707,010	5,409,336	6,025,352	6,659,295
1998	0	34,145	777,574	1,577,975	2,365,439	2,876,133	3,311,206	4,654,647	5,260,520	6,005,757	6,574,258	7,433,628	8,353,161	9,404,130	10,462,932	11,494,273
1999	0	526,599	997,077	1,314,206	1,899,569	2,517,166	2,993,435	3,389,352	4,047,564	4,991,403	5,693,089	6,328,457	7,121,886	7,856,490	8,399,000	9,059,606
2000	0	330,081	838,029	1,378,740	1,860,423	2,148,594	2,354,519	2,495,494	2,672,019	2,845,624	3,006,000	3,320,785	3,569,143	3,809,914	4,133,695	4,450,127
2001	0	119,047	505,971	1,159,326	1,613,533	2,027,850	2,904,447	3,378,511	3,694,939	3,945,848	4,256,804	4,587,119	4,958,302	5,433,600	5,888,265	6,426,933
2002	0	123,236	686,176	1,413,389	2,120,121	2,974,832	3,616,824	5,081,277	6,066,926	7,070,507	7,957,628	9,041,249	10,304,592	11,372,167	12,507,420	13,590,982
2003	0	217,366	491,944	597,799	712,055	1,032,483	1,623,160	1,808,461	1,987,485	2,274,103	2,558,581	2,819,641	3,231,471	3,681,124	4,066,121	4,439,571
2004	0	3,821	368,574	996,564	1,470,370	1,779,969	2,265,957	2,671,609	3,058,178	3,257,001	3,593,162	3,936,179	4,259,727	4,555,155	4,864,707	5,245,136
2005	0	24	23,778	797,876	1,651,935	2,244,318	3,451,627	4,203,846	4,822,711	5,320,045	5,788,652	6,245,051	6,699,890	7,211,469	7,738,709	8,390,099
2006	0	1,911	289,262	683,154	1,663,796	2,418,186	4,249,792	5,082,311	5,795,018	6,409,575	7,030,599	7,753,148	8,504,873	9,156,506	9,956,233	
2007	0	114,811	605,861	1,485,401	2,570,958	3,429,510	4,491,751	5,424,181	6,308,133	7,239,036	8,142,986	9,020,232	9,871,440	10,847,575		
2008	0	5,697	398,701	1,033,739	1,710,106	2,090,120	2,476,557	3,065,613	3,715,155	4,433,732	5,215,974	5,806,667	6,402,041			
2009	0	339,332	748,713	1,799,315	2,743,435	3,283,854	3,846,280	4,641,037	6,015,672	6,594,291	7,247,798	7,962,742				
2010	0	120,088	1,063,161	1,246,554	1,888,045	2,124,297	2,287,441	2,539,063	2,724,766	2,903,629	3,088,176					
2011	0	17,848	220,183	1,231,610	1,747,256	2,549,245	3,247,958	3,906,899	4,530,039	5,027,829						
2012	58	22,496	265,165	1,018,325	1,730,638	2,146,099	2,422,340	2,854,410	3,219,474							
2013	0	133,782	921,070	1,963,844	2,668,631	3,291,551	3,937,024	4,674,404								
2014	0	166,848	973,227	1,952,639	3,352,776	4,440,983	5,230,749									
2015	0	609	524,000	1,547,419	2,880,464	3,605,383										
2016	0	366,072	508,937	587,034	824,193											
2017	0	170,743	637,742	1,188,443												
2018	0	154,648	1,437,484													
2019	0	20,617														
2020	0															

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

Paid Loss & ALAE - Actual (a)

Year of Birth	195	207	219	231	243	255	267	279	291	303	315	327	339	351	363	375
1989	8,639,827	9,063,027	9,434,893	9,759,336	9,976,759	10,262,808	10,540,104	10,994,317	11,420,928	12,006,146	12,561,390	13,201,451	13,751,978	14,075,890	14,447,869	14,834,401
1990	3,115,134	3,402,261	3,529,693	3,644,909	3,754,504	3,898,703	4,020,097	4,169,170	4,413,075	4,723,816	4,925,637	5,115,242	5,309,257	5,571,210	5,771,687	
1991	2,181,168	2,482,285	3,046,988	3,561,808	4,085,841	4,498,689	5,453,340	5,938,141	6,494,634	6,995,766	7,498,091	8,089,402	8,658,088	9,180,593		
1992	5,625,785	6,075,423	6,577,829	7,280,804	7,917,823	8,465,227	9,345,170	10,244,676	11,081,588	11,918,637	12,838,930	13,742,000	14,600,924			
1993	11,089,068	11,762,672	12,560,312	13,293,776	14,131,492	15,163,964	16,131,945	16,992,992	17,866,717	18,686,561	19,674,063	20,643,709				
1994	4,916,674	5,090,892	5,234,139	5,377,001	5,605,643	5,872,034	6,122,638	6,373,515	6,654,064	6,898,885	7,143,449					
1995	5,350,289	5,677,305	6,039,151	6,661,543	7,311,060	7,930,309	8,670,850	9,262,201	9,798,498	10,471,257						
1996	6,075,514	6,398,460	6,788,554	7,178,514	7,574,443	8,009,387	8,471,404	8,947,780	9,412,503							
1997	7,651,311	8,257,212	8,792,800	9,380,673	9,961,845	10,478,742	11,056,873	11,710,852								
1998	12,876,783	14,149,433	15,420,270	16,752,281	18,034,955	19,397,510	20,678,413									
1999	9,718,932	10,217,460	10,705,515	11,096,529	11,478,445	11,771,253										
2000	4,720,821	5,032,518	5,341,114	5,692,824	6,024,121											
2001	6,875,357	7,311,949	7,821,359	8,268,483												
2002	14,596,137	15,630,282	16,691,291													
2003	4,744,326	5,050,215														
2004	5,641,931															
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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	0.0146	0.0120	0.0219	0.0088	0.0097	0.0047	0.0095	0.0079	0.0177	0.0192	0.0131	0.0161	0.0292	0.0364	0.1823	0.1823
1	0.0149	0.0123	0.0223	0.0089	0.0098	0.0048	0.0097	0.0080	0.0180	0.0195	0.0133	0.0163	0.0161	0.0270	0.0247	0.0247
2	0.0152	0.0126	0.0228	0.0091	0.0100	0.0049	0.0098	0.0081	0.0182	0.0198	0.0134	0.0165	0.0163	0.0149	0.0183	0.0183
3	0.0156	0.0128	0.0234	0.0093	0.0102	0.0050	0.0099	0.0082	0.0184	0.0200	0.0136	0.0167	0.0165	0.0150	0.0101	0.0101
4	0.0159	0.0131	0.0239	0.0095	0.0104	0.0051	0.0101	0.0084	0.0187	0.0203	0.0138	0.0169	0.0167	0.0152	0.0102	0.0102
5	0.0161	0.0134	0.0244	0.0097	0.0107	0.0052	0.0103	0.0085	0.0190	0.0206	0.0140	0.0171	0.0169	0.0154	0.0103	0.0103
6	0.0164	0.0136	0.0248	0.0099	0.0109	0.0053	0.0106	0.0087	0.0193	0.0209	0.0142	0.0174	0.0171	0.0156	0.0105	0.0105
7	0.0168	0.0139	0.0253	0.0101	0.0111	0.0054	0.0108	0.0089	0.0197	0.0213	0.0144	0.0176	0.0174	0.0159	0.0106	0.0106
8	0.0171	0.0141	0.0258	0.0103	0.0113	0.0055	0.0110	0.0091	0.0202	0.0217	0.0147	0.0179	0.0176	0.0161	0.0108	0.0108
9	0.0174	0.0144	0.0262	0.0105	0.0116	0.0056	0.0113	0.0093	0.0206	0.0222	0.0150	0.0182	0.0179	0.0163	0.0109	0.0109
10	0.0177	0.0146	0.0267	0.0107	0.0118	0.0057	0.0115	0.0095	0.0211	0.0227	0.0153	0.0186	0.0182	0.0165	0.0111	0.0111
11	0.0180	0.0149	0.0272	0.0109	0.0120	0.0058	0.0117	0.0097	0.0215	0.0232	0.0156	0.0190	0.0186	0.0168	0.0112	0.0112
12	0.0183	0.0152	0.0277	0.0111	0.0122	0.0059	0.0119	0.0098	0.0219	0.0237	0.0160	0.0194	0.0190	0.0172	0.0114	0.0114
13	0.0187	0.0154	0.0282	0.0113	0.0124	0.0061	0.0121	0.0100	0.0223	0.0241	0.0163	0.0198	0.0194	0.0176	0.0117	0.0117
14	0.0191	0.0157	0.0287	0.0115	0.0127	0.0062	0.0124	0.0102	0.0227	0.0246	0.0166	0.0203	0.0198	0.0180	0.0119	0.0119
15	0.0195	0.0161	0.0293	0.0117	0.0129	0.0063	0.0126	0.0104	0.0232	0.0250	0.0170	0.0207	0.0203	0.0184	0.0122	0.0122
16	0.0199	0.0164	0.0299	0.0119	0.0131	0.0064	0.0128	0.0106	0.0236	0.0255	0.0173	0.0210	0.0207	0.0187	0.0125	0.0125
17	0.0204	0.0168	0.0305	0.0122	0.0134	0.0065	0.0130	0.0108	0.0240	0.0260	0.0176	0.0214	0.0210	0.0191	0.0127	0.0127
18	0.0208	0.0172	0.0312	0.0124	0.0137	0.0066	0.0133	0.0110	0.0245	0.0264	0.0179	0.0218	0.0214	0.0195	0.0130	0.0130
19	0.0213	0.0175	0.0319	0.0127	0.0140	0.0068	0.0135	0.0112	0.0249	0.0269	0.0182	0.0222	0.0218	0.0198	0.0132	0.0132
20	0.0218	0.0179	0.0326	0.0130	0.0143	0.0069	0.0138	0.0114	0.0254	0.0274	0.0186	0.0226	0.0222	0.0202	0.0134	0.0134
21	0.0223	0.0184	0.0334	0.0133	0.0146	0.0071	0.0141	0.0116	0.0259	0.0279	0.0189	0.0230	0.0226	0.0206	0.0137	0.0137
22	0.0229	0.0188	0.0342	0.0136	0.0149	0.0072	0.0144	0.0119	0.0264	0.0285	0.0193	0.0234	0.0230	0.0209	0.0140	0.0140
23	0.0234	0.0193	0.0350	0.0139	0.0152	0.0074	0.0148	0.0121	0.0270	0.0290	0.0196	0.0239	0.0234	0.0213	0.0142	0.0142
24	0.0240	0.0197	0.0358	0.0142	0.0156	0.0076	0.0151	0.0124	0.0276	0.0297	0.0200	0.0243	0.0239	0.0217	0.0145	0.0145
25	0.0246	0.0202	0.0367	0.0146	0.0160	0.0077	0.0154	0.0127	0.0282	0.0303	0.0205	0.0249	0.0243	0.0221	0.0147	0.0147
26	0.0253	0.0207	0.0376	0.0149	0.0164	0.0079	0.0158	0.0130	0.0288	0.0310	0.0209	0.0254	0.0249	0.0225	0.0150	0.0150
27	0.0260	0.0213	0.0386	0.0153	0.0168	0.0081	0.0162	0.0133	0.0295	0.0317	0.0214	0.0260	0.0254	0.0230	0.0153	0.0153
28	0.0267	0.0219	0.0396	0.0157	0.0172	0.0083	0.0166	0.0136	0.0301	0.0324	0.0219	0.0265	0.0260	0.0235	0.0156	0.0156
29	0.0275	0.0225	0.0407	0.0161	0.0176	0.0085	0.0170	0.0139	0.0309	0.0332	0.0224	0.0271	0.0265	0.0240	0.0159	0.0159
30	0.0283	0.0231	0.0418	0.0166	0.0181	0.0087	0.0174	0.0143	0.0316	0.0340	0.0229	0.0277	0.0271	0.0245	0.0163	0.0163
31	0.0292	0.0238	0.0430	0.0170	0.0186	0.0090	0.0178	0.0146	0.0324	0.0348	0.0234	0.0284	0.0277	0.0251	0.0167	0.0167
32	0.0301	0.0246	0.0443	0.0175	0.0191	0.0092	0.0183	0.0150	0.0332	0.0356	0.0240	0.0291	0.0284	0.0257	0.0170	0.0170
33	0.0312	0.0254	0.0457	0.0181	0.0197	0.0095	0.0188	0.0154	0.0340	0.0365	0.0246	0.0298	0.0291	0.0263	0.0174	0.0174
34	0.0323	0.0263	0.0472	0.0186	0.0203	0.0097	0.0193	0.0158	0.0349	0.0375	0.0252	0.0305	0.0298	0.0269	0.0178	0.0178
35	0.0334	0.0272	0.0488	0.0192	0.0209	0.0100	0.0199	0.0163	0.0359	0.0384	0.0258	0.0313	0.0305	0.0275	0.0182	0.0182
36	0.0347	0.0282	0.0506	0.0199	0.0216	0.0104	0.0205	0.0167	0.0369	0.0395	0.0265	0.0321	0.0313	0.0282	0.0187	0.0187
37	0.0360	0.0292	0.0524	0.0206	0.0223	0.0107	0.0211	0.0172	0.0380	0.0406	0.0272	0.0329	0.0321	0.0289	0.0192	0.0192
38	0.0375	0.0304	0.0544	0.0213	0.0231	0.0111	0.0218	0.0178	0.0391	0.0418	0.0280	0.0338	0.0329	0.0297	0.0196	0.0196
39	0.0390	0.0316	0.0565	0.0221	0.0239	0.0115	0.0226	0.0184	0.0404	0.0431	0.0288	0.0348	0.0338	0.0304	0.0201	0.0201
40	0.0406	0.0328	0.0587	0.0230	0.0248	0.0119	0.0234	0.0190	0.0417	0.0444	0.0297	0.0358	0.0348	0.0313	0.0207	0.0207
41	0.0423	0.0342	0.0611	0.0239	0.0258	0.0123	0.0242	0.0197	0.0431	0.0459	0.0306	0.0369	0.0358	0.0322	0.0212	0.0212
42	0.0441	0.0356	0.0636	0.0249	0.0268	0.0128	0.0251	0.0204	0.0446	0.0474	0.0316	0.0380	0.0369	0.0331	0.0218	0.0218
43	0.0461	0.0372	0.0662	0.0259	0.0279	0.0133	0.0261	0.0211	0.0463	0.0491	0.0327	0.0393	0.0380	0.0341	0.0225	0.0225
44	0.0481	0.0388	0.0691	0.0270	0.0290	0.0138	0.0271	0.0220	0.0480	0.0509	0.0339	0.0406	0.0393	0.0352	0.0231	0.0231
45	0.0504	0.0406	0.0722	0.0281	0.0303	0.0144	0.0282	0.0228	0.0499	0.0528	0.0351	0.0420	0.0406	0.0363	0.0239	0.0239
46	0.0528	0.0424	0.0754	0.0294	0.0316	0.0150	0.0294	0.0237	0.0518	0.0549	0.0364	0.0436	0.0420	0.0376	0.0247	0.0247
47	0.0553	0.0444	0.0789	0.0307	0.0330	0.0157	0.0306	0.0247	0.0539	0.0570	0.0378	0.0452	0.0436	0.0389	0.0255	0.0255
48	0.0581	0.0466	0.0827	0.0321	0.0345	0.0163	0.0319	0.0258	0.0561	0.0593	0.0393	0.0469	0.0452	0.0403	0.0264	0.0264
49	0.0611	0.0489	0.0867	0.0337	0.0360	0.0171	0.0334	0.0269	0.0585	0.0617	0.0409	0.0488	0.0469	0.0418	0.0274	0.0274
50	0.0643	0.0514	0.0910	0.0353	0.0378	0.0179	0.0349	0.0281	0.0610	0.0643	0.0426	0.0508	0.0488	0.0434	0.0284	0.0284
51	0.0677	0.0541	0.0957	0.0371	0.0396	0.0187	0.0365	0.0293	0.0637	0.0671	0.0444	0.0528	0.0508	0.0451	0.0295	0.0295
52	0.0715	0.0571	0.1007	0.0390	0.0416	0.0196	0.0382	0.0307	0.0666	0.0701	0.0463	0.0551	0.0528	0.0470	0.0306	0.0306
53	0.0754	0.0602	0.1061	0.0410	0.0437	0.0206	0.0401	0.0321	0.0697	0.0733	0.0484	0.0574	0.0551	0.0489	0.0319	0.0319
54	0.0795	0.0635	0.1119	0.0432	0.0460	0.0217	0.0421	0.0337	0.0730	0.0767	0.0506	0.0600	0.0574	0.0509	0.0332	0.0332
55	0.0838	0.0669	0.1181	0.0456	0.0485	0.0228	0.0442	0.0354	0.0765	0.0803	0.0529	0.0627	0.0600	0.0531	0.0346	0.0346
56	0.0886	0.0706	0.1245	0.0481	0.0511	0.0240	0.0466	0.0372	0.0804	0.0842	0.0554	0.0656	0.0627	0.0555	0.0361	0.0361
57	0.0938	0.0746	0.1314	0.0507	0.0539	0.0254	0.0491	0.0392	0.0845	0.0884	0.0581	0.0687	0.0656	0.0580	0.0377	0.0377
58	0.0994	0.0790	0.1388	0.0535	0.0569	0.0267	0.0517	0.0413	0.0889	0.0930	0.0610	0.0721	0.0687	0.0607	0.0394	0.0394
59	0.1056	0.0838	0.1470	0.0565	0.0600	0.0282	0.0546	0.0435	0.0937	0.0978	0.0641	0.0757	0.0721	0.0636	0.0412	0.0412
60	0.1123	0.0890	0.1558	0.0598	0.0634	0.0298	0.0575	0.0459	0.0988	0.1031	0.0675	0.0795	0.0757	0.0667	0.0432	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	0.1196	0.0946	0.1655	0.0635	0.0671	0.0314	0.0607	0.0484	0.1042	0.1088	0.0711	0.0837	0.0795	0.0700	0.0453	0.0453
62	0.1276	0.1008	0.1760	0.0674	0.0712	0.0333	0.0642	0.0511	0.1099	0.1147	0.0750	0.0882	0.0837	0.0736	0.0475	0.0475
63	0.1362	0.1075	0.1875	0.0717	0.0756	0.0353	0.0679	0.0540	0.1160	0.1210	0.0791	0.0931	0.0882	0.0775	0.0500	0.0500
64	0.1455	0.1147	0.1999	0.0763	0.0804	0.0375	0.0720	0.0571	0.1225	0.1276	0.0834	0.0981	0.0931	0.0816	0.0526	0.0526
65	0.1555	0.1225	0.2134	0.0814	0.0856	0.0399	0.0765	0.0606	0.1297	0.1348	0.0880	0.1035	0.0981	0.0861	0.0554	0.0554
66	0.1665	0.1310	0.2279	0.0869	0.0913	0.0425	0.0813	0.0643	0.1376	0.1428	0.0930	0.1092	0.1035	0.0908	0.0584	0.0584
67	0.1786	0.1403	0.2437	0.0928	0.0975	0.0453	0.0866	0.0684	0.1461	0.1514	0.0985	0.1154	0.1092	0.0957	0.0616	0.0616
68	0.1918	0.1504	0.2609	0.0992	0.1041	0.0483	0.0924	0.0729	0.1554	0.1607	0.1044	0.1221	0.1154	0.1010	0.0650	0.0650
69	0.2061	0.1615	0.2798	0.1063	0.1113	0.0516	0.0986	0.0778	0.1655	0.1709	0.1109	0.1295	0.1222	0.1067	0.0686	0.0686
70	0.2218	0.1736	0.3004	0.1139	0.1192	0.0552	0.1054	0.0830	0.1765	0.1821	0.1179	0.1375	0.1295	0.1130	0.0725	0.0725
71	0.2388	0.1868	0.3229	0.1223	0.1278	0.0591	0.1126	0.0886	0.1884	0.1942	0.1256	0.1463	0.1375	0.1198	0.0767	0.0767
72	0.2573	0.2011	0.3474	0.1315	0.1372	0.0634	0.1206	0.0948	0.2012	0.2073	0.1340	0.1558	0.1463	0.1272	0.0813	0.0813
73	0.2775	0.2167	0.3741	0.1415	0.1475	0.0681	0.1293	0.1015	0.2151	0.2214	0.1430	0.1662	0.1558	0.1353	0.0864	0.0864
74	0.2993	0.2337	0.4032	0.1524	0.1587	0.0731	0.1389	0.1088	0.2304	0.2367	0.1527	0.1774	0.1662	0.1442	0.0919	0.0919
75	0.3229	0.2521	0.4347	0.1642	0.1709	0.0787	0.1493	0.1168	0.2470	0.2535	0.1633	0.1895	0.1774	0.1538	0.0978	0.0978
76	0.3484	0.2719	0.4689	0.1770	0.1841	0.0847	0.1606	0.1256	0.2652	0.2718	0.1749	0.2026	0.1895	0.1641	0.1044	0.1044
77	0.3758	0.2934	0.5059	0.1909	0.1985	0.0913	0.1729	0.1351	0.2851	0.2919	0.1875	0.2169	0.2026	0.1753	0.1114	0.1114
78	0.4053	0.3166	0.5458	0.2060	0.2141	0.0985	0.1863	0.1455	0.3067	0.3137	0.2013	0.2326	0.2169	0.1874	0.1190	0.1190
79	0.4369	0.3414	0.5888	0.2223	0.2310	0.1062	0.2009	0.1568	0.3303	0.3375	0.2164	0.2497	0.2326	0.2007	0.1272	0.1272
80	0.4705	0.3680	0.6350	0.2398	0.2493	0.1146	0.2167	0.1690	0.3559	0.3635	0.2328	0.2684	0.2497	0.2152	0.1362	0.1362
81	0.5055	0.3963	0.6845	0.2586	0.2689	0.1236	0.2338	0.1823	0.3838	0.3917	0.2507	0.2888	0.2684	0.2310	0.1461	0.1461
82	0.5420	0.4258	0.7371	0.2787	0.2900	0.1334	0.2523	0.1967	0.4139	0.4223	0.2702	0.3110	0.2888	0.2483	0.1568	0.1568
83	0.5798	0.4565	0.7920	0.3002	0.3126	0.1438	0.2722	0.2122	0.4466	0.4555	0.2913	0.3351	0.3110	0.2672	0.1686	0.1686
84	0.6190	0.4883	0.8491	0.3225	0.3367	0.1550	0.2935	0.2290	0.4818	0.4914	0.3142	0.3613	0.3351	0.2877	0.1814	0.1814
85	0.6600	0.5214	0.9083	0.3458	0.3617	0.1670	0.3164	0.2470	0.5198	0.5302	0.3390	0.3897	0.3613	0.3101	0.1953	0.1953
86	0.6842	0.5559	0.9698	0.3699	0.3878	0.1794	0.3407	0.2662	0.5606	0.5720	0.3657	0.4205	0.3897	0.3343	0.2104	0.2104
87	0.6842	0.5763	1.0000	0.3949	0.4149	0.1923	0.3661	0.2866	0.6043	0.6169	0.3946	0.4537	0.4205	0.3606	0.2269	0.2269
88	0.6842	0.5763	1.0000	0.4211	0.4429	0.2058	0.3925	0.3080	0.6507	0.6650	0.4255	0.4894	0.4537	0.3890	0.2447	0.2447
89	0.6842	0.5763	1.0000	0.4365	0.4723	0.2197	0.4198	0.3302	0.6992	0.7161	0.4587	0.5278	0.4894	0.4197	0.2640	0.2640
90	0.6842	0.5763	1.0000	0.4365	0.4896	0.2342	0.4482	0.3532	0.7496	0.7694	0.4939	0.5689	0.5279	0.4528	0.2849	0.2849
91	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4780	0.3771	0.8019	0.8249	0.5307	0.6127	0.5690	0.4884	0.3074	0.3074
92	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4021	0.8562	0.8824	0.5690	0.6583	0.6127	0.5264	0.3315	0.3315
93	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9129	0.9421	0.6087	0.7058	0.6584	0.5669	0.3573	0.3573
94	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.6499	0.7550	0.7058	0.6091	0.3848	0.3848
95	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.6929	0.8061	0.7550	0.6530	0.4134	0.4134
96	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8595	0.8061	0.6985	0.4432	0.4432
97	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8596	0.7458	0.4741	0.4741
98	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.7953	0.5062	0.5062
99	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5398	0.5398
100	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
101	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
102	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
103	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
104	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
105	0.6842	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
106	0.6911	0.5763	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
107	0.6911	0.5821	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
108	0.6911	0.5821	1.0000	0.4365	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
109	0.6911	0.5821	1.0000	0.4409	0.4896	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
110	0.6911	0.5821	1.0000	0.4409	0.4945	0.2428	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
111	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.4954	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
112	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4168	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
113	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9463	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
114	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
115	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7183	0.8910	0.8910	0.8243	0.5595	0.5595
116	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7255	0.8910	0.8910	0.8243	0.5595	0.5595
117	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7255	0.9000	0.8910	0.8243	0.5595	0.5595
118	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7255	0.9000	0.9000	0.8243	0.5595	0.5595
119	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7255	0.9000	0.9000	0.8327	0.5595	0.5595
120	0.6911	0.5821	1.0000	0.4409	0.4945	0.2453	0.5004	0.4210	0.9559	1.0000	0.7255	0.9000	0.9000	0.8327	0.5652	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	0.0173	0.0329	0.0116	0.0127	0.0137	0.0050	0.0106	0.0214	0.0095	0.0122	0.0208	0.0219	0.0118	0.0160	0.0272	0.0089
1	0.0177	0.0336	0.0119	0.0129	0.0140	0.0051	0.0108	0.0218	0.0096	0.0124	0.0211	0.0224	0.0120	0.0163	0.0278	0.0091
2	0.0181	0.0344	0.0121	0.0132	0.0143	0.0052	0.0110	0.0222	0.0098	0.0127	0.0215	0.0228	0.0122	0.0166	0.0283	0.0093
3	0.0185	0.0351	0.0124	0.0135	0.0146	0.0053	0.0113	0.0226	0.0100	0.0129	0.0219	0.0232	0.0124	0.0169	0.0288	0.0095
4	0.0189	0.0359	0.0127	0.0138	0.0149	0.0054	0.0115	0.0231	0.0102	0.0131	0.0223	0.0236	0.0127	0.0172	0.0294	0.0096
5	0.0194	0.0368	0.0130	0.0141	0.0153	0.0056	0.0117	0.0236	0.0104	0.0134	0.0227	0.0240	0.0129	0.0176	0.0299	0.0098
6	0.0198	0.0376	0.0133	0.0145	0.0156	0.0057	0.0120	0.0241	0.0106	0.0136	0.0231	0.0245	0.0131	0.0179	0.0305	0.0100
7	0.0203	0.0385	0.0136	0.0148	0.0160	0.0058	0.0123	0.0246	0.0108	0.0139	0.0236	0.0249	0.0134	0.0182	0.0310	0.0102
8	0.0208	0.0395	0.0139	0.0151	0.0163	0.0059	0.0125	0.0252	0.0111	0.0142	0.0241	0.0254	0.0136	0.0185	0.0316	0.0104
9	0.0214	0.0405	0.0143	0.0155	0.0167	0.0061	0.0128	0.0257	0.0113	0.0145	0.0246	0.0259	0.0139	0.0189	0.0321	0.0105
10	0.0219	0.0415	0.0146	0.0159	0.0171	0.0062	0.0131	0.0263	0.0116	0.0148	0.0251	0.0265	0.0142	0.0192	0.0327	0.0107
11	0.0225	0.0426	0.0150	0.0163	0.0175	0.0064	0.0134	0.0269	0.0118	0.0152	0.0257	0.0271	0.0145	0.0196	0.0334	0.0109
12	0.0232	0.0438	0.0154	0.0167	0.0180	0.0065	0.0138	0.0275	0.0121	0.0155	0.0263	0.0277	0.0148	0.0201	0.0341	0.0111
13	0.0238	0.0450	0.0158	0.0171	0.0184	0.0067	0.0141	0.0282	0.0124	0.0159	0.0269	0.0283	0.0151	0.0205	0.0348	0.0114
14	0.0246	0.0463	0.0163	0.0176	0.0189	0.0069	0.0144	0.0289	0.0127	0.0163	0.0275	0.0290	0.0155	0.0210	0.0356	0.0116
15	0.0253	0.0477	0.0167	0.0181	0.0194	0.0071	0.0148	0.0296	0.0130	0.0167	0.0282	0.0296	0.0158	0.0214	0.0364	0.0119
16	0.0262	0.0492	0.0173	0.0186	0.0200	0.0072	0.0152	0.0304	0.0133	0.0171	0.0288	0.0303	0.0162	0.0219	0.0372	0.0121
17	0.0271	0.0508	0.0178	0.0192	0.0206	0.0074	0.0156	0.0312	0.0136	0.0175	0.0296	0.0311	0.0166	0.0224	0.0380	0.0124
18	0.0280	0.0526	0.0184	0.0198	0.0212	0.0077	0.0161	0.0320	0.0140	0.0179	0.0303	0.0318	0.0170	0.0230	0.0389	0.0127
19	0.0290	0.0544	0.0190	0.0204	0.0219	0.0079	0.0165	0.0329	0.0144	0.0184	0.0311	0.0326	0.0174	0.0235	0.0398	0.0130
20	0.0301	0.0564	0.0197	0.0211	0.0226	0.0081	0.0170	0.0339	0.0148	0.0189	0.0319	0.0335	0.0178	0.0241	0.0408	0.0133
21	0.0313	0.0585	0.0204	0.0219	0.0233	0.0084	0.0176	0.0349	0.0152	0.0194	0.0327	0.0343	0.0183	0.0247	0.0418	0.0136
22	0.0325	0.0608	0.0212	0.0227	0.0242	0.0087	0.0181	0.0360	0.0157	0.0200	0.0337	0.0353	0.0188	0.0253	0.0429	0.0140
23	0.0338	0.0632	0.0220	0.0235	0.0251	0.0090	0.0188	0.0372	0.0162	0.0206	0.0347	0.0363	0.0193	0.0260	0.0439	0.0143
24	0.0352	0.0657	0.0228	0.0245	0.0260	0.0093	0.0194	0.0385	0.0167	0.0213	0.0357	0.0373	0.0198	0.0267	0.0451	0.0147
25	0.0367	0.0684	0.0238	0.0254	0.0270	0.0097	0.0201	0.0398	0.0173	0.0220	0.0368	0.0385	0.0204	0.0275	0.0463	0.0151
26	0.0383	0.0713	0.0247	0.0264	0.0281	0.0101	0.0209	0.0413	0.0179	0.0227	0.0380	0.0397	0.0210	0.0283	0.0476	0.0155
27	0.0400	0.0744	0.0258	0.0275	0.0292	0.0105	0.0217	0.0429	0.0185	0.0235	0.0393	0.0410	0.0217	0.0291	0.0490	0.0159
28	0.0418	0.0777	0.0269	0.0287	0.0304	0.0109	0.0225	0.0445	0.0192	0.0244	0.0407	0.0424	0.0224	0.0301	0.0505	0.0164
29	0.0437	0.0812	0.0281	0.0299	0.0317	0.0113	0.0235	0.0463	0.0200	0.0253	0.0422	0.0439	0.0231	0.0310	0.0521	0.0169
30	0.0458	0.0849	0.0294	0.0312	0.0330	0.0118	0.0244	0.0481	0.0208	0.0263	0.0438	0.0455	0.0240	0.0321	0.0538	0.0174
31	0.0480	0.0890	0.0307	0.0327	0.0345	0.0123	0.0254	0.0501	0.0216	0.0273	0.0455	0.0472	0.0248	0.0332	0.0556	0.0180
32	0.0504	0.0933	0.0322	0.0342	0.0361	0.0129	0.0265	0.0522	0.0225	0.0284	0.0473	0.0490	0.0258	0.0344	0.0576	0.0186
33	0.0530	0.0980	0.0337	0.0358	0.0377	0.0134	0.0277	0.0545	0.0234	0.0296	0.0492	0.0509	0.0268	0.0357	0.0597	0.0192
34	0.0558	0.1030	0.0354	0.0375	0.0395	0.0141	0.0290	0.0569	0.0245	0.0308	0.0512	0.0530	0.0278	0.0371	0.0620	0.0199
35	0.0588	0.1084	0.0372	0.0394	0.0415	0.0147	0.0303	0.0595	0.0255	0.0321	0.0534	0.0551	0.0289	0.0386	0.0644	0.0207
36	0.0620	0.1142	0.0392	0.0414	0.0435	0.0154	0.0318	0.0622	0.0267	0.0336	0.0557	0.0575	0.0301	0.0401	0.0669	0.0215
37	0.0654	0.1205	0.0413	0.0436	0.0458	0.0162	0.0333	0.0652	0.0279	0.0351	0.0581	0.0599	0.0314	0.0418	0.0696	0.0223
38	0.0690	0.1271	0.0436	0.0460	0.0482	0.0171	0.0350	0.0683	0.0293	0.0367	0.0608	0.0626	0.0328	0.0435	0.0724	0.0232
39	0.0728	0.1340	0.0459	0.0485	0.0508	0.0179	0.0368	0.0717	0.0307	0.0385	0.0636	0.0654	0.0342	0.0454	0.0755	0.0242
40	0.0769	0.1414	0.0484	0.0511	0.0535	0.0189	0.0387	0.0754	0.0322	0.0403	0.0666	0.0685	0.0358	0.0474	0.0788	0.0252
41	0.0814	0.1494	0.0511	0.0539	0.0565	0.0199	0.0408	0.0794	0.0339	0.0423	0.0698	0.0717	0.0374	0.0496	0.0822	0.0263
42	0.0863	0.1582	0.0540	0.0569	0.0595	0.0210	0.0430	0.0836	0.0356	0.0445	0.0733	0.0752	0.0392	0.0519	0.0860	0.0275
43	0.0917	0.1677	0.0572	0.0601	0.0628	0.0222	0.0454	0.0882	0.0376	0.0468	0.0771	0.0790	0.0411	0.0543	0.0899	0.0287
44	0.0975	0.1781	0.0606	0.0636	0.0664	0.0234	0.0478	0.0930	0.0396	0.0494	0.0811	0.0830	0.0431	0.0570	0.0942	0.0300
45	0.1039	0.1894	0.0644	0.0675	0.0703	0.0247	0.0505	0.0981	0.0418	0.0521	0.0855	0.0874	0.0454	0.0598	0.0988	0.0315
46	0.1108	0.2017	0.0685	0.0716	0.0745	0.0262	0.0533	0.1035	0.0441	0.0549	0.0902	0.0921	0.0477	0.0629	0.1037	0.0330
47	0.1183	0.2152	0.0729	0.0762	0.0791	0.0278	0.0564	0.1094	0.0465	0.0579	0.0951	0.0971	0.0503	0.0662	0.1090	0.0346
48	0.1263	0.2297	0.0778	0.0812	0.0841	0.0295	0.0598	0.1158	0.0491	0.0611	0.1003	0.1024	0.0531	0.0697	0.1148	0.0364
49	0.1350	0.2453	0.0830	0.0866	0.0896	0.0314	0.0636	0.1228	0.0520	0.0646	0.1058	0.1080	0.0560	0.0736	0.1210	0.0383
50	0.1446	0.2623	0.0887	0.0924	0.0956	0.0334	0.0676	0.1304	0.0551	0.0684	0.1118	0.1140	0.0590	0.0776	0.1276	0.0404
51	0.1551	0.2808	0.0948	0.0987	0.1020	0.0356	0.0720	0.1387	0.0586	0.0725	0.1184	0.1204	0.0623	0.0818	0.1345	0.0426
52	0.1665	0.3012	0.1015	0.1055	0.1090	0.0380	0.0768	0.1477	0.0623	0.0770	0.1255	0.1275	0.0658	0.0863	0.1419	0.0449
53	0.1790	0.3233	0.1089	0.1130	0.1165	0.0406	0.0820	0.1576	0.0663	0.0818	0.1333	0.1352	0.0697	0.0912	0.1497	0.0474
54	0.1925	0.3476	0.1169	0.1212	0.1248	0.0434	0.0876	0.1682	0.0708	0.0872	0.1417	0.1435	0.0739	0.0966	0.1582	0.0500
55	0.2073	0.3739	0.1257	0.1301	0.1338	0.0465	0.0936	0.1796	0.0755	0.0930	0.1510	0.1526	0.0784	0.1024	0.1675	0.0528
56	0.2234	0.4027	0.1352	0.1398	0.1437	0.0499	0.1002	0.1920	0.0807	0.0993	0.1610	0.1626	0.0834	0.1087	0.1775	0.0559
57	0.2409	0.4339	0.1456	0.1504	0.1544	0.0535	0.1075	0.2056	0.0863	0.1060	0.1719	0.1734	0.0889	0.1156	0.1885	0.0593
58	0.2598	0.4678	0.1569	0.1620	0.1661	0.0575	0.1154	0.2205	0.0924	0.1134	0.1836	0.1851	0.0948	0.1232	0.2005	0.0630
59	0.2803	0.5046	0.1692	0.1746	0.1789	0.0619	0.1240	0.2368	0.0990	0.1214	0.1963	0.1977	0.1012	0.1314	0.2136	0.0670
60	0.3025	0.5444	0.1825	0.1882	0.1928	0.0667	0.1335	0.2545	0.1063	0.1302	0.2102	0.2114	0.1080	0.1402	0.2278	0.0713

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	0.3263	0.5874	0.1969	0.2030	0.2078	0.0718	0.1437	0.2738	0.1143	0.1397	0.2254	0.2263	0.1155	0.1498	0.2432	0.0761
62	0.3519	0.6337	0.2124	0.2190	0.2242	0.0775	0.1549	0.2948	0.1230	0.1502	0.2420	0.2427	0.1237	0.1601	0.2597	0.0812
63	0.3793	0.6835	0.2291	0.2363	0.2419	0.0835	0.1670	0.3177	0.1324	0.1616	0.2601	0.2606	0.1326	0.1715	0.2777	0.0868
64	0.4085	0.7367	0.2471	0.2549	0.2610	0.0901	0.1801	0.3426	0.1427	0.1740	0.2798	0.2801	0.1424	0.1839	0.2973	0.0928
65	0.4389	0.7933	0.2664	0.2750	0.2815	0.0972	0.1943	0.3695	0.1539	0.1875	0.3014	0.3014	0.1531	0.1974	0.3189	0.0993
66	0.4706	0.8524	0.2868	0.2964	0.3036	0.1049	0.2096	0.3986	0.1660	0.2022	0.3247	0.3246	0.1647	0.2122	0.3423	0.1065
67	0.5034	0.9139	0.3082	0.3191	0.3273	0.1131	0.2262	0.4301	0.1790	0.2181	0.3501	0.3497	0.1773	0.2283	0.3680	0.1143
68	0.5374	0.9776	0.3304	0.3429	0.3524	0.1220	0.2439	0.4640	0.1932	0.2353	0.3776	0.3771	0.1911	0.2459	0.3959	0.1229
69	0.5731	1.0000	0.3535	0.3676	0.3787	0.1313	0.2629	0.5004	0.2084	0.2539	0.4074	0.4067	0.2061	0.2649	0.4263	0.1322
70	0.5940	1.0000	0.3774	0.3933	0.4060	0.1411	0.2831	0.5394	0.2248	0.2739	0.4396	0.4388	0.2222	0.2856	0.4594	0.1424
71	0.5940	1.0000	0.4024	0.4199	0.4343	0.1513	0.3042	0.5809	0.2423	0.2954	0.4743	0.4734	0.2398	0.3081	0.4953	0.1534
72	0.5940	1.0000	0.4171	0.4477	0.4637	0.1618	0.3262	0.6242	0.2609	0.3184	0.5115	0.5108	0.2587	0.3324	0.5343	0.1654
73	0.5940	1.0000	0.4171	0.4641	0.4944	0.1728	0.3489	0.6692	0.2803	0.3429	0.5513	0.5509	0.2791	0.3586	0.5764	0.1785
74	0.5940	1.0000	0.4171	0.4641	0.5125	0.1842	0.3725	0.7158	0.3005	0.3684	0.5937	0.5938	0.3010	0.3869	0.6219	0.1925
75	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.3972	0.7643	0.3215	0.3950	0.6379	0.6394	0.3245	0.4173	0.6710	0.2077
76	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8149	0.3433	0.4225	0.6839	0.6871	0.3494	0.4498	0.7236	0.2241
77	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3660	0.4511	0.7316	0.7366	0.3754	0.4844	0.7800	0.2417
78	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4810	0.7811	0.7879	0.4025	0.5205	0.8399	0.2605
79	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8329	0.8413	0.4306	0.5580	0.9025	0.2805
80	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.8970	0.4597	0.5969	0.9676	0.3014
81	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.4902	0.6373	1.0000	0.3232
82	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.6795	1.0000	0.3457
83	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.3691
84	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.3936
85	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
86	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
87	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
88	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
89	0.5940	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
90	0.6000	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
91	0.6000	1.0000	0.4171	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
92	0.6000	1.0000	0.4213	0.4641	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
93	0.6000	1.0000	0.4213	0.4688	0.5125	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
94	0.6000	1.0000	0.4213	0.4688	0.5177	0.1910	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
95	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4117	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
96	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8447	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
97	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3794	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
98	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.4986	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
99	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8634	0.9298	0.5081	0.7044	1.0000	0.4080
100	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9298	0.5081	0.7044	1.0000	0.4080
101	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5081	0.7044	1.0000	0.4080
102	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7044	1.0000	0.4080
103	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4080
104	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4080
105	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
106	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
107	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
108	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
109	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
110	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
111	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
112	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
113	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
114	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
115	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
116	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
117	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
118	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
119	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121
120	0.6000	1.0000	0.4213	0.4688	0.5177	0.1929	0.4159	0.8533	0.3832	0.5036	0.8721	0.9392	0.5132	0.7115	1.0000	0.4121

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 @ 3/31/20	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	87.05	6,271,295	115	54,382	0.728	59.51	0.684	11,580,662	133,035	0.923
1990	44.93	3,083,408	84	36,694	0.491	26.01	0.579	5,689,875	126,639	0.878
1991	107.64	9,341,883	107	87,528	1.171	125.26	1.164	18,403,093	170,969	1.186
1992	234.53	15,184,111	236	64,299	0.860	195.78	0.835	34,322,352	146,345	1.015
1993	202.29	16,721,944	196	85,155	1.139	143.30	0.708	26,576,059	131,376	0.911
1994	116.00	4,006,880	70	56,916	0.761	87.47	0.754	13,491,143	116,303	0.807
1995	145.20	10,541,130	115	91,782	1.228	171.40	1.180	22,171,935	152,699	1.059
1996	122.27	8,869,810	131	67,957	0.909	109.81	0.898	20,242,063	165,552	1.148
1997	249.01	11,154,100	161	69,138	0.925	178.55	0.717	30,891,862	124,059	0.861
1998	307.18	19,807,790	217	91,209	1.220	333.46	1.086	50,052,016	162,940	1.130
1999	63.59	4,441,665	54	81,784	1.094	69.87	1.099	13,631,280	214,362	1.487
2000	82.51	3,041,333	74	41,379	0.554	40.93	0.496	13,242,532	160,496	1.113
2001	116.21	6,467,258	63	102,330	1.369	153.15	1.318	20,552,226	176,854	1.227
2002	324.77	13,633,051	195	70,071	0.938	291.41	0.897	52,729,463	162,359	1.126
2003	54.82	4,214,693	42	99,615	1.333	74.47	1.358	11,476,062	209,341	1.452
2004	168.15	4,365,214	66	65,811	0.881	125.74	0.748	24,512,488	145,778	1.011
2005	186.25	6,489,845	87	74,221	0.993	117.21	0.629	26,072,250	139,985	0.971
2006	265.61	8,654,540	102	84,724	1.134	284.92	1.073	39,895,290	150,203	1.042
2007	148.34	9,658,968	75	129,010	1.726	248.21	1.673	28,345,410	191,084	1.325
2008	311.59	4,878,643	88	55,641	0.744	207.46	0.666	44,565,335	143,026	0.992
2009	333.47	6,570,138	90	73,026	0.977	323.21	0.969	53,861,745	161,519	1.120
2010	223.89	2,009,039	40	50,301	0.673	130.16	0.581	28,288,846	126,352	0.876
2011	341.23	4,224,250	68	61,758	0.826	263.11	0.771	44,365,797	130,017	0.902
2012	261.43	2,224,923	43	52,253	0.699	171.32	0.655	31,331,013	119,845	0.831
2013	175.08	4,015,145	39	103,777	1.388	217.33	1.241	25,185,849	143,853	0.998
2014	215.56	3,992,083	42	95,504	1.278	244.54	1.134	28,135,339	130,522	0.905
2015	323.31	2,764,571	30	92,091	1.232	394.08	1.219	44,549,946	137,793	0.956
2016	70.29	309,569	5	57,972	0.776	42.60	0.606	7,401,331	105,297	0.730
2017	120.00	537,224	8	69,319	0.927	124.01	1.033	11,489,496	95,746	0.664
2018	70.00	421,370	4	105,080	1.406	95.39	1.363	5,847,239	83,532	0.579
2019										
2020										
Totals / Avg.	5,472.20	197,895,874	2,648	74,742				788,899,994	144,165	

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 @ 3/31/20	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)
Subtotals / Avg. BY 1989:												
			87.05	6,271,295	115.32	54,382	0.728	59.51	0.684	11,580,662	133,035	0.923
Subtotals / Avg. BY 1990:												
			44.93	3,083,408	84.03	36,694	0.491	26.01	0.579	5,689,875	126,639	0.878
Subtotals / Avg. BY 1991:												
			107.64	9,341,883	106.73	87,528	1.171	125.26	1.164	18,403,093	170,969	1.186
Subtotals / Avg. BY 1992:												
			234.53	15,184,111	236.15	64,299	0.860	195.78	0.835	34,322,352	146,345	1.015
Subtotals / Avg. BY 1993:												
			202.29	16,721,944	196.37	85,155	1.139	143.30	0.708	26,576,059	131,376	0.911

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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)	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 @ 3/31/20 (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)
Subtotals / Avg. BY 1994:												
			116.00	4,006,880	70.40	56,916	0.761	87.47	0.754	13,491,143	116,303	0.807
Subtotals / Avg. BY 1995:												
			145.20	10,541,130	114.85	91,782	1.228	171.40	1.180	22,171,935	152,699	1.059
Subtotals / Avg. BY 1996:												
			122.27	8,869,810	130.52	67,957	0.909	109.81	0.898	20,242,063	165,552	1.148
Subtotals / Avg. BY 1997:												
			249.01	11,154,100	161.33	69,138	0.925	178.55	0.717	30,891,862	124,059	0.861
Subtotals / Avg. BY 1998:												
			307.18	19,807,790	217.17	91,209	1.220	333.46	1.086	50,052,016	162,940	1.130

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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 @ 3/31/20 (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)
Subtotals / Avg. BY 1999:			63.59	4,441,665	54.31	81,784	1.094	69.87	1.099	13,631,280	214,362	1.487
Subtotals / Avg. BY 2000:			82.51	3,041,333	73.50	41,379	0.554	40.93	0.496	13,242,532	160,496	1.113
Subtotals / Avg. BY 2001:			116.21	6,467,258	63.20	102,330	1.369	153.15	1.318	20,552,226	176,854	1.227
Subtotals / Avg. BY 2002:			324.77	13,633,051	194.56	70,071	0.938	291.41	0.897	52,729,463	162,359	1.126
Subtotals / Avg. BY 2003:			54.82	4,214,693	42.31	99,615	1.333	74.47	1.358	11,476,062	209,341	1.452

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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 @ 3/31/20 (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)
Subtotals / Avg. BY 2004:			168.15	4,365,214	66.33	65,811	0.881	125.74	0.748	24,512,488	145,778	1.011
Subtotals / Avg. BY 2005:			186.25	6,489,845	87.44	74,221	0.993	117.21	0.629	26,072,250	139,985	0.971
Subtotals / Avg. BY 2006:			265.61	8,654,540	102.15	84,724	1.134	284.92	1.073	39,895,290	150,203	1.042
Subtotals / Avg. BY 2007:			148.34	9,658,968	74.87	129,010	1.726	248.21	1.673	28,345,410	191,084	1.325

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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 @ 3/31/20 (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)
[Redacted Data]												
Subtotals / Avg. BY 2008:			311.59	4,878,643	87.68	55,641	0.744	207.46	0.666	44,565,335	143,026	0.992
[Redacted Data]												
Subtotals / Avg. BY 2009:			333.47	6,570,138	89.97	73,026	0.977	323.21	0.969	53,861,745	161,519	1.120
[Redacted Data]												
Subtotals / Avg. BY 2010:			223.89	2,009,039	39.94	50,301	0.673	130.16	0.581	28,288,846	126,352	0.876
[Redacted Data]												
Subtotals / Avg. BY 2011:			341.23	4,224,250	68.40	61,758	0.826	263.11	0.771	44,365,797	130,017	0.902

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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 @ 3/31/20	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)
Subtotals / Avg. BY 2012:			261.43	2,224,923	42.58	52,253	0.699	171.32	0.655	31,331,013	119,845	0.831
Subtotals / Avg. BY 2013:			175.08	4,015,145	38.69	103,777	1.388	217.33	1.241	25,185,849	143,853	0.998
Subtotals / Avg. BY 2014:			215.56	3,992,083	41.80	95,504	1.278	244.54	1.134	28,135,339	130,522	0.905
Subtotals / Avg. BY 2015:			323.31	2,764,571	30.02	92,091	1.232	394.08	1.219	44,549,946	137,793	0.956

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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 @ 3/31/20 (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)
Subtotals / Avg. BY 2016:												
			70.29	309,569	5.34	57,972	0.776	42.60	0.606	7,401,331	105,297	0.730
Subtotals / Avg. BY 2017:												
			120.00	537,224	7.75	69,319	0.927	124.01	1.033	11,489,496	95,746	0.664
Subtotals / Avg. BY 2018:												
			70.00	421,370	4.01	105,080	1.406	95.39	1.363	5,847,239	83,532	0.579
Totals / Averages:			5,472.20	197,895,874	2,647.72	74,742				788,899,994	144,165	

Notes: (a) As provided by NICA management evaluated as of March 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to March 31, 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.

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				21.76			21.76	27.20
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	11	14	3	29.39	28.06	29.11	30.00	37.50
2016	3	8	5	23.43	28.06	26.32	27.00	33.75
2017	5	15	10	24.00	28.06	26.71	27.00	33.75
2018	3	18	15	23.33	28.06	27.27	28.00	35.00
2019	-	17	17	-	28.06	28.06	29.00	36.25
2020	-	4	4	-	28.06	28.06	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).