

**FLORIDA BIRTH RELATED NEUROLOGICAL INJURY
COMPENSATION ASSOCIATION
REVIEW OF OUTSTANDING LOSS RESERVES
EVALUATED AS OF JUNE 30, 2019**

**Turner Consulting, Inc.
July, 2019**

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July 29, 2019

Ms. Kenney Shipley
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Florida Birth Related Neurological
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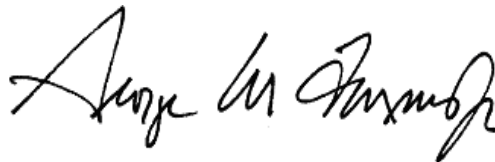
Re: NICA Outstanding Loss Reserves – Evaluated as of June 30, 2019

Dear Ms. Shipley:

Please find enclosed our report on loss and loss adjustment expense (LAE) reserves established for the Florida Birth Related Neurological Injury Association (NICA) as of June 30, 2019.

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, Steven Lehmann

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Table of Contents

<u>Section</u>	<u>Page</u>
Introduction	
Purpose	1
Background	1
Distribution and Use	3
Conditions and Limitations	3
Executive Summary	6
Methodology	11
Historical NICA Inflation	20
Prospective NICA Inflation	21
Discount Rate	21
Payment Pattern	23
Incurred Projection Cumulative Development Factor	25
Risk Margin	26
Reinsurance Recoveries	28

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 is related to claims incurred prior to and evaluated as of June 30, 2019. The loss and LAE reserve estimates are developed on both a current (2019) 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 current report 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 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 have been 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 all of the retrospective portion has been paid in full as of June 30, 2019. The retroactive 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. The reserve estimates as shown in the attached exhibits no longer include separate reserve estimate for the retrospective portion of the settlement agreement.

Qualifications

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

Distribution and Use

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

Conditions and Limitations

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

The indicated ultimate loss and LAE estimates provided in this report are based on the accuracy of the loss projection methods including the estimation of claim frequency and average claim size for each birth year. In addition, the final loss and LAE reserve estimates will be affected by the prospective period inflation and investment returns realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of June 30, 2019. 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 June 30, 2019. Due to the level of uncertainty with regard to the impact of these factors on the ultimate number and settlement value of actual losses 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.

Estimates of outstanding loss reserves as shown in the text and the accompanying exhibits (e.g. Exhibit I, Sheets 1a through 1c) are before consideration of anticipated reinsurance recoveries under specific and aggregate excess coverage purchased by NICA. An estimate of the NICA net retained loss reserve after consideration of the specific and aggregate excess coverage recoveries is shown in Exhibit I, Sheet 4a. The specific and aggregate excess coverage recoveries shown in Exhibit I, Sheets 4a and 4b include consideration of the actual commutation or negotiated amounts received to date and also amounts recoverable on July 1, 2019 as set forth in the final award made on June 28, 2019 by the arbitration panel related to the NICA / Gen Re arbitration.

The final amounts awarded on June 28, 2019 by the arbitration panel for the NICA / Gen Re arbitration to be paid on July 31, 2019 relate to specific and aggregate excess coverage provided by Gen Re on birth years 2002 and 2003 and also the buffer layer (i.e. \$ 3.0 million excess of \$ 20.0 million) aggregate excess recoveries related to birth years 1999 to 2001. The final amount awarded by the NICA / Gen Re arbitration panel on June 28, 2019 was \$15,990,545 which will be paid by Gen Re no later than July 31, 2019. This amount is shown by year and separately for the specific and aggregate excess recovery coverages in Exhibit I, Sheets 4a and 4b.

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

Overall, the outstanding loss and LAE (i.e. ALAE and ULAE) reserves after inflation and discount but prior to consideration of calculated reinsurance recoveries is \$848.2 million as of June 30, 2019 (see Exhibit I, Sheet 1a, Column (7)). This decreased by \$6.39 million relative to the estimate as of March 31, 2019. The comparable estimate of outstanding loss and LAE reserves after consideration of calculated reinsurance recoveries is \$832.3 million (see Exhibit I, Sheet 4a, Column (11)). The change relative to the estimate shown in the prior report (i.e. March 31, 2019) is a decrease of \$6.39 million. The comparable estimates of outstanding loss and ALAE reserves, excluding the consideration of ULAE reserves, are \$836.0 million and \$820.1 million, respectively.

Total case outstanding loss and ALAE reserves prior to adjustment for prospective inflation and discount decreased by \$2.22 million during the quarter ending June 30, 2019. This includes an increase in case reserves of \$9.66 million related to new claims first reported during the quarter. Thus in the aggregate, case reserves established on claims reported prior to April 1, 2019 decreased by \$11.88 million relative to the case loss and ALAE reserves established as of March 31, 2019 ($(\$2.22 \text{ M}) \text{ minus } \$9.66 \text{ M} = (\$11.88 \text{ M})$). The comparable estimate of case outstanding loss and ALAE reserves after inflation and discount decreased by \$1.23 million during the quarter ending June 30, 2019.

The estimated ultimate loss and ALAE prior to reinsurance recoveries and after inflation and discount related to claims incurred in birth years 2018 and prior decreased by \$11.90 million relative to the estimates as set forth in the March 31, 2019 report. Due to the addition of another quarter, estimated ultimate loss and ALAE related to birth year 2019 increased by \$10.52 million. In combination, the estimated ultimate loss and ALAE decreased by \$1.38 million during the quarter ($(\$11.90 \text{ M}) \text{ plus } \$10.52 \text{ M} = (\$1.38 \text{ M})$). Total loss and ALAE payments made during the quarter were \$3.98 million. Since estimated ultimate loss and ALAE decreased by \$1.38 million and loss payments were \$3.98 million, the total

outstanding loss and ALAE (prior to reinsurance recoveries) decreased by \$5.35 million relative to the estimates as set forth in the March 31, 2019 report (($\$1.38$ M) minus $\$3.98$ M = ($\$5.35$ M)).

The reinsurance recoveries did not change from the final amount of $\$15,990,545$ as set forth in the March 31, 2018 report. Since the estimated ultimate loss and ALAE prior to reinsurance recoveries decreased by $\$1.38$ million and the reinsurance recoveries did not change, overall estimated ultimate loss and ALAE on a net of reinsurance basis decreased by $\$1.38$ million during the quarter (($\$1.38$ M) minus $\$0$ M = ($\$1.38$ M)). Since loss and ALAE payments during the quarter were $\$3.98$ million, the net retained outstanding loss and ALAE decreased by $\$5.35$ million relative to the estimates shown in the March 31, 2019 report (($\$1.38$ M) minus $\$3.98$ M = ($\$5.35$ M)). The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending June 30, 2019, before and after consideration of reinsurance recoveries, are shown in the following table.

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		
	@ 6/30/19	@ 3/31/19	Change (2) - (3)	@ 6/30/19	@ 3/31/19	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	26,805,190	26,787,495	17,695	26,805,190	26,787,495	17,695
1990	12,813,482	12,800,583	12,899	12,813,482	12,800,583	12,899
1991	25,429,624	25,392,107	37,517	25,429,624	25,392,107	37,517
1992	47,692,169	47,624,160	68,009	47,214,794	47,146,785	68,009
1993	45,066,383	45,050,520	15,863	23,658,318	23,642,455	15,863
1994	19,104,089	19,095,531	8,558	16,953,881	16,945,323	8,558
1995	30,534,467	30,487,926	46,541	27,661,890	27,615,349	46,541
1996	28,153,559	28,164,285	(10,726)	26,785,086	26,795,812	(10,726)
1997	37,080,995	37,108,028	(27,032)	34,524,517	34,551,549	(27,032)
1998	63,610,117	63,641,229	(31,112)	60,926,978	60,958,090	(31,112)
1999	27,073,340	27,098,985	(25,645)	21,073,550	21,099,196	(25,645)
2000	19,688,035	19,694,454	(6,419)	17,278,141	17,284,559	(6,419)
2001	26,538,895	26,542,528	(3,633)	23,571,439	23,575,072	(3,633)
2002	61,891,105	62,047,697	(156,591)	48,935,566	49,092,157	(156,591)
2003	15,613,350	15,666,794	(53,443)	13,355,485	13,408,929	(53,443)
2004	25,218,237	25,330,155	(111,917)	25,218,237	25,330,155	(111,917)
2005	30,083,885	30,396,651	(312,766)	30,083,885	30,396,651	(312,766)
2006	45,481,934	45,888,549	(406,615)	45,481,934	45,888,549	(406,615)
2007	37,886,143	38,210,068	(323,925)	37,886,143	38,210,068	(323,925)
2008	44,651,258	45,035,143	(383,884)	44,651,258	45,035,143	(383,884)
2009	54,024,840	54,384,648	(359,808)	54,024,840	54,384,648	(359,808)
2010	24,923,805	25,150,805	(227,000)	24,923,805	25,150,805	(227,000)
2011	43,976,097	44,465,511	(489,414)	43,976,097	44,465,511	(489,414)
2012	31,266,410	31,583,612	(317,202)	31,266,410	31,583,612	(317,202)
2013	29,659,192	29,697,250	(38,058)	29,659,192	29,697,250	(38,058)
2014	39,116,330	42,766,421	(3,650,091)	39,116,330	42,766,421	(3,650,091)
2015	50,051,263	47,275,723	2,775,540	50,051,263	47,275,723	2,775,540
2016	22,922,972	25,089,463	(2,166,491)	22,922,972	25,089,463	(2,166,491)
2017	44,836,250	48,658,911	(3,822,661)	44,836,250	48,658,911	(3,822,661)
2018	49,890,591	51,845,519	(1,954,928)	49,890,591	51,845,519	(1,954,928)
2019	23,550,427	13,030,783	10,519,644	23,550,427	13,030,783	10,519,644
Totals All	1,084,634,437	1,086,011,531	(1,377,094)	1,024,527,577	1,025,904,671	(1,377,094)
1989 - 2018	1,061,084,010	1,072,980,748	(11,896,738)	1,000,977,150	1,012,873,888	(11,896,738)

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of June 30, 2019 is developed on Exhibit I, Sheet 5. The present value of the ULAE reserve estimate as of June 30, 2019 is \$12.20 million relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to June 30, 2019.

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 (2019) 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 (2019) 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 366 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 \$848.2 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 June 30, 2019.

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 set the 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, 2018 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 June 30, 2019.

The loss and LAE reserve amounts related to other than 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 reserve 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 (2019) 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 2019 cost level is shown in Exhibit III.

The final or “third” step in the three step loss reserve estimation process is to adjust the 2019 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2019 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 2018. 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 (2019) 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 2019 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 2019 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 2019 level loss and ALAE reserves by birth year and the assumed 2019 level payment pattern applicable to each birth year. The loss and ALAE reserves on a 2019 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 June 30, 2019 (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 2019 level NICA pure premium is calculated by dividing the 2019 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 2019 level NICA pure premium is adjusted to the historical birth year level cost basis and then used to estimate the unreported loss and ALAE for each birth year (column (10)). The indicated birth year level ultimate loss and ALAE is based on a combination of the unreported loss and ALAE shown in column (10) and the actual reported loss and ALAE shown in column (3).

The final method included is described as an incremental payment method. The estimated birth year level ultimate loss and ALAE developed using this method is shown in Appendix E. The birth year level estimates of ultimate loss and ALAE as

shown in columns (6), (7) and (8) of Appendix E, Exhibit I, Sheet 1 are based on alternative technology (utilization) increases of 1.00%, 2.00% and 3.00%, respectively. The estimated birth year level ultimate loss and ALAE is a combination of actual loss and ALAE payments as of June 30, 2019 adjusted to each birth year cost level and an estimate of the remaining birth year level loss and ALAE payments (i.e. outstanding loss and ALAE as of June 30, 2019). 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 2019 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 2019 level average incremental loss and ALAE payments for development periods 366 months and subsequent are based on the actual averages for development periods prior to 366 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2019 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 2019 level incremental loss and ALAE payment per claimant for each development interval is adjusted to the appropriate birth year level (as shown in Appendix E, Exhibit II, Sheet 3, Column (5)) and also to include differences in the average claimant severity by birth year (as shown in Appendix E, Exhibit II, Sheet 2, Column (5)). The estimated remaining open accepted claims by birth year and development period are based on a combination of the ultimate open accepted claimants by birth year as of June 30, 2019 (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 2019 level incremental payments per claimant adjusted to each birth year cost / severity level and the remaining open accepted claims. The resulting estimated remaining birth year level incremental loss and ALAE payments are shown in Appendix E, Exhibit III, Sheets 1a through 1g. A summary of the combination of the actual birth year level payments as of June 30, 2019 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 – 366 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 366:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
-----	-----	-----	-----
3.50%	5.00%	1.099	\$836.041
3.00%	5.00%	1.099	\$756.003
4.00%	5.00%	1.099	\$929.790
7.50%	9.00%	1.099	\$845.641
3.50%	5.00%	1.199	\$931.021
3.50%	5.00%	1.000	\$742.358

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending June 30, 2019 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 June 30, 2019 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 \$12.20 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 with approximately forty-five percent of the total payments and eighty percent of the outstanding case reserves based on information provided for the period ending June 30, 2019. 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 (2019) 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 1926-2018. 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 and 2). 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 and 2).

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 2010-2018.

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 1991-2018. 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 2018 have averaged approximately 3.3% 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 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 (2019) 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 (2019) 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 2019) 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 2010 and prior. Alternatively, the loss and ALAE payment

pattern used for birth years 2011 and subsequent is based on an average of the individual loss and ALAE payment patterns developed for 2010 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 366 months of maturity (1989 birth year evaluated as of June 30, 2019) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 366 months, we developed an estimate of the remaining future loss development (tail factor) excluding the impact of anticipated inflation. The estimated incurred development factor as developed in Appendix C is intended to capture the incurred loss development over the remaining life of the NICA claims.

The approach selected to estimate the remaining incurred loss and loss expense development is to fit an inverse power curve to the weighted average development factors (after adjustment to remove the estimated impact of inflation) as shown in Exhibit VII, Sheet 2b. Fitted tail factors for the period from 366 to 630 months are developed based on alternative fits to factors beginning with the 54:66, 66:78 and 78:90 month factors shown in Exhibit VII, Sheet 2b. Fitted tail factors are developed based on the use of the alternative selections of the values to include in the least squares fit to the inverse power curve that range from the first eleven factors to the first five factors beginning with the 54:66, 66:78 and 78:90 month factors. A summary of the indicated 366 to ultimate incurred loss and expense tail factors based on the alternative inverse power curve fitted values as well as the final selected incurred loss and expense development factor of 1.099 is shown in Appendix C, Exhibit I.

An illustration of the development of fitted values and the calculation of the indicated 366 months to ultimate tail factor is shown for one of the alternatives in

Appendix C, Exhibit II, Sheets 1 and 2. The development of the fitted values for this one illustration is shown in Appendix C, Exhibit II, Sheet 1. The indicated tail factor is based on the extrapolation of the fitted factors for an additional twenty-three years (a rough estimate of the remaining life expectancy of NICA claimants that have or will attain the age of thirty). The extrapolated factors are shown for this one illustration in Column (7) of Appendix C, Exhibit II, Sheet 2.

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 payments of open claims. Thirty years of data were incorporated into the model (1989-2018). 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 2013 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 2014 to 2018, the number of 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 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 various percentiles. The losses at the percentiles are then compared to the mean to determine a risk margin factor. The risk margin factors are then multiplied by the expected reserves calculated based on an assumed inflation rate of 3.50 % and an interest rate of 5.00 % to determine the corresponding risk margin at each percentile.

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, 2018, we recommend a gross risk margin of \$75.5 million based on maintaining the current 80% confidence level. We recommend that NICA set the 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 will be adequate to cover its future incurred loss and loss adjustment expense levels for birth years from 1989 to 2018. The following table shows the indicated gross risk margins at various confidence levels as of December 31, 2018.

Confidence Level -----	Indicated Gross Risk Margin -----
70.0%	\$ 44.46 Million
75.0%	\$ 59.56 Million
77.0%	\$ 65.71 Million
78.0%	\$ 68.63 Million
79.0%	\$ 71.59 Million
80.0%	\$ 75.57 Million
85.0%	\$ 91.77 Million
90.0%	\$ 115.93 Million
95.0%	\$ 151.67 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. Recently 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 were commuted. NICA received \$ 10.0 million and \$ 10.6 million in January 2013 from AUL/RMA 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. The remaining outstanding reinsurance treaties were issued by Gen Re and provide aggregate excess coverage only for birth years 1999 to 2001 (\$3.0 million excess of \$20.0 million) and provide specific and aggregate excess coverage for claims incurred during birth years 2002 and 2003. The commutation of the Gen Re treaties has been the subject of arbitration hearings. Recently a Panel Award was issued related to Phase III of the arbitration hearings. The total amount awarded by the arbitration panel on June 28, 2019 related to Gen Re specific and aggregate excess coverage as well as profit sharing is \$15,990,545 to be paid no later than July 31, 2019.

The estimates as shown in the current report related to the Gen Re reinsurance recoveries reflect changes in the procedure used in prior reports in response to the

findings set forth under the Phase I, II, and III Panel Awards. As mentioned previously, the primary findings of the Phase I Panel Award addressed the order of application of limits and the discounting of losses, the applicability of loss development, mortality adjustments and the valuation date of the commutation calculation. Specific factors and assumptions to be utilized in these calculations were addressed in Phase II Panel Award.

Subsequently additional directives were provided in the Phase III Panel Award. As mentioned previously, these additional directives included specific details related to the elimination of individual claimant life expectancy estimates provided by Dr. Duchowny. Also included were specific adjustments to the prospective period expense estimates as included in the NICA reserve worksheets to consider the Panel's estimate of anticipated Medicaid recoveries. The interest rate to be used in the adjustment of the indicated excess recovery from the commutation date to the proposed settlement date selected by the Panel is 4.50% per annum. The Panel also decided to eliminate a significant portion of the loss development included in prior calculations.

A summary of the actual reinsurance recoveries and the panel's indicated reinsurance recoverables related to both the specific and aggregate excess reinsurance purchased by NICA is shown in Exhibit I, Sheets 4a and 4b.

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

Prior to Consideration of Reinsurance Recoveries / Recoverables
Evaluated As of June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.099

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	Incurring But Not Reported (IBNR) & Bulk (7) - (5)	Total (a) Outstanding	
	(1)	(2)		(3)	(4)	(5)	
1989	11,664,167	15,303,861	14,825,915	9,130,262	2,849,013	11,979,274	26,805,190
1990	5,748,710	7,772,101	6,377,136	4,760,706	1,675,640	6,436,346	12,813,482
1991	18,260,685	20,874,158	9,571,436	13,872,721	1,985,467	15,858,188	25,429,624
1992	35,152,231	41,202,822	15,897,152	27,125,951	4,669,065	31,795,016	47,692,169
1993	26,269,811	31,924,369	20,800,669	19,967,684	4,298,030	24,265,714	45,066,383
1994	13,080,283	15,903,650	7,595,466	9,465,503	2,043,120	11,508,623	19,104,089
1995	22,183,587	25,779,656	10,850,335	16,938,343	2,745,789	19,684,132	30,534,467
1996	20,006,758	23,667,584	9,857,549	15,466,041	2,829,969	18,296,010	28,153,559
1997	27,645,599	32,596,683	12,811,729	20,583,027	3,686,240	24,269,267	37,080,995
1998	48,445,029	56,605,599	21,707,696	35,861,541	6,040,880	41,902,421	63,610,117
1999	14,623,034	18,604,260	12,431,044	11,508,912	3,133,384	14,642,296	27,073,340
2000	14,739,200	17,483,357	6,376,373	11,222,661	2,089,000	13,311,662	19,688,035
2001	21,616,588	24,506,771	8,047,059	16,311,019	2,180,817	18,491,836	26,538,895
2002	51,673,198	60,313,157	16,724,717	38,696,229	6,470,159	45,166,388	61,891,105
2003	11,533,525	13,548,120	4,833,332	9,177,038	1,602,981	10,780,018	15,613,350
2004	23,481,147	27,157,345	5,301,051	17,221,064	2,696,122	19,917,187	25,218,237
2005	25,131,677	31,061,867	7,854,968	17,985,073	4,243,843	22,228,917	30,083,885
2006	39,909,212	49,004,575	9,340,477	29,433,520	6,707,938	36,141,458	45,481,934
2007	28,897,781	36,881,252	10,090,049	21,779,235	6,016,859	27,796,094	37,886,143
2008	45,116,354	55,298,877	5,926,784	31,593,898	7,130,576	38,724,475	44,651,258
2009	51,589,206	64,260,081	7,445,692	37,394,620	9,184,529	46,579,148	54,024,840
2010	25,937,041	32,996,549	2,950,858	17,271,903	4,701,043	21,972,946	24,923,805
2011	43,119,958	57,063,856	4,645,493	29,719,933	9,610,671	39,330,604	43,976,097
2012	30,550,379	41,458,089	2,926,538	20,883,592	7,456,280	28,339,873	31,266,410
2013	25,268,527	37,587,507	4,162,216	17,140,563	8,356,413	25,496,977	29,659,192
2014	31,101,581	51,154,383	4,641,703	20,960,382	13,514,245	34,474,628	39,116,330
2015	42,040,483	70,121,048	3,052,055	28,177,979	18,821,229	46,999,208	50,051,263
2016	7,605,542	33,440,169	628,530	5,070,588	17,223,854	22,294,441	22,922,972
2017	16,856,153	66,503,319	710,752	11,184,196	32,941,303	44,125,499	44,836,250
2018	16,094,223	75,266,474	208,580	10,623,500	39,058,512	49,682,012	49,890,591
2019 (6 Mo)	30,000	35,972,380	-	19,640	23,530,787	23,550,427	23,550,427
Totals:							
Excl. ULAE	795,371,667	1,171,313,919	248,593,353	576,547,326	259,493,758	836,041,084	1,084,634,437
ULAE (c)	N/A	N/A	N/A	-	12,200,851	12,200,851	N/A
Incl. ULAE	N/A	N/A	N/A	576,547,326	271,694,609	848,241,935	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 1b 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 June 30, 2019

Birth Year	Incurring Amounts Related to Retroactive Payments (a) @ 6/30/19	Amounts Paid as of 6/30/19 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 6/30/19 (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 (6 Mo)	-	-	-
Totals:	13,075,266	13,065,266	10,000

Note: (a) Current NICA case reserve worksheets include estimates of potential retrospective payments related to the recent Basey class action settlement. The reserve estimates for the retrospective portion of this class action are excluded from the NICA reserve estimates as developed in Exhibit I, Sheet 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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.099

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	Total (c)		
	Outstanding	Outstanding	Paid Loss and Expense	Outstanding (2) X (9)	Not Reported (IBNR) & Bulk (7) - (5)	Outstanding		
	(1)	(3)	(4)	(5)	(6)	(7)		
1989	11,664,167	15,303,861	14,564,701	9,130,262	2,849,013	11,979,274	26,543,976	0.78276
1990	5,748,710	7,772,101	5,619,085	4,760,706	1,675,640	6,436,346	12,055,431	0.82813
1991	18,260,685	20,874,158	8,779,342	13,872,721	1,985,467	15,858,188	24,637,530	0.75970
1992	35,152,231	41,202,822	13,946,007	27,125,951	4,669,065	31,795,016	45,741,023	0.77167
1993	26,269,811	31,924,369	19,890,439	19,967,684	4,298,030	24,265,714	44,156,153	0.76010
1994	13,080,283	15,903,650	6,961,271	9,465,503	2,043,120	11,508,623	18,469,893	0.72365
1995	22,183,587	25,779,656	9,939,431	16,938,343	2,745,789	19,684,132	29,623,563	0.76355
1996	20,006,758	23,667,584	9,060,528	15,466,041	2,829,969	18,296,010	27,356,538	0.77304
1997	27,645,599	32,596,683	11,187,568	20,583,027	3,686,240	24,269,267	35,456,835	0.74453
1998	48,445,029	56,605,599	19,701,066	35,861,541	6,040,880	41,902,421	61,603,487	0.74025
1999	14,623,034	18,604,260	11,557,463	11,508,912	3,133,384	14,642,296	26,199,759	0.78704
2000	14,729,200	17,473,357	5,786,466	11,212,661	2,089,000	13,301,662	19,088,128	0.76125
2001	21,616,588	24,506,771	7,931,513	16,311,019	2,180,817	18,491,836	26,423,348	0.75456
2002	51,673,198	60,313,157	15,884,130	38,696,229	6,470,159	45,166,388	61,050,519	0.74886
2003	11,533,525	13,548,120	4,833,332	9,177,038	1,602,981	10,780,018	15,613,350	0.79568
2004	23,481,147	27,157,345	5,301,051	17,221,064	2,696,122	19,917,187	25,218,237	0.73340
2005	25,131,677	31,061,867	7,854,968	17,985,073	4,243,843	22,228,917	30,083,885	0.71563
2006	39,909,212	49,004,575	9,340,477	29,433,520	6,707,938	36,141,458	45,481,934	0.73751
2007	28,897,781	36,881,252	10,090,049	21,779,235	6,016,859	27,796,094	37,886,143	0.75366
2008	45,116,354	55,298,877	5,926,784	31,593,898	7,130,576	38,724,475	44,651,258	0.70028
2009	51,589,206	64,260,081	7,445,692	37,394,620	9,184,529	46,579,148	54,024,840	0.72485
2010	25,937,041	32,996,549	2,950,858	17,271,903	4,701,043	21,972,946	24,923,805	0.66592
2011	43,119,958	57,063,856	4,645,493	29,719,933	9,610,671	39,330,604	43,976,097	0.68924
2012	30,550,379	41,458,089	2,926,538	20,883,592	7,456,280	28,339,873	31,266,410	0.68358
2013	25,268,527	37,587,507	4,162,216	17,140,563	8,356,413	25,496,977	29,659,192	0.67834
2014	31,101,581	51,154,383	4,641,703	20,960,382	13,514,245	34,474,628	39,116,330	0.67393
2015	42,040,483	70,121,048	3,052,055	28,177,979	18,821,229	46,999,208	50,051,263	0.67026
2016	7,605,542	33,440,169	628,530	5,070,588	17,223,854	22,294,441	22,922,972	0.66670
2017	16,856,153	66,503,319	710,752	11,184,196	32,941,303	44,125,499	44,836,250	0.66351
2018	16,094,223	75,266,474	208,580	10,623,500	39,058,512	49,682,012	49,890,591	0.66008
2019 (6 Mo)	30,000	35,972,380	-	19,640	23,530,787	23,550,427	23,550,427	0.65468
Totals:								
Excl. ULAE	795,361,667	1,171,303,919	235,528,087	576,537,326	259,493,758	836,031,084	1,071,559,171	0.71376
ULAE (d)	N/A	N/A	N/A	-	12,200,851	12,200,851	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	576,537,326	271,694,609	848,231,935	N/A	N/A

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

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

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

(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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,171,303,919	795,361,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,505,657,507	N/A	N/A
2. After Anticipated Investment Returns (b)	836,031,084	576,537,326	259,493,758
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis (d)	1,171,313,919	795,371,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,505,667,507	N/A	N/A
2. After Anticipated Investment Returns (d)	836,041,084	576,547,326	259,493,758

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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,171,303,919	795,361,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	2,920,293,027	N/A	N/A
2. After Anticipated Investment Returns (b)	755,992,949	523,629,224	232,363,725
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,171,313,919	795,371,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	2,920,303,027	N/A	N/A
2. After Anticipated Investment Returns	756,002,949	523,639,224	232,363,725

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,171,303,919	795,361,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,246,757,138	N/A	N/A
2. After Anticipated Investment Returns (b)	929,780,038	638,150,022	291,630,015
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,171,313,919	795,371,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,246,767,138	N/A	N/A
2. After Anticipated Investment Returns	929,790,038	638,160,022	291,630,015

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.099

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,171,303,919	795,361,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	20,762,227,509	N/A	N/A
2. After Anticipated Investment Returns (b)	845,631,338	582,863,821	262,767,516
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,171,313,919	795,371,667	375,942,252
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	20,762,237,509	N/A	N/A
2. After Anticipated Investment Returns	845,641,338	582,873,821	262,767,516

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.199

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,307,691,694	795,361,667	512,330,027
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,936,363,690	N/A	N/A
2. After Anticipated Investment Returns (b)	931,010,831	575,290,643	355,720,187
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,307,701,694	795,371,667	512,330,027
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,936,373,690	N/A	N/A
2. After Anticipated Investment Returns	931,020,831	575,300,643	355,720,187

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.
 (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 June 30, 2019

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 366 to Ult.	1.000

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 6/30/19 ----- (2)	Case Outstanding Loss & ALAE @ 6/30/19 ----- (3)	Bulk / IBNR Loss & ALAE @ 6/30/19 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2019 Level Basis (a)	1,036,728,502	795,361,667	241,366,835
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,080,320,639	N/A	N/A
2. After Anticipated Investment Returns (b)	742,347,923	578,059,012	164,288,911
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2019 Level Basis	1,036,738,502	795,371,667	241,366,835
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,080,330,639	N/A	N/A
2. After Anticipated Investment Returns	742,357,923	578,069,012	164,288,911

Notes: (a) Calculations for alternative assumption sets are not shown. However the calculations are similar to Exhibit III, Sheet 2.

(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		
	2019 Level Basis (a) Before Invest. Income	After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income		2019 Level Basis (a) Before Invest. Income	After Inflation Before (b) Invest. Income	After (c) Inflation and Invest. Income
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2019	16,277,778	16,418,377	16,219,329	2069	9,457,066	52,817,020	4,605,841
2020	23,014,673	23,820,186	22,685,892	2070	9,004,539	52,049,832	4,322,799
2021	26,918,904	28,836,203	26,155,286	2071	8,525,047	51,002,915	4,034,144
2022	26,752,459	29,660,929	25,622,226	2072	8,088,863	50,087,115	3,773,055
2023	27,632,405	31,708,821	26,086,925	2073	7,882,463	50,517,380	3,624,254
2024	25,821,026	30,667,279	24,028,616	2074	7,568,264	50,201,363	3,430,078
2025	29,884,928	36,736,208	27,413,124	2075	6,815,172	46,788,209	3,044,638
2026	25,493,415	32,434,744	23,050,767	2076	6,396,312	45,449,547	2,816,693
2027	25,479,182	33,551,217	22,708,784	2077	6,004,105	44,155,880	2,606,209
2028	27,795,646	37,882,613	24,419,470	2078	5,886,316	44,804,768	2,518,579
2029	25,324,543	35,722,769	21,930,681	2079	5,258,377	41,425,974	2,217,761
2030	25,432,309	37,130,401	21,709,376	2080	4,905,219	39,996,297	2,039,260
2031	25,112,594	37,946,854	21,130,228	2081	4,730,758	39,923,853	1,938,634
2032	28,021,362	43,824,179	23,240,898	2082	4,249,329	37,116,108	1,716,471
2033	26,209,278	42,424,814	21,427,414	2083	4,016,651	36,311,688	1,599,305
2034	24,609,426	41,229,373	19,832,033	2084	3,628,668	33,952,359	1,424,182
2035	24,397,025	42,304,100	19,379,996	2085	3,340,514	32,350,158	1,292,358
2036	24,418,013	43,822,411	19,119,573	2086	3,073,043	30,801,516	1,171,896
2037	24,145,076	44,849,217	18,635,776	2087	2,815,586	29,208,723	1,058,377
2038	25,884,273	49,762,549	19,692,730	2088	2,709,855	29,095,790	1,004,080
2039	26,197,930	52,128,349	19,646,627	2089	2,342,168	26,028,106	855,444
2040	23,724,908	48,859,822	17,537,860	2090	2,138,654	24,598,320	769,955
2041	23,388,455	49,852,762	17,042,160	2091	1,939,345	23,086,621	688,226
2042	23,106,139	50,974,788	16,595,928	2092	1,742,251	21,466,248	609,449
2043	23,648,566	53,997,445	16,742,875	2093	1,574,213	20,074,718	542,802
2044	22,348,729	52,815,521	15,596,570	2094	1,384,573	18,274,355	470,592
2045	22,067,883	53,977,128	15,180,567	2095	1,250,867	17,087,463	419,074
2046	23,174,709	58,668,331	15,714,214	2096	1,096,383	15,501,339	362,071
2047	20,912,272	54,793,748	13,977,537	2097	965,115	14,122,979	314,167
2048	21,683,574	58,803,206	14,286,022	2098	857,353	12,985,155	275,101
2049	19,716,714	55,340,750	12,804,602	2099	739,351	11,589,870	233,849
2050	19,149,552	55,630,051	12,258,609	2100	632,852	10,267,639	197,305
2051	18,516,394	55,673,381	11,683,959	2101	549,194	9,222,206	168,777
2052	17,877,504	55,633,761	11,119,661	2102	465,600	8,092,110	141,042
2053	19,306,665	62,184,073	11,837,037	2103	394,539	7,097,077	117,809
2054	16,982,909	56,614,064	10,263,580	2104	331,590	6,173,490	97,598
2055	16,367,318	56,471,603	9,750,241	2105	272,902	5,258,689	79,177
2056	15,917,627	56,842,250	9,346,891	2106	222,001	4,427,562	63,489
2057	15,394,092	56,896,739	8,910,335	2107	182,793	3,773,213	51,529
2058	15,764,609	60,305,491	8,994,441	2108	151,707	3,241,128	42,155
2059	14,308,589	56,651,422	8,047,090	2109	124,838	2,760,436	34,193
2060	14,704,249	60,255,567	8,151,470	2110	90,988	2,082,363	24,566
2061	13,298,722	56,403,311	7,266,981	2111	68,537	1,623,433	18,240
2062	12,837,682	56,353,598	6,914,834	2112	52,030	1,275,583	13,649
2063	12,784,792	58,085,677	6,787,970	2113	40,812	1,035,567	10,553
2064	11,809,797	55,533,901	6,180,729	2114	32,292	848,051	8,231
2065	11,328,551	55,135,388	5,844,168	2115	19,450	528,684	4,887
2066	10,906,989	54,941,601	5,546,311	2116	17,715	498,387	4,387
2067	10,958,934	57,135,376	5,493,116	2117	13,516	393,552	3,300
2068	10,439,615	56,332,839	5,158,055	2118	5,358	161,481	1,289
Subtotals:	1,037,248,784	2,394,025,185	779,169,564	Subtotals:	134,055,135	1,111,632,322	56,861,520
				Totals - All Years	1,171,303,919	3,505,657,507	836,031,084

Notes: (a) See Exhibit II, Sheet 1, Columns (2) and (4).
 (b) Calculated based on estimated incremental payments shown in columns (2) and (6) and the estimated annual inflation rate shown in Assumption #1 above. Payments are assumed to be made at the midpoint of each year.
 (c) The inflated amounts before discount as shown in columns (3) and (7) are discounted to June 30, 2019 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 June 30, 2019

Birth Year	Prior to Reinsurance Recoverables								Net of Reinsurance Basis			
	Total O/S Loss and Exp. After Inflation and P.V. (a) Adjustment			Current Value Ultimate Loss & ALAE (2) + (3)	Specific X/S Recovery		Aggregate X/S Recovery		Experience Refund Received to Date (c)	Paid Loss & Expense (3)-(5)-(7)-(9)	Outstanding Loss and Expense After Inflation and P.V. (2)-(6)-(8)	Indicated Ultimate After Inflation and P.V. (10) + (11)
	Actual (b) Paid Loss and Expense	Actual Recovered (c) @ 6/30/19	Indicated (d) Settlement Recoverable		Actual Recovered (c) @ 6/30/19	Indicated (d) Settlement Recoverable						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	11,979,274	14,825,915	26,805,190							14,825,915	11,979,274	26,805,190
1990	6,436,346	6,377,136	12,813,482							6,377,136	6,436,346	12,813,482
1991	15,858,188	9,571,436	25,429,624							9,571,436	15,858,188	25,429,624
1992	31,795,016	15,897,152	47,692,169			477,375				15,419,777	31,795,016	47,214,794
1993	24,265,714	20,800,669	45,066,383	11,408,065		10,000,000				(607,396)	24,265,714	23,658,318
1994	11,508,623	7,595,466	19,104,089	1,726,833				423,375	5,445,258	11,508,623	16,953,881	
1995	19,684,132	10,850,335	30,534,467	2,497,577				375,000	7,977,759	19,684,132	27,661,890	
1996	18,296,010	9,857,549	28,153,559	959,723				408,750	8,489,076	18,296,010	26,785,086	
1997	24,269,267	12,811,729	37,080,995	2,132,728				423,750	10,255,250	24,269,267	34,524,517	
1998	41,902,421	21,707,696	63,610,117	2,683,139					19,024,557	41,902,421	60,926,978	
1999	14,642,296	12,431,044	27,073,340	3,143,106		2,597,638	259,047		6,690,301	14,383,250	21,073,550	
2000	13,311,662	6,376,373	19,688,035	2,150,848			259,047		4,225,526	13,052,615	17,278,141	
2001	18,491,836	8,047,059	26,538,895	2,708,409			259,047		5,338,650	18,232,789	23,571,439	
2002	45,166,388	16,724,717	61,891,105		7,573,122		5,382,417		16,724,717	32,210,849	48,935,566	
2003	10,780,018	4,833,332	15,613,350		2,257,865				4,833,332	8,522,154	13,355,485	
2004	19,917,187	5,301,051	25,218,237			5,301,051			5,301,051	19,917,187	25,218,237	
2005	22,228,917	7,854,968	30,083,885						7,854,968	22,228,917	30,083,885	
2006	36,141,458	9,340,477	45,481,934						9,340,477	36,141,458	45,481,934	
2007	27,796,094	10,090,049	37,886,143						10,090,049	27,796,094	37,886,143	
2008	38,724,475	5,926,784	44,651,258						5,926,784	38,724,475	44,651,258	
2009	46,579,148	7,445,692	54,024,840						7,445,692	46,579,148	54,024,840	
2010	21,972,946	2,950,858	24,923,805						2,950,858	21,972,946	24,923,805	
2011	39,330,604	4,645,493	43,976,097						4,645,493	39,330,604	43,976,097	
2012	28,339,873	2,926,538	31,266,410						2,926,538	28,339,873	31,266,410	
2013	25,496,977	4,162,216	29,659,192						4,162,216	25,496,977	29,659,192	
2014	34,474,628	4,641,703	39,116,330						4,641,703	34,474,628	39,116,330	
2015	46,999,208	3,052,055	50,051,263						3,052,055	46,999,208	50,051,263	
2016	22,294,441	628,530	22,922,972						628,530	22,294,441	22,922,972	
2017	44,125,499	710,752	44,836,250						710,752	44,125,499	44,836,250	
2018	49,682,012	208,580	49,890,591						208,580	49,682,012	49,890,591	
2019 (6 Mo)	23,550,427	-	23,550,427						-	23,550,427	23,550,427	
Totals:												
Excl. ULAE	836,041,084	248,593,353	1,084,634,437	29,410,427	9,830,987	13,075,013	6,159,558	1,630,875	204,477,038	820,050,539	1,024,527,577	
ULAE (e)									N/A	12,200,851	N/A	
Incl. ULAE									N/A	832,251,390	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, Columns (4), (8), and (10), respectively.
 (d) See Exhibit I, Sheet 4b, Columns (5) and (9), respectively..
 (e) See Exhibit I, Sheet 5.

Summary of Estimated Reinsurance Recoveries / Recoverables

Evaluated As of June 30, 2019

Birth Year	Specific Excess Reinsurance (a)				Aggregate Excess Reinsurance (a)				Experience Refund Received to Date (d)
	Retention	Excess Layer	Actual Recovered (b) @ 6/30/19	Indicated (c) Settlement Recoverable	Retention	Excess Layer	Actual Recovered (b) @ 6/30/19	Indicated (c) Settlement Recoverable	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
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 (6 Mo)	100%	N/A							
Totals:			29,410,427	9,830,987			13,075,013	6,159,558	1,630,875

- 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 2001 (AUL/RMS and Munich Re) and the indicated settlement recoverable recoverable no later than July 31, 2019 for birth years 1999 to 2003. The AUL/RMS and Munich Re treaties been commuted. The amounts shown for birth years 1999 to 2003 are based on the final Phase III Award issued by the NICA / Gen Re Arbitration Panel to be paid no later than July 31, 2019. The total amount awarded for specific and aggregate excess coverage as well as the profit sharing provision included in reinsurance treaties provided by Gen Re is \$ 15,990,545.
- (b) The amounts recovered to date from the various reinsurers (AUL/RMS and Munich Re) are based on three 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), and \$10,600,000 (birth years 1999 to 2001). These amounts have been allocated to each birth year based on the calculated recoverables developed as of September 30, 2012.
- (c) The final amounts awarded on June 28, 2019 by the arbitration panel relate to specific and aggregate excess coverage provided by Gen Re on birth years 2002 and 2003 and also the buffer layer (\$3.0 million excess of \$20.0 million) aggregate excess recoveries related to birth years 1999 to 2001. The final amount awarded by the Arbitration Panel on June 28, 2019 related to Gen Re specific and aggregate excess coverage as well as profit sharing is \$15,990,545. This amount is allocated to each birth year based on the calculated recoverables developed based on NICA's assumptions prior to the final Award.
- (d) Actual experience refund received to date. As mentioned above the experience refund related to birth years 1999 to 2001 is included in the \$ 15,990,545 allocated to the birth years 1999 to 2003 shown in columns (5) and (9).

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of June 30, 2019

Assumptions:

1. Estimated Calendar Year 2019 Level ULAE Payment (a):	628,775
2. Prospective Inflation Rate - Expense (b):	3.00%
3. Prospective Investment Return (b):	5.00%

Year	2019 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	628,775	1.015	0.976	638,137	622,758	0.9713	619,804	604,867
2	628,775	1.045	0.929	657,281	610,896	0.9524	625,989	581,812
3	628,775	1.077	0.885	676,999	599,260	0.9336	632,019	559,445
4	628,775	1.109	0.843	697,309	587,845	0.9148	637,880	537,745
5	628,775	1.142	0.803	718,229	576,648	0.8960	643,555	516,694
6	628,775	1.177	0.765	739,776	565,664	0.8773	649,030	496,276
7	628,775	1.212	0.728	761,969	554,890	0.8587	654,289	476,474
8	628,775	1.248	0.694	784,828	544,321	0.8401	659,317	457,272
9	628,775	1.286	0.661	808,373	533,953	0.8215	664,095	438,653
10	628,775	1.324	0.629	832,624	523,782	0.8030	668,606	420,602
11	628,775	1.364	0.599	857,603	513,805	0.7845	672,831	403,105
12	628,775	1.405	0.571	883,331	504,018	0.7661	676,754	386,148
13	628,775	1.447	0.543	909,831	494,418	0.7478	680,359	369,719
14	628,775	1.490	0.518	937,126	485,001	0.7295	683,633	353,808
15	628,775	1.535	0.493	965,239	475,762	0.7113	686,562	338,404
16	628,775	1.581	0.469	994,197	466,700	0.6932	689,129	323,494
17	628,775	1.629	0.447	1,024,022	457,811	0.6751	691,317	309,068
18	628,775	1.677	0.426	1,054,743	449,091	0.6571	693,107	295,112
19	628,775	1.728	0.406	1,086,385	440,536	0.6393	694,476	281,614
20	628,775	1.780	0.386	1,118,977	432,145	0.6215	695,403	268,562
21	628,775	1.833	0.368	1,152,546	423,914	0.6038	695,866	255,944
22	628,775	1.888	0.350	1,187,123	415,839	0.5862	695,839	243,747
23	628,775	1.945	0.334	1,222,736	407,919	0.5686	695,296	231,959
24	628,775	2.003	0.318	1,259,418	400,149	0.5512	694,211	220,568
25	628,775	2.063	0.303	1,297,201	392,527	0.5339	692,555	209,564
26	628,775	2.125	0.288	1,336,117	385,050	0.5166	690,301	198,935
27	628,775	2.189	0.274	1,376,201	377,716	0.4995	687,423	188,672
28	628,775	2.254	0.261	1,417,487	370,521	0.4825	683,894	178,765
29	628,775	2.322	0.249	1,460,011	363,464	0.4655	679,690	169,206
30	628,775	2.392	0.237	1,503,811	356,541	0.4487	674,786	159,986
31	628,775	2.463	0.226	1,548,926	349,749	0.4320	669,157	151,096
32	628,775	2.537	0.215	1,595,394	343,088	0.4154	662,779	142,530
33	628,775	2.613	0.205	1,643,255	336,553	0.3990	655,631	134,279
34	628,775	2.692	0.195	1,692,553	330,142	0.3827	647,691	126,336
35	628,775	2.773	0.186	1,743,330	323,854	0.3665	638,943	118,695
36	628,775	2.856	0.177	1,795,630	317,685	0.3505	629,369	111,349
37	628,775	2.941	0.168	1,849,498	311,634	0.3347	618,956	104,292
38	628,775	3.030	0.160	1,904,983	305,698	0.3190	607,692	97,518
39	628,775	3.121	0.153	1,962,133	299,875	0.3035	595,571	91,022
40	628,775	3.214	0.146	2,020,997	294,163	0.2883	582,592	84,798
41	628,775	3.311	0.139	2,081,627	288,560	0.2732	568,758	78,843
42	628,775	3.410	0.132	2,144,076	283,064	0.2584	554,081	73,151
43	628,775	3.512	0.126	2,208,398	277,672	0.2439	538,582	67,718
44	628,775	3.618	0.120	2,274,650	272,383	0.2296	522,288	62,543
45	628,775	3.726	0.114	2,342,889	267,195	0.2156	505,233	57,619
46	628,775	3.838	0.109	2,413,176	262,105	0.2020	487,461	52,945
47	628,775	3.953	0.103	2,485,571	257,113	0.1887	469,022	48,517
48	628,775	4.072	0.099	2,560,138	252,215	0.1758	449,977	44,330
49	628,775	4.194	0.094	2,636,943	247,411	0.1632	430,396	40,382
50	628,775	4.320	0.089	2,716,051	242,699	0.1511	410,353	36,668
Totals:	31,438,750			71,979,847	20,195,802		31,452,547	12,200,851

Notes: (a) Estimated current level (2019) 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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries

Reserve @ 6/30/19 1,171,303,919

Calendar Year	Estimated Prospective Period Payments 2019 Level Basis (a)	Calendar Year	Estimated Prospective Period Payments 2019 Level Basis (a)
----- (1)	----- (2)	----- (3)	----- (4)
2019	16,277,778	2069	9,457,066
2020	23,014,673	2070	9,004,539
2021	26,918,904	2071	8,525,047
2022	26,752,459	2072	8,088,863
2023	27,632,405	2073	7,882,463
2024	25,821,026	2074	7,568,264
2025	29,884,928	2075	6,815,172
2026	25,493,415	2076	6,396,312
2027	25,479,182	2077	6,004,105
2028	27,795,646	2078	5,886,316
2029	25,324,543	2079	5,258,377
2030	25,432,309	2080	4,905,219
2031	25,112,594	2081	4,730,758
2032	28,021,362	2082	4,249,329
2033	26,209,278	2083	4,016,651
2034	24,609,426	2084	3,628,668
2035	24,397,025	2085	3,340,514
2036	24,418,013	2086	3,073,043
2037	24,145,076	2087	2,815,586
2038	25,884,273	2088	2,709,855
2039	26,197,930	2089	2,342,168
2040	23,724,908	2090	2,138,654
2041	23,388,455	2091	1,939,345
2042	23,106,139	2092	1,742,251
2043	23,648,566	2093	1,574,213
2044	22,348,729	2094	1,384,573
2045	22,067,883	2095	1,250,867
2046	23,174,709	2096	1,096,383
2047	20,912,272	2097	965,115
2048	21,683,574	2098	857,353
2049	19,716,714	2099	739,351
2050	19,149,552	2100	632,852
2051	18,516,394	2101	549,194
2052	17,877,504	2102	465,600
2053	19,306,665	2103	394,539
2054	16,982,909	2104	331,590
2055	16,367,318	2105	272,902
2056	15,917,627	2106	222,001
2057	15,394,092	2107	182,793
2058	15,764,609	2108	151,707
2059	14,308,589	2109	124,838
2060	14,704,249	2110	90,988
2061	13,298,722	2111	68,537
2062	12,837,682	2112	52,030
2063	12,784,792	2113	40,812
2064	11,809,797	2114	32,292
2065	11,328,551	2115	19,450
2066	10,906,989	2116	17,715
2067	10,958,934	2117	13,516
2068	10,439,615	2118	5,358
Subtotals:	1,037,248,784	Subtotals:	134,055,135
		Totals - All Years	1,171,303,919

Note: (a) See Column (2) of Exh bit II, Sheets 2a and 2b.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

Calendar Year	BY 2019	Totals All BY'S (c)
-----	-----	-----
(1)	(2)	(3)
Reserve @ 6/30/19 (a)	35,972,380	1,171,303,919

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	138,123	16,277,778
2020	573,981	23,014,673
2021	697,287	26,918,904
2022	619,893	26,752,459
2023	620,375	27,632,405
2024	598,222	25,821,026
2025	477,594	29,884,928
2026	443,184	25,493,415
2027	411,993	25,479,182
2028	439,770	27,795,646
2029	476,844	25,324,543
2030	581,986	25,432,309
2031	525,561	25,112,594
2032	530,369	28,021,362
2033	575,494	26,209,278
2034	642,877	24,609,426
2035	578,493	24,397,025
2036	579,285	24,418,013
2037	591,143	24,145,076
2038	590,211	25,884,273
2039	583,276	26,197,930
2040	645,539	23,724,908
2041	690,859	23,388,455
2042	705,538	23,106,139
2043	702,512	23,648,566
2044	720,468	22,348,729
2045	712,279	22,067,883
2046	724,878	23,174,709
2047	717,096	20,912,272
2048	712,901	21,683,574
2049	718,617	19,716,714
2050	692,302	19,149,552
2051	676,390	18,516,394
2052	655,023	17,877,504
2053	642,957	19,306,665
2054	622,696	16,982,909
2055	610,351	16,367,318
2056	587,303	15,917,627
2057	570,816	15,394,092
2058	551,451	15,764,609
2059	534,151	14,308,589
2060	521,982	14,704,249
2061	509,253	13,298,722
2062	498,692	12,837,682
2063	481,690	12,784,792
2064	468,885	11,809,797
2065	454,249	11,328,551
2066	439,104	10,906,989
2067	433,824	10,958,934
2068	421,298	10,439,615
Subtotals 2019 to 2068:	28,699,069	1,037,248,784

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 column (2) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

Calendar Year	BY 2019	Totals All BY'S (c)
-----	-----	-----
(1)	(2)	(2)
Reserve @ 6/30/19 (a)	35,972,380	1,171,303,919

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	408,015	9,457,066
2070	394,624	9,004,539
2071	380,162	8,525,047
2072	366,257	8,088,863
2073	353,076	7,882,463
2074	338,163	7,568,264
2075	328,400	6,815,172
2076	313,683	6,396,312
2077	298,828	6,004,105
2078	285,480	5,886,316
2079	271,971	5,258,377
2080	260,209	4,905,219
2081	247,915	4,730,758
2082	235,754	4,249,329
2083	225,593	4,016,651
2084	210,751	3,628,668
2085	200,813	3,340,514
2086	187,744	3,073,043
2087	176,870	2,815,586
2088	167,460	2,709,855
2089	156,462	2,342,168
2090	147,257	2,138,654
2091	135,335	1,939,345
2092	126,412	1,742,251
2093	117,486	1,574,213
2094	106,802	1,384,573
2095	99,723	1,250,867
2096	90,268	1,096,383
2097	83,142	965,115
2098	74,705	857,353
2099	67,862	739,351
2100	60,801	632,852
2101	53,259	549,194
2102	47,667	465,600
2103	42,122	394,539
2104	36,785	331,590
2105	31,574	272,902
2106	27,109	222,001
2107	23,107	182,793
2108	19,195	151,707
2109	16,002	124,838
2110	13,114	90,988
2111	10,640	68,537
2112	8,435	52,030
2113	6,758	40,812
2114	5,159	32,292
2115	3,917	19,450
2116	2,913	17,715
2117	2,171	13,516
2118	5,358	5,358
Subtotals 2069 to 2118: 7,273,312		134,055,135
Totals 2019 to 2118: 35,972,380		1,171,303,919

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 column (2) above.

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

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 @ 6/30/19 (a)	64,260,081	32,996,549	57,063,856	41,458,089	37,587,507	51,154,383	70,121,048	33,440,169	66,503,319	75,266,474

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	863,772	506,233	372,019	286,860	276,300	463,330	646,709	302,591	664,133	607,663
2020	807,456	247,290	794,203	533,342	512,786	739,805	1,247,230	605,653	1,180,836	1,476,410
2021	1,581,811	574,530	861,155	569,301	476,696	686,504	995,734	584,026	1,181,756	1,312,538
2022	1,539,529	567,213	1,051,037	617,294	508,835	638,188	923,993	466,260	1,139,556	1,313,560
2023	1,686,968	633,333	949,137	753,405	551,731	681,215	858,962	432,667	909,772	1,266,654
2024	1,485,803	556,132	957,819	680,361	673,386	738,642	916,875	402,216	844,224	1,011,241
2025	1,811,681	656,625	1,039,313	686,585	608,100	901,511	994,168	429,334	784,808	938,382
2026	1,413,453	542,568	1,161,003	745,001	613,662	814,107	1,213,380	465,527	837,721	872,339
2027	1,391,250	537,434	1,044,728	832,231	665,875	821,555	1,095,740	568,175	908,341	931,154
2028	1,591,403	631,660	1,046,158	748,883	743,839	891,455	1,105,763	513,089	1,108,628	1,009,651
2029	1,321,033	523,739	1,067,574	749,908	669,344	995,832	1,199,845	517,783	1,001,144	1,232,277
2030	1,377,928	530,042	1,065,891	765,259	670,260	896,100	1,340,331	561,837	1,010,302	1,112,804
2031	1,648,053	522,547	1,053,366	764,053	683,981	897,326	1,206,096	627,621	1,096,262	1,122,984
2032	1,914,584	684,219	1,165,810	755,075	682,902	915,695	1,207,747	564,764	1,224,619	1,218,531
2033	1,714,958	643,914	1,247,656	835,677	674,878	914,252	1,232,471	565,537	1,101,974	1,361,204
2034	1,528,015	572,540	1,274,165	894,346	746,919	903,508	1,230,528	577,114	1,103,482	1,224,880
2035	1,496,172	564,864	1,268,700	913,348	799,357	999,956	1,216,068	576,205	1,126,071	1,226,556
2036	1,519,331	558,121	1,301,128	909,430	816,341	1,070,158	1,345,880	569,434	1,124,296	1,251,665
2037	1,472,759	562,260	1,286,340	932,675	812,839	1,092,896	1,440,368	630,219	1,111,085	1,249,691
2038	1,618,591	641,481	1,309,092	922,075	833,616	1,088,208	1,470,972	674,464	1,229,690	1,235,007
2039	1,652,725	632,443	1,295,039	938,384	824,141	1,116,022	1,464,662	688,795	1,316,021	1,366,840
2040	1,356,324	538,711	1,287,462	928,311	838,718	1,103,338	1,502,099	685,840	1,343,982	1,462,800
2041	1,318,417	530,807	1,297,785	922,880	829,715	1,122,854	1,485,027	703,370	1,338,217	1,493,880
2042	1,286,599	523,715	1,250,262	930,280	824,860	1,110,800	1,511,293	695,376	1,372,422	1,487,472
2043	1,349,086	567,989	1,221,525	896,214	831,474	1,104,301	1,495,070	707,675	1,356,824	1,525,492
2044	1,207,497	561,036	1,182,937	875,614	801,027	1,113,156	1,486,323	700,079	1,380,823	1,508,154
2045	1,176,528	553,118	1,161,146	847,954	782,615	1,072,393	1,498,241	695,983	1,366,000	1,534,830
2046	1,337,116	617,145	1,124,557	832,334	757,893	1,047,744	1,443,377	701,563	1,358,008	1,518,354
2047	1,100,816	534,804	1,102,262	806,106	743,932	1,014,646	1,410,201	675,873	1,368,897	1,509,470
2048	1,207,280	599,059	1,060,639	790,124	720,489	995,956	1,365,653	660,338	1,318,770	1,521,573
2049	1,032,069	517,112	1,030,865	760,288	706,205	964,572	1,340,496	639,478	1,288,457	1,465,855
2050	998,406	508,203	995,892	738,945	679,538	945,448	1,298,256	627,698	1,247,756	1,432,162
2051	969,215	499,927	964,649	713,876	660,462	909,747	1,272,517	607,919	1,224,771	1,386,921
2052	932,468	490,244	942,672	691,481	638,055	884,209	1,224,465	595,866	1,186,177	1,361,373
2053	1,130,133	586,644	919,685	675,727	618,038	854,211	1,190,092	573,366	1,162,660	1,318,474
2054	871,862	522,643	900,612	659,249	603,958	827,413	1,149,716	557,270	1,118,756	1,292,334
2055	836,949	512,230	869,907	645,578	589,230	808,562	1,113,649	538,364	1,087,351	1,243,534
2056	805,998	502,367	846,783	623,567	577,011	788,846	1,088,276	521,475	1,050,461	1,208,626
2057	778,545	492,996	820,350	606,991	557,338	772,487	1,061,739	509,594	1,017,507	1,167,622
2058	839,571	539,824	793,000	588,044	542,523	746,149	1,039,720	497,168	994,325	1,130,992
2059	715,751	472,290	783,464	568,439	525,588	726,315	1,004,272	486,858	970,079	1,105,225
2060	803,225	513,356	760,843	561,603	508,065	703,643	977,576	470,259	949,961	1,078,274
2061	657,771	451,781	736,854	545,388	501,955	680,183	947,061	457,758	917,573	1,055,913
2062	629,472	441,381	712,671	528,192	487,462	672,004	915,486	443,469	893,182	1,019,912
2063	652,374	464,577	686,554	510,858	472,093	652,602	904,477	428,684	865,301	992,800
2064	574,367	420,295	661,441	492,136	456,599	632,025	878,362	423,529	836,452	961,810
2065	547,587	409,615	637,636	474,135	439,866	611,283	850,668	411,300	826,394	929,743
2066	523,180	399,252	610,705	457,071	423,777	588,881	822,750	398,332	802,533	918,563
2067	573,410	427,333	593,074	437,766	408,525	567,341	792,598	385,259	777,229	892,042
2068	528,491	419,138	566,495	425,128	391,271	546,923	763,607	371,141	751,722	863,915

Subtotals 2019 to 2068:	58,177,782	26,506,780	49,134,061	35,367,773	31,764,070	42,834,298	58,186,588	27,494,195	54,177,308	60,730,148
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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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

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 @ 6/30/19 (a)	64,260,081	32,996,549	57,063,856	41,458,089	37,587,507	51,154,383	70,121,048	33,440,169	66,503,319	75,266,474

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	447,403	366,321	539,669	406,075	379,975	523,823	736,125	357,565	724,173	835,563
2070	421,924	354,821	515,562	386,846	362,946	508,700	705,035	344,697	697,685	804,942
2071	398,557	343,587	491,166	369,566	345,759	485,902	684,680	330,138	672,575	775,499
2072	377,011	332,572	469,924	352,078	330,314	462,892	653,995	320,607	644,169	747,589
2073	380,937	343,802	447,722	336,851	314,684	442,215	623,025	306,239	625,571	716,015
2074	380,014	337,646	425,760	320,936	301,074	421,291	595,195	291,737	597,535	695,342
2075	312,503	298,123	407,410	305,193	286,850	403,070	567,032	278,705	569,239	664,180
2076	291,559	286,281	380,606	292,040	272,779	384,027	542,508	265,517	543,812	632,728
2077	272,271	274,646	362,658	272,826	261,022	365,189	516,877	254,034	518,080	604,465
2078	284,279	290,106	339,056	259,961	243,849	349,450	491,522	242,032	495,673	575,862
2079	236,017	251,326	319,419	243,042	232,350	326,459	470,338	230,159	472,255	550,957
2080	219,058	239,682	302,423	228,966	217,229	311,064	439,394	220,240	449,089	524,926
2081	228,639	246,250	282,562	216,783	204,648	290,820	418,674	205,750	429,734	499,177
2082	187,431	216,479	265,939	202,546	193,759	273,977	391,426	196,047	401,461	477,663
2083	184,920	218,020	244,409	190,630	181,034	259,399	368,756	183,289	382,530	446,237
2084	159,149	193,603	228,294	175,197	170,383	242,363	349,136	172,673	357,634	425,194
2085	145,600	182,107	212,173	163,646	156,590	228,105	326,206	163,486	336,921	397,522
2086	133,097	170,837	192,879	152,090	146,265	209,638	307,015	152,749	318,995	374,499
2087	121,515	159,778	180,094	138,260	135,936	195,815	282,160	143,762	298,045	354,573
2088	133,050	171,791	163,020	129,095	123,575	181,988	263,556	132,124	280,510	331,287
2089	99,726	137,912	150,151	116,856	115,384	165,439	244,945	123,412	257,801	311,797
2090	90,049	127,395	134,914	107,631	104,445	154,473	222,671	114,698	240,803	286,554
2091	80,703	117,015	122,556	96,709	96,200	139,828	207,911	104,267	223,799	267,660
2092	72,080	106,965	109,804	87,851	86,438	128,789	188,200	97,356	203,448	248,760
2093	67,856	102,474	96,183	78,710	78,520	115,721	173,343	88,126	189,962	226,139
2094	56,502	87,816	86,084	68,946	70,350	105,120	155,753	81,169	171,952	211,149
2095	53,312	82,631	76,070	61,707	61,624	94,183	141,486	72,933	158,378	191,131
2096	43,094	70,183	66,432	54,529	55,153	82,500	126,765	66,252	142,307	176,042
2097	37,093	61,990	57,021	47,620	48,737	73,837	111,040	59,359	129,271	158,179
2098	34,295	58,572	48,958	40,874	42,562	65,248	99,381	51,995	115,821	143,689
2099	26,725	47,102	41,730	35,094	36,533	56,981	87,820	46,536	101,454	128,739
2100	22,260	40,431	34,665	29,913	31,367	48,909	76,694	41,122	90,801	112,769
2101	18,316	34,315	28,899	24,848	26,736	41,993	65,828	35,912	80,238	100,928
2102	15,595	29,840	23,684	20,715	22,209	35,793	56,520	30,825	70,073	89,187
2103	12,289	24,841	19,215	16,977	18,515	29,733	48,175	26,466	60,145	77,888
2104	9,348	19,369	15,233	13,774	15,174	24,788	40,019	22,558	51,641	66,854
2105	7,245	15,519	12,205	10,920	12,311	20,314	33,363	18,739	44,016	57,400
2106	5,522	12,218	9,316	8,749	9,760	16,481	27,342	15,622	36,564	48,926
2107	4,145	9,441	7,074	6,678	7,820	13,066	22,183	12,803	30,483	40,642
2108	11,205	7,702	5,260	5,071	5,969	10,469	17,586	10,387	24,981	33,882
2109	-	18,261	3,920	3,771	4,532	7,991	14,090	8,235	20,268	27,768
2110	-	-	9,677	2,810	3,370	6,068	10,755	6,598	16,068	22,528
2111	-	-	-	6,937	2,511	4,512	8,167	5,036	12,874	17,860
2112	-	-	-	-	6,200	3,362	6,073	3,824	9,827	14,310
2113	-	-	-	-	-	8,300	4,525	2,844	7,462	10,923
2114	-	-	-	-	-	-	11,171	2,119	5,548	8,294
2115	-	-	-	-	-	-	-	5,231	4,135	6,167
2116	-	-	-	-	-	-	-	-	10,207	4,596
2117	-	-	-	-	-	-	-	-	-	11,345
2118	-	-	-	-	-	-	-	-	-	-
Subtotals 2069 to 2118:	6,082,299	6,489,769	7,929,795	6,090,317	5,823,437	8,320,085	11,934,460	5,945,973	12,326,011	14,536,327
Totals 2019 to 2118:	64,260,081	32,996,549	57,063,856	41,458,089	37,587,507	51,154,383	70,121,048	33,440,169	66,503,319	75,266,474

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

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 @ 6/30/19 (a)	18,604,260	17,473,357	24,506,771	60,313,157	13,548,120	27,157,345	31,061,867	49,004,575	36,881,252	55,298,877

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	300,340	276,458	432,788	1,091,193	272,342	437,880	548,613	905,362	740,866	691,067
2020	535,621	420,932	563,971	1,243,359	353,921	426,832	769,790	834,053	1,005,463	626,921
2021	599,075	468,713	585,534	1,515,249	499,036	644,509	824,324	1,286,975	1,314,938	1,180,840
2022	638,264	701,436	705,355	1,481,148	478,214	625,503	753,406	1,248,872	1,245,718	1,157,233
2023	618,766	688,282	758,694	1,569,661	506,271	689,949	729,229	1,348,889	1,344,357	1,266,544
2024	602,494	633,807	677,551	1,862,526	448,749	601,756	605,023	1,252,582	1,131,810	1,120,796
2025	718,087	729,799	828,591	2,201,672	637,035	756,236	704,378	1,475,101	1,352,694	1,375,826
2026	682,101	566,764	642,224	1,765,437	511,929	733,204	523,524	1,186,901	1,019,622	1,077,178
2027	663,632	596,437	676,266	1,711,632	495,864	721,183	773,212	1,160,895	1,008,392	1,060,491
2028	667,289	593,975	794,122	1,876,065	532,786	808,826	817,448	1,485,332	1,139,244	1,209,559
2029	619,696	530,635	673,643	1,647,208	455,558	684,980	689,160	1,290,743	948,074	1,021,554
2030	601,767	502,371	659,670	1,620,262	444,475	673,197	685,198	1,259,976	907,094	1,154,297
2031	579,463	472,037	638,673	1,554,509	423,968	682,168	629,103	1,220,575	861,746	1,129,399
2032	629,842	527,634	725,768	1,796,161	487,544	812,453	799,483	1,366,982	1,027,527	1,263,087
2033	542,441	424,834	665,998	1,577,632	424,553	715,567	713,307	1,261,576	891,362	1,195,960
2034	521,292	393,416	587,750	1,432,159	373,454	634,231	657,611	1,125,015	856,791	1,064,826
2035	502,503	369,597	571,187	1,379,256	357,404	618,496	617,296	1,092,734	819,868	1,226,357
2036	485,822	348,014	590,507	1,344,224	344,046	606,326	603,803	1,064,703	787,296	1,203,177
2037	465,831	325,358	570,654	1,296,359	326,515	587,410	634,136	1,029,792	751,488	1,174,629
2038	466,984	324,942	628,366	1,412,140	352,192	656,435	700,343	1,210,824	841,508	1,290,527
2039	484,732	334,746	588,994	1,449,251	359,164	681,498	695,631	1,205,198	844,956	1,255,820
2040	413,165	267,072	521,705	1,223,774	283,230	541,829	583,751	1,025,997	661,099	1,097,950
2041	396,227	249,677	505,785	1,184,639	269,605	526,918	568,375	994,080	633,892	1,072,649
2042	380,946	233,908	492,742	1,159,318	258,166	515,093	575,405	965,611	609,876	1,049,879
2043	363,246	335,195	521,241	1,184,165	265,241	544,037	573,853	1,004,381	653,680	1,107,977
2044	347,194	314,637	459,174	1,114,098	231,148	483,078	525,283	901,684	606,001	997,646
2045	332,587	299,968	446,466	1,081,716	220,665	471,464	516,321	874,516	584,276	975,155
2046	353,726	310,360	464,243	1,158,544	249,963	552,600	586,815	953,001	676,548	1,054,401
2047	300,763	271,462	414,207	1,003,052	196,160	440,558	485,624	814,285	539,004	924,035
2048	299,041	271,530	457,846	1,073,894	212,383	491,842	524,376	874,356	604,173	1,009,504
2049	271,224	246,376	385,102	931,634	174,652	412,860	460,539	758,654	498,972	875,800
2050	256,883	234,845	370,799	901,657	164,424	399,188	462,411	731,578	480,157	851,921
2051	243,638	224,215	358,683	866,349	155,684	387,850	440,166	706,839	463,325	830,052
2052	229,097	213,661	342,685	828,080	144,986	372,172	424,365	678,833	444,652	804,600
2053	240,648	218,990	388,093	923,464	177,537	467,672	544,950	789,702	566,315	930,425
2054	203,236	194,988	317,050	769,001	127,844	391,111	465,332	662,671	412,780	759,505
2055	189,838	186,184	301,787	762,974	118,319	375,172	436,849	635,662	396,004	750,694
2056	177,435	178,056	288,522	730,203	110,094	361,305	424,676	610,630	380,845	839,402
2057	165,907	170,509	277,048	701,242	103,003	349,286	415,831	587,309	367,144	815,806
2058	160,392	171,351	301,115	734,561	109,097	376,723	446,233	619,556	411,234	869,568
2059	142,453	156,323	249,877	634,960	87,426	320,263	388,458	537,934	338,049	764,193
2060	146,537	153,614	253,760	654,880	98,504	363,756	423,643	565,288	393,785	804,162
2061	121,104	143,728	225,110	574,178	73,984	293,426	364,485	491,548	311,500	714,353
2062	111,047	137,898	213,043	546,813	67,766	280,188	362,211	468,998	298,760	689,554
2063	101,705	135,531	225,666	549,520	69,297	288,861	361,313	478,195	321,183	712,344
2064	92,211	126,995	189,582	487,539	56,329	254,146	328,612	425,211	274,244	640,252
2065	83,451	121,855	178,207	459,959	51,100	241,364	316,664	404,003	262,425	615,764
2066	75,356	116,900	168,090	436,616	46,584	229,848	315,245	383,939	251,561	592,458
2067	74,293	112,818	164,252	431,937	50,803	252,906	324,403	392,140	290,590	612,306
2068	62,656	112,810	167,887	416,529	43,628	229,070	303,861	377,531	268,748	597,390
Subtotals 2019 to 2068:	18,262,049	16,141,640	23,216,076	56,352,404	13,302,642	25,013,227	27,424,070	45,027,209	33,841,636	48,105,832

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

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 @ 6/30/19 (a)	18,604,260	17,473,357	24,506,771	60,313,157	13,548,120	27,157,345	31,061,867	49,004,575	36,881,252	55,298,877

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	53,257	102,707	136,146	358,588	33,567	192,884	270,851	324,483	218,289	520,229
2070	46,743	98,152	125,332	333,926	29,555	180,135	263,510	305,195	207,084	495,684
2071	40,850	93,662	115,673	310,114	26,126	168,514	244,827	286,919	196,701	472,252
2072	35,520	89,210	107,006	289,549	23,190	157,867	234,581	269,527	187,057	449,802
2073	30,464	86,931	109,418	282,066	22,651	156,370	231,865	267,341	198,331	454,585
2074	28,387	80,413	92,154	257,379	21,483	156,006	234,332	249,181	202,869	432,641
2075	21,946	75,904	80,961	228,730	15,257	125,560	198,690	219,491	157,745	381,597
2076	18,254	71,466	72,559	209,215	12,970	115,003	185,581	203,806	147,988	358,934
2077	15,037	67,031	65,042	191,771	11,039	105,336	174,037	188,993	138,898	337,316
2078	12,845	65,819	67,365	190,367	11,128	107,350	180,103	191,490	154,293	347,175
2079	9,788	58,203	51,208	159,583	7,774	87,126	151,394	161,177	121,374	295,474
2080	7,711	53,838	44,923	144,829	6,420	78,619	140,344	148,162	112,945	275,275
2081	6,449	49,529	40,299	134,212	6,504	79,754	140,738	140,560	128,042	272,791
2082	4,517	45,286	33,669	118,038	4,214	62,908	121,564	123,904	96,788	236,391
2083	3,343	42,192	32,414	110,830	3,791	59,202	113,537	118,438	100,420	231,411
2084	2,417	37,101	24,357	94,950	2,629	49,226	99,408	102,072	81,832	199,964
2085	1,688	33,201	20,137	83,824	1,992	42,874	89,214	91,970	74,378	182,218
2086	1,143	29,461	16,522	74,001	1,492	37,175	81,663	82,518	67,438	165,420
2087	748	25,903	13,434	65,246	1,102	32,060	71,863	73,676	60,965	149,529
2088	520	23,706	12,373	60,314	1,108	32,474	71,246	71,966	76,921	154,285
2089	277	19,417	8,250	48,709	539	23,021	55,528	57,630	48,380	119,411
2090	157	16,525	6,333	41,906	365	19,300	49,434	50,472	42,781	105,785
2091	82	13,886	4,683	35,225	234	15,940	41,761	43,843	37,263	92,737
2092	40	11,509	3,397	29,447	145	13,051	35,716	37,767	32,227	80,697
2093	18	9,639	2,722	25,420	99	11,127	31,618	33,633	31,264	73,587
2094	7	7,552	1,631	19,749	49	8,444	25,620	27,207	23,283	59,348
2095	3	5,964	1,073	15,798	32	6,944	21,566	22,744	23,805	52,900
2096	1	4,624	681	12,494	13	5,188	17,246	18,702	15,975	41,780
2097	0	3,516	408	9,554	6	3,972	13,867	15,187	12,858	34,336
2098	0	2,754	271	7,598	3	3,255	11,871	13,170	12,161	30,168
2099	-	6,615	129	5,349	1	2,220	8,713	9,541	7,945	22,263
2100	-	-	125	3,819	0	1,613	6,712	7,358	6,020	17,474
2101	-	-	-	8,153	0	1,149	5,107	5,560	4,467	13,485
2102	-	-	-	-	0	807	3,857	4,112	3,983	10,733
2103	-	-	-	-	-	1,645	2,918	3,097	2,573	7,939
2104	-	-	-	-	-	-	6,914	2,096	1,547	5,491
2105	-	-	-	-	-	-	-	4,378	1,024	3,894
2106	-	-	-	-	-	-	-	-	1,700	2,692
2107	-	-	-	-	-	-	-	-	-	5,352
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
Subtotals 2069 to 2118:	342,211	1,331,717	1,290,695	3,960,753	245,478	2,144,117	3,637,797	3,977,366	3,039,615	7,193,045
Totals 2019 to 2118:	18,604,260	17,473,357	24,506,771	60,313,157	13,548,120	27,157,345	31,061,867	49,004,575	36,881,252	55,298,877

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 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

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 @ 6/30/19 (a)	15,303,861	7,772,101	20,874,158	41,202,822	31,924,369	15,903,650	25,779,656	23,667,584	32,596,683	56,605,599

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2019	407,356	157,707	391,515	727,606	975,117	328,668	454,684	399,434	542,261	1,068,788
2020	551,769	304,653	614,359	1,039,355	1,197,665	361,786	713,164	549,275	718,442	1,464,350
2021	556,229	390,099	627,918	1,263,669	1,232,334	364,333	763,822	758,166	982,537	1,539,265
2022	524,389	373,100	610,968	1,261,129	1,213,158	360,719	814,383	722,051	948,298	1,503,756
2023	572,103	390,424	679,556	1,407,262	1,189,129	393,828	839,604	790,191	1,000,360	1,505,088
2024	513,291	348,721	593,113	1,236,352	1,005,303	356,014	781,691	884,536	937,655	1,362,334
2025	664,854	382,285	746,346	1,510,200	1,068,286	449,641	981,889	1,001,055	1,118,354	1,854,500
2026	469,742	319,603	561,617	1,202,800	853,779	345,620	757,775	792,911	878,519	1,480,216
2027	452,042	309,240	548,532	1,184,216	801,499	344,406	743,659	757,164	854,808	1,407,136
2028	480,204	333,149	613,654	1,336,535	856,637	385,931	795,811	792,347	935,734	1,510,697
2029	436,150	281,720	524,926	1,196,300	712,451	333,858	705,291	686,980	801,698	1,328,596
2030	421,926	271,728	537,024	1,219,887	711,748	332,414	691,513	712,701	780,362	1,331,957
2031	407,074	257,580	520,543	1,157,777	699,038	325,796	671,473	681,360	760,273	1,292,189
2032	476,337	283,291	583,046	1,273,477	776,421	413,557	744,175	733,799	909,567	1,526,895
2033	412,412	257,067	545,484	1,219,026	719,287	352,331	677,262	652,984	789,865	1,302,313
2034	368,910	223,043	476,290	1,103,905	633,927	313,346	622,409	604,612	695,163	1,222,903
2035	357,216	211,976	461,821	1,047,554	617,007	309,095	606,494	581,860	674,771	1,208,743
2036	346,610	202,783	518,313	1,020,110	604,170	307,140	593,370	561,914	657,044	1,183,572
2037	334,925	190,517	502,148	986,864	587,472	300,425	575,266	539,687	635,742	1,147,581
2038	362,254	204,545	545,224	1,120,044	656,827	337,585	616,507	569,526	706,414	1,267,682
2039	377,200	197,975	498,944	1,045,315	647,303	376,582	616,933	558,340	739,239	1,361,761
2040	303,498	160,036	457,886	896,716	549,450	286,949	529,723	483,004	581,017	1,163,932
2041	293,425	150,344	443,371	866,867	537,633	282,319	514,835	465,505	563,647	1,134,850
2042	284,150	142,065	429,881	861,417	528,214	279,734	502,092	449,785	548,328	1,140,912
2043	299,537	143,945	450,263	892,795	565,338	300,077	513,161	447,915	590,145	1,134,213
2044	264,159	122,777	400,572	777,881	503,037	267,951	470,873	416,286	557,924	1,050,212
2045	255,274	115,084	387,360	750,480	533,617	313,191	458,173	401,813	621,196	1,027,475
2046	293,695	123,006	390,879	825,751	588,729	342,737	495,144	425,793	678,909	1,186,894
2047	236,078	97,688	359,061	690,017	507,127	298,804	427,710	370,980	583,288	968,266
2048	257,743	103,328	383,434	757,545	561,576	328,355	456,022	390,899	636,381	1,036,565
2049	217,893	82,447	332,173	632,317	482,204	285,958	399,298	342,502	547,589	914,503
2050	208,944	75,299	318,973	621,412	469,522	279,359	385,197	328,718	529,969	913,690
2051	200,591	69,061	306,485	577,021	458,409	274,367	372,463	315,922	513,660	865,220
2052	191,315	61,983	293,082	547,606	443,673	265,792	357,178	301,975	495,145	834,593
2053	238,783	71,151	312,354	632,360	523,987	312,513	400,980	327,551	583,231	983,974
2054	174,488	50,455	268,369	509,182	418,727	253,312	330,519	276,797	461,818	809,214
2055	165,513	44,562	255,659	465,879	403,655	244,506	315,646	263,678	443,779	755,254
2056	157,078	39,456	243,608	439,421	389,988	237,159	301,949	251,357	426,856	728,872
2057	149,144	35,013	232,122	414,376	377,564	231,117	289,238	239,719	410,908	705,822
2058	161,485	34,900	240,202	454,350	408,337	247,139	300,906	247,980	444,126	762,585
2059	132,380	26,294	208,835	362,921	348,077	214,363	261,281	215,593	376,650	649,827
2060	150,577	27,148	204,301	374,186	375,889	234,312	274,304	223,916	401,850	731,049
2061	116,473	19,310	186,934	314,964	319,499	198,563	234,532	192,658	343,649	597,235
2062	108,697	16,328	176,389	302,255	305,098	190,509	221,302	181,451	327,303	590,149
2063	113,752	15,388	174,998	296,268	316,451	197,644	219,701	175,887	344,702	574,374
2064	93,543	11,318	156,119	248,832	276,193	174,179	195,303	159,599	294,967	518,721
2065	86,186	9,262	146,407	228,445	261,718	165,924	182,600	148,995	279,026	492,721
2066	79,240	7,552	137,103	216,922	248,144	158,555	170,569	138,862	263,792	485,502
2067	88,127	7,242	130,388	206,558	259,436	169,203	172,918	140,485	274,505	515,221
2068	76,113	5,461	126,915	194,681	245,290	155,770	158,744	128,660	263,661	455,084

Subtotals 2019 to 2068:	14,890,874	7,759,108	19,855,465	39,918,807	29,965,139	14,583,436	24,679,536	22,785,182	30,455,128	52,597,254
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Notes: (a) See Exh bit III, Column (5).

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

Estimated Prospective Period Loss & ALAE Payments - By Birth Year
Estimated 2019 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of June 30, 2019

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 @ 6/30/19 (a)	15,303,861	7,772,101	20,874,158	41,202,822	31,924,369	15,903,650	25,779,656	23,667,584	32,596,683	56,605,599

Estimated Prospective Period Loss & Expense Payments - 2019 Level Basis - (b)

2069	58,874	3,632	110,486	156,156	204,952	133,294	134,503	109,180	217,819	392,462
2070	52,415	2,718	102,141	145,415	190,119	124,157	122,763	99,655	202,620	379,438
2071	46,434	2,011	94,170	125,492	176,194	115,823	111,693	90,599	188,115	341,286
2072	40,907	1,467	86,537	111,993	163,073	108,158	101,236	81,986	174,234	318,557
2073	40,550	1,163	81,167	106,937	161,072	106,207	94,891	75,151	177,969	307,196
2074	38,211	864	72,629	95,896	150,000	104,248	87,972	71,379	161,908	325,619
2075	26,024	461	65,283	77,123	123,838	83,891	71,837	57,942	133,724	248,462
2076	21,776	287	58,795	67,431	111,217	75,734	62,956	50,704	120,872	225,225
2077	18,043	173	52,638	58,767	99,503	68,251	54,797	44,020	108,751	203,768
2078	17,738	118	48,655	58,003	98,887	66,908	51,069	40,668	110,616	208,449
2079	11,853	52	41,296	44,086	77,791	54,096	40,288	32,144	86,142	163,231
2080	9,380	26	36,128	37,960	67,896	47,500	33,973	26,985	75,729	144,295
2081	9,578	15	31,347	33,380	63,597	47,710	30,562	24,286	72,992	147,460
2082	5,576	5	26,843	28,484	50,244	35,460	23,244	18,260	56,871	114,583
2083	4,981	2	22,836	24,840	45,549	31,675	19,545	14,852	54,112	97,862
2084	3,091	1	19,016	20,047	35,709	25,285	15,011	11,625	40,910	79,642
2085	2,219	0	15,666	16,883	29,468	20,745	11,728	9,017	33,961	66,163
2086	1,568	0	12,697	14,327	24,071	16,816	9,002	6,866	27,830	57,226
2087	1,091	0	10,111	11,747	19,439	13,443	6,776	5,124	22,480	44,040
2088	2,678	0	8,111	10,545	17,749	12,785	5,698	4,208	22,173	43,539
2089	-	-	6,048	7,902	12,086	7,984	3,558	2,650	13,866	27,028
2090	-	-	16,093	6,416	9,345	5,986	2,482	1,835	10,597	21,954
2091	-	-	-	24,183	7,100	4,349	1,676	1,232	7,912	15,255
2092	-	-	-	-	20,332	3,094	1,098	802	5,782	11,044
2093	-	-	-	-	-	6,616	721	506	4,624	8,099
2094	-	-	-	-	-	-	1,042	307	2,879	5,811
2095	-	-	-	-	-	-	-	417	2,229	4,216
2096	-	-	-	-	-	-	-	-	3,837	2,316
2097	-	-	-	-	-	-	-	-	-	4,122
2098	-	-	-	-	-	-	-	-	-	-
2099	-	-	-	-	-	-	-	-	-	-
2100	-	-	-	-	-	-	-	-	-	-
2101	-	-	-	-	-	-	-	-	-	-
2102	-	-	-	-	-	-	-	-	-	-
2103	-	-	-	-	-	-	-	-	-	-
2104	-	-	-	-	-	-	-	-	-	-
2105	-	-	-	-	-	-	-	-	-	-
2106	-	-	-	-	-	-	-	-	-	-
2107	-	-	-	-	-	-	-	-	-	-
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
Subtotals 2069 to 2118:	412,987	12,994	1,018,693	1,284,015	1,959,230	1,320,215	1,100,120	882,403	2,141,556	4,008,345
Totals 2019 to 2118:	15,303,861	7,772,101	20,874,158	41,202,822	31,924,369	15,903,650	25,779,656	23,667,584	32,596,683	56,605,599

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 2019 Level Loss & ALAE Reserve - Before Inflation and Anticipated Investment Income
Adjustment of Birth Year Level Estimated Outstanding to 2019 Level Outstanding Loss & Expense

Evaluated As of June 30, 2019

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding Basis (b) Inflation - Cal. Year	2019 Level Adjustment Factor (c)	2019 Level Outstanding Loss & ALAE (2) x (4)	Actual Paid (d) Loss & ALAE @ 6/30/19	Indicated	2019 Level Case O/S (e) Loss & ALAE @ 6/30/19	2019 Level IBNR / Bulk Outstanding (5) - (8)
						2019 Level Ultimate Loss & ALAE (5) + (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,752,169	0.81%	1.423	15,303,861	14,564,701	29,868,562	11,664,167	3,639,694
1990	5,504,656	0.67%	1.412	7,772,101	5,619,085	13,391,186	5,748,710	2,023,391
1991	14,883,359	0.50%	1.403	20,874,158	8,779,342	29,653,500	18,260,685	2,613,474
1992	29,525,258	0.44%	1.396	41,202,822	13,946,007	55,148,830	35,152,231	6,050,592
1993	22,978,005	0.40%	1.389	31,924,369	19,890,439	51,814,808	26,269,811	5,654,558
1994	11,493,097	0.37%	1.384	15,903,650	6,961,271	22,864,921	13,080,283	2,823,367
1995	18,698,924	0.36%	1.379	25,779,656	9,939,431	35,719,087	22,183,587	3,596,069
1996	17,228,133	0.30%	1.374	23,667,584	9,060,528	32,728,112	20,006,758	3,660,827
1997	23,800,023	0.25%	1.370	32,596,683	11,187,568	43,784,252	27,645,599	4,951,085
1998	41,433,005	0.30%	1.366	56,605,599	19,701,066	76,306,666	48,445,029	8,160,570
1999	13,658,646	0.38%	1.362	18,604,260	11,557,463	30,161,723	14,623,034	3,981,226
2000	12,877,158	0.36%	1.357	17,473,357	5,786,466	23,259,823	14,729,200	2,744,157
2001	18,125,349	0.34%	1.352	24,506,771	7,931,513	32,438,283	21,616,588	2,890,183
2002	44,759,304	0.33%	1.347	60,313,157	15,884,130	76,197,287	51,673,198	8,639,959
2003	10,087,646	0.29%	1.343	13,548,120	4,833,332	18,381,452	11,533,525	2,014,596
2004	20,279,130	4.94%	1.339	27,157,345	5,301,051	32,458,395	23,481,147	3,676,198
2005	24,340,924	0.87%	1.276	31,061,867	7,854,968	38,916,835	25,131,677	5,930,190
2006	38,733,818	4.86%	1.265	49,004,575	9,340,477	58,345,051	39,909,212	9,095,362
2007	30,567,329	4.55%	1.207	36,881,252	10,090,049	46,971,301	28,897,781	7,983,470
2008	47,918,091	0.35%	1.154	55,298,877	5,926,784	61,225,661	45,116,354	10,182,523
2009	55,878,227	0.32%	1.150	64,260,081	7,445,692	71,705,773	51,589,206	12,670,875
2010	28,784,131	0.36%	1.146	32,996,549	2,950,858	35,947,407	25,937,041	7,059,508
2011	49,955,877	0.42%	1.142	57,063,856	4,645,493	61,709,349	43,119,958	13,943,898
2012	36,447,521	9.83%	1.137	41,458,089	2,926,538	44,384,627	30,550,379	10,907,711
2013	36,292,992	0.72%	1.036	37,587,507	4,162,216	41,749,723	25,268,527	12,318,980
2014	49,749,543	0.18%	1.028	51,154,383	4,641,703	55,796,086	31,101,581	20,052,802
2015	68,318,623	2.01%	1.026	70,121,048	3,052,055	73,173,103	42,040,483	28,080,565
2016	33,234,352	0.22%	1.006	33,440,169	628,530	34,068,699	7,605,542	25,834,627
2017	66,241,977	0.22%	1.004	66,503,319	710,752	67,214,071	16,856,153	49,647,167
2018	75,136,883	0.17%	1.002	75,266,474	208,580	75,475,054	16,094,223	59,172,251
2019 (6 Mo)	35,972,380		1.000	35,972,380	-	35,972,380	30,000	35,942,380
Totals:								
All Years	993,656,533			1,171,303,919	235,528,087	1,406,832,006	795,361,667	375,942,252
1989 to 1998	196,296,631			271,630,484	119,649,438	391,279,923	228,456,859	43,173,625
1999 to 2019	797,359,902			899,673,435	115,878,649	1,015,552,084	566,904,808	332,768,627

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 2019 level - based on factors shown in column (3).

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of June 30, 2019.

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

(e) The 2019 level case outstanding as provided by NICA as of June 30, 2019. See Exhibit IX, Sheets 4a, 4b and 4c.

Birth Year Level Loss & ALAE

Evaluated As of June 30, 2019

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 6/30/19
	Ultimate (a) Loss & ALAE	Paid (b) Loss & ALAE @ 6/30/19	Incurred (c) Loss & ALAE @ 6/30/19	Case O/S Loss & ALAE @ 6/30/19 (4) - (3)	IBNR / Bulk Loss & ALAE @ 6/30/19 (2) - (4)	Case+IBNR Loss & ALAE @ 6/30/19 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,677,805	11,925,636	20,120,633	8,194,997	2,557,172	10,752,169	4
1990	10,096,915	4,592,259	8,663,831	4,071,572	1,433,084	5,504,656	3
1991	21,536,085	6,652,726	19,672,668	13,019,942	1,863,417	14,883,359	4
1992	40,546,886	11,021,628	36,211,132	25,189,505	4,335,753	29,525,258	9
1993	39,282,593	16,304,588	35,212,647	18,908,059	4,069,946	22,978,005	8
1994	17,537,861	6,044,764	15,497,497	9,452,734	2,040,364	11,493,097	4
1995	26,682,596	7,983,671	24,074,236	16,090,565	2,608,360	18,698,924	5
1996	24,849,728	7,621,595	22,184,935	14,563,340	2,664,793	17,228,133	6
1997	33,030,471	9,230,448	29,415,504	20,185,056	3,614,967	23,800,023	8
1998	57,599,465	16,166,460	51,626,258	35,459,799	5,973,207	41,433,005	11
1999	23,454,281	9,795,635	20,531,393	10,735,759	2,922,887	13,658,646	3
2000	17,859,552	4,982,394	15,837,219	10,854,826	2,022,333	12,877,158	5
2001	24,897,319	6,771,969	22,759,723	15,987,754	2,137,596	18,125,349	4
2002	57,989,657	13,230,353	51,577,814	38,347,460	6,411,844	44,759,304	13
2003	14,146,892	4,059,246	12,646,866	8,587,621	1,500,026	10,087,646	3
2004	24,820,154	4,541,024	22,075,037	17,534,013	2,745,117	20,279,130	5
2005	30,963,962	6,623,038	26,316,904	19,693,866	4,647,058	24,340,924	7
2006	46,576,501	7,842,683	39,387,415	31,544,732	7,189,086	38,733,818	9
2007	39,068,261	8,500,931	32,451,528	23,950,597	6,616,732	30,567,329	7
2008	52,930,250	5,012,159	44,106,796	39,094,638	8,823,454	47,918,091	9
2009	63,023,168	7,144,941	52,005,037	44,860,096	11,018,132	55,878,227	10
2010	31,651,326	2,867,196	25,493,052	22,625,856	6,158,274	28,784,131	5
2011	54,458,116	4,502,239	42,251,095	37,748,856	12,207,020	49,955,877	10
2012	39,305,865	2,858,345	29,716,446	26,858,101	9,589,420	36,447,521	7
2013	40,375,809	4,082,817	28,481,095	24,398,278	11,894,714	36,292,992	7
2014	54,308,497	4,558,954	34,806,401	30,247,446	19,502,097	49,749,543	11
2015	71,317,281	2,998,657	43,958,512	40,959,854	27,358,769	68,318,623	13
2016	33,856,575	622,223	8,180,954	7,558,731	25,675,621	33,234,352	4
2017	66,948,185	706,208	17,496,120	16,789,912	49,452,065	66,241,977	7
2018	75,344,643	207,760	16,274,273	16,066,512	59,070,370	75,136,883	9
2019 (6 Mo)	35,972,380	-	30,000	30,000	35,942,380	35,972,380	-
Totals:	1,193,109,080	199,452,547	849,063,023	649,610,477	344,046,057	993,656,533	210

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 June 30, 2019

Ultimate Loss & ALAE - Birth Year Level								Prior	Increase or
Year of Birth	Paid Projection (a)	Incurred Projection (b)	Frequency/Severity (c)	Bornhuetter-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)	Selected Ultimate BY Level @ 3/31/19	(Decrease) From 3/31/19 to 6/30/19
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	31,304,795	22,112,576	23,668,136	22,252,704	22,099,982	23,108,217	22,677,805	22,620,233	57,572
1990	12,536,866	9,559,637	11,033,372	9,697,736	10,814,311	9,239,795	10,096,915	10,078,098	18,817
1991	18,888,418	21,793,570	21,089,622	21,725,063	22,163,395	25,695,889	21,536,085	21,504,193	31,892
1992	32,700,772	40,275,499	41,015,029	40,350,128	39,044,139	42,390,478	40,546,886	40,514,823	32,063
1993	50,793,881	38,969,118	39,826,859	39,051,801	38,006,406	43,934,027	39,282,593	39,223,501	59,092
1994	19,772,892	17,219,368	18,087,989	17,306,226	18,123,450	19,761,128	17,537,861	17,521,518	16,343
1995	27,420,971	26,856,033	26,384,559	26,807,196	26,901,869	32,684,053	26,682,596	26,662,851	19,745
1996	27,486,241	24,797,918	24,938,531	24,812,735	25,183,771	24,374,944	24,849,728	24,880,846	(31,118)
1997	34,952,767	32,715,717	33,573,456	32,802,242	32,415,161	39,597,236	33,030,471	33,088,541	(58,070)
1998	64,584,182	57,648,034	57,516,107	57,634,254	54,581,598	63,257,944	57,599,465	57,692,902	(93,437)
1999	41,285,380	23,017,916	24,199,383	23,145,544	23,449,657	22,620,307	23,454,281	23,486,969	(32,688)
2000	22,154,104	17,666,462	18,191,381	17,720,814	18,456,572	15,593,650	17,859,552	17,885,188	(25,636)
2001	31,767,541	25,261,591	24,267,252	25,163,113	25,503,000	27,487,733	24,897,319	24,924,856	(27,537)
2002	65,787,885	57,705,497	58,476,144	57,787,331	54,767,406	59,893,249	57,989,657	58,178,002	(188,344)
2003	21,395,659	14,262,567	13,950,852	14,227,255	16,320,862	13,604,137	14,146,892	14,210,230	(63,338)
2004	25,610,494	24,895,235	24,692,912	24,872,315	26,026,073	26,413,434	24,820,154	24,944,720	(124,565)
2005	39,967,332	30,272,603	32,106,984	30,512,300	31,366,852	30,093,391	30,963,962	31,326,160	(362,197)
2006	50,640,308	46,440,438	46,794,808	46,494,257	45,349,441	48,236,888	46,576,501	47,049,460	(472,959)
2007	59,281,876	38,836,495	39,433,621	38,934,666	39,691,372	36,944,645	39,068,261	39,483,137	(414,876)
2008	38,273,163	53,576,758	51,928,562	53,285,431	52,419,441	53,952,642	52,930,250	51,614,740	1,315,510
2009	59,742,354	64,118,354	61,354,877	63,596,274	61,560,006	59,648,433	63,023,168	63,424,714	(401,545)
2010	26,611,169	32,059,663	31,042,909	31,851,407	36,159,929	37,196,615	31,651,326	32,008,123	(356,796)
2011	46,591,862	54,462,675	54,451,503	54,460,170	54,194,692	48,119,220	54,458,116	55,321,974	(863,858)
2012	34,756,334	40,220,471	38,044,843	39,652,281	44,051,877	39,343,444	39,305,865	39,885,520	(579,655)
2013	58,333,378	40,475,877	40,244,299	40,407,250	46,577,785	29,756,022	40,375,809	40,671,058	(295,249)
2014	77,186,406	52,432,983	56,643,920	53,848,589	56,656,035	47,966,224	54,308,497	59,749,323	(5,440,826)
2015	62,954,111	70,855,279	72,470,482	71,468,412	70,012,947	66,173,452	71,317,281	67,498,285	3,818,995
2016	20,247,676	16,812,930	31,747,451	24,480,506	45,341,768	36,257,690	33,856,575	36,523,405	(2,666,830)
2017	43,663,177	50,339,535	70,884,689	63,743,970	66,215,895	59,246,007	66,948,185	72,802,486	(5,854,301)
2018	38,535,946	70,236,085	75,359,682	74,172,503	76,501,743	57,758,538	75,344,643	78,480,797	(3,136,154)
2019 (6 Mo)	N/A	N/A	35,958,916	34,322,522	37,635,703	29,473,790	35,972,380	19,997,038	N/A
Totals:									
All Years	N/A	N/A	1,199,379,131	1,176,586,997	1,217,593,140	1,169,823,221	1,193,109,080	N/A	N/A
1989 - 2018	1,185,227,940	1,115,896,883	1,163,420,214	1,142,264,476	1,179,957,437	1,140,349,431	1,157,136,699	1,173,256,651	(16,119,952)
1989 - 2017	1,146,691,994	1,045,660,798	1,088,060,532	1,068,091,972	1,103,455,694	1,082,590,893	1,081,792,056	1,094,775,854	(12,983,798)

- 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 2014 and prior. The selection for birth years 2015 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 June 30, 2019

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 6/30/19	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	23,668,136	9.0%	2,132,071	20,120,633	22,252,704
1990	11,033,372	9.4%	1,033,905	8,663,831	9,697,736
1991	21,089,622	9.7%	2,052,395	19,672,668	21,725,063
1992	41,015,029	10.1%	4,138,996	36,211,132	40,350,128
1993	39,826,859	9.6%	3,839,155	35,212,647	39,051,801
1994	18,087,989	10.0%	1,808,729	15,497,497	17,306,226
1995	26,384,559	10.4%	2,732,960	24,074,236	26,807,196
1996	24,938,531	10.5%	2,627,800	22,184,935	24,812,735
1997	33,573,456	10.1%	3,386,737	29,415,504	32,802,242
1998	57,516,107	10.4%	6,007,995	51,626,258	57,634,254
1999	24,199,383	10.8%	2,614,151	20,531,393	23,145,544
2000	18,191,381	10.4%	1,883,594	15,837,219	17,720,814
2001	24,267,252	9.9%	2,403,390	22,759,723	25,163,113
2002	58,476,144	10.6%	6,209,518	51,577,814	57,787,331
2003	13,950,852	11.3%	1,580,389	12,646,866	14,227,255
2004	24,692,912	11.3%	2,797,278	22,075,037	24,872,315
2005	32,106,984	13.1%	4,195,396	26,316,904	30,512,300
2006	46,794,808	15.2%	7,106,842	39,387,415	46,494,257
2007	39,433,621	16.4%	6,483,138	32,451,528	38,934,666
2008	51,928,562	17.7%	9,178,634	44,106,796	53,285,431
2009	61,354,877	18.9%	11,591,238	52,005,037	63,596,274
2010	31,042,909	20.5%	6,358,355	25,493,052	31,851,407
2011	54,451,503	22.4%	12,209,074	42,251,095	54,460,170
2012	38,044,843	26.1%	9,935,836	29,716,446	39,652,281
2013	40,244,299	29.6%	11,926,155	28,481,095	40,407,250
2014	56,643,920	33.6%	19,042,188	34,806,401	53,848,589
2015	72,470,482	38.0%	27,509,901	43,958,512	71,468,412
2016	31,747,451	51.3%	16,299,551	8,180,954	24,480,506
2017	70,884,689	65.2%	46,247,850	17,496,120	63,743,970
2018	75,359,682	76.8%	57,898,231	16,274,273	74,172,503
2019 (6 Mo)	35,958,916	95.4%	34,292,522	30,000	34,322,522
Totals:	1,199,379,131		327,523,974	849,063,023	1,176,586,997

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 2019 Level (6)	Estimated 2019 Level Ultimate Loss & ALAE (4) x (6) (7)	Estimated Ultimate (d) Accepted 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)
	Adjusted Paid Proj. (a)	Adjusted Inc. Proj. (b)	Selected (4)					Birth Year Level (9)	2019 Level (7) / (8) (10)				
	(2)	(3)	(4)					(9)	(10)				
1989	31,304,795	22,112,576	22,112,576	0.90%	1.435	31,728,921	11.0	2,010,234	2,884,447	3,580,079	90.99%	2,151,649	23,668,136
1990	12,536,866	9,559,637	9,559,637	0.76%	1.422	13,594,276	7.0	1,365,662	1,942,039	3,612,383	90.63%	1,576,196	11,033,372
1991	18,888,418	21,793,570	21,793,570	0.60%	1.411	30,756,251	4.0	5,448,392	7,689,063	3,640,018	90.27%	5,272,405	21,089,622
1992	32,700,772	40,275,499	40,275,499	0.55%	1.403	56,500,356	13.0	3,098,115	4,346,181	3,661,831	89.91%	3,155,002	41,015,029
1993	50,793,881	38,969,118	38,969,118	0.51%	1.395	54,366,882	13.0	2,997,624	4,182,068	3,682,093	90.36%	3,063,605	39,826,859
1994	19,772,892	17,219,368	17,219,368	0.45%	1.388	23,901,477	7.0	2,459,910	3,414,497	3,700,846	90.00%	2,583,998	18,087,989
1995	27,420,971	26,856,033	26,856,033	0.43%	1.382	37,111,845	6.0	4,476,005	6,185,307	3,717,388	89.64%	4,397,426	26,384,559
1996	27,486,241	24,797,918	24,797,918	0.37%	1.376	34,122,669	7.0	3,542,560	4,874,667	3,733,196	89.46%	3,562,647	24,938,531
1997	34,952,767	32,715,717	32,715,717	0.32%	1.371	44,850,133	11.0	2,974,156	4,077,285	3,747,152	89.91%	3,052,132	33,573,456
1998	64,584,182	57,648,034	57,648,034	0.37%	1.367	78,780,776	15.0	3,843,202	5,252,052	3,759,004	89.55%	3,834,407	57,516,107
1999	41,285,380	23,017,916	23,017,916	0.44%	1.362	31,341,175	9.0	2,557,546	3,482,353	3,772,761	89.20%	2,688,820	24,199,383
2000	22,154,104	17,666,462	17,666,462	0.42%	1.356	23,949,409	6.0	2,944,410	3,991,568	3,789,338	89.65%	3,031,897	18,191,381
2001	31,767,541	25,261,591	25,261,591	0.42%	1.350	34,101,008	4.0	6,315,398	8,525,252	3,805,415	90.10%	6,066,813	24,267,252
2002	65,787,885	57,705,497	57,705,497	0.41%	1.344	77,572,869	17.0	3,394,441	4,563,110	3,821,342	89.38%	3,439,773	58,476,144
2003	21,395,659	14,262,567	14,262,567	0.38%	1.339	19,094,922	3.0	4,754,189	6,364,974	3,836,970	88.67%	4,650,284	13,950,852
2004	25,610,494	24,895,235	24,895,235	4.59%	1.334	33,204,007	6.0	4,149,206	5,534,001	3,851,539	88.67%	4,115,485	24,692,912
2005	39,967,332	30,272,603	30,272,603	0.90%	1.275	38,604,672	11.0	2,752,055	3,509,516	4,028,269	86.93%	2,918,817	32,106,984
2006	50,640,308	46,440,438	46,440,438	4.49%	1.264	58,694,811	12.0	3,870,036	4,891,234	4,064,482	84.81%	3,899,567	46,794,808
2007	59,281,876	38,836,495	38,836,495	4.20%	1.210	46,976,599	10.0	3,883,649	4,697,660	4,246,851	83.56%	3,943,362	39,433,621
2008	38,273,163	53,576,758	53,576,758	1.67%	1.161	62,194,500	10.0	5,357,676	6,219,450	4,425,201	82.32%	5,192,856	51,928,562
2009	59,742,354	64,118,354	64,118,354	0.37%	1.142	73,208,269	11.0	5,828,941	6,655,297	4,499,153	81.11%	5,577,716	61,354,877
2010	26,611,169	32,059,663	32,059,663	0.41%	1.138	36,468,621	6.0	5,343,277	6,078,104	4,515,940	79.52%	5,173,818	31,042,909
2011	46,591,862	54,462,675	54,462,675	0.47%	1.133	61,700,302	12.0	4,538,556	5,141,692	4,534,404	77.58%	4,537,625	54,451,503
2012	34,756,334	40,220,471	40,220,471	8.91%	1.128	45,352,467	7.0	5,745,782	6,478,924	4,555,697	73.88%	5,434,978	38,044,843
2013	58,333,378	40,475,877	40,475,877	0.71%	1.035	41,904,947	8.0	5,059,485	5,238,118	4,961,803	70.37%	5,030,537	40,244,299
2014	77,186,406	52,432,983	52,432,983	0.21%	1.028	53,903,471	13.0	4,033,306	4,146,421	4,996,851	66.38%	4,357,225	56,643,920
2015	62,954,111	70,855,279	70,855,279	1.85%	1.026	72,689,665	15.0	4,723,685	4,845,978	5,007,352	62.04%	4,831,365	72,470,482
2016	20,247,676	16,812,930	16,812,930	0.28%	1.007	16,934,260	9.0	1,868,103	1,881,584	5,100,183	48.66%	3,527,495	31,747,451
2017	43,663,177	50,339,535	50,339,535	0.25%	1.004	50,562,503	16.0	3,146,221	3,160,156	5,114,335	34.76%	4,430,293	70,884,689
2018	38,535,946	70,236,085	70,236,085	0.19%	1.002	70,373,005	15.0	4,682,406	4,691,534	5,126,993	23.17%	5,023,979	75,359,682
2019 (6 Mo)	N/A	N/A	N/A	N/A	1.000	N/A	7.0	N/A	N/A	5,136,988	N/A	5,136,988	35,958,916
Totals / Averages:													
1992 - 2011	786,820,832	721,057,940	721,057,940			926,745,304	189	3,815,121	4,903,414				722,233,718
1992 - 2012	821,577,166	761,278,411	761,278,411			972,097,771	196	3,884,074	4,959,683				760,278,561
1992 - 2013	879,910,544	801,754,289	801,754,289			1,014,002,719	204	3,930,168	4,970,602				800,522,860
1995 - 2011	683,553,286	624,593,955	624,593,955			791,976,588	156	4,003,807	5,076,773				623,303,841
1996 - 2012	690,888,650	637,958,393	637,958,393			800,217,210	157	4,063,429	5,096,925				634,964,125
1997 - 2013	721,735,787	653,636,352	653,636,352			807,999,488	158	4,136,939	5,113,921				650,269,893
1995 - 2012	718,309,621	664,814,426	664,814,426			837,329,055	163	4,078,616	5,136,988				661,348,684

(15) Selected 2019 Level Average Claim Size ==> 5,136,988

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

(b) See Exhibit VII, Sheet 1.

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

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

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

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

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

Evaluated As of June 30, 2019

Year of Birth	Insured (a) Physicians	Birth Year Level (b) Incurred Loss & ALAE @ 6/30/19	Expected Percent (c) Reported @ 6/30/19	Exposure Adjusted to Expected Percent Reported (2) X (4)	Adjustment Factor to (d) 2019 Level	Incurred (Reported) Loss & ALAE	2019 Level Loss & ALAE per Insured Physician (7) / (5)	Indicated (e) BY Level Unreported Loss & ALAE	Indicated BY Level Ultimate Loss & ALAE (3) + (10)
						Adjusted to BY 2019 Level (3) X (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	20,120,633	90.99%	518.7	1.435	28,870,720	55,665	1,979,348	22,099,982
1990	590	8,663,831	90.63%	534.7	1.422	12,320,397	23,041	2,150,480	10,814,311
1991	653	19,672,668	90.27%	589.5	1.411	27,763,121	47,100	2,490,728	22,163,395
1992	712	36,211,132	89.91%	640.1	1.403	50,798,672	79,354	2,833,007	39,044,139
1993	731	35,212,647	90.36%	660.5	1.395	49,126,126	74,373	2,793,759	38,006,406
1994	659	15,497,497	90.00%	593.1	1.388	21,511,422	36,269	2,625,953	18,123,450
1995	682	24,074,236	89.64%	611.4	1.382	33,267,733	54,416	2,827,633	26,901,869
1996	708	22,184,935	89.46%	633.4	1.376	30,527,127	48,196	2,998,836	25,183,771
1997	737	29,415,504	89.91%	662.7	1.371	40,325,856	60,855	2,999,656	32,415,161
1998	699	51,626,258	89.55%	626.0	1.367	70,551,524	112,705	2,955,339	54,581,598
1999	665	20,531,393	89.20%	593.2	1.362	27,955,529	47,130	2,918,264	23,449,657
2000	620	15,837,219	89.65%	555.8	1.356	21,469,610	38,628	2,619,353	18,456,572
2001	676	22,759,723	90.10%	609.1	1.350	30,723,698	50,445	2,743,277	25,503,000
2002	730	51,577,814	89.38%	652.5	1.344	69,335,491	106,264	3,189,592	54,767,406
2003	785	12,646,866	88.67%	696.1	1.339	16,931,799	24,325	3,673,996	16,320,862
2004	841	22,075,037	88.67%	745.7	1.334	29,442,569	39,482	3,951,036	26,026,073
2005	891	26,316,904	86.93%	774.6	1.275	33,560,228	43,327	5,049,948	31,366,852
2006	897	39,387,415	84.81%	760.8	1.264	49,780,687	65,435	5,962,026	45,349,441
2007	963	32,451,528	83.56%	804.7	1.210	39,253,348	48,782	7,239,843	39,691,372
2008	987	44,106,796	82.32%	812.5	1.161	51,201,310	63,014	8,312,645	52,419,441
2009	1,044	52,005,037	81.11%	846.8	1.142	59,377,674	70,123	9,554,969	61,560,006
2010	1,071	25,493,052	79.52%	851.6	1.138	28,998,946	34,051	10,666,877	36,159,929
2011	1,091	42,251,095	77.58%	846.4	1.133	47,865,907	56,554	11,943,597	54,194,692
2012	1,119	29,716,446	73.88%	826.8	1.128	33,508,164	40,529	14,335,432	44,051,877
2013	1,143	28,481,095	70.37%	804.3	1.035	29,486,669	36,662	18,096,690	46,577,785
2014	1,208	34,806,401	66.38%	801.9	1.028	35,782,549	44,622	21,849,634	56,656,035
2015	1,273	43,958,512	62.04%	789.8	1.026	45,096,562	57,101	26,054,435	70,012,947
2016	1,318	8,180,954	48.66%	641.3	1.007	8,239,992	12,848	37,160,814	45,341,768
2017	1,356	17,496,120	34.76%	471.3	1.004	17,573,615	37,288	48,719,775	66,215,895
2018	1,420	16,274,273	23.17%	329.0	1.002	16,305,998	49,558	60,227,471	76,501,743
2019 (6 Mo)	1,392	30,000	2.32%	32.3	1.000	30,000	930	37,605,703	37,635,703

Totals / Averages:

1992 - 2011	16,189	621,662,092		13,977		802,005,257	57,381	97,859,606	719,521,697
1992 - 2012	17,308	651,378,537		14,804		835,513,420	56,440	112,195,037	763,573,575
1992 - 2013	18,451	679,859,632		15,608		865,000,089	55,421	130,291,728	810,151,360
1995 - 2011	14,087	534,740,815		12,083		680,569,037	56,324	89,606,887	624,347,703
1996 - 2012	14,524	540,383,025		12,298		680,809,468	55,357	101,114,686	641,497,711
1997 - 2013	14,959	546,679,184		12,469		679,769,009	54,515	116,212,541	662,891,725
1995 - 2012	15,206	564,457,261		12,910		714,077,201	55,313	103,942,319	668,399,580

(9) Indicated 2019 Level Loss & ALAE per Insured Physician

55,313

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 (2019) - current year calculation is multiplied by 0.50 to account for the partial year.

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of June 30, 2019

Year of Birth ----- (1)	Combined Incurred Loss & ALAE ----- (2)	Loss Development Factors -----		Combined Incurred Loss & ALAE Projection (2) x (4) ----- (5)
		Incremental ----- (3)	Cumulative ----- (4)	
1989	20,120,633	1.099	1.099	22,112,576
1990	8,663,831	1.004	1.103	9,559,637
1991	19,672,668	1.004	1.108	21,793,570
1992	36,211,132	1.004	1.112	40,275,499
1993	35,212,647	0.995	1.107	38,969,118
1994	15,497,497	1.004	1.111	17,219,368
1995	24,074,236	1.004	1.116	26,856,033
1996	22,184,935	1.002	1.118	24,797,918
1997	29,415,504	0.995	1.112	32,715,717
1998	51,626,258	1.004	1.117	57,648,034
1999	20,531,393	1.004	1.121	23,017,916
2000	15,837,219	0.995	1.116	17,666,462
2001	22,759,723	0.995	1.110	25,261,591
2002	51,577,814	1.008	1.119	57,705,497
2003	12,646,866	1.008	1.128	14,262,567
2004	22,075,037	1.000	1.128	24,895,235
2005	26,316,904	1.020	1.150	30,272,603
2006	39,387,415	1.025	1.179	46,440,438
2007	32,451,528	1.015	1.197	38,836,495
2008	44,106,796	1.015	1.215	53,576,758
2009	52,005,037	1.015	1.233	64,118,354
2010	25,493,052	1.020	1.258	32,059,663
2011	42,251,095	1.025	1.289	54,462,675
2012	29,716,446	1.050	1.353	40,220,471
2013	28,481,095	1.050	1.421	40,475,877
2014	34,806,401	1.060	1.506	52,432,983
2015	43,958,512	1.070	1.612	70,855,279
2016	8,180,954	1.275	2.055	16,812,930
2017	17,496,120	1.400	2.877	50,339,535
2018	16,274,273	1.500	4.316	70,236,085
2019	30,000	10.000	43.158	1,294,732
Totals:	849,063,023			1,117,191,616

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Year of Birth	294	306	318	330	342	354	366
1989	21,653,322	20,422,376	19,739,450	19,919,204	19,574,366	19,414,077	20,120,633
1990	8,337,359	8,088,930	8,084,687	7,188,269	8,646,735	8,663,831	
1991	19,832,159	19,802,896	20,096,957	19,535,748	19,672,668		
1992	36,434,453	36,507,669	36,835,391	36,211,132			
1993	33,803,524	33,225,415	35,212,647				
1994	15,363,926	15,497,497					
1995	24,074,236						
1996							
1997							
1998							
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2014							
2015							
2016							
2017							
2018							
2019							

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

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989			1.160	1.318	0.941	0.639	0.813	1.353	1.094	1.026	0.893	0.905
1990		2.571	1.419	0.825	0.875	0.999	1.003	0.803	0.968	1.015	1.041	1.193
1991		2.283	0.753	0.857	0.997	1.068	0.979	0.982	1.070	1.019	1.495	1.044
1992		1.237	1.282	1.060	1.045	0.869	1.038	1.036	0.971	1.250	1.072	1.065
1993		2.586	1.310	1.198	1.031	1.322	1.070	1.547	1.015	0.915	0.945	1.047
1994		2.598	0.741	1.161	1.494	1.476	1.019	0.903	0.620	0.964	1.059	1.087
1995		14.576	2.278	1.360	1.017	1.025	1.375	0.996	1.036	1.030	1.141	0.992
1996		3.795	1.304	1.080	2.626	1.146	0.929	1.023	1.183	0.969	1.105	0.924
1997		3.870	1.032	1.248	1.298	1.147	0.952	0.904	1.137	0.990	0.995	1.014
1998		1.566	1.443	1.285	1.202	1.117	0.988	1.077	1.117	1.033	1.030	0.957
1999		1.092	1.856	1.194	1.159	0.975	0.866	1.051	1.111	1.005	0.853	1.154
2000		2.052	1.075	0.893	0.835	0.876	1.079	0.959	1.012	1.235	0.943	0.805
2001		36.692	1.590	0.681	1.429	1.171	1.126	0.968	1.000	1.097	0.926	1.113
2002		1.726	1.471	0.953	1.452	1.074	1.186	1.241	0.959	1.145	0.982	0.904
2003		1.546	13.592	1.341	1.152	0.819	1.119	1.223	1.076	0.974	0.950	1.030
2004		20.953	2.249	1.543	1.251	0.984	0.817	1.024	0.932	1.039	1.006	0.991
2005		199.041	3.088	1.066	1.286	1.228	0.894	0.992	0.737	0.881	0.981	1.009
2006		0.972	2.189	1.663	1.360	1.062	0.930	0.991	1.046	1.011	0.917	0.997
2007		48.687	1.744	1.258	1.560	0.915	0.920	1.014	0.979	0.936	0.962	1.016
2008		2.742	2.094	1.067	1.011	1.040	1.070	1.031	0.927	0.995	0.970	
2009		2.033	1.959	1.062	0.965	0.998	1.067	1.140	1.040	1.009		
2010		2.482	1.593	1.161	0.898	0.977	0.977	1.062	1.023			
2011	4.936	1.437	1.695	1.150	1.088	1.029	1.016	1.006				
2012	2.123	2.729	1.601	0.832	0.784	1.156	1.168					
2013	544.348	1.707	0.886	1.402	1.030	0.959						
2014		1.312	1.334	1.016	0.911							
2015		2.847	2.322	1.357								
2016	0.153	15.885	1.175									
2017		2.541										
2018	5.771											
Simple Avg. - Incremental	111.466	13.698	2.008	1.149	1.181	1.043	1.017	1.058	1.002	1.026	1.013	1.013
Wtd Avg. All - Incremental	15.626	2.162	1.533	1.127	1.123	1.041	1.008	1.070	0.997	1.016	0.990	0.997
Wtd Latest Five - Incremental	8.787	1.898	1.419	1.125	0.949	1.017	1.058	1.051	1.000	0.975	0.961	1.006
Wtd Latest Three - Incremental	4.147	3.142	1.592	1.225	0.909	1.037	1.048	1.072	0.992	0.985	0.949	1.006
Wtd Avg. All - Cumulative		5.242	2.425	1.582	1.404	1.250	1.200	1.191	1.113	1.116	1.098	1.110
Wtd Latest Five - Cumulative		3.344	1.762	1.242	1.104	1.163	1.143	1.081	1.028	1.028	1.055	1.097
Selected Incremental - Prior 6/30/18	3.000	2.000	2.300	1.080	1.080	1.050	1.050	1.050	1.025	1.020	1.015	1.015
Selected - Incremental	10.000	1.500	1.400	1.275	1.070	1.060	1.050	1.050	1.025	1.020	1.015	1.015
Selected - Cumulative	43.158	4.316	2.877	2.055	1.612	1.506	1.421	1.353	1.289	1.258	1.233	1.215

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.410	0.800	1.038	1.124	1.029	1.184	0.979	0.959	0.927	1.022	0.977	1.022
1990	1.180	0.966	1.041	1.010	0.853	0.770	0.985	0.904	0.786	1.005	1.026	0.928
1991	0.952	1.176	1.029	1.108	1.176	0.999	0.949	0.987	1.036	1.131	0.911	1.012
1992	1.030	1.238	1.242	0.987	1.018	1.019	1.007	1.012	1.062	0.937	0.959	0.989
1993	1.046	0.900	0.955	0.880	0.959	1.018	0.909	1.047	0.905	1.003	1.003	0.993
1994	1.070	1.030	1.138	0.957	1.028	1.123	1.031	0.987	1.000	1.006	0.960	1.004
1995	1.027	1.034	1.029	0.950	0.940	0.953	1.053	1.003	0.983	1.016	1.028	1.014
1996	1.006	0.947	0.999	0.735	1.109	0.959	1.003	0.999	1.064	0.973	0.992	
1997	1.241	1.115	0.948	0.999	0.908	0.959	0.990	0.971	0.992	1.017		
1998	1.126	0.972	1.034	1.030	1.017	0.983	0.991	0.932	1.035			
1999	0.890	0.988	1.023	0.877	1.018	0.948	1.010	1.021				
2000	1.066	0.938	1.014	0.987	1.013	1.074	0.992					
2001	0.971	1.031	1.003	1.031	1.008	1.020						
2002	0.982	1.004	0.946	0.979	0.990							
2003	0.980	0.996	1.153	0.910								
2004	1.050	1.057	1.029									
2005	0.980	1.020										
2006	1.016											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.057	1.013	1.039	0.971	1.005	1.001	0.992	0.984	0.979	1.012	0.982	0.995
Wtd Avg. All - Incremental	1.048	1.002	1.022	0.965	0.997	0.998	0.987	0.985	0.993	1.004	0.980	0.999
Wtd Latest Five - Incremental	0.999	1.018	0.998	0.962	1.007	0.988	0.995	0.973	1.018	1.003	0.988	1.000
Wtd Latest Three - Incremental	1.013	1.028	0.994	0.981	0.998	1.008	0.996	0.960	1.029	1.003	0.998	1.002
Wtd Avg. All - Cumulative	1.113	1.062	1.060	1.037	1.074	1.078	1.080	1.094	1.111	1.120	1.115	1.139
Wtd Latest Five - Cumulative	1.090	1.092	1.072	1.075	1.117	1.109	1.123	1.128	1.160	1.139	1.136	1.149
Selected Incremental - Prior 6/30/18	1.020	1.020	1.015	1.008	1.008	1.005	1.004	0.990	1.000	1.002	1.002	1.000
Selected - Incremental	1.015	1.025	1.020	1.000	1.008	1.008	0.995	0.995	1.004	1.004	0.995	1.002
Selected - Cumulative	1.197	1.179	1.150	1.128	1.128	1.119	1.110	1.116	1.121	1.117	1.112	1.118

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

Year of Birth -----	294:306 -----	306:318 -----	318:330 -----	330:342 -----	342:354 -----	354:366 -----	366:Ult. -----
1989	0.943	0.967	1.009	0.983	0.992	1.036	
1990	0.970	0.999	0.889	1.203	1.002		
1991	0.999	1.015	0.972	1.007			
1992	1.002	1.009	0.983				
1993	0.983	1.060					
1994	1.009						
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2018							
Simple Avg. - Incremental	0.984	1.010	0.963	1.064	0.997	1.036	
Wtd Avg. All - Incremental	0.986	1.016	0.978	1.027	0.995	1.036	
Wtd Latest Five - Incremental	0.994	1.016	0.978	1.027	0.995	1.036	
Wtd Latest Three - Incremental	0.996	1.029	0.968	1.027	0.995	1.036	
Wtd Avg. All - Cumulative	1.140	1.156	1.137	1.164	1.133	1.139	1.099
Wtd Latest Five - Cumulative	1.149	1.156	1.137	1.164	1.133	1.139	1.099
Selected Incremental - Prior 6/30/18	1.004	1.004	1.004	1.004	1.004	1.101	
Selected - Incremental	1.004	1.004	0.995	1.004	1.004	1.004	1.099
Selected - Cumulative	1.116	1.111	1.107	1.112	1.108	1.103	1.099

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of June 30, 2019

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	11,925,636	2.625	2.625	31,304,795
1990	4,592,259	1.040	2.730	12,536,866
1991	6,652,726	1.040	2.839	18,888,418
1992	11,021,628	1.045	2.967	32,700,772
1993	16,304,588	1.050	3.115	50,793,881
1994	6,044,764	1.050	3.271	19,772,892
1995	7,983,671	1.050	3.435	27,420,971
1996	7,621,595	1.050	3.606	27,486,241
1997	9,230,448	1.050	3.787	34,952,767
1998	16,166,460	1.055	3.995	64,584,182
1999	9,795,635	1.055	4.215	41,285,380
2000	4,982,394	1.055	4.446	22,154,104
2001	6,771,969	1.055	4.691	31,767,541
2002	13,230,353	1.060	4.972	65,787,885
2003	4,059,246	1.060	5.271	21,395,659
2004	4,541,024	1.070	5.640	25,610,494
2005	6,623,038	1.070	6.035	39,967,332
2006	7,842,683	1.070	6.457	50,640,308
2007	8,500,931	1.080	6.974	59,281,876
2008	5,012,159	1.095	7.636	38,273,163
2009	7,144,941	1.095	8.361	59,742,354
2010	2,867,196	1.110	9.281	26,611,169
2011	4,502,239	1.115	10.349	46,591,862
2012	2,858,345	1.175	12.160	34,756,334
2013	4,082,817	1.175	14.288	58,333,378
2014	4,558,954	1.185	16.931	77,186,406
2015	2,998,657	1.240	20.994	62,954,111
2016	622,223	1.550	32.541	20,247,676
2017	706,208	1.900	61.828	43,663,177
2018	207,760	3.000	185.483	38,535,946
2019	-	300.000	55,644.865	-
Totals:	199,452,547			1,185,227,940

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Year of Birth	294	306	318	330	342	354	366
1989	9,918,358	10,315,504	10,737,582	11,127,387	11,439,111	11,683,769	11,925,636
1990	3,840,682	4,022,540	4,158,827	4,289,051	4,444,772	4,592,259	
1991	5,173,990	5,519,183	5,875,756	6,296,363	6,652,726		
1992	9,188,548	9,799,897	10,467,796	11,021,628			
1993	15,038,591	15,649,550	16,304,588				
1994	5,875,565	6,044,764					
1995	7,983,671						
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Paid Loss & ALAE - Adjusted to Birth Year Cost Basis
 Period to Period Development Factors

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989			2.119	1.590	1.346	1.128	1.110	1.083	1.113	1.067	1.057	1.209
1990		3.190	2.447	1.026	1.300	1.154	1.075	1.061	1.048	1.039	1.031	1.049
1991		1.045	1.572	2.004	1.397	1.096	1.080	1.032	1.036	1.079	1.070	1.083
1992		18.582	4.188	1.724	1.177	1.129	1.094	1.083	1.064	1.062	1.064	1.089
1993		42.346	3.051	1.538	1.473	1.375	1.194	1.156	1.164	1.135	1.094	1.096
1994		5.198	1.320	1.272	1.422	1.110	1.107	1.083	1.043	1.016	1.075	1.108
1995		58.324	3.235	1.529	1.057	1.152	1.051	1.086	1.097	1.130	1.322	1.083
1996		6.407	1.362	1.490	1.300	1.330	1.136	1.090	1.098	1.090	1.068	1.080
1997		45.478	1.444	1.230	1.498	1.257	1.159	1.086	1.107	1.076	1.120	1.103
1998		4.258	2.086	1.352	1.194	1.150	1.392	1.117	1.126	1.093	1.118	1.097
1999		1.714	1.322	1.453	1.205	1.161	1.122	1.290	1.130	1.116	1.100	1.106
2000		1.538	1.645	1.333	1.102	1.091	1.061	1.061	1.056	1.061	1.079	1.057
2001		2.286	2.511	1.235	1.246	1.422	1.120	1.078	1.062	1.073	1.059	1.076
2002		3.595	1.943	1.437	1.292	1.288	1.297	1.153	1.137	1.111	1.123	1.130
2003		2.228	1.255	1.193	1.603	1.335	1.082	1.100	1.128	1.111	1.102	1.148
2004		3.973	2.136	1.406	1.280	1.119	1.190	1.091	1.065	1.091	1.095	1.062
2005		60.386	4.469	1.805	1.364	1.409	1.207	1.103	1.094	1.077	1.076	1.068
2006		16.327	1.636	2.202	1.437	1.665	1.170	1.117	1.099	1.100	1.096	1.085
2007		6.016	2.138	1.620	1.320	1.273	1.189	1.164	1.133	1.122	1.095	1.090
2008		3.944	2.113	1.605	1.193	1.187	1.252	1.191	1.183	1.157	1.100	
2009		2.190	1.913	1.422	1.171	1.166	1.194	1.282	1.096	1.096		
2010		3.049	1.379	1.284	1.110	1.077	1.103	1.071	1.062			
2011	114.491	4.127	3.400	1.501	1.403	1.219	1.169	1.149				
2012	865.303	8.420	2.825	1.528	1.193	1.121	1.176					
2013		3.113	2.154	1.321	1.198	1.196						
2014		4.916	1.553	1.686	1.278							
2015		202.784	2.337	1.738								
2016	440.571	1.377	1.194									
2017		1.693										
2018	147.728											
Simple Avg. - Incremental	392.023	18.518	2.170	1.501	1.291	1.224	1.155	1.119	1.097	1.091	1.097	1.096
Wtd Avg. All - Incremental		3.282	1.935	1.480	1.275	1.226	1.168	1.130	1.105	1.095	1.096	1.100
Wtd Latest Five - Incremental		3.097	1.931	1.553	1.240	1.163	1.179	1.182	1.115	1.109	1.092	1.086
Wtd Latest Three - Incremental		2.459	1.702	1.570	1.231	1.184	1.152	1.187	1.113	1.120	1.097	1.082
Wtd Avg. All - Cumulative		188.661	57.486	29.708	20.070	15.745	12.847	10.997	9.730	8.805	8.043	7.342
Wtd Latest Five - Cumulative		183.854	59.373	30.745	19.792	15.963	13.722	11.634	9.846	8.833	7.966	7.293
Selected Incremental - Prior 6/30/18	300.000	3.000	1.950	1.475	1.225	1.175	1.175	1.150	1.125	1.100	1.095	1.095
Selected - Incremental	300.000	3.000	1.900	1.550	1.240	1.185	1.175	1.175	1.115	1.110	1.095	1.095
Selected - Cumulative	55,644.865	185.483	61.828	32.541	20.994	16.931	14.288	12.160	10.349	9.281	8.361	7.636

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.039	1.046	1.044	1.043	1.041	1.035	1.028	1.019	1.020	1.028	1.030	1.033
1990	1.079	1.102	1.112	1.087	1.073	1.028	1.027	1.023	1.031	1.027	1.031	1.054
1991	1.069	1.061	1.069	1.064	1.177	1.156	1.148	1.105	1.081	1.178	1.080	1.080
1992	1.079	1.058	1.061	1.061	1.069	1.069	1.085	1.066	1.066	1.091	1.073	1.070
1993	1.104	1.078	1.059	1.058	1.050	1.050	1.052	1.053	1.062	1.050	1.047	1.041
1994	1.016	1.015	1.033	1.025	1.027	1.023	1.024	1.043	1.033	1.032	1.032	1.036
1995	1.143	1.015	1.106	1.266	1.053	1.066	1.086	1.089	1.073	1.079	1.054	1.050
1996	1.057	1.078	1.067	1.063	1.044	1.059	1.041	1.047	1.050	1.050	1.047	
1997	1.141	1.086	1.083	1.130	1.068	1.055	1.054	1.055	1.049	1.044		
1998	1.115	1.091	1.090	1.100	1.084	1.078	1.077	1.071	1.060			
1999	1.081	1.058	1.069	1.061	1.040	1.044	1.027	1.030				
2000	1.059	1.072	1.062	1.052	1.058	1.052	1.058					
2001	1.077	1.080	1.072	1.061	1.056	1.060						
2002	1.090	1.084	1.077	1.069	1.062							
2003	1.099	1.091	1.080	1.067								
2004	1.063	1.065	1.065									
2005	1.081	1.058										
2006	1.074											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.081	1.067	1.072	1.081	1.064	1.060	1.059	1.055	1.052	1.064	1.049	1.052
Wtd Avg. All - Incremental	1.082	1.068	1.070	1.077	1.059	1.057	1.055	1.053	1.053	1.058	1.049	1.049
Wtd Latest Five - Incremental	1.081	1.076	1.072	1.064	1.062	1.060	1.054	1.058	1.055	1.051	1.051	1.052
Wtd Latest Three - Incremental	1.074	1.068	1.074	1.067	1.060	1.051	1.057	1.055	1.055	1.056	1.045	1.042
Wtd Avg. All - Cumulative	6.675	6.168	5.773	5.394	5.009	4.728	4.473	4.238	4.024	3.821	3.610	3.443
Wtd Latest Five - Cumulative	6.714	6.209	5.772	5.384	5.061	4.765	4.495	4.265	4.031	3.822	3.637	3.460
Selected Incremental - Prior 6/30/18	1.080	1.070	1.072	1.065	1.060	1.060	1.055	1.060	1.055	1.060	1.050	1.050
Selected - Incremental	1.080	1.070	1.070	1.070	1.060	1.060	1.055	1.055	1.055	1.055	1.050	1.050
Selected - Cumulative	6.974	6.457	6.035	5.640	5.271	4.972	4.691	4.446	4.215	3.995	3.787	3.606

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

Year of Birth -----	294:306 -----	306:318 -----	318:330 -----	330:342 -----	342:354 -----	354:366 -----	366:Ult. -----
1989	1.040	1.041	1.036	1.028	1.021	1.021	
1990	1.047	1.034	1.031	1.036	1.033		
1991	1.067	1.065	1.072	1.057			
1992	1.067	1.068	1.053				
1993	1.041	1.042					
1994	1.029						
1995							
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2018							
Simple Avg. - Incremental	1.048	1.050	1.048	1.040	1.027	1.021	
Wtd Avg. All - Incremental	1.047	1.049	1.048	1.038	1.025	1.021	
Wtd Latest Five - Incremental	1.049	1.049	1.048	1.038	1.025	1.021	
Wtd Latest Three - Incremental	1.046	1.054	1.054	1.038	1.025	1.021	
Wtd Avg. All - Cumulative	3.281	3.133	2.986	2.850	2.745	2.679	2.625
Wtd Latest Five - Cumulative	3.287	3.133	2.986	2.850	2.745	2.679	2.625
Selected Incremental - Prior 6/30/18	1.050	1.053	1.045	1.030	1.020	2.725	
Selected - Incremental	1.050	1.050	1.050	1.045	1.040	1.040	2.625
Selected - Cumulative	3.435	3.271	3.115	2.967	2.839	2.730	2.625

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

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138
1989			713,531	798,626	892,660	832,407	412,970	400,720	336,392	494,077	325,998	298,946
1990		124,200	271,951	573,276	24,734	298,156	199,509	112,296	97,518	81,332	69,274	58,310
1991	-	214,799	9,602	128,267	354,103	280,816	94,724	86,633	37,721	43,959	99,024	94,355
1992	-	14,653	257,616	868,120	825,729	348,946	299,126	245,542	236,217	198,153	203,301	225,279
1993	-	8,641	357,271	750,649	600,869	812,557	948,520	673,744	648,736	787,806	752,597	595,095
1994	-	201,830	847,263	335,268	376,921	743,866	274,715	298,040	255,345	143,695	55,864	263,850
1995	-	4,058	232,597	528,909	405,217	66,917	188,405	72,872	128,964	158,048	231,940	650,765
1996	-	110,362	596,743	256,255	472,425	431,448	615,639	338,137	254,665	301,221	304,082	248,661
1997	-	15,751	700,567	318,228	238,374	634,375	490,031	379,984	240,111	323,026	252,558	430,390
1998	-	200,705	653,950	928,059	626,750	467,336	432,834	1,297,430	540,467	650,125	539,583	744,892
1999	-	643,090	458,894	355,273	659,451	434,853	411,273	360,785	964,181	556,232	562,413	540,568
2000	-	571,446	307,198	566,402	481,359	197,011	192,438	142,094	149,240	146,043	167,981	231,970
2001	-	232,270	298,626	802,409	312,776	404,684	865,769	348,875	256,304	218,905	273,735	235,397
2002	-	228,372	592,733	774,660	697,006	670,222	852,241	1,134,357	758,840	783,580	722,872	888,189
2003	-	217,775	267,469	123,686	117,714	437,982	390,571	127,749	168,656	236,608	232,346	237,697
2004	-	125,611	373,380	566,942	432,972	419,723	228,163	407,793	232,864	180,205	271,225	309,210
2005	-	3,432	203,807	718,869	745,386	608,034	933,400	665,174	400,623	402,627	361,104	380,987
2006	-	27,594	422,927	286,590	885,994	708,944	1,551,708	660,991	531,624	502,401	558,483	591,139
2007	-	115,568	579,650	791,306	922,253	771,017	868,521	765,979	790,127	746,260	776,874	673,681
2008	-	117,704	346,509	516,724	593,601	304,339	351,535	563,088	534,821	607,429	619,717	456,691
2009	-	477,822	568,611	955,265	844,208	485,790	553,152	752,489	1,307,244	572,725	627,635	
2010	-	353,949	725,364	408,921	423,015	209,387	163,212	236,041	178,837	168,469		
2011	813	92,275	291,115	922,170	654,867	789,917	602,479	565,866	582,737			
2012	58	49,957	371,116	768,480	627,957	350,475	262,138	428,164				
2013	-	321,660	679,633	1,155,739	692,441	563,294	670,050					
2014	-	277,162	1,085,489	753,641	1,451,990	990,672						
2015	-	3,639	734,304	986,926	1,273,788							
2016	859	377,680	142,670	101,014								
2017	-	417,097	289,111									
2018	1,406	206,354										
2019	-											

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

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

Year of Birth	150	162	174	186	198	210	222	234	246	258	270	282
1989	1,150,320	262,898	316,554	315,111	325,975	322,333	289,795	238,522	166,878	175,790	253,681	279,853
1990	94,228	158,517	221,600	266,473	231,682	210,943	85,227	85,697	76,146	103,843	91,385	108,537
1991	120,261	108,031	101,362	121,830	121,773	356,784	370,871	405,039	331,816	282,852	671,667	356,512
1992	329,632	320,264	252,174	282,111	301,406	360,382	386,190	504,635	423,352	453,053	664,894	587,448
1993	666,813	787,353	652,669	532,834	555,343	511,094	537,290	576,436	621,340	770,072	655,530	646,691
1994	409,706	67,292	63,402	144,436	111,839	125,888	107,721	114,932	213,111	168,022	171,917	173,867
1995	220,979	412,786	48,609	356,881	984,592	248,042	326,187	452,841	510,305	453,196	529,729	389,900
1996	315,986	241,233	351,364	323,096	323,434	239,456	337,877	247,888	299,107	327,479	346,358	338,677
1997	415,970	624,314	433,537	456,368	774,119	457,567	398,037	409,040	435,885	414,420	387,795	
1998	685,701	890,033	785,351	850,919	1,027,103	950,422	954,936	1,018,900	1,011,097	909,866		
1999	632,277	532,388	412,111	515,862	492,620	337,188	389,242	252,050	284,885			
2000	180,119	196,535	254,243	236,457	210,224	245,517	234,350	271,766				
2001	322,310	353,530	395,438	382,488	346,664	336,119	385,669					
2002	1,057,341	821,928	836,699	827,669	807,543	776,100						
2003	379,610	289,963	294,931	280,166	256,324							
2004	221,670	236,227	259,754	275,286								
2005	369,415	468,049	362,130									
2006	574,196	540,091										
2007	699,697											
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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	294	306	318	330	342	354	366
1989	314,322	397,146	422,078	389,805	311,724	244,658	241,867
1990	195,851	181,858	136,287	130,224	155,722	147,486	
1991	381,187	345,193	356,573	420,607	356,362		
1992	600,327	611,348	667,900	553,831			
1993	588,643	610,959	655,038				
1994	206,773	169,199					
1995	380,934						
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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	6	18	30	42	54	66	78	90	102	114	126	138
1989			15,897,396	17,755,904	22,994,394	20,663,898	11,619,093	8,366,235	12,409,797	13,497,717	13,646,875	11,326,590
1990		5,999,211	15,344,888	21,371,088	17,431,982	14,836,734	14,618,078	14,553,479	11,279,441	10,781,698	10,897,563	11,363,043
1991	-	4,875,524	11,394,968	8,395,578	6,792,219	6,485,846	6,899,375	6,642,208	6,465,530	6,961,943	7,022,289	11,073,385
1992	-	10,254,487	12,434,718	15,152,054	15,307,953	15,735,008	13,067,045	13,414,582	13,759,751	13,072,290	16,954,814	18,203,718
1993	-	6,025,741	15,237,803	19,322,541	22,765,096	22,711,910	29,894,233	31,571,124	50,450,225	50,514,642	44,988,849	41,582,702
1994	-	3,404,117	8,320,526	5,555,312	6,296,581	9,529,451	14,984,532	15,017,916	12,998,782	6,653,606	6,230,878	6,541,142
1995	-	298,596	4,174,800	9,283,928	12,493,289	12,662,191	12,827,819	18,095,605	17,889,541	18,430,341	18,802,858	21,088,779
1996	-	1,509,757	5,441,830	7,053,125	7,219,919	20,860,743	23,574,719	21,373,614	21,679,362	25,913,659	24,698,636	27,422,882
1997	-	3,646,664	13,457,674	13,593,483	16,986,381	21,794,709	24,785,731	23,101,746	20,376,991	23,264,023	22,752,717	22,190,981
1998	-	9,617,007	14,518,072	20,406,044	26,110,903	31,398,284	34,991,518	33,242,786	35,633,909	39,740,714	40,718,990	41,374,673
1999	-	8,909,404	9,333,987	17,911,249	21,003,772	24,240,046	23,160,605	19,292,868	19,491,623	21,579,747	21,153,045	16,713,573
2000	-	9,779,211	20,358,281	21,379,791	18,466,000	14,904,463	12,594,638	13,636,589	12,828,672	12,864,081	16,373,546	15,042,900
2001	-	29,051	9,057,536	13,911,879	8,731,678	12,773,871	14,446,625	16,287,807	15,411,831	15,188,153	16,745,547	14,964,165
2002	-	10,300,760	17,355,870	25,151,416	23,204,432	34,070,178	35,946,024	42,224,795	52,826,485	49,656,151	57,055,588	54,998,077
2003	-	113,151	26,285	6,343,635	8,594,446	9,570,379	7,239,528	8,158,017	10,184,242	10,866,815	10,301,734	9,428,457
2004	-	142,174	5,112,040	11,555,966	17,971,117	22,446,018	21,818,614	17,016,423	17,251,073	15,707,826	16,169,467	15,967,446
2005	-	41,171	8,670,463	26,491,071	27,546,361	35,281,287	42,923,363	37,387,837	36,659,971	25,473,726	21,534,469	20,659,876
2006	-	8,482,561	7,820,704	17,369,362	28,479,682	38,599,740	39,566,428	35,872,101	34,983,584	36,334,969	36,246,694	32,152,623
2007	-	139,449	11,720,726	20,162,207	24,827,697	39,297,239	34,831,241	30,942,900	30,641,172	29,140,387	26,077,500	24,147,274
2008	-	6,810,623	18,536,351	38,807,386	40,888,476	41,054,518	42,430,173	44,999,661	45,936,028	41,737,965	40,909,489	39,094,638
2009	-	9,509,921	19,259,754	37,780,615	39,417,711	37,461,942	36,846,699	38,816,626	43,600,860	45,007,006	44,860,096	
2010	-	5,615,226	13,734,769	22,108,328	25,490,731	22,478,079	21,748,736	20,950,345	22,219,954	22,625,856		
2011	2,669,187	13,085,109	18,551,096	30,782,393	34,932,066	37,391,925	37,961,897	38,074,471	37,748,856			
2012	3,639,942	7,677,313	20,664,793	32,559,824	26,261,864	19,842,525	23,019,574	26,858,101				
2013	25,000	13,287,051	22,222,243	18,419,899	25,989,988	26,300,342	24,398,278					
2014	-	21,218,313	26,836,865	35,514,273	34,657,014	30,247,446						
2015	-	4,898,062	13,215,062	30,669,648	40,959,854							
2016	2,869,141	59,946	6,443,931	7,558,731								
2017	-	6,469,287	16,789,912									
2018	2,818,594	16,066,512										
2019	30,000											

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

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

Year of Birth	150	162	174	186	198	210	222	234	246	258	270	282
1989	8,579,335	14,564,139	9,944,874	10,275,777	12,159,019	12,409,577	15,912,680	15,153,663	13,999,604	12,149,964	12,361,484	11,585,377
1990	13,832,246	16,521,232	15,666,318	16,136,834	16,095,718	13,088,269	9,277,243	8,999,385	7,739,971	5,269,568	5,221,712	5,342,059
1991	11,506,442	10,764,699	12,855,503	13,157,482	14,660,440	17,244,534	16,862,969	15,453,180	14,881,198	15,265,854	17,077,922	14,806,175
1992	19,305,222	19,694,571	25,169,288	32,103,030	31,309,402	31,602,902	31,909,808	31,677,877	31,722,577	33,661,808	30,398,370	28,254,063
1993	43,181,457	44,751,327	38,761,346	36,071,358	30,043,121	27,897,400	28,050,474	23,920,750	24,985,905	20,683,498	20,129,595	19,576,071
1994	7,026,491	7,749,469	8,050,377	9,617,343	8,900,122	9,152,487	10,747,320	11,110,538	10,686,021	10,519,937	10,438,105	9,633,974
1995	20,670,126	20,883,316	21,645,996	22,015,197	19,738,456	18,026,563	16,621,110	17,329,266	16,899,293	16,041,599	15,871,664	16,138,105
1996	24,708,774	24,652,904	22,768,738	22,416,165	14,796,073	16,757,569	15,494,355	15,311,472	14,985,496	16,044,544	15,079,562	14,563,340
1997	22,151,055	27,923,777	31,297,872	28,915,528	28,117,712	24,444,980	22,752,741	22,035,555	20,724,770	20,087,461	20,185,056	
1998	38,594,283	43,557,686	41,324,094	42,189,042	42,717,073	42,671,102	40,775,852	39,269,863	34,606,303	35,459,799		
1999	19,575,580	16,153,743	15,471,439	15,488,365	12,103,661	12,136,186	10,651,139	10,605,714	10,735,759			
2000	11,309,832	12,080,574	10,860,696	10,830,433	10,432,745	10,380,240	11,247,167	10,854,826				
2001	16,812,298	15,834,672	16,088,485	15,766,627	16,086,436	15,920,280	15,987,754					
2002	47,912,156	46,069,496	45,438,982	41,583,768	39,667,972	38,347,460						
2003	9,413,143	8,874,619	8,537,215	10,099,483	8,587,621							
2004	15,575,470	16,297,689	17,192,139	17,534,013								
2005	20,527,835	19,536,636	19,693,866									
2006	31,446,999	31,544,732										
2007	23,950,597											
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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.

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

Year of Birth	294	306	318	330	342	354	366
1989	11,734,963	10,106,872	9,001,868	8,791,817	8,135,255	7,730,308	8,194,997
1990	4,496,677	4,066,390	3,925,860	2,899,219	4,201,962	4,071,572	
1991	14,658,169	14,283,713	14,221,201	13,239,385	13,019,942		
1992	27,245,905	26,707,772	26,367,595	25,189,505			
1993	18,764,933	17,575,865	18,908,059				
1994	9,488,361	9,452,734					
1995	16,090,565						
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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.

Incremental Paid Loss & ALAE - Actual

Year of Birth	294	306	318	330	342	354	366
1989	464,121	589,700	629,693	584,337	470,841	371,315	368,538
1990	285,812	266,651	200,791	193,316	232,277	220,867	
1991	550,012	500,466	520,895	617,387	525,163		
1992	857,717	880,102	966,129	804,308			
1993	834,573	870,371	936,871				
1994	290,333	238,518					
1995	530,897						
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Case Outstanding Loss & ALAE - Actual

Year of Birth	294	306	318	330	342	354	366
1989	16,127,458	13,990,329	12,483,268	12,436,619	11,533,631	10,983,818	11,664,167
1990	6,174,563	5,593,814	5,508,861	4,077,361	5,922,595	5,748,710	
1991	20,029,884	19,909,845	19,867,089	18,536,486	18,260,685		
1992	37,787,943	37,124,523	36,732,914	35,152,231			
1993	25,968,506	24,376,891	26,269,811				
1994	13,106,976	13,080,283					
1995	22,183,587						
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Incurring Loss & ALAE - Actual - Without Retroactive Payments

Year of Birth -----	294 -----	306 -----	318 -----	330 -----	342 -----	354 -----	366 -----
1989	27,677,735	26,130,306	25,252,938	25,790,626	25,358,479	25,179,981	26,228,868
1990	10,679,745	10,365,647	10,481,485	9,243,301	11,320,812	11,367,795	
1991	26,645,315	27,025,742	27,503,881	26,790,665	27,040,026		
1992	49,083,411	49,300,093	49,874,613	49,098,238			
1993	44,051,704	43,330,459	46,160,250				
1994	19,829,729	20,041,554					
1995	32,123,018						
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Incurred Loss & ALAE - Actual - Without Retroactive Payments
 Period to Period Development Factors

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989			1.167	1.325	0.946	0.643	0.818	1.354	1.098	1.029	0.898	0.915
1990		2.584	1.426	0.828	0.879	1.003	1.006	0.806	0.971	1.018	1.045	1.197
1991		2.292	0.756	0.862	1.002	1.071	0.981	0.985	1.074	1.023	1.499	1.048
1992		1.243	1.289	1.066	1.048	0.872	1.041	1.040	0.975	1.253	1.076	1.069
1993		2.596	1.316	1.202	1.035	1.327	1.075	1.551	1.019	0.919	0.949	1.092
1994		2.610	0.744	1.165	1.499	1.480	1.023	0.906	0.624	0.966	1.094	1.095
1995		14.630	2.285	1.364	1.021	1.029	1.379	0.999	1.039	1.077	1.151	1.034
1996		3.808	1.308	1.085	2.632	1.151	0.932	1.026	1.235	0.977	1.153	0.959
1997		3.884	1.036	1.253	1.303	1.151	0.955	0.944	1.147	1.032	1.034	1.019
1998		1.572	1.449	1.290	1.206	1.121	1.033	1.086	1.165	1.074	1.034	0.960
1999		1.097	1.862	1.198	1.162	1.019	0.872	1.094	1.154	1.009	0.854	1.163
2000		2.059	1.079	0.897	0.872	0.882	1.125	0.995	1.016	1.244	0.946	0.805
2001		36.579	1.596	0.710	1.441	1.220	1.170	0.971	1.003	1.103	0.928	1.204
2002		1.732	1.541	0.961	1.519	1.118	1.193	1.247	0.963	1.151	1.067	0.908
2003		1.565	14.080	1.402	1.197	0.821	1.124	1.230	1.082	1.054	0.953	1.031
2004		21.410	2.352	1.609	1.258	0.987	0.819	1.028	1.010	1.046	1.006	1.007
2005		208.498	3.224	1.071	1.291	1.234	0.899	1.080	0.739	0.881	0.997	1.011
2006		1.012	2.203	1.671	1.366	1.068	1.012	0.997	1.048	1.029	0.918	0.998
2007		49.814	1.752	1.265	1.564	0.998	0.926	1.016	0.996	0.937	0.964	1.017
2008		2.754	2.102	1.074	1.107	1.048	1.073	1.051	0.930	0.998	0.972	
2009		2.041	1.968	1.160	0.971	0.999	1.085	1.142	1.042	1.010		
2010		2.493	1.740	1.169	0.898	0.994	0.978	1.064	1.024			
2011	4.957	1.575	1.704	1.151	1.107	1.030	1.017	1.007				
2012	2.330	2.745	1.601	0.846	0.783	1.159	1.170					
2013	548.261	1.710	0.902	1.405	1.032	0.960						
2014		1.337	1.337	1.018	0.912							
2015		2.852	2.327	1.359								
2016	0.154	15.852	1.177									
2017		2.545										
2018	5.781											
Simple Avg. - Incremental	112.297	14.103	2.047	1.163	1.194	1.055	1.029	1.070	1.016	1.040	1.027	1.028
Wtd Avg. All - Incremental		2.191	1.558	1.142	1.139	1.055	1.022	1.083	1.008	1.029	1.005	1.010
Wtd Latest Five - Incremental		1.913	1.430	1.125	0.953	1.022	1.064	1.056	1.005	0.979	0.965	1.010
Wtd Latest Three - Incremental		3.145	1.597	1.228	0.907	1.040	1.049	1.073	0.993	0.986	0.950	1.008
Wtd Avg. All - Cumulative		7.172	3.273	2.101	1.840	1.616	1.531	1.498	1.383	1.372	1.334	1.327
Wtd Latest Five - Cumulative		3.774	1.972	1.379	1.226	1.286	1.258	1.183	1.120	1.114	1.138	1.180

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.408	0.806	1.041	1.157	1.036	1.224	1.008	0.961	0.927	1.027	0.981	1.082
1990	1.184	0.970	1.087	1.019	0.887	0.794	0.988	0.904	0.784	1.010	1.091	0.929
1991	0.955	1.227	1.038	1.156	1.226	1.005	0.954	0.993	1.042	1.225	0.916	1.015
1992	1.073	1.248	1.296	1.026	1.022	1.023	1.012	1.018	1.151	0.941	0.961	1.005
1993	1.055	0.936	0.989	0.882	0.962	1.023	0.912	1.121	0.906	1.005	1.016	0.995
1994	1.105	1.062	1.148	0.958	1.033	1.132	1.105	0.992	1.002	1.020	0.959	1.006
1995	1.068	1.037	1.034	0.956	0.944	1.026	1.061	1.005	0.997	1.018	1.031	1.016
1996	1.010	0.950	1.003	0.735	1.195	0.963	1.005	1.013	1.069	0.973	0.993	
1997	1.250	1.121	0.952	1.082	0.911	0.959	1.005	0.971	0.994	1.019		
1998	1.133	0.977	1.118	1.036	1.019	0.998	0.992	0.931	1.038			
1999	0.892	1.056	1.029	0.872	1.031	0.945	1.012	1.023				
2000	1.151	0.941	1.016	1.001	1.015	1.079	0.993					
2001	0.975	1.033	1.018	1.034	1.009	1.022						
2002	0.983	1.020	0.946	0.980	0.990							
2003	0.993	0.997	1.159	0.907								
2004	1.052	1.060	1.030									
2005	0.981	1.022										
2006	1.018											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.071	1.027	1.056	0.987	1.020	1.015	1.004	0.994	0.991	1.027	0.993	1.007
Wtd Avg. All - Incremental	1.056	1.017	1.042	0.980	1.007	1.010	0.997	0.995	1.008	1.014	0.986	1.011
Wtd Latest Five - Incremental	1.001	1.026	1.001	0.964	1.009	0.994	1.000	0.975	1.023	1.007	0.992	1.006
Wtd Latest Three - Incremental	1.015	1.030	0.994	0.981	0.999	1.009	0.997	0.960	1.032	1.005	0.999	1.004
Wtd Avg. All - Cumulative	1.314	1.244	1.223	1.175	1.198	1.190	1.178	1.181	1.187	1.177	1.161	1.177
Wtd Latest Five - Cumulative	1.168	1.167	1.137	1.136	1.179	1.168	1.175	1.176	1.206	1.180	1.172	1.181

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

Year of Birth -----	294:306 -----	306:318 -----	318:330 -----	330:342 -----	342:354 -----	354:366 -----	366:Ult. -----
1989	0.944	0.966	1.021	0.983	0.993	1.042	
1990	0.971	1.011	0.882	1.225	1.004		
1991	1.014	1.018	0.974	1.009			
1992	1.004	1.012	0.984				
1993	0.984	1.065					
1994	1.011						
1995							
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2018							
Simple Avg. - Incremental	0.988	1.014	0.965	1.072	0.999	1.042	
Wtd Avg. All - Incremental	0.990	1.020	0.981	1.031	0.996	1.042	
Wtd Latest Five - Incremental	0.998	1.020	0.981	1.031	0.996	1.042	
Wtd Latest Three - Incremental	0.997	1.032	0.969	1.031	0.996	1.042	
Wtd Avg. All - Cumulative	1.164	1.176	1.153	1.176	1.141	1.145	1.099
Wtd Latest Five - Cumulative	1.174	1.176	1.153	1.176	1.141	1.145	1.099

Paid Loss & ALAE - Actual - Without Retroactive Payments

Year of Birth	294	306	318	330	342	354	366
1989	11,550,277	12,139,977	12,769,670	13,354,007	13,824,848	14,196,163	14,564,701
1990	4,505,182	4,771,833	4,972,624	5,165,940	5,398,218	5,619,085	
1991	6,615,431	7,115,897	7,636,792	8,254,179	8,779,342		
1992	11,295,468	12,175,570	13,141,699	13,946,007			
1993	18,083,197	18,953,568	19,890,439				
1994	6,722,752	6,961,271					
1995	9,939,431						
1996							
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2017							
2018							
2019							

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

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989			2.136	1.604	1.356	1.132	1.114	1.087	1.118	1.071	1.061	1.224
1990		3.222	2.476	1.026	1.310	1.160	1.078	1.064	1.050	1.041	1.034	1.053
1991		1.045	1.588	2.034	1.407	1.099	1.083	1.034	1.038	1.084	1.075	1.089
1992		18.838	4.228	1.734	1.181	1.132	1.097	1.086	1.067	1.065	1.068	1.095
1993		42.821	3.073	1.545	1.482	1.383	1.199	1.161	1.170	1.141	1.099	1.102
1994		5.242	1.323	1.277	1.432	1.113	1.111	1.086	1.045	1.017	1.080	1.117
1995		58.897	3.256	1.536	1.058	1.156	1.053	1.090	1.102	1.138	1.345	1.088
1996		6.457	1.366	1.499	1.307	1.339	1.141	1.094	1.103	1.095	1.072	1.086
1997		45.898	1.449	1.234	1.511	1.264	1.164	1.090	1.113	1.080	1.128	1.124
1998		4.290	2.099	1.358	1.199	1.155	1.409	1.122	1.133	1.098	1.140	1.114
1999		1.721	1.328	1.463	1.211	1.167	1.127	1.305	1.136	1.138	1.117	1.124
2000		1.544	1.657	1.341	1.106	1.094	1.064	1.064	1.067	1.073	1.095	1.068
2001		2.300	2.537	1.239	1.253	1.437	1.124	1.092	1.073	1.085	1.068	1.088
2002		3.627	1.960	1.446	1.300	1.296	1.346	1.173	1.154	1.124	1.137	1.144
2003		2.246	1.260	1.198	1.622	1.388	1.092	1.113	1.143	1.124	1.113	1.163
2004		4.008	2.153	1.413	1.322	1.133	1.212	1.101	1.071	1.101	1.105	1.068
2005		61.071	4.505	1.916	1.393	1.437	1.219	1.109	1.099	1.081	1.080	1.072
2006		16.484	1.723	2.308	1.458	1.693	1.176	1.121	1.102	1.104	1.100	1.089
2007		6.696	2.171	1.634	1.327	1.280	1.194	1.168	1.137	1.126	1.098	1.093
2008		3.969	2.125	1.614	1.196	1.191	1.258	1.196	1.187	1.162	1.103	
2009		2.201	1.925	1.427	1.173	1.169	1.198	1.289	1.099	1.099		
2010		3.068	1.383	1.288	1.111	1.078	1.106	1.073	1.064			
2011	115.499	4.149	3.418	1.505	1.407	1.222	1.172	1.151				
2012	871.125	8.462	2.835	1.531	1.195	1.123	1.179					
2013		3.123	2.162	1.324	1.200	1.199						
2014		4.935	1.558	1.693	1.280							
2015		204.318	2.344	1.743								
2016	443.912	1.379	1.195									
2017		1.696										
2018	148.311											
Simple Avg. - Incremental	394.712	18.704	2.187	1.516	1.300	1.234	1.163	1.125	1.103	1.097	1.106	1.105
Wtd Avg. All - Incremental		3.318	1.951	1.494	1.284	1.237	1.177	1.137	1.112	1.102	1.104	1.109
Wtd Latest Five - Incremental		3.107	1.938	1.558	1.243	1.166	1.185	1.186	1.119	1.113	1.097	1.091
Wtd Latest Three - Incremental		2.467	1.708	1.575	1.234	1.187	1.155	1.191	1.118	1.125	1.100	1.086
Wtd Avg. All - Cumulative		240.355	72.449	37.129	24.851	19.359	15.656	13.299	11.700	10.524	9.550	8.650
Wtd Latest Five - Cumulative		218.649	70.382	36.326	23.315	18.765	16.095	13.588	11.461	10.240	9.203	8.392

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

Year of Birth -----	150:162 -----	162:174 -----	174:186 -----	186:198 -----	198:210 -----	210:222 -----	222:234 -----	234:246 -----	246:258 -----	258:270 -----	270:282 -----	282:294 -----
1989	1.042	1.049	1.047	1.047	1.045	1.039	1.032	1.024	1.025	1.036	1.038	1.042
1990	1.086	1.112	1.123	1.096	1.081	1.031	1.034	1.029	1.039	1.034	1.039	1.068
1991	1.075	1.066	1.075	1.071	1.196	1.193	1.179	1.125	1.096	1.209	1.092	1.091
1992	1.085	1.063	1.067	1.068	1.086	1.086	1.104	1.080	1.079	1.109	1.087	1.082
1993	1.111	1.084	1.064	1.071	1.061	1.061	1.063	1.064	1.075	1.060	1.056	1.048
1994	1.017	1.016	1.041	1.031	1.034	1.029	1.030	1.054	1.041	1.040	1.039	1.045
1995	1.153	1.018	1.129	1.318	1.061	1.076	1.099	1.102	1.083	1.090	1.061	1.056
1996	1.069	1.095	1.080	1.075	1.052	1.070	1.048	1.056	1.058	1.059	1.054	
1997	1.167	1.100	1.097	1.151	1.078	1.063	1.061	1.062	1.056	1.050		
1998	1.134	1.105	1.104	1.114	1.095	1.088	1.087	1.080	1.067			
1999	1.094	1.067	1.079	1.070	1.045	1.050	1.031	1.034				
2000	1.070	1.085	1.073	1.061	1.067	1.061	1.067					
2001	1.089	1.092	1.082	1.069	1.063	1.068						
2002	1.098	1.091	1.084	1.076	1.068							
2003	1.108	1.100	1.087	1.073								
2004	1.069	1.071	1.071									
2005	1.086	1.061										
2006	1.077											
2007												
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
Simple Avg. - Incremental	1.091	1.075	1.081	1.093	1.074	1.070	1.069	1.065	1.062	1.076	1.058	1.062
Wtd Avg. All - Incremental	1.092	1.077	1.080	1.088	1.068	1.067	1.065	1.063	1.062	1.070	1.058	1.059
Wtd Latest Five - Incremental	1.087	1.083	1.080	1.071	1.070	1.069	1.062	1.066	1.063	1.060	1.060	1.062
Wtd Latest Three - Incremental	1.078	1.073	1.081	1.073	1.066	1.058	1.064	1.062	1.062	1.065	1.053	1.050
Wtd Avg. All - Cumulative	7.797	7.142	6.632	6.143	5.644	5.283	4.954	4.650	4.375	4.118	3.849	3.637
Wtd Latest Five - Cumulative	7.692	7.073	6.532	6.047	5.645	5.276	4.938	4.651	4.362	4.105	3.873	3.653

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

Year of Birth -----	294:306 -----	306:318 -----	318:330 -----	330:342 -----	342:354 -----	354:366 -----	366:Ult. -----
1989	1.051	1.052	1.046	1.035	1.027	1.026	
1990	1.059	1.042	1.039	1.045	1.041		
1991	1.076	1.073	1.081	1.064			
1992	1.078	1.079	1.061				
1993	1.048	1.049					
1994	1.035						
1995							
1996							
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2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
Simple Avg. - Incremental	1.058	1.059	1.057	1.048	1.034	1.026	
Wtd Avg. All - Incremental	1.057	1.059	1.057	1.046	1.031	1.026	
Wtd Latest Five - Incremental	1.058	1.059	1.057	1.046	1.031	1.026	
Wtd Latest Three - Incremental	1.055	1.063	1.063	1.046	1.031	1.026	
Wtd Avg. All - Cumulative	3.435	3.250	3.069	2.903	2.776	2.693	2.625
Wtd Latest Five - Cumulative	3.440	3.250	3.069	2.903	2.776	2.693	2.625

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

Year of Birth C.Y Ending	1989 6/30/1989	1990 6/30/1990	1991 6/30/1991	1992 6/30/1992	1993 6/30/1993	1994 6/30/1994	1995 6/30/1995	1996 6/30/1996	1997 6/30/1997	1998 6/30/1998	1999 6/30/1999	2000 6/30/2000
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 7/1 to 6/30 (b)	1.75%	1.75%	1.62%	1.47%	1.54%	1.46%	1.15%	1.05%	1.00%	0.92%	0.94%	0.97%

II. Case O/S Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
B. Accident Year - 7/1 to 6/30	0.81%	0.81%	0.67%	0.50%	0.44%	0.40%	0.37%	0.36%	0.30%	0.25%	0.30%	0.38%

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

A. Accident Year - 1/1 to 12/31	0.90%	0.90%	0.63%	0.57%	0.54%	0.48%	0.41%	0.44%	0.31%	0.32%	0.41%	0.47%
B. Accident Year - 7/1 to 6/30	0.90%	0.90%	0.76%	0.60%	0.55%	0.51%	0.45%	0.43%	0.37%	0.32%	0.37%	0.44%

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138
1989	1.000	1.017	1.034	1.049	1.065	1.081	1.093	1.105	1.116	1.126	1.137	1.148
1990	1.000	1.016	1.031	1.047	1.062	1.075	1.086	1.097	1.107	1.117	1.128	1.139
1991	1.000	1.015	1.030	1.045	1.057	1.068	1.079	1.089	1.099	1.110	1.121	1.134
1992	1.000	1.015	1.030	1.042	1.053	1.063	1.073	1.083	1.094	1.105	1.117	1.130
1993	1.000	1.015	1.026	1.037	1.047	1.057	1.067	1.077	1.088	1.100	1.113	1.126
1994	1.000	1.011	1.022	1.032	1.042	1.052	1.062	1.073	1.085	1.097	1.110	1.125
1995	1.000	1.010	1.021	1.030	1.040	1.050	1.060	1.072	1.084	1.097	1.113	1.126
1996	1.000	1.010	1.019	1.029	1.039	1.049	1.061	1.073	1.086	1.101	1.114	1.127
1997	1.000	1.009	1.019	1.029	1.039	1.051	1.062	1.075	1.090	1.103	1.116	1.128
1998	1.000	1.009	1.019	1.030	1.041	1.053	1.065	1.080	1.093	1.106	1.117	1.269
1999	1.000	1.010	1.020	1.031	1.043	1.055	1.070	1.083	1.096	1.107	1.257	1.268
2000	1.000	1.010	1.022	1.033	1.045	1.060	1.073	1.085	1.096	1.245	1.256	1.267
2001	1.000	1.011	1.022	1.035	1.049	1.062	1.074	1.085	1.232	1.243	1.254	1.265
2002	1.000	1.011	1.023	1.038	1.050	1.062	1.073	1.219	1.229	1.240	1.251	1.259
2003	1.000	1.012	1.026	1.039	1.051	1.061	1.205	1.216	1.226	1.237	1.246	1.253
2004	1.000	1.014	1.026	1.038	1.049	1.191	1.201	1.212	1.223	1.231	1.238	1.244
2005	1.000	1.012	1.024	1.034	1.174	1.185	1.195	1.206	1.214	1.221	1.226	1.232
2006	1.000	1.012	1.022	1.161	1.171	1.181	1.191	1.199	1.206	1.212	1.218	1.227
2007	1.000	1.010	1.147	1.157	1.167	1.178	1.186	1.192	1.198	1.204	1.213	1.219
2008	1.000	1.136	1.145	1.156	1.166	1.174	1.180	1.186	1.192	1.201	1.206	1.211
2009	1.000	1.009	1.018	1.027	1.034	1.039	1.044	1.049	1.057	1.062	1.067	
2010	1.000	1.009	1.018	1.025	1.030	1.035	1.040	1.048	1.053	1.057		
2011	1.000	1.009	1.016	1.021	1.026	1.031	1.039	1.044	1.048			
2012	1.000	1.007	1.012	1.017	1.022	1.030	1.035	1.039				
2013	1.000	1.006	1.010	1.015	1.023	1.028	1.032					
2014	1.000	1.005	1.010	1.017	1.022	1.026						
2015	1.000	1.005	1.012	1.017	1.021							
2016	1.000	1.008	1.012	1.016								
2017	1.000	1.005	1.009									
2018	1.000	1.004										
2019	1.000											

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, 6/30/17, and 6/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

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

Year of Birth	150	162	174	186	198	210	222	234	246	258	270	282
1989	1.159	1.172	1.185	1.200	1.216	1.231	1.245	1.258	1.429	1.441	1.454	1.467
1990	1.152	1.165	1.179	1.196	1.210	1.224	1.236	1.404	1.416	1.429	1.442	1.451
1991	1.146	1.160	1.177	1.191	1.204	1.217	1.382	1.394	1.406	1.419	1.428	1.436
1992	1.143	1.159	1.173	1.187	1.199	1.362	1.373	1.386	1.398	1.407	1.415	1.422
1993	1.142	1.156	1.169	1.181	1.341	1.353	1.365	1.377	1.386	1.394	1.400	1.407
1994	1.139	1.152	1.164	1.322	1.333	1.345	1.357	1.366	1.374	1.380	1.387	1.397
1995	1.139	1.151	1.307	1.318	1.330	1.342	1.351	1.358	1.365	1.371	1.382	1.388
1996	1.139	1.293	1.304	1.316	1.328	1.337	1.344	1.350	1.357	1.367	1.374	1.379
1997	1.280	1.291	1.303	1.315	1.323	1.331	1.337	1.343	1.354	1.360	1.366	
1998	1.280	1.291	1.303	1.311	1.319	1.325	1.331	1.341	1.348	1.353		
1999	1.279	1.290	1.299	1.306	1.313	1.319	1.329	1.335	1.341			
2000	1.278	1.287	1.294	1.300	1.306	1.316	1.322	1.328				
2001	1.274	1.281	1.287	1.293	1.303	1.309	1.314					
2002	1.266	1.273	1.279	1.288	1.295	1.300						
2003	1.259	1.265	1.274	1.280	1.285							
2004	1.250	1.259	1.265	1.270								
2005	1.242	1.248	1.253									
2006	1.233	1.238										
2007	1.224											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, 6/30/17, and 6/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 6/30/2013	2014 6/30/2014	2015 6/30/2015	2016 6/30/2016	2017 6/30/2017	2018 6/30/2018	2019 6/30/2019
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%	0.32%
B. Accident Year - 7/1 to 6/30 (b)	0.67%	0.56%	0.47%	0.48%	0.76%	0.48%	0.40%
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%	0.13%
B. Accident Year - 7/1 to 6/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.17%
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%	0.14%
B. Accident Year - 7/1 to 6/30	8.91%	0.71%	0.21%	1.85%	0.28%	0.25%	0.19%

Year of Birth	294	306	318	330	342	354	366
1989	1.477	1.485	1.492	1.499	1.510	1.518	1.524
1990	1.459	1.466	1.473	1.484	1.492	1.498	
1991	1.443	1.450	1.461	1.468	1.474		
1992	1.429	1.440	1.447	1.452			
1993	1.418	1.425	1.430				
1994	1.404	1.410					
1995	1.394						
1996							
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2017							
2018							
2019							

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, 6/30/17, and 6/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

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

Year of Birth -----	6 -----	18 -----	30 -----	42 -----	54 -----	66 -----	78 -----	90 -----	102 -----	114 -----	126 -----	138 -----
1989	1.000	1.008	1.015	1.020	1.024	1.029	1.032	1.036	1.039	1.042	1.045	1.049
1990	1.000	1.007	1.012	1.016	1.020	1.024	1.028	1.031	1.033	1.037	1.041	1.044
1991	1.000	1.005	1.009	1.014	1.017	1.021	1.024	1.027	1.030	1.034	1.037	1.041
1992	1.000	1.004	1.008	1.012	1.016	1.019	1.021	1.025	1.028	1.032	1.036	1.039
1993	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.024	1.028	1.031	1.034	1.037
1994	1.000	1.004	1.007	1.010	1.013	1.016	1.020	1.023	1.027	1.030	1.033	1.037
1995	1.000	1.004	1.007	1.009	1.012	1.016	1.020	1.023	1.027	1.029	1.030	1.031
1996	1.000	1.003	1.006	1.009	1.012	1.016	1.019	1.023	1.026	1.029	1.032	1.035
1997	1.000	1.002	1.006	1.009	1.013	1.016	1.020	1.023	1.027	1.030	1.033	1.036
1998	1.000	1.003	1.007	1.010	1.014	1.017	1.020	1.023	1.027	1.030	1.033	1.036
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.027	1.030	1.033	1.036
2000	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2001	1.000	1.003	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2002	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033
2003	1.000	1.003	1.006	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033
2004	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2005	1.000	1.009	1.012	1.015	1.018	1.021	1.024	1.027	1.030	1.033	1.036	1.039
2006	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2007	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2008	1.000	1.004	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2009	1.000	1.003	1.007	1.010	1.013	1.016	1.019	1.022	1.025	1.028	1.031	1.034
2010	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032	1.035
2011	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032	1.035
2012	1.000	1.004	1.008	1.011	1.014	1.017	1.020	1.023	1.026	1.029	1.032	1.035
2013	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027
2014	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027
2015	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027
2016	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027
2017	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027
2018	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027
2019	1.000	1.007	1.009	1.011	1.013	1.015	1.017	1.019	1.021	1.023	1.025	1.027

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, 6/30/17, and 6/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

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

Year of Birth -----	150 -----	162 -----	174 -----	186 -----	198 -----	210 -----	222 -----	234 -----	246 -----	258 -----	270 -----	282 -----
1989	1.053	1.056	1.060	1.063	1.115	1.125	1.180	1.233	1.238	1.242	1.246	1.251
1990	1.048	1.051	1.054	1.106	1.116	1.170	1.223	1.228	1.232	1.236	1.241	1.363
1991	1.044	1.047	1.099	1.109	1.162	1.215	1.220	1.223	1.228	1.233	1.354	1.364
1992	1.042	1.094	1.103	1.157	1.209	1.213	1.217	1.222	1.227	1.347	1.357	1.360
1993	1.089	1.098	1.151	1.204	1.208	1.212	1.216	1.221	1.341	1.351	1.354	1.381
1994	1.094	1.147	1.199	1.203	1.207	1.211	1.217	1.336	1.346	1.348	1.375	1.378
1995	1.143	1.195	1.199	1.203	1.207	1.212	1.331	1.341	1.343	1.370	1.373	1.376
1996	1.190	1.195	1.198	1.203	1.208	1.326	1.336	1.338	1.365	1.368	1.371	1.374
1997	1.191	1.195	1.199	1.204	1.322	1.332	1.334	1.361	1.364	1.367	1.370	
1998	1.192	1.196	1.201	1.319	1.329	1.331	1.358	1.361	1.364	1.366		
1999	1.192	1.197	1.315	1.325	1.327	1.354	1.357	1.360	1.362			
2000	1.193	1.310	1.320	1.322	1.349	1.352	1.355	1.357				
2001	1.306	1.315	1.317	1.344	1.347	1.350	1.352					
2002	1.310	1.313	1.339	1.342	1.345	1.347						
2003	1.309	1.335	1.338	1.341	1.343							
2004	1.331	1.334	1.337	1.339								
2005	1.271	1.274	1.276									
2006	1.263	1.265										
2007	1.207											
2008												
2009												
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2015												
2016												
2017												
2018												
2019												

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

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, 6/30/17, and 6/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

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

Year of Birth C.Y Ending	2013 6/30/2013	2014 6/30/2014	2015 6/30/2015	2016 6/30/2016	2017 6/30/2017	2018 6/30/2018	2019 6/30/2019
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%	0.32%
B. Accident Year - 7/1 to 6/30 (b)	0.67%	0.56%	0.47%	0.48%	0.76%	0.48%	0.40%
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%	0.13%
B. Accident Year - 7/1 to 6/30	9.83%	0.72%	0.18%	2.01%	0.22%	0.22%	0.17%
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%	0.14%
B. Accident Year - 7/1 to 6/30	8.91%	0.71%	0.21%	1.85%	0.28%	0.25%	0.19%

Year of Birth -----	294 -----	306 -----	318 -----	330 -----	342 -----	354 -----	366 -----
1989	1.374	1.384	1.387	1.415	1.418	1.421	1.423
1990	1.373	1.376	1.403	1.406	1.409	1.412	
1991	1.366	1.394	1.397	1.400	1.403		
1992	1.387	1.390	1.393	1.396			
1993	1.384	1.387	1.389				
1994	1.381	1.384					
1995	1.379						
1996							
1997							
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Note: (a) See Appendix B, Exhibits I and II.

(b) These are interpolated inflation factors. Except for calendar years ending 6/30/08, 6/30/09, 6/30/10, 6/30/16, 6/30/17, and 6/30/18, they are not interpolated due to the change in hourly rate for nursing care by parents and LPN from \$9.70 to \$15.00 and from \$24.45 to \$25.40 occurred for paid effective July 1, 2008 and July 1, 2016, respectively.

Ultimate Accepted Claim Counts
Evaluated As of June 30, 2019

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	3	4	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	1	5	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	11	15	80%	1.00	1.00	13
2015	5	1	12	18	72%	2.00	2.00	15
2016	3	-	4	7	57%	6.00	5.00	9
2017	2	1	7	10	80%	10.00	8.00	16
2018	3	-	6	9	67%	11.00	9.00	15
2019 (6 Mo)	-	-	-	-	-	9.00	7.00	7
Totals All:	136	63	206	405	66%	39	32	301
Latest 3	5	1	13	19	74%	30	24	38
Latest 5	13	2	29	44	70%	38	31	62
Latest 10	31	7	69	107	71%	39	32	108
Latest 15	46	19	111	176	74%	39	32	162
Latest 20	80	25	141	246	67%	39	32	198

(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 June 30, 2019.

(c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of June 30, 2019.

Ultimate Accepted Claim Counts
Evaluated As of June 30, 2019

Year of Birth	Actual (a) Accepted Claim Cts. @ 6/30/19	Reported Claim Cts. (b) @ 6/30/19	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	1.010	1.010	44.4	0.31818	14	0.31503	-
2012	11	50	1.010	1.020	51.0	0.22000	11	0.21567	-
2013	11	32	1.020	1.041	33.3	0.34375	11	0.33037	-
2014	15	44	1.070	1.113	49.0		16	0.32662	1
2015	18	44	1.150	1.280	56.3		20	0.35502	2
2016	7	23	1.150	1.472	33.9		13	0.38388	6
2017	10	25	1.625	2.393	59.8		20	0.33436	10
2018	9	13	2.500	5.982	77.8		20	0.25720	11
2019 (6 Mo)	-	1	4.000	23.926	12.0		9	0.75231	9
Totals:	405	1,130			1,271		444		39

Notes:(a) Based on individual claim detail provided by NICA as of June 30, 2019.

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

(c) Based on Column (2) for birth years 2013 and prior. See Exhibit X, Sheet 1c, Column (16) for birth years 2014 and subsequent.

Development of Ultimate Accepted Claim Counts (B/F Estimate)
Evaluated As of June 30, 2019

Year of Birth	Actual (a) Accepted Claim Cts. @ 6/30/19	Reported (a) Claim Cts. @ 6/30/19	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
Subtotals:						
89 to 13	346	980	20,264	0.0171	0.0484	0.3531
89 to 02	207	557	9,432	0.0219	0.0591	0.3716
03 to 13	139	423	10,832	0.0128	0.0391	0.3286
07 to 13	91	294	7,418	0.0123	0.0396	0.3095
Selected Frequency =====>				0.0135	0.0400	0.3375

Year of Birth	Actual (a) Accepted Claim Cts. @ 6/30/19	Reported Claims (a) @ 6/30/19	Insured Physicians @ 6/30/19	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)
2014	15	44	1,208	99.01%	89.82%	48.92	16.51	15.16	16
2015	18	44	1,273	92.10%	78.10%	55.15	18.61	19.36	20
2016	7	23	1,318	80.09%	67.92%	39.91	13.47	10.54	13
2017	10	25	1,356	47.81%	41.79%	56.57	19.09	19.55	20
2018	9	13	1,420	25.17%	16.72%	60.30	20.35	23.35	20
2019 (6 Mo)	-	1	1,392	6.29%	4.18%	27.18	9.17	8.80	9
Subtotals:									
	59	150	7,967			288.03	97.21	96.77	98.00

Notes: (a) Based on individual claim detail provided by NICA as of June 30, 2019. See Exhibit X, Sheet 1b.
(b) The formula shown below is adjusted by a factor of 0.50 for the 2019 birth year to account for only a six-month period.

Open Accepted Claim Counts
Evaluated As of June 30, 2019

Year of Birth	Reported Open Accepted Claim Counts @ 6/30/19				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	-	-	4	4	-	-	-	-	4	4
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	-	-	5	5	-	-	-	-	5	5
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	-	-	11	11	-	1	1	-	12	12
2015	1	-	12	13	-	2	2	1	14	15
2016	-	-	4	4	1	5	6	1	9	10
2017	-	-	7	7	2	8	10	2	15	17
2018	3	-	6	9	2	9	11	5	15	20
2019 (6 Mo)	-	-	-	-	2	7	9	2	7	9
Totals All:	4	-	206	210	7	32	39	11	238	249

Notes: (a) DA are claims where claimant was deceased prior to presentation of the claim to NICA.
 (b) AAD are claims that deceased after acceptance as of June 30, 2019.
 (c) AAA are accepted claims that are alive as of June 30, 2019.
 (d) See Exhibit X, Sheet 1a, Columns (9) and (8), respectively.

Reported Claim Counts

Year of Birth	294	306	318	330	342	354	366
1989	32	32	32	32	32	32	32
1990	39	39	39	39	39	39	
1991	38	38	38	38	38		
1992	48	48	48	48			
1993	40	40	40				
1994	36	36					
1995	26						
1996							
1997							
1998							
1999							
2000							
2001							
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2004							
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2006							
2007							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							

Reported Claim Counts
 Period to Period Development Factors

Year of Birth	6:18	18:30	30:42	42:54	54:66	66:78	78:90	90:102	102:114	114:126	126:138	138:150
1989		5.000	1.900	1.211	1.174	1.111	1.033	1.032	1.000	1.000	1.000	1.000
1990		6.000	2.000	1.125	1.296	1.057	1.027	1.026	1.000	1.000	1.000	1.000
1991		2.200	2.091	1.261	1.103	1.063	1.029	1.057	1.000	1.000	1.000	1.000
1992		4.000	1.850	1.108	1.098	1.044	1.021	1.000	1.000	1.000	1.000	1.000
1993		5.750	1.435	1.061	1.029	1.111	1.000	1.000	1.000	1.000	1.000	1.000
1994		2.400	1.292	1.000	1.161	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995		4.000	1.500	1.222	1.136	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996		2.500	1.400	1.286	1.370	1.054	1.000	1.000	1.026	1.000	1.000	1.000
1997		4.750	1.526	1.276	1.189	1.068	1.000	1.000	1.000	1.000	1.000	1.000
1998		2.333	1.524	1.063	1.118	1.105	1.000	1.000	1.000	1.000	1.000	1.000
1999		1.455	1.688	1.111	1.200	1.111	1.000	1.000	1.000	1.000	1.000	1.000
2000		1.462	1.579	1.067	1.156	1.027	1.000	1.000	1.000	1.000	1.000	1.000
2001		3.200	1.688	1.222	1.152	1.079	1.000	1.000	1.000	1.000	1.000	1.000
2002		2.182	1.500	1.111	1.150	1.087	1.000	1.000	1.000	1.000	1.000	1.000
2003		2.000	1.300	1.308	1.235	1.000	1.048	1.045	1.000	1.000	1.000	1.000
2004		3.000	1.417	1.235	1.190	1.200	1.000	1.033	1.000	1.000	1.000	1.000
2005		3.200	1.688	1.148	1.194	1.054	1.026	1.025	1.000	1.000	1.000	1.000
2006		2.000	1.667	1.200	1.292	1.065	1.000	1.000	1.030	1.000	1.000	1.000
2007		3.750	1.733	1.115	1.103	1.000	1.094	1.029	1.000	1.000	1.000	1.000
2008		3.000	1.533	1.130	1.308	1.088	1.135	1.000	1.000	1.000	1.000	
2009		1.545	1.882	1.125	1.194	1.116	1.000	1.000	1.042	1.000		
2010		1.545	1.706	1.172	1.147	1.000	1.000	1.026	1.000			
2011	4.000	2.250	1.778	1.188	1.000	1.053	1.050	1.048				
2012	6.000	4.500	1.667	1.000	1.089	1.020	1.000					
2013	9.000	2.667	1.000	1.250	1.067	1.000						
2014		1.000	1.522	1.143	1.100							
2015	1.000	4.200	1.905	1.100								
2016	1.800	1.778	1.438									
2017		2.500										
2018	4.333											
Simple Avg. - Incremental	4.356	2.971	1.614	1.157	1.164	1.061	1.021	1.014	1.004	1.000	1.000	1.000
Wtd Avg. All - Incremental	13.059	2.417	1.594	1.141	1.154	1.060	1.019	1.012	1.005	1.000	1.000	1.000
Wtd Latest Five - Incremental	4.615	1.946	1.505	1.119	1.080	1.040	1.033	1.019	1.015	1.000	1.000	1.000
Wtd Latest Three - Incremental	4.000	2.583	1.633	1.152	1.087	1.025	1.016	1.023	1.015	1.000	1.000	1.000
Selected Incremental - Prior 6/30/18	4.000	2.500	1.625	1.150	1.175	1.070	1.020	1.010	1.010	1.000	1.000	1.000
Selected - Incremental	4.000	2.500	1.625	1.150	1.150	1.070	1.020	1.010	1.010	1.000	1.000	1.000
Selected - Cumulative	23.926	5.982	2.393	1.472	1.280	1.113	1.041	1.020	1.010	1.000	1.000	1.000

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

Payment Patterns After Consideration of Estimated Mortality - 2019 Level Basis (a)

Calendar Year	Birth Year
-----	-----
(1)	(2)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2019 Level - After Mortality**

2019	0.38%
2020	1.60%
2021	1.94%
2022	1.72%
2023	1.72%
2024	1.66%
2025	1.33%
2026	1.23%
2027	1.15%
2028	1.22%
2029	1.33%
2030	1.62%
2031	1.46%
2032	1.47%
2033	1.60%
2034	1.79%
2035	1.61%
2036	1.61%
2037	1.64%
2038	1.64%
2039	1.62%
2040	1.79%
2041	1.92%
2042	1.96%
2043	1.95%
2044	2.00%
2045	1.98%
2046	2.02%
2047	1.99%
2048	1.98%
2049	2.00%
2050	1.92%
2051	1.88%
2052	1.82%
2053	1.79%
2054	1.73%
2055	1.70%
2056	1.63%
2057	1.59%
2058	1.53%
2059	1.48%
2060	1.45%
2061	1.42%
2062	1.39%
2063	1.34%
2064	1.30%
2065	1.26%
2066	1.22%
2067	1.21%
2068	1.17%

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 2019 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 - 2019 Level Basis (a)

Calendar Year	Birth Year 2019
-----	-----
(1)	(2)

**Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year
Future Payments Based on 2019 Level - After Mortality**

2069	1.13%
2070	1.10%
2071	1.06%
2072	1.02%
2073	0.98%
2074	0.94%
2075	0.91%
2076	0.87%
2077	0.83%
2078	0.79%
2079	0.76%
2080	0.72%
2081	0.69%
2082	0.66%
2083	0.63%
2084	0.59%
2085	0.56%
2086	0.52%
2087	0.49%
2088	0.47%
2089	0.43%
2090	0.41%
2091	0.38%
2092	0.35%
2093	0.33%
2094	0.30%
2095	0.28%
2096	0.25%
2097	0.23%
2098	0.21%
2099	0.19%
2100	0.17%
2101	0.15%
2102	0.13%
2103	0.12%
2104	0.10%
2105	0.09%
2106	0.08%
2107	0.06%
2108	0.05%
2109	0.04%
2110	0.04%
2111	0.03%
2112	0.02%
2113	0.02%
2114	0.01%
2115	0.01%
2116	0.01%
2117	0.01%
2118	0.01%

Note: (a) Estimated percent of remaining loss and expense expected to be paid in each calendar year. The estimates are based on individual case reserve files provided by NICA. The percent of remaining loss and expense is calculated based on 2019 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 - 2019 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 2019 Level - After Mortality										
2019	1.34%	1.53%	0.65%	0.69%	0.74%	0.91%	0.92%	0.90%	1.00%	0.81%
2020	1.26%	0.75%	1.39%	1.29%	1.36%	1.45%	1.78%	1.81%	1.78%	1.96%
2021	2.46%	1.74%	1.51%	1.37%	1.27%	1.34%	1.42%	1.75%	1.78%	1.74%
2022	2.40%	1.72%	1.84%	1.49%	1.35%	1.25%	1.32%	1.39%	1.71%	1.75%
2023	2.63%	1.92%	1.66%	1.82%	1.47%	1.33%	1.22%	1.29%	1.37%	1.68%
2024	2.31%	1.69%	1.68%	1.64%	1.79%	1.44%	1.31%	1.20%	1.27%	1.34%
2025	2.82%	1.99%	1.82%	1.66%	1.62%	1.76%	1.42%	1.28%	1.18%	1.25%
2026	2.20%	1.64%	2.03%	1.80%	1.63%	1.59%	1.73%	1.39%	1.26%	1.16%
2027	2.17%	1.63%	1.83%	2.01%	1.77%	1.61%	1.56%	1.70%	1.37%	1.24%
2028	2.48%	1.91%	1.83%	1.81%	1.98%	1.74%	1.58%	1.53%	1.67%	1.34%
2029	2.06%	1.59%	1.87%	1.81%	1.78%	1.95%	1.71%	1.55%	1.51%	1.64%
2030	2.14%	1.61%	1.87%	1.85%	1.78%	1.75%	1.91%	1.68%	1.52%	1.48%
2031	2.56%	1.58%	1.85%	1.84%	1.82%	1.75%	1.72%	1.88%	1.65%	1.49%
2032	2.98%	2.07%	2.04%	1.82%	1.82%	1.79%	1.72%	1.69%	1.84%	1.62%
2033	2.67%	1.95%	2.19%	2.02%	1.80%	1.79%	1.76%	1.69%	1.66%	1.81%
2034	2.38%	1.74%	2.23%	2.16%	1.99%	1.77%	1.75%	1.73%	1.66%	1.63%
2035	2.33%	1.71%	2.22%	2.20%	2.13%	1.95%	1.73%	1.72%	1.69%	1.63%
2036	2.36%	1.69%	2.28%	2.19%	2.17%	2.09%	1.92%	1.70%	1.68%	1.66%
2037	2.29%	1.70%	2.25%	2.25%	2.16%	2.14%	2.05%	1.88%	1.67%	1.66%
2038	2.52%	1.94%	2.29%	2.22%	2.22%	2.13%	2.10%	2.02%	1.85%	1.64%
2039	2.57%	1.92%	2.27%	2.26%	2.19%	2.18%	2.09%	2.06%	1.98%	1.82%
2040	2.11%	1.63%	2.26%	2.24%	2.23%	2.16%	2.14%	2.05%	2.02%	1.94%
2041	2.05%	1.61%	2.27%	2.23%	2.21%	2.20%	2.12%	2.10%	2.01%	1.98%
2042	2.00%	1.59%	2.19%	2.24%	2.19%	2.17%	2.16%	2.08%	2.06%	1.98%
2043	2.10%	1.72%	2.14%	2.16%	2.21%	2.16%	2.13%	2.12%	2.04%	2.03%
2044	1.88%	1.70%	2.07%	2.11%	2.13%	2.18%	2.12%	2.09%	2.08%	2.00%
2045	1.83%	1.68%	2.03%	2.05%	2.08%	2.10%	2.14%	2.08%	2.05%	2.04%
2046	2.08%	1.87%	1.97%	2.01%	2.02%	2.05%	2.06%	2.10%	2.04%	2.02%
2047	1.71%	1.62%	1.93%	1.94%	1.98%	1.98%	2.01%	2.02%	2.06%	2.01%
2048	1.88%	1.82%	1.86%	1.91%	1.92%	1.95%	1.95%	1.97%	1.98%	2.02%
2049	1.61%	1.57%	1.81%	1.83%	1.88%	1.89%	1.91%	1.91%	1.94%	1.95%
2050	1.55%	1.54%	1.75%	1.78%	1.81%	1.85%	1.85%	1.88%	1.88%	1.90%
2051	1.51%	1.52%	1.69%	1.72%	1.76%	1.78%	1.81%	1.82%	1.84%	1.84%
2052	1.45%	1.49%	1.65%	1.67%	1.70%	1.73%	1.75%	1.78%	1.78%	1.81%
2053	1.76%	1.78%	1.61%	1.63%	1.64%	1.67%	1.70%	1.71%	1.75%	1.75%
2054	1.36%	1.58%	1.58%	1.59%	1.61%	1.62%	1.64%	1.67%	1.68%	1.72%
2055	1.30%	1.55%	1.52%	1.56%	1.57%	1.58%	1.59%	1.61%	1.64%	1.65%
2056	1.25%	1.52%	1.48%	1.50%	1.54%	1.54%	1.55%	1.56%	1.58%	1.61%
2057	1.21%	1.49%	1.44%	1.46%	1.48%	1.51%	1.51%	1.52%	1.53%	1.55%
2058	1.31%	1.64%	1.39%	1.42%	1.44%	1.46%	1.48%	1.49%	1.50%	1.50%
2059	1.11%	1.43%	1.37%	1.37%	1.40%	1.42%	1.43%	1.46%	1.46%	1.47%
2060	1.25%	1.56%	1.33%	1.35%	1.35%	1.38%	1.39%	1.41%	1.43%	1.43%
2061	1.02%	1.37%	1.29%	1.32%	1.34%	1.33%	1.35%	1.37%	1.38%	1.40%
2062	0.98%	1.34%	1.25%	1.27%	1.30%	1.31%	1.31%	1.33%	1.34%	1.36%
2063	1.02%	1.41%	1.20%	1.23%	1.26%	1.28%	1.29%	1.28%	1.30%	1.32%
2064	0.89%	1.27%	1.16%	1.19%	1.21%	1.24%	1.25%	1.27%	1.26%	1.28%
2065	0.85%	1.24%	1.12%	1.14%	1.17%	1.19%	1.21%	1.23%	1.24%	1.24%
2066	0.81%	1.21%	1.07%	1.10%	1.13%	1.15%	1.17%	1.19%	1.21%	1.22%
2067	0.89%	1.30%	1.04%	1.06%	1.09%	1.11%	1.13%	1.15%	1.17%	1.19%
2068	0.82%	1.27%	0.99%	1.03%	1.04%	1.07%	1.09%	1.11%	1.13%	1.15%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2069	0.70%	1.11%	0.95%	0.98%	1.01%	1.02%	1.05%	1.07%	1.09%	1.11%
2070	0.66%	1.08%	0.90%	0.93%	0.97%	0.99%	1.01%	1.03%	1.05%	1.07%
2071	0.62%	1.04%	0.86%	0.89%	0.92%	0.95%	0.98%	0.99%	1.01%	1.03%
2072	0.59%	1.01%	0.82%	0.85%	0.88%	0.90%	0.93%	0.96%	0.97%	0.99%
2073	0.59%	1.04%	0.78%	0.81%	0.84%	0.86%	0.89%	0.92%	0.94%	0.95%
2074	0.59%	1.02%	0.75%	0.77%	0.80%	0.82%	0.85%	0.87%	0.90%	0.92%
2075	0.49%	0.90%	0.71%	0.74%	0.76%	0.79%	0.81%	0.83%	0.86%	0.88%
2076	0.45%	0.87%	0.67%	0.70%	0.73%	0.75%	0.77%	0.79%	0.82%	0.84%
2077	0.42%	0.83%	0.64%	0.66%	0.69%	0.71%	0.74%	0.76%	0.78%	0.80%
2078	0.44%	0.88%	0.59%	0.63%	0.65%	0.68%	0.70%	0.72%	0.75%	0.77%
2079	0.37%	0.76%	0.56%	0.59%	0.62%	0.64%	0.67%	0.69%	0.71%	0.73%
2080	0.34%	0.73%	0.53%	0.55%	0.58%	0.61%	0.63%	0.66%	0.68%	0.70%
2081	0.36%	0.75%	0.50%	0.52%	0.54%	0.57%	0.60%	0.62%	0.65%	0.66%
2082	0.29%	0.66%	0.47%	0.49%	0.52%	0.54%	0.56%	0.59%	0.60%	0.63%
2083	0.29%	0.66%	0.43%	0.46%	0.48%	0.51%	0.53%	0.55%	0.58%	0.59%
2084	0.25%	0.59%	0.40%	0.42%	0.45%	0.47%	0.50%	0.52%	0.54%	0.56%
2085	0.23%	0.55%	0.37%	0.39%	0.42%	0.45%	0.47%	0.49%	0.51%	0.53%
2086	0.21%	0.52%	0.34%	0.37%	0.39%	0.41%	0.44%	0.46%	0.48%	0.50%
2087	0.19%	0.48%	0.32%	0.33%	0.36%	0.38%	0.40%	0.43%	0.45%	0.47%
2088	0.21%	0.52%	0.29%	0.31%	0.33%	0.36%	0.38%	0.40%	0.42%	0.44%
2089	0.16%	0.42%	0.26%	0.28%	0.31%	0.32%	0.35%	0.37%	0.39%	0.41%
2090	0.14%	0.39%	0.24%	0.26%	0.28%	0.30%	0.32%	0.34%	0.36%	0.38%
2091	0.13%	0.35%	0.21%	0.23%	0.26%	0.27%	0.30%	0.31%	0.34%	0.36%
2092	0.11%	0.32%	0.19%	0.21%	0.23%	0.25%	0.27%	0.29%	0.31%	0.33%
2093	0.11%	0.31%	0.17%	0.19%	0.21%	0.23%	0.25%	0.26%	0.29%	0.30%
2094	0.09%	0.27%	0.15%	0.17%	0.19%	0.21%	0.22%	0.24%	0.26%	0.28%
2095	0.08%	0.25%	0.13%	0.15%	0.16%	0.18%	0.20%	0.22%	0.24%	0.25%
2096	0.07%	0.21%	0.12%	0.13%	0.15%	0.16%	0.18%	0.20%	0.21%	0.23%
2097	0.06%	0.19%	0.10%	0.11%	0.13%	0.14%	0.16%	0.18%	0.19%	0.21%
2098	0.05%	0.18%	0.09%	0.10%	0.11%	0.13%	0.14%	0.16%	0.17%	0.19%
2099	0.04%	0.14%	0.07%	0.08%	0.10%	0.11%	0.13%	0.14%	0.15%	0.17%
2100	0.03%	0.12%	0.06%	0.07%	0.08%	0.10%	0.11%	0.12%	0.14%	0.15%
2101	0.03%	0.10%	0.05%	0.06%	0.07%	0.08%	0.09%	0.11%	0.12%	0.13%
2102	0.02%	0.09%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%	0.11%	0.12%
2103	0.02%	0.08%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%
2104	0.01%	0.06%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%
2105	0.01%	0.05%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%
2106	0.01%	0.04%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.07%
2107	0.01%	0.03%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%
2108	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%
2109	0.00%	0.06%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.04%
2110	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%
2111	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%
2112	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.01%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%	0.01%
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%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2019	1.61%	1.58%	1.77%	1.81%	2.01%	1.61%	1.77%	1.85%	2.01%	1.25%
2020	2.88%	2.41%	2.30%	2.06%	2.61%	1.57%	2.48%	1.70%	2.73%	1.13%
2021	3.22%	2.68%	2.39%	2.51%	3.68%	2.37%	2.65%	2.63%	3.57%	2.14%
2022	3.43%	4.01%	2.88%	2.46%	3.53%	2.30%	2.43%	2.55%	3.38%	2.09%
2023	3.33%	3.94%	3.10%	2.60%	3.74%	2.54%	2.35%	2.75%	3.65%	2.29%
2024	3.24%	3.63%	2.76%	3.09%	3.31%	2.22%	1.95%	2.56%	3.07%	2.03%
2025	3.86%	4.18%	3.38%	3.65%	4.70%	2.78%	2.27%	3.01%	3.67%	2.49%
2026	3.67%	3.24%	2.62%	2.93%	3.78%	2.70%	1.69%	2.42%	2.76%	1.95%
2027	3.57%	3.41%	2.76%	2.84%	3.66%	2.66%	2.49%	2.37%	2.73%	1.92%
2028	3.59%	3.40%	3.24%	3.11%	3.93%	2.98%	2.63%	3.03%	3.09%	2.19%
2029	3.33%	3.04%	2.75%	2.73%	3.36%	2.52%	2.22%	2.63%	2.57%	1.85%
2030	3.23%	2.88%	2.69%	2.69%	3.28%	2.48%	2.21%	2.57%	2.46%	2.09%
2031	3.11%	2.70%	2.61%	2.58%	3.13%	2.51%	2.03%	2.49%	2.34%	2.04%
2032	3.39%	3.02%	2.96%	2.98%	3.60%	2.99%	2.57%	2.79%	2.79%	2.28%
2033	2.92%	2.43%	2.72%	2.62%	3.13%	2.63%	2.30%	2.57%	2.42%	2.16%
2034	2.80%	2.25%	2.40%	2.37%	2.76%	2.34%	2.12%	2.30%	2.32%	1.93%
2035	2.70%	2.12%	2.33%	2.29%	2.64%	2.28%	1.99%	2.23%	2.22%	2.22%
2036	2.61%	1.99%	2.41%	2.23%	2.54%	2.23%	1.94%	2.17%	2.13%	2.18%
2037	2.50%	1.86%	2.33%	2.15%	2.41%	2.16%	2.04%	2.10%	2.04%	2.12%
2038	2.51%	1.86%	2.56%	2.34%	2.60%	2.42%	2.25%	2.47%	2.28%	2.33%
2039	2.61%	1.92%	2.40%	2.40%	2.65%	2.51%	2.24%	2.46%	2.29%	2.27%
2040	2.22%	1.53%	2.13%	2.03%	2.09%	2.00%	1.88%	2.09%	1.79%	1.99%
2041	2.13%	1.43%	2.06%	1.96%	1.99%	1.94%	1.83%	2.03%	1.72%	1.94%
2042	2.05%	1.34%	2.01%	1.92%	1.91%	1.90%	1.85%	1.97%	1.65%	1.90%
2043	1.95%	1.92%	2.13%	1.96%	1.96%	2.00%	1.85%	2.05%	1.77%	2.00%
2044	1.87%	1.80%	1.87%	1.85%	1.71%	1.78%	1.69%	1.84%	1.64%	1.80%
2045	1.79%	1.72%	1.82%	1.79%	1.63%	1.74%	1.66%	1.78%	1.58%	1.76%
2046	1.90%	1.78%	1.89%	1.92%	1.85%	2.03%	1.89%	1.94%	1.83%	1.91%
2047	1.62%	1.55%	1.69%	1.66%	1.45%	1.62%	1.56%	1.66%	1.46%	1.67%
2048	1.61%	1.55%	1.87%	1.78%	1.57%	1.81%	1.69%	1.78%	1.64%	1.83%
2049	1.46%	1.41%	1.57%	1.54%	1.29%	1.52%	1.48%	1.55%	1.35%	1.58%
2050	1.38%	1.34%	1.51%	1.49%	1.21%	1.47%	1.49%	1.49%	1.30%	1.54%
2051	1.31%	1.28%	1.46%	1.44%	1.15%	1.43%	1.42%	1.44%	1.26%	1.50%
2052	1.23%	1.22%	1.40%	1.37%	1.07%	1.37%	1.37%	1.39%	1.21%	1.46%
2053	1.29%	1.25%	1.58%	1.53%	1.31%	1.72%	1.75%	1.61%	1.54%	1.68%
2054	1.09%	1.12%	1.29%	1.28%	0.94%	1.44%	1.50%	1.35%	1.12%	1.37%
2055	1.02%	1.07%	1.23%	1.27%	0.87%	1.38%	1.41%	1.30%	1.07%	1.36%
2056	0.95%	1.02%	1.18%	1.21%	0.81%	1.33%	1.37%	1.25%	1.03%	1.52%
2057	0.89%	0.98%	1.13%	1.16%	0.76%	1.29%	1.34%	1.20%	1.00%	1.48%
2058	0.86%	0.98%	1.23%	1.22%	0.81%	1.39%	1.44%	1.26%	1.12%	1.57%
2059	0.77%	0.89%	1.02%	1.05%	0.65%	1.18%	1.25%	1.10%	0.92%	1.38%
2060	0.79%	0.88%	1.04%	1.09%	0.73%	1.34%	1.36%	1.15%	1.07%	1.45%
2061	0.65%	0.82%	0.92%	0.95%	0.55%	1.08%	1.17%	1.00%	0.84%	1.29%
2062	0.60%	0.79%	0.87%	0.91%	0.50%	1.03%	1.17%	0.96%	0.81%	1.25%
2063	0.55%	0.78%	0.92%	0.91%	0.51%	1.06%	1.16%	0.98%	0.87%	1.29%
2064	0.50%	0.73%	0.77%	0.81%	0.42%	0.94%	1.06%	0.87%	0.74%	1.16%
2065	0.45%	0.70%	0.73%	0.76%	0.38%	0.89%	1.02%	0.82%	0.71%	1.11%
2066	0.41%	0.67%	0.69%	0.72%	0.34%	0.85%	1.01%	0.78%	0.68%	1.07%
2067	0.40%	0.65%	0.67%	0.72%	0.37%	0.93%	1.04%	0.80%	0.79%	1.11%
2068	0.34%	0.65%	0.69%	0.69%	0.32%	0.84%	0.98%	0.77%	0.73%	1.08%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2069	0.29%	0.59%	0.56%	0.59%	0.25%	0.71%	0.87%	0.66%	0.59%	0.94%
2070	0.25%	0.56%	0.51%	0.55%	0.22%	0.66%	0.85%	0.62%	0.56%	0.90%
2071	0.22%	0.54%	0.47%	0.51%	0.19%	0.62%	0.79%	0.59%	0.53%	0.85%
2072	0.19%	0.51%	0.44%	0.48%	0.17%	0.58%	0.76%	0.55%	0.51%	0.81%
2073	0.16%	0.50%	0.45%	0.47%	0.17%	0.58%	0.75%	0.55%	0.54%	0.82%
2074	0.15%	0.46%	0.38%	0.43%	0.16%	0.57%	0.75%	0.51%	0.55%	0.78%
2075	0.12%	0.43%	0.33%	0.38%	0.11%	0.46%	0.64%	0.45%	0.43%	0.69%
2076	0.10%	0.41%	0.30%	0.35%	0.10%	0.42%	0.60%	0.42%	0.40%	0.65%
2077	0.08%	0.38%	0.27%	0.32%	0.08%	0.39%	0.56%	0.39%	0.38%	0.61%
2078	0.07%	0.38%	0.27%	0.32%	0.08%	0.40%	0.58%	0.39%	0.42%	0.63%
2079	0.05%	0.33%	0.21%	0.26%	0.06%	0.32%	0.49%	0.33%	0.33%	0.53%
2080	0.04%	0.31%	0.18%	0.24%	0.05%	0.29%	0.45%	0.30%	0.31%	0.50%
2081	0.03%	0.28%	0.16%	0.22%	0.05%	0.29%	0.45%	0.29%	0.35%	0.49%
2082	0.02%	0.26%	0.14%	0.20%	0.03%	0.23%	0.39%	0.25%	0.26%	0.43%
2083	0.02%	0.24%	0.13%	0.18%	0.03%	0.22%	0.37%	0.24%	0.27%	0.42%
2084	0.01%	0.21%	0.10%	0.16%	0.02%	0.18%	0.32%	0.21%	0.22%	0.36%
2085	0.01%	0.19%	0.08%	0.14%	0.01%	0.16%	0.29%	0.19%	0.20%	0.33%
2086	0.01%	0.17%	0.07%	0.12%	0.01%	0.14%	0.26%	0.17%	0.18%	0.30%
2087	0.00%	0.15%	0.05%	0.11%	0.01%	0.12%	0.23%	0.15%	0.17%	0.27%
2088	0.00%	0.14%	0.05%	0.10%	0.01%	0.12%	0.23%	0.15%	0.21%	0.28%
2089	0.00%	0.11%	0.03%	0.08%	0.00%	0.08%	0.18%	0.12%	0.13%	0.22%
2090	0.00%	0.09%	0.03%	0.07%	0.00%	0.07%	0.16%	0.10%	0.12%	0.19%
2091	0.00%	0.08%	0.02%	0.06%	0.00%	0.06%	0.13%	0.09%	0.10%	0.17%
2092	0.00%	0.07%	0.01%	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%	0.04%	0.01%	0.03%	0.00%	0.03%	0.08%	0.06%	0.06%	0.11%
2095	0.00%	0.03%	0.00%	0.03%	0.00%	0.03%	0.07%	0.05%	0.06%	0.10%
2096	0.00%	0.03%	0.00%	0.02%	0.00%	0.02%	0.06%	0.04%	0.04%	0.08%
2097	0.00%	0.02%	0.00%	0.02%	0.00%	0.01%	0.04%	0.03%	0.03%	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%	0.04%	0.00%	0.01%	0.00%	0.01%	0.03%	0.02%	0.02%	0.04%
2100	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%
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%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2019	2.66%	2.03%	1.88%	1.77%	3.05%	2.07%	1.76%	1.69%	1.66%	1.89%
2020	3.61%	3.92%	2.94%	2.52%	3.75%	2.27%	2.77%	2.32%	2.20%	2.59%
2021	3.63%	5.02%	3.01%	3.07%	3.86%	2.29%	2.96%	3.20%	3.01%	2.72%
2022	3.43%	4.80%	2.93%	3.06%	3.80%	2.27%	3.16%	3.05%	2.91%	2.66%
2023	3.74%	5.02%	3.26%	3.42%	3.72%	2.48%	3.26%	3.34%	3.07%	2.66%
2024	3.35%	4.49%	2.84%	3.00%	3.15%	2.24%	3.03%	3.74%	2.88%	2.41%
2025	4.34%	4.92%	3.58%	3.67%	3.35%	2.83%	3.81%	4.23%	3.43%	3.28%
2026	3.07%	4.11%	2.69%	2.92%	2.67%	2.17%	2.94%	3.35%	2.70%	2.61%
2027	2.95%	3.98%	2.63%	2.87%	2.51%	2.17%	2.88%	3.20%	2.62%	2.49%
2028	3.14%	4.29%	2.94%	3.24%	2.68%	2.43%	3.09%	3.35%	2.87%	2.67%
2029	2.85%	3.62%	2.51%	2.90%	2.23%	2.10%	2.74%	2.90%	2.46%	2.35%
2030	2.76%	3.50%	2.57%	2.96%	2.23%	2.09%	2.68%	3.01%	2.39%	2.35%
2031	2.66%	3.31%	2.49%	2.81%	2.19%	2.05%	2.60%	2.88%	2.33%	2.28%
2032	3.11%	3.64%	2.79%	3.09%	2.43%	2.60%	2.89%	3.10%	2.79%	2.70%
2033	2.69%	3.31%	2.61%	2.96%	2.25%	2.22%	2.63%	2.76%	2.42%	2.30%
2034	2.41%	2.87%	2.28%	2.68%	1.99%	1.97%	2.41%	2.55%	2.13%	2.16%
2035	2.33%	2.73%	2.21%	2.54%	1.93%	1.94%	2.35%	2.46%	2.07%	2.14%
2036	2.26%	2.61%	2.48%	2.48%	1.89%	1.93%	2.30%	2.37%	2.02%	2.09%
2037	2.19%	2.45%	2.41%	2.40%	1.84%	1.89%	2.23%	2.28%	1.95%	2.03%
2038	2.37%	2.63%	2.61%	2.72%	2.06%	2.12%	2.39%	2.41%	2.17%	2.24%
2039	2.46%	2.55%	2.39%	2.54%	2.03%	2.37%	2.39%	2.36%	2.27%	2.41%
2040	1.98%	2.06%	2.19%	2.18%	1.72%	1.80%	2.05%	2.04%	1.78%	2.06%
2041	1.92%	1.93%	2.12%	2.10%	1.68%	1.78%	2.00%	1.97%	1.73%	2.00%
2042	1.86%	1.83%	2.06%	2.09%	1.65%	1.76%	1.95%	1.90%	1.68%	2.02%
2043	1.96%	1.85%	2.16%	2.17%	1.77%	1.89%	1.99%	1.89%	1.81%	2.00%
2044	1.73%	1.58%	1.92%	1.89%	1.58%	1.68%	1.83%	1.76%	1.71%	1.86%
2045	1.67%	1.48%	1.86%	1.82%	1.67%	1.97%	1.78%	1.70%	1.91%	1.82%
2046	1.92%	1.58%	1.87%	2.00%	1.84%	2.16%	1.92%	1.80%	2.08%	2.10%
2047	1.54%	1.26%	1.72%	1.67%	1.59%	1.88%	1.66%	1.57%	1.79%	1.71%
2048	1.68%	1.33%	1.84%	1.84%	1.76%	2.06%	1.77%	1.65%	1.95%	1.83%
2049	1.42%	1.06%	1.59%	1.53%	1.51%	1.80%	1.55%	1.45%	1.68%	1.62%
2050	1.37%	0.97%	1.53%	1.51%	1.47%	1.76%	1.49%	1.39%	1.63%	1.61%
2051	1.31%	0.89%	1.47%	1.40%	1.44%	1.73%	1.44%	1.33%	1.58%	1.53%
2052	1.25%	0.80%	1.40%	1.33%	1.39%	1.67%	1.39%	1.28%	1.52%	1.47%
2053	1.56%	0.92%	1.50%	1.53%	1.64%	1.97%	1.56%	1.38%	1.79%	1.74%
2054	1.14%	0.65%	1.29%	1.24%	1.31%	1.59%	1.28%	1.17%	1.42%	1.43%
2055	1.08%	0.57%	1.22%	1.13%	1.26%	1.54%	1.22%	1.11%	1.36%	1.33%
2056	1.03%	0.51%	1.17%	1.07%	1.22%	1.49%	1.17%	1.06%	1.31%	1.29%
2057	0.97%	0.45%	1.11%	1.01%	1.18%	1.45%	1.12%	1.01%	1.26%	1.25%
2058	1.06%	0.45%	1.15%	1.10%	1.28%	1.55%	1.17%	1.05%	1.36%	1.35%
2059	0.87%	0.34%	1.00%	0.88%	1.09%	1.35%	1.01%	0.91%	1.16%	1.15%
2060	0.98%	0.35%	0.98%	0.91%	1.18%	1.47%	1.06%	0.95%	1.23%	1.29%
2061	0.76%	0.25%	0.90%	0.76%	1.00%	1.25%	0.91%	0.81%	1.05%	1.06%
2062	0.71%	0.21%	0.85%	0.73%	0.96%	1.20%	0.86%	0.77%	1.00%	1.04%
2063	0.74%	0.20%	0.84%	0.72%	0.99%	1.24%	0.85%	0.74%	1.06%	1.01%
2064	0.61%	0.15%	0.75%	0.60%	0.87%	1.10%	0.76%	0.67%	0.90%	0.92%
2065	0.56%	0.12%	0.70%	0.55%	0.82%	1.04%	0.71%	0.63%	0.86%	0.87%
2066	0.52%	0.10%	0.66%	0.53%	0.78%	1.00%	0.66%	0.59%	0.81%	0.86%
2067	0.58%	0.09%	0.62%	0.50%	0.81%	1.06%	0.67%	0.59%	0.84%	0.91%
2068	0.50%	0.07%	0.61%	0.47%	0.77%	0.98%	0.62%	0.54%	0.81%	0.80%

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 2019 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 - 2019 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 2019 Level - After Mortality										
2069	0.38%	0.05%	0.53%	0.38%	0.64%	0.84%	0.52%	0.46%	0.67%	0.69%
2070	0.34%	0.03%	0.49%	0.35%	0.60%	0.78%	0.48%	0.42%	0.62%	0.67%
2071	0.30%	0.03%	0.45%	0.30%	0.55%	0.73%	0.43%	0.38%	0.58%	0.60%
2072	0.27%	0.02%	0.41%	0.27%	0.51%	0.68%	0.39%	0.35%	0.53%	0.56%
2073	0.26%	0.01%	0.39%	0.26%	0.50%	0.67%	0.37%	0.32%	0.55%	0.54%
2074	0.25%	0.01%	0.35%	0.23%	0.47%	0.66%	0.34%	0.30%	0.50%	0.58%
2075	0.17%	0.01%	0.31%	0.19%	0.39%	0.53%	0.28%	0.24%	0.41%	0.44%
2076	0.14%	0.00%	0.28%	0.16%	0.35%	0.48%	0.24%	0.21%	0.37%	0.40%
2077	0.12%	0.00%	0.25%	0.14%	0.31%	0.43%	0.21%	0.19%	0.33%	0.36%
2078	0.12%	0.00%	0.23%	0.14%	0.31%	0.42%	0.20%	0.17%	0.34%	0.37%
2079	0.08%	0.00%	0.20%	0.11%	0.24%	0.34%	0.16%	0.14%	0.26%	0.29%
2080	0.06%	0.00%	0.17%	0.09%	0.21%	0.30%	0.13%	0.11%	0.23%	0.25%
2081	0.06%	0.00%	0.15%	0.08%	0.20%	0.30%	0.12%	0.10%	0.22%	0.26%
2082	0.04%	0.00%	0.13%	0.07%	0.16%	0.22%	0.09%	0.08%	0.17%	0.20%
2083	0.03%	0.00%	0.11%	0.06%	0.14%	0.20%	0.08%	0.06%	0.17%	0.17%
2084	0.02%	0.00%	0.09%	0.05%	0.11%	0.16%	0.06%	0.05%	0.13%	0.14%
2085	0.01%	0.00%	0.08%	0.04%	0.09%	0.13%	0.05%	0.04%	0.10%	0.12%
2086	0.01%	0.00%	0.06%	0.03%	0.08%	0.11%	0.03%	0.03%	0.09%	0.10%
2087	0.01%	0.00%	0.05%	0.03%	0.06%	0.08%	0.03%	0.02%	0.07%	0.08%
2088	0.02%	0.00%	0.04%	0.03%	0.06%	0.08%	0.02%	0.02%	0.07%	0.08%
2089	0.00%	0.00%	0.03%	0.02%	0.04%	0.05%	0.01%	0.01%	0.04%	0.05%
2090	0.00%	0.00%	0.08%	0.02%	0.03%	0.04%	0.01%	0.01%	0.03%	0.04%
2091	0.00%	0.00%	0.00%	0.06%	0.02%	0.03%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.00%	0.06%	0.02%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	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%

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 2019 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 - 2019 Level - After Consideration of Mortality

Claim Number Date of Birth Life Expectancy @ 12/31/18 Sex							Totals	Annual Basis Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age Incremental Payments By Claim By Year - 2019 Level - After Mortality (a)

Attained Age	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
23	123,714	172,698	48,631	36,450	153,029	127,449	661,972	3.32%
24	112,541	141,208	46,231	9,642	116,652	28,875	455,149	2.28%
25	116,080	145,064	45,841	134,183	106,437	80,640	628,244	3.15%
26	114,723	142,618	42,069	108,858	111,603	78,447	598,318	3.00%
27	184,570	138,821	39,877	88,115	104,199	99,200	654,781	3.28%
28	182,327	137,322	175,042	71,135	91,673	75,458	732,959	3.68%
29	180,064	173,953	194,076	66,946	104,232	110,239	829,510	4.16%
30	177,777	132,896	155,195	45,333	74,222	71,612	657,035	3.29%
31	175,465	131,330	147,447	35,979	66,866	70,326	627,414	3.15%
32	179,328	141,276	143,652	28,842	69,270	94,200	656,568	3.29%
33	170,771	126,825	129,632	22,102	53,385	66,543	569,257	2.85%
34	168,389	125,190	122,619	17,206	47,738	109,429	590,570	2.96%
35	165,984	122,699	114,117	13,248	42,314	106,238	564,600	2.83%
36	163,555	155,544	126,150	11,940	47,426	103,438	608,053	3.05%
37	161,101	118,909	100,536	7,727	34,283	118,530	541,087	2.71%
38	158,623	116,391	93,084	5,813	29,223	97,869	501,003	2.51%
39	156,120	114,257	86,659	4,346	25,667	95,102	482,151	2.42%
40	153,592	112,486	81,115	3,227	22,536	92,667	465,623	2.33%
41	151,039	109,942	74,665	2,364	19,593	89,601	447,204	2.24%
42	153,771	118,137	71,991	1,753	19,740	106,537	471,930	2.37%
43	145,845	136,482	75,780	1,455	18,662	84,438	462,661	2.32%
44	143,200	103,332	58,708	876	12,685	81,434	400,235	2.01%
45	140,521	101,086	53,903	614	10,876	78,734	385,735	1.93%
46	137,806	99,149	49,710	425	9,307	76,312	372,708	1.87%
47	135,051	96,521	45,031	289	8,116	86,152	371,158	1.86%
48	132,254	94,198	40,952	193	6,645	70,708	344,950	1.73%
49	129,413	92,156	37,376	127	5,590	68,295	332,957	1.67%
50	126,524	115,375	39,542	96	5,870	65,420	352,828	1.77%
51	123,587	87,052	30,080	51	3,842	62,796	307,408	1.54%
52	124,916	93,040	28,230	32	3,669	74,026	323,913	1.62%
53	117,560	82,129	23,934	19	2,571	57,596	283,810	1.42%
54	114,470	79,621	21,182	11	2,077	55,026	272,388	1.37%
55	111,329	77,342	18,776	6	1,669	52,662	261,784	1.31%
56	108,135	74,512	16,300	3	1,320	49,958	250,227	1.25%
57	104,887	92,739	16,722	2	1,342	55,729	271,421	1.36%
58	101,588	69,517	12,300	1	807	45,152	229,364	1.15%
59	98,239	66,630	10,449	0	617	42,558	218,493	1.10%
60	94,842	63,953	8,869	0	467	40,153	208,284	1.04%
61	91,398	61,461	7,515	0	349	37,916	198,640	1.00%
62	91,056	64,175	6,476	0	297	43,482	205,486	1.03%
63	84,374	55,802	5,121	0	185	33,167	178,648	0.90%
64	80,793	68,594	4,956	0	166	31,035	185,545	0.93%
65	77,172	50,288	3,353	0	91	28,740	159,644	0.80%
66	73,513	47,517	2,657	0	62	26,608	150,357	0.75%
67	69,824	44,897	2,089	0	43	28,893	145,746	0.73%
68	66,118	41,987	1,592	0	27	22,526	132,249	0.66%
69	62,408	39,250	1,202	0	17	20,587	123,462	0.62%
70	58,705	36,667	896	0	10	18,788	115,066	0.58%
71	55,018	43,688	762	-	8	16,935	116,411	0.58%
72	53,191	34,265	476	-	4	18,676	106,612	0.53%
Subtotals:	6,203,269	4,890,993	2,663,566	719,411	1,437,479	3,296,901	19,211,618	96.33%

Note: (a) Product of estimated payments (2019 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 - 2019 Level - After Consideration of Mortality

Claim Number	Date of Birth	Life Expectancy @ 12/31/18	Sex	(2)	(3)	(4)	(5)	(6)	(7)	Totals (8)	Percent of Total By Year (9)

Attained Age Incremental Payments By Claim By Year - 2019 Level - After Mortality (a)

Attained Age	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
73	47,718	28,781	318	-	2	13,652	90,470	0.45%
74	44,123	26,173	212	-	1	12,069	82,578	0.41%
75	40,580	23,732	137	-	0	10,624	75,074	0.38%
76	37,104	21,442	86	-	0	9,304	67,937	0.34%
77	33,712	19,099	52	-	0	9,410	62,273	0.31%
78	30,421	21,837	35	-	0	6,854	59,147	0.30%
79	27,249	14,932	16	-	0	5,815	48,013	0.24%
80	24,215	12,956	8	-	0	4,836	42,015	0.21%
81	21,331	11,164	4	-	0	3,978	36,477	0.18%
82	19,280	10,459	2	-	0	3,958	33,699	0.17%
83	16,075	8,004	1	-	0	2,556	26,636	0.13%
84	13,727	6,645	0	-	0	1,988	22,361	0.11%
85	11,579	7,030	0	-	-	1,516	20,124	0.10%
86	9,636	4,377	0	-	-	1,117	15,131	0.08%
87	7,903	3,463	0	-	-	941	12,307	0.06%
88	6,379	2,696	0	-	-	558	9,633	0.05%
89	5,060	2,041	0	-	-	371	7,472	0.04%
90	3,938	1,515	0	-	-	237	5,690	0.03%
91	3,001	1,100	-	-	-	144	4,246	0.02%
92	2,316	1,070	-	-	-	101	3,487	0.02%
93	1,625	527	-	-	-	44	2,196	0.01%
94	1,150	349	-	-	-	22	1,521	0.01%
95	790	221	-	-	-	10	1,021	0.01%
96	526	135	-	-	-	4	665	0.00%
97	338	79	-	-	-	2	419	0.00%
98	210	44	-	-	-	0	254	0.00%
99	125	30	-	-	-	0	155	0.00%
100	71	12	-	-	-	0	83	0.00%
101	41	6	-	-	-	0	47	0.00%
102	24	3	-	-	-	0	27	0.00%
103	13	1	-	-	-	0	15	0.00%
104	7	1	-	-	-	0	8	0.00%
105	4	0	-	-	-	0	5	0.00%
106	2	0	-	-	-	0	3	0.00%
107	1	0	-	-	-	0	1	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	-	-	-	-	-	-	-	0.00%
122	-	-	-	-	-	-	-	0.00%
Subtotals:	410,279	229,926	871	-	4	90,111	731,191	3.67%
Totals All:	6,613,548	5,120,919	2,664,437	719,411	1,437,482	3,387,012	#####	100.00%

Note: (a) Product of estimated payments (2019 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 22

Claim Number [REDACTED]
Date of Birth [REDACTED]
Life Expectancy @ 12/31/18 [REDACTED]
Sex [REDACTED]

	(2)	(3)	(4)	(5)	(6)	(7)
Attained Age						
23	0.98892	0.98713	0.95154	0.82281	0.91233	0.97962
24	0.97776	0.97419	0.90457	0.67429	0.83095	0.95931
25	0.96653	0.96118	0.85911	0.55037	0.75550	0.93907
26	0.95523	0.94812	0.81516	0.44742	0.68564	0.91889
27	0.94385	0.93500	0.77269	0.36216	0.62108	0.89878
28	0.93238	0.92180	0.73162	0.29177	0.56148	0.87873
29	0.92081	0.90850	0.69188	0.23383	0.50655	0.85875
30	0.90911	0.89509	0.65344	0.18632	0.45599	0.83883
31	0.89729	0.88157	0.61628	0.14757	0.40954	0.81897
32	0.88535	0.86794	0.58040	0.11616	0.36695	0.79917
33	0.87329	0.85420	0.54581	0.09084	0.32797	0.77944
34	0.86111	0.84036	0.51250	0.07057	0.29238	0.75978
35	0.84881	0.82641	0.48048	0.05445	0.25996	0.74020
36	0.83639	0.81236	0.44973	0.04170	0.23048	0.72069
37	0.82384	0.79820	0.42021	0.03169	0.20374	0.70125
38	0.81116	0.78393	0.39193	0.02389	0.17953	0.68189
39	0.79836	0.76955	0.36487	0.01786	0.15769	0.66261
40	0.78544	0.75508	0.33903	0.01324	0.13803	0.64341
41	0.77238	0.74049	0.31438	0.00972	0.12037	0.62428
42	0.75918	0.72578	0.29087	0.00706	0.10457	0.60523
43	0.74582	0.71095	0.26848	0.00507	0.09047	0.58627
44	0.73230	0.69597	0.24719	0.00360	0.07793	0.56738
45	0.71860	0.68084	0.22696	0.00252	0.06682	0.54857
46	0.70471	0.66555	0.20777	0.00174	0.05700	0.52985
47	0.69062	0.65009	0.18960	0.00119	0.04838	0.51121
48	0.67632	0.63445	0.17242	0.00079	0.04082	0.49265
49	0.66179	0.61861	0.15622	0.00052	0.03424	0.47418
50	0.64702	0.60257	0.14097	0.00033	0.02853	0.45580
51	0.63200	0.58632	0.12665	0.00021	0.02360	0.43752
52	0.61672	0.56985	0.11326	0.00013	0.01939	0.41935
53	0.60118	0.55316	0.10077	0.00008	0.01580	0.40130
54	0.58538	0.53627	0.08919	0.00004	0.01276	0.38339
55	0.56931	0.51917	0.07848	0.00003	0.01022	0.36565
56	0.55298	0.50186	0.06863	0.00001	0.00811	0.34807
57	0.53637	0.48435	0.05961	0.00001	0.00637	0.33069
58	0.51950	0.46665	0.05141	0.00000	0.00494	0.31350
59	0.50237	0.44877	0.04400	0.00000	0.00379	0.29652
60	0.48500	0.43074	0.03734	0.00000	0.00287	0.27976
61	0.46739	0.41257	0.03141	0.00000	0.00214	0.26325
62	0.44955	0.39427	0.02616	0.00000	0.00157	0.24702
63	0.43147	0.37584	0.02156	0.00000	0.00114	0.23109
64	0.41316	0.35731	0.01756	0.00000	0.00081	0.21548
65	0.39464	0.33870	0.01412	0.00000	0.00056	0.20024
66	0.37593	0.32004	0.01119	0.00000	0.00038	0.18539
67	0.35706	0.30138	0.00873	0.00000	0.00025	0.17094
68	0.33811	0.28279	0.00670	0.00000	0.00016	0.15694
69	0.31914	0.26436	0.00506	0.00000	0.00010	0.14344
70	0.30020	0.24613	0.00375	0.00000	0.00006	0.13045
71	0.28135	0.22817	0.00272	0.00000	0.00004	0.11799
72	0.26261	0.21051	0.00192	0.00000	0.00002	0.10610

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 - 2019 Level - Before Consideration of Mortality

Claim Number							Totals	Percent of Total
Date of Birth								By Year
Life Expectancy @ 12/31/18								
Sex								
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2019 Level - Before Mortality - @ 12/31/18							
23	125,100	174,950	51,108	44,300	167,734	130,100	693,292	0.60%
24	115,100	144,950	51,108	14,300	140,384	30,100	495,942	0.43%
25	120,100	150,922	53,358	243,804	140,884	85,872	794,940	0.69%
26	120,100	150,422	51,608	243,304	162,771	85,372	813,577	0.71%
27	195,550	148,472	51,608	243,304	167,771	110,372	917,077	0.80%
28	195,550	148,972	239,254	243,804	163,271	85,872	1,076,723	0.94%
29	195,550	191,472	280,504	286,304	205,771	128,372	1,287,973	1.12%
30	195,550	148,472	237,504	243,304	162,771	85,372	1,072,973	0.94%
31	195,550	148,972	239,254	243,804	163,271	85,872	1,076,723	0.94%
32	202,550	162,772	247,504	248,304	188,771	117,872	1,167,773	1.02%
33	195,550	148,472	237,504	243,304	162,771	85,372	1,072,973	0.94%
34	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
35	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
36	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
37	195,550	148,972	239,254	243,804	168,271	169,026	1,164,877	1.02%
38	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
39	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
40	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
41	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
42	202,550	162,772	247,504	248,304	188,771	176,026	1,225,927	1.07%
43	195,550	191,972	282,254	286,804	206,271	144,026	1,306,877	1.14%
44	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
45	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
46	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
47	195,550	148,472	237,504	243,304	167,771	168,526	1,161,127	1.01%
48	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
49	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
50	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
51	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
52	202,550	163,272	249,254	248,804	189,271	176,526	1,229,677	1.07%
53	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
54	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
55	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
56	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
57	195,550	191,472	280,504	286,304	210,771	168,526	1,333,127	1.16%
58	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
59	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
60	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
61	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
62	202,550	162,772	247,504	248,304	188,771	176,026	1,225,927	1.07%
63	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
64	195,550	191,972	282,254	286,804	206,271	144,026	1,306,877	1.14%
65	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
66	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
67	195,550	148,972	239,254	243,804	168,271	169,026	1,164,877	1.02%
68	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
69	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
70	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
71	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
72	202,550	162,772	247,504	248,304	188,771	176,026	1,225,927	1.07%
Subtotals:	9,510,700	7,830,956	11,323,720	12,071,192	8,562,739	6,864,562	56,163,869	49.00%

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 - 2019 Level - Before Consideration of Mortality

Claim Number							Totals	Percent of Total By Year
Date of Birth								
Life Expectancy @ 12/31/18								
Sex								
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2019 Level - Before Mortality - @ 12/31/18							
73	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
74	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
75	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
76	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
77	195,550	148,472	237,504	243,304	167,771	168,526	1,161,127	1.01%
78	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
79	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
80	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
81	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
82	202,550	163,272	249,254	248,804	189,271	176,526	1,229,677	1.07%
83	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
84	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
85	195,550	191,972	282,254	286,804	206,271	144,026	1,306,877	1.14%
86	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
87	195,550	148,472	237,504	243,304	167,771	168,526	1,161,127	1.01%
88	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
89	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
90	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
91	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
92	202,550	205,772	290,504	291,304	231,771	176,026	1,397,927	1.22%
93	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
94	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
95	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
96	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
97	195,550	148,972	239,254	243,804	168,271	169,026	1,164,877	1.02%
98	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
99	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
100	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
101	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
102	202,550	162,772	247,504	248,304	188,771	176,026	1,225,927	1.07%
103	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
104	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
105	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
106	195,550	191,972	282,254	286,804	206,271	144,026	1,306,877	1.14%
107	195,550	148,472	237,504	243,304	167,771	168,526	1,161,127	1.01%
108	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
109	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
110	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
111	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
112	202,550	163,272	249,254	248,804	189,271	176,526	1,229,677	1.07%
113	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
114	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
115	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
116	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
117	195,550	148,472	237,504	243,304	167,771	168,526	1,161,127	1.01%
118	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
119	195,550	148,472	237,504	243,304	162,771	143,526	1,131,127	0.99%
120	195,550	191,472	280,504	286,304	205,771	143,526	1,303,127	1.14%
121	195,550	148,972	239,254	243,804	163,271	144,026	1,134,877	0.99%
122	202,550	162,772	247,504	248,304	188,771	176,026	1,225,927	1.07%
Subtotals:	9,812,500	7,804,600	12,255,950	12,499,700	8,603,050	7,472,300	58,448,100	51.00%
Totals All:	19,323,200	15,635,556	23,579,670	24,570,892	17,165,789	14,336,862	114,611,969	100.00%

Expense Group	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Accident Year	Estimated
	1/1 - 12/31 2010	1/1 - 12/31 2011	1/1 - 12/31 2012	1/1 - 12/31 2013	1/1 - 12/31 2014	1/1 - 12/31 2015	1/1 - 12/31 2016	1/1 - 12/31 2017	1/1 - 12/31 2018	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	452,621
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	1,175,718
Medical Expense	N/A	795,785	792,882	845,548	967,563	974,935	967,347	939,392	855,074	855,074
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	10,333,679
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	2,081,185
Custodial	N/A	19,113	98,021	73,571	172,325	30,724	50,965	130,563	19,006	19,006
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	2,673,017
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	17,590,302
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	517,333
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	57,610,440
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	178,828,226
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	289,452,886
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	146,219,982
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	86,008,001
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	758,636,868
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%	2.57%
Parental Award	13.53%	12.37%	6.58%	8.89%	9.05%	7.50%	7.63%	7.77%	6.68%	6.68%
Medical Expense	5.60%	5.55%	6.11%	5.99%	6.24%	6.16%	5.89%	5.35%	4.86%	4.86%
Nursing Care - By Parents & Family Care	36.63%	38.61%	41.69%	46.10%	48.55%	54.48%	58.59%	58.93%	58.75%	58.75%
Nursing Care - By Others	18.92%	17.83%	23.20%	18.91%	15.76%	15.27%	14.72%	11.23%	11.83%	11.83%
Custodial	0.15%	0.13%	0.76%	0.52%	1.11%	0.19%	0.31%	0.74%	0.11%	0.11%
Other	14.41%	16.09%	10.32%	12.17%	11.35%	12.17%	9.91%	12.63%	15.20%	15.20%
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%	0.07%
Medical Expense	8.41%	8.87%	7.82%	7.95%	7.87%	7.88%	7.41%	7.54%	7.59%	7.59%
Nursing Care - By Parents & Family Care	15.23%	14.20%	19.70%	18.47%	20.13%	21.66%	22.13%	23.05%	23.57%	23.57%
Nursing Care - By Others	52.74%	53.39%	43.03%	44.13%	41.32%	39.91%	38.41%	38.82%	38.15%	38.15%
Custodial	10.41%	10.15%	17.82%	17.71%	19.22%	18.82%	20.91%	19.01%	19.27%	19.27%
Other	12.78%	12.88%	11.45%	11.56%	11.35%	11.61%	11.03%	11.50%	11.34%	11.34%
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)	3.28%	3.49%	3.21%	2.01%	2.96%	2.58%	4.07%	1.78%	2.01%	1.00%
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%	1.18%
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%	0.60%
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%	0.00%
Other (h)	0.90%	1.78%	1.04%	0.90%	0.45%	0.44%	1.24%	1.27%	1.15%	0.71%
Combined (i)										
Estimated Inflation - Paid Basis	0.78%	1.00%	0.78%	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.32%
Estimated Inflation - O/S Basis	0.29%	0.42%	9.83%	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	0.13%

Note: See Appendix B, Exhibit I, Sheet 4 for footnotes.

Expense Group	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31	Accident Year 1/1 - 12/31
(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 4 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 4 for footnotes.

Footnotes for Appendix B, Exhibit I, Sheets 1 to 3

- 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 and 2016. These changes in the custodial residential care daily rate resulted in the estimated inflation rates of 40%, 3%, 40%, 95%, 3% and 4.5% for 2004, 2005, 2006, 2012, 2013 & 2016, 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 Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	Model v CPI (13) - (3)	Conservative Model v CPI (14) - (3)	NICA v CPI (15) - (3)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
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%	7.44%	10.17%	3.27%	2.40%	3.49%	4.82%	7.27%	0.37%	8.7%	
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%	9.9%	
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%	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%	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%	1.19%	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%	0.17%	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%	

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 - 2018	1.70%		2.82%	1.76%	11.72%	12.35%	3.25%	2.04%	0.58%	4.09%	4.94%	7.16%	6.01%	6.07%	1.05%	5.40%	5.47%	4.31%	4.37%
1991 - 2018	2.28%		3.85%	2.51%	9.76%	12.46%	7.45%	5.26%	2.65%	5.88%	6.13%	7.88%	8.37%	5.53%	1.34%	5.37%	5.60%	6.09%	3.26%

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 - 2018	0.69%		0.78%	0.34%	11.29%	16.02%	0.54%	0.50%	0.71%	0.45%	0.52%	4.93%	4.56%	7.46%	0.44%	4.59%	4.23%	3.87%	6.76%
1991 - 2018	0.92%		1.36%	0.78%	17.48%	20.13%	9.48%	5.51%	2.08%	1.54%	1.18%	7.72%	6.94%	9.12%	0.58%	6.93%	6.80%	6.02%	8.20%

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)]

Year	Total Returns												Difference Between Average Returns							
	CPI	CPI	CPI	5 Year	Large	Small	Long-Term	Inter.	U.S.	Corporate	Merrill Lynch	Conservative	Annual	Medical v	Model v	Model v	Conservative	NICA v		
	All Items	All Items	Medical	Avg % Chg	Company	Company	Govt. Bonds	Term - Gov't	Treasury	Bonds	US Corporate	Model	Model	NICA	5 Yr Avg CPI	5 Yr Avg CPI	Model v	Model v	NICA v	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1926	17.70				11.62%	0.30%	7.77%	5.39%	3.30%	4.73%		7.89%	6.20%							
1927	17.30	-2.26%			37.49%	22.03%	8.93%	4.52%	3.10%	4.57%		19.04%	14.61%					21.30%	16.87%	
1928	17.10	-1.16%			43.61%	39.71%	0.10%	0.92%	3.57%	4.55%		21.01%	15.07%					22.17%	16.22%	
1929	17.20	0.58%			-8.42%	-51.35%	3.42%	6.01%	4.71%	4.73%		-0.80%	-7.40%					-1.39%	-7.98%	
1930	16.10	-6.40%			-24.90%	-38.10%	4.66%	6.71%	2.42%	4.55%		-7.98%	-7.49%					-1.58%	-1.10%	
1931	14.60	-9.32%		-3.71%	-43.34%	-49.71%	-5.31%	-2.32%	1.10%	4.58%		-17.89%	-18.52%		-14.18%		-8.57%	-9.20%		
1932	13.10	-10.27%		-5.31%	-8.19%	-5.41%	16.84%	0.92%		5.01%		-0.04%	5.36%		5.27%		10.23%	15.63%		
1933	13.20	0.76%		-4.93%	53.99%	142.45%	-0.07%	1.83%	0.33%	4.49%		25.74%	34.92%		30.67%		24.97%	34.16%		
1934	13.40	1.52%		-4.74%	-1.44%	24.24%	10.03%	9.00%	0.17%	4.00%		2.61%	9.71%		7.35%		1.09%	8.19%		
1935	13.80	2.99%		-2.87%	47.67%	40.24%	4.98%	7.01%	0.16%	3.60%		23.67%	18.99%		26.54%		20.69%	16.00%		
1936	14.00	1.45%		-0.71%	33.92%	64.73%	7.52%	3.06%	0.16%	3.24%		16.70%	20.45%		17.41%		15.25%	19.00%		
1937	14.40	2.86%	0.98%	1.91%	-35.03%	-58.01%	0.23%	1.56%	0.33%	3.26%		-13.93%	-15.73%		-0.93%		-15.84%	-16.78%		-18.59%
1938	14.00	-2.78%	0.00%	1.21%	31.12%	32.82%	5.53%	6.23%	0.00%	3.19%		16.09%	14.72%		-1.21%		14.88%	18.87%		17.50%
1939	14.00	0.00%	0.97%	0.90%	-0.41%	0.32%	5.94%	4.52%	0.00%	3.01%		1.81%	3.12%		0.07%		0.90%	1.81%		3.12%
1940	14.10	0.71%	0.00%	0.45%	-9.78%	-5.14%	6.09%	2.96%	0.00%	2.84%		-2.69%	0.10%		-0.45%		-3.14%	-3.40%		-0.61%
1941	15.50	9.93%	0.96%	2.14%	-11.59%	-9.06%	0.93%	0.50%	0.08%	2.77%		-4.00%	-3.18%		-1.18%		-6.15%	-13.93%		-13.11%
1942	16.90	9.03%	3.81%	3.38%	20.34%	44.59%	3.22%	1.94%	0.25%	2.83%		10.35%	12.92%		0.43%		6.98%	1.32%		3.89%
1943	17.40	2.96%	4.59%	4.53%	25.90%	88.40%	2.09%	2.81%	0.33%	2.73%		12.94%	21.49%		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%	1.73%	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%		0.84%	0.84%		1.26%		-0.91%	0.61%		0.10%
1954	26.70	-0.74%	2.27%	2.54%	52.62%	60.58%	7.19%	2.68%	0.89%	2.90%		24.73%	22.82%		-0.27%		22.19%	25.48%		23.56%
1955	26.80	0.37%	3.33%	1.43%	31.56%	20.44%	-1.29%	-0.65%	1.54%	3.05%		14.86%	8.60%		1.91%		13.43%	14.48%		8.22%
1956	27.60	2.99%	3.23%	0.82%	6.56%	4.28%	-5.59%	-0.42%	2.45%	3.36%		4.01%	0.22%		2.40%		3.19%	1.03%		-2.77%
1957	28.40	2.90%	4.69%	1.25%	-10.78%	-14.57%	7.46%	7.84%	3.17%	3.89%		-1.78%	0.31%		3.43%		-3.03%	-4.68%		-2.59%
1958	28.90	1.76%	4.48%	1.46%	43.36%	64.89%	-6.09%	-1.29%	1.50%	3.79%		20.18%	16.80%		3.02%		18.73%	18.42%		15.04%
1959	29.40	1.73%	3.81%	1.95%	11.96%	16.40%	-2.26%	-0.39%	2.96%	4.38%		6.76%	4.32%		1.86%		4.81%	5.03%		2.59%
1960	29.80	1.36%	3.21%	2.15%	0.47%	-3.29%	13.78%	11.76%	2.68%	4.41%		4.15%	7.30%		1.06%		2.00%	2.79%		5.94%
1961	30.00	0.67%	3.11%	1.68%	26.89%	32.09%	0.97%	1.85%	2.10%	4.35%		13.77%	11.27%		1.43%		12.08%	13.10%		10.60%
1962	30.40	1.33%	2.16%	1.37%	-8.73%	-11.90%	6.89%	5.56%	2.74%	4.33%		-1.17%	0.26%		0.78%		-2.54%	-2.51%		-1.07%
1963	30.90	1.64%	2.53%	1.35%	22.80%	23.57%	1.21%	1.64%	3.16%	4.26%		11.89%	9.13%		1.18%		10.55%	10.25%		7.48%
1964	31.20	0.97%	2.06%	1.20%	16.48%	23.52%	3.51%	4.04%	3.53%	4.41%		9.65%	9.44%		0.86%		8.45%	8.67%		8.47%
1965	31.80	1.92%	2.82%	1.31%	12.45%	41.75%	0.71%	1.02%	3.92%	4.49%		7.30%	10.20%		1.51%		5.99%	5.38%		8.28%
1966	32.90	3.46%	6.67%	1.87%	-10.06%	-7.01%	3.65%	4.69%	4.76%	5.13%		-1.64%	-0.25%		4.80%		-3.51%	-5.10%		-3.71%
1967	33.90	3.04%	6.25%	2.21%	23.98%	83.57%	-9.18%	1.01%	4.23%	5.51%		12.74%	16.58%		4.04%		10.53%	9.70%		13.54%
1968	35.50	4.72%	6.23%	2.82%	11.06%	35.97%	-0.26%	4.54%	5.21%	6.18%		8.00%	9.77%		3.41%		5.17%	3.28%		5.05%
1969	37.70	6.20%	6.19%	3.87%	-8.50%	-25.05%	-5.07%	-0.74%	6.57%	7.03%		-1.36%	-7.29%		2.32%		-5.23%	-7.55%		-13.48%
1970	39.80	5.57%	7.36%	4.60%	3.86%	-17.43%	12.11%	16.86%	6.52%	8.04%		7.96%	6.64%		2.76%		3.37%	2.39%		1.07%
1971	41.10	3.27%	4.57%	4.56%	14.30%	16.50%	13.23%	8.72%	4.40%	7.39%		10.70%	12.20%		0.01%		6.14%	7.43%		8.93%
1972	42.50	3.41%	3.28%	4.63%	18.99%	4.43%	5.69%	5.16%	3.82%	7.21%		11.98%	7.54%		-1.35%		7.35%	8.58%		4.14%
1973	46.20	8.71%	5.29%	5.43%	-14.69%	-30.90%	-1.11%	4.61%	6.92%	7.44%		-2.86%	-6.58%		-0.14%		-8.29%	-11.57%		-15.29%
1974	51.90	12.34%	12.56%	6.66%	-26.47%	-19.95%	4.35%	5.69%	8.03%	8.57%		-7.43%	-4.71%		5.91%		-14.08%	-19.76%		-17.05%
1975	55.50	6.94%	9.82%	6.93%	37.23%	52.82%	9.20%	7.83%	5.79%	8.83%		21.12%	21.16%		2.89%		14.19%	14.19%		14.22%
1976	58.20	4.86%	9.96%	7.25%	23.93%	57.38%	16.75%	12.87%	5.06%	8.43%		16.14%	23.37%		2.71%		8.89%	11.27%		18.50%
1977	62.10	6.70%	8.87%	7.91%	-7.16%	25.38%	-0.69%	1.41%	5.12%	8.02%		0.02%	3.66%		0.96%		-7.89%	-6.68%		-3.04%
1978	67.70	9.02%	8.83%	7.97%	6.57%	23.46%	-1.18%	3.49%	7.19%	8.73%		6.73%	6.31%		0.86%		-1.24%	-2.29%		-2.71%
1979	76.70	13.29%	10.14%	8.16%	18.61%	43.46%	-1.23%	4.09%	10.37%	9.63%		12.47%	12.24%		1.98%		4.31%	-0.82%		-1.06%
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%	6.00%	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%

Development of Incurred Loss Tail Factor - 366 Months to Ultimate
Based on Inverse Power Curve Fit to Weighted Average All Year Factors

Summary of Indicated Tail Factors
Based on Alternative Time Intervals
Beginning at 54:66, 66:78, and 78:90 Month Factors (a)

Fitted Interval	Wtd. Avg. All Years Beginning with Factor 66:78			Indicated Tail Factor 366:Ult.	Indicated Tail Factor 366:Ult.
	Intercept Ln (a)	Slope b	Indicated Tail Factor 366:Ult.	Based on Fitted Values Beginning with 54:66 Factor	Based on Fitted Values Beginning with 78:90 Factor
(1)	(2)	(3)	(4)	(5)	(6)
First 11 Factors	0.1431	2.1614	1.0088	1.0071	1.0092
First 10 Factors	(1.1291)	1.5807	1.0211	1.0015	1.0187
First 9 Factors	1.3690	2.7358	1.0036	1.0017	1.0710
First 8 Factors	0.8454	2.4904	1.0053	1.0000	1.0091
First 7 Factors	7.0431	5.4386	1.0001	1.0001	1.0208
First 6 Factors	6.3645	5.1107	1.0001	1.0004	1.0000
First 5 Factors	2.8217	3.3698	1.0015	1.0000	1.0001
Average of All			1.0058	1.0015	1.0184
Selected Tail Factor 366:Ult.			1.0990		

Note: (a) Indicated tail factor based on inverse power curve fit (with $y = 1 + a / (t + c)^b$ where $c = -1$) to various time intervals as described in column (1). An example is shown in Appendix C, Exhibit II, Sheets 1 and 2.

Development of Incurred Loss Tail Factor - 366 Months to Ultimate
Based on Inverse Power Curve Fit to Weighted Average All Year Factors

Example Shown Below for Fit to First Ten Dollar Weighted Average All Factors - Beginning with 54:66

Maturity	T Value	Incremental Development Factor (a)	Dev. Factor Minus 1.0 D Fact - 1 (3) - 1.0	X Value Ln(1/t) Log (1/ Col.(2))	Y Value Ln (Fact-1) Log (Col. (4))	Fitted Value Ln (Fact-1) Y = Col. (6) X = Col. (5)	Fitted Value Exp (Col. (7))	Fitted Loss Dev. Factor 1.0 + Col. (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
54	5.5	1.12319	0.1232	-1.7047	-2.0940	-2.7816	0.0619	1.0619
66	6.5	1.04105	0.0410	-1.8718	-3.1930	-3.3574	0.0348	1.0348
78	7.5	1.00798	0.0080	-2.0149	-4.8310	-3.8506	0.0213	1.0213
90	8.5	1.06953	0.0695	-2.1401	-2.6659	-4.2820	0.0138	1.0138
102	9.5	1.00100	0.0010	-2.2513	-6.9078	-4.6653	0.0094	1.0094
114	10.5	1.01636	0.0164	-2.3514	-4.1132	-5.0103	0.0067	1.0067
126	11.5	1.00100	0.0010	-2.4423	-6.9078	-5.3238	0.0049	1.0049
138	12.5	1.00100	0.0010	-2.5257	-6.9078	-5.6112	0.0037	1.0037
150	13.5	1.04806	0.0481	-2.6027	-3.0352	-5.8764	0.0028	1.0028
162	14.5	1.00198	0.0020	-2.6741	-6.2256	-6.1227	0.0022	1.0022

(10) Ln a - Intercept =====> 3.0938
 (11) a =====> 22.0601
 (12) b - Slope =====> 3.4465
 (13) Indicated Tail 366 to Ultimate =====> 1.0015
 (14) Selected Tail 366 to Ultimate =====> 1.0990

Note: (a) Based on inverse power curve fit to the incurred loss development (weighted average all years) factors as shown on Exhibit VII, Sheets 2b-1, 2, and 3, factors from 54:66 to 162:174.

Development of Incurred Loss Tail Factor - 366 Months to Ultimate

Based on Inverse Power Curve Fit to Factors Shown in Appendix C, Exhibit II, Sheet 1

Extrapolated to 630 Months - Based on Approximate Life Expectancy at Age 30 (366 months)

Maturity	T Value	X Value		Fitted Loss		Fitted Loss Dev. Factor Cumulative Product of Col. (6)
		Ln(1/t) Log (1/ Col.(2))	Fitted Value (a) Ln (Fact-1)	Fitted Value Exp (Col. (4))	Dev. Factor (Incremental) 1.0 + Col. (5)	
----- (1)	----- (2)	----- (3)	----- (4)	----- (5)	----- (6)	----- (7)
366	31.5	-3.44999	-8.7966	0.0002	1.0002	1.0015
378	32.5	-3.48124	-8.9043	0.0001	1.0001	1.0014
390	33.5	-3.51155	-9.0088	0.0001	1.0001	1.0012
402	34.5	-3.54096	-9.1102	0.0001	1.0001	1.0011
414	35.5	-3.56953	-9.2086	0.0001	1.0001	1.0010
426	36.5	-3.59731	-9.3044	0.0001	1.0001	1.0009
438	37.5	-3.62434	-9.3975	0.0001	1.0001	1.0008
450	38.5	-3.65066	-9.4882	0.0001	1.0001	1.0007
462	39.5	-3.67630	-9.5766	0.0001	1.0001	1.0006
474	40.5	-3.70130	-9.6628	0.0001	1.0001	1.0006
486	41.5	-3.72569	-9.7468	0.0001	1.0001	1.0005
498	42.5	-3.74950	-9.8289	0.0001	1.0001	1.0004
510	43.5	-3.77276	-9.9091	0.0000	1.0000	1.0004
522	44.5	-3.79549	-9.9874	0.0000	1.0000	1.0003
534	45.5	-3.81771	-10.0640	0.0000	1.0000	1.0003
546	46.5	-3.83945	-10.1389	0.0000	1.0000	1.0003
558	47.5	-3.86073	-10.2122	0.0000	1.0000	1.0002
570	48.5	-3.88156	-10.2841	0.0000	1.0000	1.0002
582	49.5	-3.90197	-10.3544	0.0000	1.0000	1.0001
594	50.5	-3.92197	-10.4233	0.0000	1.0000	1.0001
606	51.5	-3.94158	-10.4909	0.0000	1.0000	1.0001
618	52.5	-3.96081	-10.5572	0.0000	1.0000	1.0001
630	53.5	-3.97968	-10.6222	0.0000	1.0000	1.0000

Note: (a) Based on Slope and Intercept values shown in Appendix C, Exhibit II, Sheet 1 and X value shown in Column (3) above.

Actual Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

Birth Year	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)	@ 12/31/17 (b)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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	14,267,027	14,638,997	14,709,082	14,825,915
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	6,017,106	6,279,135	6,329,261	6,377,136
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	8,706,421	9,314,249	9,450,182	9,571,436
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	14,588,741	15,500,157	15,693,145	15,897,152
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	19,373,096	20,331,661	20,584,293	20,800,669
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	7,192,264	7,475,545	7,533,081	7,595,466
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	10,038,156	10,574,141	10,709,402	10,850,335
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	9,129,668	9,627,567	9,744,801	9,857,549
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	11,977,563	12,557,481	12,681,034	12,811,729
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	19,760,086	21,092,727	21,404,139	21,707,696
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	11,901,286	12,245,496	12,352,026	12,431,044
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	5,837,741	6,195,510	6,282,731	6,376,373
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	7,320,379	7,833,708	7,936,906	8,047,059
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	15,119,824	16,227,654	16,470,869	16,724,717
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	4,352,130	4,674,834	4,744,326	4,833,332
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	4,770,134	5,141,005	5,245,136	5,301,051
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	7,095,668	7,624,142	7,738,709	7,854,968
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	8,325,390	8,963,008	9,156,506	9,340,477
2007	909,414	2,145,757	3,232,481	4,101,955	5,212,346	6,071,909	7,004,826	7,953,448	8,849,635	9,693,497	9,871,440	10,090,049
2008	287,894	916,649	1,407,917	2,014,976	2,355,509	2,934,059	3,572,068	4,287,731	5,061,580	5,678,602	5,806,667	5,926,784
2009	114,839	628,299	1,532,304	2,438,709	3,142,736	3,691,740	4,230,225	5,156,527	6,451,376	7,100,090	7,247,798	7,445,692
2010		116,166	895,231	1,203,035	1,818,188	2,065,585	2,245,502	2,456,858	2,674,347	2,866,667	2,903,629	2,950,858
2011			11,245	178,666	877,041	1,559,805	2,333,485	3,117,907	3,794,991	4,353,878	4,530,039	4,645,493
2012				16,611	97,446	898,196	1,645,365	2,061,021	2,323,849	2,732,433	2,854,410	2,926,538
2013					114,394	873,399	1,747,648	2,424,840	3,154,345	3,737,777	3,937,024	4,162,216
2014						116,952	652,037	1,765,040	2,940,791	4,231,511	4,440,983	4,641,703
2015							0	365,465	1,346,365	2,609,468	2,880,464	3,052,055
2016								10,326	390,803	569,989	587,034	628,530
2017									5,229	455,087	637,742	710,752
2018										30,277	154,648	208,580
2019											0	0
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	206,135,268	218,769,205	221,691,533	224,666,629
2010 & Prior		102,953,368	117,272,447	130,065,693	151,909,425	169,499,532	182,393,308	195,456,871	208,809,616	221,635,871	224,595,162	227,617,488
2011 & Prior			117,283,692	130,244,359	152,786,466	171,059,337	184,726,793	198,574,778	212,604,607	225,989,749	229,125,201	232,262,981
2012 & Prior				130,260,969	152,883,912	171,957,533	186,372,157	200,635,799	214,928,456	228,722,182	231,979,611	235,189,518
2013 & Prior					152,998,305	172,830,932	188,119,805	203,060,639	218,082,801	232,459,960	235,916,635	239,351,734
2014 & Prior						172,947,884	188,771,842	204,825,679	221,023,592	236,691,471	240,357,618	243,993,436
2015 & Prior							188,771,842	205,191,144	222,369,957	239,300,938	243,238,082	247,045,491
2016 & Prior								205,201,470	222,760,760	239,870,927	243,825,117	247,674,022
2017 & Prior									222,765,989	240,326,014	244,462,859	248,384,773
2018 & Prior										240,356,291	244,617,507	248,593,353
2019 & Prior											244,617,507	248,593,353

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	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)	@ 12/31/17 (b)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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	25,441,183	25,702,077	26,490,082	26,490,082
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	12,078,863	12,124,934	12,124,934	12,125,846
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	27,582,759	27,832,120	27,832,120	27,832,120
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	51,825,758	52,149,680	51,049,383	51,049,383
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	44,240,688	44,771,955	47,070,479	47,070,479
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	20,463,924	20,675,749	20,675,749	20,675,749
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	32,530,259	33,033,922	33,033,922	33,033,922
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	30,070,691	29,864,307	29,864,307	29,864,307
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	39,746,715	40,457,327	40,457,327	40,457,327
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	67,690,266	70,152,725	70,152,725	70,152,725
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	26,469,569	27,054,078	27,054,078	27,054,078
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	21,260,799	21,722,522	21,115,573	21,115,573
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	29,028,446	29,663,340	29,663,340	29,663,648
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	69,075,832	70,560,398	68,397,862	68,397,915
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	18,044,410	18,209,635	16,366,857	16,366,857
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	27,934,816	28,781,989	28,781,989	28,782,198
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	32,289,079	32,986,431	32,986,431	32,986,645
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	48,406,081	50,537,021	49,249,531	49,249,689
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	38,318,675	38,987,317	38,987,317	38,987,830
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	52,483,297	51,043,082	51,043,082	51,043,137
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	58,470,612	59,034,654	59,034,654	59,034,898
2010		367,288	11,709,849	23,432,658	28,572,781	27,241,537	27,631,375	26,491,003	28,170,398	28,907,752	28,887,752	28,887,899
2011			8,025,000	18,092,817	27,966,715	38,554,067	47,898,365	46,663,004	47,391,514	47,765,304	47,765,304	47,765,451
2012				12,090,000	20,346,124	28,272,096	31,340,190	24,080,908	28,663,775	32,385,451	33,476,533	33,476,916
2013					8,415,555	14,108,083	24,160,711	27,946,444	30,675,106	29,432,728	29,430,617	29,430,743
2014						6,459,800	22,999,374	37,678,801	39,204,196	40,746,108	39,409,631	35,743,284
2015							0	18,702,803	25,309,491	40,552,485	42,028,767	45,092,538
2016								2,984,445	3,189,395	7,092,710	7,105,900	8,234,072
2017									220,615	12,515,921	18,805,633	17,566,904
2018										11,120,164	13,837,666	16,302,803
2019											30,000	30,000
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	773,452,725	785,345,264	781,431,743	781,434,410
2010 & Prior		675,575,300	733,523,879	824,647,277	819,040,972	799,854,146	804,715,198	808,753,421	801,623,124	814,253,016	810,319,495	810,322,309
2011 & Prior			741,548,879	842,740,094	847,007,687	838,408,213	852,613,563	855,416,424	849,014,638	862,018,320	858,084,799	858,087,760
2012 & Prior				854,830,094	867,353,811	866,680,309	883,953,753	879,497,332	877,678,413	894,403,771	891,561,332	891,564,676
2013 & Prior					875,769,366	880,788,392	908,114,464	907,443,776	908,353,519	923,836,499	920,991,949	920,995,419
2014 & Prior						887,248,192	931,113,838	945,122,577	947,557,715	964,582,608	960,401,580	956,738,703
2015 & Prior							931,113,838	963,825,379	972,867,205	1,005,135,092	1,002,430,347	1,001,831,241
2016 & Prior								966,809,825	976,056,601	1,012,227,802	1,009,536,247	1,010,065,313
2017 & Prior									976,277,215	1,024,743,723	1,028,341,881	1,027,632,217
2018 & Prior										1,035,863,887	1,042,179,546	1,043,935,020
2019 & Prior											1,042,209,546	1,043,965,020

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											
	@ 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)	@ 12/31/17 (b)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	N/A	27,151,287	26,330,062	26,239,659	23,959,593	24,195,976	23,414,027	23,125,750	22,247,493	22,258,805	22,620,233	22,677,805
1990	N/A	11,614,027	11,477,027	11,641,938	10,246,976	9,999,835	9,939,137	9,834,515	10,241,714	10,174,453	10,078,098	10,096,915
1991	N/A	21,846,966	23,599,488	25,562,294	22,304,544	22,311,410	22,422,995	22,327,764	21,603,024	21,641,402	21,504,193	21,536,085
1992	N/A	45,007,814	45,510,337	49,648,408	43,814,483	44,193,315	42,324,758	41,873,921	41,648,941	41,582,298	40,514,823	40,546,886
1993	N/A	46,399,495	42,090,226	45,388,953	39,587,735	39,534,688	39,694,225	39,036,364	37,954,191	38,090,051	39,223,501	39,282,593
1994	N/A	17,704,344	19,509,699	20,997,772	19,372,951	18,678,491	18,851,442	18,217,559	17,763,746	17,795,413	17,521,518	17,537,861
1995	N/A	29,612,489	27,858,448	26,170,052	26,818,973	25,772,539	26,087,912	25,662,899	26,306,261	26,989,640	26,662,851	26,682,596
1996	N/A	34,616,867	25,704,748	27,833,390	26,231,269	25,801,313	24,493,693	24,589,056	24,969,372	24,861,140	24,880,846	24,849,728
1997	N/A	46,595,341	43,560,423	40,798,018	40,407,001	36,376,739	34,536,923	34,325,245	32,694,782	33,194,637	33,088,541	33,030,471
1998	N/A	66,412,941	63,607,918	63,521,734	61,517,550	63,630,834	63,226,390	60,905,055	55,860,280	58,204,362	57,692,902	57,599,465
1999	N/A	35,941,607	31,549,054	29,830,188	28,407,824	24,714,807	24,390,834	23,409,402	23,002,739	23,696,374	23,486,969	23,454,281
2000	N/A	26,019,849	21,007,662	22,396,391	18,726,468	17,876,978	17,216,907	17,027,251	18,099,943	18,418,564	17,885,188	17,859,552
2001	N/A	30,143,811	27,629,667	28,951,546	26,397,525	24,055,468	24,549,828	24,792,104	24,719,308	25,087,505	24,924,856	24,897,319
2002	N/A	81,623,942	89,912,951	84,119,393	77,166,072	71,583,645	67,160,964	62,125,579	59,580,427	60,392,984	58,178,002	57,989,657
2003	N/A	19,765,701	20,411,699	18,732,576	16,820,632	15,371,140	14,491,272	14,022,907	15,763,511	15,811,498	14,210,230	14,146,892
2004	N/A	34,906,670	33,509,530	28,899,731	28,835,840	26,266,333	25,078,722	23,496,241	26,097,578	26,056,758	24,944,720	24,820,154
2005	N/A	73,254,683	67,946,105	58,507,245	46,987,970	38,008,212	34,625,670	33,578,652	32,030,326	31,565,838	31,326,160	30,963,962
2006	N/A	59,312,524	66,536,687	58,405,872	57,971,240	58,221,693	57,273,917	55,106,696	49,374,895	50,311,984	47,049,460	46,576,501
2007	N/A	59,153,178	67,620,964	58,470,417	56,101,360	52,163,570	47,452,521	46,361,933	40,252,269	39,852,634	39,483,137	39,068,261
2008	N/A	66,478,546	79,164,976	68,213,720	68,761,560	64,432,055	66,360,989	58,916,171	57,179,737	54,195,381	51,614,740	52,930,250
2009	N/A	70,036,100	82,639,361	74,221,132	73,702,410	61,645,728	59,938,541	60,751,883	65,746,467	64,077,529	63,424,714	63,023,168
2010		64,978,389	69,884,924	64,673,667	56,447,824	43,747,351	35,510,801	32,471,443	32,871,068	32,238,079	31,651,326	31,651,326
2011			72,891,940	71,306,452	65,671,795	65,087,844	67,347,302	60,514,485	58,807,873	56,226,768	55,321,974	54,458,116
2012				81,217,094	76,746,568	67,114,423	57,809,164	43,294,886	39,903,132	42,641,332	39,885,520	39,305,865
2013					76,400,906	62,357,107	60,846,197	54,240,114	51,458,790	41,771,976	40,671,058	40,375,809
2014						69,737,636	80,346,694	84,954,480	68,887,830	63,582,211	59,749,323	54,308,497
2015							61,923,125	75,914,747	63,520,691	65,942,190	67,498,285	71,317,281
2016								69,229,336	56,397,130	40,327,403	36,523,405	33,856,575
2017									69,648,129	72,052,065	72,802,486	66,948,185
2018										83,644,236	78,480,797	75,344,643
2019 (6 Mo)											19,997,038	35,972,380
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	703,137,005	704,259,251	690,315,680	689,570,403
2010 & Prior		968,576,573	987,061,958	933,224,095	870,587,801	808,582,121	779,042,467	751,958,390	736,008,073	736,497,330	722,323,803	721,221,729
2011 & Prior			1,059,953,897	1,004,530,547	936,259,596	873,669,964	846,389,769	812,472,875	794,815,946	792,724,098	777,645,777	775,679,845
2012 & Prior				1,085,747,642	1,013,006,165	940,784,387	904,198,933	855,767,761	834,719,078	835,365,430	817,531,297	814,985,710
2013 & Prior					1,089,407,071	1,003,141,494	965,045,130	910,007,875	886,177,868	877,137,406	858,202,354	855,361,519
2014 & Prior						1,072,879,130	1,045,391,825	994,962,354	955,065,699	940,719,617	917,951,678	909,670,016
2015 & Prior							1,107,314,950	1,070,877,102	1,018,586,390	1,006,661,807	985,449,963	980,987,297
2016 & Prior								1,140,106,438	1,074,983,520	1,046,989,210	1,021,973,368	1,014,843,872
2017 & Prior									1,144,631,648	1,094,775,854	1,081,792,056	
2018 & Prior										1,202,685,511	1,173,256,651	1,157,136,699
2019 & Prior											1,193,253,689	1,193,109,080

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											
	@ 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)	@ 12/31/17 (b)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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	29,246,689	29,318,266	30,138,496	30,129,776
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	14,227,333	14,164,464	14,155,275	14,149,237
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	30,329,935	30,457,286	30,448,017	30,445,594
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	58,278,747	58,312,637	57,113,215	57,099,975
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	50,530,018	50,807,973	52,734,676	52,725,037
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	23,680,669	23,764,362	23,505,904	23,499,116
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	35,946,787	36,947,666	36,635,315	36,629,991
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	33,535,980	33,441,040	33,598,910	33,525,133
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	44,777,076	45,528,680	45,514,210	45,408,412
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	75,648,623	78,950,805	78,478,865	78,313,295
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	30,294,112	31,270,594	31,115,796	31,035,304
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	24,086,292	24,548,529	23,917,263	23,859,730
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	32,195,308	32,729,847	32,612,567	32,553,830
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	78,853,193	80,039,362	77,367,045	77,037,874
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	20,478,428	20,562,331	18,485,522	18,381,452
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	32,749,998	32,754,129	32,649,807	32,458,395
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	39,904,713	39,378,177	39,403,341	38,916,835
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	59,343,178	60,598,885	58,977,936	58,345,051
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	48,074,049	47,688,524	47,484,915	46,971,301
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	65,428,405	62,124,948	61,877,220	61,225,661
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	74,480,094	72,664,826	72,345,582	71,705,773
2010		64,978,389	70,135,006	70,499,869	62,574,064	48,496,715	39,378,914	36,647,659	37,160,337	36,496,317	36,304,133	35,947,407
2011			72,891,940	77,584,464	72,600,196	71,996,315	74,559,791	68,192,855	66,336,890	63,486,298	62,629,546	61,709,349
2012				81,217,094	77,309,410	67,729,133	58,440,532	44,610,051	41,198,718	44,119,040	44,991,234	44,384,627
2013					76,400,906	62,478,164	61,072,531	55,495,022	52,757,475	42,904,798	42,002,707	41,749,723
2014						69,737,636	80,485,475	86,783,624	70,511,636	65,208,558	61,384,075	55,796,086
2015							61,923,125	77,433,227	64,925,458	67,537,373	69,237,390	73,173,103
2016								69,229,336	56,524,744	40,507,989	37,404,032	34,068,699
2017									69,648,129	72,211,327	73,110,389	67,214,071
2018										83,644,236	78,634,965	75,475,054
2019 (6 Mo)											19,997,038	35,972,380
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	902,089,627	906,053,330	898,559,876	894,416,773
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	939,249,964	942,549,647	934,864,009	930,364,180
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	1,005,586,855	1,006,035,945	997,493,555	992,073,529
2012 & Prior				1,275,965,019	1,239,238,729	1,151,288,136	1,109,623,186	1,071,290,917	1,046,785,572	1,050,154,985	1,042,484,788	1,036,458,156
2013 & Prior					1,315,639,635	1,213,766,300	1,170,695,717	1,126,785,939	1,099,543,048	1,093,059,783	1,084,487,495	1,078,207,879
2014 & Prior						1,283,503,936	1,251,181,192	1,213,569,563	1,170,054,683	1,158,268,341	1,145,871,570	1,134,003,965
2015 & Prior							1,313,104,318	1,291,002,789	1,234,980,142	1,225,805,714	1,215,108,960	1,207,177,068
2016 & Prior								1,360,232,125	1,291,504,885	1,266,313,703	1,252,512,992	1,241,245,767
2017 & Prior									1,361,153,014	1,338,525,030	1,325,623,381	1,308,459,838
2018 & Prior										1,422,169,266	1,404,258,346	1,383,934,892
2019 & Prior											1,424,255,384	1,419,907,272

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											
	@ 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)	@ 12/31/17 (b)	@ 12/31/18 (b)	@ 3/31/19 (b)	@ 6/30/19 (b)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
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	25,964,034	26,130,433	26,787,495	26,805,190
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	12,789,992	12,789,755	12,800,583	12,813,482
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	25,047,376	25,355,757	25,392,107	25,429,624
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	48,119,766	48,471,434	47,624,160	47,692,169
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	43,010,446	43,548,946	45,050,520	45,066,383
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	19,083,459	19,270,039	19,095,531	19,104,089
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	29,702,005	30,676,297	30,487,926	30,534,467
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	27,972,026	27,994,856	28,164,285	28,153,559
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	36,234,683	37,068,365	37,108,028	37,080,995
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	61,025,424	63,895,585	63,641,229	63,610,117
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	26,214,859	27,176,655	27,098,985	27,073,340
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	19,495,776	20,137,823	19,694,454	19,688,035
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	25,986,782	26,591,498	26,542,528	26,538,895
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	62,535,820	63,958,182	62,047,697	61,891,105
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	17,106,855	17,290,259	15,666,794	15,613,350
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	25,376,483	25,364,821	25,330,155	25,218,237
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	30,379,108	30,343,034	30,396,651	30,083,885
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	45,855,599	47,019,519	45,888,549	45,481,934
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	38,254,985	38,309,381	38,210,068	37,886,143
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	46,953,609	45,133,053	45,035,143	44,651,258
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	55,417,658	54,524,864	54,384,648	54,024,840
2010		42,506,678	46,963,905	47,244,604	42,551,480	33,550,530	27,627,157	25,943,105	26,463,338	25,270,979	25,150,805	24,923,805
2011			48,135,149	51,255,567	48,664,196	49,025,594	51,459,755	47,536,597	46,583,905	44,915,237	44,465,511	43,976,097
2012				53,164,473	51,304,216	45,663,550	40,043,978	30,959,093	28,754,324	30,887,223	31,583,612	31,266,410
2013					50,356,222	41,890,895	41,626,313	38,253,503	36,709,393	30,212,648	29,697,250	29,659,192
2014						46,089,913	54,048,934	58,832,041	48,382,677	45,234,556	42,766,421	39,116,330
2015							41,099,116	51,838,255	43,925,745	46,009,484	47,275,723	50,051,263
2016								45,882,758	37,786,424	27,158,139	25,089,463	22,922,972
2017									46,007,205	47,971,650	48,658,911	44,836,250
2018										54,950,285	51,845,519	49,890,591
2019 (6 Mo)											13,030,783	23,550,427
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	722,526,743	731,050,556	726,447,533	724,441,099
2010 & Prior		762,764,793	790,234,672	834,120,872	824,014,306	779,854,241	764,675,204	758,064,387	748,990,080	756,321,534	751,598,339	749,364,904
2011 & Prior			838,369,821	885,376,439	872,678,502	828,879,835	816,134,960	805,600,984	795,573,985	801,236,771	796,063,849	793,341,001
2012 & Prior				938,540,911	923,982,718	874,543,385	856,178,937	836,560,077	824,328,310	832,123,994	827,647,462	824,607,411
2013 & Prior					974,338,940	916,434,280	897,805,250	874,813,580	861,037,702	862,336,643	857,344,712	854,266,603
2014 & Prior						962,524,193	951,854,184	933,645,621	909,420,380	907,571,199	900,111,133	893,382,934
2015 & Prior							992,953,300	985,483,876	953,346,124	953,580,683	947,386,855	943,434,197
2016 & Prior								1,031,366,635	991,132,549	980,738,822	972,476,318	966,357,168
2017 & Prior									1,037,139,753	1,028,710,472	1,021,135,229	1,011,193,419
2018 & Prior										1,083,660,757	1,072,980,748	1,061,084,010
2019 & Prior											1,086,011,531	1,084,634,437

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 @ 6/30/19	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 @ 6/30/19 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	11,925,636	9,023,578	11,182,581	14,099,075	20,949,214	23,108,217	26,024,712	22,677,805	1,728,591	(430,412)	(3,346,906)
1990	4,592,259	3,994,290	4,647,537	5,469,977	8,586,549	9,239,795	10,062,236	10,096,915	1,510,366	857,120	34,679
1991	6,652,726	15,033,623	19,043,163	24,670,725	21,686,349	25,695,889	31,323,450	21,536,085	(150,264)	(4,159,804)	(9,787,365)
1992	11,021,628	25,102,720	31,368,850	40,078,315	36,124,348	42,390,478	51,099,943	40,546,886	4,422,538	(1,843,592)	(10,553,057)
1993	16,304,588	22,464,338	27,629,440	34,720,022	38,768,926	43,934,027	51,024,610	39,282,593	513,667	(4,651,434)	(11,742,017)
1994	6,044,764	10,850,253	13,716,365	17,796,893	16,895,017	19,761,128	23,841,657	17,537,861	642,844	(2,223,267)	(6,303,796)
1995	7,983,671	19,855,251	24,700,381	31,510,248	27,838,922	32,684,053	39,493,920	26,682,596	(1,156,326)	(6,001,457)	(12,811,324)
1996	7,621,595	14,475,970	16,753,349	19,717,569	22,097,565	24,374,944	27,339,164	24,849,728	2,752,163	474,784	(2,489,436)
1997	9,230,448	24,541,551	30,366,788	38,579,620	33,771,999	39,597,236	47,810,068	33,030,471	(741,528)	(6,566,764)	(14,779,597)
1998	16,166,460	38,935,533	47,091,484	58,353,272	55,101,993	63,257,944	74,519,732	57,599,465	2,497,472	(5,658,478)	(16,920,267)
1999	9,795,635	11,062,544	12,824,672	15,155,219	20,858,179	22,620,307	24,950,854	23,454,281	2,596,102	833,974	(1,496,573)
2000	4,982,394	9,496,919	10,611,256	12,029,292	14,479,313	15,593,650	17,011,686	17,859,552	3,380,239	2,265,903	847,867
2001	6,771,969	17,390,066	20,715,763	25,285,678	24,162,035	27,487,733	32,057,648	24,897,319	735,284	(2,590,414)	(7,160,329)
2002	13,230,353	40,223,474	46,662,895	55,287,419	53,453,828	59,893,249	68,517,772	57,989,657	4,535,830	(1,903,591)	(10,528,115)
2003	4,059,246	8,754,383	9,544,891	10,532,798	12,813,629	13,604,137	14,592,044	14,146,892	1,333,263	542,755	(445,152)
2004	4,541,024	18,354,135	21,872,410	26,759,408	22,895,159	26,413,434	31,300,433	24,820,154	1,924,995	(1,593,280)	(6,480,278)
2005	6,623,038	20,532,140	23,470,353	27,381,180	27,155,178	30,093,391	34,004,219	30,963,962	3,808,784	870,571	(3,040,256)
2006	7,842,683	34,798,647	40,394,205	47,994,222	42,641,330	48,236,888	55,836,905	46,576,501	3,935,171	(1,660,387)	(9,260,404)
2007	8,500,931	25,952,410	28,443,714	31,619,996	34,453,341	36,944,645	40,120,927	39,068,261	4,614,919	2,123,615	(1,052,666)
2008	5,012,159	41,228,842	48,940,483	59,735,261	46,241,000	53,952,642	64,747,419	52,930,250	6,689,250	(1,022,392)	(11,817,170)
2009	7,144,941	45,137,912	52,503,492	62,616,640	52,282,854	59,648,433	69,761,582	63,023,168	10,740,315	3,374,735	(6,738,413)
2010	2,867,196	27,502,854	34,329,420	44,472,006	30,370,049	37,196,615	47,339,202	31,651,326	1,281,277	(5,545,289)	(15,687,875)
2011	4,502,239	37,810,520	43,616,981	51,557,943	42,312,760	48,119,220	56,060,182	54,458,116	12,145,356	6,338,895	(1,602,066)
2012	2,858,345	30,882,481	36,485,099	44,366,649	33,740,825	39,343,444	47,224,994	39,305,865	5,565,040	(37,579)	(7,919,129)
2013	4,082,817	23,493,528	25,673,206	28,486,786	27,576,344	29,756,022	32,569,603	40,375,809	12,799,464	10,619,786	7,806,206
2014	4,558,954	39,885,883	43,407,270	47,941,464	44,444,837	47,966,224	52,500,418	54,308,497	9,863,661	6,342,273	1,808,080
2015	2,998,657	56,639,364	63,174,795	71,859,443	59,638,021	66,173,452	74,858,100	71,317,281	11,679,260	5,143,829	(3,540,820)
2016	622,223	32,628,320	35,635,467	39,541,536	33,250,544	36,257,690	40,163,760	33,856,575	606,031	(2,401,115)	(6,307,185)
2017	706,208	53,666,163	58,539,799	64,869,330	54,372,372	59,246,007	65,575,539	66,948,185	12,575,813	7,702,178	1,372,646
2018	207,760	52,721,303	57,550,778	63,833,024	52,929,063	57,758,538	64,040,784	75,344,643	22,415,580	17,586,105	11,303,859
2019 (6 Mo)	0	26,074,928	29,473,790	34,080,720	26,074,928	29,473,790	34,080,720	35,972,380	9,897,453	6,498,590	1,891,660
Totals:	199,452,547	838,513,925	970,370,675	1,150,401,732	1,037,966,471	1,169,823,221	1,349,854,279	1,193,109,080	155,142,608	23,285,859	(156,745,199)
Excl. 2019	199,452,547	812,438,997	940,896,885	1,116,321,012	1,011,891,544	1,140,349,431	1,315,773,558	1,157,136,699	145,245,156	16,787,268	(158,636,859)

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

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

Payment Pattern - 2019 Level - Before Inflation and Investment Income (a)
Actual and Estimated Incremental Payments - 2019 Cost Level

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989	0	1,087,221	1,216,883	1,360,163	1,268,356	629,250	610,585	512,567	752,834	496,729	455,509	1,752,766	400,583	482,340	480,141	496,695	491,145	441,567
1990	185,996	407,258	858,505	37,040	446,502	298,774	168,168	146,037	121,799	103,740	87,321	141,110	237,386	331,856	399,054	346,953	315,896	127,631
1991	316,544	14,151	189,024	521,833	413,832	139,592	127,669	55,589	64,782	145,930	139,049	177,226	159,203	149,375	179,539	179,453	525,784	546,544
1992	21,279	374,125	1,260,739	1,199,176	506,761	434,410	356,592	343,049	287,770	295,247	327,164	478,712	465,107	366,223	409,700	437,720	523,370	560,849
1993	12,359	510,989	1,073,620	859,396	1,162,164	1,356,626	963,626	927,858	1,126,764	1,076,406	851,138	953,713	1,126,116	933,484	762,088	794,283	730,995	768,462
1994	284,518	1,194,380	472,625	531,343	1,048,622	387,264	420,145	359,958	202,566	78,752	371,948	577,560	94,862	89,377	203,610	157,659	177,464	151,854
1995	5,655	324,163	737,126	564,740	93,260	262,575	101,559	179,734	220,267	323,249	906,954	307,972	575,289	67,745	497,375	1,372,199	345,690	454,598
1996	152,217	823,060	353,440	651,594	595,075	849,121	466,377	351,248	415,459	419,406	342,967	435,825	332,721	484,620	445,631	446,098	330,271	466,018
1997	21,509	956,698	434,574	325,525	866,307	669,189	518,908	327,897	441,126	344,895	587,743	568,051	852,567	592,041	623,219	1,057,142	624,856	543,561
1998	271,597	884,934	1,255,862	848,127	632,405	585,717	1,755,699	731,367	879,758	730,171	1,007,998	927,900	1,204,405	1,062,747	1,151,474	1,389,889	1,286,124	1,292,232
1999	862,095	615,172	476,262	884,028	582,942	551,333	483,651	1,292,534	745,658	753,944	724,660	847,600	713,694	552,457	691,540	660,382	452,019	521,799
2000	758,683	407,853	751,987	639,080	261,562	255,492	188,651	198,140	193,895	223,021	307,976	239,136	260,931	337,548	313,934	279,105	325,962	311,136
2001	305,288	392,503	1,054,659	411,102	531,903	1,137,938	458,549	336,878	287,722	359,788	309,398	423,634	464,667	519,750	502,729	455,643	441,783	506,911
2002	296,806	770,350	1,006,791	905,868	871,058	1,107,620	1,474,275	986,232	1,018,385	939,485	1,154,340	1,374,180	1,068,224	1,087,421	1,075,685	1,049,529	1,008,663	1,277,963
2003	279,949	343,830	158,998	151,321	563,025	502,078	164,220	216,807	304,158	298,680	305,558	487,987	372,746	379,133	360,152	329,503	413,342	410,071
2004	159,557	474,286	720,157	549,982	533,152	289,824	517,998	295,796	228,905	344,523	392,773	281,576	300,067	329,952	349,681	461,868	454,805	459,025
2005	4,299	255,282	900,432	933,646	761,604	1,169,147	833,176	501,808	504,318	452,308	477,212	462,718	586,264	453,592	602,821	605,591	593,427	595,952
2006	34,155	523,479	354,728	1,096,642	877,498	1,920,631	818,143	658,019	621,848	691,264	731,685	710,713	668,499	871,524	887,169	893,474	877,766	883,806
2007	141,412	709,275	968,263	1,128,493	943,437	1,062,745	937,273	966,821	913,144	950,604	824,334	856,168	879,642	875,431	882,759	880,480	856,488	853,704
2008	142,558	419,675	625,831	718,941	368,601	425,763	681,985	647,750	735,689	750,572	553,122	780,845	773,482	779,146	795,427	803,449	791,712	799,626
2009	509,612	606,441	1,018,819	900,374	518,110	589,953	802,553	1,394,216	610,829	669,392	916,872	923,552	913,297	918,404	935,950	943,693	928,202	935,721
2010	374,279	767,027	432,408	447,312	221,414	172,587	249,598	189,109	178,145	374,261	382,059	386,851	384,583	388,819	398,428	403,985	399,641	405,249
2011	96,714	305,121	966,536	686,373	827,921	631,464	593,090	610,773	731,747	741,125	752,414	757,608	748,908	752,800	766,875	772,903	759,897	765,725
2012	51,899	385,544	798,358	652,371	364,101	272,330	444,810	475,508	508,410	516,141	525,257	530,168	525,371	529,427	540,707	546,385	538,629	544,247
2013	331,930	701,332	1,192,639	714,549	581,278	691,443	544,955	519,579	550,287	553,311	557,623	557,300	546,741	545,360	551,200	551,081	537,365	536,946
2014	284,419	1,113,908	773,372	1,490,005	1,016,609	1,038,601	909,460	866,766	917,622	922,288	929,090	928,161	910,188	907,493	916,805	916,190	892,972	891,853
2015	3,717	749,972	1,007,984	1,300,966	941,978	1,196,783	1,052,548	1,007,575	1,071,477	1,081,822	1,094,825	1,098,845	1,082,685	1,084,700	1,101,239	1,106,054	1,083,592	1,087,949
2016	383,895	145,018	102,677	725,841	596,402	755,475	662,425	632,186	670,201	674,550	680,487	680,784	668,575	667,586	675,459	676,052	659,965	660,207
2017	420,764	291,652	710,295	1,176,596	966,752	1,224,579	1,073,726	1,024,688	1,086,280	1,093,303	1,102,900	1,103,353	1,083,540	1,081,910	1,094,641	1,095,573	1,069,475	1,069,838
2018	207,173	360,382	684,468	1,134,290	932,206	1,181,092	1,035,839	988,766	1,048,451	1,055,487	1,065,015	1,065,721	1,046,850	1,045,547	1,058,130	1,059,318	1,034,370	1,035,015
2019	41,571	137,518	264,351	441,982	365,006	464,726	409,598	392,953	418,800	423,792	429,861	432,435	427,074	428,889	436,488	439,488	431,659	434,523

Notes: (a) For the actual incremental payments at 2019 level, see Appendix E, Exhibit IV, Sheets 3a and 3b. For the estimates of average incremental payments at 2019 level, see Appendix E, Exhibit III, Sheets 1a to 1g, then adjusted to 2019 level (factors from Appendix E, Exhibit II, Sheet 3, Column (5)).

Average Incremental Payments Per Open Accepted Claim - 2019 Cost Level (a)
Actual and Estimated Incremental Payments - 2019 Cost Level

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989		271,805	152,110	170,020	140,928	78,656	76,323	64,071	94,104	62,091	65,073	292,128	66,764	96,468	96,028	99,339	98,229	88,313
1990	92,998	81,452	122,644	5,291	63,786	42,682	24,024	20,862	17,400	14,820	12,474	20,159	33,912	47,408	57,008	57,826	78,974	31,908
1991	316,544	14,151	63,008	130,458	103,458	34,898	31,917	13,897	16,195	36,483	34,762	44,307	39,801	37,344	44,885	44,863	131,446	136,636
1992	10,640	53,446	105,062	92,244	38,982	36,201	29,716	28,587	26,161	26,841	29,742	43,519	42,282	33,293	40,970	43,772	52,337	62,317
1993	6,179	56,777	97,602	78,127	105,651	123,330	87,602	84,351	102,433	97,855	77,376	86,701	102,374	93,348	84,676	99,285	91,374	96,058
1994	142,259	398,127	78,771	88,557	149,803	55,323	84,029	71,992	50,641	19,688	92,987	144,390	23,715	22,344	50,903	39,415	44,366	37,964
1995		64,833	122,854	94,123	15,543	43,762	20,312	35,947	44,053	64,650	181,391	61,594	115,058	13,549	99,475	274,440	69,138	90,920
1996	76,109	205,765	70,688	130,319	99,179	141,520	77,729	58,541	69,243	69,901	57,161	72,637	55,454	80,770	74,272	74,350	55,045	77,670
1997	10,755	119,587	54,322	46,504	108,288	74,354	57,656	36,433	49,014	38,322	65,305	63,117	94,730	65,782	69,247	117,460	78,107	67,945
1998	45,266	126,419	125,586	70,677	57,491	48,810	146,308	60,947	73,313	60,848	84,000	77,325	100,367	88,562	95,956	115,824	107,177	107,686
1999	287,365	205,057	95,252	126,290	72,868	68,917	69,093	184,648	106,523	107,706	103,523	121,086	118,949	92,076	138,308	165,096	113,005	130,450
2000	252,894	81,571	150,397	127,816	52,312	51,098	37,730	39,628	38,779	44,604	61,595	47,827	52,186	67,510	62,787	55,821	65,192	62,227
2001		196,252	527,330	137,034	132,976	284,484	114,637	84,219	71,930	89,947	77,349	105,908	116,167	129,938	125,682	113,911	110,446	126,728
2002	74,201	128,392	91,526	75,489	62,218	73,841	98,285	65,749	67,892	62,632	76,956	98,156	76,302	77,673	82,745	80,733	77,589	98,305
2003			79,499	50,440	187,675	167,359	54,740	72,269	101,386	99,560	101,853	162,662	124,249	126,378	120,051	109,834	137,781	140,445
2004	159,557	158,095	240,052	137,495	106,630	57,965	103,600	59,159	45,781	68,905	78,555	56,315	60,013	65,990	69,936	92,374	91,848	93,624
2005	4,299	51,056	112,554	93,365	76,160	116,915	92,575	55,756	63,040	64,615	68,173	66,103	83,752	64,799	86,117	87,755	87,255	88,942
2006	17,078	261,740	50,675	121,849	87,750	192,063	81,814	65,802	62,185	69,126	81,298	78,968	74,278	96,836	99,715	101,611	101,032	102,986
2007		177,319	138,323	141,062	117,930	132,843	117,159	120,853	114,143	135,801	117,762	122,310	125,663	127,656	131,451	133,951	133,188	135,764
2008	71,279	69,946	78,229	79,882	40,956	42,576	68,198	64,775	73,569	83,397	61,458	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2009	127,403	101,074	113,202	100,042	51,811	58,995	80,255	139,422	61,083	66,939	91,687	93,268	93,158	94,635	97,448	99,302	98,736	100,645
2010	187,139	255,676	72,068	74,552	36,902	34,517	49,920	37,822	35,629	74,852	76,761	78,085	77,992	79,229	81,585	83,136	82,663	84,261
2011	48,357	43,589	96,654	62,398	82,792	63,146	59,309	61,077	73,175	74,852	76,761	78,085	77,992	79,229	81,585	83,136	82,663	84,261
2012	25,949	96,386	114,051	93,196	52,014	38,904	63,544	67,930	73,175	74,852	76,761	78,085	77,992	79,229	81,585	83,136	82,663	84,261
2013	110,643	116,889	170,377	102,078	83,040	98,778	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2014	47,403	123,768	70,307	124,167	92,419	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2015	1,858	124,995	100,798	108,414	73,054	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2016		48,339	25,669	100,699	73,054	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2017	420,764	41,665	99,035	100,699	73,054	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2018	34,529	95,470	99,035	100,699	73,054	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624
2019	94,396	95,470	99,035	100,699	73,054	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624

Notes: (a) For the actual average incremental payments per open accepted claim at 2019 level, see Appendix E, Exh bit IV, Sheets 1a and 1b. For the estimates of average incremental payments per open accepted claim at 2019 level, see Appendix E, Exhibit III, Sheets 2a to 2g, then adjusted to 2019 level (factors from Appendix E, Exh bit II, Sheet 3, Column (5)).

Summary of 2019 Level Incremental Payments by Maturity

Maturity (Months)	2019 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2019 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of		
	1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
	(1)	(2)	(3)		(4)	(5)	(6)
6:18	95,157	95,157	95,157	738:750	144,369	197,877	270,384
18:30	96,240	96,240	96,240	750:762	145,812	201,834	278,495
30:42	99,834	99,834	99,834	762:774	147,271	205,871	286,850
42:54	101,511	101,511	101,511	774:786	148,743	209,988	295,456
54:66	73,643	73,643	73,643	786:798	150,231	214,188	304,319
66:78	88,121	88,121	88,121	798:810	151,733	218,472	313,449
78:90	78,479	78,479	78,479	810:822	153,250	222,841	322,852
90:102	76,086	76,086	76,086	822:834	154,783	227,298	332,538
102:114	81,961	81,961	81,961	834:846	156,331	231,844	342,514
114:126	83,840	83,840	83,840	846:858	157,894	236,481	352,789
126:138	85,978	85,978	85,978	858:870	159,473	241,211	363,373
138:150	87,460	87,460	87,460	870:882	161,068	246,035	374,274
150:162	87,357	87,357	87,357	882:894	162,678	250,956	385,502
162:174	88,743	88,743	88,743	894:906	164,305	255,975	397,068
174:186	91,381	91,381	91,381	906:918	165,948	261,094	408,980
186:198	93,119	93,119	93,119	918:930	167,608	266,316	421,249
198:210	92,588	92,588	92,588	930:942	169,284	271,642	433,886
210:222	94,379	94,379	94,379	942:954	170,977	277,075	446,903
222:234	95,877	95,877	95,877	954:966	172,686	282,617	460,310
234:246	97,437	97,437	97,437	966:978	174,413	288,269	474,119
246:258	98,738	98,738	98,738	978:990	176,157	294,034	488,343
258:270	101,227	101,227	101,227	990:1002	177,919	299,915	502,993
270:282	101,019	101,019	101,019	1002:1014	179,698	305,913	518,083
282:294	103,782	103,782	103,782	1014:1026	181,495	312,032	533,626
294:306	110,000	110,000	110,000	1026:1038	183,310	318,272	549,634
306:318	110,000	110,000	110,000	1038:1050	185,143	324,638	566,123
318:330	110,000	110,000	110,000	1050:1062	186,995	331,131	583,107
330:342	110,000	110,000	110,000	1062:1074	188,865	337,753	600,600
342:354	105,000	105,000	105,000	1074:1086	190,753	344,508	618,618
354:366	105,000	105,000	105,000	1086:1098	192,661	351,398	637,177
366:378	106,050	107,100	108,150	1098:1110	194,587	358,426	656,292
378:390	107,111	109,242	111,395	1110:1122	196,533	365,595	675,981
390:402	108,182	111,427	114,736	1122:1134	198,498	372,907	696,260
402:414	109,263	113,655	118,178	1134:1146	200,483	380,365	717,148
414:426	110,356	115,928	121,724	1146:1158	202,488	387,972	738,663
426:438	111,460	118,247	125,375	1158:1170	204,513	395,732	760,823
438:450	112,574	120,612	129,137	1170:1182	206,558	403,646	783,647
450:462	113,700	123,024	133,011	1182:1194	208,624	411,719	807,157
462:474	114,837	125,485	137,001	1194:1206	210,710	419,954	831,371
474:486	115,985	127,994	141,111	1206:1218	212,817	428,353	856,312
486:498	117,145	130,554	145,345	1218:1230	214,945	436,920	882,002
498:510	118,317	133,165	149,705	1230:1242	217,095	445,658	908,462
510:522	119,500	135,829	154,196	1242:1254	219,266	454,571	935,716
522:534	120,695	138,545	158,822	1254:1266	221,458	463,663	963,787
534:546	121,902	141,316	163,587	1266:1278	223,673	472,936	992,701
546:558	123,121	144,142	168,494	1278:1290	225,910	482,395	1,022,482
558:570	124,352	147,025	173,549	1290:1302	228,169	492,043	1,053,156
570:582	125,595	149,966	178,755	1302:1314	230,451	501,883	1,084,751
582:594	126,851	152,965	184,118	1314:1326	232,755	511,921	1,117,294
594:606	128,120	156,024	189,642	1326:1338	235,083	522,160	1,150,812
606:618	129,401	159,145	195,331	1338:1350	237,433	532,603	1,185,337
618:630	130,695	162,328	201,191	1350:1362	239,808	543,255	1,220,897
630:642	132,002	165,574	207,227	1362:1374	242,206	554,120	1,257,524
642:654	133,322	168,886	213,443	1374:1386	244,628	565,202	1,295,249
654:666	134,655	172,264	219,847	1386:1398	247,074	576,506	1,334,107
666:678	136,002	175,709	226,442	1398:1410	249,545	588,036	1,374,130
678:690	137,362	179,223	233,235	1410:1422	252,040	599,797	1,415,354
690:702	138,736	182,808	240,232	1422:1434	254,561	611,793	1,457,815
702:714	140,123	186,464	247,439	1434:1446	257,106	624,029	1,501,549
714:726	141,524	190,193	254,863	1446:1458	259,677	636,510	1,546,596
726:738	142,939	193,997	262,508	1458:1470	262,274	649,240	1,592,993

Note: (a) For average incremental payments from 6:18 to 354:366, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 366:378 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

1.00802

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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	0.680	0.946	0.900	0.893
1990	0.572	0.898	0.800	0.794
1991	1.162	1.193	1.175	1.166
1992	0.837	1.047	0.900	0.893
1993	0.704	0.915	0.950	0.942
1994	0.728	0.764	0.750	0.744
1995	1.174	1.075	1.150	1.141
1996	0.900	1.152	1.050	1.042
1997	0.666	0.799	0.850	0.843
1998	1.095	1.097	1.075	1.066
1999	1.090	1.469	1.400	1.389
2000	0.659	1.078	0.900	0.893
2001	1.333	1.311	1.300	1.290
2002	0.899	1.071	1.050	1.042
2003	1.379	1.490	1.500	1.488
2004	0.723	1.038	1.000	0.992
2005	0.634	0.952	0.950	0.942
2006	1.089	1.051	1.100	1.091
2007	1.651	1.333	1.450	1.439
2008	0.663	1.009	1.000	0.992
2009	0.998	1.113	1.075	1.066
2010	0.609	0.818	0.900	0.893
2011	0.803	0.920	0.900	0.893
2012	0.673	0.816	0.900	0.893
2013	1.275	0.995	1.000	0.992
2014	1.135	0.899	1.000	0.992
2015	1.478	0.865	1.000	0.992
2016	1.240	0.569	1.000	0.992
2017	1.310	0.679	1.000	0.992
2018	2.597	0.669	1.000	0.992
2019	-	-	1.000	0.992

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) @ 6/30/19			Average Life Expectancy	
	Annual Inflation Factors	2019 Level Adjustment Factors	Annual Inflation Factors	2019 Level Adjustment Factors	Reported (a) Open Accepted Claim Cts.	IBNR (b) Accepted Claim Cts.	Ultimate Open Accepted Claim Cts. (6) + (7)	Average Life Expectancy Indicated (c)	Selected (d) (9) x 1.25
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.524	0.81%	1.423	4	-	4	22.08	27.60
1990	1.62%	1.498	0.67%	1.412	3	-	3	15.28	19.10
1991	1.47%	1.474	0.50%	1.403	4	-	4	27.40	34.25
1992	1.54%	1.452	0.44%	1.396	9	-	9	26.72	33.40
1993	1.46%	1.430	0.40%	1.389	8	-	8	25.70	32.13
1994	1.15%	1.410	0.37%	1.384	4	-	4	30.67	38.34
1995	1.05%	1.394	0.36%	1.379	5	-	5	29.56	36.95
1996	1.00%	1.379	0.30%	1.374	6	-	6	20.74	25.93
1997	0.92%	1.366	0.25%	1.370	8	-	8	30.96	38.70
1998	0.94%	1.353	0.30%	1.366	11	-	11	28.75	35.94
1999	0.97%	1.341	0.38%	1.362	3	-	3	23.77	29.71
2000	1.01%	1.328	0.36%	1.357	5	-	5	19.58	24.48
2001	1.13%	1.314	0.34%	1.352	4	-	4	29.52	36.90
2002	1.10%	1.300	0.33%	1.347	13	-	13	26.58	33.23
2003	1.20%	1.285	0.29%	1.343	3	-	3	18.48	23.10
2004	1.41%	1.270	4.94%	1.339	5	-	5	32.42	40.53
2005	1.20%	1.253	0.87%	1.276	7	-	7	27.02	33.78
2006	1.15%	1.238	4.86%	1.265	9	-	9	30.23	37.79
2007	1.03%	1.224	4.55%	1.207	7	-	7	22.18	27.73
2008	13.56%	1.211	0.35%	1.154	9	-	9	35.53	44.41
2009	0.86%	1.067	0.32%	1.150	10	-	10	33.18	41.48
2010	0.89%	1.057	0.36%	1.146	5	-	5	45.38	56.73
2011	0.89%	1.048	0.42%	1.142	10	-	10	33.54	41.93
2012	0.67%	1.039	9.83%	1.137	7	-	7	38.32	47.90
2013	0.56%	1.032	0.72%	1.036	7	-	7	25.98	32.48
2014	0.47%	1.026	0.18%	1.028	11	1	12	26.00	32.50
2015	0.48%	1.021	2.01%	1.026	12	2	14	31.00	38.75
2016	0.76%	1.016	0.22%	1.006	4	5	9	28.00	35.00
2017	0.48%	1.009	0.22%	1.004	7	8	15	28.00	35.00
2018	0.40%	1.004	0.17%	1.002	6	9	15	28.00	35.00
2019		1.000		1.000	-	7	7	29.00	36.25
Totals:					206	32	238		

Notes: (a) Current reported open accepted claims alive as of June 30, 2019. See Exhibit X, Sheet 1d, Column (4).
 (b) Estimated unreported accepted claims alive as of June 30, 2019. 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) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		948,395
2003																	307,766	305,330
2004																344,890	339,616	342,767
2005															472,387	474,558	465,025	467,004
2006														688,864	701,229	706,213	693,797	698,571
2007													729,051	725,561	731,635	729,746	709,861	707,553
2008											676,625	670,245	675,153	689,261	696,212	686,042	692,899	
2009										797,278	803,087	794,170	798,610	813,868	820,601	807,131	813,669	
2010										326,482	333,285	337,465	335,486	339,181	347,564	352,412	348,622	353,514
2011									640,599	648,809	658,692	663,239	655,622	659,030	671,351	676,629	665,243	670,345
2012								418,039	446,964	453,761	461,776	466,092	461,876	465,441	475,358	480,349	473,531	478,470
2013							526,187	501,685	531,335	534,255	538,418	538,106	527,912	526,578	532,217	532,101	518,858	518,454
2014						1,010,078	884,484	842,962	892,422	896,959	903,574	902,671	885,191	882,571	891,627	891,029	868,448	867,360
2015					917,765	1,166,020	1,025,493	981,675	1,043,936	1,054,015	1,066,683	1,070,600	1,054,855	1,056,819	1,072,932	1,077,624	1,055,738	1,059,984
2016				721,373	592,731	750,825	658,348	628,295	666,076	670,398	676,299	676,594	664,460	663,477	671,301	671,891	655,903	656,144
2017			707,504	1,171,972	962,953	1,219,767	1,069,507	1,020,662	1,082,011	1,089,007	1,098,566	1,099,017	1,079,282	1,077,658	1,090,339	1,091,268	1,065,272	1,065,634
2018		359,762	683,290	1,132,337	930,601	1,179,059	1,034,056	987,064	1,046,646	1,053,670	1,063,182	1,063,886	1,045,047	1,043,746	1,056,308	1,057,494	1,032,589	1,033,233
2019	41,571	137,518	264,351	441,982	365,006	464,726	409,598	392,953	418,800	423,792	429,861	432,435	427,074	428,889	436,488	439,488	431,659	434,523

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) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438
1989													268,719	269,481	270,141	270,696	271,142	271,474
1990												177,053	174,832	172,513	170,096	167,582	164,973	162,269
1991											349,083	345,177	348,057	350,870	353,613	356,280	358,866	361,366
1992										633,368	597,303	589,967	594,214	598,325	602,288	606,096	609,739	613,208
1993									596,909	588,977	554,588	546,919	549,976	552,875	555,607	558,163	560,536	562,716
1994								236,573	234,396	232,199	219,526	217,384	219,522	221,632	223,710	225,754	227,761	229,727
1995							455,145	450,489	445,798	441,069	416,467	411,870	415,370	418,794	422,135	425,389	428,549	431,609
1996						472,128	489,998	479,616	469,270	458,959	428,284	418,491	416,890	415,074	413,041	410,785	408,304	405,593
1997					497,542	506,253	531,349	526,073	520,755	515,393	486,802	481,586	485,840	490,012	494,095	498,081	501,965	505,738
1998				869,154	857,410	870,558	911,726	900,674	889,559	878,377	827,705	816,878	822,081	827,068	831,828	836,347	840,614	844,616
1999			302,045	304,409	298,536	301,306	313,637	307,918	302,202	296,487	277,555	272,094	271,956	271,696	271,308	270,789	270,137	269,347
2000		320,549	317,062	317,141	308,641	309,073	319,165	310,809	302,525	294,313	273,159	265,442	262,937	260,283	257,481	254,531	251,432	248,185
2001	365,818	367,538	368,125	372,950	367,707	373,137	390,559	385,600	380,616	375,605	353,719	348,873	350,869	352,766	354,558	356,240	357,806	359,251
2002	949,730	951,168	949,610	958,888	942,240	952,886	993,907	977,812	961,691	945,541	887,110	871,608	873,168	874,378	875,226	875,699	875,785	875,470
2003	301,712	298,089	293,509	292,225	283,052	282,088	289,875	280,880	272,006	263,254	243,044	234,906	231,408	227,782	224,032	220,159	216,166	212,057
2004	344,701	346,712	347,666	352,634	348,092	353,661	370,632	366,387	362,115	357,814	337,414	333,244	335,617	337,912	340,122	342,244	344,271	346,200
2005	467,252	467,543	466,354	470,475	461,870	466,640	486,254	477,903	469,547	461,186	432,230	424,220	424,512	424,623	424,546	424,276	423,807	423,132
2006	700,809	703,155	703,312	711,532	700,531	709,842	741,887	731,365	720,805	710,203	667,757	657,537	660,200	662,642	664,851	666,816	668,529	669,979
2007	702,525	697,490	690,200	690,675	672,463	673,711	696,033	678,131	660,374	642,762	596,862	580,297	575,119	569,619	563,796	557,646	551,172	544,373
2008	697,315	701,904	704,364	714,978	706,321	718,193	753,267	745,255	737,185	729,055	688,091	680,193	685,661	690,992	696,176	701,201	706,059	710,739
2009	817,287	821,057	822,296	832,997	821,212	833,259	872,081	860,924	849,710	838,438	789,503	778,603	782,974	787,120	791,029	794,689	798,088	801,213
2010	357,220	361,068	363,870	370,948	368,070	375,934	396,093	393,702	391,282	388,832	368,789	366,386	371,227	376,075	380,928	385,783	390,636	395,484
2011	673,031	675,835	676,548	685,035	675,025	684,599	716,145	706,631	697,074	687,472	647,007	637,731	640,959	643,992	646,818	649,429	651,815	653,964
2012	481,731	485,117	487,040	494,609	488,851	497,307	521,849	516,557	511,223	505,847	477,676	472,449	476,509	480,485	484,368	488,152	491,831	495,396
2013	516,074	513,700	509,669	511,388	499,265	501,585	519,674	507,772	495,931	484,152	450,955	439,809	437,277	434,511	431,506	428,260	424,770	421,034
2014	862,960	858,565	851,399	853,832	833,155	836,580	866,280	845,971	825,779	805,703	750,018	731,043	726,391	721,345	715,899	710,048	703,790	697,122
2015	1,060,296	1,060,699	1,057,740	1,066,819	1,047,041	1,057,579	1,101,737	1,082,524	1,063,304	1,044,076	978,244	959,835	960,209	960,167	959,693	958,776	957,403	955,560
2016	653,897	651,666	647,340	650,328	635,714	639,490	663,421	649,092	634,818	620,600	578,863	565,371	562,946	560,229	557,214	553,896	550,270	546,333
2017	1,061,956	1,058,303	1,051,246	1,056,068	1,032,304	1,038,404	1,077,230	1,053,929	1,030,719	1,007,600	939,806	917,869	913,900	909,456	904,528	899,108	893,188	886,762
2018	1,029,964	1,026,724	1,020,184	1,025,178	1,002,422	1,008,666	1,046,719	1,024,416	1,002,193	980,049	914,428	893,402	889,863	885,866	881,402	876,462	871,039	865,126
2019	435,806	437,154	437,139	442,131	435,179	440,843	460,616	453,954	447,270	440,562	414,107	407,644	409,167	410,549	411,783	412,862	413,781	414,533

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) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	271,686	271,771	271,724	271,541	271,215	270,738	270,102	269,295	268,310	267,135	265,760	264,175	262,366	260,321	258,028	255,475	252,651	249,550
1990	159,471	156,576	153,587	150,505	147,331	144,065	140,706	137,252	133,704	130,061	126,324	122,493	118,570	114,555	110,450	106,260	101,991	97,651
1991	363,771	366,075	368,271	370,350	372,307	374,129	375,806	377,326	378,675	379,839	380,805	381,557	382,077	382,346	382,346	382,058	381,464	380,546
1992	616,489	619,568	622,434	625,075	627,476	629,619	631,485	633,051	634,297	635,197	635,726	635,859	635,565	634,812	633,569	631,804	629,488	626,592
1993	564,689	566,444	567,968	569,251	570,281	571,039	571,507	571,664	571,492	570,966	570,065	568,765	567,037	564,854	562,188	559,010	555,295	551,022
1994	231,649	233,521	235,340	237,102	238,801	240,432	241,987	243,460	244,842	246,126	247,302	248,360	249,291	250,083	250,723	251,201	251,503	251,619
1995	434,559	437,390	440,095	442,665	445,090	447,358	449,456	451,369	453,081	454,577	455,839	456,848	457,584	458,025	458,147	457,929	457,348	456,384
1996	402,645	399,451	396,008	392,312	388,358	384,136	379,636	374,848	369,762	364,367	358,655	352,615	346,236	339,507	332,420	324,968	317,151	308,971
1997	509,390	512,910	516,289	519,518	522,586	525,477	528,177	530,669	532,935	534,955	536,710	538,178	539,335	540,155	540,612	540,678	540,330	539,541
1998	848,331	851,742	854,831	857,582	859,976	861,987	863,587	864,746	865,434	865,617	865,261	864,329	862,780	860,571	857,658	853,999	849,555	844,289
1999	268,413	267,329	266,092	264,696	263,138	261,411	259,504	257,411	255,124	252,632	249,928	247,003	243,846	240,447	236,799	232,891	228,719	224,280
2000	244,787	241,234	237,529	233,671	229,660	225,493	221,167	216,679	212,025	207,204	202,215	197,054	191,721	186,214	180,534	174,683	168,669	162,499
2001	360,566	361,742	362,773	363,652	364,371	364,918	365,281	365,449	365,407	365,141	364,638	363,881	362,853	361,536	359,912	357,963	355,672	353,026
2002	874,733	873,554	871,918	869,808	867,208	864,092	860,429	856,192	851,350	845,870	839,723	832,873	825,283	816,916	807,734	797,704	786,799	774,998
2003	207,829	203,485	199,026	194,456	189,780	184,996	180,103	175,104	169,998	164,787	159,472	154,058	148,545	142,937	137,240	131,460	125,608	119,696
2004	348,021	349,727	351,311	352,767	354,087	355,260	356,276	357,121	357,784	358,250	358,506	358,537	358,326	357,855	357,106	356,061	354,703	353,017
2005	422,243	421,129	419,783	418,198	416,367	414,277	411,913	409,264	406,314	403,050	399,456	395,517	391,217	386,537	381,463	375,978	370,073	363,739
2006	671,150	672,024	672,591	672,836	672,746	672,300	671,474	670,245	668,590	666,482	663,895	660,801	657,168	652,965	648,159	642,720	636,621	629,839
2007	537,242	529,771	521,962	513,816	505,332	496,503	487,319	477,774	467,862	457,575	446,910	435,863	424,427	412,599	400,380	387,774	374,792	361,455
2008	715,225	719,501	723,555	727,372	730,937	734,229	737,224	739,900	742,231	744,188	745,744	746,867	747,524	747,677	747,290	746,325	744,747	742,522
2009	804,046	806,567	808,760	810,612	812,102	813,207	813,899	814,151	813,933	813,213	811,959	810,137	807,708	804,630	800,865	796,373	791,117	785,065
2010	400,321	405,141	409,940	414,713	419,452	424,152	428,802	433,393	437,916	442,358	446,708	450,953	455,078	459,066	462,901	466,564	470,039	473,306
2011	655,863	657,495	658,847	659,907	660,660	661,086	661,163	660,868	660,177	659,063	657,502	655,465	652,921	649,836	646,180	641,920	637,027	631,478
2012	498,838	502,145	505,309	508,321	511,169	513,839	516,315	518,582	520,621	522,414	523,941	525,181	526,109	526,700	526,930	526,771	526,198	525,188
2013	417,044	412,793	408,278	403,498	398,448	393,120	387,506	381,595	375,381	368,853	362,005	354,828	347,314	339,455	331,246	322,684	313,770	304,514
2014	690,030	682,505	674,543	666,140	657,293	647,987	638,209	627,943	617,179	605,902	594,101	581,766	568,882	555,437	541,426	526,844	511,700	496,007
2015	953,226	950,377	946,998	943,075	938,590	933,514	927,818	921,471	914,443	906,699	898,209	888,938	878,848	867,901	856,062	843,299	829,588	814,913
2016	542,072	537,479	532,548	527,275	521,653	515,670	509,312	502,566	495,420	487,860	479,874	471,449	462,572	453,228	443,408	433,105	422,316	411,048
2017	879,811	872,320	864,280	855,685	846,523	836,775	826,420	815,434	803,799	791,492	778,494	764,785	750,341	735,141	719,169	702,412	684,870	666,550
2018	858,704	851,758	844,279	836,260	827,689	818,548	808,813	798,464	787,479	775,837	763,518	750,501	736,762	722,280	707,037	691,020	674,225	656,661
2019	415,108	415,496	415,689	415,680	415,460	415,015	414,331	413,395	412,191	410,703	408,916	406,811	404,371	401,574	398,402	394,836	390,860	386,460

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) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	246,164	242,485	238,505	234,213	229,604	224,673	219,417	213,833	207,918	201,671	195,094	188,193	180,975	173,456	165,666	157,640	149,408	140,994
1990	93,251	88,801	84,310	79,789	75,249	70,706	66,174	61,668	57,205	52,802	48,474	44,241	40,123	36,140	32,316	28,676	25,236	22,008
1991	379,289	377,674	375,679	373,284	370,467	367,210	363,492	359,293	354,591	349,364	343,591	337,255	330,337	322,829	314,739	306,078	296,854	287,064
1992	623,092	618,958	614,158	608,656	602,421	595,426	587,641	579,037	569,583	559,249	548,008	535,839	522,723	508,656	493,663	477,782	461,038	443,442
1993	546,170	540,717	534,635	527,897	520,480	512,367	503,535	493,968	483,645	472,549	460,666	447,990	434,517	420,259	405,256	389,558	373,208	356,233
1994	251,538	251,248	250,735	249,983	248,978	247,707	246,154	244,304	242,142	239,649	236,810	233,608	230,028	226,059	221,697	216,945	211,800	206,251
1995	455,017	453,227	450,987	448,270	445,052	441,310	437,019	432,154	426,689	420,596	413,851	406,431	398,314	389,489	379,961	369,746	358,851	347,270
1996	300,434	291,548	282,316	272,743	262,843	252,633	242,132	231,360	220,342	209,104	197,677	186,100	174,414	162,672	150,944	139,303	127,816	116,533
1997	538,289	536,549	534,289	531,478	528,086	524,085	519,446	514,138	508,128	501,383	493,872	485,567	476,438	466,470	455,668	444,043	431,602	418,335
1998	838,169	831,159	823,214	814,290	804,349	793,357	781,280	768,082	753,728	738,186	721,424	703,427	684,175	663,679	641,984	619,154	595,242	570,275
1999	219,573	214,596	209,347	203,822	198,024	191,956	185,625	179,036	172,198	165,120	157,815	150,302	142,598	134,734	126,750	118,692	110,600	102,506
2000	156,186	149,742	143,178	136,505	129,740	122,902	116,011	109,087	102,155	95,236	88,357	81,547	74,836	68,258	61,856	55,671	49,736	44,077
2001	350,011	346,613	342,814	338,597	333,946	328,850	323,295	317,268	310,758	303,751	296,240	288,218	279,683	270,642	261,119	251,146	240,749	229,944
2002	762,286	748,648	734,058	718,496	701,951	684,421	665,903	646,402	625,922	604,474	582,077	558,768	534,584	509,598	483,920	457,680	430,991	403,945
2003	113,741	107,758	101,760	95,761	89,781	83,840	77,957	72,154	66,452	60,871	55,434	50,165	45,086	40,222	35,601	31,250	27,186	23,419
2004	350,989	348,603	345,840	342,680	339,106	335,102	330,652	325,740	320,348	314,461	308,062	301,141	293,687	285,698	277,190	268,183	258,693	248,727
2005	356,972	349,767	342,116	334,011	325,450	316,437	306,976	297,071	286,730	275,964	264,787	253,222	241,294	229,042	216,526	203,813	190,963	178,024
2006	622,356	614,150	605,193	595,459	584,929	573,588	561,421	548,416	534,560	519,845	504,267	487,834	470,554	452,460	433,617	414,101	393,981	373,307
2007	347,786	333,812	319,553	305,034	290,289	275,360	260,289	245,120	229,902	214,685	199,526	184,489	169,637	155,048	140,816	127,032	113,773	101,095
2008	739,620	736,006	731,637	726,471	720,471	713,599	705,817	697,085	687,365	676,613	664,792	651,870	637,815	622,613	606,281	588,851	570,340	550,748
2009	778,190	770,459	761,833	752,273	741,748	730,229	717,688	704,098	689,432	673,664	656,775	638,756	619,599	599,322	577,983	555,651	532,387	508,230
2010	476,349	479,147	481,676	483,910	485,826	487,397	488,594	489,388	489,746	489,633	489,011	487,845	486,092	483,719	480,700	477,012	472,625	467,496
2011	625,251	618,321	610,658	602,232	593,020	583,002	572,158	560,468	547,915	534,482	520,157	504,939	488,826	471,840	454,032	435,467	416,201	396,272
2012	523,719	521,765	519,297	516,283	512,696	508,510	503,694	498,221	492,059	485,177	477,545	469,138	459,928	449,903	439,068	427,439	415,024	401,815
2013	294,926	285,019	274,801	264,283	253,486	242,432	231,146	219,656	207,993	196,189	184,282	172,317	160,341	148,412	136,606	124,997	113,652	102,623
2014	479,787	463,064	445,853	428,176	410,068	391,570	372,727	353,586	334,202	314,630	294,936	275,196	255,489	235,913	216,591	197,649	179,193	161,310
2015	799,267	782,638	765,011	746,369	726,714	706,053	684,397	661,761	638,165	613,635	588,208	561,938	534,884	507,139	478,842	450,145	421,185	392,076
2016	399,312	387,117	374,470	361,382	347,870	333,960	319,679	305,058	290,131	274,934	259,511	243,918	228,209	212,459	196,762	181,218	165,913	150,919
2017	647,472	627,651	607,099	585,831	563,879	541,283	518,088	494,343	470,103	445,430	420,395	395,086	369,593	344,037	318,572	293,360	268,540	244,228
2018	638,342	619,283	599,492	578,983	557,784	535,933	513,469	490,441	466,898	442,898	418,508	393,814	368,900	343,883	318,912	294,144	269,717	245,744
2019	381,626	376,344	370,599	364,375	357,661	350,448	342,730	334,499	325,750	316,478	306,682	296,370	285,549	274,240	262,486	250,336	237,834	225,014

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	132,423	123,728	114,947	106,126	97,311	88,561	79,942	71,523	63,371	55,547	48,113	41,128	34,649	28,724	23,390	18,673	14,584	11,116
1990	19,002	16,228	13,692	11,398	9,350	7,545	5,980	4,648	3,534	2,622	1,893	1,325	895	582	362	213	119	62
1991	276,705	265,784	254,316	242,322	229,832	216,890	203,562	189,925	176,058	162,046	147,981	133,973	120,140	106,611	93,520	81,000	69,181	58,185
1992	425,005	405,756	385,739	365,010	343,639	321,722	299,386	276,778	254,050	231,353	208,853	186,737	165,203	144,455	124,697	106,124	88,915	73,224
1993	338,661	320,541	301,931	282,904	263,544	243,957	224,275	204,644	185,210	166,115	147,509	129,552	112,407	96,230	81,169	67,354	54,889	43,845
1994	200,289	193,909	187,110	179,894	172,269	164,252	155,871	147,165	138,172	128,937	119,509	109,950	100,332	90,737	81,254	71,976	63,003	54,432
1995	334,998	322,042	308,417	294,148	279,267	263,826	247,900	231,580	214,959	198,136	181,221	164,343	147,645	131,280	115,409	100,195	85,797	72,365
1996	105,506	94,793	84,454	74,551	65,141	56,285	48,041	40,460	33,578	27,416	21,980	17,269	13,264	9,935	7,234	5,104	3,475	2,274
1997	404,231	389,292	373,533	356,977	339,656	321,626	302,968	283,785	264,181	244,267	224,168	204,033	184,029	164,337	145,149	126,660	109,068	92,556
1998	544,283	517,323	489,471	460,823	431,491	401,621	371,405	341,054	310,785	280,812	251,363	222,689	195,052	168,710	143,915	120,900	99,865	80,967
1999	94,445	86,455	78,582	70,871	63,371	56,133	49,214	42,668	36,542	30,872	25,691	21,023	16,887	13,286	10,215	7,655	5,574	3,931
2000	38,716	33,677	28,980	24,645	20,685	17,113	13,935	11,153	8,756	6,729	5,049	3,688	2,614	1,791	1,181	746	448	255
2001	218,749	207,193	195,313	183,155	170,770	158,227	145,608	133,008	120,517	108,229	96,239	84,649	73,565	63,090	53,318	44,337	36,215	29,003
2002	376,636	349,183	321,723	294,406	267,394	240,870	215,042	190,121	166,302	143,758	122,652	103,137	85,344	69,373	55,287	43,104	32,796	24,284
2003	19,956	16,803	13,963	11,436	9,216	7,295	5,663	4,301	3,190	2,303	1,613	1,092	711	443	262	147	77	37
2004	238,291	227,403	216,087	204,376	192,311	179,946	167,353	154,617	141,823	129,056	116,412	103,994	91,915	80,288	69,229	58,845	49,237	40,488
2005	165,045	152,088	139,220	126,516	114,053	101,918	90,205	79,010	68,417	58,499	49,321	40,939	33,400	26,731	20,943	16,024	11,940	8,640
2006	352,130	330,525	308,581	286,400	264,097	241,809	219,701	197,948	176,720	156,178	136,484	117,804	100,297	84,108	69,360	56,146	44,525	34,516
2007	89,051	77,694	67,076	57,241	48,227	40,061	32,768	26,351	20,798	16,075	12,138	8,928	6,377	4,406	2,933	1,872	1,139	656
2008	530,074	508,336	485,569	461,823	437,163	411,682	385,515	358,818	331,756	304,495	277,224	250,157	223,529	197,590	172,595	148,800	126,449	105,763
2009	483,221	457,425	430,927	403,832	376,257	348,352	320,306	292,327	264,622	237,394	210,857	185,239	160,771	137,678	116,171	96,436	78,621	62,832
2010	461,577	454,824	447,194	438,647	429,145	418,657	407,172	394,688	381,203	366,720	351,247	334,817	317,482	299,315	280,411	260,891	240,903	220,616
2011	375,718	354,603	333,001	311,003	288,712	266,256	243,793	221,492	199,525	178,054	157,249	137,290	118,354	100,610	84,213	69,293	55,948	44,238
2012	387,805	373,001	357,418	341,084	324,033	306,325	288,044	269,291	250,175	230,805	211,308	191,832	172,539	153,608	135,222	117,571	100,841	85,204
2013	91,960	81,717	71,951	62,714	54,056	46,024	38,663	32,005	26,069	20,855	16,351	12,536	9,373	6,815	4,801	3,265	2,134	1,333
2014	144,077	127,583	111,915	97,156	83,381	70,660	59,059	48,621	39,367	31,289	24,358	18,529	13,736	9,891	6,895	4,634	2,988	1,839
2015	362,929	333,884	305,095	276,730	248,962	221,985	196,011	171,248	147,881	126,066	105,941	87,627	71,213	56,752	44,256	33,686	24,959	17,945
2016	136,303	122,141	108,514	95,501	83,176	71,616	60,896	51,077	42,201	34,289	27,345	21,360	16,302	12,124	8,760	6,127	4,132	2,674
2017	220,534	197,582	175,501	154,419	134,457	115,739	98,385	82,495	68,136	55,342	44,117	34,445	26,276	19,532	14,103	9,858	6,643	4,295
2018	222,331	199,604	177,689	156,716	136,806	118,086	100,680	84,692	70,196	57,232	45,815	35,934	27,550	20,593	14,961	10,529	7,149	4,663
2019	211,910	198,568	185,047	171,411	157,732	144,096	130,605	117,368	104,487	92,060	80,187	68,964	58,486	48,837	40,085	32,282	25,457	19,611

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) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	8,247	5,937	4,134	2,773	1,785	1,097	642	355	185	90	41	17	8	3	1	1	0	0
1990	30	13	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	48,115	39,055	31,059	24,152	18,326	13,537	9,715	6,761	4,552	2,958	1,850	1,130	690	422	258	157	96	59
1992	59,167	46,819	36,203	27,294	20,011	14,230	9,792	6,504	4,158	2,552	1,497	855	488	278	159	91	52	30
1993	34,259	26,123	19,389	13,968	9,737	6,546	4,231	2,621	1,550	872	464	239	123	63	32	17	9	4
1994	46,357	38,864	32,025	25,898	20,516	15,893	12,022	8,865	6,362	4,436	2,998	1,989	1,319	875	580	385	255	169
1995	60,027	48,890	39,027	30,475	23,229	17,246	12,447	8,716	5,909	3,869	2,440	1,504	927	571	352	217	134	82
1996	1,422	845	474	249	121	54	22	8	2	1	0	0	0	0	0	0	0	0
1997	77,293	63,418	51,037	40,210	30,954	23,232	16,971	12,043	8,285	5,514	3,540	2,224	1,397	877	551	346	218	137
1998	64,309	49,932	37,810	27,851	19,901	13,752	9,167	5,876	3,612	2,121	1,185	642	348	188	102	55	30	16
1999	2,675	1,748	1,092	649	363	191	93	42	17	6	2	1	0	0	0	0	0	0
2000	136	67	30	12	4	1	0	0	0	0	0	0	0	0	0	0	0	0
2001	22,725	17,383	12,946	9,362	6,554	4,427	2,877	1,793	1,067	605	325	168	87	45	24	12	6	3
2002	17,447	12,119	8,107	5,200	3,182	1,847	1,012	520	249	110	44	17	6	2	1	0	0	0
2003	16	7	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	32,663	25,800	19,911	14,978	10,955	7,769	5,330	3,529	2,248	1,374	802	456	259	147	84	47	27	15
2005	6,049	4,083	2,645	1,636	961	532	276	134	60	24	9	3	1	0	0	0	0	0
2006	26,090	19,177	13,665	9,407	6,233	3,959	2,401	1,384	756	388	186	86	39	18	8	4	2	1
2007	355	179	83	35	13	4	1	0	0	0	0	0	0	0	0	0	0	0
2008	86,930	70,091	55,333	42,681	32,095	23,474	16,663	11,456	7,611	4,873	2,997	1,799	1,080	648	389	234	140	84
2009	49,120	37,476	27,833	20,065	13,998	9,418	6,093	3,778	2,238	1,260	672	346	178	92	47	24	13	6
2010	200,224	179,940	159,990	140,608	122,028	104,477	88,174	73,297	59,965	48,239	38,117	29,798	23,295	18,211	14,236	11,129	8,701	6,802
2011	34,179	25,739	18,842	13,367	9,160	6,041	3,822	2,311	1,331	726	373	185	92	46	23	11	6	3
2012	70,816	57,802	46,250	36,209	27,680	20,615	14,931	10,496	7,146	4,702	2,980	1,847	1,145	710	440	273	169	105
2013	791	443	232	112	50	20	7	2	1	0	0	0	0	0	0	0	0	0
2014	1,073	589	301	142	61	23	8	2	1	0	0	0	0	0	0	0	0	0
2015	12,476	8,354	5,363	3,284	1,907	1,042	533	253	111	44	16	5	2	1	0	0	0	0
2016	1,652	968	534	275	131	57	22	8	2	1	0	0	0	0	0	0	0	0
2017	2,651	1,552	855	440	209	90	35	12	4	1	0	0	0	0	0	0	0	0
2018	2,906	1,720	960	501	242	107	43	15	5	1	0	0	0	0	0	0	0	0
2019	14,721	10,738	7,586	5,173	3,391	2,128	1,273	723	388	195	92	41	19	8	4	2	1	0

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

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

Assumed Annual Increase Utilization Rate

Year of Birth	Maturity (months) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470	Totals Outstanding
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,182,581
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,647,537
1991	36	22	13	8	5	3	2	1	1	0	0	0	0	0	19,043,163
1992	17	10	5	3	2	1	1	0	0	0	0	0	0	0	31,368,850
1993	2	1	1	0	0	0	0	0	0	0	0	0	0	0	27,629,440
1994	112	74	49	33	22	14	10	6	4	3	2	1	1	0	13,716,365
1995	51	31	19	12	7	5	3	2	1	1	0	0	0	0	24,700,381
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,753,349
1997	86	54	34	21	13	8	5	3	2	1	1	1	0	0	30,366,788
1998	9	5	3	1	1	0	0	0	0	0	0	0	0	0	47,091,484
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,824,672
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,611,256
2001	2	1	0	0	0	0	0	0	0	0	0	0	0	0	20,715,763
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,662,895
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,544,891
2004	9	5	3	2	1	1	0	0	0	0	0	0	0	0	21,872,410
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,470,353
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,394,205
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,443,714
2008	51	30	18	11	7	4	2	1	1	1	0	0	0	0	48,940,483
2009	3	2	1	0	0	0	0	0	0	0	0	0	0	0	52,503,492
2010	5,317	4,157	3,250	2,540	1,986	1,553	1,214	949	742	580	453	354	277	0	34,329,420
2011	1	1	0	0	0	0	0	0	0	0	0	0	0	0	43,616,981
2012	65	40	25	15	10	6	4	2	1	1	1	0	0	0	36,485,099
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,673,206
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,407,270
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63,174,795
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,635,467
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,539,799
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,550,778
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,473,790

970,370,675

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)

2019 Leve	95,157	96,240	99,834	101,511	73,643	88,121	78,479	76,086	81,961	83,840	85,978	87,460	87,357	88,743	91,381	93,119	92,588	94,379	
Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222	
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			72,953
2003																	102,589		104,572
2004																	68,978	68,585	69,911
2005															67,484	68,767	68,376	69,698	
2006														76,540	78,816	80,315	79,857	81,401	
2007													104,150	105,802	108,947	111,019	110,387	112,522	
2008												75,181	75,092	76,283	78,551	80,044	79,589	81,128	
2009											79,728	81,102	81,006	82,291	84,738	86,349	85,857	87,518	
2010										65,296	66,962	68,116	68,036	69,115	71,169	72,523	72,110	73,504	
2011									64,060	65,529	67,200	68,358	68,277	69,361	71,422	72,781	72,366	73,766	
2012							59,720	64,331	65,806	67,484	68,647	68,566	69,654	71,725	73,089	72,672	74,078		
2013							75,170	72,878	78,505	80,305	82,353	83,773	83,674	85,001	87,528	89,192	88,684	90,399	
2014							85,015	75,713	73,405	79,072	80,885	82,948	84,378	84,278	85,615	88,160	89,837	89,325	91,052
2015						71,176	85,169	75,850	73,537	79,215	81,031	83,098	84,530	84,431	85,770	88,320	89,999	89,487	91,217
2016					100,080	72,604	86,878	77,372	75,013	80,805	82,657	84,765	86,227	86,125	87,491	90,092	91,805	91,282	93,047
2017				98,646	100,304	72,767	87,072	77,545	75,181	80,986	82,842	84,955	86,420	86,318	87,687	90,294	92,011	91,487	93,256
2018		95,306	98,865	100,526	72,928	87,265	77,717	75,348	81,165	83,026	85,144	86,611	86,509	87,881	90,494	92,215	91,690	93,462	
2019	94,396	95,470	99,035	100,699	73,054	87,416	77,851	75,478	81,305	83,169	85,290	86,761	86,658	88,033	90,650	92,374	91,848	93,624	

Notes: (a) Average incremental payment 2019 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exh bit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.
 (b) See Appendix E, Exh bit 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)

2019 Leve	95,877	97,437	98,738	101,227	101,019	103,782	110,000	110,000	110,000	110,000	105,000	105,000	107,100	109,242	111,427	113,655	115,928	118,247
Year of Birth	Maturity (months) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438
1989													67,180	68,523	69,894	71,292	72,718	74,172
1990												59,018	60,198	61,402	62,630	63,883	65,160	66,464
1991											87,271	87,271	89,016	90,796	92,612	94,465	96,354	98,281
1992										70,374	67,175	67,175	68,519	69,889	71,287	72,713	74,167	75,650
1993									74,614	74,614	71,222	71,222	72,647	74,099	75,581	77,093	78,635	80,208
1994								59,143	59,143	59,143	56,455	56,455	57,584	58,736	59,911	61,109	62,331	63,578
1995							91,029	91,029	91,029	91,029	86,891	86,891	88,629	90,402	92,210	94,054	95,935	97,854
1996						78,688	83,402	83,402	83,402	83,402	79,611	79,611	81,203	82,828	84,484	86,174	87,897	89,655
1997					62,193	63,894	67,722	67,722	67,722	67,722	64,643	64,643	65,936	67,255	68,600	69,972	71,371	72,799
1998				79,014	78,852	81,009	85,862	85,862	85,862	85,862	81,959	81,959	83,598	85,270	86,976	88,715	90,489	92,299
1999			100,682	103,220	103,008	105,825	112,165	112,165	112,165	112,165	107,067	107,067	109,208	111,392	113,620	115,893	118,211	120,575
2000		64,110	64,965	66,603	66,467	68,284	72,375	72,375	72,375	72,375	69,086	69,086	70,467	71,877	73,314	74,780	76,276	77,802
2001	91,454	92,943	94,183	96,558	96,359	98,995	104,926	104,926	104,926	104,926	100,156	100,156	102,159	104,203	106,287	108,412	110,581	112,792
2002	74,112	75,318	76,323	78,247	78,087	80,222	85,029	85,029	85,029	85,029	81,164	81,164	82,787	84,443	86,132	87,854	89,611	91,403
2003	106,233	107,961	109,403	112,161	111,930	114,992	121,881	121,881	121,881	121,881	116,341	116,341	118,668	121,041	123,462	125,931	128,450	131,019
2004	71,021	72,177	73,141	74,984	74,830	76,877	81,483	81,483	81,483	81,483	77,779	77,779	79,335	80,921	82,540	84,191	85,874	87,592
2005	70,804	71,957	72,917	74,755	74,602	76,642	81,234	81,234	81,234	81,234	77,541	77,541	79,092	80,674	82,288	83,933	85,612	87,324
2006	82,694	84,040	85,161	87,308	87,129	89,512	94,875	94,875	94,875	94,875	90,562	90,562	92,374	94,221	96,105	98,028	99,988	101,988
2007	114,308	116,168	117,719	120,687	120,439	123,733	131,146	131,146	131,146	131,146	125,185	125,185	127,688	130,242	132,847	135,504	138,214	140,978
2008	82,416	83,757	84,875	87,015	86,836	89,211	94,556	94,556	94,556	94,556	90,258	90,258	92,063	93,904	95,782	97,698	99,652	101,645
2009	88,907	90,354	91,560	93,868	93,676	96,238	102,003	102,003	102,003	102,003	97,367	97,367	99,314	101,300	103,326	105,393	107,501	109,651
2010	74,671	75,887	76,899	78,838	78,676	80,828	85,671	85,671	85,671	85,671	81,776	81,776	83,412	85,080	86,782	88,517	90,288	92,094
2011	74,937	76,156	77,173	79,118	78,956	81,115	85,975	85,975	85,975	85,975	82,067	82,067	83,708	85,383	87,090	88,832	90,609	92,421
2012	75,254	76,478	77,499	79,453	79,290	81,459	86,339	86,339	86,339	86,339	82,414	82,414	84,063	85,744	87,459	89,208	90,992	92,812
2013	91,835	93,329	94,575	96,959	96,760	99,406	105,362	105,362	105,362	105,362	100,573	100,573	102,584	104,636	106,729	108,863	111,040	113,261
2014	92,498	94,003	95,258	97,660	97,459	100,125	106,123	106,123	106,123	106,123	101,299	101,299	103,325	105,392	107,500	109,650	111,843	114,080
2015	92,665	94,173	95,430	97,836	97,635	100,306	106,315	106,315	106,315	106,315	101,483	101,483	103,512	105,583	107,694	109,848	112,045	114,286
2016	94,525	96,063	97,345	99,799	99,595	102,318	108,448	108,448	108,448	108,448	103,519	103,519	105,589	107,701	109,855	112,052	114,293	116,579
2017	94,736	96,278	97,563	100,023	99,817	102,548	108,691	108,691	108,691	108,691	103,751	103,751	105,826	107,942	110,101	112,303	114,549	116,840
2018	94,946	96,492	97,779	100,244	100,039	102,775	108,932	108,932	108,932	108,932	103,981	103,981	106,060	108,181	110,345	112,552	114,803	117,099
2019	95,110	96,658	97,948	100,417	100,211	102,952	109,120	109,120	109,120	109,120	104,160	104,160	106,243	108,368	110,535	112,746	115,001	117,301

Notes: (a) Average incremental payment 2019 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)

2019 Leve	120,612	123,024	125,485	127,994	130,554	133,165	135,829	138,545	141,316	144,142	147,025	149,966	152,965	156,024	159,145	162,328	165,574	168,886
Year of Birth	Maturity (months) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	75,655	77,168	78,712	80,286	81,892	83,530	85,200	86,904	88,642	90,415	92,223	94,068	95,949	97,868	99,826	101,822	103,859	105,936
1990	67,793	69,149	70,532	71,942	73,381	74,849	76,346	77,873	79,430	81,019	82,639	84,292	85,978	87,697	89,451	91,240	93,065	94,926
1991	100,247	102,251	104,296	106,382	108,510	110,680	112,894	115,152	117,455	119,804	122,200	124,644	127,137	129,680	132,273	134,919	137,617	140,369
1992	77,163	78,707	80,281	81,886	83,524	85,195	86,899	88,637	90,409	92,217	94,062	95,943	97,862	99,819	101,815	103,852	105,929	108,047
1993	81,812	83,448	85,117	86,819	88,556	90,327	92,133	93,976	95,856	97,773	99,728	101,723	103,757	105,832	107,949	110,108	112,310	114,556
1994	64,849	66,146	67,469	68,818	70,195	71,599	73,031	74,491	75,981	77,501	79,051	80,632	82,244	83,889	85,567	87,278	89,024	90,804
1995	99,811	101,807	103,843	105,920	108,038	110,199	112,403	114,651	116,944	119,283	121,669	124,102	126,584	129,116	131,698	134,332	137,019	139,759
1996	91,448	93,277	95,143	97,046	98,987	100,966	102,986	105,045	107,146	109,289	111,475	113,704	115,979	118,298	120,664	123,077	125,539	128,050
1997	74,255	75,740	77,255	78,800	80,376	81,983	83,623	85,296	87,001	88,741	90,516	92,327	94,173	96,057	97,978	99,937	101,936	103,975
1998	94,145	96,028	97,949	99,908	101,906	103,944	106,023	108,143	110,306	112,512	114,762	117,058	119,399	121,787	124,222	126,707	129,241	131,826
1999	122,986	125,446	127,955	130,514	133,124	135,787	138,503	141,273	144,098	146,980	149,920	152,918	155,976	159,096	162,278	165,523	168,834	172,211
2000	79,358	80,945	82,564	84,215	85,899	87,617	89,370	91,157	92,980	94,840	96,736	98,671	100,645	102,657	104,711	106,805	108,941	111,120
2001	115,048	117,349	119,696	122,090	124,532	127,022	129,563	132,154	134,797	137,493	140,243	143,048	145,909	148,827	151,804	154,840	157,936	161,095
2002	93,232	95,096	96,998	98,938	100,917	102,935	104,994	107,094	109,236	111,420	113,649	115,922	118,240	120,605	123,017	125,477	127,987	130,547
2003	133,639	136,312	139,038	141,819	144,655	147,548	150,499	153,509	156,579	159,711	162,905	166,163	169,487	172,876	176,334	179,861	183,458	187,127
2004	89,344	91,131	92,953	94,812	96,709	98,643	100,616	102,628	104,680	106,774	108,910	111,088	113,309	115,576	117,887	120,245	122,650	125,103
2005	89,071	90,852	92,669	94,523	96,413	98,341	100,308	102,314	104,361	106,448	108,577	110,748	112,963	115,223	117,527	119,878	122,275	124,721
2006	104,028	106,108	108,230	110,395	112,603	114,855	117,152	119,495	121,885	124,323	126,809	129,345	131,932	134,571	137,262	140,007	142,808	145,664
2007	143,798	146,674	149,607	152,599	155,651	158,764	161,940	165,178	168,482	171,852	175,289	178,794	182,370	186,018	189,738	193,533	197,404	201,352
2008	103,678	105,751	107,866	110,024	112,224	114,469	116,758	119,093	121,475	123,904	126,383	128,910	131,488	134,118	136,801	139,537	142,327	145,174
2009	111,844	114,081	116,362	118,690	121,063	123,485	125,954	128,473	131,043	133,664	136,337	139,064	141,845	144,682	147,576	150,527	153,538	156,608
2010	93,935	95,814	97,730	99,685	101,679	103,712	105,787	107,902	110,060	112,261	114,507	116,797	119,133	121,515	123,946	126,425	128,953	131,532
2011	94,269	96,155	98,078	100,039	102,040	104,081	106,163	108,286	110,451	112,661	114,914	117,212	119,556	121,947	124,386	126,874	129,412	132,000
2012	94,668	96,561	98,493	100,462	102,472	104,521	106,612	108,744	110,919	113,137	115,400	117,708	120,062	122,463	124,912	127,411	129,959	132,558
2013	115,526	117,837	120,194	122,598	125,050	127,551	130,102	132,704	135,358	138,065	140,826	143,643	146,515	149,446	152,435	155,483	158,593	161,765
2014	116,361	118,688	121,062	123,484	125,953	128,472	131,042	133,663	136,336	139,062	141,844	144,681	147,574	150,526	153,536	156,607	159,739	162,934
2015	116,572	118,903	121,281	123,707	126,181	128,705	131,279	133,904	136,582	139,314	142,100	144,942	147,841	150,798	153,814	156,890	160,028	163,228
2016	118,911	121,289	123,715	126,189	128,713	131,287	133,913	136,591	139,323	142,109	144,951	147,851	150,808	153,824	156,900	160,038	163,239	166,504
2017	119,177	121,560	123,992	126,471	129,001	131,581	134,213	136,897	139,635	142,427	145,276	148,182	151,145	154,168	157,251	160,396	163,604	166,876
2018	119,441	121,830	124,267	126,752	129,287	131,873	134,510	137,200	139,944	142,743	145,598	148,510	151,480	154,510	157,600	160,752	163,967	167,246
2019	119,647	122,040	124,481	126,970	129,510	132,100	134,742	137,437	140,186	142,989	145,849	148,766	151,741	154,776	157,872	161,029	164,250	167,535

Notes: (a) Average incremental payment 2019 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)

2019 Level	172,264	175,709	179,223	182,808	186,464	190,193	193,997	197,877	201,834	205,871	209,988	214,188	218,472	222,841	227,298	231,844	236,481	241,211
Year of Birth	Maturity (months) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	108,054	110,216	112,420	114,668	116,962	119,301	121,687	124,121	126,603	129,135	131,718	134,352	137,039	139,780	142,576	145,427	148,336	151,302
1990	96,825	98,761	100,737	102,751	104,806	106,902	109,041	111,221	113,446	115,715	118,029	120,390	122,797	125,253	127,758	130,314	132,920	135,578
1991	143,177	146,040	148,961	151,940	154,979	158,079	161,240	164,465	167,754	171,109	174,532	178,022	181,583	185,214	188,919	192,697	196,551	200,482
1992	110,208	112,413	114,661	116,954	119,293	121,679	124,113	126,595	129,127	131,709	134,343	137,030	139,771	142,566	145,418	148,326	151,292	154,318
1993	116,847	119,184	121,568	123,999	126,479	129,009	131,589	134,221	136,905	139,643	142,436	145,285	148,191	151,155	154,178	157,261	160,406	163,615
1994	92,620	94,473	96,362	98,290	100,255	102,260	104,306	106,392	108,520	110,690	112,904	115,162	117,465	119,814	122,211	124,655	127,148	129,691
1995	142,554	145,406	148,314	151,280	154,305	157,392	160,539	163,750	167,025	170,366	173,773	177,249	180,793	184,409	188,098	191,859	195,697	199,611
1996	130,611	133,223	135,887	138,605	141,377	144,205	147,089	150,031	153,031	156,092	159,214	162,398	165,646	168,959	172,338	175,785	179,301	182,887
1997	106,054	108,175	110,339	112,546	114,797	117,092	119,434	121,823	124,259	126,745	129,280	131,865	134,502	137,193	139,936	142,735	145,590	148,502
1998	134,462	137,152	139,895	142,693	145,546	148,457	151,426	154,455	157,544	160,695	163,909	167,187	170,531	173,941	177,420	180,969	184,588	188,280
1999	175,655	179,168	182,751	186,406	190,134	193,937	197,816	201,772	205,808	209,924	214,122	218,405	222,773	227,228	231,773	236,408	241,136	245,959
2000	113,342	115,609	117,921	120,280	122,685	125,139	127,642	130,195	132,798	135,454	138,163	140,927	143,745	146,620	149,553	152,544	155,594	158,706
2001	164,317	167,603	170,955	174,375	177,862	181,419	185,048	188,749	192,524	196,374	200,302	204,308	208,394	212,562	216,813	221,149	225,572	230,084
2002	133,158	135,821	138,537	141,308	144,134	147,017	149,957	152,956	156,015	159,136	162,318	165,565	168,876	172,254	175,699	179,213	182,797	186,453
2003	190,869	194,687	198,581	202,552	206,603	210,735	214,950	219,249	223,634	228,107	232,669	237,322	242,069	246,910	251,848	256,885	262,023	267,263
2004	127,605	130,157	132,760	135,415	138,124	140,886	143,704	146,578	149,509	152,500	155,550	158,661	161,834	165,071	168,372	171,739	175,174	178,678
2005	127,215	129,759	132,355	135,002	137,702	140,456	143,265	146,130	149,053	152,034	155,074	158,176	161,339	164,566	167,858	171,215	174,639	178,132
2006	148,577	151,549	154,580	157,671	160,825	164,041	167,322	170,668	174,082	177,563	181,115	184,737	188,432	192,200	196,044	199,965	203,964	208,044
2007	205,379	209,486	213,676	217,949	222,308	226,755	231,290	235,916	240,634	245,447	250,355	255,363	260,470	265,679	270,993	276,413	281,941	287,580
2008	148,077	151,039	154,060	157,141	160,284	163,489	166,759	170,094	173,496	176,966	180,505	184,116	187,798	191,554	195,385	199,293	203,278	207,344
2009	159,741	162,935	166,194	169,518	172,908	176,366	179,894	183,492	187,161	190,905	194,723	198,617	202,590	206,641	210,774	214,990	219,289	223,675
2010	134,163	136,846	139,583	142,375	145,222	148,127	151,089	154,111	157,193	160,337	163,544	166,815	170,151	173,554	177,025	180,566	184,177	187,860
2011	134,640	137,333	140,079	142,881	145,738	148,653	151,626	154,659	157,752	160,907	164,125	167,408	170,756	174,171	177,654	181,207	184,832	188,528
2012	135,209	137,913	140,672	143,485	146,355	149,282	152,268	155,313	158,419	161,588	164,819	168,116	171,478	174,908	178,406	181,974	185,613	189,326
2013	165,000	168,300	171,666	175,100	178,602	182,174	185,817	189,533	193,324	197,191	201,134	205,157	209,260	213,445	217,714	222,069	226,510	231,040
2014	166,193	169,516	172,907	176,365	179,892	183,490	187,160	190,903	194,721	198,615	202,588	206,640	210,772	214,988	219,288	223,673	228,147	232,710
2015	166,493	169,823	173,219	176,684	180,217	183,822	187,498	191,248	195,073	198,975	202,954	207,013	211,153	215,376	219,684	224,078	228,559	233,130
2016	169,834	173,230	176,695	180,229	183,834	187,510	191,260	195,086	198,987	202,967	207,026	211,167	215,390	219,698	224,092	228,574	233,145	237,808
2017	170,214	173,618	177,091	180,632	184,245	187,930	191,689	195,522	199,433	203,421	207,490	211,640	215,872	220,190	224,594	229,086	233,667	238,341
2018	170,591	174,003	177,483	181,033	184,654	188,347	192,114	195,956	199,875	203,872	207,950	212,109	216,351	220,678	225,092	229,593	234,185	238,869
2019	170,886	174,303	177,789	181,345	184,972	188,671	192,445	196,294	200,220	204,224	208,308	212,475	216,724	221,059	225,480	229,989	234,589	239,281

Notes: (a) Average incremental payment 2019 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)

2019 Level	246,035	250,956	255,975	261,094	266,316	271,642	277,075	282,617	288,269	294,034	299,915	305,913	312,032	318,272	324,638	331,131	337,753	344,508
Year of Birth	Maturity (months) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	154,328	157,415	160,563	163,775	167,050	170,391	173,799	177,275	180,820	184,437	188,125	191,888	195,726	199,640	203,633	207,706	211,860	216,097
1990	138,290	141,056	143,877	146,754	149,689	152,683	155,737	158,851	162,029	165,269	168,574	171,946	175,385	178,893	182,470	186,120	189,842	193,639
1991	204,492	208,581	212,753	217,008	221,348	225,775	230,291	234,897	239,595	244,386	249,274	254,260	259,345	264,532	269,822	275,219	280,723	286,338
1992	157,405	160,553	163,764	167,039	170,380	173,787	177,263	180,808	184,425	188,113	191,875	195,713	199,627	203,620	207,692	211,846	216,083	220,405
1993	166,887	170,225	173,629	177,102	180,644	184,257	187,942	191,700	195,534	199,445	203,434	207,503	211,653	215,886	220,204	224,608	229,100	233,682
1994	132,285	134,930	137,629	140,382	143,189	146,053	148,974	151,954	154,993	158,093	161,254	164,480	167,769	171,124	174,547	178,038	181,599	185,231
1995	203,603	207,675	211,828	216,065	220,386	224,794	229,290	233,876	238,553	243,324	248,191	253,155	258,218	263,382	268,650	274,023	279,503	285,093
1996	186,544	190,275	194,081	197,962	201,922	205,960	210,079	214,281	218,566	222,938	227,396	231,944	236,583	241,315	246,141	251,064	256,085	261,207
1997	151,472	154,501	157,591	160,743	163,958	167,237	170,582	173,993	177,473	181,023	184,643	188,336	192,103	195,945	199,864	203,861	207,938	212,097
1998	192,045	195,886	199,804	203,800	207,876	212,034	216,274	220,600	225,012	229,512	234,102	238,784	243,560	248,431	253,400	258,468	263,637	268,910
1999	250,878	255,896	261,014	266,234	271,559	276,990	282,530	288,180	293,944	299,823	305,819	311,936	318,174	324,538	331,028	337,649	344,402	351,290
2000	161,881	165,118	168,420	171,789	175,225	178,729	182,304	185,950	189,669	193,462	197,331	201,278	205,304	209,410	213,598	217,870	222,227	226,672
2001	234,685	239,379	244,166	249,050	254,031	259,111	264,294	269,580	274,971	280,471	286,080	291,802	297,638	303,590	309,662	315,855	322,172	328,616
2002	190,182	193,985	197,865	201,822	205,859	209,976	214,176	218,459	222,828	227,285	231,831	236,467	241,196	246,020	250,941	255,960	261,079	266,300
2003	272,609	278,061	283,622	289,294	295,080	300,982	307,002	313,142	319,404	325,793	332,308	338,955	345,734	352,648	359,701	366,895	374,233	381,718
2004	182,251	185,896	189,614	193,406	197,275	201,220	205,244	209,349	213,536	217,807	222,163	226,606	231,139	235,761	240,477	245,286	250,192	255,196
2005	181,694	185,328	189,035	192,816	196,672	200,605	204,617	208,710	212,884	217,142	221,484	225,914	230,432	235,041	239,742	244,537	249,427	254,416
2006	212,205	216,449	220,778	225,193	229,697	234,291	238,977	243,756	248,631	253,604	258,676	263,850	269,127	274,509	279,999	285,599	291,311	297,138
2007	293,331	299,198	305,182	311,286	317,511	323,861	330,339	336,945	343,684	350,558	357,569	364,721	372,015	379,455	387,044	394,785	402,681	410,735
2008	211,491	215,721	220,035	224,436	228,924	233,503	238,173	242,936	247,795	252,751	257,806	262,962	268,222	273,586	279,058	284,639	290,332	296,138
2009	228,149	232,712	237,366	242,113	246,956	251,895	256,933	262,071	267,313	272,659	278,112	283,674	289,348	295,135	301,037	307,058	313,199	319,463
2010	191,618	195,450	199,359	203,346	207,413	211,561	215,793	220,108	224,511	229,001	233,581	238,252	243,017	247,878	252,835	257,892	263,050	268,311
2011	192,299	196,145	200,068	204,069	208,150	212,313	216,560	220,891	225,309	229,815	234,411	239,099	243,881	248,759	253,734	258,809	263,985	269,265
2012	193,112	196,974	200,914	204,932	209,031	213,211	217,476	221,825	226,262	230,787	235,403	240,111	244,913	249,811	254,807	259,904	265,102	270,404
2013	235,661	240,374	245,182	250,085	255,087	260,189	265,392	270,700	276,114	281,637	287,269	293,015	298,875	304,853	310,950	317,169	323,512	329,982
2014	237,364	242,111	246,953	251,892	256,930	262,069	267,310	272,656	278,110	283,672	289,345	295,132	301,035	307,055	313,197	319,461	325,850	332,367
2015	237,793	242,549	247,400	252,348	257,395	262,543	267,794	273,149	278,612	284,185	289,868	295,666	301,579	307,611	313,763	320,038	326,439	332,968
2016	242,564	247,416	252,364	257,411	262,560	267,811	273,167	278,630	284,203	289,887	295,685	301,598	307,630	313,783	320,059	326,460	332,989	339,649
2017	243,107	247,970	252,929	257,988	263,147	268,410	273,779	279,254	284,839	290,536	296,347	302,274	308,319	314,485	320,775	327,191	333,734	340,409
2018	243,646	248,519	253,490	258,559	263,731	269,005	274,385	279,873	285,471	291,180	297,004	302,944	309,003	315,183	321,486	327,916	334,474	341,164
2019	244,067	248,948	253,927	259,005	264,186	269,469	274,859	280,356	285,963	291,682	297,516	303,466	309,535	315,726	322,041	328,482	335,051	341,752

Notes: (a) Average incremental payment 2019 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)

2019 Leve 351,398 358,426 365,595 372,907 380,365 387,972 395,732 403,646 411,719 419,954 428,353 436,920 445,658 454,571 463,663 472,936 482,395 492,043

Year of Birth	Maturity (months) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
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1989	220,419	224,827	229,324	233,910	238,589	243,360	248,228	253,192	258,256	263,421	268,690	274,063	279,545	285,135	290,838	296,655	302,588	308,640
1990	197,512	201,462	205,491	209,601	213,793	218,069	222,430	226,879	231,417	236,045	240,766	245,581	250,493	255,503	260,613	265,825	271,141	276,564
1991	292,064	297,906	303,864	309,941	316,140	322,463	328,912	335,490	342,200	349,044	356,025	363,145	370,408	377,816	385,373	393,080	400,942	408,961
1992	224,813	229,309	233,895	238,573	243,344	248,211	253,176	258,239	263,404	268,672	274,045	279,526	285,117	290,819	296,635	302,568	308,620	314,792
1993	238,355	243,123	247,985	252,945	258,004	263,164	268,427	273,795	279,271	284,857	290,554	296,365	302,292	308,338	314,505	320,795	327,211	333,755
1994	188,935	192,714	196,568	200,500	204,510	208,600	212,772	217,027	221,368	225,795	230,311	234,917	239,616	244,408	249,296	254,282	259,368	264,555
1995	290,795	296,611	302,543	308,594	314,766	321,061	327,482	334,032	340,713	347,527	354,477	361,567	368,798	376,174	383,698	391,372	399,199	407,183
1996	266,431	271,760	277,195	282,739	288,394	294,162	300,045	306,046	312,167	318,410	324,778	331,274	337,899	344,657	351,550	358,581	365,753	373,068
1997	216,339	220,666	225,079	229,580	234,172	238,855	243,633	248,505	253,475	258,545	263,716	268,990	274,370	279,857	285,454	291,163	296,987	302,926
1998	274,288	279,774	285,369	291,077	296,898	302,836	308,893	315,071	321,372	327,800	334,356	341,043	347,864	354,821	361,917	369,156	376,539	384,070
1999	358,316	365,482	372,792	380,248	387,853	395,610	403,522	411,592	419,824	428,221	436,785	445,521	454,431	463,520	472,790	482,246	491,891	501,729
2000	231,205	235,829	240,546	245,357	250,264	255,269	260,375	265,582	270,894	276,312	281,838	287,475	293,224	299,089	305,070	311,172	317,395	323,743
2001	335,188	341,892	348,730	355,704	362,819	370,075	377,476	385,026	392,726	400,581	408,593	416,764	425,100	433,602	442,274	451,119	460,142	469,344
2002	271,626	277,059	282,600	288,252	294,017	299,898	305,895	312,013	318,254	324,619	331,111	337,733	344,488	351,378	358,405	365,573	372,885	380,343
2003	389,352	397,139	405,082	413,184	421,447	429,876	438,474	447,243	456,188	465,312	474,618	484,111	493,793	503,669	513,742	524,017	534,497	545,187
2004	260,300	265,506	270,816	276,232	281,757	287,392	293,140	299,002	304,982	311,082	317,304	323,650	330,123	336,725	343,460	350,329	357,336	364,482
2005	259,504	264,694	269,988	275,388	280,896	286,514	292,244	298,089	304,051	310,132	316,334	322,661	329,114	335,696	342,410	349,259	356,244	363,369
2006	303,080	309,142	315,325	321,631	328,064	334,625	341,318	348,144	355,107	362,209	369,453	376,842	384,379	392,067	399,908	407,906	416,064	424,386
2007	418,949	427,328	435,875	444,592	453,484	462,554	471,805	481,241	490,866	500,683	510,697	520,911	531,329	541,956	552,795	563,851	575,128	586,630
2008	302,061	308,102	314,264	320,550	326,961	333,500	340,170	346,973	353,913	360,991	368,211	375,575	383,086	390,748	398,563	406,534	414,665	422,958
2009	325,853	332,370	339,017	345,797	352,713	359,768	366,963	374,302	381,788	389,424	397,213	405,157	413,260	421,525	429,956	438,555	447,326	456,272
2010	273,677	279,151	284,734	290,428	296,237	302,162	308,205	314,369	320,656	327,070	333,611	340,283	347,089	354,031	361,111	368,333	375,700	383,214
2011	274,650	280,143	285,746	291,461	297,290	303,236	309,300	315,486	321,796	328,232	334,797	341,493	348,322	355,289	362,395	369,643	377,035	384,576
2012	275,812	281,328	286,954	292,694	298,547	304,518	310,609	316,821	323,157	329,620	336,213	342,937	349,796	356,792	363,928	371,206	378,630	386,203
2013	336,582	343,313	350,180	357,183	364,327	371,614	379,046	386,627	394,359	402,246	410,291	418,497	426,867	435,405	444,113	452,995	462,055	471,296
2014	339,014	345,794	352,710	359,764	366,960	374,299	381,785	389,421	397,209	405,153	413,256	421,521	429,952	438,551	447,322	456,268	465,394	474,702
2015	339,627	346,419	353,348	360,415	367,623	374,976	382,475	390,125	397,927	405,886	414,003	422,283	430,729	439,344	448,131	457,093	466,235	475,560
2016	346,442	353,371	360,438	367,647	375,000	382,500	390,150	397,953	405,912	414,030	422,311	430,757	439,372	448,159	457,123	466,265	475,590	485,102
2017	347,217	354,162	361,245	368,470	375,839	383,356	391,023	398,844	406,820	414,957	423,256	431,721	440,356	449,163	458,146	467,309	476,655	486,188
2018	347,987	354,947	362,046	369,287	376,672	384,206	391,890	399,728	407,722	415,877	424,194	432,678	441,332	450,158	459,161	468,345	477,712	487,266
2019	348,587	355,559	362,670	369,924	377,322	384,868	392,566	400,417	408,425	416,594	424,926	433,424	442,093	450,935	459,953	469,152	478,536	488,106

Notes: (a) Average incremental payment 2019 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 III, 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)

2019 Level 501,883 511,921 522,160 532,603 543,255 554,120 565,202 576,506 588,036 599,797 611,793 624,029 636,510 649,240

Year of Birth	Maturity (months) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470
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1989	314,813	321,109	327,531	334,082	340,763	347,579	354,530	361,621	368,853	376,230	383,755	391,430	399,259	407,244
1990	282,096	287,737	293,492	299,362	305,349	311,456	317,685	324,039	330,520	337,130	343,873	350,750	357,765	364,921
1991	417,140	425,483	433,992	442,672	451,526	460,556	469,767	479,163	488,746	498,521	508,491	518,661	529,034	539,615
1992	321,088	327,510	334,060	340,741	347,556	354,507	361,597	368,829	376,206	383,730	391,404	399,232	407,217	415,361
1993	340,430	347,239	354,184	361,267	368,493	375,863	383,380	391,047	398,868	406,846	414,983	423,282	431,748	440,383
1994	269,846	275,243	280,748	286,363	292,090	297,932	303,890	309,968	316,168	322,491	328,941	335,520	342,230	349,075
1995	415,327	423,633	432,106	440,748	449,563	458,554	467,725	477,080	486,622	496,354	506,281	516,407	526,735	537,270
1996	380,529	388,140	395,903	403,821	411,897	420,135	428,538	437,109	445,851	454,768	463,863	473,140	482,603	492,255
1997	308,985	315,165	321,468	327,897	334,455	341,144	347,967	354,927	362,025	369,266	376,651	384,184	391,868	399,705
1998	391,751	399,586	407,578	415,729	424,044	432,525	441,175	449,999	458,999	468,179	477,542	487,093	496,835	506,772
1999	511,763	521,999	532,438	543,087	553,949	565,028	576,329	587,855	599,612	611,604	623,837	636,313	649,040	662,020
2000	330,218	336,822	343,559	350,430	357,439	364,587	371,879	379,317	386,903	394,641	402,534	410,585	418,796	427,172
2001	478,731	488,306	498,072	508,034	518,194	528,558	539,129	549,912	560,910	572,128	583,571	595,242	607,147	619,290
2002	387,949	395,708	403,623	411,695	419,929	428,328	436,894	445,632	454,545	463,635	472,908	482,366	492,014	501,854
2003	556,091	567,213	578,557	590,128	601,931	613,969	626,249	638,774	651,549	664,580	677,872	691,429	705,258	719,363
2004	371,772	379,207	386,791	394,527	402,418	410,466	418,676	427,049	435,590	444,302	453,188	462,252	471,497	480,927
2005	370,636	378,049	385,610	393,322	401,188	409,212	417,396	425,744	434,259	442,944	451,803	460,839	470,056	479,457
2006	432,873	441,531	450,361	459,369	468,556	477,927	487,486	497,235	507,180	517,324	527,670	538,224	548,988	559,968
2007	598,363	610,330	622,537	634,987	647,687	660,641	673,854	687,331	701,077	715,099	729,401	743,989	758,869	774,046
2008	431,417	440,046	448,847	457,824	466,980	476,320	485,846	495,563	505,474	515,584	525,896	536,413	547,142	558,085
2009	465,398	474,706	484,200	493,884	503,762	513,837	524,114	534,596	545,288	556,193	567,317	578,664	590,237	602,042
2010	390,878	398,696	406,670	414,803	423,099	431,561	440,193	448,996	457,976	467,136	476,479	486,008	495,728	505,643
2011	392,268	400,113	408,115	416,278	424,603	433,095	441,757	450,592	459,604	468,796	478,172	487,736	497,490	507,440
2012	393,927	401,806	409,842	418,038	426,399	434,927	443,626	452,498	461,548	470,779	480,195	489,799	499,595	509,587
2013	480,722	490,336	500,143	510,146	520,349	530,756	541,371	552,198	563,242	574,507	585,997	597,717	609,671	621,865
2014	484,196	493,879	503,757	513,832	524,109	534,591	545,283	556,188	567,312	578,658	590,232	602,036	614,077	626,359
2015	485,071	494,772	504,668	514,761	525,056	535,558	546,269	557,194	568,338	579,705	591,299	603,125	615,187	627,491
2016	494,804	504,700	514,794	525,090	535,592	546,304	557,230	568,374	579,742	591,337	603,163	615,227	627,531	640,082
2017	495,912	505,830	515,947	526,266	536,791	547,527	558,477	569,647	581,040	592,661	604,514	616,604	628,936	641,515
2018	497,011	506,951	517,090	527,432	537,981	548,740	559,715	570,910	582,328	593,974	605,854	617,971	630,330	642,937
2019	497,868	507,826	517,982	528,342	538,909	549,687	560,681	571,894	583,332	594,999	606,899	619,037	631,417	644,046

Notes: (a) Average incremental payment 2019 level per open accepted claim are adjusted to severity level and birth year level. See Column (5) of Appendix E, Exhibit II, Sheet 2, and Column (5) of Appendix E, Exhibit II, Sheet 3, respectively.

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		13.00
2003																	3.00	2.92
2004																5.00	4.95	4.90
2005															7.00	6.90	6.80	6.70
2006														9.00	8.90	8.79	8.69	8.58
2007													7.00	6.86	6.72	6.57	6.43	6.29
2008											9.00	8.93	8.85	8.77	8.70	8.62	8.54	
2009											10.00	9.90	9.80	9.70	9.60	9.50	9.40	9.30
2010									5.00	4.98	4.95	4.93	4.91	4.88	4.86	4.83	4.81	
2011									10.00	9.90	9.80	9.70	9.60	9.50	9.40	9.30	9.19	9.09
2012							7.00	6.95	6.90	6.84	6.79	6.74	6.68	6.63	6.57	6.52	6.46	
2013							7.00	6.88	6.77	6.65	6.54	6.42	6.31	6.19	6.08	5.97	5.85	5.74
2014								11.68	11.48	11.29	11.09	10.89	10.70	10.50	10.31	10.11	9.92	9.53
2015						12.89	13.69	13.52	13.35	13.18	13.01	12.84	12.67	12.49	12.32	12.15	11.97	11.62
2016								8.51	8.38	8.24	8.11	7.98	7.85	7.72	7.58	7.45	7.32	7.05
2017								13.79	13.58	13.36	13.15	12.93	12.72	12.50	12.29	12.08	11.86	11.43
2018								13.31	13.10	12.90	12.69	12.49	12.28	12.08	11.88	11.67	11.47	11.06
2019								5.26	5.21	5.15	5.10	5.04	4.98	4.93	4.87	4.82	4.76	4.64

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exh bit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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) 222:234	Maturity (months) 234:246	Maturity (months) 246:258	Maturity (months) 258:270	Maturity (months) 270:282	Maturity (months) 282:294	Maturity (months) 294:306	Maturity (months) 306:318	Maturity (months) 318:330	Maturity (months) 330:342	Maturity (months) 342:354	Maturity (months) 354:366	Maturity (months) 366:378	Maturity (months) 378:390	Maturity (months) 390:402	Maturity (months) 402:414	Maturity (months) 414:426	Maturity (months) 426:438
1989													4.00	3.93	3.87	3.80	3.73	3.66
1990												3.00	2.90	2.81	2.72	2.62	2.53	2.44
1991											4.00	3.96	3.91	3.86	3.82	3.77	3.72	3.68
1992										9.00	8.89	8.78	8.67	8.56	8.45	8.34	8.22	8.11
1993									8.00	7.89	7.79	7.68	7.57	7.46	7.35	7.24	7.13	7.02
1994								4.00	3.96	3.93	3.89	3.85	3.81	3.77	3.73	3.69	3.65	3.61
1995							5.00	4.95	4.90	4.85	4.79	4.74	4.69	4.63	4.58	4.52	4.47	4.41
1996						6.00	5.88	5.75	5.63	5.50	5.38	5.26	5.13	5.01	4.89	4.77	4.65	4.52
1997					8.00	7.92	7.85	7.77	7.69	7.61	7.53	7.45	7.37	7.29	7.20	7.12	7.03	6.95
1998				11.00	10.87	10.75	10.62	10.49	10.36	10.23	10.10	9.97	9.83	9.70	9.56	9.43	9.29	9.15
1999			3.00	2.95	2.90	2.85	2.80	2.75	2.69	2.64	2.59	2.54	2.49	2.44	2.39	2.34	2.29	2.23
2000		5.00	4.88	4.76	4.64	4.53	4.41	4.29	4.18	4.07	3.95	3.84	3.73	3.62	3.51	3.40	3.30	3.19
2001	4.00	3.95	3.91	3.86	3.82	3.77	3.72	3.67	3.63	3.58	3.53	3.48	3.43	3.39	3.34	3.29	3.24	3.19
2002	12.81	12.63	12.44	12.25	12.07	11.88	11.69	11.50	11.31	11.12	10.93	10.74	10.55	10.35	10.16	9.97	9.77	9.58
2003	2.84	2.76	2.68	2.61	2.53	2.45	2.38	2.30	2.23	2.16	2.09	2.02	1.95	1.88	1.81	1.75	1.68	1.62
2004	4.85	4.80	4.75	4.70	4.65	4.60	4.55	4.50	4.44	4.39	4.34	4.28	4.23	4.18	4.12	4.07	4.01	3.95
2005	6.60	6.50	6.40	6.29	6.19	6.09	5.99	5.88	5.78	5.68	5.57	5.47	5.37	5.26	5.16	5.05	4.95	4.85
2006	8.47	8.37	8.26	8.15	8.04	7.93	7.82	7.71	7.60	7.49	7.37	7.26	7.15	7.03	6.92	6.80	6.69	6.57
2007	6.15	6.00	5.86	5.72	5.58	5.44	5.31	5.17	5.04	4.90	4.77	4.64	4.50	4.37	4.24	4.12	3.99	3.86
2008	8.46	8.38	8.30	8.22	8.13	8.05	7.97	7.88	7.80	7.71	7.62	7.54	7.45	7.36	7.27	7.18	7.09	6.99
2009	9.19	9.09	8.98	8.87	8.77	8.66	8.55	8.44	8.33	8.22	8.11	8.00	7.88	7.77	7.66	7.54	7.42	7.31
2010	4.78	4.76	4.73	4.71	4.68	4.65	4.62	4.60	4.57	4.54	4.51	4.48	4.45	4.42	4.39	4.36	4.33	4.29
2011	8.98	8.87	8.77	8.66	8.55	8.44	8.33	8.22	8.11	8.00	7.88	7.77	7.66	7.54	7.43	7.31	7.19	7.08
2012	6.40	6.34	6.28	6.23	6.17	6.11	6.04	5.98	5.92	5.86	5.80	5.73	5.67	5.60	5.54	5.47	5.41	5.34
2013	5.62	5.50	5.39	5.27	5.16	5.05	4.93	4.82	4.71	4.60	4.48	4.37	4.26	4.15	4.04	3.93	3.83	3.72
2014	9.33	9.13	8.94	8.74	8.55	8.36	8.16	7.97	7.78	7.59	7.40	7.22	7.03	6.84	6.66	6.48	6.29	6.11
2015	11.44	11.26	11.08	10.90	10.72	10.54	10.36	10.18	10.00	9.82	9.64	9.46	9.28	9.09	8.91	8.73	8.54	8.36
2016	6.92	6.78	6.65	6.52	6.38	6.25	6.12	5.99	5.85	5.72	5.59	5.46	5.33	5.20	5.07	4.94	4.81	4.69
2017	11.21	10.99	10.78	10.56	10.34	10.13	9.91	9.70	9.48	9.27	9.06	8.85	8.64	8.43	8.22	8.01	7.80	7.59
2018	10.85	10.64	10.43	10.23	10.02	9.81	9.61	9.40	9.20	9.00	8.79	8.59	8.39	8.19	7.99	7.79	7.59	7.39
2019	4.58	4.52	4.46	4.40	4.34	4.28	4.22	4.16	4.10	4.04	3.98	3.91	3.85	3.79	3.73	3.66	3.60	3.53

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. For the maturity from 6:18 to 66:78, 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) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	3.59	3.52	3.45	3.38	3.31	3.24	3.17	3.10	3.03	2.95	2.88	2.81	2.73	2.66	2.58	2.51	2.43	2.36
1990	2.35	2.26	2.18	2.09	2.01	1.92	1.84	1.76	1.68	1.61	1.53	1.45	1.38	1.31	1.23	1.16	1.10	1.03
1991	3.63	3.58	3.53	3.48	3.43	3.38	3.33	3.28	3.22	3.17	3.12	3.06	3.01	2.95	2.89	2.83	2.77	2.71
1992	7.99	7.87	7.75	7.63	7.51	7.39	7.27	7.14	7.02	6.89	6.76	6.63	6.49	6.36	6.22	6.08	5.94	5.80
1993	6.90	6.79	6.67	6.56	6.44	6.32	6.20	6.08	5.96	5.84	5.72	5.59	5.47	5.34	5.21	5.08	4.94	4.81
1994	3.57	3.53	3.49	3.45	3.40	3.36	3.31	3.27	3.22	3.18	3.13	3.08	3.03	2.98	2.93	2.88	2.83	2.77
1995	4.35	4.30	4.24	4.18	4.12	4.06	4.00	3.94	3.87	3.81	3.75	3.68	3.61	3.55	3.48	3.41	3.34	3.27
1996	4.40	4.28	4.16	4.04	3.92	3.80	3.69	3.57	3.45	3.33	3.22	3.10	2.99	2.87	2.75	2.64	2.53	2.41
1997	6.86	6.77	6.68	6.59	6.50	6.41	6.32	6.22	6.13	6.03	5.93	5.83	5.73	5.62	5.52	5.41	5.30	5.19
1998	9.01	8.87	8.73	8.58	8.44	8.29	8.15	8.00	7.85	7.69	7.54	7.38	7.23	7.07	6.90	6.74	6.57	6.40
1999	2.18	2.13	2.08	2.03	1.98	1.93	1.87	1.82	1.77	1.72	1.67	1.62	1.56	1.51	1.46	1.41	1.35	1.30
2000	3.08	2.98	2.88	2.77	2.67	2.57	2.47	2.38	2.28	2.18	2.09	2.00	1.90	1.81	1.72	1.64	1.55	1.46
2001	3.13	3.08	3.03	2.98	2.93	2.87	2.82	2.77	2.71	2.66	2.60	2.54	2.49	2.43	2.37	2.31	2.25	2.19
2002	9.38	9.19	8.99	8.79	8.59	8.39	8.20	7.99	7.79	7.59	7.39	7.18	6.98	6.77	6.57	6.36	6.15	5.94
2003	1.56	1.49	1.43	1.37	1.31	1.25	1.20	1.14	1.09	1.03	0.98	0.93	0.88	0.83	0.78	0.73	0.68	0.64
2004	3.90	3.84	3.78	3.72	3.66	3.60	3.54	3.48	3.42	3.36	3.29	3.23	3.16	3.10	3.03	2.96	2.89	2.82
2005	4.74	4.64	4.53	4.42	4.32	4.21	4.11	4.00	3.89	3.79	3.68	3.57	3.46	3.35	3.25	3.14	3.03	2.92
2006	6.45	6.33	6.21	6.09	5.97	5.85	5.73	5.61	5.49	5.36	5.24	5.11	4.98	4.85	4.72	4.59	4.46	4.32
2007	3.74	3.61	3.49	3.37	3.25	3.13	3.01	2.89	2.78	2.66	2.55	2.44	2.33	2.22	2.11	2.00	1.90	1.80
2008	6.90	6.80	6.71	6.61	6.51	6.41	6.31	6.21	6.11	6.01	5.90	5.79	5.69	5.57	5.46	5.35	5.23	5.11
2009	7.19	7.07	6.95	6.83	6.71	6.59	6.46	6.34	6.21	6.08	5.96	5.83	5.69	5.56	5.43	5.29	5.15	5.01
2010	4.26	4.23	4.19	4.16	4.13	4.09	4.05	4.02	3.98	3.94	3.90	3.86	3.82	3.78	3.73	3.69	3.65	3.60
2011	6.96	6.84	6.72	6.60	6.47	6.35	6.23	6.10	5.98	5.85	5.72	5.59	5.46	5.33	5.19	5.06	4.92	4.78
2012	5.27	5.20	5.13	5.06	4.99	4.92	4.84	4.77	4.69	4.62	4.54	4.46	4.38	4.30	4.22	4.13	4.05	3.96
2013	3.61	3.50	3.40	3.29	3.19	3.08	2.98	2.88	2.77	2.67	2.57	2.47	2.37	2.27	2.17	2.08	1.98	1.88
2014	5.93	5.75	5.57	5.39	5.22	5.04	4.87	4.70	4.53	4.36	4.19	4.02	3.85	3.69	3.53	3.36	3.20	3.04
2015	8.18	7.99	7.81	7.62	7.44	7.25	7.07	6.88	6.70	6.51	6.32	6.13	5.94	5.76	5.57	5.38	5.18	4.99
2016	4.56	4.43	4.30	4.18	4.05	3.93	3.80	3.68	3.56	3.43	3.31	3.19	3.07	2.95	2.83	2.71	2.59	2.47
2017	7.38	7.18	6.97	6.77	6.56	6.36	6.16	5.96	5.76	5.56	5.36	5.16	4.96	4.77	4.57	4.38	4.19	3.99
2018	7.19	6.99	6.79	6.60	6.40	6.21	6.01	5.82	5.63	5.44	5.24	5.05	4.86	4.67	4.49	4.30	4.11	3.93
2019	3.47	3.40	3.34	3.27	3.21	3.14	3.07	3.01	2.94	2.87	2.80	2.73	2.66	2.59	2.52	2.45	2.38	2.31

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	2.28	2.20	2.12	2.04	1.96	1.88	1.80	1.72	1.64	1.56	1.48	1.40	1.32	1.24	1.16	1.08	1.01	0.93
1990	0.96	0.90	0.84	0.78	0.72	0.66	0.61	0.55	0.50	0.46	0.41	0.37	0.33	0.29	0.25	0.22	0.19	0.16
1991	2.65	2.59	2.52	2.46	2.39	2.32	2.25	2.18	2.11	2.04	1.97	1.89	1.82	1.74	1.67	1.59	1.51	1.43
1992	5.65	5.51	5.36	5.20	5.05	4.89	4.73	4.57	4.41	4.25	4.08	3.91	3.74	3.57	3.39	3.22	3.05	2.87
1993	4.67	4.54	4.40	4.26	4.12	3.97	3.83	3.68	3.53	3.38	3.23	3.08	2.93	2.78	2.63	2.48	2.33	2.18
1994	2.72	2.66	2.60	2.54	2.48	2.42	2.36	2.30	2.23	2.17	2.10	2.03	1.96	1.89	1.81	1.74	1.67	1.59
1995	3.19	3.12	3.04	2.96	2.88	2.80	2.72	2.64	2.55	2.47	2.38	2.29	2.20	2.11	2.02	1.93	1.83	1.74
1996	2.30	2.19	2.08	1.97	1.86	1.75	1.65	1.54	1.44	1.34	1.24	1.15	1.05	0.96	0.88	0.79	0.71	0.64
1997	5.08	4.96	4.84	4.72	4.60	4.48	4.35	4.22	4.09	3.96	3.82	3.68	3.54	3.40	3.26	3.11	2.96	2.82
1998	6.23	6.06	5.88	5.71	5.53	5.34	5.16	4.97	4.78	4.59	4.40	4.21	4.01	3.82	3.62	3.42	3.22	3.03
1999	1.25	1.20	1.15	1.09	1.04	0.99	0.94	0.89	0.84	0.79	0.74	0.69	0.64	0.59	0.55	0.50	0.46	0.42
2000	1.38	1.30	1.21	1.13	1.06	0.98	0.91	0.84	0.77	0.70	0.64	0.58	0.52	0.47	0.41	0.36	0.32	0.28
2001	2.13	2.07	2.01	1.94	1.88	1.81	1.75	1.68	1.61	1.55	1.48	1.41	1.34	1.27	1.20	1.14	1.07	1.00
2002	5.72	5.51	5.30	5.08	4.87	4.66	4.44	4.23	4.01	3.80	3.59	3.37	3.17	2.96	2.75	2.55	2.36	2.17
2003	0.60	0.55	0.51	0.47	0.43	0.40	0.36	0.33	0.30	0.27	0.24	0.21	0.19	0.16	0.14	0.12	0.10	0.09
2004	2.75	2.68	2.60	2.53	2.46	2.38	2.30	2.22	2.14	2.06	1.98	1.90	1.81	1.73	1.65	1.56	1.48	1.39
2005	2.81	2.70	2.58	2.47	2.36	2.25	2.14	2.03	1.92	1.82	1.71	1.60	1.50	1.39	1.29	1.19	1.09	1.00
2006	4.19	4.05	3.92	3.78	3.64	3.50	3.36	3.21	3.07	2.93	2.78	2.64	2.50	2.35	2.21	2.07	1.93	1.79
2007	1.69	1.59	1.50	1.40	1.31	1.21	1.13	1.04	0.96	0.87	0.80	0.72	0.65	0.58	0.52	0.46	0.40	0.35
2008	4.99	4.87	4.75	4.62	4.49	4.36	4.23	4.10	3.96	3.82	3.68	3.54	3.40	3.25	3.10	2.95	2.81	2.66
2009	4.87	4.73	4.58	4.44	4.29	4.14	3.99	3.84	3.68	3.53	3.37	3.22	3.06	2.90	2.74	2.58	2.43	2.27
2010	3.55	3.50	3.45	3.40	3.35	3.29	3.23	3.18	3.12	3.05	2.99	2.92	2.86	2.79	2.72	2.64	2.57	2.49
2011	4.64	4.50	4.36	4.21	4.07	3.92	3.77	3.62	3.47	3.32	3.17	3.02	2.86	2.71	2.56	2.40	2.25	2.10
2012	3.87	3.78	3.69	3.60	3.50	3.41	3.31	3.21	3.11	3.00	2.90	2.79	2.68	2.57	2.46	2.35	2.24	2.12
2013	1.79	1.69	1.60	1.51	1.42	1.33	1.24	1.16	1.08	0.99	0.92	0.84	0.77	0.70	0.63	0.56	0.50	0.44
2014	2.89	2.73	2.58	2.43	2.28	2.13	1.99	1.85	1.72	1.58	1.46	1.33	1.21	1.10	0.99	0.88	0.79	0.69
2015	4.80	4.61	4.42	4.22	4.03	3.84	3.65	3.46	3.27	3.08	2.90	2.71	2.53	2.35	2.18	2.01	1.84	1.68
2016	2.35	2.23	2.12	2.01	1.89	1.78	1.67	1.56	1.46	1.35	1.25	1.16	1.06	0.97	0.88	0.79	0.71	0.63
2017	3.80	3.62	3.43	3.24	3.06	2.88	2.70	2.53	2.36	2.19	2.03	1.87	1.71	1.56	1.42	1.28	1.15	1.02
2018	3.74	3.56	3.38	3.20	3.02	2.85	2.67	2.50	2.34	2.17	2.01	1.86	1.71	1.56	1.42	1.28	1.15	1.03
2019	2.23	2.16	2.08	2.01	1.93	1.86	1.78	1.70	1.63	1.55	1.47	1.39	1.32	1.24	1.16	1.09	1.01	0.94

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	0.86	0.79	0.72	0.65	0.58	0.52	0.46	0.40	0.35	0.30	0.26	0.21	0.18	0.14	0.11	0.09	0.07	0.05
1990	0.14	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1991	1.35	1.27	1.20	1.12	1.04	0.96	0.88	0.81	0.73	0.66	0.59	0.53	0.46	0.40	0.35	0.29	0.25	0.20
1992	2.70	2.53	2.36	2.19	2.02	1.85	1.69	1.53	1.38	1.23	1.09	0.95	0.83	0.71	0.60	0.50	0.41	0.33
1993	2.03	1.88	1.74	1.60	1.46	1.32	1.19	1.07	0.95	0.83	0.73	0.62	0.53	0.45	0.37	0.30	0.24	0.19
1994	1.51	1.44	1.36	1.28	1.20	1.12	1.05	0.97	0.89	0.82	0.74	0.67	0.60	0.53	0.47	0.40	0.35	0.29
1995	1.65	1.55	1.46	1.36	1.27	1.17	1.08	0.99	0.90	0.81	0.73	0.65	0.57	0.50	0.43	0.37	0.31	0.25
1996	0.57	0.50	0.44	0.38	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.07	0.06	0.04	0.03	0.02	0.01	0.01
1997	2.67	2.52	2.37	2.22	2.07	1.92	1.78	1.63	1.49	1.35	1.21	1.08	0.96	0.84	0.73	0.62	0.52	0.44
1998	2.83	2.64	2.45	2.26	2.08	1.89	1.72	1.55	1.38	1.22	1.07	0.93	0.80	0.68	0.57	0.47	0.38	0.30
1999	0.38	0.34	0.30	0.27	0.23	0.20	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01
2000	0.24	0.20	0.17	0.14	0.12	0.10	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2001	0.93	0.87	0.80	0.74	0.67	0.61	0.55	0.49	0.44	0.39	0.34	0.29	0.25	0.21	0.17	0.14	0.11	0.09
2002	1.98	1.80	1.63	1.46	1.30	1.15	1.00	0.87	0.75	0.63	0.53	0.44	0.35	0.28	0.22	0.17	0.13	0.09
2003	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2004	1.31	1.22	1.14	1.06	0.97	0.89	0.82	0.74	0.66	0.59	0.52	0.46	0.40	0.34	0.29	0.24	0.20	0.16
2005	0.91	0.82	0.74	0.66	0.58	0.51	0.44	0.38	0.32	0.27	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.03
2006	1.66	1.53	1.40	1.27	1.15	1.03	0.92	0.81	0.71	0.62	0.53	0.45	0.37	0.31	0.25	0.20	0.15	0.12
2007	0.30	0.26	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00
2008	2.51	2.36	2.21	2.06	1.91	1.76	1.62	1.48	1.34	1.20	1.08	0.95	0.83	0.72	0.62	0.52	0.44	0.36
2009	2.12	1.97	1.82	1.67	1.52	1.38	1.25	1.12	0.99	0.87	0.76	0.65	0.56	0.47	0.39	0.31	0.25	0.20
2010	2.41	2.33	2.24	2.16	2.07	1.98	1.89	1.79	1.70	1.60	1.50	1.41	1.31	1.21	1.11	1.01	0.92	0.82
2011	1.95	1.81	1.66	1.52	1.39	1.25	1.13	1.00	0.89	0.77	0.67	0.57	0.49	0.40	0.33	0.27	0.21	0.16
2012	2.01	1.89	1.78	1.66	1.55	1.44	1.32	1.21	1.11	1.00	0.90	0.80	0.70	0.61	0.53	0.45	0.38	0.32
2013	0.39	0.34	0.29	0.25	0.21	0.18	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00
2014	0.61	0.53	0.45	0.39	0.32	0.27	0.22	0.18	0.14	0.11	0.08	0.06	0.05	0.03	0.02	0.01	0.01	0.01
2015	1.53	1.38	1.23	1.10	0.97	0.85	0.73	0.63	0.53	0.44	0.37	0.30	0.24	0.18	0.14	0.11	0.08	0.05
2016	0.56	0.49	0.43	0.37	0.32	0.27	0.22	0.18	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01
2017	0.91	0.80	0.69	0.60	0.51	0.43	0.36	0.30	0.24	0.19	0.15	0.11	0.09	0.06	0.04	0.03	0.02	0.01
2018	0.91	0.80	0.70	0.61	0.52	0.44	0.37	0.30	0.25	0.20	0.15	0.12	0.09	0.07	0.05	0.03	0.02	0.01
2019	0.87	0.80	0.73	0.66	0.60	0.53	0.48	0.42	0.37	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.08	0.06

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
1991	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.26	0.20	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
1993	0.14	0.11	0.08	0.06	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
1994	0.25	0.20	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1995	0.21	0.16	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.36	0.29	0.23	0.18	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
1998	0.23	0.18	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999	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
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-
2001	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2005	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2008	0.29	0.23	0.18	0.13	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	0.73	0.64	0.56	0.48	0.41	0.35	0.29	0.23	0.19	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.02
2011	0.12	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	0.00
2012	0.26	0.21	0.16	0.12	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
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	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	0.01	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
2019	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	0.00	0.00

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (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) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470	Maturity (months) 1470:1482
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
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	-	-
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	-	-
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	-	-
1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
1995	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
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	-	-
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	-	-
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	-	-
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	-	-
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-
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	-	-
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	-	-
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	-	-
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	-	-
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
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	-	-
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	-	-
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	-	-
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	-	-
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	-	-
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	-	-
2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
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	-	-
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	-	-
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	-	-
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	-	-
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	-	-

Notes: (a) See the ultimate accepted claim counts (shown in Appendix E, Exhibit II, Sheet 3, Column (8)) and the adjusted q(x) (shown in Appendix E, Exhibit III, Sheets 4a to 4g) to estimate the number of claim counts alive by maturity. For the maturity from 6:18 to 66:78, the ultimate accepted claim counts are adjusted for reporting pattern as shown in column (11) of Exhibit X, Sheet 1c.

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 6:18	Maturity (months) 18:30	Maturity (months) 30:42	Maturity (months) 42:54	Maturity (months) 54:66	Maturity (months) 66:78	Maturity (months) 78:90	Maturity (months) 90:102	Maturity (months) 102:114	Maturity (months) 114:126	Maturity (months) 126:138	Maturity (months) 138:150	Maturity (months) 150:162	Maturity (months) 162:174	Maturity (months) 174:186	Maturity (months) 186:198	Maturity (months) 198:210	Maturity (months) 210:222
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		0.0142
2003																	0.0267	0.0273
2004																0.0097	0.0099	0.0101
2005															0.0142	0.0145	0.0148	0.0151
2006														0.0114	0.0117	0.0120	0.0122	0.0125
2007													0.0203	0.0207	0.0212	0.0217	0.0222	0.0226
2008											0.0083	0.0084	0.0086	0.0088	0.0088	0.0090	0.0092	0.0094
2009										0.0098	0.0099	0.0101	0.0103	0.0105	0.0108	0.0110	0.0113	
2010									0.0046	0.0046	0.0047	0.0048	0.0049	0.0050	0.0051	0.0052	0.0053	
2011								0.0099	0.0100	0.0102	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	
2012							0.0074	0.0075	0.0076	0.0078	0.0079	0.0080	0.0082	0.0084	0.0085	0.0087	0.0089	
2013						0.0166	0.0168	0.0170	0.0173	0.0175	0.0178	0.0181	0.0185	0.0189	0.0193	0.0197	0.0201	
2014						0.0168	0.0170	0.0172	0.0174	0.0177	0.0179	0.0182	0.0185	0.0189	0.0193	0.0198	0.0202	0.0206
2015					0.0123	0.0125	0.0126	0.0128	0.0130	0.0132	0.0133	0.0135	0.0138	0.0141	0.0144	0.0147	0.0150	0.0153
2016				0.0151	0.0152	0.0154	0.0156	0.0159	0.0161	0.0163	0.0165	0.0168	0.0171	0.0174	0.0178	0.0182	0.0186	0.0190
2017			0.0274	0.0151	0.0153	0.0155	0.0157	0.0159	0.0161	0.0163	0.0165	0.0168	0.0171	0.0174	0.0178	0.0182	0.0186	0.0190
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	0.0187
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	0.0127

Notes: (a) See Appendix E, Exh bit 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)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)	Maturity (months)
	222:234	234:246	246:258	258:270	270:282	282:294	294:306	306:318	318:330	330:342	342:354	354:366	366:378	378:390	390:402	402:414	414:426	426:438
1989													0.0168	0.0172	0.0176	0.0180	0.0184	0.0188
1990												0.0319	0.0326	0.0333	0.0341	0.0349	0.0357	0.0365
1991											0.0112	0.0114	0.0117	0.0119	0.0122	0.0125	0.0128	0.0131
1992										0.0120	0.0123	0.0125	0.0128	0.0131	0.0134	0.0137	0.0140	0.0144
1993									0.0133	0.0135	0.0138	0.0141	0.0144	0.0148	0.0151	0.0154	0.0158	0.0162
1994								0.0092	0.0094	0.0096	0.0098	0.0100	0.0102	0.0104	0.0107	0.0109	0.0111	0.0114
1995							0.0102	0.0104	0.0106	0.0108	0.0110	0.0113	0.0115	0.0118	0.0121	0.0123	0.0126	0.0129
1996						0.0208	0.0212	0.0216	0.0220	0.0224	0.0229	0.0234	0.0239	0.0244	0.0250	0.0255	0.0261	0.0267
1997					0.0096	0.0098	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	0.0120	0.0122	0.0125
1998				0.0115	0.0117	0.0119	0.0121	0.0123	0.0126	0.0128	0.0131	0.0134	0.0137	0.0140	0.0143	0.0146	0.0149	0.0153
1999			0.0170	0.0173	0.0176	0.0179	0.0182	0.0186	0.0189	0.0193	0.0197	0.0201	0.0205	0.0210	0.0215	0.0220	0.0225	0.0230
2000		0.0239	0.0243	0.0248	0.0253	0.0257	0.0262	0.0267	0.0271	0.0277	0.0283	0.0289	0.0295	0.0302	0.0308	0.0315	0.0323	0.0330
2001	0.0114	0.0116	0.0118	0.0120	0.0123	0.0125	0.0127	0.0129	0.0132	0.0134	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0156	0.0160
2002	0.0145	0.0148	0.0151	0.0153	0.0156	0.0159	0.0162	0.0165	0.0168	0.0171	0.0175	0.0179	0.0182	0.0187	0.0191	0.0195	0.0200	0.0204
2003	0.0278	0.0283	0.0289	0.0294	0.0299	0.0305	0.0310	0.0316	0.0322	0.0328	0.0335	0.0342	0.0350	0.0357	0.0366	0.0374	0.0382	0.0392
2004	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0119	0.0121	0.0124	0.0126	0.0129	0.0132	0.0135	0.0138	0.0141	0.0145
2005	0.0154	0.0157	0.0160	0.0163	0.0166	0.0169	0.0172	0.0175	0.0178	0.0182	0.0185	0.0189	0.0194	0.0198	0.0202	0.0207	0.0212	0.0217
2006	0.0127	0.0130	0.0132	0.0134	0.0137	0.0139	0.0142	0.0144	0.0147	0.0150	0.0153	0.0156	0.0160	0.0163	0.0167	0.0171	0.0175	0.0179
2007	0.0231	0.0235	0.0239	0.0244	0.0248	0.0253	0.0257	0.0262	0.0267	0.0272	0.0278	0.0284	0.0290	0.0296	0.0303	0.0310	0.0317	0.0325
2008	0.0095	0.0097	0.0099	0.0101	0.0103	0.0104	0.0106	0.0108	0.0110	0.0112	0.0115	0.0117	0.0120	0.0123	0.0125	0.0128	0.0131	0.0134
2009	0.0115	0.0117	0.0119	0.0121	0.0123	0.0126	0.0128	0.0130	0.0133	0.0135	0.0138	0.0141	0.0144	0.0147	0.0151	0.0154	0.0158	0.0161
2010	0.0054	0.0055	0.0056	0.0057	0.0058	0.0059	0.0060	0.0061	0.0063	0.0064	0.0065	0.0067	0.0068	0.0070	0.0071	0.0073	0.0074	0.0076
2011	0.0119	0.0121	0.0124	0.0126	0.0128	0.0130	0.0133	0.0135	0.0138	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157	0.0160	0.0164	0.0168
2012	0.0091	0.0093	0.0094	0.0096	0.0098	0.0100	0.0101	0.0103	0.0105	0.0107	0.0109	0.0112	0.0114	0.0117	0.0119	0.0122	0.0125	0.0128
2013	0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0233	0.0238	0.0242	0.0247	0.0253	0.0258	0.0264	0.0270	0.0276	0.0282	0.0289
2014	0.0210	0.0214	0.0218	0.0222	0.0226	0.0230	0.0234	0.0239	0.0243	0.0248	0.0253	0.0258	0.0264	0.0270	0.0276	0.0282	0.0289	0.0296
2015	0.0156	0.0159	0.0162	0.0165	0.0168	0.0171	0.0174	0.0178	0.0181	0.0184	0.0188	0.0192	0.0197	0.0201	0.0205	0.0210	0.0215	0.0220
2016	0.0194	0.0197	0.0201	0.0205	0.0208	0.0212	0.0216	0.0220	0.0224	0.0228	0.0233	0.0238	0.0243	0.0249	0.0254	0.0260	0.0266	0.0273
2017	0.0194	0.0198	0.0201	0.0205	0.0209	0.0212	0.0216	0.0220	0.0224	0.0229	0.0233	0.0238	0.0244	0.0249	0.0255	0.0261	0.0267	0.0273
2018	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	0.0269
2019	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) 438:450	Maturity (months) 450:462	Maturity (months) 462:474	Maturity (months) 474:486	Maturity (months) 486:498	Maturity (months) 498:510	Maturity (months) 510:522	Maturity (months) 522:534	Maturity (months) 534:546	Maturity (months) 546:558	Maturity (months) 558:570	Maturity (months) 570:582	Maturity (months) 582:594	Maturity (months) 594:606	Maturity (months) 606:618	Maturity (months) 618:630	Maturity (months) 630:642	Maturity (months) 642:654
1989	0.0193	0.0198	0.0203	0.0208	0.0213	0.0219	0.0225	0.0232	0.0239	0.0247	0.0255	0.0263	0.0272	0.0282	0.0293	0.0304	0.0316	0.0329
1990	0.0374	0.0383	0.0393	0.0403	0.0413	0.0425	0.0437	0.0450	0.0463	0.0478	0.0493	0.0510	0.0528	0.0547	0.0568	0.0590	0.0613	0.0638
1991	0.0134	0.0137	0.0141	0.0144	0.0148	0.0152	0.0156	0.0161	0.0166	0.0171	0.0177	0.0183	0.0189	0.0196	0.0203	0.0211	0.0220	0.0228
1992	0.0147	0.0151	0.0154	0.0158	0.0163	0.0167	0.0172	0.0177	0.0182	0.0188	0.0194	0.0201	0.0208	0.0215	0.0223	0.0232	0.0241	0.0251
1993	0.0166	0.0170	0.0174	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0212	0.0218	0.0226	0.0234	0.0242	0.0251	0.0261	0.0272	0.0282
1994	0.0117	0.0120	0.0123	0.0126	0.0129	0.0133	0.0136	0.0140	0.0145	0.0149	0.0154	0.0159	0.0165	0.0171	0.0177	0.0184	0.0192	0.0199
1995	0.0132	0.0135	0.0139	0.0142	0.0146	0.0150	0.0154	0.0159	0.0164	0.0169	0.0174	0.0180	0.0187	0.0193	0.0201	0.0209	0.0217	0.0225
1996	0.0274	0.0281	0.0288	0.0295	0.0303	0.0311	0.0320	0.0329	0.0339	0.0350	0.0361	0.0373	0.0387	0.0401	0.0416	0.0432	0.0449	0.0467
1997	0.0128	0.0131	0.0135	0.0138	0.0142	0.0146	0.0150	0.0154	0.0159	0.0164	0.0169	0.0175	0.0181	0.0188	0.0195	0.0202	0.0210	0.0219
1998	0.0157	0.0161	0.0165	0.0169	0.0173	0.0178	0.0183	0.0188	0.0194	0.0200	0.0207	0.0214	0.0221	0.0229	0.0238	0.0247	0.0257	0.0267
1999	0.0236	0.0241	0.0247	0.0254	0.0260	0.0268	0.0275	0.0283	0.0292	0.0301	0.0311	0.0321	0.0333	0.0345	0.0358	0.0372	0.0386	0.0402
2000	0.0338	0.0347	0.0355	0.0364	0.0374	0.0384	0.0395	0.0407	0.0419	0.0432	0.0446	0.0461	0.0478	0.0495	0.0514	0.0534	0.0555	0.0577
2001	0.0164	0.0168	0.0172	0.0177	0.0181	0.0186	0.0192	0.0197	0.0203	0.0210	0.0216	0.0224	0.0232	0.0240	0.0249	0.0259	0.0269	0.0280
2002	0.0209	0.0214	0.0220	0.0225	0.0231	0.0238	0.0244	0.0252	0.0259	0.0267	0.0276	0.0285	0.0295	0.0306	0.0318	0.0330	0.0343	0.0357
2003	0.0401	0.0411	0.0421	0.0432	0.0443	0.0455	0.0468	0.0482	0.0497	0.0512	0.0529	0.0547	0.0566	0.0587	0.0609	0.0633	0.0657	0.0684
2004	0.0148	0.0152	0.0155	0.0159	0.0164	0.0168	0.0173	0.0178	0.0183	0.0189	0.0195	0.0202	0.0209	0.0217	0.0225	0.0233	0.0243	0.0252
2005	0.0222	0.0227	0.0233	0.0239	0.0245	0.0252	0.0259	0.0267	0.0275	0.0283	0.0293	0.0303	0.0313	0.0325	0.0337	0.0350	0.0364	0.0378
2006	0.0183	0.0188	0.0192	0.0197	0.0203	0.0208	0.0214	0.0220	0.0227	0.0234	0.0242	0.0250	0.0259	0.0268	0.0278	0.0289	0.0301	0.0313
2007	0.0332	0.0341	0.0349	0.0358	0.0367	0.0377	0.0388	0.0399	0.0412	0.0425	0.0438	0.0453	0.0469	0.0486	0.0505	0.0524	0.0545	0.0567
2008	0.0137	0.0141	0.0144	0.0148	0.0152	0.0156	0.0160	0.0165	0.0170	0.0176	0.0181	0.0187	0.0194	0.0201	0.0209	0.0217	0.0225	0.0234
2009	0.0165	0.0169	0.0174	0.0178	0.0183	0.0188	0.0193	0.0199	0.0205	0.0211	0.0218	0.0225	0.0233	0.0242	0.0251	0.0261	0.0271	0.0282
2010	0.0078	0.0080	0.0082	0.0084	0.0086	0.0089	0.0091	0.0094	0.0097	0.0100	0.0103	0.0106	0.0110	0.0114	0.0118	0.0123	0.0128	0.0133
2011	0.0172	0.0176	0.0180	0.0185	0.0190	0.0195	0.0200	0.0206	0.0213	0.0219	0.0226	0.0234	0.0242	0.0251	0.0261	0.0271	0.0281	0.0293
2012	0.0131	0.0134	0.0138	0.0141	0.0145	0.0149	0.0153	0.0158	0.0162	0.0167	0.0173	0.0179	0.0185	0.0192	0.0199	0.0207	0.0215	0.0224
2013	0.0296	0.0303	0.0311	0.0319	0.0327	0.0336	0.0346	0.0356	0.0367	0.0378	0.0390	0.0404	0.0418	0.0433	0.0450	0.0467	0.0485	0.0505
2014	0.0303	0.0310	0.0318	0.0326	0.0335	0.0344	0.0354	0.0364	0.0375	0.0387	0.0400	0.0413	0.0428	0.0443	0.0460	0.0478	0.0497	0.0517
2015	0.0225	0.0231	0.0237	0.0243	0.0249	0.0256	0.0263	0.0271	0.0279	0.0288	0.0297	0.0307	0.0318	0.0330	0.0342	0.0355	0.0370	0.0384
2016	0.0279	0.0286	0.0293	0.0301	0.0309	0.0317	0.0326	0.0335	0.0346	0.0357	0.0368	0.0381	0.0394	0.0408	0.0424	0.0440	0.0458	0.0476
2017	0.0280	0.0286	0.0294	0.0301	0.0309	0.0317	0.0326	0.0336	0.0346	0.0357	0.0369	0.0381	0.0395	0.0409	0.0425	0.0441	0.0458	0.0477
2018	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	0.0470
2019	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) 654:666	Maturity (months) 666:678	Maturity (months) 678:690	Maturity (months) 690:702	Maturity (months) 702:714	Maturity (months) 714:726	Maturity (months) 726:738	Maturity (months) 738:750	Maturity (months) 750:762	Maturity (months) 762:774	Maturity (months) 774:786	Maturity (months) 786:798	Maturity (months) 798:810	Maturity (months) 810:822	Maturity (months) 822:834	Maturity (months) 834:846	Maturity (months) 846:858	Maturity (months) 858:870
1989	0.0343	0.0357	0.0372	0.0389	0.0407	0.0425	0.0446	0.0467	0.0491	0.0516	0.0543	0.0572	0.0603	0.0636	0.0671	0.0708	0.0748	0.0792
1990	0.0664	0.0692	0.0722	0.0754	0.0788	0.0824	0.0864	0.0906	0.0951	0.1000	0.1052	0.1109	0.1169	0.1233	0.1301	0.1372	0.1450	0.1535
1991	0.0238	0.0248	0.0259	0.0270	0.0282	0.0295	0.0309	0.0324	0.0341	0.0358	0.0377	0.0397	0.0419	0.0442	0.0466	0.0492	0.0519	0.0550
1992	0.0261	0.0272	0.0284	0.0296	0.0310	0.0324	0.0340	0.0356	0.0374	0.0393	0.0414	0.0436	0.0460	0.0485	0.0511	0.0540	0.0570	0.0604
1993	0.0294	0.0306	0.0320	0.0334	0.0349	0.0365	0.0382	0.0401	0.0421	0.0443	0.0466	0.0491	0.0518	0.0546	0.0576	0.0608	0.0642	0.0680
1994	0.0207	0.0216	0.0225	0.0235	0.0246	0.0258	0.0270	0.0283	0.0297	0.0312	0.0329	0.0346	0.0365	0.0385	0.0406	0.0429	0.0453	0.0479
1995	0.0235	0.0245	0.0255	0.0266	0.0279	0.0291	0.0305	0.0320	0.0336	0.0353	0.0372	0.0392	0.0413	0.0436	0.0460	0.0485	0.0512	0.0543
1996	0.0486	0.0507	0.0529	0.0552	0.0577	0.0604	0.0632	0.0663	0.0696	0.0732	0.0770	0.0812	0.0856	0.0903	0.0952	0.1005	0.1062	0.1124
1997	0.0228	0.0237	0.0248	0.0259	0.0270	0.0283	0.0296	0.0311	0.0326	0.0343	0.0361	0.0380	0.0401	0.0423	0.0446	0.0471	0.0497	0.0527
1998	0.0278	0.0290	0.0302	0.0316	0.0330	0.0345	0.0362	0.0379	0.0398	0.0419	0.0441	0.0464	0.0490	0.0517	0.0545	0.0575	0.0607	0.0643
1999	0.0418	0.0436	0.0455	0.0475	0.0496	0.0519	0.0544	0.0571	0.0599	0.0630	0.0663	0.0699	0.0737	0.0777	0.0819	0.0865	0.0914	0.0967
2000	0.0601	0.0626	0.0653	0.0682	0.0713	0.0746	0.0781	0.0819	0.0860	0.0904	0.0952	0.1003	0.1058	0.1116	0.1176	0.1241	0.1312	0.1389
2001	0.0291	0.0304	0.0317	0.0331	0.0346	0.0362	0.0379	0.0397	0.0417	0.0439	0.0462	0.0486	0.0513	0.0541	0.0571	0.0602	0.0636	0.0673
2002	0.0371	0.0387	0.0404	0.0422	0.0441	0.0461	0.0483	0.0507	0.0532	0.0559	0.0589	0.0620	0.0654	0.0690	0.0728	0.0768	0.0811	0.0859
2003	0.0712	0.0742	0.0774	0.0808	0.0845	0.0884	0.0926	0.0971	0.1019	0.1072	0.1128	0.1189	0.1254	0.1322	0.1394	0.1471	0.1555	0.1646
2004	0.0263	0.0274	0.0286	0.0298	0.0312	0.0326	0.0342	0.0358	0.0376	0.0396	0.0416	0.0439	0.0463	0.0488	0.0515	0.0543	0.0574	0.0607
2005	0.0394	0.0411	0.0428	0.0447	0.0468	0.0489	0.0512	0.0537	0.0564	0.0593	0.0624	0.0658	0.0694	0.0732	0.0772	0.0814	0.0860	0.0911
2006	0.0325	0.0339	0.0354	0.0369	0.0386	0.0404	0.0423	0.0444	0.0466	0.0490	0.0516	0.0543	0.0573	0.0604	0.0637	0.0672	0.0711	0.0752
2007	0.0590	0.0615	0.0642	0.0670	0.0700	0.0733	0.0767	0.0805	0.0845	0.0888	0.0935	0.0985	0.1039	0.1096	0.1156	0.1219	0.1289	0.1364
2008	0.0244	0.0254	0.0265	0.0277	0.0290	0.0303	0.0317	0.0333	0.0349	0.0367	0.0387	0.0407	0.0430	0.0453	0.0478	0.0504	0.0533	0.0564
2009	0.0293	0.0306	0.0319	0.0333	0.0348	0.0364	0.0382	0.0400	0.0420	0.0442	0.0465	0.0490	0.0517	0.0545	0.0575	0.0607	0.0641	0.0679
2010	0.0138	0.0144	0.0151	0.0157	0.0164	0.0172	0.0180	0.0189	0.0198	0.0209	0.0219	0.0231	0.0244	0.0257	0.0271	0.0286	0.0302	0.0320
2011	0.0305	0.0318	0.0331	0.0346	0.0362	0.0378	0.0396	0.0416	0.0436	0.0459	0.0483	0.0509	0.0537	0.0566	0.0597	0.0630	0.0666	0.0705
2012	0.0233	0.0242	0.0253	0.0264	0.0276	0.0289	0.0303	0.0317	0.0333	0.0350	0.0369	0.0389	0.0410	0.0432	0.0456	0.0481	0.0508	0.0538
2013	0.0525	0.0548	0.0571	0.0597	0.0624	0.0652	0.0683	0.0717	0.0752	0.0791	0.0833	0.0877	0.0925	0.0976	0.1029	0.1086	0.1147	0.1215
2014	0.0538	0.0560	0.0585	0.0611	0.0638	0.0668	0.0700	0.0734	0.0770	0.0810	0.0852	0.0898	0.0947	0.0999	0.1053	0.1112	0.1175	0.1243
2015	0.0400	0.0417	0.0435	0.0454	0.0475	0.0497	0.0520	0.0546	0.0573	0.0602	0.0634	0.0668	0.0705	0.0743	0.0784	0.0827	0.0874	0.0925
2016	0.0495	0.0516	0.0539	0.0563	0.0588	0.0615	0.0644	0.0676	0.0710	0.0746	0.0785	0.0827	0.0873	0.0920	0.0971	0.1024	0.1082	0.1146
2017	0.0496	0.0517	0.0540	0.0563	0.0589	0.0616	0.0645	0.0677	0.0711	0.0747	0.0786	0.0829	0.0874	0.0922	0.0972	0.1026	0.1084	0.1147
2018	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	0.1130
2019	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) 870:882	Maturity (months) 882:894	Maturity (months) 894:906	Maturity (months) 906:918	Maturity (months) 918:930	Maturity (months) 930:942	Maturity (months) 942:954	Maturity (months) 954:966	Maturity (months) 966:978	Maturity (months) 978:990	Maturity (months) 990:1002	Maturity (months) 1002:1014	Maturity (months) 1014:1026	Maturity (months) 1026:1038	Maturity (months) 1038:1050	Maturity (months) 1050:1062	Maturity (months) 1062:1074	Maturity (months) 1074:1086
1989	0.0840	0.0892	0.0948	0.1010	0.1078	0.1150	0.1229	0.1314	0.1406	0.1508	0.1619	0.1741	0.1873	0.2017	0.2173	0.2343	0.2527	0.2727
1990	0.1628	0.1728	0.1838	0.1958	0.2088	0.2229	0.2381	0.2546	0.2726	0.2923	0.3138	0.3373	0.3629	0.3908	0.4211	0.4541	0.4898	0.5284
1991	0.0583	0.0619	0.0658	0.0701	0.0748	0.0799	0.0853	0.0912	0.0976	0.1047	0.1124	0.1208	0.1300	0.1400	0.1509	0.1627	0.1754	0.1893
1992	0.0640	0.0680	0.0723	0.0770	0.0821	0.0877	0.0936	0.1001	0.1072	0.1150	0.1234	0.1327	0.1427	0.1537	0.1656	0.1786	0.1926	0.2078
1993	0.0721	0.0765	0.0814	0.0867	0.0925	0.0987	0.1054	0.1127	0.1207	0.1294	0.1390	0.1494	0.1607	0.1730	0.1865	0.2011	0.2169	0.2340
1994	0.0508	0.0540	0.0574	0.0612	0.0652	0.0696	0.0744	0.0795	0.0851	0.0913	0.0980	0.1054	0.1134	0.1221	0.1315	0.1418	0.1530	0.1650
1995	0.0575	0.0611	0.0650	0.0692	0.0738	0.0788	0.0842	0.0900	0.0963	0.1033	0.1109	0.1192	0.1283	0.1381	0.1488	0.1605	0.1731	0.1868
1996	0.1192	0.1265	0.1346	0.1434	0.1529	0.1632	0.1743	0.1864	0.1995	0.2140	0.2298	0.2470	0.2657	0.2861	0.3083	0.3324	0.3586	0.3868
1997	0.0558	0.0593	0.0631	0.0672	0.0717	0.0765	0.0817	0.0873	0.0935	0.1003	0.1077	0.1157	0.1245	0.1341	0.1445	0.1558	0.1680	0.1813
1998	0.0682	0.0724	0.0770	0.0820	0.0875	0.0934	0.0997	0.1066	0.1142	0.1224	0.1314	0.1413	0.1520	0.1637	0.1764	0.1902	0.2051	0.2213
1999	0.1025	0.1089	0.1158	0.1234	0.1316	0.1404	0.1500	0.1604	0.1717	0.1842	0.1977	0.2125	0.2287	0.2462	0.2653	0.2861	0.3086	0.3329
2000	0.1472	0.1563	0.1663	0.1771	0.1889	0.2016	0.2154	0.2303	0.2465	0.2644	0.2839	0.3051	0.3283	0.3535	0.3810	0.4107	0.4430	0.4780
2001	0.0714	0.0758	0.0806	0.0859	0.0916	0.0978	0.1045	0.1117	0.1196	0.1282	0.1377	0.1480	0.1592	0.1714	0.1848	0.1992	0.2149	0.2318
2002	0.0911	0.0967	0.1029	0.1096	0.1169	0.1247	0.1332	0.1424	0.1525	0.1635	0.1756	0.1887	0.2031	0.2187	0.2356	0.2541	0.2740	0.2957
2003	0.1745	0.1853	0.1971	0.2099	0.2239	0.2390	0.2553	0.2729	0.2922	0.3134	0.3365	0.3617	0.3891	0.4190	0.4515	0.4868	0.5251	0.5665
2004	0.0644	0.0684	0.0727	0.0775	0.0826	0.0882	0.0942	0.1007	0.1079	0.1157	0.1242	0.1335	0.1436	0.1547	0.1667	0.1797	0.1938	0.2091
2005	0.0966	0.1026	0.1091	0.1162	0.1239	0.1323	0.1413	0.1510	0.1617	0.1734	0.1862	0.2002	0.2154	0.2319	0.2499	0.2694	0.2906	0.3135
2006	0.0798	0.0847	0.0901	0.0960	0.1023	0.1092	0.1167	0.1247	0.1336	0.1432	0.1538	0.1653	0.1779	0.1915	0.2064	0.2225	0.2400	0.2589
2007	0.1446	0.1536	0.1633	0.1740	0.1856	0.1981	0.2116	0.2262	0.2422	0.2597	0.2789	0.2998	0.3225	0.3473	0.3743	0.4035	0.4352	0.4696
2008	0.0598	0.0635	0.0676	0.0720	0.0768	0.0819	0.0875	0.0936	0.1002	0.1074	0.1153	0.1240	0.1334	0.1436	0.1548	0.1669	0.1800	0.1942
2009	0.0719	0.0764	0.0813	0.0866	0.0923	0.0985	0.1052	0.1125	0.1205	0.1292	0.1387	0.1491	0.1604	0.1728	0.1862	0.2007	0.2165	0.2336
2010	0.0340	0.0361	0.0383	0.0408	0.0436	0.0465	0.0497	0.0531	0.0569	0.0610	0.0655	0.0704	0.0757	0.0815	0.0879	0.0947	0.1022	0.1102
2011	0.0747	0.0793	0.0844	0.0899	0.0959	0.1023	0.1093	0.1168	0.1251	0.1342	0.1440	0.1548	0.1666	0.1794	0.1933	0.2084	0.2248	0.2425
2012	0.0570	0.0606	0.0644	0.0686	0.0732	0.0781	0.0834	0.0892	0.0955	0.1024	0.1100	0.1182	0.1272	0.1370	0.1476	0.1591	0.1716	0.1852
2013	0.1288	0.1368	0.1455	0.1550	0.1653	0.1764	0.1884	0.2015	0.2157	0.2313	0.2484	0.2670	0.2872	0.3093	0.3333	0.3593	0.3876	0.4182
2014	0.1318	0.1400	0.1489	0.1586	0.1692	0.1806	0.1929	0.2062	0.2208	0.2368	0.2542	0.2732	0.2940	0.3166	0.3411	0.3678	0.3967	0.4280
2015	0.0981	0.1041	0.1108	0.1180	0.1258	0.1343	0.1435	0.1534	0.1642	0.1761	0.1891	0.2033	0.2187	0.2355	0.2538	0.2736	0.2951	0.3184
2016	0.1215	0.1290	0.1372	0.1461	0.1559	0.1664	0.1777	0.1900	0.2034	0.2181	0.2342	0.2517	0.2709	0.2917	0.3143	0.3389	0.3655	0.3943
2017	0.1216	0.1292	0.1374	0.1463	0.1561	0.1666	0.1779	0.1903	0.2037	0.2185	0.2345	0.2521	0.2712	0.2921	0.3148	0.3394	0.3660	0.3949
2018	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	0.3890
2019	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) 1086:1098	Maturity (months) 1098:1110	Maturity (months) 1110:1122	Maturity (months) 1122:1134	Maturity (months) 1134:1146	Maturity (months) 1146:1158	Maturity (months) 1158:1170	Maturity (months) 1170:1182	Maturity (months) 1182:1194	Maturity (months) 1194:1206	Maturity (months) 1206:1218	Maturity (months) 1218:1230	Maturity (months) 1230:1242	Maturity (months) 1242:1254	Maturity (months) 1254:1266	Maturity (months) 1266:1278	Maturity (months) 1278:1290	Maturity (months) 1290:1302
1989	0.2942	0.3174	0.3423	0.3689	0.3973	0.4269	0.4577	0.4896	0.5227	0.5574	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778
1990	0.5701	0.6151	0.6633	0.7150	0.7700	0.8273	0.8870	0.9488	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2042	0.2203	0.2376	0.2561	0.2758	0.2964	0.3177	0.3399	0.3629	0.3869	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011
1992	0.2242	0.2419	0.2609	0.2812	0.3028	0.3254	0.3488	0.3732	0.3984	0.4248	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404
1993	0.2524	0.2723	0.2937	0.3166	0.3409	0.3663	0.3927	0.4201	0.4485	0.4783	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958
1994	0.1781	0.1921	0.2072	0.2233	0.2405	0.2584	0.2771	0.2964	0.3164	0.3374	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497
1995	0.2015	0.2174	0.2345	0.2527	0.2721	0.2924	0.3135	0.3353	0.3580	0.3818	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957
1996	0.4174	0.4503	0.4856	0.5235	0.5637	0.6057	0.6494	0.6946	0.7416	0.7908	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197
1997	0.1956	0.2110	0.2276	0.2453	0.2642	0.2838	0.3043	0.3255	0.3475	0.3706	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841
1998	0.2388	0.2576	0.2778	0.2995	0.3225	0.3465	0.3715	0.3974	0.4243	0.4524	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690
1999	0.3592	0.3875	0.4179	0.4505	0.4851	0.5212	0.5588	0.5978	0.6382	0.6805	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054
2000	0.5157	0.5564	0.6000	0.6468	0.6965	0.7484	0.8023	0.8583	0.9163	0.9771	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.2501	0.2698	0.2910	0.3137	0.3378	0.3629	0.3891	0.4162	0.4444	0.4739	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912
2002	0.3190	0.3441	0.3712	0.4001	0.4308	0.4629	0.4963	0.5309	0.5668	0.6044	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265
2003	0.6112	0.6594	0.7112	0.7666	0.8255	0.8870	0.9510	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.2256	0.2434	0.2625	0.2829	0.3047	0.3274	0.3510	0.3755	0.4009	0.4274	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431
2005	0.3383	0.3650	0.3936	0.4243	0.4569	0.4909	0.5263	0.5630	0.6011	0.6409	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644
2006	0.2794	0.3014	0.3251	0.3504	0.3773	0.4054	0.4347	0.4650	0.4964	0.5293	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487
2007	0.5066	0.5466	0.5895	0.6354	0.6843	0.7352	0.7882	0.8432	0.9002	0.9599	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950
2008	0.2095	0.2260	0.2438	0.2628	0.2830	0.3040	0.3260	0.3487	0.3723	0.3970	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115
2009	0.2520	0.2719	0.2932	0.3161	0.3404	0.3657	0.3921	0.4194	0.4478	0.4775	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949
2010	0.1189	0.1283	0.1384	0.1492	0.1606	0.1726	0.1850	0.1979	0.2113	0.2253	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336
2011	0.2617	0.2823	0.3045	0.3282	0.3534	0.3798	0.4071	0.4355	0.4650	0.4958	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139
2012	0.1998	0.2155	0.2325	0.2506	0.2698	0.2899	0.3108	0.3325	0.3550	0.3785	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924
2013	0.4512	0.4868	0.5250	0.5658	0.6093	0.6547	0.7019	0.7509	0.8017	0.8548	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861
2014	0.4618	0.4982	0.5373	0.5792	0.6237	0.6702	0.7185	0.7686	0.8206	0.8750	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070
2015	0.3435	0.3706	0.3997	0.4308	0.4639	0.4985	0.5344	0.5717	0.6104	0.6509	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747
2016	0.4255	0.4590	0.4951	0.5336	0.5746	0.6174	0.6619	0.7081	0.7560	0.8061	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356
2017	0.4261	0.4597	0.4958	0.5344	0.5755	0.6183	0.6629	0.7091	0.7571	0.8073	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368
2018	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	0.8243
2019	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) 1302:1314	Maturity (months) 1314:1326	Maturity (months) 1326:1338	Maturity (months) 1338:1350	Maturity (months) 1350:1362	Maturity (months) 1362:1374	Maturity (months) 1374:1386	Maturity (months) 1386:1398	Maturity (months) 1398:1410	Maturity (months) 1410:1422	Maturity (months) 1422:1434	Maturity (months) 1434:1446	Maturity (months) 1446:1458	Maturity (months) 1458:1470	Maturity (months) 1470:1482
1989	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	0.5778	1.0000	1.0000	
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	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	0.4011	1.0000	1.0000	
1992	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	0.4404	1.0000	1.0000	
1993	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958	1.0000	1.0000	
1994	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	0.3497	1.0000	1.0000	
1995	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	0.3957	1.0000	1.0000	
1996	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	0.8197	1.0000	1.0000	
1997	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	0.3841	1.0000	1.0000	
1998	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	0.4690	1.0000	1.0000	
1999	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	0.7054	1.0000	1.0000	
2000	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	
2001	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	0.4912	1.0000	1.0000	
2002	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265	1.0000	1.0000	
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	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	0.4431	1.0000	1.0000	
2005	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	0.6644	1.0000	1.0000	
2006	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	0.5487	1.0000	1.0000	
2007	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	1.0000	1.0000	
2008	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	0.4115	1.0000	1.0000	
2009	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	0.4949	1.0000	1.0000	
2010	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	0.2336	1.0000	1.0000	
2011	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	0.5139	1.0000	1.0000	
2012	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	0.3924	1.0000	1.0000	
2013	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	0.8861	1.0000	1.0000	
2014	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	0.9070	1.0000	1.0000	
2015	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	0.6747	1.0000	1.0000	
2016	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	0.8356	1.0000	1.0000	
2017	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	0.8368	1.0000	1.0000	
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	1.0000	1.0000	
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	1.0000	1.0000	

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

Development of Average Incremental Payments Per Open Accepted Claim (AAA Only) - 2019 Cost Level (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989			271,805	152,110	170,020	140,928	78,656	76,323	64,071	94,104	62,091	65,073	292,128	66,764	96,468	96,028
1990		92,998	81,452	122,644	5,291	63,786	42,682	24,024	20,862	17,400	14,820	12,474	20,159	33,912	47,408	57,008
1991		316,544	14,151	63,008	130,458	103,458	34,898	31,917	13,897	16,195	36,483	34,762	44,307	39,801	37,344	44,885
1992		10,640	53,446	105,062	92,244	38,982	36,201	29,716	28,587	26,161	26,841	29,742	43,519	42,282	33,293	40,970
1993		6,179	56,777	97,602	78,127	105,651	123,330	87,602	84,351	102,433	97,855	77,376	86,701	102,374	93,348	84,676
1994		142,259	398,127	78,771	88,557	149,803	55,323	84,029	71,992	50,641	19,688	92,987	144,390	23,715	22,344	50,903
1995			64,833	122,854	94,123	15,543	43,762	20,312	35,947	44,053	64,650	181,391	61,594	115,058	13,549	99,475
1996		76,109	205,765	70,688	130,319	99,179	141,520	77,729	58,541	69,243	69,901	57,161	72,637	55,454	80,770	74,272
1997		10,755	119,587	54,322	46,504	108,288	74,354	57,656	36,433	49,014	38,322	65,305	63,117	94,730	65,782	69,247
1998		45,266	126,419	125,586	70,677	57,491	48,810	146,308	60,947	73,313	60,848	84,000	77,325	100,367	88,562	95,956
1999		287,365	205,057	95,252	126,290	72,868	68,917	69,093	184,648	106,523	107,706	103,523	121,086	118,949	92,076	138,308
2000		252,894	81,571	150,397	127,816	52,312	51,098	37,730	39,628	38,779	44,604	61,595	47,827	52,186	67,510	62,787
2001			196,252	527,330	137,034	132,976	284,484	114,637	84,219	71,930	89,947	77,349	105,908	116,167	129,938	125,682
2002		74,201	128,392	91,526	75,489	62,218	73,841	98,285	65,749	67,892	62,632	76,956	98,156	76,302	77,673	82,745
2003				79,499	50,440	187,675	167,359	54,740	72,269	101,386	99,560	101,853	162,662	124,249	126,378	120,051
2004		159,557	158,095	240,052	137,495	106,630	57,965	103,600	59,159	45,781	68,905	78,555	56,315	60,013	65,990	69,936
2005		4,299	51,056	112,554	93,365	76,160	116,915	92,575	55,756	63,040	64,615	68,173	66,103	83,752	64,799	
2006		17,078	261,740	50,675	121,849	87,750	192,063	81,814	65,802	62,185	69,126	81,298	78,968	74,278		
2007			177,319	138,323	141,062	117,930	132,843	117,159	120,853	114,143	135,801	117,762	122,310			
2008		71,279	69,946	78,229	79,882	40,956	42,576	68,198	64,775	73,569	83,397	61,458				
2009		127,403	101,074	113,202	100,042	51,811	58,995	80,255	139,422	61,083	66,939					
2010		187,139	255,676	72,068	74,552	36,902	34,517	49,920	37,822	35,629						
2011		48,357	43,589	96,654	62,398	82,792	63,146	59,309	61,077							
2012		25,949	96,386	114,051	93,196	52,014	38,904	63,544								
2013		110,643	116,889	170,377	102,078	83,040	98,778									
2014		47,403	123,768	70,307	124,167	92,419										
2015		1,858	124,995	100,798	108,414											
2016			48,339	25,669												
2017		420,764	41,665													
2018	1,412	34,529														
2019																
Averages:																
Latest 3	1,412	144,547	74,165	75,361	113,081	78,480	66,468	58,523	87,764	60,986	91,176	84,366	88,243	74,039	77,512	85,025
Latest 5	2,285	86,665	96,835	99,360	98,863	73,447	60,456	66,001	88,574	71,155	81,724	80,517	90,296	78,837	83,935	86,739
Latest 10	1,599	95,157	96,240	99,834	101,511	73,643	88,121	78,479	76,086	69,271	75,728	81,423	90,570	87,731	81,680	89,723
All	799	109,855	118,248	106,885	96,291	80,658	82,376	75,601	67,945	65,005	65,711	73,870	88,269	77,214	70,254	79,675
Cumulative	85,417	85,527	85,016	83,389	81,642	80,368	80,341	80,142	80,600	81,961	83,840	85,978	87,460	87,357	88,743	91,381
Selected		95,157	96,240	99,834	101,511	73,643	88,121	78,479	76,086	81,961	83,840	85,978	87,460	87,357	88,743	91,381

Note (a): Ratio of 2019 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) - 2019 Cost Level (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1989	99,339	98,229	88,313	72,688	50,855	53,571	77,308	85,283	95,788	121,028	128,626	118,791	118,745	93,198	92,135
1990	57,826	78,974	31,908	32,084	28,508	38,877	34,213	40,635	73,324	90,780	68,032	65,005	77,733	73,622	
1991	44,863	131,446	136,636	149,224	122,247	104,208	247,455	131,346	140,437	127,176	131,368	154,960	131,291		
1992	43,772	52,337	62,317	81,429	68,313	73,106	107,289	94,792	96,870	98,649	107,774	89,368			
1993	99,285	91,374	96,058	103,056	111,084	137,675	117,197	115,617	105,239	109,228	117,109				
1994	39,415	44,366	37,964	40,505	75,105	59,215	60,588	61,275	72,871	59,630					
1995	274,440	69,138	90,920	126,223	142,240	126,321	147,654	108,679	106,179						
1996	74,350	55,045	77,670	56,983	68,757	75,279	79,619	77,853							
1997	117,460	78,107	67,945	69,824	74,406	70,742	66,197								
1998	115,824	107,177	107,686	114,899	124,385	111,931									
1999	165,096	113,005	130,450	112,629	127,301										
2000	55,821	65,192	62,227	72,162											
2001	113,911	110,446	126,728												
2002	80,733	77,589													
2003	109,834														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Averages:															
Latest 3	91,734	80,746	103,065	103,874	106,608	89,954	91,872	83,708	97,900	95,247	115,824	101,198			
Latest 5	95,661	92,488	96,231	87,587	105,125	91,686	94,370	94,802	103,262	99,330					
Latest 10	110,725	82,954	85,806	92,583	94,775										
All	96,452	82,392	85,810	87,905	91,498	89,326	101,968	92,178	99,233	102,617	113,087	105,387	112,122	84,808	92,135
Cumulative	93,119	92,588	94,379	95,877	97,437	98,738	101,227	101,019	103,782	105,472	106,780	102,527	99,797	87,472	92,135
Selected	93,119	92,588	94,379	95,877	97,437	98,738	101,227	101,019	103,782	110,000	110,000	110,000	110,000	105,000	105,000

Note (a): Ratio of 2019 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	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989			4	8	8	9	8	8	8	8	8	7	6	6	5	5
1990		2	5	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	1	2	7	12	13	13	12	12	12	11	11	11	11	11	11	10
1993	-	2	9	11	11	11	11	11	11	11	11	11	11	11	10	9
1994	-	2	3	6	6	7	7	5	5	4	4	4	4	4	4	4
1995	-	-	5	6	6	6	6	5	5	5	5	5	5	5	5	5
1996	-	2	4	5	5	6	6	6	6	6	6	6	6	6	6	6
1997	-	2	8	8	7	8	9	9	9	9	9	9	9	9	9	9
1998	-	6	7	10	12	11	12	12	12	12	12	12	12	12	12	12
1999	-	3	3	5	7	8	8	7	7	7	7	7	7	6	6	5
2000	1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001	-	-	2	2	3	4	4	4	4	4	4	4	4	4	4	4
2002	-	4	6	11	12	14	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	8	10	10	10	9	9	8	7	7	7	7	7	
2006	-	2	2	7	9	10	10	10	10	10	10	9	9	9		
2007	-	-	4	7	8	8	8	8	8	8	7	7	7			
2008	-	2	6	8	9	9	10	10	10	10	9	9				
2009	-	4	6	9	9	10	10	10	10	10	10					
2010	-	2	3	6	6	6	5	5	5	5						
2011	-	2	7	10	11	10	10	10	10							
2012	-	2	4	7	7	7	7	7								
2013	1	3	6	7	7	7	7									
2014	-	6	9	11	12	11										
2015	-	2	6	10	12											
2016	-	-	3	4												
2017	-	1	7													
2018	1	6														
2019	-															
Totals:																
Latest 3	1	7	16	25	31	25	24	22	25	25	26	25	23	21	15	21
Latest 5	1	15	31	39	49	41	39	42	43	43	43	37	31	38	33	30
Latest 10	2	28	57	79	90	88	82	77	85	78	75	71	73	74	71	67
All	4	63	140	198	213	209	199	187	180	167	159	147	136	128	117	106
Cumulative	3,067	3,063	3,000	2,860	2,662	2,449	2,240	2,041	1,854	1,674	1,507	1,348	1,201	1,065	937	820

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

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1989	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4
1990	6	4	4	4	4	4	4	4	4	3	3	3	3	3	
1991	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			
1993	8	8	8	8	8	8	8	8	8	8	8				
1994	4	4	4	4	4	4	4	4	4	4					
1995	5	5	5	5	5	5	5	5	5						
1996	6	6	6	6	6	6	6	6							
1997	9	8	8	8	8	8	8								
1998	12	12	12	12	11	11									
1999	4	4	4	3	3										
2000	5	5	5	5											
2001	4	4	4												
2002	13	13													
2003	3														
2004															
2005															
2006															
2007															
2008															
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2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Totals:															
Latest 3	20	22	13	20	22	25	19	15	17	21	21	16			
Latest 5	29	38	33	34	33	34	31	32	30	28					
Latest 10	65	69	65	64	62										
All	98	92	78	73	67	64	53	45	39	33	29	21	11	7	4
Cumulative	714	616	524	446	373	306	242	189	144	105	72	43	22	11	4

Incremental Payments - 2019 Level (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989			1,087,221	1,216,883	1,360,163	1,268,356	629,250	610,585	512,567	752,834	496,729	455,509	1,752,766	400,583	482,340	480,141
1990		185,996	407,258	858,505	37,040	446,502	298,774	168,168	146,037	121,799	103,740	87,321	141,110	237,386	331,856	399,054
1991	0	316,544	14,151	189,024	521,833	413,832	139,592	127,669	55,589	64,782	145,930	139,049	177,226	159,203	149,375	179,539
1992	0	21,279	374,125	1,260,739	1,199,176	506,761	434,410	356,592	343,049	287,770	295,247	327,164	478,712	465,107	366,223	409,700
1993	0	12,359	510,989	1,073,620	859,396	1,162,164	1,356,626	963,626	927,858	1,126,764	1,076,406	851,138	953,713	1,126,116	933,484	762,088
1994	0	284,518	1,194,380	472,625	531,343	1,048,622	387,264	420,145	359,958	202,566	78,752	371,948	577,560	94,862	89,377	203,610
1995	0	5,655	324,163	737,126	564,740	93,260	262,575	101,559	179,734	220,267	323,249	906,954	307,972	575,289	67,745	497,375
1996	0	152,217	823,060	353,440	651,594	595,075	849,121	466,377	351,248	415,459	419,406	342,967	435,825	332,721	484,620	445,631
1997	0	21,509	956,698	434,574	325,525	866,307	669,189	518,908	327,897	441,126	344,895	587,743	568,051	852,567	592,041	623,219
1998	0	271,597	884,934	1,255,862	848,127	632,405	585,717	1,755,699	731,367	879,758	730,171	1,007,998	927,900	1,204,405	1,062,747	1,151,474
1999	0	862,095	615,172	476,262	884,028	582,942	551,333	483,651	1,292,534	745,658	753,944	724,660	847,600	713,694	552,457	691,540
2000	0	758,683	407,853	751,987	639,080	261,562	255,492	188,651	198,140	193,895	223,021	307,976	239,136	260,931	337,548	313,934
2001	0	305,288	392,503	1,054,659	411,102	531,903	1,137,938	458,549	336,878	287,722	359,788	309,398	423,634	464,667	519,750	502,729
2002	0	296,806	770,350	1,006,791	905,868	871,058	1,107,620	1,474,275	986,232	1,018,385	939,485	1,154,340	1,374,180	1,068,224	1,087,421	1,075,685
2003	0	279,949	343,830	158,998	151,321	563,025	502,078	164,220	216,807	304,158	298,680	305,558	487,987	372,746	379,133	360,152
2004	0	159,557	474,286	720,157	549,982	533,152	289,824	517,998	295,796	228,905	344,523	392,773	281,576	300,067	329,952	349,681
2005	0	4,299	255,282	900,432	933,646	761,604	1,169,147	833,176	501,808	504,318	452,308	477,212	462,718	586,264	453,592	
2006	0	34,155	523,479	354,728	1,096,642	877,498	1,920,631	818,143	658,019	621,848	691,264	731,685	710,713	668,499		
2007	0	141,412	709,275	968,263	1,128,493	943,437	1,062,745	937,273	966,821	913,144	950,604	824,334	856,168			
2008	0	142,558	419,675	625,831	718,941	368,601	425,763	681,985	647,750	735,689	750,572	553,122				
2009	0	509,612	606,441	1,018,819	900,374	518,110	589,953	802,553	1,394,216	610,829	669,392					
2010	0	374,279	767,027	432,408	447,312	221,414	172,587	249,598	189,109	178,145						
2011	852	96,714	305,121	966,536	686,373	827,921	631,464	593,090	610,773							
2012	60	51,899	385,544	798,358	652,371	364,101	272,330	444,810								
2013	0	331,930	701,332	1,192,639	714,549	581,278	691,443									
2014	0	284,419	1,113,908	773,372	1,490,005	1,016,609										
2015	0	3,717	749,972	1,007,984	1,300,966											
2016	873	383,895	145,018	102,677												
2017	0	420,764	291,652													
2018	1,412	207,173														
2019	0															
Totals:																
Latest 3	1,412	1,011,832	1,186,642	1,884,032	3,505,520	1,961,988	1,595,237	1,287,498	2,194,097	1,524,662	2,370,568	2,109,140	2,029,599	1,554,829	1,162,677	1,785,517
Latest 5	2,285	1,299,968	3,001,883	3,875,029	4,844,264	3,011,323	2,357,777	2,772,036	3,808,668	3,059,655	3,514,140	2,979,125	2,799,162	2,995,799	2,769,849	2,602,181
Latest 10	3,198	2,664,401	5,485,691	7,886,886	9,136,025	6,480,573	7,225,887	6,042,847	6,467,328	5,403,143	5,679,636	5,781,057	6,611,611	6,492,063	5,799,261	6,011,420
All	3,198	6,920,877	16,554,700	21,163,299	20,509,988	16,857,500	16,392,866	14,137,301	12,230,183	10,855,822	10,448,106	10,858,847	12,004,546	9,883,330	8,219,661	8,445,552
Cumulative	261,972,474	261,969,277	255,048,400	238,493,700	217,330,401	196,820,413	179,962,913	163,570,047	149,432,747	137,202,563	126,346,741	115,898,635	105,039,788	93,035,242	83,151,912	74,932,251

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exhibit IV, Sheets 5a and 5b) and adjustment factors to 2019 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Incremental Payments - 2019 Level (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1989	496,695	491,145	441,567	363,440	254,275	267,855	386,539	426,417	478,939	605,139	643,128	593,954	474,980	372,790	368,538
1990	346,953	315,896	127,631	128,335	114,032	155,509	136,853	162,539	293,295	272,340	204,095	195,016	233,200	220,867	
1991	179,453	525,784	546,544	596,897	488,989	416,832	989,820	525,384	561,747	508,703	525,474	619,839	525,163		
1992	437,720	523,370	560,849	732,863	614,818	657,952	965,601	853,128	871,832	887,839	969,966	804,308			
1993	794,283	730,995	768,462	824,450	888,676	1,101,400	937,575	924,933	841,910	873,827	936,871				
1994	157,659	177,464	151,854	162,019	300,422	236,860	242,350	245,099	291,486	238,518					
1995	1,372,199	345,690	454,598	631,113	711,198	631,606	738,269	543,393	530,897						
1996	446,098	330,271	466,018	341,900	412,544	451,676	477,715	467,121							
1997	1,057,142	624,856	543,561	558,588	595,247	565,935	529,576								
1998	1,389,889	1,286,124	1,292,232	1,378,789	1,368,230	1,231,243									
1999	660,382	452,019	521,799	337,886	381,903										
2000	279,105	325,962	311,136	360,812											
2001	455,643	441,783	506,911												
2002	1,049,529	1,008,663													
2003	329,503														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															
2019															
Totals:															
Latest 3	1,834,674	1,776,408	1,339,845	2,077,486	2,345,380	2,248,854	1,745,559	1,255,613	1,664,293	2,000,184	2,432,311	1,619,163			
Latest 5	2,774,161	3,514,550	3,175,638	2,977,974	3,469,122	3,117,319	2,925,485	3,033,674	3,097,872	2,781,227					
Latest 10	7,197,148	5,723,825	5,577,419	5,925,316	5,876,058										
All	9,452,252	7,580,021	6,693,160	6,417,091	6,130,333	5,716,867	5,404,299	4,148,013	3,870,106	3,386,366	3,279,535	2,213,117	1,233,342	593,658	368,538
Cumulative	66,486,698	57,034,446	49,454,425	42,761,265	36,344,174	30,213,841	24,496,973	19,092,674	14,944,661	11,074,555	7,688,189	4,408,655	2,195,538	962,196	368,538

Notes: (a) The product of actual incremental payments (shown in Appendix E, Exh bit IV, Sheets 5a and 5b) and adjustment factors to 2019 level (shown in Appendix E, Exhibit IV, Sheets 4a and 4b).

Adjustment Factors to 2019 Level (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989	1.524	1.498	1.474	1.452	1.430	1.410	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270
1990	1.498	1.474	1.452	1.430	1.410	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253
1991	1.474	1.452	1.430	1.410	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238
1992	1.452	1.430	1.410	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224
1993	1.430	1.410	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211
1994	1.410	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067
1995	1.394	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057
1996	1.379	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048
1997	1.366	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039
1998	1.353	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032
1999	1.341	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026
2000	1.328	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021
2001	1.314	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016
2002	1.300	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009
2003	1.285	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004
2004	1.270	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000
2005	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000	
2006	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000		
2007	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000			
2008	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000				
2009	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000					
2010	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000						
2011	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000							
2012	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000								
2013	1.032	1.026	1.021	1.016	1.009	1.004	1.000									
2014	1.026	1.021	1.016	1.009	1.004	1.000										
2015	1.021	1.016	1.009	1.004	1.000											
2016	1.016	1.009	1.004	1.000												
2017	1.009	1.004	1.000													
2018	1.004	1.000														
2019	1.000															

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

Adjustment Factors to 2019 Level (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1989	1.253	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000
1990	1.238	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000	
1991	1.224	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000		
1992	1.211	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000			
1993	1.067	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000				
1994	1.057	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000					
1995	1.048	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000						
1996	1.039	1.032	1.026	1.021	1.016	1.009	1.004	1.000							
1997	1.032	1.026	1.021	1.016	1.009	1.004	1.000								
1998	1.026	1.021	1.016	1.009	1.004	1.000									
1999	1.021	1.016	1.009	1.004	1.000										
2000	1.016	1.009	1.004	1.000											
2001	1.009	1.004	1.000												
2002	1.004	1.000													
2003	1.000														
2004															
2005															
2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
2015															
2016															
2017															
2018															

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

Actual Incremental Payments (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989			737,761	837,922	950,993	899,739	451,505	442,693	375,340	556,331	370,541	343,093	1,333,545	308,222	375,217	377,990
1990		126,212	280,430	600,246	26,275	320,378	216,620	123,145	107,919	90,857	78,138	66,436	108,575	184,665	261,253	318,589
1991	0	217,966	9,894	134,089	374,430	300,041	102,220	94,345	41,467	48,794	111,027	106,989	137,866	125,332	119,255	145,052
1992	0	14,878	265,395	904,616	869,439	371,089	321,021	266,004	258,387	218,942	227,173	254,504	376,865	371,323	295,877	334,824
1993	0	8,767	366,649	778,407	629,315	858,818	1,011,991	725,810	705,936	866,971	837,347	670,056	761,406	909,807	762,883	629,226
1994	0	204,150	865,962	346,092	392,653	782,232	291,690	319,656	276,964	157,578	61,997	296,948	466,620	77,525	73,795	190,909
1995	0	4,100	237,377	544,723	421,274	70,244	199,773	78,143	139,817	173,405	258,069	732,742	251,688	474,993	63,519	470,359
1996	0	111,465	608,226	263,653	490,785	452,747	653,343	362,799	276,519	331,686	338,845	280,287	359,843	311,966	458,297	425,175
1997	0	15,895	713,660	327,324	247,667	666,566	520,569	408,509	261,780	356,393	281,863	485,276	532,616	806,259	564,865	599,896
1998	0	202,601	666,539	955,489	652,578	491,954	461,104	1,401,680	590,883	718,976	602,873	945,119	877,499	1,149,120	1,022,975	1,115,848
1999	0	649,336	468,037	366,452	687,694	458,920	440,162	390,749	1,056,314	615,660	706,913	685,298	808,693	686,985	535,364	673,896
2000	0	577,224	313,816	584,978	503,114	208,821	206,416	154,174	163,596	181,800	210,907	293,840	230,187	252,857	328,936	307,376
2001	0	234,899	305,332	830,278	328,207	429,733	929,971	378,606	315,863	272,094	343,273	297,819	410,526	452,812	508,892	494,590
2002	0	230,888	606,456	803,782	731,865	711,866	914,518	1,382,309	932,663	971,639	904,326	1,118,625	1,339,120	1,045,908	1,069,815	1,066,311
2003	0	220,389	274,500	128,457	123,666	464,867	470,758	155,300	206,855	292,775	289,439	297,763	477,793	366,711	375,829	358,727
2004	0	127,384	383,183	588,543	454,098	499,894	274,082	494,221	284,726	221,823	335,733	384,568	277,017	297,452	328,647	349,681
2005	0	3,473	208,627	743,451	875,405	720,236	1,115,481	801,996	486,282	491,451	442,859	469,485	458,686	583,944	453,592	
2006	0	27,913	432,216	332,600	1,037,076	837,219	1,848,754	792,830	641,230	608,858	680,071	725,309	707,902	668,499		
2007	0	116,758	665,030	915,670	1,076,693	908,131	1,029,864	913,360	946,623	898,359	942,321	821,073	856,168			
2008	0	133,665	396,880	597,104	692,035	357,197	414,900	667,738	637,262	729,278	747,603	553,122				
2009	0	481,931	578,604	980,691	872,516	504,891	577,629	789,559	1,382,067	608,412	669,392					
2010	0	357,099	738,322	419,029	435,900	216,788	169,792	247,423	188,361	178,145						
2011	813	93,095	295,681	941,877	672,034	814,516	625,962	590,744	610,773							
2012	58	50,293	375,708	781,679	641,809	360,928	271,252	444,810								
2013	0	323,461	686,681	1,173,329	708,322	578,979	691,443									
2014	0	278,477	1,095,873	766,633	1,484,111	1,016,609										
2015	0	3,657	743,436	1,003,996	1,300,966											
2016	859	380,550	144,445	102,677												
2017	0	419,099	291,652													
2018	1,406	207,173														
2019	0															
Totals:																
Latest 3	1,406	1,006,823	1,179,533	1,873,306	3,493,399	1,956,516	1,588,657	1,282,977	2,181,200	1,515,835	2,359,316	2,099,504	2,022,756	1,549,895	1,158,068	1,774,719
Latest 5	2,266	1,288,956	2,962,087	3,828,314	4,807,242	2,987,820	2,336,078	2,740,273	3,765,085	3,023,052	3,482,246	2,953,557	2,777,565	2,962,514	2,736,775	2,576,685
Latest 10	3,136	2,594,835	5,347,281	7,682,685	8,921,462	6,315,493	7,019,159	5,897,981	6,316,841	5,272,834	5,565,924	5,646,901	6,443,591	6,310,548	5,647,212	5,861,860
All	3,136	5,822,798	13,756,371	17,753,787	17,680,920	14,303,402	14,210,820	12,426,603	10,887,626	9,590,227	9,440,710	9,828,351	10,772,615	9,074,381	7,599,011	7,858,450

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

Actual Incremental Payments (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1989	396,541	396,804	360,867	300,078	238,413	253,306	368,797	410,459	464,121	589,700	629,693	584,337	470,841	371,315	368,538
1990	280,309	258,164	105,380	120,329	107,838	148,371	131,731	157,510	285,812	266,651	200,791	193,316	232,277	220,867	
1991	146,657	434,119	512,450	564,475	466,543	401,233	959,196	511,979	550,012	500,466	520,895	617,387	525,163		
1992	361,408	490,722	530,386	699,223	591,809	637,595	940,966	835,306	857,717	880,102	966,129	804,308			
1993	744,735	691,289	733,188	793,597	861,180	1,073,300	917,989	909,958	834,573	870,371	936,871				
1994	149,095	169,318	146,171	157,007	292,757	231,911	238,426	242,963	290,333	238,518					
1995	1,309,213	332,753	440,532	615,011	696,341	621,380	731,835	541,243	530,897						
1996	429,403	320,052	454,128	334,758	405,865	447,740	475,825	467,121							
1997	1,024,434	608,914	532,206	549,544	590,060	563,696	529,576								
1998	1,354,429	1,259,256	1,271,309	1,366,774	1,362,817	1,231,243									
1999	646,586	444,700	517,252	336,549	381,903										
2000	274,586	323,122	309,905	360,812											
2001	451,672	440,035	506,911												
2002	1,045,377	1,008,663													
2003	329,503														
2004															
2005															
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2016															
2017															
2018															
2019															
Totals:															
Latest 3	1,826,552	1,771,819	1,334,068	2,064,134	2,334,780	2,242,679	1,737,236	1,251,327	1,655,803	1,988,991	2,423,895	1,615,012			
Latest 5	2,747,724	3,475,775	3,137,583	2,948,436	3,436,986	3,095,970	2,893,651	2,996,591	3,063,531	2,756,107					
Latest 10	7,014,298	5,598,102	5,441,988	5,777,748	5,757,114										
All	8,943,948	7,177,911	6,420,685	6,198,155	5,995,527	5,609,775	5,294,340	4,076,539	3,813,464	3,345,808	3,254,379	2,199,349	1,228,281	592,183	368,538

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

Paid Loss & ALAE - Actual (a)

Year of Birth	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186
1989			737,761	1,575,683	2,526,676	3,426,415	3,877,920	4,320,613	4,695,953	5,252,284	5,622,825	5,965,918	7,299,463	7,607,685	7,982,902	8,360,892
1990		126,212	406,642	1,006,888	1,033,163	1,353,541	1,570,161	1,693,306	1,801,225	1,892,082	1,970,220	2,036,656	2,145,231	2,329,896	2,591,149	2,909,738
1991	0	217,966	227,860	361,949	736,379	1,036,420	1,138,640	1,232,985	1,274,452	1,323,246	1,434,273	1,541,262	1,679,128	1,804,460	1,923,715	2,068,767
1992	0	14,878	280,273	1,184,889	2,054,328	2,425,417	2,746,438	3,012,442	3,270,829	3,489,771	3,716,944	3,971,448	4,348,313	4,719,636	5,015,513	5,350,337
1993	0	8,767	375,416	1,153,823	1,783,138	2,641,956	3,653,947	4,379,757	5,085,693	5,952,664	6,790,011	7,460,067	8,221,473	9,131,280	9,894,163	10,523,389
1994	0	204,150	1,070,112	1,416,204	1,808,857	2,591,089	2,882,779	3,202,435	3,479,399	3,636,977	3,698,974	3,995,922	4,462,542	4,540,067	4,613,862	4,804,771
1995	0	4,100	241,477	786,200	1,207,474	1,277,718	1,477,491	1,555,634	1,695,451	1,868,856	2,126,925	2,859,667	3,111,355	3,586,348	3,649,867	4,120,226
1996	0	111,465	719,691	983,344	1,474,129	1,926,876	2,580,219	2,943,018	3,219,537	3,551,223	3,890,068	4,170,355	4,530,198	4,842,164	5,300,461	5,725,637
1997	0	15,895	729,555	1,056,879	1,304,546	1,971,112	2,491,681	2,900,190	3,161,970	3,518,363	3,800,226	4,285,502	4,818,118	5,624,377	6,189,241	6,789,138
1998	0	202,601	869,140	1,824,629	2,477,207	2,969,161	3,430,265	4,831,945	5,422,828	6,141,804	6,744,677	7,689,796	8,567,295	9,716,416	10,739,391	11,855,239
1999	0	649,336	1,117,373	1,483,825	2,171,519	2,630,439	3,070,601	3,461,350	4,517,664	5,133,324	5,840,237	6,525,535	7,334,228	8,021,213	8,556,577	9,230,473
2000	0	577,224	891,040	1,476,018	1,979,132	2,187,953	2,394,369	2,548,543	2,712,139	2,893,939	3,104,846	3,398,686	3,628,873	3,881,730	4,210,666	4,518,042
2001	0	234,899	540,231	1,370,509	1,698,716	2,128,449	3,058,420	3,437,026	3,752,889	4,024,983	4,368,255	4,666,074	5,076,601	5,529,413	6,038,305	6,532,895
2002	0	230,888	837,344	1,641,126	2,372,991	3,084,857	3,999,375	5,381,684	6,314,347	7,285,986	8,190,312	9,308,936	10,648,056	11,693,965	12,763,780	13,830,091
2003	0	220,389	494,889	623,346	747,012	1,211,879	1,682,637	1,837,937	2,044,792	2,337,568	2,627,007	2,924,769	3,402,562	3,769,273	4,145,102	4,503,829
2004	0	127,384	510,567	1,099,110	1,553,208	2,053,102	2,327,184	2,821,405	3,106,130	3,327,953	3,663,687	4,048,254	4,325,271	4,622,723	4,951,370	5,301,051
2005	0	3,473	212,100	955,551	1,830,956	2,551,192	3,666,673	4,468,669	4,954,951	5,446,402	5,889,261	6,358,746	6,817,432	7,401,376	7,854,968	
2006	0	27,913	460,129	792,729	1,829,805	2,667,024	4,515,777	5,308,608	5,949,838	6,558,696	7,238,767	7,964,076	8,671,977	9,340,477		
2007	0	116,758	781,788	1,697,458	2,774,151	3,682,281	4,712,146	5,625,506	6,572,129	7,470,488	8,412,808	9,233,881	10,090,049			
2008	0	133,665	530,545	1,127,649	1,819,684	2,176,881	2,591,781	3,259,519	3,896,781	4,626,059	5,373,662	5,926,784				
2009	0	481,931	1,060,536	2,041,227	2,913,743	3,418,634	3,996,263	4,785,821	6,167,888	6,776,300	7,445,692					
2010	0	357,099	1,095,421	1,514,450	1,950,349	2,167,137	2,336,930	2,584,353	2,772,713	2,950,858						
2011	813	93,908	389,589	1,331,465	2,003,499	2,818,015	3,443,977	4,034,720	4,645,493							
2012	58	50,351	426,059	1,207,738	1,849,547	2,210,475	2,481,727	2,926,538								
2013	0	323,461	1,010,142	2,183,471	2,891,793	3,470,772	4,162,216									
2014	0	278,477	1,374,350	2,140,983	3,625,094	4,641,703										
2015	0	3,657	747,093	1,751,089	3,052,055											
2016	859	381,409	525,854	628,530												
2017	0	419,099	710,752													
2018	1,406	208,580														
2019	0															

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

Paid Loss & ALAE - Actual (a)

Year of Birth	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366
1989	8,757,433	9,154,237	9,515,104	9,815,182	10,053,595	10,306,901	10,675,697	11,086,156	11,550,277	12,139,977	12,769,670	13,354,007	13,824,848	14,196,163	14,564,701
1990	3,190,047	3,448,211	3,553,591	3,673,920	3,781,758	3,930,129	4,061,860	4,219,370	4,505,182	4,771,833	4,972,624	5,165,940	5,398,218	5,619,085	
1991	2,215,424	2,649,543	3,161,993	3,726,468	4,193,012	4,594,245	5,553,441	6,065,420	6,615,431	7,115,897	7,636,792	8,254,179	8,779,342		
1992	5,711,745	6,202,467	6,732,853	7,432,076	8,023,885	8,661,480	9,602,446	10,437,752	11,295,468	12,175,570	13,141,699	13,946,007			
1993	11,268,124	11,959,413	12,692,601	13,486,198	14,347,378	15,420,678	16,338,666	17,248,624	18,083,197	18,953,568	19,890,439				
1994	4,953,866	5,123,184	5,269,355	5,426,362	5,719,119	5,951,030	6,189,456	6,432,420	6,722,752	6,961,271					
1995	5,429,439	5,762,192	6,202,724	6,817,735	7,514,076	8,135,456	8,867,291	9,408,534	9,939,431						
1996	6,155,040	6,475,092	6,929,220	7,263,978	7,669,842	8,117,582	8,593,407	9,060,528							
1997	7,813,572	8,422,486	8,954,692	9,504,236	10,094,296	10,657,992	11,187,568								
1998	13,209,667	14,468,923	15,740,233	17,107,006	18,469,823	19,701,066									
1999	9,877,059	10,321,759	10,839,011	11,175,560	11,557,463										
2000	4,792,628	5,115,749	5,425,655	5,786,466											
2001	6,984,567	7,424,602	7,931,513												
2002	14,875,468	15,884,130													
2003	4,833,332														
2004															
2005															
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2016															
2017															
2018															
2019															

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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
0	0.0142	0.0114	0.0203	0.0083	0.0098	0.0046	0.0099	0.0074	0.0166	0.0168	0.0123	0.0151	0.0274	0.0364	0.1823
1	0.0145	0.0117	0.0207	0.0084	0.0099	0.0046	0.0100	0.0075	0.0168	0.0170	0.0125	0.0152	0.0151	0.0270	0.0247
2	0.0148	0.0120	0.0212	0.0086	0.0101	0.0047	0.0102	0.0076	0.0170	0.0172	0.0126	0.0154	0.0153	0.0149	0.0183
3	0.0151	0.0122	0.0217	0.0088	0.0103	0.0048	0.0103	0.0078	0.0173	0.0174	0.0128	0.0156	0.0155	0.0150	0.0101
4	0.0154	0.0125	0.0222	0.0090	0.0105	0.0049	0.0105	0.0079	0.0175	0.0177	0.0130	0.0159	0.0157	0.0152	0.0102
5	0.0157	0.0127	0.0226	0.0092	0.0108	0.0050	0.0107	0.0080	0.0178	0.0179	0.0132	0.0161	0.0159	0.0154	0.0103
6	0.0160	0.0130	0.0231	0.0094	0.0110	0.0051	0.0109	0.0082	0.0181	0.0182	0.0133	0.0163	0.0161	0.0156	0.0105
7	0.0163	0.0132	0.0235	0.0095	0.0113	0.0052	0.0112	0.0084	0.0185	0.0185	0.0135	0.0165	0.0163	0.0159	0.0106
8	0.0166	0.0134	0.0239	0.0097	0.0115	0.0053	0.0114	0.0085	0.0189	0.0189	0.0138	0.0168	0.0165	0.0161	0.0108
9	0.0169	0.0137	0.0244	0.0099	0.0117	0.0054	0.0117	0.0087	0.0193	0.0193	0.0141	0.0171	0.0168	0.0163	0.0109
10	0.0172	0.0139	0.0248	0.0101	0.0119	0.0055	0.0119	0.0089	0.0197	0.0198	0.0144	0.0174	0.0171	0.0165	0.0111
11	0.0175	0.0142	0.0253	0.0103	0.0121	0.0056	0.0121	0.0091	0.0201	0.0202	0.0147	0.0178	0.0174	0.0168	0.0112
12	0.0178	0.0144	0.0257	0.0104	0.0123	0.0057	0.0124	0.0093	0.0205	0.0206	0.0150	0.0182	0.0178	0.0172	0.0114
13	0.0182	0.0147	0.0262	0.0106	0.0126	0.0058	0.0126	0.0094	0.0209	0.0210	0.0153	0.0186	0.0182	0.0176	0.0117
14	0.0185	0.0150	0.0267	0.0108	0.0128	0.0059	0.0128	0.0096	0.0213	0.0214	0.0156	0.0190	0.0186	0.0180	0.0119
15	0.0189	0.0153	0.0272	0.0110	0.0130	0.0060	0.0130	0.0098	0.0217	0.0218	0.0159	0.0194	0.0190	0.0184	0.0122
16	0.0194	0.0156	0.0278	0.0112	0.0133	0.0061	0.0133	0.0100	0.0221	0.0222	0.0162	0.0197	0.0194	0.0187	0.0125
17	0.0198	0.0160	0.0284	0.0115	0.0135	0.0063	0.0135	0.0101	0.0225	0.0226	0.0165	0.0201	0.0198	0.0191	0.0127
18	0.0202	0.0163	0.0290	0.0117	0.0138	0.0064	0.0138	0.0103	0.0229	0.0230	0.0168	0.0205	0.0201	0.0195	0.0130
19	0.0207	0.0167	0.0296	0.0120	0.0141	0.0065	0.0140	0.0105	0.0233	0.0234	0.0171	0.0208	0.0205	0.0198	0.0132
20	0.0212	0.0171	0.0303	0.0123	0.0144	0.0067	0.0143	0.0107	0.0238	0.0239	0.0174	0.0212	0.0209	0.0202	0.0134
21	0.0217	0.0175	0.0310	0.0125	0.0147	0.0068	0.0146	0.0109	0.0242	0.0243	0.0178	0.0216	0.0212	0.0206	0.0137
22	0.0222	0.0179	0.0317	0.0128	0.0151	0.0070	0.0150	0.0112	0.0247	0.0248	0.0181	0.0220	0.0216	0.0209	0.0140
23	0.0227	0.0183	0.0325	0.0131	0.0154	0.0071	0.0153	0.0114	0.0253	0.0253	0.0184	0.0224	0.0220	0.0213	0.0142
24	0.0233	0.0188	0.0332	0.0134	0.0158	0.0073	0.0157	0.0117	0.0258	0.0258	0.0188	0.0228	0.0224	0.0217	0.0145
25	0.0239	0.0192	0.0341	0.0137	0.0161	0.0074	0.0160	0.0119	0.0264	0.0264	0.0192	0.0233	0.0229	0.0221	0.0147
26	0.0245	0.0197	0.0349	0.0141	0.0165	0.0076	0.0164	0.0122	0.0270	0.0270	0.0197	0.0238	0.0233	0.0225	0.0150
27	0.0252	0.0203	0.0358	0.0144	0.0169	0.0078	0.0168	0.0125	0.0276	0.0276	0.0201	0.0243	0.0238	0.0230	0.0153
28	0.0259	0.0208	0.0367	0.0148	0.0174	0.0080	0.0172	0.0128	0.0282	0.0282	0.0205	0.0249	0.0244	0.0235	0.0156
29	0.0267	0.0214	0.0377	0.0152	0.0178	0.0082	0.0176	0.0131	0.0289	0.0289	0.0210	0.0254	0.0249	0.0240	0.0159
30	0.0275	0.0220	0.0388	0.0156	0.0183	0.0084	0.0180	0.0134	0.0296	0.0296	0.0215	0.0260	0.0255	0.0245	0.0163
31	0.0283	0.0227	0.0399	0.0160	0.0188	0.0086	0.0185	0.0138	0.0303	0.0303	0.0220	0.0266	0.0261	0.0251	0.0167
32	0.0293	0.0234	0.0412	0.0165	0.0193	0.0089	0.0190	0.0141	0.0311	0.0310	0.0225	0.0273	0.0267	0.0257	0.0170
33	0.0303	0.0242	0.0425	0.0170	0.0199	0.0091	0.0195	0.0145	0.0319	0.0318	0.0231	0.0279	0.0273	0.0263	0.0174
34	0.0313	0.0250	0.0438	0.0176	0.0205	0.0094	0.0200	0.0149	0.0327	0.0326	0.0237	0.0286	0.0280	0.0269	0.0178
35	0.0325	0.0259	0.0453	0.0181	0.0211	0.0097	0.0206	0.0153	0.0336	0.0335	0.0243	0.0293	0.0286	0.0275	0.0182
36	0.0337	0.0268	0.0469	0.0187	0.0218	0.0100	0.0213	0.0158	0.0346	0.0344	0.0249	0.0301	0.0294	0.0282	0.0187
37	0.0350	0.0278	0.0486	0.0194	0.0225	0.0103	0.0219	0.0162	0.0356	0.0354	0.0256	0.0309	0.0301	0.0289	0.0192
38	0.0364	0.0289	0.0505	0.0201	0.0233	0.0106	0.0226	0.0167	0.0367	0.0364	0.0263	0.0317	0.0309	0.0297	0.0196
39	0.0378	0.0301	0.0524	0.0209	0.0242	0.0110	0.0234	0.0173	0.0378	0.0375	0.0271	0.0326	0.0317	0.0304	0.0201
40	0.0394	0.0313	0.0545	0.0217	0.0251	0.0114	0.0242	0.0179	0.0390	0.0387	0.0279	0.0335	0.0326	0.0313	0.0207
41	0.0411	0.0325	0.0567	0.0225	0.0261	0.0118	0.0251	0.0185	0.0404	0.0400	0.0288	0.0346	0.0336	0.0322	0.0212
42	0.0428	0.0339	0.0590	0.0234	0.0271	0.0123	0.0261	0.0192	0.0418	0.0413	0.0297	0.0357	0.0346	0.0331	0.0218
43	0.0447	0.0354	0.0615	0.0244	0.0282	0.0128	0.0271	0.0199	0.0433	0.0428	0.0307	0.0368	0.0357	0.0341	0.0225
44	0.0468	0.0369	0.0642	0.0254	0.0293	0.0133	0.0281	0.0207	0.0450	0.0443	0.0318	0.0381	0.0369	0.0352	0.0231
45	0.0489	0.0386	0.0670	0.0265	0.0306	0.0138	0.0293	0.0215	0.0467	0.0460	0.0330	0.0394	0.0381	0.0363	0.0239
46	0.0512	0.0404	0.0700	0.0277	0.0319	0.0144	0.0305	0.0224	0.0485	0.0478	0.0342	0.0408	0.0395	0.0376	0.0247
47	0.0537	0.0423	0.0733	0.0290	0.0333	0.0151	0.0318	0.0233	0.0505	0.0497	0.0355	0.0424	0.0409	0.0389	0.0255
48	0.0564	0.0444	0.0767	0.0303	0.0348	0.0157	0.0331	0.0242	0.0525	0.0517	0.0370	0.0440	0.0425	0.0403	0.0264
49	0.0593	0.0466	0.0805	0.0317	0.0364	0.0164	0.0346	0.0253	0.0548	0.0538	0.0384	0.0458	0.0441	0.0418	0.0274
50	0.0624	0.0490	0.0845	0.0333	0.0382	0.0172	0.0362	0.0264	0.0571	0.0560	0.0400	0.0476	0.0458	0.0434	0.0284
51	0.0658	0.0516	0.0888	0.0349	0.0400	0.0180	0.0378	0.0276	0.0597	0.0585	0.0417	0.0495	0.0477	0.0451	0.0295
52	0.0694	0.0543	0.0935	0.0367	0.0420	0.0189	0.0396	0.0289	0.0624	0.0611	0.0435	0.0516	0.0496	0.0470	0.0306
53	0.0732	0.0573	0.0985	0.0387	0.0442	0.0198	0.0416	0.0303	0.0652	0.0638	0.0454	0.0539	0.0517	0.0489	0.0319
54	0.0772	0.0604	0.1039	0.0407	0.0465	0.0209	0.0436	0.0317	0.0683	0.0668	0.0475	0.0563	0.0540	0.0509	0.0332
55	0.0814	0.0637	0.1096	0.0430	0.0490	0.0219	0.0459	0.0333	0.0717	0.0700	0.0497	0.0588	0.0563	0.0531	0.0346
56	0.0860	0.0672	0.1156	0.0453	0.0517	0.0231	0.0483	0.0350	0.0752	0.0734	0.0520	0.0615	0.0589	0.0555	0.0361
57	0.0911	0.0711	0.1219	0.0478	0.0545	0.0244	0.0509	0.0369	0.0791	0.0770	0.0546	0.0644	0.0616	0.0580	0.0377
58	0.0966	0.0752	0.1289	0.0504	0.0575	0.0257	0.0537	0.0389	0.0833	0.0810	0.0573	0.0676	0.0645	0.0607	0.0394
59	0.1026	0.0798	0.1364	0.0533	0.0607	0.0271	0.0566	0.0410	0.0877	0.0852	0.0602	0.0710	0.0677	0.0636	0.0412
60	0.1091	0.0847	0.1446	0.0564	0.0641	0.0286	0.0597	0.0432	0.0925	0.0898	0.0634	0.0746	0.0711	0.0667	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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
61	0.1162	0.0901	0.1536	0.0598	0.0679	0.0302	0.0630	0.0456	0.0976	0.0947	0.0668	0.0785	0.0747	0.0700	0.0453
62	0.1239	0.0960	0.1633	0.0635	0.0719	0.0320	0.0666	0.0481	0.1029	0.0999	0.0705	0.0827	0.0786	0.0736	0.0475
63	0.1323	0.1023	0.1740	0.0676	0.0764	0.0340	0.0705	0.0508	0.1086	0.1053	0.0743	0.0873	0.0829	0.0775	0.0500
64	0.1413	0.1092	0.1856	0.0720	0.0813	0.0361	0.0747	0.0538	0.1147	0.1112	0.0784	0.0920	0.0874	0.0816	0.0526
65	0.1510	0.1167	0.1981	0.0768	0.0866	0.0383	0.0793	0.0570	0.1215	0.1175	0.0827	0.0971	0.0922	0.0861	0.0554
66	0.1617	0.1247	0.2116	0.0819	0.0923	0.0408	0.0844	0.0606	0.1288	0.1243	0.0874	0.1024	0.0972	0.0908	0.0584
67	0.1734	0.1336	0.2262	0.0875	0.0985	0.0436	0.0899	0.0644	0.1368	0.1318	0.0925	0.1082	0.1026	0.0957	0.0616
68	0.1862	0.1432	0.2422	0.0936	0.1052	0.0465	0.0959	0.0686	0.1455	0.1400	0.0981	0.1146	0.1084	0.1010	0.0650
69	0.2002	0.1538	0.2597	0.1002	0.1125	0.0497	0.1023	0.0732	0.1550	0.1489	0.1041	0.1215	0.1147	0.1067	0.0686
70	0.2154	0.1653	0.2789	0.1074	0.1205	0.0531	0.1093	0.0781	0.1653	0.1586	0.1108	0.1290	0.1216	0.1130	0.0725
71	0.2319	0.1779	0.2998	0.1153	0.1292	0.0569	0.1168	0.0834	0.1764	0.1692	0.1180	0.1372	0.1292	0.1198	0.0767
72	0.2499	0.1915	0.3225	0.1240	0.1387	0.0610	0.1251	0.0892	0.1884	0.1806	0.1258	0.1461	0.1374	0.1272	0.0813
73	0.2694	0.2064	0.3473	0.1334	0.1491	0.0655	0.1342	0.0955	0.2015	0.1929	0.1343	0.1559	0.1463	0.1353	0.0864
74	0.2906	0.2225	0.3743	0.1436	0.1604	0.0704	0.1440	0.1024	0.2157	0.2062	0.1435	0.1664	0.1561	0.1442	0.0919
75	0.3135	0.2400	0.4035	0.1548	0.1728	0.0757	0.1548	0.1100	0.2313	0.2208	0.1534	0.1777	0.1666	0.1538	0.0978
76	0.3383	0.2589	0.4352	0.1669	0.1862	0.0815	0.1666	0.1182	0.2484	0.2368	0.1642	0.1900	0.1779	0.1641	0.1044
77	0.3650	0.2794	0.4696	0.1800	0.2007	0.0879	0.1794	0.1272	0.2670	0.2542	0.1761	0.2034	0.1903	0.1753	0.1114
78	0.3936	0.3014	0.5066	0.1942	0.2165	0.0947	0.1933	0.1370	0.2872	0.2732	0.1891	0.2181	0.2037	0.1874	0.1190
79	0.4243	0.3251	0.5466	0.2095	0.2336	0.1022	0.2084	0.1476	0.3093	0.2940	0.2033	0.2342	0.2185	0.2007	0.1272
80	0.4569	0.3504	0.5895	0.2260	0.2520	0.1102	0.2248	0.1591	0.3333	0.3166	0.2187	0.2517	0.2345	0.2152	0.1362
81	0.4909	0.3773	0.6354	0.2438	0.2719	0.1189	0.2425	0.1716	0.3593	0.3411	0.2355	0.2709	0.2521	0.2310	0.1461
82	0.5263	0.4054	0.6843	0.2628	0.2932	0.1283	0.2617	0.1852	0.3876	0.3678	0.2538	0.2917	0.2712	0.2483	0.1568
83	0.5630	0.4347	0.7352	0.2830	0.3161	0.1384	0.2823	0.1998	0.4182	0.3967	0.2736	0.3143	0.2921	0.2672	0.1686
84	0.6011	0.4650	0.7882	0.3040	0.3404	0.1492	0.3045	0.2155	0.4512	0.4280	0.2951	0.3389	0.3148	0.2877	0.1814
85	0.6409	0.4964	0.8432	0.3260	0.3657	0.1606	0.3282	0.2325	0.4868	0.4618	0.3184	0.3655	0.3394	0.3101	0.1953
86	0.6644	0.5293	0.9002	0.3487	0.3921	0.1726	0.3534	0.2506	0.5250	0.4982	0.3435	0.3943	0.3660	0.3343	0.2104
87	0.6644	0.5487	0.9599	0.3723	0.4194	0.1850	0.3798	0.2698	0.5658	0.5373	0.3706	0.4255	0.3949	0.3606	0.2269
88	0.6644	0.5487	0.9950	0.3970	0.4478	0.1979	0.4071	0.2899	0.6093	0.5792	0.3997	0.4590	0.4261	0.3890	0.2447
89	0.6644	0.5487	0.9950	0.4115	0.4775	0.2113	0.4355	0.3108	0.6547	0.6237	0.4308	0.4951	0.4597	0.4197	0.2640
90	0.6644	0.5487	0.9950	0.4115	0.4949	0.2253	0.4650	0.3325	0.7019	0.6702	0.4639	0.5336	0.4958	0.4528	0.2849
91	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.4958	0.3550	0.7509	0.7185	0.4985	0.5746	0.5344	0.4884	0.3074
92	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3785	0.8017	0.7686	0.5344	0.6174	0.5755	0.5264	0.3315
93	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8548	0.8206	0.5717	0.6619	0.6183	0.5669	0.3573
94	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.8750	0.6104	0.7081	0.6629	0.6091	0.3848
95	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6509	0.7560	0.7091	0.6530	0.4134
96	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8061	0.7571	0.6985	0.4432
97	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8073	0.7458	0.4741
98	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.7953	0.5062
99	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5398
100	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
101	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
102	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
103	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
104	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
105	0.6644	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
106	1.0000	0.5487	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
107	1.0000	1.0000	0.9950	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
108	1.0000	1.0000	1.0000	0.4115	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
109	1.0000	1.0000	1.0000	1.0000	0.4949	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
110	1.0000	1.0000	1.0000	1.0000	1.0000	0.2336	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.5139	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3924	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8861	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
114	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9070	0.6747	0.8356	0.8368	0.8243	0.5595
115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.6747	0.8356	0.8368	0.8243	0.5595
116	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8356	0.8368	0.8243	0.5595
117	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8368	0.8243	0.5595
118	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	0.8243	0.5595
119	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	0.5595
120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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	0.0168	0.0319	0.0112	0.0120	0.0133	0.0092	0.0102	0.0208	0.0096	0.0115	0.0170	0.0239	0.0114	0.0142	0.0267	0.0097
1	0.0172	0.0326	0.0114	0.0123	0.0135	0.0094	0.0104	0.0212	0.0098	0.0117	0.0173	0.0243	0.0116	0.0145	0.0273	0.0099
2	0.0176	0.0333	0.0117	0.0125	0.0138	0.0096	0.0106	0.0216	0.0099	0.0119	0.0176	0.0248	0.0118	0.0148	0.0278	0.0101
3	0.0180	0.0341	0.0119	0.0128	0.0141	0.0098	0.0108	0.0220	0.0101	0.0121	0.0179	0.0253	0.0120	0.0151	0.0283	0.0103
4	0.0184	0.0349	0.0122	0.0131	0.0144	0.0100	0.0110	0.0224	0.0103	0.0123	0.0182	0.0257	0.0123	0.0153	0.0289	0.0105
5	0.0188	0.0357	0.0125	0.0134	0.0148	0.0102	0.0113	0.0229	0.0105	0.0126	0.0186	0.0262	0.0125	0.0156	0.0294	0.0107
6	0.0193	0.0365	0.0128	0.0137	0.0151	0.0104	0.0115	0.0234	0.0107	0.0128	0.0189	0.0267	0.0127	0.0159	0.0299	0.0109
7	0.0198	0.0374	0.0131	0.0140	0.0154	0.0107	0.0118	0.0239	0.0109	0.0131	0.0193	0.0271	0.0129	0.0162	0.0305	0.0111
8	0.0203	0.0383	0.0134	0.0144	0.0158	0.0109	0.0121	0.0244	0.0112	0.0134	0.0197	0.0277	0.0132	0.0165	0.0310	0.0113
9	0.0208	0.0393	0.0137	0.0147	0.0162	0.0111	0.0123	0.0250	0.0114	0.0137	0.0201	0.0283	0.0134	0.0168	0.0316	0.0115
10	0.0213	0.0403	0.0141	0.0151	0.0166	0.0114	0.0126	0.0255	0.0117	0.0140	0.0205	0.0289	0.0137	0.0171	0.0322	0.0117
11	0.0219	0.0413	0.0144	0.0154	0.0170	0.0117	0.0129	0.0261	0.0120	0.0143	0.0210	0.0295	0.0140	0.0175	0.0328	0.0119
12	0.0225	0.0425	0.0148	0.0158	0.0174	0.0120	0.0132	0.0267	0.0122	0.0146	0.0215	0.0302	0.0143	0.0179	0.0335	0.0121
13	0.0232	0.0437	0.0152	0.0163	0.0178	0.0123	0.0135	0.0274	0.0125	0.0149	0.0220	0.0308	0.0146	0.0182	0.0342	0.0124
14	0.0239	0.0450	0.0156	0.0167	0.0183	0.0126	0.0139	0.0281	0.0128	0.0153	0.0225	0.0315	0.0150	0.0187	0.0350	0.0126
15	0.0247	0.0463	0.0161	0.0172	0.0188	0.0129	0.0142	0.0288	0.0131	0.0157	0.0230	0.0323	0.0153	0.0191	0.0357	0.0129
16	0.0255	0.0478	0.0166	0.0177	0.0193	0.0133	0.0146	0.0295	0.0135	0.0161	0.0236	0.0330	0.0156	0.0195	0.0366	0.0132
17	0.0263	0.0493	0.0171	0.0182	0.0199	0.0136	0.0150	0.0303	0.0138	0.0165	0.0241	0.0338	0.0160	0.0200	0.0374	0.0135
18	0.0272	0.0510	0.0177	0.0188	0.0205	0.0140	0.0154	0.0311	0.0142	0.0169	0.0247	0.0347	0.0164	0.0204	0.0382	0.0138
19	0.0282	0.0528	0.0183	0.0194	0.0212	0.0145	0.0159	0.0320	0.0146	0.0173	0.0254	0.0355	0.0168	0.0209	0.0392	0.0141
20	0.0293	0.0547	0.0189	0.0201	0.0218	0.0149	0.0164	0.0329	0.0150	0.0178	0.0260	0.0364	0.0172	0.0214	0.0401	0.0145
21	0.0304	0.0568	0.0196	0.0208	0.0226	0.0154	0.0169	0.0339	0.0154	0.0183	0.0268	0.0374	0.0177	0.0220	0.0411	0.0148
22	0.0316	0.0590	0.0203	0.0215	0.0234	0.0159	0.0174	0.0350	0.0159	0.0188	0.0275	0.0384	0.0181	0.0225	0.0421	0.0152
23	0.0329	0.0613	0.0211	0.0223	0.0242	0.0165	0.0180	0.0361	0.0164	0.0194	0.0283	0.0395	0.0186	0.0231	0.0432	0.0155
24	0.0343	0.0638	0.0220	0.0232	0.0251	0.0171	0.0187	0.0373	0.0169	0.0200	0.0292	0.0407	0.0192	0.0238	0.0443	0.0159
25	0.0357	0.0664	0.0228	0.0241	0.0261	0.0177	0.0193	0.0387	0.0175	0.0207	0.0301	0.0419	0.0197	0.0244	0.0455	0.0164
26	0.0372	0.0692	0.0238	0.0251	0.0272	0.0184	0.0201	0.0401	0.0181	0.0214	0.0311	0.0432	0.0203	0.0252	0.0468	0.0168
27	0.0389	0.0722	0.0248	0.0261	0.0282	0.0192	0.0209	0.0416	0.0188	0.0221	0.0321	0.0446	0.0210	0.0259	0.0482	0.0173
28	0.0407	0.0754	0.0259	0.0272	0.0294	0.0199	0.0217	0.0432	0.0195	0.0229	0.0333	0.0461	0.0216	0.0267	0.0497	0.0178
29	0.0425	0.0788	0.0270	0.0284	0.0306	0.0207	0.0225	0.0449	0.0202	0.0238	0.0345	0.0478	0.0224	0.0276	0.0512	0.0183
30	0.0446	0.0824	0.0282	0.0296	0.0320	0.0216	0.0235	0.0467	0.0210	0.0247	0.0358	0.0495	0.0232	0.0285	0.0529	0.0189
31	0.0467	0.0864	0.0295	0.0310	0.0334	0.0225	0.0245	0.0486	0.0219	0.0257	0.0372	0.0514	0.0240	0.0295	0.0547	0.0195
32	0.0491	0.0906	0.0309	0.0324	0.0349	0.0235	0.0255	0.0507	0.0228	0.0267	0.0386	0.0534	0.0249	0.0306	0.0566	0.0202
33	0.0516	0.0951	0.0324	0.0340	0.0365	0.0246	0.0266	0.0529	0.0237	0.0278	0.0402	0.0555	0.0259	0.0318	0.0587	0.0209
34	0.0543	0.1000	0.0341	0.0356	0.0382	0.0258	0.0279	0.0552	0.0248	0.0290	0.0418	0.0577	0.0269	0.0330	0.0609	0.0217
35	0.0572	0.1052	0.0358	0.0374	0.0401	0.0270	0.0291	0.0577	0.0259	0.0302	0.0436	0.0601	0.0280	0.0343	0.0633	0.0225
36	0.0603	0.1109	0.0377	0.0393	0.0421	0.0283	0.0305	0.0604	0.0270	0.0316	0.0455	0.0626	0.0291	0.0357	0.0657	0.0233
37	0.0636	0.1169	0.0397	0.0414	0.0443	0.0297	0.0320	0.0632	0.0283	0.0330	0.0475	0.0653	0.0304	0.0371	0.0684	0.0243
38	0.0671	0.1233	0.0419	0.0436	0.0466	0.0312	0.0336	0.0663	0.0296	0.0345	0.0496	0.0682	0.0317	0.0387	0.0712	0.0252
39	0.0708	0.1301	0.0442	0.0460	0.0491	0.0329	0.0353	0.0696	0.0311	0.0362	0.0519	0.0713	0.0331	0.0404	0.0742	0.0263
40	0.0748	0.1372	0.0466	0.0485	0.0518	0.0346	0.0372	0.0732	0.0326	0.0379	0.0544	0.0746	0.0346	0.0422	0.0774	0.0274
41	0.0792	0.1450	0.0492	0.0511	0.0546	0.0365	0.0392	0.0770	0.0343	0.0398	0.0571	0.0781	0.0362	0.0441	0.0808	0.0286
42	0.0840	0.1535	0.0519	0.0540	0.0576	0.0385	0.0413	0.0812	0.0361	0.0419	0.0599	0.0819	0.0379	0.0461	0.0845	0.0298
43	0.0892	0.1628	0.0550	0.0570	0.0608	0.0406	0.0436	0.0856	0.0380	0.0441	0.0630	0.0860	0.0397	0.0483	0.0884	0.0312
44	0.0948	0.1728	0.0583	0.0604	0.0642	0.0429	0.0460	0.0903	0.0401	0.0464	0.0663	0.0904	0.0417	0.0507	0.0926	0.0326
45	0.1010	0.1838	0.0619	0.0640	0.0680	0.0453	0.0485	0.0952	0.0423	0.0490	0.0699	0.0952	0.0439	0.0532	0.0971	0.0342
46	0.1078	0.1958	0.0658	0.0680	0.0721	0.0479	0.0512	0.1005	0.0446	0.0517	0.0737	0.1003	0.0462	0.0559	0.1019	0.0358
47	0.1150	0.2088	0.0701	0.0723	0.0765	0.0508	0.0543	0.1062	0.0471	0.0545	0.0777	0.1058	0.0486	0.0589	0.1072	0.0376
48	0.1229	0.2229	0.0748	0.0770	0.0814	0.0540	0.0575	0.1124	0.0497	0.0575	0.0819	0.1116	0.0513	0.0620	0.1128	0.0396
49	0.1314	0.2381	0.0799	0.0821	0.0867	0.0574	0.0611	0.1192	0.0527	0.0607	0.0865	0.1176	0.0541	0.0654	0.1189	0.0416
50	0.1406	0.2546	0.0853	0.0877	0.0925	0.0612	0.0650	0.1265	0.0558	0.0643	0.0914	0.1241	0.0571	0.0690	0.1254	0.0439
51	0.1508	0.2726	0.0912	0.0936	0.0987	0.0652	0.0692	0.1346	0.0593	0.0682	0.0967	0.1312	0.0602	0.0728	0.1322	0.0463
52	0.1619	0.2923	0.0976	0.1001	0.1054	0.0696	0.0738	0.1434	0.0631	0.0724	0.1025	0.1389	0.0636	0.0768	0.1394	0.0488
53	0.1741	0.3138	0.1047	0.1072	0.1127	0.0744	0.0788	0.1529	0.0672	0.0770	0.1089	0.1472	0.0673	0.0811	0.1471	0.0515
54	0.1873	0.3373	0.1124	0.1150	0.1207	0.0795	0.0842	0.1632	0.0717	0.0820	0.1158	0.1563	0.0714	0.0859	0.1555	0.0543
55	0.2017	0.3629	0.1208	0.1234	0.1294	0.0851	0.0900	0.1743	0.0765	0.0875	0.1234	0.1663	0.0758	0.0911	0.1646	0.0574
56	0.2173	0.3908	0.1300	0.1327	0.1390	0.0913	0.0963	0.1864	0.0817	0.0934	0.1316	0.1771	0.0806	0.0967	0.1745	0.0607
57	0.2343	0.4211	0.1400	0.1427	0.1494	0.0980	0.1033	0.1995	0.0873	0.0997	0.1404	0.1889	0.0859	0.1029	0.1853	0.0644
58	0.2527	0.4541	0.1509	0.1537	0.1607	0.1054	0.1109	0.2140	0.0935	0.1066	0.1500	0.2016	0.0916	0.1096	0.1971	0.0684
59	0.2727	0.4898	0.1627	0.1656	0.1730	0.1134	0.1192	0.2298	0.1003	0.1142	0.1604	0.2154	0.0978	0.1169	0.2099	0.0727
60	0.2942	0.5284	0.1754	0.1786	0.1865	0.1221	0.1283	0.2470	0.1077	0.1224	0.1717	0.2303	0.1045	0.1247	0.2239	0.0775

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	0.3174	0.5701	0.1893	0.1926	0.2011	0.1315	0.1381	0.2657	0.1157	0.1314	0.1842	0.2465	0.1117	0.1332	0.2390	0.0826
62	0.3423	0.6151	0.2042	0.2078	0.2169	0.1418	0.1488	0.2861	0.1245	0.1413	0.1977	0.2644	0.1196	0.1424	0.2553	0.0882
63	0.3689	0.6633	0.2203	0.2242	0.2340	0.1530	0.1605	0.3083	0.1341	0.1520	0.2125	0.2839	0.1282	0.1525	0.2729	0.0942
64	0.3973	0.7150	0.2376	0.2419	0.2524	0.1650	0.1731	0.3324	0.1445	0.1637	0.2287	0.3051	0.1377	0.1635	0.2922	0.1007
65	0.4269	0.7700	0.2561	0.2609	0.2723	0.1781	0.1868	0.3586	0.1558	0.1764	0.2462	0.3283	0.1480	0.1756	0.3134	0.1079
66	0.4577	0.8273	0.2758	0.2812	0.2937	0.1921	0.2015	0.3868	0.1680	0.1902	0.2653	0.3535	0.1592	0.1887	0.3365	0.1157
67	0.4896	0.8870	0.2964	0.3028	0.3166	0.2072	0.2174	0.4174	0.1813	0.2051	0.2861	0.3810	0.1714	0.2031	0.3617	0.1242
68	0.5227	0.9488	0.3177	0.3254	0.3409	0.2233	0.2345	0.4503	0.1956	0.2213	0.3086	0.4107	0.1848	0.2187	0.3891	0.1335
69	0.5574	1.0000	0.3399	0.3488	0.3663	0.2405	0.2527	0.4856	0.2110	0.2388	0.3329	0.4430	0.1992	0.2356	0.4190	0.1436
70	0.5778	1.0000	0.3629	0.3732	0.3927	0.2584	0.2721	0.5235	0.2276	0.2576	0.3592	0.4780	0.2149	0.2541	0.4515	0.1547
71	0.5778	1.0000	0.3869	0.3984	0.4201	0.2771	0.2924	0.5637	0.2453	0.2778	0.3875	0.5157	0.2318	0.2740	0.4868	0.1667
72	0.5778	1.0000	0.4011	0.4248	0.4485	0.2964	0.3135	0.6057	0.2642	0.2995	0.4179	0.5564	0.2501	0.2957	0.5251	0.1797
73	0.5778	1.0000	0.4011	0.4404	0.4783	0.3164	0.3353	0.6494	0.2838	0.3225	0.4505	0.6000	0.2698	0.3190	0.5665	0.1938
74	0.5778	1.0000	0.4011	0.4404	0.4958	0.3374	0.3580	0.6946	0.3043	0.3465	0.4851	0.6468	0.2910	0.3441	0.6112	0.2091
75	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3818	0.7416	0.3255	0.3715	0.5212	0.6965	0.3137	0.3712	0.6594	0.2256
76	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.7908	0.3475	0.3974	0.5588	0.7484	0.3378	0.4001	0.7112	0.2434
77	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3706	0.4243	0.5978	0.8023	0.3629	0.4308	0.7666	0.2625
78	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4524	0.6382	0.8583	0.3891	0.4629	0.8255	0.2829
79	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.6805	0.9163	0.4162	0.4963	0.8870	0.3047
80	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	0.9771	0.4444	0.5309	0.9510	0.3274
81	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4739	0.5668	1.0000	0.3510
82	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6044	1.0000	0.3755
83	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4009
84	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4274
85	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
86	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
87	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
88	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
89	0.5778	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
90	1.0000	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
91	1.0000	1.0000	0.4011	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
92	1.0000	1.0000	1.0000	0.4404	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
93	1.0000	1.0000	1.0000	1.0000	0.4958	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
94	1.0000	1.0000	1.0000	1.0000	1.0000	0.3497	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
95	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3957	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
96	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8197	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
97	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.3841	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
98	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4690	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
99	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.7054	1.0000	0.4912	0.6265	1.0000	0.4431
100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4912	0.6265	1.0000	0.4431
101	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4912	0.6265	1.0000	0.4431
102	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	0.6265	1.0000	0.4431
103	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4431
104	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.4431
105	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
107	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
108	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
109	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
112	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
114	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
116	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
117	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
118	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
119	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Sum of (a) Remaining Life Expectancy	Cumulative Paid (b) Loss & ALAE	Number of Years Since Date of Claim (c)	Average Annual Payment (3) / (4)	Indicated Birth Year Relativity Based on Average Annual Payment (d)	Remaining Life Expectancy X Annual Payment Relativity (e)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (7) / (2)	Current (f) Case O/S Loss & ALAE @ 6/30/19	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	88.32	6,001,595	112	53,447	0.725	60.04	0.680	11,664,167	132,067	0.946
1990	45.84	2,930,806	82	35,842	0.486	26.22	0.572	5,748,710	125,408	0.898
1991	109.60	8,940,632	104	86,200	1.169	127.40	1.162	18,260,685	166,612	1.193
1992	240.52	14,529,279	229	63,347	0.859	201.26	0.837	35,152,231	146,151	1.047
1993	205.62	15,968,674	190	83,900	1.138	144.81	0.704	26,269,811	127,759	0.915
1994	122.66	3,946,323	92	42,700	0.579	89.33	0.728	13,080,283	106,639	0.764
1995	147.78	10,009,304	111	90,101	1.222	173.55	1.174	22,183,587	150,112	1.075
1996	124.42	8,517,835	126	67,597	0.917	112.00	0.900	20,006,758	160,800	1.152
1997	247.70	10,630,816	155	68,445	0.928	165.08	0.666	27,645,599	111,609	0.799
1998	316.21	18,830,444	209	90,158	1.223	346.18	1.095	48,445,029	153,205	1.097
1999	71.30	4,227,875	52	81,212	1.101	77.70	1.090	14,623,034	205,092	1.469
2000	97.89	5,014,577	88	56,887	0.772	64.48	0.659	14,739,200	150,569	1.078
2001	118.06	6,130,430	60	101,851	1.381	157.34	1.333	21,616,588	183,098	1.311
2002	345.56	12,826,059	185	69,416	0.941	310.52	0.899	51,673,198	149,535	1.071
2003	55.44	3,997,961	40	99,799	1.353	76.45	1.379	11,533,525	208,036	1.490
2004	162.09	4,024,334	63	64,338	0.873	117.26	0.723	23,481,147	144,865	1.038
2005	189.15	5,955,282	82	72,502	0.983	119.90	0.634	25,131,677	132,866	0.952
2006	272.03	8,039,179	95	84,295	1.143	296.14	1.089	39,909,212	146,709	1.051
2007	155.26	8,902,086	70	127,904	1.735	256.33	1.651	28,897,781	186,125	1.333
2008	319.79	4,430,004	81	54,773	0.743	211.96	0.663	45,072,593	140,944	1.009
2009	331.79	6,053,597	82	73,430	0.996	331.04	0.998	51,577,026	155,451	1.113
2010	226.91	1,872,112	36	51,759	0.702	138.12	0.609	25,903,585	114,158	0.818
2011	335.37	3,843,852	61	63,180	0.857	269.16	0.803	43,061,369	128,400	0.920
2012	268.23	1,932,504	37	51,796	0.702	180.46	0.673	30,550,379	113,896	0.816
2013	181.86	3,503,297	33	104,889	1.423	231.90	1.275	25,268,527	138,945	0.995
2014	218.13	3,390,960	35	96,857	1.314	247.68	1.135	27,379,618	125,520	0.899
2015	311.31	2,223,557	22	103,229	1.400	459.99	1.478	37,606,392	120,800	0.865
2016	20.00	177,319	2	91,402	1.240	24.79	1.240	1,588,278	79,414	0.569
2017	70.00	239,931	3	80,244	1.088	91.69	1.310	6,634,583	94,780	0.679
2018	20.00	147,437	1	191,477	2.597	51.94	2.597	1,867,700	93,385	0.669
2019										
Totals / Avg.	5,418.84	187,238,061	2,539	73,735				756,572,271	139,619	

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

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19 (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 1989:												
			88.32	6,001,595	112.29	53,447	0.725	60.04	0.680	11,664,167	132,067	0.946
Subtotals / Avg. BY 1990:												
			45.84	2,930,806	81.77	35,842	0.486	26.22	0.572	5,748,710	125,408	0.898
Subtotals / Avg. BY 1991:												
			109.60	8,940,632	103.72	86,200	1.169	127.40	1.162	18,260,685	166,612	1.193
Subtotals / Avg. BY 1992:												
			240.52	14,529,279	229.36	63,347	0.859	201.26	0.837	35,152,231	146,151	1.047
Subtotals / Avg. BY 1993:												
			205.62	15,968,674	190.33	83,900	1.138	144.81	0.704	26,269,811	127,759	0.915

Notes: (a) As provided by NICA management evaluated as of June 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2019.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19	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 1994:			122.66	3,946,323	92.42	42,700	0.579	89.33	0.728	13,080,283	106,639	0.764
Subtotals / Avg. BY 1995:			147.78	10,009,304	111.09	90,101	1.222	173.55	1.174	22,183,587	150,112	1.075
Subtotals / Avg. BY 1996:			124.42	8,517,835	126.01	67,597	0.917	112.00	0.900	20,006,758	160,800	1.152
Subtotals / Avg. BY 1997:			247.70	10,630,816	155.32	68,445	0.928	165.08	0.666	27,645,599	111,609	0.799
Subtotals / Avg. BY 1998:			316.21	18,830,444	208.86	90,158	1.223	346.18	1.095	48,445,029	153,205	1.097

Notes: (a) As provided by NICA management evaluated as of June 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2019.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19 (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:												
			71.30	4,227,875	52.06	81,212	1.101	77.70	1.090	14,623,034	205,092	1.469
Subtotals / Avg. BY 2000:												
			97.89	5,014,577	88.15	56,887	0.772	64.48	0.659	14,739,200	150,569	1.078
Subtotals / Avg. BY 2001:												
			118.06	6,130,430	60.19	101,851	1.381	157.34	1.333	21,616,588	183,098	1.311
Subtotals / Avg. BY 2002:												
			345.56	12,826,059	184.77	69,416	0.941	310.52	0.899	51,673,198	149,535	1.071
Subtotals / Avg. BY 2003:												
			55.44	3,997,961	40.06	99,799	1.353	76.45	1.379	11,533,525	208,036	1.490

Notes: (a) As provided by NICA management evaluated as of June 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2019.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19 (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:			162.09	4,024,334	62.55	64,338	0.873	117.26	0.723	23,481,147	144,865	1.038
Subtotals / Avg. BY 2005:			189.15	5,955,282	82.14	72,502	0.983	119.90	0.634	25,131,677	132,866	0.952
Subtotals / Avg. BY 2006:			272.03	8,039,179	95.37	84,295	1.143	296.14	1.089	39,909,212	146,709	1.051
Subtotals / Avg. BY 2007:			155.26	8,902,086	69.60	127,904	1.735	256.33	1.651	28,897,781	186,125	1.333

Notes: (a) As provided by NICA management evaluated as of June 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2019.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
[Redacted]												
Subtotals / Avg. BY 2008:			319.79	4,430,004	80.88	54,773	0.743	211.96	0.663	45,072,593	140,944	1.009
[Redacted]												
Subtotals / Avg. BY 2009:			331.79	6,053,597	82.44	73,430	0.996	331.04	0.998	51,577,026	155,451	1.113
[Redacted]												
Subtotals / Avg. BY 2010:			226.91	1,872,112	36.17	51,759	0.702	138.12	0.609	25,903,585	114,158	0.818
[Redacted]												
Subtotals / Avg. BY 2011:			335.37	3,843,852	60.84	63,180	0.857	269.16	0.803	43,061,369	128,400	0.920

Notes: (a) As provided by NICA management evaluated as of June 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2019.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19 (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 2012:			268.23	1,932,504	37.31	51,796	0.702	180.46	0.673	30,550,379	113,896	0.816
Subtotals / Avg. BY 2013:			181.86	3,503,297	33.40	104,889	1.423	231.90	1.275	25,268,527	138,945	0.995
Subtotals / Avg. BY 2014:			218.13	3,390,960	35.01	96,857	1.314	247.68	1.135	27,379,618	125,520	0.899
Subtotals / Avg. BY 2015:			311.31	2,223,557	21.54	103,229	1.400	459.99	1.478	37,606,392	120,800	0.865

Notes: (a) As provided by NICA management evaluated as of June 30, 2019.
 (b) Number of years since date of claim as shown in column (3) to June 30, 2019.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 6/30/19 (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:												
			20.00	177,319	1.94	91,402	1.240	24.79	1.240	1,588,278	79,414	0.569
Subtotals / Avg. BY 2017:												
			70.00	239,931	2.99	80,244	1.088	91.69	1.310	6,634,583	94,780	0.679
Subtotals / Avg. BY 2018:												
			20.00	147,437	0.77	191,477	2.597	51.94	2.597	1,867,700	93,385	0.669

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) Average Life Expectancy	Selected (e) Average Life Expectancy	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989				22.08			22.08	27.60
1990				15.28			15.28	19.10
1991				27.40			27.40	34.25
1992				26.72			26.72	33.40
1993				25.70			25.70	32.13
1994				30.67			30.67	38.34
1995				29.56			29.56	36.95
1996				20.74			20.74	25.93
1997				30.96			30.96	38.70
1998				28.75			28.75	35.94
1999				23.77			23.77	29.71
2000				19.58			19.58	24.48
2001				29.52			29.52	36.90
2002				26.58			26.58	33.23
2003				18.48			18.48	23.10
2004				32.42			32.42	40.53
2005				27.02			27.02	33.78
2006				30.23			30.23	37.79
2007				22.18			22.18	27.73
2008				35.53			35.53	44.41
2009				33.18			33.18	41.48
2010				45.38			45.38	56.73
2011				33.54			33.54	41.93
2012				38.32			38.32	47.90
2013				25.98			25.98	32.48
2014	9	12	3	24.24	28.52	25.31	26.00	32.50
2015	10	14	4	31.13	28.52	30.38	31.00	38.75
2016	1	9	8	20.00	28.52	27.57	28.00	35.00
2017	3	15	12	23.33	28.52	27.48	28.00	35.00
2018	1	15	14	20.00	28.52	27.95	28.00	35.00
2019	-	7	7	-	28.52	28.52	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 2013 and prior, it is based on actual average remaining life expectancy by birth year as shown in column (5). For birth years 2014 and subsequent, see column (7).