

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

**Turner Consulting, Inc.
June, 2021**

TURNER CONSULTING, INC.
CONSULTANTS AND ACTUARIES

125 Clairemont Avenue
Suite 540
Decatur, Georgia 30030
(404) 373-2326
Fax (404) 373-2311

June 18, 2021

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

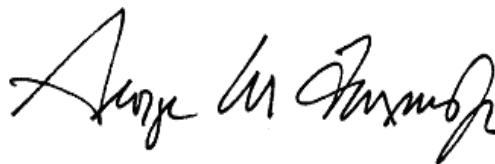
Re: NICA Outstanding Loss Reserves – Evaluated as of December 31, 2020

Dear Ms. Shipley:

Please find enclosed our report on loss and loss adjustment expense (LAE) reserves established for the Florida Birth Related Neurological Injury Association (NICA) as of December 31, 2020.

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

Sincerely,



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

Cc: Tim Daughtry, Mark Crawshaw

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INTRODUCTION

Purpose

Turner Consulting, Inc. (Turner Consulting) was requested by the Florida Birth Related Neurological Injury Compensation Association (NICA) to estimate the outstanding loss and loss adjustment expense (LAE) reserves related to claims incurred by NICA under the current definition of a “birth related neurological injury” as contained in Florida Statute 766.302. The loss and LAE reserve estimate relates to claims incurred prior to and evaluated as of December 31, 2020. The loss and LAE reserve estimates are developed on both a current (2020) cost level basis and after consideration of prospective period inflation and anticipated investment income.

Background

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

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

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

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

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

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

December 31, 2020. Absent a minimal case reserve on one open claim, the retrospective portion of the settlement has been paid based on information submitted in writing to NICA by class members that either NICA agrees to pay or is ordered to pay by an administrative law judge. Other than the one open claim, the reserve estimates as shown in the attached exhibits no longer include a separate reserve estimate for the retrospective portion of the settlement agreement.

Qualifications

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

Distribution and Use

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

Conditions and Limitations

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

The indicated ultimate loss and LAE estimates provided in this report are based on the accuracy of the loss projection methods including the estimation of claim frequency and average claim size for each birth year. In addition, the final loss and LAE reserve estimates will be affected by the prospective period inflation and investment returns realized by NICA. The combined impact of these factors results in a significant degree of uncertainty in the estimated NICA loss and LAE reserve evaluated as of December 31, 2020. This uncertainty arises from the estimation many internal and external factors that have yet to occur or be reported, but which

will impact the ultimate settlement value of claims incurred prior to December 31, 2020. Due to the level of uncertainty of the impact of these factors on the ultimate number and settlement value of losses incurred by NICA, there can be no guarantee that actual losses will not vary, perhaps significantly, from the estimates shown in this report. However, we have employed actuarial methods and assumptions that are appropriate given the information as provided.

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

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

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

reserve estimates will need to be increased to account for the reduction in anticipated investment income.

The last remaining reinsurance treaty was commuted during 2019. Since all reinsurance treaties have been commuted, the outstanding loss and LAE reserves shown as of December 31, 2020 do not include any additional anticipated reinsurance recoveries. However, the estimated ultimate loss and ALAE and the cumulative paid loss and ALAE amounts are shown in the report both before and after consideration of the actual reinsurance recoveries received on all commuted reinsurance treaties.

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

Executive Summary

The outstanding loss and LAE reserve (i.e. Loss, ALAE, and ULAE reserves after inflation and discount) as of December 31, 2020 is \$952.5 million (see Exhibit I, Sheet 1a, Column (7) and Exhibit I, Sheet 4a, Column (10)). This outstanding loss and LAE reserve decreased by \$0.3 million relative to the estimate shown in our report as of September 30, 2020.

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

Total **case** outstanding loss and ALAE reserves **prior** to adjustment for prospective inflation and discount increased by \$34.04 million during the quarter ending December 31, 2020 (Exhibit I, Sheet 1a, Column (2)). This includes an increase in case reserves of \$8.36 million related to new claims first reported during the quarter. In the aggregate, case reserves established on claims reported prior to October 1, 2020 increased by \$25.69 million relative to the case loss and ALAE reserves established as of September 30, 2020 (\$34.04 M minus \$8.36 M = \$25.69 M). The comparable estimate of case outstanding loss and ALAE reserves **after** consideration of inflation and discount increased by \$26.75 million during the quarter ending December 31, 2020 (Exhibit I, Sheet 1a, Column (5)).

The estimated ultimate loss and ALAE after inflation and discount related to claims incurred in birth years 2019 and prior decreased by \$5.07 million relative to the estimates as set forth in the September 30, 2020 report. The estimated ultimate loss and ALAE related to birth year 2020 increased by \$9.04 million. In combination, the estimated ultimate loss and ALAE for all birth years increased by \$3.97 million during the quarter ((-\$5.07 M) plus \$9.04 M = \$3.97 M).

The overall change in estimates of ultimate loss and ALAE after inflation and discount during the quarter ending December 31, 2020, before and after consideration of reinsurance recoveries, are shown in the table on the following page.

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

Ultimate Loss & ALAE
After Inflation & Discount
After Reinsurance Recoveries

Birth Year	Ultimate Loss & ALAE After Inflation & Discount Prior to Reinsurance Recoveries			Ultimate Loss & ALAE After Inflation & Discount After Reinsurance Recoveries		
	@ 12/31/20	@ 9/30/20	Change (2) - (3)	@ 12/31/20	@ 9/30/20	Change (5) - (6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	27,189,842	26,932,467	257,375	27,189,842	26,932,467	257,375
1990	13,699,210	13,065,055	634,155	13,699,210	13,065,055	634,155
1991	25,733,167	26,211,013	(477,846)	25,733,167	26,211,013	(477,846)
1992	49,370,979	48,376,312	994,667	48,893,604	47,898,937	994,667
1993	48,465,904	47,373,320	1,092,584	27,057,839	25,965,255	1,092,584
1994	20,163,589	19,704,256	459,333	18,013,381	17,554,048	459,333
1995	32,270,869	31,656,697	614,173	29,398,293	28,784,120	614,173
1996	30,170,670	29,412,414	758,255	28,802,197	28,043,941	758,255
1997	42,438,878	41,731,473	707,405	39,882,399	39,174,995	707,405
1998	69,995,650	68,865,870	1,129,780	67,312,511	66,182,731	1,129,780
1999	28,563,974	28,153,673	410,301	22,564,184	22,153,883	410,301
2000	20,541,722	19,880,412	661,310	18,131,827	17,470,517	661,310
2001	29,116,776	27,217,830	1,898,946	26,149,320	24,250,374	1,898,946
2002	70,240,158	67,181,574	3,058,584	57,284,619	54,226,035	3,058,584
2003	17,090,315	16,782,314	308,001	14,832,450	14,524,449	308,001
2004	26,867,874	27,400,490	(532,616)	26,867,874	27,400,490	(532,616)
2005	33,376,030	32,192,805	1,183,225	33,376,030	32,192,805	1,183,225
2006	48,578,536	47,397,646	1,180,890	48,578,536	47,397,646	1,180,890
2007	39,563,234	38,947,438	615,796	39,563,234	38,947,438	615,796
2008	47,854,327	45,510,581	2,343,746	47,854,327	45,510,581	2,343,746
2009	58,186,370	56,525,209	1,661,161	58,186,370	56,525,209	1,661,161
2010	26,850,419	26,630,420	219,998	26,850,419	26,630,420	219,998
2011	45,502,429	44,387,165	1,115,264	45,502,429	44,387,165	1,115,264
2012	30,630,727	30,675,052	(44,325)	30,630,727	30,675,052	(44,325)
2013	27,895,355	28,525,877	(630,521)	27,895,355	28,525,877	(630,521)
2014	33,651,923	33,374,174	277,749	33,651,923	33,374,174	277,749
2015	56,955,190	58,184,125	(1,228,936)	56,955,190	58,184,125	(1,228,936)
2016	20,037,291	22,864,780	(2,827,489)	20,037,291	22,864,780	(2,827,489)
2017	40,726,533	42,267,956	(1,541,423)	40,726,533	42,267,956	(1,541,423)
2018	56,394,582	66,571,850	(10,177,268)	56,394,582	66,571,850	(10,177,268)
2019	53,338,582	62,531,281	(9,192,699)	53,338,582	62,531,281	(9,192,699)
2020	45,153,998	36,114,382	9,039,615	45,153,998	36,114,382	9,039,615
Totals All	1,216,615,101	1,212,645,911	3,969,190	1,156,508,241	1,152,539,051	3,969,190
1989 - 2019	1,171,461,103	1,176,531,528	(5,070,425)	1,111,354,243	1,116,424,668	(5,070,425)

Loss and LAE reserve estimates referenced above include the separate estimation of loss and ALAE and ULAE reserves. The ULAE reserve as of December 31, 2020 is developed on Exhibit I, Sheet 5. The present value of the ULAE reserve estimate as of December 31, 2020 is \$14.95 million and relates to the loss adjustment expense not allocated to a specific claim file that is associated with actual settlement of claims incurred prior to December 31, 2020.

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

The final present value loss and LAE reserve estimates related to all expected NICA benefits are shown in Exhibit I, Sheet 1a. These estimates are based on our selected estimates of the prospective period inflation rates, investment income, the tail factor applicable to incurred loss development subsequent to 384 months and the payment pattern related to outstanding loss and LAE reserves for each birth year. The present value loss and LAE reserve estimate of \$952.5 million is shown in Column (7) of Exhibit I, Sheet 1a. The reserve estimates as shown in Exhibit I, Sheet 1a include consideration of expected payments related to all NICA benefits. The estimated loss and LAE reserve estimates prior to consideration of the retrospective portion of the class action settlement agreement as described previously are shown in Column (7) of Exhibit I, Sheet 1c. The estimated amounts

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

Alternative estimates of the 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 December 31, 2020.

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

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

Events that Occurred Subsequent to the Reserve Evaluation Date

This report evaluates the reserves as of December 31, 2020. Subsequent to this date, the 2021 Florida Legislature passed Senate Bill 1786 (SB 1786), significantly changing the financial obligations of NICA. These changes are not reflected in the reserve estimates developed in this report. They will, however, materially impact the reserves of NICA that will be developed in our future reports.

Some of the changes in SB 1786 are unrelated to how NICA interacts with Medicaid and are reasonably quantifiable, while others related to Medicaid will

require decisions and direction from public officials before they can be reasonably quantified. Our understanding of the most significant changes, not related to potential changes in Medicaid described later, that we believe are reasonably quantifiable include the following:

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

Based upon an initial review of the above five changes we estimate an increase in the NICA loss and LAE reserves shown in this report of approximately \$ 123 million.

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

Section 7 of SB 1786 may have a material impact on NICA’s reserves as it has the potential to shift a portion, or all, of the expenses previously paid by Medicaid to NICA. These expenses include Nursing, Hospital, Physician, Drug and miscellaneous expenses. However, until the Agency submits its report and public officials act upon it, it would be speculative to estimate the impact of any change in the current sharing of these expense items between NICA and Medicaid on either a prospective (i.e. expenses paid after the law change) or retrospective basis (i.e. expenses paid by Medicaid prior to the law change). As additional information is gathered, and definite policies and protocols are implemented, we will refine our estimate of the impact of SB 1786 and include them in our subsequent estimates of NICA’s outstanding loss and LAE reserves.

Methodology

The methodology used in this report is similar to that used in our most recent previous report except we have enhanced our analysis of the estimated ultimate accepted claim counts (See Exhibit X). The paid and incurred loss and ALAE information shown in exhibits beginning with Exhibit I, Sheet 1c and continuing to the end of the report are adjusted to exclude the retrospective portion of the

September 2012 class action. This change in procedure was included in our reports beginning with the September 2012 report. The retrospective portion of the class action is shown separately (Exhibit I, Sheet 1b) due to the short-term nature of these payments. As shown on Exhibit I, Sheet 1b, the majority of the payments related to retrospective portion of the class action have been made as of December 31, 2020.

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

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

respectively. The paid and case reserve amounts shown on Exhibit IX, Sheets 1a, 1b, and 1c, and Sheets 2a, 2b, and 2c are adjusted to birth year cost levels. The birth year level paid and case outstanding amounts are used to develop the adjusted paid and incurred loss development triangles as shown in Exhibit VIII, Sheets 2a and 2b, and Exhibit VII, Sheets 2a and 2b, respectively.

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

The final or “third” step in the three step loss reserve estimation process is to adjust the 2020 cost level loss reserve estimates referenced above to include the estimated impact of prospective inflation (2020 and subsequent) and anticipated investment income (discount). The prospective period inflation rate is based on a review of historical and recent inflation rates as measured by the Consumer Price Index (both the all items and medical services indices) over the time period from 1960 to 2019. The prospective period investment returns are selected based on the review of geometric averages for investment returns for a model portfolio invested per NICA’s current investment policy and for a conservative model portfolio over the period from 1926 to present as well as actual NICA investment returns over the period from 1991 to present. While the actual prospective period inflation rates and investment returns are subject to a significant degree of uncertainty the difference or increment between inflation and investment returns is of primary importance.

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

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

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

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

Description of Loss Estimation Methods

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

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

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

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

The BF method summarized in Exhibit V is a combination of the actual birth year level incurred loss and ALAE as of December 31, 2020 (shown in column (5)) and estimated unreported loss and ALAE (shown in column (4)). The unreported loss and ALAE is developed using the loss reporting pattern developed based on the NICA incurred loss and ALAE development triangle shown in Exhibit VII, Sheets 2a and 2b and the estimated initial expected loss and ALAE by birth year based on the results of the frequency / severity method shown in Exhibit VI, Sheet 1, column (14).

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

The final method included is described as an incremental payment method. The estimated birth year level ultimate loss and ALAE developed using this method is shown in Appendix E. The birth year level estimates of ultimate loss and ALAE as shown in columns (6), (7) and (8) of Appendix E, Exhibit I, Sheet 1 are based on alternative technology (utilization) increases of 1.00%, 2.00% and 3.00%, respectively. The estimated birth year level ultimate loss and ALAE is a combination of actual loss and ALAE payments as of December 31, 2020 adjusted

to each birth year cost level and an estimate of the remaining birth year level loss and ALAE payments (i.e. outstanding loss and ALAE as of December 31, 2020). The estimated remaining birth year level payments are developed based on a combination of the remaining open accepted claimants by birth year and the estimated average incremental loss and ALAE payment per claimant.

The estimated incremental loss and ALAE payment per claimant is based on a review of the average NICA incremental loss and ALAE payments by development period. The actual incremental loss and ALAE payments are adjusted to 2020 level and used to estimate the average incremental payment per open accepted claim by development period (See Appendix E, Exhibit IV, Sheets 3a and 3b). The selected 2020 level average incremental loss and ALAE payments for development periods 384 months and subsequent are based on the actual averages for development periods prior to 384 months adjusted to include consideration of estimated changes in utilization (alternatives of 1.00%, 2.00% and 3.00%). The final 2020 level average incremental loss and ALAE payment per open claim is shown in Appendix E, Exhibit II, Sheet 1 (or Appendix E, Exhibit IV, Sheets 1a and 1b).

The selected 2020 level incremental loss and ALAE payment per claimant for each development interval is adjusted to the appropriate birth year level (as shown in Appendix E, Exhibit II, Sheet 3, Column (5)) and also to include differences in the average claimant severity by birth year (as shown in Appendix E, Exhibit II, Sheet 2, Column (5)). The estimated remaining open accepted claims by birth year and development period are based on a combination of the ultimate open accepted claimants by birth year as of December 31, 2020 (see Appendix E, Exhibit II, Sheet 3, Column (8)), reporting pattern (as shown in Exhibit X, Sheet 1c, Column (11)), and assumed mortality rates (see Appendix E, Exhibit V, Sheets 1a, 1b, 2a, and 2b) developed using the average remaining life expectancy per open accepted claim (see Appendix E, Exhibit VII, Column (9)) for each birth year.

The estimated average remaining life expectancy per birth year is shown in Appendix E, Exhibit VII, Column (9). The remaining open accepted claimants by birth year and development period are shown in Appendix E, Exhibit III, Sheets 3a through 3g. The remaining birth year level incremental loss and ALAE payments are developed as a product of the average 2020 level incremental payments per claimant adjusted to each birth year cost / severity level and the remaining open accepted claims. The resulting estimated remaining birth year level incremental loss and ALAE payments are shown in Appendix E, Exhibit III, Sheets 1a through 1g. A summary of the combination of the actual birth year level payments as of December 31, 2020 and the estimated remaining payments is shown in Appendix E, Exhibit I, Sheet 1.

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

1. Incurred Loss Development Factor – 384 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 384:Ult.	Present Value Outstanding Loss and ALAE Reserve in Million (\$)
-----	-----	-----	-----
3.50%	5.00%	1.105	\$937.593
3.00%	5.00%	1.105	\$847.760
4.00%	5.00%	1.105	\$1,043.069
7.50%	9.00%	1.105	\$948.382
3.50%	5.00%	1.205	\$1,037.384
3.50%	5.00%	1.005	\$837.997

As mentioned previously and illustrated above the final present value loss and ALAE reserve estimated for the period ending December 31, 2020 is sensitive to each of the four assumptions described previously. The most significant factors are the relationship between the anticipated inflation and investment income rates, the magnitude of the incurred loss development tail factor and the payment pattern applicable to each birth year. Due to the prospective nature of each of these assumptions any estimate is subject to uncertainty. In addition the lack of comparable insurance industry data for use as a benchmark in the selection of the loss development factor and payment pattern coupled with the long term over which payments are expected to be made creates levels of potential variation in excess of that normally experienced for usual long tailed lines of business. The remainder of this report summarizes the approach we have used in an effort to develop an estimate for each of these key assumptions.

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

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

The calculation of the ULAE reserve related to specific claims administration and settlement expenses for claims incurred prior to December 31, 2020 is shown in Exhibit I, Sheet 5. This procedure is similar to that utilized in the calculation of NICA loss and ALAE reserves in that current expense levels are projected forward to estimated prospective period cost levels and then adjusted to a present value basis. The present value calculation includes consideration of both anticipated investment income and expected mortality over the time period. The ULAE reserve shown in Exhibit I, Sheet 5 related to claim settlement is \$14.95 million.

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

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

Historical NICA Inflation

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

Family Residential or Custodial Care
Nursing Care by Others

Legal Costs
Parental Awards
Medical Expenses
Other

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

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

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

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

of total payments (or case reserves) by year. Overall, the historical “true” inflation rate for NICA has been minimal. On a paid basis inflation has averaged approximately one percent over the time period from inception (1989) to current (2020) with the only major increase occurring during 2008 and 2009. This inflation rate does not include increases related to increased utilization of certain types of nursing and custodial care or increases in longevity relative to the initial estimates. These increases are reflected in the loss development triangles and are assumed to continue although at a decreasing rate as indicated by the declining loss development factors in the later development periods.

Prospective NICA Inflation

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

Discount Rate

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

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

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

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

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

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

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

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

Payment Pattern

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

The current selected loss and ALAE payment pattern varies by birth year and is based on a combination of the of the actual loss and ALAE payments made to date and the estimated future loss and ALAE payments as shown in the NICA case reserve worksheets. The estimated future loss and ALAE payments shown in the NICA case reserve worksheets are stated on current (2020) loss and expense levels. The estimated future loss and ALAE payments shown in these worksheets are adjusted to reflect the estimated impact of mortality. The survival probabilities used in this adjustment are based on the life expectancy as established by the NICA designated consulting physician. A slight change was made beginning December 31, 2013 in the life expectancies used in the development of the case

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

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

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

Incurred Projection Cumulative Development Factor

Due to the lack of available incurred loss and expense development information subsequent to 384 months of maturity (1989 birth year evaluated as of December 31, 2020) and the likelihood of continued incurred loss and expense development in the development periods subsequent to 384 months, we developed an estimate of the remaining future loss development (tail factor) excluding the impact of

anticipated inflation. The estimated paid and incurred development factors as developed in Appendix C are intended to capture the incurred and paid loss development over the remaining life of the NICA claims.

The calculation of the paid and incurred tail factors are based on the comparison of birth year level ultimate loss and ALAE as indicated by the incremental payment method to the indicated paid and incurred loss and ALAE projections without the inclusion of the tail factors to include development after 384 months. The indicated birth year level ultimate loss and ALAE based on the incremental payment method at 2.00% utilization rate is shown in Appendix E, Exhibit I, Sheet 1, Column (7), A summary of the calculation of the indicated tail factors as well as the final selected paid and incurred tail factors is shown in Appendix C, Exhibits I, and II, respectively.

Risk Margin

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

In order to determine an appropriate risk margin, we used a simulation model that simulates the ultimate amount of NICA claims open as of December 31, 2020. Thirty-two years of data are incorporated into the model (1989-2020). The data is based upon the actual claim count and claim payments reported by year to NICA, as well as estimated ultimate loss reserves and claim counts. The model is a frequency / severity model where the number of unpaid claims is first modeled and then the severity for each open claim is simulated. For years 1989 to 2015 the open claim count per year is fixed since there is a five year reporting requirement for claims to be made (prior to the 1995 birth year the claim reporting requirement was seven years). For the five years from 2016 to 2020, the number of unreported

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

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

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

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

Reinsurance Recoveries

NICA purchased reinsurance coverage excess of specific and aggregate attachments related to claims incurred during birth years from 1992 to 2003. The reinsurance coverage related to birth years 1992 and 1993 was commuted in 1998 and 2006, respectively. The reinsurance treaties provided by AUL/RMS, the reinsurer for birth years 1994 to 1998, and Munich Re, the reinsurer providing the specific excess coverage and aggregate excess coverage above \$ 23.0 million for birth years 1999 to 2001 has also been commuted. NICA received \$ 10.0 million and \$ 10.6 million in January 2013 from AUL/RMS and Munich Re, respectively for the commutation of specific and aggregate excess coverage provided under the

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

Summary of Estimated Outstanding Loss & Expense
Before and After Consideration of Prospective Period Inflation and Anticipated Investment IncomePrior to Consideration of Reinsurance Recoveries / Recoverables
Evaluated As of December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.100

Birth Year	Current Level Before Inflation and Present Value Adjust.		Actual (b) Paid Loss and Expense	Loss & Expense - After Inflation and Present Value Adjustment			Selected Ultimate Loss and Expense Present Value Basis (4) + (7)
	Case (a) Outstanding	Total (a) Outstanding		Case (a) Outstanding	Incurred But Not Reported (IBNR) & Bulk		
					(7) - (5)	Total (a) Outstanding	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	11,277,182	15,073,460	15,454,195	8,780,003	2,955,644	11,735,647	27,189,842
1990	6,236,522	8,410,587	6,710,380	5,182,277	1,806,554	6,988,830	13,699,210
1991	16,858,363	19,522,848	10,362,065	13,273,249	2,097,853	15,371,102	25,733,167
1992	34,696,549	41,091,016	17,268,992	27,106,367	4,995,620	32,101,987	49,370,979
1993	26,787,398	33,437,560	22,438,687	20,850,846	5,176,371	26,027,217	48,465,904
1994	13,818,563	17,150,121	7,960,305	9,832,691	2,370,592	12,203,284	20,163,589
1995	22,403,534	26,604,655	11,818,717	17,222,568	3,229,585	20,452,152	32,270,869
1996	20,669,849	25,060,300	10,651,113	16,099,819	3,419,738	19,519,557	30,170,670
1997	31,268,008	37,761,972	13,902,831	23,628,675	4,907,372	28,536,047	42,438,878
1998	51,289,340	61,523,398	23,735,451	38,565,085	7,695,114	46,260,198	69,995,650
1999	13,759,010	19,493,914	12,942,391	11,025,878	4,595,705	15,621,583	28,563,974
2000	13,548,536	18,154,146	6,822,239	10,239,543	3,479,940	13,719,483	20,541,722
2001	21,634,653	26,867,186	8,747,790	16,402,014	3,966,972	20,368,986	29,116,776
2002	55,130,258	67,360,896	18,484,389	42,358,536	9,397,234	51,755,770	70,240,158
2003	11,693,293	14,324,668	5,315,295	9,612,004	2,163,016	11,775,020	17,090,315
2004	23,451,413	28,354,678	5,913,302	17,330,978	3,623,594	20,954,571	26,867,874
2005	26,654,064	33,469,967	8,970,456	19,435,566	4,970,008	24,405,574	33,376,030
2006	41,767,908	50,792,269	10,502,180	31,311,256	6,765,100	38,076,356	48,578,536
2007	28,956,006	36,917,884	11,501,899	22,009,500	6,051,834	28,061,335	39,563,234
2008	46,609,090	57,457,651	6,972,847	33,162,660	7,718,820	40,881,480	47,854,327
2009	54,674,481	68,242,164	8,660,439	39,679,348	9,846,583	49,525,931	58,186,370
2010	28,578,271	35,169,983	3,213,856	19,206,495	4,430,068	23,636,563	26,850,419
2011	46,563,485	57,181,475	5,434,498	32,627,743	7,440,188	40,067,930	45,502,429
2012	31,963,361	39,696,755	3,528,462	21,822,425	5,279,840	27,102,265	30,630,727
2013	25,698,440	33,957,314	5,135,965	17,224,002	5,535,389	22,759,390	27,895,355
2014	30,027,721	41,768,803	5,865,834	19,975,505	7,810,584	27,786,089	33,651,923
2015	57,824,542	79,389,889	4,431,025	38,256,581	14,267,584	52,524,165	56,955,190
2016	17,445,006	28,934,721	980,125	11,489,738	7,567,428	19,057,166	20,037,291
2017	33,932,385	59,650,490	1,639,079	22,235,032	16,852,423	39,087,454	40,726,533
2018	45,333,159	82,872,176	2,343,958	29,567,047	24,483,577	54,050,624	56,394,582
2019	28,262,694	80,129,505	1,309,912	18,351,173	33,677,497	52,028,670	53,338,582
2020	56,406	70,041,625	3,594	36,360	45,114,043	45,150,403	45,153,998
Totals:							
Excl. ULAE	918,869,489	1,315,864,075	279,022,271	663,900,964	273,691,866	937,592,830	1,216,615,101
ULAE (c)	N/A	N/A	N/A	-	14,948,412	14,948,412	N/A
Incl. ULAE	N/A	N/A	N/A	663,900,964	288,640,278	952,541,242	N/A

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

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

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

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

Evaluated As of December 31, 2020

Birth Year	Incurring Amounts Related to Retroactive Payments (a) @ 12/31/20	Amounts Paid as of 12/31/20 Related to Retroactive Payments (a)	Case Reserves Related to Retroactive Payments (a) @ 12/31/20 (2) - (3)
(1)	(2)	(3)	(4)
1989	261,214	261,214	-
1990	758,051	758,051	-
1991	792,094	792,094	-
1992	1,951,145	1,951,145	-
1993	910,230	910,230	-
1994	634,196	634,196	-
1995	910,904	910,904	-
1996	797,021	797,021	-
1997	1,624,160	1,624,160	-
1998	2,006,630	2,006,630	-
1999	873,581	873,581	-
2000	599,907	589,907	10,000
2001	115,547	115,547	-
2002	840,587	840,587	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
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 December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.100

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

Birth Year	Current Level Before Inflation and Present Value Adjust.		Loss & Expense - After Inflation and Present Value Adjustment				Selected Ultimate Loss and Expense Present Value Basis (4) + (7)	Average Inflation & Present Value Factor (7) / (3)
	Case (b) Outstanding	Total (b) Outstanding	Actual (b) Paid Loss and Expense	Case (c) Outstanding (2) X (9)	Incurred But Not Reported (IBNR) & Bulk (7) - (5)	Total (c) Outstanding		
	(1)	(2)	(3)	(4)	(5)	(6)		
1989	11,277,182	15,073,460	15,192,981	8,780,003	2,955,644	11,735,647	26,928,628	0.77856
1990	6,236,522	8,410,587	5,952,329	5,182,277	1,806,554	6,988,830	12,941,159	0.83096
1991	16,858,363	19,522,848	9,569,971	13,273,249	2,097,853	15,371,102	24,941,073	0.78734
1992	34,696,549	41,091,016	15,317,847	27,106,367	4,995,620	32,101,987	47,419,834	0.78124
1993	26,787,398	33,437,560	21,528,458	20,850,846	5,176,371	26,027,217	47,555,674	0.77838
1994	13,818,563	17,150,121	7,326,109	9,832,691	2,370,592	12,203,284	19,529,393	0.71156
1995	22,403,534	26,604,655	10,907,813	17,222,568	3,229,585	20,452,152	31,359,965	0.76874
1996	20,669,849	25,060,300	9,854,092	16,099,819	3,419,738	19,519,557	29,373,649	0.77890
1997	31,268,008	37,761,972	12,278,670	23,628,675	4,907,372	28,536,047	40,814,717	0.75568
1998	51,289,340	61,523,398	21,728,822	38,565,085	7,695,114	46,260,198	67,989,020	0.75191
1999	13,759,010	19,493,914	12,068,810	11,025,878	4,595,705	15,621,583	27,690,393	0.80136
2000	13,538,536	18,144,146	6,232,332	10,229,543	3,479,940	13,709,483	19,941,814	0.75559
2001	21,634,653	26,867,186	8,632,243	16,402,014	3,966,972	20,368,986	29,001,229	0.75814
2002	55,130,258	67,360,896	17,643,802	42,358,536	9,397,234	51,755,770	69,399,572	0.76834
2003	11,693,293	14,324,668	5,315,295	9,612,004	2,163,016	11,775,020	17,090,315	0.82201
2004	23,451,413	28,354,678	5,913,302	17,330,978	3,623,594	20,954,571	26,867,874	0.73902
2005	26,654,064	33,469,967	8,970,456	19,435,566	4,970,008	24,405,574	33,376,030	0.72918
2006	41,767,908	50,792,269	10,502,180	31,311,256	6,765,100	38,076,356	48,578,536	0.74965
2007	28,956,006	36,917,884	11,501,899	22,009,500	6,051,834	28,061,335	39,563,234	0.76010
2008	46,609,090	57,457,651	6,972,847	33,162,660	7,718,820	40,881,480	47,854,327	0.71151
2009	54,674,481	68,242,164	8,660,439	39,679,348	9,846,583	49,525,931	58,186,370	0.72574
2010	28,578,271	35,169,983	3,213,856	19,206,495	4,430,068	23,636,563	26,850,419	0.67207
2011	46,563,485	57,181,475	5,434,498	32,627,743	7,440,188	40,067,930	45,502,429	0.70072
2012	31,963,361	39,696,755	3,528,462	21,822,425	5,279,840	27,102,265	30,630,727	0.68273
2013	25,698,440	33,957,314	5,135,965	17,224,002	5,535,389	22,759,390	27,895,355	0.67024
2014	30,027,721	41,768,803	5,865,834	19,975,505	7,810,584	27,786,089	33,651,923	0.66524
2015	57,824,542	79,389,889	4,431,025	38,256,581	14,267,584	52,524,165	56,955,190	0.66160
2016	17,445,006	28,934,721	980,125	11,489,738	7,567,428	19,057,166	20,037,291	0.65863
2017	33,932,385	59,650,490	1,639,079	22,235,032	16,852,423	39,087,454	40,726,533	0.65527
2018	45,333,159	82,872,176	2,343,958	29,567,047	24,483,577	54,050,624	56,394,582	0.65222
2019	28,262,694	80,129,505	1,309,912	18,351,173	33,677,497	52,028,670	53,338,582	0.64931
2020	56,406	70,041,625	3,594	36,360	45,114,043	45,150,403	45,153,998	0.64462
Totals:								
Excl. ULAE	918,859,489	1,315,854,075	265,957,005	663,890,964	273,691,866	937,582,830	1,203,539,835	0.71253
ULAE (d)	N/A	N/A	N/A	-	14,948,412	14,948,412	N/A	N/A
Incl. ULAE	N/A	N/A	N/A	663,890,964	288,640,278	952,531,242	N/A	N/A

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

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

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

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

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.100

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 12/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 12/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,315,854,075	918,859,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,988,952,014	N/A	N/A
2. After Anticipated Investment Returns (b)	937,582,830	663,890,964	273,691,866
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis (d)	1,315,864,075	918,869,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,988,962,014	N/A	N/A
2. After Anticipated Investment Returns (d)	937,592,830	663,900,964	273,691,866

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 December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.100

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 12/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 12/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,315,854,075	918,859,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,315,077,475	N/A	N/A
2. After Anticipated Investment Returns (b)	847,750,159	602,625,047	245,125,112
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,315,864,075	918,869,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,315,087,475	N/A	N/A
2. After Anticipated Investment Returns	847,760,159	602,635,047	245,125,112

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

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

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

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	4.00%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.100

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 12/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 12/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,315,854,075	918,859,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,843,929,548	N/A	N/A
2. After Anticipated Investment Returns (b)	1,043,058,967	735,439,081	307,619,886
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,315,864,075	918,869,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,843,939,548	N/A	N/A
2. After Anticipated Investment Returns	1,043,068,967	735,449,081	307,619,886

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

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

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

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	7.50%
(2) Prospective Investment Return (Est.)	9.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.100

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 12/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 12/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,315,854,075	918,859,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	24,047,223,875	N/A	N/A
2. After Anticipated Investment Returns (b)	948,371,863	671,227,925	277,143,938
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,315,864,075	918,869,489	396,994,587
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	24,047,233,875	N/A	N/A
2. After Anticipated Investment Returns	948,381,863	671,237,925	277,143,938

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

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.200

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 12/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 12/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,460,327,126	918,859,489	541,467,637
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	4,466,320,767	N/A	N/A
2. After Anticipated Investment Returns (b)	1,037,374,254	661,720,334	375,653,920
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,460,337,126	918,869,489	541,467,637
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	4,466,330,767	N/A	N/A
2. After Anticipated Investment Returns	1,037,384,254	661,730,334	375,653,920

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

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

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

Summary of Estimated Outstanding Loss & Expense
 Before and After Consideration of Prospective Period Inflation and Anticipated Investment Income
 Excluding ULAE Expense Reserve
 Prior to Consideration of Reinsurance Recoveries / Recoverables
 Evaluated As of December 31, 2020

Assumptions :

(1) Prospective Inflation Rate (Est.)	3.50%
(2) Prospective Investment Return (Est.)	5.00%
(3) Incurred Loss Development Factor - 384 to Ult.	1.000

	Outstanding Loss & ALAE (Case + Bulk + IBNR) @ 12/31/20 ----- (2)	Case Outstanding Loss & ALAE @ 12/31/20 ----- (3)	Bulk / IBNR Loss & ALAE @ 12/31/20 (2) - (3) ----- (4)
I. Excluding Case Reserves Related to Anticipated Retroactive Class Action Payments			
A. 2020 Level Basis (a)	1,171,775,878	918,859,489	252,916,389
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns (b)	3,513,767,278	N/A	N/A
2. After Anticipated Investment Returns (b)	837,986,883	666,416,076	171,570,807
II. Including Case Reserves Related to Anticipated Retroactive Class Action Payments (c)			
A. 2020 Level Basis	1,171,785,878	918,869,489	252,916,389
B. Prospective Period Cost Basis			
1. Before Anticipated Investment Returns	3,513,777,278	N/A	N/A
2. After Anticipated Investment Returns	837,996,883	666,426,076	171,570,807

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

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

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

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

Assumptions :

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

Calendar Year	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE			Calendar Year	Prospective Period Level Basis Estimated Prospective Period Loss & ALAE		
	2020 Level Basis (a)	After Inflation	After (c)		2020 Level Basis (a)	After Inflation	After (c)
	Before Invest. Income	Before (b) Invest. Income	Inflation and Invest. Income		Before Invest. Income	Before (b) Invest. Income	Inflation and Invest. Income
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2021	38,357,622	39,023,107	38,082,653	2071	10,666,557	60,605,486	5,157,656
2022	25,841,520	27,210,003	25,289,756	2072	10,151,767	59,699,358	4,838,612
2023	30,656,980	33,410,290	29,573,791	2073	9,622,190	58,565,558	4,520,683
2024	30,649,186	34,570,859	29,143,897	2074	9,122,299	57,466,273	4,224,599
2025	32,185,561	37,574,452	30,167,604	2075	8,884,328	57,926,012	4,055,616
2026	29,593,559	35,757,662	27,341,855	2076	8,681,901	58,587,405	3,906,593
2027	36,770,330	45,984,323	33,487,240	2077	7,712,225	53,865,344	3,420,693
2028	28,640,334	37,070,693	25,710,526	2078	7,256,396	52,455,509	3,172,535
2029	28,368,793	38,004,396	25,102,952	2079	6,803,656	50,904,106	2,932,100
2030	30,957,397	42,923,760	27,002,216	2080	6,650,564	51,500,243	2,825,179
2031	27,835,018	39,945,253	23,931,920	2081	5,951,973	47,703,707	2,492,296
2032	27,537,843	40,901,944	23,338,181	2082	5,549,666	46,036,082	2,290,638
2033	26,937,624	41,410,804	22,503,363	2083	5,408,740	46,437,408	2,200,578
2034	32,063,288	51,015,575	26,402,633	2084	4,810,999	42,751,119	1,929,421
2035	28,027,594	46,155,227	22,749,720	2085	4,546,405	41,813,899	1,797,260
2036	26,046,161	44,393,475	20,839,390	2086	4,112,087	39,143,094	1,602,345
2037	25,546,436	45,065,697	20,147,569	2087	3,777,230	37,214,032	1,450,836
2038	25,408,723	46,391,558	19,752,689	2088	3,478,687	35,472,273	1,317,078
2039	25,326,337	47,859,577	19,407,376	2089	3,182,786	33,590,878	1,187,830
2040	27,126,889	53,056,281	20,490,166	2090	3,071,023	33,545,741	1,129,747
2041	28,722,702	58,143,673	21,385,619	2091	2,648,619	29,944,296	960,436
2042	24,211,953	50,727,953	17,769,590	2092	2,416,215	28,272,912	863,646
2043	23,643,868	51,271,544	17,104,767	2093	2,176,149	26,355,053	766,725
2044	23,379,794	52,473,364	16,672,103	2094	1,946,669	24,401,008	676,074
2045	24,163,702	56,130,905	16,984,948	2095	1,764,852	22,896,255	604,173
2046	22,786,315	54,783,908	15,787,955	2096	1,551,651	20,834,853	523,598
2047	22,731,731	56,565,518	15,525,134	2097	1,397,500	19,421,756	464,844
2048	24,986,024	64,351,219	16,820,971	2098	1,219,507	17,541,291	399,844
2049	21,832,050	58,196,181	14,487,701	2099	1,064,729	15,850,998	344,109
2050	23,403,959	64,569,831	15,308,947	2100	948,944	14,621,719	302,308
2051	21,913,304	62,573,223	14,129,113	2101	802,704	12,801,290	252,067
2052	21,829,713	64,516,239	13,874,142	2102	694,293	11,459,914	214,908
2053	21,188,576	64,813,153	13,274,279	2103	586,483	10,019,232	178,944
2054	20,532,586	65,004,792	12,679,550	2104	499,345	8,829,178	150,181
2055	22,814,269	74,756,443	13,887,300	2105	422,856	7,738,424	125,359
2056	19,571,058	66,373,805	11,742,933	2106	347,095	6,574,277	101,429
2057	18,796,251	65,977,217	11,116,922	2107	283,817	5,563,894	81,753
2058	18,190,348	66,085,189	10,604,872	2108	232,366	4,714,690	65,977
2059	17,527,228	65,904,749	10,072,301	2109	190,769	4,006,157	53,392
2060	17,942,792	69,828,679	10,163,809	2110	154,278	3,353,235	42,562
2061	16,276,066	65,559,195	9,087,972	2111	112,493	2,530,618	30,591
2062	17,177,658	71,612,439	9,454,369	2112	89,297	2,079,120	23,936
2063	15,136,777	65,312,798	8,212,078	2113	67,432	1,624,993	17,817
2064	14,571,792	65,075,599	7,792,623	2114	51,582	1,286,525	13,434
2065	14,479,533	66,926,808	7,632,667	2115	41,328	1,066,850	10,610
2066	13,375,138	63,985,885	6,949,780	2116	26,166	699,115	6,622
2067	12,822,253	63,487,847	6,567,320	2117	21,204	586,355	5,289
2068	12,327,822	63,176,124	6,223,881	2118	16,826	481,583	4,137
2069	12,638,991	67,037,743	6,289,822	2119	11,580	343,017	2,807
2070	11,767,042	64,597,338	5,772,239	2120	7,358	225,585	1,758
Subtotals:	1,164,618,489	2,717,544,293	873,841,205	Subtotals:	151,235,586	1,271,407,721	63,741,625
				Totals - All Years	1,315,854,075	3,988,952,014	937,582,830

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 December 31, 2020 based on the assumed investment rate shown in Assumption # 2.

Summary of Estimates By Component - Outstanding Loss & Expense

Net of Estimated Reinsurance Recoveries / Recoverables
Evaluated As of December 31, 2020

Birth Year	Prior to Reinsurance Recovery			Actual Reinsurance Recovery (c) @ 12/31/20			Net of Reinsurance Basis			
	Total O/S Loss and Exp. After Inflation and P.V. (a) Adjustment	Actual (b) Paid Loss and Expense	Current Value Ultimate Loss & ALAE (2) + (3)	Specific Excess Recovered	Aggregate Excess Recovered	Total Excess Recovered (5) + (6)	Experience Refund Received to Date (c)	Paid Loss & Expense (3)-(7)-(8)	Outstanding Loss and Expense After Inflation and P.V. Col (2)	Indicated Ultimate After Inflation and P.V. (9) + (10)
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11,735,647	15,454,195	27,189,842					15,454,195	11,735,647	27,189,842
1990	6,988,830	6,710,380	13,699,210					6,710,380	6,988,830	13,699,210
1991	15,371,102	10,362,065	25,733,167					10,362,065	15,371,102	25,733,167
1992	32,101,987	17,268,992	49,370,979	-	477,375	477,375	-	16,791,617	32,101,987	48,893,604
1993	26,027,217	22,438,687	48,465,904	11,408,065	10,000,000	21,408,065	-	1,030,622	26,027,217	27,057,839
1994	12,203,284	7,960,305	20,163,589	1,726,833	-	1,726,833	423,375	5,810,097	12,203,284	18,013,381
1995	20,452,152	11,818,717	32,270,869	2,497,577	-	2,497,577	375,000	8,946,140	20,452,152	29,398,293
1996	19,519,557	10,651,113	30,170,670	959,723	-	959,723	408,750	9,282,640	19,519,557	28,802,197
1997	28,536,047	13,902,831	42,438,878	2,132,728	-	2,132,728	423,750	11,346,352	28,536,047	39,882,399
1998	46,260,198	23,735,451	69,995,650	2,683,139	-	2,683,139	-	21,052,313	46,260,198	67,312,511
1999	15,621,583	12,942,391	28,563,974	3,143,106	2,856,684	5,999,790	-	6,942,601	15,621,583	22,564,184
2000	13,719,483	6,822,239	20,541,722	2,150,848	259,047	2,409,894	-	4,412,344	13,719,483	18,131,827
2001	20,368,986	8,747,790	29,116,776	2,708,409	259,047	2,967,456	-	5,780,334	20,368,986	26,149,320
2002	51,755,770	18,484,389	70,240,158	7,573,122	5,382,417	12,955,540	-	5,528,849	51,755,770	57,284,619
2003	11,775,020	5,315,295	17,090,315	2,257,865	-	2,257,865	-	3,057,430	11,775,020	14,832,450
2004	20,954,571	5,913,302	26,867,874					5,913,302	20,954,571	26,867,874
2005	24,405,574	8,970,456	33,376,030					8,970,456	24,405,574	33,376,030
2006	38,076,356	10,502,180	48,578,536					10,502,180	38,076,356	48,578,536
2007	28,061,335	11,501,899	39,563,234					11,501,899	28,061,335	39,563,234
2008	40,881,480	6,972,847	47,854,327					6,972,847	40,881,480	47,854,327
2009	49,525,931	8,660,439	58,186,370					8,660,439	49,525,931	58,186,370
2010	23,636,563	3,213,856	26,850,419					3,213,856	23,636,563	26,850,419
2011	40,067,930	5,434,498	45,502,429					5,434,498	40,067,930	45,502,429
2012	27,102,265	3,528,462	30,630,727					3,528,462	27,102,265	30,630,727
2013	22,759,390	5,135,965	27,895,355					5,135,965	22,759,390	27,895,355
2014	27,786,089	5,865,834	33,651,923					5,865,834	27,786,089	33,651,923
2015	52,524,165	4,431,025	56,955,190					4,431,025	52,524,165	56,955,190
2016	19,057,166	980,125	20,037,291					980,125	19,057,166	20,037,291
2017	39,087,454	1,639,079	40,726,533					1,639,079	39,087,454	40,726,533
2018	54,050,624	2,343,958	56,394,582					2,343,958	54,050,624	56,394,582
2019	52,028,670	1,309,912	53,338,582					1,309,912	52,028,670	53,338,582
2020	45,150,403	3,594	45,153,998					3,594	45,150,403	45,153,998
Totals:										
Excl. ULAE	937,592,830	279,022,271	1,216,615,101	39,241,415	19,234,570	58,475,985	1,630,875	218,915,411	937,592,830	1,156,508,241
ULAE (d)								N/A	14,948,412	N/A
Incl. ULAE								N/A	952,541,242	N/A

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

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

(c) See Exhibit I, Sheet 4b.

(d) See Exhibit I, Sheet 5.

Summary of Actual Reinsurance Recovered

Evaluated As of December 31, 2020

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

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

(b) Actual experience refund received to date.

Development of Unallocated Loss Adjustment Expense (ULAE) Reserve
Portion Related to Claims Settlement
Evaluated As of December 31, 2020

Assumptions:

1. Estimated Calendar Year 2020 Level ULAE Payment (a):	767,120
2. Prospective Inflation Rate - Expense (b):	3.00%
3. Prospective Investment Return (b):	5.00%

Year	2020 Level Expense	Prospective Loss Level (Inflation) Factor	Present Value Factor	Before Mortality			After Mortality	
				Prospective Level Expense (2) x (3)	Present Value of Prospective Level Expense (5) x (4)	Weighted Average Probability of Survival	Prospective Level Expense (5) x (7)	Present Value of Prospective Level Expense (6) x (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	767,120	1.015	0.976	778,542	759,779	0.9808	763,571	745,169
2	767,120	1.045	0.929	801,898	745,307	0.9616	771,093	716,676
3	767,120	1.077	0.885	825,955	731,111	0.9424	778,411	689,026
4	767,120	1.109	0.843	850,734	717,185	0.9233	785,509	662,199
5	767,120	1.142	0.803	876,256	703,524	0.9043	792,368	636,173
6	767,120	1.177	0.765	902,543	690,124	0.8852	798,970	610,927
7	767,120	1.212	0.728	929,620	676,978	0.8663	805,296	586,442
8	767,120	1.248	0.694	957,508	664,084	0.8473	811,324	562,697
9	767,120	1.286	0.661	986,233	651,434	0.8284	817,031	539,672
10	767,120	1.324	0.629	1,015,820	639,026	0.8096	822,395	517,347
11	767,120	1.364	0.599	1,046,295	626,854	0.7908	827,393	495,706
12	767,120	1.405	0.571	1,077,684	614,914	0.7720	832,006	474,733
13	767,120	1.447	0.543	1,110,014	603,201	0.7533	836,215	454,414
14	767,120	1.490	0.518	1,143,315	591,712	0.7347	839,999	434,734
15	767,120	1.535	0.493	1,177,614	580,441	0.7161	843,340	415,679
16	767,120	1.581	0.469	1,212,943	569,385	0.6977	846,216	397,234
17	767,120	1.629	0.447	1,249,331	558,540	0.6792	848,602	379,386
18	767,120	1.677	0.426	1,286,811	547,901	0.6609	850,474	362,117
19	767,120	1.728	0.406	1,325,415	537,465	0.6427	851,803	345,412
20	767,120	1.780	0.386	1,365,178	527,227	0.6245	852,561	329,256
21	767,120	1.833	0.368	1,406,133	517,185	0.6064	852,718	313,635
22	767,120	1.888	0.350	1,448,317	507,334	0.5884	852,244	298,534
23	767,120	1.945	0.334	1,491,767	497,670	0.5705	851,104	283,938
24	767,120	2.003	0.318	1,536,520	488,191	0.5527	849,266	269,833
25	767,120	2.063	0.303	1,582,615	478,892	0.5350	846,695	256,206
26	767,120	2.125	0.288	1,630,094	469,770	0.5174	843,359	243,044
27	767,120	2.189	0.274	1,678,996	460,822	0.4998	839,226	230,336
28	767,120	2.254	0.261	1,729,366	452,045	0.4824	834,263	218,071
29	767,120	2.322	0.249	1,781,247	443,434	0.4651	828,441	206,237
30	767,120	2.392	0.237	1,834,685	434,988	0.4479	821,730	194,825
31	767,120	2.463	0.226	1,889,725	426,702	0.4308	814,104	183,826
32	767,120	2.537	0.215	1,946,417	418,575	0.4139	805,537	173,230
33	767,120	2.613	0.205	2,004,809	410,602	0.3970	796,005	163,029
34	767,120	2.692	0.195	2,064,954	402,781	0.3804	785,485	153,213
35	767,120	2.773	0.186	2,126,902	395,109	0.3639	773,960	143,776
36	767,120	2.856	0.177	2,190,709	387,583	0.3476	761,412	134,710
37	767,120	2.941	0.168	2,256,431	380,200	0.3314	747,832	126,007
38	767,120	3.030	0.160	2,324,124	372,959	0.3155	733,213	117,661
39	767,120	3.121	0.153	2,393,847	365,855	0.2997	717,555	109,665
40	767,120	3.214	0.146	2,465,663	358,886	0.2843	700,866	102,014
41	767,120	3.311	0.139	2,539,633	352,050	0.2690	683,166	94,702
42	767,120	3.410	0.132	2,615,822	345,344	0.2540	664,479	87,725
43	767,120	3.512	0.126	2,694,296	338,766	0.2393	644,837	81,078
44	767,120	3.618	0.120	2,775,125	332,314	0.2250	624,284	74,756
45	767,120	3.726	0.114	2,858,379	325,984	0.2109	602,871	68,754
46	767,120	3.838	0.109	2,944,130	319,775	0.1972	580,661	63,068
47	767,120	3.953	0.103	3,032,454	313,684	0.1839	557,725	57,692
48	767,120	4.072	0.099	3,123,428	307,709	0.1710	534,142	52,622
49	767,120	4.194	0.094	3,217,131	301,848	0.1585	510,001	47,851
50	767,120	4.320	0.089	3,313,645	296,098	0.1465	485,401	43,374
Totals:	38,356,000			87,817,073	24,639,344		38,317,164	14,948,412

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

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

Before Consideration of Reinsurance Recoveries

Reserve @ 12/31/20 1,315,854,075

Calendar Year	Estimated Prospective Period Payments 2020 Level Basis (a)	Calendar Year	Estimated Prospective Period Payments 2020 Level Basis (a)
(1)	(2)	(3)	(4)
2021	38,357,622	2071	10,666,557
2022	25,841,520	2072	10,151,767
2023	30,656,980	2073	9,622,190
2024	30,649,186	2074	9,122,299
2025	32,185,561	2075	8,884,328
2026	29,593,559	2076	8,681,901
2027	36,770,330	2077	7,712,225
2028	28,640,334	2078	7,256,396
2029	28,368,793	2079	6,803,656
2030	30,957,397	2080	6,650,564
2031	27,835,018	2081	5,951,973
2032	27,537,843	2082	5,549,666
2033	26,937,624	2083	5,408,740
2034	32,063,288	2084	4,810,999
2035	28,027,594	2085	4,546,405
2036	26,046,161	2086	4,112,087
2037	25,546,436	2087	3,777,230
2038	25,408,723	2088	3,478,687
2039	25,326,337	2089	3,182,786
2040	27,126,889	2090	3,071,023
2041	28,722,702	2091	2,648,619
2042	24,211,953	2092	2,416,215
2043	23,643,868	2093	2,176,149
2044	23,379,794	2094	1,946,669
2045	24,163,702	2095	1,764,852
2046	22,786,315	2096	1,551,651
2047	22,731,731	2097	1,397,500
2048	24,986,024	2098	1,219,507
2049	21,832,050	2099	1,064,729
2050	23,403,959	2100	948,944
2051	21,913,304	2101	802,704
2052	21,829,713	2102	694,293
2053	21,188,576	2103	586,483
2054	20,532,586	2104	499,345
2055	22,814,269	2105	422,856
2056	19,571,058	2106	347,095
2057	18,796,251	2107	283,817
2058	18,190,348	2108	232,366
2059	17,527,228	2109	190,769
2060	17,942,792	2110	154,278
2061	16,276,066	2111	112,493
2062	17,177,658	2112	89,297
2063	15,136,777	2113	67,432
2064	14,571,792	2114	51,582
2065	14,479,533	2115	41,328
2066	13,375,138	2116	26,166
2067	12,822,253	2117	21,204
2068	12,327,822	2118	16,826
2069	12,638,991	2119	11,580
2070	11,767,042	2120	7,358
Subtotals:	1,164,618,489	Subtotals:	151,235,586
		Totals - All Years	1,315,854,075

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
-----	-----	-----	-----
(1)	(2)	(3)	(4)
Reserve @ 12/31/20 (a)	80,129,505	70,041,625	1,315,854,075

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

2021	1,467,312	911,453	38,357,622
2022	1,429,225	1,265,895	25,841,520
2023	1,361,498	1,233,036	30,656,980
2024	1,443,101	1,174,606	30,649,186
2025	1,295,059	1,245,007	32,185,561
2026	1,007,259	1,117,287	29,593,559
2027	1,067,334	868,994	36,770,330
2028	914,935	920,822	28,640,334
2029	1,014,632	789,342	28,368,793
2030	1,300,351	875,354	30,957,397
2031	1,125,883	1,121,853	27,835,018
2032	1,171,493	971,334	27,537,843
2033	1,128,181	1,010,683	26,937,624
2034	1,277,970	973,316	32,063,288
2035	1,166,929	1,102,544	28,027,594
2036	1,160,694	1,006,745	26,046,161
2037	1,125,025	1,001,366	25,546,436
2038	1,101,931	970,593	25,408,723
2039	1,063,387	950,670	25,326,337
2040	1,276,598	917,417	27,126,889
2041	1,205,687	1,101,360	28,722,702
2042	1,209,583	1,040,183	24,211,953
2043	1,400,479	1,043,544	23,643,868
2044	1,338,533	1,208,236	23,379,794
2045	1,314,205	1,154,794	24,163,702
2046	1,466,078	1,133,804	22,786,315
2047	1,307,416	1,264,831	22,731,731
2048	1,177,114	1,127,948	24,986,024
2049	1,055,972	1,015,532	21,832,050
2050	1,220,553	911,019	23,403,959
2051	1,749,157	1,053,009	21,913,304
2052	1,702,533	1,509,051	21,829,713
2053	1,662,934	1,468,827	21,188,576
2054	1,611,801	1,434,664	20,532,586
2055	1,590,192	1,390,550	22,814,269
2056	1,539,370	1,371,908	19,571,058
2057	1,517,227	1,328,062	18,796,251
2058	1,440,848	1,308,958	18,190,348
2059	1,388,022	1,243,063	17,527,228
2060	1,336,792	1,197,489	17,942,792
2061	1,292,682	1,153,291	16,276,066
2062	1,288,289	1,115,236	17,177,658
2063	1,257,630	1,111,446	15,136,777
2064	1,217,652	1,084,996	14,571,792
2065	1,159,881	1,050,506	14,479,533
2066	1,124,695	1,000,665	13,375,138
2067	1,110,535	970,309	12,822,253
2068	1,069,434	958,092	12,327,822
2069	1,040,020	922,633	12,638,991
2070	1,009,917	897,257	11,767,042
Subtotals 2021 to 2070:	63,704,025	54,999,575	1,164,618,489

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

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

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 2019	BY 2020	Totals All BY'S (c)
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(1)	(2)	(3)	(4)
Reserve @ 12/31/20 (a)	80,129,505	70,041,625	1,315,854,075

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

2071	969,401	871,286	10,666,557
2072	933,290	836,332	10,151,767
2073	894,064	805,178	9,622,190
2074	853,724	771,336	9,122,299
2075	821,247	736,534	8,884,328
2076	788,230	708,515	8,681,901
2077	778,604	680,030	7,712,225
2078	741,580	671,725	7,256,396
2079	694,923	639,783	6,803,656
2080	662,893	599,532	6,650,564
2081	627,454	571,898	5,951,973
2082	599,804	541,324	5,549,666
2083	574,232	517,469	5,408,740
2084	542,008	495,408	4,810,999
2085	515,867	467,607	4,546,405
2086	475,022	445,054	4,112,087
2087	453,984	409,816	3,777,230
2088	423,088	391,666	3,478,687
2089	392,879	365,011	3,182,786
2090	372,905	338,948	3,071,023
2091	345,529	321,717	2,648,619
2092	324,092	298,099	2,416,215
2093	294,052	279,604	2,176,149
2094	272,738	253,687	1,946,669
2095	251,302	235,299	1,764,852
2096	224,919	216,806	1,551,651
2097	210,199	194,044	1,397,500
2098	188,516	181,345	1,219,507
2099	170,961	162,639	1,064,729
2100	150,760	147,493	948,944
2101	135,717	130,065	802,704
2102	119,953	117,088	694,293
2103	103,001	103,487	586,483
2104	90,713	88,862	499,345
2105	78,528	78,261	422,856
2106	67,279	67,748	347,095
2107	56,400	58,044	283,817
2108	47,622	48,658	232,366
2109	39,289	41,085	190,769
2110	31,529	33,895	154,278
2111	25,547	27,201	112,493
2112	20,296	22,040	89,297
2113	15,957	17,510	67,432
2114	12,112	13,767	51,582
2115	9,372	10,450	41,328
2116	6,840	8,085	26,166
2117	4,990	5,901	21,204
2118	3,537	4,305	16,826
2119	8,528	3,051	11,580
2120	-	7,358	7,358
Subtotals 2071 to 2120:	16,425,480	15,042,050	151,235,586
Totals 2021 to 2120:	80,129,505	70,041,625	1,315,854,075

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

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

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 12/31/20 (a)	68,242,164	35,169,983	57,181,475	39,696,755	33,957,314	41,768,803	79,389,889	28,934,721	59,650,490	82,872,176

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

2021	1,821,320	1,016,803	2,137,418	1,417,847	502,506	575,279	1,381,390	550,348	1,051,546	1,505,717
2022	853,786	242,121	765,616	457,320	430,756	609,589	1,074,405	493,890	1,114,571	1,434,365
2023	1,643,269	551,313	1,240,213	618,420	477,694	522,549	1,138,484	384,133	1,000,232	1,520,335
2024	1,599,759	544,107	1,197,781	602,925	612,212	579,489	975,926	407,044	777,952	1,364,370
2025	1,745,358	606,938	1,343,009	698,440	530,072	742,673	1,082,269	348,924	824,350	1,061,168
2026	1,543,220	533,044	1,130,109	582,323	551,545	643,028	1,387,035	386,945	706,645	1,124,457
2027	2,096,005	687,849	1,556,105	846,759	531,153	669,078	1,200,937	495,908	783,646	963,902
2028	1,468,374	519,613	1,059,726	555,678	601,675	644,340	1,249,587	429,372	1,004,320	1,068,934
2029	1,444,914	514,484	1,032,133	547,109	549,396	729,890	1,203,387	446,766	869,570	1,369,946
2030	1,672,478	612,434	1,215,968	680,460	546,461	666,471	1,363,162	430,249	904,797	1,186,140
2031	1,729,645	509,442	969,795	521,293	529,667	662,910	1,244,718	487,373	871,345	1,234,191
2032	1,696,877	685,975	945,627	512,930	518,795	642,538	1,238,068	445,026	987,034	1,188,561
2033	1,648,371	675,261	1,135,505	499,064	500,648	629,348	1,200,021	442,648	901,271	1,346,367
2034	2,107,594	809,493	1,398,811	970,107	601,029	607,335	1,175,388	429,045	896,456	1,229,382
2035	1,729,773	716,295	1,217,339	835,210	567,643	729,106	1,134,274	420,238	868,907	1,222,814
2036	1,599,779	646,080	1,050,425	728,215	569,478	688,607	1,361,698	405,539	851,071	1,185,236
2037	1,559,357	648,858	1,023,965	708,516	659,352	690,832	1,286,060	486,850	821,302	1,160,906
2038	1,526,109	639,906	1,171,675	691,763	630,188	799,859	1,290,216	459,807	985,974	1,120,299
2039	1,479,756	629,136	1,140,979	907,963	618,734	764,480	1,493,837	461,293	931,206	1,344,921
2040	1,626,907	701,616	1,269,255	1,002,186	690,237	750,585	1,427,762	534,093	934,215	1,270,215
2041	1,818,131	736,105	1,243,792	1,051,286	615,538	837,325	1,401,812	510,470	1,081,652	1,274,319
2042	1,363,406	599,400	1,050,123	844,785	554,191	746,708	1,563,810	501,192	1,033,809	1,475,432
2043	1,325,460	589,444	1,025,018	824,435	497,157	672,288	1,394,571	559,111	1,015,019	1,410,171
2044	1,293,479	637,680	1,002,830	806,586	574,643	603,100	1,255,582	498,603	1,132,318	1,384,541
2045	1,356,991	676,210	1,080,765	849,414	823,512	697,098	1,126,364	448,910	1,009,776	1,544,543
2046	1,214,192	615,408	952,542	765,399	801,561	999,000	1,301,917	402,711	909,138	1,377,389
2047	1,182,915	605,358	931,460	748,386	782,918	972,372	1,865,759	465,476	815,574	1,240,112
2048	1,470,090	701,745	1,029,164	872,867	758,844	949,756	1,816,026	667,067	942,688	1,112,487
2049	1,106,778	582,942	883,633	709,230	748,671	920,552	1,773,788	649,286	1,350,952	1,285,877
2050	1,213,885	640,645	992,926	781,305	724,743	908,210	1,719,246	634,185	1,314,942	1,842,771
2051	1,037,316	561,126	839,306	673,237	714,318	879,184	1,696,197	614,684	1,284,359	1,793,652
2052	1,003,210	550,157	817,552	655,652	678,359	866,537	1,641,987	606,444	1,244,866	1,751,934
2053	973,418	539,775	797,935	640,054	653,488	822,915	1,618,368	587,062	1,228,177	1,698,064
2054	936,224	581,063	774,721	621,229	629,368	792,744	1,536,897	578,617	1,188,925	1,675,299
2055	1,231,451	699,717	922,394	764,645	608,601	763,485	1,480,550	549,489	1,171,822	1,621,757
2056	917,324	558,044	837,954	589,296	606,533	738,292	1,425,905	529,343	1,112,831	1,598,429
2057	881,056	545,565	813,664	571,228	592,099	735,783	1,378,854	509,806	1,072,032	1,517,962
2058	848,580	533,589	841,594	554,940	573,277	718,273	1,374,168	492,984	1,032,464	1,462,308
2059	819,434	522,057	819,939	540,288	546,078	695,441	1,341,466	491,308	998,396	1,408,337
2060	879,114	562,584	892,339	622,806	529,512	662,446	1,298,823	479,616	995,003	1,361,866
2061	753,453	497,162	771,945	541,695	522,846	642,350	1,237,201	464,370	971,324	1,357,238
2062	909,144	557,393	812,659	609,899	503,495	634,262	1,199,669	442,338	940,448	1,324,939
2063	692,098	472,447	725,581	509,188	489,647	610,788	1,184,565	428,919	895,828	1,282,821
2064	662,107	459,970	702,405	493,085	475,474	593,989	1,140,724	423,519	868,653	1,221,957
2065	683,349	478,316	736,770	512,126	456,399	576,796	1,109,349	407,845	857,716	1,184,889
2066	603,562	434,792	656,091	461,172	439,398	553,657	1,077,240	396,627	825,972	1,169,971
2067	575,037	422,091	632,954	445,363	420,930	533,032	1,034,023	385,147	803,254	1,126,670
2068	548,764	409,683	610,980	430,738	401,937	510,629	995,505	369,696	780,004	1,095,681
2069	643,145	450,773	626,223	471,707	386,647	487,589	953,664	355,924	748,712	1,063,967
2070	549,622	421,693	630,439	441,993	371,103	469,041	910,634	340,965	720,822	1,021,284

Subtotals 2021 to 2070:	62,085,389	29,133,700	49,457,150	33,788,562	28,700,528	34,941,627	65,763,286	23,737,203	48,433,888	66,588,891
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Notes: (a) See Exhibit III, Column (5).

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 2009	BY 2010	BY 2011	BY 2012	BY 2013	BY 2014	BY 2015	BY 2016	BY 2017	BY 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 12/31/20 (a)	68,242,164	35,169,983	57,181,475	39,696,755	33,957,314	41,768,803	79,389,889	28,934,721	59,650,490	82,872,176

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

2071	467,760	370,889	541,704	383,996	366,571	450,184	875,993	325,580	690,526	983,240
2072	440,676	357,538	517,783	367,673	349,140	444,686	840,775	313,195	659,369	941,914
2073	415,616	344,454	494,951	352,418	327,173	423,540	830,507	300,603	634,286	899,415
2074	392,303	331,599	473,081	338,115	312,093	396,893	791,015	296,932	608,786	865,200
2075	394,017	338,581	484,620	343,259	295,409	378,600	741,248	282,813	601,351	830,416
2076	418,081	342,306	448,298	343,104	282,391	358,360	707,083	265,019	572,755	820,275
2077	323,073	292,080	405,465	293,200	270,351	342,567	669,282	252,804	536,721	781,269
2078	300,803	278,721	382,578	277,788	255,180	327,963	639,787	239,289	511,982	732,116
2079	280,168	265,630	360,680	263,260	242,873	309,559	612,511	228,744	484,611	698,371
2080	288,863	276,205	378,174	274,402	223,643	294,628	578,140	218,992	463,255	661,036
2081	241,345	239,675	317,899	234,804	213,738	271,300	550,256	206,703	443,505	631,905
2082	223,156	226,832	297,094	220,940	199,192	259,285	506,687	196,734	418,617	604,965
2083	243,346	236,397	285,873	226,252	184,969	241,639	484,248	181,157	398,427	571,017
2084	189,232	201,510	256,764	194,020	175,566	224,386	451,292	173,134	366,881	543,476
2085	184,521	200,072	254,321	191,387	162,677	212,978	419,069	161,351	350,632	500,445
2086	158,807	176,908	218,717	168,681	152,584	197,343	397,764	149,830	326,770	478,281
2087	144,374	164,750	199,944	155,902	138,441	185,099	368,563	142,213	303,438	445,732
2088	131,009	152,918	182,159	143,884	128,406	167,942	345,697	131,773	288,012	413,905
2089	118,595	141,420	165,324	132,560	118,314	155,769	313,653	123,597	266,868	392,863
2090	131,479	151,449	166,837	138,375	105,893	143,527	290,919	112,141	250,311	364,022
2091	95,476	119,154	133,058	110,283	98,963	128,459	268,055	104,013	227,109	341,437
2092	85,179	108,606	118,471	100,223	88,754	120,051	239,912	95,838	210,648	309,789
2093	75,363	98,362	104,348	90,210	80,489	107,668	224,211	85,776	194,092	287,335
2094	66,324	88,569	91,314	80,926	70,978	97,641	201,083	80,162	173,715	264,752
2095	60,862	83,185	84,497	75,750	63,896	86,104	182,357	71,893	162,346	236,957
2096	50,213	70,350	68,043	63,933	56,475	77,513	160,810	65,198	145,600	221,449
2097	47,480	65,354	58,060	57,593	48,493	68,509	144,765	57,494	132,041	198,606
2098	36,685	54,156	48,694	49,198	42,708	58,827	127,950	51,758	116,438	180,110
2099	30,814	46,862	40,352	42,507	36,971	51,809	109,867	45,746	104,821	158,828
2100	27,322	43,176	36,411	39,099	31,675	44,850	96,760	39,281	92,645	142,981
2101	20,981	34,017	26,696	31,011	26,553	38,425	83,763	34,595	79,552	126,373
2102	16,935	28,467	21,153	25,988	22,421	32,212	71,764	29,948	70,062	108,514
2103	13,470	23,505	16,491	21,547	18,497	27,199	60,160	25,658	60,651	95,568
2104	11,151	19,844	12,631	17,733	14,844	22,439	50,797	21,509	51,963	82,731
2105	8,322	15,965	10,013	14,767	12,028	18,007	41,908	18,162	43,560	70,880
2106	6,153	12,042	6,902	11,233	9,556	14,591	33,631	14,983	36,781	59,418
2107	4,588	9,299	4,932	8,742	7,513	11,592	27,250	12,024	30,344	50,171
2108	3,365	7,040	3,421	6,650	5,703	9,114	21,649	9,743	24,351	41,391
2109	8,867	5,219	2,311	4,959	4,412	6,918	17,021	7,740	19,731	33,217
2110	-	13,176	1,667	3,842	3,221	5,353	12,920	6,085	15,676	26,915
2111	-	-	2,594	2,572	2,349	3,907	9,997	4,619	12,324	21,383
2112	-	-	-	5,409	1,665	2,850	7,296	3,574	9,355	16,811
2113	-	-	-	-	4,015	2,020	5,322	2,609	7,238	12,761
2114	-	-	-	-	-	4,871	3,772	1,903	5,283	9,873
2115	-	-	-	-	-	-	9,097	1,349	3,854	7,207
2116	-	-	-	-	-	-	-	3,252	2,731	5,257
2117	-	-	-	-	-	-	-	-	6,587	3,726
2118	-	-	-	-	-	-	-	-	-	8,985
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	6,156,774	6,036,283	7,724,325	5,908,194	5,256,785	6,827,176	13,626,604	5,197,518	11,216,602	16,283,284
Totals 2021 to 2120:	68,242,164	35,169,983	57,181,475	39,696,755	33,957,314	41,768,803	79,389,889	28,934,721	59,650,490	82,872,176

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

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 1999	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 12/31/20 (a)	19,493,914	18,144,146	26,867,186	67,360,896	14,324,668	28,354,678	33,469,967	50,792,269	36,917,884	57,457,651

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

2021	641,001	436,665	1,033,393	2,532,642	674,265	892,262	1,446,263	1,968,158	1,602,832	1,498,688
2022	596,356	367,843	682,085	1,528,251	398,701	463,355	872,931	930,631	1,071,357	748,648
2023	669,208	462,171	737,640	1,812,170	589,841	699,158	905,424	1,416,200	1,308,332	1,321,457
2024	708,945	746,215	716,584	2,329,712	561,472	679,429	816,588	1,367,241	1,232,238	1,292,076
2025	683,774	732,872	774,294	2,394,460	691,778	747,257	777,980	1,464,698	1,320,106	1,395,307
2026	800,419	670,658	686,546	2,175,764	644,072	809,273	642,038	1,365,129	1,107,231	1,244,424
2027	1,009,602	811,450	1,018,381	2,777,209	809,244	1,082,878	1,155,271	1,717,344	1,519,047	1,665,964
2028	742,767	601,345	739,625	2,075,521	585,419	771,066	857,224	1,456,869	1,023,475	1,190,330
2029	719,001	570,679	724,055	2,087,870	562,747	759,035	789,497	1,464,714	1,012,809	1,174,519
2030	736,685	585,334	811,042	2,222,056	598,383	852,547	832,565	1,573,076	1,131,379	1,435,612
2031	664,366	508,938	681,182	1,943,238	514,741	683,064	696,814	1,370,952	908,578	1,239,013
2032	641,599	482,700	666,075	1,899,305	493,365	671,885	774,542	1,332,338	866,217	1,216,124
2033	614,369	455,093	643,436	1,814,554	466,458	652,364	714,446	1,289,624	820,325	1,187,327
2034	714,636	532,951	806,614	2,216,609	584,660	890,508	872,259	1,511,968	1,204,396	1,407,215
2035	568,410	424,000	672,680	1,812,942	456,048	692,799	712,761	1,305,787	951,209	1,394,562
2036	542,917	384,861	588,651	1,644,455	398,807	607,181	655,991	1,170,268	812,550	1,258,698
2037	520,049	364,025	664,522	1,576,075	377,557	592,357	681,347	1,132,314	775,750	1,230,455
2038	499,517	345,271	648,672	1,527,214	359,235	581,415	666,266	1,164,763	743,292	1,205,101
2039	475,774	325,887	626,341	1,465,705	337,030	563,100	641,039	1,122,337	708,200	1,174,590
2040	484,121	335,242	695,256	1,565,329	356,488	640,339	709,352	1,195,833	789,941	1,284,686
2041	527,447	347,966	674,948	1,707,229	396,842	751,193	756,990	1,244,991	879,151	1,323,446
2042	412,959	276,712	570,794	1,303,921	281,110	520,187	588,667	1,010,161	620,319	1,092,431
2043	392,952	341,849	552,726	1,254,860	263,773	506,149	572,741	974,640	594,176	1,065,519
2044	374,731	327,808	537,718	1,220,664	248,664	495,523	579,254	942,255	618,337	1,041,143
2045	354,307	322,997	566,854	1,240,825	249,431	530,435	576,916	969,658	657,335	1,094,558
2046	335,663	300,564	499,803	1,114,748	215,545	464,836	528,199	873,532	568,930	986,198
2047	318,565	288,683	485,172	1,075,480	201,988	454,343	518,740	843,445	548,290	962,362
2048	364,519	303,190	524,927	1,229,711	246,489	613,075	632,828	950,266	699,724	1,095,881
2049	282,401	265,757	448,724	984,367	172,746	424,570	487,135	780,188	505,612	909,083
2050	283,025	271,073	500,071	1,049,033	180,626	484,388	529,419	827,657	565,802	993,233
2051	249,137	245,572	415,643	902,365	147,108	398,216	461,081	721,892	467,949	858,841
2052	233,204	236,270	399,387	867,896	135,132	385,166	462,323	693,845	450,271	834,039
2053	218,465	227,637	385,431	828,200	124,526	374,747	494,640	690,147	434,436	811,200
2054	202,803	219,074	367,461	786,189	112,845	409,355	477,608	661,860	416,925	785,022
2055	229,806	227,570	427,971	967,971	144,296	572,183	581,492	763,913	581,556	971,316
2056	174,961	203,656	338,248	758,321	93,389	384,244	467,500	610,661	386,931	866,689
2057	160,998	196,287	321,164	714,846	83,569	368,300	438,616	584,509	371,147	839,053
2058	148,121	189,353	306,175	679,921	74,922	354,727	425,756	559,946	356,840	813,123
2059	136,202	182,777	293,051	649,105	67,274	343,285	416,139	536,752	343,867	788,728
2060	131,235	185,763	321,210	677,640	66,948	377,264	448,210	560,084	384,959	840,823
2061	112,812	170,094	262,588	580,434	52,265	314,403	387,455	489,850	316,322	735,979
2062	125,472	167,415	273,655	625,093	61,125	405,561	446,610	521,162	407,784	804,766
2063	92,088	158,239	234,753	518,569	39,858	287,909	362,047	446,044	291,073	685,169
2064	82,582	152,518	221,231	491,038	34,438	274,812	358,694	424,995	278,905	659,972
2065	73,851	150,699	232,525	493,871	32,319	288,251	356,516	427,868	299,555	678,725
2066	65,300	141,359	195,033	432,520	25,088	248,957	324,011	384,599	255,372	610,021
2067	57,543	135,877	182,378	405,655	21,120	236,206	311,334	365,237	243,972	585,303
2068	50,514	130,456	171,027	383,056	17,721	224,905	308,635	346,725	233,436	561,737
2069	53,999	125,693	170,040	390,056	19,325	279,800	333,932	355,375	298,735	601,103
2070	39,775	125,772	171,032	361,989	13,425	228,267	297,301	337,054	248,456	564,967
Subtotals 2021 to 2070:	19,318,953	16,762,882	25,668,816	64,096,655	14,284,216	26,332,528	30,151,386	47,219,555	34,235,426	51,025,226

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

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 1999	BY 2000	BY 2001	BY 2002	BY 2003	BY 2004	BY 2005	BY 2006	BY 2007	BY 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 12/31/20 (a)	19,493,914	18,144,146	26,867,186	67,360,896	14,324,668	28,354,678	33,469,967	50,792,269	36,917,884	57,457,651

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

2071	32,462	114,333	135,936	309,283	9,551	187,664	262,439	293,269	201,115	489,265
2072	27,478	108,975	124,272	286,357	7,519	174,621	254,043	276,271	190,231	464,778
2073	23,086	103,614	113,797	264,534	5,876	162,916	235,167	259,982	180,104	441,345
2074	19,232	98,238	104,346	245,831	4,555	152,348	224,178	244,345	170,656	418,844
2075	15,757	95,182	105,304	239,418	3,752	153,151	220,066	240,015	180,329	420,741
2076	15,878	87,483	89,526	220,355	3,401	168,263	231,438	225,251	204,197	413,796
2077	10,228	82,010	76,552	191,084	1,854	119,658	186,768	200,119	142,083	351,143
2078	8,029	76,600	67,778	173,703	1,305	108,829	173,368	186,318	132,621	328,892
2079	6,210	71,216	59,941	158,326	901	99,006	161,436	173,076	123,781	307,642
2080	4,919	69,199	62,138	156,470	703	102,615	166,252	173,081	136,802	316,052
2081	3,503	60,602	45,766	130,274	394	80,548	138,198	147,966	106,790	266,540
2082	2,544	55,413	39,447	117,562	247	71,976	126,965	136,089	98,656	246,721
2083	2,272	50,337	34,960	109,035	204	80,359	130,480	127,684	123,600	250,725
2084	1,239	45,399	28,369	94,657	87	56,296	107,650	113,712	83,131	208,682
2085	826	41,652	26,524	88,570	54	53,238	99,364	107,456	85,474	202,005
2086	533	36,051	19,506	75,184	26	42,880	86,155	93,246	68,879	173,292
2087	329	31,698	15,662	65,817	13	36,710	76,380	83,726	61,886	156,281
2088	195	27,594	12,438	57,608	6	31,272	68,835	74,714	55,402	140,259
2089	111	23,762	9,752	50,355	3	26,475	59,786	66,213	49,381	125,190
2090	77	21,244	8,810	45,953	2	28,511	59,667	63,000	67,517	131,649
2091	30	16,995	5,504	36,702	0	18,189	44,745	50,766	37,903	97,116
2092	14	14,086	4,019	31,143	0	14,893	39,010	43,855	32,874	84,602
2093	6	11,503	2,813	25,727	0	11,981	32,431	37,495	28,024	72,835
2094	2	9,243	1,918	21,091	0	9,544	27,178	31,698	23,669	62,133
2095	1	7,484	1,426	17,814	0	7,959	23,488	27,465	22,381	55,300
2096	0	5,660	796	13,467	0	5,814	18,588	21,801	16,183	43,679
2097	0	4,305	481	10,449	0	4,755	15,360	17,702	17,911	39,083
2098	0	3,207	278	7,990	-	3,338	11,922	14,128	10,387	29,160
2099	0	2,338	150	5,880	-	2,462	9,328	11,084	8,044	23,265
2100	-	5,840	91	4,478	-	1,939	7,759	9,174	7,296	19,914
2101	-	-	69	3,016	-	1,269	5,509	6,432	4,550	14,110
2102	-	-	-	6,108	-	882	4,107	4,744	3,278	10,671
2103	-	-	-	-	-	599	3,016	3,419	2,303	7,912
2104	-	-	-	-	-	1,193	2,187	2,404	2,165	6,180
2105	-	-	-	-	-	-	5,317	1,710	1,175	4,255
2106	-	-	-	-	-	-	-	3,303	660	2,814
2107	-	-	-	-	-	-	-	-	1,021	1,897
2108	-	-	-	-	-	-	-	-	-	3,658
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	174,961	1,381,264	1,198,370	3,264,241	40,452	2,022,151	3,318,581	3,572,714	2,682,458	6,432,425
Totals 2021 to 2120:	19,493,914	18,144,146	26,867,186	67,360,896	14,324,668	28,354,678	33,469,967	50,792,269	36,917,884	57,457,651

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

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

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

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 12/31/20 (a)	15,073,460	8,410,587	19,522,848	41,091,016	33,437,560	17,150,121	26,604,655	25,060,300	37,761,972	61,523,398

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

2021	616,238	322,753	799,028	1,559,566	1,917,132	633,563	962,517	829,531	1,287,525	2,364,661
2022	432,712	311,222	626,891	1,133,520	1,274,464	349,290	709,268	605,174	903,032	1,664,253
2023	467,820	432,463	642,320	1,335,462	1,334,299	350,173	848,763	832,334	1,089,896	1,710,672
2024	457,426	413,134	623,351	1,328,205	1,327,818	349,707	832,939	768,809	1,150,923	1,667,105
2025	487,354	427,689	697,374	1,448,931	1,309,643	381,201	857,578	1,003,972	1,209,961	1,856,068
2026	446,416	384,143	608,364	1,260,628	1,142,708	344,786	824,012	920,980	1,100,827	1,702,240
2027	681,567	445,240	863,192	1,727,854	1,308,885	494,319	1,118,334	1,139,420	1,429,024	2,228,439
2028	426,376	350,711	572,555	1,218,421	992,414	334,411	781,468	823,513	1,041,002	1,618,444
2029	446,811	338,198	577,234	1,243,388	936,428	333,028	766,234	785,442	1,016,362	1,549,173
2030	476,724	359,177	668,894	1,426,194	985,631	372,442	817,706	869,347	1,099,922	1,648,359
2031	425,621	306,721	570,031	1,203,002	838,054	322,491	725,695	760,699	965,252	1,498,453
2032	416,106	294,733	553,530	1,200,080	825,935	320,870	710,852	730,176	941,572	1,495,583
2033	405,186	278,764	534,332	1,133,536	783,939	314,313	689,783	697,451	912,908	1,412,048
2034	531,546	324,168	634,593	1,335,035	920,682	452,611	798,125	858,267	1,181,198	1,809,324
2035	413,508	273,831	553,364	1,198,510	779,874	339,028	693,640	666,587	937,164	1,469,817
2036	374,538	238,875	541,200	1,104,847	688,305	301,670	637,772	617,144	837,528	1,386,338
2037	364,314	226,128	522,827	1,043,346	661,566	297,344	620,889	593,350	813,222	1,316,610
2038	354,723	215,232	505,764	1,011,438	639,496	295,189	606,762	572,366	791,515	1,287,173
2039	343,838	201,466	486,571	973,826	613,751	288,507	587,717	549,188	765,775	1,289,335
2040	368,156	212,698	524,691	1,100,331	670,608	323,368	627,575	577,566	835,048	1,429,176
2041	435,143	220,234	492,273	1,091,416	706,670	409,194	652,753	648,269	956,807	1,622,264
2042	313,047	166,616	433,412	871,393	552,631	274,735	539,222	489,695	697,327	1,213,993
2043	302,779	155,605	416,032	837,738	534,360	269,991	523,338	471,295	675,189	1,181,462
2044	293,088	146,007	399,712	828,822	519,075	267,162	509,534	454,646	655,130	1,184,391
2045	305,564	145,948	416,126	853,564	583,220	285,870	519,234	451,655	784,700	1,171,923
2046	272,018	124,569	365,072	738,462	520,226	255,240	476,329	419,435	701,186	1,086,621
2047	262,318	115,794	349,261	708,020	506,031	303,777	462,547	404,063	679,917	1,060,358
2048	338,008	131,299	360,240	827,227	592,764	353,154	514,783	487,882	784,858	1,309,403
2049	241,375	96,733	316,093	642,285	473,114	288,871	430,129	371,615	633,444	994,595
2050	258,695	100,257	335,079	701,082	518,721	315,646	456,179	389,720	684,306	1,055,516
2051	221,078	80,094	284,626	580,274	443,468	275,357	399,739	341,581	589,511	934,229
2052	210,991	72,378	269,278	567,425	429,005	344,928	384,652	327,047	567,921	930,273
2053	201,405	65,585	254,711	521,717	416,293	337,992	370,876	313,470	547,761	878,320
2054	190,990	58,188	239,431	491,201	400,578	327,693	354,715	298,844	525,474	844,778
2055	261,070	70,247	260,945	598,210	500,267	387,429	405,747	365,463	643,285	1,058,878
2056	171,686	46,062	211,240	450,733	373,971	311,264	326,143	272,251	485,003	812,876
2057	161,586	40,094	197,060	407,590	358,655	300,622	310,443	258,512	463,606	756,255
2058	152,018	34,932	183,638	381,091	344,762	291,270	295,849	245,545	443,466	726,909
2059	142,950	30,460	170,903	356,243	332,101	283,056	282,169	233,231	424,429	700,678
2060	151,296	29,618	174,635	388,974	357,079	294,698	291,240	239,568	454,246	748,911
2061	124,255	22,049	145,777	306,546	303,092	262,258	252,549	207,906	384,510	639,367
2062	156,452	24,287	142,972	332,198	347,131	292,758	268,482	242,097	427,410	767,456
2063	106,655	15,499	122,689	261,574	275,368	242,219	224,240	183,822	346,461	581,541
2064	98,176	12,786	111,824	249,954	261,542	232,039	210,355	172,108	327,834	571,456
2065	100,450	11,700	108,926	242,131	269,547	235,153	206,984	165,504	341,447	549,568
2066	81,947	8,383	91,529	201,557	233,983	211,401	183,273	149,438	291,506	496,020
2067	74,243	6,646	82,116	183,563	220,281	200,961	170,105	138,502	273,853	468,013
2068	67,045	5,234	73,295	173,670	207,395	191,270	157,594	128,043	257,019	457,902
2069	82,119	5,368	67,933	170,631	228,334	208,507	160,184	143,144	277,000	516,708
2070	61,592	3,495	62,151	152,751	201,654	181,926	143,395	116,048	252,119	419,104

Subtotals 2021 to 2070:	14,777,018	8,403,512	19,245,085	40,104,160	31,962,948	15,634,753	25,700,411	24,331,712	35,886,383	58,143,040
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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 2020 Level Basis - Before Future Inflation & Anticipated Investment Income

Before Consideration of Reinsurance Recoveries
Evaluated As of December 31, 2020

Calendar Year	BY 1989	BY 1990	BY 1991	BY 1992	BY 1993	BY 1994	BY 1995	BY 1996	BY 1997	BY 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Reserve @ 12/31/20 (a)	15,073,460	8,410,587	19,522,848	41,091,016	33,437,560	17,150,121	26,604,655	25,060,300	37,761,972	61,523,398

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

2071	46,902	2,226	49,662	122,081	167,151	159,431	120,692	97,754	207,174	361,035
2072	40,820	1,585	42,827	113,450	153,612	148,251	108,918	88,182	191,007	346,201
2073	35,298	1,109	36,589	97,214	140,936	137,788	97,874	79,135	175,624	307,994
2074	30,309	760	30,927	86,459	129,019	127,924	87,518	70,603	160,961	284,172
2075	29,254	562	27,169	81,855	125,799	122,625	80,647	63,605	162,004	269,000
2076	30,419	433	21,729	74,986	121,789	124,563	74,147	65,340	151,965	302,525
2077	17,695	187	17,136	59,251	94,265	97,701	59,259	47,472	119,183	213,129
2078	14,343	105	13,609	51,814	83,405	87,788	50,994	40,736	106,254	190,393
2079	11,496	56	10,603	45,183	73,425	78,537	43,505	34,616	94,156	169,430
2080	10,974	33	8,634	44,138	71,596	73,943	39,501	31,098	93,843	168,810
2081	7,035	12	6,011	33,956	55,377	61,173	30,563	24,076	72,031	130,674
2082	5,361	5	4,351	29,248	47,384	53,164	25,115	19,664	62,080	113,043
2083	6,149	3	3,076	25,649	44,912	53,151	21,940	18,393	60,606	120,181
2084	2,945	1	2,076	21,770	33,573	38,736	16,199	12,506	44,555	85,742
2085	2,546	0	1,393	18,892	29,649	33,397	13,141	9,795	41,155	70,345
2086	1,503	0	853	15,224	22,719	26,760	9,749	7,404	30,367	55,997
2087	1,034	0	512	12,694	18,268	21,621	7,317	5,515	24,455	45,056
2088	699	0	293	10,581	14,516	17,201	5,374	4,019	19,386	37,836
2089	1,662	-	159	8,576	11,389	13,449	3,854	2,859	15,105	27,851
2090	-	-	84	7,509	10,172	12,075	3,059	2,298	14,630	27,958
2091	-	-	70	5,535	6,676	7,664	1,814	1,329	8,597	15,730
2092	-	-	-	20,790	5,002	5,609	1,190	867	6,283	12,315
2093	-	-	-	-	13,973	3,993	752	546	4,477	8,084
2094	-	-	-	-	-	8,823	459	332	3,118	5,571
2095	-	-	-	-	-	-	664	194	2,371	3,857
2096	-	-	-	-	-	-	-	251	1,407	2,696
2097	-	-	-	-	-	-	-	-	2,795	2,021
2098	-	-	-	-	-	-	-	-	-	2,712
2099	-	-	-	-	-	-	-	-	-	-
2100	-	-	-	-	-	-	-	-	-	-
2101	-	-	-	-	-	-	-	-	-	-
2102	-	-	-	-	-	-	-	-	-	-
2103	-	-	-	-	-	-	-	-	-	-
2104	-	-	-	-	-	-	-	-	-	-
2105	-	-	-	-	-	-	-	-	-	-
2106	-	-	-	-	-	-	-	-	-	-
2107	-	-	-	-	-	-	-	-	-	-
2108	-	-	-	-	-	-	-	-	-	-
2109	-	-	-	-	-	-	-	-	-	-
2110	-	-	-	-	-	-	-	-	-	-
2111	-	-	-	-	-	-	-	-	-	-
2112	-	-	-	-	-	-	-	-	-	-
2113	-	-	-	-	-	-	-	-	-	-
2114	-	-	-	-	-	-	-	-	-	-
2115	-	-	-	-	-	-	-	-	-	-
2116	-	-	-	-	-	-	-	-	-	-
2117	-	-	-	-	-	-	-	-	-	-
2118	-	-	-	-	-	-	-	-	-	-
2119	-	-	-	-	-	-	-	-	-	-
2120	-	-	-	-	-	-	-	-	-	-
Subtotals 2071 to 2120:	296,441	7,076	277,763	986,856	1,474,612	1,515,369	904,244	728,588	1,875,589	3,380,358
Totals 2021 to 2120:	15,073,460	8,410,587	19,522,848	41,091,016	33,437,560	17,150,121	26,604,655	25,060,300	37,761,972	61,523,398

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

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

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

Evaluated As of December 31, 2020

Year of Birth	Birth Year Level (a) Outstanding Loss & ALAE	Outstanding Basis (b) Inflation - Cal. Year	2020 Level Adjustment Factor (c)	2020 Level Outstanding Loss & ALAE (2) x (4)	Actual Paid (d) Loss & ALAE @ 12/31/20	Indicated	2020 Level Case O/S (e) Loss & ALAE @ 12/31/20	2020 Level IBNR / Bulk Outstanding (5) - (8)
						2020 Level Ultimate Loss & ALAE (5) + (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	10,508,788	0.81%	1.434	15,073,460	15,192,981	30,266,441	11,277,182	3,796,278
1990	5,911,024	0.53%	1.423	8,410,587	5,952,329	14,362,916	6,236,522	2,174,066
1991	13,793,757	0.47%	1.415	19,522,848	9,569,971	29,092,819	16,858,363	2,664,485
1992	29,169,750	0.42%	1.409	41,091,016	15,317,847	56,408,863	34,696,549	6,394,467
1993	23,835,291	0.39%	1.403	33,437,560	21,528,458	54,966,017	26,787,398	6,650,162
1994	12,273,080	0.35%	1.397	17,150,121	7,326,109	24,476,231	13,818,563	3,331,558
1995	19,104,777	0.37%	1.393	26,604,655	10,907,813	37,512,468	22,403,534	4,201,122
1996	18,061,846	0.24%	1.387	25,060,300	9,854,092	34,914,392	20,669,849	4,390,451
1997	27,282,126	0.26%	1.384	37,761,972	12,278,670	50,040,642	31,268,008	6,493,964
1998	44,563,813	0.35%	1.381	61,523,398	21,728,822	83,252,220	51,289,340	10,234,058
1999	14,168,991	0.42%	1.376	19,493,914	12,068,810	31,562,724	13,759,010	5,734,904
2000	13,242,664	0.30%	1.370	18,144,146	6,232,332	24,376,477	13,538,536	4,605,610
2001	19,668,677	0.38%	1.366	26,867,186	8,632,243	35,499,429	21,634,653	5,232,532
2002	49,498,106	0.29%	1.361	67,360,896	17,643,802	85,004,698	55,130,258	12,230,638
2003	10,556,416	4.94%	1.357	14,324,668	5,315,295	19,639,963	11,693,293	2,631,374
2004	21,928,259	0.87%	1.293	28,354,678	5,913,302	34,267,981	23,451,413	4,903,266
2005	26,108,318	4.86%	1.282	33,469,967	8,970,456	42,440,423	26,654,064	6,815,902
2006	41,545,060	0.50%	1.223	50,792,269	10,502,180	61,294,449	41,767,908	9,024,361
2007	30,348,333	4.55%	1.216	36,917,884	11,501,899	48,419,783	28,956,006	7,961,878
2008	49,382,978	0.35%	1.164	57,457,651	6,972,847	64,430,498	46,609,090	10,848,562
2009	58,857,301	0.29%	1.159	68,242,164	8,660,439	76,902,603	54,674,481	13,567,683
2010	30,420,617	0.42%	1.156	35,169,983	3,213,856	38,383,839	28,578,271	6,591,712
2011	49,668,890	9.83%	1.151	57,181,475	5,434,498	62,615,973	46,563,485	10,617,991
2012	37,870,815	0.72%	1.048	39,696,755	3,528,462	43,225,217	31,963,361	7,733,394
2013	32,629,466	0.19%	1.041	33,957,314	5,135,965	39,093,279	25,698,440	8,258,874
2014	40,211,796	0.17%	1.039	41,768,803	5,865,834	47,634,636	30,027,721	11,741,082
2015	76,561,557	2.01%	1.037	79,389,889	4,431,025	83,820,914	57,824,542	21,565,348
2016	28,463,802	0.22%	1.017	28,934,721	980,125	29,914,846	17,445,006	11,489,715
2017	58,811,036	0.22%	1.014	59,650,490	1,639,079	61,289,569	33,932,385	25,718,106
2018	81,885,241	1.01%	1.012	82,872,176	2,343,958	85,216,133	45,333,159	37,539,017
2019	79,978,544	0.19%	1.002	80,129,505	1,309,912	81,439,417	28,262,694	51,866,811
2020	70,041,625		1.000	70,041,625	3,594	70,045,219	56,406	69,985,219
Totals:								
All Years	1,126,352,743			1,315,854,075	265,957,005	1,581,811,080	918,859,489	396,994,587
1989 to 1998	204,504,252			285,635,919	129,657,092	415,293,010	235,305,308	50,330,610
1999 to 2020	921,848,491			1,030,218,157	136,299,913	1,166,518,070	683,554,181	346,663,976

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

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

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

(d) The actual paid loss & ALAE excluded retroactive payments as provided by NICA as of December 31, 2020.

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

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

Birth Year Level Loss & ALAE

Evaluated As of December 31, 2020

Year of Birth	Birth Year Level						Open (d) Accepted Reported Claim Counts @ 12/31/20
	Ultimate (a) Loss & ALAE @ 12/31/20	Paid (b) Loss & ALAE @ 12/31/20	Incurred (c) Loss & ALAE @ 12/31/20	Case O/S Loss & ALAE @ 12/31/20 (4) - (3)	IBNR / Bulk Loss & ALAE @ 12/31/20 (2) - (4)	Case+IBNR Loss & ALAE @ 12/31/20 (2) - (3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,946,297	12,437,508	20,299,639	7,862,131	2,646,657	10,508,788	3
1990	10,765,383	4,854,360	9,237,434	4,383,074	1,527,950	5,911,024	3
1991	21,028,322	7,234,566	19,145,746	11,911,180	1,882,577	13,793,757	4
1992	41,212,858	12,043,108	36,673,544	24,630,436	4,539,314	29,169,750	9
1993	41,414,348	17,579,056	36,673,914	19,094,857	4,740,434	23,835,291	8
1994	18,615,159	6,342,079	16,231,008	9,888,929	2,384,151	12,273,080	3
1995	27,818,948	8,714,171	24,802,126	16,087,956	3,016,821	19,104,777	5
1996	26,294,132	8,232,286	23,129,779	14,897,493	3,164,354	18,061,846	6
1997	37,351,868	10,069,742	32,660,134	22,590,392	4,691,734	27,282,126	8
1998	62,303,309	17,739,496	54,890,379	37,150,883	7,412,930	44,563,813	11
1999	24,389,418	10,220,427	20,221,051	10,000,624	4,168,368	14,168,991	3
2000	18,583,469	5,340,805	15,222,024	9,881,219	3,361,445	13,242,664	4
2001	27,005,300	7,336,624	23,174,717	15,838,093	3,830,583	19,668,677	4
2002	64,171,295	14,673,190	55,183,983	40,510,793	8,987,312	49,498,106	13
2003	15,016,004	4,459,588	13,076,840	8,617,252	1,939,164	10,556,416	3
2004	26,980,983	5,052,724	23,189,014	18,136,290	3,791,970	21,928,259	5
2005	33,680,980	7,572,662	28,364,221	20,791,559	5,316,759	26,108,318	7
2006	50,354,542	8,809,482	42,973,150	34,163,668	7,381,391	41,545,060	9
2007	40,068,884	9,720,551	33,523,826	23,803,275	6,545,059	30,348,333	7
2008	55,606,023	6,223,045	46,282,038	40,058,993	9,323,985	49,382,978	9
2009	67,166,365	8,309,064	55,464,550	47,155,486	11,701,815	58,857,301	10
2010	33,547,585	3,126,968	27,846,019	24,719,052	5,701,565	30,420,617	5
2011	54,943,337	5,274,447	45,720,354	40,445,907	9,222,984	49,668,890	10
2012	41,318,223	3,447,408	33,940,544	30,493,135	7,377,680	37,870,815	7
2013	37,663,740	5,034,274	29,727,817	24,693,542	7,935,923	32,629,466	7
2014	45,970,556	5,758,760	34,667,144	28,908,384	11,303,412	40,211,796	9
2015	80,910,872	4,349,315	60,113,808	55,764,493	20,797,064	76,561,557	15
2016	29,432,508	968,707	18,129,791	17,161,084	11,302,717	28,463,802	6
2017	60,433,196	1,622,160	35,077,018	33,454,858	25,356,178	58,811,036	12
2018	84,212,362	2,327,121	47,120,402	44,793,281	37,091,960	81,885,241	15
2019	81,284,175	1,305,631	29,515,080	28,209,449	51,769,096	79,978,544	7
2020	70,045,219	3,594	60,000	56,406	69,985,219	70,041,625	-
Totals:	1,352,535,663	226,182,920	992,337,093	766,154,174	360,198,570	1,126,352,743	227

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

Development of Birth Year Level Ultimate Loss & ALAE

Evaluated As of December 31, 2020

Year of Birth	Ultimate Loss & ALAE - Birth Year Level							Prior Selected Ultimate BY Level @ 9/30/20	Increase or (Decrease) From 9/30/20 to 12/31/20
	Paid Projection (a)	Incurred Projection (b)	Frequency/Severity (c)	Bornhuetter-Ferguson (d)	Cape Cod Method (e)	Incremental Payment Method (f)	Selected (g)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	28,606,269	22,329,603	24,025,510	22,483,777	22,179,051	24,307,950	22,946,297	22,609,050	337,246
1990	11,723,279	10,206,902	11,737,013	10,352,235	11,288,279	9,658,787	10,765,383	10,205,331	560,053
1991	18,345,050	21,250,290	20,644,393	21,190,284	21,527,323	24,377,155	21,028,322	21,885,374	(857,051)
1992	32,065,228	40,887,955	41,771,586	40,979,033	39,391,560	43,973,726	41,212,858	40,354,588	858,270
1993	49,145,142	41,072,365	41,999,072	41,171,606	39,588,779	45,289,237	41,414,348	40,521,906	892,442
1994	18,616,841	18,259,458	19,219,868	18,366,150	18,970,089	21,403,258	18,615,159	18,219,570	395,589
1995	26,858,991	28,027,299	27,466,749	27,962,795	27,750,489	33,932,699	27,818,948	27,288,232	530,716
1996	26,642,403	26,255,104	26,359,734	26,267,559	26,309,900	25,322,772	26,294,132	25,603,545	690,587
1997	34,155,135	37,098,603	37,777,210	37,179,791	35,997,537	42,036,826	37,351,868	36,747,428	604,440
1998	62,983,736	62,483,709	62,001,151	62,425,066	58,116,010	66,089,097	62,303,309	61,435,412	867,897
1999	38,309,671	23,736,765	25,442,138	23,989,352	23,976,415	21,304,092	24,389,418	24,002,047	387,371
2000	21,037,587	18,238,288	19,126,876	18,385,243	19,149,893	14,745,923	18,583,469	17,937,110	646,359
2001	30,269,421	27,776,175	25,792,217	27,447,509	27,480,830	27,615,552	27,005,300	25,346,423	1,658,877
2002	63,782,273	63,990,236	64,467,705	64,055,945	59,064,665	59,276,659	64,171,295	61,503,280	2,668,015
2003	20,567,600	15,186,884	14,736,781	15,124,347	17,305,016	13,804,828	15,016,004	14,746,037	269,967
2004	24,642,852	27,096,806	26,793,132	27,053,012	28,106,643	28,764,371	26,980,983	26,755,259	225,724
2005	39,322,802	32,976,224	34,831,075	33,235,641	33,463,281	32,692,466	33,680,980	32,461,072	1,219,908
2006	48,830,308	50,218,141	50,575,750	50,269,734	48,505,191	49,701,735	50,354,542	47,544,675	2,809,867
2007	58,001,261	39,802,973	40,492,007	39,911,673	40,056,000	38,202,102	40,068,884	39,458,470	610,415
2008	40,022,633	56,308,092	54,520,227	55,989,750	54,197,220	55,085,328	55,606,023	52,905,889	2,700,134
2009	58,048,555	68,445,103	65,220,444	67,833,549	64,477,913	63,016,732	67,166,365	65,184,321	1,982,044
2010	23,938,193	33,958,562	32,913,705	33,770,487	36,651,637	38,060,654	33,547,585	33,405,370	142,215
2011	44,249,137	54,830,462	55,120,841	54,878,709	54,040,019	49,493,908	54,943,337	54,147,164	796,174
2012	32,315,074	41,747,189	40,663,028	41,544,453	44,401,558	43,125,455	41,318,223	38,318,290	2,999,933
2013	54,791,597	37,333,322	38,156,816	37,501,083	41,450,965	29,943,514	37,663,740	38,335,435	(671,694)
2014	72,089,050	45,340,840	46,870,007	45,700,821	49,016,772	35,520,719	45,970,556	45,511,498	459,058
2015	63,738,903	81,280,054	80,401,337	81,051,226	76,873,973	75,525,395	80,910,872	82,587,634	(1,676,762)
2016	17,427,514	25,984,143	27,725,953	26,510,649	38,649,619	28,292,177	29,432,508	33,599,857	(4,167,349)
2017	38,767,352	56,557,576	65,298,735	59,877,467	61,671,991	58,760,209	60,433,196	62,645,172	(2,211,977)
2018	91,390,179	81,674,329	92,116,805	86,092,224	78,219,524	82,958,926	84,212,362	99,388,067	(15,175,706)
2019	102,548,925	86,970,001	86,270,544	86,507,919	81,344,980	71,013,259	81,284,175	94,528,326	(13,244,151)
2020	N/A	N/A	69,944,354	69,814,458	82,326,147	58,095,917	70,045,219	55,765,023	N/A
Totals:									
All Years	N/A	N/A	1,370,482,764	1,354,923,546	1,361,549,269	1,311,391,427	1,352,535,663	N/A	N/A
1989 - 2019	1,293,232,962	1,277,323,454	1,300,538,410	1,285,109,088	1,279,223,122	1,253,295,510	1,282,490,444	1,295,181,834	(12,691,390)
1989 - 2018	1,190,684,036	1,190,353,454	1,214,267,867	1,198,601,169	1,197,878,142	1,182,282,251	1,201,206,269	1,200,653,508	552,761

Notes:(a) See Exhibit VIII, Sheet 1, Column (5).
 (b) See Exhibit VII, Sheet 1, Column (5).
 (c) See Exhibit VI, Sheet 1, Column (14).
 (d) See Exhibit V, Column (6).
 (e) See Exhibit VI, Sheet 2, Column (11).
 (f) See Appendix E, Exhibit I, Sheet 1, Column (7).
 (g) Selected based on average of columns (3), (4), & (5) for birth years 2015 and prior. The selection for birth years 2016 to 2018 is based on average of columns (3), (4), (5), (6), & (7). The selection for birth years 2019 and 2020 is based on average of columns (4), (5), (6), & (7).

Estimation of Ultimate Loss & ALAE - Adjusted to Birth Year Level
 Based on Bornhuetter-Ferguson Approach
 Evaluated As of December 31, 2020

Year of Birth	Birth Year Level Initial Expected Ultimate (a) Loss & ALAE	Expected Percent (b) Unreported @ 12/31/20	Birth Year Level Expected Unreported Loss & ALAE (2) x (3)	Birth Year Level Reported Loss & ALAE (c)	Indicated Birth Year Level Ultimate Loss & ALAE (4) + (5)
(1)	(2)	(3)	(4)	(5)	(6)
1989	24,025,510	9.1%	2,184,137	20,299,639	22,483,777
1990	11,737,013	9.5%	1,114,801	9,237,434	10,352,235
1991	20,644,393	9.9%	2,044,538	19,145,746	21,190,284
1992	41,771,586	10.3%	4,305,489	36,673,544	40,979,033
1993	41,999,072	10.7%	4,497,692	36,673,914	41,171,606
1994	19,219,868	11.1%	2,135,142	16,231,008	18,366,150
1995	27,466,749	11.5%	3,160,669	24,802,126	27,962,795
1996	26,359,734	11.9%	3,137,781	23,129,779	26,267,559
1997	37,777,210	12.0%	4,519,657	32,660,134	37,179,791
1998	62,001,151	12.2%	7,534,687	54,890,379	62,425,066
1999	25,442,138	14.8%	3,768,301	20,221,051	23,989,352
2000	19,126,876	16.5%	3,163,219	15,222,024	18,385,243
2001	25,792,217	16.6%	4,272,791	23,174,717	27,447,509
2002	64,467,705	13.8%	8,871,962	55,183,983	64,055,945
2003	14,736,781	13.9%	2,047,507	13,076,840	15,124,347
2004	26,793,132	14.4%	3,863,998	23,189,014	27,053,012
2005	34,831,075	14.0%	4,871,420	28,364,221	33,235,641
2006	50,575,750	14.4%	7,296,583	42,973,150	50,269,734
2007	40,492,007	15.8%	6,387,847	33,523,826	39,911,673
2008	54,520,227	17.8%	9,707,712	46,282,038	55,989,750
2009	65,220,444	19.0%	12,368,999	55,464,550	67,833,549
2010	32,913,705	18.0%	5,924,468	27,846,019	33,770,487
2011	55,120,841	16.6%	9,158,355	45,720,354	54,878,709
2012	40,663,028	18.7%	7,603,909	33,940,544	41,544,453
2013	38,156,816	20.4%	7,773,266	29,727,817	37,501,083
2014	46,870,007	23.5%	11,033,677	34,667,144	45,700,821
2015	80,401,337	26.0%	20,937,417	60,113,808	81,051,226
2016	27,725,953	30.2%	8,380,858	18,129,791	26,510,649
2017	65,298,735	38.0%	24,800,449	35,077,018	59,877,467
2018	92,116,805	42.3%	38,971,822	47,120,402	86,092,224
2019	86,270,544	66.1%	56,992,839	29,515,080	86,507,919
2020	69,944,354	99.7%	69,754,458	60,000	69,814,458
Totals:	1,370,482,764		362,586,453	992,337,093	1,354,923,546

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

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

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

Year of Birth	Birth Year Level Ultimate Loss & ALAE Based On			Inflation Incurred Basis (c)	Adjustment Factor to 2020 Level (6)	Estimated Ultimate Loss & ALAE (4) x (6) (7)	Estimated Ultimate (d) Accepted Claim Cts. (8)	Indicated Average Claim Size		Birth Year Level Average (11) / (6)	Estimated % Rept. (e) (12)	Indicated Birth Year Level Average (f) Claim Size (13)	Estimated Birth Year Level Ultimate Loss & ALAE (13) x (8) (14)
	Paid (a) Projection (2)	Incurred (b) Projection (3)	Selected (4)					2020 Level (4) / (8) (9)	2020 Level (7) / (8) (10)				
1989	28,606,269	22,329,603	22,329,603	0.90%	1.444	32,245,013	11.0	2,029,964	2,931,365	3,725,871	90.91%	2,184,137	24,025,510
1990	11,723,279	10,206,902	10,206,902	0.63%	1.431	14,607,445	7.0	1,458,129	2,086,778	3,759,491	90.50%	1,676,716	11,737,013
1991	18,345,050	21,250,290	21,250,290	0.57%	1.422	30,222,323	4.0	5,312,572	7,555,581	3,783,087	90.10%	5,161,098	20,644,393
1992	32,065,228	40,887,955	40,887,955	0.54%	1.414	57,821,075	13.0	3,145,227	4,447,775	3,804,684	89.69%	3,213,199	41,771,586
1993	49,145,142	41,072,365	41,072,365	0.48%	1.407	57,772,332	13.0	3,159,413	4,444,026	3,825,068	89.29%	3,230,698	41,999,072
1994	18,616,841	18,259,458	18,259,458	0.41%	1.400	25,560,308	7.0	2,608,494	3,651,473	3,843,537	88.89%	2,745,695	19,219,868
1995	26,858,991	28,027,299	28,027,299	0.44%	1.394	39,073,091	6.0	4,671,217	6,512,182	3,859,338	88.49%	4,577,792	27,466,749
1996	26,642,403	26,255,104	26,255,104	0.31%	1.388	36,442,330	7.0	3,750,729	5,206,047	3,876,296	88.10%	3,765,676	26,359,734
1997	34,155,135	37,098,603	37,098,603	0.32%	1.384	51,334,969	11.0	3,372,600	4,666,815	3,888,244	88.04%	3,434,292	37,777,210
1998	62,983,736	62,483,709	62,483,709	0.41%	1.379	86,181,906	15.0	4,165,581	5,745,460	3,900,857	87.85%	4,133,410	62,001,151
1999	38,309,671	23,736,765	23,736,765	0.47%	1.374	32,606,519	9.0	2,637,418	3,622,947	3,916,755	85.19%	2,826,904	25,442,138
2000	21,037,587	18,238,288	18,238,288	0.38%	1.367	24,935,912	6.0	3,039,715	4,155,985	3,935,212	83.46%	3,187,813	19,126,876
2001	30,269,421	27,776,175	27,776,175	0.46%	1.362	37,833,632	4.0	6,944,044	9,458,408	3,950,060	83.43%	6,448,054	25,792,217
2002	63,782,273	63,990,236	63,990,236	0.36%	1.356	86,761,546	17.0	3,764,132	5,103,620	3,968,220	86.24%	3,792,218	64,467,705
2003	20,567,600	15,186,884	15,186,884	4.59%	1.351	20,517,734	3.0	5,062,295	6,839,245	3,982,434	86.11%	4,912,260	14,736,781
2004	24,642,852	27,096,806	27,096,806	0.92%	1.292	35,002,015	6.0	4,516,134	5,833,669	4,165,186	85.58%	4,465,522	26,793,132
2005	39,322,802	32,976,224	32,976,224	4.47%	1.280	42,208,361	11.0	2,997,839	3,837,124	4,203,507	86.01%	3,166,461	34,831,075
2006	48,830,308	50,218,141	50,218,141	0.58%	1.225	61,527,073	12.0	4,184,845	5,127,256	4,391,407	85.57%	4,214,646	50,575,750
2007	58,001,261	39,802,973	39,802,973	4.75%	1.218	48,483,119	10.0	3,980,297	4,848,312	4,417,070	84.22%	4,049,201	40,492,007
2008	40,022,633	56,308,092	56,308,092	1.08%	1.163	65,479,840	10.0	5,630,809	6,547,984	4,626,713	82.19%	5,452,023	54,520,227
2009	58,048,555	68,445,103	68,445,103	0.34%	1.150	78,745,927	11.0	6,222,282	7,158,721	4,676,529	81.04%	5,929,131	65,220,444
2010	23,938,193	33,958,562	33,958,562	0.48%	1.147	38,937,924	6.0	5,659,760	6,489,654	4,692,300	82.00%	5,485,617	32,913,705
2011	44,249,137	54,830,462	54,830,462	8.92%	1.141	62,569,650	12.0	4,569,205	5,214,138	4,714,846	83.38%	4,593,403	55,120,841
2012	32,315,074	41,747,189	41,747,189	0.71%	1.048	43,736,301	7.0	5,963,884	6,248,043	5,135,639	81.30%	5,809,004	40,663,028
2013	54,791,597	37,333,322	37,333,322	0.23%	1.040	38,837,504	8.0	4,666,665	4,854,688	5,171,954	79.63%	4,769,602	38,156,816
2014	72,089,050	45,340,840	45,340,840	0.19%	1.038	47,061,137	10.0	4,534,084	4,706,114	5,183,659	76.46%	4,687,001	46,870,007
2015	63,738,903	81,280,054	81,280,054	1.87%	1.036	84,200,613	15.0	5,418,670	5,613,374	5,193,714	73.96%	5,360,089	80,401,337
2016	17,427,514	25,984,143	25,984,143	0.26%	1.017	26,422,467	6.0	4,330,691	4,403,745	5,291,080	69.77%	4,620,992	27,725,953
2017	38,767,352	56,557,576	56,557,576	0.25%	1.014	57,362,360	15.0	3,770,505	3,824,157	5,304,850	62.02%	4,353,249	65,298,735
2018	91,390,179	81,674,329	81,674,329	0.97%	1.012	82,634,027	20.0	4,083,716	4,131,701	5,317,849	57.69%	4,605,840	92,116,805
2019	102,548,925	86,970,001	86,970,001	0.20%	1.002	87,146,279	16.0	5,435,625	5,446,642	5,369,452	33.94%	5,391,909	86,270,544
2020	N/A	N/A	N/A		1.000	N/A	13.0	N/A	N/A	5,380,335	N/A	5,380,335	69,944,354

Totals / Averages:

1992 - 2016	1,001,851,908	998,334,753	998,334,753			1,230,053,289	235	4,248,233	5,234,269				1,000,445,411
1992 - 2004	449,076,879	430,109,647	430,109,647			591,843,371	117	3,676,151	5,058,490				432,954,219
2005 - 2016	552,775,029	568,225,105	568,225,105			638,209,918	118	4,815,467	5,408,559				567,491,191
1995 - 2004	349,249,669	329,889,869	329,889,869			450,689,655	84	3,927,260	5,365,353				329,963,693
2005 - 2015	535,347,514	542,240,962	542,240,962			611,787,451	112	4,841,437	5,462,388				539,765,238
1997 - 2006	383,901,385	358,801,831	358,801,831			478,909,668	94	3,817,041	5,094,784				361,544,036
2007 - 2017	503,389,270	541,588,317	541,588,317			591,836,843	110	4,923,530	5,380,335				547,383,100
2010 - 2017	347,316,821	377,032,148	377,032,148			399,127,956	79	4,772,559	5,052,253				387,150,421

(15) Selected 2020 Level Average Claim Size ==> 5,380,335

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 (11)) 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 (1)

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

Evaluated As of December 31, 2020

Year of Birth	Insured (a) Physicians	Birth Year	Expected Percent Reported @ 12/31/20	Exposure Adjusted to	Adjustment Factor to (d) 2020 Level	Incurred (Reported) Loss & ALAE	2020 Level Loss & ALAE per Insured Physician (7) / (5)	Indicated (e) BY Level Unreported Loss & ALAE	Indicated BY Level Ultimate Loss & ALAE (3) + (10)
		Level (b) Incurred @ 12/31/20		Expected Percent Reported (2) X (4)		Adjusted to 2020 Level (3) X (6)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(10)	(11)
1989	570	20,299,639	90.91%	518.2	1.444	29,313,648	56,570	1,879,412	22,179,051
1990	590	9,237,434	90.50%	534.0	1.431	13,220,005	24,758	2,050,845	11,288,279
1991	653	19,145,746	90.10%	588.3	1.422	27,229,225	46,282	2,381,577	21,527,323
1992	712	36,673,544	89.69%	638.6	1.414	51,861,331	81,209	2,718,016	39,391,560
1993	731	36,673,914	89.29%	652.7	1.407	51,585,477	79,032	2,914,866	39,588,779
1994	659	16,231,008	88.89%	585.8	1.400	22,720,804	38,787	2,739,081	18,970,089
1995	682	24,802,126	88.49%	603.5	1.394	34,576,851	57,292	2,948,362	27,750,489
1996	708	23,129,779	88.10%	623.7	1.388	32,104,349	51,472	3,180,121	26,309,900
1997	737	32,660,134	88.04%	648.8	1.384	45,193,264	69,654	3,337,403	35,997,537
1998	699	54,890,379	87.85%	614.1	1.379	75,708,653	123,293	3,225,631	58,116,010
1999	665	20,221,051	85.19%	566.5	1.374	27,777,082	49,032	3,755,364	23,976,415
2000	620	15,222,024	83.46%	517.5	1.367	20,811,990	40,219	3,927,869	19,149,893
2001	676	23,174,717	83.43%	564.0	1.362	31,566,036	55,967	4,306,113	27,480,830
2002	730	55,183,983	86.24%	629.5	1.356	74,821,535	118,851	3,880,682	59,064,665
2003	785	13,076,840	86.11%	675.9	1.351	17,667,029	26,137	4,228,176	17,305,016
2004	841	23,189,014	85.58%	719.7	1.292	29,954,165	41,620	4,917,629	28,106,643
2005	891	28,364,221	86.01%	766.4	1.280	36,305,166	47,372	5,099,060	33,463,281
2006	897	42,973,150	85.57%	767.6	1.225	52,650,538	68,592	5,532,040	48,505,191
2007	963	33,523,826	84.22%	811.1	1.218	40,834,629	50,346	6,532,174	40,056,000
2008	987	46,282,038	82.19%	811.3	1.163	53,820,691	66,342	7,915,182	54,197,220
2009	1,044	55,464,550	81.04%	846.0	1.150	63,811,833	75,427	9,013,363	64,477,913
2010	1,071	27,846,019	82.00%	878.2	1.147	31,929,097	36,357	8,805,618	36,651,637
2011	1,091	45,720,354	83.38%	909.7	1.141	52,173,672	57,351	8,319,665	54,040,019
2012	1,119	33,940,544	81.30%	909.7	1.048	35,557,695	39,085	10,461,014	44,401,558
2013	1,143	29,727,817	79.63%	910.1	1.040	30,925,569	33,979	11,723,148	41,450,965
2014	1,208	34,667,144	76.46%	923.6	1.038	35,982,466	38,958	14,349,628	49,016,772
2015	1,273	60,113,808	73.96%	941.5	1.036	62,273,821	66,143	16,760,164	76,873,973
2016	1,318	18,129,791	69.77%	919.6	1.017	18,435,621	20,047	20,519,828	38,649,619
2017	1,356	35,077,018	62.02%	841.0	1.014	35,576,145	42,303	26,594,973	61,671,991
2018	1,420	47,120,402	57.69%	819.2	1.012	47,674,081	58,193	31,099,123	78,219,524
2019	1,501	29,515,080	33.94%	509.4	1.002	29,574,903	58,059	51,829,900	81,344,980
2020	1,575	60,000	0.27%	4.3	1.000	60,000	14,032	82,266,147	82,326,147

Totals / Averages:

1992 - 2016	22,250	831,881,775		18,435		1,031,049,363	55,928	171,110,199	1,002,991,974
1992 - 2004	9,245	375,128,512		8,040		516,348,566	64,219	46,079,314	421,207,826
2005 - 2016	13,005	456,753,263		10,395		514,700,797	49,515	125,030,885	581,784,148
1995 - 2004	7,143	285,550,046		6,163		390,180,954	63,307	37,707,351	323,257,397
2005 - 2015	11,687	438,623,472		9,475		496,265,177	52,375	104,511,057	543,134,529
1997 - 2006	7,541	308,955,512		6,470		412,455,459	63,749	42,209,967	351,165,480
2007 - 2017	12,573	420,492,909		9,702		461,321,237	47,550	140,994,758	561,487,667
2010 - 2017	9,579	285,222,495		7,234		302,854,085	41,868	117,534,039	402,756,535

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

52,375

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

(b) See Exhibit VII, Sheet 1.

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

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

(e) Calculation = [Item (9) / Column (6)] X [1.0 - Column (4)] X Column (2).

Incurred Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of December 31, 2020

Year of Birth	Combined Incurred Loss & ALAE	Loss Development Factors		Combined Incurred
		Incremental	Cumulative	Loss & ALAE Projection (2) x (4)
(1)	(2)	(3)	(4)	(5)
1989	20,299,639	1.1000	1.1000	22,329,603
1990	9,237,434	1.0045	1.1050	10,206,902
1991	19,145,746	1.0045	1.1099	21,250,290
1992	36,673,544	1.0045	1.1149	40,887,955
1993	36,673,914	1.0045	1.1199	41,072,365
1994	16,231,008	1.0045	1.1250	18,259,458
1995	24,802,126	1.0045	1.1300	28,027,299
1996	23,129,779	1.0045	1.1351	26,255,104
1997	32,660,134	1.0007	1.1359	37,098,603
1998	54,890,379	1.0021	1.1383	62,483,709
1999	20,221,051	1.0312	1.1739	23,736,765
2000	15,222,024	1.0207	1.1982	18,238,288
2001	23,174,717	1.0003	1.1986	27,776,175
2002	55,183,983	0.9675	1.1596	63,990,236
2003	13,076,840	1.0015	1.1614	15,186,884
2004	23,189,014	1.0062	1.1685	27,096,806
2005	28,364,221	0.9949	1.1626	32,976,224
2006	42,973,150	1.0052	1.1686	50,218,141
2007	33,523,826	1.0160	1.1873	39,802,973
2008	46,282,038	1.0247	1.2166	56,308,092
2009	55,464,550	1.0143	1.2340	68,445,103
2010	27,846,019	0.9882	1.2195	33,958,562
2011	45,720,354	0.9834	1.1993	54,830,462
2012	33,940,544	1.0256	1.2300	41,747,189
2013	29,727,817	1.0210	1.2558	37,333,322
2014	34,667,144	1.0414	1.3079	45,340,840
2015	60,113,808	1.0338	1.3521	81,280,054
2016	18,129,791	1.0600	1.4332	25,984,143
2017	35,077,018	1.1250	1.6124	56,557,576
2018	47,120,402	1.0750	1.7333	81,674,329
2019	29,515,080	1.7000	2.9466	86,970,001
2020	60,000	125.0000	368.3287	22,099,720
Totals:	992,337,093			1,299,423,174

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

Year of Birth	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156
1989			1.169	0.850	1.036	0.650	1.103	1.076	1.043	0.894	0.905	1.299
1990		2.411	1.155	0.952	0.818	1.002	0.820	0.948	1.015	1.040	1.163	1.212
1991		2.314	0.946	0.717	1.062	0.979	0.988	1.067	1.019	1.416	1.082	0.970
1992	1.408	2.664	0.579	1.093	0.888	1.026	1.038	0.963	1.162	1.153	1.065	1.029
1993	1.587	1.839	1.266	1.108	1.289	1.055	1.200	1.339	0.943	0.915	1.049	1.046
1994	1.293	1.739	1.077	1.226	1.257	1.458	0.745	0.752	0.962	1.055	1.092	1.070
1995	1.068	5.552	1.996	0.900	1.062	1.616	0.923	1.043	1.030	1.141	0.991	0.932
1996	37.277	1.915	1.078	1.750	1.442	1.127	1.022	1.222	0.941	1.103	0.975	0.953
1997	993.757	1.193	1.097	1.690	1.156	1.049	0.794	1.126	1.000	1.012	0.997	1.224
1998	4.199	1.644	1.595	1.085	1.332	0.914	1.075	1.118	1.011	1.053	0.957	1.127
1999	1.760	1.951	1.537	1.064	0.970	1.121	0.837	1.029	1.086	0.853	1.155	0.890
2000	4.129	1.188	1.137	0.637	0.962	1.078	0.980	0.993	1.233	0.944	0.805	1.141
2001	30.302	1.884	1.050	1.135	1.432	1.184	0.955	0.973	1.125	0.927	1.117	0.967
2002	4.347	1.993	1.269	1.082	1.141	1.164	1.351	0.969	1.145	1.979	0.979	0.942
2003	2.263	9.052	2.028	0.919	1.062	1.114	1.213	1.090	0.974	0.950	1.030	0.978
2004	228.079	3.081	1.708	1.234	1.093	0.844	1.016	0.933	1.039	1.005	0.994	0.973
2005		3.233	1.689	1.212	1.274	0.963	0.921	0.818	0.818	0.958	1.016	0.968
2006	2.268	2.598	1.724	1.119	1.281	0.927	0.991	1.019	1.045	0.999	0.907	1.042
2007	1.809	2.250	1.986	1.322	0.972	0.949	0.997	0.966	1.021	0.880	1.015	0.998
2008	7.280	1.419	1.643	0.963	1.097	0.952	1.111	0.921	0.996	0.971	0.990	1.049
2009	5.074	2.670	1.210	1.098	0.957	1.054	1.060	1.121	1.008	1.039	1.023	
2010	31.737	1.831	1.212	0.953	1.013	0.943	1.061	1.024	1.076	1.011		
2011	2.055	1.538	1.377	1.241	0.958	1.015	1.007	1.025	1.051			
2012	1.671	1.387	1.107	0.754	1.188	1.127	1.057	1.026				
2013	1.673	1.709	1.136	1.095	0.958	1.006	1.031					
2014	3.554	1.607	1.038	1.037	0.813	1.073						
2015		1.351	1.599	1.220	1.245							
2016	1.066	2.219	1.815	1.415								
2017	56.603	2.095	1.341									
2018	2.591	1.636										
2019	3.683											
Simple Avg. - Incremental		2.3436	1.3643	1.1026	1.1020	1.0535	1.0119	1.0234	1.0323	1.0135	1.0146	1.0404
Wtd Avg. All - Incremental		1.8254	1.3050	1.0818	1.0916	1.0237	1.0242	1.0286	1.0254	0.9947	1.0030	1.0306
Wtd Latest Five - Incremental		1.6555	1.2874	1.0700	1.0306	1.0338	1.0414	1.0210	1.0256	0.9834	0.9882	1.0143
Wtd Latest Three - Incremental		1.8063	1.5089	1.1702	1.0263	1.0684	1.0290	1.0252	1.0383	1.0078	1.0101	1.0322
Wtd Avg. All - Cumulative		3.6196	1.9829	1.5194	1.4045	1.2866	1.2568	1.2271	1.1930	1.1634	1.1696	1.1661
Wtd Latest Five - Cumulative		3.2570	1.9673	1.5281	1.4281	1.3857	1.3403	1.2870	1.2605	1.2290	1.2498	1.2647
Selected Incremental - Prior 12/31/19	2.5000	1.6000	1.2500	1.1250	1.0500	1.0500	1.0500	1.0400	1.0235	1.0000	1.0050	1.0220
Selected - Incremental	125.0000	1.7000	1.0750	1.1250	1.0600	1.0338	1.0414	1.0210	1.0256	0.9834	0.9882	1.0143
Selected - Cumulative	368.3287	2.9466	1.7333	1.6124	1.4332	1.3521	1.3079	1.2558	1.2300	1.1993	1.2195	1.2340

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

Year of Birth -----	156:168 -----	168:180 -----	180:192 -----	192:204 -----	204:216 -----	216:228 -----	228:240 -----	240:252 -----	252:264 -----	264:276 -----	276:288 -----	288:300 -----
1989	0.868	1.038	1.054	1.096	1.183	0.977	0.960	0.927	1.023	0.977	1.008	0.956
1990	0.965	1.055	1.199	0.712	0.776	0.967	0.908	0.788	1.005	1.032	0.919	0.974
1991	1.176	1.017	1.121	1.112	1.057	0.930	1.008	1.036	1.108	0.930	1.011	1.010
1992	1.215	1.266	0.994	1.009	1.018	1.004	1.016	1.060	0.939	0.999	0.962	0.998
1993	0.932	0.938	0.983	0.844	1.019	0.910	1.046	0.906	1.003	1.011	0.991	0.978
1994	0.951	1.233	0.957	1.029	1.122	1.030	0.987	1.000	1.018	0.994	0.959	1.008
1995	1.129	1.035	0.953	0.939	0.941	1.062	1.005	0.991	1.010	1.028	1.014	1.009
1996	0.947	1.000	0.736	1.100	0.967	1.052	0.960	1.004	1.022	0.992	1.012	1.027
1997	1.130	0.949	0.955	1.019	0.923	0.970	1.000	0.952	1.016	1.086	1.020	
1998	0.972	1.038	1.028	1.025	1.009	0.973	0.915	1.035	1.030	1.030		
1999	0.990	1.017	0.881	1.016	0.974	0.985	1.020	0.967	1.015			
2000	0.876	1.014	0.993	1.007	1.074	1.020	0.910	1.024				
2001	0.982	1.061	1.024	1.008	1.020	0.970	1.047					
2002	0.976	0.951	0.969	1.020	0.989	1.046						
2003	0.999	1.153	1.008	0.905	1.028							
2004	1.137	1.028	1.038	0.973								
2005	1.020	1.036	1.032									
2006	0.978	1.046										
2007	1.030											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0144	1.0485	0.9957	0.9884	1.0066	0.9925	0.9833	0.9741	1.0171	1.0080	0.9884	0.9949
Wtd Avg. All - Incremental	1.0060	1.0293	0.9877	0.9836	1.0021	0.9910	0.9840	0.9844	1.0122	1.0117	0.9929	0.9952
Wtd Latest Five - Incremental	1.0247	1.0160	1.0052	0.9949	1.0062	1.0015	0.9675	1.0003	1.0207	1.0312	1.0021	1.0007
Wtd Latest Three - Incremental	1.0059	1.0389	1.0291	0.9898	1.0024	1.0226	0.9998	1.0167	1.0229	1.0375	1.0160	1.0151
Wtd Avg. All - Cumulative	1.1315	1.1248	1.0927	1.1063	1.1247	1.1224	1.1325	1.1510	1.1692	1.1551	1.1417	1.1499
Wtd Latest Five - Cumulative	1.2468	1.2168	1.1976	1.1915	1.1975	1.1902	1.1884	1.2283	1.2279	1.2030	1.1666	1.1641
Selected Incremental - Prior 12/31/19	1.0100	1.0220	1.0000	1.0030	1.0100	0.9900	0.9900	1.0000	1.0150	1.0200	1.0000	1.0000
Selected - Incremental	1.0247	1.0160	1.0052	0.9949	1.0062	1.0015	0.9675	1.0003	1.0207	1.0312	1.0021	1.0007
Selected - Cumulative	1.2166	1.1873	1.1686	1.1626	1.1685	1.1614	1.1596	1.1986	1.1982	1.1739	1.1383	1.1359

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

Year of Birth	300:312	312:324	324:336	336:348	348:360	360:372	372:384	384:Ult.
1989	1.008	0.976	1.000	0.967	1.008	1.030	1.000	
1990	1.007	1.006	1.056	1.002	1.002	1.057		
1991	1.003	0.972	1.007	1.012	0.957			
1992	1.001	1.004	0.968	1.020				
1993	1.010	1.065	1.020					
1994	1.022	1.021						
1995	1.018							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.0098	1.0075	1.0101	1.0002	0.9890	1.0433	1.0002	
Wtd Avg. All - Incremental	1.0090	1.0124	1.0010	1.0035	0.9858	1.0381	1.0002	
Wtd Latest Five - Incremental	1.0093	1.0190	1.0010	1.0035	0.9858	1.0381	1.0002	
Wtd Latest Three - Incremental	1.0152	1.0311	0.9964	1.0149	0.9858	1.0381	1.0002	
Wtd Avg. All - Cumulative	1.1554	1.1451	1.1310	1.1299	1.1259	1.1421	1.1002	1.1000
Wtd Latest Five - Cumulative	1.1633	1.1525	1.1310	1.1299	1.1259	1.1421	1.1002	1.1000
Selected Incremental - Prior 12/31/19	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0990	
Selected - Incremental	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.0045	1.1000
Selected - Cumulative	1.1351	1.1300	1.1250	1.1199	1.1149	1.1099	1.1050	1.1000

Paid Loss & ALAE - Adjusted to Birth Year Cost Basis

Evaluated As of December 31, 2020

Year of Birth ----- (1)	Combined Paid Loss & ALAE ----- (2)	Loss Development Factors ----- Incremental ----- (3)	----- Cumulative ----- (4)	Combined Paid Loss & ALAE Projection (2) x (4) ----- (5)
	1989	12,437,508	2.300	2.300
1990	4,854,360	1.050	2.415	11,723,279
1991	7,234,566	1.050	2.536	18,345,050
1992	12,043,108	1.050	2.663	32,065,228
1993	17,579,056	1.050	2.796	49,145,142
1994	6,342,079	1.050	2.935	18,616,841
1995	8,714,171	1.050	3.082	26,858,991
1996	8,232,286	1.050	3.236	26,642,403
1997	10,069,742	1.048	3.392	34,155,135
1998	17,739,496	1.047	3.550	62,983,736
1999	10,220,427	1.056	3.748	38,309,671
2000	5,340,805	1.051	3.939	21,037,587
2001	7,336,624	1.047	4.126	30,269,421
2002	14,673,190	1.054	4.347	63,782,273
2003	4,459,588	1.061	4.612	20,567,600
2004	5,052,724	1.057	4.877	24,642,852
2005	7,572,662	1.065	5.193	39,322,802
2006	8,809,482	1.067	5.543	48,830,308
2007	9,720,551	1.076	5.967	58,001,261
2008	6,223,045	1.078	6.431	40,022,633
2009	8,309,064	1.086	6.986	58,048,555
2010	3,126,968	1.096	7.655	23,938,193
2011	5,274,447	1.096	8.389	44,249,137
2012	3,447,408	1.117	9.374	32,315,074
2013	5,034,274	1.161	10.884	54,791,597
2014	5,758,760	1.150	12.518	72,089,050
2015	4,349,315	1.171	14.655	63,738,903
2016	968,707	1.228	17.990	17,427,514
2017	1,622,160	1.328	23.899	38,767,352
2018	2,327,121	1.643	39.272	91,390,179
2019	1,305,631	2.000	78.544	102,548,925
2020	3,594	10.000	785.436	2,823,013
Totals:	226,182,920			1,296,055,974

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

Year of Birth	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156
1989			1.281	1.456	1.288	1.132	1.105	1.120	1.071	1.062	1.219	1.033
1990		1.963	1.480	1.221	1.067	1.183	1.039	1.058	1.046	1.041	1.035	1.052
1991		1.372	1.273	2.112	1.322	1.052	1.072	1.026	1.065	1.071	1.082	1.066
1992	48.107	5.391	2.117	1.481	1.146	1.112	1.090	1.065	1.065	1.063	1.082	1.088
1993	68.174	6.105	2.058	1.494	1.331	1.313	1.199	1.160	1.142	1.120	1.085	1.106
1994	5.232	2.124	1.299	1.220	1.393	1.100	1.109	1.076	1.017	1.030	1.156	1.014
1995	121.953	5.104	1.783	1.079	1.059	1.127	1.045	1.122	1.112	1.333	1.097	1.104
1996	207.300	2.463	1.432	1.327	1.315	1.268	1.102	1.101	1.081	1.085	1.079	1.064
1997	72.680	2.358	1.208	1.401	1.424	1.202	1.106	1.107	1.076	1.104	1.114	1.117
1998	1,237.718	2.307	1.490	1.283	1.142	1.367	1.144	1.132	1.102	1.106	1.108	1.105
1999	2.998	1.175	1.314	1.490	1.225	1.150	1.151	1.254	1.125	1.099	1.104	1.100
2000	4.327	1.469	1.466	1.159	1.101	1.066	1.065	1.060	1.050	1.088	1.061	1.060
2001	4.151	2.033	1.594	1.191	1.307	1.309	1.106	1.060	1.065	1.070	1.062	1.083
2002	77.896	3.176	1.602	1.410	1.198	1.379	1.173	1.156	1.113	1.114	1.127	1.109
2003	2.154	1.220	1.173	1.311	1.703	1.101	1.079	1.125	1.118	1.093	1.113	1.146
2004	2,949.697	3.616	1.538	1.180	1.249	1.174	1.138	1.067	1.087	1.091	1.074	1.062
2005		37.067	2.286	1.356	1.472	1.219	1.170	1.096	1.087	1.072	1.073	1.073
2006		2.179	2.058	1.690	1.730	1.238	1.141	1.111	1.094	1.092	1.102	1.073
2007	3.969	1.861	2.287	1.490	1.261	1.263	1.160	1.149	1.131	1.109	1.092	1.095
2008		3.167	1.529	1.424	1.166	1.241	1.213	1.196	1.176	1.119	1.090	1.120
2009	5.436	2.423	1.584	1.285	1.172	1.143	1.214	1.245	1.098	1.089	1.114	
2010	7.640	1.341	1.505	1.134	1.086	1.092	1.086	1.070	1.061	1.053		
2011	15.774	4.885	1.773	1.492	1.332	1.214	1.145	1.119	1.110			
2012	5.839	9.164	1.828	1.250	1.126	1.173	1.144	1.123				
2013	7.599	1.996	1.384	1.297	1.182	1.206	1.133					
2014	5.557	2.694	1.660	1.435	1.199	1.152						
2015		3.668	1.932	1.305	1.296							
2016	37.633	1.456	1.349	1.269								
2017	86.631	1.908	1.877									
2018	39.923	1.925										
2019	1,185.622											
Simple Avg. - Incremental		4.0556	1.6263	1.3658	1.2700	1.1914	1.1252	1.1167	1.0909	1.0956	1.0986	1.0835
Wtd Avg. All - Incremental		2.2672	1.6017	1.3463	1.2558	1.2006	1.1359	1.1271	1.0964	1.0945	1.1032	1.0861
Wtd Latest Five - Incremental		2.2329	1.6433	1.3284	1.2276	1.1707	1.1502	1.1611	1.1173	1.0959	1.0958	1.0863
Wtd Latest Three - Incremental		1.8326	1.7953	1.3608	1.2245	1.1745	1.1400	1.1074	1.0948	1.0912	1.0997	1.0943
Wtd Avg. All - Cumulative		80.9570	35.7081	22.2942	16.5595	13.1864	10.9835	9.6697	8.5789	7.8244	7.1489	6.4801
Wtd Latest Five - Cumulative		81.0106	36.2802	22.0781	16.6200	13.5386	11.5646	10.0546	8.6597	7.7503	7.0722	6.4540
Selected Incremental - Prior 12/31/19	10.0000	2.3000	1.6500	1.3500	1.2000	1.2000	1.1600	1.1600	1.1150	1.1050	1.1000	1.0850
Selected - Incremental	10.0000	2.0000	1.6433	1.3284	1.2276	1.1707	1.1502	1.1611	1.1173	1.0959	1.0958	1.0863
Selected - Cumulative	785.4357	78.5436	39.2718	23.8986	17.9905	14.6549	12.5182	10.8837	9.3737	8.3893	7.6554	6.9862

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

Year of Birth -----	156:168 -----	168:180 -----	180:192 -----	192:204 -----	204:216 -----	216:228 -----	228:240 -----	240:252 -----	252:264 -----	264:276 -----	276:288 -----	288:300 -----
1989	1.045	1.046	1.043	1.040	1.041	1.035	1.020	1.020	1.021	1.030	1.029	1.040
1990	1.105	1.107	1.102	1.081	1.046	1.027	1.025	1.024	1.031	1.029	1.037	1.064
1991	1.073	1.067	1.068	1.101	1.202	1.129	1.125	1.103	1.186	1.068	1.080	1.077
1992	1.063	1.056	1.063	1.065	1.069	1.069	1.088	1.057	1.082	1.080	1.072	1.066
1993	1.095	1.066	1.058	1.052	1.051	1.052	1.052	1.059	1.056	1.046	1.045	1.038
1994	1.015	1.028	1.027	1.023	1.028	1.022	1.032	1.038	1.034	1.032	1.031	1.035
1995	1.129	1.018	1.205	1.135	1.050	1.088	1.080	1.082	1.069	1.076	1.052	1.054
1996	1.068	1.071	1.071	1.048	1.046	1.056	1.045	1.043	1.051	1.051	1.046	1.051
1997	1.113	1.090	1.134	1.067	1.059	1.059	1.055	1.047	1.049	1.050	1.055	
1998	1.101	1.092	1.098	1.091	1.081	1.077	1.071	1.067	1.059	1.060		
1999	1.062	1.069	1.060	1.049	1.043	1.037	1.027	1.026	1.027			
2000	1.071	1.064	1.052	1.052	1.055	1.059	1.056	1.039				
2001	1.074	1.085	1.062	1.057	1.063	1.050	1.052					
2002	1.093	1.082	1.063	1.071	1.062	1.068						
2003	1.101	1.082	1.068	1.055	1.067							
2004	1.060	1.071	1.055	1.078								
2005	1.070	1.073	1.087									
2006	1.085	1.073										
2007	1.077											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.0789	1.0689	1.0775	1.0666	1.0643	1.0592	1.0561	1.0504	1.0605	1.0522	1.0498	1.0529
Wtd Avg. All - Incremental	1.0788	1.0702	1.0745	1.0646	1.0593	1.0581	1.0537	1.0499	1.0549	1.0531	1.0491	1.0499
Wtd Latest Five - Incremental	1.0778	1.0765	1.0674	1.0647	1.0575	1.0610	1.0536	1.0474	1.0509	1.0557	1.0468	1.0481
Wtd Latest Three - Incremental	1.0777	1.0724	1.0727	1.0695	1.0632	1.0615	1.0420	1.0485	1.0475	1.0555	1.0514	1.0476
Wtd Avg. All - Cumulative	5.9665	5.5309	5.1682	4.8099	4.5179	4.2648	4.0306	3.8250	3.6431	3.4535	3.2793	3.1258
Wtd Latest Five - Cumulative	5.9414	5.5123	5.1207	4.7972	4.5056	4.2607	4.0157	3.8115	3.6390	3.4628	3.2800	3.1335
Selected Incremental - Prior 12/31/19	1.0830	1.0750	1.0650	1.0650	1.0630	1.0580	1.0540	1.0540	1.0550	1.0550	1.0500	1.0500
Selected - Incremental	1.0778	1.0765	1.0674	1.0647	1.0575	1.0610	1.0536	1.0474	1.0509	1.0557	1.0468	1.0481
Selected - Cumulative	6.4314	5.9669	5.5429	5.1927	4.8771	4.6120	4.3469	4.1258	3.9390	3.7483	3.5505	3.3919

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

Year of Birth	300:312	312:324	324:336	336:348	348:360	360:372	372:384	384:Ult.
1989	1.040	1.040	1.035	1.021	1.021	1.018	1.026	
1990	1.035	1.031	1.031	1.040	1.030	1.033		
1991	1.064	1.065	1.068	1.056	1.050			
1992	1.068	1.062	1.056	1.054				
1993	1.044	1.042	1.048					
1994	1.029	1.028						
1995	1.057							
1996								
1997								
1998								
1999								
2000								
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2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.0482	1.0446	1.0475	1.0426	1.0338	1.0255	1.0261	
Wtd Avg. All - Incremental	1.0487	1.0454	1.0477	1.0412	1.0316	1.0225	1.0261	
Wtd Latest Five - Incremental	1.0518	1.0468	1.0477	1.0412	1.0316	1.0225	1.0261	
Wtd Latest Three - Incremental	1.0445	1.0456	1.0541	1.0516	1.0316	1.0225	1.0261	
Wtd Avg. All - Cumulative	2.9772	2.8389	2.7155	2.5919	2.4892	2.4130	2.3600	2.3000
Wtd Latest Five - Cumulative	2.9898	2.8425	2.7155	2.5919	2.4892	2.4130	2.3600	2.3000
Selected Incremental - Prior 12/31/19	1.0500	1.0500	1.0500	1.0500	1.0400	1.0400	2.4000	
Selected - Incremental	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500	2.3000
Selected - Cumulative	3.2363	3.0822	2.9354	2.7957	2.6625	2.5358	2.4150	2.3000

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

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144
1989			1,413,217	396,927	826,022	759,994	447,460	404,734	511,786	336,689	314,743	1,185,285
1990		355,133	342,159	334,622	228,197	83,916	245,371	61,566	95,718	79,603	74,104	67,124
1991	-	217,493	80,819	81,317	422,049	258,493	54,760	80,317	31,431	79,417	92,848	114,475
1992	2,661	125,351	562,133	770,761	702,615	316,164	278,455	249,421	196,611	209,521	214,845	295,823
1993	1,687	113,322	587,124	742,850	713,901	713,930	899,182	751,217	724,647	744,159	717,313	570,438
1994	107,772	456,105	633,608	358,325	342,729	746,413	265,404	316,254	244,181	58,648	104,994	568,664
1995	1,025	123,977	513,054	499,884	89,679	71,935	164,571	66,089	186,871	191,494	636,106	247,066
1996	1,659	342,252	503,170	366,213	397,195	507,153	568,212	273,260	299,843	263,890	299,432	300,270
1997	5,303	380,120	523,594	189,469	440,086	651,880	442,281	279,556	312,535	246,340	362,424	436,040
1998	500	618,359	808,907	700,042	603,100	386,762	1,145,650	614,696	643,850	562,808	645,579	729,636
1999	327,794	655,039	172,113	363,127	744,495	510,069	417,002	481,506	933,463	574,713	512,126	589,767
2000	188,275	626,365	382,216	557,660	278,198	204,822	147,268	155,484	151,415	133,641	247,768	187,252
2001	113,392	357,292	486,004	568,397	291,856	556,909	733,939	330,375	207,850	235,529	270,706	258,976
2002	4,952	380,788	839,501	737,500	804,302	546,796	1,257,386	791,642	839,183	702,507	784,299	976,467
2003	217,366	250,813	103,101	98,684	208,059	617,623	150,560	129,556	222,122	236,536	207,331	276,315
2004	84	247,691	648,211	481,936	248,270	405,671	353,553	329,175	181,275	250,723	287,602	253,922
2005	-	17,109	617,088	815,890	516,076	929,009	634,099	599,942	396,369	393,777	354,839	386,073
2006	-	260,141	306,803	599,842	805,055	1,438,848	812,510	594,961	536,490	502,236	539,653	653,200
2007	112,554	334,208	384,745	1,070,406	931,574	739,574	939,168	723,024	781,627	789,355	741,368	694,781
2008	-	267,521	579,728	448,487	549,908	306,732	518,261	569,269	634,193	681,750	541,017	461,106
2009	114,839	509,476	888,130	883,600	682,441	529,246	517,057	883,365	1,227,616	612,121	612,443	848,728
2010	116,166	771,370	302,406	600,954	240,358	174,109	203,134	207,809	182,890	170,228	157,543	
2011	11,245	166,126	689,061	669,958	756,172	761,432	653,402	536,788	505,648	524,615		
2012	16,611	80,379	791,857	735,953	406,620	255,612	395,488	386,992	377,897			
2013	114,394	754,836	866,014	666,230	713,504	567,936	758,601	592,761				
2014	116,952	532,973	1,101,034	1,156,315	1,263,379	828,613	759,494					
2015	-	362,968	968,508	1,241,247	783,792	992,801						
2016	10,326	378,255	177,297	197,538	205,291							
2017	5,229	447,731	411,433	757,767								
2018	30,277	1,178,472	1,118,372									
2019	1,101	1,304,530										
2020	3,594											

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	156	168	180	192	204	216	228	240	252	264	276	288
1989	219,441	305,474	327,734	323,153	311,766	332,976	295,143	172,201	178,977	189,251	276,047	278,106
1990	103,229	218,429	245,347	259,507	227,361	139,719	86,132	82,119	81,255	106,539	100,824	133,157
1991	100,255	117,199	115,407	124,972	198,288	439,277	336,891	369,098	341,547	680,151	294,863	372,417
1992	344,414	266,842	255,797	303,730	332,376	376,357	400,578	548,654	385,209	587,008	621,680	603,933
1993	774,404	766,449	582,693	544,549	516,361	528,814	570,208	600,847	715,515	720,700	629,747	637,846
1994	59,711	65,046	122,299	120,867	105,231	130,264	108,006	158,575	192,902	180,364	173,016	176,407
1995	289,219	396,040	63,479	725,997	575,809	242,821	449,221	445,220	488,797	443,189	524,191	386,840
1996	265,195	298,776	333,453	354,738	255,351	259,108	331,795	282,161	279,061	345,608	363,268	342,687
1997	497,478	537,012	475,996	776,433	441,166	410,387	435,382	427,527	388,661	426,954	454,369	528,748
1998	784,385	833,985	831,666	973,699	989,759	957,343	988,708	980,752	990,187	939,355	1,009,770	
1999	630,497	429,238	509,274	467,796	410,116	378,715	336,393	258,228	249,909	269,047		
2000	194,307	245,008	236,641	204,887	216,006	241,156	271,021	273,152	198,261			
2001	367,239	353,191	433,951	347,603	335,968	392,929	332,879	361,639				
2002	948,523	890,708	860,433	714,435	858,318	802,647	932,802					
2003	395,814	314,584	281,306	252,486	217,150	280,181						
2004	227,203	235,007	294,280	243,578	364,543							
2005	411,986	425,238	471,567	603,601								
2006	518,120	641,309	600,316									
2007	782,753	695,413										
2008	665,072											
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Notes: (a) Historical cost level incremental loss payments by birth year and maturity as shown in Exh bit IX, Sheets 3a, 3b and 3c are adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 7a, 7b and 7c.

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

Year of Birth	300	312	324	336	348	360	372	384
1989	387,799	411,434	425,930	383,655	239,088	246,458	220,024	315,995
1990	238,614	141,203	127,041	131,153	176,648	135,274	153,295	
1991	384,063	345,821	373,312	415,882	363,968	347,735		
1992	594,824	645,756	632,690	606,164	612,733			
1993	559,688	676,197	675,216	800,052				
1994	202,427	172,706	171,162					
1995	420,092	471,504						
1996	398,536							
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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	12	24	36	48	60	72	84	96	108	120	132	144
1989			21,486,975	24,957,838	20,105,275	20,163,898	11,474,539	12,653,415	13,428,942	13,865,316	11,545,401	8,755,270
1990		7,134,226	17,356,555	19,812,710	18,587,441	14,885,314	14,677,004	11,689,199	10,901,940	11,011,351	11,456,895	13,571,595
1991	-	4,581,361	10,806,859	10,129,754	6,737,471	6,943,546	6,716,726	6,541,075	7,026,866	7,105,791	10,509,006	11,365,907
1992	7,600,000	10,577,943	27,828,820	15,059,226	15,896,401	13,551,059	13,692,823	14,067,199	13,242,692	15,690,181	18,403,067	19,550,025
1993	6,300,000	9,884,508	17,691,197	21,844,798	23,636,328	30,372,637	31,310,341	37,587,113	51,124,207	47,154,066	41,927,886	43,734,500
1994	3,231,000	3,754,338	6,309,773	6,529,930	8,017,725	9,816,212	15,262,836	10,304,214	6,703,039	6,262,492	6,700,873	7,079,750
1995	1,151,975	1,106,141	6,197,628	12,508,311	11,059,742	11,747,976	19,621,567	17,921,382	18,580,111	18,988,083	21,301,861	20,851,861
1996	109,339	3,793,774	7,075,920	7,325,604	13,334,214	19,438,972	21,602,611	21,857,326	27,077,154	25,010,035	27,638,650	26,545,268
1997	5,786	10,634,347	12,235,243	13,326,153	22,836,799	25,988,811	26,922,513	20,552,153	23,204,232	22,949,467	22,905,595	22,384,403
1998	2,609,600	10,341,736	16,596,310	26,617,701	28,458,648	38,415,368	33,686,214	35,922,377	40,093,062	40,045,712	41,849,871	39,011,396
1999	4,336,617	7,226,022	14,863,163	23,103,112	23,940,493	22,639,228	25,294,218	20,169,276	19,922,072	21,458,132	17,039,870	19,969,388
2000	4,187,846	17,254,338	20,270,919	22,655,015	13,522,973	12,726,576	13,740,393	13,256,981	12,995,484	16,518,898	15,181,311	11,432,920
2001	59,108	4,756,423	8,889,094	8,815,476	9,923,319	14,433,771	16,793,055	15,557,423	14,828,607	16,902,702	15,117,789	17,116,352
2002	2,717,976	11,451,633	22,366,596	27,970,628	29,612,838	33,639,817	38,451,107	52,776,241	50,128,088	57,570,306	55,411,967	53,084,691
2003	-	23,819	3,882,486	8,364,451	7,427,862	7,325,486	8,183,731	10,150,858	10,999,733	10,420,998	9,576,014	9,660,677
2004	14,916	3,173,410	9,643,333	16,625,837	20,591,170	22,257,568	18,118,079	18,126,587	16,556,448	17,062,340	16,872,706	16,496,444
2005	-	5,502,519	17,211,603	28,690,523	34,554,927	43,644,975	41,284,262	37,163,688	29,255,506	22,709,262	21,180,353	21,213,064
2006	3,121,500	6,819,184	17,826,237	30,541,148	33,499,513	42,030,761	37,919,873	36,925,905	37,162,242	38,584,141	38,022,166	33,251,571
2007	3,650,000	6,360,326	14,483,728	28,514,865	37,377,305	35,517,573	32,589,783	31,772,069	29,721,416	29,697,845	24,570,796	24,371,214
2008	2,640,000	18,951,255	26,432,846	43,512,202	41,313,879	45,178,651	42,374,152	46,819,013	42,212,884	41,339,181	39,459,215	38,557,030
2009	2,285,285	11,552,956	31,001,910	36,945,096	40,124,581	37,722,472	39,437,187	41,164,020	45,505,796	45,332,238	46,733,650	47,155,486
2010	251,122	10,769,064	20,154,792	24,083,388	22,619,361	22,768,918	21,132,503	22,367,836	22,795,969	24,574,353	24,719,052	
2011	8,013,755	16,310,816	24,488,165	33,378,132	41,040,606	38,449,860	38,409,278	38,162,451	38,735,100	40,445,907		
2012	12,073,389	20,103,407	27,125,945	29,375,472	21,354,584	25,487,039	28,630,020	30,026,988	30,493,135			
2013	8,301,161	13,209,572	22,332,240	24,929,352	26,822,068	24,987,772	24,393,514	24,693,542				
2014	6,342,848	22,309,080	35,147,038	35,409,942	35,577,143	27,302,985	28,908,384					
2015	-	17,976,628	23,439,277	37,032,286	44,943,704	55,764,493						
2016	2,974,120	2,792,341	6,493,899	12,048,371	17,161,084							
2017	215,386	12,034,423	25,290,484	33,454,858								
2018	11,089,886	27,598,761	44,793,281									
2019	8,011,899	28,209,449										
2020	56,406											

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	156	168	180	192	204	216	228	240	252	264	276	288
1989	13,128,037	10,195,809	10,519,424	11,167,847	12,679,352	16,151,833	15,291,416	14,154,068	12,291,691	12,590,386	11,818,455	11,707,185
1990	16,767,312	15,883,868	16,634,190	20,190,233	13,338,258	9,534,299	9,027,007	7,815,876	5,367,311	5,302,708	5,485,630	4,611,372
1991	10,883,426	12,964,286	13,094,321	14,780,106	16,463,592	17,082,372	15,359,004	15,143,415	15,464,664	16,854,745	15,072,445	14,917,092
1992	19,891,778	24,826,016	32,379,402	31,864,710	31,881,410	32,193,845	31,947,588	32,012,343	33,943,969	30,833,926	30,163,785	28,090,724
1993	45,289,207	40,897,015	37,239,718	35,915,445	28,240,421	28,429,541	24,302,886	25,359,801	21,102,904	20,499,165	20,259,040	19,308,008
1994	7,812,251	7,151,340	9,703,164	8,972,866	9,255,859	10,830,109	11,191,090	10,824,332	10,636,476	10,738,807	10,469,948	9,633,117
1995	18,951,994	21,408,229	22,204,291	20,276,183	18,200,352	16,589,587	17,489,874	17,155,127	16,463,558	16,248,398	16,382,101	16,322,737
1996	24,828,010	22,968,639	22,646,680	14,978,456	16,763,495	15,770,672	16,557,717	15,364,099	15,175,207	15,308,370	14,761,127	14,695,835
1997	27,857,205	31,551,760	29,197,652	26,862,182	27,062,428	24,013,583	22,628,734	22,211,864	20,348,919	20,399,920	22,474,291	22,590,392
1998	44,129,170	41,844,021	42,964,344	43,481,535	43,824,091	43,368,083	40,867,028	35,213,264	35,964,387	36,555,915	37,150,883	
1999	16,438,485	15,770,795	15,644,782	12,379,906	12,303,041	11,376,010	10,739,979	10,893,224	9,973,316	10,000,624		
2000	13,307,590	10,987,652	10,957,336	10,654,052	10,546,313	11,409,926	11,461,727	9,720,229	9,881,219			
2001	16,030,447	15,310,556	16,114,768	16,283,539	16,118,674	16,173,443	15,156,821	15,838,093				
2002	48,548,032	46,261,605	42,598,803	40,213,856	40,405,964	39,012,774	40,510,793					
2003	8,993,611	8,668,641	10,234,412	10,094,549	8,544,082	8,617,252						
2004	15,717,056	18,170,253	18,503,253	19,141,576	18,136,290							
2005	19,932,684	20,022,356	20,513,637	20,791,559								
2006	34,414,925	32,856,727	34,163,668									
2007	23,507,798	23,803,275										
2008	40,058,993											
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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	300	312	324	336	348	360	372	384
1989	10,363,204	10,118,479	9,193,368	8,800,896	7,901,502	7,805,826	8,174,613	7,862,131
1990	4,154,115	4,066,207	3,988,890	4,321,058	4,157,990	4,040,795	4,383,074	
1991	14,739,870	14,459,901	13,527,338	13,241,389	13,114,521	11,911,180		
1992	27,417,141	26,811,178	26,330,388	24,534,335	24,630,436			
1993	17,979,385	17,631,750	19,165,383	19,094,857				
1994	9,560,269	9,722,333	9,888,929					
1995	16,111,870	16,087,956						
1996	14,897,493							
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Notes: (a) Historical cost level case outstanding by birth year and maturity as shown in Exhibit IX, Sheets 4a, 4b and 4c is adjusted to birth level cost level using factors shown in Exhibit IX, Sheets 8a, 8b and 8c.

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

Year of Birth	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156
1989			1.174	0.854	1.041	0.654	1.108	1.080	1.046	0.899	0.915	1.298
1990		2.422	1.160	0.956	0.821	1.006	0.822	0.951	1.018	1.045	1.167	1.217
1991		2.323	0.950	0.721	1.067	0.981	0.991	1.070	1.023	1.419	1.086	0.974
1992	1.414	2.675	0.582	1.098	0.891	1.029	1.042	0.967	1.165	1.157	1.069	1.072
1993	1.593	1.847	1.272	1.111	1.292	1.060	1.205	1.342	0.947	0.919	1.094	1.054
1994	1.299	1.746	1.080	1.230	1.262	1.463	0.748	0.756	0.965	1.090	1.101	1.105
1995	1.072	5.568	2.002	0.904	1.066	1.621	0.926	1.047	1.076	1.151	1.034	0.935
1996	37.388	1.921	1.082	1.757	1.447	1.132	1.025	1.277	0.948	1.151	0.979	0.990
1997	996.546	1.197	1.102	1.695	1.161	1.052	0.829	1.136	1.042	1.016	1.036	1.233
1998	4.215	1.652	1.600	1.089	1.335	0.955	1.084	1.167	1.016	1.096	0.960	1.133
1999	1.768	1.957	1.543	1.068	1.013	1.130	0.871	1.032	1.128	0.854	1.163	0.892
2000	4.142	1.193	1.141	0.665	0.969	1.123	0.983	1.031	1.242	0.946	0.805	1.236
2001	30.431	1.890	1.096	1.144	1.494	1.189	0.990	0.975	1.131	0.930	1.209	0.971
2002	4.361	2.088	1.279	1.130	1.147	1.213	1.360	0.972	1.151	1.064	0.984	0.942
2003	2.285	9.437	2.126	0.922	1.103	1.120	1.220	1.096	1.054	0.953	1.031	0.977
2004	230.143	3.220	1.717	1.287	1.099	0.847	1.022	1.012	1.046	1.006	0.995	0.988
2005		3.246	1.764	1.217	1.280	0.968	1.004	0.822	0.817	0.958	1.032	0.969
2006	2.280	2.715	1.733	1.124	1.290	1.012	0.997	1.021	1.047	1.017	0.909	1.044
2007	1.892	2.263	1.996	1.329	1.061	0.956	0.999	0.967	1.039	0.881	1.017	1.005
2008	7.313	1.425	1.649	1.055	1.104	0.953	1.113	0.938	0.998	0.973	0.999	1.051
2009	5.089	2.682	1.322	1.105	0.957	1.055	1.078	1.122	1.010	1.047	1.024	
2010	31.882	2.001	1.219	0.953	1.014	0.959	1.063	1.026	1.086	1.012		
2011	2.255	1.546	1.379	1.242	0.974	1.016	1.008	1.034	1.053			
2012	1.683	1.390	1.109	0.768	1.190	1.130	1.067	1.027				
2013	1.676	1.713	1.157	1.098	0.959	1.015	1.033					
2014	3.560	1.638	1.040	1.039	0.819	1.075						
2015		1.353	1.602	1.231	1.247							
2016	1.069	2.224	1.832	1.418								
2017	56.732	2.115	1.344									
2018	2.616	1.639										
2019	3.691											
Simple Avg. - Incremental		2.382	1.381	1.115	1.115	1.066	1.024	1.036	1.046	1.027	1.029	1.054
Wtd Avg. All - Incremental		1.848	1.323	1.098	1.104	1.037	1.040	1.037	1.036	1.011	1.015	1.038
Wtd Latest Five - Incremental		1.667	1.295	1.078	1.037	1.038	1.049	1.028	1.031	0.989	0.993	1.018
Wtd Latest Three - Incremental		1.813	1.514	1.176	1.031	1.073	1.032	1.030	1.041	1.012	1.014	1.036
Wtd Avg. All - Cumulative		4.863	2.632	1.989	1.811	1.640	1.581	1.520	1.466	1.415	1.400	1.379
Wtd Latest Five - Cumulative		3.809	2.284	1.764	1.637	1.579	1.522	1.452	1.412	1.369	1.384	1.394

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

Year of Birth -----	156:168 -----	168:180 -----	180:192 -----	192:204 -----	204:216 -----	216:228 -----	228:240 -----	240:252 -----	252:264 -----	264:276 -----	276:288 -----	288:300 -----
1989	0.874	1.041	1.086	1.104	1.224	0.980	0.987	0.927	1.027	0.981	1.067	0.957
1990	0.968	1.101	1.210	0.740	0.777	1.000	0.909	0.784	1.010	1.098	0.918	0.975
1991	1.227	1.025	1.170	1.119	1.102	0.934	1.014	1.042	1.201	0.935	1.014	1.013
1992	1.226	1.321	0.999	1.050	1.023	1.008	1.022	1.149	0.943	1.001	0.963	1.014
1993	0.970	0.942	1.019	0.844	1.023	0.912	1.121	0.906	1.006	1.014	1.003	0.978
1994	0.952	1.281	0.958	1.033	1.132	1.105	0.992	1.002	1.020	1.008	0.958	1.011
1995	1.176	1.038	0.958	0.944	1.013	1.070	0.907	0.993	1.025	1.031	1.016	1.016
1996	0.949	1.004	0.735	1.186	0.971	1.055	0.960	1.019	1.024	0.993	1.020	1.029
1997	1.136	0.953	1.033	1.026	0.922	0.970	1.016	0.951	1.019	1.097	1.022	
1998	0.977	1.124	1.035	1.027	1.011	0.987	0.913	1.037	1.038	1.032		
1999	1.059	1.022	0.876	1.018	0.984	0.985	1.023	0.970	1.017			
2000	0.876	1.016	0.994	1.022	1.079	1.022	0.912	1.026				
2001	0.983	1.064	1.040	1.009	1.022	0.975	1.050					
2002	0.976	0.965	0.969	1.022	0.996	1.048						
2003	1.013	1.159	1.009	0.908	1.029							
2004	1.142	1.030	1.048	0.974								
2005	1.022	1.045	1.034									
2006	0.986	1.049										
2007	1.032											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.029	1.066	1.010	1.002	1.020	1.004	0.994	0.984	1.030	1.019	0.998	0.999
Wtd Avg. All - Incremental	1.018	1.047	1.001	0.996	1.012	1.000	0.996	0.998	1.023	1.018	1.002	1.001
Wtd Latest Five - Incremental	1.031	1.023	1.009	0.998	1.012	1.008	0.971	1.004	1.027	1.037	1.008	1.007
Wtd Latest Three - Incremental	1.010	1.043	1.033	0.992	1.007	1.026	1.002	1.020	1.028	1.042	1.020	1.020
Wtd Avg. All - Cumulative	1.328	1.304	1.246	1.244	1.249	1.234	1.234	1.239	1.242	1.214	1.193	1.191
Wtd Latest Five - Cumulative	1.369	1.328	1.298	1.286	1.289	1.274	1.263	1.301	1.296	1.261	1.217	1.208

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

Year of Birth -----	300:312 -----	312:324 -----	324:336 -----	336:348 -----	348:360 -----	360:372 -----	372:384 -----	384:Ult. -----
1989	1.011	0.976	1.011	0.966	1.010	1.038	1.002	
1990	1.009	1.018	1.063	1.004	1.008	1.063		
1991	1.019	0.974	1.009	1.020	0.958			
1992	1.003	1.006	0.975	1.022				
1993	1.012	1.077	1.023					
1994	1.030	1.024						
1995	1.020							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.015	1.013	1.016	1.003	0.992	1.051	1.002	
Wtd Avg. All - Incremental	1.014	1.017	1.006	1.007	0.988	1.046	1.002	
Wtd Latest Five - Incremental	1.014	1.024	1.006	1.007	0.988	1.046	1.002	
Wtd Latest Three - Incremental	1.019	1.037	1.001	1.019	0.988	1.046	1.002	
Wtd Avg. All - Cumulative	1.190	1.174	1.154	1.147	1.139	1.153	1.102	1.100
Wtd Latest Five - Cumulative	1.199	1.182	1.154	1.147	1.139	1.153	1.102	1.100

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

Year of Birth	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156
1989			1.285	1.469	1.298	1.136	1.110	1.126	1.074	1.065	1.233	1.035
1990		1.978	1.491	1.228	1.069	1.190	1.040	1.061	1.048	1.043	1.038	1.057
1991		1.378	1.279	2.145	1.330	1.053	1.075	1.027	1.068	1.075	1.087	1.071
1992	48.870	5.450	2.131	1.489	1.149	1.115	1.094	1.068	1.069	1.067	1.087	1.094
1993	69.046	6.157	2.071	1.502	1.337	1.321	1.205	1.166	1.148	1.125	1.090	1.113
1994	5.275	2.138	1.304	1.225	1.404	1.103	1.113	1.079	1.018	1.032	1.169	1.015
1995	123.271	5.142	1.792	1.080	1.060	1.131	1.047	1.128	1.118	1.356	1.103	1.111
1996	209.175	2.477	1.438	1.334	1.323	1.277	1.105	1.106	1.086	1.090	1.084	1.073
1997	73.342	2.372	1.211	1.409	1.436	1.208	1.110	1.113	1.081	1.111	1.128	1.140
1998	1,249.666	2.320	1.498	1.290	1.145	1.382	1.150	1.138	1.108	1.119	1.129	1.124
1999	3.018	1.178	1.322	1.504	1.233	1.157	1.158	1.268	1.139	1.117	1.121	1.117
2000	4.362	1.476	1.475	1.163	1.105	1.069	1.069	1.067	1.059	1.105	1.072	1.071
2001	4.189	2.046	1.606	1.197	1.317	1.321	1.116	1.071	1.075	1.081	1.073	1.096
2002	78.653	3.207	1.613	1.419	1.203	1.414	1.198	1.177	1.127	1.127	1.141	1.121
2003	2.170	1.225	1.177	1.322	1.770	1.114	1.089	1.141	1.133	1.103	1.126	1.160
2004	2,991.202	3.642	1.546	1.194	1.286	1.195	1.154	1.074	1.096	1.101	1.081	1.068
2005		37.545	2.371	1.394	1.512	1.234	1.181	1.102	1.092	1.076	1.078	1.077
2006		2.256	2.171	1.730	1.761	1.246	1.145	1.115	1.097	1.096	1.106	1.077
2007	4.162	1.941	2.359	1.506	1.269	1.271	1.165	1.154	1.135	1.113	1.095	1.099
2008		3.184	1.536	1.431	1.169	1.246	1.217	1.200	1.180	1.122	1.093	1.123
2009	5.471	2.439	1.592	1.289	1.175	1.146	1.219	1.251	1.101	1.092	1.117	
2010	7.706	1.344	1.511	1.136	1.087	1.094	1.089	1.072	1.063	1.055		
2011	15.889	4.909	1.778	1.496	1.336	1.217	1.147	1.122	1.113			
2012	5.867	9.217	1.832	1.253	1.128	1.176	1.147	1.126				
2013	7.635	2.001	1.387	1.301	1.185	1.210	1.136					
2014	5.575	2.707	1.666	1.439	1.201	1.154						
2015		3.684	1.938	1.307	1.299							
2016	37.848	1.459	1.352	1.272								
2017	87.038	1.914	1.882									
2018	40.145	1.928										
2019	1,189.509											
Simple Avg. - Incremental		4.093	1.642	1.376	1.281	1.199	1.131	1.123	1.097	1.103	1.107	1.092
Wtd Avg. All - Incremental		2.284	1.616	1.357	1.267	1.209	1.143	1.134	1.103	1.102	1.112	1.095
Wtd Latest Five - Incremental		2.240	1.648	1.332	1.230	1.173	1.153	1.165	1.122	1.100	1.099	1.090
Wtd Latest Three - Incremental		1.836	1.801	1.364	1.227	1.177	1.143	1.110	1.097	1.094	1.102	1.097
Wtd Avg. All - Cumulative		102.511	44.880	27.766	20.464	16.153	13.359	11.691	10.313	9.351	8.486	7.633
Wtd Latest Five - Cumulative		95.326	42.559	25.818	19.386	15.755	13.426	11.641	9.988	8.905	8.098	7.369

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

Year of Birth -----	156:168 -----	168:180 -----	180:192 -----	192:204 -----	204:216 -----	216:228 -----	228:240 -----	240:252 -----	252:264 -----	264:276 -----	276:288 -----	288:300 -----
1989	1.048	1.050	1.047	1.044	1.046	1.039	1.023	1.026	1.027	1.038	1.037	1.051
1990	1.115	1.118	1.113	1.090	1.051	1.032	1.032	1.031	1.040	1.036	1.047	1.080
1991	1.079	1.073	1.074	1.111	1.236	1.158	1.150	1.122	1.218	1.078	1.092	1.087
1992	1.068	1.061	1.070	1.076	1.086	1.085	1.108	1.069	1.099	1.096	1.085	1.078
1993	1.102	1.071	1.066	1.063	1.061	1.063	1.063	1.071	1.067	1.055	1.053	1.045
1994	1.017	1.033	1.034	1.029	1.035	1.028	1.040	1.048	1.043	1.039	1.039	1.043
1995	1.145	1.022	1.247	1.159	1.058	1.102	1.093	1.093	1.078	1.086	1.059	1.061
1996	1.082	1.086	1.085	1.057	1.055	1.067	1.054	1.051	1.060	1.060	1.053	1.059
1997	1.133	1.105	1.157	1.077	1.067	1.067	1.062	1.053	1.056	1.057	1.063	
1998	1.118	1.106	1.113	1.104	1.091	1.087	1.080	1.075	1.067	1.067		
1999	1.072	1.080	1.068	1.056	1.050	1.042	1.031	1.029	1.031			
2000	1.084	1.075	1.061	1.061	1.064	1.068	1.065	1.044				
2001	1.085	1.097	1.071	1.065	1.071	1.057	1.058					
2002	1.101	1.090	1.069	1.078	1.068	1.074						
2003	1.111	1.090	1.074	1.060	1.073							
2004	1.066	1.078	1.060	1.085								
2005	1.074	1.077	1.092									
2006	1.089	1.076										
2007	1.080											
2008												
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
Simple Avg. - Incremental	1.088	1.077	1.088	1.076	1.074	1.069	1.066	1.059	1.071	1.061	1.059	1.063
Wtd Avg. All - Incremental	1.087	1.079	1.085	1.074	1.068	1.067	1.063	1.059	1.065	1.062	1.058	1.060
Wtd Latest Five - Incremental	1.082	1.082	1.074	1.072	1.064	1.068	1.061	1.054	1.058	1.064	1.055	1.057
Wtd Latest Three - Incremental	1.081	1.077	1.078	1.076	1.070	1.068	1.048	1.055	1.054	1.063	1.059	1.056
Wtd Avg. All - Cumulative	6.971	6.411	5.944	5.480	5.102	4.776	4.475	4.209	3.975	3.733	3.514	3.321
Wtd Latest Five - Cumulative	6.760	6.245	5.770	5.374	5.014	4.712	4.410	4.157	3.944	3.728	3.504	3.322

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

Year of Birth -----	300:312 -----	312:324 -----	324:336 -----	336:348 -----	348:360 -----	360:372 -----	372:384 -----	384:Ult. -----
1989	1.051	1.051	1.044	1.026	1.027	1.023	1.033	
1990	1.044	1.038	1.038	1.050	1.037	1.040		
1991	1.073	1.074	1.077	1.063	1.057			
1992	1.079	1.072	1.065	1.062				
1993	1.052	1.050	1.056					
1994	1.036	1.034						
1995	1.064							
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
Simple Avg. - Incremental	1.057	1.053	1.056	1.050	1.040	1.032	1.033	
Wtd Avg. All - Incremental	1.058	1.054	1.057	1.049	1.038	1.028	1.033	
Wtd Latest Five - Incremental	1.061	1.055	1.057	1.049	1.038	1.028	1.033	
Wtd Latest Three - Incremental	1.052	1.054	1.063	1.060	1.038	1.028	1.033	
Wtd Avg. All - Cumulative	3.134	2.962	2.809	2.659	2.535	2.442	2.375	2.300
Wtd Latest Five - Cumulative	3.145	2.965	2.809	2.659	2.535	2.442	2.375	2.300

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

Year of Birth C.Y Ending	1989 12/31/1989	1990 12/31/1990	1991 12/31/1991	1992 12/31/1992	1993 12/31/1993	1994 12/31/1994	1995 12/31/1995	1996 12/31/1996	1997 12/31/1997	1998 12/31/1998	1999 12/31/1999	2000 12/31/2000
Assumptions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 1/1 to 12/31	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
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 - 1/1 to 12/31	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
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 - 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%

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144
1989	1.000	1.017	1.033	1.048	1.065	1.078	1.089	1.101	1.111	1.121	1.132	1.143
1990	1.000	1.015	1.030	1.046	1.060	1.071	1.082	1.092	1.102	1.113	1.124	1.135
1991	1.000	1.015	1.031	1.044	1.055	1.066	1.076	1.086	1.096	1.107	1.119	1.132
1992	1.000	1.016	1.029	1.040	1.051	1.061	1.070	1.081	1.091	1.103	1.116	1.127
1993	1.000	1.013	1.023	1.034	1.044	1.053	1.063	1.074	1.085	1.098	1.109	1.125
1994	1.000	1.010	1.021	1.030	1.040	1.050	1.060	1.071	1.084	1.095	1.110	1.126
1995	1.000	1.011	1.020	1.029	1.039	1.050	1.061	1.073	1.084	1.099	1.115	1.126
1996	1.000	1.009	1.018	1.028	1.038	1.049	1.062	1.072	1.088	1.103	1.114	1.128
1997	1.000	1.009	1.019	1.029	1.040	1.052	1.063	1.078	1.093	1.104	1.118	1.191
1998	1.000	1.010	1.020	1.030	1.043	1.053	1.068	1.083	1.094	1.108	1.180	1.270
1999	1.000	1.010	1.020	1.033	1.043	1.058	1.073	1.083	1.097	1.169	1.258	1.268
2000	1.000	1.010	1.023	1.033	1.047	1.062	1.073	1.087	1.157	1.246	1.255	1.268
2001	1.000	1.012	1.022	1.037	1.051	1.062	1.076	1.145	1.233	1.242	1.255	1.265
2002	1.000	1.010	1.024	1.039	1.049	1.063	1.132	1.218	1.227	1.240	1.249	1.256
2003	1.000	1.014	1.028	1.039	1.052	1.121	1.206	1.215	1.228	1.237	1.244	1.251
2004	1.000	1.014	1.024	1.038	1.105	1.189	1.198	1.210	1.220	1.227	1.234	1.238
2005	1.000	1.010	1.023	1.090	1.173	1.182	1.194	1.203	1.210	1.216	1.221	1.230
2006	1.000	1.013	1.079	1.161	1.170	1.182	1.191	1.198	1.205	1.209	1.218	1.225
2007	1.000	1.065	1.146	1.155	1.167	1.176	1.182	1.189	1.194	1.202	1.209	1.215
2008	1.000	1.076	1.085	1.095	1.104	1.110	1.116	1.121	1.128	1.135	1.140	1.147
2009	1.000	1.008	1.018	1.026	1.032	1.037	1.041	1.049	1.055	1.060	1.066	1.069
2010	1.000	1.010	1.018	1.024	1.029	1.033	1.040	1.047	1.052	1.058	1.061	
2011	1.000	1.008	1.014	1.019	1.023	1.030	1.036	1.041	1.047	1.051		
2012	1.000	1.006	1.011	1.015	1.022	1.028	1.033	1.039	1.042			
2013	1.000	1.006	1.010	1.016	1.022	1.027	1.033	1.037				
2014	1.000	1.004	1.011	1.017	1.022	1.027	1.031					
2015	1.000	1.007	1.013	1.018	1.023	1.027						
2016	1.000	1.006	1.011	1.016	1.020							
2017	1.000	1.005	1.011	1.014								
2018	1.000	1.006	1.009									
2019	1.000	1.003										
2020	1.000											

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

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

Year of Birth C.Y Ending	2001 12/31/2001	2002 12/31/2002	2003 12/31/2003	2004 12/31/2004	2005 12/31/2005	2006 12/31/2006	2007 12/31/2007	2008 12/31/2008	2009 12/31/2009	2010 12/31/2010	2011 12/31/2011	2012 12/31/2012
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 1/1 to 12/31	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%

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 - 1/1 to 12/31	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%

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 - 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%

Year of Birth	156	168	180	192	204	216	228	240	252	264	276	288
1989	1.155	1.169	1.181	1.198	1.214	1.226	1.243	1.323	1.424	1.435	1.450	1.461
1990	1.149	1.161	1.177	1.194	1.205	1.221	1.301	1.400	1.411	1.425	1.436	1.444
1991	1.144	1.160	1.176	1.188	1.203	1.282	1.379	1.390	1.404	1.415	1.423	1.431
1992	1.143	1.159	1.171	1.186	1.263	1.359	1.370	1.384	1.394	1.402	1.410	1.416
1993	1.141	1.152	1.167	1.243	1.338	1.348	1.362	1.372	1.380	1.388	1.393	1.403
1994	1.137	1.152	1.227	1.320	1.331	1.344	1.355	1.362	1.370	1.375	1.385	1.393
1995	1.141	1.215	1.307	1.318	1.331	1.341	1.349	1.356	1.362	1.371	1.379	1.386
1996	1.202	1.293	1.303	1.316	1.327	1.334	1.342	1.347	1.356	1.364	1.371	1.378
1997	1.282	1.292	1.305	1.315	1.322	1.329	1.335	1.344	1.352	1.358	1.366	1.371
1998	1.280	1.293	1.303	1.310	1.317	1.323	1.332	1.339	1.346	1.354	1.358	
1999	1.280	1.290	1.298	1.305	1.310	1.319	1.327	1.333	1.341	1.345		
2000	1.278	1.285	1.292	1.297	1.306	1.314	1.320	1.328	1.332			
2001	1.272	1.279	1.284	1.293	1.300	1.306	1.314	1.318				
2002	1.263	1.268	1.277	1.285	1.291	1.298	1.302					
2003	1.256	1.265	1.272	1.278	1.285	1.290						
2004	1.247	1.254	1.260	1.267	1.272							
2005	1.237	1.243	1.250	1.254								
2006	1.231	1.238	1.242									
2007	1.222	1.226										
2008	1.151											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

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

Year of Birth C.Y Ending	2013 12/31/2013	2014 12/31/2014	2015 12/31/2015	2016 12/31/2016	2017 12/31/2017	2018 12/31/2018	2019 12/31/2019	2020 12/31/2020
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%
B. Accident Year - 1/1 to 12/31	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%

II. Case O/S Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%
B. Accident Year - 1/1 to 12/31	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%

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

A. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.20%
B. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.20%

Year of Birth	300	312	324	336	348	360	372	384
1989	1.469	1.477	1.483	1.493	1.502	1.509	1.518	1.523
1990	1.452	1.458	1.468	1.476	1.483	1.492	1.497	
1991	1.436	1.446	1.455	1.462	1.470	1.475		
1992	1.425	1.434	1.441	1.449	1.454			
1993	1.411	1.418	1.426	1.430				
1994	1.399	1.407	1.412					
1995	1.393	1.398						
1996	1.383							
1997								
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2018								
2019								
2020								

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

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

Year of Birth C.Y Ending	1989 12/31/1989	1990 12/31/1990	1991 12/31/1991	1992 12/31/1992	1993 12/31/1993	1994 12/31/1994	1995 12/31/1995	1996 12/31/1996	1997 12/31/1997	1998 12/31/1998	1999 12/31/1999	2000 12/31/2000
Assump ions:												
I. Incremental Paid Inflation Per Year												
A. Accident Year - 1/1 to 12/31 (a)	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
B. Accident Year - 1/1 to 12/31	1.75%	1.75%	1.49%	1.46%	1.62%	1.30%	1.00%	1.09%	0.91%	0.92%	0.97%	0.98%
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 - 1/1 to 12/31	0.81%	0.81%	0.53%	0.47%	0.42%	0.39%	0.35%	0.37%	0.24%	0.26%	0.35%	0.42%
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 - 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%

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144
1989	1.000	1.008	1.013	1.018	1.022	1.026	1.030	1.034	1.036	1.039	1.043	1.047
1990	1.000	1.005	1.010	1.014	1.018	1.022	1.026	1.028	1.031	1.034	1.038	1.042
1991	1.000	1.005	1.009	1.013	1.016	1.020	1.023	1.025	1.029	1.033	1.036	1.040
1992	1.000	1.004	1.008	1.012	1.015	1.018	1.020	1.024	1.028	1.031	1.035	1.038
1993	1.000	1.004	1.007	1.011	1.014	1.016	1.020	1.024	1.027	1.031	1.034	1.038
1994	1.000	1.003	1.007	1.010	1.012	1.016	1.020	1.023	1.027	1.030	1.031	1.039
1995	1.000	1.004	1.006	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.031	1.039
1996	1.000	1.002	1.005	1.008	1.013	1.016	1.020	1.022	1.023	1.027	1.031	1.039
1997	1.000	1.003	1.006	1.010	1.013	1.017	1.020	1.022	1.023	1.027	1.031	1.039
1998	1.000	1.003	1.008	1.011	1.014	1.017	1.019	1.023	1.026	1.027	1.031	1.039
1999	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2000	1.000	1.003	1.007	1.010	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2001	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2002	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2003	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2004	1.000	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.031	1.034	1.038	1.042
2005	1.000	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.031	1.034	1.038	1.042
2006	1.000	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.031	1.034	1.038	1.042
2007	1.000	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.031	1.034	1.038	1.042
2008	1.000	1.004	1.006	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2009	1.000	1.003	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2010	1.000	1.004	1.007	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2011	1.000	1.009	1.012	1.016	1.019	1.023	1.026	1.027	1.031	1.034	1.038	1.042
2012	1.000	1.007	1.009	1.011	1.014	1.017	1.020	1.023	1.026	1.027	1.031	1.039
2013	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2014	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2015	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2016	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2017	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2018	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2019	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039
2020	1.000	1.002	1.004	1.008	1.012	1.016	1.020	1.023	1.026	1.027	1.031	1.039

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

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

Year of Birth C.Y Ending	2001 12/31/2001	2002 12/31/2002	2003 12/31/2003	2004 12/31/2004	2005 12/31/2005	2006 12/31/2006	2007 12/31/2007	2008 12/31/2008	2009 12/31/2009	2010 12/31/2010	2011 12/31/2011	2012 12/31/2012
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%
B. Accident Year - 1/1 to 12/31	1.05%	1.22%	0.99%	1.42%	1.41%	0.99%	1.32%	6.50%	7.62%	0.78%	1.00%	0.78%

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 - 1/1 to 12/31	0.30%	0.38%	0.29%	4.94%	0.87%	4.86%	0.50%	4.55%	0.35%	0.29%	0.42%	9.83%

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 - 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%

Year of Birth	156	168	180	192	204	216	228	240	252	264	276	288
1989	1.050	1.054	1.057	1.109	1.119	1.173	1.179	1.233	1.237	1.241	1.246	1.368
1990	1.046	1.049	1.100	1.110	1.164	1.170	1.223	1.227	1.231	1.236	1.357	1.367
1991	1.043	1.095	1.104	1.158	1.163	1.216	1.221	1.224	1.229	1.350	1.360	1.363
1992	1.089	1.099	1.152	1.158	1.211	1.215	1.218	1.224	1.344	1.354	1.356	1.359
1993	1.094	1.147	1.153	1.206	1.210	1.213	1.219	1.338	1.348	1.351	1.353	1.380
1994	1.143	1.149	1.201	1.205	1.209	1.214	1.333	1.343	1.345	1.348	1.375	1.378
1995	1.145	1.197	1.201	1.205	1.210	1.329	1.338	1.341	1.343	1.370	1.373	1.376
1996	1.192	1.197	1.200	1.205	1.324	1.333	1.336	1.338	1.365	1.368	1.371	1.385
1997	1.194	1.197	1.202	1.320	1.330	1.333	1.335	1.362	1.365	1.368	1.382	1.384
1998	1.194	1.199	1.317	1.327	1.329	1.331	1.358	1.361	1.364	1.378	1.381	
1999	1.195	1.313	1.322	1.325	1.327	1.353	1.356	1.359	1.373	1.376		
2000	1.307	1.317	1.319	1.321	1.348	1.351	1.354	1.368	1.370			
2001	1.313	1.315	1.317	1.344	1.347	1.350	1.363	1.366				
2002	1.310	1.312	1.339	1.342	1.345	1.358	1.361					
2003	1.309	1.335	1.338	1.341	1.354	1.357						
2004	1.272	1.275	1.278	1.291	1.293							
2005	1.264	1.267	1.280	1.282								
2006	1.208	1.220	1.223									
2007	1.214	1.216										
2008	1.164											
2009												
2010												
2011												
2012												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												

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

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

Year of Birth C.Y Ending	2013 12/31/2013	2014 12/31/2014	2015 12/31/2015	2016 12/31/2016	2017 12/31/2017	2018 12/31/2018	2019 12/31/2019	2020 12/31/2020
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Assumptions:

I. Incremental Paid Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%
B. Accident Year - 1/1 to 12/31	0.57%	0.55%	0.40%	0.69%	0.59%	0.48%	0.57%	0.33%

II. Case O/S Inflation Per Year

A. Accident Year - 1/1 to 12/31 (a)	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%
B. Accident Year - 1/1 to 12/31	0.72%	0.19%	0.17%	2.01%	0.22%	0.22%	1.01%	0.19%

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

A. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.20%
B. Accident Year - 1/1 to 12/31	0.71%	0.23%	0.19%	1.87%	0.26%	0.25%	0.97%	0.20%

Year of Birth	300	312	324	336	348	360	372	384
1989	1.378	1.381	1.383	1.411	1.414	1.417	1.432	1.434
1990	1.370	1.372	1.400	1.403	1.406	1.420	1.423	
1991	1.365	1.392	1.395	1.398	1.413	1.415		
1992	1.386	1.389	1.392	1.406	1.409			
1993	1.383	1.386	1.400	1.403				
1994	1.381	1.395	1.397					
1995	1.390	1.393						
1996	1.387							
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
2020								

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

Ultimate Accepted Claim Counts
Evaluated As of December 31, 2020

Year of Birth	Reported Accepted Claim Counts				IBNR Accepted Claim Counts			Ultimate Accepted Claim Counts		
	DA (a)	AAD (b)	AAA (c)	Combined (2)+(3)+(4)	DA Only (d)	AAD & AAA Only (d)	All (e) Accepted Claim Counts	DA Only (2) + (6)	AAD & AAA Only (3)+(4)+(7)	All Accepted Claim Counts (9) + (10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	4	8	3	15			-	4	11	15
1990	3	4	3	10			-	3	7	10
1991	4	-	4	8			-	4	4	8
1992	1	4	9	14			-	1	13	14
1993	2	5	8	15			-	2	13	15
1994	9	4	3	16			-	9	7	16
1995	5	1	5	11			-	5	6	11
1996	10	1	6	17			-	10	7	17
1997	6	3	8	17			-	6	11	17
1998	3	4	11	18			-	3	15	18
1999	9	6	3	18			-	9	9	18
2000	7	2	4	13			-	7	6	13
2001	9	-	4	13			-	9	4	13
2002	5	4	13	22			-	5	17	22
2003	6	-	3	9			-	6	3	9
2004	7	1	5	13			-	7	6	13
2005	2	4	7	13			-	2	11	13
2006	1	3	9	13			-	1	12	13
2007	5	3	7	15			-	5	10	15
2008	1	1	9	11			-	1	10	11
2009	6	1	10	17			-	6	11	17
2010	6	1	5	12			-	6	6	12
2011	2	2	10	14			-	2	12	14
2012	4	-	7	11			-	4	7	11
2013	3	1	7	11			-	3	8	11
2014	3	1	9	13			-	3	10	13
2015	6	-	15	21			-	6	15	21
2016	4	-	5	9	-	1	1	4	6	10
2017	2	1	12	15	1	2	3	3	15	18
2018	8	1	15	24	1	4	5	9	20	29
2019	2	1	7	10	3	8	11	5	16	21
2020	-	-	-	-	4	13	17	4	13	17
Totals All:	145	67	226	438	9	28	37	154	321	475
2016 - 2020	16	3	39	58	9	28	37	25	70	95

- 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 December 31, 2020.
 (c) The accepted claims shown in Column (4), AAA, are accepted claims that are alive as of December 31, 2020.
 (d) See Exhibit X, Sheet 1c, Columns (21) and (11), respectively.
 (e) See Exhibit X, Sheet 1b, Column (10).

Ultimate Accepted Claim Counts
Evaluated As of December 31, 2020

Year of Birth	Actual (a)	Reported Claim Cts. (b) @ 12/31/20	Loss Development Factors		Indicated Ultimate Reported Claim Cts. (3) x (5)	Ratio of Actual Accepted to Reported Claims (2) / (3)	Estimated Ultimate Accepted Claim Cts. (c)	Ratio of Ultimate Accepted to Ultimate Rept. Claims (8) / (6)	IBNR for All Accepted Claim Cts. (8) - (2)
	Accepted Claim Cts. @ 12/31/20		Incremental	Cumulative		(7)		(9)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	15	32	1.000	1.000	32.0	0.46875	15	0.46875	-
1990	10	39	1.000	1.000	39.0	0.25641	10	0.25641	-
1991	8	38	1.000	1.000	38.0	0.21053	8	0.21053	-
1992	14	48	1.000	1.000	48.0	0.29167	14	0.29167	-
1993	15	40	1.000	1.000	40.0	0.37500	15	0.37500	-
1994	16	36	1.000	1.000	36.0	0.44444	16	0.44444	-
1995	11	26	1.000	1.000	26.0	0.42308	11	0.42308	-
1996	17	40	1.000	1.000	40.0	0.42500	17	0.42500	-
1997	17	47	1.000	1.000	47.0	0.36170	17	0.36170	-
1998	18	42	1.000	1.000	42.0	0.42857	18	0.42857	-
1999	18	40	1.000	1.000	40.0	0.45000	18	0.45000	-
2000	13	38	1.000	1.000	38.0	0.34211	13	0.34211	-
2001	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2002	22	50	1.000	1.000	50.0	0.44000	22	0.44000	-
2003	9	23	1.000	1.000	23.0	0.39130	9	0.39130	-
2004	13	31	1.000	1.000	31.0	0.41935	13	0.41935	-
2005	13	41	1.000	1.000	41.0	0.31707	13	0.31707	-
2006	13	34	1.000	1.000	34.0	0.38235	13	0.38235	-
2007	15	36	1.000	1.000	36.0	0.41667	15	0.41667	-
2008	11	42	1.000	1.000	42.0	0.26190	11	0.26190	-
2009	17	50	1.000	1.000	50.0	0.34000	17	0.34000	-
2010	12	40	1.000	1.000	40.0	0.30000	12	0.30000	-
2011	14	44	1.000	1.000	44.0	0.31818	14	0.31818	-
2012	11	50	1.000	1.000	50.0	0.22000	11	0.22000	-
2013	11	32	1.020	1.020	32.6	0.34375	11	0.33701	-
2014	13	44	1.020	1.040	45.8	0.29545	13	0.28398	-
2015	21	48	1.020	1.061	50.9	0.43750	21	0.41227	-
2016	9	30	1.065	1.130	33.9		10	0.29494	1
2017	15	36	1.125	1.271	45.8		18	0.39325	3
2018	24	46	1.275	1.621	74.6		29	0.38889	5
2019	10	26	1.900	3.080	80.1		21	0.26223	11
2020	-	2	4.000	12.320	24.6		17	0.68991	17
Totals:	438	1,212			1,336		475		37

Notes:(a) Based on individual claim detail provided by NICA as of December 31, 2020.

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

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

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

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

1. AAA & AAD Only	0.0093
2. DA Only	0.0035
3. All Reported Claim: But Excluding DA Only	0.0350

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

1. AAA & AAD Only	0.2657
2. DA Only	0.1000

Year of Birth	Actual (b) AAA & AAD Accepted Claim Cts. @ 12/31/20	All Reported Claim Cts. Excl. DA (c) @ 12/31/20	Insured Physicians @ 12/31/20	Estimated Claim Reporting Pattern - Based on :		B/F Method Estimated Ultimate Reported Excl. DA (3) + {[1-(6)] x (4) x A.3}	Indicated Ultimate AAA & AAD Accepted Claims Based on		Final Selected Ultimate AAA & AAD Accepted Claim Cts. (10)	IBNR AAA & AAD Accepted Claim Cts. (10) - (2)
				Accepted AAA & AAD	Reported Claim Cts. (6)		Reported Claim Cts. Excl. DA (2) + {[1-(5)] x (7) x B.1}	AAA & AAD Claim Cts. (2) + {[1-(5)] x (4) x A.1}		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2016	5	26	1,318	95.24%	88.48%	31.31	5.40	5.58	6	1
2017	13	34	1,356	88.59%	78.65%	44.13	14.34	14.44	15	2
2018	16	38	1,420	70.87%	61.69%	57.04	20.41	19.85	20	4
2019	8	24	1,501	47.25%	32.47%	59.48	16.34	15.36	16	8
2020	-	2	1,575	11.81%	8.12%	52.65	12.34	12.92	13	13
Subtotals:	42	124	7,170			244.62	68.82	68.15	70	28

Year of Birth	Actual (b) DA Only Accepted Claim Cts. @ 12/31/20	All Reported Claim Cts. Excl. DA (c) @ 12/31/20	Insured Physicians @ 12/31/20	Estimated Claim Reporting Pattern - Based on :		B/F Method Estimated Ultimate Reported Excl. DA (13) + {[1-(16)] x (14) x A.3}	Indicated Ultimate DA Only Accepted Claims Based on		Final Selected Ultimate DA Only Accepted Claim Cts. (20)	IBNR DA Only Accepted Claim Cts. (20) - (12)
				Accepted DA Only	Reported Claim Cts. (16)		Reported Claim Cts. Excl. DA (12) + {[1-(15)] x (17) x B.2}	DA Only Claim Cts. (12) + {[1-(15)] x (14) x A.2}		
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
2016	4	26	1,318	100.00%	88.48%	31.31	4.00	4.00	4	-
2017	2	34	1,356	90.91%	78.65%	44.13	2.40	2.43	3	1
2018	8	38	1,420	79.05%	61.69%	57.04	9.19	9.04	9	1
2019	2	24	1,501	51.00%	32.47%	59.48	4.91	4.57	5	3
2020	-	2	1,575	10.20%	8.12%	52.65	4.73	4.95	4	4
Subtotals:	16	124	7,170			244.62	25.24	25.00	25	9

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

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

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

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

Year of Birth	Actual (a) Accepted Claim Counts		All (b) Reported Claim Cts. @ 12/31/20	All Reported Claim Cts.		Claim Frequency per Insured Physician Based on :			Ratio of AAA & AAD to Reported All Claims Excl. DA (2) / (5)	Ratio of DA Only to Reported All Claims Excl. DA (3) / (5)
	-----			Excluding DA Claims @ 12/31/20 (4) - (3)	Insured Physicians	-----				
	AAA & AAD Only @ 12/31/20	DA Only @ 12/31/20				AAA & AAD Only (2) / (6)	DA Only (3) / (6)	Reported Excl. DA (5) / (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	11	4	32	28	570	0.0193	0.0070	0.0491	0.3929	0.1429
1990	7	3	39	36	590	0.0119	0.0051	0.0610	0.1944	0.0833
1991	4	4	38	34	653	0.0061	0.0061	0.0521	0.1176	0.1176
1992	13	1	48	47	712	0.0183	0.0014	0.0660	0.2766	0.0213
1993	13	2	40	38	731	0.0178	0.0027	0.0520	0.3421	0.0526
1994	7	9	36	27	659	0.0106	0.0137	0.0410	0.2593	0.3333
1995	6	5	26	21	682	0.0088	0.0073	0.0308	0.2857	0.2381
1996	7	10	40	30	708	0.0099	0.0141	0.0424	0.2333	0.3333
1997	11	6	47	41	737	0.0149	0.0081	0.0556	0.2683	0.1463
1998	15	3	42	39	699	0.0215	0.0043	0.0558	0.3846	0.0769
1999	9	9	40	31	665	0.0135	0.0135	0.0466	0.2903	0.2903
2000	6	7	38	31	620	0.0097	0.0113	0.0500	0.1935	0.2258
2001	4	9	41	32	676	0.0059	0.0133	0.0473	0.1250	0.2813
2002	17	5	50	45	730	0.0233	0.0068	0.0616	0.3778	0.1111
2003	3	6	23	17	785	0.0038	0.0076	0.0217	0.1765	0.3529
2004	6	7	31	24	841	0.0071	0.0083	0.0285	0.2500	0.2917
2005	11	2	41	39	891	0.0123	0.0022	0.0438	0.2821	0.0513
2006	12	1	34	33	897	0.0134	0.0011	0.0368	0.3636	0.0303
2007	10	5	36	31	963	0.0104	0.0052	0.0322	0.3226	0.1613
2008	10	1	42	41	987	0.0101	0.0010	0.0415	0.2439	0.0244
2009	11	6	50	44	1,044	0.0105	0.0057	0.0421	0.2500	0.1364
2010	6	6	40	34	1,071	0.0056	0.0056	0.0317	0.1765	0.1765
2011	12	2	44	42	1,091	0.0110	0.0018	0.0385	0.2857	0.0476
2012	7	4	50	46	1,119	0.0063	0.0036	0.0411	0.1522	0.0870
2013	8	3	32	29	1,143	0.0070	0.0026	0.0254	0.2759	0.1034
2014	10	3	44	41	1,208	0.0083	0.0025	0.0339	0.2439	0.0732
2015	15	6	48	42	1,273	0.0118	0.0047	0.0330	0.3571	0.1429
Subtotals:										
89 to 15	251	129	1,072	943	22,745	0.0110	0.0057	0.0415	0.2662	0.1368
89 to 02	130	77	557	480	9,432	0.0138	0.0082	0.0509	0.2708	0.1604
03 to 15	121	52	515	463	13,313	0.0091	0.0039	0.0348	0.2613	0.1123
08 to 15	79	31	350	319	8,936	0.0088	0.0035	0.0357	0.2476	0.0972
05 to 15	112	39	461	422	11,687	0.0096	0.0033	0.0361	0.2654	0.0924
(12) Selected Frequency =====>						0.0093	0.0035	0.0350	0.2657	0.1000

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

Open Accepted Claim Counts
Evaluated As of December 31, 2020

Year of Birth	Reported Open Accepted Claim Counts @ 12/31/20				IBNR Accepted Claim Counts (d)			Total Open Accepted Claim Counts (Reported + IBNR)			
	DA (a) Only	AAD (b) Only	AAA (c) Only	Combined (2)+(3)+(4)	DA Only	AAD & AAA Only	Combined	DA (2) + (6)	AAD & AAA Only (3)+(4)+(7)	Combined (9) + (10)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	-	-	3	3	-	-	-	-	-	3	3
1990	-	-	3	3	-	-	-	-	-	3	3
1991	-	-	4	4	-	-	-	-	-	4	4
1992	-	-	9	9	-	-	-	-	-	9	9
1993	-	-	8	8	-	-	-	-	-	8	8
1994	-	-	3	3	-	-	-	-	-	3	3
1995	-	-	5	5	-	-	-	-	-	5	5
1996	-	-	6	6	-	-	-	-	-	6	6
1997	-	-	8	8	-	-	-	-	-	8	8
1998	-	-	11	11	-	-	-	-	-	11	11
1999	-	-	3	3	-	-	-	-	-	3	3
2000	-	-	4	4	-	-	-	-	-	4	4
2001	-	-	4	4	-	-	-	-	-	4	4
2002	-	-	13	13	-	-	-	-	-	13	13
2003	-	-	3	3	-	-	-	-	-	3	3
2004	-	-	5	5	-	-	-	-	-	5	5
2005	-	-	7	7	-	-	-	-	-	7	7
2006	-	-	9	9	-	-	-	-	-	9	9
2007	-	-	7	7	-	-	-	-	-	7	7
2008	-	-	9	9	-	-	-	-	-	9	9
2009	-	-	10	10	-	-	-	-	-	10	10
2010	-	-	5	5	-	-	-	-	-	5	5
2011	-	-	10	10	-	-	-	-	-	10	10
2012	-	-	7	7	-	-	-	-	-	7	7
2013	-	-	7	7	-	-	-	-	-	7	7
2014	-	-	9	9	-	-	-	-	-	9	9
2015	-	-	15	15	-	-	-	-	-	15	15
2016	1	-	5	6	-	1	1	1	1	6	7
2017	-	-	12	12	1	2	3	1	1	14	15
2018	-	-	15	15	1	4	5	1	1	19	20
2019	-	-	7	7	3	8	11	3	3	15	18
2020	-	-	-	-	4	13	17	4	4	13	17
Totals All:	1	-	226	227	9	28	37	10	254	264	

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 December 31, 2020.
 (c) AAA are accepted claims that are alive as of December 31, 2020.
 (d) See Exhibit X, Sheet 1a, Columns (6), (7), and (8), respectively.

Reported Claim Counts
 Period to Period Development Factors

Year of Birth	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156
1989		3.400	1.235	1.190	1.120	1.071	1.067	1.000	1.000	1.000	1.000	1.000
1990	7.000	2.571	1.500	1.111	1.233	1.027	1.026	1.000	1.000	1.000	1.000	1.000
1991		2.833	1.412	1.208	1.172	1.000	1.088	1.000	1.000	1.000	1.000	1.000
1992	2.200	2.818	1.258	1.077	1.119	1.021	1.000	1.000	1.000	1.000	1.000	1.000
1993	3.000	3.556	1.063	1.029	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	5.333	1.750	1.107	1.000	1.161	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	3.000	2.333	1.429	1.150	1.087	1.000	1.040	1.000	1.000	1.000	1.000	1.000
1996	5.500	1.727	1.211	1.348	1.258	1.000	1.000	1.000	1.026	1.000	1.000	1.000
1997	6.000	2.083	1.320	1.273	1.119	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	6.500	2.308	1.133	1.029	1.171	1.024	1.000	1.000	1.000	1.000	1.000	1.000
1999	2.800	1.571	1.318	1.103	1.219	1.026	1.000	1.000	1.000	1.000	1.000	1.000
2000	4.000	1.625	1.192	1.065	1.152	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	3.333	2.300	1.304	1.167	1.171	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	6.000	1.833	1.152	1.105	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	2.667	1.375	1.364	1.200	1.167	1.000	1.095	1.000	1.000	1.000	1.000	1.000
2004	10.000	1.500	1.333	1.150	1.261	1.034	1.000	1.033	1.000	1.000	1.000	1.000
2005		2.333	1.429	1.167	1.114	1.026	1.025	1.000	1.000	1.000	1.000	1.000
2006	4.500	1.889	1.412	1.167	1.179	1.000	1.000	1.030	1.000	1.000	1.000	1.000
2007	3.000	1.833	1.182	1.192	1.032	1.031	1.091	1.000	1.000	1.000	1.000	1.000
2008	9.000	2.000	1.333	1.208	1.276	1.000	1.108	1.024	1.000	1.000	1.000	1.000
2009	3.000	1.733	1.308	1.147	1.205	1.021	1.000	1.042	1.000	1.000	1.000	1.000
2010	3.250	1.923	1.280	1.125	1.083	1.000	1.000	1.026	1.000	1.000		
2011	2.333	1.714	1.542	1.027	1.053	1.000	1.100	1.000	1.000			
2012	3.400	2.118	1.222	1.045	1.087	1.000	1.000	1.000				
2013	2.400	1.917	1.174	1.148	1.032	1.000	1.000					
2014	7.000	2.286	1.188	1.132	1.023	1.000						
2015		2.615	1.206	1.073	1.091							
2016	1.857	1.462	1.316	1.200								
2017	7.000	1.524	1.125									
2018	4.143	1.586										
2019	3.250											
Simple Avg. - Incremental	4.499	2.084	1.277	1.137	1.145	1.011	1.026	1.006	1.001	1.000	1.000	1.000
Wtd Avg. All - Incremental	4.010	1.978	1.257	1.126	1.140	1.010	1.022	1.006	1.001	1.000	1.000	1.000
Wtd Latest Five - Incremental	4.080	1.811	1.193	1.109	1.059	1.000	1.019	1.018	1.000	1.000	1.000	1.000
Wtd Latest Three - Incremental	4.222	1.540	1.200	1.125	1.051	1.000	1.033	1.008	1.000	1.000	1.000	1.000
Selected Incremental - Prior 12/31/19	4.000	1.900	1.250	1.125	1.065	1.010	1.010	1.007	1.000	1.000	1.000	1.000
Selected - Incremental	4.000	1.900	1.275	1.125	1.065	1.020	1.020	1.020	1.000	1.000	1.000	1.000
Selected - Cumulative	12.320	3.080	1.621	1.271	1.130	1.061	1.040	1.020	1.000	1.000	1.000	1.000

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

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

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

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

2021	1.83%	1.30%
2022	1.78%	1.81%
2023	1.70%	1.76%
2024	1.80%	1.68%
2025	1.62%	1.78%
2026	1.26%	1.60%
2027	1.33%	1.24%
2028	1.14%	1.31%
2029	1.27%	1.13%
2030	1.62%	1.25%
2031	1.41%	1.60%
2032	1.46%	1.39%
2033	1.41%	1.44%
2034	1.59%	1.39%
2035	1.46%	1.57%
2036	1.45%	1.44%
2037	1.40%	1.43%
2038	1.38%	1.39%
2039	1.33%	1.36%
2040	1.59%	1.31%
2041	1.50%	1.57%
2042	1.51%	1.49%
2043	1.75%	1.49%
2044	1.67%	1.73%
2045	1.64%	1.65%
2046	1.83%	1.62%
2047	1.63%	1.81%
2048	1.47%	1.61%
2049	1.32%	1.45%
2050	1.52%	1.30%
2051	2.18%	1.50%
2052	2.12%	2.15%
2053	2.08%	2.10%
2054	2.01%	2.05%
2055	1.98%	1.99%
2056	1.92%	1.96%
2057	1.89%	1.90%
2058	1.80%	1.87%
2059	1.73%	1.77%
2060	1.67%	1.71%
2061	1.61%	1.65%
2062	1.61%	1.59%
2063	1.57%	1.59%
2064	1.52%	1.55%
2065	1.45%	1.50%
2066	1.40%	1.43%
2067	1.39%	1.39%
2068	1.33%	1.37%
2069	1.30%	1.32%
2070	1.26%	1.28%

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

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

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

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

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

2071	1.21%	1.24%
2072	1.16%	1.19%
2073	1.12%	1.15%
2074	1.07%	1.10%
2075	1.02%	1.05%
2076	0.98%	1.01%
2077	0.97%	0.97%
2078	0.93%	0.96%
2079	0.87%	0.91%
2080	0.83%	0.86%
2081	0.78%	0.82%
2082	0.75%	0.77%
2083	0.72%	0.74%
2084	0.68%	0.71%
2085	0.64%	0.67%
2086	0.59%	0.64%
2087	0.57%	0.59%
2088	0.53%	0.56%
2089	0.49%	0.52%
2090	0.47%	0.48%
2091	0.43%	0.46%
2092	0.40%	0.43%
2093	0.37%	0.40%
2094	0.34%	0.36%
2095	0.31%	0.34%
2096	0.28%	0.31%
2097	0.26%	0.28%
2098	0.24%	0.26%
2099	0.21%	0.23%
2100	0.19%	0.21%
2101	0.17%	0.19%
2102	0.15%	0.17%
2103	0.13%	0.15%
2104	0.11%	0.13%
2105	0.10%	0.11%
2106	0.08%	0.10%
2107	0.07%	0.08%
2108	0.06%	0.07%
2109	0.05%	0.06%
2110	0.04%	0.05%
2111	0.03%	0.04%
2112	0.03%	0.03%
2113	0.02%	0.02%
2114	0.02%	0.02%
2115	0.01%	0.01%
2116	0.01%	0.01%
2117	0.01%	0.01%
2118	0.00%	0.01%
2119	0.01%	0.00%
2120	0.00%	0.01%

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

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

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

Calendar Year	Birth Year 2009	Birth Year 2010	Birth Year 2011	Birth Year 2012	Birth Year 2013	Birth Year 2014	Birth Year 2015	Birth Year 2016	Birth Year 2017	Birth Year 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2020 Level - After Mortality										
2021	2.67%	2.89%	3.74%	3.57%	1.48%	1.38%	1.74%	1.90%	1.76%	1.82%
2022	1.25%	0.69%	1.34%	1.15%	1.27%	1.46%	1.35%	1.71%	1.87%	1.73%
2023	2.41%	1.57%	2.17%	1.56%	1.41%	1.25%	1.43%	1.33%	1.68%	1.83%
2024	2.34%	1.55%	2.09%	1.52%	1.80%	1.39%	1.23%	1.41%	1.30%	1.65%
2025	2.56%	1.73%	2.35%	1.76%	1.56%	1.78%	1.36%	1.21%	1.38%	1.28%
2026	2.26%	1.52%	1.98%	1.47%	1.62%	1.54%	1.75%	1.34%	1.18%	1.36%
2027	3.07%	1.96%	2.72%	2.13%	1.56%	1.60%	1.51%	1.71%	1.31%	1.16%
2028	2.15%	1.48%	1.85%	1.40%	1.77%	1.54%	1.57%	1.48%	1.68%	1.29%
2029	2.12%	1.46%	1.81%	1.38%	1.62%	1.75%	1.52%	1.54%	1.46%	1.65%
2030	2.45%	1.74%	2.13%	1.71%	1.61%	1.60%	1.72%	1.49%	1.52%	1.43%
2031	2.53%	1.45%	1.70%	1.31%	1.56%	1.59%	1.57%	1.68%	1.46%	1.49%
2032	2.49%	1.95%	1.65%	1.29%	1.53%	1.54%	1.56%	1.54%	1.65%	1.43%
2033	2.42%	1.92%	1.99%	1.26%	1.47%	1.51%	1.51%	1.53%	1.51%	1.62%
2034	3.09%	2.30%	2.45%	2.44%	1.77%	1.45%	1.48%	1.48%	1.50%	1.48%
2035	2.53%	2.04%	2.13%	2.10%	1.67%	1.75%	1.43%	1.45%	1.46%	1.48%
2036	2.34%	1.84%	1.84%	1.83%	1.68%	1.65%	1.72%	1.40%	1.43%	1.43%
2037	2.29%	1.84%	1.79%	1.78%	1.94%	1.65%	1.62%	1.68%	1.38%	1.40%
2038	2.24%	1.82%	2.05%	1.74%	1.86%	1.91%	1.63%	1.59%	1.65%	1.35%
2039	2.17%	1.79%	2.00%	2.29%	1.82%	1.83%	1.88%	1.59%	1.56%	1.62%
2040	2.38%	1.99%	2.22%	2.52%	2.03%	1.80%	1.80%	1.85%	1.57%	1.53%
2041	2.66%	2.09%	2.18%	2.65%	1.81%	2.00%	1.77%	1.76%	1.81%	1.54%
2042	2.00%	1.70%	1.84%	2.13%	1.63%	1.79%	1.97%	1.73%	1.73%	1.78%
2043	1.94%	1.68%	1.79%	2.08%	1.46%	1.61%	1.76%	1.93%	1.70%	1.70%
2044	1.90%	1.81%	1.75%	2.03%	1.69%	1.44%	1.58%	1.72%	1.90%	1.67%
2045	1.99%	1.92%	1.89%	2.14%	2.43%	1.67%	1.42%	1.55%	1.69%	1.86%
2046	1.78%	1.75%	1.67%	1.93%	2.36%	2.39%	1.64%	1.39%	1.52%	1.66%
2047	1.73%	1.72%	1.63%	1.89%	2.31%	2.33%	2.35%	1.61%	1.37%	1.50%
2048	2.15%	2.00%	1.80%	2.20%	2.23%	2.27%	2.29%	2.31%	1.58%	1.34%
2049	1.62%	1.66%	1.55%	1.79%	2.20%	2.20%	2.23%	2.24%	2.26%	1.55%
2050	1.78%	1.82%	1.74%	1.97%	2.13%	2.17%	2.17%	2.19%	2.20%	2.22%
2051	1.52%	1.60%	1.47%	1.70%	2.10%	2.10%	2.14%	2.12%	2.15%	2.16%
2052	1.47%	1.56%	1.43%	1.65%	2.00%	2.07%	2.07%	2.10%	2.09%	2.11%
2053	1.43%	1.53%	1.40%	1.61%	1.92%	1.97%	2.04%	2.03%	2.06%	2.05%
2054	1.37%	1.65%	1.35%	1.56%	1.85%	1.90%	1.94%	2.00%	1.99%	2.02%
2055	1.80%	1.99%	1.61%	1.93%	1.79%	1.83%	1.86%	1.90%	1.96%	1.96%
2056	1.34%	1.59%	1.47%	1.48%	1.79%	1.77%	1.80%	1.83%	1.87%	1.93%
2057	1.29%	1.55%	1.42%	1.44%	1.74%	1.76%	1.74%	1.76%	1.80%	1.83%
2058	1.24%	1.52%	1.47%	1.40%	1.69%	1.72%	1.73%	1.70%	1.73%	1.76%
2059	1.20%	1.48%	1.43%	1.36%	1.61%	1.66%	1.69%	1.70%	1.67%	1.70%
2060	1.29%	1.60%	1.56%	1.57%	1.56%	1.59%	1.64%	1.66%	1.67%	1.64%
2061	1.10%	1.41%	1.35%	1.36%	1.54%	1.54%	1.56%	1.60%	1.63%	1.64%
2062	1.33%	1.58%	1.42%	1.54%	1.48%	1.52%	1.51%	1.53%	1.58%	1.60%
2063	1.01%	1.34%	1.27%	1.28%	1.44%	1.46%	1.49%	1.48%	1.50%	1.55%
2064	0.97%	1.31%	1.23%	1.24%	1.40%	1.42%	1.44%	1.46%	1.46%	1.47%
2065	1.00%	1.36%	1.29%	1.29%	1.34%	1.38%	1.40%	1.41%	1.44%	1.43%
2066	0.88%	1.24%	1.15%	1.16%	1.29%	1.33%	1.36%	1.37%	1.38%	1.41%
2067	0.84%	1.20%	1.11%	1.12%	1.24%	1.28%	1.30%	1.33%	1.35%	1.36%
2068	0.80%	1.16%	1.07%	1.09%	1.18%	1.22%	1.25%	1.28%	1.31%	1.32%
2069	0.94%	1.28%	1.10%	1.19%	1.14%	1.17%	1.20%	1.23%	1.26%	1.28%
2070	0.81%	1.20%	1.10%	1.11%	1.09%	1.12%	1.15%	1.18%	1.21%	1.23%

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

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

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

Calendar Year	Birth Year 2009	Birth Year 2010	Birth Year 2011	Birth Year 2012	Birth Year 2013	Birth Year 2014	Birth Year 2015	Birth Year 2016	Birth Year 2017	Birth Year 2018
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2020 Level - After Mortality										
2071	0.69%	1.05%	0.95%	0.97%	1.08%	1.08%	1.10%	1.13%	1.16%	1.19%
2072	0.65%	1.02%	0.91%	0.93%	1.03%	1.06%	1.06%	1.08%	1.11%	1.14%
2073	0.61%	0.98%	0.87%	0.89%	0.96%	1.01%	1.05%	1.04%	1.06%	1.09%
2074	0.57%	0.94%	0.83%	0.85%	0.92%	0.95%	1.00%	1.03%	1.02%	1.04%
2075	0.58%	0.96%	0.85%	0.86%	0.87%	0.91%	0.93%	0.98%	1.01%	1.00%
2076	0.61%	0.97%	0.78%	0.86%	0.83%	0.86%	0.89%	0.92%	0.96%	0.99%
2077	0.47%	0.83%	0.71%	0.74%	0.80%	0.82%	0.84%	0.87%	0.90%	0.94%
2078	0.44%	0.79%	0.67%	0.70%	0.75%	0.79%	0.81%	0.83%	0.86%	0.88%
2079	0.41%	0.76%	0.63%	0.66%	0.72%	0.74%	0.77%	0.79%	0.81%	0.84%
2080	0.42%	0.79%	0.66%	0.69%	0.66%	0.71%	0.73%	0.76%	0.78%	0.80%
2081	0.35%	0.68%	0.56%	0.59%	0.63%	0.65%	0.69%	0.71%	0.74%	0.76%
2082	0.33%	0.64%	0.52%	0.56%	0.59%	0.62%	0.64%	0.68%	0.70%	0.73%
2083	0.36%	0.67%	0.50%	0.57%	0.54%	0.58%	0.61%	0.63%	0.67%	0.69%
2084	0.28%	0.57%	0.45%	0.49%	0.52%	0.54%	0.57%	0.60%	0.62%	0.66%
2085	0.27%	0.57%	0.44%	0.48%	0.48%	0.51%	0.53%	0.56%	0.59%	0.60%
2086	0.23%	0.50%	0.38%	0.42%	0.45%	0.47%	0.50%	0.52%	0.55%	0.58%
2087	0.21%	0.47%	0.35%	0.39%	0.41%	0.44%	0.46%	0.49%	0.51%	0.54%
2088	0.19%	0.43%	0.32%	0.36%	0.38%	0.40%	0.44%	0.46%	0.48%	0.50%
2089	0.17%	0.40%	0.29%	0.33%	0.35%	0.37%	0.40%	0.43%	0.45%	0.47%
2090	0.19%	0.43%	0.29%	0.35%	0.31%	0.34%	0.37%	0.39%	0.42%	0.44%
2091	0.14%	0.34%	0.23%	0.28%	0.29%	0.31%	0.34%	0.36%	0.38%	0.41%
2092	0.12%	0.31%	0.21%	0.25%	0.26%	0.29%	0.30%	0.33%	0.35%	0.37%
2093	0.11%	0.28%	0.18%	0.23%	0.24%	0.26%	0.28%	0.30%	0.33%	0.35%
2094	0.10%	0.25%	0.16%	0.20%	0.21%	0.23%	0.25%	0.28%	0.29%	0.32%
2095	0.09%	0.24%	0.15%	0.19%	0.19%	0.21%	0.23%	0.25%	0.27%	0.29%
2096	0.07%	0.20%	0.12%	0.16%	0.17%	0.19%	0.20%	0.23%	0.24%	0.27%
2097	0.07%	0.19%	0.10%	0.15%	0.14%	0.16%	0.18%	0.20%	0.22%	0.24%
2098	0.05%	0.15%	0.09%	0.12%	0.13%	0.14%	0.16%	0.18%	0.20%	0.22%
2099	0.05%	0.13%	0.07%	0.11%	0.11%	0.12%	0.14%	0.16%	0.18%	0.19%
2100	0.04%	0.12%	0.06%	0.10%	0.09%	0.11%	0.12%	0.14%	0.16%	0.17%
2101	0.03%	0.10%	0.05%	0.08%	0.08%	0.09%	0.11%	0.12%	0.13%	0.15%
2102	0.02%	0.08%	0.04%	0.07%	0.07%	0.08%	0.09%	0.10%	0.12%	0.13%
2103	0.02%	0.07%	0.03%	0.05%	0.05%	0.07%	0.08%	0.09%	0.10%	0.12%
2104	0.02%	0.06%	0.02%	0.04%	0.04%	0.05%	0.06%	0.07%	0.09%	0.10%
2105	0.01%	0.05%	0.02%	0.04%	0.04%	0.04%	0.05%	0.06%	0.07%	0.09%
2106	0.01%	0.03%	0.01%	0.03%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%
2107	0.01%	0.03%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%
2108	0.00%	0.02%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.05%
2109	0.01%	0.01%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%
2110	0.00%	0.04%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%
2111	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%
2112	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%
2113	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.01%	0.02%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.01%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

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

Calendar Year	Birth Year 1999	Birth Year 2000	Birth Year 2001	Birth Year 2002	Birth Year 2003	Birth Year 2004	Birth Year 2005	Birth Year 2006	Birth Year 2007	Birth Year 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2020 Level - After Mortality										
2021	3.29%	2.41%	3.85%	3.76%	4.71%	3.15%	4.32%	3.87%	4.34%	2.61%
2022	3.06%	2.03%	2.54%	2.27%	2.78%	1.63%	2.61%	1.83%	2.90%	1.30%
2023	3.43%	2.55%	2.75%	2.69%	4.12%	2.47%	2.71%	2.79%	3.54%	2.30%
2024	3.64%	4.11%	2.67%	3.46%	3.92%	2.40%	2.44%	2.69%	3.34%	2.25%
2025	3.51%	4.04%	2.88%	3.55%	4.83%	2.64%	2.32%	2.88%	3.58%	2.43%
2026	4.11%	3.70%	2.56%	3.23%	4.50%	2.85%	1.92%	2.69%	3.00%	2.17%
2027	5.18%	4.47%	3.79%	4.12%	5.65%	3.82%	3.45%	3.38%	4.11%	2.90%
2028	3.81%	3.31%	2.75%	3.08%	4.09%	2.72%	2.56%	2.87%	2.77%	2.07%
2029	3.69%	3.15%	2.69%	3.10%	3.93%	2.68%	2.36%	2.88%	2.74%	2.04%
2030	3.78%	3.23%	3.02%	3.30%	4.18%	3.01%	2.49%	3.10%	3.06%	2.50%
2031	3.41%	2.80%	2.54%	2.88%	3.59%	2.41%	2.08%	2.70%	2.46%	2.16%
2032	3.29%	2.66%	2.48%	2.82%	3.44%	2.37%	2.31%	2.62%	2.35%	2.12%
2033	3.15%	2.51%	2.39%	2.69%	3.26%	2.30%	2.13%	2.54%	2.22%	2.07%
2034	3.67%	2.94%	3.00%	3.29%	4.08%	3.14%	2.61%	2.98%	3.26%	2.45%
2035	2.92%	2.34%	2.50%	2.69%	3.18%	2.44%	2.13%	2.57%	2.58%	2.43%
2036	2.79%	2.12%	2.19%	2.44%	2.78%	2.14%	1.96%	2.30%	2.20%	2.19%
2037	2.67%	2.01%	2.47%	2.34%	2.64%	2.09%	2.04%	2.23%	2.10%	2.14%
2038	2.56%	1.90%	2.41%	2.27%	2.51%	2.05%	1.99%	2.29%	2.01%	2.10%
2039	2.44%	1.80%	2.33%	2.18%	2.35%	1.99%	1.92%	2.21%	1.92%	2.04%
2040	2.48%	1.85%	2.59%	2.32%	2.49%	2.26%	2.12%	2.35%	2.14%	2.24%
2041	2.71%	1.92%	2.51%	2.53%	2.77%	2.65%	2.26%	2.45%	2.38%	2.30%
2042	2.12%	1.53%	2.12%	1.94%	1.96%	1.83%	1.76%	1.99%	1.68%	1.90%
2043	2.02%	1.88%	2.06%	1.86%	1.84%	1.79%	1.71%	1.92%	1.61%	1.85%
2044	1.92%	1.81%	2.00%	1.81%	1.74%	1.75%	1.73%	1.86%	1.67%	1.81%
2045	1.82%	1.78%	2.11%	1.84%	1.74%	1.87%	1.72%	1.91%	1.78%	1.90%
2046	1.72%	1.66%	1.86%	1.65%	1.50%	1.64%	1.58%	1.72%	1.54%	1.72%
2047	1.63%	1.59%	1.81%	1.60%	1.41%	1.60%	1.55%	1.66%	1.49%	1.67%
2048	1.87%	1.67%	1.95%	1.83%	1.72%	2.16%	1.89%	1.87%	1.90%	1.91%
2049	1.45%	1.46%	1.67%	1.46%	1.21%	1.50%	1.46%	1.54%	1.37%	1.58%
2050	1.45%	1.49%	1.86%	1.56%	1.26%	1.71%	1.58%	1.63%	1.53%	1.73%
2051	1.28%	1.35%	1.55%	1.34%	1.03%	1.40%	1.38%	1.42%	1.27%	1.49%
2052	1.20%	1.30%	1.49%	1.29%	0.94%	1.36%	1.38%	1.37%	1.22%	1.45%
2053	1.12%	1.25%	1.43%	1.23%	0.87%	1.32%	1.48%	1.36%	1.18%	1.41%
2054	1.04%	1.21%	1.37%	1.17%	0.79%	1.44%	1.43%	1.30%	1.13%	1.37%
2055	1.18%	1.25%	1.59%	1.44%	1.01%	2.02%	1.74%	1.50%	1.58%	1.69%
2056	0.90%	1.12%	1.26%	1.13%	0.65%	1.36%	1.40%	1.20%	1.05%	1.51%
2057	0.83%	1.08%	1.20%	1.06%	0.58%	1.30%	1.31%	1.15%	1.01%	1.46%
2058	0.76%	1.04%	1.14%	1.01%	0.52%	1.25%	1.27%	1.10%	0.97%	1.42%
2059	0.70%	1.01%	1.09%	0.96%	0.47%	1.21%	1.24%	1.06%	0.93%	1.37%
2060	0.67%	1.02%	1.20%	1.01%	0.47%	1.33%	1.34%	1.10%	1.04%	1.46%
2061	0.58%	0.94%	0.98%	0.86%	0.36%	1.11%	1.16%	0.96%	0.86%	1.28%
2062	0.64%	0.92%	1.02%	0.93%	0.43%	1.43%	1.33%	1.03%	1.10%	1.40%
2063	0.47%	0.87%	0.87%	0.77%	0.28%	1.02%	1.08%	0.88%	0.79%	1.19%
2064	0.42%	0.84%	0.82%	0.73%	0.24%	0.97%	1.07%	0.84%	0.76%	1.15%
2065	0.38%	0.83%	0.87%	0.73%	0.23%	1.02%	1.07%	0.84%	0.81%	1.18%
2066	0.33%	0.78%	0.73%	0.64%	0.18%	0.88%	0.97%	0.76%	0.69%	1.06%
2067	0.30%	0.75%	0.68%	0.60%	0.15%	0.83%	0.93%	0.72%	0.66%	1.02%
2068	0.26%	0.72%	0.64%	0.57%	0.12%	0.79%	0.92%	0.68%	0.63%	0.98%
2069	0.28%	0.69%	0.63%	0.58%	0.13%	0.99%	1.00%	0.70%	0.81%	1.05%
2070	0.20%	0.69%	0.64%	0.54%	0.09%	0.81%	0.89%	0.66%	0.67%	0.98%

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

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

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

Calendar Year	Birth Year 1999	Birth Year 2000	Birth Year 2001	Birth Year 2002	Birth Year 2003	Birth Year 2004	Birth Year 2005	Birth Year 2006	Birth Year 2007	Birth Year 2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2020 Level - After Mortality										
2071	0.17%	0.63%	0.51%	0.46%	0.07%	0.66%	0.78%	0.58%	0.54%	0.85%
2072	0.14%	0.60%	0.46%	0.43%	0.05%	0.62%	0.76%	0.54%	0.52%	0.81%
2073	0.12%	0.57%	0.42%	0.39%	0.04%	0.57%	0.70%	0.51%	0.49%	0.77%
2074	0.10%	0.54%	0.39%	0.36%	0.03%	0.54%	0.67%	0.48%	0.46%	0.73%
2075	0.08%	0.52%	0.39%	0.36%	0.03%	0.54%	0.66%	0.47%	0.49%	0.73%
2076	0.08%	0.48%	0.33%	0.33%	0.02%	0.59%	0.69%	0.44%	0.55%	0.72%
2077	0.05%	0.45%	0.28%	0.28%	0.01%	0.42%	0.56%	0.39%	0.38%	0.61%
2078	0.04%	0.42%	0.25%	0.26%	0.01%	0.38%	0.52%	0.37%	0.36%	0.57%
2079	0.03%	0.39%	0.22%	0.24%	0.01%	0.35%	0.48%	0.34%	0.34%	0.54%
2080	0.03%	0.38%	0.23%	0.23%	0.00%	0.36%	0.50%	0.34%	0.37%	0.55%
2081	0.02%	0.33%	0.17%	0.19%	0.00%	0.28%	0.41%	0.29%	0.29%	0.46%
2082	0.01%	0.31%	0.15%	0.17%	0.00%	0.25%	0.38%	0.27%	0.27%	0.43%
2083	0.01%	0.28%	0.13%	0.16%	0.00%	0.28%	0.39%	0.25%	0.33%	0.44%
2084	0.01%	0.25%	0.11%	0.14%	0.00%	0.20%	0.32%	0.22%	0.23%	0.36%
2085	0.00%	0.23%	0.10%	0.13%	0.00%	0.19%	0.30%	0.21%	0.23%	0.35%
2086	0.00%	0.20%	0.07%	0.11%	0.00%	0.15%	0.26%	0.18%	0.19%	0.30%
2087	0.00%	0.17%	0.06%	0.10%	0.00%	0.13%	0.23%	0.16%	0.17%	0.27%
2088	0.00%	0.15%	0.05%	0.09%	0.00%	0.11%	0.21%	0.15%	0.15%	0.24%
2089	0.00%	0.13%	0.04%	0.07%	0.00%	0.09%	0.18%	0.13%	0.13%	0.22%
2090	0.00%	0.12%	0.03%	0.07%	0.00%	0.10%	0.18%	0.12%	0.18%	0.23%
2091	0.00%	0.09%	0.02%	0.05%	0.00%	0.06%	0.13%	0.10%	0.10%	0.17%
2092	0.00%	0.08%	0.01%	0.05%	0.00%	0.05%	0.12%	0.09%	0.09%	0.15%
2093	0.00%	0.06%	0.01%	0.04%	0.00%	0.04%	0.10%	0.07%	0.08%	0.13%
2094	0.00%	0.05%	0.01%	0.03%	0.00%	0.03%	0.08%	0.06%	0.06%	0.11%
2095	0.00%	0.04%	0.01%	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%	0.02%	0.05%	0.03%	0.05%	0.07%
2098	0.00%	0.02%	0.00%	0.01%	0.00%	0.01%	0.04%	0.03%	0.03%	0.05%
2099	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%	0.03%	0.02%	0.02%	0.04%
2100	0.00%	0.03%	0.00%	0.01%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%
2101	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%	0.02%
2102	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	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%	0.01%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

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

Calendar Year	Birth Year 1989	Birth Year 1990	Birth Year 1991	Birth Year 1992	Birth Year 1993	Birth Year 1994	Birth Year 1995	Birth Year 1996	Birth Year 1997	Birth Year 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year										
Future Payments Based on 2020 Level - After Mortality										
2021	4.09%	3.84%	4.09%	3.80%	5.73%	3.69%	3.62%	3.31%	3.41%	3.84%
2022	2.87%	3.70%	3.21%	2.76%	3.81%	2.04%	2.67%	2.41%	2.39%	2.71%
2023	3.10%	5.14%	3.29%	3.25%	3.99%	2.04%	3.19%	3.32%	2.89%	2.78%
2024	3.03%	4.91%	3.19%	3.23%	3.97%	2.04%	3.13%	3.07%	3.05%	2.71%
2025	3.23%	5.09%	3.57%	3.53%	3.92%	2.22%	3.22%	4.01%	3.20%	3.02%
2026	2.96%	4.57%	3.12%	3.07%	3.42%	2.01%	3.10%	3.68%	2.92%	2.77%
2027	4.52%	5.29%	4.42%	4.20%	3.91%	2.88%	4.20%	4.55%	3.78%	3.62%
2028	2.83%	4.17%	2.93%	2.97%	2.97%	1.95%	2.94%	3.29%	2.76%	2.63%
2029	2.96%	4.02%	2.96%	3.03%	2.80%	1.94%	2.88%	3.13%	2.69%	2.52%
2030	3.16%	4.27%	3.43%	3.47%	2.95%	2.17%	3.07%	3.47%	2.91%	2.68%
2031	2.82%	3.65%	2.92%	2.93%	2.51%	1.88%	2.73%	3.04%	2.56%	2.44%
2032	2.76%	3.50%	2.84%	2.92%	2.47%	1.87%	2.67%	2.91%	2.49%	2.43%
2033	2.69%	3.31%	2.74%	2.76%	2.34%	1.83%	2.59%	2.78%	2.42%	2.30%
2034	3.53%	3.85%	3.25%	3.25%	2.75%	2.64%	3.00%	3.42%	3.13%	2.94%
2035	2.74%	3.26%	2.83%	2.92%	2.33%	1.98%	2.61%	2.66%	2.48%	2.39%
2036	2.48%	2.84%	2.77%	2.69%	2.06%	1.76%	2.40%	2.46%	2.22%	2.25%
2037	2.42%	2.69%	2.68%	2.54%	1.98%	1.73%	2.33%	2.37%	2.15%	2.14%
2038	2.35%	2.56%	2.59%	2.46%	1.91%	1.72%	2.28%	2.28%	2.10%	2.09%
2039	2.28%	2.40%	2.49%	2.37%	1.84%	1.68%	2.21%	2.19%	2.03%	2.10%
2040	2.44%	2.53%	2.69%	2.68%	2.01%	1.89%	2.36%	2.30%	2.21%	2.32%
2041	2.89%	2.62%	2.52%	2.66%	2.11%	2.39%	2.45%	2.59%	2.53%	2.64%
2042	2.08%	1.98%	2.22%	2.12%	1.65%	1.60%	2.03%	1.95%	1.85%	1.97%
2043	2.01%	1.85%	2.13%	2.04%	1.60%	1.57%	1.97%	1.88%	1.79%	1.92%
2044	1.94%	1.74%	2.05%	2.02%	1.55%	1.56%	1.92%	1.81%	1.73%	1.93%
2045	2.03%	1.74%	2.13%	2.08%	1.74%	1.67%	1.95%	1.80%	2.08%	1.90%
2046	1.80%	1.48%	1.87%	1.80%	1.56%	1.49%	1.79%	1.67%	1.86%	1.77%
2047	1.74%	1.38%	1.79%	1.72%	1.51%	1.77%	1.74%	1.61%	1.80%	1.72%
2048	2.24%	1.56%	1.85%	2.01%	1.77%	2.06%	1.93%	1.95%	2.08%	2.13%
2049	1.60%	1.15%	1.62%	1.56%	1.41%	1.68%	1.62%	1.48%	1.68%	1.62%
2050	1.72%	1.19%	1.72%	1.71%	1.55%	1.84%	1.71%	1.56%	1.81%	1.72%
2051	1.47%	0.95%	1.46%	1.41%	1.33%	1.61%	1.50%	1.36%	1.56%	1.52%
2052	1.40%	0.86%	1.38%	1.38%	1.28%	2.01%	1.45%	1.31%	1.50%	1.51%
2053	1.34%	0.78%	1.30%	1.27%	1.24%	1.97%	1.39%	1.25%	1.45%	1.43%
2054	1.27%	0.69%	1.23%	1.20%	1.20%	1.91%	1.33%	1.19%	1.39%	1.37%
2055	1.73%	0.84%	1.34%	1.46%	1.50%	2.26%	1.53%	1.46%	1.70%	1.72%
2056	1.14%	0.55%	1.08%	1.10%	1.12%	1.81%	1.23%	1.09%	1.28%	1.32%
2057	1.07%	0.48%	1.01%	0.99%	1.07%	1.75%	1.17%	1.03%	1.23%	1.23%
2058	1.01%	0.42%	0.94%	0.93%	1.03%	1.70%	1.11%	0.98%	1.17%	1.18%
2059	0.95%	0.36%	0.88%	0.87%	0.99%	1.65%	1.06%	0.93%	1.12%	1.14%
2060	1.00%	0.35%	0.89%	0.95%	1.07%	1.72%	1.09%	0.96%	1.20%	1.22%
2061	0.82%	0.26%	0.75%	0.75%	0.91%	1.53%	0.95%	0.83%	1.02%	1.04%
2062	1.04%	0.29%	0.73%	0.81%	1.04%	1.71%	1.01%	0.97%	1.13%	1.25%
2063	0.71%	0.18%	0.63%	0.64%	0.82%	1.41%	0.84%	0.73%	0.92%	0.95%
2064	0.65%	0.15%	0.57%	0.61%	0.78%	1.35%	0.79%	0.69%	0.87%	0.93%
2065	0.67%	0.14%	0.56%	0.59%	0.81%	1.37%	0.78%	0.66%	0.90%	0.89%
2066	0.54%	0.10%	0.47%	0.49%	0.70%	1.23%	0.69%	0.60%	0.77%	0.81%
2067	0.49%	0.08%	0.42%	0.45%	0.66%	1.17%	0.64%	0.55%	0.73%	0.76%
2068	0.44%	0.06%	0.38%	0.42%	0.62%	1.12%	0.59%	0.51%	0.68%	0.74%
2069	0.54%	0.06%	0.35%	0.42%	0.68%	1.22%	0.60%	0.57%	0.73%	0.84%
2070	0.41%	0.04%	0.32%	0.37%	0.60%	1.06%	0.54%	0.46%	0.67%	0.68%

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

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

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

Calendar Year	Birth Year 1989	Birth Year 1990	Birth Year 1991	Birth Year 1992	Birth Year 1993	Birth Year 1994	Birth Year 1995	Birth Year 1996	Birth Year 1997	Birth Year 1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Percent of Remaining (O/S) Loss & Expense Payments By Calendar Year Future Payments Based on 2020 Level - After Mortality										
2071	0.31%	0.03%	0.25%	0.30%	0.50%	0.93%	0.45%	0.39%	0.55%	0.59%
2072	0.27%	0.02%	0.22%	0.28%	0.46%	0.86%	0.41%	0.35%	0.51%	0.56%
2073	0.23%	0.01%	0.19%	0.24%	0.42%	0.80%	0.37%	0.32%	0.47%	0.50%
2074	0.20%	0.01%	0.16%	0.21%	0.39%	0.75%	0.33%	0.28%	0.43%	0.46%
2075	0.19%	0.01%	0.14%	0.20%	0.38%	0.72%	0.30%	0.25%	0.43%	0.44%
2076	0.20%	0.01%	0.11%	0.18%	0.36%	0.73%	0.28%	0.26%	0.40%	0.49%
2077	0.12%	0.00%	0.09%	0.14%	0.28%	0.57%	0.22%	0.19%	0.32%	0.35%
2078	0.10%	0.00%	0.07%	0.13%	0.25%	0.51%	0.19%	0.16%	0.28%	0.31%
2079	0.08%	0.00%	0.05%	0.11%	0.22%	0.46%	0.16%	0.14%	0.25%	0.28%
2080	0.07%	0.00%	0.04%	0.11%	0.21%	0.43%	0.15%	0.12%	0.25%	0.27%
2081	0.05%	0.00%	0.03%	0.08%	0.17%	0.36%	0.11%	0.10%	0.19%	0.21%
2082	0.04%	0.00%	0.02%	0.07%	0.14%	0.31%	0.09%	0.08%	0.16%	0.18%
2083	0.04%	0.00%	0.02%	0.06%	0.13%	0.31%	0.08%	0.07%	0.16%	0.20%
2084	0.02%	0.00%	0.01%	0.05%	0.10%	0.23%	0.06%	0.05%	0.12%	0.14%
2085	0.02%	0.00%	0.01%	0.05%	0.09%	0.19%	0.05%	0.04%	0.11%	0.11%
2086	0.01%	0.00%	0.00%	0.04%	0.07%	0.16%	0.04%	0.03%	0.08%	0.09%
2087	0.01%	0.00%	0.00%	0.03%	0.05%	0.13%	0.03%	0.02%	0.06%	0.07%
2088	0.00%	0.00%	0.00%	0.03%	0.04%	0.10%	0.02%	0.02%	0.05%	0.06%
2089	0.01%	0.00%	0.00%	0.02%	0.03%	0.08%	0.01%	0.01%	0.04%	0.05%
2090	0.00%	0.00%	0.00%	0.02%	0.03%	0.07%	0.01%	0.01%	0.04%	0.05%
2091	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.01%	0.01%	0.02%	0.03%
2092	0.00%	0.00%	0.00%	0.05%	0.01%	0.03%	0.00%	0.00%	0.02%	0.02%
2093	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.01%	0.01%
2094	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	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%	0.00%	0.00%
2097	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
2098	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2099	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2101	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2102	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2103	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2104	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2105	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2106	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2107	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2108	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2109	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2110	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2111	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2112	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2113	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2114	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2115	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2116	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2117	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2118	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2119	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2120	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

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

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

Claim Number Date of Birth Life Expectancy @ 12/31/2 Sex	[REDACTED]						Totals	Annual Basis Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Attained Age	Incremental Payments By Claim By Year - 2020 Level - After Mortality (a)							
25	128,481	143,016	66,331	39,535	165,211	132,444	675,017	3.31%
26	117,209	141,073	62,938	12,234	125,184	33,812	492,450	2.41%
27	118,709	144,853	62,862	134,716	123,527	92,630	677,298	3.32%
28	117,266	140,490	58,106	108,297	111,339	90,106	625,605	3.07%
29	192,164	138,464	181,669	86,775	107,459	110,434	816,965	4.01%
30	189,723	136,881	172,841	69,270	94,267	86,450	749,432	3.68%
31	187,257	197,709	209,514	70,045	118,928	143,731	927,184	4.55%
32	184,765	132,284	152,401	43,081	75,644	81,945	670,120	3.29%
33	182,248	130,629	144,376	33,752	67,808	80,327	639,140	3.13%
34	185,870	140,418	140,242	26,686	69,427	144,773	707,416	3.47%
35	177,139	125,957	126,169	20,182	53,593	115,966	619,006	3.04%
36	174,547	124,233	118,964	15,485	47,656	113,284	594,168	2.91%
37	171,928	121,658	110,344	11,742	42,005	109,862	567,539	2.78%
38	169,283	175,816	133,252	11,324	52,147	156,578	698,400	3.42%
39	166,612	117,689	96,522	6,628	33,558	121,416	542,424	2.66%
40	163,915	115,088	89,031	4,900	28,461	100,796	502,191	2.46%
41	161,190	112,865	82,557	3,596	24,822	97,799	482,829	2.37%
42	158,434	110,997	76,948	2,617	21,627	95,129	465,753	2.28%
43	155,647	108,364	70,507	1,876	18,657	91,841	446,893	2.19%
44	158,068	116,299	67,649	1,358	18,512	108,099	469,985	2.30%
45	149,966	153,053	77,610	1,196	19,453	126,240	527,518	2.59%
46	147,068	101,447	54,566	644	11,757	83,000	398,481	1.95%
47	144,128	99,091	49,795	438	9,978	80,079	383,508	1.88%
48	141,144	97,033	45,618	293	8,445	77,428	369,961	1.81%
49	138,111	94,294	41,030	192	7,269	86,631	367,527	1.80%
50	135,029	91,850	37,024	124	5,885	71,397	341,308	1.67%
51	131,894	89,674	33,510	78	4,884	68,760	328,800	1.61%
52	128,706	127,816	38,515	61	5,634	96,274	397,006	1.95%
53	125,463	84,321	26,469	28	3,259	62,856	302,396	1.48%
54	126,356	89,895	24,585	17	3,041	73,234	317,128	1.56%
55	118,813	79,140	20,614	9	2,109	57,270	277,955	1.36%
56	115,404	76,503	18,027	5	1,673	54,517	266,129	1.31%
57	111,938	74,083	15,775	3	1,318	51,965	255,081	1.25%
58	108,417	71,136	13,505	1	1,020	49,099	243,179	1.19%
59	104,843	100,667	14,964	1	1,125	75,790	297,390	1.46%
60	101,218	65,886	9,882	0	594	43,960	221,540	1.09%
61	97,543	62,895	8,252	0	442	41,228	210,360	1.03%
62	93,819	60,106	6,874	0	325	38,684	199,808	0.98%
63	90,046	57,491	5,707	0	235	36,308	189,788	0.93%
64	89,184	59,721	4,808	0	192	41,040	194,944	0.96%
65	82,361	51,638	3,709	0	116	31,356	169,180	0.83%
66	78,456	71,963	3,828	0	111	42,644	197,002	0.97%
67	74,519	45,950	2,295	0	52	26,766	149,582	0.73%
68	70,564	43,117	1,762	0	34	24,574	140,050	0.69%
69	66,604	40,442	1,339	0	22	26,268	134,676	0.66%
70	62,653	37,529	985	0	13	20,424	121,603	0.60%
71	58,718	34,791	714	-	8	18,473	112,704	0.55%
72	54,806	32,207	510	-	4	16,665	104,193	0.51%
73	50,927	43,349	452	-	3	21,749	116,481	0.57%
74	48,706	29,471	244	-	1	16,009	94,432	0.46%
Subtotals:	6,307,858	4,841,339	2,786,194	707,189	1,488,835	3,668,110	19,799,525	97.09%

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

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

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

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

Claim Number	[REDACTED]						Totals	Percent of Total By Year
Date of Birth	[REDACTED]							
Life Expectancy @ 12/31/20	[REDACTED]							
Sex	[REDACTED]							
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Attained Age	Incremental Payments By Claim By Year - 2020 Level - After Mortality (a)							
75	43,310	24,457	153	-	1	11,625	79,546	0.39%
76	39,601	21,950	95	-	0	10,111	71,757	0.35%
77	35,980	19,618	57	-	0	8,739	64,395	0.32%
78	32,467	17,452	33	-	0	7,499	57,452	0.28%
79	29,083	15,288	18	-	0	7,369	51,758	0.25%
80	25,844	19,585	12	-	0	7,728	53,169	0.26%
81	22,767	11,508	4	-	0	4,351	38,630	0.19%
82	19,867	9,772	2	-	0	3,508	33,149	0.16%
83	17,157	8,224	1	-	0	2,786	28,168	0.14%
84	15,154	7,509	0	-	0	2,643	25,306	0.12%
85	12,358	5,587	0	-	-	1,646	19,591	0.10%
86	10,285	4,498	0	-	-	1,217	16,001	0.08%
87	8,436	5,249	0	-	-	1,283	14,967	0.07%
88	6,809	2,762	0	-	-	606	10,176	0.05%
89	5,401	2,098	0	-	-	471	7,970	0.04%
90	4,203	1,563	0	-	-	259	6,025	0.03%
91	3,204	1,127	-	-	-	156	4,488	0.02%
92	2,387	794	-	-	-	89	3,270	0.02%
93	1,735	544	-	-	-	48	2,327	0.01%
94	1,270	561	-	-	-	40	1,870	0.01%
95	843	228	-	-	-	11	1,081	0.01%
96	561	140	-	-	-	4	705	0.00%
97	361	81	-	-	-	2	444	0.00%
98	224	46	-	-	-	0	270	0.00%
99	133	24	-	-	-	0	158	0.00%
100	76	12	-	-	-	0	88	0.00%
101	43	9	-	-	-	0	52	0.00%
102	25	3	-	-	-	0	28	0.00%
103	14	2	-	-	-	0	16	0.00%
104	8	1	-	-	-	0	9	0.00%
105	5	0	-	-	-	0	5	0.00%
106	3	0	-	-	-	0	3	0.00%
107	1	0	-	-	-	0	2	0.00%
108	1	0	-	-	-	0	1	0.00%
109	0	0	-	-	-	0	0	0.00%
110	0	0	-	-	-	0	0	0.00%
111	0	0	-	-	-	0	0	0.00%
112	0	0	-	-	-	0	0	0.00%
113	0	0	-	-	-	0	0	0.00%
114	0	0	-	-	-	0	0	0.00%
115	0	0	-	-	-	0	0	0.00%
116	0	0	-	-	-	0	0	0.00%
117	0	0	-	-	-	0	0	0.00%
118	0	0	-	-	-	0	0	0.00%
119	0	0	-	-	-	0	0	0.00%
120	0	0	-	-	-	0	0	0.00%
121	0	0	-	-	-	0	0	0.00%
122	0	0	-	-	-	0	0	0.00%
123	0	0	-	-	-	0	0	0.00%
124	0	0	-	-	-	0	0	0.00%
Subtotals:	339,616	180,691	375	-	1	72,193	592,877	2.91%
Totals All:	6,647,474	5,022,030	2,786,569	707,189	1,488,836	3,740,304	#####	100.00%

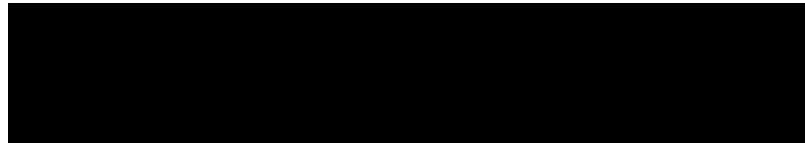
Note: (a) Product of estimated payments (2020 level) shown on Appendix A, Exhibit II, Sheets 3a and 3b and survival probabilities shown on Appendix A, Exhibit II, Sheets 2a and 2b.

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

Sample Calculation of Payment Pattern - Birth Year 1996

Probability of Survival - Assuming Attained Age 24

Claim Number
Date of Birth
Life Expectancy @ 12/31/20
Sex



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

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

Sample Calculation of Payment Pattern - Birth Year 1996

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

Claim Number	[REDACTED]							Totals	Percent of Total
Date of Birth	[REDACTED]							-----	-----
Life Expectancy @ 12/31/20	[REDACTED]							-----	-----
Sex	[REDACTED]							-----	-----
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Attained Age	Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/20								
25	129,974	144,950	69,840	48,444	181,706	135,300	710,214	0.59%	
26	119,974	144,950	69,840	18,444	151,706	35,300	540,214	0.45%	
27	122,974	150,922	73,590	250,948	165,256	98,872	862,562	0.72%	
28	122,974	148,472	71,840	250,448	164,756	98,372	856,862	0.71%	
29	204,050	148,472	237,504	250,448	176,254	123,372	1,140,100	0.95%	
30	204,050	148,972	239,254	250,948	171,754	98,872	1,113,850	0.92%	
31	204,050	218,472	307,504	320,448	241,254	168,372	1,460,100	1.21%	
32	204,050	148,472	237,504	250,448	171,254	98,372	1,110,100	0.92%	
33	204,050	148,972	239,254	250,948	171,754	98,872	1,113,850	0.92%	
34	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%	
35	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
36	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
37	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
38	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
39	204,050	148,972	239,254	250,948	176,754	175,808	1,195,786	0.99%	
40	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
41	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
42	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
43	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
44	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%	
45	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%	
46	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
47	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
48	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
49	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%	
50	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
51	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
52	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
53	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
54	211,050	163,272	249,254	255,948	197,754	183,308	1,260,586	1.05%	
55	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
56	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
57	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
58	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
59	204,050	218,472	307,504	320,448	246,254	245,308	1,542,036	1.28%	
60	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
61	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
62	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
63	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
64	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%	
65	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
66	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%	
67	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
68	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
69	204,050	148,972	239,254	250,948	176,754	175,808	1,195,786	0.99%	
70	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
71	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
72	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
73	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
74	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%	
Subtotals:	9,917,196	7,988,006	11,776,544	12,611,392	9,193,608	7,807,332	59,294,078	49.19%	

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

Sample Calculation of Payment Pattern - Birth Year 1996

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

Claim Number Date of Birth Life Expectancy @ 12/31/20 Sex	[REDACTED]							Totals	Percent of Total By Year
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Attained Age	Incremental Payments By Claim By Year - 2020 Level - Before Mortality - @ 12/31/20								
75	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
76	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
77	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
78	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
79	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%	
80	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
81	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
82	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
83	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
84	211,050	163,272	249,254	255,948	197,754	183,308	1,260,586	1.05%	
85	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
86	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
87	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%	
88	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
89	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%	
90	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
91	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
92	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
93	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
94	211,050	232,772	317,504	325,448	267,254	252,808	1,606,836	1.33%	
95	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
96	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
97	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
98	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
99	204,050	148,972	239,254	250,948	176,754	175,808	1,195,786	0.99%	
100	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
101	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
102	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
103	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
104	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%	
105	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
106	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
107	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
108	204,050	218,972	309,254	320,948	241,754	220,808	1,515,786	1.26%	
109	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%	
110	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
111	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
112	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
113	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
114	211,050	163,272	249,254	255,948	197,754	183,308	1,260,586	1.05%	
115	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
116	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
117	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
118	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
119	204,050	148,472	237,504	250,448	176,254	175,308	1,192,036	0.99%	
120	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
121	204,050	148,472	237,504	250,448	171,254	150,308	1,162,036	0.96%	
122	204,050	218,472	307,504	320,448	241,254	220,308	1,512,036	1.25%	
123	204,050	148,972	239,254	250,948	171,754	150,808	1,165,786	0.97%	
124	211,050	162,772	247,504	255,448	197,254	182,808	1,256,836	1.04%	
Subtotals:	10,237,500	7,993,600	12,444,950	13,045,900	9,216,200	8,301,400	61,239,550	50.81%	
Totals All:	20,154,696	15,981,606	24,221,494	25,657,292	18,409,808	16,108,732	120,533,628	100.00%	

Expense Group	Accident	Estimated
	Year	Year
-----	1/1 - 12/31	1/1 - 12/31
-----	2020	2021
(1)	(2)	(3)

Incremental Payments By Major Expense Groups

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

Case Outstanding By Major Expense Groups

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

Percentage by Expense Group - Based on Incremental Payments

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

Percentage by Expense Group - Based on Case Outstanding

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

Estimated Inflation By Component - Paid Basis

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

Estimated Inflation By Component - Outstanding Basis

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

Combined (i)		
Estimated Inflation - Paid Basis	0.33%	0.44%
Estimated Inflation - O/S Basis	0.19%	0.25%

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

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

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

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

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

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

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

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

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

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

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Govt Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	Model v CPI (13) - (3)	Conservative Model v CPI (14) - (3)	NICA v CPI (15) - (3)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1980	86.30	12.52%	9.92%	9.28%	32.50%	39.88%	-3.95%	3.91%	11.24%	11.94%		19.38%	13.22%		0.64%	10.10%	6.86%	0.70%	
1981	94.00	8.92%	12.50%	10.09%	-4.92%	13.88%	1.86%	9.45%	14.70%	14.17%		4.83%	5.70%		2.41%	-5.26%	-4.10%	-3.23%	
1982	97.60	3.83%	11.00%	9.52%	21.55%	28.01%	40.36%	29.10%	10.54%	13.79%		20.27%	30.04%		1.48%	10.75%	16.44%	26.21%	
1983	101.30	3.79%	6.40%	8.47%	22.56%	39.67%	0.65%	7.41%	8.81%	12.04%		15.74%	13.75%		-2.07%	7.27%	11.95%	9.96%	
1984	105.30	3.95%	6.11%	6.60%	6.27%	-6.67%	15.48%	14.02%	9.85%	12.71%		10.14%	9.27%		-0.49%	3.54%	6.19%	5.32%	
1985	109.30	3.80%	6.76%	4.86%	31.73%	24.66%	30.97%	20.33%	7.72%	11.37%		22.12%	25.64%		1.91%	17.26%	18.32%	21.85%	
1986	110.50	1.10%	7.71%	3.29%	18.67%	6.85%	24.53%	15.14%	6.16%	9.02%		14.49%	16.68%		4.41%	11.20%	13.39%	15.58%	
1987	115.40	4.43%	5.80%	3.41%	5.25%	-9.30%	-2.71%	2.90%	5.47%	9.38%		6.27%	-0.38%		2.39%	2.85%	1.83%	-4.81%	
1988	120.50	4.42%	6.91%	3.54%	16.61%	22.87%	9.67%	6.10%	6.35%	9.71%		12.02%	11.96%		3.37%	8.48%	7.60%	7.54%	
1989	126.10	4.65%	8.50%	3.68%	31.69%	10.18%	18.11%	13.29%	8.37%	9.26%		19.93%	17.17%		4.82%	16.25%	15.29%	12.52%	
1990	133.80	6.11%	9.59%	4.14%	-3.10%	-21.56%	6.18%	9.73%	7.82%	9.32%		3.94%	0.85%		5.44%	-0.20%	-2.17%	-5.26%	
1991	137.90	3.06%	7.92%	4.53%	30.47%	44.63%	19.30%	15.46%	5.59%	8.77%		19.66%	23.85%	5.88%	3.39%	15.12%	16.59%	20.79%	2.82%
1992	141.90	2.90%	6.63%	4.23%	7.62%	23.35%	8.05%	7.19%	3.51%	8.14%		7.72%	10.17%	3.27%	2.40%	3.49%	4.82%	7.27%	0.37%
1993	145.80	2.75%	5.39%	3.89%	10.08%	20.98%	18.24%	11.24%	2.90%	7.22%		9.28%	14.42%	3.12%	1.50%	5.39%	6.53%	11.68%	0.37%
1994	149.70	2.67%	4.92%	3.50%	1.32%	3.11%	-7.77%	-5.14%	3.91%	7.96%		2.42%	-2.90%	3.62%	1.42%	-1.08%	-0.26%	-5.58%	0.95%
1995	153.50	2.54%	3.95%	2.79%	37.58%	34.46%	31.67%	16.80%	5.60%	7.59%		22.63%	27.43%	6.96%	1.16%	19.84%	20.09%	24.89%	4.42%
1996	158.60	3.32%	3.04%	2.84%	22.96%	17.62%	-0.93%	2.10%	5.21%	7.37%		13.18%	7.71%	5.79%	0.20%	10.34%	9.85%	4.39%	2.47%
1997	161.30	1.70%	2.82%	2.60%	33.36%	22.78%	15.85%	8.38%	5.26%	7.26%	7.41%	18.97%	17.36%	6.10%	0.22%	16.37%	17.27%	15.65%	4.40%
1998	163.90	1.61%	3.42%	2.37%	28.58%	-7.31%	13.06%	10.21%	4.86%	6.53%	6.84%	16.97%	10.95%	6.20%	1.05%	14.60%	15.36%	9.33%	4.59%
1999	168.30	2.68%	3.67%	2.37%	21.04%	29.79%	-8.97%	-1.77%	4.68%	7.04%	7.44%	11.44%	5.91%	4.54%	1.30%	9.07%	8.75%	3.22%	1.86%
2000	174.00	3.39%	4.17%	2.54%	-9.10%	-3.59%	21.48%	12.59%	5.89%	7.62%	8.18%	1.26%	8.29%	13.11%	1.63%	-1.28%	-2.13%	4.91%	9.72%
2001	176.70	1.55%	4.72%	2.19%	-11.89%	22.77%	3.70%	7.62%	3.83%	7.08%	7.61%	-1.16%	5.49%	3.98%	2.53%	-3.35%	-2.71%	3.94%	2.43%
2002	180.90	2.38%	5.05%	2.32%	-22.11%	-13.28%	17.84%	12.93%	1.65%	6.49%	7.41%	-4.81%	3.12%	-8.52%	2.73%	-7.13%	-7.18%	0.74%	-10.90%
2003	184.30	1.88%	3.71%	2.38%	28.68%	60.70%	1.45%	2.40%	1.02%	5.67%	6.44%	15.14%	16.85%	19.99%	1.33%	12.76%	13.26%	14.97%	18.11%
2004	190.30	3.26%	4.24%	2.49%	10.88%	18.39%	8.51%	2.25%	1.20%	5.63%	6.27%	7.26%	8.41%	10.27%	1.75%	4.77%	4.01%	5.15%	7.01%
2005	196.80	3.42%	4.29%	2.50%	4.91%	5.69%	7.81%	1.36%	2.98%	5.24%	5.88%	4.32%	4.76%	8.92%	1.79%	1.82%	0.90%	1.34%	5.50%
2006	201.80	2.54%	3.56%	2.69%	15.79%	16.17%	1.19%	3.14%	4.80%	5.59%	6.27%	9.59%	7.13%	12.77%	0.87%	6.89%	7.05%	4.59%	10.23%
2007	210.04	4.08%	5.16%	3.03%	5.49%	-5.22%	9.88%	10.05%	4.66%	5.56%	6.37%	6.43%	6.26%	8.72%	2.13%	3.39%	2.34%	2.18%	4.64%
2008	210.23	0.09%	2.65%	2.68%	-37.00%	-36.72%	25.87%	13.11%	1.60%	5.63%	7.35%	-11.63%	-1.13%	-27.24%	-0.03%	-14.31%	-11.72%	-1.22%	-27.33%
2009	215.95	2.72%	3.37%	2.57%	26.46%	25.57%	4.08%	2.82%	0.45%	5.61%	7.12%	14.23%	11.20%	20.00%	0.80%	11.66%	11.51%	8.48%	17.28%
2010	219.18	1.50%	3.28%	2.19%	15.06%	26.31%	4.25%	2.62%	0.30%	4.94%	5.95%	8.93%	9.32%	13.36%	1.09%	6.74%	7.43%	7.82%	11.86%
2011	225.67	2.96%	3.49%	2.27%	2.11%	1.02%	3.91%	2.16%	0.17%	4.64%	5.62%	3.03%	2.38%	-0.10%	1.22%	0.76%	0.07%	-0.59%	-3.06%
2012	229.60	1.74%	3.21%	1.80%	16.00%	16.33%	2.92%	1.22%	0.17%	3.67%	4.78%	8.61%	6.91%	10.88%	1.41%	6.80%	6.86%	5.17%	9.13%
2013	233.05	1.50%	2.01%	2.08%	32.39%	41.31%	3.45%	1.74%	0.13%	4.23%	5.03%	16.12%	14.46%	12.58%	-0.07%	14.04%	14.62%	12.96%	11.07%
2014	234.81	0.76%	2.96%	1.69%	13.69%	5.76%	3.34%	2.14%	0.11%	4.16%	4.76%	7.95%	5.05%	5.64%	1.27%	6.26%	7.19%	4.30%	4.88%
2015	236.53	0.73%	2.58%	1.54%	1.38%	-1.97%	2.84%	1.89%	0.30%	3.89%	4.76%	2.39%	1.33%	-1.84%	1.04%	0.85%	1.66%	0.60%	-2.57%
2016	241.43	2.07%	4.07%	1.36%	11.96%	26.56%	2.59%	1.63%	0.60%	3.66%	4.55%	6.91%	8.04%	6.72%	2.71%	5.55%	4.83%	5.96%	4.65%
2017	246.52	2.11%	1.78%	1.43%	21.83%	13.23%	2.89%	2.16%	1.17%	3.74%	4.37%	11.38%	7.71%	13.81%	0.35%	9.95%	9.27%	5.60%	11.71%
2018	251.23	1.91%	2.01%	1.52%	-4.38%	-8.48%	3.11%	2.85%	2.25%	3.93%	4.68%	0.06%	-0.35%	-6.72%	0.49%	-1.46%	-1.85%	-2.26%	-8.63%
2019	256.97	2.29%	4.57%	1.82%	31.49%	22.78%	2.58%	2.05%	1.99%	3.39%	4.18%	15.49%	10.99%	21.15%	2.75%	13.66%	13.20%	8.70%	18.86%
2020	260.47	1.36%	1.78%	1.95%	18.40%	11.29%	1.56%	0.72%	0.36%	2.48%	3.33%	9.13%	5.90%	14.08%	-0.17%	7.18%	7.77%	4.54%	12.72%

Year	Total Returns													Difference Between Average Returns					
	CPI All Items	CPI All Items % Change	CPI Medical Index % Chg	5 Year Avg % Chg CPI All Items	Large Company Stocks	Small Company Stocks	Long-Term Govt. Bonds	Inter. Term - Gov't Bonds	U.S. Treasury Bills	Corporate Bonds (Aaa Moody's)	Merrill Lynch US Corporate 15+ Yr	Model Portfolio	Conservative Model Portfolio	Annual NICA Return on Investment	Medical v 5 Yr Avg CPI (4) - (5)	Model v 5 Yr Avg CPI (13) - (5)	Model v CPI (13) - (3)	Conservative Model v CPI (14) - (3)	NICA v CPI (15) - (3)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Geometric Mean of Annual Return																			
1926 - 1929		-0.95%			19.19%	-4.50%	5.00%	4.19%	3.67%	4.64%		11.43%	6.72%				12.38%	7.67%	
1930 - 1939		-2.04%	0.65%	-2.06%	-0.05%	1.38%	4.88%	4.58%	0.56%	3.89%		3.65%	5.32%		2.71%	5.71%	5.68%	7.36%	
1940 - 1949		5.36%	3.66%	4.73%	9.17%	20.69%	3.24%	1.83%	0.41%	2.71%		5.64%	7.39%		-1.07%	0.91%	0.28%	2.03%	
1950 - 1959		2.22%	3.88%	2.54%	19.35%	16.90%	-0.07%	1.34%	1.86%	3.30%		10.35%	7.34%		1.34%	7.81%	8.13%	5.12%	
1960 - 1969		2.52%	4.11%	1.98%	7.81%	15.53%	1.45%	3.48%	3.88%	5.00%		6.18%	6.43%		2.13%	4.20%	3.66%	3.91%	
1970 - 1979		7.36%	8.03%	6.40%	5.87%	11.49%	5.52%	6.98%	6.31%	8.23%		7.35%	7.79%		1.63%	0.95%	-0.01%	0.43%	
1980 - 1989		5.10%	8.14%	6.24%	17.55%	15.83%	12.61%	11.91%	8.89%	11.32%		14.37%	13.99%		1.90%	8.13%	9.27%	8.90%	
1990 - 1999		2.93%	5.11%	3.32%	18.21%	15.09%	8.79%	7.20%	4.93%	7.72%	7.23%	12.43%	11.21%	5.04%	1.79%	9.11%	9.50%	8.28%	2.12%
2000 - 2009		2.52%	4.09%	2.54%	-0.95%	6.09%	9.88%	6.72%	2.79%	6.01%	6.89%	3.75%	6.94%	5.20%	1.55%	1.21%	1.23%	4.42%	2.67%
2010 - 2019		1.75%	2.99%	1.77%	13.56%	13.35%	3.19%	2.05%	0.72%	4.02%	4.87%	7.97%	6.49%	7.24%	1.22%	6.20%	6.21%	4.74%	5.49%
1991 - 2020		2.25%	3.81%	2.47%	10.70%	12.75%	7.09%	5.00%	2.55%	5.68%	5.93%	8.17%	8.37%	6.11%	1.34%	5.70%	5.92%	6.13%	3.87%
Annual Std. Deviation																			
1926 - 1929		1.43%			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%	14.30%	0.55%	8.15%	7.24%	3.65%	13.16%
2010 - 2019		0.68%	0.92%	0.32%	12.26%	15.40%	0.55%	0.47%	0.81%	0.48%	0.54%	5.32%	4.57%	8.49%	0.60%	5.00%	4.64%	3.89%	7.81%
1991 - 2020		0.90%	1.38%	0.77%	17.30%	19.49%	9.26%	5.41%	2.06%	1.67%	1.32%	7.57%	6.73%	9.46%	0.60%	6.79%	6.66%	5.83%	8.56%

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

Development of Incurred Loss Projection Tail Factor - 384 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of December 31, 2020

Year of Birth	Birth Year Level Incurred (a) Loss & ALAE @ 12/31/20	Paid Development Factors Without Tail Factor (b)		Indicated Incurred Projection Without Tail Factor @ 384 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Incurred Projection Tail Factor 384:Ult. (8) / (7)
		Incremental	Cumulative			Column (5) Incurred Projection Without Tail Factor	Column (6) Estimated Ultimate Based on Incremental Payment Method (c)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	20,299,639		1.0000	20,299,639	24,307,950	20,299,639	24,307,950	1.1975
1990	9,237,434	1.0045	1.0045	9,279,002	9,658,787	29,578,642	33,966,737	1.1484
1991	19,145,746	1.0045	1.0090	19,318,445	24,377,155	48,897,087	58,343,892	1.1932
1992	36,673,544	1.0045	1.0136	37,170,868	43,973,726	86,067,955	102,317,617	1.1888
1993	36,673,914	1.0045	1.0181	37,338,514	45,289,237	123,406,469	147,606,854	1.1961
1994	16,231,008	1.0045	1.0227	16,599,507	21,403,258	140,005,976	169,010,112	1.2072
1995	24,802,126	1.0045	1.0273	25,479,363	33,932,699	165,485,339	202,942,811	1.2263
1996	23,129,779	1.0045	1.0319	23,868,277	25,322,772	189,353,616	228,265,583	1.2055
1997	32,660,134	1.0007	1.0326	33,726,003	42,036,826	223,079,618	270,302,409	1.2117
1998	54,890,379	1.0021	1.0349	56,803,372	66,089,097	279,882,990	336,391,506	1.2019
1999	20,221,051	1.0312	1.0671	21,578,877	21,304,092	301,461,867	357,695,597	1.1865
2000	15,222,024	1.0207	1.0892	16,580,262	14,745,923	318,042,129	372,441,520	1.1710
2001	23,174,717	1.0003	1.0896	25,251,068	27,615,552	343,293,197	400,057,073	1.1654
2002	55,183,983	0.9675	1.0542	58,172,942	59,276,659	401,466,139	459,333,732	1.1441
2003	13,076,840	1.0015	1.0558	13,806,258	13,804,828	415,272,397	473,138,560	1.1393
2004	23,189,014	1.0062	1.0623	24,633,460	28,764,371	439,905,857	501,902,931	1.1409
2005	28,364,221	0.9949	1.0569	29,978,385	32,692,466	469,884,243	534,595,397	1.1377
2006	42,973,150	1.0052	1.0624	45,652,856	49,701,735	515,537,098	584,297,132	1.1334
2007	33,523,826	1.0160	1.0794	36,184,521	38,202,102	551,721,620	622,499,233	1.1283
2008	46,282,038	1.0247	1.1060	51,189,175	55,085,328	602,910,794	677,584,562	1.1239
2009	55,464,550	1.0143	1.1218	62,222,821	63,016,732	665,133,615	740,601,293	1.1135
2010	27,846,019	0.9882	1.1086	30,871,420	38,060,654	696,005,035	778,661,948	1.1188
2011	45,720,354	0.9834	1.0902	49,845,875	49,493,908	745,850,910	828,155,856	1.1104
2012	33,940,544	1.0256	1.1182	37,951,990	43,125,455	783,802,900	871,281,310	1.1116
2013	29,727,817	1.0210	1.1417	33,939,383	29,943,514	817,742,283	901,224,824	1.1021
2014	34,667,144	1.0414	1.1890	41,218,945	35,520,719	858,961,228	936,745,543	1.0906
2015	60,113,808	1.0338	1.2292	73,890,958	75,525,395	932,852,186	1,012,270,938	1.0851
2016	18,129,791	1.0600	1.3029	23,621,949	28,292,177	956,474,135	1,040,563,115	1.0879
2017	35,077,018	1.1250	1.4658	51,415,978	58,760,209	1,007,890,113	1,099,323,325	1.0907
Totals / Averages:								
1989 - 2002				401,466,139	459,333,732			1.1441
1989 - 2007				551,721,620	622,499,233			1.1283
1989 - 2012				783,802,900	871,281,310			1.1116
1989 - 2017				1,007,890,113	1,099,323,325			1.0907

Selected Incurred Loss Projection Tail Factor 384:Ult.

1.1000

Notes: (a) See Exhibit VII, Sheet 1, Column (2).
 (b) See Exhibit VII, Sheet 1, Column (3) excluded tail factor @ 384:Ult.
 (c) Based on utilization rate of 2.00%. See Appendix E, Exhibit I, Sheet 1, Column (7).

Development of Paid Loss Projection Tail Factor - 384 Months to Ultimate
Based on Incremental Payment Indication

Evaluated As of December 31, 2020

Year of Birth	Birth Year Level Paid (a) Loss & ALAE @ 12/31/20	Paid Development Factors		Indicated Paid Projection Without Tail Factor @ 384 Months to Maturity (2) x (4)	Estimated Ultimate Loss & ALAE Based on Incremental Payment Method (c) @ 2.00% Utilization Rate	Cumulative Sum of		Ratio of Col. (8) to Col. (7) Indicated Paid Projection Tail Factor 384:Ult. (8) / (7)
		Without Tail Factor (b)	Cumulative			Column (5) Paid Projection Without Tail Factor	Column (6) Estimated Ultimate Based on Incremental Payment Method (c)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989	12,437,508	1.0000	1.0000	12,437,508	24,307,950	12,437,508	24,307,950	1.9544
1990	4,854,360	1.0500	1.0500	5,097,078	9,658,787	17,534,586	33,966,737	1.9371
1991	7,234,566	1.0500	1.1025	7,976,109	24,377,155	25,510,695	58,343,892	2.2870
1992	12,043,108	1.0500	1.1576	13,941,403	43,973,726	39,452,098	102,317,617	2.5935
1993	17,579,056	1.0500	1.2155	21,367,453	45,289,237	60,819,551	147,606,854	2.4270
1994	6,342,079	1.0500	1.2763	8,094,279	21,403,258	68,913,830	169,010,112	2.4525
1995	8,714,171	1.0500	1.3401	11,677,822	33,932,699	80,591,652	202,942,811	2.5182
1996	8,232,286	1.0500	1.4071	11,583,653	25,322,772	92,175,305	228,265,583	2.4764
1997	10,069,742	1.0481	1.4747	14,850,059	42,036,826	107,025,364	270,302,409	2.5256
1998	17,739,496	1.0468	1.5437	27,384,233	66,089,097	134,409,597	336,391,506	2.5027
1999	10,220,427	1.0557	1.6297	16,656,379	21,304,092	151,065,976	357,695,597	2.3678
2000	5,340,805	1.0509	1.7126	9,146,777	14,745,923	160,212,753	372,441,520	2.3247
2001	7,336,624	1.0474	1.7938	13,160,618	27,615,552	173,373,370	400,057,073	2.3075
2002	14,673,190	1.0536	1.8899	27,731,423	59,276,659	201,104,793	459,333,732	2.2841
2003	4,459,588	1.0610	2.0052	8,942,435	13,804,828	210,047,228	473,138,560	2.2525
2004	5,052,724	1.0575	2.1205	10,714,284	28,764,371	220,761,512	501,902,931	2.2735
2005	7,572,662	1.0647	2.2577	17,096,870	32,692,466	237,858,382	534,595,397	2.2475
2006	8,809,482	1.0674	2.4100	21,230,569	49,701,735	259,088,951	584,297,132	2.2552
2007	9,720,551	1.0765	2.5943	25,217,940	38,202,102	284,306,891	622,499,233	2.1895
2008	6,223,045	1.0778	2.7962	17,401,145	55,085,328	301,708,035	677,584,562	2.2458
2009	8,309,064	1.0863	3.0375	25,238,502	63,016,732	326,946,538	740,601,293	2.2652
2010	3,126,968	1.0958	3.3284	10,407,910	38,060,654	337,354,448	778,661,948	2.3081
2011	5,274,447	1.0959	3.6475	19,238,755	49,493,908	356,593,203	828,155,856	2.3224
2012	3,447,408	1.1173	4.0755	14,050,032	43,125,455	370,643,235	871,281,310	2.3507
2013	5,034,274	1.1611	4.7320	23,822,434	29,943,514	394,465,669	901,224,824	2.2847
2014	5,758,760	1.1502	5.4427	31,343,065	35,520,719	425,808,734	936,745,543	2.1999
2015	4,349,315	1.1707	6.3717	27,712,567	75,525,395	453,521,301	1,012,270,938	2.2320
2016	968,707	1.2276	7.8220	7,577,180	28,292,177	461,098,481	1,040,563,115	2.2567
2017	1,622,160	1.3284	10.3907	16,855,370	58,760,209	477,953,851	1,099,323,325	2.3001
Totals / Averages:								
1989 - 2002				201,104,793	459,333,732			2.2841
1989 - 2007				284,306,891	622,499,233			2.1895
1989 - 2012				370,643,235	871,281,310			2.3507
1989 - 2017				477,953,851	1,099,323,325			2.3001

Selected Paid Loss Projection Tail Factor 384:Ult.

2.3000

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

(b) See Exhibit VIII, Sheet 1, Column (3) excluded tail factor @ 384:Ult.

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

Actual Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

Birth Year	Actual Paid Loss & ALAE						
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)	@ 12/31/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	14,267,027	14,638,997	14,972,972	15,095,615	15,240,378	15,377,469	15,454,195
1990	6,017,106	6,279,135	6,480,940	6,529,738	6,591,627	6,646,954	6,710,380
1991	8,706,421	9,314,249	9,849,249	9,972,686	10,105,115	10,227,402	10,362,065
1992	14,588,741	15,500,157	16,378,359	16,552,069	16,767,769	16,999,216	17,268,992
1993	19,373,096	20,331,661	21,294,314	21,553,939	21,922,181	22,202,821	22,438,687
1994	7,192,264	7,475,545	7,718,617	7,777,645	7,841,307	7,898,197	7,960,305
1995	10,038,156	10,574,141	11,159,530	11,382,161	11,544,996	11,676,625	11,818,717
1996	9,129,668	9,627,567	10,099,946	10,209,524	10,342,161	10,502,459	10,651,113
1997	11,977,563	12,557,481	13,178,169	13,335,012	13,568,242	13,744,355	13,902,831
1998	19,760,086	21,092,727	22,364,192	22,685,042	23,031,137	23,387,420	23,735,451
1999	11,901,286	12,245,496	12,580,524	12,644,834	12,720,249	12,843,569	12,942,391
2000	5,837,741	6,195,510	6,558,156	6,614,029	6,718,264	6,772,047	6,822,239
2001	7,320,379	7,833,708	8,271,076	8,384,030	8,498,204	8,610,191	8,747,790
2002	15,119,824	16,227,654	17,269,559	17,531,878	17,846,248	18,155,270	18,484,389
2003	4,352,130	4,674,834	4,953,963	5,050,215	5,110,129	5,273,463	5,315,295
2004	4,770,134	5,141,005	5,449,735	5,641,931	5,729,392	5,822,429	5,913,302
2005	7,095,668	7,624,142	8,213,548	8,390,099	8,580,570	8,777,232	8,970,456
2006	8,325,390	8,963,008	9,756,743	9,956,233	10,153,023	10,327,025	10,502,180
2007	8,849,635	9,693,497	10,649,649	10,847,575	11,098,484	11,284,798	11,501,899
2008	5,061,580	5,678,602	6,207,497	6,402,041	6,589,237	6,769,651	6,972,847
2009	6,451,376	7,100,090	7,752,859	7,962,742	8,162,020	8,460,878	8,660,439
2010	2,674,347	2,866,667	3,046,696	3,088,176	3,127,891	3,168,670	3,213,856
2011	3,794,991	4,353,878	4,883,356	5,027,829	5,166,025	5,301,635	5,434,498
2012	2,323,849	2,732,433	3,134,528	3,219,474	3,337,326	3,441,353	3,528,462
2013	3,154,345	3,737,777	4,521,536	4,674,404	4,822,983	4,973,655	5,135,965
2014	2,940,791	4,231,511	5,082,901	5,230,749	5,410,654	5,630,917	5,865,834
2015	1,346,365	2,609,468	3,411,625	3,605,383	3,910,917	4,209,526	4,431,025
2016	390,803	569,989	770,775	824,193	873,274	938,691	980,125
2017	5,229	455,087	870,841	1,188,443	1,299,177	1,486,901	1,639,079
2018		30,277	1,215,494	1,437,484	1,900,477	2,193,512	2,343,958
2019			1,101	20,617	398,745	947,906	1,309,912
2020				0	0	0	3,594
Totals:							
2009 & Prior	206,135,268	218,769,205	231,159,596	234,519,036	238,160,735	241,759,471	245,135,964
2010 & Prior	208,809,616	221,635,871	234,206,292	237,607,212	241,288,627	244,928,141	248,349,820
2011 & Prior	212,604,607	225,989,749	239,089,648	242,635,041	246,454,652	250,229,776	253,784,318
2012 & Prior	214,928,456	228,722,182	242,224,176	245,854,515	249,791,978	253,671,129	257,312,780
2013 & Prior	218,082,801	232,459,960	246,745,713	250,528,919	254,614,961	258,644,785	262,448,745
2014 & Prior	221,023,592	236,691,471	251,828,614	255,759,669	260,025,615	264,275,702	268,314,579
2015 & Prior	222,369,957	239,300,938	255,240,240	259,365,052	263,936,532	268,485,228	272,745,603
2016 & Prior	222,760,760	239,870,927	256,011,014	260,189,244	264,809,807	269,423,918	273,725,728
2017 & Prior	222,765,989	240,326,014	256,881,856	261,377,687	266,108,983	270,910,820	275,364,808
2018 & Prior		240,356,291	258,097,350	262,815,171	268,009,460	273,104,332	277,708,765
2019 & Prior			258,098,451	262,835,789	268,408,205	274,052,238	279,018,677
2020 & Prior				262,835,789	268,408,205	274,052,238	279,022,271

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

Actual Paid Loss and ALAE
Current Level Basis

Before Reinsurance Recovery

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

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

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

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

Birth Year	Actual Incurred Loss & ALAE						
	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)	@ 12/31/20 (a)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1989	25,441,183	25,702,077	26,676,277	26,676,277	26,350,962	26,350,962	26,731,377
1990	12,078,863	12,124,934	12,219,613	12,219,613	12,219,613	12,219,613	12,946,901
1991	27,582,759	27,832,120	28,375,779	28,375,779	28,375,779	28,375,779	27,220,428
1992	51,825,758	52,149,680	50,874,421	50,874,421	50,874,421	50,874,421	51,965,541
1993	44,240,688	44,771,955	48,129,997	48,129,997	48,129,997	48,129,997	49,226,085
1994	20,463,924	20,675,749	21,278,788	21,278,788	21,278,788	21,278,788	21,778,869
1995	32,530,259	33,033,922	33,554,096	33,554,096	33,554,096	33,554,096	34,222,250
1996	30,070,691	29,864,307	30,451,587	30,451,587	30,451,587	30,451,587	31,320,962
1997	39,746,715	40,457,327	44,226,874	44,226,874	44,226,874	44,226,874	45,170,839
1998	67,690,266	70,152,725	72,737,058	72,737,058	72,737,058	72,737,450	75,024,792
1999	26,469,569	27,054,078	26,276,114	26,276,114	26,276,114	26,276,114	26,701,402
2000	21,260,799	21,722,522	19,861,024	19,856,642	19,856,642	19,856,642	20,370,774
2001	29,028,446	29,663,340	28,936,114	28,936,256	28,936,256	28,936,256	30,382,443
2002	69,075,832	70,560,398	70,261,172	70,261,340	70,261,340	70,262,190	73,614,647
2003	18,044,410	18,209,635	16,526,126	16,526,277	16,526,277	16,526,277	17,008,588
2004	27,934,816	28,781,989	30,154,419	30,154,419	30,154,419	30,154,510	29,364,715
2005	32,289,079	32,986,431	34,461,781	34,462,348	34,462,348	34,462,522	35,624,520
2006	48,406,081	50,537,021	49,851,128	49,851,523	49,851,523	49,851,981	52,270,088
2007	38,318,675	38,987,317	39,192,341	39,192,985	39,192,985	39,193,409	40,457,906
2008	52,483,297	51,043,082	50,984,518	50,984,683	50,982,268	50,990,663	53,581,937
2009	58,470,612	59,034,654	61,836,158	61,836,666	61,836,666	61,836,666	63,334,920
2010	28,170,398	28,907,752	31,404,151	31,404,346	31,404,346	31,404,422	31,792,127
2011	47,391,514	47,765,304	49,393,256	49,393,626	49,394,591	49,394,591	51,997,983
2012	28,663,775	32,385,451	34,549,969	34,550,487	34,550,487	34,550,487	35,491,823
2013	30,675,106	29,432,728	29,859,912	29,860,253	29,860,253	29,860,253	30,834,405
2014	39,204,196	40,746,108	33,389,632	33,366,089	33,366,239	33,366,284	35,893,555
2015	25,309,491	40,552,485	49,927,837	51,057,902	54,827,902	59,868,732	62,255,566
2016	3,189,395	7,092,710	12,995,406	12,995,688	12,966,629	17,345,385	18,425,131
2017	220,615	12,515,921	26,473,988	30,894,121	35,543,673	32,879,816	35,571,464
2018		11,120,164	29,094,272	35,674,684	42,127,373	44,103,429	47,677,117
2019			8,013,000	13,437,253	16,293,255	29,528,595	29,572,606
2020				0	0	30,000	60,000
Totals:							
2009 & Prior	773,452,725	785,345,264	796,865,386	796,863,744	796,536,014	796,546,797	818,319,984
2010 & Prior	801,623,124	814,253,016	828,269,537	828,268,090	827,940,360	827,951,219	850,112,111
2011 & Prior	849,014,638	862,018,320	877,662,792	877,661,716	877,334,951	877,345,810	902,110,094
2012 & Prior	877,678,413	894,403,771	912,212,761	912,212,203	911,885,438	911,896,297	937,601,917
2013 & Prior	908,353,519	923,836,499	942,072,673	942,072,456	941,745,691	941,756,550	968,436,322
2014 & Prior	947,557,715	964,582,608	975,462,305	975,438,544	975,111,930	975,122,833	1,004,329,876
2015 & Prior	972,867,205	1,005,135,092	1,025,390,143	1,026,496,447	1,029,939,832	1,034,991,565	1,066,585,443
2016 & Prior	976,056,601	1,012,227,802	1,038,385,548	1,039,492,134	1,042,906,461	1,052,336,950	1,085,010,573
2017 & Prior	976,277,215	1,024,743,723	1,064,859,536	1,070,386,256	1,078,450,134	1,085,216,766	1,120,582,037
2018 & Prior		1,035,863,887	1,093,953,809	1,106,060,940	1,120,577,506	1,129,320,195	1,168,259,154
2019 & Prior			1,101,966,809	1,119,498,193	1,136,870,762	1,158,848,790	1,197,831,760
2020 & Prior				1,119,498,193	1,136,870,762	1,158,878,790	1,197,891,760

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

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

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

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

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

Ultimate Loss & ALAE- Birth Year Level

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)	@ 12/31/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	22,247,493	22,258,805	23,066,097	22,804,791	22,582,861	22,609,050	22,946,297
1990	10,241,714	10,174,453	10,303,043	10,191,891	10,193,918	10,205,331	10,765,383
1991	21,603,024	21,641,402	22,027,137	21,864,993	21,876,683	21,885,374	21,028,322
1992	41,648,941	41,582,298	40,636,349	40,368,478	40,358,083	40,354,588	41,212,858
1993	37,954,191	38,090,051	40,813,740	40,484,695	40,500,876	40,521,906	41,414,348
1994	17,763,746	17,795,413	18,339,596	18,221,918	18,217,839	18,219,570	18,615,159
1995	26,306,261	26,989,640	27,443,692	27,305,104	27,298,896	27,288,232	27,818,948
1996	24,969,372	24,861,140	25,640,183	25,619,183	25,610,864	25,603,545	26,294,132
1997	32,694,782	33,194,637	36,622,024	36,802,305	36,773,726	36,747,428	37,351,868
1998	55,860,280	58,204,362	61,523,529	61,782,921	61,597,780	61,435,412	62,303,309
1999	23,002,739	23,696,374	24,085,569	24,149,562	24,065,102	24,002,047	24,389,418
2000	18,099,943	18,418,564	17,813,781	17,931,726	17,925,338	17,937,110	18,583,469
2001	24,719,308	25,087,505	25,215,809	25,345,690	25,337,091	25,346,423	27,005,300
2002	59,580,427	60,392,984	61,085,882	61,453,480	61,437,714	61,503,280	64,171,295
2003	15,763,511	15,811,498	14,647,651	14,724,047	14,722,175	14,746,037	15,016,004
2004	26,097,578	26,056,758	27,648,185	26,752,347	26,741,814	26,755,259	26,980,983
2005	32,030,326	31,565,838	32,832,212	32,553,083	32,529,772	32,461,072	33,680,980
2006	49,374,895	50,311,984	49,194,332	47,237,980	47,208,124	47,544,675	50,354,542
2007	40,252,269	39,852,634	39,504,910	39,398,392	39,361,710	39,458,470	40,068,884
2008	57,179,737	54,195,381	53,695,355	51,349,809	52,855,206	52,905,889	55,606,023
2009	65,746,467	64,077,529	65,843,180	65,435,355	65,311,735	65,184,321	67,166,365
2010	32,871,068	32,238,079	33,616,839	33,572,285	33,485,960	33,405,370	33,547,585
2011	58,807,873	56,226,768	55,172,724	54,881,397	54,663,806	54,147,164	54,943,337
2012	39,903,132	42,641,332	42,811,147	38,966,994	38,656,537	38,318,290	41,318,223
2013	51,458,790	41,771,976	40,030,578	39,214,052	38,708,992	38,335,435	37,663,740
2014	68,887,830	63,582,211	47,545,011	46,709,935	46,157,457	45,511,498	45,970,556
2015	63,520,691	65,942,190	72,964,946	74,447,669	79,670,877	82,587,634	80,910,872
2016	56,397,130	40,327,403	33,070,666	31,813,197	29,394,395	33,599,857	29,432,508
2017	69,648,129	72,052,065	67,303,924	68,589,346	69,174,070	62,645,172	60,433,196
2018		83,644,236	90,678,953	95,458,570	97,179,433	99,388,067	84,212,362
2019			87,365,678	81,311,750	79,940,608	94,528,326	81,284,175
2020				20,914,076	37,782,863	55,765,023	70,045,219
Totals:							
2009 & Prior	703,137,005	704,259,251	717,982,253	711,777,750	712,507,308	712,715,020	732,773,889
2010 & Prior	736,008,073	736,497,330	751,599,092	745,350,035	745,993,268	746,120,390	766,321,474
2011 & Prior	794,815,946	792,724,098	806,771,816	800,231,431	800,657,073	800,267,554	821,264,811
2012 & Prior	834,719,078	835,365,430	849,582,963	839,198,425	839,313,610	838,585,844	862,583,034
2013 & Prior	886,177,868	877,137,406	889,613,541	878,412,477	878,022,602	876,921,279	900,246,775
2014 & Prior	955,065,699	940,719,617	937,158,552	925,122,412	924,180,059	922,432,776	946,217,331
2015 & Prior	1,018,586,390	1,006,661,807	1,010,123,498	999,570,081	1,003,850,936	1,005,020,411	1,027,128,203
2016 & Prior	1,074,983,520	1,046,989,210	1,043,194,163	1,031,383,278	1,033,245,332	1,038,620,268	1,056,560,711
2017 & Prior	1,144,631,648	1,119,041,275	1,110,498,088	1,099,972,624	1,102,419,401	1,101,265,440	1,116,993,907
2018 & Prior		1,202,685,511	1,201,177,041	1,195,431,194	1,199,598,834	1,200,653,508	1,201,206,269
2019 & Prior			1,288,542,718	1,276,742,944	1,279,539,442	1,295,181,834	1,282,490,444
2020 & Prior				1,297,657,020	1,317,322,304	1,350,946,857	1,352,535,663

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

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

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

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

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

Ultimate Loss & ALAE - Current Level
Before Inflation and Discount

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)	@ 12/31/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	29,246,689	29,318,266	30,641,947	30,589,544	30,196,253	30,151,237	30,527,655
1990	14,227,333	14,164,464	14,436,781	14,410,377	14,384,180	14,359,563	15,120,967
1991	30,329,935	30,457,286	31,237,552	31,202,372	31,173,646	31,144,542	29,884,913
1992	58,278,747	58,312,637	57,442,894	57,369,861	57,301,659	57,234,897	58,360,008
1993	50,530,018	50,807,973	54,948,143	54,866,646	54,801,886	54,738,355	55,876,247
1994	23,680,669	23,764,362	24,690,814	24,655,307	24,622,416	24,590,696	25,110,426
1995	35,946,787	36,947,666	37,847,842	37,805,204	37,766,820	37,728,047	38,423,372
1996	33,535,980	33,441,040	34,759,321	34,872,613	34,833,067	34,793,979	35,711,413
1997	44,777,076	45,528,680	50,591,180	50,989,630	50,930,092	50,871,524	51,664,803
1998	75,648,623	78,950,805	84,088,601	84,701,367	84,416,444	84,135,159	85,258,850
1999	30,294,112	31,270,594	31,989,921	32,217,293	32,067,932	31,954,631	32,436,305
2000	24,086,292	24,548,529	23,896,666	24,156,172	24,126,513	24,122,343	24,976,384
2001	32,195,308	32,729,847	33,140,889	33,430,173	33,400,167	33,397,122	35,614,976
2002	78,853,193	80,039,362	81,579,626	82,418,569	82,327,618	82,320,899	85,845,285
2003	20,478,428	20,562,331	19,132,222	19,311,128	19,292,617	19,292,932	19,639,963
2004	32,749,998	32,754,129	35,082,595	35,357,973	35,322,309	35,318,874	34,267,981
2005	39,904,713	39,378,177	41,306,754	41,301,123	41,248,952	41,128,863	42,440,423
2006	59,343,178	60,598,885	59,770,094	59,717,171	59,651,359	60,061,946	61,294,449
2007	48,074,049	47,688,524	47,657,571	47,785,112	47,730,454	47,830,409	48,419,783
2008	65,428,405	62,124,948	62,110,366	62,142,087	61,753,836	61,641,324	64,430,498
2009	74,480,094	72,664,826	75,317,383	75,321,760	74,988,605	74,807,925	76,902,603
2010	37,160,337	36,496,317	38,412,131	38,443,416	38,407,586	38,312,114	38,383,839
2011	66,336,890	63,486,298	62,823,516	62,679,860	62,503,756	61,877,167	62,615,973
2012	41,198,718	44,119,040	44,713,824	44,339,481	44,037,621	43,627,967	43,225,217
2013	52,757,475	42,904,798	41,489,112	40,871,344	40,399,123	39,999,307	39,093,279
2014	70,511,636	65,208,558	49,192,766	48,427,459	47,864,624	47,182,016	47,634,636
2015	64,925,458	67,537,373	75,455,544	77,125,153	82,575,478	85,592,577	83,820,914
2016	56,524,744	40,507,989	33,550,659	32,908,508	29,887,598	34,162,599	29,914,846
2017	69,648,129	72,211,327	68,131,758	69,588,710	70,178,689	63,552,864	61,289,569
2018		83,644,236	91,593,461	96,634,306	98,373,839	100,606,141	85,216,133
2019			87,365,678	82,136,627	80,749,167	95,480,514	81,439,417
2020				20,914,076	37,782,863	55,765,023	70,045,219

Totals:							
2009 & Prior	902,089,627	906,053,330	931,669,161	934,621,482	932,336,826	931,625,266	952,207,304
2010 & Prior	939,249,964	942,549,647	970,081,292	973,064,898	970,744,411	969,937,380	990,591,143
2011 & Prior	1,005,586,855	1,006,035,945	1,032,904,808	1,035,744,758	1,033,248,168	1,031,814,547	1,053,207,116
2012 & Prior	1,046,785,572	1,050,154,985	1,077,618,632	1,080,084,238	1,077,285,789	1,075,442,514	1,096,432,334
2013 & Prior	1,099,543,048	1,093,059,783	1,119,107,744	1,120,955,582	1,117,684,912	1,115,441,821	1,135,525,612
2014 & Prior	1,170,054,683	1,158,268,341	1,168,300,509	1,169,383,041	1,165,549,535	1,162,623,838	1,183,160,249
2015 & Prior	1,234,980,142	1,225,805,714	1,243,756,053	1,246,508,194	1,248,125,013	1,248,216,415	1,266,981,162
2016 & Prior	1,291,504,885	1,266,313,703	1,277,306,712	1,279,416,702	1,278,012,611	1,282,379,013	1,296,896,008
2017 & Prior	1,361,153,014	1,338,525,030	1,345,438,471	1,349,005,413	1,348,191,300	1,345,931,878	1,358,185,577
2018 & Prior		1,422,169,266	1,437,031,932	1,445,639,718	1,446,565,140	1,446,538,019	1,443,401,711
2019 & Prior			1,524,397,610	1,527,776,346	1,527,314,306	1,542,018,533	1,524,841,127
2020 & Prior				1,548,690,422	1,565,097,169	1,597,783,556	1,594,886,346

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

Ultimate Loss and ALAE

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

Ultimate Loss & ALAE - Current Level
Before Inflation and Discount

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

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

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

Ultimate Loss & ALAE - Current Level
After Inflation and Discount

Birth Year	@ 12/31/17 (a)	@ 12/31/18 (a)	@ 12/31/19 (a)	@ 3/31/20 (a)	@ 6/30/20 (a)	@ 9/30/20 (a)	@ 12/31/20 (a)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1989	25,964,034	26,130,433	27,222,831	27,210,868	26,936,600	26,932,467	27,189,842
1990	12,789,992	12,789,755	13,071,891	13,068,155	13,066,611	13,065,055	13,699,210
1991	25,047,376	25,355,757	26,159,983	26,173,694	26,193,930	26,211,013	25,733,167
1992	48,119,766	48,471,434	48,324,122	48,332,221	48,352,416	48,376,312	49,370,979
1993	43,010,446	43,548,946	47,379,003	47,359,957	47,376,803	47,373,320	48,465,904
1994	19,083,459	19,270,039	19,734,252	19,722,981	19,714,423	19,704,256	20,163,589
1995	29,702,005	30,676,297	31,578,889	31,615,103	31,639,965	31,656,697	32,270,869
1996	27,972,026	27,994,856	29,227,019	29,362,670	29,384,516	29,412,414	30,170,670
1997	36,234,683	37,068,365	41,312,312	41,674,207	41,709,881	41,731,473	42,438,878
1998	61,025,424	63,895,585	68,531,557	69,086,216	68,974,197	68,865,870	69,995,650
1999	26,214,859	27,176,655	28,058,332	28,276,622	28,196,207	28,153,673	28,563,974
2000	19,495,776	20,137,823	19,592,649	19,823,448	19,848,614	19,880,412	20,541,722
2001	25,986,782	26,591,498	26,906,762	27,163,676	27,181,153	27,217,830	29,116,776
2002	62,535,820	63,958,182	66,312,928	67,047,370	67,083,620	67,181,574	70,240,158
2003	17,106,855	17,290,259	16,553,714	16,730,944	16,739,779	16,782,314	17,090,315
2004	25,376,483	25,364,821	27,064,727	27,338,797	27,357,285	27,400,490	26,867,874
2005	30,379,108	30,343,034	32,212,080	32,242,557	32,241,972	32,192,805	33,376,030
2006	45,855,599	47,019,519	47,003,796	47,026,681	47,038,107	47,397,646	48,578,536
2007	38,254,985	38,309,381	38,639,420	38,792,557	38,819,824	38,947,438	39,563,234
2008	46,953,609	45,133,053	45,569,914	45,685,568	45,502,262	45,510,581	47,854,327
2009	55,417,658	54,524,864	56,539,423	56,654,292	56,521,353	56,525,209	58,186,370
2010	26,463,338	25,270,979	26,648,959	26,686,781	26,678,616	26,630,420	26,850,419
2011	46,583,905	44,915,237	44,967,366	44,895,735	44,798,218	44,387,165	45,502,429
2012	28,754,324	30,887,223	31,541,020	31,365,603	31,280,765	30,675,052	30,630,727
2013	36,709,393	30,212,648	29,566,379	29,246,535	29,043,542	28,525,877	27,895,355
2014	48,382,677	45,234,556	34,771,144	34,330,973	34,086,256	33,374,174	33,651,923
2015	43,925,745	46,009,484	51,643,548	52,850,212	56,686,269	58,184,125	56,955,190
2016	37,786,424	27,158,139	22,583,592	22,183,126	20,227,627	22,864,780	20,037,291
2017	46,007,205	47,971,650	45,376,024	46,471,781	46,991,524	42,267,956	40,726,533
2018		54,950,285	60,704,764	64,174,770	65,601,574	66,571,850	56,394,582
2019			57,062,002	53,796,296	53,180,110	62,531,281	53,338,582
2020				13,547,762	24,605,928	36,114,382	45,153,998
Totals:							
2009 & Prior	722,526,743	731,050,556	756,995,604	760,388,584	759,879,518	760,518,848	779,478,074
2010 & Prior	748,990,080	756,321,534	783,644,564	787,075,365	786,558,134	787,149,268	806,328,492
2011 & Prior	795,573,985	801,236,771	828,611,930	831,971,101	831,356,352	831,536,433	851,830,921
2012 & Prior	824,328,310	832,123,994	860,152,950	863,336,703	862,637,117	862,211,486	882,461,648
2013 & Prior	861,037,702	862,336,643	889,719,329	892,583,238	891,680,660	890,737,362	910,357,004
2014 & Prior	909,420,380	907,571,199	924,490,473	926,914,211	925,766,916	924,111,536	944,008,926
2015 & Prior	953,346,124	953,580,683	976,134,021	979,764,423	982,453,185	982,295,661	1,000,964,116
2016 & Prior	991,132,549	980,738,822	998,717,614	1,001,947,549	1,002,680,812	1,005,160,441	1,021,001,406
2017 & Prior	1,037,139,753	1,028,710,472	1,044,093,637	1,048,419,330	1,049,672,335	1,047,428,397	1,061,727,940
2018 & Prior		1,083,660,757	1,104,798,401	1,112,594,100	1,115,273,909	1,114,000,247	1,118,122,521
2019 & Prior			1,161,860,403	1,166,390,396	1,168,454,019	1,176,531,528	1,171,461,103
2020 & Prior				1,179,938,158	1,193,059,947	1,212,645,911	1,216,615,101

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

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

Ultimate Loss & ALAE - Current Level
After Inflation and Discount

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

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

Adjusted to Birth Year Level

Birth Year	BY Level Paid (a) Loss & ALAE @ 12/31/20	Indicated Ultimate Loss & ALAE Based on Increased Utilization Rate of						Selected Total Limits Ultimate Loss & ALAE	Difference Between Selected Ultimate and Incremental Payment Method		
		Estimated Unpaid Loss & ALAE @ 12/31/20 Based on Increased Utilization Rate of (b)							1.00%	2.00%	3.00%
		1.00%	2.00%	3.00%	1.00% (2) + (3)	2.00% (2) + (4)	3.00% (2) + (5)		(9) - (6)	(9) - (7)	(9) - (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1989	12,437,508	9,267,676	11,870,442	15,525,323	21,705,185	24,307,950	27,962,831	22,946,297	1,241,112	(1,361,653)	(5,016,535)
1990	4,854,360	4,159,684	4,804,427	5,608,043	9,014,044	9,658,787	10,462,403	10,765,383	1,751,339	1,106,596	302,981
1991	7,234,566	13,930,998	17,142,589	21,497,186	21,165,564	24,377,155	28,731,752	21,028,322	(137,242)	(3,348,832)	(7,703,429)
1992	12,043,108	25,843,382	31,930,617	40,271,080	37,886,490	43,973,726	52,314,188	41,212,858	3,326,368	(2,760,868)	(11,101,330)
1993	17,579,056	22,727,644	27,710,180	34,469,727	40,306,700	45,289,237	52,048,783	41,414,348	1,107,648	(3,874,889)	(10,634,435)
1994	6,342,079	11,345,867	15,061,179	20,644,199	17,687,946	21,403,258	26,986,278	18,615,159	927,213	(2,788,099)	(8,371,120)
1995	8,714,171	20,462,052	25,218,528	31,815,662	29,176,223	33,932,699	40,529,833	27,818,948	(1,357,275)	(6,113,751)	(12,710,885)
1996	8,232,286	14,860,636	17,090,486	19,961,818	23,092,922	25,322,772	28,194,104	26,294,132	3,201,210	971,360	(1,899,972)
1997	10,069,742	25,942,955	31,967,084	40,393,472	36,012,697	42,036,826	50,463,214	37,351,868	1,339,171	(4,684,958)	(13,111,346)
1998	17,739,496	40,384,314	48,349,601	59,185,035	58,123,810	66,089,097	76,924,531	62,303,309	4,179,499	(3,785,788)	(14,621,222)
1999	10,220,427	9,770,807	11,083,665	12,770,318	19,991,234	21,304,092	22,990,745	24,389,418	4,398,184	3,085,327	1,398,674
2000	5,340,805	8,374,751	9,405,118	10,718,755	13,715,556	14,745,923	16,059,560	18,583,469	4,867,914	3,837,546	2,523,909
2001	7,336,624	17,145,228	20,278,928	24,533,277	24,481,851	27,615,552	31,869,901	27,005,300	2,523,449	(610,252)	(4,864,601)
2002	14,673,190	38,990,252	44,603,470	51,970,557	53,663,442	59,276,659	66,643,747	64,171,295	10,507,854	4,894,636	(2,472,452)
2003	4,459,588	8,599,859	9,345,240	10,268,664	13,059,447	13,804,828	14,728,252	15,016,004	1,956,557	1,211,176	287,752
2004	5,052,724	19,818,545	23,711,647	29,115,743	24,871,269	28,764,371	34,168,467	26,980,983	2,109,714	(1,783,388)	(7,187,483)
2005	7,572,662	22,088,650	25,119,804	29,110,053	29,661,312	32,692,466	36,682,715	33,680,980	4,019,668	988,514	(3,001,735)
2006	8,809,482	35,651,968	40,892,253	47,879,815	44,461,450	49,701,735	56,689,298	50,354,542	5,893,092	652,807	(6,334,756)
2007	9,720,551	26,193,293	28,481,551	31,355,681	35,913,844	38,202,102	41,076,232	40,068,884	4,155,040	1,866,783	(1,007,348)
2008	6,223,045	41,541,504	48,862,283	58,954,581	47,764,550	55,085,328	65,177,627	55,606,023	7,841,473	520,695	(9,571,603)
2009	8,309,064	47,128,821	54,707,668	65,034,348	55,437,885	63,016,732	73,343,412	67,166,365	11,728,480	4,149,634	(6,177,046)
2010	3,126,968	28,224,926	34,933,687	44,756,376	31,351,894	38,060,654	47,883,344	33,547,585	2,195,691	(4,513,070)	(14,335,759)
2011	5,274,447	38,522,128	44,219,461	51,923,347	43,796,575	49,493,908	57,197,795	54,943,337	11,146,763	5,449,429	(2,254,457)
2012	3,447,408	33,872,769	39,678,046	47,719,607	37,320,177	43,125,455	51,167,015	41,318,223	3,998,046	(1,807,231)	(9,848,792)
2013	5,034,274	22,945,818	24,909,239	27,407,527	27,980,093	29,943,514	32,441,801	37,663,740	9,683,648	7,720,227	5,221,939
2014	5,758,760	27,679,658	29,761,959	32,385,023	33,438,419	35,520,719	38,143,783	45,970,556	12,532,137	10,449,837	7,826,773
2015	4,349,315	63,757,450	71,176,080	80,982,364	68,106,765	75,525,395	85,331,679	80,910,872	12,804,107	5,385,477	(4,420,807)
2016	968,707	24,718,159	27,323,471	30,735,414	25,686,865	28,292,177	31,704,121	29,432,508	3,745,643	1,140,331	(2,271,612)
2017	1,622,160	52,457,491	57,138,050	63,171,699	54,079,650	58,760,209	64,793,858	60,433,196	6,353,545	1,672,986	(4,360,663)
2018	2,327,121	73,755,604	80,631,806	89,552,739	76,082,725	82,958,926	91,879,860	84,212,362	8,129,637	1,253,436	(7,667,498)
2019	1,305,631	63,107,888	69,707,627	78,389,126	64,413,519	71,013,259	79,694,758	81,284,175	16,870,656	10,270,917	1,589,418
2020	3,594	51,610,177	58,092,323	66,811,945	51,613,772	58,095,917	66,815,539	70,045,219	18,431,447	11,949,302	3,229,680
Totals:	226,182,920	944,880,954	1,085,208,507	1,274,918,505	1,171,063,873	1,311,391,427	1,501,101,425	1,352,535,663	181,471,789	41,144,236	(148,565,762)
Excl. 2020	226,179,326	893,270,776	1,027,116,184	1,208,106,560	1,119,450,102	1,253,295,510	1,434,285,886	1,282,490,444	163,040,342	29,194,934	(151,795,442)

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

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

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

Year of Birth	Maturity (months) 12:24	Maturity (months) 24:36	Maturity (months) 36:48	Maturity (months) 48:60	Maturity (months) 60:72	Maturity (months) 72:84	Maturity (months) 84:96	Maturity (months) 96:108	Maturity (months) 108:120	Maturity (months) 120:132	Maturity (months) 132:144	Maturity (months) 144:156	Maturity (months) 156:168	Maturity (months) 168:180	Maturity (months) 180:192	Maturity (months) 192:204	Maturity (months) 204:216	Maturity (months) 216:228
1989	0	2,152,163	604,474	1,257,935	1,157,382	681,428	616,362	779,390	512,737	479,317	1,805,050	334,183	465,200	499,101	492,124	474,784	507,084	449,469
1990	531,535	512,117	500,836	341,548	125,600	367,252	92,147	143,263	119,144	110,914	100,466	154,505	326,927	367,216	388,410	340,295	209,120	128,916
1991	320,744	119,186	119,921	622,408	381,207	80,757	118,445	46,353	117,119	136,926	168,819	147,849	172,837	170,194	184,300	292,421	647,815	496,824
1992	182,202	817,082	1,120,333	1,021,279	459,558	404,746	362,543	285,783	304,548	312,286	429,990	500,620	387,866	371,811	441,483	483,122	547,051	582,257
1993	162,093	839,807	1,062,554	1,021,145	1,021,187	1,286,166	1,074,521	1,036,516	1,064,426	1,026,026	815,940	1,107,688	1,096,309	833,470	778,909	738,589	756,402	815,610
1994	644,043	894,685	505,973	483,950	1,053,971	374,764	446,566	344,796	82,814	148,257	802,981	84,315	91,848	172,693	170,669	148,591	183,939	152,509
1995	173,326	717,275	698,864	125,375	100,569	230,078	92,396	261,255	267,718	889,308	345,411	404,343	553,685	88,747	1,014,982	805,011	339,477	628,034
1996	473,327	695,873	506,466	549,313	701,383	785,826	377,913	414,676	364,954	414,108	415,268	366,760	413,202	461,159	490,595	353,145	358,341	458,865
1997	520,964	717,598	259,672	603,149	893,418	606,157	383,138	428,337	337,616	496,711	597,604	681,807	735,988	652,365	1,064,120	604,630	562,445	596,703
1998	839,727	1,098,490	950,651	819,005	525,220	1,555,784	834,752	874,344	764,288	876,691	990,840	1,065,190	1,132,545	1,129,395	1,322,275	1,344,085	1,300,064	1,342,658
1999	881,027	231,491	488,406	1,001,344	686,042	560,866	647,624	1,255,506	772,988	688,809	793,236	848,017	577,325	684,973	629,185	551,606	509,371	452,448
2000	834,313	509,108	742,798	370,557	272,821	196,159	207,104	201,684	178,009	330,024	249,417	258,815	326,349	315,204	272,908	287,719	321,217	360,997
2001	470,984	640,653	749,264	384,726	734,120	967,482	435,502	273,989	310,475	356,846	341,383	484,097	465,578	572,037	458,212	442,875	517,961	438,803
2002	495,918	1,093,321	960,480	1,047,480	712,118	1,637,551	1,030,991	1,092,906	914,907	1,021,429	1,271,697	1,235,305	1,160,010	1,120,581	930,441	1,117,826	1,045,323	1,045,323
2003	323,458	132,963	127,267	268,320	796,510	194,168	167,081	286,458	305,046	267,382	356,347	510,457	405,700	362,784	325,616	280,045	280,045	411,234
2004	314,973	824,290	612,848	315,710	515,867	449,592	418,592	230,516	318,830	365,726	322,897	288,920	298,845	374,218	309,743	2,004	408,322	444,820
2005	21,455	773,821	1,023,117	647,154	1,164,966	795,153	752,320	497,042	493,791	444,963	484,131	516,626	533,243	591,339	756,908	648,423	592,603	641,524
2006	323,028	380,969	744,849	999,670	1,786,677	1,008,928	738,787	666,182	623,647	670,109	811,105	643,372	796,339	745,437	950,762	904,976	828,545	898,581
2007	409,582	471,517	1,311,817	1,141,673	906,372	1,150,980	886,090	957,910	967,380	908,571	851,477	959,290	852,251	915,966	985,376	928,327	841,029	902,358
2008	307,857	667,138	516,108	632,821	352,981	596,403	655,102	729,815	784,542	622,590	530,630	765,350	802,126	777,933	848,366	810,465	744,792	810,838
2009	544,805	949,715	944,871	729,763	565,945	552,911	944,620	1,312,742	654,567	654,911	907,581	964,459	948,407	918,785	1,000,842	955,026	876,605	953,189
2010	818,458	320,866	637,639	255,031	184,738	215,534	220,495	194,055	180,620	167,161	375,743	401,720	397,047	386,640	423,399	406,203	374,911	409,971
2011	174,526	723,903	703,834	794,407	799,933	686,441	563,930	531,215	551,142	672,886	743,558	790,391	776,632	751,780	818,260	780,158	715,491	777,328
2012	83,790	825,461	767,185	423,876	266,460	412,271	403,415	393,934	432,101	467,135	517,339	551,157	542,797	526,647	574,575	549,146	504,874	549,897
2013	782,428	897,671	690,583	739,585	588,697	786,331	614,429	529,784	471,318	504,225	552,520	582,336	567,267	544,297	587,124	554,660	503,921	542,231
2014	549,420	1,135,012	1,191,998	1,302,367	854,184	782,932	669,290	667,598	592,813	633,000	692,295	728,230	707,980	677,941	729,779	687,976	623,695	669,631
2015	372,692	994,454	1,274,500	804,790	1,019,399	1,334,893	1,101,624	1,107,032	990,450	1,065,697	1,174,580	1,245,288	1,220,352	1,178,098	1,278,731	1,215,739	1,111,742	1,204,252
2016	385,735	180,803	201,445	209,350	483,635	526,797	434,235	435,851	389,485	418,567	460,765	487,893	477,517	460,389	499,058	473,835	432,706	468,052
2017	453,918	417,118	768,238	1,016,008	1,111,050	1,207,543	993,150	994,596	886,756	950,756	1,044,144	1,102,981	1,076,909	1,035,720	1,119,884	1,060,547	965,938	1,042,029
2018	1,189,106	1,128,463	1,352,233	1,342,605	1,469,557	1,598,676	1,316,081	1,319,260	1,177,359	1,263,576	1,389,076	1,468,834	1,435,588	1,382,126	1,496,035	1,418,315	1,293,235	1,396,702
2019	1,308,810	824,477	1,034,382	1,030,435	1,129,919	1,231,451	1,015,652	1,020,020	912,042	980,722	1,080,242	1,144,539	1,120,893	1,081,368	1,172,947	1,114,397	1,018,350	1,102,293
2020	262,876	582,074	734,767	735,286	808,275	883,110	730,201	735,226	659,108	710,612	784,817	833,788	818,813	792,158	861,706	821,090	752,571	817,102

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

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

Year of Birth	Maturity (months) 12:24	Maturity (months) 24:36	Maturity (months) 36:48	Maturity (months) 48:60	Maturity (months) 60:72	Maturity (months) 72:84	Maturity (months) 84:96	Maturity (months) 96:108	Maturity (months) 108:120	Maturity (months) 120:132	Maturity (months) 132:144	Maturity (months) 144:156	Maturity (months) 156:168	Maturity (months) 168:180	Maturity (months) 180:192	Maturity (months) 192:204	Maturity (months) 204:216	Maturity (months) 216:228
1989		269,020	75,559	157,242	128,598	85,179	77,045	97,424	64,092	68,474	257,864	55,697	77,533	99,820	98,425	94,957	101,417	89,894
1990	265,768	85,353	71,548	48,793	17,943	52,465	13,164	20,466	17,021	15,845	14,352	22,072	46,704	52,459	55,487	56,716	52,280	32,229
1991	320,744	59,593	29,980	155,602	95,302	20,189	29,611	11,588	29,280	34,231	42,205	36,962	43,209	42,548	46,075	73,105	161,954	124,206
1992	91,101	90,787	86,179	78,560	35,351	33,729	30,212	23,815	27,686	28,390	39,090	45,511	35,261	37,181	44,148	48,312	60,783	64,695
1993	54,031	83,981	96,596	92,831	92,835	116,924	97,684	94,229	96,766	93,275	74,176	100,699	99,664	92,608	86,545	92,324	94,550	101,951
1994	322,022	178,937	84,329	80,658	150,567	53,538	89,313	68,959	20,704	37,064	200,745	21,079	22,962	43,173	42,667	37,148	45,985	38,127
1995	173,326	143,455	116,477	20,896	16,762	38,346	18,479	52,251	53,544	177,862	69,082	80,869	110,737	17,749	202,996	161,002	67,895	125,607
1996	236,664	173,968	126,616	109,863	116,897	130,971	62,986	69,113	60,826	69,018	69,211	61,127	68,867	76,860	81,766	58,857	59,723	76,478
1997	86,827	89,700	37,096	86,164	89,342	67,351	42,571	47,593	37,513	55,190	66,400	75,756	81,776	72,485	118,236	67,181	70,306	74,588
1998	119,961	137,311	95,065	68,250	43,768	129,649	69,563	72,862	63,691	73,058	82,570	88,766	94,379	94,116	110,190	112,007	108,339	111,888
1999	293,676	57,873	69,772	125,168	85,755	70,108	92,518	179,358	110,427	98,401	113,319	121,145	96,221	136,995	125,837	137,901	127,343	150,816
2000	278,104	101,822	148,560	74,111	54,564	39,232	41,421	40,337	35,602	66,005	49,883	51,763	65,270	63,041	54,582	57,544	64,243	72,199
2001		320,326	374,632	128,242	183,530	241,870	108,876	68,497	77,619	89,211	85,346	121,024	116,394	143,009	114,553	110,719	129,490	109,701
2002	123,979	156,189	80,040	87,290	47,475	109,170	68,733	72,860	60,994	68,095	84,780	88,236	82,858	86,199	71,572	85,987	80,409	80,409
2003		132,963	63,634	89,440	265,503	64,723	55,694	95,486	101,682	89,127	118,782	170,152	135,233	120,928	108,539	93,348	93,348	137,078
2004	314,973	274,763	153,212	105,237	103,173	89,918	83,718	46,103	63,766	73,145	64,579	57,784	59,769	74,844	61,949	2,004	81,664	89,805
2005	21,455	128,970	102,312	58,832	116,497	79,515	83,591	55,227	70,542	63,566	69,162	73,804	76,178	84,477	108,130	92,632	85,967	94,537
2006	161,514	95,242	93,106	111,074	178,668	100,893	73,879	66,618	62,365	67,011	90,123	71,486	88,482	82,826	105,640	101,896	94,565	103,991
2007	409,582	78,586	187,402	142,709	113,297	143,873	110,761	119,739	120,923	129,796	121,640	137,041	121,750	130,852	144,049	138,943	128,947	141,800
2008	102,619	95,305	57,345	70,313	35,298	59,640	65,510	72,981	78,454	69,177	58,959	85,039	89,125	87,238	96,036	92,632	85,967	94,537
2009	108,961	118,714	104,986	81,085	56,595	55,291	94,462	131,274	65,457	65,491	90,758	96,446	95,808	93,779	103,237	99,578	92,414	101,625
2010	409,229	80,217	106,273	42,505	30,790	43,107	44,099	38,811	36,124	33,432	75,149	80,746	80,212	78,513	86,431	83,368	77,370	85,082
2011	87,263	90,488	70,383	72,219	79,993	68,644	56,393	53,122	55,114	67,289	75,149	80,746	80,212	78,513	86,431	83,368	77,370	85,082
2012	41,895	206,365	109,598	60,554	38,066	58,896	57,631	56,276	61,729	67,289	75,149	80,746	80,212	78,513	86,431	83,368	77,370	85,082
2013	260,809	149,612	98,655	105,655	84,100	112,333	87,776	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2014	91,570	113,501	119,200	130,237	94,909	86,992	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2015	124,231	142,065	127,450	67,066	67,960	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2016	385,735	60,268	40,289	34,892	84,636	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2017	113,479	46,346	64,020	83,821	84,636	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2018	169,872	75,231	98,642	83,821	84,636	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2019	163,601	114,273	98,642	83,821	84,636	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537
2020	168,159	114,273	98,642	83,821	84,636	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537

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

Summary of 2020 Level Incremental Payments by Maturity

Maturity (Months)	2020 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of			Maturity (Months)	2020 Level (a) Average Incremental Payments per Open Accepted Claim Based on Annual Increase Utilization Rate of		
	1.00%	2.00%	3.00%		1.00%	2.00%	3.00%
	(2)	(3)	(4)		(6)	(7)	(8)
12:24	169,022	169,022	169,022	744:756	158,482	215,091	291,052
24:36	114,858	114,858	114,858	756:768	160,067	219,393	299,784
36:48	99,147	99,147	99,147	768:780	161,667	223,781	308,777
48:60	84,250	84,250	84,250	780:792	163,284	228,256	318,040
60:72	85,070	85,070	85,070	792:804	164,917	232,821	327,582
72:84	89,449	89,449	89,449	804:816	166,566	237,478	337,409
84:96	74,747	74,747	74,747	816:828	168,232	242,227	347,531
96:108	76,071	76,071	76,071	828:840	169,914	247,072	357,957
108:120	68,940	68,940	68,940	840:852	171,613	252,013	368,696
120:132	75,149	75,149	75,149	852:864	173,329	257,054	379,757
132:144	83,927	83,927	83,927	864:876	175,062	262,195	391,150
144:156	90,178	90,178	90,178	876:888	176,813	267,439	402,884
156:168	89,582	89,582	89,582	888:900	178,581	272,787	414,971
168:180	87,685	87,685	87,685	900:912	180,367	278,243	427,420
180:192	96,528	96,528	96,528	912:924	182,171	283,808	440,242
192:204	93,107	93,107	93,107	924:936	183,992	289,484	453,450
204:216	86,408	86,408	86,408	936:948	185,832	295,274	467,053
216:228	95,021	95,021	95,021	948:960	187,691	301,179	481,065
228:240	96,327	96,327	96,327	960:972	189,568	307,203	495,497
240:252	98,830	98,830	98,830	972:984	191,463	313,347	510,362
252:264	100,313	100,313	100,313	984:996	193,378	319,614	525,672
264:276	101,817	101,817	101,817	996:1008	195,312	326,006	541,443
276:288	103,345	103,345	103,345	1008:1020	197,265	332,526	557,686
288:300	104,895	104,895	104,895	1020:1032	199,237	339,177	574,416
300:312	106,468	106,468	106,468	1032:1044	201,230	345,960	591,649
312:324	108,065	108,065	108,065	1044:1056	203,242	352,879	609,398
324:336	109,686	109,686	109,686	1056:1068	205,275	359,937	627,680
336:348	111,332	111,332	111,332	1068:1080	207,327	367,136	646,511
348:360	113,002	113,002	113,002	1080:1092	209,401	374,478	665,906
360:372	114,697	114,697	114,697	1092:1104	211,495	381,968	685,883
372:384	116,417	116,417	116,417	1104:1116	213,609	389,607	706,460
384:396	117,581	118,745	119,910	1116:1128	215,746	397,400	727,654
396:408	118,757	121,120	123,507	1128:1140	217,903	405,348	749,483
408:420	119,945	123,543	127,212	1140:1152	220,082	413,455	771,968
420:432	121,144	126,014	131,028	1152:1164	222,283	421,724	795,127
432:444	122,356	128,534	134,959	1164:1176	224,506	430,158	818,981
444:456	123,579	131,105	139,008	1176:1188	226,751	438,761	843,550
456:468	124,815	133,727	143,178	1188:1200	229,018	447,536	868,856
468:480	126,063	136,401	147,474	1200:1212	231,308	456,487	894,922
480:492	127,324	139,129	151,898	1212:1224	233,622	465,617	921,770
492:504	128,597	141,912	156,455	1224:1236	235,958	474,929	949,423
504:516	129,883	144,750	161,148	1236:1248	238,317	484,428	977,906
516:528	131,182	147,645	165,983	1248:1260	240,701	494,116	1,007,243
528:540	132,494	150,598	170,962	1260:1272	243,108	503,999	1,037,460
540:552	133,818	153,610	176,091	1272:1284	245,539	514,079	1,068,584
552:564	135,157	156,682	181,374	1284:1296	247,994	524,360	1,100,641
564:576	136,508	159,816	186,815	1296:1308	250,474	534,847	1,133,661
576:588	137,873	163,012	192,420	1308:1320	252,979	545,544	1,167,670
588:600	139,252	166,272	198,192	1320:1332	255,508	556,455	1,202,700
600:612	140,645	169,598	204,138	1332:1344	258,064	567,584	1,238,782
612:624	142,051	172,990	210,262	1344:1356	260,644	578,936	1,275,945
624:636	143,471	176,449	216,570	1356:1368	263,251	590,515	1,314,223
636:648	144,906	179,978	223,067	1368:1380	265,883	602,325	1,353,650
648:660	146,355	183,578	229,759	1380:1392	268,542	614,372	1,394,260
660:672	147,819	187,250	236,652	1392:1404	271,227	626,659	1,436,087
672:684	149,297	190,995	243,752	1404:1416	273,940	639,192	1,479,170
684:696	150,790	194,814	251,064	1416:1428	276,679	651,976	1,523,545
696:708	152,298	198,711	258,596	1428:1440	279,446	665,016	1,569,251
708:720	153,821	202,685	266,354	1440:1452	282,240	678,316	1,616,329
720:732	155,359	206,739	274,344	1452:1464	285,063	691,882	1,664,819
732:744	156,913	210,873	282,575	1464:1476	287,913	705,720	1,714,763

Note: (a) For average incremental payments from 12:24 to 372:384, see Appendix E, Exhibit IV, Sheets 1a and 1b.
 For average incremental payments from 384:396 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

1.00515

Birth Year	Indicated Birth Year Relativity of Remaining Average Annual Loss & ALAE Payments Based on		Selected Relativity Factors to Adjust for Difference in Claim Size By Birth Year	
	Average (a) Incremental Payments to Date	Current (b) Case Outstanding	Before Off-Balance	After Off-Balance (4) / (A)
(1)	(2)	(3)	(4)	(5)
1989	0.674	0.947	0.900	0.895
1990	0.590	0.965	0.800	0.796
1991	1.180	1.201	1.175	1.169
1992	0.839	1.027	0.900	0.895
1993	0.716	0.917	0.925	0.920
1994	0.752	0.824	0.750	0.746
1995	1.175	1.069	1.150	1.144
1996	0.902	1.172	1.050	1.045
1997	0.719	0.869	0.850	0.846
1998	1.085	1.156	1.100	1.094
1999	1.107	1.499	1.350	1.343
2000	0.504	1.136	0.900	0.895
2001	1.307	1.288	1.250	1.244
2002	0.900	1.174	1.050	1.045
2003	1.352	1.478	1.450	1.443
2004	0.755	0.965	0.950	0.945
2005	0.624	0.989	1.000	0.995
2006	1.052	1.113	1.100	1.094
2007	1.641	1.350	1.500	1.492
2008	0.683	1.034	1.000	0.995
2009	0.965	1.132	1.075	1.070
2010	0.554	0.880	0.900	0.895
2011	0.757	0.970	0.900	0.895
2012	0.652	0.844	0.900	0.895
2013	1.194	1.014	1.000	0.995
2014	1.131	0.962	1.000	0.995
2015	1.044	0.933	1.000	0.995
2016	0.553	0.784	1.000	0.995
2017	0.802	0.712	1.000	0.995
2018	1.082	0.729	1.000	0.995
2019	3.004	0.832	1.000	0.995
2020	-	-	1.000	0.995

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) @ 12/31/20			Average Life Expectancy	
	Annual Inflation Factors	2020 Level Adjustment Factors	Annual Inflation Factors	2020 Level Adjustment Factors	Reported (a) Open Accepted Claim Cts.	IBNR (b) Accepted Claim Cts.	Ultimate Open Accepted Claim Cts. (6) + (7)	Indicated (c)	Selected (d) (9) x 1.235
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1989	1.75%	1.523	0.81%	1.434	3	-	3	27.02	33.37
1990	1.49%	1.497	0.53%	1.423	3	-	3	14.67	18.12
1991	1.46%	1.475	0.47%	1.415	4	-	4	23.88	29.49
1992	1.62%	1.454	0.42%	1.409	9	-	9	25.57	31.58
1993	1.30%	1.430	0.39%	1.403	8	-	8	24.85	30.69
1994	1.00%	1.412	0.35%	1.397	3	-	3	38.02	46.95
1995	1.09%	1.398	0.37%	1.393	5	-	5	28.52	35.22
1996	0.91%	1.383	0.24%	1.387	6	-	6	20.02	24.72
1997	0.92%	1.371	0.26%	1.384	8	-	8	30.61	37.80
1998	0.97%	1.358	0.35%	1.381	11	-	11	27.47	33.93
1999	0.98%	1.345	0.42%	1.376	3	-	3	20.83	25.73
2000	1.05%	1.332	0.30%	1.370	4	-	4	20.29	25.06
2001	1.22%	1.318	0.38%	1.366	4	-	4	28.59	35.31
2002	0.99%	1.302	0.29%	1.361	13	-	13	24.59	30.37
2003	1.42%	1.290	4.94%	1.357	3	-	3	17.95	22.17
2004	1.41%	1.272	0.87%	1.293	5	-	5	33.09	40.87
2005	0.99%	1.254	4.86%	1.282	7	-	7	26.20	32.36
2006	1.32%	1.242	0.50%	1.223	9	-	9	28.38	35.05
2007	6.50%	1.226	4.55%	1.216	7	-	7	20.86	25.76
2008	7.62%	1.151	0.35%	1.164	9	-	9	34.10	42.11
2009	0.78%	1.069	0.29%	1.159	10	-	10	32.86	40.58
2010	1.00%	1.061	0.42%	1.156	5	-	5	44.17	54.55
2011	0.78%	1.051	9.83%	1.151	10	-	10	32.66	40.34
2012	0.57%	1.042	0.72%	1.048	7	-	7	36.83	45.49
2013	0.55%	1.037	0.19%	1.041	7	-	7	24.65	30.44
2014	0.40%	1.031	0.17%	1.039	9	-	9	23.60	29.15
2015	0.69%	1.027	2.01%	1.037	15	-	15	31.00	38.29
2016	0.59%	1.020	0.22%	1.017	5	1	6	30.00	37.05
2017	0.48%	1.014	0.22%	1.014	12	2	14	28.00	34.58
2018	0.57%	1.009	1.01%	1.012	15	4	19	29.00	35.82
2019	0.33%	1.003	0.19%	1.002	7	8	15	31.00	38.29
2020		1.000		1.000	-	13	13	29.00	35.82
Totals:					226	28	254		

Notes: (a) Current reported open accepted claims alive as of December 31, 2020. See Exhibit X, Sheet 1e, Column (4).
 (b) Estimated unreported accepted claims alive as of December 31, 2020. See Exhibit X, Sheet 1a, Column (7).
 (c) Current average remaining life expectancy based on NICA physician estimates.
 (d) Final selected remaining life expectancy estimated to include consideration of increased life expectancy over time by 0.2 per year.

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

Assumed Annual Increase Utilization Rate **2.00%**

Year of Birth	Maturity (months) 12:24	Maturity (months) 24:36	Maturity (months) 36:48	Maturity (months) 48:60	Maturity (months) 60:72	Maturity (months) 72:84	Maturity (months) 84:96	Maturity (months) 96:108	Maturity (months) 108:120	Maturity (months) 120:132	Maturity (months) 132:144	Maturity (months) 144:156	Maturity (months) 156:168	Maturity (months) 168:180	Maturity (months) 180:192	Maturity (months) 192:204	Maturity (months) 204:216	Maturity (months) 216:228
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		303,054
2004																	315,778	344,004
2005																505,804	462,261	500,422
2006															777,667	740,217	677,701	734,986
2007														752,969	810,028	763,131	691,367	741,783
2008												689,401	668,608	729,143	696,568	640,125	696,889	
2009											831,824	817,979	792,431	863,203	823,688	756,052	822,104	
2010										325,003	347,472	343,429	334,428	366,223	351,349	324,283	354,609	
2011									584,482	645,868	686,548	674,597	653,010	710,756	677,660	621,489	675,201	
2012								412,226	445,648	493,542	525,806	517,830	502,422	548,146	523,887	481,651	524,603	
2013							509,067	452,888	484,508	530,915	559,565	545,085	523,013	564,165	532,971	484,216	521,028	
2014						644,341	642,712	570,714	609,403	666,488	701,084	681,589	652,670	702,575	662,330	600,445	644,670	
2015					1,287,336	1,062,378	1,067,593	955,164	1,027,731	1,132,734	1,200,923	1,176,876	1,136,128	1,233,175	1,172,427	1,072,135	1,161,349	
2016				475,764	518,223	427,167	428,758	383,146	411,754	453,266	479,952	469,746	452,896	490,935	466,123	425,663	460,434	
2017				1,001,710	1,095,415	1,190,550	979,174	980,600	874,276	937,376	1,029,450	1,087,459	1,061,754	1,021,144	1,104,124	1,045,622	952,345	1,027,364
2018			1,336,129	1,326,615	1,452,056	1,579,637	1,300,408	1,303,549	1,163,338	1,248,528	1,372,533	1,451,342	1,418,492	1,365,666	1,478,218	1,401,424	1,277,834	1,380,068
2019		822,924	1,032,433	1,028,494	1,127,791	1,229,131	1,013,738	1,018,099	910,324	978,875	1,078,207	1,142,383	1,118,781	1,079,331	1,170,737	1,112,297	1,016,431	1,100,216
2020	262,876	582,074	734,767	735,286	808,275	883,110	730,201	735,226	659,108	710,612	784,817	833,788	818,813	792,158	861,706	821,090	752,571	817,102

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) 228:240	Maturity (months) 240:252	Maturity (months) 252:264	Maturity (months) 264:276	Maturity (months) 276:288	Maturity (months) 288:300	Maturity (months) 300:312	Maturity (months) 312:324	Maturity (months) 324:336	Maturity (months) 336:348	Maturity (months) 348:360	Maturity (months) 360:372	Maturity (months) 372:384	Maturity (months) 384:396	Maturity (months) 396:408	Maturity (months) 408:420	Maturity (months) 420:432	Maturity (months) 432:444	
1989																			222,380
1990													195,359	192,441	189,417	186,287	183,054	179,721	
1991												378,935	378,840	380,483	381,999	383,383	384,630	385,732	
1992											646,443	647,414	648,198	651,981	655,579	658,982	662,182	665,166	
1993										584,284	584,549	584,638	584,539	587,121	589,511	591,698	593,674	595,429	
1994									175,718	177,405	179,089	180,770	182,444	185,017	187,602	190,198	192,803	195,416	
1995							443,920	445,554	447,101	448,553	449,900	451,134	454,478	457,717	460,847	463,861	466,750		
1996							480,947	477,277	473,439	469,429	465,238	460,854	456,268	453,700	450,886	447,822	444,506	440,935	
1997						512,664	515,196	517,647	520,014	522,291	524,470	526,540	528,492	532,932	537,271	541,502	545,616	549,606	
1998					901,154	903,016	904,670	906,113	907,338	908,336	909,087	909,573	909,774	914,159	918,254	922,046	925,520	928,663	
1999				298,189	296,127	293,960	291,690	289,318	286,844	284,266	281,578	278,773	275,845	274,136	272,277	270,265	268,101	265,781	
2000			262,224	260,091	257,863	255,542	253,130	250,630	248,042	245,364	242,592	239,718	236,740	234,806	232,739	230,539	228,206	225,738	
2001		359,902	360,809	361,636	362,378	363,036	363,608	364,093	364,489	364,791	364,993	365,085	365,061	366,713	368,245	369,652	370,928	372,068	
2002	961,221	969,745	967,569	965,091	962,302	959,203	955,798	952,086	948,063	943,719	939,035	933,985	928,550	927,265	925,537	923,356	920,710	917,589	
2003	298,514	297,424	293,005	288,492	283,884	279,187	274,408	269,553	264,623	259,621	254,542	249,379	244,131	239,975	235,691	231,282	226,751	222,104	
2004	345,398	350,920	352,650	354,323	355,935	357,487	358,976	360,401	361,761	363,050	364,262	365,391	366,429	369,181	371,850	374,432	376,920	379,309	
2005	499,231	503,899	503,014	501,976	500,779	499,424	497,913	496,245	494,418	492,426	490,260	487,906	485,354	484,975	484,371	483,536	482,463	481,146	
2006	734,603	742,882	743,012	742,940	742,658	742,165	741,462	740,547	739,416	738,060	736,463	734,609	732,480	733,664	734,548	735,121	735,373	735,293	
2007	733,293	733,292	725,094	716,640	707,925	698,963	689,764	680,336	670,684	660,806	650,690	640,320	629,687	621,838	613,636	605,081	596,179	586,932	
2008	699,247	709,945	712,951	715,829	718,571	721,176	723,642	725,966	728,142	730,162	732,014	733,682	735,151	740,039	744,739	749,239	753,529	757,596	
2009	823,870	835,424	837,889	840,176	842,276	844,186	845,907	847,434	848,761	849,878	850,771	851,418	851,803	856,111	860,154	863,920	867,395	870,566	
2010	357,424	364,572	367,842	371,101	374,345	377,575	380,789	383,986	387,164	390,320	393,449	396,547	399,608	404,611	409,610	414,599	419,576	424,535	
2011	676,056	684,921	686,312	687,543	688,606	689,500	690,224	690,776	691,150	691,340	691,330	691,106	690,652	693,358	695,826	698,043	700,001	701,688	
2012	526,625	534,937	537,463	539,899	542,241	544,486	546,634	548,681	550,624	552,457	554,170	555,752	557,193	561,235	565,147	568,919	572,544	576,013	
2013	516,586	518,141	513,921	509,517	504,925	500,151	495,202	490,079	484,784	479,314	473,661	467,811	461,756	457,738	453,461	448,923	444,125	439,064	
2014	637,735	638,187	631,509	624,605	617,474	610,123	602,563	594,799	586,834	578,668	570,289	561,682	552,840	546,440	539,727	532,703	525,371	517,732	
2015	1,159,305	1,170,889	1,169,587	1,167,940	1,165,937	1,163,577	1,160,864	1,157,795	1,154,364	1,150,559	1,146,355	1,141,724	1,136,642	1,136,664	1,136,178	1,135,168	1,133,619	1,131,517	
2016	458,963	462,870	461,664	460,313	458,811	457,159	455,360	453,412	451,315	449,063	446,646	444,055	441,278	440,470	439,449	438,209	436,744	435,050	
2017	1,021,265	1,027,067	1,021,466	1,015,511	1,009,195	1,002,522	995,502	988,137	980,425	972,360	963,919	955,080	945,821	940,747	935,166	929,070	922,454	915,310	
2018	1,373,476	1,382,924	1,377,049	1,370,713	1,363,902	1,356,623	1,348,883	1,340,685	1,332,024	1,322,890	1,313,254	1,303,083	1,292,348	1,287,347	1,281,679	1,275,328	1,268,286	1,260,539	
2019	1,097,471	1,107,604	1,105,526	1,103,109	1,100,342	1,097,227	1,093,766	1,089,959	1,085,801	1,081,279	1,076,372	1,071,052	1,065,295	1,064,306	1,062,820	1,060,822	1,058,300	1,055,240	
2020	817,614	827,796	828,929	829,856	830,568	831,064	831,344	831,404	831,240	830,841	830,192	829,271	828,063	830,626	832,883	834,821	836,428	837,691	

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) 444:456	Maturity (months) 456:468	Maturity (months) 468:480	Maturity (months) 480:492	Maturity (months) 492:504	Maturity (months) 504:516	Maturity (months) 516:528	Maturity (months) 528:540	Maturity (months) 540:552	Maturity (months) 552:564	Maturity (months) 564:576	Maturity (months) 576:588	Maturity (months) 588:600	Maturity (months) 600:612	Maturity (months) 612:624	Maturity (months) 624:636	Maturity (months) 636:648	Maturity (months) 648:660
1989	231,472	233,137	234,739	236,276	237,742	239,131	240,435	241,648	242,761	243,765	244,652	245,411	246,032	246,503	246,812	246,947	246,896	246,649
1990	176,285	172,748	169,111	165,378	161,550	157,627	153,609	149,495	145,287	140,984	136,588	132,102	127,526	122,863	118,117	113,292	108,399	103,446
1991	386,682	387,468	388,085	388,525	388,779	388,835	388,681	388,301	387,684	386,813	385,673	384,247	382,518	380,467	378,074	375,321	372,192	368,674
1992	667,921	670,429	672,678	674,656	676,347	677,730	678,784	679,486	679,810	679,731	679,221	678,252	676,791	674,805	672,260	669,122	665,359	660,946
1993	596,950	598,221	599,232	599,971	600,424	600,574	600,400	599,880	598,995	597,719	596,030	593,901	591,306	588,214	584,596	580,424	575,672	570,320
1994	198,034	200,656	203,279	205,901	208,520	211,132	213,734	216,321	218,890	221,435	223,951	226,433	228,874	231,266	233,603	235,877	238,079	240,201
1995	469,506	472,117	474,575	476,870	478,993	480,929	482,663	484,179	485,461	486,490	487,248	487,713	487,864	487,677	487,126	486,188	484,839	483,059
1996	437,101	432,994	428,613	423,955	419,014	413,781	408,247	402,401	396,234	389,736	382,898	375,711	368,164	360,249	351,958	343,287	334,237	324,815
1997	553,461	557,167	560,716	564,097	567,298	570,304	573,096	575,657	577,967	580,005	581,750	583,178	584,262	584,974	585,286	585,169	584,594	583,537
1998	931,451	933,863	935,881	937,487	938,660	939,371	939,589	939,281	938,413	936,949	934,852	932,081	928,592	924,339	919,275	913,357	906,543	898,797
1999	263,301	260,656	257,846	254,867	251,719	248,395	244,890	241,197	237,313	233,230	228,944	224,451	219,744	214,818	209,670	204,298	198,703	192,890
2000	223,133	220,386	217,498	214,469	211,296	207,977	204,507	200,883	197,101	193,157	189,049	184,773	180,328	175,709	170,916	165,949	160,811	155,509
2001	373,062	373,902	374,580	375,090	375,423	375,567	375,510	375,238	374,739	373,997	372,998	371,726	370,164	368,291	366,091	363,546	360,640	357,359
2002	913,970	909,833	905,166	899,956	894,186	887,831	880,865	873,258	864,984	856,013	846,317	835,866	824,627	812,566	799,654	785,866	771,183	755,598
2003	217,338	212,456	207,462	202,360	197,153	191,844	186,431	180,917	175,303	169,591	163,784	157,887	151,902	145,833	139,688	133,475	127,205	120,893
2004	381,591	383,757	385,799	387,712	389,485	391,109	392,570	393,856	394,953	395,846	396,520	396,959	397,144	397,055	396,673	395,978	394,951	393,575
2005	479,574	477,736	475,625	473,233	470,552	467,569	464,268	460,634	456,654	452,309	447,586	442,468	436,937	430,974	424,563	417,689	410,342	402,516
2006	734,864	734,067	732,890	731,320	729,341	726,932	724,068	720,725	716,877	712,497	707,559	702,033	695,888	689,091	681,611	673,420	664,494	654,814
2007	577,336	567,386	557,088	546,446	535,464	524,139	512,463	500,434	488,050	475,308	462,209	448,754	434,943	420,778	406,267	391,422	376,263	360,820
2008	761,423	764,993	768,291	771,303	774,011	776,393	778,423	780,075	781,323	782,134	782,480	782,327	781,638	780,374	778,496	775,965	772,745	768,801
2009	873,412	875,912	878,049	879,807	881,166	882,100	882,577	882,569	882,043	880,965	879,300	877,010	874,053	870,386	865,966	860,749	854,698	847,777
2010	429,470	434,376	439,246	444,074	448,853	453,575	458,229	462,805	467,290	471,672	475,938	480,072	484,058	487,877	491,511	494,939	498,142	501,099
2011	703,087	704,181	704,957	705,401	705,498	705,227	704,563	703,482	701,958	699,964	697,473	694,455	690,877	686,704	681,904	676,444	670,294	663,431
2012	579,313	582,432	585,357	588,078	590,582	592,853	594,870	596,615	598,067	599,202	599,998	600,430	600,469	600,087	599,252	597,935	596,108	593,745
2013	433,736	428,133	422,255	416,103	409,675	402,964	395,962	388,663	381,061	373,148	364,922	356,376	347,506	338,306	328,776	318,917	308,737	298,250
2014	509,781	501,515	492,935	484,045	474,848	465,338	455,510	445,359	434,882	424,076	412,940	401,473	389,674	377,543	365,085	352,309	339,230	325,873
2015	1,128,833	1,125,542	1,121,625	1,117,065	1,111,840	1,105,918	1,099,262	1,091,836	1,083,604	1,074,526	1,064,565	1,053,680	1,041,826	1,028,956	1,015,031	1,000,011	983,867	966,581
2016	433,118	430,936	428,500	425,803	422,838	419,595	416,058	412,217	408,058	403,568	398,733	393,540	387,974	382,020	375,663	368,894	361,704	354,092
2017	907,621	899,370	890,550	881,154	871,172	860,586	849,373	837,511	824,981	811,760	797,832	783,176	767,769	751,591	734,628	716,868	698,312	678,974
2018	1,252,060	1,242,825	1,232,821	1,222,035	1,210,449	1,198,035	1,184,757	1,170,584	1,155,484	1,139,422	1,122,368	1,104,289	1,085,149	1,064,911	1,043,549	1,021,039	997,373	972,557
2019	1,051,617	1,047,408	1,042,597	1,037,168	1,031,103	1,024,372	1,016,942	1,008,782	999,858	990,136	979,582	968,162	955,834	942,560	928,305	913,036	896,730	879,378
2020	838,590	839,103	839,216	838,914	838,177	836,981	835,296	833,094	830,345	827,016	823,076	818,490	813,220	807,225	800,468	792,911	784,522	775,276

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) 660:672	Maturity (months) 672:684	Maturity (months) 684:696	Maturity (months) 696:708	Maturity (months) 708:720	Maturity (months) 720:732	Maturity (months) 732:744	Maturity (months) 744:756	Maturity (months) 756:768	Maturity (months) 768:780	Maturity (months) 780:792	Maturity (months) 792:804	Maturity (months) 804:816	Maturity (months) 816:828	Maturity (months) 828:840	Maturity (months) 840:852	Maturity (months) 852:864	Maturity (months) 864:876
1989	246,194	245,520	244,613	243,457	242,040	240,349	238,369	236,087	233,487	230,553	227,271	223,628	219,608	215,205	210,420	205,256	199,715	193,792
1990	98,448	93,416	88,361	83,295	78,235	73,196	68,195	63,251	58,381	53,602	48,935	44,399	40,014	35,802	31,788	27,996	24,441	21,134
1991	364,753	360,417	355,649	350,430	344,750	338,597	331,961	324,832	317,200	309,058	300,401	291,229	281,545	271,363	260,716	249,645	238,185	226,362
1992	655,857	650,063	643,530	636,225	628,118	619,185	609,397	598,730	587,157	574,654	561,199	546,780	531,386	515,027	497,741	479,583	460,594	440,802
1993	564,347	557,733	550,452	542,476	533,787	524,367	514,199	503,268	491,560	479,061	465,763	451,668	436,775	421,108	404,718	387,666	370,005	351,774
1994	242,236	244,173	246,003	247,713	249,291	250,726	252,004	253,110	254,029	254,743	255,235	255,486	255,475	255,184	254,599	253,705	252,486	250,919
1995	480,827	478,121	474,913	471,177	466,889	462,025	456,561	450,472	443,735	436,323	428,213	419,386	409,824	399,521	388,491	376,758	364,337	351,232
1996	315,031	304,895	294,415	283,601	272,471	261,048	249,355	237,420	225,273	212,946	200,477	187,912	175,297	162,693	150,179	137,834	125,728	113,917
1997	581,971	579,869	577,198	573,923	570,013	565,439	560,168	554,168	547,403	539,841	531,446	522,190	512,042	500,988	489,034	476,196	462,481	447,882
1998	890,090	880,385	869,640	857,812	844,866	830,775	815,508	799,038	781,339	762,385	742,160	720,659	697,880	673,851	648,645	622,353	595,051	566,792
1999	186,866	180,638	174,212	167,595	160,799	153,837	146,726	139,484	132,128	124,680	117,163	109,605	102,036	94,493	87,023	79,673	72,485	65,493
2000	150,052	144,448	138,704	132,830	126,836	120,740	114,556	108,302	101,997	95,660	89,314	82,984	76,696	70,483	64,384	58,439	52,682	47,137
2001	353,691	349,622	345,136	340,216	334,850	329,026	322,735	315,965	308,707	300,953	292,697	283,939	274,679	264,931	254,726	244,101	233,089	221,714
2002	739,110	721,717	703,410	684,183	664,046	643,017	621,115	598,368	574,806	550,466	525,395	499,660	473,327	446,501	419,324	391,953	364,528	337,162
2003	114,558	108,215	101,879	95,568	89,300	83,097	76,981	70,974	65,097	59,373	53,822	48,471	43,339	38,452	33,838	29,519	25,511	21,822
2004	391,833	389,708	387,176	384,216	380,807	376,932	372,569	367,699	362,302	356,355	349,840	342,742	335,044	326,740	317,843	308,370	298,333	287,734
2005	394,208	385,417	376,134	366,356	356,085	345,328	334,094	322,393	310,239	297,649	284,644	271,256	257,518	243,481	229,218	214,808	200,324	185,824
2006	644,368	633,140	621,110	608,258	594,574	580,056	564,699	548,505	531,476	513,620	494,951	475,497	455,289	434,384	412,873	390,864	368,449	345,704
2007	345,128	329,222	313,132	296,893	280,550	264,155	247,758	231,416	215,184	199,120	183,289	167,760	152,599	137,888	123,718	110,176	97,330	85,229
2008	764,105	758,620	752,307	745,121	737,029	727,995	717,985	706,964	694,896	681,747	667,485	652,088	635,533	617,822	598,987	579,078	558,133	536,169
2009	839,958	831,207	821,481	810,740	798,951	786,084	772,111	757,004	740,736	723,281	704,620	684,748	663,657	641,372	617,958	593,496	568,053	541,677
2010	503,792	506,197	508,290	510,041	511,424	512,411	512,971	513,072	512,679	511,753	510,257	508,152	505,394	501,949	497,792	492,902	487,250	480,794
2011	655,835	647,481	638,341	628,385	617,593	605,947	593,431	580,031	565,731	550,521	534,396	517,361	499,422	480,613	460,997	440,654	419,652	398,042
2012	590,820	587,307	583,173	578,384	572,912	566,727	559,801	552,105	543,609	534,282	524,095	513,029	501,060	488,183	474,418	459,794	444,334	428,043
2013	287,474	276,427	265,124	253,583	241,830	229,896	217,813	205,616	193,342	181,031	168,726	156,478	144,339	132,372	120,652	109,256	98,248	87,676
2014	312,266	298,438	284,414	270,223	255,902	241,496	227,047	212,604	198,215	183,931	169,808	155,906	142,287	129,022	116,196	103,888	92,164	81,068
2015	948,143	928,541	907,753	885,762	862,566	838,176	812,602	785,864	757,982	728,988	698,924	667,853	635,845	603,009	569,508	535,522	501,214	466,716
2016	346,056	337,599	328,716	319,406	309,676	299,536	288,996	278,071	266,777	255,134	243,165	230,904	218,385	205,659	192,795	179,868	166,945	154,081
2017	658,873	638,029	616,457	594,175	571,220	547,637	523,473	498,785	473,632	448,079	422,205	396,103	369,868	343,626	317,539	291,772	266,470	241,750
2018	946,609	919,544	891,371	862,104	831,778	800,443	768,151	734,965	700,954	666,194	630,778	594,824	558,452	521,825	485,160	448,685	412,599	377,066
2019	860,974	841,512	820,981	799,369	776,685	752,944	728,167	702,379	675,611	647,901	619,299	589,875	559,703	528,897	497,617	466,041	434,326	402,602
2020	765,152	754,124	742,162	729,235	715,324	700,414	684,490	667,542	649,560	630,539	610,479	589,399	567,314	544,274	520,367	495,697	470,356	444,414

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) 876:888	Maturity (months) 888:900	Maturity (months) 900:912	Maturity (months) 912:924	Maturity (months) 924:936	Maturity (months) 936:948	Maturity (months) 948:960	Maturity (months) 960:972	Maturity (months) 972:984	Maturity (months) 984:996	Maturity (months) 996:1008	Maturity (months) 1008:1020	Maturity (months) 1020:1032	Maturity (months) 1032:1044	Maturity (months) 1044:1056	Maturity (months) 1056:1068	Maturity (months) 1068:1080	Maturity (months) 1080:1092
1989	187,480	180,779	173,694	166,234	158,411	150,248	141,782	133,057	124,118	115,014	105,801	96,546	87,323	78,216	69,311	60,700	52,475	44,722
1990	18,081	15,291	12,766	10,508	8,514	6,780	5,296	4,051	3,028	2,204	1,558	1,066	702	443	266	152	81	40
1991	214,200	201,740	189,028	176,120	163,079	149,983	136,924	124,004	111,323	98,976	87,061	75,680	64,932	54,912	45,703	37,373	29,970	23,519
1992	420,232	398,932	376,966	354,412	331,361	307,933	284,279	260,569	236,973	213,661	190,812	168,622	147,291	127,021	108,001	90,408	74,387	60,052
1993	333,012	313,778	294,143	274,195	254,028	233,762	213,541	193,521	173,856	154,694	136,185	118,491	101,765	86,155	71,791	58,782	47,206	37,104
1994	248,975	246,629	243,856	240,631	236,926	232,720	227,997	222,744	216,949	210,599	203,684	196,203	188,163	179,582	170,487	160,918	150,928	140,584
1995	337,444	322,993	307,903	292,214	275,971	259,242	242,119	224,708	207,122	189,472	171,884	154,499	137,472	120,962	105,132	90,144	76,146	63,273
1996	102,454	91,399	80,813	70,756	61,283	52,451	44,312	36,907	30,262	24,385	19,272	14,905	11,252	8,268	5,894	4,061	2,693	1,710
1997	432,390	416,009	398,758	380,666	361,771	342,136	321,854	301,037	279,804	258,278	236,595	214,921	193,436	172,338	151,831	132,127	113,432	95,943
1998	537,631	507,654	476,967	445,698	413,991	382,026	350,027	318,236	286,893	256,234	226,498	197,942	170,822	145,382	121,843	100,395	81,184	64,300
1999	58,728	52,225	46,020	40,146	34,635	29,518	24,823	20,572	16,777	13,440	10,553	8,104	6,071	4,422	3,123	2,129	1,395	874
2000	41,830	36,786	32,030	27,585	23,471	19,707	16,306	13,279	10,625	8,336	6,398	4,792	3,491	2,467	1,683	1,105	693	414
2001	209,999	197,981	185,704	173,221	160,591	147,888	135,203	122,632	110,272	98,215	86,558	75,399	64,839	54,970	45,875	37,625	30,271	23,841
2002	309,971	283,091	256,671	230,869	205,846	181,774	158,840	137,220	117,060	98,481	81,577	66,422	53,060	41,494	31,691	23,574	17,027	11,899
2003	18,456	15,415	12,699	10,303	8,219	6,434	4,935	3,700	2,704	1,922	1,323	878	559	340	196	106	54	25
2004	276,575	264,868	252,634	239,903	226,712	213,113	199,182	185,004	170,669	156,268	141,902	127,686	113,745	100,211	87,217	74,895	63,369	52,751
2005	171,366	157,022	142,871	128,996	115,482	102,425	89,925	78,082	66,979	56,686	47,263	38,758	31,203	24,612	18,975	14,263	10,422	7,378
2006	322,706	299,554	276,361	253,253	230,366	207,853	185,892	164,661	144,327	125,039	106,939	90,160	74,820	61,010	48,790	38,183	29,174	21,703
2007	73,911	63,415	53,773	45,009	37,136	30,159	24,070	18,846	14,448	10,817	7,886	5,580	3,818	2,515	1,587	953	542	288
2008	513,202	489,274	464,443	438,785	412,390	385,382	357,923	330,196	302,392	274,701	247,328	220,501	194,464	169,462	145,741	123,530	103,040	84,442
2009	514,415	486,343	457,557	428,173	398,324	368,176	337,935	307,829	278,083	248,917	220,561	193,259	167,256	142,789	120,076	99,308	80,634	64,153
2010	473,486	465,283	456,147	446,043	434,935	422,803	409,646	395,472	380,295	364,131	347,007	328,974	310,106	290,499	270,274	249,577	228,580	207,479
2011	375,875	353,227	330,187	306,864	283,373	259,858	236,491	213,456	190,932	169,089	148,101	128,145	109,393	92,004	76,114	61,830	49,223	38,320
2012	410,927	393,009	374,324	354,921	334,861	314,227	293,137	271,725	250,128	228,487	206,958	185,716	164,948	144,852	125,626	107,463	90,543	75,024
2013	77,586	68,024	59,038	50,669	42,951	35,916	29,588	23,980	19,087	14,891	11,358	8,448	6,109	4,280	2,894	1,879	1,166	687
2014	70,641	60,922	51,945	43,739	36,322	29,703	23,886	18,857	14,587	11,029	8,128	5,821	4,036	2,699	1,731	1,060	615	336
2015	432,160	397,712	363,554	329,885	296,910	264,859	233,984	204,533	176,726	150,751	126,771	104,933	85,347	68,077	53,139	40,491	30,037	21,625
2016	141,331	128,761	116,440	104,442	92,842	81,720	71,161	61,243	52,033	43,580	35,926	29,098	23,110	17,958	13,619	10,052	7,198	4,982
2017	217,724	194,519	172,262	151,081	131,095	112,423	95,180	79,459	65,317	52,777	41,835	32,461	24,594	18,144	12,992	8,996	5,999	3,834
2018	342,247	308,324	275,489	243,937	213,858	185,447	158,900	134,388	112,038	91,930	74,103	58,565	45,278	34,156	25,070	17,844	12,271	8,118
2019	370,997	339,670	308,791	278,544	249,116	220,712	193,554	167,853	143,791	121,517	101,155	82,808	66,540	52,374	40,286	30,205	22,008	15,531
2020	417,943	391,045	363,834	336,446	309,029	281,757	254,837	228,484	202,906	178,299	154,853	132,761	112,204	93,341	76,300	61,170	47,997	36,773

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) 1092:1104	Maturity (months) 1104:1116	Maturity (months) 1116:1128	Maturity (months) 1128:1140	Maturity (months) 1140:1152	Maturity (months) 1152:1164	Maturity (months) 1164:1176	Maturity (months) 1176:1188	Maturity (months) 1188:1200	Maturity (months) 1200:1212	Maturity (months) 1212:1224	Maturity (months) 1224:1236	Maturity (months) 1236:1248	Maturity (months) 1248:1260	Maturity (months) 1260:1272	Maturity (months) 1272:1284	Maturity (months) 1284:1296	Maturity (months) 1296:1308
1989	37,524	30,947	25,047	19,858	15,393	11,641	8,576	6,142	4,269	2,873	1,868	1,189	757	482	307	195	124	79
1990	18	7	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	18,021	13,447	9,743	6,834	4,624	3,006	1,872	1,112	627	335	168	81	39	19	9	4	2	1
1992	47,472	36,667	27,606	20,205	14,335	9,828	6,493	4,122	2,506	1,453	801	427	228	122	65	35	19	10
1993	28,479	21,292	15,461	10,870	7,374	4,809	3,004	1,791	1,015	544	274	133	65	31	15	7	4	2
1994	129,968	119,173	108,307	97,486	86,836	76,486	66,577	57,234	48,562	40,641	33,518	27,405	22,406	18,319	14,978	12,246	10,012	8,186
1995	51,633	41,302	32,322	24,692	18,371	13,278	9,303	6,304	4,121	2,592	1,563	919	540	317	187	110	64	38
1996	1,034	592	318	158	73	30	11	4	1	0	0	0	0	0	0	0	0	0
1997	79,832	65,242	52,276	40,989	31,386	23,419	16,997	11,975	8,174	5,392	3,429	2,132	1,326	824	513	319	198	123
1998	49,771	37,559	27,558	19,600	13,469	8,911	5,658	3,435	1,987	1,090	564	281	140	70	35	17	9	4
1999	521	293	154	75	33	13	5	1	0	0	0	0	0	0	0	0	0	0
2000	233	123	60	27	11	4	1	0	0	0	0	0	0	0	0	0	0	0
2001	18,340	13,746	10,009	7,059	4,805	3,146	1,974	1,182	674	363	184	90	44	22	11	5	3	1
2002	8,015	5,179	3,194	1,869	1,030	531	253	111	44	16	5	1	0	0	0	0	0	0
2003	10	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	43,132	34,577	27,124	20,776	15,503	11,242	7,905	5,378	3,531	2,232	1,353	800	473	280	165	98	58	34
2005	5,042	3,311	2,080	1,242	701	371	183	83	35	13	4	1	0	0	0	0	0	0
2006	15,673	10,950	7,372	4,763	2,939	1,722	953	496	241	108	44	17	7	3	1	0	0	0
2007	142	64	26	9	3	1	0	0	0	0	0	0	0	0	0	0	0	0
2008	67,866	53,385	41,012	30,696	22,325	15,735	10,721	7,043	4,448	2,693	1,556	874	491	276	155	87	49	27
2009	49,904	37,867	27,953	20,017	13,860	9,247	5,927	3,637	2,129	1,183	621	315	160	81	41	21	11	5
2010	186,488	165,836	145,762	126,505	108,293	91,337	75,835	61,927	49,691	39,141	30,229	23,071	17,609	13,440	10,258	7,829	5,975	4,561
2011	29,102	21,503	15,411	10,679	7,127	4,564	2,793	1,627	899	468	228	107	50	23	11	5	2	1
2012	61,032	48,655	37,933	28,858	21,372	15,368	10,707	7,210	4,681	2,921	1,747	1,017	592	345	201	117	68	40
2013	381	197	95	41	16	6	2	0	0	0	0	0	0	0	0	0	0	0
2014	171	80	34	13	4	1	0	0	0	0	0	0	0	0	0	0	0	0
2015	15,057	10,099	6,496	3,986	2,320	1,272	653	311	136	54	20	7	2	1	0	0	0	0
2016	3,320	2,119	1,289	743	402	203	95	40	16	5	2	0	0	0	0	0	0	0
2017	2,335	1,346	729	368	171	72	27	9	3	1	0	0	0	0	0	0	0	0
2018	5,141	3,099	1,766	944	469	214	89	33	11	3	1	0	0	0	0	0	0	0
2019	10,576	6,918	4,326	2,571	1,443	759	371	167	69	25	8	3	1	0	0	0	0	0
2020	27,437	19,878	13,938	9,425	6,120	3,800	2,247	1,259	665	329	151	67	29	13	6	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) 1308:1320	Maturity (months) 1320:1332	Maturity (months) 1332:1344	Maturity (months) 1344:1356	Maturity (months) 1356:1368	Maturity (months) 1368:1380	Maturity (months) 1380:1392	Maturity (months) 1392:1404	Maturity (months) 1404:1416	Maturity (months) 1416:1428	Maturity (months) 1428:1440	Maturity (months) 1440:1452	Maturity (months) 1452:1464	Maturity (months) 1464:1476	Totals Outstanding
1989	50	32	20	13	8	5	3	2	1	1	1	0	0	0	11,870,442
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,804,427
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,142,589
1992	5	3	2	1	0	0	0	0	0	0	0	0	0	0	31,930,617
1993	1	0	0	0	0	0	0	0	0	0	0	0	0	0	27,710,180
1994	6,693	5,472	4,474	3,658	2,991	2,445	1,999	1,635	1,336	1,093	893	730	597	487	15,061,179
1995	22	13	8	5	3	2	1	1	0	0	0	0	0	0	25,218,528
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,090,486
1997	77	48	30	18	11	7	4	3	2	1	1	0	0	0	31,967,084
1998	2	1	1	0	0	0	0	0	0	0	0	0	0	0	48,349,601
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,083,665
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,405,118
2001	1	0	0	0	0	0	0	0	0	0	0	0	0	0	20,278,928
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,603,470
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,345,240
2004	20	12	7	4	2	1	1	1	0	0	0	0	0	0	23,711,647
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,119,804
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,892,253
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,481,551
2008	15	9	5	3	2	1	0	0	0	0	0	0	0	0	48,862,283
2009	3	1	1	0	0	0	0	0	0	0	0	0	0	0	54,707,668
2010	3,481	2,657	2,028	1,548	1,181	902	688	525	401	306	233	178	136	103	34,933,687
2011	1	0	0	0	0	0	0	0	0	0	0	0	0	0	44,219,461
2012	23	13	8	5	3	2	1	1	0	0	0	0	0	0	39,678,046
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,909,239
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,761,959
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,176,080
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,323,471
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,138,050
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80,631,806
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69,707,627
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,092,323

1,085,208,507

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

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

Assumed Annual Increase Utilization Rate

2.00%

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

2020 Level	169,022	114,858	99,147	84,250	85,070	89,449	74,747	76,071	68,940	75,149	83,927	90,178	89,582	87,685	96,528	93,107	86,408	95,021	
Year of Birth	Maturity (months) 12:24	Maturity (months) 24:36	Maturity (months) 36:48	Maturity (months) 48:60	Maturity (months) 60:72	Maturity (months) 72:84	Maturity (months) 84:96	Maturity (months) 96:108	Maturity (months) 108:120	Maturity (months) 120:132	Maturity (months) 132:144	Maturity (months) 144:156	Maturity (months) 156:168	Maturity (months) 168:180	Maturity (months) 180:192	Maturity (months) 192:204	Maturity (months) 204:216	Maturity (months) 216:228	
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																		101,018	
2004																	63,156	69,451	
2005																72,258	67,059	73,744	
2006															86,407	83,345	77,349	85,059	
2007														107,567	118,415	114,218	106,001	116,567	
2008													76,600	74,978	82,540	79,614	73,886	81,251	
2009												83,182	82,632	80,882	89,039	85,883	79,705	87,650	
2010										65,001	69,842	69,380	67,911	74,759	72,110	66,922	73,593		
2011									58,448	65,275	70,137	69,673	68,198	75,076	72,415	67,205	73,904		
2012								58,889	64,194	71,692	77,032	76,522	74,902	82,456	79,533	73,811	81,169		
2013								72,724	65,906	71,842	80,234	86,210	85,640	83,826	92,280	89,010	82,606	90,840	
2014								71,593	72,862	66,032	71,979	80,387	86,374	85,803	83,986	92,456	89,179	82,763	91,013
2015						85,822	71,716	72,987	66,145	72,102	80,525	86,522	85,950	84,130	92,614	89,332	82,905	91,169	
2016					83,259	87,544	73,155	74,452	67,472	73,549	82,140	88,258	87,675	85,818	94,473	91,124	84,568	92,998	
2017				82,641	83,445	87,740	73,319	74,618	67,623	73,714	82,324	88,456	87,871	86,010	94,684	91,328	84,758	93,206	
2018			97,467	82,822	83,628	87,933	73,480	74,782	67,771	73,876	82,505	88,650	88,064	86,199	94,892	91,529	84,944	93,411	
2019		114,057	98,456	83,663	84,477	88,825	74,225	75,541	68,459	74,625	83,342	89,550	88,957	87,073	95,855	92,457	85,806	94,359	
2020	168,159	114,273	98,642	83,821	84,636	88,993	74,366	75,683	68,588	74,766	83,499	89,719	89,125	87,238	96,036	92,632	85,967	94,537	

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

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	96,327	98,830	100,313	101,817	103,345	104,895	106,468	108,065	109,686	111,332	113,002	114,697	116,417	118,745	121,120	123,543	126,014	128,534	
Year of Birth	Maturity (months) 228:240	Maturity (months) 240:252	Maturity (months) 252:264	Maturity (months) 264:276	Maturity (months) 276:288	Maturity (months) 288:300	Maturity (months) 300:312	Maturity (months) 312:324	Maturity (months) 324:336	Maturity (months) 336:348	Maturity (months) 348:360	Maturity (months) 360:372	Maturity (months) 372:384	Maturity (months) 384:396	Maturity (months) 396:408	Maturity (months) 408:420	Maturity (months) 420:432	Maturity (months) 432:444	
1989															74,127	75,609	77,121	78,664	80,237
1990													65,120	66,422	67,750	69,105	70,488	71,897	
1991												94,734	96,155	98,078	100,039	102,040	104,081	106,163	
1992											71,827	72,904	73,998	75,478	76,987	78,527	80,098	81,700	
1993									58,573	59,451	60,343	61,248	62,167	63,410	64,678	65,972	67,291	68,637	
1994								88,784	90,116	91,468	92,840	94,232	95,646	97,559	99,510	101,500	103,530	105,600	
1995							80,158	81,360	82,581	83,819	85,077	86,353	87,648	89,401	91,189	93,013	94,873	96,771	
1996						64,083	65,044	66,020	67,010	68,015	69,036	70,071	71,122	72,545	73,996	75,475	76,985	78,525	
1997					81,923	83,152	84,399	85,665	86,950	88,254	89,578	90,922	92,286	94,132	96,014	97,934	99,893	101,891	
1998				99,396	100,887	102,401	103,937	105,496	107,078	108,684	110,315	111,969	113,649	115,922	118,240	120,605	123,017	125,477	
1999			65,556	66,539	67,537	68,550	69,579	70,622	71,682	72,757	73,848	74,956	76,080	77,602	79,154	80,737	82,352	83,999	
2000		89,975	91,325	92,695	94,085	95,497	96,929	98,383	99,859	101,357	102,877	104,420	105,986	108,106	110,268	112,474	114,723	117,018	
2001	73,940	75,861	76,999	78,154	79,327	80,517	81,724	82,950	84,194	85,457	86,739	88,040	89,361	91,148	92,971	94,830	96,727	98,662	
2002	102,406	105,067	106,643	108,243	109,867	111,515	113,187	114,885	116,609	118,358	120,133	121,935	123,764	126,239	128,764	131,339	133,966	136,646	
2003	70,405	72,235	73,318	74,418	75,535	76,668	77,818	78,985	80,170	81,372	82,593	83,832	85,089	86,791	88,527	90,297	92,103	93,945	
2004	74,757	76,700	77,850	79,018	80,203	81,406	82,627	83,867	85,125	86,402	87,698	89,013	90,348	92,155	93,998	95,878	97,796	99,752	
2005	86,228	88,468	89,795	91,142	92,509	93,897	95,306	96,735	98,186	99,659	101,154	102,671	104,211	106,295	108,421	110,590	112,802	115,058	
2006	118,169	121,240	123,058	124,904	126,778	128,679	130,609	132,569	134,557	136,576	138,624	140,703	142,814	145,670	148,584	151,555	154,587	157,678	
2007	82,368	84,508	85,776	87,063	88,368	89,694	91,039	92,405	93,791	95,198	96,626	98,075	99,546	101,537	103,568	105,639	107,752	109,907	
2008	88,854	91,163	92,530	93,918	95,327	96,757	98,208	99,682	101,177	102,694	104,235	105,798	107,385	109,533	111,724	113,958	116,237	118,562	
2009	74,604	76,543	77,691	78,856	80,039	81,240	82,458	83,695	84,950	86,225	87,518	88,831	90,163	91,967	93,806	95,682	97,596	99,548	
2010	74,920	76,866	78,019	79,190	80,378	81,583	82,807	84,049	85,310	86,589	87,888	89,207	90,545	92,356	94,203	96,087	98,008	99,969	
2011	82,284	84,422	85,689	86,974	88,279	89,603	90,947	92,311	93,696	95,101	96,528	97,975	99,445	101,434	103,463	105,532	107,643	109,795	
2012	92,088	94,481	95,899	97,337	98,797	100,279	101,783	103,310	104,860	106,433	108,029	109,650	111,294	113,520	115,791	118,106	120,468	122,878	
2013	92,264	94,661	96,081	97,522	98,985	100,470	101,977	103,506	105,059	106,635	108,234	109,858	111,506	113,736	116,011	118,331	120,698	123,111	
2014	92,422	94,823	96,246	97,689	99,155	100,642	102,152	103,684	105,239	106,818	108,420	110,046	111,697	113,931	116,210	118,534	120,904	123,323	
2015	94,276	96,726	98,177	99,650	101,144	102,661	104,201	105,764	107,351	108,961	110,596	112,254	113,938	116,217	118,541	120,912	123,330	125,797	
2016	94,487	96,943	98,397	99,873	101,371	102,891	104,435	106,001	107,591	109,205	110,843	112,506	114,193	116,477	118,807	121,183	123,607	126,079	
2017	94,695	97,155	98,613	100,092	101,593	103,117	104,664	106,234	107,827	109,445	111,086	112,753	114,444	116,733	119,068	121,449	123,878	126,355	
2018	95,655	98,141	99,613	101,107	102,624	104,163	105,726	107,312	108,921	110,555	112,214	113,897	115,605	117,917	120,276	122,681	125,135	127,637	
2019	95,836	98,326	99,801	101,298	102,818	104,360	105,925	107,514	109,127	110,764	112,425	114,112	115,823	118,140	120,503	122,913	125,371	127,878	

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

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	131,105	133,727	136,401	139,129	141,912	144,750	147,645	150,598	153,610	156,682	159,816	163,012	166,272	169,598	172,990	176,449	179,978	183,578
Year of Birth	Maturity (months) 444:456	Maturity (months) 456:468	Maturity (months) 468:480	Maturity (months) 480:492	Maturity (months) 492:504	Maturity (months) 504:516	Maturity (months) 516:528	Maturity (months) 528:540	Maturity (months) 540:552	Maturity (months) 552:564	Maturity (months) 564:576	Maturity (months) 576:588	Maturity (months) 588:600	Maturity (months) 600:612	Maturity (months) 612:624	Maturity (months) 624:636	Maturity (months) 636:648	Maturity (months) 648:660
1989	81,842	83,479	85,148	86,851	88,588	90,360	92,167	94,010	95,891	97,808	99,765	101,760	103,795	105,871	107,988	110,148	112,351	114,598
1990	73,335	74,802	76,298	77,824	79,380	80,968	82,587	84,239	85,924	87,642	89,395	91,183	93,007	94,867	96,764	98,700	100,674	102,687
1991	108,286	110,452	112,661	114,914	117,212	119,556	121,947	124,386	126,874	129,412	132,000	134,640	137,333	140,079	142,881	145,738	148,653	151,626
1992	83,334	85,000	86,700	88,434	90,203	92,007	93,847	95,724	97,639	99,591	101,583	103,615	105,687	107,801	109,957	112,156	114,399	116,687
1993	86,007	87,727	89,482	91,271	93,097	94,959	96,858	98,795	100,771	102,786	104,842	106,939	109,077	111,259	113,484	115,754	118,069	120,430
1994	70,010	71,410	72,838	74,295	75,781	77,297	78,843	80,419	82,028	83,668	85,342	87,048	88,789	90,565	92,377	94,224	96,109	98,031
1995	107,712	109,867	112,064	114,305	116,591	118,923	121,302	123,728	126,202	128,726	131,301	133,927	136,605	139,338	142,124	144,967	147,866	150,823
1996	98,706	100,680	102,694	104,748	106,843	108,979	111,159	113,382	115,650	117,963	120,322	122,729	125,183	127,687	130,241	132,845	135,502	138,212
1997	80,095	81,697	83,331	84,998	86,698	88,432	90,200	92,004	93,844	95,721	97,636	99,588	101,580	103,612	105,684	107,798	109,953	112,153
1998	103,929	106,007	108,128	110,290	112,496	114,746	117,041	119,382	121,769	124,205	126,689	129,222	131,807	134,443	137,132	139,874	142,672	145,525
1999	127,987	130,547	133,158	135,821	138,537	141,308	144,134	147,017	149,957	152,956	156,015	159,136	162,319	165,565	168,876	172,254	175,699	179,213
2000	85,679	87,392	89,140	90,923	92,742	94,596	96,488	98,418	100,386	102,394	104,442	106,531	108,662	110,835	113,051	115,312	117,619	119,971
2001	119,358	121,745	124,180	126,664	129,197	131,781	134,416	137,105	139,847	142,644	145,497	148,407	151,375	154,402	157,490	160,640	163,853	167,130
2002	100,635	102,648	104,701	106,795	108,930	111,109	113,331	115,598	117,910	120,268	122,673	125,127	127,629	130,182	132,786	135,441	138,150	140,913
2003	139,378	142,166	145,009	147,910	150,868	153,885	156,963	160,102	163,304	166,570	169,902	173,300	176,766	180,301	183,907	187,585	191,337	195,163
2004	95,824	97,741	99,695	101,689	103,723	105,798	107,914	110,072	112,273	114,519	116,809	119,145	121,528	123,959	126,438	128,967	131,546	134,177
2005	101,747	103,782	105,857	107,975	110,134	112,337	114,583	116,875	119,213	121,597	124,029	126,509	129,040	131,620	134,253	136,938	139,677	142,470
2006	117,359	119,706	122,100	124,542	127,033	129,574	132,165	134,808	137,505	140,255	143,060	145,921	148,839	151,816	154,852	157,949	161,108	164,331
2007	160,832	164,048	167,329	170,676	174,090	177,571	181,123	184,745	188,440	192,209	196,053	199,974	203,974	208,053	212,214	216,458	220,788	225,203
2008	112,105	114,348	116,634	118,967	121,347	123,773	126,249	128,774	131,349	133,976	136,656	139,389	142,177	145,020	147,921	150,879	153,897	156,975
2009	120,933	123,352	125,819	128,335	130,902	133,520	136,191	138,914	141,693	144,527	147,417	150,365	153,373	156,440	159,569	162,760	166,016	169,336
2010	101,538	103,569	105,641	107,753	109,909	112,107	114,349	116,636	118,969	121,348	123,775	126,250	128,775	131,351	133,978	136,657	139,391	142,178
2011	101,968	104,007	106,088	108,209	110,373	112,581	114,833	117,129	119,472	121,861	124,298	126,784	129,320	131,906	134,545	137,236	139,980	142,780
2012	111,991	114,231	116,516	118,846	121,223	123,648	126,120	128,643	131,216	133,840	136,517	139,247	142,032	144,873	147,770	150,726	153,740	156,815
2013	125,335	127,842	130,399	133,007	135,667	138,380	141,148	143,971	146,850	149,787	152,783	155,839	158,956	162,135	165,377	168,685	172,059	175,500
2014	125,574	128,085	130,647	133,260	135,925	138,643	141,416	144,245	147,130	150,072	153,074	156,135	159,258	162,443	165,692	169,006	172,386	175,833
2015	125,789	128,305	130,871	133,488	136,158	138,881	141,659	144,492	147,382	150,330	153,336	156,403	159,531	162,722	165,976	169,295	172,681	176,135
2016	128,313	130,879	133,497	136,167	138,890	141,668	144,501	147,391	150,339	153,346	156,413	159,541	162,732	165,987	169,306	172,692	176,146	179,669
2017	128,600	131,172	133,796	136,472	139,201	141,985	144,825	147,721	150,676	153,689	156,763	159,898	163,096	166,358	169,685	173,079	176,541	180,071
2018	128,883	131,460	134,089	136,771	139,507	142,297	145,143	148,046	151,006	154,027	157,107	160,249	163,454	166,723	170,058	173,459	176,928	180,467
2019	130,190	132,794	135,450	138,159	140,922	143,740	146,615	149,548	152,539	155,589	158,701	161,875	165,113	168,415	171,783	175,219	178,723	182,298
2020	130,436	133,045	135,706	138,420	141,188	144,012	146,892	149,830	152,826	155,883	159,001	162,181	165,424	168,733	172,107	175,550	179,061	182,642

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

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	187,250	190,995	194,814	198,711	202,685	206,739	210,873	215,091	219,393	223,781	228,256	232,821	237,478	242,227	247,072	252,013	257,054	262,195
Year of Birth	Maturity (months) 660:672	Maturity (months) 672:684	Maturity (months) 684:696	Maturity (months) 696:708	Maturity (months) 708:720	Maturity (months) 720:732	Maturity (months) 732:744	Maturity (months) 744:756	Maturity (months) 756:768	Maturity (months) 768:780	Maturity (months) 780:792	Maturity (months) 792:804	Maturity (months) 804:816	Maturity (months) 816:828	Maturity (months) 828:840	Maturity (months) 840:852	Maturity (months) 852:864	Maturity (months) 864:876
1989	116,890	119,228	121,612	124,045	126,526	129,056	131,637	134,270	136,955	139,694	142,488	145,338	148,245	151,210	154,234	157,319	160,465	163,674
1990	104,741	106,836	108,972	111,152	113,375	115,642	117,955	120,314	122,720	125,175	127,678	130,232	132,837	135,493	138,203	140,967	143,787	146,662
1991	154,659	157,752	160,907	164,125	167,408	170,756	174,171	177,654	181,207	184,832	188,528	192,299	196,145	200,068	204,069	208,150	212,313	216,560
1992	119,021	121,401	123,829	126,306	128,832	131,409	134,037	136,718	139,452	142,241	145,086	147,988	150,947	153,966	157,046	160,187	163,390	166,658
1993	122,839	125,296	127,802	130,358	132,965	135,624	138,337	141,103	143,925	146,804	149,740	152,735	155,790	158,905	162,083	165,325	168,632	172,004
1994	99,991	101,991	104,031	106,112	108,234	110,399	112,607	114,859	117,156	119,499	121,889	124,327	126,813	129,349	131,936	134,575	137,267	140,012
1995	153,840	156,917	160,055	163,256	166,521	169,852	173,249	176,714	180,248	183,853	187,530	191,281	195,106	199,008	202,989	207,048	211,189	215,413
1996	140,977	143,796	146,672	149,605	152,598	155,649	158,762	161,938	165,176	168,480	171,850	175,287	178,792	182,368	186,016	189,736	193,531	197,401
1997	114,396	116,684	119,017	121,398	123,825	126,302	128,828	131,405	134,033	136,713	139,448	142,237	145,081	147,983	150,943	153,961	157,041	160,181
1998	148,436	151,405	154,433	157,521	160,672	163,885	167,163	170,506	173,916	177,395	180,943	184,561	188,253	192,018	195,858	199,775	203,771	207,846
1999	182,797	186,453	190,182	193,986	197,865	201,823	205,859	209,976	214,176	218,459	222,829	227,285	231,831	236,467	241,197	246,021	250,941	255,960
2000	122,371	124,818	127,314	129,861	132,458	135,107	137,809	140,565	143,377	146,244	149,169	152,152	155,195	158,299	161,465	164,695	167,988	171,348
2001	170,473	173,882	177,360	180,907	184,525	188,216	191,980	195,819	199,736	203,731	207,805	211,961	216,200	220,524	224,935	229,434	234,022	238,703
2002	143,731	146,606	149,538	152,529	155,579	158,691	161,865	165,102	168,404	171,772	175,208	178,712	182,286	185,932	189,651	193,444	197,312	201,259
2003	199,067	203,048	207,109	211,251	215,476	219,786	224,181	228,665	233,238	237,903	242,661	247,514	252,465	257,514	262,664	267,918	273,276	278,742
2004	136,860	139,598	142,390	145,237	148,142	151,105	154,127	157,210	160,354	163,561	166,832	170,169	173,572	177,044	180,584	184,196	187,880	191,638
2005	145,320	148,226	151,190	154,214	157,299	160,444	163,653	166,926	170,265	173,670	177,144	180,687	184,300	187,986	191,746	195,581	199,493	203,482
2006	167,617	170,970	174,389	177,877	181,434	185,063	188,764	192,540	196,390	200,318	204,324	208,411	212,579	216,831	221,167	225,591	230,103	234,705
2007	229,707	234,302	238,988	243,767	248,643	253,616	258,688	263,862	269,139	274,522	280,012	285,612	291,325	297,151	303,094	309,156	315,339	321,646
2008	160,114	163,316	166,583	169,914	173,313	176,779	180,315	183,921	187,599	191,351	195,178	199,082	203,063	207,125	211,267	215,493	219,802	224,198
2009	172,723	176,177	179,701	183,295	186,961	190,700	194,514	198,404	202,372	206,420	210,548	214,759	219,054	223,435	227,904	232,462	237,111	241,853
2010	145,022	147,922	150,881	153,898	156,976	160,116	163,318	166,585	169,916	173,315	176,781	180,317	183,923	187,601	191,353	195,180	199,084	203,066
2011	145,635	148,548	151,519	154,549	157,640	160,793	164,009	167,289	170,635	174,048	177,529	181,079	184,701	188,395	192,163	196,006	199,926	203,925
2012	159,951	163,150	166,413	169,742	173,136	176,599	180,131	183,734	187,408	191,157	194,980	198,879	202,857	206,914	211,052	215,273	219,579	223,970
2013	179,010	182,590	186,242	189,967	193,766	197,641	201,594	205,626	209,739	213,933	218,212	222,576	227,028	231,568	236,200	240,924	245,742	250,657
2014	179,350	182,937	186,596	190,328	194,134	198,017	201,977	206,017	210,137	214,340	218,627	222,999	227,459	232,009	236,649	241,382	246,209	251,134
2015	179,658	183,251	186,916	190,654	194,467	198,357	202,324	206,370	210,498	214,708	219,002	223,382	227,849	232,406	237,055	241,796	246,632	251,564
2016	183,263	186,928	190,666	194,480	198,369	202,337	206,383	210,511	214,721	219,016	223,396	227,864	232,421	237,070	241,811	246,647	251,580	256,612
2017	183,673	187,346	191,093	194,915	198,813	202,790	206,846	210,982	215,202	219,506	223,896	228,374	232,942	237,600	242,353	247,200	252,144	257,186
2018	184,076	187,758	191,513	195,343	199,250	203,235	207,299	211,445	215,674	219,988	224,388	228,875	233,453	238,122	242,884	247,742	252,697	257,751
2019	185,944	189,663	193,456	197,325	201,271	205,297	209,403	213,591	217,863	222,220	226,664	231,198	235,821	240,538	245,349	250,256	255,261	260,366
2020	186,295	190,021	193,821	197,697	201,651	205,684	209,798	213,994	218,274	222,639	227,092	231,634	236,267	240,992	245,812	250,728	255,743	260,857

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

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	267,439	272,787	278,243	283,808	289,484	295,274	301,179	307,203	313,347	319,614	326,006	332,526	339,177	345,960	352,879	359,937	367,136	374,478
Year of Birth	Maturity (months) 876:888	Maturity (months) 888:900	Maturity (months) 900:912	Maturity (months) 912:924	Maturity (months) 924:936	Maturity (months) 936:948	Maturity (months) 948:960	Maturity (months) 960:972	Maturity (months) 972:984	Maturity (months) 984:996	Maturity (months) 996:1008	Maturity (months) 1008:1020	Maturity (months) 1020:1032	Maturity (months) 1032:1044	Maturity (months) 1044:1056	Maturity (months) 1056:1068	Maturity (months) 1068:1080	Maturity (months) 1080:1092
1989	166,948	170,287	173,693	177,166	180,710	184,324	188,010	191,771	195,606	199,518	203,508	207,579	211,730	215,965	220,284	224,690	229,184	233,767
1990	149,596	152,588	155,639	158,752	161,927	165,166	168,469	171,838	175,275	178,781	182,356	186,003	189,723	193,518	197,388	201,336	205,363	209,470
1991	220,891	225,309	229,815	234,411	239,099	243,881	248,759	253,734	258,809	263,985	269,265	274,650	280,143	285,746	291,461	297,290	303,236	309,301
1992	169,991	173,391	176,859	180,396	184,004	187,684	191,438	195,267	199,172	203,155	207,219	211,363	215,590	219,902	224,300	228,786	233,362	238,029
1993	175,444	178,953	182,532	186,183	189,907	193,705	197,579	201,530	205,561	209,672	213,866	218,143	222,506	226,956	231,495	236,125	240,847	245,664
1994	142,812	145,669	148,582	151,554	154,585	157,676	160,830	164,046	167,327	170,674	174,087	177,569	181,121	184,743	188,438	192,207	196,051	199,972
1995	219,721	224,116	228,598	233,170	237,833	242,590	247,442	252,391	257,439	262,587	267,839	273,196	278,660	284,233	289,918	295,716	301,630	307,663
1996	201,349	205,376	209,484	213,673	217,947	222,306	226,752	231,287	235,913	240,631	245,444	250,352	255,359	260,467	265,676	270,989	276,409	281,937
1997	163,385	166,653	169,986	173,386	176,853	180,390	183,998	187,678	191,432	195,260	199,166	203,149	207,212	211,356	215,583	219,895	224,293	228,779
1998	212,003	216,243	220,568	224,979	229,479	234,068	238,750	243,525	248,395	253,363	258,431	263,599	268,871	274,249	279,733	285,328	291,035	296,855
1999	261,079	266,301	271,627	277,059	282,600	288,252	294,018	299,898	305,896	312,014	318,254	324,619	331,111	337,734	344,488	351,378	358,406	365,574
2000	174,775	178,271	181,836	185,473	189,182	192,966	196,825	200,762	204,777	208,873	213,050	217,311	221,657	226,090	230,612	235,224	239,929	244,728
2001	243,477	248,346	253,313	258,380	263,547	268,818	274,194	279,678	285,272	290,977	296,797	302,733	308,787	314,963	321,262	327,688	334,242	340,926
2002	205,284	209,389	213,577	217,849	222,206	226,650	231,183	235,807	240,523	245,333	250,240	255,245	260,350	265,556	270,868	276,285	281,811	287,447
2003	284,316	290,003	295,803	301,719	307,753	313,908	320,186	326,590	333,122	339,784	346,580	353,512	360,582	367,794	375,149	382,652	390,305	398,112
2004	195,470	199,380	203,367	207,435	211,584	215,815	220,131	224,534	229,025	233,605	238,277	243,043	247,904	252,862	257,919	263,078	268,339	273,706
2005	207,552	211,703	215,937	220,256	224,661	229,154	233,737	238,412	243,180	248,044	253,005	258,065	263,226	268,491	273,861	279,338	284,924	290,623
2006	239,399	244,187	249,070	254,052	259,133	264,316	269,602	274,994	280,494	286,104	291,826	297,662	303,615	309,688	315,882	322,199	328,643	335,216
2007	328,079	334,640	341,333	348,160	355,123	362,225	369,470	376,859	384,397	392,085	399,926	407,925	416,083	424,405	432,893	441,551	450,382	459,389
2008	228,682	233,256	237,921	242,680	247,533	252,484	257,534	262,684	267,938	273,297	278,763	284,338	290,025	295,825	301,742	307,776	313,932	320,211
2009	246,690	251,624	256,657	261,790	267,026	272,366	277,813	283,370	289,037	294,818	300,714	306,729	312,863	319,120	325,503	332,013	338,653	345,426
2010	207,127	211,270	215,495	219,805	224,201	228,685	233,259	237,924	242,682	247,536	252,487	257,537	262,687	267,941	273,300	278,766	284,341	290,028
2011	208,003	212,163	216,407	220,735	225,149	229,652	234,245	238,930	243,709	248,583	253,555	258,626	263,798	269,074	274,456	279,945	285,544	291,255
2012	228,450	233,019	237,679	242,433	247,281	252,227	257,272	262,417	267,665	273,019	278,479	284,049	289,730	295,524	301,435	307,463	313,613	319,885
2013	255,670	260,784	265,999	271,319	276,746	282,281	287,926	293,685	299,558	305,549	311,660	317,894	324,252	330,737	337,351	344,098	350,980	358,000
2014	256,156	261,279	266,505	271,835	277,272	282,817	288,473	294,243	300,128	306,130	312,253	318,498	324,868	331,365	337,993	344,752	351,648	358,680
2015	256,595	261,727	266,962	272,301	277,747	283,302	288,968	294,748	300,642	306,655	312,788	319,044	325,425	331,934	338,572	345,344	352,251	359,296
2016	261,744	266,979	272,319	277,765	283,320	288,987	294,766	300,662	306,675	312,808	319,065	325,446	331,955	338,594	345,366	352,273	359,319	366,505
2017	262,330	267,577	272,928	278,387	283,955	289,634	295,426	301,335	307,362	313,509	319,779	326,175	332,698	339,352	346,139	353,062	360,123	367,326
2018	262,906	268,164	273,527	278,998	284,578	290,269	296,075	301,996	308,036	314,197	320,481	326,890	333,428	340,097	346,899	353,837	360,913	368,132
2019	265,573	270,885	276,302	281,829	287,465	293,214	299,079	305,060	311,161	317,385	323,732	330,207	336,811	343,547	350,418	357,427	364,575	371,867
2020	266,075	271,396	276,824	282,360	288,008	293,768	299,643	305,636	311,749	317,984	324,343	330,830	337,447	344,196	351,080	358,101	365,263	372,569

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

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	381,968	389,607	397,400	405,348	413,455	421,724	430,158	438,761	447,536	456,487	465,617	474,929	484,428	494,116	503,999	514,079	524,360	534,847
Year of Birth	Maturity (months) 1092:1104	Maturity (months) 1104:1116	Maturity (months) 1116:1128	Maturity (months) 1128:1140	Maturity (months) 1140:1152	Maturity (months) 1152:1164	Maturity (months) 1164:1176	Maturity (months) 1176:1188	Maturity (months) 1188:1200	Maturity (months) 1200:1212	Maturity (months) 1212:1224	Maturity (months) 1224:1236	Maturity (months) 1236:1248	Maturity (months) 1248:1260	Maturity (months) 1260:1272	Maturity (months) 1272:1284	Maturity (months) 1284:1296	Maturity (months) 1296:1308
1989	238,443	243,211	248,076	253,037	258,098	263,260	268,525	273,896	279,374	284,961	290,660	296,473	302,403	308,451	314,620	320,912	327,331	333,877
1990	213,659	217,933	222,291	226,737	231,272	235,897	240,615	245,427	250,336	255,343	260,450	265,659	270,972	276,391	281,919	287,557	293,309	299,175
1991	315,487	321,796	328,232	334,797	341,493	348,323	355,289	362,395	369,643	377,036	384,576	392,268	400,113	408,116	416,278	424,603	433,096	441,757
1992	242,790	247,645	252,598	257,650	262,803	268,059	273,420	278,889	284,467	290,156	295,959	301,878	307,916	314,074	320,356	326,763	333,298	339,964
1993	250,578	255,589	260,701	265,915	271,233	276,658	282,191	287,835	293,592	299,464	305,453	311,562	317,793	324,149	330,632	337,245	343,989	350,869
1994	203,971	208,051	212,212	216,456	220,785	225,201	229,705	234,299	238,985	243,764	248,640	253,612	258,685	263,858	269,136	274,518	280,009	285,609
1995	313,816	320,093	326,494	333,024	339,685	346,478	353,408	360,476	367,686	375,039	382,540	390,191	397,995	405,955	414,074	422,355	430,802	439,418
1996	287,576	293,328	299,194	305,178	311,282	317,507	323,858	330,335	336,941	343,680	350,554	357,565	364,716	372,010	379,451	387,040	394,780	402,676
1997	233,354	238,021	242,782	247,637	252,590	257,642	262,795	268,051	273,412	278,880	284,457	290,147	295,950	301,868	307,906	314,064	320,345	326,752
1998	302,793	308,848	315,025	321,326	327,752	334,307	340,994	347,813	354,770	361,865	369,102	376,484	384,014	391,694	399,528	407,519	415,669	423,983
1999	372,885	380,343	387,950	395,709	403,623	411,696	419,929	428,328	436,895	445,632	454,545	463,636	472,909	482,367	492,014	501,855	511,892	522,129
2000	249,622	254,615	259,707	264,901	270,199	275,603	281,115	286,737	292,472	298,321	304,288	310,374	316,581	322,913	329,371	335,958	342,678	349,531
2001	347,745	354,700	361,794	369,030	376,410	383,938	391,617	399,450	407,439	415,587	423,899	432,377	441,025	449,845	458,842	468,019	477,379	486,927
2002	293,196	299,060	305,041	311,142	317,365	323,712	330,186	336,790	343,526	350,396	357,404	364,552	371,843	379,280	386,866	394,603	402,495	410,545
2003	406,074	414,195	422,479	430,929	439,547	448,338	457,305	466,451	475,780	485,296	495,002	504,902	515,000	525,300	535,806	546,522	557,452	568,601
2004	279,180	284,764	290,459	296,268	302,193	308,237	314,402	320,690	327,104	333,646	340,319	347,125	354,068	361,149	368,372	375,739	383,254	390,919
2005	296,435	302,364	308,411	314,580	320,871	327,289	333,834	340,511	347,321	354,268	361,353	368,580	375,952	383,471	391,140	398,963	406,942	415,081
2006	341,920	348,759	355,734	362,849	370,106	377,508	385,058	392,759	400,614	408,626	416,799	425,135	433,638	442,310	451,157	460,180	469,383	478,771
2007	468,577	477,949	487,508	497,258	507,203	517,347	527,694	538,248	549,013	559,993	571,193	582,617	594,269	606,155	618,278	630,643	643,256	656,121
2008	326,615	333,147	339,810	346,606	353,538	360,609	367,821	375,178	382,681	390,335	398,142	406,104	414,227	422,511	430,961	439,581	448,372	457,340
2009	352,335	359,381	366,569	373,900	381,378	389,006	396,786	404,722	412,816	421,073	429,494	438,084	446,846	455,782	464,898	474,196	483,680	493,354
2010	295,828	301,745	307,780	313,936	320,214	326,619	333,151	339,814	346,610	353,542	360,613	367,826	375,182	382,686	390,339	398,146	406,109	414,231
2011	297,080	303,021	309,082	315,264	321,569	328,000	334,560	341,251	348,076	355,038	362,139	369,381	376,769	384,304	391,991	399,830	407,827	415,984
2012	326,282	332,808	339,464	346,254	353,179	360,242	367,447	374,796	382,292	389,938	397,737	405,691	413,805	422,081	430,523	439,133	447,916	456,874
2013	365,160	372,463	379,912	387,511	395,261	403,166	411,229	419,454	427,843	436,400	445,128	454,030	463,111	472,373	481,821	491,457	501,286	511,312
2014	365,854	373,171	380,635	388,247	396,012	403,932	412,011	420,251	428,656	437,230	445,974	454,894	463,991	473,271	482,737	492,391	502,239	512,284
2015	366,481	373,811	381,287	388,913	396,691	404,625	412,718	420,972	429,391	437,979	446,739	455,674	464,787	474,083	483,565	493,236	503,101	513,163
2016	373,835	381,312	388,938	396,717	404,651	412,744	420,999	429,419	438,007	446,768	455,703	464,817	474,113	483,596	493,267	503,133	513,195	523,459
2017	374,672	382,165	389,809	397,605	405,557	413,668	421,942	430,380	438,988	447,768	456,723	465,858	475,175	484,678	494,372	504,259	514,344	524,631
2018	375,494	383,004	390,664	398,478	406,447	414,576	422,868	431,325	439,951	448,750	457,725	466,880	476,218	485,742	495,457	505,366	515,473	525,783
2019	379,304	386,890	394,628	402,521	410,571	418,782	427,158	435,701	444,415	453,303	462,370	471,617	481,049	490,670	500,484	510,493	520,703	531,117
2020	380,020	387,620	395,373	403,280	411,346	419,573	427,964	436,524	445,254	454,159	463,242	472,507	481,957	491,596	501,428	511,457	521,686	532,120

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

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

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

Assumed Annual Increase Utilization Rate

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

2020 Level	545,544	556,455	567,584	578,936	590,515	602,325	614,372	626,659	639,192	651,976	665,016	678,316	691,882	705,720
Year of Birth	Maturity (months) 1308:1320	Maturity (months) 1320:1332	Maturity (months) 1332:1344	Maturity (months) 1344:1356	Maturity (months) 1356:1368	Maturity (months) 1368:1380	Maturity (months) 1380:1392	Maturity (months) 1392:1404	Maturity (months) 1404:1416	Maturity (months) 1416:1428	Maturity (months) 1428:1440	Maturity (months) 1440:1452	Maturity (months) 1452:1464	Maturity (months) 1464:1476
1989	340,555	347,366	354,313	361,399	368,627	376,000	383,520	391,190	399,014	406,994	415,134	423,437	431,906	440,544
1990	305,158	311,261	317,487	323,836	330,313	336,919	343,658	350,531	357,541	364,692	371,986	379,426	387,014	394,755
1991	450,593	459,604	468,797	478,172	487,736	497,491	507,440	517,589	527,941	538,500	549,270	560,255	571,460	582,890
1992	346,763	353,699	360,772	367,988	375,348	382,855	390,512	398,322	406,288	414,414	422,702	431,156	439,780	448,575
1993	357,887	365,044	372,345	379,792	387,388	395,136	403,038	411,099	419,321	427,708	436,262	444,987	453,887	462,964
1994	291,321	297,147	303,090	309,152	315,335	321,642	328,075	334,636	341,329	348,156	355,119	362,221	369,465	376,855
1995	448,207	457,171	466,314	475,641	485,153	494,857	504,754	514,849	525,146	535,649	546,362	557,289	568,435	579,803
1996	410,730	418,944	427,323	435,870	444,587	453,479	462,548	471,799	481,235	490,860	500,677	510,691	520,904	531,323
1997	333,287	339,953	346,752	353,687	360,761	367,976	375,336	382,842	390,499	398,309	406,275	414,401	422,689	431,143
1998	432,462	441,112	449,934	458,932	468,111	477,473	487,023	496,763	506,699	516,832	527,169	537,713	548,467	559,436
1999	532,572	543,223	554,088	565,170	576,473	588,003	599,763	611,758	623,993	636,473	649,202	662,186	675,430	688,939
2000	356,522	363,652	370,925	378,344	385,911	393,629	401,501	409,531	417,722	426,077	434,598	443,290	452,156	461,199
2001	496,665	506,599	516,731	527,065	537,606	548,359	559,326	570,512	581,923	593,561	605,432	617,541	629,892	642,490
2002	418,756	427,131	435,674	444,387	453,275	462,340	471,587	481,019	490,639	500,452	510,461	520,670	531,084	541,705
2003	579,973	591,573	603,404	615,472	627,782	640,337	653,144	666,207	679,531	693,122	706,984	721,124	735,546	750,257
2004	398,738	406,712	414,847	423,144	431,607	440,239	449,043	458,024	467,185	476,528	486,059	495,780	505,696	515,810
2005	423,383	431,850	440,487	449,297	458,283	467,449	476,798	486,334	496,060	505,982	516,101	526,423	536,952	547,691
2006	488,346	498,113	508,076	518,237	528,602	539,174	549,957	560,957	572,176	583,619	595,292	607,197	619,341	631,728
2007	669,244	682,629	696,281	710,207	724,411	738,899	753,677	768,751	784,126	799,808	815,804	832,120	848,763	865,738
2008	466,486	475,816	485,332	495,039	504,940	515,039	525,339	535,846	546,563	557,494	568,644	580,017	591,618	603,450
2009	503,221	513,285	523,551	534,022	544,702	555,596	566,708	578,042	589,603	601,395	613,423	625,692	638,206	650,970
2010	422,516	430,966	439,586	448,377	457,345	466,492	475,822	485,338	495,045	504,946	515,045	525,345	535,852	546,569
2011	424,303	432,789	441,445	450,274	459,279	468,465	477,834	487,391	497,139	507,082	517,223	527,568	538,119	548,881
2012	466,012	475,332	484,839	494,535	504,426	514,515	524,805	535,301	546,007	556,927	568,066	579,427	591,016	602,836
2013	521,538	531,969	542,608	553,461	564,530	575,820	587,337	599,084	611,065	623,287	635,752	648,467	661,437	674,665
2014	522,530	532,980	543,640	554,513	565,603	576,915	588,453	600,222	612,227	624,471	636,961	649,700	662,694	675,948
2015	523,426	533,894	544,572	555,464	566,573	577,904	589,462	601,252	613,277	625,542	638,053	650,814	663,830	677,107
2016	533,929	544,607	555,499	566,609	577,941	589,500	601,290	613,316	625,582	638,094	650,856	663,873	677,151	690,694
2017	535,124	545,826	556,743	567,878	579,235	590,820	602,636	614,689	626,983	639,523	652,313	665,359	678,667	692,240
2018	536,298	547,024	557,965	569,124	580,507	592,117	603,959	616,038	628,359	640,926	653,745	666,820	680,156	693,759
2019	541,740	552,574	563,626	574,898	586,396	598,124	610,087	622,289	634,734	647,429	660,378	673,585	687,057	700,798
2020	542,762	553,617	564,690	575,984	587,503	599,253	611,238	623,463	635,932	648,651	661,624	674,857	688,354	702,121

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 12:24	Maturity (months) 24:36	Maturity (months) 36:48	Maturity (months) 48:60	Maturity (months) 60:72	Maturity (months) 72:84	Maturity (months) 84:96	Maturity (months) 96:108	Maturity (months) 108:120	Maturity (months) 120:132	Maturity (months) 132:144	Maturity (months) 144:156	Maturity (months) 156:168	Maturity (months) 168:180	Maturity (months) 180:192	Maturity (months) 192:204	Maturity (months) 204:216	Maturity (months) 216:228												
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2004																	5.00	4.95												
2005																7.00	6.89	6.79												
2006															9.00	8.88	8.76	8.64												
2007														7.00	6.84	6.68	6.52	6.36												
2008													9.00	8.92	8.83	8.75	8.66	8.58												
2009											10.00	9.90	9.80	9.69	9.59	9.49	9.38													
2010										5.00	4.98	4.95	4.92	4.90	4.87	4.85	4.82													
2011									10.00	9.89	9.79	9.68	9.58	9.47	9.36	9.25	9.14													
2012						7.00	6.94	6.88	6.83	6.77	6.71	6.65	6.59	6.53	6.46															
2013						7.00	6.87	6.74	6.62	6.49	6.36	6.24	6.11	5.99	5.86	5.74														
2014							9.00	8.82	8.64	8.47	8.29	8.12	7.94	7.77	7.60	7.43	7.26	7.08												
2015								14.81	14.63	14.44	14.25	14.07	13.88	13.69	13.50	13.32	13.12	12.93	12.74											
2016									5.71	5.92	5.84	5.76	5.68	5.60	5.52	5.44	5.36	5.28	5.20	5.12	5.03	4.95								
2017										12.12	13.13	13.57	13.35	13.14	12.93	12.72	12.50	12.29	12.08	11.87	11.66	11.45	11.24	11.02						
2018											13.71	16.02	17.36	17.96	17.70	17.43	17.17	16.90	16.64	16.37	16.11	15.84	15.58	15.31	15.04	14.77				
2019												13.66	13.48	13.30	13.12	12.94	12.76	12.58	12.40	12.21	12.03	11.85	11.66							
2020													1.56	5.09	7.45	8.77	9.55	9.92	9.82	9.71	9.61	9.50	9.40	9.29	9.19	9.08	8.97	8.86	8.75	8.64

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 12:24 to 72:84, 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) 228:240	Maturity (months) 240:252	Maturity (months) 252:264	Maturity (months) 264:276	Maturity (months) 276:288	Maturity (months) 288:300	Maturity (months) 300:312	Maturity (months) 312:324	Maturity (months) 324:336	Maturity (months) 336:348	Maturity (months) 348:360	Maturity (months) 360:372	Maturity (months) 372:384	Maturity (months) 384:396	Maturity (months) 396:408	Maturity (months) 408:420	Maturity (months) 420:432	Maturity (months) 432:444
1989														3.00	2.97	2.93	2.90	2.86
1990													3.00	2.90	2.80	2.70	2.60	2.50
1991												4.00	3.94	3.88	3.82	3.76	3.70	3.63
1992											9.00	8.88	8.76	8.64	8.52	8.39	8.27	8.14
1993										8.00	7.89	7.77	7.65	7.54	7.42	7.30	7.18	7.06
1994									3.00	2.98	2.97	2.95	2.93	2.92	2.90	2.88	2.87	2.85
1995								5.00	4.94	4.89	4.83	4.77	4.72	4.66	4.60	4.54	4.48	4.42
1996							6.00	5.87	5.73	5.60	5.47	5.34	5.21	5.07	4.94	4.81	4.69	4.56
1997						8.00	7.92	7.84	7.76	7.68	7.60	7.51	7.43	7.35	7.26	7.17	7.09	7.00
1998					11.00	10.86	10.72	10.58	10.44	10.29	10.15	10.00	9.86	9.71	9.56	9.41	9.27	9.11
1999				3.00	2.94	2.87	2.81	2.74	2.68	2.62	2.55	2.49	2.43	2.36	2.30	2.24	2.18	2.12
2000			4.00	3.91	3.82	3.73	3.64	3.55	3.46	3.37	3.29	3.20	3.11	3.03	2.94	2.86	2.77	2.69
2001		4.00	3.95	3.90	3.85	3.80	3.75	3.70	3.65	3.60	3.55	3.50	3.44	3.39	3.34	3.29	3.23	3.18
2002	13.00	12.78	12.57	12.35	12.13	11.91	11.70	11.48	11.26	11.04	10.83	10.61	10.39	10.17	9.96	9.74	9.52	9.30
2003	2.91	2.83	2.75	2.67	2.58	2.50	2.42	2.35	2.27	2.19	2.12	2.05	1.97	1.90	1.83	1.76	1.69	1.63
2004	4.91	4.86	4.81	4.76	4.71	4.66	4.61	4.56	4.51	4.46	4.41	4.36	4.31	4.25	4.20	4.15	4.09	4.04
2005	6.68	6.57	6.46	6.35	6.24	6.13	6.03	5.92	5.81	5.70	5.59	5.48	5.37	5.26	5.15	5.04	4.93	4.82
2006	8.52	8.40	8.27	8.15	8.03	7.90	7.78	7.66	7.53	7.41	7.28	7.15	7.03	6.90	6.77	6.65	6.52	6.39
2007	6.21	6.05	5.89	5.74	5.58	5.43	5.28	5.13	4.98	4.84	4.69	4.55	4.41	4.27	4.13	3.99	3.86	3.72
2008	8.49	8.40	8.31	8.22	8.13	8.04	7.95	7.86	7.76	7.67	7.58	7.48	7.39	7.29	7.19	7.09	6.99	6.89
2009	9.27	9.16	9.06	8.95	8.84	8.72	8.61	8.50	8.39	8.28	8.16	8.05	7.93	7.82	7.70	7.58	7.46	7.34
2010	4.79	4.76	4.73	4.71	4.68	4.65	4.62	4.59	4.56	4.53	4.50	4.46	4.43	4.40	4.37	4.33	4.30	4.26
2011	9.02	8.91	8.80	8.68	8.57	8.45	8.34	8.22	8.10	7.98	7.87	7.75	7.63	7.51	7.39	7.26	7.14	7.02
2012	6.40	6.34	6.27	6.21	6.14	6.08	6.01	5.94	5.88	5.81	5.74	5.67	5.60	5.53	5.46	5.39	5.32	5.25
2013	5.61	5.48	5.36	5.23	5.11	4.99	4.87	4.74	4.62	4.50	4.38	4.27	4.15	4.03	3.92	3.80	3.69	3.57
2014	6.91	6.74	6.57	6.40	6.24	6.07	5.91	5.75	5.59	5.43	5.27	5.11	4.96	4.80	4.65	4.50	4.35	4.21
2015	12.54	12.35	12.15	11.96	11.76	11.56	11.36	11.17	10.97	10.77	10.57	10.37	10.18	9.98	9.78	9.58	9.38	9.18
2016	4.87	4.79	4.70	4.62	4.54	4.45	4.37	4.29	4.20	4.12	4.04	3.96	3.87	3.79	3.71	3.62	3.54	3.46
2017	10.81	10.59	10.38	10.17	9.96	9.74	9.53	9.32	9.11	8.90	8.70	8.49	8.28	8.08	7.87	7.67	7.46	7.26
2018	14.50	14.23	13.96	13.69	13.43	13.16	12.89	12.62	12.35	12.09	11.82	11.56	11.29	11.03	10.76	10.50	10.24	9.98
2019	11.47	11.29	11.10	10.91	10.72	10.53	10.35	10.16	9.97	9.78	9.59	9.40	9.21	9.03	8.84	8.65	8.46	8.27
2020	8.53	8.42	8.31	8.19	8.08	7.96	7.85	7.73	7.62	7.50	7.38	7.27	7.15	7.03	6.91	6.79	6.67	6.55

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 444:456	Maturity (months) 456:468	Maturity (months) 468:480	Maturity (months) 480:492	Maturity (months) 492:504	Maturity (months) 504:516	Maturity (months) 516:528	Maturity (months) 528:540	Maturity (months) 540:552	Maturity (months) 552:564	Maturity (months) 564:576	Maturity (months) 576:588	Maturity (months) 588:600	Maturity (months) 600:612	Maturity (months) 612:624	Maturity (months) 624:636	Maturity (months) 636:648	Maturity (months) 648:660
1989	2.83	2.79	2.76	2.72	2.68	2.65	2.61	2.57	2.53	2.49	2.45	2.41	2.37	2.33	2.29	2.24	2.20	2.15
1990	2.40	2.31	2.22	2.13	2.04	1.95	1.86	1.77	1.69	1.61	1.53	1.45	1.37	1.30	1.22	1.15	1.08	1.01
1991	3.57	3.51	3.44	3.38	3.32	3.25	3.19	3.12	3.06	2.99	2.92	2.85	2.79	2.72	2.65	2.58	2.50	2.43
1992	8.02	7.89	7.76	7.63	7.50	7.37	7.23	7.10	6.96	6.83	6.69	6.55	6.40	6.26	6.11	5.97	5.82	5.66
1993	6.94	6.82	6.70	6.57	6.45	6.32	6.20	6.07	5.94	5.82	5.69	5.55	5.42	5.29	5.15	5.01	4.88	4.74
1994	2.83	2.81	2.79	2.77	2.75	2.73	2.71	2.69	2.67	2.65	2.62	2.60	2.58	2.55	2.53	2.50	2.48	2.45
1995	4.36	4.30	4.23	4.17	4.11	4.04	3.98	3.91	3.85	3.78	3.71	3.64	3.57	3.50	3.43	3.35	3.28	3.20
1996	4.43	4.30	4.17	4.05	3.92	3.80	3.67	3.55	3.43	3.30	3.18	3.06	2.94	2.82	2.70	2.58	2.47	2.35
1997	6.91	6.82	6.73	6.64	6.54	6.45	6.35	6.26	6.16	6.06	5.96	5.86	5.75	5.65	5.54	5.43	5.32	5.20
1998	8.96	8.81	8.66	8.50	8.34	8.19	8.03	7.87	7.71	7.54	7.38	7.21	7.05	6.88	6.70	6.53	6.35	6.18
1999	2.06	2.00	1.94	1.88	1.82	1.76	1.70	1.64	1.58	1.52	1.47	1.41	1.35	1.30	1.24	1.19	1.13	1.08
2000	2.60	2.52	2.44	2.36	2.28	2.20	2.12	2.04	1.96	1.89	1.81	1.73	1.66	1.59	1.51	1.44	1.37	1.30
2001	3.13	3.07	3.02	2.96	2.91	2.85	2.79	2.74	2.68	2.62	2.56	2.50	2.45	2.39	2.32	2.26	2.20	2.14
2002	9.08	8.86	8.65	8.43	8.21	7.99	7.77	7.55	7.34	7.12	6.90	6.68	6.46	6.24	6.02	5.80	5.58	5.36
2003	1.56	1.49	1.43	1.37	1.31	1.25	1.19	1.13	1.07	1.02	0.96	0.91	0.86	0.81	0.76	0.71	0.66	0.62
2004	3.98	3.93	3.87	3.81	3.76	3.70	3.64	3.58	3.52	3.46	3.39	3.33	3.27	3.20	3.14	3.07	3.00	2.93
2005	4.71	4.60	4.49	4.38	4.27	4.16	4.05	3.94	3.83	3.72	3.61	3.50	3.39	3.27	3.16	3.05	2.94	2.83
2006	6.26	6.13	6.00	5.87	5.74	5.61	5.48	5.35	5.21	5.08	4.95	4.81	4.68	4.54	4.40	4.26	4.12	3.98
2007	3.59	3.46	3.33	3.20	3.08	2.95	2.83	2.71	2.59	2.47	2.36	2.24	2.13	2.02	1.91	1.81	1.70	1.60
2008	6.79	6.69	6.59	6.48	6.38	6.27	6.17	6.06	5.95	5.84	5.73	5.61	5.50	5.38	5.26	5.14	5.02	4.90
2009	7.22	7.10	6.98	6.86	6.73	6.61	6.48	6.35	6.23	6.10	5.96	5.83	5.70	5.56	5.43	5.29	5.15	5.01
2010	4.23	4.19	4.16	4.12	4.08	4.05	4.01	3.97	3.93	3.89	3.85	3.80	3.76	3.71	3.67	3.62	3.57	3.52
2011	6.90	6.77	6.65	6.52	6.39	6.26	6.14	6.01	5.88	5.74	5.61	5.48	5.34	5.21	5.07	4.93	4.79	4.65
2012	5.17	5.10	5.02	4.95	4.87	4.79	4.72	4.64	4.56	4.48	4.40	4.31	4.23	4.14	4.06	3.97	3.88	3.79
2013	3.46	3.35	3.24	3.13	3.02	2.91	2.81	2.70	2.59	2.49	2.39	2.29	2.19	2.09	1.99	1.89	1.79	1.70
2014	4.06	3.92	3.77	3.63	3.49	3.36	3.22	3.09	2.96	2.83	2.70	2.57	2.45	2.32	2.20	2.08	1.97	1.85
2015	8.97	8.77	8.57	8.37	8.17	7.96	7.76	7.56	7.35	7.15	6.94	6.74	6.53	6.32	6.12	5.91	5.70	5.49
2016	3.38	3.29	3.21	3.13	3.04	2.96	2.88	2.80	2.71	2.63	2.55	2.47	2.38	2.30	2.22	2.14	2.05	1.97
2017	7.06	6.86	6.66	6.46	6.26	6.06	5.86	5.67	5.48	5.28	5.09	4.90	4.71	4.52	4.33	4.14	3.96	3.77
2018	9.71	9.45	9.19	8.93	8.68	8.42	8.16	7.91	7.65	7.40	7.14	6.89	6.64	6.39	6.14	5.89	5.64	5.39
2019	8.08	7.89	7.70	7.51	7.32	7.13	6.94	6.75	6.55	6.36	6.17	5.98	5.79	5.60	5.40	5.21	5.02	4.82
2020	6.43	6.31	6.18	6.06	5.94	5.81	5.69	5.56	5.43	5.31	5.18	5.05	4.92	4.78	4.65	4.52	4.38	4.24

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 660:672	Maturity (months) 672:684	Maturity (months) 684:696	Maturity (months) 696:708	Maturity (months) 708:720	Maturity (months) 720:732	Maturity (months) 732:744	Maturity (months) 744:756	Maturity (months) 756:768	Maturity (months) 768:780	Maturity (months) 780:792	Maturity (months) 792:804	Maturity (months) 804:816	Maturity (months) 816:828	Maturity (months) 828:840	Maturity (months) 840:852	Maturity (months) 852:864	Maturity (months) 864:876
1989	2.11	2.06	2.01	1.96	1.91	1.86	1.81	1.76	1.70	1.65	1.60	1.54	1.48	1.42	1.36	1.30	1.24	1.18
1990	0.94	0.87	0.81	0.75	0.69	0.63	0.58	0.53	0.48	0.43	0.38	0.34	0.30	0.26	0.23	0.20	0.17	0.14
1991	2.36	2.28	2.21	2.14	2.06	1.98	1.91	1.83	1.75	1.67	1.59	1.51	1.44	1.36	1.28	1.20	1.12	1.05
1992	5.51	5.35	5.20	5.04	4.88	4.71	4.55	4.38	4.21	4.04	3.87	3.69	3.52	3.35	3.17	2.99	2.82	2.64
1993	4.59	4.45	4.31	4.16	4.01	3.87	3.72	3.57	3.42	3.26	3.11	2.96	2.80	2.65	2.50	2.34	2.19	2.05
1994	2.42	2.39	2.36	2.33	2.30	2.27	2.24	2.20	2.17	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.84	1.79
1995	3.13	3.05	2.97	2.89	2.80	2.72	2.64	2.55	2.46	2.37	2.28	2.19	2.10	2.01	1.91	1.82	1.73	1.63
1996	2.23	2.12	2.01	1.90	1.79	1.68	1.57	1.47	1.36	1.26	1.17	1.07	0.98	0.89	0.81	0.73	0.65	0.58
1997	5.09	4.97	4.85	4.73	4.60	4.48	4.35	4.22	4.08	3.95	3.81	3.67	3.53	3.39	3.24	3.09	2.94	2.80
1998	6.00	5.81	5.63	5.45	5.26	5.07	4.88	4.69	4.49	4.30	4.10	3.90	3.71	3.51	3.31	3.12	2.92	2.73
1999	1.02	0.97	0.92	0.86	0.81	0.76	0.71	0.66	0.62	0.57	0.53	0.48	0.44	0.40	0.36	0.32	0.29	0.26
2000	1.23	1.16	1.09	1.02	0.96	0.89	0.83	0.77	0.71	0.65	0.60	0.55	0.49	0.45	0.40	0.35	0.31	0.28
2001	2.07	2.01	1.95	1.88	1.81	1.75	1.68	1.61	1.55	1.48	1.41	1.34	1.27	1.20	1.13	1.06	1.00	0.93
2002	5.14	4.92	4.70	4.49	4.27	4.05	3.84	3.62	3.41	3.20	3.00	2.80	2.60	2.40	2.21	2.03	1.85	1.68
2003	0.58	0.53	0.49	0.45	0.41	0.38	0.34	0.31	0.28	0.25	0.22	0.20	0.17	0.15	0.13	0.11	0.09	0.08
2004	2.86	2.79	2.72	2.65	2.57	2.49	2.42	2.34	2.26	2.18	2.10	2.01	1.93	1.85	1.76	1.67	1.59	1.50
2005	2.71	2.60	2.49	2.38	2.26	2.15	2.04	1.93	1.82	1.71	1.61	1.50	1.40	1.30	1.20	1.10	1.00	0.91
2006	3.84	3.70	3.56	3.42	3.28	3.13	2.99	2.85	2.71	2.56	2.42	2.28	2.14	2.00	1.87	1.73	1.60	1.47
2007	1.50	1.41	1.31	1.22	1.13	1.04	0.96	0.88	0.80	0.73	0.65	0.59	0.52	0.46	0.41	0.36	0.31	0.26
2008	4.77	4.65	4.52	4.39	4.25	4.12	3.98	3.84	3.70	3.56	3.42	3.28	3.13	2.98	2.84	2.69	2.54	2.39
2009	4.86	4.72	4.57	4.42	4.27	4.12	3.97	3.82	3.66	3.50	3.35	3.19	3.03	2.87	2.71	2.55	2.40	2.24
2010	3.47	3.42	3.37	3.31	3.26	3.20	3.14	3.08	3.02	2.95	2.89	2.82	2.75	2.68	2.60	2.53	2.45	2.37
2011	4.50	4.36	4.21	4.07	3.92	3.77	3.62	3.47	3.32	3.16	3.01	2.86	2.70	2.55	2.40	2.25	2.10	1.95
2012	3.69	3.60	3.50	3.41	3.31	3.21	3.11	3.00	2.90	2.79	2.69	2.58	2.47	2.36	2.25	2.14	2.02	1.91
2013	1.61	1.51	1.42	1.33	1.25	1.16	1.08	1.00	0.92	0.85	0.77	0.70	0.64	0.57	0.51	0.45	0.40	0.35
2014	1.74	1.63	1.52	1.42	1.32	1.22	1.12	1.03	0.94	0.86	0.78	0.70	0.63	0.56	0.49	0.43	0.37	0.32
2015	5.28	5.07	4.86	4.65	4.44	4.23	4.02	3.81	3.60	3.40	3.19	2.99	2.79	2.59	2.40	2.21	2.03	1.86
2016	1.89	1.81	1.72	1.64	1.56	1.48	1.40	1.32	1.24	1.16	1.09	1.01	0.94	0.87	0.80	0.73	0.66	0.60
2017	3.59	3.41	3.23	3.05	2.87	2.70	2.53	2.36	2.20	2.04	1.89	1.73	1.59	1.45	1.31	1.18	1.06	0.94
2018	5.14	4.90	4.65	4.41	4.17	3.94	3.71	3.48	3.25	3.03	2.81	2.60	2.39	2.19	2.00	1.81	1.63	1.46
2019	4.63	4.44	4.24	4.05	3.86	3.67	3.48	3.29	3.10	2.92	2.73	2.55	2.37	2.20	2.03	1.86	1.70	1.55
2020	4.11	3.97	3.83	3.69	3.55	3.41	3.26	3.12	2.98	2.83	2.69	2.54	2.40	2.26	2.12	1.98	1.84	1.70

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 876:888	Maturity (months) 888:900	Maturity (months) 900:912	Maturity (months) 912:924	Maturity (months) 924:936	Maturity (months) 936:948	Maturity (months) 948:960	Maturity (months) 960:972	Maturity (months) 972:984	Maturity (months) 984:996	Maturity (months) 996:1008	Maturity (months) 1008:1020	Maturity (months) 1020:1032	Maturity (months) 1032:1044	Maturity (months) 1044:1056	Maturity (months) 1056:1068	Maturity (months) 1068:1080	Maturity (months) 1080:1092
1989	1.12	1.06	1.00	0.94	0.88	0.82	0.75	0.69	0.63	0.58	0.52	0.47	0.41	0.36	0.31	0.27	0.23	0.19
1990	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.97	0.90	0.82	0.75	0.68	0.61	0.55	0.49	0.43	0.37	0.32	0.28	0.23	0.19	0.16	0.13	0.10	0.08
1992	2.47	2.30	2.13	1.96	1.80	1.64	1.48	1.33	1.19	1.05	0.92	0.80	0.68	0.58	0.48	0.40	0.32	0.25
1993	1.90	1.75	1.61	1.47	1.34	1.21	1.08	0.96	0.85	0.74	0.64	0.54	0.46	0.38	0.31	0.25	0.20	0.15
1994	1.74	1.69	1.64	1.59	1.53	1.48	1.42	1.36	1.30	1.23	1.17	1.10	1.04	0.97	0.90	0.84	0.77	0.70
1995	1.54	1.44	1.35	1.25	1.16	1.07	0.98	0.89	0.80	0.72	0.64	0.57	0.49	0.43	0.36	0.30	0.25	0.21
1996	0.51	0.45	0.39	0.33	0.28	0.24	0.20	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01
1997	2.65	2.50	2.35	2.20	2.05	1.90	1.75	1.60	1.46	1.32	1.19	1.06	0.93	0.82	0.70	0.60	0.51	0.42
1998	2.54	2.35	2.16	1.98	1.80	1.63	1.47	1.31	1.15	1.01	0.88	0.75	0.64	0.53	0.44	0.35	0.28	0.22
1999	0.22	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00
2000	0.24	0.21	0.18	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00
2001	0.86	0.80	0.73	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	0.07
2002	1.51	1.35	1.20	1.06	0.93	0.80	0.69	0.58	0.49	0.40	0.33	0.26	0.20	0.16	0.12	0.09	0.06	0.04
2003	0.06	0.05	0.04	0.03	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	1.41	1.33	1.24	1.16	1.07	0.99	0.90	0.82	0.75	0.67	0.60	0.53	0.46	0.40	0.34	0.28	0.24	0.19
2005	0.83	0.74	0.66	0.59	0.51	0.45	0.38	0.33	0.28	0.23	0.19	0.15	0.12	0.09	0.07	0.05	0.04	0.03
2006	1.35	1.23	1.11	1.00	0.89	0.79	0.69	0.60	0.51	0.44	0.37	0.30	0.25	0.20	0.15	0.12	0.09	0.06
2007	0.23	0.19	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00
2008	2.24	2.10	1.95	1.81	1.67	1.53	1.39	1.26	1.13	1.01	0.89	0.78	0.67	0.57	0.48	0.40	0.33	0.26
2009	2.09	1.93	1.78	1.64	1.49	1.35	1.22	1.09	0.96	0.84	0.73	0.63	0.53	0.45	0.37	0.30	0.24	0.19
2010	2.29	2.20	2.12	2.03	1.94	1.85	1.76	1.66	1.57	1.47	1.37	1.28	1.18	1.08	0.99	0.90	0.80	0.72
2011	1.81	1.66	1.53	1.39	1.26	1.13	1.01	0.89	0.78	0.68	0.58	0.50	0.41	0.34	0.28	0.22	0.17	0.13
2012	1.80	1.69	1.57	1.46	1.35	1.25	1.14	1.04	0.93	0.84	0.74	0.65	0.57	0.49	0.42	0.35	0.29	0.23
2013	0.30	0.26	0.22	0.19	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00
2014	0.28	0.23	0.19	0.16	0.13	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2015	1.68	1.52	1.36	1.21	1.07	0.93	0.81	0.69	0.59	0.49	0.41	0.33	0.26	0.21	0.16	0.12	0.09	0.06
2016	0.54	0.48	0.43	0.38	0.33	0.28	0.24	0.20	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.01
2017	0.83	0.73	0.63	0.54	0.46	0.39	0.32	0.26	0.21	0.17	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01
2018	1.30	1.15	1.01	0.87	0.75	0.64	0.54	0.44	0.36	0.29	0.23	0.18	0.14	0.10	0.07	0.05	0.03	0.02
2019	1.40	1.25	1.12	0.99	0.87	0.75	0.65	0.55	0.46	0.38	0.31	0.25	0.20	0.15	0.11	0.08	0.06	0.04
2020	1.57	1.44	1.31	1.19	1.07	0.96	0.85	0.75	0.65	0.56	0.48	0.40	0.33	0.27	0.22	0.17	0.13	0.10

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1092:1104	Maturity (months) 1104:1116	Maturity (months) 1116:1128	Maturity (months) 1128:1140	Maturity (months) 1140:1152	Maturity (months) 1152:1164	Maturity (months) 1164:1176	Maturity (months) 1176:1188	Maturity (months) 1188:1200	Maturity (months) 1200:1212	Maturity (months) 1212:1224	Maturity (months) 1224:1236	Maturity (months) 1236:1248	Maturity (months) 1248:1260	Maturity (months) 1260:1272	Maturity (months) 1272:1284	Maturity (months) 1284:1296	Maturity (months) 1296:1308
1989	0.16	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-
1991	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.20	0.15	0.11	0.08	0.05	0.04	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.64	0.57	0.51	0.45	0.39	0.34	0.29	0.24	0.20	0.17	0.13	0.11	0.09	0.07	0.06	0.04	0.04	0.03
1995	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	0.00
1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.34	0.27	0.22	0.17	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1998	0.16	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001	0.05	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
2002	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
2004	0.15	0.12	0.09	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
2005	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
2008	0.21	0.16	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.14	0.11	0.08	0.05	0.04	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	0.63	0.55	0.47	0.40	0.34	0.28	0.23	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.01	0.01
2011	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.19	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	-	-	-	-	-	-	-	-
2015	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
2016	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.03	0.02	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.07	0.05	0.04	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Prospective Open Accepted Claim Counts (a)

Year of Birth	Maturity (months) 1308:1320	Maturity (months) 1320:1332	Maturity (months) 1332:1344	Maturity (months) 1344:1356	Maturity (months) 1356:1368	Maturity (months) 1368:1380	Maturity (months) 1380:1392	Maturity (months) 1392:1404	Maturity (months) 1404:1416	Maturity (months) 1416:1428	Maturity (months) 1428:1440	Maturity (months) 1440:1452	Maturity (months) 1452:1464	Maturity (months) 1464:1476	Maturity (months) 1476:1488
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1995	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1998	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 12:24	Maturity (months) 24:36	Maturity (months) 36:48	Maturity (months) 48:60	Maturity (months) 60:72	Maturity (months) 72:84	Maturity (months) 84:96	Maturity (months) 96:108	Maturity (months) 108:120	Maturity (months) 120:132	Maturity (months) 132:144	Maturity (months) 144:156	Maturity (months) 156:168	Maturity (months) 168:180	Maturity (months) 180:192	Maturity (months) 192:204	Maturity (months) 204:216	Maturity (months) 216:228
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		0.0283
2004																	0.0094	0.0096
2005																0.0152	0.0156	0.0159
2006															0.0132	0.0135	0.0138	0.0141
2007														0.0228	0.0233	0.0238	0.0243	0.0248
2008												0.0092	0.0094	0.0096	0.0098	0.0100	0.0100	0.0102
2009											0.0101	0.0103	0.0105	0.0107	0.0110	0.0112	0.0114	0.0114
2010										0.0050	0.0051	0.0051	0.0052	0.0054	0.0055	0.0056	0.0057	0.0057
2011									0.0106	0.0107	0.0109	0.0111	0.0113	0.0115	0.0118	0.0121	0.0123	0.0123
2012								0.0082	0.0084	0.0085	0.0086	0.0088	0.0089	0.0091	0.0093	0.0096	0.0098	0.0098
2013							0.0183	0.0186	0.0188	0.0191	0.0194	0.0197	0.0201	0.0206	0.0210	0.0215	0.0220	0.0220
2014						0.0199	0.0202	0.0204	0.0207	0.0210	0.0213	0.0217	0.0222	0.0226	0.0232	0.0237	0.0242	0.0242
2015						0.0124	0.0126	0.0128	0.0129	0.0131	0.0133	0.0135	0.0137	0.0140	0.0143	0.0147	0.0150	0.0153
2016					0.0134	0.0136	0.0138	0.0139	0.0141	0.0143	0.0145	0.0147	0.0150	0.0153	0.0157	0.0160	0.0164	0.0167
2017				0.0154	0.0156	0.0158	0.0160	0.0162	0.0164	0.0166	0.0169	0.0171	0.0174	0.0178	0.0182	0.0186	0.0190	0.0194
2018			0.0263	0.0145	0.0147	0.0148	0.0150	0.0152	0.0154	0.0157	0.0159	0.0161	0.0164	0.0167	0.0171	0.0175	0.0179	0.0183
2019		0.0311	0.0231	0.0127	0.0129	0.0130	0.0132	0.0134	0.0135	0.0137	0.0139	0.0141	0.0144	0.0147	0.0150	0.0153	0.0157	0.0160
2020	0.1854	0.0251	0.0186	0.0103	0.0104	0.0105	0.0107	0.0108	0.0109	0.0111	0.0112	0.0114	0.0116	0.0119	0.0121	0.0124	0.0127	0.0129

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) 228:240	Maturity (months) 240:252	Maturity (months) 252:264	Maturity (months) 264:276	Maturity (months) 276:288	Maturity (months) 288:300	Maturity (months) 300:312	Maturity (months) 312:324	Maturity (months) 324:336	Maturity (months) 336:348	Maturity (months) 348:360	Maturity (months) 360:372	Maturity (months) 372:384	Maturity (months) 384:396	Maturity (months) 396:408	Maturity (months) 408:420	Maturity (months) 420:432	Maturity (months) 432:444	
1989															0.0112	0.0114	0.0117	0.0120	0.0123
1990													0.0342	0.0350	0.0358	0.0366	0.0375	0.0383	
1991												0.0150	0.0154	0.0157	0.0161	0.0164	0.0168	0.0172	
1992											0.0133	0.0136	0.0139	0.0142	0.0145	0.0148	0.0152	0.0155	
1993										0.0143	0.0146	0.0149	0.0153	0.0156	0.0160	0.0163	0.0167	0.0171	
1994								0.0053	0.0054	0.0055	0.0057	0.0058	0.0059	0.0060	0.0062	0.0063	0.0065		
1995							0.0112	0.0114	0.0116	0.0118	0.0121	0.0123	0.0126	0.0129	0.0132	0.0135	0.0138		
1996						0.0223	0.0227	0.0231	0.0236	0.0241	0.0246	0.0251	0.0257	0.0263	0.0269	0.0275	0.0281		
1997					0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0114	0.0116	0.0119	0.0122	0.0124	0.0127		
1998				0.0127	0.0130	0.0132	0.0134	0.0137	0.0140	0.0143	0.0146	0.0149	0.0152	0.0156	0.0159	0.0163	0.0167		
1999			0.0216	0.0220	0.0224	0.0228	0.0232	0.0236	0.0241	0.0246	0.0251	0.0257	0.0263	0.0268	0.0275	0.0281	0.0288		
2000		0.0228	0.0232	0.0236	0.0241	0.0245	0.0250	0.0254	0.0259	0.0264	0.0270	0.0276	0.0282	0.0289	0.0295	0.0302	0.0309		
2001	0.0123	0.0125	0.0128	0.0130	0.0132	0.0135	0.0137	0.0140	0.0142	0.0145	0.0148	0.0152	0.0155	0.0159	0.0162	0.0166	0.0170		
2002	0.0167	0.0170	0.0173	0.0176	0.0180	0.0183	0.0186	0.0189	0.0193	0.0197	0.0201	0.0205	0.0210	0.0214	0.0219	0.0224	0.0229	0.0235	
2003	0.0289	0.0294	0.0300	0.0305	0.0311	0.0316	0.0322	0.0328	0.0334	0.0341	0.0348	0.0355	0.0363	0.0371	0.0379	0.0388	0.0397	0.0406	
2004	0.0097	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0120	0.0122	0.0125	0.0128	0.0131	0.0134	0.0137	
2005	0.0162	0.0165	0.0168	0.0171	0.0174	0.0178	0.0181	0.0184	0.0187	0.0191	0.0195	0.0199	0.0204	0.0208	0.0213	0.0218	0.0223	0.0228	
2006	0.0143	0.0146	0.0149	0.0152	0.0154	0.0157	0.0160	0.0163	0.0166	0.0169	0.0173	0.0176	0.0180	0.0184	0.0188	0.0193	0.0197	0.0202	
2007	0.0253	0.0258	0.0263	0.0268	0.0273	0.0277	0.0282	0.0288	0.0293	0.0299	0.0305	0.0311	0.0318	0.0325	0.0333	0.0340	0.0348	0.0356	
2008	0.0104	0.0106	0.0108	0.0110	0.0112	0.0114	0.0116	0.0118	0.0120	0.0123	0.0125	0.0128	0.0131	0.0134	0.0137	0.0140	0.0143	0.0147	
2009	0.0117	0.0119	0.0121	0.0123	0.0125	0.0128	0.0130	0.0132	0.0135	0.0137	0.0140	0.0143	0.0146	0.0150	0.0153	0.0157	0.0160	0.0164	
2010	0.0058	0.0059	0.0061	0.0062	0.0063	0.0064	0.0065	0.0066	0.0067	0.0069	0.0070	0.0072	0.0073	0.0075	0.0077	0.0078	0.0080	0.0082	
2011	0.0125	0.0128	0.0130	0.0133	0.0135	0.0137	0.0140	0.0142	0.0145	0.0148	0.0151	0.0154	0.0158	0.0161	0.0165	0.0169	0.0172	0.0177	
2012	0.0099	0.0101	0.0103	0.0105	0.0107	0.0109	0.0111	0.0113	0.0115	0.0117	0.0120	0.0122	0.0125	0.0128	0.0131	0.0134	0.0137	0.0140	
2013	0.0224	0.0228	0.0232	0.0237	0.0241	0.0245	0.0250	0.0254	0.0259	0.0264	0.0269	0.0275	0.0281	0.0288	0.0294	0.0301	0.0308	0.0315	
2014	0.0246	0.0251	0.0255	0.0260	0.0265	0.0270	0.0275	0.0280	0.0285	0.0290	0.0296	0.0303	0.0310	0.0317	0.0324	0.0331	0.0339	0.0347	
2015	0.0156	0.0159	0.0162	0.0165	0.0168	0.0171	0.0174	0.0177	0.0180	0.0184	0.0188	0.0192	0.0196	0.0200	0.0205	0.0209	0.0214	0.0219	
2016	0.0170	0.0173	0.0177	0.0180	0.0183	0.0187	0.0190	0.0193	0.0197	0.0201	0.0205	0.0209	0.0214	0.0219	0.0224	0.0229	0.0234	0.0240	
2017	0.0198	0.0202	0.0205	0.0209	0.0213	0.0217	0.0221	0.0225	0.0229	0.0233	0.0238	0.0243	0.0249	0.0254	0.0260	0.0266	0.0272	0.0278	
2018	0.0186	0.0190	0.0193	0.0197	0.0200	0.0204	0.0208	0.0211	0.0215	0.0220	0.0224	0.0229	0.0234	0.0239	0.0245	0.0250	0.0256	0.0262	
2019	0.0163	0.0166	0.0169	0.0172	0.0176	0.0179	0.0182	0.0185	0.0189	0.0192	0.0196	0.0201	0.0205	0.0210	0.0215	0.0219	0.0224	0.0230	
2020	0.0132	0.0134	0.0137	0.0139	0.0142	0.0144	0.0147	0.0150	0.0153	0.0155	0.0159	0.0162	0.0166	0.0169	0.0173	0.0177	0.0181	0.0186	

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 444:456	Maturity (months) 456:468	Maturity (months) 468:480	Maturity (months) 480:492	Maturity (months) 492:504	Maturity (months) 504:516	Maturity (months) 516:528	Maturity (months) 528:540	Maturity (months) 540:552	Maturity (months) 552:564	Maturity (months) 564:576	Maturity (months) 576:588	Maturity (months) 588:600	Maturity (months) 600:612	Maturity (months) 612:624	Maturity (months) 624:636	Maturity (months) 636:648	Maturity (months) 648:660
1989	0.0126	0.0129	0.0132	0.0135	0.0139	0.0143	0.0147	0.0151	0.0156	0.0160	0.0166	0.0171	0.0177	0.0184	0.0191	0.0198	0.0206	0.0214
1990	0.0393	0.0402	0.0413	0.0423	0.0434	0.0446	0.0459	0.0472	0.0486	0.0502	0.0518	0.0536	0.0555	0.0575	0.0596	0.0620	0.0644	0.0670
1991	0.0176	0.0180	0.0185	0.0190	0.0195	0.0200	0.0206	0.0212	0.0218	0.0225	0.0232	0.0240	0.0249	0.0258	0.0267	0.0278	0.0289	0.0300
1992	0.0159	0.0163	0.0167	0.0172	0.0176	0.0181	0.0186	0.0191	0.0197	0.0203	0.0210	0.0217	0.0225	0.0233	0.0242	0.0251	0.0261	0.0272
1993	0.0175	0.0180	0.0184	0.0189	0.0194	0.0199	0.0205	0.0211	0.0217	0.0224	0.0231	0.0239	0.0247	0.0256	0.0266	0.0276	0.0287	0.0299
1994	0.0066	0.0068	0.0070	0.0071	0.0073	0.0075	0.0077	0.0080	0.0082	0.0085	0.0087	0.0090	0.0094	0.0097	0.0101	0.0105	0.0109	0.0113
1995	0.0142	0.0145	0.0149	0.0152	0.0156	0.0161	0.0165	0.0170	0.0175	0.0181	0.0187	0.0193	0.0200	0.0207	0.0215	0.0223	0.0232	0.0241
1996	0.0288	0.0295	0.0303	0.0310	0.0319	0.0327	0.0336	0.0346	0.0357	0.0368	0.0380	0.0393	0.0407	0.0422	0.0438	0.0455	0.0472	0.0491
1997	0.0130	0.0134	0.0137	0.0140	0.0144	0.0148	0.0152	0.0157	0.0162	0.0167	0.0172	0.0178	0.0184	0.0191	0.0198	0.0206	0.0214	0.0222
1998	0.0171	0.0175	0.0179	0.0184	0.0189	0.0194	0.0199	0.0205	0.0211	0.0218	0.0225	0.0233	0.0241	0.0250	0.0259	0.0269	0.0280	0.0291
1999	0.0295	0.0302	0.0309	0.0317	0.0326	0.0334	0.0344	0.0354	0.0365	0.0376	0.0388	0.0402	0.0416	0.0431	0.0447	0.0465	0.0483	0.0502
2000	0.0317	0.0325	0.0333	0.0341	0.0350	0.0360	0.0370	0.0381	0.0392	0.0405	0.0418	0.0432	0.0447	0.0464	0.0481	0.0500	0.0519	0.0540
2001	0.0174	0.0178	0.0183	0.0187	0.0192	0.0198	0.0203	0.0209	0.0215	0.0222	0.0230	0.0237	0.0246	0.0255	0.0264	0.0274	0.0285	0.0297
2002	0.0240	0.0246	0.0253	0.0259	0.0266	0.0273	0.0281	0.0289	0.0298	0.0307	0.0317	0.0328	0.0339	0.0352	0.0365	0.0379	0.0394	0.0410
2003	0.0416	0.0427	0.0437	0.0448	0.0460	0.0473	0.0486	0.0500	0.0516	0.0532	0.0549	0.0568	0.0588	0.0609	0.0632	0.0657	0.0683	0.0710
2004	0.0140	0.0144	0.0147	0.0151	0.0155	0.0159	0.0164	0.0169	0.0174	0.0179	0.0185	0.0192	0.0198	0.0206	0.0213	0.0222	0.0230	0.0239
2005	0.0234	0.0239	0.0245	0.0252	0.0258	0.0265	0.0273	0.0281	0.0289	0.0298	0.0308	0.0319	0.0330	0.0342	0.0355	0.0369	0.0383	0.0398
2006	0.0207	0.0212	0.0217	0.0223	0.0228	0.0235	0.0241	0.0248	0.0256	0.0264	0.0273	0.0282	0.0292	0.0302	0.0314	0.0326	0.0339	0.0352
2007	0.0365	0.0374	0.0383	0.0393	0.0403	0.0414	0.0426	0.0439	0.0452	0.0466	0.0481	0.0498	0.0515	0.0534	0.0554	0.0576	0.0598	0.0622
2008	0.0150	0.0154	0.0158	0.0162	0.0166	0.0170	0.0175	0.0180	0.0186	0.0192	0.0198	0.0205	0.0212	0.0220	0.0228	0.0237	0.0246	0.0256
2009	0.0168	0.0172	0.0176	0.0181	0.0186	0.0191	0.0196	0.0202	0.0208	0.0215	0.0222	0.0229	0.0237	0.0246	0.0255	0.0265	0.0275	0.0286
2010	0.0084	0.0086	0.0088	0.0091	0.0093	0.0095	0.0098	0.0101	0.0104	0.0107	0.0111	0.0115	0.0119	0.0123	0.0128	0.0133	0.0138	0.0143
2011	0.0181	0.0185	0.0190	0.0195	0.0200	0.0205	0.0211	0.0217	0.0224	0.0231	0.0239	0.0247	0.0255	0.0265	0.0275	0.0285	0.0296	0.0308
2012	0.0143	0.0147	0.0151	0.0154	0.0158	0.0163	0.0167	0.0172	0.0177	0.0183	0.0189	0.0195	0.0202	0.0210	0.0218	0.0226	0.0235	0.0244
2013	0.0323	0.0331	0.0339	0.0348	0.0357	0.0366	0.0377	0.0388	0.0400	0.0412	0.0426	0.0440	0.0456	0.0472	0.0490	0.0509	0.0529	0.0550
2014	0.0355	0.0364	0.0373	0.0382	0.0392	0.0403	0.0415	0.0427	0.0440	0.0454	0.0468	0.0484	0.0501	0.0520	0.0539	0.0560	0.0582	0.0605
2015	0.0225	0.0230	0.0236	0.0242	0.0248	0.0255	0.0262	0.0270	0.0278	0.0287	0.0296	0.0306	0.0317	0.0329	0.0341	0.0354	0.0368	0.0383
2016	0.0245	0.0252	0.0258	0.0264	0.0271	0.0279	0.0287	0.0295	0.0304	0.0314	0.0324	0.0335	0.0347	0.0359	0.0373	0.0387	0.0402	0.0419
2017	0.0285	0.0292	0.0300	0.0307	0.0315	0.0324	0.0333	0.0343	0.0353	0.0364	0.0376	0.0389	0.0403	0.0417	0.0433	0.0450	0.0468	0.0486
2018	0.0268	0.0275	0.0282	0.0289	0.0297	0.0305	0.0313	0.0323	0.0332	0.0343	0.0354	0.0366	0.0379	0.0393	0.0408	0.0423	0.0440	0.0458
2019	0.0235	0.0241	0.0247	0.0253	0.0260	0.0267	0.0275	0.0283	0.0291	0.0301	0.0310	0.0321	0.0332	0.0344	0.0357	0.0371	0.0386	0.0401
2020	0.0190	0.0195	0.0200	0.0205	0.0210	0.0216	0.0222	0.0228	0.0235	0.0243	0.0251	0.0259	0.0268	0.0278	0.0289	0.0300	0.0312	0.0324

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 660:672	Maturity (months) 672:684	Maturity (months) 684:696	Maturity (months) 696:708	Maturity (months) 708:720	Maturity (months) 720:732	Maturity (months) 732:744	Maturity (months) 744:756	Maturity (months) 756:768	Maturity (months) 768:780	Maturity (months) 780:792	Maturity (months) 792:804	Maturity (months) 804:816	Maturity (months) 816:828	Maturity (months) 828:840	Maturity (months) 840:852	Maturity (months) 852:864	Maturity (months) 864:876
1989	0.0223	0.0232	0.0242	0.0253	0.0265	0.0277	0.0290	0.0304	0.0319	0.0336	0.0353	0.0372	0.0393	0.0414	0.0437	0.0461	0.0487	0.0515
1990	0.0697	0.0727	0.0758	0.0792	0.0828	0.0866	0.0907	0.0951	0.0999	0.1050	0.1105	0.1164	0.1228	0.1295	0.1366	0.1441	0.1523	0.1612
1991	0.0313	0.0326	0.0340	0.0355	0.0371	0.0388	0.0407	0.0426	0.0448	0.0471	0.0495	0.0522	0.0551	0.0581	0.0612	0.0646	0.0683	0.0723
1992	0.0283	0.0295	0.0307	0.0321	0.0336	0.0351	0.0368	0.0386	0.0405	0.0426	0.0448	0.0472	0.0498	0.0525	0.0554	0.0584	0.0617	0.0654
1993	0.0311	0.0324	0.0338	0.0353	0.0369	0.0386	0.0404	0.0424	0.0445	0.0468	0.0493	0.0519	0.0548	0.0578	0.0609	0.0643	0.0679	0.0719
1994	0.0118	0.0123	0.0128	0.0134	0.0140	0.0146	0.0153	0.0160	0.0169	0.0177	0.0186	0.0196	0.0207	0.0219	0.0230	0.0243	0.0257	0.0272
1995	0.0251	0.0262	0.0273	0.0285	0.0298	0.0312	0.0327	0.0343	0.0360	0.0378	0.0398	0.0420	0.0443	0.0467	0.0492	0.0519	0.0549	0.0581
1996	0.0512	0.0533	0.0556	0.0581	0.0607	0.0635	0.0665	0.0698	0.0733	0.0770	0.0811	0.0854	0.0901	0.0950	0.1002	0.1057	0.1117	0.1183
1997	0.0231	0.0241	0.0252	0.0263	0.0275	0.0287	0.0301	0.0316	0.0332	0.0349	0.0367	0.0387	0.0408	0.0430	0.0453	0.0478	0.0506	0.0535
1998	0.0303	0.0316	0.0329	0.0344	0.0360	0.0376	0.0394	0.0413	0.0434	0.0456	0.0480	0.0506	0.0534	0.0563	0.0593	0.0626	0.0662	0.0700
1999	0.0523	0.0545	0.0568	0.0594	0.0621	0.0649	0.0680	0.0713	0.0749	0.0787	0.0828	0.0873	0.0921	0.0971	0.1024	0.1081	0.1142	0.1209
2000	0.0562	0.0586	0.0611	0.0638	0.0667	0.0698	0.0731	0.0767	0.0805	0.0847	0.0891	0.0939	0.0990	0.1044	0.1101	0.1162	0.1228	0.1300
2001	0.0309	0.0322	0.0336	0.0351	0.0367	0.0384	0.0402	0.0421	0.0442	0.0465	0.0489	0.0516	0.0544	0.0574	0.0605	0.0638	0.0675	0.0714
2002	0.0427	0.0445	0.0464	0.0485	0.0507	0.0530	0.0555	0.0582	0.0611	0.0643	0.0676	0.0713	0.0752	0.0793	0.0836	0.0882	0.0932	0.0987
2003	0.0739	0.0770	0.0803	0.0839	0.0877	0.0918	0.0961	0.1008	0.1058	0.1113	0.1171	0.1234	0.1301	0.1373	0.1447	0.1527	0.1614	0.1708
2004	0.0249	0.0260	0.0271	0.0283	0.0296	0.0310	0.0324	0.0340	0.0357	0.0375	0.0395	0.0416	0.0439	0.0463	0.0488	0.0515	0.0544	0.0576
2005	0.0415	0.0432	0.0451	0.0471	0.0492	0.0515	0.0539	0.0566	0.0594	0.0624	0.0657	0.0693	0.0730	0.0770	0.0812	0.0857	0.0906	0.0959
2006	0.0367	0.0382	0.0399	0.0417	0.0435	0.0456	0.0477	0.0500	0.0525	0.0552	0.0581	0.0613	0.0646	0.0682	0.0719	0.0758	0.0801	0.0848
2007	0.0648	0.0675	0.0705	0.0736	0.0769	0.0805	0.0843	0.0884	0.0928	0.0976	0.1027	0.1082	0.1141	0.1204	0.1269	0.1339	0.1415	0.1498
2008	0.0266	0.0278	0.0290	0.0303	0.0316	0.0331	0.0347	0.0363	0.0382	0.0401	0.0422	0.0445	0.0469	0.0495	0.0522	0.0551	0.0582	0.0616
2009	0.0298	0.0311	0.0324	0.0339	0.0354	0.0370	0.0388	0.0407	0.0427	0.0449	0.0473	0.0498	0.0525	0.0554	0.0584	0.0616	0.0651	0.0690
2010	0.0149	0.0156	0.0162	0.0169	0.0177	0.0185	0.0194	0.0204	0.0214	0.0225	0.0237	0.0249	0.0263	0.0277	0.0292	0.0308	0.0326	0.0345
2011	0.0321	0.0334	0.0349	0.0364	0.0381	0.0399	0.0417	0.0438	0.0460	0.0483	0.0509	0.0536	0.0565	0.0596	0.0629	0.0663	0.0701	0.0742
2012	0.0254	0.0265	0.0277	0.0289	0.0302	0.0316	0.0331	0.0347	0.0364	0.0383	0.0403	0.0425	0.0448	0.0473	0.0498	0.0526	0.0556	0.0588
2013	0.0573	0.0597	0.0623	0.0650	0.0680	0.0711	0.0745	0.0781	0.0820	0.0862	0.0908	0.0957	0.1009	0.1064	0.1122	0.1184	0.1251	0.1324
2014	0.0630	0.0657	0.0685	0.0716	0.0748	0.0783	0.0820	0.0860	0.0903	0.0949	0.0999	0.1052	0.1110	0.1171	0.1235	0.1303	0.1376	0.1457
2015	0.0399	0.0416	0.0434	0.0453	0.0473	0.0495	0.0519	0.0544	0.0571	0.0600	0.0632	0.0666	0.0702	0.0741	0.0781	0.0824	0.0871	0.0922
2016	0.0436	0.0454	0.0474	0.0495	0.0517	0.0541	0.0567	0.0594	0.0624	0.0656	0.0690	0.0728	0.0767	0.0809	0.0853	0.0900	0.0952	0.1007
2017	0.0506	0.0528	0.0550	0.0575	0.0601	0.0629	0.0658	0.0690	0.0725	0.0762	0.0802	0.0845	0.0892	0.0940	0.0992	0.1046	0.1106	0.1170
2018	0.0476	0.0496	0.0518	0.0541	0.0565	0.0592	0.0620	0.0650	0.0682	0.0717	0.0755	0.0796	0.0839	0.0885	0.0933	0.0985	0.1040	0.1101
2019	0.0418	0.0435	0.0454	0.0474	0.0496	0.0519	0.0543	0.0570	0.0598	0.0629	0.0662	0.0698	0.0736	0.0776	0.0818	0.0863	0.0912	0.0966
2020	0.0337	0.0352	0.0367	0.0383	0.0400	0.0419	0.0439	0.0460	0.0483	0.0508	0.0535	0.0563	0.0594	0.0627	0.0661	0.0697	0.0737	0.0780

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 876:888	Maturity (months) 888:900	Maturity (months) 900:912	Maturity (months) 912:924	Maturity (months) 924:936	Maturity (months) 936:948	Maturity (months) 948:960	Maturity (months) 960:972	Maturity (months) 972:984	Maturity (months) 984:996	Maturity (months) 996:1008	Maturity (months) 1008:1020	Maturity (months) 1020:1032	Maturity (months) 1032:1044	Maturity (months) 1044:1056	Maturity (months) 1056:1068	Maturity (months) 1068:1080	Maturity (months) 1080:1092
1989	0.0546	0.0580	0.0617	0.0657	0.0701	0.0748	0.0799	0.0855	0.0915	0.0981	0.1054	0.1133	0.1219	0.1312	0.1414	0.1525	0.1644	0.1774
1990	0.1709	0.1815	0.1930	0.2056	0.2193	0.2341	0.2500	0.2673	0.2862	0.3069	0.3296	0.3542	0.3811	0.4104	0.4423	0.4768	0.5143	0.5549
1991	0.0766	0.0814	0.0866	0.0922	0.0983	0.1050	0.1121	0.1199	0.1283	0.1376	0.1478	0.1588	0.1709	0.1840	0.1983	0.2138	0.2306	0.2488
1992	0.0693	0.0736	0.0783	0.0834	0.0889	0.0949	0.1014	0.1084	0.1161	0.1245	0.1336	0.1436	0.1545	0.1664	0.1793	0.1933	0.2085	0.2250
1993	0.0762	0.0810	0.0861	0.0917	0.0978	0.1044	0.1115	0.1192	0.1277	0.1369	0.1470	0.1580	0.1700	0.1831	0.1973	0.2127	0.2294	0.2475
1994	0.0288	0.0306	0.0326	0.0347	0.0370	0.0395	0.0422	0.0451	0.0483	0.0518	0.0556	0.0598	0.0643	0.0693	0.0746	0.0805	0.0868	0.0936
1995	0.0616	0.0654	0.0696	0.0741	0.0790	0.0844	0.0901	0.0963	0.1032	0.1106	0.1188	0.1277	0.1374	0.1479	0.1594	0.1718	0.1854	0.2000
1996	0.1254	0.1332	0.1416	0.1509	0.1609	0.1717	0.1834	0.1961	0.2100	0.2252	0.2418	0.2599	0.2796	0.3011	0.3245	0.3498	0.3773	0.4071
1997	0.0567	0.0603	0.0641	0.0683	0.0728	0.0777	0.0830	0.0888	0.0950	0.1019	0.1094	0.1176	0.1265	0.1363	0.1468	0.1583	0.1708	0.1842
1998	0.0743	0.0789	0.0839	0.0894	0.0953	0.1017	0.1087	0.1162	0.1244	0.1334	0.1432	0.1539	0.1656	0.1783	0.1922	0.2072	0.2235	0.2411
1999	0.1282	0.1361	0.1447	0.1542	0.1645	0.1755	0.1875	0.2005	0.2146	0.2302	0.2471	0.2656	0.2858	0.3078	0.3316	0.3576	0.3857	0.4161
2000	0.1378	0.1464	0.1557	0.1658	0.1769	0.1888	0.2016	0.2156	0.2308	0.2475	0.2658	0.2857	0.3073	0.3310	0.3566	0.3845	0.4147	0.4475
2001	0.0757	0.0804	0.0855	0.0911	0.0972	0.1037	0.1108	0.1184	0.1268	0.1360	0.1460	0.1569	0.1688	0.1818	0.1959	0.2112	0.2278	0.2458
2002	0.1046	0.1111	0.1182	0.1259	0.1343	0.1433	0.1531	0.1636	0.1752	0.1879	0.2017	0.2168	0.2333	0.2512	0.2707	0.2919	0.3148	0.3397
2003	0.1811	0.1924	0.2046	0.2179	0.2324	0.2481	0.2650	0.2833	0.3034	0.3253	0.3493	0.3754	0.4039	0.4350	0.4687	0.5054	0.5451	0.5881
2004	0.0611	0.0649	0.0690	0.0735	0.0784	0.0837	0.0894	0.0956	0.1023	0.1097	0.1178	0.1266	0.1363	0.1467	0.1581	0.1705	0.1839	0.1984
2005	0.1017	0.1080	0.1148	0.1223	0.1305	0.1393	0.1487	0.1590	0.1703	0.1826	0.1960	0.2107	0.2267	0.2441	0.2631	0.2836	0.3059	0.3301
2006	0.0899	0.0955	0.1016	0.1082	0.1154	0.1232	0.1316	0.1407	0.1506	0.1615	0.1734	0.1864	0.2006	0.2160	0.2327	0.2509	0.2707	0.2920
2007	0.1588	0.1687	0.1794	0.1911	0.2038	0.2176	0.2324	0.2484	0.2660	0.2852	0.3063	0.3292	0.3542	0.3814	0.4110	0.4431	0.4780	0.5157
2008	0.0653	0.0694	0.0738	0.0786	0.0838	0.0895	0.0956	0.1022	0.1094	0.1173	0.1259	0.1354	0.1457	0.1568	0.1690	0.1822	0.1966	0.2121
2009	0.0731	0.0776	0.0826	0.0880	0.0938	0.1001	0.1069	0.1143	0.1224	0.1313	0.1410	0.1515	0.1630	0.1756	0.1892	0.2040	0.2200	0.2374
2010	0.0366	0.0389	0.0413	0.0440	0.0470	0.0501	0.0535	0.0572	0.0613	0.0657	0.0706	0.0758	0.0816	0.0879	0.0947	0.1021	0.1101	0.1188
2011	0.0787	0.0836	0.0889	0.0947	0.1010	0.1078	0.1151	0.1231	0.1318	0.1413	0.1517	0.1631	0.1755	0.1889	0.2036	0.2195	0.2368	0.2554
2012	0.0624	0.0662	0.0704	0.0750	0.0800	0.0854	0.0912	0.0975	0.1044	0.1120	0.1202	0.1292	0.1391	0.1497	0.1614	0.1740	0.1876	0.2024
2013	0.1404	0.1491	0.1586	0.1689	0.1802	0.1923	0.2054	0.2196	0.2352	0.2522	0.2708	0.2910	0.3131	0.3372	0.3634	0.3918	0.4226	0.4559
2014	0.1545	0.1641	0.1745	0.1859	0.1982	0.2116	0.2260	0.2416	0.2587	0.2775	0.2979	0.3202	0.3445	0.3710	0.3998	0.4310	0.4649	0.5016
2015	0.0978	0.1038	0.1104	0.1176	0.1254	0.1339	0.1430	0.1529	0.1637	0.1756	0.1885	0.2026	0.2180	0.2347	0.2530	0.2727	0.2942	0.3174
2016	0.1068	0.1134	0.1206	0.1285	0.1371	0.1463	0.1562	0.1671	0.1789	0.1918	0.2059	0.2214	0.2382	0.2565	0.2764	0.2980	0.3214	0.3468
2017	0.1241	0.1318	0.1402	0.1493	0.1592	0.1700	0.1815	0.1941	0.2078	0.2229	0.2393	0.2572	0.2767	0.2980	0.3211	0.3462	0.3734	0.4029
2018	0.1168	0.1240	0.1319	0.1405	0.1499	0.1600	0.1708	0.1827	0.1956	0.2097	0.2252	0.2420	0.2604	0.2804	0.3022	0.3258	0.3514	0.3791
2019	0.1024	0.1087	0.1156	0.1232	0.1314	0.1402	0.1498	0.1601	0.1715	0.1839	0.1974	0.2122	0.2283	0.2459	0.2649	0.2857	0.3081	0.3324
2020	0.0827	0.0878	0.0934	0.0995	0.1061	0.1133	0.1210	0.1294	0.1385	0.1485	0.1595	0.1714	0.1844	0.1986	0.2140	0.2307	0.2489	0.2685

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

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

Adjusted q(x) (a)

Year of Birth	Maturity (months) 1092:1104	Maturity (months) 1104:1116	Maturity (months) 1116:1128	Maturity (months) 1128:1140	Maturity (months) 1140:1152	Maturity (months) 1152:1164	Maturity (months) 1164:1176	Maturity (months) 1176:1188	Maturity (months) 1188:1200	Maturity (months) 1200:1212	Maturity (months) 1212:1224	Maturity (months) 1224:1236	Maturity (months) 1236:1248	Maturity (months) 1248:1260	Maturity (months) 1260:1272	Maturity (months) 1272:1284	Maturity (months) 1284:1296	Maturity (months) 1296:1308
1989	0.1914	0.2065	0.2227	0.2401	0.2585	0.2778	0.2978	0.3186	0.3401	0.3627	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759
1990	0.5987	0.6459	0.6966	0.7509	0.8086	0.8688	0.9315	0.9964	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	0.2685	0.2896	0.3124	0.3367	0.3626	0.3896	0.4177	0.4468	0.4770	0.5086	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272
1992	0.2427	0.2619	0.2824	0.3044	0.3278	0.3523	0.3777	0.4040	0.4313	0.4599	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767
1993	0.2670	0.2881	0.3107	0.3349	0.3606	0.3875	0.4154	0.4444	0.4745	0.5059	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244
1994	0.1010	0.1090	0.1176	0.1267	0.1365	0.1466	0.1572	0.1682	0.1795	0.1914	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984
1995	0.2158	0.2328	0.2510	0.2706	0.2914	0.3131	0.3357	0.3591	0.3834	0.4088	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237
1996	0.4392	0.4739	0.5111	0.5509	0.5932	0.6374	0.6834	0.7310	0.7805	0.8322	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626
1997	0.1988	0.2145	0.2313	0.2493	0.2685	0.2885	0.3093	0.3308	0.3532	0.3766	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904
1998	0.2602	0.2807	0.3027	0.3263	0.3514	0.3775	0.4048	0.4330	0.4623	0.4929	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110
1999	0.4489	0.4843	0.5224	0.5630	0.6063	0.6515	0.6985	0.7472	0.7977	0.8506	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817
2000	0.4828	0.5209	0.5617	0.6055	0.6520	0.7006	0.7511	0.8035	0.8579	0.9147	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482
2001	0.2652	0.2861	0.3086	0.3326	0.3582	0.3849	0.4126	0.4414	0.4713	0.5025	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209
2002	0.3665	0.3954	0.4264	0.4596	0.4950	0.5318	0.5702	0.6099	0.6512	0.6944	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198
2003	0.6345	0.6845	0.7383	0.7958	0.8570	0.9208	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	0.2140	0.2309	0.2491	0.2684	0.2891	0.3106	0.3330	0.3562	0.3803	0.4056	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204
2005	0.3561	0.3842	0.4144	0.4466	0.4810	0.5168	0.5541	0.5927	0.6328	0.6747	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994
2006	0.3151	0.3399	0.3666	0.3951	0.4255	0.4572	0.4902	0.5243	0.5598	0.5969	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188
2007	0.5564	0.6002	0.6474	0.6978	0.7514	0.8074	0.8656	0.9260	0.9886	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	0.2288	0.2468	0.2662	0.2869	0.3090	0.3320	0.3560	0.3808	0.4065	0.4335	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494
2009	0.2561	0.2763	0.2980	0.3212	0.3459	0.3716	0.3984	0.4262	0.4550	0.4852	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029
2010	0.1282	0.1383	0.1491	0.1607	0.1731	0.1860	0.1994	0.2133	0.2278	0.2429	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517
2011	0.2756	0.2973	0.3207	0.3457	0.3722	0.4000	0.4288	0.4587	0.4897	0.5222	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413
2012	0.2184	0.2357	0.2541	0.2739	0.2950	0.3170	0.3398	0.3635	0.3881	0.4139	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290
2013	0.4919	0.5307	0.5723	0.6169	0.6643	0.7138	0.7653	0.8186	0.8740	0.9320	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661
2014	0.5412	0.5838	0.6297	0.6787	0.7309	0.7853	0.8420	0.9007	0.9616	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2015	0.3424	0.3694	0.3984	0.4294	0.4625	0.4969	0.5327	0.5699	0.6084	0.6488	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725
2016	0.3741	0.4036	0.4353	0.4692	0.5053	0.5429	0.5821	0.6226	0.6648	0.7088	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348
2017	0.4347	0.4690	0.5058	0.5452	0.5871	0.6308	0.6763	0.7235	0.7724	0.8236	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537
2018	0.4091	0.4413	0.4760	0.5130	0.5525	0.5936	0.6364	0.6808	0.7269	0.7751	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034
2019	0.3587	0.3869	0.4173	0.4498	0.4844	0.5205	0.5580	0.5969	0.6373	0.6796	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044
2020	0.2897	0.3125	0.3371	0.3633	0.3913	0.4204	0.4507	0.4821	0.5148	0.5489	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690

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) 1308:1320	Maturity (months) 1320:1332	Maturity (months) 1332:1344	Maturity (months) 1344:1356	Maturity (months) 1356:1368	Maturity (months) 1368:1380	Maturity (months) 1380:1392	Maturity (months) 1392:1404	Maturity (months) 1404:1416	Maturity (months) 1416:1428	Maturity (months) 1428:1440	Maturity (months) 1440:1452	Maturity (months) 1452:1464	Maturity (months) 1464:1476	Maturity (months) 1476:1488
1989	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3759	0.3797	0.3797	
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	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5272	0.5326	0.5326	
1992	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4767	0.4816	0.4816	
1993	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5244	0.5297	0.5297	
1994	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.1984	0.2004	0.2004	
1995	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4237	0.4280	0.4280	
1996	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8626	0.8714	0.8714	
1997	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3904	0.3943	0.3943	
1998	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5110	0.5161	0.5161	
1999	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8817	0.8906	0.8906	
2000	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9482	0.9578	0.9578	
2001	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5209	0.5261	0.5261	
2002	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7198	0.7270	0.7270	
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	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4204	0.4246	0.4246	
2005	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.6994	0.7065	0.7065	
2006	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6188	0.6250	0.6250	
2007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2008	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4494	0.4539	0.4539	
2009	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5029	0.5080	0.5080	
2010	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2517	0.2543	0.2543	
2011	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5413	0.5468	0.5468	
2012	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4290	0.4333	0.4333	
2013	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9661	0.9758	0.9758	
2014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2015	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6725	0.6793	0.6793	
2016	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7422	0.7422	
2017	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8537	0.8624	0.8624	
2018	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034	0.8115	0.8115	
2019	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7044	0.7115	0.7115	
2020	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5690	0.5747	1.0000	

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

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

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1989			269,020	75,559	157,242	128,598	85,179	77,045	97,424	64,092	68,474	257,864	55,697	77,533	99,820	98,425
1990		265,768	85,353	71,548	48,793	17,943	52,465	13,164	20,466	17,021	15,845	14,352	22,072	46,704	52,459	55,487
1991		320,744	59,593	29,980	155,602	95,302	20,189	29,611	11,588	29,280	34,231	42,205	36,962	43,209	42,548	46,075
1992	1,934	91,101	90,787	86,179	78,560	35,351	33,729	30,212	23,815	27,686	28,390	39,090	45,511	35,261	37,181	44,148
1993	2,413	54,031	83,981	96,596	92,831	92,835	116,924	97,684	94,229	96,766	93,275	74,176	100,699	99,664	92,608	86,545
1994	152,179	322,022	178,937	84,329	80,658	150,567	53,538	89,313	68,959	20,704	37,064	200,745	21,079	22,962	43,173	42,667
1995		173,326	143,455	116,477	20,896	16,762	38,346	18,479	52,251	53,544	177,862	69,082	80,869	110,737	17,749	202,996
1996	2,294	236,664	173,968	126,616	109,863	116,897	130,971	62,986	69,113	60,826	69,018	69,211	61,127	68,867	76,860	81,766
1997		86,827	89,700	37,096	86,164	89,342	67,351	42,571	47,593	37,513	55,190	66,400	75,756	81,776	72,485	118,236
1998		119,961	137,311	95,065	68,250	43,768	129,649	69,563	72,862	63,691	73,058	82,570	88,766	94,379	94,116	110,190
1999	220,441	293,676	57,873	69,772	125,168	85,755	70,108	92,518	179,358	110,427	98,401	113,319	121,145	96,221	136,995	125,837
2000	250,781	278,104	101,822	148,560	74,111	54,564	39,232	41,421	40,337	35,602	66,005	49,883	51,763	65,270	63,041	54,582
2001			320,326	374,632	128,242	183,530	241,870	108,876	68,497	77,619	89,211	85,346	121,024	116,394	143,009	114,553
2002		123,979	156,189	80,040	87,290	47,475	109,170	68,733	72,860	60,994	68,095	84,780	88,236	82,858	86,199	71,572
2003			132,963	63,634	89,440	265,503	64,723	55,694	95,486	101,682	89,127	118,782	170,152	135,233	120,928	108,539
2004		314,973	274,763	153,212	105,237	103,173	89,918	83,718	46,103	63,766	73,145	64,579	57,784	59,769	74,844	61,949
2005		21,455	128,970	102,312	58,832	116,497	79,515	83,591	55,227	70,542	63,566	69,162	73,804	76,178	84,477	108,130
2006		161,514	95,242	93,106	111,074	178,668	100,893	73,879	66,618	62,365	67,011	90,123	71,486	88,482	82,826	
2007		409,582	78,586	187,402	142,709	113,297	143,873	110,761	119,739	120,923	129,796	121,640	137,041	121,750		
2008		102,619	95,305	57,345	70,313	35,298	59,640	65,510	72,981	78,454	69,177	58,959	85,039			
2009	122,802	108,961	118,714	104,986	81,085	56,595	55,291	94,462	131,274	65,457	65,491	90,758				
2010		409,229	80,217	106,273	42,505	30,790	43,107	44,099	38,811	36,124	33,432					
2011	11,813	87,263	90,488	70,383	72,219	79,993	68,644	56,393	53,122	55,114						
2012	8,658	41,895	206,365	109,598	60,554	38,066	58,896	57,631	56,276							
2013	59,288	260,809	149,612	98,655	105,655	84,100	112,333	87,776								
2014	60,281	91,570	113,501	119,200	130,237	94,909	86,992									
2015		124,231	142,065	127,450	67,066	67,960										
2016		385,735	60,268	40,289	34,892											
2017	5,301	113,479	46,346	64,020												
2018	15,275	169,872	75,231													
2019		163,601														
2020																
Averages:																
Latest 3	17,625	155,360	63,940	83,118	82,732	79,428	86,154	65,907	50,873	55,453	60,194	88,065	94,720	94,862	81,476	92,818
Latest 5	17,027	161,316	87,633	93,790	82,856	73,514	75,882	70,433	75,280	72,983	73,740	85,355	85,772	93,109	86,334	86,904
Latest 10	31,935	161,023	102,344	90,546	82,749	79,624	81,254	76,516	75,323	69,813	73,063	82,793	93,004	90,947	90,949	95,073
1993 & Subs	117,507	169,022	114,858	99,147	84,250	85,070	89,449	72,978	76,820	68,067	77,236	85,062	87,353	88,217	84,421	97,983
All	105,342	171,198	118,821	95,353	86,760	82,059	83,494	67,448	70,795	62,451	69,872	85,301	78,328	79,941	77,973	88,769
Cumulative	87,759	87,659	85,423	83,418	82,505	82,152	82,161	82,034	83,449	84,753	87,149	89,059	89,506	90,888	92,312	94,222
Selected		169,022	114,858	99,147	84,250	85,070	89,449	74,747	76,071	68,940	75,149	83,927	90,178	89,582	87,685	96,528

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

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

Year of Birth	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1989	94,957	101,417	89,894	52,449	54,512	57,641	84,077	84,705	118,114	125,313	129,728	116,852	91,026	93,832	83,768	160,408
1990	56,716	52,280	32,229	30,727	30,404	39,865	37,726	49,825	89,285	70,447	63,382	65,433	88,131	67,489	76,480	
1991	73,105	161,954	124,206	136,080	125,922	250,760	108,711	137,304	141,597	127,498	137,634	153,328	134,189	128,204		
1992	48,312	60,783	64,695	88,610	62,213	94,804	100,404	97,538	96,067	104,292	102,182	97,898	98,959			
1993	92,324	94,550	101,951	107,429	127,932	128,859	112,597	114,045	100,070	120,902	120,726	143,047				
1994	37,148	45,985	38,127	55,979	68,097	63,671	61,077	62,274	71,459	60,967	80,563					
1995	161,002	67,895	125,607	124,488	136,673	123,920	146,569	108,164	117,462	131,837						
1996	58,857	59,723	76,478	65,037	64,323	79,662	83,732	78,988	91,861							
1997	67,181	70,306	74,588	73,242	66,584	73,144	77,841	90,583								
1998	112,007	108,339	111,888	121,078	122,242	115,967	124,660									
1999	137,901	127,343	150,816	115,772	112,042	120,622										
2000	57,544	64,243	72,199	72,767	66,021											
2001	110,719	129,490	109,701	119,178												
2002	85,987	80,409	93,448													
2003	93,348	120,444														
2004	92,713															
2005																
2006																
2007																
2008																
2009																
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2020																
Averages:																
Latest 3	88,640	96,231	91,574	98,989	108,049	101,030	99,855	91,548	94,954	110,016	106,357	125,656	105,736			
Latest 5	86,401	95,007	102,966	100,182	89,484	100,613	102,163	93,576	96,546	110,630	106,216					
Latest 10	94,705	85,929	95,021	95,225	95,263	106,799										
1993 & Subs.	91,509	86,887	95,021	96,327	98,830	102,351	104,150									
All	84,741	86,882	90,210	91,166	88,739	103,130	98,189	93,410	102,302	109,390	109,889	117,908	102,794	99,146	80,644	160,408
Cumulative	94,989	96,497	97,988	99,345	100,758	103,070	103,057	104,366	107,505	109,177	109,098	108,737	102,249	101,731	104,573	160,408
Selected	93,107	86,408	95,021	96,327	98,830	100,313	101,817	103,345	104,895	106,468	108,065	109,686	111,332	113,002	114,697	116,417

Note (a): Ratio of 2020 level incremental payments (shown in Appendix E, Exh bit 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	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1989			8	8	8	9	8	8	8	8	7	7	6	6	5	5
1990		2	6	7	7	7	7	7	7	7	7	7	7	7	7	7
1991	-	1	2	4	4	4	4	4	4	4	4	4	4	4	4	4
1992	2	2	9	13	13	13	12	12	12	11	11	11	11	11	10	10
1993	1	3	10	11	11	11	11	11	11	11	11	11	11	11	9	9
1994	1	2	5	6	6	7	7	5	5	4	4	4	4	4	4	4
1995	-	1	5	6	6	6	6	5	5	5	5	5	5	5	5	5
1996	1	2	4	4	5	6	6	6	6	6	6	6	6	6	6	6
1997	-	6	8	7	7	10	9	9	9	9	9	9	9	9	9	9
1998	-	7	8	10	12	12	12	12	12	12	12	12	12	12	12	12
1999	2	3	4	7	8	8	8	7	7	7	7	7	7	6	5	5
2000	1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5
2001	-	-	2	2	3	4	4	4	4	4	4	4	4	4	4	4
2002	-	4	7	12	12	15	15	15	15	15	15	15	14	14	13	13
2003	-	-	1	2	3	3	3	3	3	3	3	3	3	3	3	3
2004	-	1	3	4	3	5	5	5	5	5	5	5	5	5	5	5
2005	-	1	6	10	11	10	10	9	9	7	7	7	7	7	7	7
2006	-	2	4	8	9	10	10	10	10	10	10	9	9	9	9	9
2007	-	1	6	7	8	8	8	8	8	8	7	7	7	7	7	7
2008	-	3	7	9	9	10	10	10	10	10	9	9	9	9	9	9
2009	1	5	8	9	9	10	10	10	10	10	10	10	10	10	10	10
2010	-	2	4	6	6	6	5	5	5	5	5	5	5	5	5	5
2011	1	2	8	10	11	10	10	10	10	10	10	10	10	10	10	10
2012	2	2	4	7	7	7	7	7	7	7	7	7	7	7	7	7
2013	2	3	6	7	7	7	7	7	7	7	7	7	7	7	7	7
2014	2	6	10	10	10	9	9	9	9	9	9	9	9	9	9	9
2015	-	3	7	10	12	15	15	15	15	15	15	15	15	15	15	15
2016	-	1	3	5	6	6	6	6	6	6	6	6	6	6	6	6
2017	1	4	9	12	12	12	12	12	12	12	12	12	12	12	12	12
2018	2	7	15	15	15	15	15	15	15	15	15	15	15	15	15	15
2019	-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Totals:																
Latest 3	2	19	27	27	28	31	23	24	22	25	24	26	25	23	21	15
Latest 5	3	23	44	44	42	48	38	39	42	43	41	42	37	31	37	32
Latest 10	10	38	74	85	85	92	86	81	77	83	75	74	70	72	72	69
1993 & Subs	17	82	159	186	186	194	177	163	156	146	134	128	117	107	96	87
All	19	87	184	218	218	227	208	194	187	176	163	157	145	135	122	113
Cumulative	3,356	3,337	3,250	3,066	2,848	2,630	2,403	2,195	2,001	1,814	1,638	1,475	1,318	1,173	1,038	916

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

Year of Birth	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1989	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	3
1990	6	4	4	4	4	4	4	4	4	4	3	3	3	3	3	
1991	4	4	4	4	4	4	4	4	4	4	4	4	4	4		
1992	10	9	9	9	9	9	9	9	9	9	9	9	9			
1993	8	8	8	8	8	8	8	8	8	8	8	8				
1994	4	4	4	4	4	4	4	4	4	4	3					
1995	5	5	5	5	5	5	5	5	5	5						
1996	6	6	6	6	6	6	6	6	6							
1997	9	8	8	8	8	8	8	8								
1998	12	12	12	11	11	11	11									
1999	4	4	3	3	3	3										
2000	5	5	5	5	4											
2001	4	4	4	4												
2002	13	13	13													
2003	3	3														
2004	5															
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2020																
Totals:																
Latest 3	21	20	22	12	18	22	25	19	15	17	20	21	16			
Latest 5	30	29	37	31	32	33	34	31	32	30	27					
Latest 10	66	64	68	63	62	62										
1993 & Subs.	78	72	68	54	49	45	42									
All	103	94	90	76	71	67	64	53	45	38	32	29	20	11	7	3
Cumulative	803	700	606	516	440	369	302	238	185	140	102	70	41	21	10	3

Incremental Payments - 2020 Level (a)

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1989			2,152,163	604,474	1,257,935	1,157,382	681,428	616,362	779,390	512,737	479,317	1,805,050	334,183	465,200	499,101	492,124
1990		531,535	512,117	500,836	341,548	125,600	367,252	92,147	143,263	119,144	110,914	100,466	154,505	326,927	367,216	388,410
1991	0	320,744	119,186	119,921	622,408	381,207	80,757	118,445	46,353	117,119	136,926	168,819	147,849	172,837	170,194	184,300
1992	3,868	182,202	817,082	1,120,333	1,021,279	459,558	404,746	362,543	285,783	304,548	312,286	429,990	500,620	387,866	371,811	441,483
1993	2,413	162,093	839,807	1,062,554	1,021,145	1,021,187	1,286,166	1,074,521	1,036,516	1,064,426	1,026,026	815,940	1,107,688	1,096,309	833,470	778,909
1994	152,179	644,043	894,685	505,973	483,950	1,053,971	374,764	446,566	344,796	82,814	148,257	802,981	84,315	91,848	172,693	170,669
1995	1,433	173,326	717,275	698,864	125,375	100,569	230,078	92,396	261,255	267,718	889,308	345,411	404,343	553,685	88,747	1,014,982
1996	2,294	473,327	695,873	506,466	549,313	701,383	785,826	377,913	414,676	364,954	414,108	415,268	366,760	413,202	461,159	490,595
1997	7,268	520,964	717,598	259,672	603,149	893,418	606,157	383,138	428,337	337,616	496,711	597,604	681,807	735,988	652,365	1,064,120
1998	679	839,727	1,098,490	950,651	819,005	525,220	1,555,784	834,752	874,344	764,288	876,691	990,840	1,065,190	1,132,545	1,129,395	1,322,275
1999	440,882	881,027	231,491	488,406	1,001,344	686,042	560,866	647,624	1,255,506	772,988	688,809	793,236	848,017	577,325	684,973	629,185
2000	250,781	834,313	509,108	742,798	370,557	272,821	196,159	207,104	201,684	178,009	330,024	249,417	258,815	326,349	315,204	272,908
2001	149,474	470,984	640,653	749,264	384,726	734,120	967,482	435,502	273,989	310,475	356,846	341,383	484,097	465,578	572,037	458,212
2002	6,449	495,918	1,093,321	960,480	1,047,480	712,118	1,637,551	1,030,991	1,092,906	914,907	1,021,429	1,271,697	1,235,305	1,160,010	1,120,581	930,441
2003	280,324	323,458	132,963	127,267	268,320	796,510	194,168	167,081	286,458	305,046	267,382	356,347	510,457	405,700	362,784	325,616
2004	107	314,973	824,290	612,848	315,710	515,867	449,592	418,592	230,516	318,830	365,726	322,897	288,920	298,845	374,218	309,743
2005	0	21,455	773,821	1,023,117	647,154	1,164,966	795,153	752,320	497,042	493,791	444,963	484,131	516,626	533,243	591,339	756,908
2006	0	323,028	380,969	744,849	999,670	1,786,677	1,008,928	738,787	666,182	623,647	670,109	811,105	643,372	796,339	745,437	
2007	137,939	409,582	471,517	1,311,817	1,141,673	906,372	1,150,980	886,090	957,910	967,380	908,571	851,477	959,290	852,251		
2008	0	307,857	667,138	516,108	632,821	352,981	596,403	655,102	729,815	784,542	622,590	530,630	765,350			
2009	122,802	544,805	949,715	944,871	729,763	565,945	552,911	944,620	1,312,742	654,567	654,911	907,581				
2010	123,257	818,458	320,866	637,639	255,031	184,738	215,534	220,495	194,055	180,620	167,161					
2011	11,813	174,526	723,903	703,834	794,407	799,933	686,441	563,930	531,215	551,142						
2012	17,315	83,790	825,461	767,185	423,876	266,460	412,271	403,415	393,934							
2013	118,575	782,428	897,671	690,583	739,585	588,697	786,331	614,429								
2014	120,561	549,420	1,135,012	1,191,998	1,302,367	854,184	782,932									
2015	0	372,692	994,454	1,274,500	804,790	1,019,399										
2016	10,530	385,735	180,803	201,445	209,350											
2017	5,301	453,918	417,118	768,238												
2018	30,551	1,189,106	1,128,463													
2019	1,105	1,308,810														
2020	3,594															
Totals:																
Latest 3	35,250	2,951,834	1,726,385	2,244,183	2,316,507	2,462,280	1,981,534	1,581,773	1,119,204	1,386,328	1,444,662	2,289,688	2,368,011	2,181,833	1,710,994	1,392,267
Latest 5	51,080	3,710,261	3,855,851	4,126,765	3,479,967	3,528,673	2,883,509	2,746,888	3,161,760	3,138,251	3,023,342	3,584,923	3,173,556	2,886,378	3,194,359	2,780,920
Latest 10	319,345	6,118,883	7,573,467	7,696,403	7,033,663	7,325,385	6,987,885	6,197,779	5,799,867	5,794,471	5,479,688	6,126,665	6,510,246	6,548,184	6,548,333	6,560,003
1993 & Subs	1,997,627	13,859,763	18,262,467	18,441,427	15,670,561	16,503,577	15,832,479	11,895,369	11,983,877	9,937,761	10,349,622	10,887,945	10,220,349	9,439,215	8,104,401	8,524,563
All	2,001,495	14,894,245	21,863,016	20,786,990	18,913,732	18,627,323	17,366,661	13,084,866	13,238,665	10,991,309	11,389,064	13,392,270	11,357,507	10,792,046	9,512,722	10,030,882
Cumulative	294,519,009	292,517,515	277,623,270	255,760,254	234,973,265	216,059,533	197,432,210	180,065,549	166,980,683	153,742,017	142,750,708	131,361,644	117,969,375	106,611,868	95,819,821	86,307,099

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

Incremental Payments - 2020 Level (a)

Year of Birth	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1989	474,784	507,084	449,469	262,243	272,561	288,206	420,387	423,523	590,572	626,565	648,641	584,262	364,103	375,327	335,071	481,223
1990	340,295	209,120	128,916	122,909	121,616	159,459	150,905	199,299	357,138	211,341	190,145	196,299	264,393	202,467	229,440	
1991	292,421	647,815	496,824	544,319	503,689	1,003,039	434,843	549,215	566,390	509,992	550,534	613,314	536,755	512,816		
1992	483,122	547,051	582,257	797,491	559,917	853,240	903,638	877,841	864,600	938,632	919,640	881,084	890,633			
1993	738,589	756,402	815,610	859,436	1,023,455	1,030,870	900,773	912,359	800,563	967,215	965,812	1,144,373				
1994	148,591	183,939	152,509	223,915	272,387	254,683	244,307	249,096	285,837	243,870	241,689					
1995	805,011	339,477	628,034	622,441	683,364	619,601	732,846	540,822	587,310	659,187						
1996	353,145	358,341	458,865	390,222	385,936	477,969	502,392	473,929	551,167							
1997	604,630	562,445	596,703	585,936	532,670	585,151	622,724	724,662								
1998	1,344,085	1,300,064	1,342,658	1,331,853	1,344,666	1,275,637	1,371,260									
1999	551,606	509,371	452,448	347,316	336,127	361,867										
2000	287,719	321,217	360,997	363,836	264,082											
2001	442,875	517,961	438,803	476,714												
2002	1,117,826	1,045,323	1,214,830													
2003	280,045	361,332														
2004	463,567															
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2020																
Totals:																
Latest 3	1,861,439	1,924,616	2,014,630	1,187,866	1,944,876	2,222,655	2,496,376	1,739,412	1,424,314	1,870,271	2,127,140	2,638,771	1,691,781			
Latest 5	2,592,033	2,755,204	3,809,736	3,105,656	2,863,481	3,320,226	3,473,529	2,900,867	3,089,478	3,318,895	2,867,820					
Latest 10	6,250,509	5,499,470	6,461,457	5,999,162	5,906,292	6,621,516										
1993 & Subs.	7,137,689	6,255,872	6,461,457	5,201,671	4,842,687	4,605,779	4,374,302									
All	8,728,310	8,166,941	8,118,922	6,928,633	6,300,469	6,909,723	6,284,075	4,950,744	4,603,578	4,156,802	3,516,461	3,419,332	2,055,884	1,090,610	564,511	481,223
Cumulative	76,276,218	67,547,908	59,380,966	51,262,044	44,333,411	38,032,942	31,123,220	24,839,145	19,888,400	15,284,823	11,128,021	7,611,560	4,192,228	2,136,344	1,045,734	481,223

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

Adjustment Factors to 2020 Level (a)

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1989	1.523	1.497	1.475	1.454	1.430	1.412	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272
1990	1.497	1.475	1.454	1.430	1.412	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254
1991	1.475	1.454	1.430	1.412	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242
1992	1.454	1.430	1.412	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226
1993	1.430	1.412	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151
1994	1.412	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069
1995	1.398	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061
1996	1.383	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051
1997	1.371	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042
1998	1.358	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037
1999	1.345	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031
2000	1.332	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027
2001	1.318	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020
2002	1.302	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014
2003	1.290	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009
2004	1.272	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003
2005	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000
2006	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000	
2007	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000		
2008	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000			
2009	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000				
2010	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000					
2011	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000						
2012	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000							
2013	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000								
2014	1.031	1.027	1.020	1.014	1.009	1.003	1.000									
2015	1.027	1.020	1.014	1.009	1.003	1.000										
2016	1.020	1.014	1.009	1.003	1.000											
2017	1.014	1.009	1.003	1.000												
2018	1.009	1.003	1.000													
2019	1.003	1.000														
2020	1.000															

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

Adjustment Factors to 2020 Level (a)

Year of Birth	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1989	1.254	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000
1990	1.242	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000	
1991	1.226	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000		
1992	1.151	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000			
1993	1.069	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000				
1994	1.061	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000					
1995	1.051	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000						
1996	1.042	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000							
1997	1.037	1.031	1.027	1.020	1.014	1.009	1.003	1.000								
1998	1.031	1.027	1.020	1.014	1.009	1.003	1.000									
1999	1.027	1.020	1.014	1.009	1.003	1.000										
2000	1.020	1.014	1.009	1.003	1.000											
2001	1.014	1.009	1.003	1.000												
2002	1.009	1.003	1.000													
2003	1.003	1.000														
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Notes: (a) See Appendix E, Exhibit II, Sheet 3, Column (3).

Actual Incremental Payments (a)

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1989			1,459,361	415,863	879,445	819,647	487,413	445,677	568,680	377,570	356,370	1,355,152	253,514	357,202	387,008	387,000
1990		360,429	352,324	350,143	241,881	89,839	265,551	67,235	105,496	88,583	83,269	76,214	118,636	253,503	288,774	309,740
1991	0	220,664	83,325	84,927	445,197	275,642	58,924	87,221	34,463	87,928	103,873	129,627	114,644	135,917	135,722	148,421
1992	2,661	127,381	578,650	801,353	738,463	335,315	298,047	269,549	214,553	231,032	239,787	333,419	393,681	309,306	299,427	360,238
1993	1,687	114,793	600,698	768,308	745,076	751,983	956,259	806,703	786,309	817,315	795,592	641,644	883,332	882,880	680,088	676,855
1994	107,772	460,672	646,926	369,182	356,372	783,623	281,356	338,768	264,750	64,215	116,587	640,342	67,901	74,945	150,066	159,602
1995	1,025	125,328	523,358	514,630	93,216	75,503	174,539	70,946	202,580	210,530	709,184	278,167	329,933	481,140	82,992	956,586
1996	1,659	345,362	512,428	376,555	412,400	532,074	603,393	293,038	326,096	291,035	333,490	338,847	318,706	386,407	434,627	466,982
1997	5,303	383,628	533,531	194,950	457,553	686,007	470,021	301,295	341,580	271,889	405,302	519,305	637,595	693,644	620,966	1,020,800
1998	500	624,333	824,698	721,171	628,869	407,261	1,223,448	665,678	704,127	623,638	761,825	926,588	1,003,906	1,078,035	1,083,418	1,275,645
1999	327,794	661,436	175,611	375,020	776,453	539,494	447,266	521,545	1,024,458	671,710	644,143	747,598	807,201	553,822	660,817	610,350
2000	188,275	632,916	390,916	575,974	291,401	217,563	157,971	168,991	175,259	166,466	311,037	237,413	248,279	314,840	305,768	265,787
2001	113,392	361,643	496,769	589,211	306,802	591,202	789,438	378,442	256,222	292,613	339,671	327,486	467,025	451,640	557,112	449,326
2002	4,952	384,540	859,773	765,940	843,557	581,068	1,422,996	964,136	1,030,027	870,872	979,846	1,226,851	1,198,325	1,129,743	1,098,852	917,760
2003	217,366	254,363	106,032	102,491	218,942	692,150	181,577	157,468	272,670	292,628	257,953	345,679	497,138	397,833	357,839	322,704
2004	84	251,177	663,818	500,067	274,345	482,415	423,726	398,445	221,132	307,586	354,778	314,472	283,317	294,771	370,871	308,730
2005	0	17,278	631,416	889,066	605,189	1,097,941	756,882	721,693	479,513	479,009	433,354	474,743	509,584	528,474	589,406	756,908
2006	0	263,582	331,054	696,548	942,155	1,700,683	967,855	712,734	646,239	607,375	657,115	800,050	637,618	793,735	745,437	
2007	112,554	355,918	440,942	1,236,343	1,086,724	869,474	1,110,391	859,564	932,916	948,622	896,187	843,862	956,152	852,251		
2008	0	287,894	628,756	491,268	607,059	340,533	578,550	638,009	715,663	773,849	617,023	528,895	765,350			
2009	114,839	513,460	904,004	906,405	704,027	549,003	538,485	926,303	1,294,849	648,713	652,769	907,581				
2010	116,166	779,065	307,804	615,153	247,397	179,918	211,355	217,490	192,319	180,029	167,161					
2011	11,245	167,421	698,375	682,764	773,680	784,422	677,085	558,887	529,478	551,142						
2012	16,611	80,835	800,750	747,168	415,656	262,828	408,584	402,095	393,934							
2013	114,394	759,005	874,249	677,192	729,505	583,432	783,759	614,429								
2014	116,952	535,085	1,113,003	1,175,752	1,290,720	851,390	782,932									
2015	0	365,465	980,900	1,263,103	802,158	1,019,399										
2016	10,326	380,477	179,186	200,786	209,350											
2017	5,229	449,858	415,754	768,238												
2018	30,277	1,185,217	1,128,463													
2019	1,101	1,308,810														
2020	3,594															
Totals:																
Latest 3	34,973	2,943,885	1,723,404	2,232,126	2,302,228	2,454,222	1,975,276	1,575,411	1,115,731	1,379,884	1,436,953	2,280,338	2,359,120	2,174,460	1,705,714	1,388,342
Latest 5	50,527	3,689,828	3,817,306	4,085,070	3,447,389	3,501,471	2,863,715	2,719,203	3,126,243	3,102,355	2,990,255	3,555,130	3,152,021	2,867,065	3,162,405	2,755,428
Latest 10	309,728	6,011,240	7,402,489	7,527,829	6,866,276	7,141,082	6,815,877	6,049,649	5,678,714	5,659,824	5,355,856	6,007,031	6,369,989	6,395,146	6,390,485	6,394,992
1993 & Subs	1,623,096	12,049,563	15,769,214	16,203,286	13,818,606	14,579,366	13,947,866	10,716,659	10,790,123	9,069,235	9,433,016	10,099,522	9,611,362	8,914,163	7,738,258	8,188,036
All	1,625,757	12,758,037	18,242,874	17,855,572	16,123,592	16,099,809	15,057,801	11,586,341	11,713,315	9,854,348	10,216,315	11,993,934	10,491,837	9,970,091	8,849,189	9,393,435

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

Actual Incremental Payments (a)

Year of Birth	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1989	378,619	408,365	366,754	227,883	254,886	271,625	400,154	406,281	569,746	607,809	631,717	572,932	359,140	371,971	333,975	481,223
1990	274,047	170,636	112,025	114,939	114,619	151,784	144,761	192,270	346,447	205,827	186,458	193,624	262,029	201,805	229,440	
1991	238,607	562,937	464,607	513,003	479,446	962,205	419,508	532,773	551,612	500,103	543,030	607,829	535,000	512,816		
1992	419,822	511,577	548,758	759,108	537,123	823,150	876,586	854,937	847,835	925,839	911,416	878,203	890,633			
1993	690,695	712,883	776,355	824,448	987,362	1,000,010	877,271	894,668	789,652	958,565	962,653	1,144,373				
1994	140,042	175,086	146,301	216,019	264,233	248,038	239,570	245,700	283,281	243,072	241,689					
1995	766,265	325,657	605,886	603,808	665,534	607,587	722,858	535,985	585,390	659,187						
1996	338,768	345,704	445,129	380,041	378,452	471,454	497,899	472,379	551,167							
1997	583,307	545,608	581,134	574,575	525,410	579,918	620,688	724,662								
1998	1,303,849	1,266,144	1,316,623	1,313,700	1,332,641	1,271,465	1,371,260									
1999	537,213	499,494	446,281	344,210	335,028	361,867										
2000	282,140	316,839	357,769	362,646	264,082											
2001	436,839	513,329	437,368	476,714												
2002	1,107,830	1,041,905	1,214,830													
2003	279,129	361,332														
2004	463,567															
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Totals:																
Latest 3	1,850,527	1,916,565	2,009,966	1,183,570	1,931,751	2,213,251	2,489,846	1,733,026	1,419,837	1,860,824	2,115,758	2,630,405	1,687,661			
Latest 5	2,569,505	2,732,898	3,772,870	3,071,845	2,835,613	3,292,292	3,452,274	2,873,394	3,057,324	3,286,765	2,845,246					
Latest 10	6,098,908	5,391,096	6,327,674	5,855,269	5,769,311	6,477,479										
1993 & Subs.	6,929,645	6,103,980	6,327,674	5,096,161	4,752,742	4,540,340	4,329,545									
All	8,240,740	7,757,494	7,819,818	6,711,094	6,138,816	6,749,104	6,170,554	4,859,656	4,525,128	4,100,401	3,476,963	3,396,961	2,046,801	1,086,592	563,415	481,223

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

Paid Loss & ALAE - Actual (a)

Year of Birth	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192
1989			1,459,361	1,875,224	2,754,669	3,574,316	4,061,729	4,507,406	5,076,086	5,453,656	5,810,026	7,165,178	7,418,692	7,775,894	8,162,902	8,549,902
1990		360,429	712,753	1,062,896	1,304,777	1,394,616	1,660,167	1,727,402	1,832,898	1,921,481	2,004,750	2,080,964	2,199,600	2,453,103	2,741,877	3,051,617
1991	0	220,664	303,989	388,916	834,113	1,109,755	1,168,679	1,255,900	1,290,363	1,378,291	1,482,164	1,611,791	1,726,435	1,862,352	1,998,074	2,146,495
1992	2,661	130,042	708,692	1,510,045	2,248,508	2,583,823	2,881,870	3,151,419	3,365,972	3,597,004	3,836,791	4,170,210	4,563,891	4,873,197	5,172,624	5,532,862
1993	1,687	116,480	717,178	1,485,486	2,230,562	2,982,545	3,938,804	4,745,507	5,531,816	6,349,131	7,144,723	7,786,367	8,669,699	9,552,579	10,232,667	10,909,522
1994	107,772	568,444	1,215,370	1,584,552	1,940,924	2,724,547	3,005,903	3,344,671	3,609,421	3,673,636	3,790,223	4,430,565	4,498,466	4,573,411	4,723,477	4,883,079
1995	1,025	126,353	649,711	1,164,341	1,257,557	1,333,060	1,507,599	1,578,545	1,781,125	1,991,655	2,700,839	2,979,006	3,308,939	3,790,079	3,873,071	4,829,658
1996	1,659	347,021	859,449	1,236,004	1,648,404	2,180,478	2,783,871	3,076,909	3,403,005	3,694,040	4,027,530	4,366,377	4,685,083	5,071,490	5,506,117	5,973,099
1997	5,303	388,931	922,462	1,117,412	1,574,965	2,260,972	2,730,993	3,032,288	3,373,868	3,645,757	4,051,059	4,570,364	5,207,959	5,901,603	6,522,569	7,543,370
1998	500	624,833	1,449,531	2,170,702	2,799,571	3,206,832	4,430,280	5,095,958	5,800,085	6,423,723	7,185,548	8,112,136	9,116,042	10,194,077	11,277,495	12,553,140
1999	327,794	989,230	1,164,841	1,539,861	2,316,314	2,855,808	3,303,074	3,824,619	4,849,077	5,520,787	6,164,930	6,912,528	7,719,729	8,273,551	8,934,368	9,544,718
2000	188,275	821,191	1,212,107	1,788,081	2,079,482	2,297,045	2,455,016	2,624,007	2,799,266	2,965,732	3,276,769	3,514,181	3,762,460	4,077,300	4,383,068	4,648,855
2001	113,392	475,035	971,804	1,561,015	1,867,817	2,459,019	3,248,457	3,626,899	3,883,121	4,175,734	4,515,405	4,842,890	5,309,915	5,761,556	6,318,667	6,767,994
2002	4,952	389,492	1,249,265	2,015,205	2,858,762	3,439,830	4,862,826	5,826,962	6,856,989	7,727,861	8,707,708	9,934,558	11,132,883	12,262,626	13,361,478	14,279,238
2003	217,366	471,729	577,761	680,252	899,194	1,591,344	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
2004	84	251,261	915,079	1,415,146	1,689,491	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	5,449,735
2005	0	17,278	648,694	1,537,760	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	8,213,548	8,970,456
2006	0	263,582	594,636	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	9,756,743	10,502,180	
2007	112,554	468,472	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	10,649,649	11,501,899		
2008	0	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	6,207,497	6,972,847			
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	7,752,859	8,660,439				
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	3,046,696	3,213,856					
2011	11,245	178,666	877,041	1,559,805	2,333,485	3,117,907	3,794,991	4,353,878	4,883,356	5,434,498						
2012	16,611	97,446	898,196	1,645,365	2,061,021	2,323,849	2,732,433	3,134,528	3,528,462							
2013	114,394	873,399	1,747,648	2,424,840	3,154,345	3,737,777	4,521,536	5,135,965								
2014	116,952	652,037	1,765,040	2,940,791	4,231,511	5,082,901	5,865,834									
2015	0	365,465	1,346,365	2,609,468	3,411,625	4,431,025										
2016	10,326	390,803	569,989	770,775	980,125											
2017	5,229	455,087	870,841	1,639,079												
2018	30,277	1,215,494	2,343,958													
2019	1,101	1,309,912														
2020	3,594															

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

Paid Loss & ALAE - Actual (a)

Year of Birth	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	384
1989	8,928,521	9,336,886	9,703,640	9,931,523	10,186,409	10,458,034	10,858,188	11,264,469	11,834,215	12,442,023	13,073,741	13,646,673	14,005,813	14,377,784	14,711,758	15,192,981
1990	3,325,664	3,496,300	3,608,325	3,723,264	3,837,883	3,989,667	4,134,429	4,326,699	4,673,146	4,878,973	5,065,431	5,259,055	5,521,084	5,722,889	5,952,329	
1991	2,385,102	2,948,039	3,412,646	3,925,649	4,405,095	5,367,300	5,786,808	6,319,582	6,871,193	7,371,296	7,914,327	8,522,156	9,057,155	9,569,971		
1992	5,952,684	6,464,261	7,013,018	7,772,126	8,309,249	9,132,399	10,008,985	10,863,922	11,711,757	12,637,596	13,549,012	14,427,214	15,317,847			
1993	11,600,217	12,313,100	13,089,455	13,913,903	14,901,266	15,901,276	16,778,547	17,673,214	18,462,866	19,421,431	20,384,084	21,528,458				
1994	5,023,121	5,198,208	5,344,508	5,560,527	5,824,760	6,072,798	6,312,367	6,558,068	6,841,349	7,084,421	7,326,109					
1995	5,595,923	5,921,580	6,527,466	7,131,274	7,796,807	8,404,394	9,127,251	9,663,236	10,248,626	10,907,813						
1996	6,311,867	6,657,571	7,102,700	7,482,740	7,861,193	8,332,647	8,830,546	9,302,925	9,854,092							
1997	8,126,677	8,672,285	9,253,418	9,827,993	10,353,402	10,933,321	11,554,009	12,278,670								
1998	13,856,989	15,123,133	16,439,756	17,753,456	19,086,097	20,357,562	21,728,822									
1999	10,081,931	10,581,425	11,027,705	11,371,915	11,706,943	12,068,810										
2000	4,930,995	5,247,834	5,605,603	5,968,249	6,232,332											
2001	7,204,833	7,718,161	8,155,529	8,632,243												
2002	15,387,067	16,428,972	17,643,802													
2003	4,953,963	5,315,295														
2004	5,913,302															
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2019																
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Note: (a) See Exhibit IX, Sheets 6a - 1, 2, and 3.

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016	Adjusted q(x) BY 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
0	0.0152	0.0132	0.0228	0.0092	0.0101	0.0050	0.0106	0.0082	0.0183	0.0199	0.0124	0.0134	0.0154	0.0263	0.0311	0.1854
1	0.0156	0.0135	0.0233	0.0094	0.0103	0.0051	0.0107	0.0084	0.0186	0.0202	0.0126	0.0136	0.0156	0.0145	0.0231	0.0251
2	0.0159	0.0138	0.0238	0.0096	0.0105	0.0051	0.0109	0.0085	0.0188	0.0204	0.0128	0.0138	0.0158	0.0147	0.0127	0.0186
3	0.0162	0.0141	0.0243	0.0098	0.0107	0.0052	0.0111	0.0086	0.0191	0.0207	0.0129	0.0139	0.0160	0.0148	0.0129	0.0103
4	0.0165	0.0143	0.0248	0.0100	0.0110	0.0054	0.0113	0.0088	0.0194	0.0210	0.0131	0.0141	0.0162	0.0150	0.0130	0.0104
5	0.0168	0.0146	0.0253	0.0102	0.0112	0.0055	0.0115	0.0089	0.0197	0.0213	0.0133	0.0143	0.0164	0.0152	0.0132	0.0105
6	0.0171	0.0149	0.0258	0.0104	0.0114	0.0056	0.0118	0.0091	0.0201	0.0217	0.0135	0.0145	0.0166	0.0154	0.0134	0.0107
7	0.0174	0.0152	0.0263	0.0106	0.0117	0.0057	0.0121	0.0093	0.0206	0.0222	0.0137	0.0147	0.0169	0.0157	0.0135	0.0108
8	0.0178	0.0154	0.0268	0.0108	0.0119	0.0058	0.0123	0.0096	0.0210	0.0226	0.0140	0.0150	0.0171	0.0159	0.0137	0.0109
9	0.0181	0.0157	0.0273	0.0110	0.0121	0.0059	0.0125	0.0098	0.0215	0.0232	0.0143	0.0153	0.0174	0.0161	0.0139	0.0111
10	0.0184	0.0160	0.0277	0.0112	0.0123	0.0061	0.0128	0.0099	0.0220	0.0237	0.0147	0.0157	0.0178	0.0164	0.0141	0.0112
11	0.0187	0.0163	0.0282	0.0114	0.0125	0.0062	0.0130	0.0101	0.0224	0.0242	0.0150	0.0160	0.0182	0.0167	0.0144	0.0114
12	0.0191	0.0166	0.0288	0.0116	0.0128	0.0063	0.0133	0.0103	0.0228	0.0246	0.0153	0.0164	0.0186	0.0171	0.0147	0.0116
13	0.0195	0.0169	0.0293	0.0118	0.0130	0.0064	0.0135	0.0105	0.0232	0.0251	0.0156	0.0167	0.0190	0.0175	0.0150	0.0119
14	0.0199	0.0173	0.0299	0.0120	0.0132	0.0065	0.0137	0.0107	0.0237	0.0255	0.0159	0.0170	0.0194	0.0179	0.0153	0.0121
15	0.0204	0.0176	0.0305	0.0123	0.0135	0.0066	0.0140	0.0109	0.0241	0.0260	0.0162	0.0173	0.0198	0.0183	0.0157	0.0124
16	0.0208	0.0180	0.0311	0.0125	0.0137	0.0067	0.0142	0.0111	0.0245	0.0265	0.0165	0.0177	0.0202	0.0186	0.0160	0.0127
17	0.0213	0.0184	0.0318	0.0128	0.0140	0.0069	0.0145	0.0113	0.0250	0.0270	0.0168	0.0180	0.0205	0.0190	0.0163	0.0129
18	0.0218	0.0188	0.0325	0.0131	0.0143	0.0070	0.0148	0.0115	0.0254	0.0275	0.0171	0.0183	0.0209	0.0193	0.0166	0.0132
19	0.0223	0.0193	0.0333	0.0134	0.0146	0.0072	0.0151	0.0117	0.0259	0.0280	0.0174	0.0187	0.0213	0.0197	0.0169	0.0134
20	0.0228	0.0197	0.0340	0.0137	0.0150	0.0073	0.0154	0.0120	0.0264	0.0285	0.0177	0.0190	0.0217	0.0200	0.0172	0.0137
21	0.0234	0.0202	0.0348	0.0140	0.0153	0.0075	0.0158	0.0122	0.0269	0.0290	0.0180	0.0193	0.0221	0.0204	0.0176	0.0139
22	0.0239	0.0207	0.0356	0.0143	0.0157	0.0077	0.0161	0.0125	0.0275	0.0296	0.0184	0.0197	0.0225	0.0208	0.0179	0.0142
23	0.0245	0.0212	0.0365	0.0147	0.0160	0.0078	0.0165	0.0128	0.0281	0.0303	0.0188	0.0201	0.0229	0.0211	0.0182	0.0144
24	0.0252	0.0217	0.0374	0.0150	0.0164	0.0080	0.0169	0.0131	0.0288	0.0310	0.0192	0.0205	0.0233	0.0215	0.0185	0.0147
25	0.0258	0.0223	0.0383	0.0154	0.0168	0.0082	0.0172	0.0134	0.0294	0.0317	0.0196	0.0209	0.0238	0.0220	0.0189	0.0150
26	0.0265	0.0228	0.0393	0.0158	0.0172	0.0084	0.0177	0.0137	0.0301	0.0324	0.0200	0.0214	0.0243	0.0224	0.0192	0.0153
27	0.0273	0.0235	0.0403	0.0162	0.0176	0.0086	0.0181	0.0140	0.0308	0.0331	0.0205	0.0219	0.0249	0.0229	0.0196	0.0155
28	0.0281	0.0241	0.0414	0.0166	0.0181	0.0088	0.0185	0.0143	0.0315	0.0339	0.0209	0.0224	0.0254	0.0234	0.0201	0.0159
29	0.0289	0.0248	0.0426	0.0170	0.0186	0.0091	0.0190	0.0147	0.0323	0.0347	0.0214	0.0229	0.0260	0.0239	0.0205	0.0162
30	0.0298	0.0256	0.0439	0.0175	0.0191	0.0093	0.0195	0.0151	0.0331	0.0355	0.0219	0.0234	0.0266	0.0245	0.0210	0.0166
31	0.0308	0.0264	0.0452	0.0180	0.0196	0.0095	0.0200	0.0154	0.0339	0.0364	0.0225	0.0240	0.0272	0.0250	0.0215	0.0169
32	0.0319	0.0273	0.0466	0.0186	0.0202	0.0098	0.0205	0.0158	0.0348	0.0373	0.0230	0.0245	0.0278	0.0256	0.0219	0.0173
33	0.0330	0.0282	0.0481	0.0192	0.0208	0.0101	0.0211	0.0163	0.0357	0.0382	0.0236	0.0252	0.0285	0.0262	0.0224	0.0177
34	0.0342	0.0292	0.0498	0.0198	0.0215	0.0104	0.0217	0.0167	0.0366	0.0392	0.0242	0.0258	0.0292	0.0268	0.0230	0.0181
35	0.0355	0.0302	0.0515	0.0205	0.0222	0.0107	0.0224	0.0172	0.0377	0.0403	0.0248	0.0264	0.0300	0.0275	0.0235	0.0186
36	0.0369	0.0314	0.0534	0.0212	0.0229	0.0111	0.0231	0.0177	0.0388	0.0415	0.0255	0.0271	0.0307	0.0282	0.0241	0.0190
37	0.0383	0.0326	0.0554	0.0220	0.0237	0.0115	0.0239	0.0183	0.0400	0.0427	0.0262	0.0279	0.0315	0.0289	0.0247	0.0195
38	0.0398	0.0339	0.0576	0.0228	0.0246	0.0119	0.0247	0.0189	0.0412	0.0440	0.0270	0.0287	0.0324	0.0297	0.0253	0.0200
39	0.0415	0.0352	0.0598	0.0237	0.0255	0.0123	0.0255	0.0195	0.0426	0.0454	0.0278	0.0295	0.0333	0.0305	0.0260	0.0205
40	0.0432	0.0367	0.0622	0.0246	0.0265	0.0128	0.0265	0.0202	0.0440	0.0468	0.0287	0.0304	0.0343	0.0313	0.0267	0.0210
41	0.0451	0.0382	0.0648	0.0256	0.0275	0.0133	0.0275	0.0210	0.0456	0.0484	0.0296	0.0314	0.0353	0.0323	0.0275	0.0216
42	0.0471	0.0399	0.0675	0.0266	0.0286	0.0138	0.0285	0.0218	0.0472	0.0501	0.0306	0.0324	0.0364	0.0332	0.0283	0.0222
43	0.0492	0.0417	0.0705	0.0278	0.0298	0.0143	0.0296	0.0226	0.0490	0.0520	0.0317	0.0335	0.0376	0.0343	0.0291	0.0228
44	0.0515	0.0435	0.0736	0.0290	0.0311	0.0149	0.0308	0.0235	0.0509	0.0539	0.0329	0.0347	0.0389	0.0354	0.0301	0.0235
45	0.0539	0.0456	0.0769	0.0303	0.0324	0.0156	0.0321	0.0244	0.0529	0.0560	0.0341	0.0359	0.0403	0.0366	0.0310	0.0243
46	0.0566	0.0477	0.0805	0.0316	0.0339	0.0162	0.0334	0.0254	0.0550	0.0582	0.0354	0.0373	0.0417	0.0379	0.0321	0.0251
47	0.0594	0.0500	0.0843	0.0331	0.0354	0.0169	0.0349	0.0265	0.0573	0.0605	0.0368	0.0387	0.0433	0.0393	0.0332	0.0259
48	0.0624	0.0525	0.0884	0.0347	0.0370	0.0177	0.0364	0.0277	0.0597	0.0630	0.0383	0.0402	0.0450	0.0408	0.0344	0.0268
49	0.0657	0.0552	0.0928	0.0363	0.0388	0.0185	0.0381	0.0289	0.0623	0.0657	0.0399	0.0419	0.0468	0.0423	0.0357	0.0278
50	0.0693	0.0581	0.0976	0.0382	0.0407	0.0194	0.0399	0.0302	0.0650	0.0685	0.0416	0.0436	0.0486	0.0440	0.0371	0.0289
51	0.0730	0.0613	0.1027	0.0401	0.0427	0.0204	0.0417	0.0316	0.0680	0.0716	0.0434	0.0454	0.0506	0.0458	0.0386	0.0300
52	0.0770	0.0646	0.1082	0.0422	0.0449	0.0214	0.0438	0.0331	0.0711	0.0748	0.0453	0.0474	0.0528	0.0476	0.0401	0.0312
53	0.0812	0.0682	0.1141	0.0445	0.0473	0.0225	0.0460	0.0347	0.0745	0.0783	0.0473	0.0495	0.0550	0.0496	0.0418	0.0324
54	0.0857	0.0719	0.1204	0.0469	0.0498	0.0237	0.0483	0.0364	0.0781	0.0820	0.0495	0.0517	0.0575	0.0518	0.0435	0.0337
55	0.0906	0.0758	0.1269	0.0495	0.0525	0.0249	0.0509	0.0383	0.0820	0.0860	0.0519	0.0541	0.0601	0.0541	0.0454	0.0352
56	0.0959	0.0801	0.1339	0.0522	0.0554	0.0263	0.0536	0.0403	0.0862	0.0903	0.0544	0.0567	0.0629	0.0565	0.0474	0.0367
57	0.1017	0.0848	0.1415	0.0551	0.0584	0.0277	0.0565	0.0425	0.0908	0.0949	0.0571	0.0594	0.0658	0.0592	0.0496	0.0383
58	0.1080	0.0899	0.1498	0.0582	0.0616	0.0292	0.0596	0.0448	0.0957	0.0999	0.0600	0.0624	0.0690	0.0620	0.0519	0.0400
59	0.1148	0.0955	0.1588	0.0616	0.0651	0.0308	0.0629	0.0473	0.1009	0.1052	0.0632	0.0656	0.0725	0.0650	0.0543	0.0419
60	0.1223	0.1016	0.1687	0.0653	0.0690	0.0326	0.0663	0.0498	0.1064	0.1110	0.0666	0.0690	0.0762	0.0682	0.0570	0.0439

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 2005	Adjusted q(x) BY 2006	Adjusted q(x) BY 2007	Adjusted q(x) BY 2008	Adjusted q(x) BY 2009	Adjusted q(x) BY 2010	Adjusted q(x) BY 2011	Adjusted q(x) BY 2012	Adjusted q(x) BY 2013	Adjusted q(x) BY 2014	Adjusted q(x) BY 2015	Adjusted q(x) BY 2016	Adjusted q(x) BY 2017	Adjusted q(x) BY 2018	Adjusted q(x) BY 2019	Adjusted q(x) BY 2020
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
61	0.1305	0.1082	0.1794	0.0694	0.0731	0.0345	0.0701	0.0526	0.1122	0.1171	0.0702	0.0728	0.0802	0.0717	0.0598	0.0460
62	0.1393	0.1154	0.1911	0.0738	0.0776	0.0366	0.0742	0.0556	0.1184	0.1235	0.0741	0.0767	0.0845	0.0755	0.0629	0.0483
63	0.1487	0.1232	0.2038	0.0786	0.0826	0.0389	0.0787	0.0588	0.1251	0.1303	0.0781	0.0809	0.0892	0.0796	0.0662	0.0508
64	0.1590	0.1316	0.2176	0.0838	0.0880	0.0413	0.0836	0.0624	0.1324	0.1376	0.0824	0.0853	0.0940	0.0839	0.0698	0.0535
65	0.1703	0.1407	0.2324	0.0895	0.0938	0.0440	0.0889	0.0662	0.1404	0.1457	0.0871	0.0900	0.0992	0.0885	0.0736	0.0563
66	0.1826	0.1506	0.2484	0.0956	0.1001	0.0470	0.0947	0.0704	0.1491	0.1545	0.0922	0.0952	0.1046	0.0933	0.0776	0.0594
67	0.1960	0.1615	0.2660	0.1022	0.1069	0.0501	0.1010	0.0750	0.1586	0.1641	0.0978	0.1007	0.1106	0.0985	0.0818	0.0627
68	0.2107	0.1734	0.2852	0.1094	0.1143	0.0535	0.1078	0.0800	0.1689	0.1745	0.1038	0.1068	0.1170	0.1040	0.0863	0.0661
69	0.2267	0.1864	0.3063	0.1173	0.1224	0.0572	0.1151	0.0854	0.1802	0.1859	0.1104	0.1134	0.1241	0.1101	0.0912	0.0697
70	0.2441	0.2006	0.3292	0.1259	0.1313	0.0613	0.1231	0.0912	0.1923	0.1982	0.1176	0.1206	0.1318	0.1168	0.0966	0.0737
71	0.2631	0.2160	0.3542	0.1354	0.1410	0.0657	0.1318	0.0975	0.2054	0.2116	0.1254	0.1285	0.1402	0.1240	0.1024	0.0780
72	0.2836	0.2327	0.3814	0.1457	0.1515	0.0706	0.1413	0.1044	0.2196	0.2260	0.1339	0.1371	0.1493	0.1319	0.1087	0.0827
73	0.3059	0.2509	0.4110	0.1568	0.1630	0.0758	0.1517	0.1120	0.2352	0.2416	0.1430	0.1463	0.1592	0.1405	0.1156	0.0878
74	0.3301	0.2707	0.4431	0.1690	0.1756	0.0816	0.1631	0.1202	0.2522	0.2587	0.1529	0.1562	0.1700	0.1499	0.1232	0.0934
75	0.3561	0.2920	0.4780	0.1822	0.1892	0.0879	0.1755	0.1292	0.2708	0.2775	0.1637	0.1671	0.1815	0.1600	0.1314	0.0995
76	0.3842	0.3151	0.5157	0.1966	0.2040	0.0947	0.1889	0.1391	0.2910	0.2979	0.1756	0.1789	0.1941	0.1708	0.1402	0.1061
77	0.4144	0.3399	0.5564	0.2121	0.2200	0.1021	0.2036	0.1497	0.3131	0.3202	0.1885	0.1918	0.2078	0.1827	0.1498	0.1133
78	0.4466	0.3666	0.6002	0.2288	0.2374	0.1101	0.2195	0.1614	0.3372	0.3445	0.2026	0.2059	0.2229	0.1956	0.1601	0.1210
79	0.4810	0.3951	0.6474	0.2468	0.2561	0.1188	0.2368	0.1740	0.3634	0.3710	0.2180	0.2214	0.2393	0.2097	0.1715	0.1294
80	0.5168	0.4255	0.6978	0.2662	0.2763	0.1282	0.2554	0.1876	0.3918	0.3998	0.2347	0.2382	0.2572	0.2252	0.1839	0.1385
81	0.5541	0.4572	0.7514	0.2869	0.2980	0.1383	0.2756	0.2024	0.4226	0.4310	0.2530	0.2565	0.2767	0.2420	0.1974	0.1485
82	0.5927	0.4902	0.8074	0.3090	0.3212	0.1491	0.2973	0.2184	0.4559	0.4649	0.2727	0.2764	0.2980	0.2604	0.2122	0.1595
83	0.6328	0.5243	0.8656	0.3320	0.3459	0.1607	0.3207	0.2357	0.4919	0.5016	0.2942	0.2980	0.3211	0.2804	0.2283	0.1714
84	0.6747	0.5598	0.9260	0.3560	0.3716	0.1731	0.3457	0.2541	0.5307	0.5412	0.3174	0.3214	0.3462	0.3022	0.2459	0.1844
85	0.6994	0.5969	0.9886	0.3808	0.3984	0.1860	0.3722	0.2739	0.5723	0.5838	0.3424	0.3468	0.3734	0.3258	0.2649	0.1986
86	0.6994	0.6188	1.0000	0.4065	0.4262	0.1994	0.4000	0.2950	0.6169	0.6297	0.3694	0.3741	0.4029	0.3514	0.2857	0.2140
87	0.6994	0.6188	1.0000	0.4335	0.4550	0.2133	0.4288	0.3170	0.6643	0.6787	0.3984	0.4036	0.4347	0.3791	0.3081	0.2307
88	0.6994	0.6188	1.0000	0.4494	0.4852	0.2278	0.4587	0.3398	0.7138	0.7309	0.4294	0.4353	0.4690	0.4091	0.3324	0.2489
89	0.6994	0.6188	1.0000	0.4494	0.5029	0.2429	0.4897	0.3635	0.7653	0.7853	0.4625	0.4692	0.5058	0.4413	0.3587	0.2685
90	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5222	0.3881	0.8186	0.8420	0.4969	0.5053	0.5452	0.4760	0.3869	0.2897
91	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4139	0.8740	0.9007	0.5327	0.5429	0.5871	0.5130	0.4173	0.3125
92	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9320	0.9616	0.5699	0.5821	0.6308	0.5525	0.4498	0.3371
93	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6084	0.6226	0.6763	0.5936	0.4844	0.3633
94	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6488	0.6648	0.7235	0.6364	0.5205	0.3913
95	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7088	0.7724	0.6808	0.5580	0.4204
96	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8236	0.7269	0.5969	0.4507
97	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.7751	0.6373	0.4821
98	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.6796	0.5148
99	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5489
100	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
101	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
102	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
103	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
104	0.6994	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
105	0.7065	0.6188	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
106	0.7065	0.6250	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
107	0.7065	0.6250	1.0000	0.4494	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
108	0.7065	0.6250	1.0000	0.4539	0.5029	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
109	0.7065	0.6250	1.0000	0.4539	0.5080	0.2517	0.5413	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
110	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4290	0.9661	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
111	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
112	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
113	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
114	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6725	0.7348	0.8537	0.8034	0.7044	0.5690
115	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6793	0.7348	0.8537	0.8034	0.7044	0.5690
116	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6793	0.7422	0.8537	0.8034	0.7044	0.5690
117	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6793	0.7422	0.8624	0.8034	0.7044	0.5690
118	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6793	0.7422	0.8624	0.8115	0.7044	0.5690
119	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6793	0.7422	0.8624	0.8115	0.7115	0.5690
120	0.7065	0.6250	1.0000	0.4539	0.5080	0.2543	0.5468	0.4333	0.9758	1.0000	0.6793	0.7422	0.8624	0.8115	0.7115	0.5747

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

Adjusted q(x) (a)

Time (Year)	Adjusted q(x) BY 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	0.0112	0.0342	0.0150	0.0133	0.0143	0.0053	0.0112	0.0223	0.0099	0.0127	0.0216	0.0228	0.0123	0.0167	0.0283	0.0094
1	0.0114	0.0350	0.0154	0.0136	0.0146	0.0054	0.0114	0.0227	0.0101	0.0130	0.0220	0.0232	0.0125	0.0170	0.0289	0.0096
2	0.0117	0.0358	0.0157	0.0139	0.0149	0.0055	0.0116	0.0231	0.0103	0.0132	0.0224	0.0236	0.0128	0.0173	0.0294	0.0097
3	0.0120	0.0366	0.0161	0.0142	0.0153	0.0057	0.0118	0.0236	0.0105	0.0134	0.0228	0.0241	0.0130	0.0176	0.0300	0.0099
4	0.0123	0.0375	0.0164	0.0145	0.0156	0.0058	0.0121	0.0241	0.0107	0.0137	0.0232	0.0245	0.0132	0.0180	0.0305	0.0101
5	0.0126	0.0383	0.0168	0.0148	0.0160	0.0059	0.0123	0.0246	0.0109	0.0140	0.0236	0.0250	0.0135	0.0183	0.0311	0.0103
6	0.0129	0.0393	0.0172	0.0152	0.0163	0.0060	0.0126	0.0251	0.0111	0.0143	0.0241	0.0254	0.0137	0.0186	0.0316	0.0105
7	0.0132	0.0402	0.0176	0.0155	0.0167	0.0062	0.0129	0.0257	0.0114	0.0146	0.0246	0.0259	0.0140	0.0189	0.0322	0.0107
8	0.0135	0.0413	0.0180	0.0159	0.0171	0.0063	0.0132	0.0263	0.0116	0.0149	0.0251	0.0264	0.0142	0.0193	0.0328	0.0109
9	0.0139	0.0423	0.0185	0.0163	0.0175	0.0065	0.0135	0.0269	0.0119	0.0152	0.0257	0.0270	0.0145	0.0197	0.0334	0.0111
10	0.0143	0.0434	0.0190	0.0167	0.0180	0.0066	0.0138	0.0275	0.0122	0.0156	0.0263	0.0276	0.0148	0.0201	0.0341	0.0113
11	0.0147	0.0446	0.0195	0.0172	0.0184	0.0068	0.0142	0.0281	0.0124	0.0159	0.0268	0.0282	0.0152	0.0205	0.0348	0.0115
12	0.0151	0.0459	0.0200	0.0176	0.0189	0.0070	0.0145	0.0288	0.0127	0.0163	0.0275	0.0289	0.0155	0.0210	0.0355	0.0117
13	0.0156	0.0472	0.0206	0.0181	0.0194	0.0071	0.0149	0.0295	0.0130	0.0167	0.0281	0.0295	0.0159	0.0214	0.0363	0.0120
14	0.0160	0.0486	0.0212	0.0186	0.0199	0.0073	0.0152	0.0303	0.0134	0.0171	0.0288	0.0302	0.0162	0.0219	0.0371	0.0122
15	0.0166	0.0502	0.0218	0.0191	0.0205	0.0075	0.0156	0.0310	0.0137	0.0175	0.0295	0.0309	0.0166	0.0224	0.0379	0.0125
16	0.0171	0.0518	0.0225	0.0197	0.0211	0.0077	0.0161	0.0319	0.0140	0.0179	0.0302	0.0317	0.0170	0.0229	0.0388	0.0128
17	0.0177	0.0536	0.0232	0.0203	0.0217	0.0080	0.0165	0.0327	0.0144	0.0184	0.0309	0.0325	0.0174	0.0235	0.0397	0.0131
18	0.0184	0.0555	0.0240	0.0210	0.0224	0.0082	0.0170	0.0336	0.0148	0.0189	0.0317	0.0333	0.0178	0.0240	0.0406	0.0134
19	0.0191	0.0575	0.0249	0.0217	0.0231	0.0085	0.0175	0.0346	0.0152	0.0194	0.0326	0.0341	0.0183	0.0246	0.0416	0.0137
20	0.0198	0.0596	0.0258	0.0225	0.0239	0.0087	0.0181	0.0357	0.0157	0.0199	0.0334	0.0350	0.0187	0.0253	0.0427	0.0140
21	0.0206	0.0620	0.0267	0.0233	0.0247	0.0090	0.0187	0.0368	0.0162	0.0205	0.0344	0.0360	0.0192	0.0259	0.0437	0.0144
22	0.0214	0.0644	0.0278	0.0242	0.0256	0.0094	0.0193	0.0380	0.0167	0.0211	0.0354	0.0370	0.0198	0.0266	0.0448	0.0147
23	0.0223	0.0670	0.0289	0.0251	0.0266	0.0097	0.0200	0.0393	0.0172	0.0218	0.0365	0.0381	0.0203	0.0273	0.0460	0.0151
24	0.0232	0.0697	0.0300	0.0261	0.0276	0.0101	0.0207	0.0407	0.0178	0.0225	0.0376	0.0392	0.0209	0.0281	0.0473	0.0155
25	0.0242	0.0727	0.0313	0.0272	0.0287	0.0105	0.0215	0.0422	0.0184	0.0233	0.0388	0.0405	0.0215	0.0289	0.0486	0.0159
26	0.0253	0.0758	0.0326	0.0283	0.0299	0.0109	0.0223	0.0438	0.0191	0.0241	0.0402	0.0418	0.0222	0.0298	0.0500	0.0164
27	0.0265	0.0792	0.0340	0.0295	0.0311	0.0113	0.0232	0.0455	0.0198	0.0250	0.0416	0.0432	0.0230	0.0307	0.0516	0.0169
28	0.0277	0.0828	0.0355	0.0307	0.0324	0.0118	0.0241	0.0472	0.0206	0.0259	0.0431	0.0447	0.0237	0.0317	0.0532	0.0174
29	0.0290	0.0866	0.0371	0.0321	0.0338	0.0123	0.0251	0.0491	0.0214	0.0269	0.0447	0.0464	0.0246	0.0328	0.0549	0.0179
30	0.0304	0.0907	0.0388	0.0336	0.0353	0.0128	0.0262	0.0512	0.0222	0.0280	0.0465	0.0481	0.0255	0.0339	0.0568	0.0185
31	0.0319	0.0951	0.0407	0.0351	0.0369	0.0134	0.0273	0.0533	0.0231	0.0291	0.0483	0.0500	0.0264	0.0352	0.0588	0.0192
32	0.0336	0.0999	0.0426	0.0368	0.0386	0.0140	0.0285	0.0556	0.0241	0.0303	0.0502	0.0519	0.0274	0.0365	0.0609	0.0198
33	0.0353	0.1050	0.0448	0.0386	0.0404	0.0146	0.0298	0.0581	0.0252	0.0316	0.0523	0.0540	0.0285	0.0379	0.0632	0.0206
34	0.0372	0.1105	0.0471	0.0405	0.0424	0.0153	0.0312	0.0607	0.0263	0.0329	0.0545	0.0562	0.0297	0.0394	0.0657	0.0213
35	0.0393	0.1164	0.0495	0.0426	0.0445	0.0160	0.0327	0.0635	0.0275	0.0344	0.0568	0.0586	0.0309	0.0410	0.0683	0.0222
36	0.0414	0.1228	0.0522	0.0448	0.0468	0.0169	0.0343	0.0665	0.0287	0.0360	0.0594	0.0611	0.0322	0.0427	0.0710	0.0230
37	0.0437	0.1295	0.0551	0.0472	0.0493	0.0177	0.0360	0.0698	0.0301	0.0376	0.0621	0.0638	0.0336	0.0445	0.0739	0.0239
38	0.0461	0.1366	0.0581	0.0498	0.0519	0.0186	0.0378	0.0733	0.0316	0.0394	0.0649	0.0667	0.0351	0.0464	0.0770	0.0249
39	0.0487	0.1441	0.0612	0.0525	0.0548	0.0196	0.0398	0.0770	0.0332	0.0413	0.0680	0.0698	0.0367	0.0485	0.0803	0.0260
40	0.0515	0.1523	0.0646	0.0554	0.0578	0.0207	0.0420	0.0811	0.0349	0.0434	0.0713	0.0731	0.0384	0.0507	0.0839	0.0271
41	0.0546	0.1612	0.0683	0.0584	0.0609	0.0219	0.0443	0.0854	0.0367	0.0456	0.0749	0.0767	0.0402	0.0530	0.0877	0.0283
42	0.0580	0.1709	0.0723	0.0617	0.0643	0.0230	0.0467	0.0901	0.0387	0.0480	0.0787	0.0805	0.0421	0.0555	0.0918	0.0296
43	0.0617	0.1815	0.0766	0.0654	0.0679	0.0243	0.0492	0.0950	0.0408	0.0506	0.0828	0.0847	0.0442	0.0582	0.0961	0.0310
44	0.0657	0.1930	0.0814	0.0693	0.0719	0.0257	0.0519	0.1002	0.0430	0.0534	0.0873	0.0891	0.0465	0.0611	0.1008	0.0324
45	0.0701	0.2056	0.0866	0.0736	0.0762	0.0272	0.0549	0.1057	0.0453	0.0563	0.0921	0.0939	0.0489	0.0643	0.1058	0.0340
46	0.0748	0.2193	0.0922	0.0783	0.0810	0.0288	0.0581	0.1117	0.0478	0.0593	0.0971	0.0990	0.0516	0.0676	0.1113	0.0357
47	0.0799	0.2341	0.0983	0.0834	0.0861	0.0306	0.0616	0.1183	0.0506	0.0626	0.1024	0.1044	0.0544	0.0713	0.1171	0.0375
48	0.0855	0.2500	0.1050	0.0889	0.0917	0.0326	0.0654	0.1254	0.0535	0.0662	0.1081	0.1101	0.0574	0.0752	0.1234	0.0395
49	0.0915	0.2673	0.1121	0.0949	0.0978	0.0347	0.0696	0.1332	0.0567	0.0700	0.1142	0.1162	0.0605	0.0793	0.1301	0.0416
50	0.0981	0.2862	0.1199	0.1014	0.1044	0.0370	0.0741	0.1416	0.0603	0.0743	0.1209	0.1228	0.0638	0.0836	0.1373	0.0439
51	0.1054	0.3069	0.1283	0.1084	0.1115	0.0395	0.0790	0.1509	0.0641	0.0789	0.1282	0.1300	0.0675	0.0882	0.1447	0.0463
52	0.1133	0.3296	0.1376	0.1161	0.1192	0.0422	0.0844	0.1609	0.0683	0.0839	0.1361	0.1378	0.0714	0.0932	0.1527	0.0488
53	0.1219	0.3542	0.1478	0.1245	0.1277	0.0451	0.0901	0.1717	0.0728	0.0894	0.1447	0.1464	0.0757	0.0987	0.1614	0.0515
54	0.1312	0.3811	0.1588	0.1336	0.1369	0.0483	0.0963	0.1834	0.0777	0.0953	0.1542	0.1557	0.0804	0.1046	0.1708	0.0544
55	0.1414	0.4104	0.1709	0.1436	0.1470	0.0518	0.1032	0.1961	0.0830	0.1017	0.1645	0.1658	0.0855	0.1111	0.1811	0.0576
56	0.1525	0.4423	0.1840	0.1545	0.1580	0.0556	0.1106	0.2100	0.0888	0.1087	0.1755	0.1769	0.0911	0.1182	0.1924	0.0611
57	0.1644	0.4768	0.1983	0.1664	0.1700	0.0598	0.1188	0.2252	0.0950	0.1162	0.1875	0.1888	0.0972	0.1259	0.2046	0.0649
58	0.1774	0.5143	0.2138	0.1793	0.1831	0.0643	0.1277	0.2418	0.1019	0.1244	0.2005	0.2016	0.1037	0.1343	0.2179	0.0690
59	0.1914	0.5549	0.2306	0.1933	0.1973	0.0693	0.1374	0.2599	0.1094	0.1334	0.2146	0.2156	0.1108	0.1433	0.2324	0.0735
60	0.2065	0.5987	0.2488	0.2085	0.2127	0.0746	0.1479	0.2796	0.1176	0.1432	0.2302	0.2308	0.1184	0.1531	0.2481	0.0784

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	0.2227	0.6459	0.2685	0.2250	0.2294	0.0805	0.1594	0.3011	0.1265	0.1539	0.2471	0.2475	0.1268	0.1636	0.2650	0.0837
62	0.2401	0.6966	0.2896	0.2427	0.2475	0.0868	0.1718	0.3245	0.1363	0.1656	0.2656	0.2658	0.1360	0.1752	0.2833	0.0894
63	0.2585	0.7509	0.3124	0.2619	0.2670	0.0936	0.1854	0.3498	0.1468	0.1783	0.2858	0.2857	0.1460	0.1879	0.3034	0.0956
64	0.2778	0.8086	0.3367	0.2824	0.2881	0.1010	0.2000	0.3773	0.1583	0.1922	0.3078	0.3073	0.1569	0.2017	0.3253	0.1023
65	0.2978	0.8688	0.3626	0.3044	0.3107	0.1090	0.2158	0.4071	0.1708	0.2072	0.3316	0.3310	0.1688	0.2168	0.3493	0.1097
66	0.3186	0.9315	0.3896	0.3278	0.3349	0.1176	0.2328	0.4392	0.1842	0.2235	0.3576	0.3566	0.1818	0.2333	0.3754	0.1178
67	0.3401	0.9964	0.4177	0.3523	0.3606	0.1267	0.2510	0.4739	0.1988	0.2411	0.3857	0.3845	0.1959	0.2512	0.4039	0.1266
68	0.3627	1.0000	0.4468	0.3777	0.3875	0.1365	0.2706	0.5111	0.2145	0.2602	0.4161	0.4147	0.2112	0.2707	0.4350	0.1363
69	0.3759	1.0000	0.4770	0.4040	0.4154	0.1466	0.2914	0.5509	0.2313	0.2807	0.4489	0.4475	0.2278	0.2919	0.4687	0.1467
70	0.3759	1.0000	0.5086	0.4313	0.4444	0.1572	0.3131	0.5932	0.2493	0.3027	0.4843	0.4828	0.2458	0.3148	0.5054	0.1581
71	0.3759	1.0000	0.5272	0.4599	0.4745	0.1682	0.3357	0.6374	0.2685	0.3263	0.5224	0.5209	0.2652	0.3397	0.5451	0.1705
72	0.3759	1.0000	0.5272	0.4767	0.5059	0.1795	0.3591	0.6834	0.2885	0.3514	0.5630	0.5617	0.2861	0.3665	0.5881	0.1839
73	0.3759	1.0000	0.5272	0.4767	0.5244	0.1914	0.3834	0.7310	0.3093	0.3775	0.6063	0.6055	0.3086	0.3954	0.6345	0.1984
74	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4088	0.7805	0.3308	0.4048	0.6515	0.6520	0.3326	0.4264	0.6845	0.2140
75	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8322	0.3532	0.4330	0.6985	0.7006	0.3582	0.4596	0.7383	0.2309
76	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3766	0.4623	0.7472	0.7511	0.3849	0.4950	0.7958	0.2491
77	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.4929	0.7977	0.8035	0.4126	0.5318	0.8570	0.2684
78	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8506	0.8579	0.4414	0.5702	0.9208	0.2891
79	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9147	0.4713	0.6099	0.9872	0.3106
80	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5025	0.6512	1.0000	0.3330
81	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.6944	1.0000	0.3562
82	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.3803
83	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4056
84	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
85	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
86	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
87	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
88	0.3759	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
89	0.3797	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
90	0.3797	1.0000	0.5272	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
91	0.3797	1.0000	0.5326	0.4767	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
92	0.3797	1.0000	0.5326	0.4816	0.5244	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
93	0.3797	1.0000	0.5326	0.4816	0.5297	0.1984	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
94	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4237	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
95	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8626	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
96	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3904	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
97	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5110	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
98	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8817	0.9482	0.5209	0.7198	1.0000	0.4204
99	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9482	0.5209	0.7198	1.0000	0.4204
100	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5209	0.7198	1.0000	0.4204
101	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7198	1.0000	0.4204
102	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4204
103	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4204
104	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
105	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
106	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
107	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
108	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
109	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
110	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
111	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
112	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
113	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
114	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
115	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
116	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
117	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
118	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
119	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246
120	0.3797	1.0000	0.5326	0.4816	0.5297	0.2004	0.4280	0.8714	0.3943	0.5161	0.8906	0.9578	0.5261	0.7270	1.0000	0.4246

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 @ 12/31/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (9) / (2)	Average Annual Remaining Payment Relativity Based on Current Case O/S (g)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1989	81.07	4,376,348	88	49,624	0.654	54.62	0.674	11,277,182	139,104	0.947
1990	44.01	3,264,049	86	37,827	0.499	25.95	0.590	6,236,522	141,707	0.965
1991	95.53	9,731,262	110	88,684	1.170	112.77	1.180	16,858,363	176,472	1.201
1992	230.09	15,901,034	243	65,453	0.863	192.99	0.839	34,696,549	150,796	1.027
1993	198.76	17,606,693	202	86,994	1.147	142.36	0.716	26,787,398	134,773	0.917
1994	114.07	4,189,541	73	57,660	0.760	85.81	0.752	13,808,563	121,053	0.824
1995	142.61	10,977,685	119	92,537	1.220	167.52	1.175	22,403,534	157,097	1.069
1996	120.09	9,311,399	135	68,943	0.909	108.32	0.902	20,669,849	172,120	1.172
1997	244.88	11,721,919	167	70,036	0.924	175.96	0.719	31,268,008	127,687	0.869
1998	302.12	20,857,808	225	92,525	1.220	327.78	1.085	51,289,340	169,765	1.156
1999	62.48	4,739,223	57	83,761	1.105	69.16	1.107	13,759,010	220,215	1.499
2000	81.16	3,249,464	77	42,466	0.560	40.91	0.504	13,548,536	166,936	1.136
2001	114.36	6,831,018	66	103,188	1.361	149.46	1.307	21,634,653	189,180	1.288
2002	319.62	14,584,713	204	71,368	0.941	287.66	0.900	55,130,258	172,487	1.174
2003	53.85	4,479,773	45	100,511	1.325	72.79	1.352	11,693,293	217,146	1.478
2004	165.46	4,636,494	68	68,324	0.901	124.91	0.755	23,451,413	141,735	0.965
2005	183.39	7,070,029	93	76,268	1.006	114.51	0.624	26,654,064	145,341	0.989
2006	255.45	9,200,029	110	83,697	1.104	268.76	1.052	41,767,908	163,507	1.113
2007	146.03	10,312,869	80	128,702	1.697	239.65	1.641	28,956,006	198,288	1.350
2008	306.89	5,425,952	94	57,442	0.758	209.55	0.683	46,609,090	151,876	1.034
2009	328.64	7,267,836	98	74,519	0.983	317.18	0.965	54,662,301	166,329	1.132
2010	220.87	2,134,644	44	48,848	0.644	122.28	0.554	28,550,946	129,266	0.880
2011	326.64	4,629,954	76	60,985	0.804	247.24	0.757	46,563,485	142,553	0.970
2012	257.80	2,533,911	48	52,944	0.698	167.96	0.652	31,963,361	123,985	0.844
2013	172.53	4,476,705	44	101,882	1.344	205.94	1.194	25,698,440	148,951	1.014
2014	212.43	4,626,822	49	95,261	1.256	240.33	1.131	30,027,721	141,353	0.962
2015	394.15	3,458,636	41	84,854	1.119	411.45	1.044	54,018,456	137,051	0.933
2016	149.61	514,683	13	41,076	0.542	82.78	0.553	17,227,656	115,150	0.784
2017	220.80	1,011,040	16	64,316	0.848	177.18	0.802	23,086,675	104,559	0.712
2018	266.98	1,096,743	13	82,462	1.087	288.81	1.082	28,579,535	107,047	0.729
2019	205.00	1,138,846	5	210,119	2.771	615.82	3.004	25,041,666	122,154	0.832
2020										
Totals / Avg.	6,017.37	211,357,123	2,787	75,830				883,919,780	146,895	

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 @ 12/31/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				1,492,604	29.46	50,665	0.668	22.78		4,297,791	126,072	0.858
				1,036,551	29.39	35,269	0.465	9.12		2,390,329	121,893	0.830
				1,847,193	29.34	62,958	0.830	22.72		4,589,062	167,668	1.141
				4,376,348	88.19	49,624	0.654	54.62	0.674	11,277,182	139,104	0.947
				1,605,077	29.04	55,271	0.729	13.75		3,256,699	172,586	1.175
				1,516,075	28.75	52,733	0.695	11.64		2,649,824	158,293	1.078
				142,897	28.50	5,014	0.066	0.56		329,999	39,286	0.267
				3,264,049	86.29	37,827	0.499	25.95	0.590	6,236,522	141,707	0.965
				2,792,878	28.84	96,840	1.277	28.13		4,424,314	200,831	1.367
				3,113,576	27.29	114,092	1.505	39.90		4,577,307	172,598	1.175
				2,032,258	27.25	74,578	0.983	29.50		4,948,560	164,952	1.123
				1,792,549	26.35	68,028	0.897	15.23		2,908,183	171,271	1.166
				9,731,262	109.73	88,684	1.170	112.77	1.180	16,858,363	176,472	1.201
				911,414	28.62	31,845	0.420	18.18		4,936,630	114,010	0.776
				2,309,114	28.37	81,393	1.073	18.74		3,061,361	175,336	1.194
				2,637,000	27.16	97,091	1.280	30.19		4,236,929	179,683	1.223
				1,969,377	26.72	73,704	0.972	26.56		4,738,428	173,378	1.180
				1,176,737	26.72	44,040	0.581	18.57		3,859,725	120,692	0.822
				407,306	26.70	15,255	0.201	3.39		2,257,195	134,038	0.912
				3,316,480	26.28	126,198	1.664	42.37		4,247,976	166,849	1.136
				1,704,919	26.19	65,098	0.858	16.83		3,670,630	187,277	1.275
				1,468,687	26.18	56,100	0.740	18.15		3,687,675	150,272	1.023
				15,901,034	242.94	65,453	0.863	192.99	0.839	34,696,549	150,796	1.027
				124,213	26.95	4,609	0.061	2.65		3,193,157	73,254	0.499
				842,373	25.86	32,574	0.430	12.23		4,060,255	142,665	0.971
				1,778,066	25.76	69,024	0.910	3.97		918,930	210,764	1.435
				1,786,568	25.66	69,625	0.918	31.76		5,534,739	160,010	1.089
				569,242	25.59	22,245	0.293	11.76		2,038,130	50,826	0.346
				1,873,322	25.34	73,927	0.975	32.34		5,183,466	156,270	1.064
				7,616,931	25.11	303,343	4.000	39.24		4,523,385	461,099	3.139
				3,015,979	22.12	136,346	1.798	8.41		1,335,335	285,328	1.942
				17,606,693	202.39	86,994	1.147	142.36	0.716	26,787,398	134,773	0.917

- Notes: (a) As provided by NICA management evaluated as of December 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 12/31/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				1,407,932	24.67	57,071	0.753	25.88		4,795,483	139,444	0.949
				512,476	24.46	20,952	0.276	11.49		2,495,542	60,003	0.408
				2,269,132	23.53	96,436	1.272	48.44		6,517,539	171,109	1.165
				4,189,541	72.66	57,660	0.760	85.81	0.752	13,808,563	121,053	0.824
				3,551,324	24.29	146,205	1.928	49.40		4,890,080	190,870	1.299
				1,344,679	23.92	56,216	0.741	25.54		5,833,138	169,322	1.153
				2,166,713	23.77	91,153	1.202	16.40		2,384,281	174,801	1.190
				2,134,587	23.58	90,525	1.194	41.13		4,809,180	139,599	0.950
				1,780,383	23.07	77,173	1.018	35.06		4,486,854	130,242	0.887
				10,977,685	118.63	92,537	1.220	167.52	1.175	22,403,534	157,097	1.069
				1,427,442	24.33	58,670	0.774	26.69		6,740,423	195,375	1.330
				2,036,031	23.88	85,261	1.124	36.13		5,093,213	158,519	1.079
				2,840,617	23.20	122,440	1.615	22.88		2,855,775	201,537	1.372
				403,174	22.67	17,784	0.235	1.06		773,519	171,132	1.165
				1,990,206	20.80	95,683	1.262	11.17		1,590,505	179,718	1.223
				613,929	20.18	30,423	0.401	10.40		3,616,414	139,522	0.950
				9,311,399	135.06	68,943	0.909	108.32	0.902	20,669,849	172,120	1.172
				1,018,600	22.68	44,912	0.592	22.60		3,826,330	100,297	0.683
				139,192	22.48	6,192	0.082	3.58		1,291,487	29,466	0.201
				890,923	22.35	39,862	0.526	18.16		5,213,653	150,902	1.027
				4,882,611	22.15	220,434	2.907	42.85		3,382,305	229,464	1.562
				1,575,754	21.58	73,019	0.963	25.01		4,621,315	177,948	1.211
				1,629,231	19.25	84,635	1.116	38.87		5,985,109	171,838	1.170
				1,224,560	18.49	66,228	0.873	15.95		3,032,172	166,055	1.130
				361,048	18.39	19,633	0.259	8.95		3,915,637	113,332	0.772
				11,721,919	167.37	70,036	0.924	175.96	0.719	31,268,008	127,687	0.869
				1,772,149	22.17	79,935	1.054	17.95		2,467,961	144,918	0.987
				2,377,815	21.98	108,181	1.427	49.76		7,471,492	214,206	1.458
				979,098	21.83	44,851	0.591	21.90		5,270,123	142,320	0.969
				2,351,416	21.64	108,661	1.433	57.76		7,182,365	178,178	1.213
				122,917	17.51	7,020	0.093	3.23		3,669,395	105,201	0.716
				1,448,565	21.56	67,188	0.886	30.90		5,266,329	150,984	1.028
				4,248,681	20.91	203,189	2.680	22.56		2,484,964	295,126	2.009
				1,383,667	19.96	69,322	0.914	31.62		4,643,291	134,238	0.914
				2,464,733	19.56	126,009	1.662	43.24		5,202,508	199,943	1.361
				2,174,142	19.23	113,060	1.491	44.00		6,641,723	225,067	1.532
				1,534,626	19.08	80,431	1.061	4.85		989,189	216,453	1.474
				20,857,808	225.43	92,525	1.220	327.78	1.085	51,289,340	169,765	1.156

- Notes: (a) As provided by NICA management evaluated as of December 31, 2020.
- (b) Number of years since date of claim as shown in column (3) to December 31, 2020.
- (c) Based on column (7) divided by the average for all birth years.
- (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
- (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
- (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 12/31/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				1,941,258	20.81	93,285	1.230	31.70		6,082,734	236,039	1.607
				1,591,622	18.45	86,267	1.138	19.40		4,269,484	250,410	1.705
				1,206,342	17.32	69,650	0.919	18.06		3,406,793	173,285	1.180
				4,739,223	56.58	83,761	1.105	69.16	1.107	13,759,010	220,215	1.499
				392,410	19.96	19,660	0.259	3.70		2,806,578	196,677	1.339
				1,391,764	19.72	70,576	0.931	9.13		1,632,759	166,438	1.133
				653,100	18.62	35,075	0.463	20.21		7,048,890	161,302	1.098
				812,191	18.22	44,577	0.588	7.87		2,060,308	153,984	1.048
				3,249,464	76.52	42,466	0.560	40.91	0.504	13,548,536	166,936	1.136
				2,100,731	18.07	116,255	1.533	28.30		4,570,896	247,611	1.686
				1,066,496	17.76	60,050	0.792	27.49		5,620,841	161,937	1.102
				1,307,949	15.54	84,167	1.110	38.89		5,667,924	161,756	1.101
				2,355,842	14.83	158,856	2.095	54.78		5,774,992	220,841	1.503
				6,831,018	66.20	103,188	1.361	149.46	1.307	21,634,653	189,180	1.288
				1,086,305	18.12	59,951	0.791	7.53		1,566,320	164,529	1.120
				2,869,293	17.61	162,935	2.149	31.65		4,983,595	338,330	2.303
				1,123,821	17.57	63,962	0.843	16.60		2,221,842	112,898	0.769
				1,848,911	16.82	109,923	1.450	33.51		3,928,239	169,907	1.157
				1,543,072	16.70	92,400	1.219	42.34		6,958,548	200,246	1.363
				608,485	16.20	37,561	0.495	8.76		3,490,691	197,437	1.344
				1,079,632	15.94	67,731	0.893	23.10		6,326,424	244,641	1.665
				1,101,811	15.81	69,691	0.919	24.07		4,413,386	168,514	1.147
				114,957	15.30	7,514	0.099	0.86		300,000	34,722	0.236
				863,578	13.79	62,624	0.826	37.43		5,077,963	112,047	0.763
				942,650	13.64	69,109	0.911	20.44		5,551,501	247,503	1.685
				1,186,772	13.50	87,909	1.159	32.00		4,805,330	174,106	1.185
				215,426	13.36	16,125	0.213	9.38		5,506,419	124,862	0.850
				14,584,713	204.36	71,368	0.941	287.66	0.900	55,130,258	172,487	1.174
				737,679	15.44	47,777	0.630	10.77		3,725,809	217,884	1.483
				1,750,455	14.94	117,166	1.545	30.36		3,817,904	194,295	1.323
				1,991,639	14.19	140,355	1.851	31.65		4,149,580	242,665	1.652
				4,479,773	44.57	100,511	1.325	72.79	1.352	11,693,293	217,146	1.478

Notes: (a) As provided by NICA management evaluated as of December 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 12/31/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) (12)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				617,644	13.93	44,339	0.585	20.37		4,457,571	127,981	0.871
				1,867,322	15.14	123,337	1.626	30.85		4,300,838	226,718	1.543
				1,216,576	15.04	80,889	1.067	36.74		3,085,557	89,592	0.610
				197,301	11.89	16,594	0.219	9.60		3,808,409	86,811	0.591
				737,651	11.86	62,197	0.820	27.35		7,799,038	233,854	1.592
				4,636,494	67.86	68,324	0.901	124.91	0.755	23,451,413	141,735	0.965
				720,832	14.81	48,672	0.642	22.62		4,984,744	141,451	0.963
				948,478	14.08	67,363	0.888	29.64		6,724,011	201,559	1.372
				547,561	13.94	39,280	0.518	22.75		4,805,997	109,426	0.745
				2,278,160	13.27	171,678	2.264	10.37		1,158,639	252,978	1.722
				1,136,829	12.91	88,058	1.161	15.90		2,604,332	190,236	1.295
				116,470	12.36	9,423	0.124	5.95		4,073,344	85,110	0.579
				1,321,697	11.33	116,655	1.538	7.29		2,302,999	485,865	3.308
				7,070,029	92.70	76,268	1.006	114.51	0.624	26,654,064	145,341	0.989
				1,108,659	14.10	78,628	1.037	15.27		3,045,737	206,771	1.408
				1,138,374	13.60	83,704	1.104	21.73		3,551,940	180,393	1.228
				853,790	12.37	69,021	0.910	40.02		6,306,517	143,428	0.976
				3,397,048	12.36	274,842	3.624	94.27		8,629,595	331,780	2.259
				997,124	12.27	81,265	1.072	49.85		5,586,025	120,078	0.817
				462,662	12.03	38,459	0.507	7.20		2,251,898	158,584	1.080
				425,683	11.94	35,652	0.470	9.40		3,176,529	158,826	1.081
				605,121	11.18	54,125	0.714	18.81		4,117,878	156,217	1.063
				211,568	10.07	21,010	0.277	12.18		5,101,789	116,029	0.790
				9,200,029	109.92	83,697	1.104	268.76	1.052	41,767,908	163,507	1.113
				2,044,450	12.48	163,818	2.160	20.37		2,203,726	233,693	1.591
				985,319	12.22	80,632	1.063	10.46		1,400,162	142,293	0.969
				1,159,414	11.86	97,758	1.289	30.81		4,579,166	191,597	1.304
				1,604,113	11.73	136,753	1.803	80.02		8,972,742	202,225	1.377
				2,523,863	11.43	220,810	2.912	39.95		3,567,608	260,030	1.770
				1,053,841	10.86	97,039	1.280	12.07		1,718,042	182,189	1.240
				941,869	9.55	98,625	1.301	45.96		6,514,560	184,340	1.255
				10,312,869	80.13	128,702	1.697	239.65	1.641	28,956,006	198,288	1.350

- Notes: (a) As provided by NICA management evaluated as of December 31, 2020.
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 (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 @ 12/31/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				107,919	11.95	9,031	0.119	2.83		300,000	12,610	0.086
				884,426	11.75	75,270	0.993	35.14		4,671,931	131,975	0.898
				1,348,990	11.38	118,540	1.563	41.36		4,519,365	170,800	1.163
				133,974	10.90	12,291	0.162	7.55		4,907,277	105,352	0.717
				201,474	10.86	18,552	0.245	11.40		4,799,026	103,028	0.701
				1,655,643	10.59	156,340	2.062	53.83		7,052,113	270,092	1.839
				420,274	10.25	41,002	0.541	23.83		9,431,785	213,970	1.457
				300,946	9.35	32,187	0.424	8.34		4,612,030	234,590	1.597
				372,306	7.43	50,108	0.661	25.26		6,315,563	165,199	1.125
				5,425,952	94.46	57,442	0.758	209.55	0.683	46,609,090	151,876	1.034
				840,875	11.42	73,632	0.971	41.95		6,744,419	156,121	1.063
				962,663	10.68	90,137	1.189	32.03		5,544,582	205,736	1.401
				640,422	10.67	60,021	0.792	41.78		6,680,280	126,544	0.861
				797,746	10.56	75,544	0.996	19.06		3,789,865	198,111	1.349
				459,389	10.30	44,601	0.588	15.85		5,638,202	209,210	1.424
				673,025	9.88	68,120	0.898	25.70		6,234,182	217,902	1.483
				693,595	9.33	74,340	0.980	28.99		5,773,346	195,243	1.329
				112,530	9.33	12,061	0.159	7.26		4,199,390	92,052	0.627
				811,741	8.52	95,275	1.256	34.19		5,048,922	185,554	1.263
				1,275,851	6.84	186,528	2.460	70.38		5,009,112	175,083	1.192
				7,267,836	97.53	74,519	0.983	317.18	0.965	54,662,301	166,329	1.132
				973,849	9.76	99,780	1.316	43.00		7,537,108	230,634	1.570
				327,638	9.62	34,058	0.449	24.39		5,867,082	108,049	0.736
				127,023	8.27	15,360	0.203	9.20		4,554,599	100,322	0.683
				585,166	8.04	72,782	0.960	35.42		5,697,271	154,398	1.051
				120,969	8.01	15,102	0.199	10.27		4,894,885	94,881	0.646
				2,134,644	43.70	48,848	0.644	122.28	0.554	28,550,946	129,266	0.880
				845,185	9.26	91,273	1.204	33.92		5,265,809	186,863	1.272
				337,641	8.92	37,852	0.499	13.71		4,891,757	178,076	1.212
				936,641	8.23	113,808	1.501	41.65		5,587,801	201,362	1.371
				500,491	8.21	60,961	0.804	37.53		7,862,734	168,439	1.147
				371,778	8.21	45,284	0.597	21.82		5,886,457	161,096	1.097
				384,530	8.13	47,298	0.624	6.24		1,099,517	109,952	0.749
				414,571	6.77	61,236	0.808	37.70		4,956,189	106,174	0.723
				331,791	6.58	50,424	0.665	31.04		5,678,096	121,639	0.828
				152,521	6.01	25,378	0.335	15.84		3,600,848	76,096	0.518
				354,805	5.60	63,358	0.836	7.80		1,734,277	185,683	1.264
				4,629,954	75.92	60,985	0.804	247.24	0.757	46,563,485	142,553	0.970

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 (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 @ 12/31/20 (11)	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4) (12)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				665,759	8.35	79,732	1.051	39.12		7,463,460	200,577	1.365
				607,235	8.35	72,723	0.959	14.15		1,477,843	100,193	0.682
				139,656	6.98	20,008	0.264	12.23		3,391,262	73,135	0.498
				152,838	6.66	22,949	0.303	16.02		4,841,402	91,433	0.622
				512,725	5.85	87,645	1.156	57.00		5,130,978	104,034	0.708
				177,674	5.85	30,372	0.401	11.53		4,871,581	169,211	1.152
				278,024	5.82	47,770	0.630	17.90		4,786,835	168,491	1.147
				2,533,911	47.86	52,944	0.698	167.96	0.652	31,963,361	123,985	0.844
				863,674	7.85	110,022	1.451	13.91		1,701,270	177,400	1.208
				521,083	7.32	71,186	0.939	23.11		4,717,965	191,631	1.305
				490,158	6.73	72,832	0.960	27.21		3,932,401	138,807	0.945
				830,575	5.93	140,063	1.847	43.78		3,967,905	167,422	1.140
				734,005	5.90	124,408	1.641	31.48		3,636,255	189,487	1.290
				822,716	5.68	144,844	1.910	36.46		3,002,669	157,290	1.071
				214,494	4.53	47,350	0.624	29.98		4,739,975	98,729	0.672
				4,476,705	43.94	101,882	1.344	205.94	1.194	25,698,440	148,951	1.014
				1,065,481	6.43	165,705	2.185	32.25		3,075,415	208,361	1.418
				340,646	6.37	53,477	0.705	20.56		3,228,611	110,759	0.754
				677,647	5.95	113,890	1.502	21.51		2,251,023	157,194	1.070
				313,613	5.67	55,311	0.729	14.19		1,613,945	82,937	0.565
				849,159	5.52	153,833	2.029	39.94		4,310,107	218,898	1.490
				554,229	4.98	111,291	1.468	42.22		4,124,261	143,353	0.976
				135,599	4.80	28,250	0.373	14.29		4,673,510	121,801	0.829
				577,646	4.48	128,939	1.700	48.82		4,617,681	160,839	1.095
				112,802	4.37	25,813	0.340	6.54		2,133,168	111,103	0.756
				4,626,822	48.57	95,261	1.256	240.33	1.131	30,027,721	141,353	0.962
				263,747	4.89	53,936	0.711	27.65		7,518,206	193,370	1.316
				740,027	4.68	158,125	2.085	42.79		3,568,328	173,895	1.184
				340,725	4.34	78,508	1.035	10.35		2,159,525	215,952	1.470
				124,276	3.65	34,048	0.449	22.17		5,754,455	116,558	0.793
				122,208	3.55	34,425	0.454	17.70		4,565,351	117,120	0.797
				181,930	3.53	51,538	0.680	6.69		1,370,882	139,317	0.948
				251,285	3.42	73,475	0.969	38.22		6,129,984	155,426	1.058
				219,844	3.08	71,378	0.941	36.69		3,829,687	98,247	0.669
				783,182	2.84	275,768	3.637	105.97		5,052,202	173,377	1.180
				203,496	2.64	77,082	1.017	29.62		3,015,755	103,492	0.705
				44,193	1.71	25,844	0.341	3.36		2,218,470	224,997	1.532
				137,979	1.59	86,779	1.144	34.33		3,138,301	104,610	0.712
				45,744	0.84	54,457	0.718	35.91		5,697,310	113,946	0.776
				3,458,636	40.76	84,854	1.119	411.45	1.044	54,018,456	137,051	0.933

- Notes: (a) As provided by NICA management evaluated as of December 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

Development of Average Annual Remaining Payments Relativity

All Open Accepted Claims (AAA Only) with Life Expectancy

Birth Year	Claim #	Date of Claim	Remaining Life (a) Expectancy	Cumulative Paid (a) Loss & ALAE	Number of Years Since Date of Claim (b)	Average Annual Payment (5) / (6)	Indicated (c) Birth Year Relativity Based on Average Annual Payment	Remaining Life Expectancy X Annual Payment Relativity (d) (4) x (8)	Average Annual Remaining Payment Relativity Based on Cumulative Payments to Date (e) (9) / (4)	Current (a) Case O/S Loss & ALAE @ 12/31/20	Average Annual Remaining Payment Based on Case O/S & Life Expectancy (11) / (4)	Average Annual Remaining Payment Relativity Based on Current Case O/S (f) (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				259,311	3.45	75,163	0.991	19.82		2,036,894	101,845	0.693
				26,175	3.22	8,129	0.107	3.22		3,023,966	100,799	0.686
				114,713	2.57	44,635	0.589	17.43		3,079,234	103,993	0.708
				106,086	1.71	62,039	0.818	40.91		6,917,891	138,358	0.942
				8,398	1.58	5,315	0.070	1.40		2,169,671	108,484	0.739
				514,683	12.53	41,076	0.542	82.78	0.553	17,227,656	115,150	0.784
				90,941	2.94	30,932	0.408	8.28		1,959,632	96,581	0.657
				141,263	2.30	61,419	0.810	24.39		2,878,551	95,601	0.651
				274,822	2.27	121,067	1.597	23.95		3,222,935	214,862	1.463
				116,521	2.12	54,963	0.725	14.74		1,920,677	94,429	0.643
				113,947	2.02	56,410	0.744	37.19		3,699,257	73,985	0.504
				221,301	1.88	117,713	1.552	46.66		4,275,298	142,225	0.968
				44,802	1.15	38,959	0.514	20.55		3,622,270	90,557	0.616
				7,443	1.04	7,157	0.094	1.42		1,508,055	100,537	0.684
				1,011,040	15.72	64,316	0.848	177.18	0.802	23,086,675	104,559	0.712
				235,908	2.28	103,468	1.364	28.31		2,470,040	119,038	0.810
				140,892	2.06	68,394	0.902	27.49		3,701,049	121,425	0.827
				107,103	1.93	55,494	0.732	15.19		1,915,650	92,320	0.628
				117,996	1.75	67,426	0.889	26.68		3,131,634	104,388	0.711
				16,675	1.36	12,261	0.162	6.47		3,184,941	79,624	0.542
				133,294	1.15	115,908	1.529	30.57		1,986,737	99,337	0.676
				117,091	1.14	102,712	1.354	54.18		4,195,437	104,886	0.714
				180,080	1.05	171,505	2.262	56.54		4,283,772	171,351	1.166
				47,704	0.58	82,249	1.085	43.39		3,710,275	92,757	0.631
				1,096,743	13.30	82,462	1.087	288.81	1.082	28,579,535	107,047	0.729
				207,824	1.14	182,302	2.404	120.20		5,996,964	119,939	0.816
				214,536	1.14	188,189	2.482	99.27		3,709,116	92,728	0.631
				149,349	1.05	142,237	1.876	46.89		2,237,617	89,505	0.609
				102,613	0.94	109,163	1.440	43.19		4,300,722	143,357	0.976
				325,261	0.70	464,659	6.128	183.83		5,930,017	197,667	1.346
				139,263	0.45	309,474	4.081	122.43		2,867,230	95,574	0.651
				1,138,846	5.42	210,119	2.771	615.82	3.004	25,041,666	122,154	0.832
Totals / Averages:				6,017.37	211,357,123	2,787.24	75,830			883,919,780	146,895	

Notes: (a) As provided by NICA management evaluated as of December 31, 2020.
 (b) Number of years since date of claim as shown in column (3) to December 31, 2020.
 (c) Based on column (7) divided by the average for all birth years.
 (d) Average annual payment relativity shown in column (8) is based on payments to date. This relativity is adjusted to account for expected difference in duration of remaining payments.
 (e) Average annual remaining payment relativity based on payments to date after adjustment for expected difference in weight required for remaining average due to difference in estimated remaining life expectancy.
 (f) Based on column (12) divided by the average for all birth years.

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

Birth Year	Accepted Claim Counts AAA with life expectancy			Average Life Expectancy				After (a) Adjustment Selected Remaining Life Expectancy (8) x A
	Reported Counts (b)	Ultimate Counts (c)	IBNR (3) - (2)	Actual Birth Year	All Birth Years	Indicated (d)	Selected (e)	
						Average Life Expectancy	Average Life Expectancy	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1989				27.02			27.02	33.37
1990				14.67			14.67	18.12
1991				23.88			23.88	29.49
1992				25.57			25.57	31.58
1993				24.85			24.85	30.69
1994				38.02			38.02	46.95
1995				28.52			28.52	35.22
1996				20.02			20.02	24.72
1997				30.61			30.61	37.80
1998				27.47			27.47	33.93
1999				20.83			20.83	25.73
2000				20.29			20.29	25.06
2001				28.59			28.59	35.31
2002				24.59			24.59	30.37
2003				17.95			17.95	22.17
2004				33.09			33.09	40.87
2005				26.20			26.20	32.36
2006				28.38			28.38	35.05
2007				20.86			20.86	25.76
2008				34.10			34.10	42.11
2009				32.86			32.86	40.58
2010				44.17			44.17	54.55
2011				32.66			32.66	40.34
2012				36.83			36.83	45.49
2013				24.65			24.65	30.44
2014				23.60			23.60	29.15
2015	13	15	2	30.32	28.25	30.04	31.00	38.29
2016	5	6	1	29.92	28.25	29.64	30.00	37.05
2017	8	14	6	27.60	28.25	27.88	28.00	34.58
2018	9	19	10	29.66	28.25	28.92	29.00	35.82
2019	6	15	9	34.17	28.25	30.62	31.00	38.29
2020	-	13	13	-	28.25	28.25	29.00	35.82

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