

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Unlimited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level and adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 15 present indemnity losses and loss adjustment expense.

Page 2 shows reported incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown.

Page 3 shows adjustment factors for incurred and paid loss development factors and ratios of incurred to paid losses.

Page 4 shows incurred and paid loss development factors and ratios of incurred to paid losses, adjusted to a post-House Bill 373 level. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of multi-year averages to a curve.

Page 5 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twentieth and the average of the incurred and paid to twentieth methods. The last section of page 5 shows the loss on-level, loss adjustment expense factors, and law adjustment factors applicable to reported incurred and paid losses as of 12/31/2020.

Page 6 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 7 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 7 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with Policy Year 2009 set equal to unity. Staff selected a seven-point frequency trend factor of -4.9% (Policy Years 2013 through 2019). The lower portion of page 7 shows severity ratios which are defined as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 7 by the normalized claim frequencies in the middle portion of page 7 for each policy year and loss development approach.

Page 8 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 9 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/22). The second section of page 9 shows severity trend factors by policy year calculated by dividing the trended points on page 9 by the fitted values on page 8.

Pages 10 and 11 present the analogous exponential severity trend factor calculation. Pages 12 and 13 show the loss ratio trend factors by policy year which are a product of the severity (pages 9 and 11) and frequency (page 7) trend factors that were previously calculated.

Pages 14 and 15 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/22) on a linear and exponential basis, respectively.

Pages 16 through 29 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 15 while pages 30 and 31 show a summary of annualized severity and loss ratio trend factors.

PREMIUMS	PDF 16-17	PDF 17-18	PDF 18-19	PDF 19-20	4 Year Average	Selected PDF
20-21	1.0001	1.0013	1.0000	1.0000	1.0003	1.0000
19-20	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16-17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
15-16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14-15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
13-14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000
11-12	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0004	1.0000	1.0000	1.0001	1.0000
8-9	0.9996	1.0001	1.0001	1.0000	1.0000	1.0000
7-8	1.0000	1.0009	1.0002	1.0000	1.0003	1.0003
6-7	0.9999	1.0001	1.0001	1.0003	1.0001	1.0001
5-6	1.0000	1.0001	0.9992	0.9998	0.9998	0.9998
4-5	1.0014	1.0001	1.0001	0.9991	1.0002	1.0002
3-4	1.0002	0.9998	1.0007	0.9996	1.0001	1.0001
2-3	0.9990	0.9986	0.9950	0.9994	0.9980	0.9980
1-2	1.0063	1.0073	1.0061	1.0156	1.0088	1.0000

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
20-21	2000	89,472,562	1.0000	89,472,562	0.9711	0.9988	0.9929
19-20	2001	87,995,899	1.0000	87,995,899	1.0212	0.9982	0.9956
18-19	2002	114,125,292	1.0000	114,125,292	0.8558	0.9976	0.9982
17-18	2003	129,449,663	1.0000	129,449,663	0.8028	0.9966	1.0010
16-17	2004	152,795,197	1.0000	152,795,197	0.8352	0.9963	0.9999
15-16	2005	186,050,914	1.0000	186,050,914	0.7344	0.9968	0.9985
14-15	2006	205,640,534	1.0000	205,640,534	0.7015	0.9975	0.9960
13-14	2007	199,752,892	1.0000	199,752,892	0.7202	0.9977	0.9974
12-13	2008	151,005,305	1.0000	151,005,305	0.9717	0.9974	0.9989
11-12	2009	118,465,646	1.0000	118,465,646	1.2102	0.9971	1.0147
10-11	2010	105,791,129	1.0000	105,791,129	1.3168	0.9970	1.0141
9-10	2011	105,712,444	1.0000	105,712,444	1.3259	0.9968	1.0145
8-9	2012	115,175,309	1.0000	115,175,309	1.1378	0.9966	1.0156
7-8	2013	133,292,271	1.0003	133,332,259	0.9275	0.9966	1.0139
6-7	2014	147,920,627	1.0004	147,979,795	0.8433	0.9966	1.0141
5-6	2015	146,140,787	1.0002	146,170,015	0.9303	0.9965	1.0166
4-5	2016	165,707,468	1.0004	165,773,751	0.8807	0.9973	1.0153
3-4	2017	177,594,492	1.0005	177,683,289	0.9024	0.9975	1.0133
2-3	2018	177,487,214	0.9985	177,220,983	0.9352	0.9975	1.0142
1-2	2019	168,535,685	0.9985	168,282,881	1.0461	0.9972	1.0142

PREMIUMS	Policy Year	Other Adjustments	On-Level SEP
2000		1.0000	86,166,385
2001		1.0000	89,304,983
2002		1.0000	97,258,639
2003		1.0000	103,672,423
2004		1.0000	127,129,660
2005		1.0000	135,994,259
2006		1.0000	143,320,608
2007		1.0000	143,157,969
2008		1.0000	146,189,367
2009		1.0000	145,052,745
2010		1.0000	140,846,160
2011		1.0000	141,741,481
2012		1.0000	132,638,283
2013		1.0000	124,958,315
2014		1.0000	126,125,091
2015		1.0000	137,753,043
2016		1.0000	147,832,054
2017		1.0000	162,068,901
2018		1.0000	167,669,454
2019		1.0000	178,040,104

INDEMNITY Reported	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	4 Year Average LDF
Beyond	0.9823	1.0026	1.0063	0.9930	0.9976	0.9862	0.9909	1.0071	0.9954
29-30				0.9999	1.0094	1.0000	1.0014	0.9978	1.0022
28-29			1.0008	1.0010	1.0012	0.9991	1.0003	1.0014	1.0005
27-28		1.0013	1.0007	0.9989	0.9978	0.9983	1.0023	0.9995	0.9995
26-27	0.9996	1.0011	1.0031	0.9969	1.0030	1.0029	1.0005	1.0024	1.0022
25-26	0.9911	1.0026	1.0006	0.9997	0.9991	1.0000	1.0095	1.0006	1.0023
24-25	1.0059	1.0101	1.0195	0.9960	0.9997	0.9984	1.0025	0.9824	0.9957
23-24	1.0156	0.9998	1.0009	1.0010	1.0007	1.0074	0.9995	1.0000	1.0019
22-23	1.0032	1.0119	1.0025	1.0004	1.0051	1.0009	0.9989	0.9990	1.0010
21-22	0.9996	1.0002	1.0034	0.9968	1.0006	0.9979	1.0029	1.0000	1.0003
20-21	0.9996	1.0037	1.0123	0.9998	1.0001	1.0008	1.0001	1.0000	1.0003
19-20	0.9901	0.9932	0.9999	1.0009	1.0015	1.0031	1.0000	1.0004	1.0012
18-19	1.0251	1.0174	1.0029	1.0013	1.0003	0.9955	0.9984	0.9997	0.9985
17-18	1.0006	0.9951	0.9820	1.0021	1.0029	0.9998	1.0012	1.0002	1.0010
16-17	1.0014	0.9985	1.0037	1.0019	0.9993	1.0003	0.9993	1.0047	1.0009
15-16	0.9991	1.0016	1.0014	0.9972	0.9960	1.0013	0.9947	1.0006	0.9982
14-15	0.9980	0.9956	0.9998	1.0000	1.0000	0.9984	1.0035	1.0003	1.0006
13-14	0.9965	1.0027	1.0001	1.0004	0.9988	1.0069	1.0057	1.0013	1.0032
12-13	1.0201	1.0023	0.9980	1.0017	0.9927	1.0012	1.0047	0.9981	0.9992
11-12	1.0026	1.0085	1.0012	1.0058	1.0039	0.9965	1.0050	1.0126	1.0045
10-11	1.0033	1.0233	1.0029	0.9985	0.9971	1.0015	1.0033	1.0086	1.0026
9-10	1.0080	1.0077	1.0013	1.0092	0.9963	1.0273	1.0136	0.9989	1.0090
8-9	1.0029	1.0032	1.0168	1.0067	1.0074	1.0229	1.0223	1.0054	1.0145
7-8	1.0058	1.0129	1.0137	1.0064	1.0173	1.0040	0.9996	1.0205	1.0104
6-7	1.0321	1.0376	1.0054	1.0141	1.0324	1.0188	1.0228	1.0099	1.0210
5-6	1.0288	1.0329	1.0045	1.0207	1.0096	1.0101	1.0144	1.0172	1.0128
4-5	1.0532	1.0535	0.9715	1.0233	1.0265	1.0238	1.0297	1.0367	1.0292
3-4	1.0617	1.0599	1.0396	1.0844	1.0302	1.0518	1.0317	1.0474	1.0403
2-3	1.2546	1.1019	1.1074	1.1557	1.0969	1.0745	1.1311	1.1619	1.1161
1-2	1.2877	1.3206	1.2829	1.2684	1.4364	1.4208	1.3263	1.2968	1.3701

INDEMNITY Reported	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	4 Year Average LDF
29-30				1.0025	1.0087	1.0013	1.0035	1.0029	1.0041
28-29			1.0027	1.0012	1.0009	1.0021	1.0022	1.0022	1.0019
27-28		1.0024	1.0022	1.0013	1.0116	1.0059	1.0030	1.0007	1.0053
26-27	1.0013	1.0026	1.0070	1.0023	1.0034	1.0032	1.0004	1.0044	1.0029
25-26	0.9864	1.0022	1.0064	1.0033	1.0027	1.0004	1.0024	1.0024	1.0020
24-25	1.0080	1.0053	1.0038	1.0013	1.0006	1.0024	1.0021	1.0021	1.0018
23-24	1.0083	1.0033	1.0061	1.0014	1.0035	1.0057	1.0022	1.0014	1.0032
22-23	1.0067	1.0239	1.0006	1.0020	1.0023	1.0023	1.0025	1.0242	1.0078
21-22	1.0034	1.0006	1.0055	1.0154	1.0023	1.0024	1.0043	1.0026	1.0029
20-21	1.0010	1.0097	1.0033	1.0022	1.0027	1.0025	1.0016	1.0000	1.0017
19-20	1.0032	1.0473	1.0024	1.0030	1.0055	1.0010	1.0000	1.0011	1.0019
18-19	1.0030	1.0013	1.0035	1.0028	1.0066	1.0010	1.0057	1.0021	1.0039
17-18	1.0042	1.0035	1.0037	1.0025	1.0041	1.0019	0.9980	1.0020	1.0015
16-17	1.0128	1.0089	1.0153	1.0104	1.0118	1.0017	1.0018	1.0068	1.0055
15-16	1.0136	1.0101	1.0020	1.0023	1.0023	1.0028	1.0024	1.0033	1.0027
14-15	1.0028	1.0079	1.0103	1.0057	1.0024	1.0030	1.0067	1.0093	1.0054
13-14	1.0254	1.0086	1.0092	1.0035	1.0091	1.0095	1.0025	1.0069	1.0070
12-13	1.0121	1.0112	1.0110	1.0073	1.0067	1.0023	1.0118	1.0150	1.0089
11-12	1.0126	1.0375	1.0075	1.0062	1.0067	1.0050	1.0115	1.0176	1.0102
10-11	1.0184	1.0340	1.0091	1.0289	1.0147	1.0225	1.0138	1.0208	1.0180
9-10	1.0193	1.0174	1.0181	1.0226	1.0111	1.0362	1.0088	1.0058	1.0155
8-9	1.0350	1.0279	1.0410	1.0377	1.0209	1.0386	1.0223	1.0091	1.0227
7-8	1.0347	1.0547	1.0198	1.0189	1.0735	1.0346	1.0203	1.0370	1.0414
6-7	1.0528	1.0310	1.0401	1.0598	1.0540	1.0498	1.0396	1.0184	1.0404
5-6	1.0797	1.0540	1.0897	1.0531	1.0540	1.0440	1.0416	1.0889	1.0571
4-5	1.1179	1.1210	1.0895	1.0542	1.0971	1.0914	1.0610	1.0685	1.0795
3-4	1.1856	1.2023	1.1642	1.2339	1.2102	1.1499	1.1412	1.1989	1.1751
2-3	1.5790	1.3949	1.4470	1.3806	1.4071	1.2811	1.4325	1.4053	1.3815
1-2	2.0197	2.0411	1.8383	1.9444	2.0932	2.0047	1.8234	1.9765	1.9744

INDEMNITY Reported	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	Pd-Incur LDF 16-17	Pd-Incur LDF 17-18	Pd-Incur LDF 18-19	Pd-Incur LDF 19-20	4 Year Average LDF
29-30				1.0317	1.0407	1.0073	1.0292	1.0304	1.0269
28-29			1.0346	1.0323	1.0081	1.0299	1.0350	1.0225	1.0239
27-28		1.0334	1.0335	1.0081	1.0427	1.0408	1.0240	1.0058	1.0283
26-27	1.0343	1.0329	1.0163	1.0474	1.0461	1.0249	1.0067	1.0277	1.0264
25-26	1.0199	1.0160	1.0574	1.0464	1.0248	1.0067	1.0277	1.0359	1.0238
24-25	1.0206	1.0634	1.0507	1.0270	1.0073	1.0205	1.0374	1.0214	1.0217
23-24	1.0600	1.0356	1.0374	1.0091	1.0257	1.0408	1.0419	1.0209	1.0323
22-23	1.0405	1.0634	1.0087	1.0270	1.0355	1.0449	1.0234	1.0452	1.0373
21-22	1.0506	1.0073	1.0323	1.0461	1.0464	1.0269	1.0506	1.0143	1.0346
20-21	1.0076	1.0383	1.0529	1.0480	1.0318	1.0502	1.0159	1.0005	1.0246
19-20	1.0358	1.0922	1.0507	1.0347	1.0551	1.0169	1.0005	1.0220	1.0236
18-19	1.0921	1.0554	1.0373	1.0564	1.0204	1.0014	1.0274	1.0319	1.0203
17-18	1.0394	1.0351	1.0589	1.0226	1.0101	1.0310	1.0300	1.0327	1.0260
16-17	1.0557	1.0944	1.0361	1.0176	1.0433	1.0305	1.0344	1.0363	1.0361
15-16	1.1062	1.0421	1.0177	1.0464	1.0325	1.0380	1.0337	1.0242	1.0321
14-15	1.0397	1.0206	1.0601	1.0424	1.0393	1.0422	1.0305	1.0251	1.0343
13-14	1.0525	1.0771	1.0520	1.0429	1.0533	1.0366	1.0273	1.0301	1.0368
12-13	1.0946	1.0486	1.0539	1.0619	1.0363	1.0237	1.0408	1.0503	1.0378
11-12	1.0693	1.0987	1.0681	1.0505	1.0294	1.0411	1.0643	1.0557	1.0476
10-11	1.1090	1.1069	1.0539	1.0537	1.0601	1.0829	1.0570	1.0931	1.0733
9-10	1.1016	1.0713	1.0744	1.0866	1.0932	1.0916	1.0933	1.0564	1.0836
8-9	1.0976	1.0998	1.1209	1.1386	1.0848	1.1202	1.0810	1.0355	1.0804
7-8	1.1374	1.1646	1.1534	1.0971	1.1755	1.0940	1.0509	1.1141	1.1086
6-7	1.2059	1.1743	1.1338	1.2244	1.1485	1.1036	1.1344	1.1223	1.1222
5-6	1.2235	1.1749	1.3156	1.1715	1.1417	1.1578	1.1378	1.1519	1.1473
4-5	1.2809	1.4695	1.2505	1.1918	1.2575	1.2242	1.2015	1.1764	1.2149
3-4	1.6602	1.5264	1.3560	1.5078	1.4471	1.3418	1.2950	1.4975	1.3954
2-3	2.3606	1.8147	2.0119	1.9387	1.7949	1.6080	2.0480	1.8133	1.8161
1-2	3.3401	3.6949	3.0838	3.2141	3.1325	3.6298	2.8444	3.2505	3.2143

INDEMNITY Adjusted	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	4 Year Average LDF
Beyond	0.9823	1.0026	1.0063	0.9930	0.9976	0.9862	0.9909	1.0071	0.9955
29-30				0.9999	1.0094	1.0000	1.0014	0.9978	1.0022
28-29			1.0008	1.0010	1.0012	0.9991	1.0003	1.0014	1.0005
27-28		1.0013	1.0007	0.9989	0.9978	0.9983	1.0023	0.9995	0.9995
26-27	0.9996	1.0011	1.0031	0.9969	1.0030	1.0029	1.0005	1.0024	1.0022
25-26	0.9911	1.0026	1.0006	0.9997	0.9991	1.0000	1.0095	1.0006	1.0023
24-25	1.0059	1.0101	1.0195	0.9960	0.9997	0.9984	1.0025	0.9824	0.9958
23-24	1.0156	0.9998	1.0009	1.0010	1.0007	1.0074	0.9995	1.0000	1.0019
22-23	1.0032	1.0119	1.0025	1.0004	1.0051	1.0009	0.9989	0.9990	1.0010
21-22	0.9996	1.0002	1.0034	0.9968	1.0006	0.9979	1.0029	1.0000	1.0004
20-21	0.9996	1.0037	1.0123	0.9998	1.0001	1.0008	1.0001	1.0000	1.0003
19-20	0.9901	0.9932	0.9999	1.0009	1.0015	1.0031	1.0000	1.0004	1.0013
18-19	1.0251	1.0174	1.0029	1.0013	1.0003	0.9955	0.9984	0.9997	0.9985
17-18	1.0006	0.9951	0.9820	1.0021	1.0029	0.9998	1.0012	1.0002	1.0010
16-17	1.0014	0.9985	1.0037	1.0019	0.9993	1.0003	0.9993	1.0047	1.0009
15-16	0.9991	1.0016	1.0014	0.9972	0.9960	1.0013	0.9947	1.0006	0.9982
14-15	0.9980	0.9956	0.9998	1.0000	1.0000	0.9984	1.0035	1.0003	1.0006
13-14	0.9965	1.0027	1.0001	1.0004	0.9988	1.0069	1.0057	1.0013	1.0032
12-13	1.0201	1.0023	0.9980	1.0017	0.9927	1.0012	1.0047	0.9981	0.9992
11-12	1.0026	1.0085	1.0012	1.0058	1.0039	0.9965	1.0050	1.0126	1.0045
10-11	1.0033	1.0233	1.0029	0.9985	0.9971	1.0015	1.0033	1.0086	1.0026
9-10	1.0080	1.0077	1.0013	1.0092	0.9963	1.0273	1.0136	0.9989	1.0090
8-9	1.0029	1.0032	1.0168	1.0067	1.0074	1.0229	1.0223	1.0054	1.0145
7-8	1.0058	1.0129	1.0137	1.0064	1.0173	1.0040	0.9996	1.0205	1.0104
6-7	1.0321	1.0376	1.0054	1.0141	1.0324	1.0188	1.0228	1.0099	1.0210
5-6	1.0288	1.0329	1.0045	1.0207	1.0096	1.0101	1.0144	1.0172	1.0128
4-5	1.0532	1.0535	0.9715	1.0233	1.0265	1.0238	1.0297	1.0367	1.0292
3-4	1.0617	1.0599	1.0396	1.0844	1.0302	1.0518	1.0317	1.0474	1.0403
2-3	1.2546	1.1019	1.1074	1.1557	1.0969	1.0745	1.1311	1.1619	1.1161
1-2	1.2877	1.3206	1.2829	1.2684	1.4364	1.4208	1.3263	1.2968	1.3701

INDEMNITY Adjusted	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	4 Year Average LDF
29-30				1.0025	1.0087	1.0013	1.0035	1.0029	1.0041
28-29			1.0027	1.0012	1.0009	1.0021	1.0022	1.0022	1.0019
27-28		1.0024	1.0022	1.0013	1.0116	1.0059	1.0030	1.0007	1.0053
26-27	1.0013	1.0026	1.0070	1.0023	1.0034	1.0032	1.0004	1.0044	1.0029
25-26	0.9864	1.0022	1.0064	1.0033	1.0027	1.0004	1.0024	1.0024	1.0020
24-25	1.0080	1.0053	1.0038	1.0013	1.0006	1.0024	1.0021	1.0021	1.0018
23-24	1.0083	1.0033	1.0061	1.0014	1.0035	1.0057	1.0022	1.0014	1.0032
22-23	1.0067	1.0239	1.0006	1.0020	1.0023	1.0023	1.0025	1.0242	1.0078
21-22	1.0034	1.0006	1.0055	1.0154	1.0023	1.0024	1.0043	1.0026	1.0029
20-21	1.0010	1.0097	1.0033	1.0022	1.0027	1.0025	1.0016	1.0000	1.0017
19-20	1.0032	1.0473	1.0024	1.0030	1.0055	1.0010	1.0000	1.0011	1.0019
18-19	1.0030	1.0013	1.0035	1.0028	1.0066	1.0010	1.0057	1.0021	1.0039
17-18	1.0042	1.0035	1.0037	1.0025	1.0041	1.0019	0.9980	1.0020	1.0015
16-17	1.0128	1.0089	1.0153	1.0104	1.0118	1.0017	1.0018	1.0068	1.0055
15-16	1.0136	1.0101	1.0020	1.0023	1.0023	1.0028	1.0024	1.0033	1.0027
14-15	1.0028	1.0079	1.0103	1.0057	1.0024	1.0030	1.0067	1.0093	1.0054
13-14	1.0254	1.0086	1.0092	1.0035	1.0091	1.0095	1.0025	1.0069	1.0070
12-13	1.0121	1.0112	1.0110	1.0073	1.0067	1.0023	1.0118	1.0150	1.0090
11-12	1.0126	1.0375	1.0075	1.0062	1.0067	1.0050	1.0115	1.0176	1.0102
10-11	1.0184	1.0340	1.0091	1.0289	1.0147	1.0225	1.0138	1.0208	1.0180
9-10	1.0193	1.0174	1.0181	1.0226	1.0111	1.0362	1.0088	1.0058	1.0155
8-9	1.0350	1.0279	1.0410	1.0377	1.0209	1.0386	1.0223	1.0091	1.0227
7-8	1.0347	1.0547	1.0198	1.0189	1.0735	1.0346	1.0203	1.0370	1.0414
6-7	1.0528	1.0310	1.0401	1.0598	1.0540	1.0498	1.0396	1.0184	1.0405
5-6	1.0797	1.0540	1.0897	1.0531	1.0540	1.0440	1.0416	1.0889	1.0571
4-5	1.1179	1.1210	1.0895	1.0542	1.0971	1.0914	1.0610	1.0685	1.0795
3-4	1.1856	1.2023	1.1642	1.2339	1.2102	1.1499	1.1412	1.1989	1.1751
2-3	1.5790	1.3949	1.4470	1.3806	1.4071	1.2811	1.4325	1.4053	1.3815
1-2	2.0197	2.0411	1.8383	1.9444	2.0932	2.0047	1.8234	1.9765	1.9745

INDEMNITY Adjusted	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	Pd-Incur LDF 16-17	Pd-Incur LDF 17-18	Pd-Incur LDF 18-19	Pd-Incur LDF 19-20	4 Year Average LDF
29-30				1.0317	1.0407	1.0073	1.0292	1.0304	1.0269
28-29			1.0346	1.0323	1.0081	1.0299	1.0350	1.0225	1.0239
27-28		1.0334	1.0335	1.0081	1.0427	1.0408	1.0240	1.0058	1.0283
26-27	1.0343	1.0329	1.0163	1.0474	1.0461	1.0249	1.0067	1.0277	1.0264
25-26	1.0199	1.0160	1.0574	1.0464	1.0248	1.0067	1.0277	1.0359	1.0238
24-25	1.0206	1.0634	1.0507	1.0270	1.0073	1.0205	1.0374	1.0214	1.0217
23-24	1.0600	1.0356	1.0374	1.0091	1.0257	1.0408	1.0419	1.0209	1.0323
22-23	1.0405	1.0634	1.0087	1.0270	1.0355	1.0449	1.0234	1.0452	1.0373
21-22	1.0506	1.0073	1.0323	1.0461	1.0464	1.0269	1.0506	1.0143	1.0346
20-21	1.0076	1.0383	1.0529	1.0480	1.0318	1.0502	1.0159	1.0005	1.0246
19-20	1.0358	1.0922	1.0507	1.0347	1.0551	1.0169	1.0005	1.0220	1.0236
18-19	1.0921	1.0554	1.0373	1.0564	1.0204	1.0014	1.0274	1.0319	1.0203
17-18	1.0394	1.0351	1.0589	1.0226	1.0101	1.0310	1.0300	1.0327	1.0260
16-17	1.0557	1.0944	1.0361	1.0176	1.0433	1.0305	1.0344	1.0363	1.0361
15-16	1.1062	1.0421	1.0177	1.0464	1.0325	1.0380	1.0337	1.0242	1.0321
14-15	1.0397	1.0206	1.0601	1.0424	1.0393	1.0422	1.0305	1.0251	1.0343
13-14	1.0525	1.0771	1.0520	1.0429	1.0533	1.0366	1.0273	1.0301	1.0368
12-13	1.0946	1.0486	1.0539	1.0619	1.0363	1.0237	1.0408	1.0503	1.0378
11-12	1.0693	1.0987	1.0681	1.0505	1.0294	1.0411	1.0643	1.0557	1.0476
10-11	1.1090	1.1069	1.0539	1.0537	1.0601	1.0829	1.0570	1.0931	1.0733
9-10	1.1016	1.0713	1.0744	1.0866	1.0932	1.0916	1.0933	1.0564	1.0836
8-9	1.0976	1.0998	1.1209	1.1386	1.0848	1.1202	1.0810	1.0355	1.0804
7-8	1.1374	1.1646	1.1534	1.0971	1.1755	1.0940	1.0509	1.1141	1.1086
6-7	1.2059	1.1743	1.1338	1.2244	1.1485	1.1036	1.1344	1.1223	1.1222
5-6	1.2235	1.1749	1.3156	1.1715	1.1417	1.1578	1.1378	1.1519	1.1473
4-5	1.2809	1.4695	1.2505	1.1918	1.2575	1.2242	1.2015	1.1764	1.2149
3-4	1.6602	1.5264	1.3560	1.5078	1.4471	1.3418	1.2950	1.4975	1.3954
2-3	2.3606	1.8147	2.0119	1.9387	1.7949	1.6080	2.0480	1.8133	1.8161
1-2	3.3401	3.6949	3.0838	3.2141	3.1325	3.6298	2.8444	3.2505	3.2143

INDEMNITY	Policy Year	Selected Incurred LDF	Selected Paid to 20th LDF
Beyond	2000	1.0162	1.0162
19-20	2001	1.0010	1.0078
18-19	2002	1.0011	1.0045
17-18	2003	1.0013	1.0050
16-17	2004	1.0014	1.0057
15-16	2005	1.0017	1.0064
14-15	2006	1.0019	1.0073
13-14	2007	1.0023	1.0084
12-13	2008	1.0027	1.0099
11-12	2009	1.0033	1.0117
10-11	2010	1.0041	1.0141
9-10	2011	1.0051	1.0174
8-9	2012	1.0066	1.0220
7-8	2013	1.0089	1.0289
6-7	2014	1.0123	1.0396
5-6	2015	1.0181	1.0578
4-5	2016	1.0286	1.0921
3-4	2017	1.0510	1.1681
2-3	2018	1.1112	1.3823
1-2	2019	1.3703	1.9745

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	2000	1.0162	1.0162
19-20	2001	1.0172	1.0241
18-19	2002	1.0183	1.0287
17-18	2003	1.0196	1.0338
16-17	2004	1.0211	1.0397
15-16	2005	1.0228	1.0464
14-15	2006	1.0247	1.0540
13-14	2007	1.0271	1.0629
12-13	2008	1.0299	1.0734
11-12	2009	1.0333	1.0860
10-11	2010	1.0375	1.1013
9-10	2011	1.0428	1.1204
8-9	2012	1.0497	1.1451
7-8	2013	1.0590	1.1782
6-7	2014	1.0720	1.2248
5-6	2015	1.0914	1.2956
4-5	2016	1.1227	1.4150
3-4	2017	1.1799	1.6528
2-3	2018	1.3111	2.2847
1-2	2019	1.7966	4.5111

INDEMNITY	Policy Year	Benefit Level Factor	LAE	Indemnity Incurred Law Adjustment	Indemnity Paid Law Adjustment
Beyond	2000	1.3149	1.2790	1.0000	1.0000
19-20	2001	1.2842	1.2790	1.0000	1.0000
18-19	2002	1.2555	1.2790	1.0000	1.0000
17-18	2003	1.2251	1.2790	1.0000	1.0000
16-17	2004	1.2107	1.2790	1.0000	1.0000
15-16	2005	1.1941	1.2790	1.0000	1.0000
14-15	2006	1.1693	1.2790	1.0000	1.0000
13-14	2007	1.1385	1.2790	1.0000	1.0000
12-13	2008	1.1193	1.2790	1.0000	1.0000
11-12	2009	1.1153	1.2790	1.0000	1.0000
10-11	2010	1.1181	1.2790	1.0000	1.0000
9-10	2011	1.1216	1.2790	1.0000	1.0000
8-9	2012	1.1056	1.2790	1.0000	1.0000
7-8	2013	1.0820	1.2790	1.0000	1.0000
6-7	2014	1.0695	1.2790	1.0000	1.0000
5-6	2015	1.0679	1.2790	1.0000	1.0000
4-5	2016	1.0518	1.2790	1.0000	1.0000
3-4	2017	1.0383	1.2790	1.0000	1.0000
2-3	2018	1.0442	1.2790	1.0000	1.0000
1-2	2019	1.0266	1.2790	1.0000	1.0000

INDEMNITY	Policy Year	Incurred Base	Paid to 20th Base
Beyond	2000	39,314,678	38,509,472
19-20	2001	34,066,962	33,083,257
18-19	2002	38,559,841	37,411,967
17-18	2003	38,978,109	37,871,442
16-17	2004	42,067,370	41,207,097
15-16	2005	40,661,276	40,034,918
14-15	2006	44,329,434	43,329,101
13-14	2007	43,472,606	42,011,677
12-13	2008	41,119,944	39,636,330
11-12	2009	46,240,385	43,183,275
10-11	2010	41,105,125	39,133,708
9-10	2011	38,339,374	37,360,323
8-9	2012	37,213,381	34,638,139
7-8	2013	38,321,322	35,405,202
6-7	2014	31,994,031	30,245,327
5-6	2015	37,262,927	33,844,673
4-5	2016	34,641,882	27,735,140
3-4	2017	32,257,726	24,999,101
2-3	2018	26,304,950	15,994,683
1-2	2019	24,839,503	9,993,703

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	2000	39,542,451	39,951,576	39,133,325
19-20	2001	34,266,739	34,652,914	33,880,563
18-19	2002	38,875,588	39,265,486	38,485,690
17-18	2003	39,446,789	39,742,080	39,151,497
16-17	2004	42,899,006	42,954,992	42,843,019
15-16	2005	41,740,446	41,588,353	41,892,538
14-15	2006	45,546,622	45,424,371	45,668,872
13-14	2007	44,652,463	44,650,714	44,654,211
12-13	2008	42,447,534	42,349,430	42,545,637
11-12	2009	47,338,614	47,780,190	46,897,037
10-11	2010	42,872,260	42,646,567	43,097,953
9-10	2011	40,919,403	39,980,299	41,858,506
8-9	2012	39,363,510	39,062,886	39,664,133
7-8	2013	41,148,345	40,582,280	41,714,409
6-7	2014	35,671,039	34,297,601	37,044,477
5-6	2015	42,258,959	40,668,759	43,849,158
4-5	2016	39,068,832	38,892,441	39,245,223
3-4	2017	39,689,703	38,060,891	41,318,514
2-3	2018	35,515,736	34,488,420	36,543,052
1-2	2019	44,854,623	44,626,651	45,082,594

INDEMNITY	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-20)
Beyond	2000	66,500,797	67,188,847	65,812,747
19-20	2001	56,282,837	56,917,127	55,648,547
18-19	2002	62,425,817	63,051,909	61,799,724
17-18	2003	61,809,287	62,271,980	61,346,594
16-17	2004	66,428,480	66,515,174	66,341,785
15-16	2005	63,748,258	63,515,974	63,980,542
14-15	2006	68,116,553	67,933,723	68,299,383
13-14	2007	65,020,304	65,017,758	65,022,850
12-13	2008	60,767,240	60,626,796	60,907,683
11-12	2009	67,527,051	68,156,946	66,897,155
10-11	2010	61,309,471	60,986,719	61,632,223
9-10	2011	58,699,963	57,352,794	60,047,132
8-9	2012	55,662,459	55,237,358	56,087,559
7-8	2013	56,944,289	56,160,924	57,727,653
6-7	2014	48,794,076	46,915,363	50,672,788
5-6	2015	57,719,150	55,547,185	59,891,114
4-5	2016	52,557,433	52,320,142	52,794,723
3-4	2017	52,707,358	50,544,319	54,870,396
2-3	2018	47,432,395	46,060,382	48,804,408
1-2	2019	58,895,080	58,595,748	59,194,411

INDEMNITY

Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-20)
2000	0.7718	0.7798	0.7638
2001	0.6302	0.6373	0.6231
2002	0.6419	0.6483	0.6354
2003	0.5962	0.6007	0.5917
2004	0.5225	0.5232	0.5218
2005	0.4688	0.4670	0.4705
2006	0.4753	0.4740	0.4765
2007	0.4542	0.4542	0.4542
2008	0.4157	0.4147	0.4166
2009	0.4655	0.4699	0.4612
2010	0.4353	0.4330	0.4376
2011	0.4141	0.4046	0.4236
2012	0.4197	0.4165	0.4229
2013	0.4557	0.4494	0.4620
2014	0.3869	0.3720	0.4018
2015	0.4190	0.4032	0.4348
2016	0.3555	0.3539	0.3571
2017	0.3252	0.3119	0.3386
2018	0.2829	0.2747	0.2911
2019	0.3308	0.3291	0.3325

INDEMNITY FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/20	Selected Ann Trend	Trend Period # Years	Trend 1/1/20-12/1/22	Combined Trend Factor
2009	11.95	1.0000					
2010	11.52	0.9640					
2011	10.63	0.8895					
2012	9.57	0.8008					
2013	9.87	0.8259					
2014	8.65	0.7238					
2015	8.93	0.7473					
2016	7.68	0.6427	0.8604	-4.9%	2.9167	0.8640	0.7434
2017	7.88	0.6594	0.9046	-4.9%	2.9167	0.8640	0.7816
2018	7.06	0.5908	0.9511	-4.9%	2.9167	0.8640	0.8217
2019*	7.38	0.6176	1.0000	-4.9%	2.9167	0.8640	0.8640

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS

Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-20)
2009	0.4655	0.4699	0.4612
2010	0.4515	0.4492	0.4539
2011	0.4655	0.4548	0.4762
2012	0.5241	0.5201	0.5281
2013	0.5517	0.5441	0.5594
2014	0.5345	0.5139	0.5551
2015	0.5607	0.5396	0.5818
2016	0.5532	0.5507	0.5556
2017	0.4932	0.4730	0.5135
2018	0.4788	0.4650	0.4927
2019	0.5356	0.5329	0.5384

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2016	0.5253	0.5146	0.5359
	2017	0.5186	0.5085	0.5287
	2018	0.5118	0.5023	0.5214
	2019	0.5051	0.4962	0.5142
5 Point	2015	0.5492	0.5321	0.5663
	2016	0.5368	0.5222	0.5514
	2017	0.5243	0.5122	0.5364
	2018	0.5118	0.5023	0.5214
	2019	0.4994	0.4924	0.5065
6 Point	2014	0.5474	0.5273	0.5676
	2015	0.5389	0.5214	0.5564
	2016	0.5303	0.5155	0.5451
	2017	0.5217	0.5096	0.5339
	2018	0.5131	0.5037	0.5227
	2019	0.5046	0.4978	0.5115
7 Point	2013	0.5540	0.5382	0.5698
	2014	0.5459	0.5312	0.5607
	2015	0.5378	0.5241	0.5515
	2016	0.5297	0.5170	0.5424
	2017	0.5216	0.5100	0.5332
	2018	0.5134	0.5029	0.5241
	2019	0.5053	0.4958	0.5149
8 Point	2012	0.5463	0.5348	0.5578
	2013	0.5413	0.5298	0.5528
	2014	0.5364	0.5249	0.5479
	2015	0.5314	0.5199	0.5430
	2016	0.5265	0.5149	0.5381
	2017	0.5216	0.5100	0.5332
	2018	0.5166	0.5050	0.5283
	2019	0.5117	0.5000	0.5234
9 Point	2011	0.5188	0.5077	0.5300
	2012	0.5196	0.5084	0.5309
	2013	0.5204	0.5091	0.5317
	2014	0.5212	0.5098	0.5326
	2015	0.5219	0.5105	0.5334
	2016	0.5227	0.5112	0.5343
	2017	0.5235	0.5118	0.5351
	2018	0.5242	0.5125	0.5360
	2019	0.5250	0.5132	0.5368
10 Point	2010	0.4951	0.4870	0.5032
	2011	0.4995	0.4909	0.5081
	2012	0.5039	0.4947	0.5131
	2013	0.5083	0.4986	0.5180
	2014	0.5127	0.5024	0.5230
	2015	0.5171	0.5063	0.5279
	2016	0.5215	0.5101	0.5329
	2017	0.5259	0.5139	0.5379
	2018	0.5303	0.5178	0.5428
	2019	0.5347	0.5216	0.5478

INDEMNITY Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.4855	0.4783	0.4931
5 Point	Fitted	0.4630	0.4635	0.4628
6 Point	Fitted	0.4795	0.4806	0.4787
7 Point	Fitted	0.4817	0.4752	0.4882
8 Point	Fitted	0.4972	0.4855	0.5091
9 Point	Fitted	0.5272	0.5153	0.5393
10 Point	Fitted	0.5475	0.5329	0.5623

INDEMNITY Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2016	0.9243	0.9294	0.9201
	2017	0.9363	0.9406	0.9327
	2018	0.9486	0.9521	0.9456
	2019	0.9612	0.9639	0.9589
5 Point	2016	0.8627	0.8877	0.8394
	2017	0.8832	0.9049	0.8628
	2018	0.9047	0.9227	0.8876
	2019	0.9272	0.9413	0.9138
6 Point	2016	0.9043	0.9323	0.8782
	2017	0.9192	0.9431	0.8966
	2018	0.9345	0.9541	0.9159
	2019	0.9504	0.9654	0.9360
7 Point	2016	0.9094	0.9191	0.9002
	2017	0.9235	0.9318	0.9157
	2018	0.9381	0.9449	0.9316
	2019	0.9532	0.9584	0.9482
8 Point	2016	0.9444	0.9429	0.9460
	2017	0.9534	0.9521	0.9547
	2018	0.9625	0.9615	0.9636
	2019	0.9718	0.9710	0.9726
9 Point	2016	1.0087	1.0080	1.0095
	2017	1.0072	1.0067	1.0079
	2018	1.0058	1.0053	1.0062
	2019	1.0043	1.0039	1.0046
10 Point	2016	1.0499	1.0446	1.0551
	2017	1.0411	1.0368	1.0453
	2018	1.0325	1.0291	1.0358
	2019	1.0240	1.0215	1.0264

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2016	0.5242	0.5129	0.5353
	2017	0.5176	0.5070	0.5281
	2018	0.5111	0.5011	0.5210
	2019	0.5046	0.4954	0.5139
5 Point	2015	0.5486	0.5312	0.5658
	2016	0.5358	0.5210	0.5504
	2017	0.5233	0.5110	0.5355
	2018	0.5111	0.5011	0.5210
	2019	0.4991	0.4915	0.5068
6 Point	2014	0.5473	0.5269	0.5676
	2015	0.5383	0.5207	0.5558
	2016	0.5295	0.5145	0.5444
	2017	0.5208	0.5084	0.5331
	2018	0.5123	0.5024	0.5221
	2019	0.5039	0.4964	0.5113
7 Point	2013	0.5542	0.5382	0.5701
	2014	0.5456	0.5307	0.5604
	2015	0.5372	0.5233	0.5509
	2016	0.5288	0.5160	0.5416
	2017	0.5206	0.5088	0.5324
	2018	0.5126	0.5017	0.5234
	2019	0.5046	0.4947	0.5146
8 Point	2012	0.5464	0.5350	0.5577
	2013	0.5412	0.5296	0.5526
	2014	0.5360	0.5243	0.5475
	2015	0.5308	0.5191	0.5424
	2016	0.5257	0.5139	0.5374
	2017	0.5206	0.5088	0.5324
	2018	0.5156	0.5037	0.5275
	2019	0.5107	0.4987	0.5227
9 Point	2011	0.5174	0.5063	0.5284
	2012	0.5183	0.5070	0.5294
	2013	0.5191	0.5078	0.5304
	2014	0.5200	0.5085	0.5314
	2015	0.5209	0.5093	0.5324
	2016	0.5217	0.5100	0.5334
	2017	0.5226	0.5107	0.5344
	2018	0.5235	0.5115	0.5354
	2019	0.5244	0.5122	0.5364
10 Point	2010	0.4931	0.4853	0.5008
	2011	0.4975	0.4892	0.5059
	2012	0.5020	0.4931	0.5110
	2013	0.5066	0.4970	0.5161
	2014	0.5112	0.5009	0.5214
	2015	0.5158	0.5049	0.5266
	2016	0.5205	0.5089	0.5320
	2017	0.5252	0.5129	0.5374
	2018	0.5299	0.5170	0.5428
	2019	0.5347	0.5211	0.5483

INDEMNITY Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.4863	0.4789	0.4940
5 Point	Fitted	0.4659	0.4644	0.4677
6 Point	Fitted	0.4802	0.4795	0.4811
7 Point	Fitted	0.4822	0.4748	0.4896
8 Point	Fitted	0.4965	0.4843	0.5087
9 Point	Fitted	0.5269	0.5144	0.5394
10 Point	Fitted	0.5490	0.5332	0.5646

INDEMNITY Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2016	0.9278	0.9339	0.9229
	2017	0.9396	0.9447	0.9355
	2018	0.9516	0.9557	0.9482
	2019	0.9637	0.9668	0.9612
5 Point	2016	0.8697	0.8915	0.8497
	2017	0.8904	0.9090	0.8734
	2018	0.9117	0.9268	0.8978
	2019	0.9335	0.9449	0.9229
6 Point	2016	0.9069	0.9319	0.8839
	2017	0.9220	0.9431	0.9025
	2018	0.9373	0.9544	0.9215
	2019	0.9530	0.9659	0.9410
7 Point	2016	0.9118	0.9201	0.9039
	2017	0.9261	0.9331	0.9195
	2018	0.9407	0.9464	0.9353
	2019	0.9555	0.9598	0.9514
8 Point	2016	0.9445	0.9423	0.9466
	2017	0.9536	0.9518	0.9554
	2018	0.9629	0.9614	0.9643
	2019	0.9722	0.9711	0.9733
9 Point	2016	1.0099	1.0086	1.0112
	2017	1.0082	1.0072	1.0093
	2018	1.0066	1.0057	1.0074
	2019	1.0049	1.0042	1.0055
10 Point	2016	1.0548	1.0478	1.0614
	2017	1.0453	1.0396	1.0507
	2018	1.0359	1.0314	1.0402
	2019	1.0266	1.0233	1.0298

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2016	0.6871	0.6909	0.6840
	2017	0.7318	0.7352	0.7290
	2018	0.7795	0.7823	0.7770
	2019	0.8305	0.8328	0.8285
5 Point	2016	0.6413	0.6599	0.6240
	2017	0.6903	0.7073	0.6744
	2018	0.7434	0.7582	0.7293
	2019	0.8011	0.8133	0.7895
6 Point	2016	0.6723	0.6931	0.6529
	2017	0.7184	0.7371	0.7008
	2018	0.7679	0.7840	0.7526
	2019	0.8211	0.8341	0.8087
7 Point	2016	0.6760	0.6833	0.6692
	2017	0.7218	0.7283	0.7157
	2018	0.7708	0.7764	0.7655
	2019	0.8236	0.8281	0.8192
8 Point	2016	0.7021	0.7010	0.7033
	2017	0.7452	0.7442	0.7462
	2018	0.7909	0.7901	0.7918
	2019	0.8396	0.8389	0.8403
9 Point	2016	0.7499	0.7493	0.7505
	2017	0.7872	0.7868	0.7878
	2018	0.8265	0.8261	0.8268
	2019	0.8677	0.8674	0.8680
10 Point	2016	0.7805	0.7766	0.7844
	2017	0.8137	0.8104	0.8170
	2018	0.8484	0.8456	0.8511
	2019	0.8847	0.8826	0.8868

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2016	0.6897	0.6943	0.6861
	2017	0.7344	0.7384	0.7312
	2018	0.7819	0.7853	0.7791
	2019	0.8326	0.8353	0.8305
5 Point	2016	0.6465	0.6627	0.6317
	2017	0.6959	0.7105	0.6826
	2018	0.7491	0.7616	0.7377
	2019	0.8065	0.8164	0.7974
6 Point	2016	0.6742	0.6928	0.6571
	2017	0.7206	0.7371	0.7054
	2018	0.7702	0.7842	0.7572
	2019	0.8234	0.8345	0.8130
7 Point	2016	0.6778	0.6840	0.6720
	2017	0.7238	0.7293	0.7187
	2018	0.7730	0.7777	0.7685
	2019	0.8256	0.8293	0.8220
8 Point	2016	0.7021	0.7005	0.7037
	2017	0.7453	0.7439	0.7467
	2018	0.7912	0.7900	0.7924
	2019	0.8400	0.8390	0.8409
9 Point	2016	0.7508	0.7498	0.7517
	2017	0.7880	0.7872	0.7889
	2018	0.8271	0.8264	0.8278
	2019	0.8682	0.8676	0.8688
10 Point	2016	0.7841	0.7789	0.7890
	2017	0.8170	0.8126	0.8212
	2018	0.8512	0.8475	0.8547
	2019	0.8870	0.8841	0.8897

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2016	0.2443	0.2445	0.2443
	2017	0.2380	0.2293	0.2468
	2018	0.2205	0.2149	0.2262
	2019	0.2747	0.2741	0.2755
	4 Yr Ave	0.2444	0.2407	0.2482
5 Point	2016	0.2280	0.2335	0.2228
	2017	0.2245	0.2206	0.2284
	2018	0.2103	0.2083	0.2123
	2019	0.2650	0.2677	0.2625
	4 Yr Ave	0.2320	0.2325	0.2315
6 Point	2016	0.2390	0.2453	0.2332
	2017	0.2336	0.2299	0.2373
	2018	0.2172	0.2154	0.2191
	2019	0.2716	0.2745	0.2689
	4 Yr Ave	0.2404	0.2413	0.2396
7 Point	2016	0.2403	0.2418	0.2390
	2017	0.2347	0.2272	0.2423
	2018	0.2181	0.2133	0.2228
	2019	0.2724	0.2725	0.2724
	4 Yr Ave	0.2414	0.2387	0.2441
8 Point	2016	0.2496	0.2481	0.2511
	2017	0.2423	0.2321	0.2527
	2018	0.2237	0.2170	0.2305
	2019	0.2777	0.2761	0.2794
	4 Yr Ave	0.2483	0.2433	0.2534
9 Point	2016	0.2666	0.2652	0.2680
	2017	0.2560	0.2454	0.2667
	2018	0.2338	0.2269	0.2407
	2019	0.2870	0.2855	0.2886
	4 Yr Ave	0.2609	0.2558	0.2660
10 Point	2016	0.2775	0.2748	0.2801
	2017	0.2646	0.2528	0.2766
	2018	0.2400	0.2323	0.2478
	2019	0.2927	0.2905	0.2949
	4 Yr Ave	0.2687	0.2626	0.2749

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2016	0.2452	0.2457	0.2450
	2017	0.2388	0.2303	0.2476
	2018	0.2212	0.2157	0.2268
	2019	0.2754	0.2749	0.2761
	4 Yr Ave	0.2452	0.2417	0.2489
5 Point	2016	0.2298	0.2345	0.2256
	2017	0.2263	0.2216	0.2311
	2018	0.2119	0.2092	0.2147
	2019	0.2668	0.2687	0.2651
	4 Yr Ave	0.2337	0.2335	0.2341
6 Point	2016	0.2397	0.2452	0.2347
	2017	0.2343	0.2299	0.2388
	2018	0.2179	0.2154	0.2204
	2019	0.2724	0.2746	0.2703
	4 Yr Ave	0.2411	0.2413	0.2411
7 Point	2016	0.2410	0.2421	0.2400
	2017	0.2354	0.2275	0.2434
	2018	0.2187	0.2136	0.2237
	2019	0.2731	0.2729	0.2733
	4 Yr Ave	0.2421	0.2390	0.2451
8 Point	2016	0.2496	0.2479	0.2513
	2017	0.2424	0.2320	0.2528
	2018	0.2238	0.2170	0.2307
	2019	0.2779	0.2761	0.2796
	4 Yr Ave	0.2484	0.2433	0.2536
9 Point	2016	0.2669	0.2654	0.2684
	2017	0.2563	0.2455	0.2671
	2018	0.2340	0.2270	0.2410
	2019	0.2872	0.2855	0.2889
	4 Yr Ave	0.2611	0.2559	0.2664
10 Point	2016	0.2787	0.2757	0.2818
	2017	0.2657	0.2534	0.2781
	2018	0.2408	0.2328	0.2488
	2019	0.2934	0.2910	0.2958
	4 Yr Ave	0.2697	0.2632	0.2761

MEDICAL Reported	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	8 Year Average LDF
Beyond	1.0636	1.0622	0.9599	0.9051	0.9950	0.9715	0.9951	1.0505	1.0004
29-30				1.0025	1.0004	1.0005	1.0007	0.9865	0.9981
28-29			1.0035	1.0086	1.0038	0.9863	1.0097	1.0085	1.0034
27-28		1.0019	1.0061	0.9998	0.9999	1.0109	1.0189	0.9965	1.0049
26-27	0.9846	1.0129	1.0031	0.9886	0.9909	1.0087	0.9934	0.9772	0.9949
25-26	1.0244	0.9842	1.0103	1.0043	1.0008	1.0222	1.0013	0.9878	1.0044
24-25	1.0052	0.9861	1.0203	0.9924	0.9955	1.0010	1.0048	0.9893	0.9993
23-24	1.0566	1.0133	1.0006	1.0085	0.9928	0.9760	1.0033	0.9916	1.0053
22-23	1.0104	0.9842	1.0107	0.9937	0.9982	0.9952	0.9894	0.9912	0.9966
21-22	0.9927	0.9318	0.9982	0.9933	0.9477	1.0041	0.9904	0.9944	0.9816
20-21	1.0013	1.0179	0.9973	1.0001	0.9944	1.0003	0.9970	0.9988	1.0009
19-20	0.9867	0.9828	0.9997	0.9841	1.0012	1.0039	0.9969	0.9965	0.9940
18-19	0.9953	0.9904	1.0070	0.9896	0.9913	0.9954	0.9912	0.9950	0.9944
17-18	0.9847	0.9797	0.9936	1.0078	1.0035	0.9756	0.9918	1.0192	0.9945
16-17	1.0197	0.9983	0.9963	0.9894	1.0085	0.9996	0.9747	0.9947	0.9976
15-16	1.0151	0.9992	1.0075	0.9971	0.9901	1.0093	0.9891	1.0261	1.0042
14-15	1.0123	0.9713	0.9861	1.0110	1.0208	0.9963	0.9858	0.9922	0.9970
13-14	1.0003	0.9885	1.0100	1.0028	0.9876	1.0089	0.9902	0.9950	0.9979
12-13	1.0044	0.9884	1.0119	1.0058	1.0372	1.0027	0.9850	0.9879	1.0029
11-12	1.0012	1.0599	1.0032	1.0143	0.9591	0.9970	1.0012	0.9976	1.0042
10-11	0.9795	1.0188	1.0157	1.0052	0.9848	0.9963	0.9753	1.0102	0.9982
9-10	1.0180	1.0107	1.0175	1.0046	0.9796	0.9997	1.0106	1.0034	1.0055
8-9	0.9818	1.0283	0.9919	1.0083	0.9886	1.0154	0.9842	1.0028	1.0002
7-8	1.0092	1.0567	1.0120	1.0332	1.0105	1.0122	0.9936	0.9881	1.0144
6-7	1.0346	1.0181	1.0223	1.0018	1.0150	0.9934	0.9939	0.9997	1.0098
5-6	1.0313	1.0743	0.9607	1.0313	0.9999	1.0157	1.0208	0.9910	1.0156
4-5	1.0496	1.0979	1.0255	1.0090	0.9799	0.9941	1.0179	1.0182	1.0240
3-4	1.0675	1.0640	1.0007	1.0250	1.0368	1.0230	0.9313	1.0016	1.0187
2-3	1.1307	1.0982	1.1045	1.0970	1.0216	0.9426	1.0394	1.1249	1.0699
1-2	1.1760	1.2318	1.2074	1.1070	1.0760	1.1281	1.0323	1.0026	1.1201

MEDICAL Reported	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	8 Year Average LDF
29-30				1.0015	1.0085	1.0020	1.0066	1.0171	1.0072
28-29			1.0034	1.0124	1.0010	1.0037	1.0077	1.0050	1.0055
27-28		1.0033	1.0084	1.0025	1.0201	1.0079	1.0058	1.0051	1.0076
26-27	1.0086	1.0092	1.0048	1.0045	1.0060	1.0060	1.0101	1.0057	1.0069
25-26	1.0283	1.0139	1.0222	1.0039	1.0029	1.0068	1.0063	1.0008	1.0106
24-25	1.0075	1.0209	1.0075	1.0018	1.0069	1.0102	1.0013	1.0014	1.0072
23-24	1.0151	1.0082	1.0088	1.0143	1.0045	1.0047	1.0037	1.0028	1.0078
22-23	1.0176	1.0072	1.0176	1.0064	1.0062	1.0026	1.0063	1.0047	1.0086
21-22	1.0061	1.0165	1.0082	1.0097	1.0028	1.0055	1.0083	1.0021	1.0074
20-21	1.0250	1.0171	1.0044	1.0053	1.0054	1.0027	1.0024	1.0060	1.0085
19-20	1.0111	1.0183	1.0040	1.0080	1.0033	1.0022	1.0007	1.0034	1.0064
18-19	1.0098	1.0103	1.0128	1.0138	1.0102	1.0067	1.0060	1.0040	1.0092
17-18	1.0215	1.0131	1.0059	1.0079	1.0016	1.0032	1.0065	1.0115	1.0089
16-17	1.0222	1.0162	1.0079	1.0034	1.0034	1.0051	1.0092	1.0043	1.0089
15-16	1.0133	1.0034	1.0094	1.0050	1.0078	1.0123	1.0100	1.0063	1.0084
14-15	1.0078	1.0075	1.0160	1.0182	1.0112	1.0095	1.0114	1.0111	1.0116
13-14	1.0109	1.0164	1.0085	1.0133	1.0176	1.0133	1.0101	1.0095	1.0125
12-13	1.0278	1.0163	1.0359	1.0129	1.0102	1.0061	1.0040	1.0158	1.0161
11-12	1.0184	1.0672	1.0138	1.0145	1.0104	1.0111	1.0145	1.0063	1.0195
10-11	1.0360	1.0250	1.0221	1.0269	1.0127	1.0073	1.0157	1.0192	1.0206
9-10	1.0318	1.0235	1.0128	1.0273	1.0240	1.0197	1.0134	1.0131	1.0207
8-9	1.0221	1.0230	1.0305	1.0216	1.0149	1.0245	1.0148	1.0043	1.0195
7-8	1.0316	1.0386	1.0242	1.0297	1.0314	1.0250	1.0075	1.0247	1.0241
6-7	1.0402	1.0316	1.0394	1.0465	1.0287	1.0169	1.0206	1.0113	1.0294
5-6	1.0425	1.0491	1.0659	1.0347	1.0394	1.0237	1.0200	1.0260	1.0377
4-5	1.0862	1.0551	1.0572	1.0137	1.0452	1.0441	1.0317	1.0218	1.0444
3-4	1.1011	1.1301	1.0636	1.0646	1.0537	1.0419	1.0332	1.0549	1.0679
2-3	1.1775	1.1140	1.1379	1.1507	1.1145	1.0942	1.1101	1.1090	1.1260
1-2	1.3502	1.3516	1.3671	1.3609	1.3712	1.3704	1.3358	1.3168	1.3530

MEDICAL Reported	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	Pd-Incur LDF 16-17	Pd-Incur LDF 17-18	Pd-Incur LDF 18-19	Pd-Incur LDF 19-20	4 Year Average LDF
29-30				1.0470	1.1769	1.0257	1.0984	1.1064	1.1019
28-29			1.0479	1.1910	1.0262	1.1017	1.1302	1.0675	1.0814
27-28		1.0505	1.1908	1.0249	1.1395	1.1283	1.0645	1.0950	1.1068
26-27	1.0572	1.1878	1.0301	1.1447	1.1227	1.0510	1.1098	1.0494	1.0832
25-26	1.2172	1.0394	1.1836	1.1374	1.0449	1.1249	1.0806	1.0940	1.0861
24-25	1.0646	1.1999	1.1410	1.0459	1.1079	1.0902	1.1089	1.0545	1.0904
23-24	1.2291	1.1164	1.0633	1.1287	1.0939	1.1088	1.0698	1.0928	1.0913
22-23	1.1331	1.0737	1.1389	1.1089	1.1431	1.0690	1.1091	1.0932	1.1036
21-22	1.0913	1.1516	1.1250	1.1563	1.0770	1.1272	1.1119	1.0230	1.0848
20-21	1.2535	1.1487	1.1693	1.1425	1.1285	1.1257	1.0312	1.0266	1.0780
19-20	1.1362	1.2071	1.1469	1.1437	1.1291	1.0365	1.0285	1.0401	1.0586
18-19	1.2214	1.1775	1.1771	1.1433	1.0429	1.0386	1.0498	1.0792	1.0526
17-18	1.1919	1.1766	1.1622	1.0603	1.0450	1.0624	1.0916	1.1241	1.0808
16-17	1.2306	1.1846	1.0604	1.0447	1.0926	1.1061	1.1130	1.0826	1.0986
15-16	1.2097	1.0672	1.0659	1.0887	1.1151	1.1549	1.0987	1.1615	1.1326
14-15	1.0750	1.0677	1.1093	1.1467	1.1570	1.1212	1.1447	1.0745	1.1244
13-14	1.1000	1.1408	1.1438	1.1484	1.1451	1.1766	1.0939	1.0781	1.1234
12-13	1.1888	1.1224	1.1863	1.1739	1.1781	1.1114	1.0878	1.0804	1.1144
11-12	1.1766	1.2613	1.1832	1.1522	1.1199	1.1166	1.1095	1.0809	1.1067
10-11	1.2136	1.2023	1.1611	1.1905	1.1342	1.1163	1.1005	1.1316	1.1207
9-10	1.2199	1.1752	1.1995	1.1822	1.1473	1.1506	1.1351	1.1376	1.1427
8-9	1.1824	1.1855	1.2127	1.1965	1.1681	1.1507	1.1502	1.0948	1.1410
7-8	1.2115	1.2673	1.2153	1.2167	1.1688	1.1978	1.0999	1.0519	1.1296
6-7	1.2503	1.2266	1.2240	1.2102	1.2173	1.1257	1.0865	1.0935	1.1308
5-6	1.2662	1.2548	1.2877	1.2408	1.1778	1.1192	1.1165	1.2833	1.1742
4-5	1.2681	1.4137	1.2720	1.1936	1.1517	1.1419	1.3359	1.1577	1.1968
3-4	1.4215	1.3677	1.2582	1.2507	1.2105	1.3674	1.1748	1.3425	1.2738
2-3	1.5470	1.3944	1.3887	1.3426	1.4897	1.3803	1.4880	1.4745	1.4581
1-2	1.7218	1.6947	1.6732	1.9784	2.0081	1.9619	1.7509	1.7572	1.8695

MEDICAL Adjustment Factor	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20
Beyond 29-30	1.0343	1.0470	1.0625	1.0221	1.0562	1.0312	1.0184	1.0471
28-29			1.0085	1.0319	1.0096	1.0042	1.0082	0.9881
27-28		1.0022	1.0225	1.0046	1.0316	1.0235	1.0246	0.9976
26-27	0.9929	1.0084	1.0062	1.0156	1.0215	1.0150	1.0030	0.9783
25-26	1.0102	0.9943	1.0254	1.0221	1.0119	1.0298	1.0076	0.9898
24-25	1.0026	0.9995	1.0235	1.0037	1.0210	1.0120	1.0121	0.9901
23-24	1.0195	1.0074	1.0094	1.0238	1.0167	0.9952	1.0086	0.9937
22-23	1.0046	0.9955	1.0208	1.0139	1.0282	1.0046	1.0000	0.9932
21-22	0.9977	0.9821	1.0136	1.0196	0.9881	1.0162	1.0009	0.9948
20-21	1.0016	1.0090	1.0158	1.0200	1.0231	1.0135	1.0000	0.9990
19-20	0.9963	0.9990	1.0147	1.0143	1.0263	1.0076	0.9997	0.9974
18-19	0.9996	1.0005	1.0202	1.0173	1.0066	1.0018	0.9973	0.9966
17-18	0.9966	0.9982	1.0142	1.0135	1.0118	0.9916	1.0009	1.0132
16-17	1.0058	1.0030	1.0068	1.0031	1.0224	1.0110	0.9925	0.9968
15-16	1.0048	1.0011	1.0107	1.0117	1.0188	1.0198	1.0000	1.0169
14-15	1.0040	0.9940	1.0101	1.0247	1.0363	1.0104	1.0011	0.9953
13-14	1.0006	1.0004	1.0167	1.0205	1.0238	1.0210	1.0006	0.9974
12-13	1.0018	1.0000	1.0240	1.0240	1.0446	1.0124	0.9977	0.9939
11-12	1.0011	1.0155	1.0184	1.0239	1.0090	1.0101	1.0074	0.9993
10-11	0.9974	1.0069	1.0204	1.0266	1.0200	1.0093	0.9961	1.0046
9-10	1.0042	1.0050	1.0207	1.0248	1.0220	1.0133	1.0112	1.0020
8-9	0.9979	1.0073	1.0204	1.0248	1.0250	1.0177	1.0027	1.0017
7-8	1.0023	1.0103	1.0207	1.0279	1.0303	1.0196	1.0034	0.9957
6-7	1.0048	1.0049	1.0222	1.0264	1.0361	1.0093	1.0030	1.0003
5-6	1.0031	1.0052	1.0278	1.0290	1.0309	1.0148	1.0111	0.9997
4-5	1.0021	1.0057	1.0265	1.0213	1.0251	1.0117	1.0148	1.0020
3-4	1.0018	1.0067	1.0265	1.0317	1.0356	1.0232	1.0044	1.0010
2-3	1.0024	1.0065	1.0413	1.0443	1.0566	1.0234	1.0147	1.0009
1-2	1.0035	1.0106	1.0701	1.0703	1.0883	1.0378	1.0191	1.0016

MEDICAL Adjustment Factor	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20
29-30				1.0017	1.0105	1.0025	1.0073	1.0197
28-29			1.0032	1.0124	1.0012	1.0042	1.0091	1.0060
27-28		1.0020	1.0073	1.0025	1.0226	1.0095	1.0070	1.0054
26-27	1.0047	1.0048	1.0042	1.0040	1.0071	1.0073	1.0108	1.0062
25-26	1.0139	1.0073	1.0175	1.0037	1.0035	1.0074	1.0069	1.0009
24-25	1.0036	1.0098	1.0062	1.0017	1.0074	1.0115	1.0014	1.0015
23-24	1.0066	1.0040	1.0074	1.0122	1.0050	1.0051	1.0040	1.0028
22-23	1.0079	1.0036	1.0132	1.0057	1.0067	1.0028	1.0063	1.0047
21-22	1.0028	1.0071	1.0063	1.0083	1.0030	1.0056	1.0084	1.0021
20-21	1.0099	1.0075	1.0033	1.0045	1.0053	1.0028	1.0024	1.0059
19-20	1.0045	1.0075	1.0029	1.0062	1.0034	1.0022	1.0007	1.0031
18-19	1.0037	1.0042	1.0085	1.0110	1.0103	1.0066	1.0055	1.0036
17-18	1.0079	1.0047	1.0041	1.0064	1.0016	1.0029	1.0059	1.0090
16-17	1.0072	1.0060	1.0054	1.0025	1.0031	1.0046	1.0073	1.0035
15-16	1.0045	1.0013	1.0060	1.0034	1.0070	1.0100	1.0083	1.0050
14-15	1.0026	1.0025	1.0093	1.0128	1.0091	1.0079	1.0091	1.0083
13-14	1.0032	1.0048	1.0050	1.0082	1.0147	1.0108	1.0077	1.0066
12-13	1.0072	1.0048	1.0187	1.0084	1.0083	1.0047	1.0028	1.0096
11-12	1.0049	1.0170	1.0075	1.0089	1.0080	1.0078	1.0090	1.0033
10-11	1.0084	1.0065	1.0114	1.0157	1.0089	1.0047	1.0083	1.0089
9-10	1.0073	1.0056	1.0062	1.0143	1.0152	1.0106	1.0064	1.0062
8-9	1.0046	1.0049	1.0132	1.0101	1.0080	1.0120	1.0071	1.0021
7-8	1.0057	1.0067	1.0091	1.0112	1.0155	1.0124	1.0037	1.0019
6-7	1.0059	1.0038	1.0115	1.0159	1.0143	1.0084	1.0087	1.0037
5-6	1.0039	1.0028	1.0176	1.0120	1.0197	1.0103	1.0066	1.0050
4-5	1.0024	1.0023	1.0152	1.0048	1.0198	1.0151	1.0062	1.0021
3-4	1.0012	1.0049	1.0167	1.0193	1.0188	1.0086	1.0033	1.0014
2-3	1.0020	1.0042	1.0320	1.0333	1.0234	1.0097	1.0029	1.0000
1-2	1.0035	1.0088	1.0645	1.0334	1.0387	1.0109	1.0001	1.0000

MEDICAL Adjustment Factor	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	Pd-Incur LDF 16-17	Pd-Incur LDF 17-18	Pd-Incur LDF 18-19	Pd-Incur LDF 19-20
29-30				1.0390	1.1535	1.0296	1.0989	1.1126
28-29			1.0321	1.1262	1.0266	1.0944	1.1362	1.0760
27-28		1.0268	1.0994	1.0194	1.1174	1.1264	1.0734	1.0914
26-27	1.0293	1.0781	1.0190	1.0875	1.1083	1.0553	1.1057	1.0517
25-26	1.0878	1.0192	1.0895	1.0891	1.0434	1.1106	1.0825	1.0928
24-25	1.0290	1.0741	1.0721	1.0329	1.0863	1.0867	1.1056	1.0561
23-24	1.0800	1.0477	1.0366	1.0770	1.0791	1.0979	1.0709	1.0839
22-23	1.0524	1.0320	1.0658	1.0674	1.1106	1.0648	1.0976	1.0863
21-22	1.0373	1.0534	1.0593	1.0891	1.0630	1.1037	1.1029	1.0229
20-21	1.0800	1.0538	1.0716	1.0807	1.0918	1.1050	1.0307	1.0255
19-20	1.0476	1.0664	1.0625	1.0738	1.0939	1.0330	1.0270	1.0349
18-19	1.0689	1.0566	1.0676	1.0776	1.0358	1.0341	1.0432	1.0656
17-18	1.0587	1.0496	1.0636	1.0355	1.0338	1.0490	1.0754	1.0874
16-17	1.0597	1.0540	1.0272	1.0243	1.0611	1.0793	1.0811	1.0622
15-16	1.0572	1.0213	1.0273	1.0414	1.0750	1.0997	1.0740	1.1092
14-15	1.0224	1.0194	1.0390	1.0686	1.0881	1.0826	1.1006	1.0525
13-14	1.0262	1.0330	1.0481	1.0586	1.0871	1.1112	1.0657	1.0503
12-13	1.0405	1.0299	1.0568	1.0705	1.0973	1.0701	1.0559	1.0460
11-12	1.0388	1.0510	1.0533	1.0598	1.0654	1.0667	1.0619	1.0390
10-11	1.0408	1.0399	1.0469	1.0700	1.0654	1.0590	1.0484	1.0551
9-10	1.0406	1.0325	1.0488	1.0591	1.0652	1.0637	1.0570	1.0578
8-9	1.0313	1.0298	1.0472	1.0528	1.0581	1.0578	1.0632	1.0423
7-8	1.0310	1.0328	1.0366	1.0439	1.0555	1.0734	1.0444	1.0207
6-7	1.0285	1.0188	1.0273	1.0407	1.0678	1.0496	1.0340	1.0281
5-6	1.0183	1.0078	1.0318	1.0429	1.0604	1.0416	1.0348	1.0432
4-5	1.0049	1.0062	1.0288	1.0335	1.0467	1.0389	1.0500	1.0134
3-4	1.0018	1.0070	1.0289	1.0408	1.0461	1.0436	1.0147	1.0067
2-3	1.0024	1.0065	1.0412	1.0437	1.0439	1.0201	1.0086	1.0001
1-2	1.0035	1.0086	1.0640	1.0211	1.0353	1.0049	0.9992	1.0000

MEDICAL Adjusted	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	8 Year Average LDF
Beyond	1.1001	1.1121	1.0199	0.9251	1.0509	1.0019	1.0134	1.1000	1.0404
29-30				1.0125	1.0371	1.0046	1.0089	0.9747	1.0076
28-29			1.0120	1.0407	1.0134	0.9878	1.0281	1.0179	1.0167
27-28		1.0041	1.0287	1.0044	1.0315	1.0347	1.0440	0.9941	1.0202
26-27	0.9776	1.0214	1.0094	1.0040	1.0122	1.0238	0.9963	0.9560	1.0001
25-26	1.0349	0.9786	1.0360	1.0266	1.0127	1.0527	1.0089	0.9777	1.0160
24-25	1.0079	0.9856	1.0443	0.9960	1.0164	1.0131	1.0170	0.9795	1.0075
23-24	1.0772	1.0208	1.0100	1.0325	1.0093	0.9713	1.0119	0.9853	1.0148
22-23	1.0151	0.9797	1.0317	1.0075	1.0263	0.9998	0.9893	0.9844	1.0042
21-22	0.9904	0.9151	1.0117	1.0128	0.9364	1.0204	0.9912	0.9893	0.9834
20-21	1.0029	1.0270	1.0130	1.0201	1.0173	1.0138	0.9971	0.9978	1.0111
19-20	0.9831	0.9819	1.0143	0.9982	1.0276	1.0115	0.9966	0.9939	1.0009
18-19	0.9949	0.9909	1.0273	1.0067	0.9978	0.9971	0.9885	0.9916	0.9994
17-18	0.9814	0.9779	1.0077	1.0213	1.0153	0.9673	0.9926	1.0326	0.9995
16-17	1.0256	1.0013	1.0031	0.9924	1.0311	1.0105	0.9674	0.9916	1.0029
15-16	1.0199	1.0003	1.0183	1.0087	1.0087	1.0293	0.9891	1.0435	1.0147
14-15	1.0163	0.9655	0.9961	1.0360	1.0579	1.0067	0.9869	0.9876	1.0066
13-14	1.0009	0.9889	1.0269	1.0233	1.0111	1.0301	0.9908	0.9924	1.0081
12-13	1.0062	0.9884	1.0362	1.0300	1.0835	1.0151	0.9827	0.9818	1.0155
11-12	1.0023	1.0763	1.0216	1.0386	0.9677	1.0071	1.0086	0.9969	1.0149
10-11	0.9770	1.0259	1.0364	1.0319	1.0044	1.0055	0.9714	1.0149	1.0084
9-10	1.0222	1.0158	1.0386	1.0295	1.0011	1.0130	1.0219	1.0054	1.0184
8-9	0.9798	1.0358	1.0122	1.0333	1.0132	1.0334	0.9869	1.0045	1.0124
7-8	1.0115	1.0676	1.0329	1.0620	1.0411	1.0320	0.9969	0.9838	1.0285
6-7	1.0396	1.0231	1.0449	1.0282	1.0516	1.0027	0.9968	1.0001	1.0234
5-6	1.0345	1.0799	0.9874	1.0613	1.0308	1.0307	1.0321	0.9907	1.0309
4-5	1.0518	1.1041	1.0526	1.0305	1.0045	1.0057	1.0330	1.0203	1.0378
3-4	1.0694	1.0711	1.0272	1.0575	1.0736	1.0467	0.9354	1.0026	1.0354
2-3	1.1334	1.1053	1.1501	1.1456	1.0793	0.9646	1.0547	1.1259	1.0949
1-2	1.1801	1.2449	1.2921	1.1849	1.1711	1.1707	1.0520	1.0042	1.1625

MEDICAL Adjusted	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	8 Year Average LDF
29-30				1.0032	1.0191	1.0045	1.0140	1.0372	1.0156
28-29			1.0067	1.0249	1.0022	1.0079	1.0169	1.0110	1.0116
27-28		1.0053	1.0158	1.0050	1.0432	1.0176	1.0128	1.0105	1.0157
26-27	1.0134	1.0141	1.0090	1.0085	1.0131	1.0133	1.0210	1.0119	1.0130
25-26	1.0426	1.0213	1.0401	1.0076	1.0065	1.0143	1.0132	1.0017	1.0184
24-25	1.0112	1.0309	1.0138	1.0035	1.0143	1.0219	1.0027	1.0028	1.0126
23-24	1.0218	1.0123	1.0162	1.0267	1.0095	1.0098	1.0077	1.0056	1.0137
22-23	1.0257	1.0108	1.0310	1.0121	1.0130	1.0054	1.0127	1.0094	1.0150
21-22	1.0089	1.0237	1.0145	1.0181	1.0057	1.0111	1.0168	1.0042	1.0129
20-21	1.0352	1.0247	1.0077	1.0099	1.0107	1.0055	1.0049	1.0119	1.0138
19-20	1.0157	1.0260	1.0069	1.0142	1.0067	1.0044	1.0014	1.0064	1.0102
18-19	1.0136	1.0145	1.0214	1.0250	1.0206	1.0133	1.0115	1.0076	1.0159
17-18	1.0296	1.0178	1.0100	1.0143	1.0031	1.0061	1.0125	1.0206	1.0143
16-17	1.0296	1.0223	1.0133	1.0059	1.0065	1.0097	1.0166	1.0078	1.0140
15-16	1.0179	1.0047	1.0155	1.0084	1.0148	1.0225	1.0184	1.0113	1.0142
14-15	1.0104	1.0100	1.0254	1.0312	1.0205	1.0175	1.0206	1.0195	1.0194
13-14	1.0142	1.0213	1.0136	1.0216	1.0325	1.0242	1.0180	1.0162	1.0202
12-13	1.0352	1.0212	1.0553	1.0214	1.0186	1.0108	1.0067	1.0255	1.0243
11-12	1.0233	1.0853	1.0214	1.0235	1.0184	1.0190	1.0236	1.0096	1.0280
10-11	1.0447	1.0316	1.0338	1.0430	1.0216	1.0120	1.0242	1.0283	1.0299
9-10	1.0393	1.0292	1.0191	1.0419	1.0396	1.0305	1.0199	1.0194	1.0299
8-9	1.0268	1.0280	1.0441	1.0319	1.0231	1.0367	1.0220	1.0065	1.0274
7-8	1.0375	1.0456	1.0335	1.0412	1.0474	1.0376	1.0112	1.0066	1.0326
6-7	1.0463	1.0356	1.0513	1.0631	1.0434	1.0255	1.0295	1.0150	1.0387
5-6	1.0466	1.0520	1.0847	1.0471	1.0599	1.0343	1.0268	1.0311	1.0478
4-5	1.0888	1.0575	1.0732	1.0186	1.0659	1.0598	1.0381	1.0239	1.0532
3-4	1.1025	1.1357	1.0814	1.0851	1.0735	1.0509	1.0366	1.0563	1.0778
2-3	1.1799	1.1187	1.1743	1.1890	1.1406	1.1048	1.1134	1.1090	1.1412
1-2	1.3549	1.3635	1.4552	1.4064	1.4244	1.3854	1.3359	1.3168	1.3803

MEDICAL Adjusted	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	Pd-Incur LDF 16-17	Pd-Incur LDF 17-18	Pd-Incur LDF 18-19	Pd-Incur LDF 19-20	4 Year Average LDF
29-30				1.0878	1.3575	1.0561	1.2070	1.2310	1.2129
28-29			1.0815	1.3414	1.0535	1.2057	1.2842	1.1487	1.1730
27-28		1.0787	1.3092	1.0448	1.2733	1.2710	1.1426	1.1951	1.2205
26-27	1.0882	1.2806	1.0496	1.2449	1.2443	1.1091	1.2271	1.1037	1.1711
25-26	1.3241	1.0594	1.2896	1.2387	1.0902	1.2494	1.1697	1.1955	1.1762
24-25	1.0955	1.2888	1.2233	1.0803	1.2036	1.1847	1.2260	1.1137	1.1820
23-24	1.3274	1.1696	1.1023	1.2156	1.1804	1.2174	1.1457	1.1844	1.1820
22-23	1.1924	1.1081	1.2139	1.1836	1.2695	1.1383	1.2174	1.1875	1.2032
21-22	1.1320	1.2131	1.1917	1.2593	1.1449	1.2441	1.2263	1.0464	1.1654
20-21	1.3538	1.2105	1.2530	1.2347	1.2321	1.2439	1.0629	1.0527	1.1479
19-20	1.1903	1.2873	1.2186	1.2281	1.2351	1.0707	1.0563	1.0764	1.1096
18-19	1.3031	1.2441	1.2567	1.2320	1.0802	1.0740	1.0951	1.1500	1.0998
17-18	1.2619	1.2350	1.2361	1.0979	1.0803	1.1144	1.1739	1.2224	1.1478
16-17	1.3041	1.2486	1.0892	1.0701	1.1593	1.1938	1.2033	1.1500	1.1766
15-16	1.2789	1.0899	1.0950	1.1338	1.1988	1.2700	1.1800	1.2883	1.2343
14-15	1.0991	1.0885	1.1525	1.2254	1.2590	1.2138	1.2598	1.1310	1.2159
13-14	1.1289	1.1784	1.1988	1.2157	1.2448	1.3074	1.1657	1.1323	1.2126
12-13	1.2370	1.1560	1.2537	1.2567	1.2927	1.1893	1.1486	1.1301	1.1902
11-12	1.2222	1.3257	1.2463	1.2211	1.1931	1.1910	1.1782	1.1231	1.1714
10-11	1.2631	1.2503	1.2156	1.2738	1.2083	1.1822	1.1537	1.1940	1.1846
9-10	1.2694	1.2134	1.2580	1.2521	1.2221	1.2239	1.1998	1.2034	1.2123
8-9	1.2194	1.2209	1.2699	1.2597	1.2360	1.2172	1.2229	1.1411	1.2043
7-8	1.2490	1.3089	1.2598	1.2701	1.2336	1.2857	1.1487	1.0736	1.1854
6-7	1.2860	1.2496	1.2574	1.2595	1.2998	1.1816	1.1234	1.1242	1.1823
5-6	1.2894	1.2645	1.3286	1.2940	1.2490	1.1657	1.1553	1.3387	1.2272
4-5	1.2743	1.4225	1.3087	1.2336	1.2055	1.1863	1.4027	1.1732	1.2419
3-4	1.4240	1.3773	1.2945	1.3018	1.2663	1.4270	1.1921	1.3515	1.3092
2-3	1.5507	1.4034	1.4459	1.4013	1.5550	1.4080	1.5008	1.4746	1.4846
1-2	1.7278	1.7093	1.7802	2.0201	2.0790	1.9715	1.7495	1.7572	1.8893

MEDICAL	Policy Year	Selected Incurred LDF	Selected Paid to 20th LDF
Beyond	2000	1.1583	1.1583
19-20	2001	1.0074	1.0839
18-19	2002	1.0077	1.0165
17-18	2003	1.0080	1.0172
16-17	2004	1.0084	1.0179
15-16	2005	1.0088	1.0188
14-15	2006	1.0093	1.0198
13-14	2007	1.0099	1.0209
12-13	2008	1.0107	1.0222
11-12	2009	1.0116	1.0237
10-11	2010	1.0127	1.0255
9-10	2011	1.0142	1.0276
8-9	2012	1.0161	1.0303
7-8	2013	1.0187	1.0337
6-7	2014	1.0224	1.0382
5-6	2015	1.0279	1.0449
4-5	2016	1.0368	1.0558
3-4	2017	1.0527	1.0778
2-3	2018	1.0858	1.1410
1-2	2019	1.1631	1.3803

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	2000	1.1583	1.1583
19-20	2001	1.1669	1.2555
18-19	2002	1.1759	1.2762
17-18	2003	1.1853	1.2981
16-17	2004	1.1952	1.3214
15-16	2005	1.2057	1.3462
14-15	2006	1.2170	1.3729
13-14	2007	1.2290	1.4016
12-13	2008	1.2421	1.4327
11-12	2009	1.2566	1.4666
10-11	2010	1.2725	1.5040
9-10	2011	1.2906	1.5456
8-9	2012	1.3114	1.5924
7-8	2013	1.3359	1.6460
6-7	2014	1.3658	1.7089
5-6	2015	1.4039	1.7857
4-5	2016	1.4556	1.8853
3-4	2017	1.5323	2.0320
2-3	2018	1.6638	2.3185
1-2	2019	1.9351	3.2002

MEDICAL	Policy Year	Benefit Level Factor	LAE	Medical Incurred Law Adjustment	Medical Paid Law Adjustment
Beyond	2000	1.0000	1.2790	0.5432	0.5265
19-20	2001	1.0000	1.2790	0.5626	0.5298
18-19	2002	1.0000	1.2790	0.6069	0.5631
17-18	2003	1.0000	1.2790	0.5851	0.5527
16-17	2004	1.0000	1.2790	0.6212	0.5628
15-16	2005	1.0000	1.2790	0.5988	0.5737
14-15	2006	1.0000	1.2790	0.6199	0.5941
13-14	2007	1.0000	1.2790	0.6465	0.6240
12-13	2008	1.0000	1.2790	0.6828	0.6593
11-12	2009	1.0000	1.2790	0.7158	0.6845
10-11	2010	1.0000	1.2790	0.7156	0.6807
9-10	2011	1.0000	1.2790	0.7003	0.6733
8-9	2012	1.0000	1.2790	0.7195	0.7063
7-8	2013	1.0000	1.2790	0.7738	0.7554
6-7	2014	1.0000	1.2790	0.8725	0.8405
5-6	2015	1.0000	1.2790	0.9226	0.9123
4-5	2016	1.0000	1.2790	0.9810	0.9758
3-4	2017	1.0000	1.2790	0.9999	0.9999
2-3	2018	1.0000	1.2790	1.0000	1.0000
1-2	2019	1.0000	1.2790	1.0000	1.0000

MEDICAL	Policy Year	Incurred Base	Paid to 20th Base
Beyond	2000	48,890,158	47,164,338
19-20	2001	40,937,323	38,084,879
18-19	2002	58,806,363	52,916,390
17-18	2003	52,179,004	48,404,275
16-17	2004	64,874,750	56,210,787
15-16	2005	56,145,389	52,833,131
14-15	2006	56,376,183	52,789,349
13-14	2007	57,839,142	54,380,051
12-13	2008	55,284,892	51,471,312
11-12	2009	60,288,416	54,300,255
10-11	2010	69,060,611	61,505,010
9-10	2011	56,608,359	51,932,364
8-9	2012	45,787,039	43,731,585
7-8	2013	45,972,738	42,518,787
6-7	2014	39,391,928	31,492,529
5-6	2015	41,006,052	36,190,922
4-5	2016	38,506,772	30,256,338
3-4	2017	35,618,491	26,789,485
2-3	2018	27,215,994	20,394,614
1-2	2019	30,201,486	15,679,273

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	2000	29,761,205	30,760,713	28,761,696
19-20	2001	26,103,571	26,873,954	25,333,187
18-19	2002	39,995,233	41,963,939	38,026,527
17-18	2003	35,458,416	36,186,543	34,730,288
16-17	2004	44,984,301	48,165,697	41,802,905
15-16	2005	40,670,401	40,537,942	40,802,859
14-15	2006	42,794,719	42,532,645	43,056,793
13-14	2007	46,755,594	45,952,924	47,558,263
12-13	2008	47,749,914	46,884,559	48,615,269
11-12	2009	54,368,749	54,228,591	54,508,907
10-11	2010	62,924,927	62,886,422	62,963,432
9-10	2011	52,601,307	51,160,687	54,041,926
8-9	2012	46,192,647	43,200,779	49,184,514
7-8	2013	50,195,178	47,522,163	52,868,192
6-7	2014	46,086,840	46,940,558	45,233,122
5-6	2015	56,033,412	53,110,696	58,956,127
4-5	2016	55,321,903	54,983,482	55,660,323
3-4	2017	54,500,099	54,572,088	54,428,110
2-3	2018	46,283,442	45,281,971	47,284,913
1-2	2019	54,309,853	58,442,896	50,176,809

MEDICAL	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-20)
Beyond	2000	38,064,581	39,342,952	36,786,209
19-20	2001	33,386,467	34,371,787	32,401,146
18-19	2002	51,153,903	53,671,878	48,635,928
17-18	2003	45,351,313	46,282,588	44,420,038
16-17	2004	57,534,921	61,603,926	53,465,915
15-16	2005	52,017,443	51,848,028	52,186,857
14-15	2006	54,734,446	54,399,253	55,069,638
13-14	2007	59,800,404	58,773,790	60,827,018
12-13	2008	61,072,140	59,965,351	62,178,929
11-12	2009	69,537,630	69,358,368	69,716,892
10-11	2010	80,480,982	80,431,734	80,530,230
9-10	2011	67,277,071	65,434,519	69,119,623
8-9	2012	59,080,395	55,253,796	62,906,993
7-8	2013	64,199,632	60,780,846	67,618,418
6-7	2014	58,945,069	60,036,974	57,853,163
5-6	2015	71,666,733	67,928,580	75,404,886
4-5	2016	70,756,713	70,323,873	71,189,553
3-4	2017	69,705,627	69,797,701	69,613,553
2-3	2018	59,196,523	57,915,641	60,477,404
1-2	2019	69,462,302	74,748,464	64,176,139

MEDICAL

Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-20)
2000	0.4418	0.4566	0.4269
2001	0.3738	0.3849	0.3628
2002	0.5260	0.5518	0.5001
2003	0.4374	0.4464	0.4285
2004	0.4526	0.4846	0.4206
2005	0.3825	0.3813	0.3837
2006	0.3819	0.3796	0.3842
2007	0.4177	0.4106	0.4249
2008	0.4178	0.4102	0.4253
2009	0.4794	0.4782	0.4806
2010	0.5714	0.5711	0.5718
2011	0.4746	0.4616	0.4876
2012	0.4454	0.4166	0.4743
2013	0.5138	0.4864	0.5411
2014	0.4674	0.4760	0.4587
2015	0.5203	0.4931	0.5474
2016	0.4786	0.4757	0.4816
2017	0.4301	0.4307	0.4295
2018	0.3531	0.3454	0.3607
2019	0.3901	0.4198	0.3605

MEDICAL FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/20	Selected Ann Trend	Trend Period # Years	Trend 1/1/20-12/1/22	Combined Trend Factor
2009	11.95	1.0000					
2010	11.52	0.9640					
2011	10.63	0.8895					
2012	9.57	0.8008					
2013	9.87	0.8259					
2014	8.65	0.7238					
2015	8.93	0.7473					
2016	7.68	0.6427	0.8604	-4.9%	2.9167	0.8640	0.7434
2017	7.88	0.6594	0.9046	-4.9%	2.9167	0.8640	0.7816
2018	7.06	0.5908	0.9511	-4.9%	2.9167	0.8640	0.8217
2019*	7.38	0.6176	1.0000	-4.9%	2.9167	0.8640	0.8640

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS

Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-20)
2009	0.4794	0.4782	0.4806
2010	0.5927	0.5924	0.5931
2011	0.5335	0.5189	0.5481
2012	0.5562	0.5202	0.5923
2013	0.6221	0.5889	0.6551
2014	0.6457	0.6576	0.6337
2015	0.6963	0.6599	0.7325
2016	0.7447	0.7402	0.7494
2017	0.6522	0.6532	0.6513
2018	0.5977	0.5846	0.6105
2019	0.6317	0.6798	0.5837

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2016	0.7156	0.7019	0.7294
	2017	0.6763	0.6769	0.6756
	2018	0.6369	0.6520	0.6218
	2019	0.5976	0.6270	0.5680
5 Point	2015	0.7198	0.6867	0.7528
	2016	0.6921	0.6751	0.7091
	2017	0.6645	0.6635	0.6655
	2018	0.6369	0.6520	0.6218
	2019	0.6093	0.6404	0.5782
6 Point	2014	0.6941	0.6770	0.7112
	2015	0.6810	0.6712	0.6908
	2016	0.6679	0.6654	0.6704
	2017	0.6548	0.6597	0.6500
	2018	0.6417	0.6539	0.6296
	2019	0.6286	0.6481	0.6092
7 Point	2013	0.6677	0.6392	0.6961
	2014	0.6637	0.6435	0.6839
	2015	0.6597	0.6477	0.6717
	2016	0.6558	0.6520	0.6595
	2017	0.6518	0.6563	0.6473
	2018	0.6478	0.6606	0.6350
	2019	0.6438	0.6649	0.6228
8 Point	2012	0.6236	0.5871	0.6600
	2013	0.6292	0.6009	0.6574
	2014	0.6349	0.6148	0.6549
	2015	0.6405	0.6286	0.6523
	2016	0.6461	0.6425	0.6498
	2017	0.6518	0.6563	0.6473
	2018	0.6574	0.6702	0.6447
	2019	0.6631	0.6840	0.6422
9 Point	2011	0.5860	0.5527	0.6193
	2012	0.5973	0.5702	0.6244
	2013	0.6086	0.5877	0.6295
	2014	0.6198	0.6051	0.6345
	2015	0.6311	0.6226	0.6396
	2016	0.6424	0.6401	0.6447
	2017	0.6537	0.6575	0.6498
	2018	0.6649	0.6750	0.6549
	2019	0.6762	0.6925	0.6600
10 Point	2010	0.5809	0.5550	0.6069
	2011	0.5912	0.5693	0.6131
	2012	0.6015	0.5837	0.6194
	2013	0.6118	0.5980	0.6256
	2014	0.6221	0.6124	0.6319
	2015	0.6324	0.6267	0.6381
	2016	0.6427	0.6411	0.6443
	2017	0.6530	0.6554	0.6506
	2018	0.6633	0.6698	0.6568
	2019	0.6736	0.6841	0.6630

MEDICAL Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.4828	0.5541	0.4112
5 Point	Fitted	0.5287	0.6066	0.4509
6 Point	Fitted	0.5905	0.6313	0.5497
7 Point	Fitted	0.6323	0.6774	0.5872
8 Point	Fitted	0.6796	0.7244	0.6348
9 Point	Fitted	0.7091	0.7434	0.6748
10 Point	Fitted	0.7036	0.7260	0.6812

MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2016	0.6746	0.7894	0.5637
	2017	0.7139	0.8186	0.6086
	2018	0.7580	0.8499	0.6612
	2019	0.8079	0.8838	0.7238
5 Point	2016	0.7639	0.8985	0.6358
	2017	0.7956	0.9142	0.6775
	2018	0.8301	0.9304	0.7251
	2019	0.8678	0.9473	0.7798
6 Point	2016	0.8840	0.9487	0.8199
	2017	0.9017	0.9570	0.8457
	2018	0.9201	0.9654	0.8731
	2019	0.9392	0.9740	0.9023
7 Point	2016	0.9641	1.0389	0.8905
	2017	0.9700	1.0321	0.9073
	2018	0.9760	1.0254	0.9247
	2019	0.9820	1.0188	0.9428
8 Point	2016	1.0517	1.1275	0.9769
	2017	1.0426	1.1037	0.9807
	2018	1.0336	1.0809	0.9846
	2019	1.0248	1.0590	0.9885
9 Point	2016	1.1038	1.1615	1.0467
	2017	1.0848	1.1306	1.0385
	2018	1.0664	1.1014	1.0304
	2019	1.0486	1.0736	1.0225
10 Point	2016	1.0948	1.1324	1.0573
	2017	1.0775	1.1076	1.0471
	2018	1.0608	1.0839	1.0372
	2019	1.0446	1.0612	1.0274

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2016	0.7140	0.6995	0.7297
	2017	0.6737	0.6743	0.6726
	2018	0.6357	0.6501	0.6200
	2019	0.5998	0.6267	0.5715
5 Point	2015	0.7199	0.6854	0.7556
	2016	0.6906	0.6734	0.7074
	2017	0.6626	0.6616	0.6623
	2018	0.6357	0.6501	0.6200
	2019	0.6098	0.6387	0.5805
6 Point	2014	0.6936	0.6764	0.7110
	2015	0.6798	0.6702	0.6891
	2016	0.6664	0.6640	0.6678
	2017	0.6532	0.6579	0.6472
	2018	0.6402	0.6519	0.6272
	2019	0.6275	0.6459	0.6078
7 Point	2013	0.6665	0.6374	0.6961
	2014	0.6624	0.6416	0.6828
	2015	0.6583	0.6459	0.6698
	2016	0.6542	0.6502	0.6571
	2017	0.6502	0.6545	0.6446
	2018	0.6461	0.6588	0.6323
	2019	0.6421	0.6632	0.6203
8 Point	2012	0.6204	0.5834	0.6581
	2013	0.6262	0.5970	0.6554
	2014	0.6321	0.6108	0.6527
	2015	0.6381	0.6251	0.6500
	2016	0.6441	0.6396	0.6473
	2017	0.6502	0.6545	0.6446
	2018	0.6563	0.6697	0.6419
	2019	0.6625	0.6853	0.6392
9 Point	2011	0.5826	0.5502	0.6158
	2012	0.5937	0.5666	0.6209
	2013	0.6049	0.5834	0.6261
	2014	0.6164	0.6007	0.6313
	2015	0.6281	0.6185	0.6366
	2016	0.6401	0.6369	0.6419
	2017	0.6522	0.6558	0.6473
	2018	0.6646	0.6753	0.6527
	2019	0.6772	0.6954	0.6581
10 Point	2010	0.5789	0.5537	0.6046
	2011	0.5887	0.5670	0.6106
	2012	0.5987	0.5805	0.6166
	2013	0.6089	0.5944	0.6228
	2014	0.6192	0.6086	0.6290
	2015	0.6298	0.6232	0.6352
	2016	0.6405	0.6381	0.6416
	2017	0.6514	0.6534	0.6480
	2018	0.6624	0.6690	0.6544
	2019	0.6737	0.6850	0.6609

MEDICAL Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.5063	0.5632	0.4507
5 Point	Fitted	0.5404	0.6066	0.4789
6 Point	Fitted	0.5920	0.6288	0.5547
7 Point	Fitted	0.6306	0.6761	0.5864
8 Point	Fitted	0.6809	0.7328	0.6315
9 Point	Fitted	0.7154	0.7573	0.6743
10 Point	Fitted	0.7076	0.7339	0.6803

MEDICAL Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2016	0.7091	0.8051	0.6177
	2017	0.7515	0.8352	0.6701
	2018	0.7965	0.8663	0.7269
	2019	0.8441	0.8987	0.7886
5 Point	2016	0.7825	0.9008	0.6771
	2017	0.8156	0.9168	0.7232
	2018	0.8501	0.9332	0.7725
	2019	0.8861	0.9498	0.8251
6 Point	2016	0.8884	0.9469	0.8306
	2017	0.9063	0.9557	0.8571
	2018	0.9246	0.9646	0.8844
	2019	0.9433	0.9735	0.9126
7 Point	2016	0.9639	1.0399	0.8925
	2017	0.9699	1.0330	0.9098
	2018	0.9760	1.0262	0.9275
	2019	0.9820	1.0195	0.9455
8 Point	2016	1.0571	1.1457	0.9757
	2017	1.0472	1.1197	0.9797
	2018	1.0374	1.0942	0.9838
	2019	1.0277	1.0694	0.9879
9 Point	2016	1.1178	1.1891	1.0504
	2017	1.0969	1.1548	1.0417
	2018	1.0765	1.1215	1.0331
	2019	1.0564	1.0891	1.0245
10 Point	2016	1.1048	1.1501	1.0603
	2017	1.0864	1.1233	1.0499
	2018	1.0682	1.0970	1.0396
	2019	1.0504	1.0714	1.0293

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2016	0.5015	0.5868	0.4191
	2017	0.5580	0.6398	0.4757
	2018	0.6228	0.6984	0.5433
	2019	0.6980	0.7636	0.6254
5 Point	2016	0.5679	0.6679	0.4727
	2017	0.6218	0.7145	0.5295
	2018	0.6821	0.7645	0.5958
	2019	0.7498	0.8185	0.6737
6 Point	2016	0.6572	0.7053	0.6095
	2017	0.7048	0.7480	0.6610
	2018	0.7560	0.7933	0.7174
	2019	0.8115	0.8415	0.7796
7 Point	2016	0.7167	0.7723	0.6620
	2017	0.7582	0.8067	0.7091
	2018	0.8020	0.8426	0.7598
	2019	0.8484	0.8802	0.8146
8 Point	2016	0.7818	0.8382	0.7262
	2017	0.8149	0.8627	0.7665
	2018	0.8493	0.8882	0.8090
	2019	0.8854	0.9150	0.8541
9 Point	2016	0.8206	0.8635	0.7781
	2017	0.8479	0.8837	0.8117
	2018	0.8763	0.9050	0.8467
	2019	0.9060	0.9276	0.8834
10 Point	2016	0.8139	0.8418	0.7860
	2017	0.8422	0.8657	0.8184
	2018	0.8717	0.8906	0.8523
	2019	0.9025	0.9169	0.8877

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2016	0.5271	0.5985	0.4592
	2017	0.5874	0.6528	0.5238
	2018	0.6545	0.7118	0.5973
	2019	0.7293	0.7765	0.6814
5 Point	2016	0.5817	0.6697	0.5034
	2017	0.6375	0.7166	0.5653
	2018	0.6985	0.7668	0.6348
	2019	0.7656	0.8206	0.7129
6 Point	2016	0.6604	0.7039	0.6175
	2017	0.7084	0.7470	0.6699
	2018	0.7597	0.7926	0.7267
	2019	0.8150	0.8411	0.7885
7 Point	2016	0.7166	0.7731	0.6635
	2017	0.7581	0.8074	0.7111
	2018	0.8020	0.8432	0.7621
	2019	0.8484	0.8808	0.8169
8 Point	2016	0.7858	0.8517	0.7253
	2017	0.8185	0.8752	0.7657
	2018	0.8524	0.8991	0.8084
	2019	0.8879	0.9240	0.8535
9 Point	2016	0.8310	0.8840	0.7809
	2017	0.8573	0.9026	0.8142
	2018	0.8846	0.9215	0.8489
	2019	0.9127	0.9410	0.8852
10 Point	2016	0.8213	0.8550	0.7882
	2017	0.8491	0.8780	0.8206
	2018	0.8777	0.9014	0.8542
	2019	0.9075	0.9257	0.8893

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2016	0.2400	0.2791	0.2018
	2017	0.2400	0.2756	0.2043
	2018	0.2199	0.2412	0.1960
	2019	0.2723	0.3206	0.2255
	4 Yr Ave	0.2431	0.2791	0.2069
5 Point	2016	0.2718	0.3177	0.2277
	2017	0.2674	0.3077	0.2274
	2018	0.2408	0.2641	0.2149
	2019	0.2925	0.3436	0.2429
	4 Yr Ave	0.2681	0.3083	0.2282
6 Point	2016	0.3145	0.3355	0.2935
	2017	0.3031	0.3222	0.2839
	2018	0.2669	0.2740	0.2588
	2019	0.3166	0.3533	0.2810
	4 Yr Ave	0.3003	0.3213	0.2793
7 Point	2016	0.3430	0.3674	0.3188
	2017	0.3261	0.3474	0.3046
	2018	0.2832	0.2910	0.2741
	2019	0.3310	0.3695	0.2937
	4 Yr Ave	0.3208	0.3438	0.2978
8 Point	2016	0.3742	0.3987	0.3497
	2017	0.3505	0.3716	0.3292
	2018	0.2999	0.3068	0.2918
	2019	0.3454	0.3841	0.3079
	4 Yr Ave	0.3425	0.3653	0.3197
9 Point	2016	0.3927	0.4108	0.3747
	2017	0.3647	0.3806	0.3486
	2018	0.3094	0.3126	0.3054
	2019	0.3534	0.3894	0.3185
	4 Yr Ave	0.3551	0.3734	0.3368
10 Point	2016	0.3895	0.4004	0.3785
	2017	0.3622	0.3729	0.3515
	2018	0.3078	0.3076	0.3074
	2019	0.3521	0.3849	0.3200
	4 Yr Ave	0.3529	0.3665	0.3394

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2016	0.2523	0.2847	0.2212
	2017	0.2526	0.2812	0.2250
	2018	0.2311	0.2459	0.2154
	2019	0.2845	0.3260	0.2456
	4 Yr Ave	0.2551	0.2845	0.2268
5 Point	2016	0.2784	0.3186	0.2424
	2017	0.2742	0.3086	0.2428
	2018	0.2466	0.2649	0.2290
	2019	0.2987	0.3445	0.2570
	4 Yr Ave	0.2745	0.3092	0.2428
6 Point	2016	0.3161	0.3348	0.2974
	2017	0.3047	0.3217	0.2877
	2018	0.2683	0.2738	0.2621
	2019	0.3179	0.3531	0.2843
	4 Yr Ave	0.3018	0.3209	0.2829
7 Point	2016	0.3430	0.3678	0.3195
	2017	0.3261	0.3477	0.3054
	2018	0.2832	0.2912	0.2749
	2019	0.3310	0.3698	0.2945
	4 Yr Ave	0.3208	0.3441	0.2986
8 Point	2016	0.3761	0.4052	0.3493
	2017	0.3520	0.3769	0.3289
	2018	0.3010	0.3105	0.2916
	2019	0.3464	0.3879	0.3077
	4 Yr Ave	0.3439	0.3701	0.3194
9 Point	2016	0.3977	0.4205	0.3761
	2017	0.3687	0.3887	0.3497
	2018	0.3124	0.3183	0.3062
	2019	0.3560	0.3950	0.3191
	4 Yr Ave	0.3587	0.3806	0.3378
10 Point	2016	0.3931	0.4067	0.3796
	2017	0.3652	0.3782	0.3524
	2018	0.3099	0.3113	0.3081
	2019	0.3540	0.3886	0.3206
	4 Yr Ave	0.3556	0.3712	0.3402

INDEMNITY Severity Ann. Trend		(Average)	(Incur)	(Pd-20)
4 Point	Linear	-0.9%	-0.6%	-1.1%
5 Point	Linear	-2.2%	-1.5%	-2.9%
6 Point	Linear	-1.3%	-0.6%	-2.0%
7 Point	Linear	-1.2%	-0.9%	-1.5%
8 Point	Linear	-0.5%	-0.4%	-0.6%
9 Point	Linear	0.8%	0.9%	0.7%
10 Point	Linear	1.6%	1.6%	1.6%
4 Point	Expon'l	-1.3%	-1.1%	-1.3%
5 Point	Expon'l	-2.3%	-1.9%	-2.7%
6 Point	Expon'l	-1.6%	-1.2%	-2.1%
7 Point	Expon'l	-1.5%	-1.4%	-1.7%
8 Point	Expon'l	-1.0%	-1.0%	-0.9%
9 Point	Expon'l	0.2%	0.1%	0.2%
10 Point	Expon'l	0.9%	0.8%	1.0%

MEDICAL Severity Ann. Trend		(Average)	(Incur)	(Pd-20)
4 Point	Linear	-6.5%	-3.6%	-9.8%
5 Point	Linear	-4.0%	-1.1%	-7.4%
6 Point	Linear	-1.2%	0.0%	-2.4%
7 Point	Linear	0.5%	1.7%	-0.9%
8 Point	Linear	2.1%	3.3%	0.9%
9 Point	Linear	3.1%	3.9%	2.3%
10 Point	Linear	2.9%	3.4%	2.4%
4 Point	Expon'l	-5.6%	-3.6%	-7.8%
5 Point	Expon'l	-4.1%	-1.8%	-6.4%
6 Point	Expon'l	-2.0%	-0.9%	-3.1%
7 Point	Expon'l	-0.6%	0.7%	-1.9%
8 Point	Expon'l	0.9%	2.3%	-0.4%
9 Point	Expon'l	1.9%	3.0%	0.8%
10 Point	Expon'l	1.7%	2.4%	1.0%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-6.2%	-6.1%	-6.2%
5 Point	Linear	-7.3%	-6.8%	-7.7%
6 Point	Linear	-6.5%	-6.0%	-7.0%
7 Point	Linear	-6.4%	-6.2%	-6.6%
8 Point	Linear	-5.8%	-5.8%	-5.8%
9 Point	Linear	-4.8%	-4.8%	-4.8%
10 Point	Linear	-4.1%	-4.2%	-4.0%
4 Point	Expon'l	-6.1%	-6.0%	-6.2%
5 Point	Expon'l	-7.1%	-6.7%	-7.5%
6 Point	Expon'l	-6.4%	-6.0%	-6.8%
7 Point	Expon'l	-6.4%	-6.2%	-6.5%
8 Point	Expon'l	-5.8%	-5.8%	-5.8%
9 Point	Expon'l	-4.7%	-4.8%	-4.7%
10 Point	Expon'l	-4.0%	-4.2%	-3.9%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-11.3%	-8.7%	-14.3%
5 Point	Linear	-9.3%	-6.7%	-12.3%
6 Point	Linear	-7.0%	-5.8%	-8.2%
7 Point	Linear	-5.6%	-4.3%	-6.9%
8 Point	Linear	-4.1%	-3.0%	-5.4%
9 Point	Linear	-3.4%	-2.5%	-4.3%
10 Point	Linear	-3.5%	-2.9%	-4.1%
4 Point	Expon'l	-10.3%	-8.3%	-12.5%
5 Point	Expon'l	-8.8%	-6.6%	-11.1%
6 Point	Expon'l	-6.9%	-5.8%	-8.0%
7 Point	Expon'l	-5.6%	-4.3%	-6.8%
8 Point	Expon'l	-4.1%	-2.7%	-5.4%
9 Point	Expon'l	-3.1%	-2.1%	-4.2%
10 Point	Expon'l	-3.3%	-2.6%	-4.0%