Exhibit 3
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Tail Factors and Paid Bridge Factors for Loss Development

For a given calendar year, the DCRB collects financial loss development data for the current policy year and the thirty previous individual policy years. A single aggregate line of experience is reported for all older policy years combined.

The DCRB's incurred tail factor methodology is applied separately for indemnity and medical loss experience using two separate methods. These two methods, which are described below, are averaged to generate the selected tail factors. A summary of the results of both methods is shown on Page 1.

The first tail method uses an eight-year arithmetic average of loss development factors from 20th and beyond. The derivation of the tail factors using this approach are shown on Page 2.

The second tail method, the Exponential Decay method, is a commonly used distribution for fitting Workers Compensation data. A number of exponential models were generated and reviewed using various data points and calendar years to fit the data to project the 20th to ultimate incurred tail factor. An exponential fit was selected for indemnity and medical from the various models generated. The model selections for indemnity and medical were considered separately to contemplate their unique characteristics relating to model fit, the stability of the data points and consistency of the development patterns before and after the tail attachment point. The detail of each of the selected exponential models is shown on Pages 3 and 4.

Pages 5 (indemnity) and 6 (medical) show the selected curves for the 19-20 incurred to paid loss development factors ("bridge" factors) and the development periods used to select the curve. The average of the fitted factors from 19-20 to 50th-Ultimate was selected for both indemnity and medical. The 50th point was selected as the cutoff as the data shows that is the point where virtually all claims have been historically settled.

Page 7 shows graphically the two selected curve fits, and the resulting bridge factors based on the average of the points between the 20th and 50th reports.

# Limited Incurred Tail Factor Summary

## (1) 8-Year Average of Incurred 20th-Ultimate Loss Development Factors (Page 2)

| | | | | | |
|---|---|---|---|---|---|
| Indemnity | 0.9930 | | Medical | 1.0257 | |
| Based on: | | | Based on: | | |
| Average | 8-Year | | Average | 8-Year | |
| Data Points Used | 20-29+ | | Data Points Used | 20-29+ | |

## (2) Incurred Tail Selections using Exponential Decay Method (Pages 3 through 4)

| | | | | | |
|---|---|---|---|---|---|
| Indemnity | 1.0036 | | Medical | 1.0387 | |
| Based on: | | | Based on: | | |
| Average | 8-Year | | Average | 8-Year | |
| Data Points Used | All | | Data Points Used | All | |

## (3) Incurred Tail Selections using a 50/50 Weight Between (1) and (2)

| | | | | | |
|---|---|---|---|---|---|
| Indemnity | 0.9983 | | Medical | 1.0322 | |

## 8-Year Average of Incurred 20th-Ultimate Loss Development Factors

| **INDEMNITY** | 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 |
|---|---|---|---|---|---|---|---|---|---|
| 20-ULT | 0.9808 | 0.9911 | 1.0228 | 0.9707 | 1.0066 | 0.9723 | 0.9950 | 1.0044 | 0.9930 |
| Beyond | 0.9941 | 0.9896 | 0.9994 | 1.0004 | 1.0016 | 0.9805 | 0.9980 | 1.0014 | 0.9956 |
| 29-30 | | | | 0.9939 | 1.0068 | 0.9996 | 1.0000 | 1.0006 | 1.0002 |
| 28-29 | | | 0.9993 | 0.9989 | 0.9994 | 0.9999 | 0.9993 | 0.9988 | 0.9993 |
| 27-28 | | 1.0005 | 0.9990 | 0.9988 | 0.9976 | 1.0010 | 0.9989 | 0.9987 | 0.9992 |
| 26-27 | 0.9984 | 0.9997 | 1.0017 | 0.9993 | 1.0029 | 0.9989 | 0.9982 | 1.0013 | 1.0001 |
| 25-26 | 0.9901 | 0.9990 | 0.9954 | 0.9987 | 0.9970 | 0.9989 | 0.9998 | 1.0008 | 0.9975 |
| 24-25 | 1.0041 | 0.9978 | 1.0149 | 0.9966 | 0.9985 | 0.9964 | 1.0022 | 1.0021 | 1.0016 |
| 23-24 | 1.0022 | 0.9988 | 1.0008 | 0.9979 | 1.0005 | 1.0044 | 0.9986 | 0.9993 | 1.0003 |
| 22-23 | 0.9986 | 1.0086 | 0.9991 | 0.9990 | 1.0024 | 1.0005 | 0.9979 | 1.0014 | 1.0009 |
| 21-22 | 0.9968 | 0.9983 | 1.0029 | 0.9942 | 0.9998 | 0.9915 | 1.0024 | 1.0000 | 0.9982 |
| 20-21 | 0.9964 | 0.9989 | 1.0102 | 0.9926 | 1.0001 | 1.0006 | 0.9997 | 1.0000 | 0.9998 |

| **MEDICAL** | 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 |
|---|---|---|---|---|---|---|---|---|---|
| 20-ULT | 1.0477 | 1.0328 | 1.0526 | 1.0339 | 0.9962 | 1.0517 | 1.0092 | 0.9813 | 1.0257 |
| Beyond | 1.0553 | 1.0165 | 0.9826 | 1.0067 | 1.0318 | 0.9960 | 1.0187 | 1.0545 | 1.0203 |
| 29-30 | | | | 1.0004 | 0.9915 | 1.0016 | 1.0021 | 0.9857 | 0.9963 |
| 28-29 | | | 1.0013 | 1.0077 | 1.0013 | 0.9971 | 1.0009 | 1.0040 | 1.0021 |
| 27-28 | | 1.0056 | 1.0083 | 1.0017 | 1.0068 | 1.0106 | 1.0004 | 0.9966 | 1.0043 |
| 26-27 | 0.9757 | 1.0041 | 1.0040 | 1.0050 | 0.9929 | 1.0069 | 1.0030 | 0.9776 | 0.9962 |
| 25-26 | 1.0281 | 0.9967 | 1.0121 | 1.0134 | 1.0019 | 0.9955 | 1.0126 | 0.9881 | 1.0061 |
| 24-25 | 0.9995 | 1.0077 | 1.0115 | 0.9996 | 1.0000 | 1.0081 | 1.0129 | 0.9974 | 1.0046 |
| 23-24 | 1.0027 | 1.0027 | 1.0039 | 1.0083 | 0.9994 | 1.0152 | 0.9966 | 0.9965 | 1.0032 |
| 22-23 | 0.9917 | 0.9838 | 1.0153 | 1.0001 | 1.0041 | 1.0037 | 0.9798 | 0.9976 | 0.9970 |
| 21-22 | 0.9944 | 1.0034 | 1.0070 | 0.9865 | 0.9735 | 1.0010 | 0.9870 | 0.9884 | 0.9927 |
| 20-21 | 1.0014 | 1.0122 | 1.0058 | 1.0042 | 0.9940 | 1.0151 | 0.9958 | 0.9967 | 1.0032 |

# The Estimation of Loss Development Tail Factors: Exponential Decay
# Eight-Year Average of Indemnity Incurred Development Factors

Exponential Curve Fit

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (1) | (2) | (6) | (7) |
|---|---|---|---|---|---|---|---|---|---|---|
| | Development Period | Unfitted LDF | v(d) = (3) - 1 | ln [v(d)] = ln(4) | Using Last All Periods Fitted LDF | Fit Error | | Development Period (Continued) | Using Last All Periods Fitted LDF | Fit Error |
| 1 | 12-24 | 1.3369 | 0.337 | -1.088 | 1.065 | 0.272 | 41 | 492-504 | 1.0000 | |
| 2 | 24-36 | 1.1309 | 0.131 | -2.034 | 1.051 | 0.080 | 42 | 504-516 | 1.0000 | |
| 3 | 36-48 | 1.0533 | 0.053 | -2.933 | 1.040 | 0.013 | 43 | 516-528 | 1.0000 | |
| 4 | 48-60 | 1.0311 | 0.031 | -3.470 | 1.032 | -0.001 | 44 | 528-540 | 1.0000 | |
| 5 | 60-72 | 1.0210 | 0.021 | -3.862 | 1.025 | -0.004 | 45 | 540-552 | 1.0000 | |
| 6 | 72-84 | 1.0209 | 0.021 | -3.870 | 1.020 | 0.001 | 46 | 552-564 | 1.0000 | |
| 7 | 84-96 | 1.0086 | 0.009 | -4.752 | 1.016 | -0.007 | 47 | 564-576 | 1.0000 | |
| 8 | 96-108 | 1.0096 | 0.010 | -4.645 | 1.012 | -0.003 | 48 | 576-588 | 1.0000 | |
| 9 | 108-120 | 1.0068 | 0.007 | -4.998 | 1.010 | -0.003 | 49 | 588-600 | 1.0000 | |
| 10 | 120-132 | 1.0045 | 0.005 | -5.395 | 1.008 | -0.003 | 50 | 600-612 | 1.0000 | |
| 11 | 132-144 | 1.0025 | 0.002 | -6.002 | 1.006 | -0.004 | 51 | 612-624 | 1.0000 | |
| 12 | 144-156 | 1.0028 | 0.003 | -5.892 | 1.005 | -0.002 | 52 | 624-636 | 1.0000 | |
| 13 | 156-168 | 1.0008 | 0.001 | -7.100 | 1.004 | -0.003 | 53 | 636-648 | 1.0000 | |
| 14 | 168-180 | 0.9992 | -0.001 | | 1.003 | -0.004 | 54 | 648-660 | 1.0000 | |
| 15 | 180-192 | 0.9981 | -0.002 | | 1.0024 | -0.0043 | 55 | 660-672 | 1.0000 | |
| 16 | 192-204 | 1.0010 | 0.001 | -6.895 | 1.0019 | -0.0009 | 56 | 672-684 | 1.0000 | |
| 17 | 204-216 | 0.9991 | -0.001 | | 1.0015 | -0.0024 | 57 | 684-696 | 1.0000 | |
| 18 | 216-228 | 1.0038 | 0.004 | -5.579 | 1.0012 | 0.0026 | 58 | 696-708 | 1.0000 | |
| 19 | 228-240 | 0.9975 | -0.002 | | 1.0009 | -0.0034 | 59 | 708-720 | 1.0000 | |
| 20 | 240-252 | 0.9998 | 0.000 | | 1.0007 | -0.0009 | 60 | 720-732 | 1.0000 | |
| 21 | 252-264 | 0.9982 | -0.002 | | 1.0006 | -0.0024 | 61 | 732-744 | 1.0000 | |
| 22 | 264-276 | 1.0009 | 0.001 | -6.972 | 1.0005 | 0.0005 | 62 | 744-756 | 1.0000 | |
| 23 | 276-288 | 1.0003 | 0.000 | -8.071 | 1.0004 | -0.0001 | 63 | 756-768 | 1.0000 | |
| 24 | 288-300 | 1.0016 | 0.002 | -6.454 | 1.0003 | 0.0013 | 64 | 768-780 | 1.0000 | |
| 25 | 300-312 | 0.9975 | -0.003 | | 1.0002 | -0.0028 | 65 | 780-792 | 1.0000 | |
| 26 | 312-324 | 1.0001 | 0.000 | -9.903 | 1.0002 | -0.0001 | 66 | 792-804 | 1.0000 | |
| 27 | 324-336 | 0.9992 | -0.001 | | 1.0001 | -0.0009 | 67 | 804-816 | 1.0000 | |
| 28 | 336-348 | 0.9993 | -0.001 | | 1.0001 | -0.0008 | 68 | 816-828 | 1.0000 | |
| 29 | 348-360 | 1.0002 | 0.000 | -8.623 | 1.0001 | 0.0001 | 69 | 828-840 | 1.0000 | |
| 30 | 360-372 | | | | 1.0001 | | 70 | 840-852 | 1.0000 | |
| 31 | 372-384 | | | | 1.0001 | | 71 | 852-864 | 1.0000 | |
| 32 | 384-396 | | | | 1.0000 | | 72 | 864-876 | 1.0000 | |
| 33 | 396-408 | | | | 1.0000 | | 73 | 876-888 | 1.0000 | |
| 34 | 408-420 | | | | 1.0000 | | 74 | 888-900 | 1.0000 | |
| 35 | 420-432 | | | | 1.0000 | | 75 | 900-912 | 1.0000 | |
| 36 | 432-444 | | | | 1.0000 | | 76 | 912-924 | 1.0000 | |
| 37 | 444-456 | | | | 1.0000 | | 77 | 924-936 | 1.0000 | |
| 38 | 456-468 | | | | 1.0000 | | 78 | 936-948 | 1.0000 | |
| 39 | 468-480 | | | | 1.0000 | | 79 | 948-960 | 1.0000 | |
| 40 | 480-492 | | | | 1.0000 | | 80 | 960-972 | 1.0000 | |

Curve Fit Parameters

| Data Points Used | #of Data Points Used | Decay Rate | Coefficient | Truncated Tail Factor At 20th |
|---|---|---|---|---|
| All | 29 | 0.791 | 0.082 | 1.0036 |

Decay Rate = e^[slope of the linear fit of (1) and (5)]
Coefficient = intercept of linear fit of (1) and (5)
Fitted LDF (6) = 1 + Coefficient x Decay ^ [Period]
Truncated Tail Factor = Product of Fitted LDFs from development periods 20-80

# The Estimation of Loss Development Tail Factors: Exponential Decay
# Eight-Year Average of Medical Incurred Development Factors

Exponential Curve Fit

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (1) | (2) | (6) | (7) |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Unfitted | v(d) | ln [v(d)] | Using All Periods | | | Development Period | Using Last All Periods | |
| | Development Period | LDF | = (3) - 1 | = ln(4) | Fitted LDF | Fit Error | | (Continued) | Fitted LDF | Fit Error |
| 1 | 12-24 | 1.1566 | 0.157 | -1.854 | 1.0389 | 0.1177 | 41 | 492-504 | 1.0004 | |
| 2 | 24-36 | 1.0840 | 0.084 | -2.477 | 1.0346 | 0.0493 | 42 | 504-516 | 1.0003 | |
| 3 | 36-48 | 1.0406 | 0.041 | -3.205 | 1.0308 | 0.0097 | 43 | 516-528 | 1.0003 | |
| 4 | 48-60 | 1.0432 | 0.043 | -3.143 | 1.0274 | 0.0158 | 44 | 528-540 | 1.0003 | |
| 5 | 60-72 | 1.0396 | 0.040 | -3.229 | 1.0244 | 0.0152 | 45 | 540-552 | 1.0002 | |
| 6 | 72-84 | 1.0229 | 0.023 | -3.778 | 1.0217 | 0.0012 | 46 | 552-564 | 1.0002 | |
| 7 | 84-96 | 1.0244 | 0.024 | -3.714 | 1.0193 | 0.0051 | 47 | 564-576 | 1.0002 | |
| 8 | 96-108 | 1.0132 | 0.013 | -4.329 | 1.0172 | -0.0040 | 48 | 576-588 | 1.0002 | |
| 9 | 108-120 | 1.0150 | 0.015 | -4.202 | 1.0153 | -0.0003 | 49 | 588-600 | 1.0001 | |
| 10 | 120-132 | 1.0042 | 0.004 | -5.479 | 1.0136 | -0.0094 | 50 | 600-612 | 1.0001 | |
| 11 | 132-144 | 1.0007 | 0.001 | -7.264 | 1.0121 | -0.0114 | 51 | 612-624 | 1.0001 | |
| 12 | 144-156 | 1.0114 | 0.011 | -4.475 | 1.0107 | 0.0007 | 52 | 624-636 | 1.0001 | |
| 13 | 156-168 | 1.0088 | 0.009 | -4.736 | 1.0096 | -0.0008 | 53 | 636-648 | 1.0001 | |
| 14 | 168-180 | 1.0026 | 0.003 | -5.952 | 1.0085 | -0.0059 | 54 | 648-660 | 1.0001 | |
| 15 | 180-192 | 1.0062 | 0.006 | -5.081 | 1.0076 | -0.0013 | 55 | 660-672 | 1.0001 | |
| 16 | 192-204 | 1.0045 | 0.004 | -5.404 | 1.0067 | -0.0022 | 56 | 672-684 | 1.0001 | |
| 17 | 204-216 | 0.9955 | -0.005 | | 1.0060 | -0.0105 | 57 | 684-696 | 1.0001 | |
| 18 | 216-228 | 0.9998 | 0.000 | | 1.0053 | -0.0055 | 58 | 696-708 | 1.0000 | |
| 19 | 228-240 | 0.9969 | -0.003 | | 1.0047 | -0.0078 | 59 | 708-720 | 1.0000 | |
| 20 | 240-252 | 1.0032 | 0.003 | -5.760 | 1.0042 | -0.0011 | 60 | 720-732 | 1.0000 | |
| 21 | 252-264 | 0.9927 | -0.007 | | 1.0037 | -0.0111 | 61 | 732-744 | 1.0000 | |
| 22 | 264-276 | 0.9970 | -0.003 | | 1.0033 | -0.0063 | 62 | 744-756 | 1.0000 | |
| 23 | 276-288 | 1.0032 | 0.003 | -5.756 | 1.0030 | 0.0002 | 63 | 756-768 | 1.0000 | |
| 24 | 288-300 | 1.0046 | 0.005 | -5.384 | 1.0026 | 0.0020 | 64 | 768-780 | 1.0000 | |
| 25 | 300-312 | 1.0061 | 0.006 | -5.108 | 1.0023 | 0.0037 | 65 | 780-792 | 1.0000 | |
| 26 | 312-324 | 0.9962 | -0.004 | | 1.0021 | -0.0059 | 66 | 792-804 | 1.0000 | |
| 27 | 324-336 | 1.0043 | 0.004 | -5.452 | 1.0019 | 0.0024 | 67 | 804-816 | 1.0000 | |
| 28 | 336-348 | 1.0021 | 0.002 | -6.190 | 1.0016 | 0.0004 | 68 | 816-828 | 1.0000 | |
| 29 | 348-360 | 0.9963 | -0.004 | | 1.0015 | -0.0052 | 69 | 828-840 | 1.0000 | |
| 30 | 360-372 | | | | 1.0013 | | 70 | 840-852 | 1.0000 | |
| 31 | 372-384 | | | | 1.0012 | | 71 | 852-864 | 1.0000 | |
| 32 | 384-396 | | | | 1.0010 | | 72 | 864-876 | 1.0000 | |
| 33 | 396-408 | | | | 1.0009 | | 73 | 876-888 | 1.0000 | |
| 34 | 408-420 | | | | 1.0008 | | 74 | 888-900 | 1.0000 | |
| 35 | 420-432 | | | | 1.0007 | | 75 | 900-912 | 1.0000 | |
| 36 | 432-444 | | | | 1.0006 | | 76 | 912-924 | 1.0000 | |
| 37 | 444-456 | | | | 1.0006 | | 77 | 924-936 | 1.0000 | |
| 38 | 456-468 | | | | 1.0005 | | 78 | 936-948 | 1.0000 | |
| 39 | 468-480 | | | | 1.0005 | | 79 | 948-960 | 1.0000 | |
| 40 | 480-492 | | | | 1.0004 | | 80 | 960-972 | 1.0000 | |

Curve Fit Parameters

| Data Points Used | #of Data Points Used | Decay Rate | Coefficient | Truncated Tail Factor At 20th |
|---|---|---|---|---|
| All | 29 | 0.889 | 0.044 | 1.0387 |

Decay Rate = e^[slope of the linear fit of (1) and (5)]
Coefficient = intercept of linear fit of (1) and (5)
Fitted LDF (6) = 1 + Coefficient x Decay ^ [Period]
Truncated Tail Factor = Product of Fitted LDFs from development periods 20-80

**INDEMNITY PAID TO INCURRED LOSS DEVELOPMENT**

| | | |
|---|---|---|
| | Model | Y = a+b*ln(x)/x^2+c/x^2 |
| **EQUATION** | a | (0.002493292) |
| **COEFFICIENTS** | b | 1.217635896 |
| | c | 2.212903339 |
| | R^2 | 0.9994 |

| Development | 4 Year Average | Points Used | Fitted Value | Selected |
|---|---|---|---|---|
| 1-2 | 3.2080 | 3.2080 | 3.2104 | |
| 2-3 | 1.7829 | 1.7829 | 1.7617 | |
| 3-4 | 1.3867 | 1.3867 | 1.3920 | |
| 4-5 | 1.2110 | 1.2110 | 1.2413 | |
| 5-6 | 1.1418 | 1.1418 | 1.1644 | |
| 6-7 | 1.1183 | 1.1183 | 1.1196 | |
| 7-8 | 1.1035 | 1.1035 | 1.0910 | |
| 8-9 | 1.0723 | 1.0723 | 1.0716 | |
| 9-10 | 1.0722 | 1.0722 | 1.0579 | |
| 10-11 | 1.0662 | 1.0662 | 1.0477 | |
| 11-12 | 1.0385 | 1.0385 | 1.0399 | |
| 12-13 | 1.0292 | 1.0292 | 1.0339 | |
| 13-14 | 1.0300 | 1.0300 | 1.0291 | |
| 14-15 | 1.0204 | 1.0204 | 1.0252 | |
| 15-16 | 1.0181 | 1.0181 | 1.0220 | |
| 16-17 | 1.0211 | 1.0211 | 1.0193 | |
| 17-18 | 1.0132 | 1.0132 | 1.0171 | |
| 18-19 | 1.0136 | 1.0136 | 1.0152 | |
| 19-20 | 1.0093 | 1.0093 | 1.0136 | 1.0136 |
| 20-21 | 1.0102 | 1.0102 | 1.0122 | 1.0122 |
| 21-22 | 1.0092 | 1.0092 | 1.0109 | 1.0109 |
| 22-23 | 1.0116 | 1.0116 | 1.0099 | 1.0099 |
| 23-24 | 1.0121 | 1.0121 | 1.0089 | 1.0089 |
| 24-25 | 1.0087 | 1.0087 | 1.0081 | 1.0081 |
| 25-26 | 1.0070 | 1.0070 | 1.0073 | 1.0073 |
| 26-27 | 1.0083 | 1.0083 | 1.0066 | 1.0066 |
| 27-28 | 1.0079 | 1.0079 | 1.0060 | 1.0060 |
| 28-29 | 1.0085 | 1.0085 | 1.0055 | 1.0055 |
| 29-30 | 1.0139 | 1.0139 | 1.0050 | 1.0050 |
| 30-31 | | | 1.0046 | 1.0046 |
| 31-32 | | | 1.0042 | 1.0042 |
| 32-33 | | | 1.0038 | 1.0038 |
| 33-34 | | | 1.0034 | 1.0034 |
| 34-35 | | | 1.0031 | 1.0031 |
| 35-36 | | | 1.0028 | 1.0028 |
| 36-37 | | | 1.0026 | 1.0026 |
| 37-38 | | | 1.0023 | 1.0023 |
| 38-39 | | | 1.0021 | 1.0021 |
| 39-40 | | | 1.0019 | 1.0019 |
| 40-41 | | | 1.0017 | 1.0017 |
| 41-42 | | | 1.0015 | 1.0015 |
| 42-43 | | | 1.0013 | 1.0013 |
| 43-44 | | | 1.0012 | 1.0012 |
| 44-45 | | | 1.0010 | 1.0010 |
| 45-46 | | | 1.0009 | 1.0009 |
| 46-47 | | | 1.0008 | 1.0008 |
| 47-48 | | | 1.0006 | 1.0006 |
| 48-49 | | | 1.0005 | 1.0005 |
| 49-50 | | | 1.0004 | 1.0004 |
| 50-Ult * | 1.0000 | 1.0000 | 1.0003 | 1.0003 |
| | | Bridge Factor (Average of Selected Factors) | | 1.0042 |

* Selected

## MEDICAL PAID TO INCURRED LOSS DEVELOPMENT

| | | |
|---|---|---|
| | Model | Y = a+b*x^2+c/x |
| **EQUATION** | a | (0.080580203) |
| **COEFFICIENTS** | b | 7.89191E-06 |
| | c | 3.044420348 |
| | R^2 | 0.9334 |

| Development | 4 Year Average | Points Used | Fitted Value | Selected |
|---|---|---|---|---|
| 1-2 | 1.7475 | | 3.9638 | |
| 2-3 | 1.3422 | | 2.4417 | |
| 3-4 | 1.2274 | | 1.9343 | |
| 4-5 | 1.1811 | | 1.6807 | |
| 5-6 | 1.1791 | | 1.5285 | |
| 6-7 | 1.1698 | | 1.4271 | |
| 7-8 | 1.1643 | | 1.3547 | |
| 8-9 | 1.1846 | | 1.3005 | |
| 9-10 | 1.1876 | | 1.2583 | |
| 10-11 | 1.1694 | | 1.2247 | |
| 11-12 | 1.1433 | | 1.1971 | |
| 12-13 | 1.1429 | | 1.1743 | |
| 13-14 | 1.1692 | | 1.1549 | |
| 14-15 | 1.1466 | | 1.1384 | |
| 15-16 | 1.1495 | | 1.1242 | |
| 16-17 | 1.1216 | 1.1216 | 1.1117 | |
| 17-18 | 1.0908 | 1.0908 | 1.1008 | |
| 18-19 | 1.0852 | 1.0852 | 1.0911 | |
| 19-20 | 1.0709 | 1.0709 | 1.0825 | 1.0825 |
| 20-21 | 1.0875 | 1.0875 | 1.0748 | 1.0748 |
| 21-22 | 1.0730 | 1.0730 | 1.0679 | 1.0679 |
| 22-23 | 1.0660 | 1.0660 | 1.0616 | 1.0616 |
| 23-24 | 1.0653 | 1.0653 | 1.0560 | 1.0560 |
| 24-25 | 1.0493 | 1.0493 | 1.0508 | 1.0508 |
| 25-26 | 1.0365 | 1.0365 | 1.0461 | 1.0461 |
| 26-27 | 1.0367 | 1.0367 | 1.0418 | 1.0418 |
| 27-28 | 1.0352 | 1.0352 | 1.0379 | 1.0379 |
| 28-29 | 1.0308 | 1.0308 | 1.0343 | 1.0343 |
| 29-30 | 1.0397 | 1.0397 | 1.0310 | 1.0310 |
| 30-31 | | | 1.0280 | 1.0280 |
| 31-32 | | | 1.0252 | 1.0252 |
| 32-33 | | | 1.0226 | 1.0226 |
| 33-34 | | | 1.0203 | 1.0203 |
| 34-35 | | | 1.0181 | 1.0181 |
| 35-36 | | | 1.0161 | 1.0161 |
| 36-37 | | | 1.0142 | 1.0142 |
| 37-38 | | | 1.0125 | 1.0125 |
| 38-39 | | | 1.0109 | 1.0109 |
| 39-40 | | | 1.0095 | 1.0095 |
| 40-41 | | | 1.0082 | 1.0082 |
| 41-42 | | | 1.0069 | 1.0069 |
| 42-43 | | | 1.0058 | 1.0058 |
| 43-44 | | | 1.0048 | 1.0048 |
| 44-45 | | | 1.0039 | 1.0039 |
| 45-46 | | | 1.0031 | 1.0031 |
| 46-47 | | | 1.0023 | 1.0023 |
| 47-48 | | | 1.0016 | 1.0016 |
| 48-49 | | | 1.0010 | 1.0010 |
| 49-50 | | | 1.0005 | 1.0005 |
| 50-Ult * | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | | Bridge Factor (Average of Selected Factors) | | 1.0250 |

* Selected

# Paid Tail Bridge Factors