Exhibit 2a
Limited Losses
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Limited Losses

Pages 1 through 3 of this exhibit display indemnity triangles for incurred and paid to twenty-ninth loss development factors and the ratios of incurred to paid losses. Reported indemnity losses are not adjusted to a post-House Bill 175, pre-House Bill 373 basis.

Pages 4 through 6 of this exhibit display medical triangles on a post-House Bill 175, pre-House Bill 373 basis for incurred and paid to twenty-ninth loss development factors and the ratios of incurred to paid losses.

The number of diagonals shown in this exhibit are limited due to the change from a pre-Senate Bill 1 basis to a post-House Bill 175, pre-House Bill 373 basis in the rate and loss cost filing effective December 1, 2017.

Policy Year	INDEMNITY INCURRED																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																									1.0008	0.9984	1.0005	0.9993	
1987																								1.0001	0.9901	0.9997	0.9990	0.9990	
1988																							1.0009	1.0041	0.9990	1.0017	0.9990	1.0004	
1989																						0.9987	1.0022	0.9978	0.9954	0.9994	0.9969	0.9999	
1990																					0.9993	0.9986	0.9988	1.0149	0.9985	1.0027	1.0012		
1991																				0.9978	0.9968	1.0086	1.0008	0.9968	0.9977	0.9991			
1992																			0.9965	0.9964	0.9983	0.9991	0.9977	0.9985	0.9989				
1993																		1.0116	0.9924	0.9989	1.0029	0.9991	1.0008	0.9980					
1994																	0.9781	1.0328	0.9884	1.0102	0.9946	1.0012	1.0046						
1995																0.9995	0.9987	0.9993	0.9988	0.9920	0.9991	1.0006							
1996															1.0030	1.0039	0.9962	1.0029	1.0004	0.9983	0.9902								
1997														1.0036	1.0019	0.9981	0.9965	0.9976	0.9991	1.0026									
1998													1.0045	0.9963	0.9997	1.0003	1.0007	1.0002	1.0008										
1999												1.0221	0.9951	0.9977	0.9983	1.0061	1.0026	0.9967											
2000											0.9957	1.0178	1.0031	0.9964	0.9964	0.9977	1.0007												
2001										1.0002	1.0026	1.0020	0.9989	0.9985	0.9954	1.0005													
2002									1.0064	1.0017	0.9964	0.9949	0.9994	0.9985	0.9982														
2003								1.0119	1.0075	1.0237	1.0004	0.9999	0.9972	1.0010															
2004							1.0209	1.0091	1.0083	1.0017	1.0051	1.0016	1.0066																
2005						1.0306	1.0059	1.0009	1.0008	0.9975	1.0038	0.9993																	
2006					1.0148	1.0321	1.0099	1.0135	1.0080	1.0029	0.9968																		
2007				1.0177	1.0290	1.0344	1.0098	1.0063	0.9949	1.0007																			
2008			1.0368	1.0537	1.0329	1.0033	1.0039	1.0046	1.0236																				
2009		1.2167	1.0580	1.0632	1.0328	1.0148	1.0168	1.0212																					
2010	1.3101	1.2485	1.0578	0.9857	1.0222	1.0288	1.0041																						
2011	1.2854	1.0995	1.0445	1.0245	1.0085	1.0201																							
2012	1.3228	1.1065	1.0872	1.0280	1.0113																								
2013	1.2829	1.1557	1.0302	1.0238																									
2014	1.2754	1.0985	1.0541																										
2015	1.4626	1.0995																											
2016	1.4411																												
AVERAGES																													Tail Factor
3 yr	1.3930	1.1179	1.0572	1.0254	1.0140	1.0212	1.0083	1.0107	1.0088	1.0004	1.0019	1.0003	1.0011	0.9993	0.9967	1.0014	1.0013	0.9982	1.0001	0.9976	0.9946	1.0003	1.0010	0.9978	0.9984	1.0004	0.9990	0.9998	
4 yr	1.3655	1.1151	1.0540	1.0155	1.0187	1.0168	1.0087	1.0114	1.0068	1.0007	1.0015	0.9989	1.0005	0.9986	0.9971	1.0012	1.0001	0.9994	0.9998	1.0008	0.9967	1.0000	1.0010	1.0021	0.9976	1.0007	0.9990	0.9997	
5 yr	1.3570	1.1119	1.0548	1.0250	1.0215	1.0203	1.0089	1.0093	1.0071	1.0053	1.0005	0.9995	1.0010	0.9984	0.9976	1.0005	0.9993	0.9993	0.9975	1.0004	0.9970	1.0017	1.0005	1.0012	0.9979	1.0005	0.9993	0.9997	
ALL	1.3400	1.1464	1.0527	1.0281	1.0216	1.0234	1.0102	1.0096	1.0071	1.0041	1.0001	1.0054	1.0007	0.9989	0.9990	1.0009	0.9962	1.0059	0.9966	0.9995	0.9973	1.0008	1.0008	1.0015	0.9972	1.0002	0.9993	0.9997	
Selected*	1.3655	1.1152	1.0507	1.0269	1.0160	1.0103	1.0070	1.0050	1.0037	1.0028	1.0022	1.0018	1.0014	1.0012	1.0010	1.0008	1.0007	1.0006	1.0005	1.0005	1.0004	1.0003	1.0003	1.0003	1.0002	1.0002	1.0002	1.0002	0.9957
Cumulative	1.7326	1.2688	1.1378	1.0829	1.0545	1.0379	1.0273	1.0202	1.0151	1.0113	1.0085	1.0063	1.0045	1.0031	1.0019	1.0009	1.0001	0.9994	0.9988	0.9983	0.9978	0.9974	0.9971	0.9968	0.9965	0.9963	0.9961	0.9959	0.9957

* Y = a*(1+x)^b
a = 2.632294 b = -2.848435

INDEMNITY PAID

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																									1.0024	1.0008	1.0018	1.0022	
1987																								1.0001	0.9848	1.0015	1.0008	0.9993	
1988																							1.0019	1.0078	1.0002	1.0045	1.0004	1.0001	
1989																						0.9997	1.0038	0.9999	0.9968	1.0001	0.9959	0.9997	
1990																					1.0017	1.0006	1.0021	1.0027	1.0014	1.0013	1.0018		
1991																				1.0055	1.0032	1.0198	1.0040	1.0008	1.0019	1.0003			
1992																			1.0062	0.9976	0.9984	0.9973	0.9982	0.9992	0.9991				
1993																		1.0063	1.0025	1.0007	1.0051	1.0008	1.0032	1.0021					
1994																	1.0040	1.0023	1.0387	1.0025	1.0091	1.0008	1.0036						
1995																1.0021	1.0025	1.0005	1.0015	0.9997	1.0006	1.0010							
1996															1.0057	1.0061	1.0035	1.0036	1.0029	1.0016	0.9988								
1997														1.0133	1.0129	1.0084	1.0032	0.9989	1.0051	1.0039									
1998													1.0101	1.0028	1.0101	1.0078	1.0025	1.0067	1.0010										
1999												1.0109	1.0226	1.0028	1.0020	1.0107	1.0043	1.0010											
2000											1.0108	1.0108	1.0087	1.0069	1.0023	1.0119	1.0019												
2001										1.0114	1.0126	1.0112	1.0092	1.0054	1.0023	1.0017													
2002									1.0126	1.0155	1.0127	1.0088	1.0012	0.9996	1.0002														
2003								1.0203	1.0193	1.0341	1.0075	1.0073	1.0083	1.0056															
2004							1.0260	1.0347	1.0164	1.0075	1.0043	1.0058	1.0090																
2005						1.0467	1.0353	1.0284	1.0184	1.0288	1.0060	1.0019																	
2006					1.0765	1.0528	1.0547	1.0410	1.0226	1.0147	1.0050																		
2007				1.1237	1.0797	1.0310	1.0198	1.0377	1.0111	1.0224																			
2008			1.2065	1.1193	1.0546	1.0393	1.0191	1.0212	1.0367																				
2009		1.5144	1.1852	1.1210	1.0898	1.0598	1.0702	1.0339																					
2010	1.9083	1.5790	1.1985	1.0875	1.0516	1.0524	1.0330																						
2011	2.0196	1.3943	1.1632	1.0541	1.0520	1.0500																							
2012	2.0393	1.4475	1.2342	1.0962	1.0426																								
2013	1.8383	1.3806	1.2102	1.0916																									
2014	1.9441	1.4012	1.1616																										
2015	2.1255	1.3174																											
2016	2.0106																												
AVERAGES																													Tail Factor
3 yr	2.0267	1.3664	1.2020	1.0806	1.0487	1.0541	1.0408	1.0309	1.0235	1.0220	1.0051	1.0050	1.0062	1.0035	1.0016	1.0081	1.0029	1.0022	1.0030	1.0017	1.0028	1.0009	1.0017	1.0007	1.0008	1.0006	0.9994	0.9997	
4 yr	1.9796	1.3867	1.1923	1.0824	1.0590	1.0504	1.0355	1.0335	1.0222	1.0184	1.0057	1.0060	1.0069	1.0044	1.0017	1.0080	1.0030	1.0026	1.0026	1.0019	1.0034	1.0000	1.0023	1.0012	0.9998	1.0016	0.9997	1.0003	
5 yr	1.9916	1.3882	1.1935	1.0901	1.0581	1.0465	1.0394	1.0324	1.0210	1.0215	1.0071	1.0070	1.0073	1.0041	1.0034	1.0081	1.0031	1.0021	1.0098	1.0017	1.0024	1.0039	1.0022	1.0009	0.9999	1.0015	1.0001	1.0003	
ALL	1.9837	1.4335	1.1942	1.0991	1.0638	1.0474	1.0369	1.0310	1.0196	1.0192	1.0084	1.0081	1.0099	1.0052	1.0051	1.0070	1.0031	1.0028	1.0083	1.0016	1.0024	1.0029	1.0024	1.0018	0.9981	1.0014	1.0001	1.0003	
Selected*	1.9797	1.3857	1.1838	1.1036	1.0648	1.0435	1.0308	1.0226	1.0171	1.0132	1.0105	1.0084	1.0069	1.0057	1.0048	1.0041	1.0036	1.0031	1.0027	1.0025	1.0022	1.0020	1.0019	1.0017	1.0016	1.0015	1.0015	1.0098**	0.9957
Cumulative	4.6392	2.3434	1.6911	1.4286	1.2944	1.2157	1.1650	1.1302	1.1052	1.0866	1.0725	1.0613	1.0525	1.0453	1.0393	1.0344	1.0302	1.0265	1.0233	1.0205	1.0180	1.0158	1.0137	1.0118	1.0101	1.0085	1.0070	1.0055	0.9957

* Y = a+b/x+c/x^2+d/x^3
a = 0.003056 b = -0.132761 c = 2.482746 d = -1.373305
** Paid-Incurred four-year average

INDEMNITY PAID-INCURRED

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29
1986																									1.0232	1.0191	1.0167	1.0175
1987																								1.0096	0.9995	1.0154	1.0121	1.0103
1988																							1.0146	1.0170	1.0086	1.0097	1.0041	1.0041
1989																						1.0115	1.0140	1.0082	1.0039	1.0065	1.0033	1.0073
1990																					1.0225	1.0192	1.0186	1.0308	1.0265	1.0279	1.0278	
1991																				1.0402	1.0312	1.0389	1.0187	1.0114	1.0082	1.0054		
1992																			1.0086	0.9988	0.9996	1.0001	1.0006	1.0008	1.0004			
1993																		1.0438	1.0294	1.0272	1.0299	1.0238	1.0238	1.0185				
1994																	1.0470	1.0771	1.0708	1.0394	1.0312	1.0230	1.0270					
1995																1.0283	1.0250	1.0227	1.0202	1.0105	1.0099	1.0099						
1996															1.0405	1.0388	1.0258	1.0284	1.0252	1.0207	1.0092							
1997														1.0680	1.0564	1.0428	1.0277	1.0220	1.0224	1.0200								
1998													1.0473	1.0335	1.0332	1.0240	1.0168	1.0144	1.0085									
1999												1.0577	1.0419	1.0137	1.0130	1.0172	1.0091	1.0015										
2000											1.0723	1.0807	1.0684	1.0480	1.0371	1.0324	1.0210											
2001										1.0736	1.0655	1.0482	1.0482	1.0371	1.0269	1.0252												
2002									1.0711	1.0618	1.0441	1.0181	1.0087	1.0060	1.0046													
2003								1.1095	1.0959	1.1013	1.0610	1.0530	1.0430	1.0360														
2004							1.0912	1.0731	1.0474	1.0310	1.0285	1.0258	1.0264															
2005						1.1859	1.1397	1.0988	1.0725	1.0505	1.0257	1.0190																
2006					1.2569	1.2059	1.1612	1.1138	1.0785	1.0582	1.0400																	
2007				1.3344	1.2217	1.1686	1.1426	1.1274	1.0810	1.0646																		
2008			1.4719	1.2842	1.1765	1.1321	1.0936	1.0781	1.0808																			
2009		2.2774	1.5905	1.4198	1.3074	1.2175	1.1683	1.1157																				
2010	3.5080	2.2904	1.4922	1.2346	1.1605	1.1354	1.0836																					
2011	3.3093	1.7915	1.3447	1.1844	1.1335	1.0996																						
2012	3.6762	2.0015	1.5034	1.2533	1.1561																							
2013	3.0838	1.9387	1.4471	1.2248																								
2014	3.1560	1.7717	1.3330																									
2015	3.1826	1.6416																										
2016	3.5863																											
AVERAGES																												
3 yr	3.3083	1.7840	1.4278	1.2208	1.1500	1.1508	1.1152	1.1071	1.0801	1.0578	1.0314	1.0326	1.0260	1.0264	1.0229	1.0249	1.0156	1.0126	1.0187	1.0171	1.0168	1.0189	1.0171	1.0102	1.0117	1.0133	1.0117	1.0072
4 yr	3.2522	1.8384	1.4071	1.2243	1.1894	1.1462	1.1220	1.1088	1.0782	1.0511	1.0388	1.0290	1.0316	1.0318	1.0204	1.0247	1.0187	1.0166	1.0191	1.0227	1.0201	1.0142	1.0175	1.0154	1.0098	1.0124	1.0118	1.0098
5 yr	3.3370	1.8290	1.4241	1.2634	1.1868	1.1506	1.1299	1.1068	1.0720	1.0611	1.0399	1.0328	1.0389	1.0282	1.0230	1.0283	1.0201	1.0178	1.0294	1.0236	1.0160	1.0191	1.0177	1.0139	1.0095	1.0130	1.0128	1.0098
ALL	3.3575	1.9590	1.4547	1.2765	1.2018	1.1636	1.1257	1.1023	1.0753	1.0630	1.0482	1.0432	1.0406	1.0346	1.0302	1.0298	1.0246	1.0300	1.0264	1.0224	1.0191	1.0181	1.0168	1.0138	1.0100	1.0140	1.0128	1.0098
Selected	3.2522	1.8384	1.4071	1.2243	1.1894	1.1462	1.1220	1.1088	1.0782	1.0511	1.0388	1.0290	1.0316	1.0318	1.0204	1.0247	1.0187	1.0166	1.0191	1.0227	1.0201	1.0142	1.0175	1.0154	1.0098	1.0124	1.0118	1.0098

MEDICAL INCURRED (POST-HB175, PRE-HB373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																									1.0013	0.9757	1.0056	1.0013	
1987																								1.0090	1.0281	1.0041	1.0083	1.0054	
1988																							1.0022	0.9995	0.9967	1.0040	1.0015	1.0022	
1989																						1.0001	1.0027	1.0077	1.0121	1.0050	1.0069	0.9953	
1990																					1.0065	0.9917	1.0027	1.0115	1.0072	0.9988	1.0095		
1991																				0.9995	0.9944	0.9838	1.0039	0.9998	1.0028	1.0037			
1992																			1.0126	1.0014	1.0034	1.0153	1.0072	1.0009	0.9936				
1993																		0.9957	0.9801	1.0122	1.0070	0.9999	1.0065	1.0056					
1994																	1.0088	1.0116	0.9761	1.0058	0.9883	1.0035	1.0115						
1995																1.0239	0.9968	0.9932	1.0025	1.0045	0.9826	1.0025							
1996															1.0191	1.0210	0.9846	1.0199	0.9996	0.9947	0.9957								
1997														1.0129	1.0111	1.0017	1.0035	0.9941	1.0178	1.0193									
1998													0.9959	1.0145	0.9990	1.0029	1.0207	1.0027	1.0004										
1999												0.9965	0.9926	0.9764	1.0185	0.9935	1.0192	0.9936											
2000											1.0292	1.0208	0.9887	0.9915	1.0120	1.0216	0.9602												
2001										1.0146	0.9936	0.9987	1.0236	1.0314	1.0150	1.0010													
2002									1.0331	0.9769	1.0135	1.0212	1.0239	1.0079	0.9794														
2003								1.0505	1.0220	1.0119	1.0120	1.0234	1.0211	1.0078															
2004							1.0083	0.9937	1.0161	1.0345	1.0380	1.0504	1.0203																
2005						1.0376	1.0117	1.0329	1.0266	1.0264	0.9691	1.0063																	
2006					1.0451	1.0396	1.0615	1.0079	1.0274	0.9983	0.9986																		
2007				1.0144	1.0358	1.0224	1.0285	1.0398	1.0106	1.0084																			
2008			1.0790	1.0527	1.0812	1.0442	1.0635	1.0221	0.9990																				
2009		1.1415	1.0672	1.1216	1.0573	1.0317	1.0488	1.0257																					
2010	1.1965	1.1308	1.0692	1.0654	1.0576	1.0595	1.0033																						
2011	1.1849	1.0855	1.0454	1.0314	1.0384	0.9973																							
2012	1.2377	1.1434	1.0563	1.0259	1.0274																								
2013	1.2919	1.1484	1.0887	0.9946																									
2014	1.2026	1.0880	1.0302																										
2015	1.1434	1.0041																											
2016	1.1529																												
AVERAGES																													Tail Factor
3 yr	1.1663	1.0802	1.0584	1.0173	1.0411	1.0295	1.0385	1.0292	1.0123	1.0110	1.0019	1.0267	1.0218	1.0157	1.0021	1.0054	1.0000	0.9968	1.0059	1.0062	0.9889	1.0020	1.0084	1.0021	1.0012	1.0025	1.0060	1.0010	
4 yr	1.1977	1.0960	1.0552	1.0293	1.0452	1.0332	1.0360	1.0239	1.0159	1.0169	1.0044	1.0253	1.0222	1.0097	1.0062	1.0048	1.0009	1.0026	1.0051	1.0061	0.9934	1.0053	1.0073	1.0045	1.0039	1.0029	1.0066	1.0011	
5 yr	1.2057	1.0939	1.0580	1.0478	1.0524	1.0310	1.0411	1.0257	1.0159	1.0159	1.0062	1.0200	1.0155	1.0030	1.0048	1.0041	0.9976	1.0007	0.9993	1.0073	0.9954	1.0010	1.0064	1.0051	1.0025	1.0031	1.0064	1.0011	
ALL	1.2014	1.1060	1.0623	1.0437	1.0490	1.0332	1.0322	1.0247	1.0193	1.0101	1.0077	1.0168	1.0094	1.0061	1.0077	1.0094	0.9991	1.0015	0.9984	1.0053	0.9968	0.9995	1.0052	1.0049	1.0060	0.9986	1.0064	1.0011	
Selected*	1.1979	1.0916	1.0600	1.0449	1.0358	1.0298	1.0253	1.0219	1.0192	1.0169	1.0150	1.0134	1.0120	1.0107	1.0096	1.0086	1.0077	1.0069	1.0061	1.0054	1.0047	1.0041	1.0036	1.0030	1.0025	1.0020	1.0016	1.0012	1.0038
Cumulative	1.8941	1.5812	1.4485	1.3665	1.3078	1.2626	1.2260	1.1958	1.1702	1.1481	1.1290	1.1123	1.0976	1.0846	1.0731	1.0629	1.0539	1.0458	1.0387	1.0324	1.0268	1.0220	1.0178	1.0142	1.0111	1.0086	1.0066	1.0050	1.0038

* Y = a+b/x^.5+c*ln(x)/x
a = -0.027650 b = 0.225571 c = -0.116147

MEDICAL PAID (POST-HB175, PRE-HB373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																									1.0028	1.0123	1.0034	1.0044	
1987																								1.0239	1.0332	1.0112	1.0083	1.0135	
1988																							1.0037	1.0065	1.0050	1.0023	1.0012	1.0005	
1989																						1.0044	1.0130	1.0167	1.0196	1.0030	1.0102	1.0016	
1990																					1.0091	1.0128	1.0072	1.0097	1.0044	1.0087	1.0058		
1991																				1.0069	1.0086	1.0083	1.0130	1.0026	1.0042	1.0051			
1992																			1.0118	1.0082	1.0116	1.0072	1.0029	1.0017	1.0011				
1993																		1.0150	1.0146	1.0086	1.0127	1.0102	1.0084	1.0192					
1994																	1.0108	1.0114	1.0243	1.0054	1.0096	1.0056	1.0060						
1995																1.0104	1.0276	1.0141	1.0064	1.0050	1.0034	1.0036							
1996															1.0340	1.0243	1.0181	1.0219	1.0139	1.0085	1.0054								
1997														1.0152	1.0172	1.0226	1.0099	1.0179	1.0067	1.0242									
1998													1.0104	1.0106	1.0047	1.0089	1.0145	1.0209	1.0045										
1999												1.0176	1.0122	1.0046	1.0167	1.0063	1.0034	1.0145											
2000											1.0401	1.0273	1.0217	1.0190	1.0087	1.0067	1.0063												
2001										1.0246	1.0233	1.0212	1.0135	1.0302	1.0149	1.0098													
2002									1.0247	1.0348	1.0330	1.0495	1.0141	1.0117	1.0144														
2003								1.0413	1.0398	1.0320	1.0216	1.0216	1.0305	1.0277															
2004							1.0216	1.0252	1.0274	1.0314	1.0200	1.0176	1.0229																
2005						1.0507	1.0386	1.0287	1.0196	1.0438	1.0178	1.0107																	
2006					1.0691	1.0464	1.0455	1.0442	1.0420	1.0216	1.0191																		
2007				1.0553	1.0467	1.0357	1.0336	1.0320	1.0397	1.0122																			
2008			1.0832	1.0908	1.0532	1.0508	1.0421	1.0235	1.0312																				
2009		1.1790	1.0989	1.0575	1.0852	1.0635	1.0412	1.0315																					
2010	1.3999	1.1659	1.1042	1.0721	1.0459	1.0409	1.0334																						
2011	1.3538	1.1127	1.0794	1.0179	1.0554	1.0253																							
2012	1.3604	1.1744	1.0854	1.0661	1.0336																								
2013	1.4553	1.1889	1.0735	1.0599																									
2014	1.4057	1.1395	1.0514																										
2015	1.3447	1.0886																											
2016	1.3709																												
AVERAGES																													Tail Factor
3 yr	1.3738	1.1390	1.0701	1.0480	1.0450	1.0432	1.0389	1.0290	1.0376	1.0259	1.0190	1.0166	1.0225	1.0232	1.0127	1.0076	1.0081	1.0178	1.0084	1.0126	1.0061	1.0065	1.0058	1.0078	1.0032	1.0056	1.0057	1.0052	
4 yr	1.3942	1.1479	1.0724	1.0540	1.0550	1.0451	1.0376	1.0328	1.0331	1.0273	1.0196	1.0249	1.0203	1.0222	1.0137	1.0079	1.0085	1.0188	1.0079	1.0108	1.0078	1.0067	1.0076	1.0083	1.0073	1.0048	1.0064	1.0050	
5 yr	1.3874	1.1408	1.0788	1.0547	1.0547	1.0432	1.0392	1.0320	1.0320	1.0282	1.0223	1.0241	1.0205	1.0186	1.0119	1.0109	1.0104	1.0179	1.0112	1.0103	1.0085	1.0070	1.0075	1.0100	1.0069	1.0061	1.0058	1.0050	
ALL	1.3844	1.1499	1.0823	1.0599	1.0556	1.0448	1.0366	1.0323	1.0321	1.0286	1.0250	1.0236	1.0179	1.0170	1.0158	1.0127	1.0129	1.0165	1.0117	1.0095	1.0086	1.0074	1.0077	1.0115	1.0100	1.0071	1.0058	1.0050	
Selected*	1.3957	1.1366	1.0832	1.0616	1.0499	1.0423	1.0368	1.0326	1.0293	1.0264	1.0240	1.0218	1.0199	1.0182	1.0166	1.0152	1.0139	1.0126	1.0114	1.0103	1.0093	1.0083	1.0074	1.0065	1.0057	1.0049	1.0041	1.0312**	1.0038
Cumulative	2.8790	2.0628	1.8149	1.6755	1.5782	1.5032	1.4422	1.3910	1.3471	1.3088	1.2751	1.2452	1.2187	1.1949	1.1735	1.1544	1.1371	1.1215	1.1075	1.0951	1.0839	1.0739	1.0651	1.0572	1.0504	1.0445	1.0394	1.0351	1.0038

* Y = a+b*log(x)+c/x^2
a = 0.068394 b = -0.019650 c = 0.327281
** Paid-Incurred four-year average

MEDICAL PAID-INCURRED (POST-HB175, PRE-HB373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29
1986																									1.0756	1.0466	1.0371	1.0327
1987																								1.1111	1.1157	1.0771	1.0729	1.0697
1988																							1.0245	1.0204	1.0069	1.0097	1.0090	1.0100
1989																						1.0497	1.0480	1.0437	1.0384	1.0235	1.0275	1.0125
1990																					1.1146	1.0954	1.0617	1.0864	1.0838	1.0781	1.0791	
1991																				1.0704	1.0579	1.0347	1.0297	1.0163	1.0166	1.0160		
1992																			1.0324	1.0218	1.0180	1.0213	1.0213	1.0193	1.0112			
1993																		1.1276	1.0892	1.0873	1.0864	1.0726	1.0688	1.0662				
1994																	1.1289	1.1302	1.1036	1.0765	1.0582	1.0513	1.0578					
1995																1.1376	1.1255	1.0956	1.0780	1.0760	1.0519	1.0513						
1996															1.2306	1.2162	1.1604	1.1756	1.1500	1.1284	1.1144							
1997														1.1594	1.1556	1.1221	1.1134	1.0960	1.0971	1.1113								
1998													1.0977	1.0963	1.0843	1.0832	1.0959	1.0834	1.0623									
1999												1.1406	1.1142	1.0824	1.0981	1.0730	1.0870	1.0769										
2000											1.2447	1.2116	1.1656	1.1342	1.1264	1.1409	1.0887											
2001										1.2392	1.2017	1.1524	1.1892	1.2101	1.1928	1.1774												
2002									1.2280	1.1709	1.1552	1.1398	1.1121	1.1055	1.0704													
2003								1.2897	1.2662	1.2294	1.2134	1.2155	1.2159	1.1903														
2004							1.2042	1.1714	1.1667	1.1698	1.1773	1.2126	1.1866															
2005						1.3044	1.2561	1.2227	1.2450	1.2532	1.1689	1.1537																
2006					1.3036	1.2860	1.3014	1.2568	1.2366	1.1862	1.1578																	
2007				1.2856	1.2611	1.2196	1.2246	1.2320	1.2066	1.1716																		
2008			1.3205	1.2804	1.2700	1.2601	1.2753	1.2510	1.2213																			
2009		1.4304	1.2938	1.3148	1.3166	1.2517	1.2347	1.2193																				
2010	1.8031	1.4523	1.3064	1.2721	1.2550	1.2716	1.2267																					
2011	1.7023	1.3566	1.2786	1.2217	1.2469	1.1810																						
2012	1.6971	1.4285	1.2849	1.2152	1.1706																							
2013	1.7802	1.4048	1.2872	1.1932																								
2014	1.7857	1.3836	1.2514																									
2015	1.7064	1.2747																										
2016	1.8588																											
AVERAGES																												
3 yr	1.7836	1.3544	1.2745	1.2100	1.2242	1.2348	1.2456	1.2341	1.2215	1.2037	1.1680	1.1939	1.1715	1.1686	1.1299	1.1304	1.0905	1.0854	1.1031	1.1052	1.0748	1.0584	1.0493	1.0339	1.0372	1.0392	1.0385	1.0307
4 yr	1.7828	1.3729	1.2755	1.2256	1.2473	1.2411	1.2403	1.2398	1.2274	1.1952	1.1794	1.1804	1.1760	1.1600	1.1219	1.1186	1.0963	1.1080	1.0969	1.0981	1.0777	1.0491	1.0444	1.0471	1.0375	1.0318	1.0471	1.0312
5 yr	1.7656	1.3696	1.2817	1.2434	1.2518	1.2368	1.2525	1.2364	1.2152	1.2020	1.1745	1.1748	1.1739	1.1445	1.1144	1.1193	1.1091	1.1055	1.0982	1.0959	1.0658	1.0462	1.0479	1.0464	1.0314	1.0409	1.0451	1.0312
ALL	1.7619	1.3901	1.2890	1.2547	1.2605	1.2535	1.2461	1.2347	1.2243	1.2029	1.1884	1.1752	1.1545	1.1397	1.1369	1.1358	1.1143	1.1122	1.0875	1.0817	1.0716	1.0538	1.0445	1.0519	1.0497	1.0418	1.0451	1.0312
Selected	1.7828	1.3729	1.2755	1.2256	1.2473	1.2411	1.2403	1.2398	1.2274	1.1952	1.1794	1.1804	1.1760	1.1600	1.1219	1.1186	1.0963	1.1080	1.0969	1.0981	1.0777	1.0491	1.0444	1.0471	1.0375	1.0318	1.0471	1.0312