Exhibit 2
Unlimited Losses
As Filed

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 the four-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 thirtieth and the average of the incurred and paid to thirtieth 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 12/31/2019.

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 2006 set equal to unity. Staff selected a seven-point frequency trend factor of -5.4% (Policy Years 2010 through 2017). 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 (12/1/21). 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 (12/1/21) 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 15-16	PDF 16-17	PDF 17-18	PDF 18-19	4 Year Average	Selected PDF
Beyond	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
29-30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
28-29	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
27-28	1.0000	1.0000	1.0000	1.0002	1.0001	1.0000
26-27	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000
25-26	1.0000	1.0003	1.0000	1.0000	1.0001	1.0000
24-25	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000
23-24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
22-23	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000
21-22	1.0001	1.0000	0.9988	1.0000	0.9997	1.0000
20-21	1.0000	1.0001	1.0013	1.0000	1.0003	1.0000
19-20	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0001	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	1.0000	1.0000	1.0000
11-12	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	1.0004	1.0000	1.0001	1.0000
8-9	1.0000	0.9996	1.0001	1.0001	1.0000	1.0000
7-8	1.0000	1.0000	1.0009	1.0002	1.0003	1.0003
6-7	1.0000	0.9999	1.0001	1.0001	1.0000	1.0000
5-6	0.9999	1.0000	1.0001	0.9992	0.9998	0.9998
4-5	1.0003	1.0014	1.0001	1.0001	1.0005	1.0005
3-4	1.0002	1.0002	0.9998	1.0007	1.0002	1.0002
2-3	0.9993	0.9990	0.9986	0.9950	0.9980	0.9980
1-2	1.0125	1.0063	1.0073	1.0061	1.0080	1.0080

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1989	110,749,576	1.0000	110,749,576	0.9536	0.9919	1.0000
29-30	1990	99,918,040	1.0000	99,918,040	0.9536	0.9915	1.0037
28-29	1991	95,964,951	1.0000	95,964,951	0.9536	0.9913	1.0083
27-28	1992	87,056,863	1.0000	87,056,863	0.9536	0.9914	1.0137
26-27	1993	87,770,982	1.0000	87,770,982	0.9536	0.9914	1.0144
25-26	1994	82,285,706	1.0000	82,285,706	0.9912	0.9942	1.0129
24-25	1995	78,654,617	1.0000	78,654,617	1.0633	0.9971	1.0112
23-24	1996	82,540,859	1.0000	82,540,859	1.0662	0.9973	1.0131
22-23	1997	81,921,802	1.0000	81,921,802	1.0144	0.9979	1.0081
21-22	1998	86,403,942	1.0000	86,403,942	0.9363	0.9986	1.0001
20-21	1999	80,847,926	1.0000	80,847,926	1.0788	0.9989	0.9959
19-20	2000	89,482,794	1.0000	89,482,794	1.0648	0.9988	0.9929
18-19	2001	88,003,203	1.0000	88,003,203	1.1196	0.9982	0.9956
17-18	2002	114,130,309	1.0000	114,130,309	0.9383	0.9976	0.9982
16-17	2003	129,497,030	1.0000	129,497,030	0.8803	0.9966	1.0010
15-16	2004	152,848,419	1.0000	152,848,419	0.9158	0.9963	0.9999
14-15	2005	186,118,337	1.0000	186,118,337	0.8053	0.9968	0.9985
13-14	2006	205,717,577	1.0000	205,717,577	0.7692	0.9975	0.9960
12-13	2007	199,865,396	1.0000	199,865,396	0.7897	0.9977	0.9974
11-12	2008	151,069,567	1.0000	151,069,567	1.0655	0.9974	0.9989
10-11	2009	118,590,101	1.0000	118,590,101	1.3270	0.9971	1.0147
9-10	2010	106,116,744	1.0000	106,116,744	1.4438	0.9970	1.0141
8-9	2011	105,773,822	1.0000	105,773,822	1.4538	0.9968	1.0145
7-8	2012	115,267,794	1.0003	115,302,374	1.2474	0.9966	1.0156
6-7	2013	135,130,720	1.0003	135,171,259	1.0172	0.9966	1.0139
5-6	2014	148,049,227	1.0001	148,064,032	0.9244	0.9966	1.0141
4-5	2015	146,348,416	1.0006	146,436,225	1.0197	0.9965	1.0166
3-4	2016	165,860,349	1.0008	165,993,037	0.9658	0.9973	1.0153
2-3	2017	177,798,697	0.9988	177,585,339	0.9891	0.9975	1.0134
1-2	2018	174,630,877	1.0068	175,818,367	1.0241	0.9973	1.0134

PREMIUMS	Policy Year	Other Adjustments	On-Level SEP
	1989	1.0000	104,755,348
	1990	1.0000	94,821,493
	1991	1.0000	91,468,964
	1992	1.0000	83,431,032
	1993	1.0000	84,173,494
	1994	1.0000	82,131,816
	1995	1.0000	84,324,896
	1996	1.0000	88,917,204
	1997	1.0000	83,598,671
	1998	1.0000	80,794,830
	1999	1.0000	86,765,598
	2000	1.0000	94,491,256
	2001	1.0000	97,918,290
	2002	1.0000	106,639,160
	2003	1.0000	113,722,257
	2004	1.0000	139,446,715
	2005	1.0000	149,177,375
	2006	1.0000	157,210,996
	2007	1.0000	157,061,262
	2008	1.0000	160,369,515
	2009	1.0000	159,219,310
	2010	1.0000	154,905,520
	2011	1.0000	155,504,493
	2012	1.0000	145,575,256
	2013	1.0000	138,933,417
	2014	1.0000	138,333,218
	2015	1.0000	151,265,830
	2016	1.0000	162,332,153
	2017	1.0000	177,561,316
	2018	1.0000	181,973,326

INDEMNITY Reported	Incurred LDF 11-12	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	4 Year Average LDF
Beyond	1.0007	0.9823	1.0026	1.0063	0.9930	0.9976	0.9862	0.9933	0.9925
29-30					0.9999	1.0094	1.0000	1.0014	1.0027
28-29				1.0008	1.0010	1.0012	0.9991	1.0003	1.0004
27-28			1.0013	1.0007	0.9989	0.9978	0.9983	1.0023	0.9993
26-27		0.9996	1.0011	1.0031	0.9969	1.0030	1.0029	1.0005	1.0008
25-26	1.0013	0.9911	1.0026	1.0006	0.9997	0.9991	1.0000	1.0095	1.0021
24-25	1.0048	1.0059	1.0101	1.0195	0.9960	0.9997	0.9984	1.0025	0.9991
23-24	1.0017	1.0156	0.9998	1.0009	1.0010	1.0007	1.0074	0.9995	1.0021
22-23	1.0007	1.0032	1.0119	1.0025	1.0004	1.0051	1.0009	0.9989	1.0013
21-22	0.9996	0.9996	1.0002	1.0034	0.9968	1.0006	0.9979	1.0029	0.9995
20-21	0.9983	0.9996	1.0037	1.0123	0.9998	1.0001	1.0008	1.0001	1.0002
19-20	0.9995	0.9901	0.9932	0.9999	1.0009	1.0015	1.0031	1.0000	1.0014
18-19	1.0123	1.0251	1.0174	1.0029	1.0013	1.0003	0.9955	0.9984	0.9989
17-18	0.9812	1.0006	0.9951	0.9820	1.0021	1.0029	0.9998	1.0012	1.0015
16-17	1.0003	1.0014	0.9985	1.0037	1.0019	0.9993	1.0003	0.9993	1.0002
15-16	1.0059	0.9991	1.0016	1.0014	0.9972	0.9960	1.0013	0.9947	0.9973
14-15	1.0042	0.9980	0.9956	0.9998	1.0000	1.0000	0.9984	1.0035	1.0005
13-14	1.0053	0.9965	1.0027	1.0001	1.0004	0.9988	1.0069	1.0057	1.0030
12-13	1.0256	1.0201	1.0023	0.9980	1.0017	0.9927	1.0012	1.0047	1.0000
11-12	0.9982	1.0026	1.0085	1.0012	1.0058	1.0039	0.9965	1.0050	1.0028
10-11	1.0002	1.0033	1.0233	1.0029	0.9985	0.9971	1.0015	1.0033	1.0001
9-10	1.0120	1.0080	1.0077	1.0013	1.0092	0.9963	1.0273	1.0136	1.0116
8-9	1.0122	1.0029	1.0032	1.0168	1.0067	1.0074	1.0229	1.0223	1.0148
7-8	1.0219	1.0058	1.0129	1.0137	1.0064	1.0173	1.0040	0.9996	1.0068
6-7	1.0051	1.0321	1.0376	1.0054	1.0141	1.0324	1.0188	1.0227	1.0220
5-6	1.0148	1.0288	1.0329	1.0045	1.0207	1.0096	1.0100	1.0144	1.0137
4-5	1.0177	1.0532	1.0535	0.9715	1.0233	1.0263	1.0238	1.0294	1.0257
3-4	1.0364	1.0617	1.0599	1.0396	1.0844	1.0302	1.0548	1.0317	1.0503
2-3	1.2597	1.2546	1.1019	1.1074	1.1557	1.0984	1.0745	1.1314	1.1150
1-2	1.3262	1.2877	1.3206	1.2829	1.2684	1.4364	1.4224	1.3255	1.3632

INDEMNITY Reported	Paid LDF 11-12	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	4 Year Average LDF
29-30					1.0025	1.0087	1.0013	1.0035	1.0040
28-29				1.0027	1.0012	1.0009	1.0021	1.0022	1.0016
27-28			1.0024	1.0022	1.0013	1.0116	1.0059	1.0030	1.0054
26-27		1.0013	1.0026	1.0070	1.0023	1.0034	1.0032	1.0004	1.0023
25-26	1.0027	0.9864	1.0022	1.0064	1.0033	1.0027	1.0004	1.0024	1.0022
24-25	1.0016	1.0080	1.0053	1.0038	1.0013	1.0006	1.0024	1.0021	1.0016
23-24	1.0024	1.0083	1.0033	1.0061	1.0014	1.0035	1.0057	1.0022	1.0032
22-23	1.0045	1.0067	1.0239	1.0006	1.0020	1.0023	1.0023	1.0025	1.0023
21-22	1.0034	1.0034	1.0006	1.0055	1.0154	1.0023	1.0024	1.0043	1.0061
20-21	1.0058	1.0010	1.0097	1.0033	1.0022	1.0027	1.0025	1.0016	1.0023
19-20	1.0087	1.0032	1.0473	1.0024	1.0030	1.0055	1.0010	1.0000	1.0024
18-19	1.0076	1.0030	1.0013	1.0035	1.0028	1.0066	1.0010	1.0057	1.0040
17-18	1.0055	1.0042	1.0035	1.0037	1.0025	1.0041	1.0019	0.9980	1.0016
16-17	1.0030	1.0128	1.0089	1.0153	1.0104	1.0118	1.0017	1.0018	1.0064
15-16	1.0113	1.0136	1.0101	1.0020	1.0023	1.0023	1.0028	1.0023	1.0024
14-15	1.0140	1.0028	1.0079	1.0103	1.0057	1.0024	1.0030	1.0067	1.0045
13-14	1.0101	1.0254	1.0086	1.0092	1.0035	1.0091	1.0095	1.0025	1.0061
12-13	1.0106	1.0121	1.0112	1.0110	1.0073	1.0067	1.0023	1.0118	1.0070
11-12	1.0108	1.0126	1.0375	1.0075	1.0062	1.0067	1.0050	1.0115	1.0073
10-11	1.0114	1.0184	1.0340	1.0091	1.0289	1.0147	1.0225	1.0138	1.0200
9-10	1.0146	1.0193	1.0174	1.0181	1.0226	1.0111	1.0362	1.0088	1.0197
8-9	1.0202	1.0350	1.0279	1.0410	1.0377	1.0209	1.0386	1.0223	1.0299
7-8	1.0295	1.0347	1.0547	1.0198	1.0189	1.0735	1.0346	1.0203	1.0368
6-7	1.0336	1.0528	1.0310	1.0401	1.0598	1.0540	1.0498	1.0392	1.0507
5-6	1.0765	1.0797	1.0540	1.0897	1.0531	1.0540	1.0435	1.0416	1.0481
4-5	1.1236	1.1179	1.1210	1.0895	1.0542	1.0961	1.0914	1.0603	1.0755
3-4	1.2038	1.1856	1.2023	1.1642	1.2339	1.2102	1.1604	1.1412	1.1864
2-3	1.5144	1.5790	1.3949	1.4470	1.3806	1.4081	1.2811	1.4328	1.3756
1-2	1.9083	2.0197	2.0411	1.8383	1.9444	2.0932	2.0051	1.8226	1.9664

INDEMNITY Reported	Pd-Incur LDF 11-12	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	4 Year Average LDF
29-30					1.0317	1.0407	1.0073	1.0292	1.0272
28-29				1.0346	1.0323	1.0081	1.0299	1.0350	1.0263
27-28			1.0334	1.0335	1.0081	1.0427	1.0408	1.0240	1.0289
26-27		1.0343	1.0329	1.0163	1.0474	1.0461	1.0249	1.0067	1.0313
25-26	1.0374	1.0199	1.0160	1.0574	1.0464	1.0248	1.0067	1.0277	1.0264
24-25	1.0306	1.0206	1.0634	1.0507	1.0270	1.0073	1.0205	1.0374	1.0231
23-24	1.0168	1.0600	1.0356	1.0374	1.0091	1.0257	1.0408	1.0419	1.0294
22-23	1.0484	1.0405	1.0634	1.0087	1.0270	1.0355	1.0449	1.0234	1.0327
21-22	1.0407	1.0506	1.0073	1.0323	1.0461	1.0464	1.0269	1.0506	1.0425
20-21	1.0571	1.0076	1.0383	1.0529	1.0480	1.0318	1.0502	1.0159	1.0365
19-20	1.0167	1.0358	1.0922	1.0507	1.0347	1.0551	1.0169	1.0005	1.0268
18-19	1.0540	1.0921	1.0554	1.0373	1.0564	1.0204	1.0014	1.0274	1.0264
17-18	1.0711	1.0394	1.0351	1.0589	1.0226	1.0101	1.0310	1.0300	1.0234
16-17	1.0416	1.0557	1.0944	1.0361	1.0176	1.0433	1.0305	1.0344	1.0315
15-16	1.0660	1.1062	1.0421	1.0177	1.0464	1.0325	1.0380	1.0336	1.0376
14-15	1.1219	1.0397	1.0206	1.0601	1.0424	1.0393	1.0421	1.0305	1.0386
13-14	1.0519	1.0525	1.0771	1.0520	1.0429	1.0531	1.0366	1.0273	1.0400
12-13	1.0667	1.0946	1.0486	1.0539	1.0619	1.0363	1.0237	1.0408	1.0407
11-12	1.0834	1.0693	1.0987	1.0681	1.0505	1.0294	1.0411	1.0643	1.0463
10-11	1.0773	1.1090	1.1069	1.0539	1.0537	1.0601	1.0829	1.0570	1.0634
9-10	1.1169	1.1016	1.0713	1.0744	1.0866	1.0932	1.0916	1.0933	1.0912
8-9	1.1147	1.0976	1.0998	1.1209	1.1386	1.0848	1.1202	1.0810	1.1062
7-8	1.1268	1.1374	1.1646	1.1534	1.0971	1.1755	1.0940	1.0509	1.1044
6-7	1.1687	1.2059	1.1743	1.1338	1.2244	1.1485	1.1036	1.1332	1.1524
5-6	1.2569	1.2235	1.1749	1.3156	1.1715	1.1417	1.1563	1.1378	1.1518
4-5	1.3363	1.2809	1.4695	1.2505	1.1918	1.2549	1.2242	1.1991	1.2175
3-4	1.4657	1.6602	1.5264	1.3560	1.5078	1.4471	1.3517	1.2950	1.4004
2-3	2.3682	2.3606	1.8147	2.0119	1.9387	1.8044	1.6080	2.0525	1.8509
1-2	3.5906	3.3401	3.6949	3.0838	3.2141	3.1325	3.6377	2.8518	3.2090

INDEMNITY Adjustment Factor	Incurred LDF 11-12	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
Beyond	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
29-30					1.0000	1.0000	1.0000	1.0000
28-29				1.0000	1.0000	1.0000	1.0000	1.0000
27-28			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
26-27		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25-26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
23-24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
22-23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
20-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19-20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	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	1.0000	1.0000
15-16	1.0000	1.0000	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	1.0000	1.0000
13-14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11-12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8-9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7-8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6-7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5-6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

INDEMNITY Adjustment Factor	Paid LDF 11-12	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
29-30					1.0000	1.0000	1.0000	1.0000
28-29				1.0000	1.0000	1.0000	1.0000	1.0000
27-28			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
26-27		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25-26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
23-24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
22-23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
20-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19-20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	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	1.0000	1.0000
15-16	1.0000	1.0000	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	1.0000	1.0000
13-14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11-12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8-9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7-8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6-7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5-6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

INDEMNITY Adjustment Factor	Pd-Incur LDF 11-12	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
29-30					1.0000	1.0000	1.0000	1.0000
28-29				1.0000	1.0000	1.0000	1.0000	1.0000
27-28			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
26-27		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25-26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24-25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
23-24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
22-23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
21-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
20-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19-20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	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	1.0000	1.0000
15-16	1.0000	1.0000	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	1.0000	1.0000
13-14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11-12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8-9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7-8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6-7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5-6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1-2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

INDEMNITY Adjusted	Incurred LDF 11-12	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	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0007	0.9823	1.0026	1.0063	0.9930	0.9976	0.9862	0.9933	0.9925	0.9925
29-30					0.9999	1.0094	1.0000	1.0014	1.0027	1.0004
28-29				1.0008	1.0010	1.0012	0.9991	1.0003	1.0004	1.0004
27-28			1.0013	1.0007	0.9989	0.9978	0.9983	1.0023	0.9993	1.0005
26-27		0.9996	1.0011	1.0031	0.9969	1.0030	1.0029	1.0005	1.0008	1.0005
25-26	1.0013	0.9911	1.0026	1.0006	0.9997	0.9991	1.0000	1.0095	1.0021	1.0006
24-25	1.0048	1.0059	1.0101	1.0195	0.9960	0.9997	0.9984	1.0025	0.9992	1.0006
23-24	1.0017	1.0156	0.9998	1.0009	1.0010	1.0007	1.0074	0.9995	1.0022	1.0007
22-23	1.0007	1.0032	1.0119	1.0025	1.0004	1.0051	1.0009	0.9989	1.0013	1.0007
21-22	0.9996	0.9996	1.0002	1.0034	0.9968	1.0006	0.9979	1.0029	0.9996	1.0008
20-21	0.9983	0.9996	1.0037	1.0123	0.9998	1.0001	1.0008	1.0001	1.0002	1.0009
19-20	0.9995	0.9901	0.9932	0.9999	1.0009	1.0015	1.0031	1.0000	1.0014	1.0010
18-19	1.0123	1.0251	1.0174	1.0029	1.0013	1.0003	0.9955	0.9984	0.9989	1.0011
17-18	0.9812	1.0006	0.9951	0.9820	1.0021	1.0029	0.9998	1.0012	1.0015	1.0013
16-17	1.0003	1.0014	0.9985	1.0037	1.0019	0.9993	1.0003	0.9993	1.0002	1.0015
15-16	1.0059	0.9991	1.0016	1.0014	0.9972	0.9960	1.0013	0.9947	0.9973	1.0017
14-15	1.0042	0.9980	0.9956	0.9998	1.0000	1.0000	0.9984	1.0035	1.0005	1.0020
13-14	1.0053	0.9965	1.0027	1.0001	1.0004	0.9988	1.0069	1.0057	1.0030	1.0024
12-13	1.0256	1.0201	1.0023	0.9980	1.0017	0.9927	1.0012	1.0047	1.0001	1.0028
11-12	0.9982	1.0026	1.0085	1.0012	1.0058	1.0039	0.9965	1.0050	1.0028	1.0034
10-11	1.0002	1.0033	1.0233	1.0029	0.9985	0.9971	1.0015	1.0033	1.0001	1.0042
9-10	1.0120	1.0080	1.0077	1.0013	1.0092	0.9963	1.0273	1.0136	1.0116	1.0052
8-9	1.0122	1.0029	1.0032	1.0168	1.0067	1.0074	1.0229	1.0223	1.0148	1.0068
7-8	1.0219	1.0058	1.0129	1.0137	1.0064	1.0173	1.0040	0.9996	1.0068	1.0090
6-7	1.0051	1.0321	1.0376	1.0054	1.0141	1.0324	1.0188	1.0227	1.0220	1.0125
5-6	1.0148	1.0288	1.0329	1.0045	1.0207	1.0096	1.0100	1.0144	1.0137	1.0183
4-5	1.0177	1.0532	1.0535	0.9715	1.0233	1.0263	1.0238	1.0294	1.0257	1.0291
3-4	1.0364	1.0617	1.0599	1.0396	1.0844	1.0302	1.0548	1.0317	1.0503	1.0521
2-3	1.2597	1.2546	1.1019	1.1074	1.1557	1.0984	1.0745	1.1314	1.1150	1.1136
1-2	1.3262	1.2877	1.3206	1.2829	1.2684	1.4364	1.4224	1.3255	1.3632	1.3633

INDEMNITY Adjusted	Paid LDF 11-12	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	4 Year Average LDF	Selected Paid LDF
29-30					1.0025	1.0087	1.0013	1.0035	1.0040	1.0020
28-29				1.0027	1.0012	1.0009	1.0021	1.0022	1.0016	1.0021
27-28			1.0024	1.0022	1.0013	1.0116	1.0059	1.0030	1.0055	1.0022
26-27		1.0013	1.0026	1.0070	1.0023	1.0034	1.0032	1.0004	1.0023	1.0024
25-26	1.0027	0.9864	1.0022	1.0064	1.0033	1.0027	1.0004	1.0024	1.0022	1.0025
24-25	1.0016	1.0080	1.0053	1.0038	1.0013	1.0006	1.0024	1.0021	1.0016	1.0027
23-24	1.0024	1.0083	1.0033	1.0061	1.0014	1.0035	1.0057	1.0022	1.0032	1.0029
22-23	1.0045	1.0067	1.0239	1.0006	1.0020	1.0023	1.0023	1.0025	1.0023	1.0031
21-22	1.0034	1.0034	1.0006	1.0055	1.0154	1.0023	1.0024	1.0043	1.0061	1.0033
20-21	1.0058	1.0010	1.0097	1.0033	1.0022	1.0027	1.0025	1.0016	1.0023	1.0036
19-20	1.0087	1.0032	1.0473	1.0024	1.0030	1.0055	1.0010	1.0000	1.0024	1.0040
18-19	1.0076	1.0030	1.0013	1.0035	1.0028	1.0066	1.0010	1.0057	1.0040	1.0044
17-18	1.0055	1.0042	1.0035	1.0037	1.0025	1.0041	1.0019	0.9980	1.0016	1.0048
16-17	1.0030	1.0128	1.0089	1.0153	1.0104	1.0118	1.0017	1.0018	1.0064	1.0054
15-16	1.0113	1.0136	1.0101	1.0020	1.0023	1.0023	1.0028	1.0023	1.0024	1.0062
14-15	1.0140	1.0028	1.0079	1.0103	1.0057	1.0024	1.0030	1.0067	1.0045	1.0070
13-14	1.0101	1.0254	1.0086	1.0092	1.0035	1.0091	1.0095	1.0025	1.0062	1.0082
12-13	1.0106	1.0121	1.0112	1.0110	1.0073	1.0067	1.0023	1.0118	1.0070	1.0096
11-12	1.0108	1.0126	1.0375	1.0075	1.0062	1.0067	1.0050	1.0115	1.0074	1.0115
10-11	1.0114	1.0184	1.0340	1.0091	1.0289	1.0147	1.0225	1.0138	1.0200	1.0140
9-10	1.0146	1.0193	1.0174	1.0181	1.0226	1.0111	1.0362	1.0088	1.0197	1.0174
8-9	1.0202	1.0350	1.0279	1.0410	1.0377	1.0209	1.0386	1.0223	1.0299	1.0223
7-8	1.0295	1.0347	1.0547	1.0198	1.0189	1.0735	1.0346	1.0203	1.0368	1.0295
6-7	1.0336	1.0528	1.0310	1.0401	1.0598	1.0540	1.0498	1.0392	1.0507	1.0408
5-6	1.0765	1.0797	1.0540	1.0897	1.0531	1.0540	1.0435	1.0416	1.0481	1.0597
4-5	1.1236	1.1179	1.1210	1.0895	1.0542	1.0961	1.0914	1.0603	1.0755	1.0950
3-4	1.2038	1.1856	1.2023	1.1642	1.2339	1.2102	1.1604	1.1412	1.1864	1.1713
2-3	1.5144	1.5790	1.3949	1.4470	1.3806	1.4081	1.2811	1.4328	1.3757	1.3779
1-2	1.9083	2.0197	2.0411	1.8383	1.9444	2.0932	2.0051	1.8226	1.9663	1.9663

INDEMNITY Adjusted	Pd-Incur LDF 11-12	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	4 Year Average LDF	Selected Pd-Incur LDF
29-30					1.0317	1.0407	1.0073	1.0292	1.0272	1.0272
28-29				1.0346	1.0323	1.0081	1.0299	1.0350	1.0263	1.0263
27-28			1.0334	1.0335	1.0081	1.0427	1.0408	1.0240	1.0289	1.0289
26-27		1.0343	1.0329	1.0163	1.0474	1.0461	1.0249	1.0067	1.0313	1.0313
25-26	1.0374	1.0199	1.0160	1.0574	1.0464	1.0248	1.0067	1.0277	1.0264	1.0264
24-25	1.0306	1.0206	1.0634	1.0507	1.0270	1.0073	1.0205	1.0374	1.0231	1.0231
23-24	1.0168	1.0600	1.0356	1.0374	1.0091	1.0257	1.0408	1.0419	1.0294	1.0294
22-23	1.0484	1.0405	1.0634	1.0087	1.0270	1.0355	1.0449	1.0234	1.0327	1.0327
21-22	1.0407	1.0506	1.0073	1.0323	1.0461	1.0464	1.0269	1.0506	1.0425	1.0425
20-21	1.0571	1.0076	1.0383	1.0529	1.0480	1.0318	1.0502	1.0159	1.0365	1.0365
19-20	1.0167	1.0358	1.0922	1.0507	1.0347	1.0551	1.0169	1.0005	1.0268	1.0268
18-19	1.0540	1.0921	1.0554	1.0373	1.0564	1.0204	1.0014	1.0274	1.0264	1.0264
17-18	1.0711	1.0394	1.0351	1.0589	1.0226	1.0101	1.0310	1.0300	1.0234	1.0234
16-17	1.0416	1.0557	1.0944	1.0361	1.0176	1.0433	1.0305	1.0344	1.0315	1.0315
15-16	1.0660	1.1062	1.0421	1.0177	1.0464	1.0325	1.0380	1.0336	1.0376	1.0376
14-15	1.1219	1.0397	1.0206	1.0601	1.0424	1.0393	1.0421	1.0305	1.0386	1.0386
13-14	1.0519	1.0525	1.0771	1.0520	1.0429	1.0531	1.0366	1.0273	1.0400	1.0400
12-13	1.0667	1.0946	1.0486	1.0539	1.0619	1.0363	1.0237	1.0408	1.0407	1.0407
11-12	1.0834	1.0693	1.0987	1.0681	1.0505	1.0294	1.0411	1.0643	1.0463	1.0463
10-11	1.0773	1.1090	1.1069	1.0539	1.0537	1.0601	1.0829	1.0570	1.0634	1.0634
9-10	1.1169	1.1016	1.0713	1.0744	1.0866	1.0932	1.0916	1.0933	1.0912	1.0912
8-9	1.1147	1.0976	1.0998	1.1209	1.1386	1.0848	1.1202	1.0810	1.1062	1.1062
7-8	1.1268	1.1374	1.1646	1.1534	1.0971	1.1755	1.0940	1.0509	1.1044	1.1044
6-7	1.1687	1.2059	1.1743	1.1338	1.2244	1.1485	1.1036	1.1332	1.1524	1.1524
5-6	1.2569	1.2235	1.1749	1.3156	1.1715	1.1417	1.1563	1.1378	1.1518	1.1518
4-5	1.3363	1.2809	1.4695	1.2505	1.1918	1.2549	1.2242	1.1991	1.2175	1.2175
3-4	1.4657	1.6602	1.5264	1.3560	1.5078	1.4471	1.3517	1.2950	1.4004	1.4004
2-3	2.3682	2.3606	1.8147	2.0119	1.9387	1.8044	1.6080	2.0525	1.8509	1.8509
1-2	3.5906	3.3401	3.6949	3.0838	3.2141	3.1325	3.6377	2.8518	3.2090	3.2090

INDEMNITY	Policy Year	Incurred LDF	Paid to 30th LDF
Beyond	1989	0.9925	0.9925
29-30	1990	1.0004	1.0272
28-29	1991	1.0004	1.0021
27-28	1992	1.0005	1.0022
26-27	1993	1.0005	1.0024
25-26	1994	1.0006	1.0025
24-25	1995	1.0006	1.0027
23-24	1996	1.0007	1.0029
22-23	1997	1.0007	1.0031
21-22	1998	1.0008	1.0033
20-21	1999	1.0009	1.0036
19-20	2000	1.0010	1.0040
18-19	2001	1.0011	1.0044
17-18	2002	1.0013	1.0048
16-17	2003	1.0015	1.0054
15-16	2004	1.0017	1.0062
14-15	2005	1.0020	1.0070
13-14	2006	1.0024	1.0082
12-13	2007	1.0028	1.0096
11-12	2008	1.0034	1.0115
10-11	2009	1.0042	1.0140
9-10	2010	1.0052	1.0174
8-9	2011	1.0068	1.0223
7-8	2012	1.0090	1.0295
6-7	2013	1.0125	1.0408
5-6	2014	1.0183	1.0597
4-5	2015	1.0291	1.0950
3-4	2016	1.0521	1.1713
2-3	2017	1.1136	1.3779
1-2	2018	1.3633	1.9663

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 30th Cum LDF
Beyond	1989	0.9925	0.9925
29-30	1990	0.9929	1.0195
28-29	1991	0.9933	1.0216
27-28	1992	0.9938	1.0239
26-27	1993	0.9943	1.0263
25-26	1994	0.9949	1.0289
24-25	1995	0.9955	1.0317
23-24	1996	0.9962	1.0347
22-23	1997	0.9969	1.0379
21-22	1998	0.9977	1.0413
20-21	1999	0.9986	1.0451
19-20	2000	0.9996	1.0492
18-19	2001	1.0007	1.0539
17-18	2002	1.0020	1.0589
16-17	2003	1.0035	1.0646
15-16	2004	1.0052	1.0712
14-15	2005	1.0072	1.0787
13-14	2006	1.0096	1.0876
12-13	2007	1.0124	1.0980
11-12	2008	1.0159	1.1106
10-11	2009	1.0201	1.1262
9-10	2010	1.0254	1.1458
8-9	2011	1.0324	1.1713
7-8	2012	1.0417	1.2059
6-7	2013	1.0547	1.2551
5-6	2014	1.0740	1.3300
4-5	2015	1.1053	1.4564
3-4	2016	1.1629	1.7059
2-3	2017	1.2950	2.3505
1-2	2018	1.7654	4.6218

INDEMNITY	Policy Year	Benefit Level Factor	LAE	Indemnity Incurred Law Adjustment	Indemnity Paid Law Adjustment
Beyond	1989	1.5820	1.2614	1.0000	1.0000
29-30	1990	1.5528	1.2614	1.0000	1.0000
28-29	1991	1.5340	1.2614	1.0000	1.0000
27-28	1992	1.5150	1.2614	1.0000	1.0000
26-27	1993	1.4922	1.2614	1.0000	1.0000
25-26	1994	1.4735	1.2614	1.0000	1.0000
24-25	1995	1.4495	1.2614	1.0000	1.0000
23-24	1996	1.4209	1.2614	1.0000	1.0000
22-23	1997	1.3936	1.2614	1.0000	1.0000
21-22	1998	1.3634	1.2614	1.0000	1.0000
20-21	1999	1.3316	1.2614	1.0000	1.0000
19-20	2000	1.2988	1.2614	1.0000	1.0000
18-19	2001	1.2685	1.2614	1.0000	1.0000
17-18	2002	1.2402	1.2614	1.0000	1.0000
16-17	2003	1.2100	1.2614	1.0000	1.0000
15-16	2004	1.1960	1.2614	1.0000	1.0000
14-15	2005	1.1794	1.2614	1.0000	1.0000
13-14	2006	1.1550	1.2614	1.0000	1.0000
12-13	2007	1.1245	1.2614	1.0000	1.0000
11-12	2008	1.1056	1.2614	1.0000	1.0000
10-11	2009	1.1017	1.2614	1.0000	1.0000
9-10	2010	1.1044	1.2614	1.0000	1.0000
8-9	2011	1.1079	1.2614	1.0000	1.0000
7-8	2012	1.0919	1.2614	1.0000	1.0000
6-7	2013	1.0688	1.2614	1.0000	1.0000
5-6	2014	1.0564	1.2614	1.0000	1.0000
4-5	2015	1.0549	1.2614	1.0000	1.0000
3-4	2016	1.0389	1.2614	1.0000	1.0000
2-3	2017	1.0257	1.2614	1.0000	1.0000
1-2	2018	1.0314	1.2614	1.0000	1.0000

INDEMNITY	Policy Year	Incurred Base	Paid to 30th Base
Beyond	1989	35,118,224	35,118,224
29-30	1990	35,288,980	34,172,600
28-29	1991	31,780,722	31,126,763
27-28	1992	28,685,511	28,506,566
26-27	1993	31,793,317	31,011,189
25-26	1994	24,803,862	23,959,278
24-25	1995	26,345,022	25,339,428
23-24	1996	31,043,509	30,409,521
22-23	1997	30,703,564	29,350,104
21-22	1998	25,736,973	25,374,599
20-21	1999	30,674,584	30,660,664
19-20	2000	39,298,971	38,468,611
18-19	2001	34,071,182	33,012,720
17-18	2002	38,551,749	37,337,233
16-17	2003	38,969,276	37,792,146
15-16	2004	42,041,808	41,072,346
14-15	2005	40,648,072	39,666,980
13-14	2006	44,272,427	43,037,341
12-13	2007	43,554,255	41,390,588
11-12	2008	40,609,893	38,951,894
10-11	2009	45,844,600	42,301,915
9-10	2010	41,252,759	39,014,290
8-9	2011	38,133,501	37,024,716
7-8	2012	36,969,529	33,905,183
6-7	2013	38,966,037	35,672,970
5-6	2014	31,767,849	28,091,047
4-5	2015	35,943,778	31,674,965
3-4	2016	33,262,437	23,219,620
2-3	2017	27,973,475	17,878,010
1-2	2018	20,291,478	8,100,242

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-30)
Beyond	1989	34,854,837	34,854,837	34,854,837
29-30	1990	34,938,697	35,038,428	34,838,966
28-29	1991	31,683,446	31,567,791	31,799,101
27-28	1992	28,847,767	28,507,661	29,187,873
26-27	1993	31,719,439	31,612,095	31,826,783
25-26	1994	24,664,532	24,677,362	24,651,701
24-25	1995	26,184,579	26,226,469	26,142,688
23-24	1996	31,195,138	30,925,544	31,464,731
22-23	1997	30,535,428	30,608,383	30,462,473
21-22	1998	26,050,174	25,677,778	26,422,570
20-21	1999	31,337,550	30,631,640	32,043,460
19-20	2000	39,822,259	39,283,251	40,361,267
18-19	2001	34,443,569	34,095,032	34,792,106
17-18	2002	39,082,624	38,628,852	39,536,396
16-17	2003	39,669,594	39,105,668	40,233,519
15-16	2004	43,128,561	42,260,425	43,996,697
14-15	2005	41,864,755	40,940,738	42,788,771
13-14	2006	45,752,427	44,697,442	46,807,412
12-13	2007	44,770,597	44,094,328	45,446,866
11-12	2008	42,257,782	41,255,590	43,259,973
10-11	2009	47,203,247	46,766,076	47,640,417
9-10	2010	43,501,576	42,300,579	44,702,573
8-9	2011	41,368,038	39,369,026	43,367,050
7-8	2012	39,698,709	38,511,158	40,886,260
6-7	2013	42,935,312	41,097,479	44,773,145
5-6	2014	35,739,882	34,118,670	37,361,093
4-5	2015	42,930,039	39,728,658	46,131,419
3-4	2016	39,145,619	38,680,888	39,610,350
2-3	2017	39,123,957	36,225,650	42,022,263
1-2	2018	36,630,137	35,822,575	37,437,698

INDEMNITY	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-30)
Beyond	1989	69,554,040	69,554,040	69,554,040
29-30	1990	68,434,493	68,629,836	68,239,150
28-29	1991	61,307,075	61,083,284	61,530,866
27-28	1992	55,128,689	54,478,739	55,778,638
26-27	1993	59,704,266	59,502,216	59,906,315
25-26	1994	45,843,297	45,867,144	45,819,449
24-25	1995	47,875,865	47,952,458	47,799,272
23-24	1996	55,911,771	55,428,572	56,394,969
22-23	1997	53,677,833	53,806,080	53,549,586
21-22	1998	44,800,901	44,160,457	45,441,345
20-21	1999	52,637,064	51,451,360	53,822,767
19-20	2000	65,241,059	64,357,998	66,124,119
18-19	2001	55,112,669	54,554,980	55,670,358
17-18	2002	61,140,399	60,430,523	61,850,275
16-17	2003	60,547,463	59,686,746	61,408,179
15-16	2004	65,065,231	63,755,531	66,374,931
14-15	2005	62,281,993	60,907,338	63,656,648
13-14	2006	66,657,489	65,120,463	68,194,514
12-13	2007	63,504,598	62,545,348	64,463,848
11-12	2008	58,932,864	57,535,204	60,330,524
10-11	2009	65,597,614	64,990,085	66,205,143
9-10	2010	60,601,618	58,928,520	62,274,715
8-9	2011	57,812,043	55,018,413	60,605,672
7-8	2012	54,677,932	53,042,291	56,313,572
6-7	2013	57,884,715	55,406,977	60,362,452
5-6	2014	47,624,928	45,464,594	49,785,261
4-5	2015	57,124,893	52,864,973	61,384,812
3-4	2016	51,299,099	50,690,084	51,908,114
2-3	2017	50,619,278	46,869,397	54,369,159
1-2	2018	47,656,099	46,605,455	48,706,743

INDEMNITY

Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-30)
1989	0.6640	0.6640	0.6640
1990	0.7217	0.7238	0.7197
1991	0.6703	0.6678	0.6727
1992	0.6608	0.6530	0.6686
1993	0.7093	0.7069	0.7117
1994	0.5582	0.5585	0.5579
1995	0.5678	0.5687	0.5668
1996	0.6288	0.6234	0.6342
1997	0.6421	0.6436	0.6406
1998	0.5545	0.5466	0.5624
1999	0.6067	0.5930	0.6203
2000	0.6904	0.6811	0.6998
2001	0.5628	0.5571	0.5685
2002	0.5733	0.5667	0.5800
2003	0.5324	0.5248	0.5400
2004	0.4666	0.4572	0.4760
2005	0.4175	0.4083	0.4267
2006	0.4240	0.4142	0.4338
2007	0.4043	0.3982	0.4104
2008	0.3675	0.3588	0.3762
2009	0.4120	0.4082	0.4158
2010	0.3912	0.3804	0.4020
2011	0.3718	0.3538	0.3897
2012	0.3756	0.3644	0.3868
2013	0.4166	0.3988	0.4345
2014	0.3443	0.3287	0.3599
2015	0.3776	0.3495	0.4058
2016	0.3160	0.3123	0.3198
2017	0.2851	0.2640	0.3062
2018	0.2619	0.2561	0.2677

INDEMNITY
FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/19	Selected Ann Trend	Trend Period # Years	Trend 1/1/19-12/1/21	Combined Trend Factor
				-5.4%	1		
				-5.4%	1		
				-5.4%	1		
				-5.4%	0.9167		
2006	12.24	1.0000					
2007	11.33	0.9257					
2008	10.04	0.8203					
2009	9.89	0.8080					
2010	9.95	0.8129					
2011	9.36	0.7647					
2012	8.42	0.6879					
2013	8.78	0.7173					
2014	7.50	0.6127					
2015	7.88	0.6438	0.8458			0.8497	0.7187
2016	6.90	0.5637	0.8944			0.8497	0.7600
2017	6.93	0.5662	0.9457			0.8497	0.8036
2018*	6.02	0.4918	1.0000			0.8497	0.8497

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS

Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-30)
2006	0.4240	0.4142	0.4338
2007	0.4368	0.4302	0.4434
2008	0.4480	0.4374	0.4586
2009	0.5099	0.5052	0.5146
2010	0.4812	0.4679	0.4945
2011	0.4862	0.4627	0.5096
2012	0.5460	0.5297	0.5623
2013	0.5808	0.5560	0.6057
2014	0.5619	0.5364	0.5874
2015	0.5865	0.5429	0.6303
2016	0.5606	0.5540	0.5673
2017	0.5036	0.4663	0.5408
2018	0.5325	0.5207	0.5443

INDEMNITY Linear **FITTED**	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	2015	0.5787	0.5441	0.6134
	2016	0.5568	0.5287	0.5849
	2017	0.5349	0.5133	0.5565
	2018	0.5130	0.4978	0.5280
5 Point	2014	0.5774	0.5457	0.6092
	2015	0.5632	0.5349	0.5916
	2016	0.5490	0.5241	0.5740
	2017	0.5349	0.5133	0.5565
	2018	0.5207	0.5025	0.5389
6 Point	2013	0.5859	0.5562	0.6157
	2014	0.5733	0.5455	0.6011
	2015	0.5606	0.5348	0.5866
	2016	0.5480	0.5240	0.5720
	2017	0.5354	0.5133	0.5575
	2018	0.5227	0.5025	0.5429
7 Point	2012	0.5742	0.5497	0.5987
	2013	0.5671	0.5429	0.5914
	2014	0.5601	0.5362	0.5842
	2015	0.5531	0.5294	0.5769
	2016	0.5461	0.5227	0.5696
	2017	0.5391	0.5159	0.5623
	2018	0.5321	0.5092	0.5550
8 Point	2011	0.5416	0.5174	0.5658
	2012	0.5425	0.5184	0.5666
	2013	0.5434	0.5195	0.5673
	2014	0.5443	0.5206	0.5681
	2015	0.5452	0.5216	0.5688
	2016	0.5461	0.5227	0.5696
	2017	0.5470	0.5238	0.5703
	2018	0.5479	0.5248	0.5711
9 Point	2010	0.5182	0.4980	0.5384
	2011	0.5231	0.5023	0.5439
	2012	0.5280	0.5066	0.5493
	2013	0.5328	0.5109	0.5548
	2014	0.5377	0.5152	0.5602
	2015	0.5426	0.5195	0.5657
	2016	0.5474	0.5238	0.5712
	2017	0.5523	0.5281	0.5766
	2018	0.5572	0.5323	0.5821
10 Point	2009	0.5122	0.4977	0.5266
	2010	0.5172	0.5014	0.5331
	2011	0.5223	0.5050	0.5395
	2012	0.5273	0.5087	0.5460
	2013	0.5324	0.5123	0.5525
	2014	0.5374	0.5160	0.5589
	2015	0.5425	0.5197	0.5654
	2016	0.5476	0.5233	0.5718
	2017	0.5526	0.5270	0.5783
	2018	0.5577	0.5307	0.5847

INDEMNITY Linear **TRENDED**		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	Fitted	0.4491	0.4528	0.4450
5 Point	Fitted	0.4794	0.4710	0.4876
6 Point	Fitted	0.4859	0.4712	0.5004
7 Point	Fitted	0.5117	0.4895	0.5338
8 Point	Fitted	0.5506	0.5279	0.5733
9 Point	Fitted	0.5714	0.5449	0.5980
10 Point	Fitted	0.5724	0.5414	0.6036

INDEMNITY Linear **Severity Trend Factor**		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-30)
4 Point	2015	0.7761	0.8322	0.7256
	2016	0.8066	0.8565	0.7608
	2017	0.8396	0.8823	0.7997
	2018	0.8755	0.9096	0.8428
5 Point	2015	0.8511	0.8805	0.8243
	2016	0.8731	0.8987	0.8495
	2017	0.8962	0.9176	0.8763
	2018	0.9206	0.9373	0.9049
6 Point	2015	0.8666	0.8812	0.8531
	2016	0.8866	0.8993	0.8748
	2017	0.9075	0.9181	0.8977
	2018	0.9295	0.9377	0.9217
7 Point	2015	0.9250	0.9246	0.9253
	2016	0.9369	0.9366	0.9371
	2017	0.9491	0.9488	0.9493
	2018	0.9616	0.9614	0.9617
8 Point	2015	1.0098	1.0121	1.0078
	2016	1.0082	1.0100	1.0065
	2017	1.0065	1.0080	1.0052
	2018	1.0048	1.0059	1.0038
9 Point	2015	1.0531	1.0489	1.0571
	2016	1.0438	1.0403	1.0470
	2017	1.0345	1.0318	1.0371
	2018	1.0255	1.0235	1.0273
10 Point	2015	1.0552	1.0417	1.0676
	2016	1.0454	1.0344	1.0555
	2017	1.0359	1.0272	1.0437
	2018	1.0265	1.0201	1.0322

INDEMNITY Expon'l **FITTED**	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	2015	0.5784	0.5436	0.6128
	2016	0.5558	0.5276	0.5837
	2017	0.5342	0.5122	0.5559
	2018	0.5134	0.4971	0.5294
5 Point	2014	0.5775	0.5457	0.6092
	2015	0.5627	0.5343	0.5909
	2016	0.5483	0.5231	0.5731
	2017	0.5342	0.5122	0.5559
	2018	0.5205	0.5014	0.5391
6 Point	2013	0.5864	0.5567	0.6163
	2014	0.5731	0.5452	0.6008
	2015	0.5600	0.5340	0.5858
	2016	0.5472	0.5230	0.5711
	2017	0.5347	0.5122	0.5568
	2018	0.5225	0.5017	0.5429
7 Point	2012	0.5744	0.5501	0.5987
	2013	0.5670	0.5428	0.5911
	2014	0.5597	0.5357	0.5835
	2015	0.5525	0.5286	0.5761
	2016	0.5454	0.5217	0.5687
	2017	0.5383	0.5148	0.5615
	2018	0.5314	0.5080	0.5543
8 Point	2011	0.5399	0.5158	0.5640
	2012	0.5410	0.5170	0.5650
	2013	0.5421	0.5181	0.5659
	2014	0.5432	0.5193	0.5668
	2015	0.5443	0.5205	0.5678
	2016	0.5454	0.5217	0.5687
	2017	0.5465	0.5229	0.5697
	2018	0.5476	0.5240	0.5706
9 Point	2010	0.5163	0.4964	0.5361
	2011	0.5212	0.5007	0.5417
	2012	0.5262	0.5051	0.5473
	2013	0.5313	0.5094	0.5530
	2014	0.5364	0.5139	0.5587
	2015	0.5415	0.5183	0.5645
	2016	0.5467	0.5228	0.5704
	2017	0.5520	0.5273	0.5763
	2018	0.5573	0.5319	0.5823
10 Point	2009	0.5109	0.4966	0.5250
	2010	0.5158	0.5002	0.5314
	2011	0.5209	0.5038	0.5378
	2012	0.5260	0.5075	0.5443
	2013	0.5311	0.5111	0.5508
	2014	0.5363	0.5148	0.5575
	2015	0.5415	0.5185	0.5642
	2016	0.5468	0.5223	0.5710
	2017	0.5521	0.5261	0.5779
	2018	0.5575	0.5298	0.5849

INDEMNITY Expon'l **TRENDED**		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	Fitted	0.4573	0.4558	0.4592
5 Point	Fitted	0.4825	0.4714	0.4932
6 Point	Fitted	0.4885	0.4722	0.5042
7 Point	Fitted	0.5117	0.4888	0.5340
8 Point	Fitted	0.5508	0.5275	0.5734
9 Point	Fitted	0.5730	0.5454	0.6001
10 Point	Fitted	0.5735	0.5411	0.6057

INDEMNITY Expon'l **Severity Trend Factor**		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-30)
4 Point	2015	0.7907	0.8386	0.7492
	2016	0.8227	0.8639	0.7867
	2017	0.8560	0.8900	0.8260
	2018	0.8907	0.9169	0.8673
5 Point	2015	0.8575	0.8824	0.8346
	2016	0.8801	0.9012	0.8605
	2017	0.9032	0.9205	0.8872
	2018	0.9270	0.9402	0.9147
6 Point	2015	0.8723	0.8842	0.8607
	2016	0.8927	0.9028	0.8828
	2017	0.9136	0.9218	0.9054
	2018	0.9349	0.9411	0.9287
7 Point	2015	0.9262	0.9246	0.9269
	2016	0.9383	0.9369	0.9389
	2017	0.9505	0.9494	0.9510
	2018	0.9629	0.9621	0.9633
8 Point	2015	1.0120	1.0135	1.0099
	2016	1.0100	1.0112	1.0082
	2017	1.0079	1.0089	1.0066
	2018	1.0059	1.0066	1.0049
9 Point	2015	1.0582	1.0523	1.0630
	2016	1.0481	1.0433	1.0521
	2017	1.0381	1.0343	1.0413
	2018	1.0283	1.0254	1.0306
10 Point	2015	1.0591	1.0435	1.0736
	2016	1.0489	1.0360	1.0608
	2017	1.0388	1.0286	1.0481
	2018	1.0287	1.0212	1.0356

INDEMNITY Linear **LR Trend Factor**		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-30)
4 Point	2015	0.5578	0.5981	0.5215
	2016	0.6130	0.6509	0.5782
	2017	0.6747	0.7090	0.6426
	2018	0.7439	0.7729	0.7161
5 Point	2015	0.6117	0.6328	0.5924
	2016	0.6636	0.6830	0.6456
	2017	0.7202	0.7374	0.7042
	2018	0.7822	0.7964	0.7689
6 Point	2015	0.6228	0.6333	0.6131
	2016	0.6738	0.6835	0.6648
	2017	0.7293	0.7378	0.7214
	2018	0.7898	0.7968	0.7832
7 Point	2015	0.6648	0.6645	0.6650
	2016	0.7120	0.7118	0.7122
	2017	0.7627	0.7625	0.7629
	2018	0.8171	0.8169	0.8172
8 Point	2015	0.7257	0.7274	0.7243
	2016	0.7662	0.7676	0.7649
	2017	0.8088	0.8100	0.8078
	2018	0.8538	0.8547	0.8529
9 Point	2015	0.7569	0.7538	0.7597
	2016	0.7933	0.7906	0.7957
	2017	0.8313	0.8292	0.8334
	2018	0.8714	0.8697	0.8729
10 Point	2015	0.7584	0.7487	0.7673
	2016	0.7945	0.7861	0.8022
	2017	0.8324	0.8255	0.8387
	2018	0.8722	0.8668	0.8771

INDEMNITY Expon'l **LR Trend Factor**		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-30)
4 Point	2015	0.5683	0.6027	0.5385
	2016	0.6253	0.6566	0.5979
	2017	0.6879	0.7152	0.6638
	2018	0.7568	0.7791	0.7369
5 Point	2015	0.6163	0.6342	0.5998
	2016	0.6689	0.6849	0.6540
	2017	0.7258	0.7397	0.7130
	2018	0.7877	0.7989	0.7772
6 Point	2015	0.6269	0.6355	0.6186
	2016	0.6785	0.6861	0.6709
	2017	0.7342	0.7408	0.7276
	2018	0.7944	0.7997	0.7891
7 Point	2015	0.6657	0.6645	0.6662
	2016	0.7131	0.7120	0.7136
	2017	0.7638	0.7629	0.7642
	2018	0.8182	0.8175	0.8185
8 Point	2015	0.7273	0.7284	0.7258
	2016	0.7676	0.7685	0.7662
	2017	0.8099	0.8108	0.8089
	2018	0.8547	0.8553	0.8539
9 Point	2015	0.7605	0.7563	0.7640
	2016	0.7966	0.7929	0.7996
	2017	0.8342	0.8312	0.8368
	2018	0.8737	0.8713	0.8757
10 Point	2015	0.7612	0.7500	0.7716
	2016	0.7972	0.7874	0.8062
	2017	0.8348	0.8266	0.8423
	2018	0.8741	0.8677	0.8799

INDEMNITY Linear **TRENDED LR**	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-30)
4 Point	2015	0.2106	0.2090	0.2116
	2016	0.1937	0.2033	0.1849
	2017	0.1924	0.1872	0.1968
	2018	0.1948	0.1979	0.1917
	4 Yr Ave	0.1979	0.1994	0.1963
5 Point	2015	0.2310	0.2212	0.2404
	2016	0.2097	0.2133	0.2065
	2017	0.2053	0.1947	0.2156
	2018	0.2049	0.2040	0.2058
	4 Yr Ave	0.2127	0.2083	0.2171
6 Point	2015	0.2352	0.2213	0.2488
	2016	0.2129	0.2135	0.2126
	2017	0.2079	0.1948	0.2209
	2018	0.2068	0.2041	0.2097
	4 Yr Ave	0.2157	0.2084	0.2230
7 Point	2015	0.2510	0.2322	0.2699
	2016	0.2250	0.2223	0.2278
	2017	0.2174	0.2013	0.2336
	2018	0.2140	0.2092	0.2188
	4 Yr Ave	0.2269	0.2163	0.2375
8 Point	2015	0.2740	0.2542	0.2939
	2016	0.2421	0.2397	0.2446
	2017	0.2306	0.2138	0.2473
	2018	0.2236	0.2189	0.2283
	4 Yr Ave	0.2426	0.2317	0.2535
9 Point	2015	0.2858	0.2635	0.3083
	2016	0.2507	0.2469	0.2545
	2017	0.2370	0.2189	0.2552
	2018	0.2282	0.2227	0.2337
	4 Yr Ave	0.2504	0.2380	0.2629
10 Point	2015	0.2864	0.2617	0.3114
	2016	0.2511	0.2455	0.2565
	2017	0.2373	0.2179	0.2568
	2018	0.2284	0.2220	0.2348
	4 Yr Ave	0.2508	0.2368	0.2649

INDEMNITY Expon'l **TRENDED LR**	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-30)
4 Point	2015	0.2146	0.2106	0.2185
	2016	0.1976	0.2051	0.1912
	2017	0.1961	0.1888	0.2033
	2018	0.1982	0.1995	0.1973
	4 Yr Ave	0.2016	0.2010	0.2026
5 Point	2015	0.2327	0.2217	0.2434
	2016	0.2114	0.2139	0.2091
	2017	0.2069	0.1953	0.2183
	2018	0.2063	0.2046	0.2081
	4 Yr Ave	0.2143	0.2089	0.2197
6 Point	2015	0.2367	0.2221	0.2510
	2016	0.2144	0.2143	0.2146
	2017	0.2093	0.1956	0.2228
	2018	0.2081	0.2048	0.2112
	4 Yr Ave	0.2171	0.2092	0.2249
7 Point	2015	0.2514	0.2322	0.2703
	2016	0.2253	0.2224	0.2282
	2017	0.2178	0.2014	0.2340
	2018	0.2143	0.2094	0.2191
	4 Yr Ave	0.2272	0.2164	0.2379
8 Point	2015	0.2746	0.2546	0.2945
	2016	0.2426	0.2400	0.2450
	2017	0.2309	0.2141	0.2477
	2018	0.2238	0.2190	0.2286
	4 Yr Ave	0.2430	0.2319	0.2540
9 Point	2015	0.2872	0.2643	0.3100
	2016	0.2517	0.2476	0.2557
	2017	0.2378	0.2194	0.2562
	2018	0.2288	0.2231	0.2344
	4 Yr Ave	0.2514	0.2386	0.2641
10 Point	2015	0.2874	0.2621	0.3131
	2016	0.2519	0.2459	0.2578
	2017	0.2380	0.2182	0.2579
	2018	0.2289	0.2222	0.2355
	4 Yr Ave	0.2516	0.2371	0.2661

MEDICAL Reported	Incurred LDF 11-12	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	4 Year Average LDF
Beyond	1.0587	1.0636	1.0622	0.9599	0.9051	0.9950	0.9715	0.9929	0.9662
29-30					1.0025	1.0004	1.0005	1.0007	1.0010
28-29				1.0035	1.0086	1.0038	0.9863	1.0097	1.0021
27-28			1.0019	1.0061	0.9998	0.9999	1.0109	1.0189	1.0074
26-27		0.9846	1.0129	1.0031	0.9886	0.9909	1.0087	0.9934	0.9954
25-26	1.0007	1.0244	0.9842	1.0103	1.0043	1.0008	1.0222	1.0013	1.0072
24-25	1.0196	1.0052	0.9861	1.0203	0.9924	0.9955	1.0010	1.0048	0.9984
23-24	1.0049	1.0566	1.0133	1.0006	1.0085	0.9928	0.9760	1.0033	0.9951
22-23	1.0094	1.0104	0.9842	1.0107	0.9937	0.9982	0.9952	0.9894	0.9941
21-22	1.0127	0.9927	0.9318	0.9982	0.9933	0.9477	1.0041	0.9904	0.9839
20-21	1.0175	1.0013	1.0179	0.9973	1.0001	0.9944	1.0003	0.9970	0.9979
19-20	1.0155	0.9867	0.9828	0.9997	0.9841	1.0012	1.0039	0.9969	0.9965
18-19	0.9882	0.9953	0.9904	1.0070	0.9896	0.9913	0.9954	0.9912	0.9918
17-18	0.9887	0.9847	0.9797	0.9936	1.0078	1.0035	0.9756	0.9918	0.9946
16-17	1.0277	1.0197	0.9983	0.9963	0.9894	1.0085	0.9996	0.9747	0.9930
15-16	1.0160	1.0151	0.9992	1.0075	0.9971	0.9901	1.0093	0.9892	0.9964
14-15	1.0108	1.0123	0.9713	0.9861	1.0110	1.0208	0.9963	0.9858	1.0035
13-14	0.9971	1.0003	0.9885	1.0100	1.0028	0.9876	1.0089	0.9902	0.9974
12-13	1.0010	1.0044	0.9884	1.0119	1.0058	1.0372	1.0027	0.9850	1.0077
11-12	1.0252	1.0012	1.0599	1.0032	1.0143	0.9591	0.9970	1.0012	0.9929
10-11	1.0138	0.9795	1.0188	1.0157	1.0052	0.9848	0.9963	0.9753	0.9904
9-10	1.0855	1.0180	1.0107	1.0175	1.0046	0.9796	0.9997	1.0106	0.9986
8-9	1.0421	0.9818	1.0283	0.9919	1.0083	0.9886	1.0154	0.9842	0.9991
7-8	1.0036	1.0092	1.0567	1.0120	1.0332	1.0105	1.0122	0.9936	1.0124
6-7	0.9614	1.0346	1.0181	1.0223	1.0018	1.0150	0.9934	0.9939	1.0010
5-6	1.0404	1.0313	1.0743	0.9607	1.0313	0.9999	1.0157	1.0208	1.0169
4-5	1.0097	1.0496	1.0979	1.0255	1.0090	0.9799	0.9941	1.0179	1.0002
3-4	1.0764	1.0675	1.0640	1.0007	1.0250	1.0368	1.0229	0.9313	1.0040
2-3	1.2204	1.1307	1.0982	1.1045	1.0970	1.0229	0.9426	1.0392	1.0254
1-2	1.1901	1.1760	1.2318	1.2074	1.1070	1.0760	1.1273	1.0335	1.0860

MEDICAL Reported	Paid LDF 11-12	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	4 Year Average LDF
29-30					1.0015	1.0085	1.0020	1.0066	1.0047
28-29				1.0034	1.0124	1.0010	1.0037	1.0077	1.0062
27-28			1.0033	1.0084	1.0025	1.0201	1.0079	1.0058	1.0091
26-27		1.0086	1.0092	1.0048	1.0045	1.0060	1.0060	1.0101	1.0066
25-26	1.0024	1.0283	1.0139	1.0222	1.0039	1.0029	1.0068	1.0063	1.0050
24-25	1.0218	1.0075	1.0209	1.0075	1.0018	1.0069	1.0102	1.0013	1.0050
23-24	1.0067	1.0151	1.0082	1.0088	1.0143	1.0045	1.0047	1.0037	1.0068
22-23	1.0167	1.0176	1.0072	1.0176	1.0064	1.0062	1.0026	1.0063	1.0054
21-22	1.0079	1.0061	1.0165	1.0082	1.0097	1.0028	1.0055	1.0083	1.0066
20-21	1.0052	1.0250	1.0171	1.0044	1.0053	1.0054	1.0027	1.0024	1.0039
19-20	1.0198	1.0111	1.0183	1.0040	1.0080	1.0033	1.0022	1.0007	1.0035
18-19	1.0115	1.0098	1.0103	1.0128	1.0138	1.0102	1.0067	1.0060	1.0092
17-18	1.0115	1.0215	1.0131	1.0059	1.0079	1.0016	1.0032	1.0065	1.0048
16-17	1.0084	1.0222	1.0162	1.0079	1.0034	1.0034	1.0051	1.0092	1.0052
15-16	1.0363	1.0133	1.0034	1.0094	1.0050	1.0078	1.0123	1.0100	1.0088
14-15	1.0119	1.0078	1.0075	1.0160	1.0182	1.0112	1.0095	1.0114	1.0126
13-14	1.0078	1.0109	1.0164	1.0085	1.0133	1.0175	1.0133	1.0101	1.0136
12-13	1.0127	1.0278	1.0163	1.0359	1.0129	1.0102	1.0061	1.0040	1.0083
11-12	1.0316	1.0184	1.0672	1.0138	1.0145	1.0104	1.0111	1.0145	1.0126
10-11	1.0195	1.0360	1.0250	1.0221	1.0269	1.0127	1.0073	1.0157	1.0157
9-10	1.0240	1.0318	1.0235	1.0128	1.0273	1.0240	1.0197	1.0134	1.0211
8-9	1.0333	1.0221	1.0230	1.0305	1.0216	1.0149	1.0245	1.0148	1.0190
7-8	1.0233	1.0316	1.0386	1.0242	1.0297	1.0314	1.0250	1.0075	1.0234
6-7	1.0104	1.0402	1.0316	1.0394	1.0465	1.0287	1.0169	1.0206	1.0282
5-6	1.0603	1.0425	1.0491	1.0659	1.0347	1.0394	1.0237	1.0200	1.0295
4-5	1.0509	1.0862	1.0551	1.0572	1.0137	1.0452	1.0441	1.0318	1.0337
3-4	1.0798	1.1011	1.1301	1.0636	1.0646	1.0537	1.0428	1.0332	1.0486
2-3	1.1790	1.1775	1.1140	1.1379	1.1507	1.1147	1.0942	1.1104	1.1175
1-2	1.3999	1.3502	1.3516	1.3671	1.3609	1.3712	1.3691	1.3376	1.3597

MEDICAL Reported	Pd-Incur LDF 11-12	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	4 Year Average LDF
29-30					1.0470	1.1769	1.0257	1.0984	1.0870
28-29				1.0479	1.1910	1.0262	1.1017	1.1302	1.1123
27-28			1.0505	1.1908	1.0249	1.1395	1.1283	1.0645	1.0893
26-27		1.0572	1.1878	1.0301	1.1447	1.1227	1.0510	1.1098	1.1071
25-26	1.0762	1.2172	1.0394	1.1836	1.1374	1.0449	1.1249	1.0806	1.0970
24-25	1.2141	1.0646	1.1999	1.1410	1.0459	1.1079	1.0902	1.1089	1.0882
23-24	1.0654	1.2291	1.1164	1.0633	1.1287	1.0939	1.1088	1.0698	1.1003
22-23	1.1826	1.1331	1.0737	1.1389	1.1089	1.1431	1.0690	1.1091	1.1075
21-22	1.1302	1.0913	1.1516	1.1250	1.1563	1.0770	1.1272	1.1119	1.1181
20-21	1.1049	1.2535	1.1487	1.1693	1.1425	1.1285	1.1257	1.0312	1.1070
19-20	1.2763	1.1362	1.2071	1.1469	1.1437	1.1291	1.0365	1.0285	1.0845
18-19	1.1643	1.2214	1.1775	1.1771	1.1433	1.0429	1.0386	1.0498	1.0687
17-18	1.2406	1.1919	1.1766	1.1622	1.0603	1.0450	1.0624	1.0916	1.0648
16-17	1.2155	1.2306	1.1846	1.0604	1.0447	1.0926	1.1061	1.1130	1.0891
15-16	1.2495	1.2097	1.0672	1.0659	1.0887	1.1151	1.1549	1.0985	1.1143
14-15	1.2047	1.0750	1.0677	1.1093	1.1467	1.1570	1.1211	1.1447	1.1424
13-14	1.0752	1.1000	1.1408	1.1438	1.1484	1.1449	1.1766	1.0939	1.1410
12-13	1.1124	1.1888	1.1224	1.1863	1.1739	1.1781	1.1114	1.0878	1.1378
11-12	1.2287	1.1766	1.2613	1.1832	1.1522	1.1199	1.1166	1.1095	1.1246
10-11	1.1980	1.2136	1.2023	1.1611	1.1905	1.1342	1.1163	1.1005	1.1354
9-10	1.2651	1.2199	1.1752	1.1995	1.1822	1.1473	1.1506	1.1351	1.1538
8-9	1.2379	1.1824	1.1855	1.2127	1.1965	1.1681	1.1507	1.1502	1.1664
7-8	1.2323	1.2115	1.2673	1.2153	1.2167	1.1688	1.1978	1.0999	1.1708
6-7	1.2129	1.2503	1.2266	1.2240	1.2102	1.2173	1.1257	1.0865	1.1599
5-6	1.2649	1.2662	1.2548	1.2877	1.2408	1.1778	1.1191	1.1165	1.1636
4-5	1.2903	1.2681	1.4137	1.2720	1.1936	1.1516	1.1419	1.3362	1.2058
3-4	1.3077	1.4215	1.3677	1.2582	1.2507	1.2105	1.3689	1.1748	1.2512
2-3	1.5699	1.5470	1.3944	1.3887	1.3426	1.4918	1.3803	1.4908	1.4264
1-2	1.9154	1.7218	1.6947	1.6732	1.9784	2.0081	1.9641	1.7518	1.9256

MEDICAL Adjustment Factor	Incurred LDF 11-12	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
Beyond	1.0266	1.0343	1.0470	1.0625	1.0333	1.0972	0.9644	0.9934
29-30					1.0112	1.0649	1.0006	1.0006
28-29				1.0085	1.0358	1.0151	0.9876	1.0090
27-28			1.0022	1.0225	1.0052	1.0516	1.0104	1.0206
26-27		0.9929	1.0084	1.0062	1.0187	1.0420	1.0097	0.9942
25-26	1.0004	1.0102	0.9943	1.0254	1.0252	1.0204	1.0196	1.0012
24-25	1.0075	1.0026	0.9995	1.0235	1.0048	1.0384	1.0010	1.0043
23-24	1.0021	1.0195	1.0074	1.0094	1.0263	1.0326	0.9791	1.0032
22-23	1.0033	1.0046	0.9955	1.0208	1.0162	1.0508	0.9954	0.9913
21-22	1.0048	0.9977	0.9821	1.0136	1.0227	1.0001	1.0033	0.9920
20-21	1.0068	1.0016	1.0090	1.0158	1.0230	1.0430	1.0002	0.9972
19-20	1.0045	0.9963	0.9990	1.0147	1.0171	1.0471	1.0038	0.9971
18-19	0.9962	0.9996	1.0005	1.0202	1.0200	1.0122	0.9957	0.9927
17-18	0.9969	0.9966	0.9982	1.0142	1.0147	1.0198	0.9803	0.9937
16-17	1.0078	1.0058	1.0030	1.0068	1.0041	1.0373	0.9997	0.9834
15-16	1.0039	1.0048	1.0011	1.0107	1.0135	1.0356	1.0060	0.9924
14-15	1.0028	1.0040	0.9940	1.0101	1.0273	1.0580	0.9974	0.9910
13-14	0.9992	1.0006	1.0004	1.0167	1.0231	1.0423	1.0056	0.9936
12-13	1.0003	1.0018	1.0000	1.0240	1.0271	1.0694	1.0018	0.9910
11-12	1.0051	1.0011	1.0155	1.0184	1.0266	1.0243	0.9982	1.0006
10-11	1.0029	0.9974	1.0069	1.0204	1.0295	1.0368	0.9980	1.0437
9-10	1.0152	1.0042	1.0050	1.0207	1.0276	1.0380	1.0230	1.0881
8-9	1.0075	0.9979	1.0073	1.0204	1.0277	1.0439	1.0661	1.0796
7-8	1.0006	1.0023	1.0103	1.0207	1.0308	1.0098	1.0832	1.0618
6-7	0.9947	1.0048	1.0049	1.0221	1.0290	1.0094	1.0541	1.0400
5-6	1.0045	1.0031	1.0052	1.0278	1.0322	1.0101	1.0514	1.0692
4-5	1.0006	1.0021	1.0057	1.0265	1.0241	1.0087	1.0516	1.1445
3-4	1.0010	1.0018	1.0067	1.0265	1.0345	1.0149	1.1110	1.0535
2-3	1.0000	1.0024	1.0065	1.0413	1.0468	1.0191	1.1073	1.1364
1-2	1.0000	1.0035	1.0106	1.0702	1.0754	1.0415	1.1534	1.1044

MEDICAL Adjustment Factor	Paid LDF 11-12	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
29-30					1.0017	1.0105	1.0025	1.0073
28-29				1.0032	1.0124	1.0012	1.0042	1.0091
27-28			1.0020	1.0073	1.0025	1.0226	1.0095	1.0070
26-27		1.0047	1.0048	1.0042	1.0040	1.0071	1.0073	1.0108
25-26	1.0013	1.0139	1.0073	1.0175	1.0037	1.0035	1.0074	1.0069
24-25	1.0107	1.0036	1.0098	1.0062	1.0017	1.0074	1.0115	1.0014
23-24	1.0032	1.0066	1.0040	1.0074	1.0122	1.0050	1.0051	1.0040
22-23	1.0071	1.0079	1.0036	1.0132	1.0057	1.0067	1.0028	1.0063
21-22	1.0035	1.0028	1.0071	1.0063	1.0083	1.0030	1.0056	1.0084
20-21	1.0023	1.0099	1.0075	1.0033	1.0045	1.0053	1.0028	1.0024
19-20	1.0078	1.0045	1.0075	1.0029	1.0062	1.0034	1.0022	1.0007
18-19	1.0045	1.0037	1.0042	1.0085	1.0110	1.0103	1.0066	1.0055
17-18	1.0042	1.0079	1.0047	1.0041	1.0064	1.0016	1.0029	1.0059
16-17	1.0030	1.0072	1.0060	1.0054	1.0025	1.0031	1.0046	1.0073
15-16	1.0115	1.0045	1.0013	1.0060	1.0034	1.0070	1.0100	1.0082
14-15	1.0039	1.0026	1.0025	1.0093	1.0128	1.0091	1.0079	1.0091
13-14	1.0025	1.0032	1.0048	1.0050	1.0082	1.0147	1.0108	1.0077
12-13	1.0036	1.0072	1.0048	1.0187	1.0084	1.0083	1.0047	1.0028
11-12	1.0079	1.0049	1.0170	1.0075	1.0089	1.0080	1.0078	1.0090
10-11	1.0050	1.0084	1.0065	1.0114	1.0157	1.0089	1.0047	1.0083
9-10	1.0054	1.0073	1.0056	1.0062	1.0143	1.0152	1.0106	1.0064
8-9	1.0073	1.0046	1.0049	1.0132	1.0101	1.0080	1.0120	1.0071
7-8	1.0046	1.0057	1.0067	1.0091	1.0112	1.0155	1.0124	1.0037
6-7	1.0018	1.0059	1.0038	1.0115	1.0159	1.0143	1.0084	1.0087
5-6	1.0083	1.0039	1.0028	1.0176	1.0120	1.0197	1.0103	1.0066
4-5	1.0042	1.0024	1.0023	1.0152	1.0048	1.0198	1.0151	1.0062
3-4	1.0013	1.0012	1.0049	1.0167	1.0193	1.0188	1.0088	1.0033
2-3	1.0000	1.0020	1.0042	1.0320	1.0333	1.0235	1.0097	1.0029
1-2	1.0000	1.0035	1.0088	1.0645	1.0334	1.0387	1.0109	1.0001

MEDICAL Adjustment Factor	Pd-Incur LDF 11-12	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
29-30					1.0403	1.1892	1.0321	1.0995
28-29				1.0321	1.1305	1.0328	1.1034	1.1371
27-28			1.0268	1.0994	1.0200	1.1425	1.1377	1.0738
26-27		1.0293	1.0781	1.0190	1.0908	1.1340	1.0599	1.1064
25-26	1.0379	1.0878	1.0192	1.0895	1.0923	1.0533	1.1211	1.0830
24-25	1.0883	1.0290	1.0741	1.0721	1.0340	1.1076	1.0941	1.1064
23-24	1.0292	1.0800	1.0477	1.0366	1.0797	1.0985	1.1073	1.0714
22-23	1.0669	1.0524	1.0320	1.0658	1.0698	1.1385	1.0710	1.0983
21-22	1.0511	1.0373	1.0534	1.0593	1.0924	1.0791	1.1141	1.1036
20-21	1.0420	1.0800	1.0538	1.0716	1.0838	1.1162	1.1156	1.0309
19-20	1.0866	1.0476	1.0664	1.0625	1.0767	1.1191	1.0362	1.0272
18-19	1.0561	1.0669	1.0566	1.0676	1.0805	1.0429	1.0370	1.0435
17-18	1.0716	1.0587	1.0496	1.0636	1.0367	1.0430	1.0541	1.0759
16-17	1.0643	1.0597	1.0540	1.0272	1.0253	1.0785	1.0877	1.0817
15-16	1.0655	1.0572	1.0213	1.0273	1.0433	1.0956	1.1104	1.0745
14-15	1.0560	1.0224	1.0194	1.0390	1.0713	1.1138	1.0912	1.1014
13-14	1.0223	1.0262	1.0330	1.0481	1.0613	1.1100	1.1232	1.0662
12-13	1.0290	1.0405	1.0299	1.0568	1.0737	1.1262	1.0781	1.0564
11-12	1.0482	1.0388	1.0510	1.0533	1.0626	1.0848	1.0744	1.0624
10-11	1.0428	1.0408	1.0399	1.0469	1.0731	1.0858	1.0667	1.1328
9-10	1.0486	1.0406	1.0325	1.0488	1.0620	1.0850	1.0969	1.1707
8-9	1.0438	1.0313	1.0298	1.0472	1.0558	1.0808	1.0888	1.1884
7-8	1.0382	1.0310	1.0328	1.0366	1.0469	1.0371	1.1144	1.1341
6-7	1.0305	1.0285	1.0188	1.0272	1.0433	1.0435	1.0771	1.0960
5-6	1.0306	1.0183	1.0078	1.0318	1.0461	1.0419	1.0648	1.1174
4-5	1.0193	1.0049	1.0062	1.0288	1.0364	1.0327	1.0608	1.2460
3-4	1.0041	1.0018	1.0070	1.0289	1.0436	1.0277	1.0982	1.1096
2-3	1.0000	1.0024	1.0065	1.0411	1.0463	1.0117	1.0635	1.1963
1-2	1.0000	1.0035	1.0086	1.0640	1.0260	0.9977	1.0641	1.1682

MEDICAL Adjusted	Incurred LDF 11-12	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	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0869	1.1001	1.1121	1.0199	0.9352	1.0917	0.9370	0.9864	0.9876	1.0032
29-30					1.0138	1.0653	1.0010	1.0013	1.0204	1.0104
28-29				1.0120	1.0446	1.0189	0.9741	1.0188	1.0141	1.0104
27-28			1.0041	1.0287	1.0050	1.0515	1.0214	1.0399	1.0295	1.0105
26-27		0.9776	1.0214	1.0094	1.0070	1.0326	1.0185	0.9876	1.0114	1.0106
25-26	1.0011	1.0349	0.9786	1.0360	1.0296	1.0212	1.0422	1.0025	1.0239	1.0107
24-25	1.0272	1.0079	0.9856	1.0443	0.9972	1.0337	1.0020	1.0091	1.0105	1.0108
23-24	1.0071	1.0772	1.0208	1.0100	1.0350	1.0251	0.9556	1.0065	1.0056	1.0110
22-23	1.0127	1.0151	0.9797	1.0317	1.0099	1.0489	0.9907	0.9808	1.0076	1.0113
21-22	1.0175	0.9904	0.9151	1.0117	1.0158	0.9478	1.0074	0.9825	0.9884	1.0116
20-21	1.0244	1.0029	1.0270	1.0130	1.0231	1.0372	1.0005	0.9942	1.0138	1.0120
19-20	1.0201	0.9831	0.9819	1.0143	1.0010	1.0484	1.0077	0.9940	1.0128	1.0124
18-19	0.9844	0.9949	0.9909	1.0273	1.0094	1.0034	0.9911	0.9840	0.9970	1.0130
17-18	0.9856	0.9814	0.9779	1.0077	1.0226	1.0233	0.9563	0.9855	0.9969	1.0136
16-17	1.0357	1.0256	1.0013	1.0031	0.9934	1.0461	0.9992	0.9585	0.9993	1.0144
15-16	1.0200	1.0199	1.0003	1.0183	1.0105	1.0254	1.0154	0.9817	1.0083	1.0153
14-15	1.0136	1.0163	0.9655	0.9961	1.0386	1.0800	0.9937	0.9770	1.0223	1.0164
13-14	0.9963	1.0009	0.9889	1.0269	1.0259	1.0294	1.0145	0.9839	1.0134	1.0176
12-13	1.0013	1.0062	0.9884	1.0362	1.0331	1.1092	1.0045	0.9761	1.0307	1.0192
11-12	1.0304	1.0023	1.0763	1.0216	1.0413	0.9824	0.9952	1.0019	1.0052	1.0211
10-11	1.0167	0.9770	1.0259	1.0364	1.0349	1.0210	0.9943	1.0179	1.0170	1.0233
9-10	1.1020	1.0222	1.0158	1.0386	1.0323	1.0168	1.0228	1.0996	1.0429	1.0262
8-9	1.0499	0.9798	1.0358	1.0122	1.0363	1.0320	1.0826	1.0626	1.0534	1.0297
7-8	1.0042	1.0115	1.0676	1.0329	1.0651	1.0204	1.0964	1.0550	1.0592	1.0342
6-7	0.9563	1.0396	1.0231	1.0449	1.0308	1.0246	1.0472	1.0336	1.0341	1.0401
5-6	1.0451	1.0345	1.0799	0.9874	1.0645	1.0099	1.0679	1.0914	1.0584	1.0481
4-5	1.0103	1.0518	1.1041	1.0526	1.0333	0.9884	1.0453	1.1649	1.0580	1.0596
3-4	1.0775	1.0694	1.0711	1.0272	1.0603	1.0522	1.1364	0.9811	1.0575	1.0774
2-3	1.2204	1.1334	1.1053	1.1501	1.1483	1.0425	1.0437	1.1810	1.1039	1.1089
1-2	1.1901	1.1801	1.2449	1.2921	1.1905	1.1207	1.3002	1.1415	1.1882	1.1840

MEDICAL Adjusted	Paid LDF 11-12	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	4 Year Average LDF	Selected Paid LDF
29-30					1.0032	1.0191	1.0045	1.0140	1.0102	1.0088
28-29				1.0067	1.0249	1.0022	1.0079	1.0169	1.0130	1.0092
27-28			1.0053	1.0158	1.0050	1.0432	1.0176	1.0128	1.0197	1.0096
26-27		1.0134	1.0141	1.0090	1.0085	1.0131	1.0133	1.0210	1.0140	1.0101
25-26	1.0037	1.0426	1.0213	1.0401	1.0076	1.0065	1.0143	1.0132	1.0104	1.0106
24-25	1.0327	1.0112	1.0309	1.0138	1.0035	1.0143	1.0219	1.0027	1.0106	1.0111
23-24	1.0099	1.0218	1.0123	1.0162	1.0267	1.0095	1.0098	1.0077	1.0134	1.0116
22-23	1.0239	1.0257	1.0108	1.0310	1.0121	1.0130	1.0054	1.0127	1.0108	1.0122
21-22	1.0114	1.0089	1.0237	1.0145	1.0181	1.0057	1.0111	1.0168	1.0129	1.0129
20-21	1.0075	1.0352	1.0247	1.0077	1.0099	1.0107	1.0055	1.0049	1.0078	1.0136
19-20	1.0277	1.0157	1.0260	1.0069	1.0142	1.0067	1.0044	1.0014	1.0067	1.0143
18-19	1.0161	1.0136	1.0145	1.0214	1.0250	1.0206	1.0133	1.0115	1.0176	1.0151
17-18	1.0157	1.0296	1.0178	1.0100	1.0143	1.0031	1.0061	1.0125	1.0090	1.0160
16-17	1.0115	1.0296	1.0223	1.0133	1.0059	1.0065	1.0097	1.0166	1.0097	1.0169
15-16	1.0482	1.0179	1.0047	1.0155	1.0084	1.0148	1.0225	1.0184	1.0160	1.0180
14-15	1.0158	1.0104	1.0100	1.0254	1.0312	1.0205	1.0174	1.0206	1.0224	1.0191
13-14	1.0103	1.0142	1.0213	1.0136	1.0216	1.0325	1.0242	1.0180	1.0241	1.0204
12-13	1.0164	1.0352	1.0212	1.0553	1.0214	1.0186	1.0108	1.0067	1.0144	1.0218
11-12	1.0398	1.0233	1.0853	1.0214	1.0235	1.0184	1.0190	1.0236	1.0211	1.0234
10-11	1.0245	1.0447	1.0316	1.0338	1.0430	1.0216	1.0120	1.0242	1.0252	1.0251
9-10	1.0296	1.0393	1.0292	1.0191	1.0419	1.0396	1.0305	1.0199	1.0330	1.0271
8-9	1.0409	1.0268	1.0280	1.0441	1.0319	1.0231	1.0367	1.0220	1.0284	1.0294
7-8	1.0280	1.0375	1.0456	1.0335	1.0412	1.0474	1.0376	1.0112	1.0344	1.0321
6-7	1.0122	1.0463	1.0356	1.0513	1.0631	1.0434	1.0255	1.0295	1.0404	1.0353
5-6	1.0691	1.0466	1.0520	1.0847	1.0471	1.0599	1.0343	1.0268	1.0420	1.0398
4-5	1.0553	1.0888	1.0575	1.0732	1.0186	1.0659	1.0598	1.0382	1.0456	1.0471
3-4	1.0812	1.1025	1.1357	1.0814	1.0851	1.0735	1.0519	1.0366	1.0618	1.0651
2-3	1.1790	1.1799	1.1187	1.1743	1.1890	1.1409	1.1048	1.1136	1.1371	1.1361
1-2	1.3999	1.3549	1.3635	1.4552	1.4064	1.4244	1.3840	1.3377	1.3881	1.3881

MEDICAL Adjusted	Pd-Incur LDF 11-12	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	4 Year Average LDF	Selected Pd-Incur LDF
29-30					1.0892	1.3996	1.0586	1.2077	1.1888	1.1888
28-29				1.0815	1.3464	1.0599	1.2156	1.2852	1.2268	1.2268
27-28			1.0787	1.3092	1.0454	1.3019	1.2836	1.1431	1.1935	1.1935
26-27		1.0882	1.2806	1.0496	1.2487	1.2731	1.1139	1.2279	1.2159	1.2159
25-26	1.1170	1.3241	1.0594	1.2896	1.2424	1.1006	1.2611	1.1703	1.1936	1.1936
24-25	1.3213	1.0955	1.2888	1.2233	1.0815	1.2271	1.1928	1.2269	1.1821	1.1821
23-24	1.0965	1.3274	1.1696	1.1023	1.2186	1.2016	1.2278	1.1462	1.1986	1.1986
22-23	1.2618	1.1924	1.1081	1.2139	1.1863	1.3015	1.1449	1.2182	1.2127	1.2127
21-22	1.1880	1.1320	1.2131	1.1917	1.2632	1.1622	1.2558	1.2271	1.2271	1.2271
20-21	1.1514	1.3538	1.2105	1.2530	1.2383	1.2597	1.2558	1.0631	1.2042	1.2042
19-20	1.3868	1.1903	1.2873	1.2186	1.2315	1.2636	1.0740	1.0565	1.1564	1.1564
18-19	1.2296	1.3031	1.2441	1.2567	1.2353	1.0876	1.0770	1.0954	1.1238	1.1238
17-18	1.3294	1.2619	1.2350	1.2361	1.0992	1.0899	1.1199	1.1745	1.1209	1.1209
16-17	1.2936	1.3041	1.2486	1.0892	1.0711	1.1783	1.2031	1.2040	1.1641	1.1641
15-16	1.3313	1.2789	1.0899	1.0950	1.1358	1.2217	1.2824	1.1803	1.2051	1.2051
14-15	1.2722	1.0991	1.0885	1.1525	1.2285	1.2886	1.2234	1.2608	1.2503	1.2503
13-14	1.0991	1.1289	1.1784	1.1988	1.2188	1.2709	1.3216	1.1663	1.2444	1.2444
12-13	1.1447	1.2370	1.1560	1.2537	1.2605	1.3268	1.1982	1.1492	1.2337	1.2337
11-12	1.2879	1.2222	1.3257	1.2463	1.2243	1.2148	1.1997	1.1788	1.2044	1.2044
10-11	1.2492	1.2631	1.2503	1.2156	1.2775	1.2316	1.1907	1.2467	1.2366	1.2366
9-10	1.3266	1.2694	1.2134	1.2580	1.2555	1.2449	1.2621	1.3288	1.2728	1.2728
8-9	1.2922	1.2194	1.2209	1.2699	1.2633	1.2625	1.2529	1.3669	1.2864	1.2864
7-8	1.2794	1.2490	1.3089	1.2598	1.2737	1.2121	1.3348	1.2474	1.2670	1.2670
6-7	1.2499	1.2860	1.2496	1.2573	1.2626	1.2702	1.2125	1.1909	1.2341	1.2341
5-6	1.3036	1.2894	1.2645	1.3286	1.2979	1.2271	1.1916	1.2475	1.2410	1.2410
4-5	1.3153	1.2743	1.4225	1.3087	1.2370	1.1893	1.2113	1.6649	1.3256	1.3256
3-4	1.3131	1.4240	1.3773	1.2945	1.3052	1.2441	1.5033	1.3036	1.3391	1.3391
2-3	1.5699	1.5507	1.4034	1.4458	1.4047	1.5093	1.4680	1.7835	1.5414	1.5414
1-2	1.9154	1.7278	1.7093	1.7802	2.0299	2.0035	2.0901	2.0465	2.0425	2.0425

MEDICAL

	Policy Year	Incurred LDF	Paid to 30th LDF
Beyond	1989	1.0032	1.0032
29-30	1990	1.0104	1.1888
28-29	1991	1.0104	1.0092
27-28	1992	1.0105	1.0096
26-27	1993	1.0106	1.0101
25-26	1994	1.0107	1.0106
24-25	1995	1.0108	1.0111
23-24	1996	1.0110	1.0116
22-23	1997	1.0113	1.0122
21-22	1998	1.0116	1.0129
20-21	1999	1.0120	1.0136
19-20	2000	1.0124	1.0143
18-19	2001	1.0130	1.0151
17-18	2002	1.0136	1.0160
16-17	2003	1.0144	1.0169
15-16	2004	1.0153	1.0180
14-15	2005	1.0164	1.0191
13-14	2006	1.0176	1.0204
12-13	2007	1.0192	1.0218
11-12	2008	1.0211	1.0234
10-11	2009	1.0233	1.0251
9-10	2010	1.0262	1.0271
8-9	2011	1.0297	1.0294
7-8	2012	1.0342	1.0321
6-7	2013	1.0401	1.0353
5-6	2014	1.0481	1.0398
4-5	2015	1.0596	1.0471
3-4	2016	1.0774	1.0651
2-3	2017	1.1089	1.1361
1-2	2018	1.1840	1.3881

MEDICAL

	Policy Year	Incurred Cum LDF	Paid to 30th Cum LDF
Beyond	1989	1.0032	1.0032
29-30	1990	1.0136	1.1926
28-29	1991	1.0242	1.2036
27-28	1992	1.0349	1.2151
26-27	1993	1.0459	1.2274
25-26	1994	1.0571	1.2404
24-25	1995	1.0685	1.2542
23-24	1996	1.0803	1.2687
22-23	1997	1.0925	1.2842
21-22	1998	1.1051	1.3008
20-21	1999	1.1184	1.3185
19-20	2000	1.1323	1.3373
18-19	2001	1.1470	1.3575
17-18	2002	1.1626	1.3792
16-17	2003	1.1793	1.4025
15-16	2004	1.1974	1.4278
14-15	2005	1.2170	1.4551
13-14	2006	1.2384	1.4847
12-13	2007	1.2622	1.5171
11-12	2008	1.2888	1.5526
10-11	2009	1.3189	1.5916
9-10	2010	1.3534	1.6347
8-9	2011	1.3936	1.6828
7-8	2012	1.4413	1.7368
6-7	2013	1.4991	1.7981
5-6	2014	1.5712	1.8697
4-5	2015	1.6648	1.9577
3-4	2016	1.7937	2.0852
2-3	2017	1.9890	2.3690
1-2	2018	2.3550	3.2884

MEDICAL

	Policy Year	Benefit Level Factor	LAE	Medical Incurred Law Adjustment	Medical Paid Law Adjustment
Beyond	1989	1.0000	1.2614	0.5208	0.5208
29-30	1990	1.0000	1.2614	0.5192	0.4608
28-29	1991	1.0000	1.2614	0.4842	0.4541
27-28	1992	1.0000	1.2614	0.5331	0.4870
26-27	1993	1.0000	1.2614	0.5125	0.4765
25-26	1994	1.0000	1.2614	0.5311	0.4807
24-25	1995	1.0000	1.2614	0.5115	0.4793
23-24	1996	1.0000	1.2614	0.5491	0.5031
22-23	1997	1.0000	1.2614	0.5438	0.4969
21-22	1998	1.0000	1.2614	0.5098	0.4957
20-21	1999	1.0000	1.2614	0.5178	0.5045
19-20	2000	1.0000	1.2614	0.5447	0.5249
18-19	2001	1.0000	1.2614	0.5647	0.5279
17-18	2002	1.0000	1.2614	0.5993	0.5581
16-17	2003	1.0000	1.2614	0.5870	0.5508
15-16	2004	1.0000	1.2614	0.6113	0.5600
14-15	2005	1.0000	1.2614	0.6019	0.5689
13-14	2006	1.0000	1.2614	0.6218	0.5902
12-13	2007	1.0000	1.2614	0.6507	0.6180
11-12	2008	1.0000	1.2614	0.7383	0.6571
10-11	2009	1.0000	1.2614	0.7892	0.6784
9-10	2010	1.0000	1.2614	0.7982	0.6765
8-9	2011	1.0000	1.2614	0.7591	0.6719
7-8	2012	1.0000	1.2614	0.7659	0.7049
6-7	2013	1.0000	1.2614	0.8354	0.7526
5-6	2014	1.0000	1.2614	1.0358	0.8365
4-5	2015	1.0000	1.2614	1.0068	0.9104
3-4	2016	1.0000	1.2614	1.1625	0.9745
2-3	2017	1.0000	1.2614	1.1680	0.9998
1-2	2018	1.0000	1.2614	1.1526	1.0000

MEDICAL	Policy Year	Incurred Base	Paid to 30th Base
Beyond	1989	38,547,146	38,547,146
29-30	1990	34,663,325	30,905,821
28-29	1991	32,022,506	30,254,571
27-28	1992	43,570,616	39,657,026
26-27	1993	35,515,388	33,072,337
25-26	1994	31,891,865	28,796,590
24-25	1995	33,751,513	31,666,515
23-24	1996	41,328,392	37,500,754
22-23	1997	36,400,843	33,007,560
21-22	1998	30,828,473	29,968,248
20-21	1999	39,710,795	38,638,097
19-20	2000	49,053,721	47,005,416
18-19	2001	41,139,052	37,934,676
17-18	2002	57,697,356	52,313,970
16-17	2003	52,625,499	48,385,554
15-16	2004	63,217,970	55,856,530
14-15	2005	56,592,253	52,260,071
13-14	2006	56,665,226	52,297,006
12-13	2007	58,551,987	53,538,215
11-12	2008	55,417,252	51,149,390
10-11	2009	59,678,324	53,277,768
9-10	2010	68,943,386	60,828,534
8-9	2011	56,449,282	51,708,689
7-8	2012	46,350,191	43,538,331
6-7	2013	46,976,357	42,918,517
5-6	2014	39,922,369	30,825,072
4-5	2015	40,272,840	35,419,531
3-4	2016	38,645,943	28,784,417
2-3	2017	31,874,848	24,338,701
1-2	2018	27,165,503	15,508,644

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-30)
Beyond	1989	20,139,464	20,139,464	20,139,464
29-30	1990	17,612,758	18,242,556	16,982,960
28-29	1991	16,208,463	15,881,496	16,535,429
27-28	1992	23,752,873	24,037,806	23,467,940
26-27	1993	19,189,348	19,036,869	19,341,827
25-26	1994	17,538,794	17,906,040	17,171,548
24-25	1995	18,741,265	18,445,867	19,036,663
23-24	1996	24,227,137	24,517,336	23,936,937
22-23	1997	21,346,107	21,627,458	21,064,755
21-22	1998	18,345,326	17,367,066	19,323,585
20-21	1999	24,349,311	22,999,036	25,699,586
19-20	2000	31,624,676	30,255,440	32,993,911
18-19	2001	26,916,416	26,646,292	27,186,539
17-18	2002	40,232,352	40,199,975	40,264,728
16-17	2003	36,903,356	36,429,231	37,377,480
15-16	2004	45,466,811	46,270,527	44,663,094
14-15	2005	42,361,093	41,457,495	43,264,690
13-14	2006	44,731,822	43,635,347	45,828,296
12-13	2007	49,146,125	48,093,141	50,199,108
11-12	2008	52,456,055	52,728,657	52,183,453
10-11	2009	59,821,264	62,115,154	57,527,373
9-10	2010	70,874,426	74,482,893	67,265,958
8-9	2011	59,090,958	59,719,477	58,462,439
7-8	2012	52,235,976	51,168,718	53,303,234
6-7	2013	58,457,973	58,833,091	58,082,855
5-6	2014	56,591,852	64,972,084	48,211,620
4-5	2015	65,315,049	67,505,422	63,124,675
3-4	2016	69,535,809	80,580,703	58,490,915
2-3	2017	65,849,289	74,049,667	57,648,910
1-2	2018	62,366,766	73,734,906	50,998,625

MEDICAL	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-30)
Beyond	1989	25,403,920	25,403,920	25,403,920
29-30	1990	22,216,733	23,011,160	21,422,306
28-29	1991	20,445,355	20,032,919	20,857,790
27-28	1992	29,961,874	30,321,288	29,602,460
26-27	1993	24,205,444	24,013,107	24,397,781
25-26	1994	22,123,435	22,586,679	21,660,191
24-25	1995	23,640,232	23,267,617	24,012,847
23-24	1996	30,560,110	30,926,168	30,194,052
22-23	1997	26,925,979	27,280,876	26,571,082
21-22	1998	23,140,794	21,906,817	24,374,770
20-21	1999	30,714,221	29,010,984	32,417,458
19-20	2000	39,891,366	38,164,212	41,618,519
18-19	2001	33,952,367	33,611,633	34,293,100
17-18	2002	50,749,088	50,708,248	50,789,928
16-17	2003	46,549,893	45,951,832	47,147,953
15-16	2004	57,351,835	58,365,643	56,338,027
14-15	2005	53,434,282	52,294,484	54,574,080
13-14	2006	56,424,720	55,041,627	57,807,813
12-13	2007	61,992,922	60,664,688	63,321,155
11-12	2008	66,168,068	66,511,928	65,824,208
10-11	2009	75,458,542	78,352,055	72,565,028
9-10	2010	89,401,000	93,952,721	84,849,279
8-9	2011	74,537,335	75,330,148	73,744,521
7-8	2012	65,890,460	64,544,221	67,236,699
6-7	2013	73,738,887	74,212,061	73,265,713
5-6	2014	71,384,962	81,955,787	60,814,137
4-5	2015	82,388,402	85,151,339	79,625,465
3-4	2016	87,712,470	101,644,499	73,780,440
2-3	2017	83,062,293	93,406,250	72,718,335
1-2	2018	78,669,438	93,009,210	64,329,666

MEDICAL

Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-30)
1989	0.2425	0.2425	0.2425
1990	0.2343	0.2427	0.2259
1991	0.2235	0.2190	0.2280
1992	0.3591	0.3634	0.3548
1993	0.2876	0.2853	0.2899
1994	0.2694	0.2750	0.2637
1995	0.2803	0.2759	0.2848
1996	0.3437	0.3478	0.3396
1997	0.3221	0.3263	0.3178
1998	0.2864	0.2711	0.3017
1999	0.3540	0.3344	0.3736
2000	0.4222	0.4039	0.4404
2001	0.3467	0.3433	0.3502
2002	0.4759	0.4755	0.4763
2003	0.4093	0.4041	0.4146
2004	0.4113	0.4186	0.4040
2005	0.3582	0.3506	0.3658
2006	0.3589	0.3501	0.3677
2007	0.3947	0.3862	0.4032
2008	0.4126	0.4147	0.4105
2009	0.4739	0.4921	0.4558
2010	0.5771	0.6065	0.5477
2011	0.4793	0.4844	0.4742
2012	0.4526	0.4434	0.4619
2013	0.5307	0.5342	0.5273
2014	0.5160	0.5925	0.4396
2015	0.5447	0.5629	0.5264
2016	0.5403	0.6262	0.4545
2017	0.4678	0.5261	0.4095
2018	0.4323	0.5111	0.3535

MEDICAL
FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/19	Selected Ann Trend	Trend Period # Years	Trend 1/1/19-12/1/21	Combined Trend Factor
				-5.4%	1		
				-5.4%	1		
				-5.4%	1		
				-5.4%	0.9167		
2006	12.24	1.0000					
2007	11.33	0.9257					
2008	10.04	0.8203					
2009	9.89	0.8080					
2010	9.95	0.8129					
2011	9.36	0.7647					
2012	8.42	0.6879					
2013	8.78	0.7173					
2014	7.50	0.6127					
2015	7.88	0.6438	0.8458			0.8497	0.7187
2016	6.90	0.5637	0.8944			0.8497	0.7600
2017	6.93	0.5662	0.9457			0.8497	0.8036
2018*	6.02	0.4918	1.0000			0.8497	0.8497

* Adjusted to a full Policy Year

MEDICAL
SEVERITY
RATIOS

Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-30)
2006	0.3589	0.3501	0.3677
2007	0.4264	0.4172	0.4356
2008	0.5030	0.5056	0.5005
2009	0.5865	0.6090	0.5641
2010	0.7099	0.7461	0.6738
2011	0.6268	0.6334	0.6201
2012	0.6579	0.6446	0.6715
2013	0.7398	0.7447	0.7351
2014	0.8421	0.9670	0.7174
2015	0.8461	0.8744	0.8177
2016	0.9584	1.1108	0.8062
2017	0.8262	0.9292	0.7233
2018	0.8790	1.0392	0.7187

MEDICAL Linear **FITTED**	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	2015	0.8825	0.9415	0.8235
	2016	0.8791	0.9728	0.7855
	2017	0.8758	1.0040	0.7475
	2018	0.8724	1.0353	0.7095
5 Point	2014	0.8596	0.9443	0.7750
	2015	0.8650	0.9642	0.7658
	2016	0.8704	0.9841	0.7567
	2017	0.8758	1.0040	0.7475
	2018	0.8811	1.0240	0.7383
6 Point	2013	0.7943	0.8303	0.7585
	2014	0.8160	0.8758	0.7563
	2015	0.8377	0.9214	0.7541
	2016	0.8595	0.9670	0.7520
	2017	0.8812	1.0126	0.7498
	2018	0.9029	1.0582	0.7477
7 Point	2012	0.7193	0.7196	0.7193
	2013	0.7533	0.7802	0.7266
	2014	0.7873	0.8408	0.7340
	2015	0.8214	0.9014	0.7414
	2016	0.8554	0.9620	0.7488
	2017	0.8894	1.0226	0.7562
	2018	0.9234	1.0832	0.7636
8 Point	2011	0.6609	0.6484	0.6736
	2012	0.6998	0.7111	0.6887
	2013	0.7387	0.7738	0.7037
	2014	0.7776	0.8365	0.7187
	2015	0.8165	0.8993	0.7338
	2016	0.8554	0.9620	0.7488
	2017	0.8943	1.0247	0.7638
	2018	0.9332	1.0875	0.7789
9 Point	2010	0.6552	0.6463	0.6643
	2011	0.6883	0.6983	0.6784
	2012	0.7213	0.7503	0.6924
	2013	0.7543	0.8023	0.7064
	2014	0.7874	0.8544	0.7204
	2015	0.8204	0.9064	0.7344
	2016	0.8534	0.9584	0.7485
	2017	0.8865	1.0105	0.7625
	2018	0.9195	1.0625	0.7765
10 Point	2009	0.6099	0.5993	0.6205
	2010	0.6448	0.6506	0.6393
	2011	0.6798	0.7018	0.6580
	2012	0.7148	0.7530	0.6767
	2013	0.7498	0.8042	0.6954
	2014	0.7848	0.8555	0.7142
	2015	0.8197	0.9067	0.7329
	2016	0.8547	0.9579	0.7516
	2017	0.8897	1.0091	0.7703
	2018	0.9247	1.0604	0.7890

MEDICAL Linear **TRENDED**		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	Fitted	0.8626	1.1266	0.5987
5 Point	Fitted	0.8969	1.0821	0.7115
6 Point	Fitted	0.9663	1.1911	0.7413
7 Point	Fitted	1.0226	1.2599	0.7851
8 Point	Fitted	1.0466	1.2704	0.8227
9 Point	Fitted	1.0158	1.2143	0.8174
10 Point	Fitted	1.0267	1.2098	0.8437

MEDICAL Linear **Severity Trend Factor**		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-30)
4 Point	2015	0.9775	1.1966	0.7270
	2016	0.9813	1.1581	0.7622
	2017	0.9850	1.1220	0.8009
	2018	0.9888	1.0881	0.8438
5 Point	2015	1.0369	1.1222	0.9291
	2016	1.0304	1.0995	0.9403
	2017	1.0241	1.0777	0.9519
	2018	1.0178	1.0567	0.9637
6 Point	2015	1.1535	1.2927	0.9830
	2016	1.1243	1.2318	0.9858
	2017	1.0966	1.1763	0.9887
	2018	1.0702	1.1256	0.9916
7 Point	2015	1.2450	1.3977	1.0589
	2016	1.1955	1.3097	1.0485
	2017	1.1498	1.2321	1.0383
	2018	1.1074	1.1632	1.0282
8 Point	2015	1.2818	1.4127	1.1212
	2016	1.2235	1.3206	1.0987
	2017	1.1703	1.2398	1.0771
	2018	1.1216	1.1682	1.0563
9 Point	2015	1.2382	1.3396	1.1129
	2016	1.1903	1.2669	1.0921
	2017	1.1459	1.2017	1.0720
	2018	1.1048	1.1428	1.0527
10 Point	2015	1.2525	1.3343	1.1512
	2016	1.2012	1.2629	1.1225
	2017	1.1540	1.1988	1.0952
	2018	1.1103	1.1409	1.0692

MEDICAL Expon'l **FITTED**	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	2015	0.8805	0.9352	0.8242
	2016	0.8775	0.9675	0.7843
	2017	0.8745	1.0009	0.7464
	2018	0.8716	1.0355	0.7103
5 Point	2014	0.8584	0.9413	0.7735
	2015	0.8638	0.9608	0.7644
	2016	0.8691	0.9807	0.7553
	2017	0.8745	1.0009	0.7464
	2018	0.8800	1.0217	0.7376
6 Point	2013	0.7917	0.8245	0.7574
	2014	0.8131	0.8677	0.7552
	2015	0.8349	0.9131	0.7530
	2016	0.8574	0.9609	0.7508
	2017	0.8805	1.0112	0.7486
	2018	0.9042	1.0641	0.7464
7 Point	2012	0.7163	0.7156	0.7174
	2013	0.7481	0.7690	0.7248
	2014	0.7814	0.8264	0.7323
	2015	0.8162	0.8880	0.7399
	2016	0.8526	0.9542	0.7475
	2017	0.8905	1.0254	0.7552
	2018	0.9302	1.1019	0.7631
8 Point	2011	0.6605	0.6522	0.6711
	2012	0.6951	0.7038	0.6857
	2013	0.7315	0.7594	0.7007
	2014	0.7698	0.8195	0.7159
	2015	0.8101	0.8843	0.7316
	2016	0.8526	0.9542	0.7475
	2017	0.8972	1.0297	0.7638
	2018	0.9442	1.1111	0.7805
9 Point	2010	0.6575	0.6545	0.6631
	2011	0.6863	0.6964	0.6764
	2012	0.7164	0.7410	0.6900
	2013	0.7477	0.7884	0.7039
	2014	0.7804	0.8389	0.7180
	2015	0.8146	0.8926	0.7324
	2016	0.8502	0.9498	0.7471
	2017	0.8874	1.0106	0.7621
	2018	0.9263	1.0753	0.7774
10 Point	2009	0.6146	0.6130	0.6190
	2010	0.6440	0.6526	0.6363
	2011	0.6748	0.6947	0.6541
	2012	0.7071	0.7396	0.6724
	2013	0.7409	0.7874	0.6913
	2014	0.7764	0.8383	0.7106
	2015	0.8135	0.8924	0.7305
	2016	0.8524	0.9501	0.7510
	2017	0.8932	1.0115	0.7720
	2018	0.9360	1.0768	0.7936

MEDICAL Expon'l **TRENDED**		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-30)
4 Point	Fitted	0.8630	1.1433	0.6147
5 Point	Fitted	0.8960	1.0845	0.7124
6 Point	Fitted	0.9770	1.2349	0.7401
7 Point	Fitted	1.0561	1.3591	0.7863
8 Point	Fitted	1.0958	1.3873	0.8312
9 Point	Fitted	1.0495	1.2887	0.8237
10 Point	Fitted	1.0726	1.2926	0.8601

MEDICAL Expon'l **Severity Trend Factor**		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-30)
4 Point	2015	0.9801	1.2225	0.7458
	2016	0.9834	1.1817	0.7837
	2017	0.9868	1.1422	0.8235
	2018	0.9901	1.1041	0.8654
5 Point	2015	1.0373	1.1288	0.9320
	2016	1.0309	1.1059	0.9431
	2017	1.0246	1.0835	0.9544
	2018	1.0182	1.0616	0.9659
6 Point	2015	1.1701	1.3524	0.9828
	2016	1.1395	1.2851	0.9857
	2017	1.1096	1.2212	0.9886
	2018	1.0805	1.1605	0.9915
7 Point	2015	1.2939	1.5305	1.0628
	2016	1.2388	1.4243	1.0519
	2017	1.1860	1.3254	1.0411
	2018	1.1355	1.2334	1.0305
8 Point	2015	1.3526	1.5688	1.1362
	2016	1.2852	1.4538	1.1119
	2017	1.2213	1.3473	1.0882
	2018	1.1605	1.2486	1.0650
9 Point	2015	1.2884	1.4437	1.1247
	2016	1.2344	1.3568	1.1026
	2017	1.1827	1.2752	1.0809
	2018	1.1331	1.1985	1.0597
10 Point	2015	1.3185	1.4484	1.1774
	2016	1.2583	1.3605	1.1454
	2017	1.2009	1.2779	1.1142
	2018	1.1460	1.2003	1.0838

MEDICAL Linear **LR Trend Factor**		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-30)
4 Point	2015	0.7025	0.8600	0.5225
	2016	0.7458	0.8802	0.5793
	2017	0.7915	0.9016	0.6436
	2018	0.8402	0.9246	0.7170
5 Point	2015	0.7452	0.8065	0.6677
	2016	0.7831	0.8356	0.7146
	2017	0.8230	0.8660	0.7649
	2018	0.8648	0.8979	0.8189
6 Point	2015	0.8290	0.9291	0.7065
	2016	0.8545	0.9362	0.7492
	2017	0.8812	0.9453	0.7945
	2018	0.9093	0.9564	0.8426
7 Point	2015	0.8948	1.0045	0.7610
	2016	0.9086	0.9954	0.7969
	2017	0.9240	0.9901	0.8344
	2018	0.9410	0.9884	0.8737
8 Point	2015	0.9212	1.0153	0.8058
	2016	0.9299	1.0037	0.8350
	2017	0.9405	0.9963	0.8656
	2018	0.9530	0.9926	0.8975
9 Point	2015	0.8899	0.9628	0.7998
	2016	0.9046	0.9628	0.8300
	2017	0.9208	0.9657	0.8615
	2018	0.9387	0.9710	0.8945
10 Point	2015	0.9002	0.9590	0.8274
	2016	0.9129	0.9598	0.8531
	2017	0.9274	0.9634	0.8801
	2018	0.9434	0.9694	0.9085

MEDICAL Expon'l **LR Trend Factor**		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-30)
4 Point	2015	0.7044	0.8786	0.5360
	2016	0.7474	0.8981	0.5956
	2017	0.7930	0.9179	0.6618
	2018	0.8413	0.9382	0.7353
5 Point	2015	0.7455	0.8113	0.6698
	2016	0.7835	0.8405	0.7168
	2017	0.8234	0.8707	0.7670
	2018	0.8652	0.9020	0.8207
6 Point	2015	0.8410	0.9720	0.7063
	2016	0.8660	0.9767	0.7491
	2017	0.8917	0.9814	0.7944
	2018	0.9181	0.9861	0.8425
7 Point	2015	0.9299	1.1000	0.7638
	2016	0.9415	1.0825	0.7994
	2017	0.9531	1.0651	0.8366
	2018	0.9648	1.0480	0.8756
8 Point	2015	0.9721	1.1275	0.8166
	2016	0.9768	1.1049	0.8450
	2017	0.9814	1.0827	0.8745
	2018	0.9861	1.0609	0.9049
9 Point	2015	0.9260	1.0376	0.8083
	2016	0.9381	1.0312	0.8380
	2017	0.9504	1.0248	0.8686
	2018	0.9628	1.0184	0.9004
10 Point	2015	0.9476	1.0410	0.8462
	2016	0.9563	1.0340	0.8705
	2017	0.9650	1.0269	0.8954
	2018	0.9738	1.0199	0.9209

MEDICAL Linear **TRENDED LR**	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-30)
4 Point	2015	0.3827	0.4841	0.2750
	2016	0.4030	0.5512	0.2633
	2017	0.3703	0.4743	0.2636
	2018	0.3632	0.4726	0.2535
	4 Yr Ave	0.3798	0.4956	0.2639
5 Point	2015	0.4059	0.4540	0.3515
	2016	0.4231	0.5233	0.3248
	2017	0.3850	0.4556	0.3132
	2018	0.3739	0.4589	0.2895
	4 Yr Ave	0.3970	0.4730	0.3198
6 Point	2015	0.4516	0.5230	0.3719
	2016	0.4617	0.5862	0.3405
	2017	0.4122	0.4973	0.3253
	2018	0.3931	0.4888	0.2979
	4 Yr Ave	0.4297	0.5238	0.3339
7 Point	2015	0.4874	0.5654	0.4006
	2016	0.4909	0.6233	0.3622
	2017	0.4322	0.5209	0.3417
	2018	0.4068	0.5052	0.3089
	4 Yr Ave	0.4543	0.5537	0.3534
8 Point	2015	0.5018	0.5715	0.4242
	2016	0.5024	0.6285	0.3795
	2017	0.4400	0.5242	0.3545
	2018	0.4120	0.5073	0.3173
	4 Yr Ave	0.4641	0.5579	0.3689
9 Point	2015	0.4847	0.5420	0.4210
	2016	0.4888	0.6029	0.3772
	2017	0.4308	0.5081	0.3528
	2018	0.4058	0.4963	0.3162
	4 Yr Ave	0.4525	0.5373	0.3668
10 Point	2015	0.4903	0.5398	0.4355
	2016	0.4932	0.6010	0.3877
	2017	0.4338	0.5068	0.3604
	2018	0.4078	0.4955	0.3212
	4 Yr Ave	0.4563	0.5358	0.3762

MEDICAL Expon'l **TRENDED LR**	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-30)
4 Point	2015	0.3837	0.4946	0.2822
	2016	0.4038	0.5624	0.2707
	2017	0.3710	0.4829	0.2710
	2018	0.3637	0.4795	0.2599
	4 Yr Ave	0.3806	0.5049	0.2710
5 Point	2015	0.4061	0.4567	0.3526
	2016	0.4233	0.5263	0.3258
	2017	0.3852	0.4581	0.3141
	2018	0.3740	0.4610	0.2901
	4 Yr Ave	0.3972	0.4755	0.3207
6 Point	2015	0.4581	0.5471	0.3718
	2016	0.4679	0.6116	0.3405
	2017	0.4171	0.5163	0.3253
	2018	0.3969	0.5040	0.2978
	4 Yr Ave	0.4350	0.5448	0.3339
7 Point	2015	0.5065	0.6192	0.4021
	2016	0.5087	0.6779	0.3633
	2017	0.4459	0.5603	0.3426
	2018	0.4171	0.5356	0.3095
	4 Yr Ave	0.4696	0.5983	0.3544
8 Point	2015	0.5295	0.6347	0.4299
	2016	0.5278	0.6919	0.3841
	2017	0.4591	0.5696	0.3581
	2018	0.4263	0.5422	0.3199
	4 Yr Ave	0.4857	0.6096	0.3730
9 Point	2015	0.5044	0.5841	0.4255
	2016	0.5069	0.6457	0.3809
	2017	0.4446	0.5391	0.3557
	2018	0.4162	0.5205	0.3183
	4 Yr Ave	0.4680	0.5724	0.3701
10 Point	2015	0.5162	0.5860	0.4454
	2016	0.5167	0.6475	0.3956
	2017	0.4514	0.5403	0.3667
	2018	0.4210	0.5213	0.3255
	4 Yr Ave	0.4763	0.5738	0.3833

INDEMNITY		(Average)	(Incur)	(Pd-30)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-9.7%	-8.5%	-10.8%
5 Point	Linear	-8.2%	-7.6%	-8.7%
6 Point	Linear	-7.9%	-7.6%	-8.2%
7 Point	Linear	-6.8%	-6.8%	-6.8%
8 Point	Linear	-5.4%	-5.4%	-5.5%
9 Point	Linear	-4.7%	-4.8%	-4.7%
10 Point	Linear	-4.7%	-4.9%	-4.5%
4 Point	Expon'l	-9.3%	-8.4%	-10.1%
5 Point	Expon'l	-8.0%	-7.6%	-8.5%
6 Point	Expon'l	-7.8%	-7.5%	-8.0%
7 Point	Expon'l	-6.8%	-6.8%	-6.8%
8 Point	Expon'l	-5.4%	-5.3%	-5.4%
9 Point	Expon'l	-4.6%	-4.7%	-4.6%
10 Point	Expon'l	-4.6%	-4.9%	-4.4%

MEDICAL		(Average)	(Incur)	(Pd-30)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-5.9%	-2.6%	-10.7%
5 Point	Linear	-4.9%	-3.6%	-6.8%
6 Point	Linear	-3.2%	-1.4%	-5.9%
7 Point	Linear	-2.0%	-0.1%	-4.6%
8 Point	Linear	-1.5%	0.1%	-3.7%
9 Point	Linear	-2.1%	-0.8%	-3.8%
10 Point	Linear	-1.9%	-0.9%	-3.3%
4 Point	Expon'l	-5.8%	-2.2%	-10.2%
5 Point	Expon'l	-4.9%	-3.5%	-6.7%
6 Point	Expon'l	-2.9%	-0.5%	-5.9%
7 Point	Expon'l	-1.2%	1.7%	-4.6%
8 Point	Expon'l	-0.5%	2.1%	-3.5%
9 Point	Expon'l	-1.3%	0.6%	-3.6%
10 Point	Expon'l	-0.9%	0.7%	-2.9%

INDEMNITY **Severity** **Ann. Trend**		(Average)	(Incur)	(Pd-30)
4 Point	Linear	-4.2%	-3.2%	-5.3%
5 Point	Linear	-2.4%	-2.1%	-2.8%
6 Point	Linear	-2.1%	-2.1%	-2.1%
7 Point	Linear	-0.8%	-1.1%	-0.6%
8 Point	Linear	0.8%	0.6%	1.1%
9 Point	Linear	1.6%	1.3%	2.0%
10 Point	Linear	1.7%	1.1%	2.2%
4 Point	Expon'l	-3.9%	-2.9%	-4.8%
5 Point	Expon'l	-2.6%	-2.1%	-3.0%
6 Point	Expon'l	-2.3%	-2.1%	-2.5%
7 Point	Expon'l	-1.3%	-1.3%	-1.3%
8 Point	Expon'l	0.2%	0.2%	0.2%
9 Point	Expon'l	1.0%	0.9%	1.0%
10 Point	Expon'l	1.0%	0.7%	1.2%

MEDICAL **Severity** **Ann. Trend**		(Average)	(Incur)	(Pd-30)
4 Point	Linear	-0.7%	2.4%	-5.6%
5 Point	Linear	0.4%	1.2%	-0.8%
6 Point	Linear	2.4%	3.8%	0.3%
7 Point	Linear	3.8%	5.3%	1.7%
8 Point	Linear	4.4%	5.5%	2.7%
9 Point	Linear	3.7%	4.5%	2.6%
10 Point	Linear	3.9%	4.4%	3.2%
4 Point	Expon'l	-0.3%	3.5%	-4.8%
5 Point	Expon'l	0.6%	2.1%	-1.2%
6 Point	Expon'l	2.7%	5.2%	-0.3%
7 Point	Expon'l	4.5%	7.5%	1.0%
8 Point	Expon'l	5.2%	7.9%	2.2%
9 Point	Expon'l	4.4%	6.4%	2.0%
10 Point	Expon'l	4.8%	6.5%	2.8%