Exhibit 2a
Unlimited Losses
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Unlimited Losses

Pages 1 through 3 of this exhibit display indemnity triangles for incurred and paid loss development factors and the ratios of incurred to paid losses. Reported indemnity losses are not adjusted as there are no reforms impacting these losses.

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

INDEMNITY 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	29/30	
1986																					0.9846	1.0019	1.0219	1.0006	1.0013	0.9996	1.0013	1.0008	0.9999	
1987																				1.0072	1.0103	1.0068	1.0045	1.0048	0.9911	1.0011	1.0007	1.0010	1.0094	
1988																			0.9962	1.0047	1.0038	0.9940	1.0017	1.0059	1.0026	1.0031	0.9989	1.0012	1.0000	
1989																		0.9967	1.0169	1.0050	1.0046	1.0007	1.0156	1.0101	1.0006	0.9969	0.9978	0.9991	1.0014	
1990																	0.9749	1.0350	0.9992	1.0019	0.9996	1.0032	0.9998	1.0195	0.9997	1.0030	0.9983	1.0003	0.9978	
1991																1.0043	1.0029	1.0199	1.0019	0.9983	0.9996	1.0119	1.0009	0.9960	0.9991	1.0029	1.0023	1.0014		
1992															1.0011	1.0046	1.0046	1.0060	0.9995	0.9996	1.0002	1.0025	1.0010	0.9997	1.0000	1.0005	0.9995			
1993														1.0126	1.0064	1.0041	1.0013	1.0123	0.9901	1.0037	1.0034	1.0004	1.0007	0.9984	1.0095	1.0024				
1994													1.0060	1.0205	1.0077	1.0263	0.9812	1.0251	0.9932	1.0123	0.9968	1.0051	1.0074	1.0025	1.0006					
1995												1.0108	1.0082	0.9936	1.0042	1.0003	1.0006	1.0174	0.9999	0.9998	1.0006	1.0009	0.9995	0.9824						
1996											1.0032	1.0121	1.0189	1.0057	1.0059	1.0014	0.9951	1.0029	1.0009	1.0001	0.9979	0.9989	1.0000							
1997										1.0111	0.9903	1.0016	1.0013	1.0042	0.9991	0.9985	0.9820	1.0013	1.0015	1.0008	1.0029	0.9990								
1998									1.0019	1.0022	1.0080	1.0069	1.0053	0.9980	1.0016	1.0037	1.0021	1.0003	1.0031	1.0001	1.0000									
1999								0.9945	1.0129	1.0033	0.9902	1.0256	0.9965	0.9956	1.0014	1.0019	1.0029	0.9955	1.0000	1.0000										
2000							1.0209	1.0407	0.9880	0.9915	0.9982	1.0201	1.0027	0.9998	0.9972	0.9993	0.9998	0.9984	1.0004											
2001						0.9990	1.0249	1.0173	1.0161	1.0002	1.0026	1.0023	1.0001	1.0000	0.9960	1.0003	1.0012	0.9997												
2002					1.0345	1.0168	1.0068	1.0144	1.0120	1.0033	1.0085	0.9980	1.0004	1.0000	1.0013	0.9993	1.0002													
2003				1.0462	1.0065	1.0319	1.0197	1.0122	1.0080	1.0233	1.0012	1.0017	0.9988	0.9984	0.9947	1.0047														
2004			1.0468	1.0301	1.0139	1.0073	1.0219	1.0029	1.0077	1.0029	1.0058	0.9927	1.0069	1.0035	1.0006															
2005		1.1680	1.0903	1.0375	1.0161	1.0051	1.0058	1.0032	1.0013	0.9985	1.0039	1.0012	1.0057	1.0003																
2006	1.3367	1.1782	1.0736	1.0702	1.0148	1.0321	1.0129	1.0168	1.0092	0.9971	0.9965	1.0047	1.0013																	
2007	1.4039	1.1861	0.9955	1.0177	1.0288	1.0376	1.0137	1.0067	0.9963	1.0015	1.0050	0.9981																		
2008	1.4027	1.1910	1.0364	1.0532	1.0329	1.0054	1.0064	1.0074	1.0273	1.0033	1.0126																			
2009	1.3447	1.2597	1.0617	1.0535	1.0045	1.0141	1.0173	1.0229	1.0136	1.0086																				
2010	1.3262	1.2546	1.0599	0.9715	1.0207	1.0324	1.0040	1.0223	0.9989																					
2011	1.2877	1.1019	1.0396	1.0233	1.0096	1.0188	0.9996	1.0054																						
2012	1.3206	1.1074	1.0844	1.0265	1.0101	1.0228	1.0205																							
2013	1.2829	1.1557	1.0302	1.0238	1.0144	1.0099																								
2014	1.2684	1.0969	1.0518	1.0297	1.0172																									
2015	1.4364	1.0745	1.0317	1.0367																										
2016	1.4208	1.1311	1.0474																											
2017	1.3263	1.1619																												
2018	1.2968																													
AVERAGES																														30th - Ult
3 year	1.3480	1.1225	1.0436	1.0301	1.0139	1.0172	1.0080	1.0169	1.0133	1.0045	1.0047	1.0013	1.0046	1.0007	0.9989	1.0014	1.0004	0.9979	1.0012	1.0003	1.0003	0.9996	1.0023	0.9944	1.0034	1.0019	1.0000	1.0003	0.9997	
4 year	1.3701	1.1161	1.0403	1.0292	1.0128	1.0210	1.0104	1.0145	1.0090	1.0026	1.0045	0.9992	1.0032	1.0006	0.9982	1.0009	1.0010	0.9985	1.0013	1.0003	1.0004	1.0010	1.0019	0.9958	1.0023	1.0022	0.9995	1.0005	1.0022	
5 year	1.3497	1.1240	1.0491	1.0280	1.0144	1.0196	1.0096	1.0129	1.0091	1.0018	1.0048	0.9997	1.0026	1.0004	0.9980	1.0011	1.0012	0.9990	1.0012	1.0002	0.9996	1.0009	1.0017	0.9958	1.0018	1.0011	0.9994	1.0006	1.0017	
8 year	1.3300	1.1355	1.0508	1.0273	1.0173	1.0216	1.0100	1.0110	1.0078	1.0048	1.0045	1.0024	1.0016	0.9995	0.9990	1.0011	0.9980	1.0051	0.9986	1.0021	1.0002	1.0027	1.0031	1.0018	1.0004	1.0012	0.9998	1.0006	1.0017	
All Available	1.3426	1.1590	1.0499	1.0323	1.0172	1.0179	1.0134	1.0128	1.0072	1.0036	1.0020	1.0058	1.0040	1.0025	1.0013	1.0037	0.9961	1.0085	1.0002	1.0026	1.0003	1.0021	1.0048	1.0020	1.0005	1.0012	0.9998	1.0006	1.0017	
Last Year Selected	1.3633	1.1136	1.0521	1.0291	1.0183	1.0125	1.0090	1.0068	1.0052	1.0042	1.0034	1.0028	1.0024	1.0020	1.0017	1.0015	1.0013	1.0011	1.0010	1.0009	1.0008	1.0007	1.0007	1.0006	1.0006	1.0005	1.0005	1.0004	1.0004	0.9925
Last Year Cumulative	1.7654	1.2950	1.1629	1.1053	1.0740	1.0547	1.0417	1.0324	1.0254	1.0201	1.0159	1.0124	1.0096	1.0072	1.0052	1.0035	1.0020	1.0007	0.9996	0.9986	0.9977	0.9969	0.9962	0.9955	0.9949	0.9943	0.9938	0.9933	0.9929	0.9925
																														20th - Ult
Selected*	1.3703	1.1112	1.0510	1.0286	1.0181	1.0123	1.0089	1.0066	1.0051	1.0041	1.0033	1.0027	1.0023	1.0019	1.0017	1.0014	1.0013	1.0011	1.0010											1.0162
Cumulative	1.7966	1.3111	1.1799	1.1227	1.0914	1.0720	1.0590	1.0497	1.0428	1.0375	1.0333	1.0299	1.0271	1.0247	1.0228	1.0211	1.0196	1.0183	1.0172											1.0162

*Y = a+b/x+c/x^2+d/x^3
a = 0.000468 b = -0.019530 c = .574850 d = .185448

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	29/30
1986																					1.0049	1.0113	1.0165	1.0024	1.0027	1.0013	1.0024	1.0027	1.0025
1987																				1.0006	1.0112	1.0041	1.0096	1.0016	0.9864	1.0026	1.0022	1.0012	1.0087
1988																			1.0032	1.0032	1.0064	1.0032	1.0024	1.0080	1.0022	1.0070	1.0013	1.0009	1.0013
1989																		1.0043	1.0052	1.0071	1.0127	1.0045	1.0083	1.0053	1.0064	1.0023	1.0116	1.0021	1.0035
1990																	1.0198	1.0587	1.0036	1.0025	1.0034	1.0067	1.0033	1.0038	1.0033	1.0034	1.0059	1.0022	1.0029
1991																1.0065	1.0126	1.0050	1.0016	1.0058	1.0034	1.0239	1.0061	1.0013	1.0027	1.0032	1.0030	1.0022	
1992															1.0032	1.0105	1.0099	1.0006	1.0087	1.0010	1.0006	1.0006	1.0014	1.0006	1.0004	1.0004	1.0007		
1993														1.0174	1.0153	1.0067	1.0068	1.0076	1.0032	1.0097	1.0055	1.0020	1.0035	1.0024	1.0024	1.0044			
1994													1.0158	1.0084	1.0063	1.0080	1.0055	1.0030	1.0473	1.0033	1.0154	1.0023	1.0057	1.0021	1.0024				
1995												1.0025	1.0077	1.0117	1.0071	1.0030	1.0042	1.0013	1.0024	1.0022	1.0023	1.0023	1.0022	1.0021					
1996											1.0066	1.0107	1.0232	1.0162	1.0113	1.0128	1.0035	1.0035	1.0030	1.0027	1.0024	1.0025	1.0014						
1997										1.0147	1.0221	1.0092	1.0100	1.0140	1.0136	1.0089	1.0037	1.0028	1.0055	1.0025	1.0043	1.0242							
1998									1.0220	1.0144	1.0194	1.0157	1.0101	1.0028	1.0101	1.0153	1.0025	1.0066	1.0010	1.0016	1.0026								
1999								1.0300	1.0233	1.0093	1.0031	1.0106	1.0254	1.0079	1.0020	1.0104	1.0041	1.0010	1.0000	1.0000									
2000							1.0437	1.0262	1.0263	1.0130	1.0108	1.0121	1.0086	1.0103	1.0023	1.0118	1.0019	1.0057	1.0011										
2001						1.0281	1.0273	1.0525	1.0285	1.0114	1.0126	1.0112	1.0092	1.0057	1.0023	1.0017	0.9980	1.0021											
2002					1.0569	1.0602	1.0279	1.0420	1.0146	1.0184	1.0375	1.0110	1.0035	1.0024	1.0028	1.0018	1.0020												
2003				1.0888	1.0513	1.0515	1.0380	1.0202	1.0193	1.0340	1.0075	1.0073	1.0091	1.0030	1.0024	1.0068													
2004			1.1601	1.1120	1.0708	1.0513	1.0295	1.0350	1.0174	1.0091	1.0062	1.0067	1.0095	1.0067	1.0033														
2005		1.4781	1.1956	1.0975	1.0919	1.0336	1.0347	1.0279	1.0181	1.0289	1.0067	1.0023	1.0025	1.0093															
2006	1.8847	1.4826	1.1983	1.1223	1.0765	1.0528	1.0547	1.0410	1.0226	1.0147	1.0050	1.0118	1.0069																
2007	2.0614	1.4295	1.1749	1.1236	1.0797	1.0310	1.0198	1.0377	1.0111	1.0225	1.0115	1.0150																	
2008	2.1875	1.4406	1.2038	1.1179	1.0540	1.0401	1.0189	1.0209	1.0362	1.0138	1.0176																		
2009	2.1017	1.5144	1.1856	1.1210	1.0897	1.0598	1.0735	1.0386	1.0088	1.0208																			
2010	1.9083	1.5790	1.2023	1.0895	1.0531	1.0540	1.0346	1.0223	1.0058																				
2011	2.0197	1.3949	1.1642	1.0542	1.0540	1.0498	1.0203	1.0091																					
2012	2.0411	1.4470	1.2339	1.0971	1.0440	1.0396	1.0370																						
2013	1.8383	1.3806	1.2102	1.0914	1.0416	1.0184																							
2014	1.9444	1.4071	1.1499	1.0610	1.0889																								
2015	2.0932	1.2811	1.1412	1.0685																									
2016	2.0047	1.4325	1.1989																										
2017	1.8234	1.4053																											
2018	1.9765																												
AVERAGES																													30th-Tail
3 year	1.9349	1.3730	1.1633	1.0736	1.0582	1.0359	1.0306	1.0233	1.0169	1.0190	1.0114	1.0097	1.0063	1.0063	1.0028	1.0034	1.0006	1.0029	1.0007	1.0014	1.0031	1.0097	1.0031	1.0022	1.0017	1.0027	1.0032	1.0022	1.0026
4 year	1.9745	1.3815	1.1751	1.0795	1.0571	1.0405	1.0414	1.0227	1.0155	1.0180	1.0102	1.0090	1.0070	1.0054	1.0027	1.0055	1.0015	1.0039	1.0019	1.0017	1.0029	1.0078	1.0032	1.0018	1.0020	1.0029	1.0053	1.0019	1.0041
5 year	1.9684	1.3813	1.1868	1.0744	1.0563	1.0443	1.0369	1.0257	1.0169	1.0201	1.0094	1.0086	1.0063	1.0054	1.0026	1.0065	1.0017	1.0036	1.0021	1.0018	1.0054	1.0067	1.0028	1.0017	1.0022	1.0027	1.0045	1.0017	1.0038
8 year	1.9677	1.4159	1.1858	1.0876	1.0631	1.0432	1.0367	1.0291	1.0174	1.0203	1.0131	1.0097	1.0093	1.0060	1.0049	1.0087	1.0025	1.0033	1.0079	1.0029	1.0046	1.0081	1.0040	1.0032	1.0008	1.0031	1.0039	1.0019	1.0038
All Available	1.9911	1.4364	1.1861	1.0958	1.0656	1.0439	1.0354	1.0310	1.0195	1.0173	1.0128	1.0097	1.0109	1.0089	1.0063	1.0080	1.0057	1.0079	1.0066	1.0032	1.0058	1.0073	1.0055	1.0030	1.0010	1.0031	1.0039	1.0019	1.0038
Last Year Selected	1.9663	1.3779	1.1713	1.0950	1.0597	1.0408	1.0295	1.0223	1.0174	1.0140	1.0115	1.0096	1.0082	1.0070	1.0062	1.0054	1.0048	1.0044	1.0040	1.0036	1.0033	1.0031	1.0029	1.0027	1.0025	1.0024	1.0022	1.0021	1.0272**	0.9925
Last Year Cumulative	4.6218	2.3505	1.7059	1.4564	1.3300	1.2551	1.2059	1.1713	1.1458	1.1262	1.1106	1.0980	1.0876	1.0787	1.0712	1.0646	1.0589	1.0539	1.0492	1.0451	1.0413	1.0379	1.0347	1.0317	1.0289	1.0263	1.0239	1.0216	1.0195	0.9925
																														20th-Tail
Selected*	1.9745	1.3823	1.1681	1.0921	1.0578	1.0396	1.0289	1.0220	1.0174	1.0141	1.0117	1.0099	1.0084	1.0073	1.0064	1.0057	1.0050	1.0045	1.0078	**									1.0162
Cumulative	4.5111	2.2847	1.6528	1.4150	1.2956	1.2248	1.1782	1.1451	1.1204	1.1013	1.0860	1.0734	1.0629	1.0540	1.0464	1.0397	1.0338	1.0287	1.0241										1.0162

*Y = a+b/x+c/x^2+d/x^3+e/x^4
a = -0.000182 b = 0.020729 c = 1.058765 d = 1.824161 e= -1.928984
** 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	29/30
1986																					1.0469	1.0438	1.0553	1.0388	1.0374	1.0343	1.0334	1.0346	1.0317
1987																				1.0298	1.0397	1.0352	1.0357	1.0306	1.0199	1.0329	1.0335	1.0323	1.0407
1988																			1.0280	1.0296	1.0309	1.0183	1.0168	1.0206	1.0160	1.0163	1.0081	1.0081	1.0073
1989																		1.0507	1.0638	1.0639	1.0613	1.0484	1.0600	1.0634	1.0574	1.0474	1.0427	1.0299	1.0292
1990																	1.0911	1.0074	1.0461	1.0444	1.0407	1.0405	1.0356	1.0507	1.0464	1.0461	1.0408	1.0350	1.0304
1991																1.0602	1.0564	1.0641	1.0608	1.0571	1.0506	1.0634	1.0374	1.0270	1.0248	1.0249	1.0240	1.0225	
1992															1.0257	1.0272	1.0218	1.0179	1.0167	1.0076	1.0073	1.0087	1.0091	1.0073	1.0067	1.0067	1.0058		
1993														1.0768	1.0652	1.0531	1.0474	1.0540	1.0358	1.0383	1.0323	1.0270	1.0257	1.0205	1.0277	1.0277			
1994													1.0742	1.0792	1.0789	1.1004	1.0711	1.0921	1.0922	1.0529	1.0461	1.0355	1.0408	1.0374	1.0359				
1995												1.0652	1.0712	1.0565	1.0487	1.0416	1.0394	1.0554	1.0507	1.0480	1.0464	1.0449	1.0419	1.0214					
1996											1.0805	1.0864	1.0957	1.0768	1.0660	1.0557	1.0351	1.0373	1.0347	1.0318	1.0269	1.0234	1.0209						
1997										1.1879	1.1594	1.1372	1.1283	1.1219	1.1062	1.0944	1.0589	1.0564	1.0551	1.0502	1.0506	1.0452							
1998									1.1022	1.0808	1.0761	1.0628	1.0519	1.0397	1.0421	1.0361	1.0226	1.0204	1.0169	1.0159	1.0143								
1999								1.1019	1.0836	1.0634	1.0433	1.0667	1.0525	1.0206	1.0177	1.0176	1.0101	1.0014	1.0005	1.0005									
2000							1.1842	1.1807	1.1382	1.0997	1.0834	1.0946	1.0771	1.0601	1.0464	1.0433	1.0310	1.0274	1.0220										
2001						1.1603	1.1567	1.1476	1.1079	1.0773	1.0693	1.0486	1.0520	1.0424	1.0325	1.0305	1.0300	1.0319											
2002					1.2746	1.2262	1.1659	1.1505	1.1169	1.1090	1.0987	1.0539	1.0429	1.0393	1.0380	1.0344	1.0327												
2003				1.3022	1.2038	1.1800	1.1443	1.1147	1.1016	1.1069	1.0681	1.0619	1.0533	1.0422	1.0337	1.0363													
2004			1.5213	1.3509	1.2325	1.1594	1.1268	1.0976	1.0713	1.0539	1.0505	1.0363	1.0366	1.0305	1.0242														
2005		2.1421	1.5800	1.3713	1.2696	1.1687	1.1374	1.0998	1.0744	1.0537	1.0294	1.0237	1.0273	1.0251															
2006	3.4479	2.1554	1.5536	1.3876	1.2569	1.2059	1.1646	1.1209	1.0866	1.0601	1.0411	1.0408	1.0301																
2007	3.8470	2.2144	1.5421	1.3363	1.2235	1.1743	1.1534	1.1386	1.0932	1.0829	1.0643	1.0503																	
2008	3.7365	2.0344	1.4657	1.2809	1.1749	1.1338	1.0971	1.0848	1.0916	1.0570	1.0557																		
2009	3.9527	2.3682	1.6602	1.4695	1.3156	1.2244	1.1755	1.1202	1.0933	1.0931																			
2010	3.5906	2.3606	1.5264	1.2505	1.1715	1.1485	1.0940	1.0810	1.0564																				
2011	3.3401	1.8147	1.3560	1.1918	1.1417	1.1036	1.0509	1.0355																					
2012	3.6949	2.0119	1.5078	1.2575	1.1578	1.1344	1.1141																						
2013	3.0838	1.9387	1.4471	1.2242	1.1378	1.1023																							
2014	3.2141	1.7949	1.3418	1.2015	1.1519																								
2015	3.1325	1.6080	1.2950	1.1764																									
2016	3.6298	2.0480	1.4975																										
2017	2.8444	1.8133																											
2018	3.2505																												
AVERAGES																													
3 year	3.2416	1.8231	1.3781	1.2007	1.1492	1.1134	1.0863	1.0789	1.0804	1.0777	1.0537	1.0383	1.0313	1.0326	1.0320	1.0337	1.0312	1.0202	1.0131	1.0222	1.0306	1.0378	1.0345	1.0264	1.0234	1.0198	1.0235	1.0291	1.0223
4 year	3.2143	1.8161	1.3954	1.2149	1.1473	1.1222	1.1086	1.0804	1.0836	1.0733	1.0476	1.0378	1.0368	1.0343	1.0321	1.0361	1.0260	1.0203	1.0236	1.0246	1.0346	1.0373	1.0323	1.0217	1.0238	1.0264	1.0283	1.0239	1.0269
5 year	3.2143	1.8406	1.4178	1.2103	1.1521	1.1426	1.1063	1.0920	1.0842	1.0694	1.0482	1.0426	1.0380	1.0359	1.0350	1.0324	1.0253	1.0275	1.0258	1.0293	1.0369	1.0352	1.0277	1.0227	1.0283	1.0306	1.0243	1.0256	1.0269
8 year	3.2738	1.9238	1.4540	1.2565	1.1843	1.1534	1.1234	1.0973	1.0836	1.0771	1.0596	1.0513	1.0465	1.0375	1.0426	1.0435	1.0325	1.0403	1.0385	1.0307	1.0343	1.0361	1.0339	1.0310	1.0294	1.0295	1.0269	1.0271	1.0279
All Available	3.4434	2.0234	1.4842	1.2924	1.2086	1.1632	1.1358	1.1134	1.0936	1.0866	1.0708	1.0637	1.0610	1.0547	1.0481	1.0485	1.0421	1.0474	1.0403	1.0362	1.0380	1.0362	1.0345	1.0318	1.0302	1.0295	1.0269	1.0271	1.0279

MEDICAL INCURRED (REPORTED)

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	29/30
1986																					1.0048	0.9958	1.0106	1.0206	1.0007	0.9846	1.0019	1.0035	1.0025
1987																				1.0320	1.0054	1.0321	1.0135	1.0196	1.0244	1.0129	1.0061	1.0086	1.0004
1988																			1.0030	1.0088	1.0072	0.9737	1.0049	1.0052	0.9842	1.0031	0.9998	1.0038	1.0005
1989																		1.0261	1.0162	1.0349	1.0643	1.0094	1.0566	0.9861	1.0103	0.9886	0.9999	0.9863	1.0007
1990																	1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865
1991																1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	
1992															1.0142	1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965		
1993														1.0221	1.0123	0.9998	0.9931	0.9882	0.9867	1.0179	0.9982	0.9937	0.9928	1.0010	1.0013	0.9772			
1994													1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878				
1995												1.0237	0.9972	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893					
1996											1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0041	0.9894	0.9916						
1997										1.0350	1.0169	1.0034	1.0156	1.0108	1.0151	0.9983	0.9936	0.9896	1.0012	1.0003	0.9904	0.9912							
1998									0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944								
1999								1.0211	1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988									
2000							1.0216	1.0014	0.9840	1.0177	1.0252	1.0044	0.9885	0.9861	0.9971	1.0085	0.9756	0.9912	0.9965										
2001						1.0139	0.9934	1.0215	0.9920	1.0138	1.0012	0.9884	1.0100	1.0110	0.9901	0.9996	0.9918	0.9950											
2002					1.0606	1.0153	1.0212	1.0151	1.0855	0.9795	1.0599	1.0119	1.0028	1.0208	1.0093	0.9747	1.0192												
2003				1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947													
2004			1.0869	1.0386	1.0121	1.0034	1.0036	0.9818	1.0107	1.0157	1.0143	1.0372	1.0089	0.9858	1.0261														
2005		1.1326	1.0655	1.0587	1.0797	0.9614	1.0092	1.0283	1.0175	1.0052	0.9591	1.0027	0.9902	0.9922															
2006	1.1716	1.0817	1.0892	1.0812	1.0404	1.0346	1.0567	0.9919	1.0046	0.9848	0.9970	0.9850	0.9950																
2007	1.2206	1.0910	1.1065	1.0097	1.0313	1.0181	1.0120	1.0083	0.9796	0.9963	1.0012	0.9879																	
2008	1.2370	1.1186	1.0764	1.0496	1.0743	1.0223	1.0332	0.9886	0.9997	0.9753	0.9976																		
2009	1.3600	1.2204	1.0675	1.0979	0.9607	1.0018	1.0105	1.0154	1.0106	1.0102																			
2010	1.1901	1.1307	1.0640	1.0255	1.0313	1.0150	1.0122	0.9842	1.0034																				
2011	1.1760	1.0982	1.0007	1.0090	0.9999	0.9934	0.9936	1.0028																					
2012	1.2318	1.1045	1.0250	0.9799	1.0157	0.9939	0.9881																						
2013	1.2074	1.0970	1.0368	0.9941	1.0208	0.9997																							
2014	1.1070	1.0216	1.0230	1.0179	0.9910																								
2015	1.0760	0.9426	0.9313	1.0182																									
2016	1.1281	1.0394	1.0016																										
2017	1.0323	1.1249																											
2018	1.0026																												
AVERAGES																													
3 year	1.0543	1.0356	0.9853	1.0101	1.0092	0.9957	0.9979	1.0008	1.0046	0.9939	0.9986	0.9919	0.9980	0.9914	1.0082	0.9897	0.9955	0.9939	0.9991	0.9987	0.9963	0.9919	0.9903	0.9984	1.0038	0.9931	1.0088	1.0015	0.9959
4 year	1.0597	1.0321	0.9982	1.0025	1.0068	1.0005	1.0011	0.9978	0.9983	0.9916	0.9887	1.0032	0.9954	0.9988	1.0037	0.9944	0.9975	0.9932	0.9996	0.9976	0.9842	0.9935	0.9909	0.9976	1.0030	0.9925	1.0066	1.0021	0.9970
5 year	1.0692	1.0451	1.0035	1.0038	1.0117	1.0008	1.0075	0.9999	0.9996	0.9943	0.9938	1.0037	0.9969	1.0012	1.0024	0.9934	0.9996	0.9925	0.9965	0.9981	0.9860	0.9935	0.9944	0.9966	1.0033	0.9918	1.0052	1.0034	0.9981
8 year	1.1201	1.0699	1.0187	1.0240	1.0156	1.0098	1.0144	1.0002	1.0055	0.9982	1.0042	1.0029	0.9979	0.9970	1.0042	0.9976	0.9945	0.9944	0.9940	1.0009	0.9816	0.9966	1.0053	0.9993	1.0044	0.9949	1.0049	1.0034	0.9981
All Available	1.1647	1.0925	1.0442	1.0346	1.0250	1.0079	1.0131	1.0079	1.0066	1.0033	1.0098	1.0080	1.0012	1.0091	1.0100	1.0054	1.0020	0.9979	0.9986	1.0078	0.9959	0.9987	1.0065	1.0035	1.0040	0.9949	1.0049	1.0034	0.9981

MEDICAL INCURRED (POST-HB 373)

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	29/30	
1986																					1.0083	1.0012	1.0228	1.0351	1.0011	0.9776	1.0041	1.0120	1.0125	
1987																				1.0440	1.0203	1.0585	1.0295	1.0272	1.0349	1.0214	1.0287	1.0407	1.0371	
1988																			1.0072	1.0214	1.0221	0.9681	1.0071	1.0079	0.9786	1.0094	1.0044	1.0134	1.0046	
1989																		1.0357	1.0347	1.0578	1.0962	1.0127	1.0772	0.9856	1.0360	1.0040	1.0315	0.9878	1.0089	
1990																	1.0275	1.0294	1.0240	1.0092	1.0175	1.0151	1.0208	1.0443	1.0266	1.0122	1.0347	1.0281	0.9747	
1991																1.0271	1.0256	0.9962	0.9850	1.0244	0.9904	0.9797	1.0100	0.9960	1.0127	1.0238	1.0440	1.0179		
1992															1.0216	1.0486	1.0884	1.0123	1.0201	1.0029	0.9151	1.0317	1.0325	1.0164	1.0527	0.9963	0.9941			
1993														1.0305	1.0290	1.0151	1.0006	0.9844	0.9831	1.0270	1.0117	1.0075	1.0093	1.0131	1.0089	0.9560				
1994													1.0109	1.0653	1.0646	1.0302	0.9856	0.9949	0.9819	1.0130	1.0128	1.0263	0.9713	1.0170	0.9777					
1995												1.0311	1.0103	1.0373	1.0297	1.0357	0.9814	0.9909	1.0143	1.0201	0.9364	0.9998	1.0119	0.9795						
1996											1.0504	1.0704	1.0362	1.0692	1.0200	1.0256	0.9779	1.0273	0.9982	1.0173	1.0204	0.9893	0.9853							
1997										1.0432	1.0340	1.0178	1.0291	1.0136	1.0199	1.0013	1.0077	1.0067	1.0276	1.0138	0.9912	0.9844								
1998									0.9791	0.9881	1.0171	1.0124	0.9963	1.0163	1.0003	1.0031	1.0213	0.9978	1.0115	0.9971	0.9893									
1999								1.0275	1.0168	1.0220	1.0099	1.0013	1.0009	0.9655	1.0183	0.9924	1.0153	0.9971	0.9966	0.9978										
2000							1.0302	1.0239	0.9984	1.0313	1.0304	1.0062	0.9889	0.9961	1.0087	1.0311	0.9673	0.9885	0.9939											
2001						1.0206	1.0108	1.0402	1.0000	1.0167	1.0023	0.9884	1.0269	1.0360	1.0087	1.0105	0.9926	0.9916												
2002					1.0705	1.0343	1.0405	1.0267	1.1020	0.9770	1.0763	1.0362	1.0233	1.0579	1.0293	0.9674	1.0326													
2003				1.0793	1.0237	1.0493	1.0266	1.0499	1.0222	1.0259	1.0216	1.0300	1.0111	1.0067	0.9891	0.9916														
2004			1.0982	1.0635	1.0328	1.0152	1.0042	0.9798	1.0158	1.0364	1.0386	1.0835	1.0301	0.9869	1.0435															
2005		1.1466	1.0923	1.0832	1.1015	0.9563	1.0115	1.0358	1.0386	1.0319	0.9677	1.0151	0.9908	0.9876																
2006	1.1912	1.1126	1.1120	1.1009	1.0451	1.0396	1.0676	1.0122	1.0295	1.0044	1.0071	0.9827	0.9924																	
2007	1.2822	1.1177	1.1247	1.0103	1.0345	1.0231	1.0329	1.0333	1.0011	1.0055	1.0086	0.9818																		
2008	1.2732	1.1309	1.0775	1.0518	1.0799	1.0449	1.0620	1.0132	1.0130	0.9714	0.9969																			
2009	1.3778	1.2204	1.0694	1.1041	0.9874	1.0282	1.0411	1.0334	1.0219	1.0149																				
2010	1.1901	1.1334	1.0711	1.0526	1.0613	1.0516	1.0320	0.9869	1.0054																					
2011	1.1801	1.1053	1.0272	1.0305	1.0308	1.0027	0.9969	1.0045																						
2012	1.2449	1.1501	1.0575	1.0045	1.0307	0.9968	0.9838																							
2013	1.2921	1.1456	1.0736	1.0057	1.0321	1.0001																								
2014	1.1849	1.0793	1.0467	1.0330	0.9907																									
2015	1.1711	0.9646	0.9354	1.0203																										
2016	1.1707	1.0547	1.0026																											
2017	1.0520	1.1259																												
2018	1.0042																													
AVERAGES																														30th to Ult
3 year	1.0756	1.0484	0.9949	1.0197	1.0178	0.9999	1.0042	1.0083	1.0134	0.9973	1.0042	0.9932	1.0044	0.9937	1.0206	0.9898	0.9975	0.9924	1.0007	1.0029	1.0003	0.9912	0.9895	1.0032	1.0131	0.9920	1.0243	1.0113	0.9961	
4 year	1.0995	1.0561	1.0146	1.0159	1.0211	1.0128	1.0135	1.0095	1.0104	0.9991	0.9951	1.0158	1.0061	1.0098	1.0177	1.0002	1.0020	0.9938	1.0074	1.0065	0.9843	1.0000	0.9945	1.0065	1.0130	0.9971	1.0261	1.0118	1.0063	
5 year	1.1166	1.0740	1.0232	1.0188	1.0291	1.0159	1.0232	1.0143	1.0142	1.0056	1.0038	1.0186	1.0095	1.0150	1.0159	0.9986	1.0058	0.9963	1.0056	1.0092	0.9900	1.0015	1.0021	1.0044	1.0157	0.9985	1.0217	1.0176	1.0076	
8 year	1.1625	1.0949	1.0354	1.0378	1.0309	1.0234	1.0285	1.0124	1.0184	1.0084	1.0149	1.0155	1.0081	1.0066	1.0147	1.0029	0.9995	0.9994	1.0009	1.0111	0.9834	1.0042	1.0148	1.0075	1.0160	1.0001	1.0202	1.0167	1.0076	
All Available	1.2011	1.1144	1.0606	1.0492	1.0401	1.0202	1.0262	1.0206	1.0188	1.0130	1.0201	1.0198	1.0113	1.0207	1.0217	1.0138	1.0095	1.0041	1.0060	1.0189	1.0024	1.0062	1.0162	1.0122	1.0144	1.0001	1.0202	1.0167	1.0076	
Last Year Selected	1.1840	1.1089	1.0774	1.0596	1.0481	1.0401	1.0342	1.0297	1.0262	1.0233	1.0211	1.0192	1.0176	1.0164	1.0153	1.0144	1.0136	1.0130	1.0124	1.0120	1.0116	1.0113	1.0110	1.0108	1.0107	1.0106	1.0105	1.0104	1.0104	1.0032
Last Year Cumulative	2.3550	1.9890	1.7937	1.6648	1.5712	1.4991	1.4413	1.3936	1.3534	1.3189	1.2888	1.2622	1.2384	1.2170	1.1974	1.1793	1.1626	1.1470	1.1323	1.1184	1.1051	1.0925	1.0803	1.0685	1.0571	1.0459	1.0349	1.0242	1.0136	1.0032
																														20 to Ult
Selected*	1.1631	1.0858	1.0527	1.0368	1.0279	1.0224	1.0187	1.0161	1.0142	1.0127	1.0116	1.0107	1.0099	1.0093	1.0088	1.0084	1.0080	1.0077	1.0074											1.1583
Cumulative	1.9351	1.6638	1.5323	1.4556	1.4039	1.3658	1.3359	1.3114	1.2906	1.2725	1.2566	1.2421	1.2290	1.2170	1.2057	1.1952	1.1853	1.1759	1.1669											1.1583

*Y = a+b/x^1.5+c*ln(x)/x^2
a = 0.004306 b = 0.158815 c = 0.146291

MEDICAL PAID (REPORTED)

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	29/30
1986																					1.0041	1.0036	1.0167	1.0035	1.0024	1.0086	1.0033	1.0034	1.0015
1987																				1.0130	1.0112	1.0166	1.0186	1.0218	1.0283	1.0092	1.0084	1.0124	1.0085
1988																			1.0132	1.0080	1.0372	1.0073	1.0067	1.0075	1.0139	1.0048	1.0025	1.0010	1.0020
1989																		1.0207	1.0343	1.0278	1.0214	1.0167	1.0151	1.0209	1.0222	1.0045	1.0201	1.0037	1.0066
1990																	1.0135	1.0179	1.0162	1.0137	1.0079	1.0176	1.0082	1.0075	1.0039	1.0060	1.0079	1.0077	1.0171
1991																1.0102	1.0126	1.0045	1.0085	1.0052	1.0061	1.0072	1.0088	1.0018	1.0029	1.0060	1.0058	1.0050	
1992															1.0193	1.0173	1.0216	1.0210	1.0198	1.0250	1.0165	1.0176	1.0143	1.0069	1.0068	1.0101	1.0051		
1993														1.0213	1.0113	1.0175	1.0079	1.0115	1.0111	1.0171	1.0082	1.0064	1.0045	1.0102	1.0063	1.0057			
1994													1.0250	1.0132	1.0195	1.0182	1.0115	1.0098	1.0183	1.0044	1.0097	1.0062	1.0047	1.0013	1.0008				
1995												1.0149	1.0190	1.0101	1.0131	1.0084	1.0215	1.0103	1.0040	1.0053	1.0028	1.0026	1.0037	1.0014					
1996											1.0284	1.0333	1.0172	1.0234	1.0363	1.0222	1.0131	1.0128	1.0080	1.0054	1.0055	1.0063	1.0028						
1997										1.0174	1.0200	1.0117	1.0150	1.0119	1.0133	1.0162	1.0059	1.0138	1.0033	1.0027	1.0083	1.0047							
1998									1.0328	1.0093	1.0119	1.0130	1.0078	1.0078	1.0034	1.0079	1.0079	1.0102	1.0022	1.0024	1.0021								
1999								1.0231	1.0237	1.0478	1.0127	1.0127	1.0109	1.0075	1.0094	1.0034	1.0016	1.0067	1.0007	1.0060									
2000							1.0411	1.0537	1.0322	1.0306	1.0316	1.0278	1.0164	1.0160	1.0050	1.0034	1.0032	1.0060	1.0034										
2001						1.0300	1.0372	1.0245	1.0229	1.0195	1.0184	1.0163	1.0085	1.0182	1.0078	1.0051	1.0065	1.0040											
2002					1.0559	1.0385	1.0504	1.0337	1.0240	1.0360	1.0672	1.0359	1.0133	1.0112	1.0123	1.0092	1.0115												
2003				1.0578	1.0345	1.0321	1.0304	1.0333	1.0318	1.0250	1.0138	1.0129	1.0176	1.0095	1.0100	1.0043													
2004			1.0820	1.0538	1.0452	1.0380	1.0233	1.0221	1.0235	1.0221	1.0145	1.0102	1.0133	1.0114	1.0063														
2005		1.1563	1.0807	1.0739	1.0463	1.0104	1.0316	1.0230	1.0128	1.0269	1.0104	1.0061	1.0101	1.0111															
2006	1.3376	1.1336	1.0634	1.0630	1.0603	1.0402	1.0386	1.0305	1.0273	1.0127	1.0111	1.0040	1.0095																
2007	1.3869	1.1497	1.0702	1.0509	1.0425	1.0316	1.0242	1.0216	1.0240	1.0073	1.0145	1.0158																	
2008	1.4352	1.1484	1.0798	1.0862	1.0491	1.0394	1.0297	1.0149	1.0197	1.0157	1.0063																		
2009	1.4420	1.1790	1.1011	1.0551	1.0659	1.0465	1.0314	1.0245	1.0134	1.0192																			
2010	1.3999	1.1775	1.1301	1.0572	1.0347	1.0287	1.0250	1.0148	1.0131																				
2011	1.3502	1.1140	1.0636	1.0137	1.0394	1.0169	1.0075	1.0043																					
2012	1.3516	1.1379	1.0646	1.0452	1.0237	1.0206	1.0047																						
2013	1.3671	1.1507	1.0537	1.0441	1.0200	1.0113																							
2014	1.3609	1.1145	1.0419	1.0317	1.0260																								
2015	1.3712	1.0942	1.0332	1.0218																									
2016	1.3704	1.1101	1.0549																										
2017	1.3358	1.1090																											
2018	1.3168																												
AVERAGES																													
3 year	1.3410	1.1044	1.0434	1.0325	1.0232	1.0163	1.0124	1.0145	1.0154	1.0141	1.0106	1.0086	1.0110	1.0107	1.0096	1.0062	1.0071	1.0056	1.0021	1.0037	1.0053	1.0045	1.0037	1.0043	1.0046	1.0073	1.0063	1.0055	1.0086
4 year	1.3486	1.1070	1.0459	1.0357	1.0273	1.0194	1.0171	1.0146	1.0176	1.0137	1.0106	1.0090	1.0126	1.0108	1.0091	1.0055	1.0057	1.0067	1.0024	1.0041	1.0047	1.0050	1.0039	1.0049	1.0042	1.0069	1.0097	1.0043	1.0086
5 year	1.3510	1.1157	1.0497	1.0313	1.0288	1.0248	1.0197	1.0160	1.0195	1.0164	1.0114	1.0098	1.0128	1.0123	1.0083	1.0051	1.0061	1.0081	1.0035	1.0044	1.0057	1.0052	1.0060	1.0043	1.0041	1.0064	1.0083	1.0060	1.0072
8 year	1.3530	1.1260	1.0679	1.0444	1.0377	1.0294	1.0241	1.0195	1.0207	1.0206	1.0195	1.0161	1.0125	1.0116	1.0084	1.0089	1.0089	1.0092	1.0064	1.0085	1.0074	1.0086	1.0078	1.0072	1.0106	1.0069	1.0076	1.0055	1.0072
All Available	1.3712	1.1365	1.0707	1.0503	1.0418	1.0296	1.0289	1.0249	1.0232	1.0223	1.0201	1.0165	1.0141	1.0133	1.0129	1.0110	1.0106	1.0115	1.0110	1.0105	1.0108	1.0094	1.0095	1.0083	1.0097	1.0069	1.0076	1.0055	1.0072

MEDICAL PAID (POST-HB 373)

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	29/30
1986																					1.0056	1.0056	1.0259	1.0054	1.0037	1.0134	1.0053	1.0067	1.0032
1987																				1.0176	1.0172	1.0253	1.0282	1.0327	1.0426	1.0141	1.0158	1.0249	1.0191
1988																			1.0176	1.0121	1.0561	1.0108	1.0099	1.0112	1.0213	1.0090	1.0050	1.0022	1.0045
1989																		1.0272	1.0511	1.0407	1.0310	1.0239	1.0218	1.0309	1.0401	1.0085	1.0432	1.0079	1.0140
1990																	1.0175	1.0264	1.0237	1.0199	1.0114	1.0257	1.0123	1.0138	1.0076	1.0131	1.0176	1.0169	1.0372
1991																1.0131	1.0184	1.0065	1.0123	1.0075	1.0089	1.0108	1.0162	1.0035	1.0065	1.0133	1.0128	1.0110	
1992															1.0244	1.0248	1.0308	1.0297	1.0277	1.0352	1.0237	1.0310	1.0267	1.0143	1.0143	1.0210	1.0105		
1993														1.0266	1.0160	1.0247	1.0111	1.0161	1.0157	1.0247	1.0145	1.0121	1.0095	1.0219	1.0132	1.0119			
1994													1.0308	1.0184	1.0271	1.0251	1.0157	1.0136	1.0260	1.0077	1.0181	1.0130	1.0098	1.0027	1.0017				
1995												1.0181	1.0263	1.0139	1.0179	1.0115	1.0296	1.0145	1.0069	1.0099	1.0057	1.0054	1.0077	1.0028					
1996											1.0341	1.0453	1.0231	1.0313	1.0482	1.0296	1.0178	1.0214	1.0142	1.0107	1.0111	1.0127	1.0056						
1997										1.0207	1.0270	1.0157	1.0200	1.0158	1.0179	1.0223	1.0100	1.0250	1.0067	1.0055	1.0168	1.0094							
1998									1.0386	1.0124	1.0158	1.0172	1.0103	1.0104	1.0047	1.0133	1.0143	1.0206	1.0044	1.0049	1.0042								
1999								1.0268	1.0313	1.0626	1.0164	1.0164	1.0142	1.0100	1.0155	1.0059	1.0031	1.0133	1.0014	1.0119									
2000							1.0471	1.0698	1.0412	1.0388	1.0398	1.0352	1.0213	1.0254	1.0084	1.0065	1.0061	1.0115	1.0064										
2001						1.0340	1.0479	1.0312	1.0290	1.0245	1.0233	1.0212	1.0136	1.0312	1.0148	1.0097	1.0125	1.0076											
2002					1.0626	1.0489	1.0634	1.0418	1.0296	1.0447	1.0853	1.0553	1.0216	1.0205	1.0225	1.0166	1.0206												
2003				1.0641	1.0434	1.0400	1.0376	1.0409	1.0393	1.0316	1.0214	1.0214	1.0325	1.0175	1.0184	1.0078													
2004			1.0897	1.0666	1.0553	1.0460	1.0280	1.0268	1.0292	1.0338	1.0235	1.0186	1.0242	1.0206	1.0113														
2005		1.1689	1.0984	1.0886	1.0548	1.0122	1.0375	1.0280	1.0191	1.0430	1.0184	1.0108	1.0180	1.0195															
2006	1.3597	1.1597	1.0741	1.0729	1.0691	1.0463	1.0456	1.0441	1.0419	1.0216	1.0190	1.0067	1.0162																
2007	1.4473	1.1659	1.0767	1.0553	1.0466	1.0356	1.0335	1.0319	1.0396	1.0120	1.0236	1.0255																	
2008	1.4478	1.1514	1.0812	1.0888	1.0520	1.0513	1.0412	1.0231	1.0305	1.0242	1.0096																		
2009	1.4420	1.1790	1.1025	1.0575	1.0847	1.0631	1.0474	1.0367	1.0199	1.0283																			
2010	1.3999	1.1799	1.1357	1.0732	1.0471	1.0434	1.0376	1.0220	1.0194																				
2011	1.3549	1.1187	1.0814	1.0186	1.0599	1.0255	1.0112	1.0065																					
2012	1.3635	1.1743	1.0851	1.0659	1.0343	1.0295	1.0066																						
2013	1.4552	1.1890	1.0735	1.0598	1.0268	1.0150																							
2014	1.4064	1.1406	1.0509	1.0381	1.0311																								
2015	1.4244	1.1048	1.0366	1.0239																									
2016	1.3854	1.1134	1.0563																										
2017	1.3359	1.1090																											
2018	1.3168																												
AVERAGES																													30th-Tail
3 year	1.3460	1.1091	1.0479	1.0406	1.0307	1.0233	1.0185	1.0217	1.0233	1.0215	1.0174	1.0143	1.0195	1.0192	1.0174	1.0114	1.0131	1.0108	1.0041	1.0074	1.0107	1.0092	1.0077	1.0091	1.0097	1.0154	1.0136	1.0119	1.0186
4 year	1.3656	1.1170	1.0543	1.0469	1.0380	1.0284	1.0257	1.0221	1.0274	1.0215	1.0177	1.0154	1.0227	1.0195	1.0168	1.0102	1.0106	1.0133	1.0047	1.0083	1.0095	1.0101	1.0082	1.0104	1.0089	1.0148	1.0210	1.0095	1.0187
5 year	1.3738	1.1314	1.0605	1.0413	1.0398	1.0353	1.0288	1.0240	1.0303	1.0258	1.0188	1.0166	1.0225	1.0219	1.0151	1.0093	1.0113	1.0156	1.0066	1.0086	1.0112	1.0105	1.0119	1.0090	1.0087	1.0136	1.0178	1.0126	1.0156
8 year	1.3803	1.1412	1.0778	1.0532	1.0478	1.0387	1.0326	1.0274	1.0299	1.0299	1.0280	1.0243	1.0202	1.0194	1.0142	1.0140	1.0143	1.0159	1.0102	1.0138	1.0129	1.0150	1.0137	1.0126	1.0184	1.0130	1.0157	1.0116	1.0156
All Available	1.3953	1.1504	1.0802	1.0595	1.0514	1.0378	1.0373	1.0330	1.0314	1.0306	1.0275	1.0236	1.0209	1.0201	1.0190	1.0162	1.0160	1.0180	1.0165	1.0160	1.0173	1.0155	1.0158	1.0139	1.0168	1.0130	1.0157	1.0116	1.0156
Last Year Selected	1.3881	1.1361	1.0651	1.0471	1.0398	1.0353	1.0321	1.0294	1.0271	1.0251	1.0234	1.0218	1.0204	1.0191	1.0180	1.0169	1.0160	1.0151	1.0143	1.0136	1.0129	1.0122	1.0116	1.0111	1.0106	1.0101	1.0096	1.0092	1.1888** 1.0032
Last Year Cumulative	3.2884	2.3690	2.0852	1.9577	1.8697	1.7981	1.7368	1.6828	1.6347	1.5916	1.5526	1.5171	1.4847	1.4551	1.4278	1.4025	1.3792	1.3575	1.3373	1.3185	1.3008	1.2842	1.2687	1.2542	1.2404	1.2274	1.2151	1.2036	1.1926 1.0032
																													20th-Tail
Selected*	1.3803	1.1410	1.0778	1.0558	1.0449	1.0382	1.0337	1.0303	1.0276	1.0255	1.0237	1.0222	1.0209	1.0198	1.0188	1.0179	1.0172	1.0165	1.0839 **										1.1583
Cumulative	3.2002	2.3185	2.0320	1.8853	1.7857	1.7089	1.6460	1.5924	1.5456	1.5040	1.4666	1.4327	1.4016	1.3729	1.3462	1.3214	1.2981	1.2762	1.2555										1.1583

*Y = a+b/x+c/x^2+d/x^3+e/x^4
a = -0.003496 b = 0.259834 c = 0.564456 d=1.683972 e=-1.002441
** Paid-Incurred four-year average

MEDICAL PAID - INCURRED (REPORTED)

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	29/30
1986																					1.0903	1.0813	1.0877	1.0918	1.0762	1.0572	1.0505	1.0479	1.0470
1987																				1.1930	1.1841	1.2176	1.2140	1.2141	1.2172	1.1878	1.1908	1.1910	1.1769
1988																			1.1417	1.1367	1.1378	1.0681	1.0654	1.0646	1.0394	1.0301	1.0249	1.0262	1.0257
1989																		1.1595	1.1544	1.1569	1.1980	1.1826	1.2291	1.1999	1.1836	1.1447	1.1395	1.1017	1.0984
1990																	1.1561	1.1564	1.1494	1.1328	1.1302	1.1331	1.1164	1.1410	1.1374	1.1227	1.1283	1.1302	1.1064
1991																1.1192	1.1221	1.1077	1.0863	1.1049	1.0913	1.0737	1.0633	1.0459	1.0449	1.0510	1.0645	1.0675	
1992															1.2437	1.2530	1.3127	1.2842	1.2763	1.2535	1.1516	1.1389	1.1287	1.1079	1.1249	1.1098	1.0950		
1993														1.2345	1.2235	1.2175	1.1884	1.1643	1.1362	1.1487	1.1250	1.1089	1.0939	1.0902	1.0806	1.0494			
1994													1.2301	1.2512	1.2846	1.2778	1.2406	1.2214	1.2071	1.1693	1.1563	1.1431	1.1088	1.1089	1.0940				
1995												1.2079	1.1868	1.1915	1.1983	1.2155	1.1919	1.1775	1.1469	1.1425	1.0770	1.0690	1.0698	1.0545					
1996											1.2106	1.2323	1.2232	1.2586	1.2495	1.2306	1.1766	1.1771	1.1437	1.1285	1.1272	1.1091	1.0928						
1997										1.2229	1.2223	1.2050	1.2097	1.2047	1.2097	1.1846	1.1622	1.1433	1.1291	1.1257	1.1119	1.0932							
1998									1.1462	1.0911	1.0989	1.0925	1.0752	1.0750	1.0672	1.0604	1.0603	1.0429	1.0365	1.0312	1.0230								
1999								1.2168	1.1925	1.1758	1.1255	1.1124	1.1000	1.0677	1.0659	1.0447	1.0450	1.0386	1.0285	1.0266									
2000							1.3923	1.3393	1.2529	1.2354	1.2287	1.1888	1.1408	1.1093	1.0887	1.0926	1.0624	1.0498	1.0401										
2001						1.3126	1.2660	1.2485	1.2089	1.1980	1.1766	1.1224	1.1438	1.1467	1.1151	1.1061	1.0916	1.0792											
2002					1.3168	1.2662	1.2475	1.2056	1.2651	1.2136	1.2613	1.1863	1.1484	1.1570	1.1549	1.1130	1.1241												
2003				1.3095	1.2463	1.2456	1.2244	1.2379	1.2199	1.2023	1.1832	1.1739	1.1451	1.1212	1.0987	1.0826													
2004			1.4358	1.3782	1.3284	1.2752	1.2323	1.1824	1.1752	1.1611	1.1522	1.1781	1.1766	1.1447	1.1615														
2005		1.4497	1.3358	1.3136	1.3207	1.2129	1.2115	1.1855	1.1995	1.1905	1.1199	1.1114	1.0939	1.0745															
2006	1.6415	1.3276	1.2787	1.3001	1.2649	1.2503	1.2673	1.2127	1.1822	1.1342	1.1166	1.0878	1.0781																
2007	1.8052	1.4211	1.3677	1.2903	1.2662	1.2266	1.2153	1.1965	1.1473	1.1163	1.1095	1.0804																	
2008	1.7887	1.3940	1.3077	1.2681	1.2548	1.2240	1.2167	1.1681	1.1506	1.1005	1.0809																		
2009	1.8487	1.5699	1.4215	1.4137	1.2877	1.2102	1.1688	1.1507	1.1351	1.1316																			
2010	1.9154	1.5470	1.3677	1.2720	1.2408	1.2173	1.1978	1.1502	1.1376																				
2011	1.7218	1.3944	1.2582	1.1936	1.1778	1.1257	1.0999	1.0948																					
2012	1.6947	1.3887	1.2507	1.1517	1.1192	1.0865	1.0519																						
2013	1.6732	1.3426	1.2105	1.1419	1.1165	1.0935																							
2014	1.9784	1.4897	1.3674	1.3359	1.2833																								
2015	2.0081	1.3803	1.1748	1.1577																									
2016	1.9619	1.4880	1.3425																										
2017	1.7509	1.4745																											
2018	1.7572																												
AVERAGES																													
3 year	1.8233	1.4476	1.2949	1.2118	1.1730	1.1019	1.1165	1.1319	1.1411	1.1161	1.1023	1.0932	1.1162	1.1135	1.1384	1.1006	1.0927	1.0559	1.0350	1.0612	1.0874	1.0904	1.0905	1.0845	1.0998	1.0701	1.0959	1.0998	1.0768
4 year	1.8695	1.4581	1.2738	1.1968	1.1742	1.1308	1.1296	1.1410	1.1427	1.1207	1.1067	1.1144	1.1234	1.1244	1.1326	1.0986	1.0808	1.0526	1.0586	1.0780	1.0848	1.1036	1.0913	1.0904	1.0861	1.0832	1.1068	1.0814	1.1019
5 year	1.8913	1.4350	1.2692	1.1962	1.1875	1.1466	1.1470	1.1521	1.1506	1.1346	1.1158	1.1263	1.1284	1.1288	1.1238	1.0878	1.0767	1.0708	1.0756	1.0909	1.0991	1.1047	1.0988	1.0815	1.0964	1.0955	1.0904	1.1033	1.0909
8 year	1.8183	1.4382	1.2992	1.2418	1.2183	1.1793	1.1787	1.1676	1.1684	1.1563	1.1500	1.1411	1.1283	1.1120	1.1202	1.1143	1.1143	1.1162	1.1085	1.1283	1.1079	1.1086	1.1129	1.1016	1.1153	1.0941	1.0991	1.0941	1.0909
All Available	1.8112	1.4360	1.3168	1.2713	1.2480	1.2113	1.2147	1.1992	1.1856	1.1672	1.1605	1.1522	1.1501	1.1567	1.1663	1.1537	1.1488	1.1386	1.1289	1.1346	1.1234	1.1182	1.1154	1.1119	1.1109	1.0941	1.0991	1.0941	1.0909

MEDICAL PAID - INCURRED (POST-HB 373)

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	29/30
1986																					1.1187	1.1138	1.1312	1.1413	1.1170	1.0882	1.0787	1.0815	1.0878
1987																				1.2517	1.2551	1.3187	1.3241	1.3213	1.3241	1.2806	1.3092	1.3414	1.3575
1988																			1.1822	1.1866	1.2010	1.1009	1.0965	1.0955	1.0594	1.0496	1.0448	1.0535	1.0561
1989																		1.2024	1.2111	1.2214	1.2865	1.2618	1.3274	1.2888	1.2896	1.2449	1.2733	1.2057	1.2070
1990																	1.1955	1.2094	1.2099	1.1929	1.1880	1.1924	1.1696	1.2233	1.2387	1.2443	1.2710	1.2842	1.2310
1991																1.1475	1.1615	1.1496	1.1250	1.1514	1.1320	1.1081	1.1023	1.0803	1.0902	1.1091	1.1426	1.1487	
1992															1.2970	1.3276	1.4269	1.4013	1.3868	1.3538	1.2131	1.2139	1.2156	1.2036	1.2494	1.2271	1.1951		
1993														1.2827	1.2855	1.2944	1.2641	1.2296	1.1903	1.2105	1.1917	1.1836	1.1804	1.1847	1.1697	1.1037			
1994													1.2732	1.3158	1.3787	1.3829	1.3294	1.3031	1.2873	1.2530	1.2593	1.2695	1.2174	1.2260	1.1955				
1995												1.2438	1.2342	1.2520	1.2715	1.2936	1.2619	1.2441	1.2186	1.2347	1.1449	1.1383	1.1457	1.1137					
1996											1.2442	1.2879	1.2880	1.3461	1.3313	1.3041	1.2350	1.2567	1.2281	1.2321	1.2441	1.2174	1.1844						
1997										1.2552	1.2716	1.2634	1.2802	1.2722	1.2789	1.2486	1.2361	1.2320	1.2351	1.2439	1.2263	1.1875							
1998									1.1666	1.1100	1.1262	1.1225	1.0991	1.0991	1.0899	1.0892	1.0979	1.0802	1.0707	1.0629	1.0464								
1999								1.2430	1.2308	1.2228	1.1621	1.1447	1.1289	1.0885	1.0950	1.0701	1.0803	1.0740	1.0563	1.0527									
2000							1.4337	1.4020	1.3110	1.2987	1.2879	1.2370	1.1784	1.1525	1.1338	1.1593	1.1144	1.0951	1.0764										
2001						1.3417	1.3117	1.3040	1.2645	1.2492	1.2222	1.1560	1.1988	1.2254	1.1988	1.1938	1.1739	1.1500											
2002					1.3434	1.3077	1.3000	1.2553	1.3266	1.2631	1.3257	1.2537	1.2157	1.2590	1.2700	1.2033	1.2224												
2003				1.3321	1.2816	1.2941	1.2775	1.2922	1.2694	1.2503	1.2463	1.2567	1.2448	1.2138	1.1800	1.1500													
2004			1.4614	1.4263	1.3863	1.3335	1.2794	1.2194	1.2134	1.2156	1.2211	1.2927	1.3074	1.2598	1.2883														
2005		1.4734	1.3767	1.3633	1.3794	1.2499	1.2490	1.2209	1.2580	1.2738	1.1931	1.1893	1.1657	1.1310															
2006	1.6706	1.3673	1.3144	1.3471	1.3036	1.2860	1.3089	1.2699	1.2521	1.2083	1.1910	1.1486	1.1323																
2007	1.8803	1.4531	1.4017	1.3153	1.2894	1.2496	1.2598	1.2597	1.2221	1.1822	1.1782	1.1301																	
2008	1.7949	1.4019	1.3131	1.2743	1.2645	1.2574	1.2701	1.2360	1.2239	1.1537	1.1231																		
2009	1.8487	1.5699	1.4240	1.4225	1.3286	1.2595	1.2336	1.2172	1.1998	1.1940																			
2010	1.9154	1.5507	1.3773	1.3087	1.2940	1.2998	1.2857	1.2229	1.2034																				
2011	1.7278	1.4034	1.2945	1.2336	1.2490	1.1816	1.1487	1.1411																					
2012	1.7093	1.4459	1.3018	1.2055	1.1657	1.1234	1.0736																						
2013	1.7802	1.4013	1.2663	1.1863	1.1553	1.1242																							
2014	2.0201	1.5550	1.4270	1.4027	1.3387																								
2015	2.0790	1.4080	1.1921	1.1732																									
2016	1.9715	1.5008	1.3515																										
2017	1.7495	1.4746																											
2018	1.7572																												
AVERAGES																													
3 year	1.8261	1.4611	1.3235	1.2541	1.2199	1.1431	1.1693	1.1937	1.2090	1.1766	1.1641	1.1560	1.2018	1.2015	1.2461	1.1824	1.1702	1.1064	1.0678	1.1198	1.1723	1.1811	1.1825	1.1748	1.2049	1.1466	1.2029	1.2129	1.1647
4 year	1.8893	1.4846	1.3092	1.2419	1.2272	1.1823	1.1854	1.2043	1.2123	1.1846	1.1714	1.1902	1.2126	1.2159	1.2343	1.1766	1.1478	1.0998	1.1096	1.1479	1.1654	1.2032	1.1820	1.1820	1.1762	1.1711	1.2205	1.1730	1.2129
5 year	1.9155	1.4679	1.3077	1.2403	1.2405	1.1977	1.2023	1.2154	1.2203	1.2024	1.1813	1.2035	1.2132	1.2178	1.2142	1.1553	1.1378	1.1263	1.1333	1.1653	1.1842	1.1993	1.1887	1.1617	1.1887	1.1858	1.1854	1.2067	1.1879
8 year	1.8493	1.4675	1.3293	1.2759	1.2607	1.2227	1.2287	1.2234	1.2303	1.2176	1.2126	1.2080	1.1965	1.1786	1.1918	1.1773	1.1777	1.1794	1.1704	1.2055	1.1822	1.1888	1.1929	1.1770	1.2021	1.1684	1.1878	1.1858	1.1879
All Available	1.8388	1.4619	1.3463	1.3070	1.2907	1.2545	1.2640	1.2526	1.2417	1.2213	1.2148	1.2097	1.2113	1.2229	1.2384	1.2203	1.2153	1.2021	1.1906	1.2037	1.1929	1.1922	1.1904	1.1879	1.1926	1.1684	1.1878	1.1858	1.1879