

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 8 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.

$$*Y = a + b/x^2 + c \cdot \exp(-x)$$

$$a = -0.0000035088166137065 \quad b = 0.0739191262859022 \quad c = 0.852034898700849$$

Policy Year	INDEMNITY PAID																														
	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	1.0025		
1992															1.0032	1.0105	1.0099	1.0006	1.0087	1.0010	1.0006	1.0006	1.0014	1.0008	1.0004	1.0004	1.0007	1.0008	1.0005		
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	1.0024	1.0024	1.0029	
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	1.0022	1.0001	
1995																	1.0025	1.0077	1.0117	1.0071	1.0030	1.0042	1.0013	1.0024	1.0022	1.0023	1.0022	1.0021	1.0016		
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	1.0046	1.0013
1997																	1.0032	1.0105	1.0099	1.0006	1.0087	1.0010	1.0006	1.0006	1.0014	1.0008	1.0004	1.0004	1.0007	1.0008	1.0005
1998																	1.0144	1.0194	1.0157	1.0101	1.0028	1.0101	1.0153	1.0025	1.0066	1.0010	1.0016	1.0026	1.0008	1.0009	1.0009
1999									1.0300	1.0223	1.0093	1.0031	1.0105	1.0254	1.0079	1.0029	1.0086	1.0103	1.0023	1.0118	1.0019	1.0057	1.0011	1.0105	1.0005	1.0005	1.0015	1.0000			
2000																															
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3 year	1.9194	1.3544	1.2426	1.0633	1.0336	1.0423	1.0170	1.0110	1.0092	1.0044	1.0050	1.0034	1.0066	1.0052	1.0021	1.0054	1.0046	1.0014	1.0071	1.0011	1.0000	1.0005	1.0014	1.0008	1.0012	1.0012	1.0009	1.0013	1.0012	1.0012	20th-Tail
4 year	1.9238	1.3746	1.2185	1.0697	1.0363	1.0364	1.0163	1.0127	1.0095	1.0073	1.0056	1.0048	1.0072	1.0047	1.0022	1.0046	1.0041	1.0015	1.0057	1.0034	1.0000	1.0006	1.0014	1.0017	1.0013	1.0014	1.0013	1.0012	1.0012	1.0015	
5 year	1.9348	1.3807	1.2145	1.0695	1.0443	1.0342	1.0204	1.0120	1.0087	1.0100	1.0080	1.0069	1.0071	1.0056	1.0024	1.0051	1.0037	1.0016	1.0048	1.0028	1.0005	1.0053	1.0014	1.0018	1.0015	1.0020	1.0012	1.0014	1.0014	1.0018	
8 year	1.9494	1.3781	1.1981	1.0745	1.0452	1.0393	1.0288	1.0177	1.0124	1.0126	1.0079	1.0069	1.0071	1.0050	1.0024	1.0051	1.0028	1.0027	1.0038	1.0026	1.0015	1.0042	1.0023	1.0018	1.0016	1.0022	1.0033	1.0015	1.0028	1.0028	
All Available	1.9754	1.4218	1.1943	1.0896	1.0579	1.0425	1.0309	1.0267	1.0172	1.0149	1.0111	1.0085	1.0100	1.0079	1.0053	1.0072	1.0053	1.0064	1.0064	1.0033	1.0044	1.0056	1.0044	1.0026	1.0011	1.0025	1.0029	1.0016	1.0028	1.0028	
Last Year Selected	1.9621	1.4139	1.1728	1.0784	1.0405	1.0244	1.0168	1.0128	1.0105	1.0088	1.0077	1.0068	1.0060	1.0054	1.0050	1.0045	1.0042	1.0039	1.0036												1.0414
Last Year Cumulative	4.2851	2.1839	1.5446	1.3170	1.2213	1.1737	1.1458	1.1268	1.1126	1.1010	1.0914	1.0831	1.0758	1.0694	1.0636	1.0583	1.0536	1.0492	1.0451												1.0414
Selected*	1.9195	1.4027	1.1703	1.0788	1.0417	1.0257	1.0181	1.0140	1.0115	1.0098	1.0085	1.0076	1.0068	1.0062	1.0056	1.0052	1.0048	1.0045	1.0042												1.0375
Cumulative	4.1907	2.1832	1.5564	1.3300	1.2328	1.1835	1.1538	1.1333	1.1176	1.1049	1.0942	1.0850	1.0768	1.0695	1.0629	1.0570	1.0516	1.0465	1.0419												1.0375

*Y = a+b*log(x)/x*2+c*exp(-x)

a = 0.00122252477035547 b = 0.367285025680194 c = 2.49614403374412

** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0375 = 1.0238 * 1.0134)

Policy Year	INDEMNITY INCURRED - PAID RATIO																																			
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th						
1986																					1.0291	1.0283	1.0311	1.0258	1.0290	1.0339	1.0302	1.0312	1.0310	1.0317						
1987																				1.0248	1.0263	1.0244	1.0151	1.0143	1.0126	1.0137	1.0093	1.0068	1.0072	1.0060						
1988																				1.0462	1.0583	1.0564	1.0479	1.0437	1.0512	1.0577	1.0507	1.0451	1.0308	1.0277	1.0256					
1989																			1.0699	1.0460	1.0424	1.0417	1.0371	1.0336	1.0322	1.0467	1.0429	1.0426	1.0347	1.0327	1.0275					
1990																		1.0533	1.0433	1.0588	1.0591	1.0510	1.0471	1.0385	1.0312	1.0258	1.0220	1.0216	1.0210	1.0202	1.0203					
1991																		1.0225	1.0165	1.0117	1.0173	1.0079	1.0066	1.0067	1.0081	1.0076	1.0067	1.0063	1.0063	1.0050	1.0047	1.0058				
1992																		1.0585	1.0492	1.0461	1.0404	1.0461	1.0325	1.0284	1.0266	1.0249	1.0221	1.0181	1.0252	1.0232	1.0229	1.0214	1.0209			
1993																	1.0575	1.0702	1.0722	1.0917	1.0652	1.0888	1.0428	1.0494	1.0302	1.0331	1.0349	1.0353	1.0334	1.0283	1.0266	1.0296	1.0294			
1994																		1.0625	1.0631	1.0443	1.0413	1.0385	1.0351	1.0540	1.0482	1.0457	1.0440	1.0425	1.0397	1.0193	1.0189	1.0171	1.0068	1.0063		
1995																	1.0734	1.0749	1.0708	1.0597	1.0541	1.0423	1.0315	1.0337	1.0316	1.0290	1.0245	1.0208	1.0194	1.0156	1.0132	1.0134	1.0077			
1996																				1.1708	1.1342	1.1268	1.1172	1.1064	1.0914	1.0847	1.0550	1.0534	1.0493	1.0476	1.0461	1.0205	1.0209	1.0194	1.0188	1.0179
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AVERAGES																																				
3 year	2.0014	1.5133	1.3512	1.1610	1.1197	1.1093	1.0525	1.0455	1.0330	1.0431	1.0344	1.0278	1.0323	1.0358	1.0304	1.0204	1.0154	1.0125	1.0168	1.0148	1.0180	1.0138	1.0123	1.0077	1.0106	1.0147	1.0161	1.0137	1.0191	1.0187						
4 year	2.0788	1.6004	1.3460	1.1611	1.1280	1.0979	1.0510	1.0522	1.0399	1.0362	1.0340	1.0377	1.0313	1.0334	1.0279	1.0186	1.0158	1.0164	1.0194	1.0179	1.0168	1.0105	1.0123	1.0110	1.0119	1.0157	1.0192	1.0160	1.0155	1.0191						
5 year	2.1416	1.6102	1.3349	1.1787	1.1226	1.0898	1.0570	1.0566	1.0368	1.0385	1.0414	1.0376	1.0320	1.0314	1.0255	1.0188	1.0185	1.0192	1.0215	1.0188	1.0135	1.0107	1.0139	1.0127	1.0133	1.0193	1.0200	1.0138	1.0164	1.0208						
8 year	2.2390	1.6148	1.3294	1.1737	1.1265	1.0917	1.0646	1.0582	1.0478	1.0513	1.0442	1.0374	1.0300	1.0315	1.0282	1.0238	1.0231	1.0204	1.0181	1.0200	1.0198	1.0210	1.0207	1.0200	1.0158	1.0187	1.0213	1.0194	1.0187	1.0209						
All Available	2.4392	1.6987	1.3914	1.2297	1.1666	1.1255	1.0993	1.0864	1.0703	1.0639	1.0601	1.0525	1.0483	1.0458	1.0412	1.0360	1.0345	1.0315	1.0346	1.0298	1.0290	1.0260	1.0241	1.0230	1.0230	1.0242	1.0232	1.0194	1.0201	1.0209						

Policy Year	MEDICAL INCURRED (REPORTED)																																				
	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																					1.0088	1.0072	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																					1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865					
1991																					1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0189	1.0085	0.9989					
1992																					1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965	1.0011	1.0005			
1993																					1.0123	0.9998	0.9931	0.9882	0.9867	1.0179	0.9982	0.9937	0.9928	1.0010	1.0013	0.9772	0.9953	0.9999	0.9988		
1994																					1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9826	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960	0.9858	0.9996
1995																					0.9972	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	0.9844	1.0063	1.0212	0.9808	
1996																					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	0.9844	1.0063	1.0212	0.9808
1997																					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	1.0011	1.0005		
1998																					1.0123	0.9998	0.9931	0.9882	0.9867	1.0179	0.9982	0.9937	0.9928	1.0010	1.0013	0.9772	0.9953	0.9999	0.9988		
1999																					1.0221	1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999
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	1.0001	0.9945	0.9976	0.9986
2001																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2002																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2003																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2004																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2005																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2006																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2007																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2008																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2009																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2010																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2011																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2012																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2013																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2014																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2015																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2016																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2017																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2018																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2019																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2020																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2021																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
2022																					1.0027	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9933	0.9947	0.9985	0.9999	
AVERAGES																																					
3 year	1.0313	1.0146	0.9924	0.9908	1.0114	0.9984	1.0070	1.0031	1.0038	1.0056	1.0009	0.9926	0.9973	0.9994	1.0033	0.9986	0.9971	1.0036	0.9977	0.9972	0.9779	0.9975	0.9989	1.0004	0.9939	1.0025	1.0031	0.9889	0.9996								
4 year	1.1009	1.0015	0.9859	0.9902	1.0047	0.9923	1.0031	1.0041	1.0006	1.0024	0.9991	0.9917	0.9966	0.9973	0.9997	0.9998	0.9953	1.0024	0.9980	0.9979	0.9818	0.9968	0.9992	0.9984	0.9915	0.9994	1.0011	0.9919	0.9995								
5 year	1.0825	1.0262	0.9890	0.9958	1.0011	0.9933	1.0001	1.0038	1.0011	1.0040	0.9988	0.9909	0.9963	0.9963	1.0049	0.9988	1.0001	1.0009	0.9977	0.9981	0.9843	0.9956	0.9977	0.9965	0.9908	0.9949	1.0002	0.9952	0.9969								
8 year	1.0811	1.0169	0.9920	0.9964	1.0052	0.9961	1.0021	1.0009	0.9994	0.9970	0.9939	0.9974	0.9960	0.9984	1.0016	0.9971	0.9964	0.9978	0.9988	0.9978	0.9830	0.9951	0.9951	0.9980	0.9973	0.9960	1.0038	0.9988	0.9987								
All Available	1.1500	1.0712	1.0305	1.0242	1.0199	1.0041	1.0107	1.0070	1.0052	1.0031	1.0073	1.0042	1.0001	1.0065	1.0076	1.0041	1.0004	0.9990	0.9984	1.0055	0.9926	0.9982	1.0046	1.0020	1.0002	0.9964	1.0035	0.9988	0.9987								

Policy Year	MEDICAL INCURRED (POST-HB 373)																													
	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	0.9978	
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	1.0021	1.0010	
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	0.9907	0.9999	1.0076
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	0.9807	0.9923	0.9726	0.9991
1995														1.0103	1.0103	1.0373	1.0297	1.0357	0.9814	0.9909	1.0143	1.0201	0.9364	0.9998	1.0119	0.9795	0.9693	1.0125	1.0420	0.9627
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	0.9858	1.0019	0.9851
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	1.0002	1.0002	1.0002	1.0005			
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	0.9892	0.9993	1.0024	0.9966				
1999											1.0275	1.0168	1.0220	1.0099	1.0103	1.0009	0.9655	1.0183	0.9924	1.0153	0.9971	0.9966	0.9978	0.9871	0.9897	0.9970	0.9998			
2000											1.0239	0.9984	1.0313	1.0304	1.0062	0.9889	0.9981	1.0087	1.0311	0.9673	0.9885	0.9939	1.0001	0.9899	0.9955	0.9975				
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	0.9981	0.9876									
2002						1.0705	1.0343	1.0405	1.0267	1.1020	0.9770	1.0768	1.0362	1.0233	1.0579	1.0293	0.9674	1.0326	0.9982	1.0093	1.0002	0.9056								
2003						1.0793	1.0237	1.0493	1.0266	1.0499	1.0222	1.0259	1.0216	1.0300	1.0111	1.0067	0.9881	0.9916	0.9832	0.9940	0.9961	0.9975								
2004							1.0635	1.0328	1.0152	1.0042	0.9798	1.0158	1.0364	1.0386	1.0835	1.0301	0.9914	1.0431	1.0053	0.9942	1.0066									
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	0.9811	0.9973									
2006							1.1126	1.1120	1.1009	1.0451	1.0396	1.0676	1.0122	1.0295	1.0044	1.0071	0.9827	0.9924	0.9854	1.0168	1.0034									
2007							1.2822	1.1177	1.1247	1.1013	1.0345	1.0231	1.0329	1.0333	1.0011	1.0055	1.0086	0.9818	0.9912	0.9965	1.0000	0.9929								
2008							1.2732	1.1309	1.0775	1.0518	1.0799	1.0449	1.0620	1.0132	1.0130	0.9714	0.9969	0.9839	1.0077	1.0111										
2009							1.3778	1.2204	1.0694	1.1041	0.9874	1.0282	1.0411	1.0334	1.0219	1.0149	0.9910	0.9804	0.9871	0.9899										
2010							1.1901	1.1334	1.0711	1.0526	1.0613	1.0516	1.0320	0.9869	1.0048	0.9903	1.0179	0.9882	0.9943											
2011							1.1801	1.1053	1.0272	1.0305	1.0308	1.0027	0.9969	1.0045	0.9873	0.9956	0.9859	1.0003												
2012							1.2449	1.1501	1.0575	1.0045	1.0307	0.9968	0.9838	1.0097	0.9932	1.0226	0.9998													
2013							1.2921	1.1456	1.0736	1.0057	1.0321	0.9971	0.9891	1.0078	1.0219	1.0045														
2014							1.1849	1.0793	1.0466	1.0330	1.0307	0.9857	0.9700	1.0287	1.0110	0.9992														
2015							1.1711	1.0646	0.9354	1.0203	0.9834	1.0032	0.9985	0.9931																
2016							1.1707	1.0553	1.0026	0.9883	0.9985	1.0006	0.9972																	
2017							1.0520	1.1259	0.9663	0.9855	1.0262	0.9918																		
2018							1.0103	0.9621	0.9953	1.0108	1.0094																			
2019							1.3100	0.9981	1.0088	0.9761																				
2020							1.0320	0.9997	0.9731																					
2021							1.0517	1.0460																						
2022							1.0101																							
AVERAGES																														
3 year	1.0313	1.0146	0.9924	0.9908	1.0114	0.9985	1.0082	1.0040	1.0048	1.0076	1.0012	0.9896	0.9964	0.9992	1.0054	0.9978	0.9953	1.0059	0.9964	0.9951	0.9633	0.9952	0.9979	1.0008	0.9887	1.0050	1.0065	0.9784	0.9992	20th to Ult
4 year	1.1009	1.0015	0.9859	0.9902	1.0044	0.9914	1.0034	1.0054	1.0004	1.0032	0.9987	0.9882	0.9951	0.9957	0.9993	0.9997	0.9923	1.0040	0.9968	0.9964	0.9693	0.9937	0.9985	0.9970	0.9838	0.9989	1.0025	0.9843	0.9989	
5 year	1.0828	1.0264	0.9892	0.9962	1.0007	0.9925	0.9995	1.0052	1.0013	1.0056	0.9983	0.9869	0.9945	0.9941	1.0081	0.9981	1.0004	1.0015	0.9962	0.9966	0.9733	0.9919	0.9958	0.9935	0.9826	0.9903	1.0008	0.9910	0.9941	
8 year	1.1010	1.0289	1.0002	1.0030	1.0121	1.0017	1.0084	1.0075	1.0053	1.0012	0.9969	1.0020	1.0006	1.0033	1.0084	0.9999	0.9971	0.9989	1.0021	1.0014	0.9768	0.9968	0.9965	1.0018	0.9984	0.9980	1.0143	0.9981	1.0037	
All Available	1.1779	1.0879	1.0430	1.0353	1.0314	1.0133	1.0208	1.0170	1.0144	1.0107	1.0150	1.0123	1.0075	1.0151	1.0165	1.0105	1.0055	1.0040	1.0038	1.0136	0.9946	1.0031	1.0114	1.0079	1.0050	0.9997	1.0138	1.0037	1.0037	
Last Year Selected	1.1216	1.0369	1.0204	1.0142	1.0111	1.0093	1.0080	1.0071	1.0064	1.0059	1.0054	1.0050	1.0047	1.0044	1.0042	1.0039	1.0037	1.0035	1.0033											1.0932
Last Year Cumulative	1.4333	1.2779	1.2325	1.2078	1.1909	1.1778	1.1670	1.1577	1.1496	1.1422	1.1355	1.1294	1.1238	1.1186	1.1137	1.1090	1.1047	1.1006	1.0968											1.0932
Selected*	1.1014	1.0231	1.0109	1.0068	1.0050	1.0040	1.0033	1.0029	1.0026	1.0024	1.0022	1.0020	1.0019	1.0018	1.0017	1.0016	1.0016	1.0015												1.0838
Cumulative	1.2889	1.1702	1.1438	1.1315	1.1238	1.1183	1.1138	1.1101	1.1069	1.1041	1.1014	1.0990	1.0968	1.0947	1.0927	1.0908	1.0889	1.0872	1.0855											1.0838

*Y = a+b/x^{1.5}+c*log(x)/x²
a = 0.000954031622642343 b = 0.100425353532144 c = -0.0769727773165261

Policy Year	MEDICAL PAID (REPORTED)																															
	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																	1.0179	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	1.0060			
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	1.0034	1.0028			
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	1.0010	1.0010	1.0013			
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	1.0084	1.0007	1.0012	1.0005				
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	1.0016	1.0044	1.0143	1.0062					
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	1.0076	1.0025	1.0034	1.0023	1.0023	1.0062				
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	1.0038	1.0019	1.0013	1.0026						
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	1.0004	1.0020	1.0016	1.0011							
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	1.0005	1.0001	0.9993	1.0002								
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	1.0031	1.0014	1.0026	1.0013									
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	1.0017	1.0016												
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	1.0060	1.0023	1.0036	1.0029											
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	1.0031	1.0020	1.0040	1.0022											
2004				1.0820	1.0538	1.0452	1.0380	1.0233	1.0221	1.0235	1.0221	1.0145	1.0102	1.0133	1.0110	1.0060	1.0049	1.0065	1.0095	1.0029												
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	1.0052	1.0047	1.0032	1.0020													
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	1.0118	1.0073	1.0020	1.0025															
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	1.0064	1.0024	1.0031																	
2008	1.4352	1.1484	1.0798	1.0862	1.0491	1.0394	1.0297	1.0149	1.0197	1.0157	1.0063	1.0073	1.0052	1.0018	1.0012																	
2009	1.4420	1.1790	1.1011	1.0551	1.0659	1.0465	1.0314	1.0245	1.0134	1.0192	1.0047	1.0071	1.0042	1.0080																		
2010	1.3999	1.1775	1.1301	1.0572	1.0347	1.0287	1.0250	1.0148	1.0127	1.0181	1.0119	1.0079	1.0095																			
2011	1.3502	1.1140	1.0636	1.0137	1.0394	1.0169	1.0075	1.0043	1.0060	1.0017	1.0035																					
2012	1.3516	1.1379	1.0646	1.0452	1.0237	1.0206	1.0047	1.0059	1.0077	1.0073	1.0029																					
2013	1.3671	1.1507	1.0537	1.0441	1.0200	1.0113	1.0094	1.0048	1.0094																							
2014	1.3609	1.1145	1.0428	1.0318	1.0217	1.0209	1.0186	1.0118	1.0089																							
2015	1.3712	1.0942	1.0334	1.0218	1.0112	1.0067	1.0108	1.0092																								
2016	1.3704	1.1097	1.0549	1.0406	1.0196	1.0131	1.0064																									
2017	1.3358	1.1090	1.0453	1.0168	1.0603	1.0864																										
2018	1.3210	1.0798	1.0720	1.0259	1.0237																											
2019	1.5402	1.1296	1.0605	1.0904																												
2020	1.2598	1.0987	1.0588																													
2021	1.3811	1.1760																														
2022	1.3339																															
AVERAGES																																
3 year	1.3249	1.1347	1.0638	1.0444	1.0345	1.0354	1.0119	1.0086	1.0087	1.0054	1.0061	1.0066	1.0063	1.0041	1.0039	1.0041	1.0041	1.0045	1.0031	1.0025	1.0023	1.0019	1.0009	1.0012	1.0016	1.0035	1.0058	1.0028	1.0015			
4 year	1.3788	1.1210	1.0591	1.0434	1.0287	1.0318	1.0113	1.0079	1.0080	1.0086	1.0057	1.0068	1.0063	1.0060	1.0042	1.0043	1.0038	1.0049	1.0027	1.0026	1.0019	1.0015	1.0016	1.0028	1.0016	1.0047	1.0046	1.0029	1.0027			
5 year	1.3672	1.1186	1.0583	1.0391	1.0273	1.0277	1.0100	1.0072	1.0090	1.0107	1.0059	1.0086	1.0070	1.0070	1.0046	1.0043	1.0054	1.0047	1.0029	1.0033	1.0019	1.0022	1.0018	1.0025	1.0014	1.0049	1.0047	1.0033	1.0055			
8 year	1.3642	1.1139	1.0527	1.0396	1.0275	1.0256	1.0142	1.0113	1.0127	1.0112	1.0082	1.0079	1.0095	1.0084	1.0066	1.0049	1.0048	1.0058	1.0026	1.0034	1.0033	1.0032	1.0028	1.0039	1.0029	1.0058	1.0072	1.0036	1.0056			
All Available	1.3732	1.1329	1.0680	1.0487	1.0385	1.0301	1.0247	1.0209	1.0196	1.0191	1.0167	1.0142	1.0123	1.0115	1.0108	1.0094	1.0090	1.0099	1.0088	1.0084	1.0069	1.0070	1.0057	1.0056	1.0049	1.0057	1.0072	1.0040	1.0057			

[illegible]

a = -0.00379104345260002 b = 0.256568712833811 c = -0.721690055139767 d = 1.9478766506281 e = -1.10625627534886

** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.1736 = 1.0838 * 1.0829)

