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 7 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 multi-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 twentieth and the average of the incurred and paid to twentieth 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 12/31/2021.

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 2010 set equal to unity. Staff selected a seven-point frequency trend factor of -5.4% (Policy Years 2014 through 2020). 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.

Pages 8 through 13 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 7.

PREMIUMS	PDF 17-18	PDF 18-19	PDF 19-20	PDF 20-21	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	1.0001	1.0000	1.0000
28-29	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000
27-28	1.0000	1.0002	1.0000	1.0000	1.0001	1.0000
26-27	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000
25-26	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
23-24	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
21-22	0.9988	1.0000	1.0000	1.0000	0.9997	1.0000
20-21	1.0013	1.0000	1.0000	1.0000	1.0003	1.0000
19-20	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
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	0.9998	1.0000	1.0000	1.0000
11-12	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0004	1.0000	1.0000	1.0000	1.0001	1.0000
8-9	1.0001	1.0001	1.0000	1.0000	1.0001	1.0001
7-8	1.0009	1.0002	1.0000	0.9999	1.0002	1.0002
6-7	1.0001	1.0001	1.0003	0.9999	1.0001	1.0001
5-6	1.0001	0.9992	0.9998	1.0000	0.9998	0.9998
4-5	1.0001	1.0001	0.9991	0.9999	0.9998	0.9998
3-4	0.9998	1.0007	0.9996	1.0003	1.0001	1.0001
2-3	0.9986	0.9950	0.9994	0.9998	0.9982	0.9982
1-2	1.0073	1.0061	1.0156	1.0048	1.0085	1.0048

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1991	94,492,435	1.0000	94,492,435	0.6957	0.9913	1.0083
29-30	1992	85,925,037	1.0000	85,925,037	0.6957	0.9914	1.0137
28-29	1993	86,886,122	1.0000	86,886,122	0.6957	0.9914	1.0144
27-28	1994	80,835,041	1.0000	80,835,041	0.7230	0.9942	1.0129
26-27	1995	77,135,308	1.0000	77,135,308	0.7757	0.9971	1.0112
25-26	1996	80,213,005	1.0000	80,213,005	0.7778	0.9973	1.0131
24-25	1997	78,795,302	1.0000	78,795,302	0.7401	0.9979	1.0081
23-24	1998	83,092,704	1.0000	83,092,704	0.6831	0.9986	1.0001
22-23	1999	77,288,180	1.0000	77,288,180	0.7870	0.9989	0.9959
21-22	2000	84,923,492	1.0000	84,923,492	0.7767	0.9988	0.9929
20-21	2001	85,860,388	1.0000	85,860,388	0.8168	0.9982	0.9956
19-20	2002	112,766,966	1.0000	112,766,966	0.6845	0.9976	0.9982
18-19	2003	129,427,956	1.0000	129,427,956	0.6421	0.9966	1.0010
17-18	2004	152,727,063	1.0000	152,727,063	0.6681	0.9963	0.9999
16-17	2005	185,903,327	1.0000	185,903,327	0.5875	0.9968	0.9985
15-16	2006	205,364,256	1.0000	205,364,256	0.5610	0.9975	0.9960
14-15	2007	199,366,039	1.0000	199,366,039	0.5760	0.9977	0.9974
13-14	2008	150,710,877	1.0000	150,710,877	0.7773	0.9974	0.9989
12-13	2009	118,225,616	1.0000	118,225,616	0.9680	0.9971	1.0147
11-12	2010	105,598,035	1.0000	105,598,035	1.0533	0.9970	1.0141
10-11	2011	105,562,982	1.0000	105,562,982	1.0605	0.9968	1.0145
9-10	2012	114,993,495	1.0000	114,993,495	0.9100	0.9966	1.0156
8-9	2013	134,822,968	1.0001	134,836,450	0.7419	0.9966	1.0139
7-8	2014	147,644,972	1.0003	147,689,265	0.6745	0.9966	1.0141
6-7	2015	145,673,955	1.0004	145,732,225	0.7438	0.9965	1.0166
5-6	2016	164,669,498	1.0002	164,702,432	0.7045	0.9973	1.0153
4-5	2017	175,825,763	1.0000	175,825,763	0.7217	0.9975	1.0133
3-4	2018	176,063,836	1.0001	176,081,442	0.7477	0.9975	1.0138
2-3	2019	168,152,803	0.9983	167,866,943	0.8364	0.9975	1.0134
1-2	2020	155,194,824	1.0031	155,675,928	0.9632	0.9970	1.0134

PREMIUMS	Policy Year	Other Adjustments	On-Level SEP
	1991	1.0000	65,707,345
	1992	1.0000	60,075,873
	1993	1.0000	60,789,780
	1994	1.0000	58,856,836
	1995	1.0000	60,328,536
	1996	1.0000	63,036,321
	1997	1.0000	58,665,309
	1998	1.0000	56,686,829
	1999	1.0000	60,509,778
	2000	1.0000	65,413,170
	2001	1.0000	69,696,510
	2002	1.0000	76,865,128
	2003	1.0000	82,905,954
	2004	1.0000	101,649,248
	2005	1.0000	108,705,403
	2006	1.0000	114,461,639
	2007	1.0000	114,272,834
	2008	1.0000	116,714,454
	2009	1.0000	115,787,938
	2010	1.0000	112,456,319
	2011	1.0000	113,209,378
	2012	1.0000	105,915,188
	2013	1.0000	101,080,804
	2014	1.0000	100,681,077
	2015	1.0000	109,807,413
	2016	1.0000	117,491,340
	2017	1.0000	128,260,590
	2018	1.0000	133,139,266
	2019	1.0000	141,929,610
	2020	1.0000	151,500,475

INDEMNITY Reported	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	Incurred LDF 20-21	4 Year Average LDF
Beyond	1.0026	1.0063	0.9930	0.9976	0.9862	0.9909	1.0071	1.0116	0.9989
29-30			0.9999	1.0094	1.0000	1.0014	0.9978	1.0007	1.0000
28-29		1.0008	1.0010	1.0012	0.9991	1.0003	1.0014	1.0001	1.0002
27-28	1.0013	1.0007	0.9989	0.9978	0.9983	1.0023	0.9995	1.0007	1.0002
26-27	1.0011	1.0031	0.9969	1.0030	1.0029	1.0005	1.0024	0.9968	1.0006
25-26	1.0026	1.0006	0.9997	0.9991	1.0000	1.0095	1.0006	1.0011	1.0028
24-25	1.0101	1.0195	0.9960	0.9997	0.9984	1.0025	0.9824	1.0003	0.9959
23-24	0.9998	1.0009	1.0010	1.0007	1.0074	0.9995	1.0000	1.0007	1.0019
22-23	1.0119	1.0025	1.0004	1.0051	1.0009	0.9989	0.9990	1.0007	0.9999
21-22	1.0002	1.0034	0.9968	1.0006	0.9979	1.0029	1.0000	1.0000	1.0002
20-21	1.0037	1.0123	0.9998	1.0001	1.0008	1.0001	1.0000	0.9991	1.0000
19-20	0.9932	0.9999	1.0009	1.0015	1.0031	1.0000	1.0020	0.9981	1.0008
18-19	1.0174	1.0029	1.0013	1.0003	0.9955	0.9984	0.9997	0.9980	0.9979
17-18	0.9951	0.9820	1.0021	1.0029	0.9998	1.0012	1.0002	1.0002	1.0003
16-17	0.9985	1.0037	1.0019	0.9993	1.0003	0.9993	1.0047	0.9996	1.0010
15-16	1.0016	1.0014	0.9972	0.9960	1.0013	0.9947	0.9993	0.9993	0.9986
14-15	0.9956	0.9998	1.0000	1.0000	0.9984	1.0035	1.0003	0.9999	1.0006
13-14	1.0027	1.0001	1.0004	0.9988	1.0069	1.0057	1.0013	1.0018	1.0039
12-13	1.0023	0.9980	1.0017	0.9927	1.0012	1.0047	0.9981	1.0004	1.0011
11-12	1.0085	1.0012	1.0058	1.0039	0.9965	1.0050	1.0126	1.0021	1.0040
10-11	1.0233	1.0029	0.9985	0.9971	1.0015	1.0033	1.0086	0.9969	1.0026
9-10	1.0077	1.0013	1.0092	0.9963	1.0273	1.0136	0.9989	0.9995	1.0098
8-9	1.0032	1.0168	1.0067	1.0074	1.0229	1.0223	1.0054	1.0041	1.0137
7-8	1.0129	1.0137	1.0064	1.0173	1.0040	0.9996	1.0205	1.0042	1.0071
6-7	1.0376	1.0054	1.0141	1.0324	1.0188	1.0228	1.0132	1.0083	1.0158
5-6	1.0329	1.0045	1.0207	1.0096	1.0101	1.0144	1.0071	1.0077	1.0098
4-5	1.0535	0.9715	1.0233	1.0265	1.0238	1.0294	1.0367	1.0037	1.0234
3-4	1.0599	1.0396	1.0844	1.0302	1.0548	1.0317	1.0474	1.0392	1.0433
2-3	1.1019	1.1074	1.1557	1.0969	1.0745	1.1311	1.1619	1.1407	1.1271
1-2	1.3206	1.2829	1.2684	1.4364	1.4208	1.3263	1.2958	1.5043	1.3868

INDEMNITY Reported	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	Paid LDF 20-21	4 Year Average LDF
29-30			1.0025	1.0087	1.0013	1.0035	1.0029	1.0024	1.0025
28-29		1.0027	1.0012	1.0009	1.0021	1.0022	1.0022	1.0008	1.0018
27-28	1.0024	1.0022	1.0013	1.0116	1.0059	1.0030	1.0007	1.0022	1.0030
26-27	1.0026	1.0070	1.0023	1.0034	1.0032	1.0004	1.0044	1.0022	1.0026
25-26	1.0022	1.0064	1.0033	1.0027	1.0004	1.0024	1.0024	1.0016	1.0017
24-25	1.0053	1.0038	1.0013	1.0006	1.0024	1.0021	1.0021	1.0046	1.0028
23-24	1.0033	1.0061	1.0014	1.0035	1.0057	1.0022	1.0014	1.0014	1.0027
22-23	1.0239	1.0006	1.0020	1.0023	1.0023	1.0025	1.0242	1.0008	1.0075
21-22	1.0006	1.0055	1.0154	1.0023	1.0024	1.0043	1.0026	1.0000	1.0023
20-21	1.0097	1.0033	1.0022	1.0027	1.0025	1.0016	1.0000	1.0105	1.0036
19-20	1.0473	1.0024	1.0030	1.0055	1.0010	1.0000	1.0011	1.0016	1.0009
18-19	1.0013	1.0035	1.0028	1.0066	1.0010	1.0057	1.0021	1.0018	1.0027
17-18	1.0035	1.0037	1.0025	1.0041	1.0019	0.9980	1.0020	1.0024	1.0011
16-17	1.0089	1.0153	1.0104	1.0118	1.0017	1.0018	1.0068	1.0022	1.0031
15-16	1.0101	1.0020	1.0023	1.0023	1.0028	1.0024	1.0033	1.0022	1.0027
14-15	1.0079	1.0103	1.0057	1.0024	1.0030	1.0067	1.0093	1.0031	1.0055
13-14	1.0086	1.0092	1.0035	1.0091	1.0095	1.0025	1.0069	1.0091	1.0070
12-13	1.0112	1.0110	1.0073	1.0067	1.0023	1.0118	1.0150	1.0092	1.0096
11-12	1.0375	1.0075	1.0062	1.0067	1.0050	1.0115	1.0176	1.0071	1.0103
10-11	1.0340	1.0091	1.0289	1.0147	1.0225	1.0138	1.0208	1.0153	1.0181
9-10	1.0174	1.0181	1.0226	1.0111	1.0362	1.0088	1.0058	1.0103	1.0153
8-9	1.0279	1.0410	1.0377	1.0209	1.0386	1.0223	1.0091	1.0177	1.0219
7-8	1.0547	1.0198	1.0189	1.0735	1.0346	1.0203	1.0370	1.0137	1.0264
6-7	1.0310	1.0401	1.0598	1.0540	1.0498	1.0396	1.0250	1.0199	1.0336
5-6	1.0540	1.0897	1.0531	1.0540	1.0440	1.0416	1.0767	1.0438	1.0515
4-5	1.1210	1.0895	1.0542	1.0971	1.0914	1.0603	1.0685	1.0879	1.0770
3-4	1.2023	1.1642	1.2339	1.2102	1.1604	1.1412	1.1989	1.1534	1.1635
2-3	1.3949	1.4470	1.3806	1.4071	1.2811	1.4325	1.4053	1.4218	1.3852
1-2	2.0411	1.8383	1.9444	2.0932	2.0047	1.8234	1.9768	1.9357	1.9351

INDEMNITY Reported	Incur-Pd Ratios 13-14	Incur-Pd Ratios 14-15	Incur-Pd Ratios 15-16	Incur-Pd Ratios 16-17	Incur-Pd Ratios 17-18	Incur-Pd Ratios 18-19	Incur-Pd Ratios 19-20	Incur-Pd Ratios 20-21	4 Year Average LDF
30th			1.0291	1.0317	1.0060	1.0256	1.0275	1.0189	1.0195
29th		1.0318	1.0310	1.0072	1.0277	1.0327	1.0202	1.0044	1.0213
28th	1.0309	1.0312	1.0068	1.0308	1.0347	1.0210	1.0050	1.0216	1.0206
27th	1.0302	1.0093	1.0451	1.0426	1.0216	1.0063	1.0232	1.0283	1.0199
26th	1.0137	1.0507	1.0429	1.0220	1.0063	1.0252	1.0334	1.0189	1.0210
25th	1.0577	1.0467	1.0258	1.0067	1.0181	1.0353	1.0193	1.0156	1.0221
24th	1.0322	1.0312	1.0076	1.0221	1.0349	1.0397	1.0194	1.0209	1.0287
23rd	1.0385	1.0081	1.0249	1.0331	1.0425	1.0208	1.0205	1.0122	1.0240
22nd	1.0067	1.0266	1.0302	1.0440	1.0245	1.0461	1.0117	1.0005	1.0207
21st	1.0284	1.0494	1.0457	1.0290	1.0476	1.0143	1.0005	1.0134	1.0190
20th	1.0428	1.0482	1.0316	1.0493	1.0158	1.0005	1.0226	1.0272	1.0165
19th	1.0540	1.0337	1.0534	1.0137	1.0005	1.0216	1.0297	1.0275	1.0198
18th	1.0315	1.0550	1.0201	1.0059	1.0290	1.0321	1.0307	1.0272	1.0298
17th	1.0847	1.0205	1.0071	1.0312	1.0288	1.0325	1.0292	1.0169	1.0269
16th	1.0316	1.0157	1.0440	1.0301	1.0351	1.0312	1.0195	1.0127	1.0246
15th	1.0126	1.0493	1.0365	1.0367	1.0392	1.0236	1.0156	1.0199	1.0246
14th	1.0679	1.0424	1.0392	1.0438	1.0269	1.0247	1.0231	1.0273	1.0255
13th	1.0370	1.0425	1.0543	1.0294	1.0214	1.0287	1.0348	1.0284	1.0283
12th	1.0590	1.0601	1.0439	1.0225	1.0360	1.0523	1.0374	1.0655	1.0478
11th	1.0705	1.0444	1.0241	1.0447	1.0591	1.0426	1.0708	1.0315	1.0510
10th	1.0530	1.0553	1.0626	1.0812	1.0534	1.0837	1.0504	1.0153	1.0507
9th	1.0699	1.0767	1.0972	1.0626	1.0786	1.0574	1.0262	1.0600	1.0556
8th	1.1042	1.1310	1.0768	1.0951	1.0574	1.0299	1.0743	1.0703	1.0580
7th	1.1390	1.0901	1.1553	1.0896	1.0513	1.0912	1.0802	1.0458	1.0671
6th	1.1147	1.2073	1.1124	1.0832	1.1090	1.0923	1.0578	1.0629	1.0805
5th	1.3108	1.1478	1.1305	1.1462	1.1217	1.1309	1.1010	1.1528	1.1266
4th	1.2696	1.1647	1.2219	1.1958	1.1649	1.1348	1.2490	1.1639	1.1782
3rd	1.3009	1.3904	1.4042	1.2756	1.2552	1.4296	1.2904	1.3170	1.3231
2nd	1.8102	1.6775	1.6530	1.4965	1.8107	1.5599	1.6418	1.8639	1.7191
1st	2.3937	2.5380	2.1802	2.5547	2.1447	2.5029	2.3956	2.3235	2.3417

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

INDEMNITY Adjusted	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	Incurred LDF 20-21	4 Year Average LDF
Beyond	1.0026	1.0063	0.9930	0.9976	0.9862	0.9909	1.0071	1.0116	0.9990
29-30			0.9999	1.0094	1.0000	1.0014	0.9978	1.0007	1.0000
28-29		1.0008	1.0010	1.0012	0.9991	1.0003	1.0014	1.0001	1.0002
27-28	1.0013	1.0007	0.9989	0.9978	0.9983	1.0023	0.9995	1.0007	1.0002
26-27	1.0011	1.0031	0.9969	1.0030	1.0029	1.0005	1.0024	0.9968	1.0007
25-26	1.0026	1.0006	0.9997	0.9991	1.0000	1.0095	1.0006	1.0011	1.0028
24-25	1.0101	1.0195	0.9960	0.9997	0.9984	1.0025	0.9824	1.0003	0.9959
23-24	0.9998	1.0009	1.0010	1.0007	1.0074	0.9995	1.0000	1.0007	1.0019
22-23	1.0119	1.0025	1.0004	1.0051	1.0009	0.9989	0.9990	1.0007	0.9999
21-22	1.0002	1.0034	0.9968	1.0006	0.9979	1.0029	1.0000	1.0000	1.0002
20-21	1.0037	1.0123	0.9998	1.0001	1.0008	1.0001	1.0000	0.9991	1.0000
19-20	0.9932	0.9999	1.0009	1.0015	1.0031	1.0000	1.0020	0.9981	1.0008
18-19	1.0174	1.0029	1.0013	1.0003	0.9955	0.9984	0.9997	0.9980	0.9979
17-18	0.9951	0.9820	1.0021	1.0029	0.9998	1.0012	1.0002	1.0002	1.0004
16-17	0.9985	1.0037	1.0019	0.9993	1.0003	0.9993	1.0047	0.9996	1.0010
15-16	1.0016	1.0014	0.9972	0.9960	1.0013	0.9947	0.9993	0.9993	0.9987
14-15	0.9956	0.9998	1.0000	1.0000	0.9984	1.0035	1.0003	0.9999	1.0005
13-14	1.0027	1.0001	1.0004	0.9988	1.0069	1.0057	1.0013	1.0018	1.0039
12-13	1.0023	0.9980	1.0017	0.9927	1.0012	1.0047	0.9981	1.0004	1.0011
11-12	1.0085	1.0012	1.0058	1.0039	0.9965	1.0050	1.0126	1.0021	1.0041
10-11	1.0233	1.0029	0.9985	0.9971	1.0015	1.0033	1.0086	0.9969	1.0026
9-10	1.0077	1.0013	1.0092	0.9963	1.0273	1.0136	0.9989	0.9995	1.0098
8-9	1.0032	1.0168	1.0067	1.0074	1.0229	1.0223	1.0054	1.0041	1.0137
7-8	1.0129	1.0137	1.0064	1.0173	1.0040	0.9996	1.0205	1.0042	1.0071
6-7	1.0376	1.0054	1.0141	1.0324	1.0188	1.0228	1.0132	1.0083	1.0158
5-6	1.0329	1.0045	1.0207	1.0096	1.0101	1.0144	1.0071	1.0077	1.0098
4-5	1.0535	0.9715	1.0233	1.0265	1.0238	1.0294	1.0367	1.0037	1.0234
3-4	1.0599	1.0396	1.0844	1.0302	1.0548	1.0317	1.0474	1.0392	1.0433
2-3	1.1019	1.1074	1.1557	1.0969	1.0745	1.1311	1.1619	1.1407	1.1271
1-2	1.3206	1.2829	1.2684	1.4364	1.4208	1.3263	1.2958	1.5043	1.3868

INDEMNITY Adjusted	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	Paid LDF 20-21	4 Year Average LDF
29-30			1.0025	1.0087	1.0013	1.0035	1.0029	1.0024	1.0025
28-29		1.0027	1.0012	1.0009	1.0021	1.0022	1.0022	1.0008	1.0018
27-28	1.0024	1.0022	1.0013	1.0116	1.0059	1.0030	1.0007	1.0022	1.0030
26-27	1.0026	1.0070	1.0023	1.0034	1.0032	1.0004	1.0044	1.0022	1.0026
25-26	1.0022	1.0064	1.0033	1.0027	1.0004	1.0024	1.0024	1.0016	1.0017
24-25	1.0053	1.0038	1.0013	1.0006	1.0024	1.0021	1.0021	1.0046	1.0028
23-24	1.0033	1.0061	1.0014	1.0035	1.0057	1.0022	1.0014	1.0014	1.0027
22-23	1.0239	1.0006	1.0020	1.0023	1.0023	1.0025	1.0242	1.0008	1.0075
21-22	1.0006	1.0055	1.0154	1.0023	1.0024	1.0043	1.0026	1.0000	1.0023
20-21	1.0097	1.0033	1.0022	1.0027	1.0025	1.0016	1.0000	1.0105	1.0037
19-20	1.0473	1.0024	1.0030	1.0055	1.0010	1.0000	1.0011	1.0016	1.0009
18-19	1.0013	1.0035	1.0028	1.0066	1.0010	1.0057	1.0021	1.0018	1.0027
17-18	1.0035	1.0037	1.0025	1.0041	1.0019	0.9980	1.0020	1.0024	1.0011
16-17	1.0089	1.0153	1.0104	1.0118	1.0017	1.0018	1.0068	1.0022	1.0031
15-16	1.0101	1.0020	1.0023	1.0023	1.0028	1.0024	1.0033	1.0022	1.0027
14-15	1.0079	1.0103	1.0057	1.0024	1.0030	1.0067	1.0093	1.0031	1.0055
13-14	1.0086	1.0092	1.0035	1.0091	1.0095	1.0025	1.0069	1.0091	1.0070
12-13	1.0112	1.0110	1.0073	1.0067	1.0023	1.0118	1.0150	1.0092	1.0096
11-12	1.0375	1.0075	1.0062	1.0067	1.0050	1.0115	1.0176	1.0071	1.0103
10-11	1.0340	1.0091	1.0289	1.0147	1.0225	1.0138	1.0208	1.0153	1.0181
9-10	1.0174	1.0181	1.0226	1.0111	1.0362	1.0088	1.0058	1.0103	1.0153
8-9	1.0279	1.0410	1.0377	1.0209	1.0386	1.0223	1.0091	1.0177	1.0219
7-8	1.0547	1.0198	1.0189	1.0735	1.0346	1.0203	1.0370	1.0137	1.0264
6-7	1.0310	1.0401	1.0598	1.0540	1.0498	1.0396	1.0250	1.0199	1.0336
5-6	1.0540	1.0897	1.0531	1.0540	1.0440	1.0416	1.0767	1.0438	1.0515
4-5	1.1210	1.0895	1.0542	1.0971	1.0914	1.0603	1.0685	1.0879	1.0770
3-4	1.2023	1.1642	1.2339	1.2102	1.1604	1.1412	1.1989	1.1534	1.1635
2-3	1.3949	1.4470	1.3806	1.4071	1.2811	1.4325	1.4053	1.4218	1.3852
1-2	2.0411	1.8383	1.9444	2.0932	2.0047	1.8234	1.9768	1.9357	1.9352

INDEMNITY Adjusted	Incur-Pd Ratios 13-14	Incur-Pd Ratios 14-15	Incur-Pd Ratios 15-16	Incur-Pd Ratios 16-17	Incur-Pd Ratios 17-18	Incur-Pd Ratios 18-19	Incur-Pd Ratios 19-20	Incur-Pd Ratios 20-21	4 Year Average LDF
30th			1.0291	1.0317	1.0060	1.0256	1.0275	1.0189	1.0195
29th		1.0318	1.0310	1.0072	1.0277	1.0327	1.0202	1.0044	1.0213
28th	1.0309	1.0312	1.0068	1.0308	1.0347	1.0210	1.0050	1.0216	1.0206
27th	1.0302	1.0093	1.0451	1.0426	1.0216	1.0063	1.0232	1.0283	1.0199
26th	1.0137	1.0507	1.0429	1.0220	1.0063	1.0252	1.0334	1.0189	1.0210
25th	1.0577	1.0467	1.0258	1.0067	1.0181	1.0353	1.0193	1.0156	1.0221
24th	1.0322	1.0312	1.0076	1.0221	1.0349	1.0397	1.0194	1.0209	1.0287
23rd	1.0385	1.0081	1.0249	1.0331	1.0425	1.0208	1.0205	1.0122	1.0240
22nd	1.0067	1.0266	1.0302	1.0440	1.0245	1.0461	1.0117	1.0005	1.0207
21st	1.0284	1.0494	1.0457	1.0290	1.0476	1.0143	1.0005	1.0134	1.0190
20th	1.0428	1.0482	1.0316	1.0493	1.0158	1.0005	1.0226	1.0272	1.0165
19th	1.0540	1.0337	1.0534	1.0137	1.0005	1.0216	1.0297	1.0275	1.0198
18th	1.0315	1.0550	1.0201	1.0059	1.0290	1.0321	1.0307	1.0272	1.0298
17th	1.0847	1.0205	1.0071	1.0312	1.0288	1.0325	1.0292	1.0169	1.0269
16th	1.0316	1.0157	1.0440	1.0301	1.0351	1.0312	1.0195	1.0127	1.0246
15th	1.0126	1.0493	1.0365	1.0367	1.0392	1.0236	1.0156	1.0199	1.0246
14th	1.0679	1.0424	1.0392	1.0438	1.0269	1.0247	1.0231	1.0273	1.0255
13th	1.0370	1.0425	1.0543	1.0294	1.0214	1.0287	1.0348	1.0284	1.0283
12th	1.0590	1.0601	1.0439	1.0225	1.0360	1.0523	1.0374	1.0655	1.0478
11th	1.0705	1.0444	1.0241	1.0447	1.0591	1.0426	1.0708	1.0315	1.0510
10th	1.0530	1.0553	1.0626	1.0812	1.0534	1.0837	1.0504	1.0153	1.0507
9th	1.0699	1.0767	1.0972	1.0626	1.0786	1.0574	1.0262	1.0600	1.0556
8th	1.1042	1.1310	1.0768	1.0951	1.0574	1.0299	1.0743	1.0703	1.0580
7th	1.1390	1.0901	1.1553	1.0896	1.0513	1.0912	1.0802	1.0458	1.0671
6th	1.1147	1.2073	1.1124	1.0832	1.1090	1.0923	1.0578	1.0629	1.0805
5th	1.3108	1.1478	1.1305	1.1462	1.1217	1.1309	1.1010	1.1528	1.1266
4th	1.2696	1.1647	1.2219	1.1958	1.1649	1.1348	1.2490	1.1639	1.1782
3rd	1.3009	1.3904	1.4042	1.2756	1.2552	1.4296	1.2904	1.3170	1.3231
2nd	1.8102	1.6775	1.6530	1.4965	1.8107	1.5599	1.6418	1.8639	1.7191
1st	2.3937	2.5380	2.1802	2.5547	2.1447	2.5029	2.3956	2.3235	2.3417

INDEMNITY	Policy Year	Selected Incurred LDF	Selected Paid to 20th LDF	Selected Pd-Incur Bridge
Beyond	2001	1.0149		1.0081
19-20	2002	1.0005	1.0017	
18-19	2003	1.0006	1.0023	
17-18	2004	1.0007	1.0030	
16-17	2005	1.0008	1.0037	
15-16	2006	1.0009	1.0046	
14-15	2007	1.0011	1.0056	
13-14	2008	1.0014	1.0068	
12-13	2009	1.0017	1.0083	
11-12	2010	1.0022	1.0102	
10-11	2011	1.0028	1.0125	
9-10	2012	1.0037	1.0156	
8-9	2013	1.0050	1.0199	
7-8	2014	1.0070	1.0260	
6-7	2015	1.0103	1.0356	
5-6	2016	1.0161	1.0519	
4-5	2017	1.0273	1.0836	
3-4	2018	1.0521	1.1580	
2-3	2019	1.1199	1.3861	
1-2	2020	1.3876	1.9352	

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	2001	1.0149	1.0231
19-20	2002	1.0155	1.0249
18-19	2003	1.0161	1.0272
17-18	2004	1.0168	1.0303
16-17	2005	1.0176	1.0341
15-16	2006	1.0185	1.0389
14-15	2007	1.0196	1.0447
13-14	2008	1.0211	1.0518
12-13	2009	1.0228	1.0605
11-12	2010	1.0250	1.0714
10-11	2011	1.0279	1.0847
9-10	2012	1.0317	1.1017
8-9	2013	1.0369	1.1236
7-8	2014	1.0441	1.1528
6-7	2015	1.0549	1.1938
5-6	2016	1.0719	1.2558
4-5	2017	1.1011	1.3608
3-4	2018	1.1585	1.5758
2-3	2019	1.2974	2.1842
1-2	2020	1.8003	4.2269

INDEMNITY	Policy Year	Benefit Level Factor	LAE	Indemnity Incurred Law Adjustment	Indemnity Paid Law Adjustment
Beyond	2001	1.3011	1.2689	1.0000	1.0000
19-20	2002	1.2720	1.2689	1.0000	1.0000
18-19	2003	1.2412	1.2689	1.0000	1.0000
17-18	2004	1.2266	1.2689	1.0000	1.0000
16-17	2005	1.2096	1.2689	1.0000	1.0000
15-16	2006	1.1846	1.2689	1.0000	1.0000
14-15	2007	1.1534	1.2689	1.0000	1.0000
13-14	2008	1.1340	1.2689	1.0000	1.0000
12-13	2009	1.1299	1.2689	1.0000	1.0000
11-12	2010	1.1327	1.2689	1.0000	1.0000
10-11	2011	1.1363	1.2689	1.0000	1.0000
9-10	2012	1.1200	1.2689	1.0000	1.0000
8-9	2013	1.0962	1.2689	1.0000	1.0000
7-8	2014	1.0835	1.2689	1.0000	1.0000
6-7	2015	1.0819	1.2689	1.0000	1.0000
5-6	2016	1.0655	1.2689	1.0000	1.0000
4-5	2017	1.0520	1.2689	1.0000	1.0000
3-4	2018	1.0578	1.2689	1.0000	1.0000
2-3	2019	1.0401	1.2689	1.0000	1.0000
1-2	2020	1.0257	1.2689	1.0000	1.0000

INDEMNITY	Policy Year	Incurred Base	Paid to 20th Base
Beyond	2001	33,173,812	32,295,462
19-20	2002	37,627,743	36,622,051
18-19	2003	38,992,498	37,961,535
17-18	2004	41,928,246	41,232,548
16-17	2005	40,531,547	40,022,161
15-16	2006	44,274,925	43,411,070
14-15	2007	43,479,068	42,322,083
13-14	2008	41,123,481	39,986,878
12-13	2009	46,302,328	43,454,848
11-12	2010	40,919,358	39,670,682
10-11	2011	38,237,379	37,659,722
9-10	2012	37,358,310	35,244,799
8-9	2013	39,332,966	36,749,581
7-8	2014	32,259,666	30,847,026
6-7	2015	37,548,652	35,327,378
5-6	2016	34,731,598	30,127,240
4-5	2017	33,380,879	28,681,224
3-4	2018	29,764,772	22,600,374
2-3	2019	35,639,918	19,121,397
1-2	2020	18,854,975	8,114,915

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	2001	33,354,795	33,668,102	33,041,487
19-20	2002	37,872,457	38,210,973	37,533,940
18-19	2003	39,307,183	39,620,277	38,994,089
17-18	2004	42,557,268	42,632,641	42,481,894
16-17	2005	41,315,910	41,244,902	41,386,917
15-16	2006	45,096,886	45,094,011	45,099,761
14-15	2007	44,272,569	44,331,258	44,213,880
13-14	2008	42,024,692	41,991,186	42,058,198
12-13	2009	46,720,944	47,358,021	46,083,866
11-12	2010	42,222,756	41,942,342	42,503,169
10-11	2011	40,076,851	39,304,202	40,849,500
9-10	2012	38,685,882	38,542,568	38,829,195
8-9	2013	41,038,091	40,784,352	41,291,829
7-8	2014	34,621,385	33,682,317	35,560,452
6-7	2015	40,891,949	39,610,073	42,173,824
5-6	2016	37,531,294	37,228,800	37,833,788
4-5	2017	37,892,548	36,755,686	39,029,410
3-4	2018	35,048,079	34,482,488	35,613,669
2-3	2019	44,002,093	46,239,230	41,764,955
1-2	2020	34,122,773	33,944,611	34,300,934

INDEMNITY	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-20)
Beyond	2001	55,067,625	55,584,885	54,550,365
19-20	2002	61,127,690	61,674,069	60,581,311
18-19	2003	61,907,189	62,400,299	61,414,079
17-18	2004	66,237,525	66,354,838	66,120,211
16-17	2005	63,414,197	63,305,210	63,523,183
15-16	2006	67,786,886	67,782,564	67,791,207
14-15	2007	64,795,086	64,880,980	64,709,191
13-14	2008	60,470,699	60,422,486	60,518,912
12-13	2009	66,985,224	67,898,621	66,071,826
11-12	2010	60,686,050	60,283,016	61,089,084
10-11	2011	57,784,851	56,670,806	58,898,895
9-10	2012	54,979,137	54,775,464	55,182,809
8-9	2013	57,082,678	56,729,736	57,435,620
7-8	2014	47,599,320	46,308,240	48,890,399
6-7	2015	56,137,404	54,377,616	57,897,192
5-6	2016	50,742,796	50,333,820	51,151,771
4-5	2017	50,582,111	49,064,533	52,099,688
3-4	2018	47,043,018	46,283,858	47,802,177
2-3	2019	58,073,209	61,025,745	55,120,673
1-2	2020	44,411,155	44,179,275	44,643,034

INDEMNITY	Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-20)
	2001	0.7901	0.7975	0.7827
	2002	0.7953	0.8024	0.7882
	2003	0.7467	0.7527	0.7408
	2004	0.6516	0.6528	0.6505
	2005	0.5834	0.5824	0.5844
	2006	0.5922	0.5922	0.5923
	2007	0.5670	0.5678	0.5663
	2008	0.5181	0.5177	0.5185
	2009	0.5785	0.5864	0.5706
	2010	0.5396	0.5361	0.5432
	2011	0.5104	0.5006	0.5203
	2012	0.5191	0.5172	0.5210
	2013	0.5647	0.5612	0.5682
	2014	0.4728	0.4599	0.4856
	2015	0.5112	0.4952	0.5273
	2016	0.4319	0.4284	0.4354
	2017	0.3944	0.3825	0.4062
	2018	0.3533	0.3476	0.3590
	2019	0.4092	0.4300	0.3884
	2020	0.2931	0.2916	0.2947

INDEMNITY FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/21	Selected Ann Trend	Trend Period # Years	Trend 1/1/21-12/1/23	Combined Trend Factor
	2010	14.57	1.0000					
	2011	13.54	0.9293					
	2012	12.21	0.8380					
	2013	12.58	0.8634					
	2014	10.96	0.7522					
	2015	11.43	0.7845					
	2016	9.80	0.6726					
	2017	9.97	0.6843	0.8466	-5.4%	2.9167	0.8505	0.7200
	2018	8.88	0.6095	0.8949	-5.4%	2.9167	0.8505	0.7611
	2019	8.55	0.5868	0.9460	-5.4%	2.9167	0.8505	0.8046
	2020 *	8.16	0.5601	1.0000	-5.4%	2.9167	0.8505	0.8505

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS	Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-20)
	2010	0.5396	0.5361	0.5432
	2011	0.5492	0.5387	0.5599
	2012	0.6194	0.6172	0.6217
	2013	0.6540	0.6500	0.6581
	2014	0.6285	0.6114	0.6455
	2015	0.6516	0.6312	0.6722
	2016	0.6421	0.6369	0.6473
	2017	0.5764	0.5590	0.5936
	2018	0.5797	0.5703	0.5890
	2019	0.6973	0.7328	0.6619
	2020	0.5233	0.5207	0.5262

MEDICAL Reported	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	Incurred LDF 20-21	8 Year Average LDF
Beyond	1.0622	0.9599	0.9051	0.9950	0.9715	0.9951	1.0505	0.9832	0.9903
29-30			1.0025	1.0004	1.0005	1.0007	0.9865	0.9990	0.9983
28-29		1.0035	1.0086	1.0038	0.9863	1.0097	1.0085	1.0008	1.0030
27-28	1.0019	1.0061	0.9998	0.9999	1.0109	1.0189	0.9965	0.9956	1.0037
26-27	1.0129	1.0031	0.9886	0.9909	1.0087	0.9934	0.9772	0.9898	0.9956
25-26	0.9842	1.0103	1.0043	1.0008	1.0222	1.0013	0.9878	0.9844	0.9994
24-25	0.9861	1.0203	0.9924	0.9955	1.0010	1.0048	0.9893	0.9922	0.9977
23-24	1.0133	1.0006	1.0085	0.9928	0.9760	1.0033	0.9916	1.0001	0.9983
22-23	0.9842	1.0107	0.9937	0.9982	0.9952	0.9894	0.9912	0.9945	0.9946
21-22	0.9318	0.9982	0.9933	0.9477	1.0041	0.9904	0.9944	0.9934	0.9817
20-21	1.0179	0.9973	1.0001	0.9944	1.0003	0.9970	0.9988	1.0001	1.0007
19-20	0.9828	0.9997	0.9841	1.0012	1.0039	0.9969	0.9965	0.9989	0.9955
18-19	0.9904	1.0070	0.9896	0.9913	0.9954	0.9912	0.9950	0.9989	0.9948
17-18	0.9797	0.9936	1.0078	1.0035	0.9756	0.9918	1.0192	0.9901	0.9951
16-17	0.9983	0.9963	0.9894	1.0085	0.9996	0.9747	0.9947	1.0033	0.9956
15-16	0.9992	1.0075	0.9971	0.9901	1.0093	0.9891	1.0253	0.9889	1.0008
14-15	0.9713	0.9861	1.0110	1.0208	0.9963	0.9858	0.9922	0.9915	0.9944
13-14	0.9885	1.0100	1.0028	0.9876	1.0089	0.9902	0.9950	0.9945	0.9972
12-13	0.9884	1.0119	1.0058	1.0372	1.0027	0.9850	0.9879	0.9890	1.0010
11-12	1.0599	1.0032	1.0143	0.9591	0.9970	1.0012	0.9976	0.9937	1.0032
10-11	1.0188	1.0157	1.0052	0.9848	0.9963	0.9753	1.0102	0.9925	0.9998
9-10	1.0107	1.0175	1.0046	0.9796	0.9997	1.0106	1.0034	0.9912	1.0022
8-9	1.0283	0.9919	1.0083	0.9886	1.0154	0.9842	1.0028	1.0069	1.0033
7-8	1.0567	1.0120	1.0332	1.0105	1.0122	0.9936	0.9881	0.9917	1.0122
6-7	1.0181	1.0223	1.0018	1.0150	0.9934	0.9939	0.9974	0.9748	1.0021
5-6	1.0743	0.9607	1.0313	0.9999	1.0157	1.0208	0.9867	0.9848	1.0093
4-5	1.0979	1.0255	1.0090	0.9799	0.9941	1.0179	1.0182	0.9888	1.0164
3-4	1.0640	1.0007	1.0250	1.0368	1.0229	0.9313	1.0016	0.9671	1.0062
2-3	1.0982	1.1045	1.0970	1.0216	0.9426	1.0394	1.1249	0.9718	1.0500
1-2	1.2318	1.2074	1.1070	1.0760	1.1281	1.0323	1.0026	1.3127	1.1372

MEDICAL Reported	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	Paid LDF 20-21	8 Year Average LDF
29-30			1.0015	1.0085	1.0020	1.0066	1.0171	1.0057	1.0069
28-29		1.0034	1.0124	1.0010	1.0037	1.0077	1.0050	1.0032	1.0052
27-28	1.0033	1.0084	1.0025	1.0201	1.0079	1.0058	1.0051	1.0009	1.0068
26-27	1.0092	1.0048	1.0045	1.0060	1.0060	1.0101	1.0057	1.0084	1.0068
25-26	1.0139	1.0222	1.0039	1.0029	1.0068	1.0063	1.0008	1.0016	1.0073
24-25	1.0209	1.0075	1.0018	1.0069	1.0102	1.0013	1.0014	1.0077	1.0072
23-24	1.0082	1.0088	1.0143	1.0045	1.0047	1.0037	1.0028	1.0038	1.0063
22-23	1.0072	1.0176	1.0064	1.0062	1.0026	1.0063	1.0047	1.0004	1.0064
21-22	1.0165	1.0082	1.0097	1.0028	1.0055	1.0083	1.0021	1.0004	1.0067
20-21	1.0171	1.0044	1.0053	1.0054	1.0027	1.0024	1.0060	1.0031	1.0058
19-20	1.0183	1.0040	1.0080	1.0033	1.0022	1.0007	1.0034	1.0017	1.0052
18-19	1.0103	1.0128	1.0138	1.0102	1.0067	1.0060	1.0040	1.0060	1.0087
17-18	1.0131	1.0059	1.0079	1.0016	1.0032	1.0065	1.0115	1.0030	1.0066
16-17	1.0162	1.0079	1.0034	1.0034	1.0051	1.0092	1.0043	1.0049	1.0068
15-16	1.0034	1.0094	1.0050	1.0078	1.0123	1.0100	1.0063	1.0051	1.0074
14-15	1.0075	1.0160	1.0182	1.0112	1.0095	1.0114	1.0111	1.0117	1.0121
13-14	1.0164	1.0085	1.0133	1.0176	1.0133	1.0101	1.0095	1.0062	1.0119
12-13	1.0163	1.0359	1.0129	1.0102	1.0061	1.0040	1.0158	1.0073	1.0136
11-12	1.0672	1.0138	1.0145	1.0104	1.0111	1.0145	1.0063	1.0046	1.0178
10-11	1.0250	1.0221	1.0269	1.0127	1.0073	1.0157	1.0192	1.0177	1.0183
9-10	1.0235	1.0128	1.0273	1.0240	1.0197	1.0134	1.0131	1.0060	1.0175
8-9	1.0230	1.0305	1.0216	1.0149	1.0245	1.0148	1.0043	1.0059	1.0174
7-8	1.0386	1.0242	1.0297	1.0314	1.0250	1.0075	1.0047	1.0093	1.0213
6-7	1.0316	1.0394	1.0465	1.0287	1.0169	1.0206	1.0113	1.0204	1.0269
5-6	1.0491	1.0659	1.0347	1.0394	1.0237	1.0200	1.0217	1.0111	1.0332
4-5	1.0551	1.0572	1.0137	1.0452	1.0441	1.0318	1.0218	1.0418	1.0388
3-4	1.1301	1.0636	1.0646	1.0537	1.0428	1.0332	1.0549	1.0456	1.0611
2-3	1.1140	1.1379	1.1507	1.1145	1.0942	1.1101	1.1090	1.0847	1.1144
1-2	1.3516	1.3671	1.3609	1.3712	1.3704	1.3358	1.3167	1.5415	1.3769

MEDICAL Reported	Incur-Pd Ratios 13-14	Incur-Pd Ratios 14-15	Incur-Pd Ratios 15-16	Incur-Pd Ratios 16-17	Incur-Pd Ratios 17-18	Incur-Pd Ratios 18-19	Incur-Pd Ratios 19-20	Incur-Pd Ratios 20-21	4 Year Average LDF
30th			1.0454	1.1669	1.0236	1.0911	1.0878	1.0561	1.0647
29th		1.0444	1.1764	1.0252	1.0976	1.1216	1.0622	1.0874	1.0922
28th	1.0470	1.1809	1.0223	1.1170	1.1194	1.0584	1.0895	1.0381	1.0764
27th	1.1769	1.0251	1.1396	1.1161	1.0448	1.0987	1.0434	1.0738	1.0652
26th	1.0251	1.1580	1.1330	1.0419	1.1172	1.0739	1.0931	1.0359	1.0800
25th	1.1754	1.1325	1.0441	1.1003	1.0792	1.1075	1.0530	1.0750	1.0787
24th	1.1073	1.0540	1.1128	1.0891	1.1036	1.0658	1.0897	1.0862	1.0863
23rd	1.0660	1.1192	1.1018	1.1360	1.0662	1.1021	1.0881	1.0158	1.0681
22nd	1.1329	1.1159	1.1452	1.0741	1.1210	1.1028	1.0208	1.0139	1.0646
21st	1.1294	1.1641	1.1364	1.1224	1.1227	1.0287	1.0205	1.0362	1.0520
20th	1.1854	1.1424	1.1347	1.1254	1.0342	1.0278	1.0366	1.0732	1.0430
19th	1.1655	1.1622	1.1278	1.0324	1.0317	1.0436	1.0749	1.1045	1.0637
18th	1.1614	1.1554	1.0519	1.0433	1.0590	1.0845	1.1113	1.0647	1.0799
17th	1.1657	1.0521	1.0412	1.0889	1.1005	1.1029	1.0780	1.1514	1.1082
16th	1.0636	1.0560	1.0833	1.1065	1.1408	1.0878	1.1532	1.0458	1.1069
15th	1.0598	1.0918	1.1261	1.1442	1.1107	1.1318	1.0627	1.0467	1.0880
14th	1.1223	1.1342	1.1334	1.1253	1.1611	1.0829	1.0679	1.0513	1.0908
13th	1.1044	1.1452	1.1589	1.1661	1.1046	1.0835	1.0636	1.0546	1.0766
12th	1.1819	1.1671	1.1358	1.1084	1.1044	1.0936	1.0741	1.0983	1.0926
11th	1.1730	1.1359	1.1593	1.1200	1.1081	1.0834	1.1103	1.0951	1.0992
10th	1.1483	1.1843	1.1508	1.1204	1.1284	1.1201	1.1228	1.0741	1.1114
9th	1.1588	1.1768	1.1712	1.1509	1.1232	1.1334	1.0900	1.0482	1.0987
8th	1.2203	1.1866	1.1816	1.1332	1.1686	1.0917	1.0470	1.0611	1.0921
7th	1.1890	1.1776	1.1565	1.1834	1.1070	1.0646	1.0797	1.1949	1.1116
6th	1.1960	1.2081	1.1992	1.1332	1.0932	1.0945	1.2508	1.1035	1.1355
5th	1.3399	1.2032	1.1774	1.1019	1.0937	1.2951	1.1330	1.2092	1.1828
4th	1.2102	1.1829	1.1749	1.1487	1.3128	1.1370	1.2727	1.2320	1.2386
3rd	1.2517	1.2204	1.1667	1.3366	1.2615	1.3404	1.3296	1.1897	1.2803
2nd	1.2539	1.2239	1.4537	1.4644	1.4316	1.3107	1.3341	1.6422	1.4297

MEDICAL Adjustment Factor	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	Incurred LDF 20-21
Beyond	1.0470	1.0625	1.0221	1.0562	1.0312	1.0184	1.0471	0.9821
29-30			1.0100	1.0368	1.0042	1.0082	0.9881	0.9989
28-29		1.0085	1.0319	1.0096	1.0015	1.0183	1.0094	1.0007
27-28	1.0022	1.0225	1.0046	1.0316	1.0235	1.0246	0.9976	0.9956
26-27	1.0084	1.0062	1.0156	1.0215	1.0150	1.0030	0.9783	0.9907
25-26	0.9943	1.0254	1.0221	1.0119	1.0298	1.0076	0.9898	0.9846
24-25	0.9995	1.0235	1.0037	1.0210	1.0120	1.0121	0.9901	0.9935
23-24	1.0074	1.0094	1.0238	1.0167	0.9952	1.0086	0.9937	1.0001
22-23	0.9955	1.0208	1.0139	1.0282	1.0046	1.0000	0.9932	0.9946
21-22	0.9821	1.0136	1.0196	0.9881	1.0162	1.0009	0.9948	0.9938
20-21	1.0090	1.0158	1.0200	1.0231	1.0135	1.0000	0.9990	1.0001
19-20	0.9990	1.0147	1.0143	1.0263	1.0076	0.9997	0.9974	0.9992
18-19	1.0005	1.0202	1.0173	1.0066	1.0018	0.9973	0.9966	0.9993
17-18	0.9982	1.0142	1.0135	1.0118	0.9916	1.0009	1.0132	0.9929
16-17	1.0030	1.0068	1.0031	1.0224	1.0110	0.9925	0.9968	1.0020
15-16	1.0011	1.0107	1.0117	1.0188	1.0198	1.0000	1.0164	0.9925
14-15	0.9940	1.0101	1.0247	1.0363	1.0104	1.0011	0.9953	0.9948
13-14	1.0004	1.0167	1.0205	1.0238	1.0210	1.0006	0.9974	0.9970
12-13	1.0000	1.0240	1.0240	1.0446	1.0124	0.9977	0.9939	0.9948
11-12	1.0155	1.0184	1.0239	1.0090	1.0101	1.0074	0.9993	0.9975
10-11	1.0069	1.0204	1.0266	1.0200	1.0093	0.9961	1.0046	0.9970
9-10	1.0050	1.0207	1.0248	1.0220	1.0133	1.0112	1.0020	0.9962
8-9	1.0073	1.0204	1.0248	1.0250	1.0177	1.0027	1.0017	1.0027
7-8	1.0103	1.0207	1.0279	1.0303	1.0196	1.0034	0.9957	0.9975
6-7	1.0049	1.0222	1.0264	1.0361	1.0093	1.0030	0.9997	0.9962
5-6	1.0052	1.0278	1.0290	1.0309	1.0148	1.0111	0.9990	0.9987
4-5	1.0057	1.0265	1.0213	1.0251	1.0117	1.0148	1.0020	0.9998
3-4	1.0067	1.0265	1.0317	1.0356	1.0232	1.0044	1.0010	1.0000
2-3	1.0065	1.0413	1.0443	1.0566	1.0234	1.0147	1.0009	1.0000
1-2	1.0106	1.0701	1.0703	1.0883	1.0378	1.0191	1.0016	1.0000

MEDICAL Adjustment Factor	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	Paid LDF 20-21
29-30			1.0017	1.0105	1.0025	1.0073	1.0197	1.0068
28-29		1.0032	1.0124	1.0012	1.0042	1.0091	1.0060	1.0033
27-28	1.0020	1.0073	1.0025	1.0226	1.0095	1.0070	1.0054	1.0010
26-27	1.0048	1.0042	1.0040	1.0071	1.0073	1.0108	1.0062	1.0090
25-26	1.0073	1.0175	1.0037	1.0035	1.0074	1.0069	1.0009	1.0017
24-25	1.0098	1.0062	1.0017	1.0074	1.0115	1.0014	1.0015	1.0075
23-24	1.0040	1.0074	1.0122	1.0050	1.0051	1.0040	1.0028	1.0038
22-23	1.0036	1.0132	1.0057	1.0067	1.0028	1.0063	1.0047	1.0004
21-22	1.0071	1.0063	1.0083	1.0030	1.0056	1.0084	1.0021	1.0004
20-21	1.0075	1.0033	1.0045	1.0053	1.0028	1.0024	1.0059	1.0028
19-20	1.0075	1.0029	1.0062	1.0034	1.0022	1.0007	1.0031	1.0015
18-19	1.0042	1.0085	1.0110	1.0103	1.0066	1.0055	1.0036	1.0046
17-18	1.0047	1.0041	1.0064	1.0016	1.0029	1.0059	1.0090	1.0024
16-17	1.0060	1.0054	1.0025	1.0031	1.0046	1.0073	1.0035	1.0038
15-16	1.0013	1.0060	1.0034	1.0070	1.0100	1.0083	1.0050	1.0038
14-15	1.0025	1.0093	1.0128	1.0091	1.0079	1.0091	1.0083	1.0079
13-14	1.0048	1.0050	1.0082	1.0147	1.0108	1.0077	1.0066	1.0037
12-13	1.0048	1.0187	1.0084	1.0083	1.0047	1.0028	1.0096	1.0038
11-12	1.0170	1.0075	1.0089	1.0080	1.0078	1.0090	1.0033	1.0021
10-11	1.0065	1.0114	1.0157	1.0089	1.0047	1.0083	1.0089	1.0082
9-10	1.0056	1.0062	1.0143	1.0152	1.0106	1.0064	1.0062	1.0029
8-9	1.0049	1.0132	1.0101	1.0080	1.0120	1.0071	1.0021	1.0024
7-8	1.0067	1.0091	1.0112	1.0155	1.0124	1.0037	1.0019	1.0030
6-7	1.0038	1.0115	1.0159	1.0143	1.0084	1.0087	1.0037	1.0038
5-6	1.0028	1.0176	1.0120	1.0197	1.0103	1.0066	1.0042	1.0011
4-5	1.0023	1.0152	1.0048	1.0198	1.0151	1.0062	1.0021	1.0010
3-4	1.0049	1.0167	1.0193	1.0188	1.0088	1.0033	1.0014	1.0000
2-3	1.0042	1.0320	1.0333	1.0234	1.0097	1.0029	1.0000	1.0000
1-2	1.0088	1.0645	1.0334	1.0387	1.0109	1.0001	1.0000	1.0000

MEDICAL Adjustment Factor	Incur-Pd Ratios 13-14	Incur-Pd Ratios 14-15	Incur-Pd Ratios 15-16	Incur-Pd Ratios 16-17	Incur-Pd Ratios 17-18	Incur-Pd Ratios 18-19	Incur-Pd Ratios 19-20	Incur-Pd Ratios 20-21
30th			1.0372	1.1415	1.0270	1.0909	1.0911	1.0624
29th		1.0288	1.1125	1.0253	1.0899	1.1260	1.0697	1.0832
28th	1.0248	1.0914	1.0168	1.0927	1.1158	1.0659	1.0856	1.0397
27th	1.0729	1.0147	1.0832	1.1005	1.0476	1.0939	1.0452	1.0728
26th	1.0118	1.0708	1.0850	1.0397	1.1025	1.0750	1.0918	1.0374
25th	1.0637	1.0655	1.0311	1.0784	1.0743	1.1041	1.0546	1.0675
24th	1.0435	1.0291	1.0640	1.0737	1.0923	1.0666	1.0809	1.0790
23rd	1.0283	1.0520	1.0613	1.1032	1.0618	1.0908	1.0812	1.0157
22nd	1.0460	1.0527	1.0801	1.0599	1.0976	1.0937	1.0207	1.0133
21st	1.0459	1.0681	1.0758	1.0860	1.1019	1.0282	1.0195	1.0313
20th	1.0585	1.0595	1.0671	1.0902	1.0307	1.0263	1.0317	1.0604
19th	1.0522	1.0586	1.0658	1.0252	1.0273	1.0375	1.0618	1.0727
18th	1.0448	1.0593	1.0289	1.0322	1.0460	1.0691	1.0777	1.0489
17th	1.0477	1.0217	1.0217	1.0578	1.0744	1.0733	1.0585	1.1013
16th	1.0200	1.0212	1.0378	1.0676	1.0887	1.0652	1.1032	1.0322
15th	1.0169	1.0294	1.0552	1.0783	1.0741	1.0907	1.0438	1.0299
14th	1.0281	1.0429	1.0500	1.0714	1.0993	1.0575	1.0435	1.0291
13th	1.0250	1.0374	1.0617	1.0883	1.0651	1.0530	1.0360	1.0265
12th	1.0335	1.0455	1.0504	1.0570	1.0584	1.0524	1.0357	1.0410
11th	1.0332	1.0351	1.0535	1.0560	1.0541	1.0397	1.0458	1.0397
10th	1.0268	1.0423	1.0442	1.0493	1.0525	1.0502	1.0513	1.0332
9th	1.0248	1.0335	1.0423	1.0497	1.0453	1.0556	1.0401	1.0190
8th	1.0260	1.0273	1.0324	1.0394	1.0603	1.0405	1.0187	1.0184
7th	1.0149	1.0156	1.0244	1.0527	1.0409	1.0251	1.0239	1.0303
6th	1.0050	1.0139	1.0305	1.0399	1.0309	1.0280	1.0382	1.0089
5th	1.0039	1.0135	1.0286	1.0264	1.0234	1.0435	1.0113	1.0041
4th	1.0021	1.0120	1.0211	1.0269	1.0347	1.0114	1.0053	1.0000
3rd	1.0022	1.0089	1.0102	1.0199	1.0103	1.0057	1.0000	1.0000
2nd	0.9999	0.9995	0.9880	0.9967	0.9940	0.9991	1.0000	1.0000

MEDICAL Adjusted	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	Incurred LDF 16-17	Incurred LDF 17-18	Incurred LDF 18-19	Incurred LDF 19-20	Incurred LDF 20-21	8 Year Average LDF
Beyond	1.1121	1.0199	0.9251	1.0509	1.0019	1.0134	1.1000	0.9656	1.0236
29-30			1.0125	1.0371	1.0046	1.0089	0.9747	0.9979	1.0060
28-29		1.0120	1.0407	1.0134	0.9878	1.0281	1.0179	1.0014	1.0145
27-28	1.0041	1.0287	1.0044	1.0315	1.0347	1.0440	0.9941	0.9913	1.0166
26-27	1.0214	1.0094	1.0040	1.0122	1.0238	0.9963	0.9560	0.9807	1.0005
25-26	0.9786	1.0360	1.0266	1.0127	1.0527	1.0089	0.9777	0.9693	1.0078
24-25	0.9856	1.0443	0.9960	1.0164	1.0131	1.0170	0.9795	0.9858	1.0047
23-24	1.0208	1.0100	1.0325	1.0093	0.9713	1.0119	0.9853	1.0002	1.0052
22-23	0.9797	1.0317	1.0075	1.0263	0.9998	0.9893	0.9844	0.9892	1.0010
21-22	0.9151	1.0117	1.0128	0.9364	1.0204	0.9912	0.9893	0.9873	0.9830
20-21	1.0270	1.0130	1.0201	1.0173	1.0138	0.9971	0.9978	1.0001	1.0108
19-20	0.9819	1.0143	0.9982	1.0276	1.0115	0.9966	0.9939	0.9981	1.0028
18-19	0.9909	1.0273	1.0067	0.9978	0.9971	0.9885	0.9916	0.9982	0.9998
17-18	0.9779	1.0077	1.0213	1.0153	0.9673	0.9926	1.0326	0.9831	0.9997
16-17	1.0013	1.0031	0.9924	1.0311	1.0105	0.9674	0.9916	1.0053	1.0003
15-16	1.0003	1.0183	1.0087	1.0087	1.0293	0.9891	1.0422	0.9815	1.0098
14-15	0.9655	0.9961	1.0360	1.0579	1.0067	0.9869	0.9876	0.9863	1.0029
13-14	0.9889	1.0269	1.0233	1.0111	1.0301	0.9908	0.9924	0.9915	1.0069
12-13	0.9884	1.0362	1.0300	1.0835	1.0151	0.9827	0.9818	0.9839	1.0127
11-12	1.0763	1.0216	1.0386	0.9677	1.0071	1.0086	0.9969	0.9912	1.0135
10-11	1.0259	1.0364	1.0319	1.0044	1.0055	0.9714	1.0149	0.9895	1.0100
9-10	1.0158	1.0386	1.0295	1.0011	1.0130	1.0219	1.0054	0.9874	1.0141
8-9	1.0358	1.0122	1.0333	1.0132	1.0334	0.9869	1.0045	1.0096	1.0161
7-8	1.0676	1.0329	1.0620	1.0411	1.0320	0.9969	0.9838	0.9892	1.0257
6-7	1.0231	1.0449	1.0282	1.0516	1.0027	0.9968	0.9971	0.9711	1.0144
5-6	1.0799	0.9874	1.0613	1.0308	1.0307	1.0321	0.9857	0.9835	1.0239
4-5	1.1041	1.0526	1.0305	1.0045	1.0057	1.0330	1.0203	0.9886	1.0299
3-4	1.0711	1.0272	1.0575	1.0736	1.0466	0.9354	1.0026	0.9671	1.0226
2-3	1.1053	1.1501	1.1456	1.0793	0.9646	1.0547	1.1259	0.9718	1.0747
1-2	1.2449	1.2921	1.1849	1.1711	1.1707	1.0520	1.0042	1.3127	1.1791

MEDICAL Adjusted	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	Paid LDF 16-17	Paid LDF 17-18	Paid LDF 18-19	Paid LDF 19-20	Paid LDF 20-21	8 Year Average LDF
29-30			1.0032	1.0191	1.0045	1.0140	1.0372	1.0125	1.0151
28-29		1.0067	1.0249	1.0022	1.0079	1.0169	1.0110	1.0066	1.0109
27-28	1.0053	1.0158	1.0050	1.0432	1.0176	1.0128	1.0105	1.0019	1.0140
26-27	1.0141	1.0090	1.0085	1.0131	1.0133	1.0210	1.0119	1.0174	1.0135
25-26	1.0213	1.0401	1.0076	1.0065	1.0143	1.0132	1.0017	1.0032	1.0135
24-25	1.0309	1.0138	1.0035	1.0143	1.0219	1.0027	1.0028	1.0152	1.0131
23-24	1.0123	1.0162	1.0267	1.0095	1.0098	1.0077	1.0056	1.0076	1.0119
22-23	1.0108	1.0310	1.0121	1.0130	1.0054	1.0127	1.0094	1.0008	1.0119
21-22	1.0237	1.0145	1.0181	1.0057	1.0111	1.0168	1.0042	1.0009	1.0119
20-21	1.0247	1.0077	1.0099	1.0107	1.0055	1.0049	1.0119	1.0059	1.0102
19-20	1.0260	1.0069	1.0142	1.0067	1.0044	1.0014	1.0064	1.0032	1.0087
18-19	1.0145	1.0214	1.0250	1.0206	1.0133	1.0115	1.0076	1.0106	1.0156
17-18	1.0178	1.0100	1.0143	1.0031	1.0061	1.0125	1.0206	1.0055	1.0112
16-17	1.0223	1.0133	1.0059	1.0065	1.0097	1.0166	1.0078	1.0087	1.0114
15-16	1.0047	1.0155	1.0084	1.0148	1.0225	1.0184	1.0113	1.0089	1.0131
14-15	1.0100	1.0254	1.0312	1.0205	1.0175	1.0206	1.0195	1.0197	1.0206
13-14	1.0213	1.0136	1.0216	1.0325	1.0242	1.0180	1.0162	1.0099	1.0197
12-13	1.0212	1.0553	1.0214	1.0186	1.0108	1.0067	1.0255	1.0111	1.0213
11-12	1.0853	1.0214	1.0235	1.0184	1.0190	1.0236	1.0096	1.0067	1.0259
10-11	1.0316	1.0338	1.0430	1.0216	1.0120	1.0242	1.0283	1.0260	1.0276
9-10	1.0292	1.0191	1.0419	1.0396	1.0305	1.0199	1.0194	1.0089	1.0261
8-9	1.0280	1.0441	1.0319	1.0231	1.0367	1.0220	1.0065	1.0083	1.0251
7-8	1.0456	1.0335	1.0412	1.0474	1.0376	1.0112	1.0066	1.0123	1.0294
6-7	1.0356	1.0513	1.0631	1.0434	1.0255	1.0295	1.0150	1.0243	1.0360
5-6	1.0520	1.0847	1.0471	1.0599	1.0343	1.0268	1.0260	1.0122	1.0429
4-5	1.0575	1.0732	1.0186	1.0659	1.0598	1.0382	1.0239	1.0428	1.0475
3-4	1.1357	1.0814	1.0851	1.0735	1.0519	1.0366	1.0563	1.0456	1.0708
2-3	1.1187	1.1743	1.1890	1.1406	1.1048	1.1134	1.1090	1.0847	1.1293
1-2	1.3635	1.4552	1.4064	1.4244	1.3854	1.3359	1.3167	1.5415	1.4036

MEDICAL Adjusted	Incur-Pd Ratios 13-14	Incur-Pd Ratios 14-15	Incur-Pd Ratios 15-16	Incur-Pd Ratios 16-17	Incur-Pd Ratios 17-18	Incur-Pd Ratios 18-19	Incur-Pd Ratios 19-20	Incur-Pd Ratios 20-21	4 Year Average LDF
30th			1.0844	1.3320	1.0512	1.1903	1.1869	1.1220	1.1376
29th		1.0744	1.3087	1.0512	1.1962	1.2629	1.1362	1.1779	1.1933
28th	1.0730	1.2889	1.0396	1.2205	1.2490	1.1282	1.1827	1.0793	1.1598
27th	1.2627	1.0402	1.2344	1.2283	1.0946	1.2019	1.0906	1.1520	1.1348
26th	1.0373	1.2400	1.2293	1.0832	1.2317	1.1545	1.1935	1.0747	1.1636
25th	1.2502	1.2066	1.0765	1.1866	1.1594	1.2228	1.1105	1.1475	1.1601
24th	1.1554	1.0846	1.1840	1.1693	1.2055	1.1368	1.1778	1.1720	1.1730
23rd	1.0962	1.1774	1.1694	1.2532	1.1321	1.2021	1.1764	1.0318	1.1356
22nd	1.1850	1.1747	1.2369	1.1384	1.2305	1.2061	1.0419	1.0274	1.1265
21st	1.1812	1.2434	1.2226	1.2190	1.2371	1.0577	1.0404	1.0686	1.1010
20th	1.2547	1.2103	1.2108	1.2269	1.0659	1.0549	1.0695	1.1380	1.0821
19th	1.2263	1.2303	1.2020	1.0584	1.0598	1.0827	1.1414	1.1848	1.1172
18th	1.2134	1.2239	1.0824	1.0769	1.1077	1.1594	1.1977	1.1167	1.1454
17th	1.2213	1.0749	1.0639	1.1518	1.1824	1.1837	1.1411	1.2680	1.1938
16th	1.0849	1.0783	1.1243	1.1812	1.2420	1.1588	1.2722	1.0795	1.1881
15th	1.0777	1.1239	1.1883	1.2338	1.1930	1.2345	1.1093	1.0780	1.1537
14th	1.1538	1.1828	1.1900	1.2056	1.2764	1.1452	1.1143	1.0819	1.1545
13th	1.1320	1.1880	1.2304	1.2691	1.1765	1.1410	1.1019	1.0825	1.1255
12th	1.2215	1.2201	1.1930	1.1715	1.1689	1.1509	1.1124	1.1433	1.1439
11th	1.2120	1.1757	1.2213	1.1827	1.1681	1.1265	1.1611	1.1386	1.1486
10th	1.1790	1.2344	1.2017	1.1757	1.1876	1.1764	1.1804	1.1097	1.1635
9th	1.1876	1.2162	1.2207	1.2081	1.1740	1.1965	1.1337	1.0681	1.1431
8th	1.2520	1.2190	1.2198	1.1778	1.2390	1.1360	1.0665	1.0806	1.1305
7th	1.2067	1.1959	1.1847	1.2458	1.1522	1.0913	1.1055	1.2312	1.1451
6th	1.2019	1.2249	1.2358	1.1784	1.1270	1.1251	1.2986	1.1133	1.1660
5th	1.3451	1.2194	1.2111	1.1310	1.1193	1.3515	1.1458	1.2142	1.2077
4th	1.2127	1.1971	1.1997	1.1796	1.3583	1.1499	1.2795	1.2320	1.2549
3rd	1.2545	1.2312	1.1786	1.3633	1.2744	1.3480	1.3296	1.1897	1.2854
2nd	1.2537	1.2233	1.4363	1.4596	1.4230	1.3096	1.3341	1.6422	1.4272

MEDICAL	Policy Year	Selected Incurred LDF	Selected Paid to 20th LDF	Selected Pd-Incur Bridge
Beyond	2001	1.1340		1.0664
19-20	2002	1.0001	1.0103	
18-19	2003	1.0015	1.0114	
17-18	2004	1.0028	1.0127	
16-17	2005	1.0040	1.0141	
15-16	2006	1.0052	1.0157	
14-15	2007	1.0064	1.0174	
13-14	2008	1.0076	1.0192	
12-13	2009	1.0087	1.0211	
11-12	2010	1.0099	1.0231	
10-11	2011	1.0112	1.0252	
9-10	2012	1.0126	1.0273	
8-9	2013	1.0143	1.0296	
7-8	2014	1.0163	1.0321	
6-7	2015	1.0190	1.0351	
5-6	2016	1.0228	1.0398	
4-5	2017	1.0291	1.0485	
3-4	2018	1.0407	1.0692	
2-3	2019	1.0682	1.1306	
1-2	2020	1.1785	1.4034	

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	2001	1.1340	1.2093
19-20	2002	1.1342	1.2217
18-19	2003	1.1359	1.2357
17-18	2004	1.1390	1.2514
16-17	2005	1.1436	1.2690
15-16	2006	1.1495	1.2889
14-15	2007	1.1569	1.3114
13-14	2008	1.1657	1.3365
12-13	2009	1.1758	1.3647
11-12	2010	1.1875	1.3963
10-11	2011	1.2008	1.4314
9-10	2012	1.2159	1.4705
8-9	2013	1.2333	1.5141
7-8	2014	1.2534	1.5627
6-7	2015	1.2772	1.6175
5-6	2016	1.3063	1.6819
4-5	2017	1.3443	1.7635
3-4	2018	1.3990	1.8855
2-3	2019	1.4945	2.1317
1-2	2020	1.7612	2.9917

MEDICAL	Policy Year	Benefit Level Factor	LAE	Medical Incurred Law Adjustment	Medical Paid Law Adjustment
Beyond	2001	1.0000	1.2689	0.5626	0.5306
19-20	2002	1.0000	1.2689	0.6068	0.5657
18-19	2003	1.0000	1.2689	0.5812	0.5541
17-18	2004	1.0000	1.2689	0.6222	0.5649
16-17	2005	1.0000	1.2689	0.5944	0.5758
15-16	2006	1.0000	1.2689	0.6167	0.5988
14-15	2007	1.0000	1.2689	0.6445	0.6263
13-14	2008	1.0000	1.2689	0.6792	0.6617
12-13	2009	1.0000	1.2689	0.7140	0.6859
11-12	2010	1.0000	1.2689	0.7135	0.6862
10-11	2011	1.0000	1.2689	0.6976	0.6752
9-10	2012	1.0000	1.2689	0.7214	0.7080
8-9	2013	1.0000	1.2689	0.7716	0.7577
7-8	2014	1.0000	1.2689	0.8688	0.8432
6-7	2015	1.0000	1.2689	0.9214	0.9132
5-6	2016	1.0000	1.2689	0.9808	0.9767
4-5	2017	1.0000	1.2689	0.9999	0.9999
3-4	2018	1.0000	1.2689	1.0000	1.0000
2-3	2019	1.0000	1.2689	1.0000	1.0000
1-2	2020	1.0000	1.2689	1.0000	1.0000

MEDICAL	Policy Year		Incurred Base	Paid to 20th Base
Beyond	2001		40,378,696	37,624,098
19-20	2002		58,255,547	52,741,502
18-19	2003		51,689,556	48,550,717
17-18	2004		65,041,535	56,487,300
16-17	2005		55,453,072	53,026,833
15-16	2006		55,859,692	53,368,330
14-15	2007		57,517,111	54,709,310
13-14	2008		54,672,842	51,841,078
12-13	2009		59,885,996	54,528,244
11-12	2010		68,515,173	62,562,499
10-11	2011		56,052,264	52,184,430
9-10	2012		46,052,830	43,936,444
8-9	2013		46,250,622	43,587,493
7-8	2014		38,391,083	32,128,386
6-7	2015		40,374,564	36,586,086
5-6	2016		37,932,124	31,368,753
4-5	2017		34,246,246	27,796,612
3-4	2018		26,000,349	21,854,932
2-3	2019		39,173,154	23,853,446
1-2	2020		28,724,308	17,940,252

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	2001	24,951,874	25,762,112	24,141,635
19-20	2002	38,271,487	40,093,208	36,449,766
18-19	2003	33,682,137	34,122,471	33,241,803
17-18	2004	43,012,653	46,090,845	39,934,461
16-17	2005	38,221,778	37,694,553	38,749,003
15-16	2006	40,393,595	39,598,119	41,189,071
14-15	2007	43,909,694	42,887,060	44,932,328
13-14	2008	44,569,124	43,289,995	45,848,253
12-13	2009	50,659,125	50,276,372	51,041,878
11-12	2010	58,996,879	58,049,289	59,944,468
10-11	2011	48,696,786	46,956,284	50,437,288
9-10	2012	43,069,676	40,396,403	45,742,949
8-9	2013	47,007,918	44,013,502	50,002,333
7-8	2014	42,068,516	41,803,922	42,333,109
6-7	2015	50,777,386	47,511,749	54,043,022
5-6	2016	50,064,987	48,597,799	51,532,175
4-5	2017	47,522,112	46,031,895	49,012,329
3-4	2018	38,790,981	36,374,488	41,207,474
2-3	2019	54,696,335	58,544,279	50,848,391
1-2	2020	52,130,552	50,589,251	53,671,852

MEDICAL	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-20)
Beyond	2001	31,661,433	32,689,544	30,633,321
19-20	2002	48,562,690	50,874,272	46,251,108
18-19	2003	42,739,264	43,298,003	42,180,524
17-18	2004	54,578,756	58,484,673	50,672,838
16-17	2005	48,499,614	47,830,618	49,168,610
15-16	2006	51,255,433	50,246,053	52,264,812
14-15	2007	55,717,011	54,419,390	57,014,631
13-14	2008	56,553,762	54,930,675	58,176,848
12-13	2009	64,281,364	63,795,688	64,767,039
11-12	2010	74,861,139	73,658,743	76,063,535
10-11	2011	61,791,352	59,582,829	63,999,875
9-10	2012	54,651,112	51,258,996	58,043,228
8-9	2013	59,648,347	55,848,733	63,447,960
7-8	2014	53,380,740	53,044,997	53,716,482
6-7	2015	64,431,425	60,287,658	68,575,191
5-6	2016	63,527,462	61,665,747	65,389,177
4-5	2017	60,300,808	58,409,872	62,191,744
3-4	2018	49,221,876	46,155,588	52,288,164
2-3	2019	69,404,180	74,286,836	64,521,523
1-2	2020	66,148,457	64,192,701	68,104,213

MEDICAL	Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-20)
	2001	0.4543	0.4690	0.4395
	2002	0.6318	0.6619	0.6017
	2003	0.5155	0.5223	0.5088
	2004	0.5369	0.5754	0.4985
	2005	0.4462	0.4400	0.4523
	2006	0.4478	0.4390	0.4566
	2007	0.4876	0.4762	0.4989
	2008	0.4845	0.4706	0.4985
	2009	0.5552	0.5510	0.5594
	2010	0.6657	0.6550	0.6764
	2011	0.5458	0.5263	0.5653
	2012	0.5160	0.4840	0.5480
	2013	0.5901	0.5525	0.6277
	2014	0.5302	0.5269	0.5335
	2015	0.5868	0.5490	0.6245
	2016	0.5407	0.5249	0.5565
	2017	0.4701	0.4554	0.4849
	2018	0.3697	0.3467	0.3927
	2019	0.4890	0.5234	0.4546
	2020	0.4366	0.4237	0.4495

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/21	Selected Ann Trend	Trend Period # Years	Trend 1/1/21-12/1/23	Combined Trend Factor
	2010	14.57	1.0000					
	2011	13.54	0.9293					
	2012	12.21	0.8380					
	2013	12.58	0.8634					
	2014	10.96	0.7522					
	2015	11.43	0.7845					
	2016	9.80	0.6726					
	2017	9.97	0.6843	0.8466	-5.4%	2.9167	0.8505	0.7200
	2018	8.88	0.6095	0.8949	-5.4%	2.9167	0.8505	0.7611
	2019	8.55	0.5868	0.9460	-5.4%	2.9167	0.8505	0.8046
	2020 *	8.16	0.5601	1.0000	-5.4%	2.9167	0.8505	0.8505

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-20)
	2010	0.6657	0.6550	0.6764
	2011	0.5873	0.5663	0.6083
	2012	0.6157	0.5775	0.6539
	2013	0.6834	0.6399	0.7270
	2014	0.7048	0.7005	0.7092
	2015	0.7480	0.6998	0.7961
	2016	0.8039	0.7804	0.8274
	2017	0.6870	0.6655	0.7086
	2018	0.6066	0.5689	0.6443
	2019	0.8333	0.8919	0.7747
	2020	0.7796	0.7565	0.8026