

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Limited 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 post-House Bill 373 basis for incurred and paid loss development factors and the ratios of incurred to paid losses.

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

Policy Year	INDEMNITY INCURRED																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
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AVERAGES																													
3 Year	1.3583	1.1322	1.0765	1.0138	1.0111	1.0055	1.0060	0.9978	1.0004	1.0000	1.0016	0.9998	1.0024	1.0002	0.9999	1.0034	1.0015	1.0009	1.0016	0.9997	0.9992	0.9999	1.0002	1.0000	0.9998	0.9994	0.9973	0.9998	0.9999
4 Year	1.3573	1.1329	1.0667	1.0126	1.0102	1.0058	1.0051	0.9994	1.0002	1.0011	1.0014	1.0000	1.0035	1.0001	0.9993	1.0021	1.0012	1.0000	1.0008	1.0002	0.9994	1.0000	1.0002	1.0001	0.9999	0.9984	0.9979	0.9998	0.9997
5 Year	1.3468	1.1285	1.0631	1.0180	1.0096	1.0073	1.0082	1.0006	0.9997	1.0019	1.0037	1.0003	1.0032	1.0006	0.9994	1.0026	1.0008	0.9997	1.0005	1.0002	0.9995	1.0003	1.0000	1.0005	1.0001	0.9990	0.9981	0.9996	0.9999
8 Year	1.3705	1.1213	1.0563	1.0215	1.0103	1.0137	1.0076	1.0056	1.0037	1.0020	1.0026	1.0009	1.0030	1.0004	0.9983	1.0011	1.0006	0.9996	1.0004	1.0002	0.9989	1.0003	1.0005	1.0000	0.9995	0.9994	0.9985	0.9996	1.0009
All Available	1.3417	1.1382	1.0564	1.0244	1.0164	1.0172	1.0085	1.0066	1.0047	1.0031	1.0016	1.0034	1.0019	0.9997	0.9988	1.0012	0.9981	1.0032	0.9985	0.9998	0.9987	1.0005	1.0003	1.0010	0.9985	0.9995	0.9988	0.9995	1.0001
Last Year Selected	1.3502	1.1296	1.0484	1.0185	1.0076	1.0035	1.0020	1.0015	1.0013	1.0012	1.0012	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011									0.9999
Last Year Cumulative	1.6730	1.2391	1.0969	1.0463	1.0273	1.0195	1.0160	1.0140	1.0124	1.0111	1.0099	1.0087	1.0076	1.0065	1.0054	1.0043	1.0032	1.0021	1.0010										0.9999
Selected*	1.3567	1.1383	1.0534	1.0215	1.0094	1.0047	1.0028	1.0020	1.0016	1.0013	1.0012	1.0011	1.0010	1.0009	1.0009	1.0008	1.0008	1.0007	1.0007										0.9988
Cumulative	1.7101	1.2605	1.1073	1.0512	1.0291	1.0195	1.0147	1.0119	1.0099	1.0082	1.0069	1.0057	1.0046	1.0036	1.0027	1.0018	1.0010	1.0002	0.9995										0.9988

*Y = a+b*log(x)/x^2+c*exp(-x)
a = 0.000361987978237024 b = 0.0391502219242357 c = 0.968608101898511

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																										1.0024	1.0008	1.0018	1.0022	0.9988
1987																								1.0001	0.9848	1.0015	1.0008	0.9985	1.0056	
1988																							1.0019	1.0078	1.0002	1.0045	1.0003	0.9998	1.0000	
1989																						0.9997	1.0038	0.9999	0.9968	1.0000	0.9965	0.9997	1.0003	
1990																					1.0017	1.0006	1.0021	1.0027	1.0012	1.0011	1.0015	1.0009	1.0019	
1991																				1.0055	1.0032	1.0198	1.0040	1.0006	1.0010	0.9996	0.9995	0.9988	0.9990	
1992																			1.0062	0.9976	0.9984	0.9973	0.9985	0.9993	0.9991	0.9982	0.9999	1.0000	0.9997	
1993																		1.0063	1.0025	1.0007	1.0051	1.0011	1.0034	1.0022	1.0014	1.0029	1.0012	1.0006	1.0000	
1994																	1.0040	1.0023	1.0387	1.0025	1.0090	1.0011	1.0039	1.0021	1.0029	1.0017	1.0008	1.0000	0.9999	
1995																	1.0021	1.0025	1.0005	1.0015	1.0002	1.0008	1.0011	1.0011	1.0013	1.0005	0.9999	0.9983	0.9994	
1996																	1.0061	1.0035	1.0036	1.0030	1.0016	1.0010	1.0012	1.0001	1.0035	1.0002	0.9991	0.9995	1.0008	
1997													1.0101	1.0133	1.0129	1.0084	1.0032	0.9992	1.0049	1.0015	1.0032	1.0081	1.0003	1.0007	1.0005	1.0001	1.0000	1.0000		
1998													1.0028	1.0028	1.0101	1.0078	1.0025	1.0067	1.0010	1.0016	1.0026	1.0008	1.0006	1.0001	1.0001	1.0001	1.0001	1.0001	1.0001	
1999																														
2000																														
2001													1.0114	1.0114	1.0126	1.0112	1.0092	1.0057	1.0023	1.0017	0.9980	1.0021	1.0016	1.0010	1.0009	1.0010	1.0014	1.0000	1.0000	
2002													1.0155	1.0127	1.0088	1.0013	1.0001	1.0004	0.9980	0.9996	0.9996	1.0014	0.9998	0.9985	1.0000	1.0000	1.0000	1.0000	1.0000	
2003													1.0193	1.0341	1.0075	1.0073	1.0089	1.0048	1.0024	1.0068	1.0020	1.0021	1.0040	1.0022	1.0015	1.0070	1.0000	1.0000	1.0000	
2004													1.0164	1.0347	1.0164	1.0075	1.0046	1.0059	1.0089	1.0042	1.0022	1.0015	1.0070	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
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	3 Year	1.9189	1.3538	1.1823	1.0639	1.0330	1.0261	1.0162	1.0104	1.0089	1.0042	1.0041	1.0025	1.0057	1.0053	1.0022	1.0055	1.0045	1.0009	1.0041	1.0010	0.9999	1.0005	1.0013	1.0003	1.0003	0.9999	0.9995	1.0000	0.9999	
	4 Year	1.9228	1.3741	1.1732	1.0700	1.0364	1.0242	1.0157	1.0123	1.0092	1.0068	1.0049	1.0042	1.0064	1.0047	1.0018	1.0045	1.0038	1.0006	1.0035	1.0017	1.0000	1.0006	1.0010	1.0011	1.0003	1.0004	0.9999	1.0000	0.9996	
	5 Year	1.9340	1.3803	1.1783	1.0705	1.0445	1.0244	1.0200	1.0116	1.0082	1.0097	1.0075	1.0047	1.0065	1.0048	1.0019	1.0050	1.0030	1.0009	1.0028	1.0014	1.0005	1.0021	1.0008	1.0011	1.0008	1.0009	0.9999	0.9998	1.0001	
	8 Year	1.9556	1.3824	1.1772	1.0752	1.0450	1.0330	1.0280	1.0167	1.0121	1.0124	1.0075	1.0054	1.0065	1.0041	1.0018	1.0046	1.0024	1.0021	1.0025	1.0015	1.0009	1.0017	1.0016	1.0012	1.0007	1.0004	0.9996	0.9999	1.0008	
	All Available	1.9534	1.4134	1.1850	1.0851	1.0548	1.0380	1.0291	1.0227	1.0143	1.0151	1.0083	1.0071	1.0080	1.0050	1.0037	1.0055	1.0027	1.0022	1.0055	1.0014	1.0019	1.0025	1.0018	1.0016	1.0016	0.9993	1.0008	1.0000	1.0000	1.0006
	Last Year Selected	1.9621	1.4042	1.1660	1.0737	1.0370	1.0217	1.0147	1.0112	1.0091	1.0077	1.0067	1.0059	1.0053	1.0048	1.0044	1.0041	1.0038	1.0035	1.0033											1.0037
	Last Year Cumulative	3.9900	2.0335	1.4482	1.2420	1.1568	1.1155	1.0918	1.0760	1.0641	1.0545	1.0464	1.0394	1.0333	1.0279	1.0230	1.0185	1.0143	1.0105	1.0070											1.0037
	Selected*	1.9207	1.3854	1.1582	1.0702	1.0355	1.0210	1.0144	1.0111	1.0091	1.0079	1.0069	1.0062	1.0057	1.0052	1.0049	1.0045	1.0043	1.0040	1.0038											1.0026
	Cumulative	3.8164	1.9870	1.4342	1.2383	1.1571	1.1174	1.0945	1.0789	1.0671	1.0574	1.0492	1.0420	1.0356	1.0297	1.0244	1.0194	1.0148	1.0104	1.0064											1.0026

*Y = a+b*ln(x)/x^2+c*exp(-x)
a = 0.00169026404298529 b = 0.26310180399128 c = 2.49817126738045
** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (0.9988 * 1.0038 = 1.0026)

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																										1.0095	1.0148	1.0139	1.0113	1.0113	1.0153	
1987																									1.0127	1.0091	1.0085	1.0051	1.0026	1.0023	1.0020	
1988																								1.0118	1.0101	1.0083	1.0071	1.0064	1.0075	1.0077	0.9949	
1989																							1.0207	1.0186	1.0165	1.0280	1.0245	1.0264	1.0259	1.0242	1.0229	
1990																					1.0344	1.0278	1.0187	1.0146	1.0058	1.0018	1.0011	1.0005	1.0005	1.0000		
1991																				1.0025	1.0013	1.0012	1.0029	1.0023	1.0016	1.0013	1.0014	1.0003	1.0000	1.0000		
1992																				1.0372	1.0268	1.0265	1.0247	1.0143	1.0114	1.0055	1.0039	1.0023	1.0010	1.0005	1.0005	
1993																			1.0428	1.0747	1.0309	1.0368	1.0165	1.0178	1.0183	1.0185	1.0164	1.0108	1.0090	1.0099	1.0100	
1994																		1.0262	1.0224	1.0222	1.0187	1.0078	1.0068	1.0062	1.0036	1.0045	1.0041	1.0029	1.0001	1.0001		
1995																	1.0346	1.0325	1.0222	1.0248	1.0213	1.0200	1.0104	1.0071	1.0062	1.0037	1.0023	1.0020	1.0000			
1996																1.0539	1.0429	1.0341	1.0244	1.0177	1.0122	1.0113	1.0105	1.0039	1.0045	1.0036	1.0028	1.0026				
1997															1.0368	1.0306	1.0229	1.0161	1.0115	1.0053	1.0059	1.0041	1.0014	1.0010	1.0000	1.0000	1.0000	1.0000				
1998													1.0464	1.0368	1.0190	1.0108	1.0110	1.0064	1.0050	1.0005	1.0005	1.0005	1.0005	1.0000	1.0000	1.0000						
1999													1.0692	1.0592	1.0408	1.0319	1.0184	1.0169	1.0152	1.0140	1.0136	1.0121	1.0139	1.0116								
2000											1.0615	1.0577	1.0456	1.0310	1.0092	1.0077	1.0067	1.0046	1.0038	1.0035	1.0009	1.0018	1.0009	1.0001								
2001												1.0874	1.0751	1.0649	1.0531	1.0442	1.0344	1.0295	1.0219	1.0198	1.0159	1.0165	1.0134	1.0122								
2002													1.0305	1.0234	1.0241	1.0201	1.0176	1.0139	1.0117	1.0083	1.0037	1.0042	1.0009									
2003													1.1009	1.0685	1.0531	1.0211	1.0196	1.0170	1.0178	1.0158	1.0128	1.0106	1.0098	1.0067								
2004													1.1330	1.1009	1.0699	1.0552	1.0436	1.0350	1.0280	1.0231	1.0202	1.0177	1.0158	1.0126								
2005													1.1676	1.1454	1.1010	1.0699	1.0552	1.0436	1.0350	1.0280	1.0231	1.0202	1.0177	1.0158	1.0126							
2006													1.1315	1.1334	1.1204	1.0804	1.0636	1.0401	1.0305	1.0248	1.0236	1.0211	1.0168	1.0145								
2007													1.2200	1.1473	1.1156	1.0893	1.0718	1.0564	1.0434	1.0325	1.0276	1.0188	1.0162	1.0131	1.0130							
2008													1.5038	1.3419	1.2665	1.1997	1.1495	1.0915	1.0787	1.0826	1.0658	1.0607	1.0549	1.0487	1.0387							
2009													1.8383	1.4505	1.2451	1.1352	1.1039	1.0807	1.0496	1.0422	1.0326	1.0258	1.0250	1.0230	1.0213							
2010													2.5796	1.6386	1.2849	1.1561	1.1249	1.0780	1.0469	1.0259	1.0205	1.0120	1.0073	1.0049	1.0044							
2011													2.7889	1.8026	1.3828	1.2184	1.1443	1.1091	1.0912	1.0744	1.0606	1.0519	1.0492	1.0447								
2012													2.3937	1.6775	1.4042	1.1958	1.1217	1.0923	1.0810	1.0702	1.0533	1.0369	1.0313									
2013													2.4757	1.6287	1.2580	1.1485	1.1164	1.0444	1.0330	1.0241	1.0190	1.0173										
2014													2.2064	1.5017	1.2468	1.1338	1.0987	1.0590	1.0359	1.0236	1.0061											
2015													2.4677	1.7686	1.3993	1.2249	1.1329	1.0952	1.0705	1.0600												
2016													2.1087	1.5422	1.2194	1.0999	1.0615	1.0511	1.0341													
2017													2.5048	1.6494	1.3305	1.1913	1.1332	1.1097														
2018													2.3032	1.6144	1.2346	1.1608	1.0946															
2019													2.1257	1.5423	1.2616	1.1302																
2020													2.0248	1.3776	1.2865																	
2021													2.1060	1.5175																		
2022													1.8652																			
AVERAGES																																
3 Year	1.9987	1.4791	1.2609	1.1608	1.0964	1.0853	1.0468	1.0359	1.0261	1.0354	1.0293	1.0249	1.0274	1.0288	1.0243	1.0158	1.0136	1.0087	1.0091	1.0054	1.0096	1.0076	1.0076	1.0039	1.0012	1.0017	1.0025	1.0030	1.0035	1.0035		
4 Year	2.0304	1.5129	1.2783	1.1456	1.1056	1.0787	1.0434	1.0445	1.0348	1.0295	1.0284	1.0338	1.0253	1.0275	1.0233	1.0151	1.0123	1.0105	1.0071	1.0084	1.0106	1.0058	1.0060	1.0040	1.0018	1.0023	1.0046	1.0025	1.0026	1.0026		
5 Year	2.0850	1.5402	1.2665	1.1614	1.1042	1.0719	1.0509	1.0505	1.0319	1.0302	1.0359	1.0326	1.0252	1.0266	1.0218	1.0144	1.0138	1.0091	1.0097	1.0095	1.0086	1.0050	1.0056	1.0045	1.0024	1.0051	1.0041	1.0021	1.0022	1.0067		
8 Year	2.1883	1.5642	1.2796	1.1607	1.1129	1.0798	1.0592	1.0524	1.0421	1.0425	1.0370	1.0310	1.0239	1.0253	1.0199	1.0155	1.0144	1.0113	1.0087	1.0083	1.0098	1.0066	1.0074	1.0069	1.0047	1.0041	1.0062	1.0055	1.0063	1.0043		
All Available	2.3039	1.6230	1.3279	1.1897	1.1358	1.1044	1.0865	1.0675	1.0523	1.0471	1.0394	1.0361	1.0305	1.0280	1.0251	1.0206	1.0177	1.0165	1.0189	1.0128	1.0142	1.0110	1.0096	1.0086	1.0075	1.0073	1.0068	1.0058	1.0063	1.0057		

Policy Year	MEDICAL INCURRED (POST-HB373)																																																																																																																																																																												
	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																										1.0013	0.9757	1.0056	1.0013	1.0004																																																																																																																																															
1987																									1.0090	1.0281	1.0041	1.0083	1.0077	0.9915																																																																																																																																															
1988																								1.0022	0.9995	0.9967	1.0040	1.0017	1.0013	1.0016																																																																																																																																															
1989																						1.0001	1.0027	1.0077	1.0121	1.0050	1.0068	0.9971	1.0021																																																																																																																																																
1990																						1.0065	0.9917	1.0027	1.0115	1.0134	0.9929	1.0106	1.0009	0.9857																																																																																																																																															
1991																					0.9995	0.9944	0.9838	1.0039	0.9996	1.0019	1.0069	1.0004	1.0040	1.0023																																																																																																																																															
1992																						1.0126	1.0014	1.0034	1.0153	1.0083	1.0000	0.9955	1.0030	0.9966	1.0001	1.0008																																																																																																																																													
1993																						0.9957	0.9801	1.0122	1.0070	1.0001	0.9994	1.0081	1.0126	0.9776	1.0000	1.0027	0.9952																																																																																																																																												
1994																							1.0088	1.0116	0.9761	1.0058	0.9865	1.0041	1.0152	1.0129	0.9881	0.9823	0.9886	0.9992																																																																																																																																											
1995																								1.0239	0.9968	0.9932	1.0025	1.0042	0.9735	1.0037	0.9966	0.9974	0.9952	1.0022	1.0032	0.9866																																																																																																																																									
1996																									1.0210	0.9846	1.0199	0.9986	0.9940	1.0010	0.9798	0.9965	0.9952	0.9775	1.0011	0.9921																																																																																																																																									
1997																										1.0191	1.0111	1.0017	1.0035	0.9985	1.0174	1.0151	0.9870	0.9976	1.0009	0.9997	1.0000	1.0007																																																																																																																																							
1998																											1.0145	0.9990	1.0029	1.0206	0.9980	1.0028	0.9958	0.9884	0.9884	0.9999	1.0022	0.9963																																																																																																																																							
1999																												0.9965	0.9926	0.9764	1.0185	0.9934	1.0153	0.9998	0.9960	0.9967	0.9864	0.9889	0.9972	1.0000																																																																																																																																					
2000																													1.0292	1.0208	0.9887	0.9915	1.0124	1.0202	0.9677	0.9869	1.0020	0.9975	0.9907	1.0013	0.9976																																																																																																																																				
2001																														1.0146	0.9936	0.9987	1.0236	1.0348	1.0055	1.0083	0.9758	0.9906	0.9985	0.9869	0.9927	1.0022																																																																																																																																			
2002																															0.9769	1.0135	1.0212	1.0221	1.0023	0.9850	0.9981	0.9996	0.9979	1.0017	1.0007	0.9849																																																																																																																																			
2003																																1.0505	1.0220	1.0119	1.0120	1.0244	1.0118	1.0105	0.9906	0.9904	0.9838	0.9942	0.9981	1.0016																																																																																																																																	
2004																																0.9937	1.0161	1.0345	1.0377	1.0398	1.0285	1.0033	1.0271	0.9807	0.9972	1.0063	0.9842																																																																																																																																		
2005																																	1.0376	1.0117	1.0329	1.0266	1.0264	0.9604	1.0121	1.0059	0.9927	0.9880	0.9958	1.0014	1.0022																																																																																																																																
2006																																	1.0396	1.0615	1.0079	1.0294	0.9908	1.0055	0.9818	0.9970	1.0041	1.0170	1.0013	0.9892																																																																																																																																	
2007																																	1.0451	1.0358	1.0224	1.0285	1.0397	1.0005	1.0123	0.9882	0.9908	0.9966	0.9999	0.9929																																																																																																																																	
2008																																		1.0527	1.0812	1.0442	1.0636	1.0120	1.0093	0.9726	0.9947	0.9833	1.0081	1.0109	0.9993																																																																																																																																
2009																																		1.0790	1.0527	1.0812	1.0442	1.0636	1.0120	1.0093	0.9726	0.9947	0.9833	1.0081	1.0109	0.9993																																																																																																																															
2010																																			1.1415	1.0672	1.1216	1.0573	1.0311	1.0369	1.0349	1.0181	1.0080	0.9914	0.9848	0.9834	0.9864																																																																																																																														
2011																																			1.1308	1.0692	1.0654	1.0620	1.0467	1.0128	0.9968	0.9838	1.0097	0.9931	1.0226	0.9998																																																																																																																															
2012																																			1.1849	1.0855	1.0454	1.0333	1.0266	1.0020	0.9962	1.0043	0.9869	0.9949	0.9855	1.0001																																																																																																																															
2013																																			1.2377	1.1434	1.0549	1.0128	1.0340	0.9968	0.9838	1.0097	0.9931	1.0226	0.9998																																																																																																																																
2014																																			1.2919	1.1483	1.0736	1.0057	1.0321	0.9971	0.9877	1.0060	1.0103	1.0055																																																																																																																																	
2015																																			1.1976	1.0726	1.0396	1.0292	0.9822	0.9834	1.0306	1.0109	1.0040																																																																																																																																		
2016																																			1.1077	1.0154	0.9724	1.0245	0.9818	1.0043	0.9996	0.9941																																																																																																																																			
2017																																			1.1784	1.0456	1.0023	0.9863	0.9992	0.9959	0.9974																																																																																																																																				
2018																																			1.0505	1.0307	0.9623	0.9812	1.0280	0.9834																																																																																																																																					
2019																																			1.0103	0.9621	0.9953	1.0108	1.0094																																																																																																																																						
2020																																			1.0722	1.0221	0.9514	0.9745																																																																																																																																							
2021																																			1.0371	0.9990	0.9758																																																																																																																																								
2022																																			1.0517	1.0460																																																																																																																																									
																																			1.0113																																																																																																																																										
AVERAGES																																																																																																																																																																													

AVERAGES																														20th to ULT	
3 Year	1.0334	1.0224	0.9742	0.9888	1.0122	0.9945	1.0092	1.0037	1.0025	1.0077	0.9972	0.9904	0.9955	0.9980	1.0054	0.9967	0.9959	1.0009	0.9947	0.9964	0.9894	0.9975	0.9983	1.0007	0.9913	1.0013	0.9979	0.9930	0.9984		
4 Year	1.0431	1.0073	0.9712	0.9882	1.0046	0.9917	1.0038	1.0052	0.9986	1.0017	0.9958	0.9886	0.9943	0.9995	1.0011	0.9927	0.9929	1.0001	0.9956	0.9967	0.9887	0.9952	0.9989	0.9993	0.9922	0.9966	0.9984	0.9948	0.9994		
5 Year	1.0365	1.0120	0.9774	0.9955	1.0001	0.9928	0.9998	1.0050	0.9983	1.0030	0.9955	0.9893	0.9948	0.9981	1.0063	0.9922	0.9942	0.9982	0.9969	0.9967	0.9886	0.9957	0.9984	0.9989	0.9914	0.9928	0.9980	0.9966	0.9966		
8 Year	1.0649	1.0242	0.9966	1.0031	1.0117	1.0012	1.0056	1.0065	1.0024	0.9988	0.9915	0.9976	1.0026	1.0008	1.0016	0.9985	0.9912	0.9970	1.0001	0.9985	0.9881	0.9957	1.0004	1.0019	0.9959	0.9958	1.0010	0.9978	0.9973		
All Available	1.1252	1.0649	1.0222	1.0240	1.0288	1.0142	1.0168	1.0136	1.0113	1.0042	1.0014	1.0032	1.0033	1.0028	1.0056	1.0024	0.9957	0.9996	0.9977	1.0009	0.9925	0.9967	1.0018	1.0033	1.0014	0.9963	1.0021	0.9991	0.9976		
Last Year Selected	1.0871	1.0314	1.0186	1.0130	1.0098	1.0078	1.0063	1.0052	1.0043	1.0036	1.0030	1.0025	1.0021	1.0017	1.0013	1.0010	1.0007	1.0005	1.0003												1.0067
Last Year Cumulative	1.2243	1.1262	1.0919	1.0720	1.0582	1.0480	1.0399	1.0333	1.0280	1.0236	1.0199	1.0169	1.0143	1.0122	1.0105	1.0092	1.0082	1.0075	1.0070												1.0067
Selected*	1.0655	1.0176	1.0084	1.0052	1.0037	1.0029	1.0022	1.0017	1.0012	1.0007	1.0002	0.9998	0.9994	0.9989	0.9985	0.9981	0.9977	0.9973	0.9969												0.9983
Cumulative	1.0963	1.0289	1.0111	1.0026	0.9975	0.9938	0.9909	0.9887	0.9871	0.9859	0.9852	0.9850	0.9852	0.9858	0.9869	0.9883	0.9902	0.9925	0.9952												0.9983

Policy Year	MEDICAL PAID (POST-HB373)																													
	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																										1.0028	1.0123	1.0034	1.0044	1.0017
1987																									1.0239	1.0332	1.0112	1.0083	1.0144	1.0091
1988																								1.0037	1.0065	1.0050	1.0023	1.0014	1.0005	1.0017
1989																						1.0044	1.0130	1.0167	1.0196	1.0031	1.0137	1.0023	1.0089	
1990																				1.0069	1.0091	1.0128	1.0072	1.0097	1.0044	1.0088	1.0062	1.0094	1.0243	
1991																			1.0086	1.0083	1.0130	1.0030	1.0042	1.0056	1.0019	1.0041	1.0025			
1992																		1.0118	1.0082	1.0116	1.0072	1.0040	1.0022	1.0016	1.0037	1.0027	1.0004	1.0007		
1993																	1.0150	1.0146	1.0086	1.0127	1.0104	1.0092	1.0225	1.0112	1.0071	1.0014	1.0017	1.0008		
1994																	1.0108	1.0114	1.0243	1.0054	1.0092	1.0059	1.0059	1.0015	1.0016	1.0098	1.0005	1.0005	1.0004	
1995																	1.0104	1.0276	1.0141	1.0064	1.0061	1.0039	1.0039	1.0070	1.0021	1.0022	1.0026	1.0047	1.0017	
1996																1.0340	1.0243	1.0181	1.0219	1.0144	1.0097	1.0090	1.0098	1.0026	1.0127	1.0019	1.0021	1.0011		
1997																1.0152	1.0172	1.0226	1.0099	1.0185	1.0065	1.0152	1.0161	1.0022	1.0035	1.0029	1.0022	1.0049		
1998																1.0104	1.0106	1.0047	1.0089	1.0145	1.0209	1.0045	1.0049	1.0043	1.0008	1.0040	1.0030	1.0019		
1999																1.0122	1.0046	1.0167	1.0064	1.0034	1.0144	1.0015	1.0128	1.0010	1.0002	0.9986	1.0005			
2000																1.0246	1.0233	1.0212	1.0135	1.0312	1.0148	1.0097	1.0125	1.0076	1.0032	1.0031	1.0051	1.0047		
2001																1.0348	1.0330	1.0495	1.0146	1.0131	1.0148	1.0046	1.0100	1.0015	0.9989	1.0046	1.0034			
2002																1.0413	1.0398	1.0320	1.0216	1.0215	1.0321	1.0247	1.0184	1.0078	1.0051	1.0030	1.0073	1.0039		
2003																1.0252	1.0274	1.0314	1.0198	1.0175	1.0236	1.0149	1.0089	1.0080	1.0110	1.0160	1.0042			
2004																1.0507	1.0386	1.0287	1.0196	1.0433	1.0179	1.0105	1.0172	1.0169	1.0064	1.0082	1.0056	1.0035		
2005																1.0691	1.0464	1.0455	1.0442	1.0419	1.0216	1.0190	1.0067	1.0162	1.0199	1.0123	1.0033	1.0042		
2006																1.0553	1.0467	1.0357	1.0336	1.0319	1.0396	1.0120	1.0236	1.0182	1.0091	1.0039	1.0050	1.0093		
2007																1.0832	1.0908	1.0532	1.0508	1.0420	1.0235	1.0310	1.0246	1.0096	1.0113	1.0080	1.0028	1.0019		
2008																1.1790	1.0989	1.0575	1.0852	1.0631	1.0426	1.0301	1.0201	1.0286	1.0070	1.0104	1.0062	1.0117		
2009																1.3999	1.1659	1.1042	1.0721	1.0457	1.0408	1.0334	1.0184	1.0136	1.0211	1.0068	1.0031	1.0039		
2010																1.3538	1.1127	1.0794	1.0176	1.0568	1.0247	1.0109	1.0062	1.0084	1.0015	1.0047	1.0067			
2011																1.3604	1.1744	1.0851	1.0657	1.0323	1.0295	1.0067	1.0084	1.0109	1.0103	1.0041				
2012																1.4553	1.1890	1.0735	1.0598	1.0268	1.0150	1.0124	1.0063	1.0124	1.0096					
2013																1.4064	1.1406	1.0519	1.0382	1.0260	1.0249	1.0202	1.0093	1.0056						
2014																1.3369	1.0890	1.0390	1.0225	1.0107	1.0058	1.0085	1.0072							
2015																1.3721	1.1018	1.0550	1.0398	1.0179	1.0122	1.0048								
2016																1.3359	1.1090	1.0427	1.0091	1.0528	0.9950									
2017																1.3210	1.0798	1.0720	1.0259	1.0237										
2018																1.4178	1.1132	0.9963	1.0589											
2019																1.3159	1.1164	1.0425												
2020																1.3811	1.1760													
2021																1.3339														
2022																														
AVERAGES																														
3 Year	1.3437	1.1352	1.0369	1.0313	1.0315	1.0043	1.0112	1.0076	1.0097	1.0071	1.0052	1.0067	1.0060	1.0061	1.0064	1.0069	1.0069	1.0075	1.0035	1.0039	1.0037	1.0033	1.0016	1.0021	1.0020	1.0032	1.0021	1.0013	1.0006	
4 Year	1.3622	1.1213	1.0384	1.0334	1.0263	1.0095	1.0115	1.0078	1.0094	1.0106	1.0056	1.0079	1.0068	1.0096	1.0064	1.0072	1.0065	1.0060	1.0034	1.0035	1.0030	1.0027	1.0020	1.0048	1.0021	1.0049	1.0019	1.0011	1.0011	
5 Year	1.3539	1.1189	1.0417	1.0312	1.0262	1.0106	1.0105	1.0075	1.0102	1.0142	1.0064	1.0099	1.0087	1.0110	1.0069	1.0073	1.0072	1.0063	1.0038	1.0054	1.0033	1.0026	1.0022	1.0042	1.0020	1.0053	1.0021	1.0017	1.0057	
8 Year	1.3518	1.1157	1.0466	1.0400	1.0309	1.0185	1.0174	1.0137	1.0177	1.0162	1.0116	1.0106	1.0145	1.0135	1.0103	1.0072	1.0073	1.0097	1.0040	1.0071	1.0057	1.0041	1.0041	1.0059	1.0034	1.0056	1.0040	1.0026	1.0060	
All Available	1.3685	1.1344	1.0634	1.0472	1.0421	1.0304	1.0247	1.0216	1.0227	1.0177	1.0170	1.0145	1.0145	1.0126	1.0100	1.0107	1.0122	1.0079	1.0071	1.0074	1.0058	1.0057	1.0082	1.0071	1.0061	1.0041	1.0039	1.0032		
Last Year Selected	1.3590	1.1181	1.0508	1.0367	1.0304	1.0263	1.0232	1.0207	1.0185	1.0167	1.0152	1.0139	1.0127	1.0117	1.0108	1.0100	1.0093	1.0087	1.0081										1.0405	
Last Year Cumulative	2.1766	1.6016	1.4324	1.3632	1.3149	1.2761	1.2434	1.2152	1.1906	1.1690	1.1498	1.1325	1.1170	1.1030	1.0902	1.0786	1.0679	1.0581	1.0490										1.0405	
Selected*	1.3524	1.1093	1.0576	1.0377	1.0278	1.0221	1.0185	1.0160	1.0143	1.0129	1.0119	1.0112	1.0105	1.0100	1.0096	1.0092	1.0089	1.0087	1.0085										1.0332	
Cumulative	2.0748	1.5342	1.3830	1.3077	1.2602	1.2261	1.1996	1.1778	1.1592	1.1429	1.1283	1.1151	1.1027	1.0913	1.0805	1.0702	1.0604	1.0511	1.0420										1.0332	

AVERAGES																												20th to ULT		
3 Year	1.3437	1.1352	1.0369	1.0313	1.0315	1.0043	1.0112	1.0076	1.0097	1.0071	1.0052	1.0067	1.0060	1.0061	1.0064	1.0069	1.0069	1.0075	1.0035	1.0039	1.0037	1.0033	1.0016	1.0021	1.0020	1.0032	1.0021	1.0013	1.0006	
4 Year	1.3622	1.1213	1.0384	1.0334	1.0263	1.0095	1.0115	1.0078	1.0094	1.0106	1.0056	1.0079	1.0068	1.0096	1.0064	1.0072	1.0065	1.0060	1.0034	1.0035	1.0030	1.0027	1.0020	1.0048	1.0021	1.0049	1.0019	1.0011	1.0011	
5 Year	1.3539	1.1189	1.0417	1.0312	1.0262	1.0106	1.0105	1.0075	1.0102	1.0142	1.0064	1.0099	1.0087	1.0110	1.0069	1.0073	1.0072	1.0063	1.0038	1.0054	1.0033	1.0026	1.0022	1.0042	1.0020	1.0053	1.0021	1.0017	1.0057	
8 Year	1.3518	1.1157	1.0466	1.0400	1.0309	1.0185	1.0174	1.0137	1.0177	1.0162	1.0116	1.0106	1.0145	1.0135	1.0103	1.0072	1.0073	1.0097	1.0040	1.0071	1.0057	1.0041	1.0041	1.0059	1.0034	1.0056	1.0040	1.0026	1.0060	
All Available	1.3685	1.1344	1.0634	1.0472	1.0421	1.0304	1.0247	1.0216	1.0227	1.0227	1.0177	1.0170	1.0145	1.0145	1.0126	1.0100	1.0107	1.0122	1.0079	1.0071	1.0074	1.0058	1.0057	1.0082	1.0071	1.0061	1.0041	1.0039	1.0056	
Last Year Selected	1.3590	1.1181	1.0508	1.0367	1.0304	1.0263	1.0232	1.0207	1.0185	1.0167	1.0152	1.0139	1.0127	1.0117	1.0108	1.0100	1.0093	1.0087	1.0081										1.0405	**
Last Year Cumulative	2.1766	1.6016	1.4324	1.3632	1.3149	1.2761	1.2434	1.2152	1.1906	1.1690	1.1498	1.1325	1.1170	1.1030	1.0902	1.0786	1.0679	1.0581	1.0490										1.0405	
Selected*	1.3524	1.1093	1.0576	1.0377	1.0278	1.0221	1.0185	1.0160	1.0143	1.0129	1.0119	1.0112	1.0105	1.0100	1.0096	1.0092	1.0089	1.0087	1.0085										1.0332	
Cumulative	2.0748	1.5342	1.3830	1.3077	1.2602	1.2261	1.1996	1.1778	1.1592	1.1429	1.1283	1.1151	1.1027	1.0913	1.0805	1.0702	1.0604	1.0511	1.0420										1.0332	

*Y = a+b/x*1.5+c/x*2
a = 0.00599594126733479 b = 0.161290617950242 c = 0.185089132252066
** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (0.9983 * 1.0350 = 1.0332)

Policy Year	MEDICAL 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																									1.0852	1.0798	1.0651	1.0641	1.0679	1.0669			
1987																									1.0207	1.0138	1.0018	1.0074	1.0077	1.0085	1.0083		
1988																							1.0452	1.0346	1.0266	1.0184	1.0224	1.0153	1.0101	1.0032			
1989																								1.1045	1.0815	1.0541	1.0760	1.0974	1.0797	1.0844	1.0752	1.0348	
1990																					1.0631	1.0489	1.0262	1.0165	1.0148	1.0123	1.0135	1.0120	1.0124	1.0091			
1991																					1.0203	1.0136	1.0063	1.0139	1.0181	1.0155	1.0094	1.0088	1.0037	1.0027	1.0029		
1992																					1.0736	1.0781	1.0727	1.0740	1.0629	1.0480	1.0494	1.0186	1.0186	1.0195	1.0149		
1993																					1.1110	1.1175	1.0774	1.0707	1.0511	1.0481	1.0579	1.0700	1.0556	1.0274	1.0251	1.0167	
1994																					1.1259	1.0953	1.0804	1.0711	1.0826	1.0495	1.0493	1.0386	1.0340	1.0282	1.0278	1.0256	1.0101
1995																					1.1902	1.1873	1.1398	1.1505	1.1433	1.1239	1.1153	1.0821	1.0755	1.0583	1.0325	1.0333	1.0240
1996																					1.1420	1.1360	1.0973	1.1025	1.0853	1.0974	1.0974	1.0660	1.0608	1.0612	1.0577	1.0285	1.0242
1997																					1.0865	1.0848	1.0792	1.0737	1.0784	1.0534	1.0518	1.0422	1.0257	1.0140	1.0099	1.0097	1.0041
1998																					1.1209	1.1008	1.0775	1.0800	1.0662	1.0780	1.0627	1.0570	1.0403	1.0271	1.0155	1.0160	1.0155
1999																					1.1967	1.1794	1.1409	1.1131	1.1169	1.1303	1.0872	1.0614	1.0581	1.0574	1.0446	1.0438	1.0392
2000																					1.2095	1.1743	1.1285	1.1733	1.1809	1.1678	1.1663	1.1244	1.1054	1.1000	1.0839	1.0586	1.0559
2001																					1.1984	1.1315	1.1182	1.0861	1.1008	1.0879	1.0561	1.0498	1.0390	1.0319	1.0346	1.0328	1.0138
2002																					1.2385	1.2178	1.1913	1.1877	1.1990	1.1738	1.1578	1.1262	1.1076	1.0864	1.0768	1.0651	1.0628
2003																					1.1788	1.1426	1.1356	1.1342	1.1536	1.1766	1.1823	1.1603	1.1813	1.1508	1.1352	1.1289	1.1057
2004																					1.2415	1.2094	1.1886	1.2210	1.2019	1.1365	1.1384	1.1258	1.0990	1.0777	1.0646	1.0628	1.0612
2005																					1.2290	1.2448	1.2036	1.1946	1.1571	1.1418	1.1135	1.0925	1.0758	1.0808	1.0786	1.0625	
2006																					1.2182	1.2049	1.1776	1.1848	1.1988	1.1510	1.1514	1.1115	1.0833	1.0658	1.0581	1.0528	1.0357
2007																					1.2192	1.1739	1.2059	1.1992	1.2233	1.2062	1.1808	1.1210	1.1045	1.0745	1.0746	1.0832	1.0804
2008																					1.2132	1.1773	1.2433	1.2133	1.1777	1.1689	1.1743	1.1720	1.1486	1.1355	1.1067	1.0816	1.0546
2009																					1.2880	1.2457	1.1832	1.1866	1.2075	1.2117	1.1876	1.1428	1.1232	1.0704	1.0697	1.0504	1.0411
2010																					1.4398	1.2574	1.2193	1.1845	1.2043	1.1676	1.1418	1.1252	1.1186	1.1002	1.0930	1.0721	1.0650
2011																					1.3756	1.2475	1.2163	1.1866	1.1255	1.1273	1.0915	1.0667	1.0686	1.0498	1.0627	1.0582	
2012																					1.3763	1.2233	1.1814	1.1796	1.1194	1.1251	1.1056	1.0796	1.0791	1.0768	1.0724		
2013																					1.4856	1.2798	1.2006	1.1889	1.1786	1.1284	1.0855	1.0965	1.0983	1.0965			
2014																					1.5136	1.2483	1.1639	1.0898	1.0914	1.0609	1.0593	1.0499	1.0363				
2015																					1.5486	1.3299	1.2621	1.1978	1.1319	1.1111	1.0931	1.0851					
2016																					1.6555	1.3017	1.2099	1.1093	1.0787	1.0532	1.0409						
2017																					1.7487	1.3402	1.1969	1.1110	1.0947	1.0794							
2018																					1.7601	1.3328	1.2236	1.1685	1.0754								
2019																					1.7007	1.3403	1.1994	1.1227									
2020																					1.8789	1.4307	1.2727										
2021																					1.7542	1.3299											
2022																					1.6523												
VERAGES																																	
3 Year	1.7618	1.3670	1.2319	1.1341	1.0829	1.0812	1.0645	1.0772	1.0712	1.0744	1.0760	1.0667	1.0741	1.0658	1.0653	1.0713	1.0596	1.0868	1.0890	1.0685	1.0598	1.0390	1.0384	1.0217	1.0277	1.0217	1.0284	1.0249	1.0155	1.0111			
4 Year	1.7465	1.3584	1.2231	1.1279	1.0952	1.0762	1.0697	1.0778	1.0706	1.0808	1.0746	1.0839	1.0742	1.0658	1.0679	1.0729	1.0824	1.0867	1.0747	1.0764	1.0592	1.0360	1.0323	1.0315	1.0353	1.0233	1.0282	1.0233	1.0123	1.0106			
5 Year	1.7492	1.3548	1.2205	1.1419	1.0944	1.0866	1.0769	1.0756	1.0802	1.0893	1.0894	1.0880	1.0760	1.0711	1.0741	1.0946	1.0875	1.0772	1.0808	1.0727	1.0554	1.0340	1.0380	1.0403	1.0350	1.0298	1.0262	1.0194	1.0123	1.0154			
8 Year	1.7124	1.3317	1.2161	1.1460	1.1120	1.1066	1.1037	1.1074	1.1155	1.1188	1.1096	1.1037	1.1011	1.1047	1.0971	1.1029	1.0980	1.0844	1.0727	1.0712	1.0676	1.0501	1.0462	1.0451	1.0386	1.0275	1.0291	1.0261	1.0248	1.0127			
All Available	1.6069	1.3038	1.2158	1.1630	1.1478	1.1465	1.1427	1.1462	1.1459	1.1475	1.1342	1.1277	1.1171	1.1108	1.1058	1.1097	1.1026	1.0930	1.0866	1.0735	1.0653	1.0526	1.0469	1.0389	1.0404	1.0348	1.0298	1.0280	1.0248	1.0195			