

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Unlimited Losses

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

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

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	
1986																					0.9846	1.0019	1.0219	1.0006	1.0013	0.9996	1.0013	1.0008	0.9999	
1987																				1.0072	1.0103	1.0068	1.0045	1.0048	0.9911	1.0011	1.0007	1.0010	1.0094	
1988																				0.9962	1.0047	1.0038	0.9940	1.0017	1.0059	1.0026	1.0031	0.9989	1.0012	1.0000
1989																		0.9967	1.0169	1.0050	1.0046	1.0007	1.0156	1.0101	1.0006	0.9969	0.9978	0.9991	1.0014	
1990																	0.9749	1.0350	0.9992	1.0019	0.9996	1.0032	0.9998	1.0195	0.9997	1.0030	0.9983	1.0003	0.9978	
1991																	1.0029	1.0199	1.0019	0.9983	0.9996	1.0119	1.0009	0.9960	0.9991	1.0029	1.0023	1.0014	1.0007	
1992																1.0043	1.0029	1.0199	1.0019	0.9983	0.9996	1.0119	1.0009	0.9960	0.9991	1.0000	1.0005	0.9995	1.0001	
1993																1.0011	1.0046	1.0046	1.0060	0.9995	0.9996	1.0002	1.0025	1.0010	0.9997	1.0000	1.0005	0.9995	1.0001	
1994																1.0126	1.0064	1.0041	1.0013	1.0123	0.9901	1.0037	1.0034	1.0004	1.0007	0.9984	1.0095	1.0024	1.0007	
1995																1.0205	1.0077	1.0263	0.9812	1.0251	0.9932	1.0123	0.9968	1.0051	1.0074	1.0025	1.0006	0.9968		
1996																1.0082	0.9936	1.0042	1.0003	1.0006	1.0174	0.9999	0.9998	1.0006	1.0009	0.9995	0.9824	1.0011		
1997																1.0032	1.0121	1.0189	1.0057	1.0059	1.0014	0.9951	1.0029	1.0009	1.0001	0.9979	0.9989	1.0000	1.0003	
1998																1.0111	0.9903	1.0016	1.0013	1.0042	0.9991	0.9985	0.9820	1.0013	1.0015	1.0008	1.0029	0.9990	1.0007	
1999																1.0019	1.0022	1.0080	1.0069	1.0053	0.9980	1.0016	1.0037	1.0021	1.0003	1.0031	1.0001	1.0000	1.0007	
2000																0.9945	1.0129	1.0033	0.9902	1.0256	0.9965	0.9956	1.0014	1.0019	1.0029	0.9955	1.0000	1.0000	1.0000	
2001																1.0209	1.0407	0.9880	0.9915	0.9982	1.0201	1.0027	0.9998	0.9972	0.9993	0.9998	0.9984	1.0020	0.9991	
2002																1.0168	1.0068	1.0026	1.0023	1.0001	1.0000	0.9960	1.0003	1.0012	0.9997	0.9981				
2003																1.0345	1.0168	1.0068	1.0144	1.0120	1.0033	1.0085	0.9980	1.0004	1.0000	1.0013	0.9993	1.0002	0.9980	
2004																1.0462	1.0065	1.0319	1.0197	1.0122	1.0080	1.0233	1.0012	1.0017	0.9988	0.9984	0.9947	1.0047	1.0002	
2005																1.1680	1.0301	1.0139	1.0073	1.0219	1.0029	1.0077	1.0029	1.0058	0.9927	1.0069	1.0035	0.9993	0.9996	
2006																1.1782	1.0736	1.0702	1.0148	1.0321	1.0129	1.0168	1.0092	0.9971	0.9965	1.0047	1.0013	0.9999		
2007																1.4039	1.1861	0.9955	1.0177	1.0288	1.0376	1.0137	1.0067	0.9963	1.0015	1.0050	0.9981	1.0018		
2008																1.4027	1.1910	1.0364	1.0532	1.0329	1.0054	1.0064	1.0074	1.0273	1.0033	1.0126	1.0004			
2009																1.3447	1.2597	1.0617	1.0535	1.0045	1.0141	1.0173	1.0229	1.0136	1.0086	1.0021				
2010																1.3262	1.2546	1.0599	0.9715	1.0207	1.0324	1.0040	1.0223	0.9989	0.9969					
2011																1.2877	1.1019	1.0396	1.0233	1.0096	1.0188	0.9996	1.0054	0.9995						
2012																1.3206	1.1074	1.0844	1.0265	1.0101	1.0228	1.0205	1.0041							
2013																1.2829	1.1557	1.0302	1.0238	1.0144	1.0132	1.0042								
2014																1.2684	1.0969	1.0548	1.0294	1.0071	1.0083									
2015																1.4364	1.0745	1.0317	1.0367	1.0077										
2016																1.4208	1.1311	1.0474	1.0037											
2017																1.3263	1.1619	1.0392												
2018																1.2958	1.1407													
2019																1.5043														
AVERAGES																														
3 year	1.3755	1.1446	1.0394	1.0233	1.0097	1.0148	1.0081	1.0106	1.0040	1.0029	1.0066	1.0011	1.0029	1.0012	0.9978	1.0012	1.0005	0.9987	1.0000	0.9997	1.0010	0.9995	1.0001	0.9951	1.0037	0.9999	1.0008	1.0006	1.0000	20th - Ult
4 year	1.3868	1.1271	1.0433	1.0234	1.0098	1.0158	1.0071	1.0137	1.0098	1.0026	1.0041	1.0011	1.0039	1.0005	0.9987	1.0010	1.0004	0.9979	1.0008	1.0000	1.0002	0.9999	1.0019	0.9959	1.0028	1.0007	1.0002	1.0002	1.0000	
5 year	1.3967	1.1210	1.0407	1.0240	1.0098	1.0191	1.0091	1.0124	1.0071	1.0015	1.0040	0.9994	1.0029	1.0004	0.9981	1.0006	1.0009	0.9984	1.0009	1.0000	1.0003	1.0009	1.0017	0.9967	1.0021	1.0011	0.9997	1.0004	1.0019	
8 year	1.3569	1.1213	1.0484	1.0211	1.0134	1.0191	1.0098	1.0111	1.0067	1.0040	1.0045	0.9999	1.0022	0.9997	0.9989	1.0009	0.9979	1.0017	0.9998	1.0020	1.0002	1.0024	1.0013	1.0011	1.0017	1.0008	0.9999	1.0006	1.0015	
All Available	1.3541	1.1577	1.0494	1.0302	1.0158	1.0175	1.0128	1.0122	1.0066	1.0031	1.0020	1.0054	1.0039	1.0023	1.0011	1.0035	0.9964	1.0078	1.0002	1.0023	1.0003	1.0020	1.0045	1.0018	1.0006	1.0007	0.9999	1.0006	1.0015	
Last Year Selected	1.3703	1.1112	1.0510	1.0286	1.0181	1.0123	1.0089	1.0066	1.0051	1.0041	1.0033	1.0027	1.0023	1.0019	1.0017	1.0014	1.0013	1.0011	1.0010											1.0162
Last Year Cumulative	1.7966	1.3111	1.1799	1.1227	1.0914	1.0720	1.0590	1.0497	1.0428	1.0375	1.0333	1.0299	1.0271	1.0247	1.0228	1.0211	1.0196	1.0183	1.0172											1.0162
Selected*	1.3876	1.1199	1.0521	1.0273	1.0161	1.0103	1.0070	1.0050	1.0037	1.0028	1.0022	1.0017	1.0014	1.0011	1.0009	1.0008	1.0007	1.0006	1.0005											1.0149
Cumulative	1.8003	1.2974	1.1585	1.1011	1.0719	1.0549	1.0441	1.0369	1.0317	1.0279	1.0250	1.0228	1.0211	1.0196	1.0185	1.0176	1.0168	1.0161	1.0155											1.0149

Y = a(1+x)^b
a = 2.883467 b = -2.8950123

Policy Year	INDEMNITY PAID																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986																						1.0049	1.0113	1.0165	1.0024	1.0027	1.0013	1.0024	1.0027	1.0025
1987																					1.0006	1.0112	1.0041	1.0096	1.0016	0.9864	1.0026	1.0022	1.0012	1.0087
1988																				1.0032	1.0032	1.0064	1.0032	1.0024	1.0080	1.0022	1.0070	1.0013	1.0009	1.0013
1989																		1.0043	1.0052	1.0071	1.0127	1.0045	1.0083	1.0053	1.0064	1.0023	1.0116	1.0021	1.0035	
1990																	1.0198	1.0587	1.0036	1.0025	1.0034	1.0067	1.0033	1.0038	1.0033	1.0034	1.0059	1.0022	1.0029	
1991																	1.0065	1.0126	1.0050	1.0016	1.0058	1.0034	1.0239	1.0061	1.0013	1.0027	1.0032	1.0030	1.0022	1.0024
1992															1.0032	1.0105	1.0099	1.0006	1.0087	1.0010	1.0006	1.0006	1.0014	1.0006	1.0004	1.0004	1.0004	1.0007	1.0008	
1993																1.0174	1.0153	1.0067	1.0068	1.0076	1.0032	1.0097	1.0055	1.0020	1.0035	1.0024	1.0024	1.0044	1.0022	
1994															1.0158	1.0084	1.0063	1.0080	1.0055	1.0030	1.0473	1.0033	1.0154	1.0023	1.0057	1.0021	1.0024	1.0022		
1995															1.0025	1.0077	1.0117	1.0071	1.0030	1.0042	1.0013	1.0024	1.0022	1.0023	1.0023	1.0022	1.0021	1.0016		
1996																1.0066	1.0107	1.0232	1.0162	1.0113	1.0128	1.0035	1.0035	1.0030	1.0027	1.0024	1.0025	1.0014	1.0046	
1997																1.0221	1.0092	1.0100	1.0140	1.0136	1.0089	1.0037	1.0028	1.0055	1.0025	1.0043	1.0242	1.0014		
1998																1.0144	1.0194	1.0157	1.0101	1.0028	1.0101	1.0153	1.0025	1.0066	1.0010	1.0016	1.0026	1.0008		
1999																1.0233	1.0093	1.0031	1.0106	1.0254	1.0079	1.0020	1.0104	1.0041	1.0010	1.0000	1.0000	1.0000		
2000																	1.0273	1.0285	1.0114	1.0126	1.0112	1.0092	1.0057	1.0023	1.0017	0.9980	1.0021	1.0016		
2001																	1.0281	1.0273	1.0525	1.0114	1.0126	1.0121	1.0092	1.0057	1.0023	1.0017	0.9980	1.0021	1.0016	
2002																	1.0569	1.0602	1.0279	1.0420	1.0146	1.0184	1.0375	1.0110	1.0035	1.0024	1.0028	1.0018	1.0020	1.0018
2003																	1.0888	1.0513	1.0515	1.0380	1.0202	1.0193	1.0075	1.0073	1.0091	1.0030	1.0024	1.0068	1.0024	
2004																	1.1601	1.1120	1.0708	1.0513	1.0295	1.0350	1.0174	1.0091	1.0062	1.0067	1.0095	1.0067	1.0033	1.0022
2005																	1.1956	1.0975	1.0919	1.0336	1.0347	1.0279	1.0181	1.0289	1.0067	1.0023	1.0025	1.0093	1.0022	
2006																	1.8847	1.4626	1.1983	1.1223	1.0765	1.0528	1.0547	1.0410	1.0226	1.0147	1.0050	1.0118	1.0069	1.0031
2007																	2.0614	1.4295	1.1749	1.1236	1.0797	1.0310	1.0198	1.0377	1.0111	1.0225	1.0115	1.0150	1.0091	
2008																	2.1875	1.4406	1.2038	1.1179	1.0540	1.0401	1.0189	1.0209	1.0362	1.0138	1.0176	1.0092		
2009																	2.1017	1.5144	1.1856	1.1210	1.0697	1.0598	1.0738	1.0386	1.0068	1.0028	1.0071	1.0153		
2010																	1.9083	1.5790	1.2023	1.0895	1.0531	1.0540	1.0346	1.0223	1.0058					
2011																	2.0197	1.3949	1.1642	1.0542	1.0540	1.0498	1.0203	1.0091	1.0103					
2012																	2.0411	1.4470	1.2339	1.0971	1.0440	1.0396	1.0370	1.0177						
2013																	1.8383	1.3806	1.2102	1.0914	1.0416	1.0250	1.0137							
2014																	1.9444	1.4071	1.1604	1.0603	1.0767	1.0199								
2015																	2.0932	1.2811	1.1412	1.0685	1.0438									
2016																	2.0047	1.4325	1.1989	1.0879										
2017																	1.8234	1.4053	1.1534											
2018																	1.9768	1.4218												
2019																	1.9357													
AVERAGES																														
3 year	1.9120	1.4199	1.1645	1.0722	1.0540	1.0282	1.0237	1.0164	1.0083	1.0166	1.0121	1.0120	1.0062	1.0064	1.0026	1.0036	1.0008	1.0032	1.0009	1.0040	1.0023	1.0092	1.0017	1.0029	1.0021	1.0023	1.0020	1.0017	1.0029	20th-Tail
4 year	1.9352	1.3852	1.1635	1.0770	1.0515	1.0336	1.0264	1.0219	1.0153	1.0181	1.0103	1.0096	1.0070	1.0055	1.0027	1.0031	1.0011	1.0027	1.0009	1.0037	1.0023	1.0075	1.0027	1.0028	1.0017	1.0026	1.0030	1.0018	1.0025	
5 year	1.9668	1.3896	1.1728	1.0810	1.0520	1.0377	1.0358	1.0217	1.0144	1.0174	1.0096	1.0090	1.0074	1.0049	1.0026	1.0049	1.0017	1.0034	1.0018	1.0035	1.0023	1.0064	1.0028	1.0024	1.0019	1.0027	1.0047	1.0016	1.0038	
8 year	1.9572	1.3963	1.1831	1.0837	1.0571	1.0399	1.0341	1.0269	1.0163	1.0199	1.0124	1.0093	1.0073	1.0061	1.0034	1.0074	1.0023	1.0031	1.0077	1.0041	1.0041	1.0073	1.0031	1.0028	1.0027	1.0032	1.0037	1.0017	1.0036	
All Available	1.9872	1.4353	1.1845	1.0951	1.0631	1.0426	1.0338	1.0301	1.0189	1.0172	1.0124	1.0097	1.0108	1.0085	1.0060	1.0076	1.0055	1.0074	1.0062	1.0038	1.0054	1.0068	1.0052	1.0031	1.0011	1.0030	1.0037	1.0017	1.0036	
Last Year Selected	1.9745	1.3823	1.1681	1.0921	1.0578	1.0396	1.0289	1.0220	1.0174	1.0141	1.0117	1.0099	1.0084	1.0073	1.0064	1.0057	1.0050	1.0045	1.0041											1.0199
Last Year Cumulative	4.5111	2.2847	1.6528	1.4149	1.2956	1.2248	1.1782	1.1451	1.1204	1.1013	1.0860	1.0734	1.0629	1.0540	1.0464	1.0397	1.0338	1.0287	1.0241											1.0199
Selected*	1.9352	1.3861	1.1580	1.0836	1.0519	1.0356	1.0260	1.0199	1.0156	1.0125	1.0102	1.0083	1.0068	1.0056	1.0046	1.0037	1.0030	1.0023	1.0017											1.0231
Cumulative	4.2269	2.1842	1.5758	1.3608	1.2558	1.1938	1.1528	1.1236	1.1017	1.0847	1.0714	1.0605	1.0518	1.0447	1.0389	1.0341	1.0303	1.0272	1.0249											1.0231

*Y = a+b/x+c/x^2+d/x^3+e/x^4
a = -0.007928 b = 0.181601 c = -0.203753 d = 4.701784 e = -3.736521
** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0149 * 1.0081 = 1.0231)

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																						1.0418	1.0321	1.0382	1.0364	1.0346	1.0330	1.0309	1.0318	1.0291		
1987																					1.0291	1.0283	1.0311	1.0258	1.0290	1.0339	1.0302	1.0312	1.0310	1.0317		
1988																				1.0248	1.0263	1.0244	1.0151	1.0143	1.0126	1.0137	1.0093	1.0068	1.0072	1.0060		
1989																				1.0462	1.0583	1.0564	1.0479	1.0437	1.0512	1.0577	1.0507	1.0451	1.0308	1.0277	1.0256	
1990																			1.0699	1.0460	1.0424	1.0417	1.0371	1.0336	1.0322	1.0467	1.0429	1.0426	1.0347	1.0327	1.0275	
1991																		1.0533	1.0433	1.0588	1.0591	1.0510	1.0471	1.0385	1.0312	1.0258	1.0220	1.0216	1.0210	1.0202	1.0189	
1992																	1.0225	1.0165	1.0117	1.0173	1.0079	1.0066	1.0067	1.0081	1.0076	1.0067	1.0063	1.0063	1.0050	1.0044		
1993																1.0585	1.0492	1.0461	1.0404	1.0461	1.0325	1.0284	1.0266	1.0249	1.0221	1.0181	1.0252	1.0232	1.0216			
1994															1.0575	1.0702	1.0722	1.0917	1.0652	1.0888	1.0428	1.0494	1.0302	1.0331	1.0349	1.0353	1.0334	1.0283				
1995														1.0625	1.0631	1.0443	1.0413	1.0385	1.0351	1.0540	1.0482	1.0457	1.0440	1.0425	1.0397	1.0193	1.0189					
1996												1.0734	1.0749	1.0708	1.0597	1.0541	1.0423	1.0315	1.0337	1.0316	1.0290	1.0245	1.0208	1.0194	1.0156							
1997											1.1708	1.1342	1.1268	1.1172	1.1064	1.0914	1.0847	1.0550	1.0534	1.0493	1.0476	1.0461	1.0205	1.0209								
1998										1.0785	1.0655	1.0556	1.0463	1.0413	1.0368	1.0316	1.0205	1.0201	1.0137	1.0158	1.0143	1.0117	1.0122									
1999										1.0590	1.0536	1.0400	1.0555	1.0265	1.0126	1.0157	1.0071	1.0059	1.0005	1.0005	1.0005	1.0005										
2000											1.1346	1.1506	1.1091	1.0855	1.0718	1.0815	1.0679	1.0493	1.0440	1.0312	1.0290	1.0216	1.0226	1.0134								
2001							1.1286	1.1259	1.0904	1.0773	1.0652	1.0560	1.0370	1.0424	1.0365	1.0301	1.0288	1.0321	1.0297	1.0272												
2002						1.2060	1.1565	1.1342	1.1041	1.1008	1.0889	1.0590	1.0425	1.0392	1.0367	1.0351	1.0325	1.0307	1.0275													
2003							1.1961	1.1451	1.1222	1.1025	1.0925	1.0807	1.0705	1.0543	1.0438	1.0392	1.0312	1.0292	1.0272													
2004				1.3114	1.2148	1.1510	1.1028	1.0944	1.0605	1.0530	1.0444	1.0439	1.0294	1.0269	1.0236	1.0195	1.0169															
2005			1.4492	1.3216	1.2495	1.1628	1.1308	1.0993	1.0699	1.0553	1.0241	1.0225	1.0214	1.0247	1.0156	1.0127																
2006		1.8294	1.4538	1.2965	1.2363	1.1676	1.1454	1.1042	1.0767	1.0626	1.0447	1.0360	1.0287	1.0231	1.0199																	
2007	2.7403	1.8662	1.5491	1.3126	1.1892	1.1331	1.1390	1.1310	1.0972	1.0812	1.0591	1.0523	1.0348	1.0273																		
2008	2.6674	1.7081	1.4122	1.2176	1.1458	1.1147	1.0901	1.0768	1.0626	1.0534	1.0426	1.0374	1.0284																			
2009	2.9395	1.8807	1.5638	1.4003	1.3108	1.2073	1.1553	1.0951	1.0786	1.0837	1.0708	1.0655																				
2010	2.7021	1.8815	1.4950	1.2696	1.1478	1.1124	1.0896	1.0574	1.0574	1.0504	1.0315																					
2011	2.5938	1.6538	1.3009	1.1647	1.1305	1.0832	1.0513	1.0299	1.0262	1.0153																						
2012	2.7996	1.8102	1.3904	1.2219	1.1462	1.1090	1.0912	1.0743	1.0600																							
2013	2.3937	1.6775	1.4042	1.1958	1.1217	1.0923	1.0802	1.0703																								
2014	2.5380	1.6530	1.2756	1.1649	1.1309	1.0578	1.0458																									
2015	2.1802	1.4965	1.2552	1.1348	1.1010	1.0629																										
2016	2.5547	1.8107	1.4296	1.2490	1.1528																											
2017	2.1447	1.5599	1.2904	1.1639																												
2018	2.5029	1.6418	1.3170																													
2019	2.3956	1.8639																														
2020	2.3235																															
AVERAGES																																
3 year	2.4073	1.6885	1.3457	1.1826	1.1282	1.0710	1.0724	1.0582	1.0479	1.0498	1.0483	1.0517	1.0306	1.0250	1.0197	1.0211	1.0262	1.0300	1.0263	1.0168	1.0094	1.0194	1.0178	1.0267	1.0234	1.0258	1.0193	1.0159	1.0191	1.0240		
4 year	2.3417	1.7191	1.3231	1.1782	1.1266	1.0805	1.0671	1.0580	1.0556	1.0507	1.0510	1.0478	1.0283	1.0255	1.0246	1.0246	1.0269	1.0298	1.0198	1.0165	1.0190	1.0207	1.0240	1.0287	1.0221	1.0210	1.0199	1.0206	1.0213	1.0195		
5 year	2.3843	1.6746	1.3136	1.1817	1.1305	1.0810	1.0716	1.0654	1.0570	1.0568	1.0497	1.0427	1.0285	1.0292	1.0270	1.0257	1.0277	1.0250	1.0186	1.0231	1.0210	1.0254	1.0258	1.0274	1.0190	1.0212	1.0244	1.0226	1.0184	1.0219		
8 year	2.3792	1.6892	1.3329	1.1956	1.1552	1.1050	1.0928	1.0799	1.0661	1.0569	1.0485	1.0471	1.0346	1.0369	1.0292	1.0275	1.0314	1.0289	1.0293	1.0298	1.0285	1.0238	1.0251	1.0260	1.0282	1.0266	1.0258	1.0228	1.0221	1.0231		
All Available	2.5502	1.7381	1.3990	1.2446	1.1767	1.1289	1.1092	1.0950	1.0783	1.0686	1.0655	1.0577	1.0517	1.0480	1.0435	1.0393	1.0385	1.0355	1.0384	1.0331	1.0314	1.0298	1.0274	1.0281	1.0276	1.0282	1.0266	1.0228	1.0221	1.0231		

Policy Year	MEDICAL INCURRED (REPORTED)																															
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30			
1986																					1.0048	0.9958	1.0106	1.0206	1.0007	0.9846	1.0019	1.0035	1.0025			
1987																				1.0320	1.0054	1.0321	1.0135	1.0196	1.0244	1.0129	1.0061	1.0086	1.0004			
1988																			1.0030	1.0088	1.0072	0.9737	1.0049	1.0052	0.9842	1.0031	0.9998	1.0038	1.0005			
1989																						1.0094	1.0566	0.9861	1.0103	0.9886	0.9999	0.9863	1.0007			
1990																			1.0261	1.0162	1.0349	1.0643	1.0199	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865		
1991																			1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9990	
1992																			1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965	1.0008	
1993																			1.0221	1.0123	0.9998	0.9931	0.9882	0.9867	1.0179	0.9982	0.9937	0.9928	1.0010	1.0013	0.9772	0.9956
1994																			1.0142	1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965	1.0008
1995																			1.0221	1.0123	0.9998	0.9931	0.9882	0.9867	1.0179	0.9982	0.9937	0.9928	1.0010	1.0013	0.9772	0.9956
1996																			1.0237	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	0.9844	
1997																			1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898
1998																			1.0237	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	0.9844	
1999																			1.0350	1.0169	1.0034	1.0156	1.0108	1.0151	0.9983	0.9936	0.9896	1.0012	1.0003	0.9904	0.9912	1.0001
2000																			0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944	0.9945
2001																			1.0227	1.0071	1.0030	1.0010	1.0003	0.9713	1.0075	0.9894	1.0035	0.9954	0.9969	0.9988	0.9984	
2002																			1.0216	1.0014	0.9840	1.0177	1.0252	1.0044	0.9885	0.9861	0.9971	1.0085	0.9756	0.9912	0.9965	1.0001
2003																			0.9934	1.0215	0.9920	1.0138	1.0012	0.9884	1.0100	1.0110	0.9901	0.9996	0.9918	0.9950	0.9989	
2004																			1.0211	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901				
2005																			1.0216	1.0014	0.9840	1.0177	1.0252	1.0044	0.9885	0.9861	0.9971	1.0085	0.9756	0.9912	0.9965	1.0001
2006																			1.0139	1.0215	0.9920	1.0138	1.0012	0.9884	1.0100	1.0110	0.9901	0.9996	0.9918	0.9950	0.9989	
2007																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2008																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2009																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2010																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2011																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2012																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2013																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2014																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2015																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2016																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2017																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2018																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
2019																			1.0696	1.0067	1.0301	1.0145	1.0421	1.0180	1.0188	1.0032	1.0058	0.9876	0.9963	0.9891	0.9947	0.9901
AVERAGES																																
3 year	1.1159	1.0454	0.9667	1.0083	0.9974	0.9887	0.9911	0.9980	1.0017	0.9927	0.9975	0.9873	0.9933	0.9898	1.0011	0.9909	1.0004	0.9950	0.9974	0.9986	0.9927	0.9917	0.9983	0.9954	0.9912	0.9868	1.0037	1.0063	0.9954			
4 year	1.1189	1.0197	0.9807	1.0047	1.0020	0.9899	0.9964	1.0024	1.0012	0.9936	0.9974	0.9911	0.9972	0.9915	1.0032	0.9931	0.9942	0.9951	0.9991	0.9990	0.9956	0.9926	0.9927	0.9968	0.9989	0.9923	1.0055	1.0013	0.9967			
5 year	1.1103	1.0200	0.9919	0.9998	1.0016	0.9949	0.9992	0.9996	0.9969	0.9918	0.9897	1.0004	0.9953	0.9973	1.0006	0.9962	0.9960	0.9943	0.9995	0.9981	0.9860	0.9937	0.9928	0.9966	0.9993	0.9920	1.0044	1.0018	0.9974			
8 year	1.1372	1.0500	1.0062	1.0164	1.0093	1.0021	1.0122	1.0033	1.0022	0.9998	1.0032	1.0010	0.9972	0.9944	1.0008	0.9956	0.9951	0.9948	0.9955	1.0007	0.9817	0.9946	0.9983	0.9977	0.9994	0.9956	1.0037	1.0030	0.9983			
All Available	1.1752	1.0839	1.0387	1.0313	1.0218	1.0054	1.0115	1.0078	1.0055	1.0025	1.0086	1.0067	1.0008	1.0078	1.0085	1.0052	1.0011	0.9980	0.9986	1.0073	0.99											

Policy Year	MEDICAL PAID (REPORTED)																																
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30				
1986																						1.0041	1.0036	1.0167	1.0035	1.0024	1.0086	1.0033	1.0034	1.0015			
1987																					1.0130	1.0112	1.0166	1.0186	1.0218	1.0283	1.0092	1.0084	1.0124	1.0085			
1988																				1.0132	1.0080	1.0372	1.0073	1.0067	1.0075	1.0139	1.0048	1.0025	1.0010	1.0020			
1989																				1.0207	1.0343	1.0278	1.0214	1.0167	1.0151	1.0209	1.0222	1.0045	1.0201	1.0037	1.0066		
1990																				1.0135	1.0179	1.0162	1.0137	1.0079	1.0176	1.0082	1.0075	1.0039	1.0060	1.0079	1.0077	1.0171	
1991																				1.0102	1.0126	1.0045	1.0085	1.0052	1.0061	1.0072	1.0088	1.0018	1.0029	1.0060	1.0058	1.0050	1.0057
1992																				1.0193	1.0173	1.0216	1.0210	1.0198	1.0250	1.0165	1.0176	1.0143	1.0069	1.0068	1.0101	1.0051	1.0032
1993																				1.0213	1.0113	1.0175	1.0079	1.0115	1.0111	1.0171	1.0082	1.0064	1.0045	1.0102	1.0063	1.0057	1.0009
1994																				1.0250	1.0132	1.0195	1.0182	1.0115	1.0098	1.0183	1.0044	1.0097	1.0062	1.0047	1.0013	1.0008	1.0084
1995																				1.0149	1.0190	1.0101	1.0131	1.0084	1.0215	1.0103	1.0040	1.0053	1.0028	1.0026	1.0037	1.0014	1.0016
1996																				1.0284	1.0333	1.0172	1.0234	1.0363	1.0222	1.0131	1.0128	1.0080	1.0054	1.0055	1.0063	1.0028	1.0077
1997																				1.0200	1.0117	1.0150	1.0119	1.0133	1.0162	1.0059	1.0138	1.0033	1.0027	1.0083	1.0047	1.0038	
1998																				1.0328	1.0093	1.0119	1.0130	1.0078	1.0078	1.0034	1.0079	1.0079	1.0102	1.0022	1.0024	1.0021	1.0004
1999																				1.0231	1.0237	1.0478	1.0127	1.0127	1.0109	1.0075	1.0094	1.0034	1.0016	1.0067	1.0007	1.0060	1.0004
2000																				1.0411	1.0537	1.0322	1.0306	1.0316	1.0278	1.0164	1.0160	1.0050	1.0034	1.0032	1.0060	1.0034	1.0031
2001																				1.0372	1.0245	1.0229	1.0195	1.0184	1.0163	1.0085	1.0182	1.0078	1.0051	1.0065	1.0040	1.0017	
2002																				1.0559	1.0385	1.0504	1.0337	1.0240	1.0360	1.0672	1.0359	1.0133	1.0112	1.0123	1.0092	1.0115	1.0060
2003																				1.0372	1.0245	1.0229	1.0195	1.0184	1.0163	1.0085	1.0182	1.0078	1.0051	1.0065	1.0040	1.0017	
2004																				1.0578	1.0345	1.0321	1.0304	1.0333	1.0318	1.0250	1.0138	1.0129	1.0176	1.0095	1.0100	1.0043	1.0030
2005																				1.0820	1.0538	1.0452	1.0380	1.0233	1.0221	1.0235	1.0221	1.0145	1.0102	1.0133	1.0114		
2006																				1.1563	1.0807	1.0739	1.0463	1.0104	1.0316	1.0230	1.0128	1.0269	1.0104	1.0061	1.0101	1.0111	
2007																				1.3376	1.1336	1.0634	1.0630	1.0603	1.0402	1.0386	1.0305	1.0273	1.0127	1.0111	1.0040	1.0095	
2008																				1.3869	1.1497	1.0702	1.0509	1.0425	1.0316	1.0242	1.0216	1.0240	1.0073	1.0145	1.0158	1.0062	
2009																				1.4352	1.1484	1.0798	1.0862	1.0491	1.0394	1.0297	1.0149	1.0197	1.0157	1.0063	1.0073		
2010																				1.4420	1.1790	1.1011	1.0551	1.0659	1.0465	1.0314	1.0245	1.0134	1.0192	1.0046			
2011																				1.3999	1.1775	1.1301	1.0572	1.0347	1.0287	1.0250	1.0148	1.0131	1.0177				
2012																				1.3502	1.1140	1.0636	1.0137	1.0394	1.0169	1.0075	1.0043	1.0060					
2013																				1.3516	1.1379	1.0646	1.0452	1.0237	1.0206	1.0047	1.0059						
2014																				1.3671	1.1507	1.0537	1.0441	1.0200	1.0113	1.0093							
2015																				1.3609	1.1145	1.0428	1.0318	1.0217	1.0204								
2016																				1.3712	1.0942	1.0332	1.0218	1.0111									
2017																				1.3704	1.1101	1.0549	1.0418										
2018																				1.3358	1.1090	1.0456											
2019																				1.3167	1.0847												
2020																				1.5415													

AVERAGES																													
3 year	1.3980	1.1013	1.0446	1.0318	1.0176	1.0174	1.0072	1.0083	1.0108	1.0175	1.0085	1.0090	1.0086	1.0114	1.0072	1.0061	1.0070	1.0053	1.0019	1.0038	1.0036	1.0038	1.0034	1.0034	1.0029	1.0081	1.0039	1.0053	1.0098
4 year	1.3911	1.0995	1.0441	1.0348	1.0191	1.0173	1.0116	1.0124	1.0130	1.0150	1.0091	1.0083	1.0098	1.0109	1.0085	1.0059	1.0061	1.0057	1.0020	1.0036	1.0041	1.0035	1.0037	1.0051	1.0039	1.0075	1.0049	1.0049	1.0079
5 year	1.3871	1.1025	1.0460	1.0369	1.0232	1.0196	1.0156	1.0129	1.0152	1.0145	1.0094	1.0087	1.0113	1.0110	1.0083	1.0054	1.0052	1.0066	1.0023	1.0039	1.0038	1.0040	1.0039	1.0055	1.0037	1.0072	1.0080	1.0041	1.0080
8 year	1.3769	1.1144	1.0611	1.0388	1.0332	1.0269	1.0213	1.0174	1.0175	1.0183	1.0178	1.0136	1.0119	1.0121	1.0074	1.0068	1.0066	1.0087	1.0052	1.0058	1.0067	1.0064	1.0063	1.0072	1.0073	1.0068	1.0068	1.0052	1.0069
All Available	1.3834	1.1328	1.0690	1.0497	1.0393	1.0289	1.0275	1.0236	1.0219	1.0219	1.0190	1.0158	1.0136	1.0132	1.0123	1.0106	1.0101	1.0111	1.0103	1.0099	1.0101	1.0087	1.0090	1.0082	1.0089	1.0070	1.0068	1.0052	1.0069

Policy Year	MEDICAL PAID (POST-HB 373)																														
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
1986																						1.0056	1.0056	1.0259	1.0054	1.0037	1.0134	1.0053	1.0067	1.0032	
1987																				1.0176	1.0172	1.0253	1.0282	1.0327	1.0426	1.0141	1.0158	1.0249	1.0191		
1988																				1.0176	1.0121	1.0561	1.0108	1.0099	1.0112	1.0213	1.0090	1.0050	1.0022	1.0045	
1989																		1.0272	1.0511	1.0407	1.0310	1.0239	1.0218	1.0309	1.0401	1.0085	1.0432	1.0079	1.0140		
1990																	1.0175	1.0264	1.0237	1.0199	1.0114	1.0257	1.0123	1.0138	1.0076	1.0131	1.0176	1.0169	1.0372		
1991																1.0131	1.0184	1.0065	1.0123	1.0075	1.0089	1.0108	1.0162	1.0035	1.0065	1.0133	1.0128	1.0110	1.0125		
1992																	1.0244	1.0248	1.0308	1.0297	1.0277	1.0352	1.0237	1.0310	1.0267	1.0143	1.0143	1.0210	1.0105	1.0066	
1993																	1.0266	1.0160	1.0247	1.0111	1.0161	1.0157	1.0247	1.0145	1.0121	1.0095	1.0219	1.0132	1.0119	1.0019	
1994																	1.0308	1.0184	1.0271	1.0251	1.0157	1.0136	1.0260	1.0077	1.0181	1.0130	1.0098	1.0027	1.0017	1.0174	
1995																		1.0263	1.0139	1.0179	1.0115	1.0296	1.0145	1.0069	1.0099	1.0057	1.0054	1.0077	1.0028	1.0032	
1996																		1.0453	1.0231	1.0313	1.0482	1.0296	1.0178	1.0214	1.0142	1.0107	1.0111	1.0127	1.0056	1.0152	
1997																		1.0270	1.0157	1.0200	1.0158	1.0179	1.0223	1.0100	1.0250	1.0067	1.0055	1.0168	1.0094	1.0076	
1998																			1.0386	1.0124	1.0158	1.0172	1.0103	1.0104	1.0047	1.0133	1.0143	1.0206	1.0044	1.0049	1.0042
1999																			1.0313	1.0626	1.0164	1.0164	1.0142	1.0100	1.0155	1.0059	1.0031	1.0133	1.0014	1.0119	1.0009
2000																				1.0698	1.0412	1.0388	1.0398	1.0352	1.0213	1.0254	1.0084	1.0065	1.0061	1.0115	1.0064
2001																				1.0312	1.0290	1.0245	1.0233	1.0212	1.0136	1.0312	1.0148	1.0097	1.0125	1.0076	1.0032
2002																					1.0290	1.0245	1.0233	1.0212	1.0136	1.0312	1.0148	1.0097	1.0125	1.0076	1.0032
2003																						1.0489	1.0634	1.0418	1.0296	1.0447	1.0853	1.0553	1.0216	1.0205	1.0225
2004																							1.0553	1.0216	1.0205	1.0225	1.0166	1.0206	1.0106		
2005																								1.0205	1.0225	1.0166	1.0206	1.0106			
2006																									1.0225	1.0166	1.0206	1.0106			
2007																										1.0206	1.0106				
2008																											1.0206	1.0106			
2009																												1.0206	1.0106		
2010																													1.0206	1.0106	
2011																														1.0206	1.0106
2012																															1.0206
2013																															1.0206
2014																															1.0206
2015																															1.0206
2016																															1.0206
2017																															1.0206
2018																															1.0206
2019																															1.0206

Policy Year	MEDICAL INCURRED - PAID RATIO (REPORTED)																														
	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																						1.0858	1.0774	1.0698	1.0881	1.0736	1.0482	1.0470	1.0444	1.0454	
1987																					1.1778	1.1709	1.1977	1.1918	1.1882	1.1837	1.1769	1.1809	1.1764	1.1669	
1988																					1.1276	1.0970	1.0603	1.0582	1.0567	1.0251	1.0251	1.0223	1.0252	1.0236	
1989																			1.1360												
1990																	1.1407	1.1361	1.1312	1.1175	1.1214	1.1135	1.1073	1.1325	1.1330	1.1161	1.1194	1.1216	1.0878		
1991																	1.1078	1.1082	1.1027	1.0772	1.0993	1.0847	1.0660	1.0540	1.0441	1.0419	1.0448	1.0584	1.0622	1.0561	
1992																	1.2202	1.2317	1.2849	1.2577	1.2516	1.2230	1.1329	1.1192	1.1128	1.1003	1.1172	1.0987	1.0895	1.0874	
1993																	1.2099	1.1966	1.1791	1.1511	1.1237	1.1294	1.1159	1.1018	1.0891	1.0792	1.0739	1.0434	1.0381		
1994																	1.2001	1.2348	1.2600	1.2549	1.2266	1.2095	1.1854	1.1641	1.1452	1.1360	1.1036	1.1075	1.0931	1.0738	
1995																	1.1647	1.1796	1.1829	1.2054	1.1667	1.1655	1.1424	1.1364	1.0741	1.0662	1.0658	1.0530	1.0359		
1996																	1.1772	1.1926	1.2025	1.2298	1.2057	1.2038	1.1614	1.1622	1.1347	1.1224	1.1210	1.1021	1.0897		
1997																	1.1906	1.1938	1.1906	1.1938	1.1657	1.1554	1.1278	1.1254	1.1227	1.1028	1.0881				
1998																	1.1098	1.1081	1.0860	1.0785	1.0669	1.0667	1.0636	1.0521	1.0519	1.0324	1.0342	1.0287	1.0208	1.0158	
1999																	1.1649	1.1221	1.1114	1.0984	1.0881	1.0598	1.0560	1.0412	1.0433	1.0317	1.0278	1.0205	1.0139		
2000																	1.1893	1.1271	1.1211	1.2139	1.1987	1.1910	1.1566	1.1223	1.0918	1.0833	1.0889	1.0590	1.0436	1.0366	1.0362
2001																	1.2206	1.2186	1.1819	1.1751	1.1554	1.1044	1.1342	1.1261	1.1065	1.1005	1.0845	1.0749			
2002																	1.2471	1.2193	1.1876	1.1663	1.2355	1.1714	1.1819	1.1452	1.1334	1.1442	1.1408	1.1029	1.1113	1.1045	
2003																	1.2047	1.2069	1.1882	1.1981	1.1823	1.1730	1.1671	1.1589	1.1253	1.1107	1.0878	1.0780	1.0647		
2004																	1.2471	1.2193	1.1876	1.1663	1.2285	1.2043	1.1568	1.1483	1.1359	1.1358	1.1661	1.1611	1.1318	1.1532	1.1514
2005																	1.2361	1.2232	1.2622	1.2005	1.1744	1.1588	1.1843	1.1593	1.1084	1.1046	1.0829	1.0627	1.0458		
2006																	1.2273	1.1711	1.2025	1.2231	1.1929	1.2020	1.2203	1.1768	1.1508	1.1200	1.1044	1.0835	1.0679	1.0467	
2007																	1.3016	1.2361	1.2781	1.2278	1.2146	1.1890	1.1866	1.1712	1.1204	1.1081	1.0936	1.0636			
2008																	1.4443	1.2463	1.2139	1.2110	1.1674	1.1960	1.1776	1.1816	1.1509	1.1284	1.0834	1.0741	1.0546		
2009																	1.3593	1.2821	1.3315	1.2909	1.3399	1.2081	1.1565	1.1332	1.1232	1.1201	1.1103	1.0983			
2010																	1.6091	1.3683	1.3139	1.2102	1.2032	1.1992	1.1834	1.1686	1.1334	1.1228	1.0951				
2011																	1.4642	1.2752	1.2517	1.1829	1.1774	1.1332	1.1070	1.0917	1.0900						
2012																	1.3795	1.2539	1.2204	1.1749	1.1019	1.0932	1.0646	1.0470	1.0482	1.0741					
2013																	1.3843	1.2239	1.1667	1.1487	1.0937	1.0945	1.0797	1.0611							
2014																	1.7899	1.4537	1.3366	1.3128	1.2951	1.2508	1.1949								
2015																	1.8631	1.4644	1.2615	1.1370	1.1330	1.1035									
2016																	1.7391	1.4316	1.3404	1.2727	1.2092										
2017																	1.6961	1.3107	1.3296	1.2320											
2018																	1.7508	1.3341	1.1897												
2019																	1.9277	1.6422													
2020																	1.6011														
AVERAGES																															
3 year	1.7599	1.4290	1.2866	1.2139	1.2124	1.1496	1.1131	1.0666	1.0905	1.1057	1.0963	1.0887	1.0672	1.0674	1.0804	1.0956	1.1108	1.0868	1.0743	1.0459	1.0285	1.0458	1.0687	1.0806	1.0785	1.0676	1.0720	1.0620	1.0904	1.0783	
4 year	1.7439	1.4297	1.2803	1.2386	1.1828	1.1355	1.1116	1.0921	1.0987	1.1114	1.0992	1.0926	1.0766	1.0908	1.0880	1.1069	1.1082	1.0799	1.0637	1.0430	1.0520	1.0646	1.0681	1.0863	1.0787	1.0800	1.0652	1.0764	1.0922	1.0647	
5 year	1.7430	1.4366	1.2916	1.2206	1.1666	1.1350	1.1259	1.1003	1.1091	1.1132	1.1034	1.0958	1.0945	1.0977	1.0992	1.1068	1.1043	1.0726	1.0574	1.0594	1.0661	1.0665	1.0816	1.0869	1.0830	1.0724	1.0754	1.0845	1.0788	1.0851	
8 year	1.7190	1.3893	1.2621	1.2089	1.1942	1.1598	1.1441	1.1363	1.1316	1.1311	1.1231	1.1204	1.1101	1.1098	1.0967	1.0921	1.0976	1.0914	1.0928	1.0950	1.0951	1.0908	1.0869	1.0886	1.0959	1.0848	1.0898	1.0841	1.0878	1.0785	
All Available	1.6066	1.3439	1.2584	1.2298	1.2100	1.1908	1.1774	1.1716	1.1609	1.1527	1.1382	1.1345	1.1277	1.1280	1.1346	1.1435	1.1415	1.1313	1.1240	1.1133	1.1165	1.1042	1.1006	1.1033	1.1000	1.0935	1.0852	1.0841	1.0878	1.0785	

[illegible]