PENNSYLVANIA COMPENSATION RATING BUREAU

Summary of Material for Modification of Experience April 1, 2023 Loss Cost Revision

PENNSYLVANIA 2023 LOSS COST FILING

EFFECTIVE DATE - April 1, 2023

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EXHIBIT I

INDICATED CHANGE IN LOSS COSTS

		Indemnity	<u>Medical</u>	<u>Total</u>
(1)	Policy Year 2018 Ratio of Loss to Expected Loss Policy Year 2019 Ratio of Loss to Expected Loss Policy Year 2020 Ratio of Loss to Expected Loss Weighted Average (2018 - 40%; 2019 - 40%; 2020 - 20%)	0.5835	0.6433	1.2268
(2)		0.5292	0.5554	1.0846
(3)		0.4752	0.5044	0.9796
(4)		0.5401	0.5804	1.1205
(5)	Policy Year 2018 Ratio Trended to 4/1/2024 + Policy Year 2019 Ratio Trended to 4/1/2024 + Policy Year 2020 Ratio Trended to 4/1/2024 + Weighted Average (2018 - 40%; 2019 - 40%; 2020 - 20%)	0.4843	0.5486	1.0329
(6)		0.4552	0.4883	0.9435
(7)		0.4234	0.4570	0.8804
(8)		0.4605	0.5062	0.9667
(9)	Indicated Change in Loss Costs	0.4605	0.5062	0.9667 -3.33%

CHANGES IN MANUAL LOSS COST LEVEL BY INDUSTRY GROUP

	Mfg.	Cont.	<u>Other</u>	<u>Total</u>
(10) Current Collectible Premium Ratio(11) Anticipated Collectible Premium Ratio	1.0336 1.0318	1.1350 1.1426	0.9984 1.0027	
(12) Final Indicated Change in Manual Loss Cost Level (9T) * (11) / (10)	0.9650	0.9732	0.9709	0.9703

⁺ Refer to pages 20 and 21

EXHIBIT II

CALCULATION OF EMPLOYER ASSESSMENT FACTOR AND LOADING FOR LOSS BASED ASSESSMENTS

(1)	2021 PCRB Member Paid Loss*	1,998,306,401
(2)	2022/2023 Fiscal Year Membership Assessment Amount	
	 a. Administration Fund b. Subsequent Injury Fund c. Supersedeas Fund d. Uninsured Employers Guaranty Fund e. Total 	56,710,227 104,672 23,397,626 5,034,938 85,247,463
(3)	2021 Employer Assessment Premium Base	2,947,335,293
(4)	2022/2023 Fiscal Year Membership Assessment Rate	
	 a. Administration Fund (2a) / (3) b. Subsequent Injury Fund (2b) / (3) c. Supersedeas Fund (2c) / (3) d. Uninsured Employers Guaranty Fund (2d) / (3) e. Employer Assessment Factor (4a) + (4b) + (4c) + (4d) 	0.0193 0.0000 0.0079 0.0017 0.0289
(5)	2022/2023 Fiscal Year Budget for the Office of Small Business Advocate	350,000
(6)	2022/2023 Fiscal Year Membership Assessment Rate for the Office of Small Business Advocate (5) / (1)	0.0002
(7)	Merit Rating Plan Increment Factor	0.0035
(8)	Certified Safety Committee Program Increment Factor	0.0108
(9)	Overall Adjustment for the Office of Small Business Advocate, Merit Rating Plan and Certified Safety Committee Program (6) + (7) + (8)	0.0145

^{*} Loss payments on deductible policies have been adjusted to a first dollar basis.

(1)	Standard Earned Premium Reported (Table I)			1,249,790,654
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9979
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0062
(5)	Factor to Remove Loss Based Assessments			0.9866
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,238,082,883
(7)	Loss Cost Change to 04/1/22 Level			0.8768
(8)	Expected Loss at Current Level (6) * (7)			1,085,551,072
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	207,205,291	346,041,543	553,246,834
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	2.5711	1.5870	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0000	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	532,745,524	549,167,929	1,081,913,453
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	532,745,524	549,167,929	1,081,913,453
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.4908	0.5059	0.9967
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	346,202,515	488,926,226	835,128,741
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.4411	1.1165	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0000	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	498,912,444	545,886,131	1,044,798,575
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	498,912,444	545,886,131	1,044,798,575
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.4596	0.5029	0.9625
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	515,828,984	547,527,030	1,063,356,014
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.4752	0.5044	0.9796
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.5188	0.5188	
(26)	Severity Ratio * (24) / (25)	0.9160	0.9723	1.8883

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,400,992,351
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9979
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0062
(5)	Factor to Remove Loss Based Assessments			0.9866
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,387,868,155
(7)	Loss Cost Change to 04/1/22 Level			0.7784
(8)	Expected Loss at Current Level (6) * (7)			1,080,316,572
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	404,045,348	472,537,832	876,583,180
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.4341	1.2885	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0000	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	579,441,434	608,864,997	1,188,306,431
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	579,441,434	608,864,997	1,188,306,431
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.5364	0.5636	1.1000
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	514,478,165	554,045,233	1,068,523,398
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0961	1.0669	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0000	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	563,919,517	591,110,859	1,155,030,376
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	563,919,517	591,110,859	1,155,030,376
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.5220	0.5472	1.0692
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	571,680,476	599,987,928	1,171,668,404
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.5292	0.5554	1.0846
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.5501	0.5501	
(26)	Severity Ratio * (24) / (25)	0.9620	1.0096	1.9716

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,726,063,046
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9992
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0063
(5)	Factor to Remove Loss Based Assessments			0.9864
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,711,944,245
(7)	Loss Cost Change to 04/1/22 Level			0.6136
(8)	Expected Loss at Current Level (6) * (7)			1,050,448,989
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	518,476,721	553,149,391	1,071,626,112
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.2001	1.2195	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0010	1.0000	
(11)		622,870,819	674,565,682	1,297,436,501
` ,	Benefit Level Factor	1.0000	1.0000	1,297,430,301
` ,	Adjusted Losses (12) * (13)	622,870,819	674,565,682	1,297,436,501
	Policy Year Ratio of Losses to	022,070,019	074,303,002	1,297,430,301
(13)	Expected Losses (14) / (8)	0.5930	0.6422	1.2352
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	584,517,832	640,776,864	1,225,294,696
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0306	1.0564	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0009	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	602,959,616	676,916,679	1,279,876,295
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	602,959,616	676,916,679	1,279,876,295
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.5740	0.6444	1.2184
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	612,915,218	675,741,181	1,288,656,399
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.5835	0.6433	1.2268
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.6200	0.6200	
(26)	Severity Ratio * (24) / (25)	0.9411	1.0375	1.9786

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,578,633,946
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0001
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0068
(5)	Factor to Remove Loss Based Assessments			0.9863
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,567,751,066
(7)	Loss Cost Change to 04/1/22 Level			0.6347
(8)	Expected Loss at Current Level (6) * (7)			995,051,602
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	525,308,232	531,011,665	1,056,319,897
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.1224	1.1909	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.1224	1.0000	
(11)		592,990,440	632,381,792	1,225,372,232
` ,	Benefit Level Factor	1.0000	1.0000	1,223,372,232
` ,	Adjusted Losses (12) * (13)	592,990,440	632,381,792	1,225,372,232
	Policy Year Ratio of Losses to	392,990,440	032,301,792	1,223,372,232
(13)	Expected Losses (14) / (8)	0.5959	0.6355	1.2314
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	566,785,145	563,711,736	1,130,496,881
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0203	1.0636	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0053	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	581,367,492	599,563,802	1,180,931,294
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	581,367,492	599,563,802	1,180,931,294
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.5843	0.6025	1.1868
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	587,178,966	615,972,797	1,203,151,763
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.5901	0.6190	1.2091
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.6431	0.6431	
(26)	Severity Ratio * (24) / (25)	0.9175	0.9625	1.8800

 $^{^{\}star}\,$ Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,508,559,313
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0001
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0078
(5)	Factor to Remove Loss Based Assessments			0.9853
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,498,127,080
(7)	Loss Cost Change to 04/1/22 Level			0.6061
(8)	Expected Loss at Current Level (6) * (7)			908,014,823
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	500,181,372	493,950,563	994,131,935
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0944	1.1784	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0109	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	553,363,777	582,071,343	1,135,435,120
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	553,363,777	582,071,343	1,135,435,120
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.6094	0.6410	1.2504
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	525,466,589	524,058,212	1,049,524,801
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0206	1.0694	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0104	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	541,854,220	560,427,852	1,102,282,072
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	541,854,220	560,427,852	1,102,282,072
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.5967	0.6172	1.2139
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	547,608,999	571,249,598	1,118,858,597
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.6031	0.6291	1.2322
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.6796	0.6796	
(26)	Severity Ratio * (24) / (25)	0.8874	0.9256	1.8130

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,501,699,960
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0000
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0076
(5)	Factor to Remove Loss Based Assessments			0.9853
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,490,870,120
(7)	Loss Cost Change to 04/1/22 Level			0.5905
(8)	Expected Loss at Current Level (6) * (7)			880,358,806
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	536,301,231	502,127,678	1,038,428,909
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0738	1.1629	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0137	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	583,754,323	583,924,277	1,167,678,600
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	583,754,323	583,924,277	1,167,678,600
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.6631	0.6633	1.3264
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	556,797,387	535,987,885	1,092,785,272
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0142	1.0651	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0132	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	572,140,930	570,880,696	1,143,021,626
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	572,140,930	570,880,696	1,143,021,626
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.6499	0.6485	1.2984
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	577,947,627	577,402,487	1,155,350,114
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.6565	0.6559	1.3124
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.7265	0.7265	
(26)	Severity Ratio * (24) / (25)	0.9037	0.9028	1.8065

 $^{^{\}star}\,$ Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,508,998,014
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9999
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0066
(5)	Factor to Remove Loss Based Assessments			0.9857
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,497,086,586
(7)	Loss Cost Change to 04/1/22 Level			0.5568
(8)	Expected Loss at Current Level (6) * (7)			833,577,811
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	568,709,299	552,391,367	1,121,100,666
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0618	1.1526	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0147	0.9981	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	612,716,091	635,468,099	1,248,184,190
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	612,716,091	635,468,099	1,248,184,190
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.7350	0.7623	1.4973
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	585,207,812	585,471,379	1,170,679,191
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0110	1.0627	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level:	1.0143	0.9982	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	600,081,737	621,057,259	1,221,138,996
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	600,081,737	621,057,259	1,221,138,996
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.7199	0.7451	1.4650
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	606,398,914	628,262,679	1,234,661,593
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.7275	0.7537	1.4812
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.7882	0.7882	
(26)	Severity Ratio * (24) / (25)	0.9230	0.9563	1.8793

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,508,842,537
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0000
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0067
(5)	Factor to Remove Loss Based Assessments			0.9853
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,496,623,191
(7)	Loss Cost Change to 04/1/22 Level			0.5303
(8)	Expected Loss at Current Level (6) * (7)			793,659,278
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	569,057,073	542,122,345	1,111,179,418
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0536	1.1427	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0154	0.9936	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	608,762,537	615,515,162	1,224,277,699
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	608,762,537	615,515,162	1,224,277,699
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.7670	0.7755	1.5425
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	582,321,568	569,796,522	1,152,118,090
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0088	1.0594	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0150	0.9939	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	596,258,640	599,963,654	1,196,222,294
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	596,258,640	599,963,654	1,196,222,294
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.7513	0.7559	1.5072
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	602,510,589	607,739,408	1,210,249,997
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.7592	0.7657	1.5249
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.8619	0.8619	
(26)	Severity Ratio * (24) / (25)	0.8809	0.8884	1.7693

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,532,500,804
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0000
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0067
(5)	Factor to Remove Loss Based Assessments			0.9858
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,520,861,246
(7)	Loss Cost Change to 04/1/22 Level			0.5062
(8)	Expected Loss at Current Level (6) * (7)			769,859,963
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	557,079,395	524,958,343	1,082,037,738
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0490	1.1332	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0154	0.9922	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	593,351,802	590,215,203	1,183,567,005
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	593,351,802	590,215,203	1,183,567,005
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.7707	0.7667	1.5374
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	577,188,716	569,561,864	1,146,750,580
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0099	1.0527	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0148	0.9928	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	591,543,851	595,241,758	1,186,785,609
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	591,543,851	595,241,758	1,186,785,609
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.7684	0.7732	1.5416
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	592,447,827	592,728,481	1,185,176,308
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.7696	0.7699	1.5395
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.8798	0.8798	
(26)	Severity Ratio * (24) / (25)	0.8748	0.8751	1.7499

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

(1)	Standard Earned Premium Reported (Table I)			1,637,199,877
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0000
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0057
(5)	Factor to Remove Loss Based Assessments			0.9862
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,623,809,776
(7)	Loss Cost Change to 04/1/22 Level			0.4876
(8)	Expected Loss at Current Level (6) * (7)			791,769,647
Losse	es - Paid-to-20th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	614,693,645	584,862,105	1,199,555,750
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0445	1.1248	
(11)	Adjustment to Post-HB 1840 & HB 1846 Loss Levels	1.0156	0.9917	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	652,032,791	652,365,108	1,304,397,899
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	652,032,791	652,365,108	1,304,397,899
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.8235	0.8239	1.6474
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	628,031,147	613,175,407	1,241,206,554
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0090	1.0513	
(18)	Adjustment to Post-HB 1840 & HB 1846 Loss Level	1.0152	0.9920	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	643,329,331	639,502,117	1,282,831,448
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	643,329,331	639,502,117	1,282,831,448
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.8125	0.8077	1.6202
Losse	es - Average of Incurred and Paid-to-20th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	647,681,061	645,933,613	1,293,614,674
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.8180	0.8158	1.6338
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.9383	0.9383	
(26)	Severity Ratio * (24) / (25)	0.8718	0.8694	1.7412

^{*} Severity Ratio represents loss ratio adjusted to a common level of claim frequency.

POLICY YEARS 2011 - 2016 PREMIUM ON-LEVEL FACTORS

POLICY YEAR	(1) LOSS COST DATE	(2) LOSS COST CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST to 04/01/22 LC LEVEL
12/11		011/11102	<u> </u>	011 22 722	(0) (1)	
2011	4/01/10 4/01/11 4/01/12	BASE 1.0087 0.4864	1.0000 1.0087 0.4906	0.2923 0.7077	0.2923 0.7139	
	to 04/01/22	0.4004	0.4300	1.0000	1.0062	0.4876
2012	4/01/11 4/01/12 4/01/13	BASE 0.9434 0.5156	1.0000 0.9434 0.4864	0.3083 0.6917	0.3083 0.6525	
	to 04/01/22	0.5150	0.4004	1.0000	0.9608	0.5062
2013	4/01/12 4/01/13 4/01/14	BASE 0.9599 0.5371	1.0000 0.9599 0.5156	0.3067 0.6933	0.3067 0.6655	
	to 04/01/22	0.007 1	0.0100	1.0000	0.9722	0.5303
2014	4/01/13 4/01/14 4/01/15	BASE 0.9485 0.5663	1.0000 0.9485 0.5371	0.3118 0.6882	0.3118 0.6528	
	to 04/01/22			1.0000	0.9646	0.5568
2015	4/01/14 4/01/15 4/01/16	BASE 0.9401 0.6023	1.0000 0.9401 0.5662	0.3140 0.6860	0.3140 0.6449	
	to 04/01/22	0.0020	0.0002	1.0000	0.9589	0.5905
2016	4/01/15 4/01/16 4/01/17	BASE 0.9910 0.6078	1.0000 0.9910 0.6023	0.3074 0.6926	0.3074 0.6864	
	to 04/01/22	0.0076	0.0023	1.0000	0.9938	0.6061

POLICY YEARS 2017 - 2021 PREMIUM ON-LEVEL FACTORS

POLICY YEAR	(1) LOSS COST DATE	(2) LOSS COST CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST to 04/01/22 LC LEVEL
2017	4/01/16 4/01/17 2/01/18	BASE 0.9379 0.6480	1.0000 0.9379 0.6078	0.3177 0.6823	0.3177 0.6399	
	to 04/01/22			1.0000	0.9576	0.6347
2018	4/01/17 2/01/18 4/01/18 1/01/19	BASE 1.0606 1.0070 0.6068	1.0000 1.0606 1.0680 0.6481	0.1579 0.1353 0.7068	0.1579 0.1435 0.7549	
	to 04/01/22	0.0000	0.0401	1.0000	1.0563	0.6136
2019	1/01/19 4/01/19 4/01/20 to 04/01/22	BASE 0.8705 0.8175	1.0000 0.8705 0.7116	0.3375 0.6625 1.0000	0.3375 0.5767 0.9142	0.7784
2020	4/01/19 4/01/20 4/01/21	BASE 0.8992 0.9092	1.0000 0.8992 0.8176	0.3303 0.6697	0.3303 0.6022	
	to 04/01/22			1.0000	0.9325	0.8768
2021 *	4/01/20 4/01/21 4/01/22	BASE 0.9698 0.9375	1.0000 0.9698 0.9092	0.3140 0.6860	0.3140 0.6653	
	170 1722	0.0070	0.0002	1.0000	0.9793	0.9284

DEVELOPMENT FACTORS

PREMIUM

Reports <u>in Ratio</u>	Policy <u>Year</u>	2020-2021 <u>Ratio</u>	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Unweighted <u>Average</u>	Selected <u>Average</u>	Cumulative <u>Average</u>
2nd to 1st	2019	0.9957	2018	1.0123	2017	1.0128	2016	1.0088	1.0074	1.0000	0.9979
3rd to 2nd	2018	0.9990	2017	0.9977	2016	0.9990	2015	0.9991	0.9987	0.9987	0.9979
4th to 3rd	2017	0.9995	2016	0.9998	2015	0.9990	2014	0.9981	0.9991	0.9991	0.9992
5th to 4th	2016	0.9999	2015	0.9999	2014	1.0003	2013	1.0000	1.0000	1.0000	1.0001
6th to 5th	2015	0.9999	2014	1.0001	2013	1.0001	2012	1.0001	1.0001	1.0001	1.0001
7th to 6th	2014	0.9999	2013	1.0000	2012	1.0001	2011	1.0004	1.0001	1.0001	1.0000
8th to 7th	2013	1.0000	2012	1.0000	2011	0.9996	2010	1.0000	0.9999	0.9999	0.9999
9th to 8th	2012	1.0000	2011	1.0000	2010	1.0000	2009	1.0000	1.0000	1.0000	1.0000
10th to 9th	2011	1.0000	2010	1.0000	2009	1.0000	2008	1.0000	1.0000	1.0000	1.0000
11th to 10th	2010	1.0000	2009	1.0000	2008	1.0000	2007	1.0000	1.0000	1.0000	1.0000
12th to 11th	2009	1.0000	2008	1.0000	2007	1.0000	2006	1.0000	1.0000	1.0000	1.0000
13th to 12th	2008	1.0000	2007	1.0000	2006	1.0000	2005	1.0000	1.0000	1.0000	1.0000
14th to 13th	2007	1.0000	2006	1.0000	2005	1.0000	2004	1.0000	1.0000	1.0000	1.0000
15th to 14th	2006	1.0000	2005	1.0000	2004	1.0000	2003	1.0000	1.0000	1.0000	1.0000
16th to 15th	2005	1.0000	2004	1.0000	2003	1.0000	2002	0.9999	1.0000	1.0000	1.0000
17th to 16th	2004	1.0000	2003	1.0000	2002	1.0001	2001	1.0001	1.0000	1.0000	1.0000
18th to 17th	2003	1.0000	2002	1.0000	2001	1.0000	2000	1.0001	1.0000	1.0000	1.0000
19th to 18th	2002	1.0000	2001	1.0000	2000	1.0000	1999	1.0000	1.0000	1.0000	1.0000
20th to 19th	2001	1.0000	2000	1.0000	1999	1.0000	1998	1.0000	1.0000	1.0000	1.0000

Policy <u>Year</u>	Present <u>Valuation</u>	Premium <u>Development Factor</u>
2002	Nineteenth	1.0000
2003	Eighteenth	1.0000
2004	Seventeenth	1.0000
2005	Sixteenth	1.0000
2006	Fifteenth	1.0000
2007	Fourteenth	1.0000
2008	Thirteenth	1.0000
2009	Twelfth	1.0000
2010	Eleventh	1.0000
2011	Tenth	1.0000
2012	Ninth	1.0000
2013	Eighth	1.0000
2014	Seventh	0.9999
2015	Sixth	1.0000
2016	Fifth	1.0001
2017	Fourth	1.0001
2018	Third	0.9992
2019	Second	0.9979
2020	First	0.9979

REPORTED DEVELOPMENT FACTORS

INDEMNITY LOSSES PAID METHOD

								OD						
Reports in Ratio		Policy <u>Year</u>	2020-2021 Ratio	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	2 Year Average	3 Year Average	5 Year <u>Average</u>
2nd to 1st	а	2019	1.7759	2018	1.8115	2017	1.8327	2016	1.7967	2015	1.7865	1.7937	1.8067	1.8007
	a	2018	1.1966	2017	1.1950	2016	1.2209	2015	1.2113	2014	1.2311	1.1958	1.2042	1.2110
	а	2017	1.0678	2016	1.0719	2015	1.0705	2014	1.0825	2013	1.0815	1.0699	1.0701	1.0749
	a	2016	1.0221	2015	1.0296	2014	1.0376	2013	1.0351	2012	1.0359	1.0259	1.0298	1.0320
	а	2015	1.0209	2014	1.0182	2013	1.0134	2012	1.0259	2011	1.0226	1.0195	1.0175	1.0202
	а	2014	1.0115	2013	1.0113	2012	1.0148	2011	1.0159	2010	1.0167	1.0114	1.0126	1.0141
8th to 7th	а	2013	1.0046	2012	1.0110	2011	1.0114	2010	1.0097	2009	1.0132	1.0078	1.0090	1.0100
	а	2012	1.0047	2011	1.0042	2010	1.0104	2009	1.0067	2008	1.0068	1.0044	1.0064	1.0066
10th to 9th	а	2011	1.0042	2010	1.0048	2009	1.0055	2008	1.0081	2007	1.0076	1.0045	1.0048	1.0060
11th to 10th	а	2010	1.0049	2009	1.0038	2008	1.0050	2007	1.0069	2006	1.0072	1.0044	1.0046	1.0056
12th to 11th	а	2009	1.0042	2008	1.0034	2007	1.0052	2006	1.0079	2005	1.0050	1.0038	1.0043	1.0051
13th to 12th		2008	1.0034	2007	1.0040	2006	1.0051	2005	1.0059	2004	1.0061	1.0037	1.0042	1.0049
14th to 13th		2007	1.0027	2006	1.0031	2005	1.0049	2004	1.0054	2003	1.0042	1.0029	1.0036	1.0041
15th to 14th		2006	1.0032	2005	1.0031	2004	1.0077	2003	1.0039	2002	1.0033	1.0032	1.0047	1.0043
16th to 15th		2005	1.0028	2004	1.0048	2003	1.0038	2002	1.0037	2001	1.0029	1.0038	1.0038	1.0036
17th to 16th		2004	1.0024	2003	1.0020	2002	1.0048	2001	1.0019	2000	1.0022	1.0022	1.0031	1.0027
18th to 17th		2003	1.0019	2002	1.0023	2001	1.0024	2000	1.0015	1999	1.0016	1.0021	1.0022	1.0019
19th to 18th		2002	1.0021	2001	1.0016	2000	1.0018	1999	1.0015	1998	1.0016	1.0019	1.0018	1.0017
20th to 19th		2001	1.0013	2000	1.0008	1999	1.0010	1998	1.0017	1997	1.0020	1.0011	1.0011	1.0014
	а	2000	1.0008	1999	1.0018	1998	1.0009	1997	1.0016	1996	1.0029	1.0013	1.0012	1.0016
22nd to 21st		1999	1.0016	1998 1997	1.0009	1997	1.0026	1996	1.0022	1995	1.0030	1.0013	1.0017	1.0021
23rd to 22nd		1998 1997	1.0009 1.0011	1997	1.0018 1.0019	1996 1995	1.0027	1995 1994	1.0027 1.0042	1994 1993	1.0041	1.0014 1.0015	1.0018 1.0021	1.0025 1.0029
24th to 23rd 25th to 24th	a	1997	1.0011	1995	1.0019	1995	1.0033 1.0045	1994	1.0042	1993	1.0041 1.0033	1.0013	1.0021	1.0029
	a a	1995	1.0019	1993	1.0023	1994	1.0043	1993	1.0035	1992	1.0033	1.0021	1.0029	1.0031
27th to 26th		1995	1.0022	1994	1.0026	1993	1.0032	1992	1.0037	1991	1.0031	1.0023	1.0027	1.0030
28th to 27th		1993	1.0030	1993	1.0036	1991	1.0039	1990	1.0027	1989	1.0024	1.0030	1.0033	1.0030
29th to 28th		1993	1.0031	1991	1.0030	1990	1.0030	1989	1.0027	1988	1.0020	1.0033	1.0032	1.0030
30th to 29th		1991	1.0031	1990	1.0021	1989	1.0020	1988	1.0022	1987	1.0015	1.0023	1.0027	1.0018
3001 to 2301	a	1331	1.0010	1330	1.0021	1303	1.0020	1300	1.0013	1301	1.0013	1.0013	1.0020	1.0010
						IN	CURRED ME	THOD						
Reports		Policy	2020-2021	Policy	2019-2020	Policy	2018-2019	Policy	2017-2018	Policy	2016-2017	2 Year	3 Year	5 Year
Reports in Ratio		Policy <u>Year</u>	2020-2021 <u>Ratio</u>	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	2 Year <u>Average</u>	3 Year <u>Average</u>	5 Year <u>Average</u>
in Ratio	b													
in Ratio 2nd to 1st	b b	<u>Year</u> 2019 2018	Ratio 1.3149 1.0574	<u>Year</u> 2018 2017	Ratio 1.3218 1.0728	<u>Year</u> 2017 2016	Ratio 1.3533 1.0865	<u>Year</u> 2016 2015	Ratio 1.3301 1.0797	<u>Year</u> 2015 2014	Ratio 1.3372 1.0864	1.3183 1.0651	1.3300 1.0722	<u>Average</u>
in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd	b b	<u>Year</u> 2019 2018 2017	Ratio 1.3149 1.0574 1.0116	<u>Year</u> 2018 2017 2016	Ratio 1.3218 1.0728 1.0101	<u>Year</u> 2017 2016 2015	Ratio 1.3533 1.0865 1.0219	<u>Year</u> 2016 2015 2014	Ratio 1.3301 1.0797 1.0173	<u>Year</u> 2015 2014 2013	Ratio 1.3372 1.0864 1.0105	1.3183 1.0651 1.0108	1.3300 1.0722 1.0145	1.3314 1.0766 1.0143
in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th	b b b	Year 2019 2018 2017 2016	Ratio 1.3149 1.0574 1.0116 0.9999	Year 2018 2017 2016 2015	Ratio 1.3218 1.0728 1.0101 1.0004	Year 2017 2016 2015 2014	Ratio 1.3533 1.0865 1.0219 1.0049	Year 2016 2015 2014 2013	Ratio 1.3301 1.0797 1.0173 0.9977	Year 2015 2014 2013 2012	Ratio 1.3372 1.0864 1.0105 1.0050	1.3183 1.0651 1.0108 1.0001	1.3300 1.0722 1.0145 1.0017	1.3314 1.0766 1.0143 1.0016
in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th	b b b	Year 2019 2018 2017 2016 2015	Ratio 1.3149 1.0574 1.0116 0.9999 1.0116	Year 2018 2017 2016 2015 2014	Ratio 1.3218 1.0728 1.0101 1.0004 1.0016	Year 2017 2016 2015 2014 2013	Ratio 1.3533 1.0865 1.0219 1.0049 0.9982	Year 2016 2015 2014 2013 2012	Ratio 1.3301 1.0797 1.0173 0.9977 1.0035	Year 2015 2014 2013 2012 2011	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078	1.3183 1.0651 1.0108 1.0001 1.0066	1.3300 1.0722 1.0145 1.0017 1.0038	1.3314 1.0766 1.0143 1.0016 1.0045
in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th	b b b b	Year 2019 2018 2017 2016 2015 2014	Ratio 1.3149 1.0574 1.0116 0.9999 1.0116 1.0057	Year 2018 2017 2016 2015 2014 2013	Ratio 1.3218 1.0728 1.0101 1.0004 1.0016 1.0011	Year 2017 2016 2015 2014 2013 2012	Ratio 1.3533 1.0865 1.0219 1.0049 0.9982 1.0048	Year 2016 2015 2014 2013 2012 2011	Ratio 1.3301 1.0797 1.0173 0.9977 1.0035 1.0001	Year 2015 2014 2013 2012 2011 2010	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068	1.3183 1.0651 1.0108 1.0001 1.0066 1.0034	1.3300 1.0722 1.0145 1.0017 1.0038 1.0038	1.3314 1.0766 1.0143 1.0016 1.0045 1.0037
in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th	b b b b	Year 2019 2018 2017 2016 2015 2014 2013	Ratio 1.3149 1.0574 1.0116 0.9999 1.0116 1.0057 1.0021	Year 2018 2017 2016 2015 2014 2013 2012	Ratio 1.3218 1.0728 1.0101 1.0004 1.0016 1.0011 1.0030	Year 2017 2016 2015 2014 2013 2012 2011	Ratio 1.3533 1.0865 1.0219 1.0049 0.9982 1.0048 1.0027	Year 2016 2015 2014 2013 2012 2011 2010	Ratio 1.3301 1.0797 1.0173 0.9977 1.0035 1.0001 1.0021	Year 2015 2014 2013 2012 2011 2010 2009	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043	1.3183 1.0651 1.0108 1.0001 1.0066 1.0034 1.0025	1.3300 1.0722 1.0145 1.0017 1.0038 1.0038 1.0026	1.3314 1.0766 1.0143 1.0016 1.0045 1.0037 1.0028
in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th	b b b b b	Year 2019 2018 2017 2016 2015 2014 2013 2012	Ratio 1.3149 1.0574 1.0116 0.9999 1.0116 1.0057 1.0021 0.9973	Year 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.3218 1.0728 1.0101 1.0004 1.0016 1.0011 1.0030 1.0008	Year 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.3533 1.0865 1.0219 1.0049 0.9982 1.0048 1.0027 1.0017	Year 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.3301 1.0797 1.0173 0.9977 1.0035 1.0001 1.0021 1.0029	Year 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015	1.3183 1.0651 1.0108 1.0001 1.0066 1.0034 1.0025 0.9991	1.3300 1.0722 1.0145 1.0017 1.0038 1.0038 1.0026 1.0000	1.3314 1.0766 1.0143 1.0016 1.0045 1.0037 1.0028 1.0009
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in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th	b b b b b b b b b b b b b	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.3149 1.0574 1.0116 0.9999 1.0116 1.0057 1.0021 0.9973 1.0009 1.0024	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.3218 1.0728 1.0101 1.0004 1.0016 1.0011 1.0030 1.0008 1.0011 1.0004	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.3533 1.0865 1.0219 1.0049 0.9982 1.0048 1.0027 1.0017 1.0018 0.9990	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.3301 1.0797 1.0173 0.9977 1.0035 1.0001 1.0021 1.0029 0.9995 1.0022	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011	Average 1.3183 1.0651 1.0108 1.0001 1.0066 1.0034 1.0025 0.9991 1.0010 1.0014	Average 1.3300 1.0722 1.0145 1.0017 1.0038 1.0038 1.0026 1.0000 1.0013 1.0006	1.3314 1.0766 1.0143 1.0016 1.0045 1.0037 1.0028 1.0009 1.0013 1.0010
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in Ratio 2nd to 1st 3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd 24th to 23rd 24th to 23rd 25th to 24th 26th to 25th 27th to 26th 27th to 26th 28th to 27th	6 b b b b b b b b b b b b b b b b b b b	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2019 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	Ratio 1.3149 1.0574 1.0116 0.9999 1.0116 1.0057 1.0021 0.9973 1.0009 1.0024 1.0036 1.0013 0.9996 0.9996 1.0005 0.9996 1.0003 0.9994 0.9983 0.9994 0.9983 0.9994 1.0004 1.0001 1.0005 0.9999	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.3218 1.0728 1.0101 1.0004 1.0016 1.0011 1.0008 1.0011 1.0007 1.0020 1.0012 1.0004 0.9989 0.9999 1.0003 1.0008 1.0007 1.0005 0.9989 1.0004 1.0007 1.0005 1.0005 1.0005 1.0005 1.00003 1.0009	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.3533 1.0865 1.0219 1.0049 0.9982 1.0048 1.0027 1.0017 1.0018 0.9990 1.0009 0.9999 1.0003 0.9979 0.9995 1.0001 1.0004 0.9994 1.0011 1.0011 0.9996 1.0004 0.9991 1.0004 0.9991 1.0004 0.9991 1.0004 0.9991 1.0004	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990	Ratio 1.3301 1.0797 1.0173 0.9977 1.0035 1.0001 1.0029 0.9995 1.0022 1.0026 1.0020 1.0005 0.9993 1.0011 1.0009 1.0007 1.0007 0.9996 1.0002 0.9999 1.0000 1.0004 1.0004 1.0005 1.0004 1.0005 1.0007 1.0008	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.3372 1.0864 1.0105 1.0058 1.0078 1.0068 1.0015 1.0033 1.0011 1.0001 1.0016 1.0014 1.0001 1.0001 1.0006 0.9999 1.0004 0.9998 0.9998 1.0009 0.9998 1.0000 0.9995 1.0000 0.9995 1.0000	Average 1.3183 1.0651 1.0108 1.0001 1.0006 1.00034 1.0025 1.0010 1.0017 1.0001 1.0001 1.0001 1.0000 0.9998 1.0000	1.3300 1.0722 1.0145 1.0017 1.0038 1.0038 1.0026 1.0000 1.0013 1.0006 1.0014 1.0014 1.0010 0.9998 0.9993 0.9991 1.0000 1.0000 1.0000 1.0004 1.0004 0.9995 0.9995 1.0000 1.0003 1.0003 1.0003	1.3314 1.0766 1.0143 1.0016 1.0045 1.0037 1.0028 1.0009 1.0013 1.0016 1.0016 1.0015 1.0004 1.0000 0.9998 0.9999 1.0002 1.0002 1.0002 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0006 1.0006 1.0006

a From Table I - D - Reported b From Table I - B - Reported

¹⁶

POST-HB 1840 DEVELOPMENT FACTORS

INDEMNITY LOSSES PAID METHOD

Reports <u>in Ratio</u>	Policy <u>Year</u>	2020-2021 <u>Ratio</u>	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	2 Year <u>Average</u>	3 Year Average	5 Year Average	Selected Average	Cumulative <u>Average</u>
2nd to 1st a	2019	1.7759	2018	1.8097	2017	1.8216	2016	1.7944	2015	1.7865	1.7928	1.8024	1.7976	1.7928	2.5711
3rd to 2nd a	2018	1.1963	2017	1.1936	2016	1.2177	2015	1.2107	2014	1.2311	1.1950	1.2025	1.2099	1.1950	1.4341
4th to 3rd a	2017	1.0674	2016	1.0711	2015	1.0694	2014	1.0823	2013	1.0815	1.0693	1.0693	1.0743	1.0693	1.2001
5th to 4th a	2016	1.0219	2015	1.0292	2014	1.0370	2013	1.0350	2012	1.0359	1.0256	1.0294	1.0318	1.0256	1.1224
6th to 5th a 7th to 6th a	2015 2014	1.0206 1.0114	2014 2013	1.0179 1.0112	2013 2012	1.0132 1.0146	2012 2011	1.0259 1.0159	2011 2010	1.0226 1.0167	1.0193 1.0113	1.0172 1.0124	1.0200 1.0140	1.0193 1.0113	1.0944 1.0738
8th to 7th a	2013	1.0046	2013	1.0109	2012	1.0112	2010	1.0097	2009	1.0132	1.0078	1.0089	1.0099	1.0078	1.0618
9th to 8th a	2012	1.0046	2011	1.0041	2010	1.0102	2009	1.0067	2008	1.0068	1.0044	1.0063	1.0065	1.0044	1.0536
10th to 9th a	2011	1.0041	2010	1.0047	2009	1.0055	2008	1.0080	2007	1.0076	1.0044	1.0048	1.0060	1.0044	1.0490
11th to 10th a	2010	1.0049	2009	1.0038	2008	1.0050	2007	1.0069	2006	1.0072	1.0044	1.0046	1.0056	1.0044	1.0445
12th to 11th a	2009	1.0042	2008	1.0033	2007	1.0051	2006	1.0079	2005	1.0050	1.0038	1.0042	1.0051	1.0038	1.0399
13th to 12th a 14th to 13th a	2008 2007	1.0033 1.0027	2007 2006	1.0040 1.0031	2006 2005	1.0050 1.0048	2005 2004	1.0059 1.0053	2004 2003	1.0061 1.0042	1.0037 1.0029	1.0041 1.0035	1.0049 1.0040	1.0037 1.0029	1.0360 1.0323
15th to 14th a	2006	1.0027	2005	1.0031	2003	1.0076	2004	1.0033	2002	1.0033	1.0023	1.0033	1.0040	1.0023	1.0293
16th to 15th a	2005	1.0028	2004	1.0048	2003	1.0037	2002	1.0037	2001	1.0029	1.0038	1.0038	1.0036	1.0038	1.0261
17th to 16th a	2004	1.0024	2003	1.0019	2002	1.0047	2001	1.0019	2000	1.0022	1.0022	1.0030	1.0026	1.0022	1.0222
18th to 17th a	2003	1.0018	2002	1.0022	2001	1.0024	2000	1.0015	1999	1.0016	1.0020	1.0021	1.0019	1.0020	1.0200
19th to 18th a	2002	1.0021	2001	1.0016	2000	1.0018	1999	1.0015	1998	1.0016	1.0019	1.0018	1.0017	1.0019	1.0180
20th to 19th a 21st to 20th a	2001 2000	1.0013 1.0008	2000 1999	1.0008 1.0018	1999 1998	1.0010 1.0009	1998 1997	1.0017 1.0016	1997 1996	1.0020 1.0028	1.0011 1.0013	1.0010 1.0012	1.0014 1.0016	1.0011 1.0151	1.0161 b 1.0151
22nd to 21st a	1999	1.0016	1998	1.0009	1997	1.0005	1996	1.0010	1995	1.0020	1.0013	1.0012	1.0020	1.0131	b 1.0151
23rd to 22nd a	1998	1.0009	1997	1.0018	1996	1.0026	1995	1.0026	1994	1.0039	1.0014	1.0018	1.0024		
24th to 23rd a	1997	1.0010	1996	1.0018	1995	1.0031	1994	1.0040	1993	1.0040	1.0014	1.0020	1.0028		
25th to 24th a	1996	1.0019	1995	1.0022	1994	1.0042	1993	1.0033	1992	1.0032	1.0021	1.0028	1.0030		
26th to 25th a	1995	1.0021	1994	1.0027	1993	1.0030	1992	1.0036	1991	1.0030	1.0024	1.0026	1.0029		
27th to 26th a 28th to 27th a	1994 1993	1.0028 1.0030	1993 1992	1.0028 1.0034	1992 1991	1.0038 1.0029	1991 1990	1.0027 1.0026	1990 1989	1.0024 1.0026	1.0028 1.0032	1.0031 1.0031	1.0029 1.0029		
29th to 28th a	1992	1.0030	1991	1.0034	1990	1.0029	1989	1.0020	1988	1.0020	1.0032	1.0031	1.0023		
30th to 29th a	1991	1.0017	1990	1.0020	1989	1.0019	1988	1.0015	1987	1.0015	1.0019	1.0019	1.0017		
							INCURRED M	IETHOD							
Reports in Ratio	Policy <u>Year</u>	2020-2021 <u>Ratio</u>	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	2 Year <u>Average</u>	3 Year <u>Average</u>	5 Year <u>Average</u>	Selected <u>Average</u>	Cumulative <u>Average</u>
						2018-2019	Policy	2017-2018							
in Ratio 2nd to 1st c 3rd to 2nd c	<u>Year</u> 2019 2018	Ratio 1.3125 1.0563	<u>Year</u> 2018 2017	Ratio 1.3172 1.0708	<u>Year</u> 2017 2016	2018-2019 <u>Ratio</u> 1.3449 1.0832	Policy <u>Year</u> 2016 2015	2017-2018 <u>Ratio</u> 1.3284 1.0791	<u>Year</u> 2015 2014	Ratio 1.3372 1.0864	Average 1.3149 1.0636	1.3249 1.0701	1.3280 1.0752	<u>Average</u> 1.3149 1.0636	<u>Average</u> 1.4411 1.0961
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c	<u>Year</u> 2019 2018 2017	Ratio 1.3125 1.0563 1.0110	<u>Year</u> 2018 2017 2016	Ratio 1.3172 1.0708 1.0091	<u>Year</u> 2017 2016 2015	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205	Policy <u>Year</u> 2016 2015 2014	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170	<u>Year</u> 2015 2014 2013	Ratio 1.3372 1.0864 1.0105	1.3149 1.0636 1.0101	1.3249 1.0701 1.0135	1.3280 1.0752 1.0136	1.3149 1.0636 1.0101	Average 1.4411 1.0961 1.0306
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c	Year 2019 2018 2017 2016	Ratio 1.3125 1.0563 1.0110 0.9996	<u>Year</u> 2018 2017 2016 2015	Ratio 1.3172 1.0708 1.0091 0.9999	Year 2017 2016 2015 2014	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042	Policy <u>Year</u> 2016 2015 2014 2013	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976	Year 2015 2014 2013 2012	Ratio 1.3372 1.0864 1.0105 1.0050	1.3149 1.0636 1.0101 0.9998	1.3249 1.0701 1.0135 1.0012	1.3280 1.0752 1.0136 1.0013	1.3149 1.0636 1.0101 0.9998	Average 1.4411 1.0961 1.0306 1.0203
in Ratio 2nd to 1st	Year 2019 2018 2017 2016 2015	1.3125 1.0563 1.0110 0.9996 1.0113	Year 2018 2017 2016 2015 2014	1.3172 1.0708 1.0091 0.9999 1.0012	Year 2017 2016 2015 2014 2013	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042 0.9978	Policy <u>Year</u> 2016 2015 2014 2013 2012	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976 1.0034	Year 2015 2014 2013 2012 2011	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078	1.3149 1.0636 1.0101 0.9998 1.0063	1.3249 1.0701 1.0135 1.0012 1.0034	1.3280 1.0752 1.0136 1.0013 1.0043	1.3149 1.0636 1.0101 0.9998 1.0063	1.4411 1.0961 1.0306 1.0203 1.0206
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c	Year 2019 2018 2017 2016	Ratio 1.3125 1.0563 1.0110 0.9996	<u>Year</u> 2018 2017 2016 2015	Ratio 1.3172 1.0708 1.0091 0.9999	Year 2017 2016 2015 2014	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042	Policy <u>Year</u> 2016 2015 2014 2013	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976	Year 2015 2014 2013 2012	Ratio 1.3372 1.0864 1.0105 1.0050	1.3149 1.0636 1.0101 0.9998	1.3249 1.0701 1.0135 1.0012	1.3280 1.0752 1.0136 1.0013	1.3149 1.0636 1.0101 0.9998	Average 1.4411 1.0961 1.0306 1.0203
in Ratio 2nd to 1st	Year 2019 2018 2017 2016 2015 2014 2013 2012	Ratio 1.3125 1.0563 1.0110 0.9996 1.0113 1.0055 1.0019 0.9972	Year 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.3172 1.0708 1.0091 0.9999 1.0012 1.0008	Year 2017 2016 2015 2014 2013 2012 2011 2010	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042 0.9978 1.0043 1.0024 1.0015	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976 1.0034 1.0000	Year 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015	Average 1.3149 1.0636 1.0101 0.9998 1.0063 1.0032 1.0023 0.9989	Average 1.3249 1.0701 1.0135 1.0012 1.0034 1.0035 1.0023 0.9998	1.3280 1.0752 1.0136 1.0013 1.0043 1.0035 1.0026 1.0007	Average 1.3149 1.0636 1.0101 0.9998 1.0063 1.0032	Average 1.4411 1.0961 1.0306 1.0203 1.0206 1.0142 1.0110 1.0088
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 7th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.3125 1.0563 1.0110 0.9996 1.0113 1.0055 1.0019 0.9972 1.0008	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.3172 1.0708 1.0091 0.9999 1.0012 1.0008 1.0026 1.0006 1.0009	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042 0.9978 1.0043 1.0024 1.0015 1.0017	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976 1.0034 1.0000 1.0020 1.0029 0.9995	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033	1.3149 1.0636 1.0101 0.9998 1.0063 1.0032 1.0023 0.9989 1.0009	1.3249 1.0701 1.0135 1.0012 1.0034 1.0035 1.0023 0.9998 1.0011	1.3280 1.0752 1.0136 1.0013 1.0043 1.0035 1.0026 1.0007 1.0012	Average 1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 0.9989 1.0009	Average 1.4411 1.0961 1.0306 1.0203 1.0206 1.0142 1.0110 1.0088 1.0099
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.3125 1.0563 1.0110 0.9996 1.0113 1.0055 1.0019 0.9972 1.0008 1.0023	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.3172 1.0708 1.0091 0.9999 1.0012 1.0008 1.0026 1.0006 1.0009 1.0003	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042 0.9978 1.0043 1.0024 1.0015 1.0017 0.9989	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976 1.0034 1.0000 1.0020 0.9995 1.0022	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011	1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 0.9989 1.0009 1.0013	1.3249 1.0701 1.0135 1.0012 1.0034 1.0035 1.0023 0.9998 1.0011 1.0005	Average 1.3280 1.0752 1.0136 1.0013 1.0043 1.0026 1.0007 1.0012 1.0010	1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 0.9989 1.0009 1.0013	1.4411 1.0961 1.0306 1.0203 1.0206 1.0142 1.0110 1.0088 1.0099
2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.3125 1.0563 1.0110 0.9996 1.0113 1.0055 1.0019 0.9972 1.0008 1.0023 1.0035	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.3172 1.0708 1.0091 0.9999 1.0012 1.0008 1.0026 1.0006 1.0009 1.0003 1.0006	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	2018-2019 <u>Ratio</u> 1.3449 1.0832 1.0205 1.0042 0.9978 1.0043 1.0024 1.0015 1.0017 0.9989 0.9997	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	2017-2018 <u>Ratio</u> 1.3284 1.0791 1.0170 0.9976 1.0034 1.0000 1.0020 1.0029 0.9995 1.0022 1.0025	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	1.3372 1.0864 1.0105 1.0050 1.0078 1.0043 1.0015 1.0033 1.0011 1.0011	1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 0.9989 1.0009 1.0013 1.0021	1.3249 1.0701 1.0135 1.0012 1.0034 1.0035 1.0023 0.9998 1.0011 1.0005 1.0013	Average 1.3280 1.0752 1.0136 1.0013 1.0043 1.0035 1.0026 1.0007 1.0012 1.0010 1.0015	1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 0.9989 1.0009 1.00013 1.0021	Average 1.4411 1.0961 1.0306 1.0203 1.0206 1.0142 1.0110 1.0088 1.0099 1.0097
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In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 5th c 5th to 7th to 6th c 8th to 7th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 15th to 14th c 15th to 14th c 15th to 15th c 17th to 16th c 18th to 17th c 19th to 18th c 20th to 19th c 21st to 20th c 21st c 22th c 25th to 24th c 25th to 25th c 26th to 25th c 26th to 25th c 25th	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	Ratio 1.3125 1.0563 1.0110 0.9996 1.0113 1.0055 1.0019 0.9972 1.0008 1.0023 1.0013 0.9996 0.9986 1.0010 0.9992 1.0005 0.9996 1.0003 0.9993 0.9993 0.9993 1.0003 1.00003	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	Ratio 1.3172 1.0708 1.0091 0.9999 1.0012 1.0008 1.0006 1.0009 1.0003 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0002 1.0006 1.0005 0.9988 1.0002 1.0005 0.9988 1.0002 1.0005 0.9988 1.0002 1.0005	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	2018-2019 Ratio 1.3449 1.0832 1.0205 1.0042 0.9978 1.00043 1.0017 0.9989 0.9997 1.0007 0.9989 1.0000 0.9977 0.9994 1.0000 1.0001 0.9993 1.0010 1.0011 0.9995 1.0003 0.9995 1.0003 0.9990 1.0001	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	2017-2018 Ratio 1.3284 1.0791 1.0170 0.9976 1.0034 1.0000 1.0029 0.9995 1.0022 1.0025 1.0025 1.0020 1.0009 1.0000 1.0000 1.0000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0016 1.0014 1.0001 1.0012 1.0006 0.9999 1.0004 0.9998 0.9998 0.9998 0.9999 1.0000	Average 1.3149 1.0636 1.0101 0.9998 1.0003 1.0003 1.0003 1.0001 1.0001 1.0001 1.0001 0.9999 0.9989 1.0002 0.9999 0.9999 0.9999 0.9999 1.0003 1.0000 0.9994 0.9990 1.0000	1.3249 1.0701 1.0135 1.0012 1.0034 1.0035 1.0023 0.9998 1.0011 1.0005 1.0013 0.9999 0.9990 0.9990 1.0001 0.9999 1.0003 0.9994 0.9994 0.9994 0.9998 1.0002	1.3280 1.0752 1.0136 1.0013 1.0003 1.0007 1.0012 1.0010 1.0015 1.0014 1.0003 0.9997 0.9998 1.0002 1.0001 1.0002 1.0003 0.9997 0.9996 0.9997 0.9996 0.9997	Average 1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 1.0023 1.0013 1.0013 1.0014 1.0016 1.0004 0.9995 0.9989 1.0002 0.9997 1.0003	Average 1.4411 1.0961 1.0306 1.0203 1.0206 1.0142 1.0110 1.0088 1.0099 1.0090 1.0077 1.0056 1.0040 1.0037 1.0042 1.0043 1.0055 1.0053
In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 15th c 15th to 14th c 13th to 13th c 15th to 14th c 15th to 14th c 16th to 15th c 15th to 17th c 16th to 17th c 19th to 18th c 17th to 16th c 15th to 17th c 16th to 17th c 19th to 18th c 17th to 16th c 15th to 17th c 16th to 17th c 19th to 18th c 17th to 16th c 17th c 16th to 17th c 19th to 18th c 17th c 16th c 17th c 19th to 18th c 17th c 19th to 18th c 17th c 19th to 19th c 18th c 17th to 16th c 17th c 19th to 18th c 17th to 16th c 17th to 26th c 17th to 26th c 27th to 26th c 27th to 27th c 28th to 27th c 28th to 27th c 28th c 27th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	Ratio 1.3125 1.0563 1.0110 0.9996 1.0113 1.0055 1.0019 0.9972 1.0008 1.0023 1.0035 1.0013 0.9986 1.0010 0.9992 1.0005 0.9996 1.0003 1.0003 0.9992 0.9993 0.9983 0.9993 0.9993 0.9993 1.0003 1.0000 1.0004 0.9998	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.3172 1.0708 1.0091 1.0091 1.0012 1.0008 1.0006 1.0006 1.0009 1.0001 1.0011 1.0001 1.0003 0.9988 0.9985 0.9998 1.0002 1.0006 1.0005 0.9988 1.0002 1.0004	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1996 1995 1994 1993 1992 1991	2018-2019 Ratio 1.3449 1.0832 1.0205 1.0042 0.9978 1.00043 1.0015 1.0017 0.9989 0.9997 1.0007 0.9989 1.0000 1.0003 0.9993 1.0010 1.0011 0.9995 1.0002 1.0003 0.9990 1.0002 1.0003 1.0003 1.00995	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	2017-2018 Ratio 1.3284 1.0791 1.0170 0.9976 1.0034 1.00020 1.0029 1.0025 1.0025 1.0025 1.0020 1.0005 0.9992 1.0011 1.0009 1.0000 1.0009 1.0000 1.0000 0.9996 1.0002 0.9999 1.0000 1.0002 0.9999 1.0000 1.0002 0.9999 1.0000 1.0003 1.0003 1.0004 1.0006	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0009 1.0016 1.0014 1.0001 1.00012 1.0006 0.9999 1.0004 0.9998 0.9998 1.0009 0.9998 1.0000 0.9995 1.0000 0.9995 1.0003	Average 1.3149 1.0636 1.0101 0.9988 1.0003 1.0003 1.0002 1.0016 1.0004 1.0003 1.0003 1.0003 1.0003 1.0003 1.0000 1.0000 1.0003 1.0000 1.0000 1.0000 1.0000	1.3249 1.0701 1.0135 1.0012 1.0034 1.0035 1.0013 1.0013 1.0013 1.0013 1.0013 1.0013 1.0013 1.0013 1.0001 0.9999 1.0001 0.9999 1.0001 0.9999 1.0003 1.0003 0.9994 0.9994 0.9998 1.0002 1.0001 0.9998 1.0002 1.0001	1.3280 1.0752 1.0136 1.0013 1.0043 1.0035 1.0007 1.0012 1.0010 1.0015 1.0014 1.0003 1.00999 0.9997 0.9998 1.0002 1.0001 1.0003 0.9999 0.9997 0.9998 1.0003 0.9999 1.0005 1.0005	Average 1.3149 1.0636 1.0101 0.9998 1.0063 1.0023 1.0023 1.0013 1.0013 1.0014 1.0016 1.0004 0.9995 0.9989 1.0002 0.9997 1.0003	Average 1.4411 1.0961 1.0306 1.0203 1.0206 1.0142 1.0110 1.0088 1.0099 1.0090 1.0077 1.0056 1.0040 1.0037 1.0042 1.0043 1.0055 1.0053

a b

From Table I - D - Adjusted
Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0054 * 1.0096 = 1.0151)
From Table I - B - Adjusted
Derived separately. See Exhibit 7 of the April 1, 2023 Filing.

REPORTED DEVELOPMENT FACTORS

MEDICAL LOSSES PAID METHOD

Reports	Policy	2020-2021	Policy	2019-2020	Policy	2018-2019	Policy	2017-2018	Policy	2016-2017	2 Year	3 Year	5 Year
<u>in Ratio</u>	Year	Year	<u>Year</u>	Ratio	<u>Year</u>	Ratio	<u>Year</u>	Ratio	<u>Year</u>	Ratio	Average	Average	<u>Average</u>
2nd to 1st a	2019	1.2153	2018	1.2007	2017	1.2351	2016	1.2446	2015	1.2487	1.2080	1.2170	1.2289
3rd to 2nd a	2018	1.0529	2017	1.0602	2016	1.0605	2015	1.0600	2014	1.0626	1.0565	1.0579	1.0592
4th to 3rd a	2017 2016	1.0228	2016 2015	1.0253 1.0083	2015 2014	1.0204 1.0117	2014 2013	1.0181	2013 2012	1.0298 1.0156	1.0241 1.0106	1.0228 1.0110	1.0233 1.0115
5th to 4th a 6th to 5th a	2016	1.0129 1.0198	2015	1.0083	2014	1.0117	2013	1.0089 1.0118	2012	1.0156	1.0106	1.0110	1.0115
7th to 6th a	2014	1.0081	2013	1.0098	2012	1.0113	2011	1.0077	2010	1.0141	1.0090	1.0097	1.0102
8th to 7th a	2013	1.0073	2012	1.0098	2011	1.0081	2010	1.0113	2009	1.0116	1.0086	1.0084	1.0096
9th to 8th a	2012	1.0081	2011	1.0086	2010	1.0094	2009	1.0065	2008	1.0099	1.0083	1.0087	1.0085
10th to 9th a	2011	1.0076	2010	1.0071	2009	1.0048	2008	1.0089	2007	1.0117	1.0074	1.0065	1.0080
11th to 10th a	2010 2009	1.0062 1.0051	2009 2008	1.0054 1.0052	2008 2007	1.0076 1.0080	2007 2006	1.0095	2006 2005	1.0098 1.0105	1.0058 1.0051	1.0064	1.0077 1.0085
12th to 11th a 13th to 12th a	2009	1.0051	2006	1.0032	2007	1.0085	2005	1.0139 1.0129	2003	1.0103	1.0051	1.0061 1.0074	1.0086
14th to 13th a	2007	1.0065	2006	1.0069	2005	1.0077	2004	1.0095	2003	1.0082	1.0067	1.0074	1.0078
15th to 14th a	2006	1.0070	2005	1.0060	2004	1.0085	2003	1.0091	2002	1.0108	1.0065	1.0072	1.0083
16th to 15th a	2005	1.0066	2004	1.0068	2003	1.0079	2002	1.0128	2001	1.0056	1.0067	1.0071	1.0079
17th to 16th a	2004	1.0058	2003	1.0084	2002	1.0116	2001	1.0076	2000	1.0081	1.0071	1.0086	1.0083
18th to 17th a 19th to 18th a	2003 2002	1.0049 1.0069	2002 2001	1.0081 1.0038	2001 2000	1.0065 1.0075	2000 1999	1.0088 1.0090	1999 1998	1.0065 1.0077	1.0065 1.0054	1.0065 1.0061	1.0070 1.0070
20th to 19th a	2002	1.0009	2000	1.0036	1999	1.0075	1998	1.0090	1997	1.0077	1.0034	1.0053	1.0064
21st to 20th a	2000	1.0050	1999	1.0051	1998	1.0066	1997	1.0114	1996	1.0090	1.0050	1.0056	1.0074
22nd to 21st a	1999	1.0046	1998	1.0063	1997	1.0070	1996	1.0098	1995	1.0096	1.0054	1.0060	1.0075
23rd to 22nd a	1998	1.0049	1997	1.0056	1996	1.0071	1995	1.0078	1994	1.0106	1.0052	1.0059	1.0072
24th to 23rd a	1997	1.0062	1996	1.0057	1995	1.0063	1994	1.0087	1993	1.0080	1.0060	1.0061	1.0070
25th to 24th a 26th to 25th a	1996 1995	1.0056 1.0043	1995 1994	1.0037 1.0068	1994 1993	1.0069 1.0051	1993 1992	1.0075 1.0058	1992 1991	1.0070 1.0051	1.0047 1.0056	1.0054 1.0054	1.0061 1.0054
27th to 26th a	1994	1.0043	1993	1.0048	1992	1.0031	1991	1.0036	1990	1.0031	1.0053	1.0054	1.0054
28th to 27th a	1993	1.0050	1992	1.0052	1991	1.0040	1990	1.0049	1989	1.0069	1.0051	1.0047	1.0052
29th to 28th a	1992	1.0062	1991	1.0034	1990	1.0044	1989	1.0069	1988	1.0037	1.0048	1.0047	1.0049
30th to 29th a	1991	1.0027	1990	1.0037	1989	1.0047	1988	1.0041	1987	1.0068	1.0032	1.0037	1.0044
					IN	CURRED ME	THOD						
Reports	Policy	2020-2021	Policy	2019-2020	Policy			2017-2018	Policy	2016-2017	2 Year	3 Year	5 Year
Reports in Ratio	Policy <u>Year</u>	2020-2021 <u>Ratio</u>	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	2 Year <u>Average</u>	3 Year <u>Average</u>	5 Year <u>Average</u>
in Ratio	<u>Year</u>	Ratio	Year	Ratio	<u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	Ratio	<u>Year</u>	Ratio	<u>Average</u>	<u>Average</u>	<u>Average</u>
in Ratio 2nd to 1st b	<u>Year</u> 2019	<u>Ratio</u> 1.0555	<u>Year</u> 2018	<u>Ratio</u> 1.0194	<u>Year</u> 2017	2018-2019 <u>Ratio</u> 1.0451	Policy <u>Year</u> 2016	<u>Ratio</u> 1.0466	<u>Year</u> 2015	<u>Ratio</u> 1.0467	<u>Average</u> 1.0374	<u>Average</u> 1.0400	<u>Average</u> 1.0427
in Ratio 2nd to 1st b 3rd to 2nd b	<u>Year</u> 2019 2018	Ratio 1.0555 1.0029	<u>Year</u> 2018 2017	Ratio 1.0194 1.0169	<u>Year</u> 2017 2016	2018-2019 <u>Ratio</u> 1.0451 1.0136	Policy <u>Year</u> 2016 2015	Ratio 1.0466 0.9999	<u>Year</u> 2015 2014	Ratio 1.0467 1.0198	1.0374 1.0099	1.0400 1.0111	<u>Average</u> 1.0427 1.0106
in Ratio 2nd to 1st	<u>Year</u> 2019 2018 2017	Ratio 1.0555 1.0029 0.9858	<u>Year</u> 2018 2017 2016	Ratio 1.0194 1.0169 1.0007	<u>Year</u> 2017 2016 2015	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018	Policy <u>Year</u> 2016 2015 2014	Ratio 1.0466 0.9999 1.0018	<u>Year</u> 2015 2014 2013	Ratio 1.0467 1.0198 0.9969	1.0374 1.0099 0.9932	1.0400 1.0111 0.9961	1.0427 1.0106 0.9974
in Ratio 2nd to 1st b 3rd to 2nd b	<u>Year</u> 2019 2018	Ratio 1.0555 1.0029	<u>Year</u> 2018 2017	Ratio 1.0194 1.0169	<u>Year</u> 2017 2016	2018-2019 <u>Ratio</u> 1.0451 1.0136	Policy <u>Year</u> 2016 2015	Ratio 1.0466 0.9999	<u>Year</u> 2015 2014	Ratio 1.0467 1.0198	1.0374 1.0099	1.0400 1.0111	<u>Average</u> 1.0427 1.0106
in Ratio 2nd to 1st	Year 2019 2018 2017 2016	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034	Year 2018 2017 2016 2015	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012	Year 2017 2016 2015 2014 2013 2012	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137	Policy Year 2016 2015 2014 2013 2012 2011	Ratio 1.0466 0.9999 1.0018 0.9866	Year 2015 2014 2013 2012 2011 2010	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079	1.0374 1.0099 0.9932 0.9946	1.0400 1.0111 0.9961 0.9945	1.0427 1.0106 0.9974 1.0001 1.0022 1.0054
in Ratio 2nd to 1st b 3rd to 2nd b 4th to 3rd b 5th to 4th b 6th to 5th b 7th to 6th b 8th to 7th b	Year 2019 2018 2017 2016 2015 2014 2013	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067	Year 2018 2017 2016 2015 2014 2013 2012	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996	Year 2017 2016 2015 2014 2013 2012 2011	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041	Policy Year 2016 2015 2014 2013 2012 2011 2010	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088	Year 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969	1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0031	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0034	1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0032
2nd to 1st b 3rd to 2nd b 4th to 3rd b 5th to 4th b 5th to 5th b 7th to 6th b 9th to 8th b 9th to 8th b 5	Year 2019 2018 2017 2016 2015 2014 2013 2012	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063	Year 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063	Year 2017 2016 2015 2014 2013 2012 2011 2010	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041 1.0025	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989	Year 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975	1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0031 1.0063	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0034 1.0050	1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0032 1.0023
2nd to 1st b 3rd to 2nd b 4th to 3rd b 5th to 4th b 7th to 6th b 8th to 7th b 9th to 8th b 10th to 9th b	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041 1.0025 0.9996	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008	1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021	1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0031 1.0063 1.0013	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0034 1.0050 1.0007	Average 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0032 1.0023 1.0015
2nd to 1st b 3rd to 2nd b 4th to 3rd b 5th to 4th 6th to 5th b 7th to 6th b 8th to 7th b 9th to 8th b 10th to 9th b 11th to 10th b 11th to 10th b	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028 0.9998	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041 1.0025 0.9996 1.0021	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035 1.0031	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021 1.0046	1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0031 1.0063 1.0013 0.9965	Average 1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0034 1.0050 1.0007 0.9984	Average 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0023 1.0015 1.0006
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2nd to 1st b 3rd to 2nd b 4th to 3rd b 5th to 4th b 6th to 5th 5th to 6th b 8th to 7th b 9th to 8th b 10th to 9th b 11th to 10th b 12th to 11th b 13th to 12th b 17th to 16th b 17th to 16th b 17th to 16th b 17th to 16th b 17th to 18th to 17th b 19th to 18th b 17th to 18th b 17th to 18th b 20th to 19th b 22th to 20th b 22nd to 22th b 23rd to 23rd b 24th to 23rd b 24th to 23rd b	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0063 0.9998 0.9932 0.9989 1.0002 1.0033 1.0058 1.0041 0.9986 1.0022 1.0033 0.9994 0.9992 0.9954 1.0018	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028 1.0066 1.0075 1.0054 0.9974 1.0033 0.9978 0.9985 1.0056 0.9998 0.9989 1.0088 1.0088	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041 1.0025 0.9996 1.0021 1.0008 1.0011 1.0067 1.0004 0.9998 0.9973 1.0010 1.0025 1.0020 1.0020 0.9984 0.9933 1.0007	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035 1.0031 1.0076 1.0049 1.0102 1.0070 1.0195 1.0011 1.00043 1.0028 1.0028 1.0028 1.0041	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0003 1.0003	Average 1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0013 1.0063 1.0013 1.0009 1.0005 1.0009 1.0005 1.0000 1.0000 1.0000 1.0000 1.0000 1.0009 1.0025 0.9995 0.9971 1.0053	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0034 1.0050 1.0007 0.9984 1.0008 1.0026 1.0058 1.0039 1.0005 0.9998 1.0003 1.0014 1.0023 1.0003 0.9976 1.0003 1.0013	Nerage 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0023 1.0015 1.0035 1.0035 1.0035 1.0048 1.0048 1.0048 1.0041 1.0039 1.0014 1.0039 1.0014 1.0039 1.0014 1.0039 1.0014 1.0039 1.0014 1.0039 1.0014 1.0039 1.0014 1.0039 1.0014 1.0039
In Ratio	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0063 0.9998 0.9932 0.9989 1.0002 1.0003 1.0058 1.0041 0.9986 1.0022 1.0033 0.9994 0.9994 1.0018 1.0018 1.0018	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028 1.0066 1.0075 1.0054 0.9974 1.0033 0.9978 0.9985 1.0056 0.9998 0.9989 1.0088 1.0001	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1996 1995 1994	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041 1.0025 0.9996 1.0021 1.0008 1.0011 1.0067 1.0004 0.9998 0.9973 1.0010 1.0025 1.0020 0.9984 0.9933 1.0007 1.0021	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035 1.0031 1.0076 1.0049 1.0102 1.0016 1.0016 1.0079 1.0011 1.0043 1.0028 1.0041 1.0028 1.0041	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0023 1.0023 1.0142 0.9981 1.00070 1.0013 1.0023 1.0023 1.0023 1.0023	Average 1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0013 0.9965 1.0009 1.0034 1.0054 1.0008 1.0000 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0001 1.0009 1.0005 0.99971 1.0053	1.0400 1.0111 0.9961 1.0009 1.0009 1.0001 1.0007 1.0007 0.9984 1.0008 1.0026 1.0058 1.0008 1.0005 1.0007 0.9998 1.0003 1.0014 1.0023 1.0003 0.9976 1.0013 1.0004 1.0013	Nerage 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0023 1.0015 1.0035 1.0035 1.0035 1.0036 1.0048 1.0045 1.0048 1.0045 1.0006 1.0014 1.0039 1.0019 1.0024 0.9994 1.0021 1.0036
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In Ratio	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932 0.9989 1.0002 1.0003 1.0058 1.0041 0.9986 1.0022 1.0033 0.9994 0.9994 1.0018 1.0018 1.0018 1.0010 0.9987 1.0004 1.0034	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028 1.0066 1.0075 1.0054 0.9974 1.0033 0.9978 0.9985 1.0056 0.9998 1.0088 1.0001 1.0013 1.0004 1.0010 1.0010	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1996 1995 1994 1993 1992 1991	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0021 1.00025 1.0008 1.0011 1.0067 1.0004 0.9998 0.9973 1.0010 1.0025 1.0020 0.9984 0.9933 1.0007 1.0021 0.9989 1.0054 1.0019	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035 1.0031 1.0076 1.0049 1.0102 1.0010 1.0019 1.0014 1.0043 1.0028 1.0041 1.0078 0.9966 1.0019 1.0019 1.0019	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0023 1.0023 1.0023 1.0142 0.9981 1.00073 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0004 1.0016 1.0013 1.0013	Average 1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0013 0.9965 1.0009 1.0034 1.0054 1.0008 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	1.0400 1.0111 0.9961 1.0009 1.0061 1.0034 1.0005 1.0007 0.9984 1.0008 1.0026 1.0058 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0003 1.0001 1.0003 1.0001 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003	Nerage 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0023 1.0015 1.0035 1.0035 1.0035 1.0036 1.0048 1.0045 1.0048 1.0049 1.0014 1.0039 1.0019 1.0024 0.9994 1.0021 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0020
In Ratio 2nd to 1st b 3rd to 2nd b 4th to 3rd b 5th to 4th b 6th to 5th b 7th to 6th b 8th to 7th b 9th to 8th b 10th to 1th b 12th to 11th b 13th to 12th b 15th to 14th b 15th to 14th b 16th to 15th b 17th to 16th b 18th to 17th b 18th to 17th b 18th to 17th b 18th to 17th b 12th to 18th b 20th to 19th b 21st to 20th b 22th to 22th b 22th to 22th b 25th to 25th b 25th to 25th b 25th to 25th b 28th to 25th b 28th to 25th b 28th to 27th b 28th to 28th b 29th to 28th b 29th to 28th b 29th to 28th b 28th to 28th	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0063 0.9998 0.9932 0.9989 1.0002 1.0033 1.0058 1.0041 0.9986 1.0022 1.0033 0.9994 0.9992 0.9954 1.0018 1.0063 1.0010 0.9987 1.0004 1.0034 1.0019	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028 1.0028 1.0066 1.0075 1.0054 0.9974 1.0033 0.9978 0.9985 1.0056 0.9998 1.0088 1.0001 1.0010 1.0001	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0041 1.0025 0.9996 1.0021 1.0008 1.0011 1.0067 1.0004 0.9998 0.9973 1.0010 1.0025 1.0020 1.0020 1.0020 1.0020 1.0020 1.0021 1.0021 1.0054 1.0019 1.0021	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035 1.0031 1.0076 1.0049 1.0102 1.0070 1.0195 1.0016 1.0097 1.0017 1.0043 1.0037 1.0043 1.0037 1.0048 1.0041 1.0078 0.9966 1.0019 1.0019 1.0019 1.0019 1.0014	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0029 1.0004 1.0016 1.0013 1.0016 1.0013	Average 1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0031 1.0013 0.9965 1.0009 1.0034 1.0054 1.0056 1.0009 1.0009 1.0009 1.0005 1.0009 1.0005 1.0009 1.0005 1.0009 1.0005 1.0009 1.0005 1.0001 1.0000	1.0400 1.0111 0.9961 1.0099 1.0061 1.0009 1.0061 1.0034 1.0050 1.0007 0.9984 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0003 1.00014 1.0003 1.0003 1.00014 1.0003 1.0003 1.00015 0.9998 1.0003 1.00015 0.9993 1.0003 1.00040 1.0013	Nerage 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0032 1.0015 1.0035 1.0035 1.0035 1.0035 1.0035 1.0045 1.0045 1.0006 1.0014 1.0045 1.0006 1.0014 1.0039 1.0019 1.0021 1.0036 1.0031 1.0020 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0000
In Ratio	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932 0.9989 1.0002 1.0033 1.0058 1.0041 0.9986 1.0022 1.0033 0.9994 0.9992 0.9954 1.0018 1.0063 1.0010 0.9987 1.0004 1.0034 1.0019 0.9984	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0063 1.0028 1.0066 1.0075 1.0054 0.9974 1.0033 0.9978 0.9985 1.0056 0.9998 1.0088 1.0001 1.0013 1.0004 1.0010 1.0010	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1996 1995 1994 1993 1992 1991	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0137 1.0021 1.00025 1.0008 1.0011 1.0067 1.0004 0.9998 0.9973 1.0010 1.0025 1.0020 0.9984 0.9933 1.0007 1.0021 0.9989 1.0054 1.0019	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990	Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0088 0.9989 1.0035 1.0031 1.0076 1.0049 1.0102 1.0010 1.0019 1.0014 1.0043 1.0028 1.0041 1.0078 0.9966 1.0019 1.0019 1.0019	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.0467 1.0198 0.9969 1.0304 1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0023 1.0023 1.0023 1.0142 0.9981 1.00073 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0023 1.0004 1.0016 1.0013 1.0013	Average 1.0374 1.0099 0.9932 0.9946 1.0040 1.0023 1.0013 0.9965 1.0009 1.0034 1.0054 1.0008 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0009 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	1.0400 1.0111 0.9961 1.0009 1.0061 1.0034 1.0005 1.0007 0.9984 1.0008 1.0026 1.0058 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0005 1.0003 1.0001 1.0003 1.0001 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003	Nerage 1.0427 1.0106 0.9974 1.0001 1.0022 1.0054 1.0023 1.0015 1.0035 1.0035 1.0035 1.0036 1.0048 1.0045 1.0048 1.0049 1.0014 1.0039 1.0019 1.0024 0.9994 1.0021 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0020

a From Table I - E - Reported b From Table I - C - Reported

POST-HB 1846 DEVELOPMENT FACTORS

MEDICAL LOSSES PAID METHOD

Reports	Policy	2020-2021	Policy	2019-2020	Policy	2018-2019	Policy	2017-2018	Policy	2016-2017	2 Year	3 Year	5 Year	Selected	Cumulative
in Ratio	<u>Year</u>	Ratio	<u>Year</u>	Ratio	Year	Ratio	Year	Ratio	<u>Year</u>	Ratio	Average	Average	Average	Average	Average
															
2nd to 1st a	2019	1.2153	2018	1.2007	2017	1.2351	2016	1.2446	2015	1.2487	1.2080	1.2170	1.2289	1.2317	1.5870
3rd to 2nd a	2018	1.0529	2017	1.0602	2016	1.0605	2015	1.0600	2014	1.0628	1.0566	1.0579	1.0593	1.0566	1.2885
4th to 3rd a	2017	1.0228	2016	1.0253	2015	1.0204	2014	1.0181	2013	1.0300	1.0241	1.0228	1.0233	1.0241	1.2195
5th to 4th a	2016	1.0129	2015	1.0083	2014	1.0118	2013	1.0089	2012	1.0158	1.0106	1.0110	1.0115	1.0106	1.1909
6th to 5th a	2015	1.0198	2014	1.0068	2013	1.0091	2012	1.0119	2011	1.0147	1.0133	1.0119	1.0125	1.0133	1.1784
7th to 6th a	2014	1.0081	2013	1.0099	2012	1.0114	2011	1.0078	2010	1.0142	1.0090	1.0098	1.0103	1.0090	1.1629
8th to 7th a	2013	1.0074	2012	1.0099	2011	1.0082	2010	1.0114	2009	1.0116	1.0087	1.0085	1.0097	1.0087	1.1526
9th to 8th a	2012	1.0081	2011	1.0087	2010	1.0094	2009	1.0065	2008	1.0095	1.0084	1.0087	1.0084	1.0084	1.1427
10th to 9th a	2011	1.0076	2010	1.0072	2009	1.0048	2008	1.0086	2007	1.0113	1.0074	1.0065	1.0079	1.0074	1.1332
11th to 10th a	2010	1.0062	2009	1.0054	2008	1.0073	2007	1.0091	2006	1.0095	1.0058	1.0063	1.0075	1.0058	1.1248
12th to 11th a	2009	1.0051	2008	1.0050	2007	1.0077	2006	1.0134	2005	1.0102	1.0051	1.0059	1.0083	1.0051	1.1184
13th to 12th a	2008	1.0049	2007	1.0084	2006	1.0082	2005	1.0125	2004	1.0077	1.0067	1.0072	1.0083	1.0067	1.1127
14th to 13th a	2007	1.0063	2006	1.0067	2005	1.0075	2004	1.0094	2003	1.0082	1.0065	1.0068	1.0076	1.0065	1.1054
15th to 14th a	2006	1.0068	2005	1.0059	2004	1.0084	2003	1.0090	2002	1.0108	1.0064	1.0070	1.0082	1.0064	1.0982
16th to 15th a	2005	1.0064	2004	1.0067	2003	1.0078	2002	1.0129	2001	1.0057	1.0066	1.0070	1.0079	1.0066	1.0913
17th to 16th a	2004	1.0057	2003	1.0083	2002	1.0117	2001	1.0078	2000	1.0084	1.0070	1.0086	1.0084	1.0070	1.0842
18th to 17th a	2003	1.0049	2002	1.0081	2001	1.0066	2000	1.0091	1999	1.0068	1.0065	1.0065	1.0071	1.0065	1.0767
19th to 18th a	2002	1.0070	2001	1.0039	2000	1.0078	1999	1.0094	1998	1.0082	1.0055	1.0062	1.0073	1.0055	1.0697
20th to 19th a	2001	1.0029	2000	1.0048	1999	1.0089	1998	1.0080	1997	1.0093	1.0039	1.0055	1.0068	1.0039	1.0639
21st to 20th a	2000	1.0052	1999	1.0053	1998	1.0070	1997	1.0123	1996	1.0099	1.0053	1.0058	1.0079	1.0598	b 1.0598
22nd to 21st a	1999	1.0048	1998	1.0067	1997	1.0076	1996	1.0108	1995	1.0108	1.0058	1.0064	1.0081		
23rd to 22nd a	1998	1.0052	1997	1.0060	1996	1.0078	1995	1.0087	1994	1.0121	1.0056	1.0063	1.0080		
24th to 23rd a	1997	1.0067	1996	1.0063	1995	1.0070	1994	1.0099	1993	1.0093	1.0065	1.0067	1.0078		
25th to 24th a	1996	1.0062	1995	1.0041	1994	1.0079	1993	1.0087	1992	1.0084	1.0052	1.0061	1.0071		
26th to 25th a	1995	1.0048	1994	1.0077	1993	1.0059	1992	1.0069	1991	1.0063	1.0063	1.0061	1.0063		
27th to 26th a	1994	1.0064	1993	1.0056	1992	1.0084	1991	1.0058	1990	1.0061	1.0060	1.0068	1.0065		
28th to 27th a	1993	1.0058	1992	1.0062	1991	1.0048	1990	1.0061	1989	1.0089	1.0060	1.0056	1.0064		
29th to 28th a	1992	1.0074	1991	1.0042	1990	1.0055	1989	1.0088	1988	1.0049	1.0058	1.0057	1.0062		
30th to 29th a	1991	1.0032	1990	1.0046	1989	1.0061	1988	1.0054	1987	1.0093	1.0039	1.0046	1.0057		
						II.	NCURRED MI	ETHOD							
Danasta	Delieu	2020 2024	Delieux	2040 2020	Delieu				Delieu	2040 2047	0.1/	2. ٧	5 V	Calaatad	Common de Ations
Reports	Policy	2020-2021	Policy	2019-2020	Policy	2018-2019	Policy	2017-2018	Policy	2016-2017	2 Year	3 Year	5 Year	Selected	Cumulative
Reports <u>in Ratio</u>	Policy <u>Year</u>	2020-2021 <u>Ratio</u>	Policy <u>Year</u>	2019-2020 <u>Ratio</u>	Policy <u>Year</u>				Policy <u>Year</u>	2016-2017 <u>Ratio</u>	2 Year <u>Average</u>	3 Year <u>Average</u>	5 Year <u>Average</u>	Selected Average	Cumulative <u>Average</u>
in Ratio	<u>Year</u>	Ratio	Year	Ratio	<u>Year</u>	2018-2019 <u>Ratio</u>	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Year	Ratio	<u>Average</u>	<u>Average</u>	<u>Average</u>	<u>Average</u>	<u>Average</u>
in Ratio 2nd to 1st c	<u>Year</u> 2019	<u>Ratio</u> 1.0555	<u>Year</u> 2018	<u>Ratio</u> 1.0194	<u>Year</u> 2017	2018-2019 <u>Ratio</u> 1.0451	Policy <u>Year</u> 2016	2017-2018 <u>Ratio</u> 1.0466	<u>Year</u> 2015	<u>Ratio</u> 1.0478	<u>Average</u> 1.0375	<u>Average</u> 1.0400	<u>Average</u> 1.0429	<u>Average</u> 1.0465	<u>Average</u> 1.1165
in Ratio 2nd to 1st c 3rd to 2nd c	<u>Year</u> 2019 2018	Ratio 1.0555 1.0029	<u>Year</u> 2018 2017	Ratio 1.0194 1.0169	<u>Year</u> 2017 2016	2018-2019 <u>Ratio</u> 1.0451 1.0136	Policy <u>Year</u> 2016 2015	2017-2018 <u>Ratio</u> 1.0466 0.9999	<u>Year</u> 2015 2014	Ratio 1.0478 1.0202	1.0375 1.0099	<u>Average</u> 1.0400 1.0111	1.0429 1.0107	1.0465 1.0099	<u>Average</u> 1.1165 1.0669
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c	<u>Year</u> 2019 2018 2017	Ratio 1.0555 1.0029 0.9858	<u>Year</u> 2018 2017 2016	Ratio 1.0194 1.0169 1.0007	<u>Year</u> 2017 2016 2015	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018	Policy <u>Year</u> 2016 2015 2014	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018	<u>Year</u> 2015 2014 2013	Ratio 1.0478 1.0202 0.9973	1.0375 1.0099 0.9933	Average 1.0400 1.0111 0.9961	1.0429 1.0107 0.9975	1.0465 1.0099 0.9933	Average 1.1165 1.0669 1.0564
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c	Year 2019 2018 2017 2016	Ratio 1.0555 1.0029 0.9858 0.9972	<u>Year</u> 2018 2017 2016 2015	Ratio 1.0194 1.0169 1.0007 0.9919	Year 2017 2016 2015 2014	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945	Policy <u>Year</u> 2016 2015 2014 2013	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866	Year 2015 2014 2013 2012	Ratio 1.0478 1.0202 0.9973 1.0309	1.0375 1.0099 0.9933 0.9946	1.0400 1.0111 0.9961 0.9945	1.0429 1.0107 0.9975 1.0002	1.0465 1.0099 0.9933 0.9946	1.1165 1.0669 1.0564 1.0636
in Ratio 2nd to 1st	Year 2019 2018 2017 2016 2015	1.0555 1.0029 0.9858 0.9972 1.0080	Year 2018 2017 2016 2015 2014	1.0194 1.0169 1.0007 0.9919 1.0001	Year 2017 2016 2015 2014 2013	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946	Policy <u>Year</u> 2016 2015 2014 2013 2012	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003	Year 2015 2014 2013 2012 2011	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084	1.0375 1.0099 0.9933 0.9946 1.0041	1.0400 1.0111 0.9961 0.9945 1.0009	1.0429 1.0107 0.9975 1.0002 1.0023	1.0465 1.0099 0.9933 0.9946 1.0041	Average 1.1165 1.0669 1.0564 1.0636 1.0694
in Ratio 2nd to 1st	Year 2019 2018 2017 2016 2015 2014	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034	Year 2018 2017 2016 2015 2014 2013	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012	Year 2017 2016 2015 2014 2013 2012	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138	Policy Year 2016 2015 2014 2013 2012 2011	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007	Year 2015 2014 2013 2012 2011 2010	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c	Year 2019 2018 2017 2016 2015 2014 2013	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067	Year 2018 2017 2016 2015 2014 2013 2012	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996	Year 2017 2016 2015 2014 2013 2012 2011	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041	Policy Year 2016 2015 2014 2013 2012 2011 2010	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089	Year 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032	Average 1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0033	Average 1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c	Year 2019 2018 2017 2016 2015 2014 2013 2012	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063	Year 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064	Year 2017 2016 2015 2014 2013 2012 2011 2010	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989	Year 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064	Average 1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0051	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0033 1.0024	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064	1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 7th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0051 1.0007	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0033 1.0024 1.0016	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594 1.0527
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028 0.9998	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034 1.0030	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0007 0.9984	1.0429 1.0107 0.9975 1.0002 1.0023 1.0025 1.0033 1.0024 1.0016 1.0005	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0527 1.0513
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932 0.9989	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.00028 0.9998 1.0027	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021 1.0007	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034 1.0030 1.0074	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073	Average 1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965 1.0008	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0051 1.0007 0.9984 1.0008	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0033 1.0024 1.0016 1.0005 1.0034	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965 1.0008	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594 1.0527 1.0513 1.0550
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028 0.9998	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	2017-2018 <u>Ratio</u> 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034 1.0030	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0007 0.9984	1.0429 1.0107 0.9975 1.0002 1.0023 1.0025 1.0033 1.0024 1.0016 1.0005	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0527 1.0513
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 14th to 13th c	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932 0.9989 1.0002 1.0032	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028 0.9998 1.0027 1.0063 1.0063	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021 1.0007 1.0010 1.0065	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	2017-2018 Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034 1.0030 1.0074 1.0048 1.0101	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046	1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0064 1.0013 0.9965 1.0008 1.0033 1.0052	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0051 1.0007 0.9984 1.0008 1.0025 1.0056	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0033 1.0024 1.0016 1.0005 1.0034 1.0031 1.0063	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965 1.0008 1.0003 1.0052	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594 1.0527 1.0513 1.0550 1.0542 1.0507
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in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 5th c 5th to 7th c 8th to 7th c 8th to 7th c 10th to 11th c 10th c 12th to 11th c 13th to 12th c 15th to 14th c 15th to 15th c 16th to 15th c 16th to 15th c 15t	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 0.9932 0.9989 1.0002 1.0032 1.0056 1.0040	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028 0.9998 1.0027 1.0063 1.0072 1.0063 0.9975	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	2018-2019 <u>Ratio</u> 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021 1.0007 1.0010 1.0065 1.0004 0.9998	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	2017-2018 Ratio 1.0466 0.9999 1.0018 0.9866 1.0007 1.0089 0.9989 1.0034 1.0030 1.0074 1.0048 1.0101 1.0069 1.0196	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046 1.0057 1.0017	Average 1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 1.0008 1.0033 1.0055 1.0008	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0051 1.0007 0.9984 1.0025 1.0056 1.0038 1.0038	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0033 1.0024 1.0016 1.0005 1.0034 1.0063 1.0063 1.0048	1.0465 1.0099 0.9933 0.9946 1.0041 1.0032 1.0032 1.0064 1.0013 0.9965 1.0008 1.0033 1.0052 1.0055 1.0008	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594 1.0527 1.0513 1.0550 1.0542 1.0507 1.0453 1.0396
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in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 6th to 5th c 6th to 5th c 7th to 6th c 8th to 7rd c 9th to 8th c 11th to 10th c 11th to 10th c 11th to 11th c 13th to 12th c 11th to 15th c 17th to 16th to 15th c 17th to 16th c 15th to 11th c 13th to 12th c 17th to 16th c 17th to 19th to 19th c 20th to 19th c 20th to 19th c 20th to 19th c 22th to 20th c 25th to 20th c 25th to 25th c 25th to 25th c 25th c 26th c 25th c 26th	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 1.0002 1.0032 1.0056 1.0040 0.9987 1.0022 1.0033 0.9994 0.9992 0.9952 1.0011 0.9985 1.0004 1.0039 1.0004 1.0039 1.0004 1.0039 1.0004 1.0039 1.0023 0.9980	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028 1.0027 1.0063 1.0072 1.0053 0.9975 1.0033 0.9978 0.9984 1.0057 0.9998 1.0002 1.0015 1.0002 1.0015 1.0004 1.0012 1.0078 1.0004 1.0012 1.0078	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021 1.0007 1.0010 1.0065 1.0004 0.9998 0.9973 1.0010 1.0025 1.0021 1.0021 1.0021 1.0021 1.0021 1.0021 1.0021 1.0021 1.0023 0.9983 1.0008 1.0023 0.9988 1.0023 1.0008 1.0023 1.0023 1.0028 1.0023 1.0028	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	2017-2018 Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034 1.0030 1.0074 1.0048 1.0101 1.0069 1.0196 1.0012 1.0045 1.0040 1.0031 1.0048 0.9961 1.0023 1.0024 1.0017 1.0050 1.0050 1.0051	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988 1987	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0017 1.0026 0.9984 1.0153 0.9982 1.0079 1.0016 1.0028 1.0035 1.0007 1.0017 1.0028 1.0035 1.0007 1.0018 1.0015 0.9981 1.0018	Average 1.0375 1.0099 0.9936 1.0041 1.0023 1.0064 1.0013 0.9965 1.0008 1.0032 1.0055 1.0008 1.0055 1.0008 1.0055 1.0008 1.0035 1.0010 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.00000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.000000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.000000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.000000 1.000000 1.000000 1.00000000	1.0400 1.0111 0.9961 0.9945 1.0009 1.0061 1.0035 1.0051 1.0008 1.0025 1.0056 1.0038 1.0004 0.9998 1.0003 1.0014 1.0024 1.0004 0.9974 1.0016 0.9992 1.0027 1.0047 1.0016 0.9993	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0034 1.00015 1.0034 1.0031 1.0063 1.0048 1.0045 1.00015 1.0040 1.00020 1.0026 0.9994 1.0026 0.9994 1.0024 1.0031 1.0003 1.0004 1.0003 1.0004 1.0003	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965 1.0008 1.0055 1.0008 1.0010 1.0000 1.00009 1.0009	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594 1.0527 1.0513 1.0550 1.0542 1.0507 1.0453 1.0396 1.0389 1.0378 1.0378
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 5th c 5th to 7th to 6th c 10th to 9th c 11th to 10th c 13th to 12th c 13th to 12th c 15th to 14th c 15th to 14th c 15th to 17th c 15th to 18th c 17th to 16th c 15th to 18th c 17th c 15th to 20th c 15th to 21th c 25th to 21th c 25th to 25th c 27th to 26th c 28th to 27th c 28th to 28th c 28th	Year 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.0555 1.0029 0.9858 0.9972 1.0080 1.0034 1.0067 1.0063 0.9998 1.0002 1.0032 1.0056 1.0040 0.9987 1.0022 1.0033 0.9994 0.9992 0.9952 1.0011 0.9985 1.0004 1.0039 1.0004 1.0039 1.0004 1.0039 1.0004 1.0039 1.0023 0.9980	Year 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1998 1997 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.0194 1.0169 1.0007 0.9919 1.0001 1.0012 0.9996 1.0064 1.0028 1.0027 1.0063 1.0072 1.0053 0.9975 1.0033 0.9978 0.9984 1.0057 0.9998 1.0002 1.0015 1.0002 1.0015 1.0004 1.0012 1.0078 1.0004 1.0012 1.0078	Year 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	2018-2019 Ratio 1.0451 1.0136 1.0018 0.9945 0.9946 1.0138 1.0041 1.0026 0.9996 1.0021 1.0007 1.0010 1.0065 1.0004 0.9998 0.9973 1.0010 1.0025 1.0021 1.0021 0.9983 0.9927 1.0008 1.0023 0.9988 1.0064 1.0023 1.0026	Policy Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	2017-2018 Ratio 1.0466 0.9999 1.0018 0.9866 1.0003 1.0007 1.0089 0.9989 1.0034 1.0030 1.0074 1.0048 1.0101 1.0069 1.0196 1.0012 1.0045 1.0040 1.0031 1.0048 0.9961 1.0023 1.0024 1.0017 1.0050 1.0050 1.0051	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046 1.0057 1.0017 1.0026 0.9984 1.0153 0.9982 1.0079 1.0016 1.0028 1.0035 1.0007 1.0021 1.0018 1.0018 1.0015 0.9981	Average 1.0375 1.0099 0.9933 0.9946 1.0041 1.0023 1.0003 1.0006 1.0008 1.0033 1.0052 1.0065 1.0008 1.0009 1.0026 0.9995 1.0057 1.0057 1.0057 1.0057 1.0051 1.0008 1.0013 0.9995 1.0013	1.0400 1.0111 0.9961 1.0091 1.0009 1.0061 1.0005 1.0005 1.0005 1.0005 1.0005 1.0006 1.0038 1.0004 0.9998 1.0003 1.0014 1.0024 1.0004 0.9974 1.0016 0.9992 1.0027 1.0047 1.0047	1.0429 1.0107 0.9975 1.0002 1.0023 1.0055 1.0034 1.0016 1.0003 1.0063 1.0041 1.0041 1.0020 1.0020 1.0023 1.0041 1.0020	1.0465 1.0099 0.9933 0.9946 1.0041 1.0023 1.0032 1.0064 1.0013 0.9965 1.0008 1.0055 1.0008 1.0010 1.0000 1.00009 1.0009	Average 1.1165 1.0669 1.0564 1.0636 1.0694 1.0651 1.0627 1.0594 1.0527 1.0513 1.0550 1.0542 1.0507 1.0453 1.0396 1.0389 1.0378 1.0378

From Table I - E - Adjusted
Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0343 * 1.0247 = 1.0598)
From Table I - C - Adjusted
Derived separately. See Exhibit 7 of the April 1, 2023 Filing. b

DETERMINATION OF TREND

					DETERMINATIO						
Dell'ess Ve		0011		***	INDEM			66.1-	0010	0010	****
Policy Year Actual Loss Ratio Normalized Frequency Severity Loss Ratio		0.8180 0.9383 0.8718	0.7696 0.8798 0.8748	0.7592 0.8619 0.8809	0.7275 0.7882 0.9230	2015 0.6565 0.7265 0.9037	2016 0.6031 0.6796 0.8874	2017 0.5901 0.6431 0.9175	0.5835 0.6200 0.9411	2019 0.5292 0.5501 0.9620	0.4752 0.5188 0.9160
	xv	1 0.8718	2 0.8748	3 0.8809	4 0.9230	5 0.9037	6 0.8874	7 0.9175	8 0.9411	9 0.9620	10 0.9160
	•				Trend Selection 3 pt 6 pt 7 pt All Available		Severity Loss Ratio Trend (including 2020) -1.3% 1.0% 0.6% 0.9%	SAWW Trend 6.4% 4.6% 4.2% 3.2%			
			SAWW 6	Point Exponenti Point Exponenti elected Annual	al Regression =	1.1% 4.6% 2.9%		* 1.011429 ^ x)			
Policy Year		Annual Severity Trend Factor (1)		Trend Period # of Years to 4/1/2024 (2)		Severity Trend Factor (3) = (1) ^ (2)		Frequency Trend Factor (4) **			
2018 2019 2020		1.0286 1.0286 1.0286		5.2500 4.2500 3.2500		1.1596 1.1274 1.0960		0.7158 0.7629 0.8130			
rended Loss Ratio											
Policy Year		Actual Loss Ratio (5)		Combined Trend Factor (6) = (3) * (4)		Trended Loss Ratio (7) = (5) * (6)					
2018 2019 2020		0.5835 0.5292 0.4752		0.8300 0.8601 0.8910		0.4843 0.4552 0.4234					
					MEDI	CAL					
Policy Year Actual Loss Ratio Normalized Frequency Severity Loss Ratio		0.8158 0.9383 0.8694	0.7699 0.8798 0.8751	2013 0.7657 0.8619 0.8884	2014 0.7537 0.7882 0.9563	2015 0.6559 0.7265 0.9028	2016 0.6291 0.6796 0.9256	2017 0.6190 0.6431 0.9625	2018 0.6433 0.6200 1.0375	2019 0.5554 0.5501 1.0096	0.5044 0.5188 0.9723
	x 	1 0.8694	2 0.8751	3 0.8884	4 0.9563	5 0.9028	6 0.9256	7 0.9625	8 1.0375	9 1.0096	10 0.9723
					Trend Selection 3 pt 6 pt 7 pt All Available	Severity Loss Ratio Trend (excluding 2020) 2.4% 2.1% 2.2% 2.1%	Severity Loss Ratio Trend (including 2020) -3.2% 2.0% 1.4% 1.7%	SAWW Trend 6.4% 4.6% 4.2% 3.2%			
				SAWW 6 I	Point Exponentia Point Exponentia lected Annual 1	al Regression =	4.6%		1.022050 ^ x)		
Policy Year		Annual Severity Trend Factor (1)		Trend Period # of Years to 4/1/2024 (2)		Severity Trend Factor (3) = (1) ^ (2)		Frequency Trend Factor (4) **			
2018 2019		1.0339 1.0339 1.0339		5.2500 4.2500 3.2500		1.1914 1.1523 1.1145		0.7158 0.7629 0.8130			
2020											
2020		Actual Loss Ratio (5)		Combined Trend Factor (6) = (3) * (4)		Trended Loss Ratio (7) = (5) * (6)					

^{*} See Exhibit 1 ** See page 21

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DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

	Policy		_ Claim		Normalized		
	Year		Frequency		Frequency		
	2010		29.03		1.0000		
	2011		27.24		0.9383		
	2012		25.54		0.8798		
	2013		25.02		0.8619		
	2014		22.88		0.7882		
	2015		21.09		0.7265		
	2016		19.73		0.6796		
	2017		18.67		0.6431		
	2018		18.00		0.6200		
	2019*		15.97		0.5501		
	2020*		15.06		0.5188		
Policy Year	2012	2013	2014	2015	2016	2017	2018
X	1	2	3	4	5	6	7
у	0.8798	0.8619	0.7882	0.7265	0.6796	0.6431	0.6200
				Frequency Trend	Frequency Trend		
				(excluding	(including		
			Trend	2019 and	2019 and		
			Seletion	2020)	2020)		
			3 pt	-4.5%	-8.5%		
			6 pt	-6.4%	-6.5%		
			7 pt	-6.2%	-6.6%		
			9 pt	-6.0%	-6.5%		
	Selected Ann	ual Frequency	Trend Factor:				
	7 Poir	nt Exponential F	Regression =	-6.2%	(y = 0.950328)	* 0.938298 ^ x)	
		Annual		Trend Period		_	
Policy		Frequency		# of Years		Frequency	
Year		Trend Factor		to 4/1/2024		Trend Factor	
		(1)		(2)		(3) = (1) ^ (2)	
2018		0.9383		5.2500		0.7158	
2019		0.9383		4.2500		0.7629	
0000		0.0000		0.0500		0.0400	

^{*} Policy Years 2019 and 2020 were excluded from trend due to being significantly impacted by COVID-19 disruptions.

3.2500

0.9383

2020

0.8130

TABLE I POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	17,613,288,466	17,613,288,299	1.0000
1990	2,215,377,116	2,215,377,116	1.0000
1991	2,315,408,417	2,315,408,429	1.0000
1992	2,153,973,267	2,153,973,267	1.0000
1993	2,306,179,951	2,306,179,951	1.0000
1994	1,745,416,928	1,745,416,928	1.0000
1995 1996	1,599,375,766 1,518,271,678	1,599,375,766 1,518,271,678	1.0000 1.0000
1997	1,254,684,804	1,254,684,804	1.0000
1998	1,198,302,249	1,198,288,497	1.0000
1999	1,209,809,753	1,209,809,753	1.0000
2000	1,271,330,090	1,271,330,090	1.0000
2001	1,363,779,460	1,363,779,460	1.0000
2002	1,438,190,159	1,438,190,159	1.0000
2003	1,520,905,150	1,520,905,150	1.0000
2004	1,641,645,578	1,641,607,361	1.0000
2005	1,808,447,730	1,808,406,811	1.0000
2006	1,791,192,342	1,791,174,193	1.0000
2007	1,851,278,351	1,851,271,275	1.0000
2008	1,702,620,400	1,702,620,401	1.0000
2009	1,520,912,325	1,520,906,325	1.0000
2010	1,589,792,531	1,589,788,794	1.0000
2011	1,642,875,756	1,642,868,564	1.0000
2012	1,537,463,587	1,537,436,491	1.0000
2013 2014	1,510,249,425 1,510,104,135	1,510,268,872 1,510,269,466	1.0000 1.0001
2014	1,503,518,707	1,503,443,279	0.9999
2016	1,512,559,683	1,512,187,726	0.9998
2017	1,587,968,666	1,584,262,608	0.9977
2018	1,714,291,166	1,735,322,112	1.0123
2019	824,576,404	1,413,439,851	1.7141
2020		726,301,723	
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Valued Prior	12/31/20	12/31/21	
Valued Prior to 1991	12/31/20 19,090,127,977	12/31/21 19,090,127,977	Prior Year 1.0000
Valued Prior to 1991 1991	12/31/20 19,090,127,977 2,239,453,750	12/31/21 19,090,127,977 2,239,453,750	1.0000 1.0000
Valued Prior to 1991 1991 1992	12/31/20 19,090,127,977 2,239,453,750 2,075,322,862	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862	1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370	1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822	1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592	1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633	1.0000 1.0000
Prior to 1991 1991 1991 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,532,500,804	1.0000 1.0000
Valued Prior to 1991 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,513,313,633 1,512,498,517 1,637,199,877 1,532,500,804 1,508,842,537	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,512,498,517 1,637,199,877 1,532,500,804 1,508,842,537 1,508,998,014	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599 1,501,791,063	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,637,199,877 1,532,500,804 1,508,842,537 1,508,998,014 1,501,699,960	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599 1,501,791,063 1,508,699,367	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,532,500,804 1,508,842,537 1,508,998,014 1,508,998,014 1,501,699,960 1,508,559,313	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599 1,501,791,063 1,508,699,367 1,579,413,762	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,532,500,804 1,508,842,537 1,508,948,014 1,501,699,960 1,508,559,313 1,578,633,946	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599 1,501,791,063 1,508,699,367 1,579,413,762 1,727,734,245	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,532,500,804 1,508,842,537 1,508,998,014 1,501,699,960 1,508,559,313 1,578,633,946 1,726,063,046	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2013 2014 2015 2016 2017 2018 2019	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599 1,501,791,063 1,508,699,367 1,579,413,762	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,532,500,804 1,508,842,537 1,508,998,014 1,501,699,960 1,508,559,313 1,578,633,946 1,726,063,046 1,400,992,351	1.0000 1.0000
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,823 1,544,205,740 1,459,547,593 1,203,914,901 1,135,949,223 1,156,818,495 1,211,878,910 1,332,729,680 1,428,638,309 1,516,340,664 1,634,945,381 1,800,888,569 1,782,947,237 1,841,737,921 1,694,121,417 1,513,316,746 1,582,501,854 1,637,201,518 1,532,518,850 1,508,895,657 1,509,089,599 1,501,791,063 1,508,699,367 1,579,413,762 1,727,734,245 1,406,991,389	12/31/21 19,090,127,977 2,239,453,750 2,075,322,862 2,232,387,370 1,688,565,822 1,544,205,741 1,459,547,592 1,203,914,901 1,135,949,278 1,156,818,500 1,211,878,908 1,332,729,685 1,428,638,315 1,516,343,505 1,634,944,597 1,800,889,751 1,782,945,464 1,841,722,157 1,694,115,683 1,513,313,633 1,582,498,517 1,637,199,877 1,532,500,804 1,508,842,537 1,508,998,014 1,501,699,960 1,508,559,313 1,578,633,946 1,726,063,046	1.0000 1.0000

TABLE I - A - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	14,112,006,789	14,127,352,548	1.0011
1990	2,087,755,983	2,089,060,711	1.0006
1991	1,832,303,375	1,832,006,200	0.9998
1992	1,547,614,606	1,552,601,363	1.0032
1993	1,260,356,012	1,261,091,095	1.0006
1994	1,171,042,475	1,171,583,427	1.0005
1995	994,919,566	995,656,696	1.0007
1996	875,090,780	874,600,932	0.9994
1997	901,216,092	905,072,238	1.0043
1998	928,934,332	928,779,604	0.9998
1999	1,010,362,776	1,010,689,966	1.0003
2000	1,074,530,195	1,077,379,519	1.0027
2001	1,071,401,693	1,070,620,571	0.9993
2002	1,171,920,592	1,170,716,233	0.9990
2003	1,172,229,490	1,173,133,465	1.0008
2004	1,268,438,895	1,266,206,359	0.9982
2005	1,307,980,197	1,311,629,927	1.0028
2006	1,340,814,732	1,346,361,577	1.0020
2007	1,414,819,338	1,420,709,112	1.0041
2008	1,296,967,544	1,299,150,997	1.0042
2009	1,178,430,360	1,178,552,307	1.0017
2010	1,258,754,038	1,261,144,035	
2010			1.0019
	1,238,281,856	1,242,625,741	1.0035
2012	1,148,780,680	1,150,258,933	1.0013
2013	1,147,580,198	1,148,881,041	1.0011
2014	1,163,519,331	1,164,458,677	1.0008
2015	1,086,274,307	1,082,150,938	0.9962
2016	1,046,748,914	1,052,339,807	1.0053
2017	1,086,996,079	1,134,600,984	1.0438
2018	1,050,227,495	1,197,649,512	1.1404
2019	414,047,814	920,315,914	2.2227
2020		326,343,050	
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
-			
Valued			
Valued Prior	12/31/20	12/31/21	Prior Year
Valued Prior to 1991	12/31/20 15,672,699,185	12/31/21 15,675,103,491	Prior Year 1.0002
Valued Prior to 1991 1991	12/31/20 15,672,699,185 1,774,791,348	12/31/21 15,675,103,491 1,774,178,558	1.0002 0.9997
Valued Prior to 1991 1991 1992	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609	1.0002 0.9997 1.0014
Valued Prior to 1991 1991 1992 1993	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737	1.0002 0.9997 1.0014 1.0012
Valued Prior to 1991 1991 1992 1993 1994	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824	1.0002 0.9997 1.0014 1.0012 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,68 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 0.9990
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 0.9990 1.0025
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 0.9990 1.0025 1.0020
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,771,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9996 0.9999 1.0013 1.0013 0.9990 1.0025 1.0020
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,711,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 0.9990 1.0025 1.0020 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,771,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 1.0025 1.0020 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 1.0025 1.0020 1.0020 1.0014 1.0008 1.0014 0.9980
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 1.0025 1.0020 1.0014 1.0008 1.0014 0.9980 1.0003
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0025 1.0020 1.0025 1.0020 1.0014 0.9980 1.0003 1.0003 1.0003
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090 1,170,679,191	1.0002 0.9997 1.0014 1.0002 0.9995 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0025 1.0020 1.0025 1.0020 1.0014 0.9980 1.0003 1.0003 1.0003 1.0003 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023 1,082,150,444	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090 1,170,679,191 1,092,785,272	1.0002 0.9997 1.0014 1.0002 0.9995 1.0007 1.0024 0.9995 0.9976 0.9993 0.9999 1.0013 1.0013 0.9990 1.0025 1.0020 1.0014 1.0008 1.0014 0.9980 1.0017 1.0043 1.0045 1.0098
Valued Prior to 1991 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,171,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023 1,082,150,444 1,051,050,943	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090 1,170,679,191 1,092,785,272 1,049,524,801	1.0002 0.9997 1.0014 1.0002 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 0.9990 1.0025 1.0020 1.0014 1.0008 1.0014 0.9980 1.0003 1.0017 1.0043 1.0045 1.0098 0.9985
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,771,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023 1,082,150,444 1,051,050,943 1,132,126,207	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,170,679,191 1,092,785,272 1,049,524,801 1,130,496,881	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 0.9990 1.0025 1.0020 1.0014 1.0008 1.0014 0.9980 1.0003 1.0017 1.0043 1.0045 1.0098 0.9985 0.9986
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,771,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023 1,082,150,444 1,051,050,943 1,132,126,207 1,191,735,853	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090 1,170,679,191 1,092,785,272 1,049,524,801 1,130,496,881 1,225,294,696	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 1.0014 1.0008 1.0014 1.0008 1.0014 1.0008 1.0017 1.0043 1.0045 1.0098 0.9985 0.9986 1.0282
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,711,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023 1,082,150,444 1,051,050,943 1,132,126,207 1,191,735,853 916,182,267	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090 1,170,679,191 1,092,785,272 1,049,524,801 1,130,496,881 1,225,294,696 1,068,523,398	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 1.0013 1.0014 1.0008 1.0014 1.0008 1.0014 1.0008 1.0017 1.0043 1.0003 1.0017 1.0043 1.0045 1.0098 0.9985 0.9986 1.0282 1.1663
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	12/31/20 15,672,699,185 1,774,791,348 1,496,705,398 1,225,172,942 1,142,054,691 966,242,827 845,380,806 873,978,968 875,552,836 951,861,758 1,013,661,143 1,038,045,850 1,165,210,221 1,771,010,241 1,262,914,854 1,307,272,494 1,342,850,100 1,417,710,498 1,291,485,240 1,172,296,786 1,256,075,024 1,240,776,828 1,144,754,154 1,147,154,620 1,165,394,023 1,082,150,444 1,051,050,943 1,132,126,207 1,191,735,853	12/31/21 15,675,103,491 1,774,178,558 1,498,855,609 1,226,614,737 1,142,546,824 965,805,011 845,969,917 876,085,465 875,489,200 949,562,897 1,012,904,950 1,037,965,415 1,166,707,860 1,172,537,310 1,261,608,906 1,310,583,521 1,345,530,368 1,419,656,211 1,292,563,269 1,173,953,279 1,253,515,984 1,241,206,554 1,146,750,580 1,152,118,090 1,170,679,191 1,092,785,272 1,049,524,801 1,130,496,881 1,225,294,696	1.0002 0.9997 1.0014 1.0012 1.0004 0.9995 1.0007 1.0024 0.9999 0.9976 0.9993 0.9999 1.0013 1.0013 1.0013 1.0014 1.0008 1.0014 1.0008 1.0014 1.0008 1.0017 1.0043 1.0045 1.0098 0.9985 0.9986 1.0282

TABLE I - B - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	9,115,755,461	9,118,307,918	1.0003
1990	1,273,116,298	1,273,377,122	1.0002
1991	1,097,643,730	1,097,374,799	0.9998
1992	918,202,839	919,017,272	1.0009
1993	786,968,468	787,218,026	1.0003
1994	723,344,738	723,717,626	1.0005
1995	594,249,631	594,461,141	1.0004
1996	485,114,198	484,568,745	0.9989
1997	494,511,713	494,782,655	1.0005
1998	493,466,084	493,802,243	1.0007
1999	558,711,050	559,138,574	1.0008
2000	596,378,810	596,559,508	1.0003
2001	606,398,509	606,326,326	0.9999
2002	641,072,914	641,017,511	0.9999
2003	631,967,308	631,071,390	0.9986
2004	675,817,191	675,097,532	0.9989
2005	687,161,371	687,453,693	1.0004
2006	712,809,297	713,668,810	1.0012
2007	749,945,790	751,480,347	1.0020
2008	694,327,694	694,801,451	1.0007
2009	633,107,994	633,336,443	1.0004
2010	653,442,295	654,149,371	1.0011
2011	629,484,334	629,979,600	1.0008
2012	580,833,802	582,559,495	1.0030
2013	582,047,814	582,667,922	1.0011
2014	580,509,597	581,411,975	1.0016
2015	549,926,271	550,125,582	1.0004
2016	520,985,395	526,222,884	1.0101
2017	522,992,640	561,076,478	1.0728
2018	420,244,203	555,458,634	1.3218
2019	125,174,407	392,971,103	3.1394
2020		98,672,821	
Policy Year	As of	As of	Ratio to
Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Valued Prior	12/31/20	12/31/21	Prior Year
Valued Prior to 1991	12/31/20 10,036,499,174	12/31/21 10,040,914,114	Prior Year 1.0004
Valued Prior to 1991 1991	12/31/20 10,036,499,174 1,063,681,157	12/31/21 10,040,914,114 1,064,221,148	1.0004 1.0005
Valued Prior to 1991 1991 1992	12/31/20 10,036,499,174 1,063,681,157 884,548,477	12/31/21 10,040,914,114 1,064,221,148 885,509,399	1.0004 1.0005 1.0011
Valued Prior to 1991 1991 1992 1993	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328	1.0004 1.0005 1.0011 0.9999
Valued Prior to 1991 1991 1992 1993 1994	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804	1.0004 1.0005 1.0011 0.9999 1.0005
Valued Prior to 1991 1991 1992 1993	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328	1.0004 1.0005 1.0011 0.9999
Valued Prior to 1991 1991 1992 1993 1994 1995	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0001
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0013
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651 581,900,764	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568 585,207,812	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021 1.0057
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651 581,900,764 550,394,940	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568 585,207,812 556,797,387	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021 1.0057 1.0116
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651 581,900,764 550,394,940 525,512,667	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568 585,207,812 556,797,387 525,466,589	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021 1.0057 1.0116 0.9999
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651 581,900,764 550,394,940 525,512,667 560,284,185	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568 585,207,812 556,797,387 525,466,589 566,785,145	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021 1.0057 1.0116 0.9999 1.0116
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651 581,900,764 550,394,940 525,512,667 560,284,185 552,812,048	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568 585,207,812 556,797,387 525,466,589 566,785,145 584,517,832	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021 1.0057 1.0116 0.9999 1.0116 1.0574
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	12/31/20 10,036,499,174 1,063,681,157 884,548,477 766,023,986 704,923,680 576,866,447 467,209,534 476,904,303 467,394,411 523,044,208 558,280,392 587,892,471 638,100,016 630,510,442 673,457,916 685,537,884 712,226,350 749,926,446 691,306,078 630,413,342 650,741,011 627,449,347 578,733,100 581,127,651 581,900,764 550,394,940 525,512,667 560,284,185 552,812,048 391,278,458	12/31/21 10,040,914,114 1,064,221,148 885,509,399 765,916,328 705,254,804 576,944,373 467,402,567 476,527,595 466,599,708 522,714,377 557,866,789 588,085,821 637,872,325 630,845,164 672,954,248 686,275,204 711,256,945 749,662,964 692,238,103 632,663,550 652,285,185 628,031,147 577,188,716 582,321,568 585,207,812 556,797,387 525,466,589 566,785,145 584,517,832 514,478,165	1.0004 1.0005 1.0011 0.9999 1.0005 1.0001 1.0004 0.9992 0.9983 0.9994 0.9993 1.0003 0.9996 1.0005 0.9993 1.0001 1.0004 0.9996 1.0005 0.9993 1.0011 0.9986 0.9996 1.0013 1.0036 1.0024 1.0009 0.9973 1.0021 1.0057 1.0116 0.9999 1.0116 1.0574 1.3149

TABLE I - C - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	4,996,251,328	5,009,044,630	1.0026
1990	814,639,685	815,683,589	1.0013
1991	734,659,645	734,631,401	1.0000
1992	629,411,767	633,584,091	1.0066
1993	473,387,544	473,873,069	1.0010
1994	447,697,737	447,865,801	1.0004
1995	400,669,935	401,195,555	1.0013
1996	389,976,582	390,032,187	1.0001
1997	406,704,379	410,289,583	1.0088
1998	435,468,248	434,977,361	0.9989
1999	451,651,726	451,551,392	0.9998
2000	478,151,385	480,820,011	1.0056
2001	465,003,184	464,294,245	0.9985
2002	530,847,678	529,698,722	0.9978
2003	540,262,182	542,062,075	1.0033
2004	592,621,704	591,108,827	0.9974
2005	620,818,826	624,176,234	1.0054
2006	628,005,435	632,692,767	1.0075
2007	664,873,548	669,228,765	1.0066
2008	602,639,850	604,349,546	1.0028
2009	545,322,366	545,215,864	0.9998
2010	605,311,743	606,994,664	1.0028
2011	608,797,522	612,646,141	1.0063
2012	567,946,878	567,699,438	0.9996
2013	565,532,384	566,213,119	1.0012
2014	583,009,734	583,046,702	1.0001
2015	536,348,036	532,025,356	0.9919
2016	525,763,519	526,116,923	1.0007
2017	564,003,439	573,524,506 642,190,878	1.0169
2018 2019	629,983,292	527,344,811	1.0194
2020	288,873,407	227,670,229	1.8255
2020		221,010,229	
Policy Year	As of	As of	Ratio to
Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Valued Prior	12/31/20	12/31/21	Prior Year
Valued Prior to 1991	12/31/20 5,636,200,011	12/31/21 5,634,189,377	Prior Year 0.9996
Valued Prior to 1991 1991	12/31/20 5,636,200,011 711,110,191	12/31/21 5,634,189,377 709,957,410	0.9996 0.9984
Valued Prior to 1991 1991 1992	12/31/20 5,636,200,011	12/31/21 5,634,189,377 709,957,410 613,346,210	0.9996 0.9984 1.0019
Valued Prior to 1991 1991	5,636,200,011 711,110,191 612,156,921 459,148,956	12/31/21 5,634,189,377 709,957,410 613,346,210 460,698,409	0.9996 0.9984 1.0019 1.0034
Valued Prior to 1991 1991 1992 1993	12/31/20 5,636,200,011 711,110,191 612,156,921	12/31/21 5,634,189,377 709,957,410 613,346,210	0.9996 0.9984 1.0019
Valued Prior to 1991 1991 1992 1993 1994	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020	0.9996 0.9984 1.0019 1.0034 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425	12/31/21 5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0002 0.9989 0.9992 0.9998
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9998 1.0063
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9998 1.0063 1.0063
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 611,230,799 613,175,407 569,561,864 569,796,522 585,471,379	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9992 0.9998 1.0063 1.0063 1.0067 1.0034
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259 531,755,504	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522 585,471,379 535,987,885	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9989 0.9932 0.9998 1.0063 1.0067 1.0034 1.0080
Valued Prior to 1991 1991 1992 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259 531,755,504 525,538,276	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522 585,471,379 535,987,885 524,058,212	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9989 1.0063 1.0067 1.0034 1.0080 0.9972
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259 531,755,504 525,538,276 571,842,022	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,335,535 541,692,146 588,654,658 622,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522 585,471,379 535,987,885 524,058,212 563,711,736	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9998 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259 531,755,504 525,538,276 571,842,022 638,923,805	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522 585,471,379 535,987,885 524,058,212 563,711,736 640,776,864	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9998 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858 1.0029
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259 531,755,504 525,538,276 571,842,022 638,923,805 524,903,809	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522 585,471,379 535,987,885 524,058,212 563,711,736 640,776,864 554,045,233	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9998 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858 1.0029 1.0555
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	5,636,200,011 711,110,191 612,156,921 459,148,956 437,131,011 389,376,380 378,171,272 397,074,665 408,158,425 428,817,550 455,380,751 450,153,379 527,110,205 540,499,799 589,456,938 621,734,610 630,623,750 667,784,052 600,179,162 541,883,444 605,334,013 613,327,481 566,021,054 566,026,969 583,493,259 531,755,504 525,538,276 571,842,022 638,923,805	5,634,189,377 709,957,410 613,346,210 460,698,409 437,292,020 388,860,638 378,567,350 399,557,870 408,889,492 426,848,520 455,038,161 449,879,594 528,835,535 541,692,146 588,654,658 624,308,317 634,273,423 669,993,247 600,325,166 541,289,729 601,230,799 613,175,407 569,561,864 569,796,522 585,471,379 535,987,885 524,058,212 563,711,736 640,776,864	0.9996 0.9984 1.0019 1.0034 1.0004 0.9987 1.0010 1.0063 1.0018 0.9954 0.9992 0.9994 1.0033 1.0022 0.9986 1.0041 1.0058 1.0033 1.0002 0.9989 0.9932 0.9998 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858 1.0029

TABLE I - D - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	9,034,737,183	9,046,529,566	1.0013
1990	1,255,498,309	1,258,147,227	1.0021
1991	1,076,611,196	1,079,550,105	1.0027
1992	894,290,008	897,480,186	1.0036
1993	769,237,495	771,541,018	1.0030
1994	705,801,390	707,797,314	1.0028
1995	581,958,931	583,300,926	1.0023
1996	476,305,024	477,198,836	1.0019
1997	488,924,933	489,814,050	1.0018
1998	488,846,544	489,278,053	1.0009
1999	553,267,694	554,272,029	1.0018
2000	590,100,614	590,593,860	1.0008
2001	599,738,334	600,695,838	1.0016
2002	629,870,484	631,309,395	1.0023
2003	621,268,951	622,485,912	1.0020
2004	659,224,572	662,416,614	1.0048
2005	673,900,625	676,019,965	1.0031
2006	696,787,091	698,975,889	1.0031
2007	732,566,364	735,525,706	1.0040
2008	682,324,564	684,630,494	1.0034
2009	622,483,712	624,868,133	1.0038
2010	638,518,999	641,566,682	1.0048
2011	612,078,224	614,652,780	1.0042
2012	552,091,802	558,187,695	1.0110
2013	561,647,619	568,022,272	1.0113
2014	551,728,522	561,751,456	1.0182
2015	510,000,715	525,087,666	1.0296
2016	457,183,178	490,072,081	1.0719
2017	412,267,334	492,661,291	1.1950
2018	240,383,792	435,464,523	1.8115
2019	44,762,003	228,536,802	5.1056
2020		36,740,910	
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
-			
Valued			
Valued Prior	12/31/20	12/31/21	Prior Year
Valued Prior to 1991	12/31/20 9,950,544,422	12/31/21 9,961,987,938	Prior Year 1.0012
Valued Prior to 1991 1991	9,950,544,422 1,045,801,899	9,961,987,938 1,047,667,498	1.0012 1.0018
Valued Prior to 1991 1991 1992	9,950,544,422 1,045,801,899 863,898,025	9,961,987,938 1,047,667,498 866,555,755	1.0012 1.0018 1.0031
Valued Prior to 1991 1991 1992 1993	9,950,544,422 1,045,801,899 863,898,025 750,332,656	9,961,987,938 1,047,667,498 866,555,755 752,672,297	1.0012 1.0018 1.0031 1.0031
Valued Prior to 1991 1991 1992 1993 1994	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413	1.0012 1.0018 1.0031 1.0031 1.0030
Valued Prior to 1991 1991 1992 1993 1994 1995	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576	1.0012 1.0018 1.0031 1.0030 1.0022 1.0019 1.0011 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0028
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634	1.0012 1.0018 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0028
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0032
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645 557,079,395	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042 1.0047
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135 566,437,265	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645 557,079,395 569,057,073	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042 1.0047 1.0046
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135 566,437,265 562,227,683	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645 557,079,395 569,057,073 568,709,299	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042 1.0047 1.0046 1.0115
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135 566,437,265 562,227,683 525,318,271	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645 557,079,395 569,057,073 568,709,299 536,301,231	1.0012 1.0018 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0027 1.0034 1.0042 1.0049 1.0042 1.0049 1.0042 1.0047 1.0046 1.0115 1.0209
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135 566,437,265 562,227,683 525,318,271 489,356,340	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 641,377,972 614,693,645 557,079,395 569,057,073 568,709,299 536,301,231 500,181,372	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0029 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042 1.0049 1.0046 1.0115 1.0209 1.0221
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135 566,437,265 562,227,683 525,318,271 489,356,340 491,945,076	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645 557,079,395 569,057,073 568,709,299 536,301,231 500,181,372 525,308,232	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042 1.0049 1.0042 1.0049 1.0042 1.0049 1.0040 1.0115 1.0209 1.0221 1.0678
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	9,950,544,422 1,045,801,899 863,898,025 750,332,656 689,241,763 565,471,612 459,849,514 471,916,983 463,148,532 518,924,223 552,361,021 582,295,642 628,375,416 621,922,502 660,776,998 674,107,664 697,494,181 733,943,234 681,120,156 621,923,934 638,224,879 612,115,096 554,499,135 566,437,265 562,227,683 525,318,271 489,356,340 491,945,076 433,306,295	9,961,987,938 1,047,667,498 866,555,755 752,672,297 691,294,413 566,733,523 460,731,363 472,419,098 463,565,931 519,779,129 552,819,977 583,069,906 629,704,703 623,083,822 662,377,862 676,001,245 699,725,576 735,925,634 683,426,654 624,549,795 641,377,972 614,693,645 557,079,395 569,057,073 568,709,299 536,301,231 500,181,372 525,308,232 518,476,721	1.0012 1.0018 1.0031 1.0031 1.0030 1.0022 1.0019 1.0011 1.0009 1.0016 1.0008 1.0013 1.0021 1.0019 1.0024 1.0028 1.0032 1.0027 1.0034 1.0042 1.0049 1.0042 1.0049 1.0042 1.0047 1.0046 1.0115 1.0209 1.0221 1.0678 1.1966

TABLE I - E - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior	4 040 500 000	4 004 400 475	4.0040
to 1990 1990	4,810,592,860 790,659,530	4,831,138,175 793,574,310	1.0043 1.0037
1991	706,081,097	708,481,471	1.0037
1992	605,110,487	608,254,741	1.0052
1993	458,039,317	460,258,280	1.0048
1994	425,257,385	428,146,420	1.0068
1995	382,405,177	383,813,280	1.0037
1996	370,981,207	373,099,344	1.0057
1997	387,529,359	389,694,677	1.0056
1998	406,484,838	409,039,627	1.0063
1999	430,883,657	433,066,292	1.0051
2000	456,507,580	458,618,580	1.0046
2001 2002	450,731,366 505,246,571	452,465,557 509,319,744	1.0038 1.0081
2002	518,279,493	522,612,625	1.0084
2004	566,166,988	570,030,855	1.0068
2005	585,517,003	589,055,264	1.0060
2006	598,532,649	602,649,785	1.0069
2007	641,366,232	646,923,404	1.0087
2008	580,241,158	583,253,227	1.0052
2009	523,915,396	526,734,799	1.0054
2010	567,681,236	571,736,182	1.0071
2011	574,769,645	579,712,643	1.0086
2012	517,366,175	522,437,943	1.0098
2013	533,135,016	538,382,040	1.0098
2014 2015	543,823,420 488,592,218	547,540,964 492,663,354	1.0068 1.0083
2016	476,219,476	488,263,063	1.0253
2017	491,123,030	520,693,263	1.0602
2018	439,723,545	527,967,636	1.2007
2019	132,021,933	390,714,240	2.9595
2020		92,193,472	
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Valued Prior	12/31/20	12/31/21	Prior Year
Valued Prior to 1991	12/31/20 5,440,807,614	12/31/21 5,460,722,359	Prior Year 1.0037
Prior to 1991 1991	12/31/20 5,440,807,614 684,914,793	12/31/21 5,460,722,359 686,732,988	1.0037 1.0027
Valued Prior to 1991 1991 1992	12/31/20 5,440,807,614 684,914,793 587,114,523	12/31/21 5,460,722,359 686,732,988 590,767,738	1.0037 1.0027 1.0062
Valued Prior to 1991 1991 1992 1993	5,440,807,614 684,914,793 587,114,523 445,476,151	5,460,722,359 686,732,988 590,767,738 447,682,215	1.0037 1.0027 1.0062 1.0050
Valued Prior to 1991 1991 1992	12/31/20 5,440,807,614 684,914,793 587,114,523	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820	1.0037 1.0027 1.0062 1.0050 1.0057
Valued Prior to 1991 1991 1992 1993 1994	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866	5,460,722,359 686,732,988 590,767,738 447,682,215	1.0037 1.0027 1.0062 1.0050
Valued Prior to 1991 1991 1992 1993 1994 1995	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0028
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0028 1.0069 1.0049
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0049
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0049
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0058 1.0066 1.0070
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0049
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0058 1.0066 1.0070 1.0065
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0049 1.0058 1.0066 1.0070 1.0065 1.0065
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0049 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0058 1.0066 1.0070 1.0065 1.0050 1.0050
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0049 1.0046 1.0050 1.0028 1.0049 1.0049 1.0058 1.0069 1.0065 1.0070 1.0065 1.0050 1.0051 1.0062 1.0062
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0058 1.0066 1.0070 1.0065 1.0070
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478 547,959,000	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345 552,391,367	1.0037 1.0027 1.0062 1.0050 1.0057 1.0043 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0058 1.0066 1.0070 1.0065 1.0070 1.0065 1.0050 1.0050
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478 547,959,000 492,401,040	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345 552,391,367 502,127,678	1.0037 1.0027 1.0062 1.0050 1.0056 1.0062 1.0049 1.0048 1.0050 1.0028 1.0069 1.0049 1.0058 1.0066 1.0070 1.0055 1.0050 1.0051 1.0062 1.0062 1.0061 1.0073 1.0081 1.0073
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478 547,959,000 492,401,040 487,677,517	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345 552,391,367 502,127,678 493,950,563	1.0037 1.0027 1.0062 1.0050 1.0056 1.0062 1.0049 1.0049 1.0058 1.0069 1.0049 1.0058 1.0066 1.0070 1.0055 1.0050 1.0051 1.0065 1.0070 1.0065 1.0070 1.0061 1.0071 1.0062
Valued Prior to 1991 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478 547,959,000 492,401,040 487,677,517 519,151,481	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345 552,391,367 502,127,678 493,950,563 531,011,665	1.0037 1.0027 1.0062 1.0050 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0049 1.0058 1.0060 1.0058 1.0060 1.0070 1.0065 1.0050 1.0051 1.0062 1.0076 1.0081 1.0073 1.0081 1.0198 1.0129 1.0228
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478 547,959,000 492,401,040 487,677,517	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345 552,391,367 502,127,678 493,950,563	1.0037 1.0027 1.0062 1.0050 1.0056 1.0062 1.0049 1.0049 1.0058 1.0069 1.0049 1.0058 1.0066 1.0070 1.0055 1.0050 1.0051 1.0065 1.0070 1.0065 1.0070 1.0061 1.0071 1.0062
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	5,440,807,614 684,914,793 587,114,523 445,476,151 417,297,866 372,025,895 361,216,660 376,666,890 382,638,284 411,946,148 433,133,432 438,266,575 506,696,981 520,980,553 568,355,591 586,755,773 600,804,463 645,438,956 579,070,651 523,374,514 570,085,890 580,473,595 520,761,139 538,184,478 547,959,000 492,401,040 487,677,517 519,151,481 525,363,102	5,460,722,359 686,732,988 590,767,738 447,682,215 419,658,820 373,638,445 363,251,804 379,017,132 384,506,519 413,833,164 435,309,201 439,501,204 510,210,701 523,538,856 571,648,593 590,605,152 605,026,580 649,631,300 581,993,715 526,030,852 573,610,331 584,862,105 524,958,343 542,122,345 552,391,367 502,127,678 493,950,563 531,011,665 553,149,391	1.0037 1.0027 1.0062 1.0050 1.0050 1.0056 1.0062 1.0049 1.0046 1.0050 1.0028 1.0069 1.0049 1.0058 1.0069 1.0049 1.0058 1.0060 1.0070 1.0065 1.0070 1.0065 1.0070 1.0062 1.0070 1.0081 1.0073 1.0081 1.0198 1.0129 1.0228 1.0529

TABLE I - A - ADJUSTED TO A POST-HB 1840 & HB 1846 BASIS

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	11,848,289,239	11,862,916,492	1.0012
1990	1,809,084,936	1,810,267,334	1.0007
1991	1,605,936,452	1,605,561,593	0.9998
1992	1,374,346,654	1,379,115,327	1.0035
1993	1,136,505,320	1,137,120,154	1.0005
1994	1,073,403,120	1,073,811,503	1.0004
1995	931,551,589	932,206,089	1.0007
1996	842,598,266	842,073,604	0.9994
1997	880,567,078	884,391,020	1.0043
1998	913,058,760	912,879,178	0.9998
1999	1,000,229,730	1,000,525,652	1.0003
2000	1,070,187,957	1,073,002,722	1.0026
2001	1,073,106,182	1,072,285,420	0.9992
2002	1,179,474,514	1,178,204,495	0.9989
2003	1,185,393,199	1,186,231,541	1.0007
2004	1,288,365,011	1,286,027,975	0.9982
2005	1,333,772,448	1,337,344,205	1.0027
2006	1,371,569,368	1,377,025,749	1.0040
2007	1,450,417,652	1,456,209,372	1.0040
2008	1,327,444,631	1,329,556,744	1.0040
2009	1,190,892,590	1,190,949,113	1.0010
2010	1,264,062,131		
2010	1,243,175,226	1,266,363,165 1,247,418,123	1.0018 1.0034
2012	1,153,536,379	1,154,843,879	1.0034
2013	1,153,061,617	1,154,229,947	
2014	1,171,076,113	1,171,824,232	1.0010
			1.0006 0.9960
2015	1,093,985,612	1,089,587,433	
2016	1,052,817,478	1,057,952,746	1.0049
2017	1,091,074,240	1,137,912,655	1.0429
2018	1,052,488,430	1,198,703,179	1.1389
2019 2020	414,816,441	921,017,452 326,607,274	2.2203
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Valued Prior	12/31/20	12/31/21	Prior Year
Valued Prior to 1991	12/31/20 13,208,336,134	12/31/21 13,209,887,533	Prior Year 1.0001
Valued Prior to 1991 1991	12/31/20 13,208,336,134 1,555,610,867	12/31/21 13,209,887,533 1,554,866,105	1.0001 0.9995
Valued Prior to 1991 1991 1992	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551	1.0001 0.9995 1.0015
Valued Prior to 1991 1991 1992 1993	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837	1.0001 0.9995 1.0015 1.0013
Valued Prior to 1991 1991 1992 1993 1994	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221	13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717	1.0001 0.9995 1.0015 1.0013 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879	13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373	13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825	13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199	13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.00024 0.9999 0.9975 0.9992 0.9999 1.0012
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.00024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.00024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021	13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0024
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,209 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,299 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019 1.0013 1.0008
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0014
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019 1.0013 1.0008
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019 1.0013 1.0008 1.0014 0.9979 1.0003
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,8283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0012 1.0013 1.0008 1.0014 0.9979 1.0003 1.0016
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,61 1,322,729,931 1,186,251,505 1,225,643,216 1,245,887,518 1,151,187,892 1,157,381,343	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019 1.0013 1.0008 1.0014 0.9979 1.0003 1.0006 1.00043
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,172,765,894	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,526 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0012 1.0013 0.9989 1.0014 1.0019 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,72,765,894 1,089,590,324	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,454 1,039,561,454 1,039,561,455 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129 1,100,118,165	1.0001 0.9995 1.0015 1.0003 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019 1.0013 1.0008 1.0014 0.9979 1.0003 1.0006 1.00043
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,172,765,894 1,089,590,324 1,056,655,933	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129 1,100,118,165 1,054,975,535	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0012 1.0013 0.9989 1.0014 1.0019 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,72,765,894 1,089,590,324	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,454 1,039,561,454 1,039,561,455 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129 1,100,118,165	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9999 1.0012 1.0013 0.9989 1.0024 1.0019 1.0013 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044 1.0097
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,172,765,894 1,089,590,324 1,056,655,933	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129 1,100,118,165 1,054,975,535	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9999 1.0012 1.0013 1.0004 1.0019 1.0013 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044 1.0097 0.9984
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,172,765,894 1,056,655,933 1,135,433,163 1,192,784,752 916,880,929	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129 1,100,118,165 1,054,975,535 1,133,512,277 1,225,833,739 1,068,523,398	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0014 1.0013 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044 1.0097 0.9984 0.9983 1.0277 1.1654
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,172,765,894 1,089,590,324 1,089,590,324 1,056,655,933 1,135,433,163 1,192,784,752	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,777,967,129 1,100,118,165 1,054,975,535 1,133,512,277 1,225,833,739 1,068,523,398 835,128,741	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 1.0018 1.0019 1.0013 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044 1.0097 0.9984 0.9983 1.0277
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	12/31/20 13,208,336,134 1,555,610,867 1,329,465,268 1,104,856,017 1,046,780,221 904,687,879 813,881,373 853,965,825 860,765,289 942,059,082 1,009,442,901 1,039,666,199 1,172,665,209 1,184,089,359 1,282,683,196 1,332,898,021 1,373,431,113 1,453,131,234 1,321,695,359 1,184,631,231 1,261,255,654 1,245,523,213 1,149,294,857 1,152,480,548 1,172,765,894 1,056,655,933 1,135,433,163 1,192,784,752 916,880,929	12/31/21 13,209,887,533 1,554,866,105 1,331,422,551 1,106,251,837 1,047,173,717 904,198,807 814,434,235 856,051,044 860,683,539 939,742,644 1,008,661,454 1,039,561,886 1,174,121,359 1,185,579,789 1,281,323,146 1,336,160,283 1,376,048,528 1,455,008,756 1,322,729,931 1,186,251,505 1,258,643,216 1,245,887,518 1,151,187,892 1,157,381,343 1,177,967,129 1,100,118,165 1,054,975,535 1,133,512,277 1,225,833,739 1,068,523,398	1.0001 0.9995 1.0015 1.0013 1.0004 0.9995 1.0007 1.0024 0.9999 0.9975 0.9992 0.9999 1.0012 1.0013 0.9989 1.0014 1.0013 1.0008 1.0014 0.9979 1.0003 1.0016 1.0043 1.0044 1.0097 0.9984 0.9983 1.0277 1.1654

TABLE I - B - ADJUSTED TO A POST-HB 1840 & HB 1846 BASIS

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	8,186,858,932	8,188,692,883	1.0002
1990	1,153,845,876	1,153,984,370	1.0001
1991	999,299,579	998,952,964	0.9997
1992	840,714,948	841,311,297	1.0007
1993	727,513,178	727,642,487	1.0002
1994	676,877,870	677,118,189	1.0004
1995	571,235,544	571,364,425	1.0002
1996	485,455,267	484,875,000	0.9988
1997	502,320,804	502,559,542	1.0005
1998	501,277,662 567,553,188	501,588,967 567,949,444	1.0006 1.0007
1999 2000	605,807,055	605,953,195	1.0007
2001	615,976,685	615,864,862	0.9998
2002	651,145,318	651,024,254	0.9998
2003	641,908,604	640,947,054	0.9985
2004	686,372,479	685,548,320	0.9988
2005	697,944,662	698,159,011	1.0003
2006	723,974,625	724,743,675	1.0011
2007	761,690,874	763,127,378	1.0019
2008	705,226,454	705,628,871	1.0006
2009	643,045,412	643,208,438	1.0003
2010	663,620,313	664,238,426	1.0009
2011	639,250,209	639,644,488	1.0006
2012	589,721,711	591,276,650	1.0026
2013 2014	591,003,022	591,490,618	1.0008
2014	589,122,480 557,637,576	589,833,631 557,562,077	1.0012 0.9999
2016	527,053,959	531,835,823	1.0091
2017	527,070,801	564,388,149	1.0708
2018	422,505,138	556,512,301	1.3172
2019	125,943,034	393,672,641	3.1258
2020		98,937,045	
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
-			
Valued Prior to 1991	12/31/20 9,023,585,738	12/31/21 9,027,147,771	Prior Year 1.0004
Valued Prior to 1991 1991	12/31/20 9,023,585,738 968,264,944	9,027,147,771 968,672,963	1.0004 1.0004
Valued Prior to 1991 1991 1992	9,023,585,738 968,264,944 809,759,521	9,027,147,771 968,672,963 810,527,515	1.0004 1.0004 1.0009
Valued Prior to 1991 1991 1992 1993	9,023,585,738 968,264,944 809,759,521 708,034,275	9,027,147,771 968,672,963 810,527,515 707,880,642	1.0004 1.0004 1.0009 0.9998
Valued Prior to 1991 1991 1992 1993 1994	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553	1.0004 1.0004 1.0009 0.9998 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000
Valued Prior to 1991 1991 1992 1993 1994	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764	1.0004 1.0004 1.0009 0.9998 1.0004
Valued Prior to 1991 1991 1992 1993 1994 1995 1996	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996 1.0005
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996 1.0005 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996 1.0005 0.9992
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014	1.0004 1.0004 1.0009 0.9998 1.0004 1.0003 0.9992 0.9983 0.9992 1.0003 0.9992 1.0005 0.9996 1.0010 0.9986 0.9996
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837	1.0004 1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9993 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010 0.9986 0.9996
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010 0.9986 0.9996 1.0013 1.0035
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010 0.9986 0.9996 1.0013 1.0035 1.0023 1.0008 0.9972
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010 0.9986 0.9996 1.0013 1.0035 1.0023 1.0008 0.9972 1.0019
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9992 1.0010 0.9986 0.9996 1.0013 1.0023 1.0008 0.9972 1.0019 1.0055
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542 557,834,820	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657 564,130,280	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9992 1.0005 1.0005 0.9996 1.0010 0.9986 0.9996 1.0013 1.0023 1.0008 0.9972 1.0019 1.0055 1.0113
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542 557,834,820 531,117,657	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657 564,130,280 530,917,323	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9992 1.0005 0.9996 1.0010 0.9986 0.9996 1.0013 1.0023 1.0008 0.9972 1.0019 1.0055 1.0113 0.9996
Valued Prior to 1991 1991 1992 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542 557,834,820 531,117,657 563,591,141	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657 564,130,280 530,917,323 569,800,541	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9996 1.0010 0.9986 0.9996 1.0013 1.0023 1.0008 0.9972 1.0019 1.0055 1.0113 0.9996 1.0110
Valued Prior to 1991 1991 1992 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542 557,834,820 531,117,657 563,591,141 553,860,947	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657 564,130,280 530,917,323 569,800,541 585,056,875	1.0004 1.0009 0.9998 1.0004 1.0009 0.9998 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9996 1.0013 1.0035 1.0023 1.0008 0.9972 1.0019 1.0055 1.0113 0.9996 1.0110 1.0563
Valued Prior to 1991 1991 1992 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 683,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542 557,834,820 531,117,657 563,591,141	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657 564,130,280 530,917,323 569,800,541	1.0004 1.0009 0.9998 1.0004 1.0000 1.0003 0.9992 0.9983 0.9992 1.0003 0.9996 1.0005 0.9996 1.0010 0.9986 0.9996 1.0013 1.0023 1.0008 0.9972 1.0019 1.0055 1.0113 0.9996 1.0110
Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	9,023,585,738 968,264,944 809,759,521 708,034,275 659,525,067 554,426,071 467,497,981 484,397,889 474,765,134 531,291,318 567,067,417 597,139,420 648,060,516 640,377,211 633,882,970 696,213,042 723,278,038 761,548,686 702,078,269 640,239,083 660,777,510 637,074,633 587,392,751 589,926,093 590,329,542 557,834,820 531,117,657 563,591,141 553,860,947 391,977,120	9,027,147,771 968,672,963 810,527,515 707,880,642 659,757,553 554,452,741 467,654,764 483,999,903 473,952,317 530,943,909 566,628,559 597,308,892 647,791,336 640,675,294 683,325,200 696,901,597 722,245,780 761,217,014 702,966,837 642,453,072 662,268,285 637,591,012 585,744,976 591,057,335 593,552,657 564,130,280 530,917,323 569,800,541 585,056,875 514,478,165	1.0004 1.0009 1.0009 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0003 1.0005 1.0005 1.0013 1.0005 1.0008 1.0008 1.0008 1.0019 1.0010 1.0055 1.0113 1.0996 1.0110 1.0563 1.3125

TABLE I - C - ADJUSTED TO A POST-HB 1840 & HB 1846 BASIS

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	3,661,430,307	3,674,223,609	1.0035
1990	655,239,059	656,282,963	1.0016
1991	606,636,873	606,608,629	1.0000
1992	533,631,706	537,804,030	1.0078
1993	408,992,142	409,477,667	1.0012
1994	396,525,250	396,693,314	1.0004
1995	360,316,044	360,841,664	1.0015
1996	357,142,999	357,198,604	1.0002
		381,831,478	
1997	378,246,274	, ,	1.0095
1998	411,781,098	411,290,211	0.9988
1999	432,676,542	432,576,208	0.9998
2000	464,380,902	467,049,528	1.0057
2001	457,129,497	456,420,558	0.9984
2002	528,329,197	527,180,241	0.9978
2003	543,484,594	545,284,487	1.0033
2004	601,992,532	600,479,655	0.9975
2005	635,827,786	639,185,194	1.0053
2006	647,594,743	652,282,075	1.0072
2007	688,726,778	693,081,995	1.0063
2008	622,218,177	623,927,873	1.0027
2009	547,847,178	547,740,676	0.9998
2010	600,441,818	602,124,739	1.0028
2011	603,925,017	607,773,636	1.0064
2012	563,814,668	563,567,228	0.9996
2013	562,058,595	562,739,330	1.0012
2014	581,953,633	581,990,601	1.0001
2015	536,348,036	532,025,356	0.9919
2016	525,763,519	526,116,923	1.0007
	564,003,439	573,524,506	1.0169
2017			
	629,983,292	642,190,878	1.0194
2017			1.0194 1.8255
2017 2018	629,983,292	642,190,878	
2017 2018 2019 2020 Policy Year	629,983,292 288,873,407 As of	642,190,878 527,344,811 227,670,229 As of	1.8255 Ratio to
2017 2018 2019 2020	629,983,292 288,873,407	642,190,878 527,344,811 227,670,229	1.8255
2017 2018 2019 2020 Policy Year Valued	629,983,292 288,873,407 As of 12/31/20	642,190,878 527,344,811 227,670,229 As of 12/31/21	1.8255 Ratio to Prior Year
2017 2018 2019 2020 Policy Year Valued Prior to 1991	629,983,292 288,873,407 As of 12/31/20 4,184,750,396	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762	1.8255 Ratio to Prior Year 0.9995
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142	1.8255 Ratio to Prior Year 0.9995 0.9980
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 389,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 389,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 3398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9998
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9998 1.0063
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9998 1.0063 1.0067
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008 584,414,472	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9998 1.0063 1.0067 1.0034
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352 531,755,504	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008 584,414,472 535,987,885	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.99989 0.99989 1.0063 1.0067 1.0034 1.0080
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352 531,755,504 525,538,276	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 566,442,917 566,324,008 584,414,472 535,987,885 524,058,212	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9989 1.0063 1.0067 1.0034 1.0080 0.9972
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352 531,755,504 525,538,276 571,842,022	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008 584,414,472 535,987,885 524,058,212 563,711,736	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9989 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352 531,755,504 525,538,276 571,842,022 638,923,805	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008 584,414,472 535,987,885 524,058,212 563,711,736 640,776,864	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9989 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858 1.0029
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352 531,755,504 525,538,276 571,842,022 638,923,805 524,903,809	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008 584,414,472 535,987,885 524,058,212 563,711,736 640,776,864 554,045,233	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9989 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858
2017 2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	629,983,292 288,873,407 As of 12/31/20 4,184,750,396 587,345,923 519,705,747 396,821,743 387,255,154 350,261,808 346,383,392 369,567,936 386,000,155 410,767,764 442,375,485 442,526,779 524,604,693 543,712,148 598,800,226 636,684,979 650,153,075 691,582,547 619,617,090 544,392,149 600,478,145 608,448,580 561,902,107 562,554,455 582,436,352 531,755,504 525,538,276 571,842,022 638,923,805	642,190,878 527,344,811 227,670,229 As of 12/31/21 4,182,739,762 586,193,142 520,895,036 398,371,196 387,416,163 349,746,066 346,779,470 372,051,141 386,731,222 408,798,734 442,032,895 442,252,994 526,330,023 544,904,495 597,997,946 639,258,686 653,802,748 693,791,742 619,763,094 543,798,434 596,374,931 608,296,506 565,442,917 566,324,008 584,414,472 535,987,885 524,058,212 563,711,736 640,776,864	1.8255 Ratio to Prior Year 0.9995 0.9980 1.0023 1.0039 1.0004 0.9985 1.0011 1.0067 1.0019 0.9952 0.9992 0.9994 1.0033 1.0022 0.9987 1.0040 1.0056 1.0032 1.0002 0.9989 0.9932 0.9989 1.0063 1.0067 1.0034 1.0080 0.9972 0.9858 1.0029

TABLE I - D - ADJUSTED TO A POST-HB 1840 & HB 1846 BASIS

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior	12/31/13	12/31/20	i iioi i eai
to 1990	8,114,889,539	8,125,265,657	1.0013
1990		1,140,526,413	1.0013
	1,138,195,630		
1991	980,616,156	983,202,102	1.0026
1992	819,472,928	822,279,965	1.0034
1993	711,762,567	713,789,437	1.0028
1994	661,293,928	663,050,141	1.0027
1995	559,945,340	561,166,421	1.0022
1996	476,828,691	477,695,689	1.0018
1997	496,680,622	497,569,739	1.0018
1998	496,613,966	497,045,475	1.0009
1999	562,057,801	563,062,136	1.0018
2000	599,468,849	599,962,095	1.0008
	, ,		
2001	609,252,848	610,210,352	1.0016
2002	639,835,808	641,274,719	1.0022
2003	631,107,986	632,324,947	1.0019
2004	669,621,258	672,813,300	1.0048
2005	684,557,162	686,676,502	1.0031
2006	707,799,270	709,988,068	1.0031
2007	744,145,326	747,104,668	1.0040
2008	693,108,591	695,414,521	1.0033
2009	, ,	634,703,999	1.0038
	632,319,578		
2010	648,554,372	651,602,055	1.0047
2011	621,677,722	624,252,278	1.0041
2012	560,704,978	566,800,871	1.0109
2013	570,407,831	576,782,484	1.0112
2014	560,066,299	570,089,233	1.0179
2015	517,330,389	532,417,340	1.0292
2016	462,641,885	495,530,788	1.0711
	,,		
2017	415 287 120	495 681 077	
2017	415,287,120	495,681,077	1.1936
2018	240,925,520	436,006,251	1.8097
2018 2019		436,006,251 228,536,802	
2018	240,925,520	436,006,251	1.8097
2018 2019 2020 Policy Year	240,925,520 44,762,003 As of	436,006,251 228,536,802 36,740,910 As of	1.8097 5.1056 Ratio to
2018 2019 2020 Policy Year Valued	240,925,520 44,762,003	436,006,251 228,536,802 36,740,910	1.8097 5.1056
2018 2019 2020 Policy Year Valued Prior	240,925,520 44,762,003 As of 12/31/20	436,006,251 228,536,802 36,740,910 As of 12/31/21	1.8097 5.1056 Ratio to Prior Year
2018 2019 2020 Policy Year Valued Prior to 1991	240,925,520 44,762,003 As of 12/31/20 8,947,631,479	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629	1.8097 5.1056 Ratio to Prior Year
2018 2019 2020 Policy Year Valued Prior to 1991 1991	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0030
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0030 1.0028
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0030 1.0028 1.0021 1.0019
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0030 1.0030 1.0028 1.0021 1.0019 1.0010
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0030 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0030 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008
2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0008
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021
2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0008
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0030 1.0030 1.0028 1.0021 1.0019 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0024
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0030 1.0030 1.0028 1.0021 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0028
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0021 1.0028 1.0031 1.0027 1.0033
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0049
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0049 1.0041
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0049
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0049 1.0041
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0049 1.0046
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,145 5561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655 577,792,840	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0021 1.0018 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0049 1.0040 1.0046
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032 570,572,528 532,651,164	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655 577,792,840 577,054,144 543,634,124	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0024 1.0028 1.0031 1.0027 1.0033 1.0024 1.0040 1.0040 1.0046 1.0046 1.0114 1.0206
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032 570,572,528 532,651,164 494,807,074	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 566,635,655 577,792,840 577,054,144 543,634,124 505,632,106	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0016 1.0008 1.0013 1.0024 1.0028 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0040 1.0040 1.0046 1.0046 1.0114 1.0206 1.0219
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032 570,572,528 532,651,164 494,807,074 494,960,472	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 642,253,510 565,635,655 577,792,840 577,054,144 543,634,124 505,632,106 528,323,628	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0040 1.0040 1.0040 1.0041 1.0046 1.0114 1.0206 1.0219 1.0674
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032 570,572,528 532,651,164 494,807,074 494,960,472 433,845,338	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655 577,792,840 577,054,144 543,634,124 505,632,106 528,323,628 519,015,764	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0021 1.0028 1.0031 1.0027 1.0033 1.0042 1.0046 1.0046 1.0046 1.0114 1.0206 1.0219 1.0674 1.1963
2018 2019 2020 Policy Year Valued Prior to 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032 570,572,528 532,651,164 494,807,074 494,960,472 433,845,338 227,518,101	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655 577,792,840 577,054,144 543,634,124 505,632,106 528,323,628 519,015,764 404,045,348	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0010 1.0009 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0031 1.0027 1.0033 1.0042 1.0040 1.0046 1.0046 1.0046 1.0114 1.0026 1.0219 1.0674 1.1963 1.7759
2018 2019 2020 Policy Year Valued Prior to 1991 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	240,925,520 44,762,003 As of 12/31/20 8,947,631,479 952,465,866 791,511,667 694,168,569 645,667,678 544,013,676 460,328,303 479,389,291 470,501,141 527,153,755 561,122,791 591,518,713 638,294,427 631,752,632 671,147,950 684,734,057 708,483,016 745,497,284 691,848,890 631,713,456 648,207,979 621,674,961 563,055,395 575,173,032 570,572,528 532,651,164 494,807,074 494,960,472 433,845,338	436,006,251 228,536,802 36,740,910 As of 12/31/21 8,957,700,629 954,107,407 793,850,204 696,227,219 647,473,805 545,161,889 461,183,696 479,891,406 470,918,540 528,008,661 561,581,747 592,292,977 639,623,714 632,913,952 672,748,814 686,627,638 710,714,411 747,479,684 694,155,388 634,339,317 651,361,072 624,253,510 565,635,655 577,792,840 577,054,144 543,634,124 505,632,106 528,323,628 519,015,764	1.8097 5.1056 Ratio to Prior Year 1.0011 1.0017 1.0030 1.0028 1.0021 1.0019 1.0016 1.0008 1.0013 1.0021 1.0018 1.0024 1.0028 1.0021 1.0028 1.0031 1.0027 1.0033 1.0042 1.0046 1.0046 1.0046 1.0046 1.0114 1.0206 1.0219 1.0674 1.1963

TABLE I - E - ADJUSTED TO A POST-HB 1840 & HB 1846 BASIS

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

D - 1' V			
Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior			
to 1990	3,475,771,839	3,496,317,154	1.0059
1990	631,258,904	634,173,684	1.0046
1991	578,058,325	580,458,699	1.0042
1992	509,330,426	512,474,680	1.0062
1993	393,643,915	395,862,878	1.0056
1994		376,973,933	
	374,084,898		1.0077
1995	342,051,286	343,459,389	1.0041
1996	338,147,624	340,265,761	1.0063
1997	359,071,254	361,236,572	1.0060
1998	382,797,688	385,352,477	1.0067
1999	411,908,473	414,091,108	1.0053
2000	442,737,097	444,848,097	1.0048
2001	442,857,679	444,591,870	1.0039
2002	502,728,090	506,801,263	1.0081
2003	521,501,905	525,835,037	1.0083
2004	575,537,816	579,401,683	1.0067
2005	600,525,963	604,064,224	1.0059
2006	618,121,957	622,239,093	1.0067
2007	665,219,462	670,776,634	1.0084
2008	599,819,485	602,831,554	1.0050
2009	526,440,208	529,259,611	1.0054
2010	562,811,311	566,866,257	1.0072
2011	569,897,140	574,840,138	1.0087
2012	513,233,965	518,305,733	1.0099
2013	529,661,227	534,908,251	1.0099
2014	542,767,319	546,484,863	1.0068
2015	488,592,218	492,663,354	1.0083
2016	476,219,476	488,263,063	1.0253
2017	491,123,030	520,693,263	1.0602
2018	439,723,545	527,967,636	1.2007
2019	132,021,933	390,714,240	2.9595
2020	102,021,000	92,193,472	2.0000
Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Prior			
to 1991	3,989,357,999	4,009,272,744	1.0050
1991	561,150,525	562,968,720	1.0032
1992	494,663,349	498,316,564	1.0074
	- ,,-	,	
1993	383 148 938	385 355 002	1 0058
1993 1994	383,148,938 367 422 009	385,355,002 369,782,963	1.0058 1.0064
1994	367,422,009	369,782,963	1.0064
1994 1995	367,422,009 332,911,323	369,782,963 334,523,873	1.0064 1.0048
1994 1995 1996	367,422,009 332,911,323 329,428,780	369,782,963 334,523,873 331,463,924	1.0064 1.0048 1.0062
1994 1995 1996 1997	367,422,009 332,911,323 329,428,780 349,160,161	369,782,963 334,523,873 331,463,924 351,510,403	1.0064 1.0048 1.0062 1.0067
1994 1995 1996 1997 1998	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249	1.0064 1.0048 1.0062 1.0067 1.0052
1994 1995 1996 1997 1998 1999	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048
1994 1995 1996 1997 1998	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249	1.0064 1.0048 1.0062 1.0067 1.0052
1994 1995 1996 1997 1998 1999	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048
1994 1995 1996 1997 1998 1999 2000	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052
1994 1995 1996 1997 1998 1999 2000 2001	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0064 1.0068
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0064 1.0068 1.0063
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0064 1.0068 1.0063 1.0049
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0070 1.0057 1.0064 1.0068 1.0063 1.0049 1.0051
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0070 1.0057 1.0064 1.0063 1.0063 1.0049 1.0051
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0049 1.0057 1.0064 1.0063 1.0049 1.0051 1.0062
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0070 1.0057 1.0064 1.0063 1.0063 1.0049 1.0051
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0049 1.0057 1.0064 1.0063 1.0049 1.0051 1.0062
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694 516,642,192	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204 520,839,396	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0049 1.0057 1.0064 1.0063 1.0063 1.0062 1.0076 1.0062
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694 516,642,192 534,711,964 546,902,093	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204 520,839,396 538,649,831 551,334,460	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0068 1.0063 1.0049 1.0051 1.0062 1.0076 1.0081 1.0074
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694 516,642,192 534,711,964 546,902,093 492,401,040	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204 520,839,396 538,649,831 551,334,460 502,127,678	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0070 1.0049 1.0057 1.0064 1.0063 1.0049 1.0051 1.0062 1.0076 1.0081 1.0074 1.0081 1.0074
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1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694 516,642,192 534,711,964 546,902,093 492,401,040 487,677,517 519,151,481	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204 520,839,396 538,649,831 551,334,460 502,127,678 493,950,563 531,011,665	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0064 1.0063 1.0049 1.0051 1.0062 1.0076 1.0081 1.0074 1.0081 1.0198 1.0129 1.0228
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694 516,642,192 534,711,964 546,902,093 492,401,040 487,677,517 519,151,481 525,363,102	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204 520,839,396 538,649,831 551,334,460 502,127,678 493,950,563 531,011,665 553,149,391	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0064 1.0063 1.0049 1.0051 1.0066 1.0081 1.0074 1.0081 1.0198 1.0129 1.0228 1.0529
1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	367,422,009 332,911,323 329,428,780 349,160,161 360,480,014 393,896,362 420,128,166 430,639,975 504,191,469 524,192,902 577,698,879 601,706,142 620,333,788 669,237,451 598,508,579 525,883,219 565,230,022 575,594,694 516,642,192 534,711,964 546,902,093 492,401,040 487,677,517 519,151,481	369,782,963 334,523,873 331,463,924 351,510,403 362,348,249 395,783,378 422,303,935 431,874,604 507,705,189 526,751,205 580,991,881 605,555,521 624,555,905 673,429,795 601,431,643 528,539,557 568,754,463 579,983,204 520,839,396 538,649,831 551,334,460 502,127,678 493,950,563 531,011,665	1.0064 1.0048 1.0062 1.0067 1.0052 1.0048 1.0052 1.0029 1.0070 1.0049 1.0057 1.0064 1.0063 1.0049 1.0051 1.0062 1.0076 1.0081 1.0074 1.0081 1.0198 1.0129 1.0228

EXHIBIT VII

LOSS COST FORMULAE

The experience used for classification relativities for the April 1, 2023 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other Bureau filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the April 1, 2023 filing. The values for these respective tables will be established such that the credibilities assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification loss cost worksheets.

Most classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their loss costs have been derived, are separately identified within the filing material.

The calculation of classification loss costs will be made using the following procedure:

- (1) Determine the present pure premiums by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical-only and total) to the April 1, 2023 loss cost level.
- (3) Determine Expected Losses (serious, non-serious, medical-only and total) for each classification by multiplying the exposures from the experience period by the present pure premiums.
- (4) Determine the indicated pure premiums (serious, non-serious, medical-only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest two years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last two years for each classification and by the overall average loss cost change.
- (7) Obtain correction factors by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).

LOSS COST FORMULAE (CONTINUED)

- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.
- (9) Determine "formula" pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical-only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all "non-payroll" classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present loss costs on April 1, 2023 level for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical-only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the two latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the "composite pure premium multiplier" as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain classification loss costs.
- (15) Test to assure that the maximum departure of the classification loss costs derived in (14) above from current loss costs are in accordance with the following parameters:

Maximum Change in Loss Cost:

Upward: The overall average change plus 25% rounded to the nearest 1%.

Downward: The overall average change minus 25% rounded to the nearest 1%.

- (16) Loss costs are to be rounded to the nearest \$.01.
- (17) Test the limited loss costs derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in loss cost level. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

EXHIBIT VIII

COLLECTIBLE PREMIUM RATIOS *

Policy Years 2017 to 2019 Unit Data

Policy Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
	ALL I	INDUSTRIES	
2017	2,695,941,895	2,617,930,785	1.0298
2018	2,952,748,999	2,844,025,840	1.0382
2019	2,357,184,123	2,275,919,107	1.0357
TOTAL	8,005,875,017	7,737,875,732	1.0346
	MANUFACTU	RING AND UTILITIES	
2017	525,563,248	508,659,417	1.0332
2018	570,722,823	551,221,874	1.0354
2019	448,299,052	437,037,693	1.0258
TOTAL	1,544,585,123	1,496,918,984	1.0318
	CONTRACTIN	NG AND QUARRYING	
2017	546,267,182	481,821,077	1.1338
2018	620,021,975	540,897,154	1.1463
2019	496,050,434	432,143,530	1.1479
TOTAL	1,662,339,591	1,454,861,761	1.1426
	OTHER	R INDUSTRIES	
2017	1,624,111,465	1,627,450,291	0.9979
2018	1,762,004,201	1,751,906,812	1.0058
2019	1,412,834,637	1,406,737,884	1.0043
TOTAL	4,798,950,303	4,786,094,987	1.0027

^{*} Excludes classifications and coverages not subject to experience rating.

EXHIBIT IX

CALCULATION OF EXPECTED LOSS COST FACTORS (a)

Policy Year Beginning 4/1	Loss Ratio Development Factor	Collectible Premium Ratio	Trend Factor	Product (2) * (3) * (4)	Expected Loss Cost Factor 1.0 / (5)		
(1)	(2)	(3)	(4)	(5)	(6)		
	(=)	(0)	(-/	(•)	(0)		
Manufacturing and Utilities							
2019	1.0760	1.0318	0.8772	0.9739	1.0268		
2020	1.1454	1.0318	0.9064	1.0712	0.9335		
2021	1.3511	1.0318	0.9365	1.3055	0.7660		
Continue and Occurring							
Contracting and Quarrying							
2019	1.1063	1.1426	0.8772	1.1088	0.9019		
2020	1.1624	1.1426	0.9064	1.2038	0.8307		
2021	1.3568	1.1426	0.9365	1.4518	0.6888		
			0.000				
Other Industries							
2019	1.0747	1.0027	0.8772	0.9453	1.0579		
2020	1.1369	1.0027	0.9064	1.0333	0.9678		
2021	1.3619	1.0027	0.9365	1.2789	0.7819		

a Apply to pure Loss Costs (pre-LBA, Merit Rating Plan, PCCPAP and Certified Safety Committee adjustments)

EXHIBIT X

RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for application to retrospective plans with no loss limitation.

First Adjustment	RDF =	0.2242
Second Adjustment	RDF =	0.1113
Third Adjustment	RDF =	0.0696

For those companies using retrospective development factors with loss limitations, the following formula may be used:

$$RDF(LIM) = (1.0 - ELF) \times RDF$$

RDF(LIM) = Retrospective Development Factors at limited basis ELF = Excess Loss Factors for given Hazard Group and Loss Limitation RDF = Retrospective Development Factors without Loss Limitation

0.0756

For Example:

The \$25,000 limit Hazard Group C ELF =
$$0.663$$

Then First Adjustment RDF = $(1 - 0.663) * 0.2242$

^{*} The use of retrospective development factors is optional.