

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Unlimited Losses

Pages 1 through 3 of this exhibit display indemnity triangles for incurred and paid to twenty-ninth loss development factors and the ratios of incurred to paid losses. Reported indemnity losses are not adjusted to a post-House Bill 175, pre-House Bill 373 basis.

Pages 4 through 6 of this exhibit display medical triangles on a reported basis and a post-House Bill 175, pre-House Bill 373 basis for incurred and paid to twenty-ninth loss development factors and the ratios of incurred to paid losses.

INDEMNITY INCURRED

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																					0.9846	1.0019	1.0219	1.0006	1.0013	0.9996	1.0013	1.0008	
1987																				1.0072	1.0103	1.0068	1.0045	1.0048	0.9911	1.0011	1.0007	1.0010	
1988																				0.9962	1.0047	1.0038	0.9940	1.0017	1.0059	1.0026	1.0031	0.9989	1.0012
1989																		0.9967	1.0169	1.0050	1.0046	1.0007	1.0156	1.0101	1.0006	0.9969	0.9978	0.9991	
1990																	0.9749	1.0350	0.9992	1.0019	0.9996	1.0032	0.9998	1.0195	0.9997	1.0030	0.9983		
1991																1.0043	1.0029	1.0199	1.0019	0.9983	0.9996	1.0119	1.0009	0.9960	0.9991	1.0029			
1992															1.0011	1.0046	1.0046	1.0060	0.9995	0.9996	1.0002	1.0025	1.0010	0.9997	1.0000				
1993															1.0126	1.0064	1.0041	1.0013	1.0123	0.9901	1.0037	1.0034	1.0004	1.0007	0.9984				
1994													1.0060	1.0205	1.0077	1.0263	0.9812	1.0251	0.9932	1.0123	0.9968	1.0051	1.0074						
1995												1.0108	1.0082	0.9936	1.0042	1.0003	1.0006	1.0174	0.9999	0.9998	1.0006	1.0009							
1996											1.0032	1.0121	1.0189	1.0057	1.0059	1.0014	0.9951	1.0029	1.0009	1.0001	0.9964								
1997										1.0111	0.9903	1.0016	1.0013	1.0042	0.9991	0.9985	0.9820	1.0013	1.0015	1.0023									
1998									1.0019	1.0022	1.0080	1.0069	1.0053	0.9980	1.0016	1.0037	1.0021	1.0003	1.0031										
1999								0.9945	1.0129	1.0033	0.9902	1.0256	0.9965	0.9956	1.0014	1.0019	1.0029	0.9955											
2000							1.0209	1.0407	0.9880	0.9915	0.9982	1.0201	1.0027	0.9998	0.9972	0.9993	0.9998												
2001						0.9990	1.0249	1.0173	1.0161	1.0002	1.0026	1.0023	1.0001	1.0000	0.9960	1.0003													
2002					1.0345	1.0168	1.0068	1.0144	1.0120	1.0033	1.0085	0.9980	1.0004	1.0000	1.0013														
2003				1.0462	1.0065	1.0319	1.0197	1.0122	1.0080	1.0233	1.0012	1.0017	0.9988	0.9984															
2004			1.0468	1.0301	1.0139	1.0073	1.0219	1.0029	1.0077	1.0029	1.0058	0.9926	1.0070																
2005		1.1680	1.0903	1.0375	1.0161	1.0051	1.0058	1.0032	1.0013	0.9985	1.0039	1.0012																	
2006	1.3367	1.1782	1.0736	1.0702	1.0148	1.0321	1.0129	1.0168	1.0092	0.9971	0.9966																		
2007	1.4039	1.1861	0.9955	1.0177	1.0288	1.0376	1.0137	1.0067	0.9963	1.0016																			
2008	1.4027	1.1910	1.0364	1.0532	1.0329	1.0054	1.0064	1.0074	1.0274																				
2009	1.3447	1.2597	1.0617	1.0535	1.0045	1.0141	1.0173	1.0231																					
2010	1.3262	1.2546	1.0599	0.9715	1.0207	1.0324	1.0040																						
2011	1.2877	1.1019	1.0396	1.0233	1.0096	1.0189																							
2012	1.3206	1.1074	1.0844	1.0263	1.0103																								
2013	1.2829	1.1557	1.0302	1.0238																									
2014	1.2640	1.0971	1.0541																										
2015	1.4364	1.0785																											
2016	1.4254																												

AVERAGES																													Tail Factor
3 yr	1.3753	1.1104	1.0562	1.0245	1.0135	1.0218	1.0092	1.0124	1.0110	0.9991	1.0021	0.9985	1.0021	0.9995	0.9982	1.0005	1.0016	0.9990	1.0018	1.0007	0.9979	1.0021	1.0030	0.9980	0.9996	1.0009	0.9983	1.0004	
4 yr	1.3522	1.1097	1.0521	1.0112	1.0113	1.0177	1.0104	1.0135	1.0086	1.0000	1.0019	0.9984	1.0016	0.9996	0.9990	1.0013	0.9967	1.0000	1.0014	1.0036	0.9993	1.0022	1.0025	1.0034	0.9999	1.0015	0.9989	1.0005	
5 yr	1.3459	1.1081	1.0536	1.0197	1.0156	1.0217	1.0109	1.0114	1.0084	1.0047	1.0032	0.9992	1.0018	0.9988	0.9995	1.0007	0.9964	1.0035	0.9997	1.0036	0.9995	1.0042	1.0020	1.0047	1.0004	1.0014	0.9994	1.0005	
ALL	1.3483	1.1617	1.0520	1.0321	1.0175	1.0182	1.0140	1.0127	1.0073	1.0032	1.0008	1.0066	1.0041	1.0026	1.0020	1.0041	0.9952	1.0102	1.0002	1.0032	1.0000	1.0027	1.0059	1.0044	0.9992	1.0011	0.9994	1.0005	
Selected*	1.3522	1.1106	1.0448	1.0238	1.0148	1.0102	1.0076	1.0059	1.0047	1.0038	1.0032	1.0027	1.0023	1.0019	1.0017	1.0014	1.0012	1.0011	1.0009	1.0008	1.0007	1.0006	1.0005	1.0004	1.0003	1.0002	1.0002	1.0001	0.9981
Cumulative	1.7144	1.2678	1.1416	1.0926	1.0672	1.0517	1.0410	1.0332	1.0271	1.0223	1.0184	1.0152	1.0125	1.0101	1.0082	1.0065	1.0051	1.0039	1.0028	1.0019	1.0011	1.0004	0.9998	0.9993	0.9989	0.9986	0.9984	0.9982	0.9981

* Y = a+b/x+c/x^2+d/x^3+e/x^4
a = -0.001442 b = 0.041557c = 0.005988 d = 1.130199 e = -0.824115

INDEMNITY PAID

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29		
1986																				1.0049	1.0113	1.0165	1.0024	1.0027	1.0013	1.0024	1.0027			
1987																				1.0006	1.0112	1.0041	1.0096	1.0016	0.9864	1.0026	1.0022	1.0012		
1988																				1.0032	1.0032	1.0064	1.0032	1.0024	1.0080	1.0022	1.0070	1.0013	1.0009	
1989																			1.0043	1.0052	1.0071	1.0127	1.0045	1.0083	1.0053	1.0064	1.0023	1.0116	1.0021	
1990																			1.0198	1.0587	1.0036	1.0025	1.0034	1.0067	1.0033	1.0038	1.0033	1.0034	1.0059	
1991																1.0065	1.0126	1.0050	1.0016	1.0058	1.0034	1.0239	1.0061	1.0013	1.0027	1.0032				
1992															1.0032	1.0105	1.0099	1.0006	1.0087	1.0010	1.0006	1.0006	1.0014	1.0006	1.0004					
1993															1.0174	1.0153	1.0067	1.0068	1.0076	1.0032	1.0097	1.0055	1.0020	1.0035	1.0024					
1994													1.0158	1.0084	1.0063	1.0080	1.0055	1.0030	1.0473	1.0033	1.0154	1.0023	1.0057							
1995												1.0025	1.0077	1.0117	1.0071	1.0030	1.0042	1.0013	1.0024	1.0022	1.0023	1.0023								
1996											1.0066	1.0107	1.0232	1.0162	1.0113	1.0128	1.0035	1.0035	1.0030	1.0027	1.0009									
1997										1.0147	1.0221	1.0092	1.0100	1.0140	1.0136	1.0089	1.0037	1.0028	1.0056	1.0041										
1998										1.0220	1.0144	1.0194	1.0157	1.0101	1.0028	1.0101	1.0153	1.0025	1.0066	1.0010										
1999								1.0300	1.0233	1.0093	1.0031	1.0106	1.0254	1.0079	1.0020	1.0104	1.0041	1.0010												
2000							1.0437	1.0262	1.0263	1.0130	1.0108	1.0121	1.0086	1.0103	1.0023	1.0118	1.0019													
2001						1.0281	1.0273	1.0525	1.0285	1.0114	1.0126	1.0112	1.0092	1.0057	1.0023	1.0017														
2002					1.0569	1.0602	1.0279	1.0420	1.0146	1.0184	1.0375	1.0110	1.0035	1.0024	1.0028															
2003				1.0888	1.0513	1.0515	1.0380	1.0202	1.0193	1.0340	1.0075	1.0073	1.0092	1.0030																
2004			1.1601	1.1120	1.0708	1.0513	1.0295	1.0350	1.0174	1.0091	1.0062	1.0067	1.0096																	
2005		1.4781	1.1956	1.0975	1.0919	1.0336	1.0347	1.0279	1.0181	1.0289	1.0067	1.0023																		
2006	1.8847	1.4826	1.1983	1.1223	1.0765	1.0528	1.0547	1.0410	1.0226	1.0147	1.0050																			
2007	2.0614	1.4295	1.1749	1.1236	1.0797	1.0310	1.0198	1.0377	1.0111	1.0224																				
2008	2.1875	1.4406	1.2038	1.1179	1.0540	1.0401	1.0189	1.0209	1.0363																					
2009	2.1017	1.5144	1.1856	1.1210	1.0897	1.0598	1.0735	1.0389																						
2010	1.9083	1.5790	1.2023	1.0895	1.0531	1.0540	1.0348																							
2011	2.0197	1.3949	1.1642	1.0542	1.0540	1.0501																								
2012	2.0411	1.4470	1.2339	1.0963	1.0433																									
2013	1.8383	1.3806	1.2102	1.0916																										
2014	1.9441	1.4012	1.1616																											
2015	2.0935	1.2820																												
2016	2.0129																													
AVERAGES																														Tail Factor
3 yr	2.0168	1.3546	1.2019	1.0807	1.0501	1.0546	1.0424	1.0325	1.0233	1.0220	1.0060	1.0054	1.0074	1.0037	1.0025	1.0080	1.0028	1.0035	1.0032	1.0030	1.0062	1.0022	1.0035	1.0014	1.0021	1.0030	1.0063	1.0014		
4 yr	1.9722	1.3777	1.1925	1.0829	1.0600	1.0510	1.0368	1.0346	1.0220	1.0188	1.0064	1.0068	1.0079	1.0054	1.0024	1.0098	1.0031	1.0035	1.0030	1.0031	1.0060	1.0018	1.0042	1.0020	1.0032	1.0040	1.0053	1.0017		
5 yr	1.9860	1.3811	1.1944	1.0905	1.0588	1.0470	1.0403	1.0333	1.0211	1.0218	1.0126	1.0077	1.0080	1.0059	1.0039	1.0096	1.0031	1.0030	1.0119	1.0044	1.0049	1.0062	1.0040	1.0027	1.0030	1.0037	1.0047	1.0017		
ALL	2.0085	1.4391	1.1900	1.1013	1.0656	1.0466	1.0366	1.0338	1.0218	1.0173	1.0125	1.0090	1.0120	1.0091	1.0069	1.0087	1.0068	1.0086	1.0077	1.0038	1.0061	1.0061	1.0063	1.0032	1.0006	1.0033	1.0047	1.0017		
Selected*	1.9722	1.3785	1.1812	1.1030	1.0652	1.0444	1.0319	1.0239	1.0185	1.0148	1.0120	1.0100	1.0085	1.0073	1.0064	1.0057	1.0051	1.0047	1.0043	1.0040	1.0038	1.0036	1.0034	1.0033	1.0032	1.0031	1.0030	1.0262**	0.9981	
Cumulative	4.8279	2.4480	1.7758	1.5034	1.3630	1.2796	1.2252	1.1873	1.1596	1.1385	1.1219	1.1086	1.0977	1.0884	1.0805	1.0737	1.0676	1.0621	1.0572	1.0527	1.0485	1.0445	1.0407	1.0372	1.0338	1.0305	1.0273	1.0243	0.9981	

* Y = a+b/x+c/x^2+d/x^3
a = 0.004263 b = -0.120974 c = 2.388598 d = -1.299655
** Paid-Incurred four-year average

INDEMNITY PAID - INCURRED

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																					1.0469	1.0438	1.0553	1.0388	1.0374	1.0343	1.0334	1.0346	
1987																				1.0298	1.0397	1.0352	1.0357	1.0306	1.0199	1.0329	1.0335	1.0323	
1988																				1.0280	1.0296	1.0309	1.0183	1.0168	1.0206	1.0160	1.0163	1.0081	1.0081
1989																			1.0507	1.0638	1.0639	1.0613	1.0484	1.0600	1.0634	1.0574	1.0474	1.0427	1.0299
1990																		1.0911	1.1074	1.0461	1.0444	1.0407	1.0405	1.0356	1.0507	1.0464	1.0464	1.0411	
1991																1.0602	1.0564	1.0641	1.0608	1.0571	1.0506	1.0634	1.0374	1.0270	1.0248	1.0250			
1992															1.0257	1.0272	1.0218	1.0179	1.0167	1.0076	1.0073	1.0087	1.0091	1.0073	1.0067				
1993															1.0768	1.0652	1.0531	1.0474	1.0540	1.0358	1.0383	1.0323	1.0270	1.0257	1.0206				
1994													1.0742	1.0792	1.0789	1.1004	1.0711	1.0921	1.0922	1.0529	1.0461	1.0355	1.0409						
1995												1.0652	1.0712	1.0565	1.0487	1.0416	1.0394	1.0554	1.0507	1.0480	1.0464	1.0452							
1996											1.0805	1.0864	1.0957	1.0768	1.0660	1.0557	1.0351	1.0373	1.0347	1.0318	1.0255								
1997											1.1879	1.1594	1.1372	1.1283	1.1219	1.1062	1.0944	1.0589	1.0564	1.0553	1.0522								
1998										1.1022	1.0808	1.0761	1.0628	1.0519	1.0397	1.0421	1.0361	1.0226	1.0204	1.0169									
1999								1.1019	1.0836	1.0634	1.0433	1.0667	1.0525	1.0206	1.0177	1.0176	1.0101	1.0015											
2000							1.1842	1.1807	1.1382	1.0997	1.0834	1.0946	1.0771	1.0601	1.0464	1.0433	1.0310												
2001						1.1603	1.1567	1.1476	1.1079	1.0773	1.0693	1.0486	1.0520	1.0424	1.0325	1.0307													
2002					1.2746	1.2262	1.1659	1.1505	1.1169	1.1090	1.0987	1.0539	1.0429	1.0393	1.0381														
2003				1.3022	1.2038	1.1800	1.1443	1.1147	1.1016	1.1069	1.0681	1.0619	1.0536	1.0430															
2004			1.5213	1.3509	1.2325	1.1594	1.1268	1.0976	1.0713	1.0539	1.0505	1.0363	1.0367																
2005		2.1421	1.5800	1.3713	1.2696	1.1687	1.1374	1.0998	1.0744	1.0537	1.0294	1.0239																	
2006	3.4479	2.1554	1.5536	1.3876	1.2569	1.2059	1.1646	1.1209	1.0866	1.0601	1.0416																		
2007	3.8470	2.2144	1.5421	1.3363	1.2235	1.1743	1.1534	1.1386	1.0932	1.0765																			
2008	3.7365	2.0344	1.4657	1.2809	1.1749	1.1338	1.0971	1.0849	1.0918																				
2009	3.9527	2.3682	1.6602	1.4695	1.3156	1.2244	1.1755	1.1213																					
2010	3.5906	2.3606	1.5264	1.2505	1.1715	1.1485	1.0944																						
2011	3.3401	1.8147	1.3560	1.1918	1.1417	1.1042																							
2012	3.6949	2.0119	1.5078	1.2551	1.1567																								
2013	3.0838	1.9387	1.4471	1.2248																									
2014	3.2065	1.7982	1.3530																										
2015	3.1332	1.6100																											
2016	3.6645																												
AVERAGES																													
3 yr	3.3347	1.7823	1.4360	1.2239	1.1566	1.1590	1.1223	1.1149	1.0905	1.0634	1.0405	1.0407	1.0444	1.0416	1.0390	1.0305	1.0212	1.0261	1.0356	1.0440	1.0393	1.0359	1.0252	1.0183	1.0260	1.0396	1.0306	1.0234	
4 yr	3.2720	1.8397	1.4160	1.2306	1.1964	1.1527	1.1301	1.1164	1.0865	1.0611	1.0474	1.0440	1.0463	1.0462	1.0337	1.0319	1.0307	1.0289	1.0394	1.0462	1.0376	1.0291	1.0283	1.0264	1.0338	1.0338	1.0314	1.0262	
5 yr	3.3566	1.8347	1.4381	1.2783	1.1921	1.1570	1.1370	1.1131	1.0835	1.0702	1.0577	1.0449	1.0525	1.0411	1.0354	1.0444	1.0315	1.0342	1.0500	1.0446	1.0315	1.0360	1.0297	1.0338	1.0303	1.0336	1.0318	1.0262	
ALL	3.5180	2.0408	1.5012	1.3110	1.2201	1.1714	1.1455	1.1235	1.0971	1.0881	1.0728	1.0670	1.0669	1.0597	1.0516	1.0509	1.0441	1.0507	1.0455	1.0414	1.0389	1.0366	1.0352	1.0324	1.0298	1.0337	1.0318	1.0262	
Selected	3.2720	1.8397	1.4160	1.2306	1.1964	1.1527	1.1301	1.1164	1.0865	1.0611	1.0474	1.0440	1.0463	1.0462	1.0337	1.0319	1.0307	1.0289	1.0394	1.0462	1.0376	1.0291	1.0283	1.0264	1.0338	1.0338	1.0314	1.0262	

MEDICAL INCURRED (REPORTED)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																					1.0048	0.9958	1.0106	1.0206	1.0007	0.9846	1.0019	1.0035	
1987																				1.0320	1.0054	1.0321	1.0135	1.0196	1.0244	1.0129	1.0061	1.0086	
1988																				1.0030	1.0088	1.0072	0.9737	1.0049	1.0052	0.9842	1.0031	0.9998	1.0038
1989																			1.0261	1.0162	1.0349	1.0643	1.0094	1.0566	0.9861	1.0103	0.9886	0.9999	0.9863
1990																			1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0110
1991																			1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087
1992																1.0142	1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0223			
1993																1.0221	1.0123	0.9998	0.9931	0.9882	0.9867	1.0179	0.9982	0.9937	0.9928	1.0010			
1994															1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9759				
1995													1.0237	0.9972	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952						
1996												1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0035							
1997											1.0350	1.0169	1.0034	1.0156	1.0108	1.0151	0.9983	0.9936	0.9896	1.0012	1.0010								
1998																													
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AVERAGES	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29
3 yr	1.1046	1.0205	1.0278	0.9943	1.0155	1.0034	1.0186	1.0041	0.9946	0.9954	0.9901	1.0153	0.9999	1.0094	0.9988	0.9992	0.9956	0.9921	0.9964	0.9985	0.9815	0.9957	0.9924	0.9963	1.0091	0.9961	1.0036	0.9996
4 yr	1.1303	1.0415	1.0211	1.0021	1.0018	1.0081	1.0170	1.0011	1.0004	1.0005	0.9934	1.0145	1.0024	1.0036	1.0010	0.9985	0.9951	0.9958	0.9973	0.9982	0.9857	0.9995	0.9945	1.0023	1.0094	0.9978	1.0042	1.0006
5 yr	1.1506	1.0529	1.0296	1.0212	1.0163	1.0101	1.0249	1.0065	1.0024	1.0041	1.0067	1.0092	0.9996	0.9971	1.0006	0.9984	0.9920	0.9947	0.9944	1.0021	0.9749	0.9964	0.9982	0.9991	1.0044	1.0008	1.0037	1.0006
ALL	1.1917	1.0945	1.0582	1.0376	1.0284	1.0099	1.0171	1.0105	1.0065	1.0052	1.0117	1.0120	1.0028	1.0127	1.0104	1.0091	1.0013	0.9988	0.9989	1.0097	0.9965	1.0003	1.0085	1.0051	1.0067	0.9981	1.0037	1.0006

MEDICAL INCURRED (POST-HB 175, PRE-HB 373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																						1.0082	1.0013	1.0227	1.0351	1.0010	0.9777	1.0041	1.0120
1987																													
1988																													
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AVERAGES	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29
3 yr	1.1781	1.0657	1.0594	1.0141	1.0441	1.0315	1.0469	1.0300	1.0163	1.0167	1.0064	1.0486	1.0236	1.0373	1.0173	1.0131	1.0010	1.0014	1.0184	1.0207	0.9903	1.0160	1.0054	1.0109	1.0315	1.0189	1.0260	1.0132
4 yr	1.2066	1.0868	1.0514	1.0237	1.0299	1.0349	1.0434	1.0255	1.0219	1.0216	1.0102	1.0455	1.0244	1.0270	1.0175	1.0106	1.0027	1.0079	1.0173	1.0188	0.9957	1.0199	1.0066	1.0192	1.0326	1.0165	1.0267	1.0129
5 yr	1.2142	1.0905	1.0553	1.0398	1.03																							

MEDICAL PAID (REPORTED)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	
1986																					1.0041	1.0036	1.0167	1.0035	1.0024	1.0086	1.0033	1.0034	
1987																				1.0130	1.0112	1.0166	1.0186	1.0218	1.0283	1.0092	1.0084	1.0124	
1988																				1.0132	1.0080	1.0372	1.0073	1.0067	1.0075	1.0139	1.0048	1.0025	1.0010
1989																			1.0207	1.0343	1.0278	1.0214	1.0167	1.0151	1.0209	1.0222	1.0045	1.0201	1.0037
1990																		1.0135	1.0179	1.0162	1.0137	1.0079	1.0176	1.0082	1.0075	1.0039	1.0060	1.0080	
1991																1.0102	1.0126	1.0045	1.0085	1.0052	1.0061	1.0072	1.0088	1.0018	1.0029	1.0060			
1992															1.0193	1.0173	1.0216	1.0210	1.0198	1.0250	1.0165	1.0176	1.0143	1.0069	1.0069				
1993																													
1994															1.0213	1.0113	1.0175	1.0079	1.0115	1.0111	1.0171	1.0082	1.0064	1.0045	1.0103				
1995													1.0250	1.0132	1.0195	1.0182	1.0115	1.0098	1.0183	1.0044	1.0097	1.0062	1.0047						
1996												1.0284	1.0333	1.0172	1.0234	1.0363	1.0222	1.0131	1.0128	1.0080	1.0054	1.0028	1.0026						
1997													1.0149	1.0190	1.0101	1.0131	1.0084	1.0215	1.0103	1.0040	1.0053	1.0028							
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AVERAGES

3 yr	1.3692	1.1197	1.0535	1.0344	1.0327	1.0308	1.0287	1.0204	1.0237	1.0157	1.0120	1.0098	1.0146	1.0130	1.0084	1.0040	1.0042	1.0102	1.0045	1.0047	1.0058	1.0051	1.0078	1.0063	1.0046	1.0055	1.0102	1.0057
4 yr	1.3687	1.1242	1.0561	1.0401	1.0410	1.0329	1.0276	1.0230	1.0210	1.0173	1.0125	1.0163	1.0131	1.0137	1.0087	1.0050	1.0047	1.0109	1.0044	1.0047	1.0064	1.0082	1.0081	1.0066	1.0090	1.0053	1.0098	1.0051
5 yr	1.3652	1.1222	1.0709	1.0431	1.0426	1.0327	1.0298	1.0230	1.0215	1.0188	1.0234	1.0163	1.0137	1.0125	1.0076	1.0072	1.0063	1.0108	1.0072	1.0071	1.0084	1.0080	1.0081	1.0095	1.0100	1.0061	1.0085	1.0051
ALL	1.3798	1.1414	1.0756	1.0547	1.0453	1.0320	1.0330	1.0277	1.0250	1.0232	1.0218	1.0177	1.0149	1.0136	1.0137	1.0118	1.0109	1.0127	1.0126	1.0117	1.0118	1.0102	1.0108	1.0100	1.0115	1.0065	1.0085	1.0051

MEDICAL PAID (POST-HB 175, PRE-HB 373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29				
1986																						1.0055	1.0056	1.0259	1.0054	1.0037	1.0132	1.0053	1.0066			
1987																						1.0177	1.0172	1.0253	1.0281	1.0327	1.0426	1.0140	1.0158	1.0250		
1988																						1.0176	1.0121	1.0562	1.0107	1.0099	1.0111	1.0213	1.0090	1.0050	1.0023	
1989																						1.0271	1.0511	1.0408	1.0310	1.0239	1.0218	1.0308	1.0401	1.0085	1.0433	1.0078
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AVERAGES

3 yr	1.4070	1.1446	1.0700	1.0482	1.0472	1.0441	1.0421	1.0307	1.0374	1.0256	1.0204	1.0170	1.0259	1.0231	1.0153	1.0074	1.0079	1.0197	1.0085	1.0093	1.0112	1.0102	1.0154	1.0133	1.0095	1.0117	1.0220	1.0117	Tail Factor
4 yr	1.4191	1.1520	1.0728	1.0545	1.0566	1.0459	1.0400	1.0341	1.0328	1.0276	1.0207	1.0266	1.0228	1.0237	1.0154	1.0089	1.0084	1.0201	1.0081	1.0089	1.0120	1.0154	1.0156	1.0134	1.0171	1.0110	1.0204	1.0104	
5 yr	1.4080	1.1454	1.0854	1.0551	1.0556	1.0439	1.0411	1.0329	1.0321	1.0284	1.0336	1.0255	1.0225	1.0209	1.0132	1.0116	1.0103	1.0190	1.0117										

MEDICAL PAID - INCURRED (REPORTED)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29		
1986																					1.0903	1.0813	1.0877	1.0918	1.0762	1.0572	1.0505	1.0479		
1987																					1.1930	1.1841	1.2176	1.2140	1.2141	1.2172	1.1878	1.1910		
1988																					1.1367	1.1378	1.0681	1.0654	1.0646	1.0394	1.0301	1.0249	1.0262	
1989																			1.1595	1.1544	1.1569	1.1980	1.1826	1.2291	1.1999	1.1836	1.1447	1.1395	1.1018	
1990																				1.1417	1.1367	1.1378	1.0681	1.0654	1.0646	1.0394	1.0301	1.0249	1.0262	
1991																				1.1561	1.1564	1.1494	1.1328	1.1302	1.1331	1.1164	1.1410	1.1374	1.1235	1.1292
1992																				1.1192	1.1221	1.1077	1.0863	1.1049	1.0913	1.0737	1.0633	1.0459	1.0450	1.0511
1993																				1.2437	1.2530	1.3127	1.2842	1.2763	1.2535	1.1516	1.1389	1.1287	1.1080	1.1253
1994																				1.2345	1.2235	1.2175	1.1884	1.1643	1.1362	1.1487	1.1250	1.1089	1.0905	
1995																				1.2079	1.1868	1.1915	1.1983	1.2155	1.1919	1.1775	1.1469	1.1425	1.0770	1.0692
1996																				1.2332	1.2232	1.2586	1.2495	1.2306	1.1766	1.1771	1.1437	1.1286	1.1268	
1997																				1.2229	1.2223	1.2050	1.2097	1.2047	1.2097	1.1846	1.1622	1.1433	1.1292	1.1271
1998																				1.1462	1.0911	1.0989	1.0925	1.0752	1.0750	1.0672	1.0604	1.0603	1.0429	1.0369
1999																				1.2168	1.1925	1.1758	1.1255	1.1124	1.1000	1.0677	1.0659	1.0447	1.0450	1.0387
2000																				1.3923	1.3393	1.2529	1.2354	1.2287	1.1888	1.1408	1.1093	1.0887	1.0926	1.0625
2001																				1.3216	1.2660	1.2485	1.2089	1.1980	1.1766	1.1224	1.1438	1.1467	1.1153	1.1067
2002																				1.3168	1.2662	1.2475	1.2056	1.2651	1.2136	1.2613	1.1863	1.1484	1.1570	1.1552
2003																				1.3095	1.2463	1.2456	1.2244	1.2379	1.2199	1.2023	1.1832	1.1739	1.1453	1.1219
2004																				1.3782	1.3284	1.2752	1.2323	1.1824	1.1752	1.1611	1.1522	1.1783	1.1607	
2005																				1.4497	1.3358	1.3136	1.3207	1.2129	1.2115	1.1855	1.1995	1.1905	1.1199	1.1110
2006																				1.6415	1.3276	1.2787	1.3001	1.2649	1.2503	1.2673	1.2127	1.1822	1.1343	1.1159
2007																				1.8052	1.4211	1.3677	1.2903	1.2662	1.2266	1.2153	1.1965	1.1474	1.1172	
2008																				1.7887	1.3940	1.3077	1.2681	1.2548	1.2240	1.2167	1.1682	1.1509		
2009																				1.8487	1.5699	1.4215	1.4137	1.2877	1.2102	1.1688	1.1529			
2010																				1.9154	1.5470	1.3677	1.2720	1.2409	1.2175	1.1988				
2011																				1.7218	1.3944	1.2582	1.1936	1.1779	1.1276					
2012																				1.6947	1.3887	1.2510	1.1521	1.1184						
2013																				1.6732	1.3426	1.2105	1.1423							
2014																				1.9811	1.4931	1.3706								
2015																				2.0092	1.3824									
2016																				1.9771										

AVERAGES	3 yr	4 yr	5 yr	ALL																								
3 yr	1.9891	1.4060	1.2774	1.1627	1.1791	1.1851	1.1948	1.1725	1.1602	1.1473	1.1293	1.1544	1.1515	1.1419	1.1197	1.0813	1.0559	1.0750	1.1033	1.1327	1.1200	1.1071	1.1107	1.0815	1.1026	1.1064	1.0979	1.1063
4 yr	1.9102	1.4017	1.2726	1.1900	1.2062	1.1948	1.1999	1.1826	1.1700	1.1508	1.1428	1.1624	1.1496	1.1337	1.1063	1.0761	1.0825	1.1005	1.1142	1.1419	1.1213	1.1151	1.0988	1.0964	1.1228	1.0874	1.1211	1.0917
5 yr	1.8671	1.4002	1.2916	1.2347	1.2159	1.2012	1.2134	1.1832	1.1710	1.1611	1.1665	1.1544	1.1478	1.1205	1.0985	1.0978	1.1013	1.1159	1.1328	1.1432	1.1273	1.1068	1.1023	1.1171	1.1061	1.1074	1.1070	1.0917
ALL	1.8233	1.4282	1.3277	1.2758	1.2566	1.2335	1.2401	1.2133	1.1946	1.1766	1.1723	1.1646	1.1604	1.1653	1.1729	1.1639	1.1562	1.1521	1.1462	1.1540	1.1335	1.1217	1.1231	1.1195	1.1177	1.0991	1.1070	1.0917

MEDICAL PAID - INCURRED (POST-HB 175, PRE-HB 373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29				
1986																						1.1188	1.1138	1.1313	1.1414	1.1170	1.0882	1.0788	1.0815			
1987																						1.2517	1.2549	1.3187	1.3240	1.3213	1.3241	1.2806	1.3092	1.3463		
1988																						1.1822	1.1867	1.2011	1.1010	1.0964	1.0955	1.0594	1.0454	1.0591		
1989																						1.2024	1.2111	1.2215	1.2864	1.2618	1.3274	1.2888	1.2487	1.2983	1.2158	
1990																						1.1954	1.2094	1.2100	1.1928	1.1881	1.1925	1.1697	1.2233	1.2824	1.2857	
1991																						1.1474	1.1614	1.1497	1.1251	1.1513	1.1319	1.1081	1.1022	1.0815	1.0993	1.1142
1992																						1.2971	1.3277	1.4269	1.4013	1.3870	1.3538	1.2131	1.2140	1.2187	1.2243	1.2620
1993																						1.2826	1.2854	1.2944	1.2641	1.2296	1.1903	1.2105	1.1918	1.1863	1.1991	1.1934
1994																						1.2733	1.3158	1.3786	1.3830	1.3294	1.3031	1.2873	1.2530	1.2631	1.2976	1.2289
1995																						1.2342	1.2520	1.2715	1.2937	1.2617	1.2441	1.2187	1.2384	1.1600	1.1453	
1996																						1.2441	1.2880	1.2882	1.3459	1.3313	1.3041	1.2350	1.2567	1.2314	1.2564	1.2550
1997																						1.2552	1.2716	1.2634	1.2801	1.2723	1.2789	1.2486	1.2361	1.2353	1.2602	1.2585
1998																						1.1665	1.1100	1.1263	1.1224	1.0992	1.0990	1.0899	1.0892	1.0867	1.0747	
1999																						1.2430	1.2308	1.2228	1.1622	1.1447	1.1289	1.0884	1.0950	1.0711	1.0888	1.0772
2000																						1.4337	1.4020	1.3110	1.2988	1.2879	1.2369	1.1784	1.1525	1.1357	1.1759	1.1201
2001																						1.3117	1.3039	1.2646	1.2493	1.2223	1.1561	1.1989	1.2286	1.2191	1.2043	
2002																						1.3434	1.3077	1.3000	1.2552	1.3266	1.2630	1.3258	1.2536	1.2188	1.2848	1.2830
2003																						1.3320	1.2817	1.2942	1.2774	1.2921	1.2694	1.2503	1.2463	1.2604	1.2683	1.2250
2004																						1.4614	1.4262	1.3862	1.3335	1.2794	1.2194	1.2134	1.2156</			