Exhibit 2a
Limited Losses
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Limited Losses

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

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

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

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	29/30
1986																									1.0008	0.9984	1.0005	0.9993	0.9939
1987																								1.0001	0.9901	0.9997	0.9990	0.9989	1.0068
1988																							1.0009	1.0041	0.9990	1.0017	0.9988	0.9994	0.9996
1989																						0.9987	1.0022	0.9978	0.9954	0.9993	0.9976	0.9999	1.0013
1990																					0.9993	0.9986	0.9988	1.0149	0.9987	1.0029	1.0010	0.9993	1.0006
1991																				0.9978	0.9968	1.0086	1.0008	0.9966	0.9970	0.9989	0.9989	0.9988	0.9988
1992																			0.9965	0.9964	0.9983	0.9991	0.9979	0.9985	0.9989	0.9982	0.9987	0.9997	0.9999
1993																		1.0116	0.9924	0.9989	1.0029	0.9990	1.0005	0.9964	0.9998	1.0013	0.9999	1.0000	1.0000
1994																	0.9781	1.0328	0.9884	1.0102	0.9942	1.0024	1.0044	1.0022	1.0008	0.9959	0.9989	0.9999	
1995																0.9995	0.9987	0.9993	0.9988	0.9926	0.9998	1.0005	0.9986	1.0021	1.0001	0.9983	0.9944		
1996															1.0030	1.0039	0.9962	1.0029	1.0006	1.0001	0.9915	0.9979	0.9993	1.0009	0.9988	0.9991			
1997														1.0036	1.0019	0.9981	0.9965	0.9981	0.9993	1.0006	1.0024	1.0014	1.0000	0.9998	1.0004				
1998													1.0045	0.9963	0.9997	1.0003	1.0009	1.0004	1.0017	0.9997	1.0000	1.0003	0.9996	1.0001					
1999												1.0221	0.9951	0.9977	0.9983	1.0054	1.0028	0.9965	1.0000	1.0000	1.0000	1.0000	1.0000						
2000											0.9957	1.0178	1.0031	0.9964	0.9958	0.9986	1.0004	1.0015	0.9990	1.0019	0.9990	1.0010							
2001										1.0002	1.0026	1.0020	0.9989	0.9992	0.9958	1.0000	0.9977	0.9987	0.9985	0.9992	1.0023								
2002									1.0064	1.0017	0.9964	0.9949	0.9995	0.9990	0.9983	0.9971	0.9993	0.9972	1.0023	0.9989									
2003								1.0119	1.0075	1.0237	1.0004	1.0000	0.9991	0.9999	0.9949	1.0047	1.0002	1.0024	0.9989										
2004							1.0209	1.0091	1.0083	1.0017	1.0052	1.0020	1.0064	1.0009	0.9999	0.9981	1.0023	1.0003											
2005						1.0306	1.0059	1.0009	1.0008	0.9977	1.0038	0.9992	1.0025	1.0029	0.9979	1.0022	1.0007												
2006					1.0148	1.0321	1.0099	1.0135	1.0083	1.0030	0.9966	1.0049	1.0020	0.9996	0.9999	0.9998													
2007				1.0177	1.0290	1.0344	1.0098	1.0064	0.9953	0.9999	1.0020	1.0013	1.0069	1.0029	1.0002														
2008			1.0368	1.0537	1.0329	1.0033	1.0034	1.0063	1.0236	1.0034	1.0128	1.0005	0.9982	1.0003															
2009		1.2167	1.0580	1.0632	1.0328	1.0145	1.0167	1.0212	1.0124	1.0052	1.0007	1.0007	1.0086																
2010	1.3101	1.2485	1.0578	0.9857	1.0217	1.0303	1.0031	1.0139	0.9977	1.0040	1.0039	0.9991																	
2011	1.2854	1.0995	1.0445	1.0242	1.0088	1.0194	0.9998	1.0056	0.9997	0.9970	1.0016																		
2012	1.3228	1.1065	1.0856	1.0278	1.0111	1.0229	1.0205	1.0041	1.0034	0.9987																			
2013	1.2829	1.1557	1.0302	1.0238	1.0144	1.0133	1.0031	0.9968	0.9922																				
2014	1.2774	1.0982	1.0545	1.0306	1.0072	1.0083	1.0147	0.9855																					
2015	1.4607	1.0946	1.0497	1.0397	1.0077	0.9963	0.9935																						
2016	1.4357	1.1351	1.0490	1.0056	0.9951	0.9939																							
2017	1.3337	1.1107	1.0435	1.0198	1.0214																								
2018	1.3049	1.1340	1.0712	1.0068																									
2019	1.3523	1.0762	1.0899																										
2020	1.3922	1.1157																											
2021	1.3732																												

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	29/30	20th to ULT
3 Year	1.3726	1.1086	1.0682	1.0108	1.0081	0.9995	1.0038	0.9955	0.9984	0.9999	1.0021	1.0001	1.0046	1.0009	0.9993	1.0001	1.0011	1.0000	0.9999	1.0000	1.0004	1.0004	0.9999	1.0003	0.9997	0.9978	0.9977	0.9999	0.9996	
4 Year	1.3557	1.1091	1.0634	1.0180	1.0079	1.0029	1.0080	0.9980	0.9982	1.0012	1.0048	1.0004	1.0039	1.0014	0.9995	1.0012	1.0006	0.9997	0.9997	1.0000	1.0003	1.0007	0.9997	1.0007	1.0000	0.9986	0.9980	0.9996	0.9998	
5 Year	1.3513	1.1143	1.0607	1.0205	1.0092	1.0069	1.0063	1.0012	1.0011	1.0017	1.0042	1.0013	1.0036	1.0013	0.9986	1.0004	1.0001	1.0000	0.9997	0.9999	1.0007	1.0001	0.9995	1.0010	1.0000	0.9985	0.9982	0.9995	1.0001	
8 Year	1.3663	1.1150	1.0592	1.0223	1.0109	1.0124	1.0069	1.0050	1.0041	1.0011	1.0033	1.0010	1.0029	1.0006	0.9978	1.0007	1.0005	0.9994	1.0000	0.9991	0.9986	1.0003	1.0000	0.9996	0.9993	0.9992	0.9985	0.9995	1.0001	
All Available	1.3443	1.1326	1.0559	1.0249	1.0164	1.0166	1.0084	1.0063	1.0046	1.0030	1.0018	1.0037	1.0021	0.9999	0.9988	1.0006	0.9978	1.0035	0.9980	0.9997	0.9989	1.0006	1.0002	1.0011	0.9983	0.9994	0.9988	0.9995	1.0001	
Last Year Selected	1.3460	1.1126	1.0476	1.0244	1.0142	1.0090	1.0061	1.0043	1.0032	1.0024	1.0019	1.0015	1.0012	1.0010	1.0008	1.0007	1.0006	1.0005	1.0004											0.9975
Last Year Cumulative	1.6812	1.2491	1.1226	1.0716	1.0461	1.0315	1.0223	1.0161	1.0117	1.0085	1.0061	1.0042	1.0027	1.0015	1.0005	0.9997	0.9990	0.9984	0.9979											0.9975
Selected*	1.3502	1.1296	1.0484	1.0185	1.0076	1.0035	1.0020	1.0015	1.0013	1.0012	1.0012	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011											0.9999
Cumulative	1.6730	1.2391	1.0969	1.0463	1.0273	1.0195	1.0160	1.0140	1.0124	1.0111	1.0099	1.0087	1.0076	1.0065	1.0054	1.0043	1.0032	1.0021	1.0010											0.9999

*Y = a+b*log(x)+c*exp(-x)

a = 0.00122137982723081 b = -0.0000357668722599236 c = 0.948664920576428

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	29/30
1986																									1.0024	1.0008	1.0018	1.0022	0.9988
1987																								1.0001	0.9848	1.0015	1.0008	0.9985	1.0056
1988																							1.0019	1.0078	1.0002	1.0045	1.0003	0.9998	1.0000
1989																						0.9997	1.0038	0.9999	0.9968	1.0000	0.9965	0.9997	1.0003
1990																					1.0017	1.0006	1.0021	1.0027	1.0012	1.0011	1.0015	1.0009	1.0019
1991																				1.0055	1.0032	1.0198	1.0040	1.0006	1.0010	0.9996	0.9995	0.9988	0.9993
1992																			1.0062	0.9976	0.9984	0.9973	0.9985	0.9993	0.9991	0.9982	0.9999	1.0000	0.9999
1993																		1.0063	1.0025	1.0007	1.0051	1.0011	1.0034	1.0022	1.0014	1.0029	1.0011	1.0006	1.0000
1994																	1.0040	1.0023	1.0387	1.0025	1.0090	1.0011	1.0039	1.0021	1.0029	1.0017	1.0006	1.0000	
1995																1.0021	1.0025	1.0005	1.0015	1.0002	1.0008	1.0011	1.0011	1.0013	1.0005	0.9995	0.9974		
1996															1.0057	1.0061	1.0035	1.0036	1.0030	1.0016	1.0010	1.0012	1.0001	1.0036	1.0001	0.9991			
1997														1.0133	1.0129	1.0084	1.0032	0.9992	1.0049	1.0015	1.0032	1.0081	0.9999	1.0007	1.0005				
1998													1.0101	1.0028	1.0101	1.0078	1.0025	1.0067	1.0010	1.0016	1.0026	1.0008	1.0006	1.0001					
1999												1.0109	1.0226	1.0028	1.0020	1.0107	1.0043	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000						
2000											1.0108	1.0108	1.0087	1.0069	1.0023	1.0119	1.0019	1.0048	1.0002	1.0038	1.0005	1.0005							
2001										1.0114	1.0126	1.0112	1.0092	1.0057	1.0023	1.0017	0.9980	1.0021	1.0016	1.0010	1.0009								
2002									1.0126	1.0155	1.0127	1.0088	1.0013	1.0001	1.0004	0.9980	0.9996	0.9996	1.0014	0.9998									
2003								1.0203	1.0193	1.0341	1.0075	1.0073	1.0089	1.0048	1.0024	1.0068	1.0024	1.0026	1.0041										
2004							1.0260	1.0347	1.0164	1.0075	1.0046	1.0059	1.0089	1.0042	1.0022	1.0015	1.0069	1.0000											
2005						1.0467	1.0353	1.0284	1.0184	1.0284	1.0061	1.0018	1.0016	1.0049	1.0008	1.0039	1.0014												
2006					1.0765	1.0528	1.0547	1.0410	1.0226	1.0147	1.0050	1.0118	1.0069	1.0031	1.0022	1.0016													
2007				1.1237	1.0797	1.0310	1.0198	1.0377	1.0111	1.0225	1.0115	1.0067	1.0087	1.0055	1.0017														
2008			1.2065	1.1193	1.0546	1.0393	1.0190	1.0211	1.0363	1.0139	1.0176	1.0092	1.0008	1.0035															
2009		1.5144	1.1852	1.1210	1.0898	1.0598	1.0710	1.0334	1.0088	1.0210	1.0072	1.0059	1.0143																
2010	1.9083	1.5790	1.1985	1.0875	1.0516	1.0525	1.0329	1.0211	1.0041	1.0139	1.0051	0.9980																	
2011	2.0196	1.3943	1.1632	1.0541	1.0530	1.0497	1.0202	1.0088	1.0100	1.0014	1.0024																		
2012	2.0393	1.4475	1.2339	1.0971	1.0432	1.0396	1.0371	1.0177	1.0112	1.0011																			
2013	1.8383	1.3806	1.2102	1.0914	1.0416	1.0253	1.0138	1.0122	1.0075																				
2014	1.9444	1.4071	1.1604	1.0603	1.0767	1.0198	1.0234	0.9899																					
2015	2.1482	1.3183	1.1552	1.0724	1.0461	1.0184	1.0051																						
2016	2.0033	1.4320	1.1987	1.0874	1.0295	1.0164																							
2017	1.8234	1.4053	1.1535	1.0621	1.0298																								
2018	1.9789	1.4207	1.1812	1.0529																									
2019	1.9301	1.4083	1.1547																										
2020	1.9079	1.3639																											
2021	2.0353																												
AVERAGES																													20th to ULT
3 Year	1.9578	1.3976	1.1631	1.0675	1.0351	1.0182	1.0141	1.0066	1.0096	1.0055	1.0049	1.0044	1.0079	1.0040	1.0016	1.0023	1.0035	1.0007	1.0024	1.0015	1.0005	1.0004	1.0002	1.0015	1.0004	1.0001	0.9997	1.0002	0.9998	
4 Year	1.9630	1.3995	1.1720	1.0687	1.0455	1.0200	1.0199	1.0072	1.0082	1.0094	1.0081	1.0050	1.0076	1.0042	1.0017	1.0035	1.0026	1.0011	1.0018	1.0012	1.0010	1.0024	1.0001	1.0014	1.0010	1.0008	0.9998	0.9999	1.0003	
5 Year	1.9351	1.4060	1.1687	1.0670	1.0447	1.0239	1.0199	1.0100	1.0083	1.0103	1.0088	1.0063	1.0064	1.0042	1.0019	1.0024	1.0017	1.0018	1.0015	1.0012	1.0014	1.0021	1.0003	1.0016	1.0011	1.0003	0.9997	1.0001	1.0003	
8 Year	1.9714	1.3920	1.1810	1.0722	1.0464	1.0352	1.0278	1.0177	1.0139	1.0146	1.0075	1.0058	1.0064	1.0040	1.0018	1.0045	1.0021	1.0020	1.0020	1.0012	1.0022	1.0017	1.0009	1.0012	1.0008	1.0003	0.9996	0.9998	1.0007	
All Available	1.9647	1.4226	1.1834	1.0858	1.0560	1.0376	1.0299	1.0222	1.0149	1.0155	1.0086	1.0074	1.0085	1.0048	1.0038	1.0050	1.0025	1.0024	1.0054	1.0013	1.0022	1.0026	1.0016	1.0017	0.9992	1.0008	0.9999	1.0001	1.0007	
Last Year Selected	1.9111	1.4107	1.1759	1.0822	1.0436	1.0266	1.0183	1.0137	1.0108	1.0088	1.0073	1.0061	1.0052	1.0044	1.0038	1.0033	1.0028	1.0024	1.0021											1.0013
Last Year Cumulative	4.0210	2.1040	1.4915	1.2684	1.1720	1.1231	1.0940	1.0743	1.0598	1.0485	1.0393	1.0318	1.0255	1.0202	1.0158	1.0119	1.0086	1.0058	1.0034											1.0013
Selected*	1.9621	1.4042	1.1660	1.0737	1.0370	1.0217	1.0147	1.0112	1.0091	1.0077	1.0067	1.0059	1.0053	1.0048	1.0044	1.0041	1.0038	1.0035	1.0033											1.0037 **
Cumulative	3.9900	2.0335	1.4482	1.2420	1.1568	1.1155	1.0918	1.0760	1.0641	1.0545	1.0464	1.0394	1.0333	1.0279	1.0230	1.0185	1.0143	1.0105	1.0070											1.0037

*Y = a+b*ln(x)/x^2+c*exp(-x)

a = 0.000972216061931704 b = 0.286713590638874 c = 2.61263064363779

** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (0.9999 * 1.0038 = 1.0037)

INDEMNITY INCURRED - PAID RATIO

Policy Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th
1986																									1.0095	1.0148	1.0139	1.0113	1.0113	1.0153
1987																								1.0127	1.0091	1.0085	1.0051	1.0026	1.0023	1.0020
1988																							1.0118	1.0101	1.0083	1.0071	1.0064	1.0075	1.0077	0.9949
1989																						1.0207	1.0186	1.0165	1.0280	1.0245	1.0264	1.0259	1.0242	1.0229
1990																					1.0344	1.0278	1.0187	1.0146	1.0058	1.0018	1.0011	1.0005	1.0005	1.0000
1991																				1.0025	1.0013	1.0012	1.0029	1.0023	1.0016	1.0013	1.0014	1.0003	1.0000	1.0000
1992																			1.0372	1.0268	1.0265	1.0247	1.0143	1.0114	1.0055	1.0039	1.0023	1.0010	1.0004	1.0000
1993																		1.0428	1.0747	1.0309	1.0368	1.0165	1.0178	1.0183	1.0185	1.0164	1.0108	1.0090	1.0099	
1994																	1.0262	1.0224	1.0222	1.0187	1.0078	1.0068	1.0062	1.0036	1.0045	1.0041	1.0029	1.0001		
1995										1.0346	1.0325	1.0222	1.0248	1.0213	1.0200	1.0104	1.0071	1.0062	1.0037	1.0023	1.0020									
1996									1.0539	1.0429	1.0341	1.0244	1.0177	1.0122	1.0113	1.0105	1.0039	1.0045	1.0036	1.0028										
1997									1.0306	1.0229	1.0161	1.0115	1.0053	1.0059	1.0041	1.0014	1.0010	1.0000	1.0000											
1998								1.0464	1.0190	1.0110	1.0064	1.0050	1.0005	1.0005	1.0005	1.0005	1.0005	1.0000												
1999							1.0608	1.0692	1.0592	1.0408	1.0319	1.0184	1.0169	1.0152	1.0140	1.0136	1.0120	1.0138												
2000							1.0615	1.0523	1.0366	1.0386	1.0319	1.0254	1.0237	1.0234	1.0202	1.0175	1.0159	1.0121												
2001						1.0577	1.0456	1.0310	1.0092	1.0077	1.0067	1.0046	1.0038	1.0035	1.0012	1.0021	1.0013													
2002					1.0874	1.0751	1.0649	1.0531	1.0442	1.0344	1.0295	1.0219	1.0198	1.0178	1.0176	1.0125														
2003				1.0635	1.0371	1.0305	1.0234	1.0241	1.0201	1.0176	1.0139	1.0117	1.0082	1.0036	1.0041															
2004				1.1330	1.1009	1.0685	1.0531	1.0211	1.0196	1.0170	1.0178	1.0158	1.0128	1.0112	1.0108															
2005				1.1676	1.1454	1.1010	1.0699	1.0552	1.0436	1.0350	1.0280	1.0231	1.0196	1.0172	1.0154															
2006				1.1875	1.1315	1.1334	1.1204	1.0804	1.0636	1.0401	1.0305	1.0248	1.0231	1.0205	1.0190															
2007				1.2200	1.1473	1.1156	1.0893	1.0718	1.0564	1.0434	1.0325	1.0276	1.0187	1.0162	1.0132															
2008			1.5038	1.3419	1.2665	1.1997	1.1495	1.0915	1.0787	1.0826	1.0658	1.0590	1.0535	1.0478																
2009		1.8383	1.4505	1.2451	1.1352	1.1039	1.0807	1.0496	1.0422	1.0326	1.0226	1.0213	1.0239																	
2010	2.5796	1.6386	1.2849	1.1561	1.1249	1.0780	1.0469	1.0259	1.0205	1.0102	1.0057	1.0049																		
2011	2.7889	1.8026	1.3828	1.2184	1.1443	1.1091	1.0912	1.0744	1.0600	1.0514	1.0488																			
2012	2.3937	1.6775	1.4042	1.1958	1.1217	1.0923	1.0810	1.0695	1.0529	1.0369																				
2013	2.4757	1.6287	1.2580	1.1485	1.1164	1.0444	1.0326	1.0238	1.0188																					
2014	2.2064	1.5017	1.2468	1.1338	1.0987	1.0584	1.0355	1.0234																						
2015	2.4677	1.7686	1.3993	1.2249	1.1328	1.0950	1.0708																							
2016	2.1087	1.5422	1.2194	1.1032	1.0592	1.0523																								
2017	2.5048	1.6494	1.3166	1.1939	1.1388																									
2018	2.3032	1.6138	1.2312	1.1637																										
2019	2.1200	1.5470	1.2702																											
2020	2.0310	1.3780																												
2021	2.0915																													
AVERAGES																														
3 Year	2.0808	1.5129	1.2727	1.1536	1.1103	1.0686	1.0463	1.0389	1.0439	1.0328	1.0257	1.0284	1.0320	1.0290	1.0178	1.0163	1.0116	1.0107	1.0077	1.0107	1.0103	1.0082	1.0051	1.0015	1.0024	1.0031	1.0052	1.0034	1.0035	1.0000
4 Year	2.1364	1.5471	1.2593	1.1714	1.1074	1.0625	1.0550	1.0478	1.0380	1.0328	1.0357	1.0282	1.0302	1.0275	1.0173	1.0152	1.0137	1.0089	1.0108	1.0115	1.0078	1.0065	1.0048	1.0027	1.0029	1.0064	1.0045	1.0026	1.0027	1.0057
5 Year	2.2101	1.5461	1.2873	1.1639	1.1092	1.0685	1.0622	1.0434	1.0389	1.0427	1.0351	1.0287	1.0298	1.0256	1.0166	1.0165	1.0117	1.0118	1.0117	1.0093	1.0071	1.0073	1.0053	1.0029	1.0061	1.0059	1.0039	1.0022	1.0070	1.0036
8 Year	2.2292	1.5787	1.2932	1.1728	1.1171	1.0792	1.0735	1.0537	1.0512	1.0470	1.0350	1.0278	1.0288	1.0235	1.0189	1.0181	1.0134	1.0116	1.0102	1.0108	1.0093	1.0088	1.0081	1.0058	1.0054	1.0071	1.0066	1.0059	1.0070	1.0050
All Available	2.3393	1.6322	1.3306	1.1954	1.1395	1.1040	1.0908	1.0680	1.0561	1.0494	1.0396	1.0349	1.0326	1.0284	1.0239	1.0213	1.0180	1.0170	1.0201	1.0137	1.0145	1.0121	1.0097	1.0083	1.0082	1.0080	1.0072	1.0065	1.0070	1.0050

MEDICAL INCURRED (POST-HB373)

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	29/30
1986																									1.0013	0.9757	1.0056	1.0013	1.0004
1987																								1.0090	1.0281	1.0041	1.0083	1.0077	0.9915
1988																							1.0022	0.9995	0.9967	1.0040	1.0017	1.0013	1.0016
1989																						1.0001	1.0027	1.0077	1.0121	1.0050	1.0068	0.9971	1.0021
1990																					1.0065	0.9917	1.0027	1.0115	1.0134	0.9929	1.0106	1.0009	0.9857
1991																				0.9995	0.9944	0.9838	1.0039	0.9996	1.0019	1.0069	1.0004	1.0040	1.0027
1992																			1.0126	1.0014	1.0034	1.0153	1.0083	1.0000	0.9955	1.0030	0.9966	0.9992	1.0018
1993																		0.9957	0.9801	1.0122	1.0070	1.0001	0.9994	1.0081	1.0126	0.9776	1.0000	1.0025	0.9955
1994																	1.0088	1.0116	0.9761	1.0058	0.9865	1.0041	1.0152	1.0129	0.9881	0.9823	0.9983	0.9896	
1995																1.0239	0.9968	0.9932	1.0025	1.0042	0.9735	1.0037	0.9966	0.9974	0.9954	1.0027	1.0045		
1996															1.0191	1.0210	0.9846	1.0199	0.9986	0.9940	1.0010	0.9798	0.9965	0.9950	0.9776	1.0011			
1997														1.0129	1.0111	1.0017	1.0035	0.9985	1.0174	1.0151	0.9870	0.9976	1.0015	0.9997	1.0000				
1998													0.9959	1.0145	0.9990	1.0029	1.0206	0.9980	1.0028	0.9958	0.9884	0.9884	0.9999	1.0023					
1999												0.9965	0.9926	0.9764	1.0185	0.9934	1.0153	0.9998	0.9960	0.9967	0.9866	0.9890	1.0001						
2000											1.0292	1.0208	0.9887	0.9915	1.0124	1.0202	0.9677	0.9869	1.0020	0.9975	0.9907	1.0013							
2001										1.0146	0.9936	0.9987	1.0236	1.0348	1.0055	1.0083	0.9758	0.9906	0.9985	0.9871	0.9909								
2002									1.0331	0.9769	1.0135	1.0212	1.0221	1.0023	0.9850	0.9981	0.9996	0.9980	1.0017	1.0007									
2003								1.0505	1.0220	1.0119	1.0120	1.0244	1.0118	1.0105	0.9906	0.9904	0.9840	0.9945	0.9981										
2004							1.0083	0.9937	1.0161	1.0345	1.0377	1.0398	1.0285	1.0033	1.0271	0.9808	0.9972	1.0063											
2005						1.0376	1.0117	1.0329	1.0266	1.0264	0.9604	1.0121	1.0059	0.9927	0.9887	0.9968	1.0008												
2006					1.0451	1.0396	1.0615	1.0079	1.0294	0.9908	1.0055	0.9818	0.9970	1.0048	1.0180	1.0024													
2007				1.0144	1.0358	1.0224	1.0285	1.0397	1.0005	1.0123	0.9882	0.9923	0.9909	0.9966	1.0243														
2008			1.0790	1.0527	1.0812	1.0442	1.0636	1.0120	1.0093	0.9726	0.9947	0.9834	1.0081	1.0115															
2009		1.1415	1.0672	1.1216	1.0573	1.0311	1.0369	1.0349	1.0181	1.0080	0.9916	0.9852	0.9843																
2010	1.1965	1.1308	1.0692	1.0654	1.0620	1.0467	1.0128	0.9800	0.9971	0.9829	1.0033	0.9641																	
2011	1.1849	1.0855	1.0454	1.0333	1.0266	1.0020	0.9962	1.0043	0.9869	0.9953	0.9864																		
2012	1.2377	1.1434	1.0549	1.0128	1.0340	0.9968	0.9838	1.0097	0.9935	1.0159																			
2013	1.2919	1.1483	1.0736	1.0057	1.0321	0.9971	0.9883	1.0081	1.0104																				
2014	1.1976	1.0726	1.0396	1.0292	0.9822	0.9837	1.0308	0.9916																					
2015	1.1077	1.0154	0.9724	1.0245	0.9820	1.0070	0.9919																						
2016	1.1784	1.0456	1.0023	0.9867	1.0021	0.9930																							
2017	1.0505	1.0307	0.9633	0.9797	1.0247																								
2018	1.0103	0.9640	0.9959	1.0075																									
2019	1.0696	1.0188	0.9530																										
2020	1.0418	0.9922																											
2021	1.0400																												
AVERAGES																													20th to ULT
3 Year	1.0505	0.9917	0.9707	0.9913	1.0029	0.9946	1.0036	1.0031	0.9969	0.9980	0.9938	0.9776	0.9944	1.0043	1.0104	0.9933	0.9940	0.9996	0.9994	0.9951	0.9894	0.9929	1.0005	0.9990	0.9910	0.9954	1.0009	0.9971	1.0000
4 Year	1.0404	1.0014	0.9786	0.9996	0.9977	0.9952	0.9987	1.0034	0.9970	1.0005	0.9940	0.9812	0.9950	1.0014	1.0145	0.9926	0.9954	0.9973	1.0001	0.9955	0.9891	0.9941	0.9995	0.9986	0.9903	0.9909	0.9999	0.9988	0.9964
5 Year	1.0424	1.0103	0.9774	1.0055	1.0046	0.9955	0.9982	0.9987	1.0012	0.9949	0.9929	0.9813	0.9972	1.0018	1.0098	0.9937	0.9915	0.9952	0.9993	0.9956	0.9887	0.9912	0.9989	1.0015	0.9947	0.9933	1.0000	0.9992	0.9976
8 Year	1.0870	1.0360	1.0069	1.0099	1.0182	1.0072	1.0130	1.0100	1.0057	1.0005	0.9960	0.9979	1.0061	1.0070	1.0065	0.9988	0.9951	0.9966	1.0019	0.9989	0.9881	0.9955	1.0022	1.0019	0.9981	0.9964	1.0024	1.0003	0.9977
All Available	1.1339	1.0657	1.0263	1.0278	1.0304	1.0168	1.0179	1.0138	1.0119	1.0035	1.0013	1.0017	1.0041	1.0043	1.0083	1.0033	0.9962	0.9994	0.9989	1.0008	0.9930	0.9962	1.0024	1.0036	1.0019	0.9959	1.0033	1.0004	0.9977
Last Year Selected	1.1184	1.0472	1.0294	1.0212	1.0164	1.0132	1.0108	1.0090	1.0075	1.0063	1.0053	1.0044	1.0037	1.0030	1.0024	1.0019	1.0014	1.0009	1.0005										1.0073
Last Year Cumulative	1.3520	1.2088	1.1543	1.1214	1.0981	1.0804	1.0663	1.0549	1.0455	1.0377	1.0312	1.0258	1.0213	1.0175	1.0145	1.0121	1.0101	1.0087	1.0078										1.0073
Selected*	1.0871	1.0314	1.0186	1.0130	1.0098	1.0078	1.0063	1.0052	1.0043	1.0036	1.0030	1.0025	1.0021	1.0017	1.0013	1.0010	1.0007	1.0005	1.0003										1.0067
Cumulative	1.2243	1.1262	1.0919	1.0720	1.0582	1.0480	1.0399	1.0333	1.0280	1.0236	1.0199	1.0169	1.0143	1.0122	1.0105	1.0092	1.0082	1.0075	1.0070										1.0067

*Y = a+b/x^.5+c/x^2

a = -0.00760070626026616 b = 0.0335336004942101 c = 0.0611895346630891

MEDICAL PAID (POST-HB373)

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	29/30
1986																									1.0028	1.0123	1.0034	1.0044	1.0017
1987																								1.0239	1.0332	1.0112	1.0083	1.0144	1.0091
1988																							1.0037	1.0065	1.0050	1.0023	1.0014	1.0005	1.0017
1989																						1.0044	1.0130	1.0167	1.0196	1.0031	1.0137	1.0023	1.0089
1990																					1.0091	1.0128	1.0072	1.0097	1.0044	1.0088	1.0062	1.0094	1.0243
1991																				1.0069	1.0086	1.0083	1.0130	1.0030	1.0042	1.0056	1.0019	1.0041	1.0068
1992																			1.0118	1.0082	1.0116	1.0072	1.0040	1.0022	1.0016	1.0037	1.0027	1.0003	1.0013
1993																		1.0150	1.0146	1.0086	1.0127	1.0104	1.0092	1.0225	1.0112	1.0071	1.0013	1.0016	1.0008
1994																	1.0108	1.0114	1.0243	1.0054	1.0092	1.0059	1.0059	1.0015	1.0016	1.0098	1.0006	1.0005	
1995																1.0104	1.0276	1.0141	1.0064	1.0061	1.0039	1.0039	1.0070	1.0021	1.0023	1.0032	1.0060		
1996															1.0340	1.0243	1.0181	1.0219	1.0144	1.0097	1.0090	1.0098	1.0026	1.0129	1.0019	1.0022			
1997														1.0152	1.0172	1.0226	1.0099	1.0185	1.0065	1.0152	1.0161	1.0022	1.0041	1.0029	1.0022				
1998													1.0104	1.0106	1.0047	1.0089	1.0145	1.0209	1.0045	1.0049	1.0043	1.0008	1.0040	1.0030					
1999												1.0176	1.0122	1.0046	1.0167	1.0064	1.0034	1.0144	1.0015	1.0128	1.0010	1.0002	1.0015						
2000											1.0401	1.0273	1.0217	1.0190	1.0086	1.0066	1.0062	1.0110	1.0056	1.0025	1.0028	1.0049							
2001										1.0246	1.0233	1.0212	1.0135	1.0312	1.0148	1.0097	1.0125	1.0076	1.0032	1.0031	1.0050								
2002									1.0247	1.0348	1.0330	1.0495	1.0146	1.0131	1.0148	1.0046	1.0100	1.0015	0.9989	1.0046									
2003								1.0413	1.0398	1.0320	1.0216	1.0215	1.0321	1.0247	1.0184	1.0078	1.0055	1.0035	1.0073										
2004							1.0216	1.0252	1.0274	1.0314	1.0198	1.0175	1.0236	1.0149	1.0089	1.0080	1.0109	1.0160											
2005						1.0507	1.0386	1.0287	1.0196	1.0433	1.0179	1.0105	1.0172	1.0169	1.0062	1.0080	1.0055												
2006					1.0691	1.0464	1.0455	1.0442	1.0419	1.0216	1.0190	1.0067	1.0162	1.0197	1.0123	1.0035													
2007				1.0553	1.0467	1.0357	1.0336	1.0319	1.0396	1.0120	1.0236	1.0182	1.0089	1.0043	1.0052														
2008			1.0832	1.0908	1.0532	1.0508	1.0420	1.0235	1.0310	1.0246	1.0096	1.0113	1.0080	1.0028															
2009		1.1790	1.0989	1.0575	1.0852	1.0631	1.0426	1.0301	1.0201	1.0286	1.0068	1.0101	1.0060																
2010	1.3999	1.1659	1.1042	1.0721	1.0457	1.0408	1.0334	1.0184	1.0136	1.0213	1.0074	0.9919																	
2011	1.3538	1.1127	1.0794	1.0176	1.0568	1.0247	1.0109	1.0062	1.0084	1.0020	1.0008																		
2012	1.3604	1.1744	1.0851	1.0657	1.0323	1.0295	1.0067	1.0083	1.0111	1.0033																			
2013	1.4553	1.1890	1.0735	1.0598	1.0268	1.0150	1.0123	1.0086	1.0122																				
2014	1.4064	1.1406	1.0519	1.0382	1.0260	1.0243	1.0207	0.9882																					
2015	1.3369	1.0890	1.0390	1.0225	1.0106	1.0087	1.0002																						
2016	1.3721	1.1018	1.0550	1.0408	1.0202	1.0105																							
2017	1.3359	1.1090	1.0424	1.0087	1.0584																								
2018	1.3210	1.0842	1.0699	1.0219																									
2019	1.4116	1.1186	0.9920																										
2020	1.3138	1.1129																											
2021	1.3740																												

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	29/30	20th to ULT
3 Year	1.3665	1.1052	1.0348	1.0238	1.0297	1.0145	1.0111	1.0017	1.0106	1.0089	1.0050	1.0044	1.0076	1.0089	1.0079	1.0065	1.0073	1.0070	1.0031	1.0034	1.0029	1.0020	1.0032	1.0063	1.0022	1.0050	1.0026	1.0008	1.0029	
4 Year	1.3551	1.1062	1.0398	1.0235	1.0288	1.0146	1.0100	1.0028	1.0113	1.0138	1.0061	1.0079	1.0097	1.0109	1.0082	1.0068	1.0080	1.0071	1.0037	1.0058	1.0033	1.0020	1.0030	1.0052	1.0020	1.0056	1.0026	1.0016	1.0083	
5 Year	1.3513	1.1053	1.0397	1.0264	1.0284	1.0176	1.0102	1.0060	1.0131	1.0160	1.0096	1.0076	1.0112	1.0117	1.0102	1.0064	1.0089	1.0079	1.0033	1.0056	1.0058	1.0036	1.0038	1.0045	1.0038	1.0052	1.0025	1.0032	1.0084	
8 Year	1.3590	1.1181	1.0511	1.0344	1.0346	1.0271	1.0211	1.0144	1.0222	1.0196	1.0131	1.0110	1.0158	1.0160	1.0112	1.0068	1.0086	1.0117	1.0052	1.0074	1.0064	1.0048	1.0048	1.0063	1.0037	1.0054	1.0042	1.0041	1.0068	
All Available	1.3701	1.1314	1.0645	1.0459	1.0442	1.0333	1.0257	1.0212	1.0241	1.0233	1.0186	1.0169	1.0154	1.0148	1.0135	1.0101	1.0112	1.0130	1.0082	1.0073	1.0078	1.0059	1.0063	1.0089	1.0075	1.0063	1.0045	1.0042	1.0068	
Last Year Selected	1.3699	1.1171	1.0669	1.0475	1.0374	1.0312	1.0269	1.0237	1.0212	1.0192	1.0174	1.0159	1.0146	1.0134	1.0124	1.0114	1.0105	1.0097	1.0089											1.0365
Last Year Cumulative	2.3242	1.6966	1.5187	1.4235	1.3590	1.3100	1.2703	1.2371	1.2084	1.1833	1.1610	1.1412	1.1233	1.1072	1.0925	1.0791	1.0670	1.0559	1.0457											1.0365
Selected*	1.3590	1.1181	1.0508	1.0367	1.0304	1.0263	1.0232	1.0207	1.0185	1.0167	1.0152	1.0139	1.0127	1.0117	1.0108	1.0100	1.0093	1.0087	1.0081											1.0405 **
Cumulative	2.1765	1.6015	1.4324	1.3631	1.3149	1.2761	1.2434	1.2152	1.1905	1.1689	1.1497	1.1325	1.1170	1.1030	1.0902	1.0786	1.0679	1.0580	1.0489											1.0405

*Y = a+b/x+c/x^2+d/x^3+e/x^4+f/x^5

a = -0.00334342654835371 b = 0.230524591799987 c = -0.176655612625684 d = -1.82743036701288 e = 6.78492437291673 f = -4.64901948467991

** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0067 * 1.0336 = 1.0405)

MEDICAL INCURRED - PAID RATIO

Policy Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th
1986																									1.0852	1.0798	1.0651	1.0641	1.0679	1.0669
1987																								1.0207	1.0138	1.0018	1.0074	1.0077	1.0085	1.0083
1988																							1.0452	1.0346	1.0266	1.0184	1.0224	1.0153	1.0101	1.0032
1989																						1.1045	1.0815	1.0541	1.0760	1.0974	1.0797	1.0844	1.0752	1.0348
1990																					1.0631	1.0489	1.0262	1.0165	1.0148	1.0123	1.0135	1.0120	1.0124	1.0085
1991																				1.0203	1.0136	1.0063	1.0139	1.0181	1.0155	1.0094	1.0088	1.0037	1.0026	1.0031
1992																			1.1110	1.0736	1.0781	1.0727	1.0740	1.0629	1.0480	1.0494	1.0186	1.0173	1.0182	1.0139
1993																		1.1169	1.1175	1.0774	1.0707	1.0511	1.0481	1.0579	1.0700	1.0556	1.0274	1.0250	1.0168	
1994																	1.1259	1.0953	1.0804	1.0711	1.0826	1.0495	1.0493	1.0386	1.0340	1.0276	1.0275	1.0250		
1995																1.1902	1.1873	1.1398	1.1505	1.1433	1.1239	1.1153	1.0821	1.0755	1.0582	1.0324	1.0332			
1996															1.1420	1.1360	1.0973	1.1025	1.0853	1.0974	1.0974	1.0660	1.0608	1.0597	1.0563	1.0280				
1997														1.0865	1.0848	1.0792	1.0737	1.0784	1.0534	1.0518	1.0422	1.0257	1.0140	1.0099	1.0098					
1998													1.1209	1.1008	1.0775	1.0800	1.0662	1.0780	1.0627	1.0570	1.0403	1.0267	1.0152	1.0157						
1999												1.1967	1.1794	1.1409	1.1131	1.1169	1.1303	1.0872	1.0614	1.0581	1.0570	1.0444	1.0436							
2000											1.2095	1.1743	1.1285	1.1733	1.1809	1.1678	1.1663	1.1244	1.1054	1.1017	1.0858	1.0596								
2001										1.1984	1.1315	1.1182	1.0861	1.1008	1.0879	1.0561	1.0498	1.0390	1.0360	1.0387	1.0373									
2002									1.2385	1.2178	1.1913	1.1877	1.1990	1.1738	1.1578	1.1262	1.1076	1.0849	1.0750	1.0628										
2003								1.1788	1.1426	1.1356	1.1342	1.1536	1.1766	1.1823	1.1603	1.1813	1.1497	1.1341	1.1282											
2004							1.2415	1.2094	1.1886	1.2210	1.2019	1.1365	1.1384	1.1258	1.0990	1.0800	1.0680	1.0659												
2005						1.2193	1.2290	1.2448	1.2036	1.1946	1.1571	1.1418	1.1135	1.0925	1.0766	1.0827	1.0818													
2006					1.2182	1.2049	1.1776	1.1848	1.1988	1.1510	1.1514	1.1115	1.0833	1.0639	1.0557	1.0759														
2007				1.2192	1.1739	1.2059	1.1992	1.2233	1.2062	1.1808	1.1210	1.1045	1.0741	1.0742	1.0841															
2008			1.2132	1.1773	1.2433	1.2133	1.1777	1.1689	1.1743	1.1720	1.1486	1.1314	1.1035	1.0802																
2009		1.2880	1.2457	1.1832	1.1866	1.2075	1.2117	1.1876	1.1428	1.1232	1.0811	1.0767	1.0602																	
2010	1.4398	1.2574	1.2193	1.1845	1.2043	1.1676	1.1418	1.1252	1.1186	1.0949	1.0877	1.0716																		
2011	1.3756	1.2475	1.2163	1.1866	1.1255	1.1273	1.0915	1.0667	1.0681	1.0495	1.0624																			
2012	1.3763	1.2233	1.1814	1.1796	1.1194	1.1251	1.1056	1.0794	1.0787	1.0768																				
2013	1.4856	1.2798	1.2006	1.1889	1.1786	1.1284	1.0837	1.0944	1.0966																					
2014	1.5136	1.2483	1.1639	1.0898	1.0914	1.0605	1.0587	1.0495																						
2015	1.5486	1.3299	1.2621	1.1978	1.1355	1.1154	1.0964																							
2016	1.6555	1.3017	1.2099	1.1181	1.0860	1.0587																								
2017	1.7487	1.3402	1.1916	1.1090	1.0927																									
2018	1.7601	1.3338	1.2151	1.1685																										
2019	1.6936	1.3429	1.2027																											
2020	1.8747	1.4263																												
2021	1.7616																													
AVERAGES																														
3 Year	1.7766	1.3677	1.2031	1.1319	1.1047	1.0782	1.0796	1.0744	1.0811	1.0737	1.0771	1.0932	1.0793	1.0728	1.0721	1.0795	1.0998	1.0950	1.0797	1.0677	1.0600	1.0436	1.0243	1.0284	1.0414	1.0293	1.0294	1.0224	1.0125	1.0085
4 Year	1.7725	1.3608	1.2048	1.1484	1.1014	1.0907	1.0861	1.0725	1.0905	1.0861	1.0950	1.0960	1.0803	1.0777	1.0788	1.1050	1.1018	1.0810	1.0861	1.0653	1.0551	1.0391	1.0334	1.0402	1.0395	1.0359	1.0267	1.0177	1.0125	1.0151
5 Year	1.7677	1.3490	1.2163	1.1366	1.1168	1.0976	1.0872	1.0830	1.1010	1.1033	1.1002	1.0991	1.0869	1.0873	1.0951	1.1092	1.0914	1.0897	1.0812	1.0637	1.0525	1.0445	1.0431	1.0399	1.0456	1.0386	1.0231	1.0166	1.0250	1.0127
8 Year	1.6945	1.3254	1.2034	1.1548	1.1292	1.1238	1.1209	1.1244	1.1355	1.1303	1.1264	1.1159	1.1186	1.1117	1.1128	1.1109	1.1025	1.0865	1.0759	1.0763	1.0708	1.0548	1.0484	1.0423	1.0383	1.0390	1.0289	1.0238	1.0265	1.0198
All Available	1.6028	1.3016	1.2101	1.1669	1.1546	1.1528	1.1512	1.1511	1.1548	1.1513	1.1398	1.1337	1.1220	1.1163	1.1100	1.1144	1.1087	1.0955	1.0889	1.0711	1.0660	1.0559	1.0462	1.0387	1.0423	1.0375	1.0304	1.0283	1.0265	1.0198