

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Unlimited Losses

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

Pages 4 through 9 of this exhibit display medical triangles on a reported basis and a post-House Bill 373 basis for incurred and paid loss development factors and the ratios of incurred to paid losses.

Policy Year	INDEMNITY INCURRED (NO POST-HB373 ADJUSTMENT)																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986																					0.9846	1.0019	1.0219	1.0006	1.0013	0.9996	1.0013	1.0008	0.9999
1987																				1.0072	1.0103	1.0068	1.0045	1.0048	0.9911	1.0011	1.0007	1.0010	1.0094
1988																			0.9962	1.0047	1.0038	0.9940	1.0017	1.0059	1.0026	1.0031	0.9989	1.0012	1.0000
1989																		0.9967	1.0169	1.0050	1.0046	1.0007	1.0156	1.0101	1.0006	0.9969	0.9978	0.9991	1.0014
1990																				1.0350	0.9992	1.0019	0.9996	1.0032	0.9998	1.0195	0.9997	1.0030	0.9983
1991																				1.0029	1.0199	1.0019	0.9983	0.9996	1.0119	1.0009	0.9960	0.9991	1.0029
1992																				1.0043	1.0029	1.0046	1.0060	0.9995	0.9996	1.0002	1.0025	1.0010	0.9997
1993																					1.0041	1.0013	1.0123	0.9901	1.0037	1.0034	1.0004	1.0007	0.9984
1994																					1.0205	1.0077	1.0263	0.9812	1.0251	0.9932	1.0123	0.9968	1.0051
1995																					1.0082	0.9936	1.0042	1.0003	1.0006	1.0174	0.9999	0.9998	1.0006
1996																					1.0032	1.0121	1.0189	1.0057	1.0059	1.0014	0.9951	1.0029	1.0009
1997																						1.0111	0.9903	1.0016	1.0013	1.0042	0.9991	0.9985	0.9820
1998																						1.0022	1.0080	1.0069	1.0053	0.9980	1.0016	1.0037	1.0021
1999																							1.0129	1.0033	0.9902	1.0256	0.9965	0.9956	1.0014
2000																								1.0209	0.9980	0.9915	0.9982	1.0201	1.0027
2001																									1.0168	1.0068	1.0144	1.0120	1.0033
2002																										1.0345	1.0168	1.0068	1.0144
2003																											1.0462	1.0065	1.0319
2004																												1.0301	1.0139
2005																													1.0161
2006																													1.0051
2007																													1.0058
2008																													1.0032
2009																													1.0013
2010																													1.0002
2011																													1.0002
2012																													1.0002
2013																													1.0002
2014																													1.0002
2015																													1.0002
2016																													1.0002
2017																													1.0002
2018																													1.0002
2019																													1.0002
2020																													1.0002
2021																													1.0002
2022																													1.0002
2023																													1.0002
AVERAGES																													
3 year	1.4009	1.1655	1.0536	1.0266	1.0157	1.0050	1.0023	1.0017	1.0012	1.0046	1.0010	1.0006	1.0035	1.0006	1.0003	1.0033	1.0020	1.0017	1.0008	1.0001	1.0032	0.9988	1.0005	1.0002	1.0004	1.0005	0.9949	1.0005	1.0015
4 year	1.3797	1.1454	1.0563	1.0250	1.0105	1.0030	1.0054	1.0006	1.0012	1.0027	1.0021	1.0002	1.0022	1.0012	1.0002	1.0031	1.0022	1.0019	0.9992	1.0000	1.0022	0.9991	1.0005	1.0001	1.0000	1.0004	0.9961	1.0006	1.0016
5 year	1.4049	1.1433	1.0520	1.0214	1.0100	1.0038	1.0052	1.0013	1.0009	1.0015	1.0021	1.0003	1.0021	1.0010	1.0000	1.0024	1.0018	1.0011	0.9990	0.9998	1.0017	0.9994	1.0005	1.0002	1.0002	0.9996	0.9970	1.0005	1.0014
8 year	1.3845	1.1358	1.0492	1.0246	1.0102	1.0092	1.0062	1.0071	1.0055	1.0026	1.0031	1.0007	1.0030	1.0007	0.9996	1.0020	1.0013	0.9999	0.9998	1.0000	1.0012	0.9995	1.0012	0.9980	1.0014	1.0005	0.9981	1.0004	1.0008
All Available	1.3604	1.1548	1.0507	1.0292	1.0146	1.0142	1.0111	1.0096	1.0054	1.0030	1.0020	1.0043	1.0035	1.0020	1.0010	1.0034	0.9976	1.0065	0.9999	1.0018	1.0007	1.0013	1.0035	1.0014	1.0004	1.0006	0.9987	1.0006	1.0016
Last Year Selected	1.3874	1.1338	1.0506	1.0202	1.0087	1.0042	1.0023	1.0014	1.0010	1.0008	1.0006	1.0005	1.0004	1.0004	1.0003	1.0003	1.0003	1.0002	1.0002										
Last Year Cumulative	1.7638	1.2713	1.1212	1.0672	1.0461	1.0371	1.0328	1.0304	1.0289	1.0279	1.0271	1.0265	1.0260	1.0256	1.0251	1.0248	1.0245	1.0242	1.0240										
Selected*	1.3795	1.1461	1.0564	1.0228	1.0101	1.0052	1.0032	1.0024	1.0020	1.0018	1.0016	1.0016	1.0015	1.0014	1.0014	1.0013	1.0013	1.0013	1.0012										
Cumulative	1.8142	1.3151	1.1475	1.0862	1.0620	1.0514	1.0460	1.0426	1.0401	1.0380	1.0362	1.0345	1.0329	1.0313	1.0299	1.0284	1.0271	1.0258	1.0244										

*Y = a+b*log(x)/x^2+c*exp(-x)
a = 0.000957 b = 0.034090 c = 1.029070

20th - Ult

1.0238
1.0238
1.0232
1.0232

**** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0325 = 1.0232 * 1.0090)**

Policy Year	INDEMNITY INCURRED - PAID RATIO																																			
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th						
1986																					1.0291	1.0283	1.0311	1.0258	1.0290	1.0339	1.0302	1.0312	1.0310	1.0317						
1987																				1.0248	1.0263	1.0244	1.0151	1.0143	1.0126	1.0137	1.0093	1.0068	1.0072	1.0060						
1988																					1.0462	1.0583	1.0564	1.0479	1.0437	1.0512	1.0577	1.0507	1.0451	1.0308	1.0277	1.0256				
1989																			1.0699	1.0460	1.0424	1.0417	1.0371	1.0336	1.0322	1.0467	1.0429	1.0426	1.0347	1.0327	1.0275					
1990																			1.0533	1.0433	1.0588	1.0591	1.0510	1.0471	1.0385	1.0312	1.0258	1.0220	1.0216	1.0210	1.0202	1.0203				
1991																			1.0225	1.0165	1.0117	1.0173	1.0079	1.0066	1.0067	1.0081	1.0076	1.0067	1.0063	1.0063	1.0050	1.0047	1.0054			
1992																			1.0585	1.0492	1.0461	1.0404	1.0461	1.0325	1.0284	1.0266	1.0249	1.0221	1.0181	1.0252	1.0232	1.0229	1.0202	1.0197		
1993																			1.0702	1.0722	1.0917	1.0652	1.0888	1.0428	1.0494	1.0302	1.0331	1.0349	1.0353	1.0334	1.0283	1.0266	1.0296	1.0294		
1994																			1.0625	1.0631	1.0443	1.0413	1.0385	1.0351	1.0540	1.0482	1.0457	1.0440	1.0425	1.0397	1.0193	1.0189	1.0171	1.0068	1.0063	1.0092
1995																																				
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AVERAGES																																				
3 year	1.9718	1.4376	1.2769	1.1411	1.1053	1.1010	1.0669	1.0398	1.0316	1.0265	1.0415	1.0309	1.0256	1.0284	1.0303	1.0279	1.0145	1.0148	1.0124	1.0137	1.0123	1.0168	1.0122	1.0110	1.0075	1.0103	1.0143	1.0105	1.0146	1.0160	1.0159					
4 year	1.9842	1.4860	1.3166	1.1529	1.1075	1.1039	1.0604	1.0390	1.0379	1.0325	1.0337	1.0307	1.0338	1.0278	1.0290	1.0253	1.0137	1.0141	1.0163	1.0132	1.0157	1.0155	1.0093	1.0112	1.0105	1.0110	1.0150	1.0146	1.0160	1.0159						
5 year	2.0496	1.5612	1.3193	1.1546	1.1165	1.1058	1.0958	1.0575	1.0456	1.0424	1.0291	1.0336	1.0380	1.0327	1.0275	1.0273	1.0229	1.0144	1.0169	1.0185	1.0160	1.0152	1.0125	1.0099	1.0132	1.0115	1.0126	1.0177	1.0162	1.0137	1.0168					
8 year	2.1613	1.6032	1.3215	1.1653	1.1170	1.0922	1.0639	1.0487	1.0465	1.0413	1.0425	1.0395	1.0311	1.0265	1.0267	1.0250	1.0203	1.0221	1.0182	1.0149	1.0173	1.0181	1.0166	1.0200	1.0163	1.0160	1.0174	1.0177	1.0187	1.0187	1.0194					
All Available	2.4111	1.6824	1.3814	1.2241	1.1613	1.1234	1.0984	1.0826	1.0693	1.0604	1.0585	1.0518	1.0477	1.0434	1.0402	1.0362	1.0330	1.0308	1.0335	1.0287	1.0279	1.0257	1.0226	1.0230	1.0220	1.0224	1.0222	1.0191	1.0187	1.0194						

Policy Year	MEDICAL INCURRED (REPORTED)																																								
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30												
1986																					1.0320	1.0048	0.9958	1.0106	1.0206	1.0007	0.9846	1.0019	1.0035	1.0025											
1987																					1.0054	1.0321	1.0135	1.0196	1.0244	1.0129	1.0061	1.0086	1.0004												
1988																				1.0030	1.0088	1.0072	0.9737	1.0049	1.0052	0.9842	1.0031	0.9998	1.0038	1.0005											
1989																					1.0162	1.0349	1.0643	1.0094	1.0566	0.9861	1.0103	0.9886	0.9999	0.9863	1.0007										
1990																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865									
1991																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
1992																				1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965	1.0011	1.0008								
1993																				1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989									
1994																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960	0.9858	0.9996					
1995																				1.0237	0.9972	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	0.9844	1.0063	1.0212	0.9808	1.0185				
1996																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
1997																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
1998																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865									
1999																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2000																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2001																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2002																				1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965	1.0011	1.0008								
2003																				1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989									
2004																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960	0.9858	0.9996					
2005																				1.0237	0.9972	1.0199	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	0.9844	1.0063	1.0212	0.9808	1.0185				
2006																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2007																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2008																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865									
2009																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2010																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2011																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2012																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865									
2013																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2014																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2015																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2016																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865									
2017																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2018																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2019																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2020																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865									
2021																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2022																				1.0142	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
2023																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9989								
AVERAGES																																									
3 year	1.0392	1.0047	1.0019	1.0035	0.9729	0.9986	0.9964	0.9821	1.0068	1.0133	1.0019	0.9982	0.9948	1.0006	1.0015	0.9967	1.0000	1.0051	0.9959	0.9967	0.9803	0.9942	0.9961	1.0002	0.9992	0.9994	1.0046	0.9881	1.0057												
4 year	1.0369	1.0041	1.0009	0.9986	0.9800	1.0002	1.0036	0.9885	1.0038	1.0093	1.0041	0.9952	0.9974	1.0000	1.0039	0.9971	0.9991	1.0029	0.9983	0.9958	0.9839	0.9944	0.9969	1.0002	0.9952	1.0011	1.0024	0.9911	1.0044												
5 year	1.0915	0.9957	0.9940	0.9966	0.9809	0.9949	1.0012	0.9922	1.0013	1.0060	1.0020	0.9940	0.9968	0.9982	1.0008	0.9984	0.9973	1.0021	0.9984	0.9966	0.9858	0.9944	0.9976	0.9986	0.9931	0.9989	1.0010	0.9931	1.0033												
8 year	1.0783	1.0108	0.9907	1.0017	0.9910	0.9949	1.0000	0.9954	1.0025	1.0015	1.0007	0.9932	0.9973	0.9960	1.0036	0.9951	0.9966	0.9990	0.9987	0.9974	0.9897	0.9935	0.9948	0.9985	0.9971	0.9967	1.0039	0.9987	1.0007												
All Available	1.1447	1.0657	1.0302	1.0241	1.0125	1.0042	1.0098	1.0035	1.0051	1.0040	1.0076	1.0041	1.0000	1.0062	1.0074	1.0034	1.0007	0.9991	0.9985	1.0047	0.9931	0.9974	1.0037	1.0018	1.0001	0.9964	1.0033	0.9987	1.0007												

Policy Year	MEDICAL INCURRED (POST-HB 373)																																			
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30							
1986																					1.0083	1.0012	1.0228	1.0351	1.0011	0.9776	1.0041	1.0120	1.0125							
1987																					1.0203	1.0585	1.0295	1.0272	1.0349	1.0214	1.0287	1.0407	1.0371							
1988																				1.0072	1.0214	1.0221	0.9681	1.0071	1.0079	0.9786	1.0094	1.0044	1.0134	1.0046						
1989																			1.0357	1.0347	1.0578	1.0962	1.0127	1.0772	0.9856	1.0360	1.0040	1.0315	0.9878	1.0089						
1990																			1.0294	1.0240	1.0092	1.0175	1.0151	1.0208	1.0443	1.0266	1.0122	1.0347	1.0281	0.9747						
1991																			1.0271	1.0256	0.9962	0.9850	1.0244	0.9904	0.9797	1.0100	0.9960	1.0127	1.0238	1.0440	1.0179	0.9978				
1992															1.0216	1.0486	1.0884	1.0123	1.0201	1.0029	0.9151	1.0317	1.0325	1.0164	1.0527	0.9963	0.9941	1.0021	1.0016							
1993																			1.0109	1.0653	1.0646	1.0302	0.9856	0.9949	0.9819	1.0130	1.0128	1.0263	0.9713	1.0170	0.9777	0.9807	0.9923	0.9726	0.9991	
1994																			1.0311	1.0103	1.0373	1.0297	1.0357	0.9814	0.9909	1.0143	1.0201	0.9364	0.9998	1.0119	0.9795	0.9693	1.0125	1.0420	0.9627	1.0367
1995																																				
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AVERAGES																																				
3 year	1.0392	1.0047	1.0019	1.0035	0.9730	0.9986	0.9964	0.9820	1.0085	1.0167	1.0020	0.9974	0.9927	1.0011	1.0026	0.9951	0.9999	1.0084	0.9933	0.9946	0.9678	0.9901	0.9928	1.0004	0.9984	0.9988	1.0094	0.9770	1.0112			20th to Ult				
4 year	1.0369	1.0041	1.0009	0.9986	0.9800	1.0003	1.0045	0.9890	1.0046	1.0115	1.0052	0.9933	0.9964	1.0001	1.0064	0.9957	0.9985	1.0048	0.9973	0.9929	0.9733	0.9900	0.9944	1.0003	0.9911	1.0022	1.0051	0.9827	1.0088							
5 year	1.0915	0.9957	0.9940	0.9966	0.9807	0.9943	1.0014	0.9931	1.0012	1.0073	1.0023	0.9914	0.9954	0.9971	1.0013	0.9976	0.9954	1.0035	0.9974	0.9943	0.9761	0.9899	0.9955	0.9974	0.9867	0.9979	1.0023	0.9866	1.0066							
8 year	1.0863	1.0156	0.9943	1.0052	0.9940	0.9960	1.0025	0.9988	1.0057	1.0035	1.0030	0.9921	0.9988	0.9964	1.0085	0.9947	0.9962	0.9993	0.9987	0.9975	0.9852	0.9904	0.9933	0.9996	0.9966	0.9957	1.0105	0.9959	1.0071							
All Available	1.1710	1.0815	1.0421	1.0346	1.0233	1.0128	1.0193	1.0129	1.0138	1.0114	1.0151	1.0119	1.0069	1.0144	1.0161	1.0093	1.0056	1.0039	1.0036	1.0121	0.9951	1.0014	1.0097	1.0073	1.0045	0.9992	1.0127	1.0030	1.0071							
Last Year Selected	1.1014	1.0231	1.0109	1.0068	1.0050	1.0040	1.0033	1.0029	1.0026	1.0024	1.0022	1.0020	1.0019	1.0018	1.0018	1.0017	1.0016	1.0016	1.0015														1.0838			
Last Year Cumulative	1.2889	1.1702	1.1438	1.1315	1.1238	1.1183	1.1138	1.1101	1.1069	1.1041	1.1014	1.0990	1.0968	1.0947	1.0927	1.0908	1.0889	1.0872	1.0855														1.0838			
Selected*	1.0867	1.0109	1.0025	1.0004	0.9998	0.9995	0.9994	0.9993	0.9993	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992														1.0680			
Cumulative	1.1642	1.0713	1.0597	1.0571	1.0567	1.0569	1.0574	1.0580	1.0588	1.0595	1.0604	1.0612	1.0621	1.0629	1.0638	1.0646	1.0655	1.0663	1.0672														1.0680			

*Y = a+b/x*1.5+c*log(x)/x^2
a = -0.001002 b = 0.087655 c = -0.109878

Policy Year	MEDICAL PAID (REPORTED)																																				
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30								
1986																					1.0041	1.0036	1.0167	1.0035	1.0024	1.0086	1.0033	1.0034	1.0015								
1987																				1.0130	1.0112	1.0166	1.0186	1.0218	1.0283	1.0092	1.0084	1.0124	1.0085								
1988																				1.0132	1.0080	1.0372	1.0073	1.0067	1.0075	1.0139	1.0048	1.0025	1.0010	1.0020							
1989																				1.0207	1.0343	1.0278	1.0214	1.0167	1.0151	1.0209	1.0222	1.0045	1.0201	1.0037	1.0066						
1990																				1.0135	1.0179	1.0162	1.0137	1.0079	1.0176	1.0082	1.0075	1.0039	1.0060	1.0079	1.0077	1.0171					
1991																				1.0126	1.0045	1.0085	1.0052	1.0061	1.0072	1.0088	1.0018	1.0029	1.0060	1.0058	1.0050	1.0060					
1992																				1.0216	1.0210	1.0198	1.0250	1.0165	1.0176	1.0143	1.0069	1.0068	1.0101	1.0051	1.0034	1.0029					
1993																				1.0213	1.0113	1.0175	1.0079	1.0115	1.0111	1.0171	1.0082	1.0064	1.0045	1.0102	1.0063	1.0057	1.0010	1.0009	1.0012		
1994																				1.0193	1.0173	1.0216	1.0210	1.0198	1.0250	1.0165	1.0176	1.0143	1.0069	1.0068	1.0101	1.0051	1.0034	1.0029			
1995																				1.0250	1.0132	1.0195	1.0182	1.0115	1.0098	1.0183	1.0044	1.0097	1.0062	1.0047	1.0013	1.0008	1.0084	1.0007	1.0012	1.0005	
1996																				1.0190	1.0101	1.0131	1.0084	1.0215	1.0103	1.0040	1.0053	1.0028	1.0026	1.0037	1.0014	1.0016	1.0044	1.0143	1.0062	1.0246	
1997																				1.0284	1.0333	1.0172	1.0234	1.0363	1.0222	1.0131	1.0128	1.0080	1.0054	1.0055	1.0063	1.0028	1.0076	1.0025	1.0034	1.0023	
1998																				1.0149	1.0190	1.0101	1.0131	1.0084	1.0215	1.0103	1.0040	1.0053	1.0028	1.0026	1.0037	1.0014	1.0016	1.0044	1.0143	1.0062	1.0246
1999																				1.0231	1.0237	1.0478	1.0127	1.0127	1.0109	1.0075	1.0094	1.0034	1.0018	1.0067	1.0007	1.0060	1.0005	1.0001	0.9993	1.0002	1.0002
2000																				1.0411	1.0537	1.0322	1.0306	1.0316	1.0278	1.0164	1.0160	1.0050	1.0034	1.0032	1.0060	1.0034	1.0031	1.0014	1.0026	1.0013	1.0015
2001																				1.0300	1.0372	1.0245	1.0229	1.0195	1.0184	1.0163	1.0085	1.0182	1.0078	1.0051	1.0065	1.0040	1.0017	1.0016	1.0027	1.0030	1.0026
2002																				1.0559	1.0385	1.0504	1.0337	1.0240	1.0360	1.0672	1.0359	1.0133	1.0112	1.0123	1.0092	1.0115	1.0060	1.0023	1.0036	1.0029	1.0019
2003																				1.0578	1.0345	1.0321	1.0304	1.0333	1.0318	1.0250	1.0138	1.0129	1.0176	1.0095	1.0100	1.0043	1.0031	1.0019	1.0040	1.0021	1.0025
2004																				1.0538	1.0452	1.0380	1.0233	1.0221	1.0235	1.0221	1.0145	1.0102	1.0133	1.0110	1.0060	1.0049	1.0065	1.0095	1.0029	1.0029	1.0029
2005																				1.1563	1.0807	1.0739	1.0463	1.0104	1.0316	1.0230	1.0128	1.0269	1.0104	1.0061	1.0101	1.0111	1.0052	1.0046	1.0032	1.0020	1.0021
2006																				1.3376	1.1336	1.0634	1.0630	1.0603	1.0402	1.0386	1.0305	1.0273	1.0127	1.0111	1.0040	1.0095	1.0118	1.0073	1.0021	1.0026	1.0009
2007																				1.3869	1.1497	1.0702	1.0509	1.0425	1.0316	1.0242	1.0216	1.0240	1.0073	1.0145	1.0158	1.0064	1.0028	1.0039	1.0059	1.0029	1.0029
2008																				1.4352	1.1484	1.0798	1.0862	1.0491	1.0394	1.0297	1.0149	1.0197	1.0157	1.0063	1.0073	1.0052	1.0018	1.0012	1.0122		
2009																				1.4420	1.1790	1.1011	1.0551	1.0659	1.0465	1.0314	1.0245	1.0134	1.0192	1.0047	1.0069	1.0042	1.0082	1.0048			
2010																				1.3999	1.1775	1.1301	1.0572	1.0347	1.0287	1.0250	1.0148	1.0127	1.0181	1.0116	1.0083	1.0093	1.0113				
2011																				1.3502	1.1140	1.0636	1.0137	1.0394	1.0169	1.0075	1.0043	1.0060	1.0020	1.0034	1.0048	1.0012					
2012																				1.3516	1.1379	1.0646	1.0452	1.0237	1.0206	1.0047	1.0059	1.0078	1.0046	1.0029	1.0024						
2013																				1.3671	1.1507	1.0537	1.0441	1.0200	1.0113	1.0094	1.0065	1.0093	1.0073	1.0080							
2014																				1.3609	1.1145	1.0428	1.0318	1.0217	1.0209	1.0189	1.0115	1.0087	1.0255								
2015																				1.3712	1.0942	1.0334	1.0218	1.0112	1.0091	1.0108	1.0092	1.0354									
2016																				1.3704	1.1097	1.0549	1.0406	1.0232	1.0148	1.0063	1.0090										
2017																				1.3358	1.1090	1.0453	1.0165	1.0733	1.0833	1.0064											
2018																				1.3210	1.0798	1.0728	1.0234	1.0174	1.0155												
2019																				1.5402	1.1334	1.0608	1.0957	0.8863													
2020																				1.2604	1.0985	1.0586	1.0296														
2021																				1.3764	1.1708	1.0920															
2022																				1.3324	1.1143																
2023																				1.3377																	
AVERAGES																																					
3 year	1.3488	1.1278	1.0704	1.0496	0.9923	1.0379	1.0078	1.0099	1.0178	1.0125	1.0048	1.0052	1.0049	1.0071	1.0033	1.0067	1.0029	1.0041	1.0030	1.0029	1.0027	1.0025	1.0011	1.0011	1.0008	1.0021	1.0059	1.0032	1.0088								
4 year	1.3267	1.1292	1.0710	1.0413	1.0000	1.0307	1.0106	1.0091	1.0153	1.0099	1.0065	1.0056	1.0050	1.0060	1.0043	1.0062	1.0038	1.0036	1.0028	1.0026	1.0024	1.0019	1.0013	1.0013	1.0013	1.0027	1.0046	1.0027	1.0073								
5 year	1.3694	1.1193	1.0659	1.0412	1.0023	1.0287	1.0104	1.0085	1.0135	1.0115	1.0061	1.0059	1.0053	1.0072	1.0045	1.0059	1.0037	1.0041	1.0026	1.0027	1.0020	1.0016	1.0018	1.0026	1.0013	1.0038	1.0039	1.0028	1.0070								
8 year	1.3593	1.1137	1.0576	1.0379	1.0096	1.0241	1.0111	1.0107	1.0141	1.0125	1.0078	1.0069	1.0074	1.0084	1.0064	1.0060	1.0049	1.0046	1.0024	1.0031	1.0032	1.0027	1.0025	1.0032	1.0026	1.0051	1.0048	1.0038	1.0076								
All Available	1.3709	1.1317	1.0694	1.0478	1.0306	1.0293	1.0237	1.0204	1.0205	1.0193	1.0162	1.0136	1.0117	1.0116	1.0105	1.0096	1.0087	1.0094	1.0087	1.0083	1.0084	1.0071	1.0071	1.0064	1.0067	1.0057	1.0060	1.0043	1.0071								

Policy Year	MEDICAL PAID (POST-HB 373)																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986																					1.0056	1.0056	1.0259	1.0054	1.0037	1.0134	1.0053	1.0067	1.0032
1987																				1.0176	1.0172	1.0253	1.0282	1.0327	1.0426	1.0141	1.0158	1.0249	1.0191
1988																				1.0561	1.0108	1.0099	1.0112	1.0213	1.0090	1.0050	1.0022	1.0045	
1989																			1.0272	1.0511	1.0407	1.0310	1.0239	1.0218	1.0309	1.0401	1.0085	1.0432	1.0079
1990																		1.0175	1.0264	1.0237	1.0199	1.0114	1.0257	1.0123	1.0138	1.0076	1.0131	1.0176	1.0169
1991																1.0131	1.0184	1.0065	1.0123	1.0075	1.0089	1.0108	1.0162	1.0035	1.0065	1.0133	1.0128	1.0110	1.0132
1992															1.0244	1.0248	1.0308	1.0297	1.0277	1.0352	1.0237	1.0310	1.0267	1.0143	1.0143	1.0210	1.0105	1.0069	1.0058
1993																1.0266	1.0160	1.0247	1.0111	1.0157	1.0136	1.0260	1.0077	1.0181	1.0130	1.0098	1.0027	1.0017	1.0174
1994														1.0308	1.0184	1.0271	1.0251	1.0157	1.0136	1.0260	1.0077	1.0181	1.0130	1.0098	1.0027	1.0017	1.0174	1.0015	1.0024
1995												1.0181	1.0263	1.0139	1.0179	1.0115	1.0296	1.0145	1.0069	1.0099	1.0057	1.0054	1.0077	1.0028	1.0032	1.0092	1.0296	1.0127	1.0498
1996											1.0341	1.0453	1.0231	1.0313	1.0482	1.0296	1.0178	1.0214	1.0142	1.0107	1.0111	1.0127	1.0056	1.0152	1.0049	1.0067	1.0044	1.0045	
1997												1.0207	1.0270	1.0157	1.0200	1.0158	1.0179	1.0223	1.0100	1.0250	1.0067	1.0055	1.0168	1.0094	1.0076	1.0037	1.0026	1.0051	1.0021
1998											1.0386	1.0124	1.0158	1.0172	1.0103	1.0104	1.0047	1.0133	1.0143	1.0206	1.0044	1.0049	1.0042	1.0008	1.0041	1.0033	1.0021	1.0003	
1999										1.0268	1.0313	1.0626	1.0164	1.0164	1.0142	1.0100	1.0155	1.0059	1.0031	1.0133	1.0014	1.0119	1.0009	1.0002	0.9987	1.0004	1.0003		
2000																													
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2022																													
2023																													
AVERAGES																													
3 year	1.3488	1.1278	1.0704	1.0496	0.9923	1.0380	1.0082	1.0110	1.0204	1.0154	1.0066	1.0075	1.0071	1.0103	1.0050	1.0104	1.0048	1.0072	1.0053	1.0051	1.0049	1.0046	1.0020	1.0022	1.0017	1.0041	1.0121	1.0065	1.0178
4 year	1.3267	1.1292	1.0710	1.0413	1.0002	1.0310	1.0118	1.0104	1.0181	1.0123	1.0091	1.0081	1.0073	1.0088	1.0068	1.0098	1.0065	1.0063	1.0050	1.0046	1.0043	1.0035	1.0025	1.0026	1.0025	1.0054	1.0094	1.0054	1.0148
5 year	1.3694	1.1193	1.0659	1.0414	1.0026	1.0298	1.0119	1.0100	1.0163	1.0151	1.0087	1.0087	1.0079	1.0110	1.0073	1.0096	1.0063	1.0072	1.0046	1.0049	1.0036	1.0030	1.0035	1.0051	1.0026	1.0078	1.0079	1.0057	1.0145
8 year	1.3612	1.1154	1.0593	1.0411	1.0125	1.0274	1.0144	1.0144	1.0188	1.0175	1.0120	1.0108	1.0122	1.0140	1.0110	1.0102	1.0088	1.0085	1.0044	1.0058	1.0063	1.0053	1.0051	1.0066	1.0053	1.0106	1.0101	1.0080	1.0150
All Available	1.3884	1.1417	1.0763	1.0545	1.0375	1.0355	1.0302	1.0266	1.0272	1.0263	1.0223	1.0195	1.0173	1.0175	1.0157	1.0144	1.0133	1.0150	1.0132	1.0129	1.0135	1.0118	1.0120	1.0110	1.0117	1.0110	1.0125	1.0089	1.0150
Last Year Selected	1.3727	1.1184	1.0600	1.0414	1.0325	1.0271	1.0234	1.0205	1.0183	1.0165	1.0150	1.0137	1.0125	1.0115	1.0107	1.0099	1.0092	1.0086	1.0080										
Last Year Cumulative	2.5163	1.8331	1.6391	1.5463	1.4848	1.4381	1.4001	1.3681	1.3406	1.3165	1.2952	1.2760	1.2588	1.2433	1.2291	1.2161	1.2042	1.1932	1.1830										
Selected*	1.3612	1.1160	1.0572	1.0363	1.0266	1.0212	1.0179	1.0158	1.0142	1.0131	1.0123	1.0116	1.0111	1.0106	1.0103	1.0100	1.0097	1.0095	1.0093										
Cumulative	2.2992	1.6891	1.5135	1.4317	1.3815	1.3457	1.3178	1.2946	1.2745	1.2566	1.2404	1.2253	1.2112	1.1980	1.1854	1.1733	1.1617	1.1505	1.1397										

*Y = a+b/x+c/x^2+d/x^3+e/x^4
a = 0.006745 b = 0.033115 c = 0.274351 d = 0.339259 e = -0.292284
** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.1292 = 1.0680 * 1.0573)

